

APPENDIX A

Background Data and Housing Needs Report

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1 INTRODUCTION

The Bay Area continues to see growth in both population and jobs, which means more housing of various types and sizes is needed to ensure that residents across all income levels, ages, and abilities have a place to call home. While the number of people drawn to the region over the past 30 years has steadily increased, housing production has not kept pace with demand, contributing to the housing shortage that communities are experiencing today. In many cities, this has resulted in residents being priced out, increased traffic congestion caused by longer commutes, and fewer people across incomes being able to purchase homes or meet surging rents.

The 2023-2031 Housing Element Update provides a roadmap for how to meet our growth and housing challenges. Required by the state, the Housing Element identifies what the existing housing conditions and community needs are, reiterates goals, and creates a plan for more housing. The Housing Element is an integral part of the General Plan, which guides the policies of Lafayette.

2 SUMMARY OF KEY FACTS

- **Population** – Generally, the population of the Bay Area continues to increase because of natural growth and because the strong economy draws new residents to the region. The population of Lafayette increased by 7.1% from 2000 to 2020, which is below the growth rate of the Bay Area.
- **Age** – In 2019, Lafayette’s youth population under the age of 18 was 6,701 and senior population 65 and older was 4,719. These age groups represent 25.5% and 17.9%, respectively, of Lafayette’s population.
- **Race/Ethnicity** – In 2020, 75.2% of Lafayette’s population was White while 0.5% was African American, 11.2% was Asian, and 8.6% was Latinx. People of color in Lafayette comprise a proportion below the overall proportion in the Bay Area as a whole.¹ Lafayette is becoming more diverse over time.
- **Employment** – Lafayette residents most commonly work in the Financial & Professional Services industry. From January 2010 to January 2021, the unemployment rate in Lafayette decreased by 1.9 percentage points. Since 2010, the number of jobs located in the jurisdiction increased by 1,100 (12.5%). Additionally, the jobs-household ratio in Lafayette has increased from 1.02 in 2002 to 1.06 jobs per household in 2018.

¹ The Census Bureau’s American Community Survey accounts for ethnic origin separate from racial identity. The numbers reported here use an accounting of both such that the racial categories are shown exclusive of Latinx status, to allow for an accounting of the Latinx population regardless of racial identity. The term Hispanic has historically been used to describe people from numerous Central American, South American, and Caribbean countries. In recent years, the term Latino or Latinx has become preferred. This report generally uses Latinx, but occasionally when discussing US Census data, we use Hispanic or Non-Hispanic, to clearly link to the data source.

- **Number of Homes** – The number of new homes built in the Bay Area has not kept pace with the demand, resulting in longer commutes, increasing prices, and exacerbating issues of displacement and homelessness. The number of homes in Lafayette increased, 3.9% from 2010 to 2020, which is *below* the growth rate for Contra Costa County and *below* the growth rate of the region’s housing stock during this time period.
- **Home Prices** – A diversity of homes at all income levels creates opportunities for all Lafayette residents to live and thrive in the community.
 - **Ownership** The largest proportion of homes had a value in the range of \$1M-\$1.5M in 2019. Home prices increased by 100.9% from 2010 to 2020.
 - **Rental Prices** – The typical contract rent for an apartment in Lafayette was \$2,090 in 2019. Rental prices increased by 52.1% from 2009 to 2019. To rent a typical apartment without cost burden, a household would need to make \$83,920 per year.²
- **Housing Type** – It is important to have a variety of housing types to meet the needs of a community today and in the future. In 2020, 76.9% of homes in Lafayette were single family detached, 3.0% were single family attached, 6.8% were small multifamily (2-4 units), and 13.2% were medium or large multifamily (5+ units). Between 2010 and 2020, the number of multi-family units increased more than single-family units. Generally, in Lafayette, the share of the housing stock that is detached single family homes is above that of other jurisdictions in the region.
- **Cost Burden** – The U.S. Department of Housing and Urban Development considers housing to be affordable for a household if the household spends less than 30% of its income on housing costs. 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.” In Lafayette, 13.2% of households spend 30%-50% of their income on housing, while 14.0% of households are severely cost burden and use the majority of their income for housing.
- **Displacement/Gentrification** – According to research from The University of California, Berkeley, no households in Lafayette live in neighborhoods that are susceptible to or experiencing displacement, and none live in areas at risk of or undergoing gentrification. 72.1% of households in Lafayette live in neighborhoods where low-income households are likely excluded due to prohibitive housing costs. There are various ways to address displacement including ensuring new housing at all income levels is built.
- **Neighborhood** – 100.0% of residents in Lafayette live in neighborhoods identified as “Highest Resource” or “High Resource” areas by State-commissioned research, while none live in areas

² Note that contract rents may differ significantly from, and often being lower than, current listing prices.

identified by this research as “Low Resource” or “High Segregation and Poverty” areas. These neighborhood designations are based on a range of indicators covering areas such as education, poverty, proximity to jobs and economic opportunities, low pollution levels, and other factors.³

- **Special Housing Needs** – Some population groups may have special housing needs that require specific program responses, and these groups may experience barriers to accessing stable housing due to their specific housing circumstances. In Lafayette, 6.6% of residents have a disability of any kind and may require accessible housing. Additionally, 10.7% of Lafayette households are larger households with five or more people, who likely need larger housing units with three bedrooms or more. 6.2% of households are female-headed families, which are often at greater risk of housing insecurity.
- **Senior Housing Needs** -- Senior households often experience a combination of factors that can make accessing or keeping affordable housing a challenge. They often live on fixed incomes and are more likely to have disabilities, chronic health conditions and/or reduced mobility. Although the majority of seniors in Lafayette earn incomes greater than 100% of area median income, there are approximately 855 senior households that earn lower incomes (less than 80% of median). About 19% of all seniors are considered very low income.

Note on Data: Many of the tables in this report are sourced from data from the Census Bureau’s American Community Survey or U.S. Department of Housing and Urban Development’s Comprehensive Housing Affordability Strategy (CHAS) data, both of which are samples and as such, are subject to sampling variability. This means that data is an estimate, and that other estimates could be possible if another set of respondents had been reached. We use the five-year release to get a larger data pool to minimize this “margin of error” but particularly for the smaller cities, the data will be based on fewer responses, and the information should be interpreted accordingly.

Additionally, there may be instances where there is no data available for a jurisdiction for particular data point, or where a value is 0 and the automatically generated text cannot perform a calculation. In these cases, the automatically generated text is “NODATA.” Staff should reword these sentences before using them in the context of the Housing Element or other documents.

Note on Figures: Any figure that does not specify geography in the figure name represents data for Lafayette.

³ For more information on the “opportunity area” categories developed by HCD and the California Tax Credit Allocation Committee, see this website: <https://www.treasurer.ca.gov/ctcac/opportunity.asp>. The degree to which different jurisdictions and neighborhoods have access to opportunity will likely need to be analyzed as part of new Housing Element requirements related to affirmatively furthering fair housing. ABAG/MTC will be providing jurisdictions with technical assistance on this topic this summer, following the release of additional guidance from HCD.

3 LOOKING TO THE FUTURE: REGIONAL HOUSING NEEDS

3.1 REGIONAL HOUSING NEEDS DETERMINATION

The Plan Bay Area 2050⁴ Final Blueprint forecasts that the nine-county Bay Area will add 1.4 million new households between 2015 and 2050. For the eight-year time frame covered by the 6th Cycle Housing Element Update (2023-2031), the Department of Housing and Community Development (HCD) has identified the region’s housing need as 441,176 units. The total number of housing units assigned by HCD is separated into four income categories that cover housing types for all income levels, from very low-income households to market rate housing.

Every year, the US Department of Housing and Urban Development, in conjunction with the State of California, establish income categories based on the median income in each county. Based on new requirements for the completion of the Housing Element, jurisdictions must now report on the following categories of income:

- Extremely Low Income: 0-30% of Area Median Income, or AMI
- Very Low Income: 30-50% AMI
- Low Income: 50-80% AMI
- Moderate Income: 80-120% AMI
- Above Moderate Income: 120%+ AMI

The following table illustrates the income categories for Contra Costa County in 2021. The median income for a family of four is \$125,600.

Table 1: State Income Limits for Contra Costa County, 2021

Number of Persons in Household:		1	2	3	4	5	6	7	8
Contra Costa County Area Median Income: \$125,600	Extremely Low	\$28,800	\$32,900	\$37,000	\$41,100	\$44,400	\$47,700	\$51,000	\$54,300
	Very Low Income	\$47,950	\$54,800	\$61,650	\$68,500	\$74,000	\$79,500	\$84,950	\$90,450
	Low Income	\$76,750	\$87,700	\$98,650	\$109,600	\$118,400	\$127,150	\$135,950	\$144,700
	Median Income	\$87,900	\$100,500	\$113,050	\$125,600	\$135,650	\$145,700	\$155,750	\$165,800
	Moderate Income	\$105,500	\$120,550	\$135,650	\$150,700	\$162,750	\$174,800	\$186,850	\$198,900

Source: State of California Department of Housing and Community Development, 2021. <https://www.hcd.ca.gov/grants-funding/income-limits/state-and-federal-income-limits.shtml>

The Regional Housing Needs Determination (RHND) is based on population projections produced by the California Department of Finance as well as adjustments that incorporate the region’s existing housing need. The adjustments result from recent legislation requiring HCD to apply additional adjustment factors to the baseline growth projection from California Department of Finance, in order for the regions

⁴ Plan Bay Area 2050 is a long-range plan charting the course for the future of the nine-county San Francisco Bay Area. It covers four key issues: the economy, the environment, housing and transportation

to get closer to healthy housing markets. To this end, adjustments focus on the region’s vacancy rate, level of overcrowding and the share of cost burdened households, and seek to bring the region more in line with comparable ones.⁵ These new laws governing the methodology for how HCD calculates the RHND resulted in a significantly higher number of housing units for which the Bay Area must plan compared to previous RHNA cycles.

3.2 REGIONAL HOUSING NEEDS ALLOCATION

A starting point for the Housing Element Update process for every California jurisdiction is the Regional Housing Needs Allocation or RHNA – the share of the RHND assigned to each jurisdiction by the Association of Bay Area Governments (ABAG). State Housing Element Law requires ABAG to develop a methodology that calculates the number of housing units assigned to each city and county and distributes each jurisdiction’s housing unit allocation among four affordability levels.

For this RHNA cycle, the RHND increased by 135%, from 187,990 to 441,776. For more information on the RHNA process this cycle, see ABAG’s website.⁶ Almost all jurisdictions in the Bay Area are likely to receive a larger RHNA this cycle compared to the last cycle, primarily due to changes in state law that led to a considerably higher RHND compared to previous cycles.

In December 2021, the ABAG Executive Board adopted the Final RHNA Plan, which included a RHNA for Lafayette of 2,114 units; an increase of 429% from the previous cycle.

Lafayette’s allocation is broken down by income category as follows:

⁵ For more information on HCD’s RHND calculation for the Bay Area, see this letter sent to ABAG from HCD on June 9, 2020: [https://www.hcd.ca.gov/community-development/housing-element/docs/abagrhna-final060920\(r\).pdf](https://www.hcd.ca.gov/community-development/housing-element/docs/abagrhna-final060920(r).pdf)

⁶ <https://abag.ca.gov/our-work/housing/rhna-regional-housing-needs-allocation>

Table 2: Regional Housing Needs Allocation

Income Group	Lafayette Units	Contra Costa County Units	Bay Area Units	Lafayette Percent	Contra Costa County Percent	Bay Area Percent
Very Low Income (<50% of AMI)	599	13,346	114,442	28.3%	27.2%	25.9%
Low Income (50%-80% of AMI)	344	7,685	65,892	16.3%	15.7%	14.9%
Moderate Income (80%-120% of AMI)	326	7,807	72,712	15.4%	15.9%	16.5%
Above Moderate Income (>120% of AMI)	845	20,205	188,130	40.0%	41.2%	42.6%
Total	2,114	49,043	441,176	100.0%	100.0%	100.0%

Source: Association of Bay Area Governments Methodology and tentative numbers were approved by ABAG’s Executive board on January 21, 2021 (Resolution No. 02-2021). The numbers were submitted for review to California Housing and Community Development in February 2021, after which an appeals process will take place during the Summer and Fall of 2021.

THESE NUMBERS SHOULD BE CONSIDERED PRELIMINARY AND SUBJECT TO CHANGE PER HCD REVIEW

4 POPULATION, EMPLOYMENT AND HOUSEHOLD CHARACTERISTICS

The City of Lafayette was incorporated in 1968. The City's population has increased steadily since the 1960's, with the greatest increase occurring between 1960 and 1970, largely due to annexations along Reliez Valley Road and in the Springbrook area.

4.1 POPULATION

The Bay Area is the fifth-largest metropolitan area in the nation and has seen a steady increase in population since 1990, except for a dip during the Great Recession. Many cities in the region have experienced significant growth in jobs and population since 1990. Since 2000, Lafayette’s population has increased by 7.1%; this rate is below that of the region as a whole, at 14.8%. In Lafayette, roughly 12.4% of the population moved during the past year, a number 1.0 percentage points smaller than the regional rate of 13.4%.

Table 3: Population Growth Trends

Geography	1990	1995	2000	2005	2010	2015	2020
Lafayette	23,366	23,539	23,908	24,147	23,893	25,252	25,604
Contra Costa County	803,732	863,335	948,816	1,016,372	1,049,025	1,113,341	1,153,561
Bay Area	6,020,147	6,381,961	6,784,348	7,073,912	7,150,739	7,595,694	7,790,537

Universe: Total population

Source: California Department of Finance, E-5 series

For more years of data, please refer to the Data Packet Workbook, Table POPEMP-01.

In 2020, the population of Lafayette was estimated to be 25,604 (see Table 3). From 1990 to 2000, the population increased by 2.3%, while it decreased by 0.1% during the first decade of the 2000s. In the most recent decade, the population increased by 7.2%. The population of Lafayette makes up 2.2% of Contra Costa County.⁷

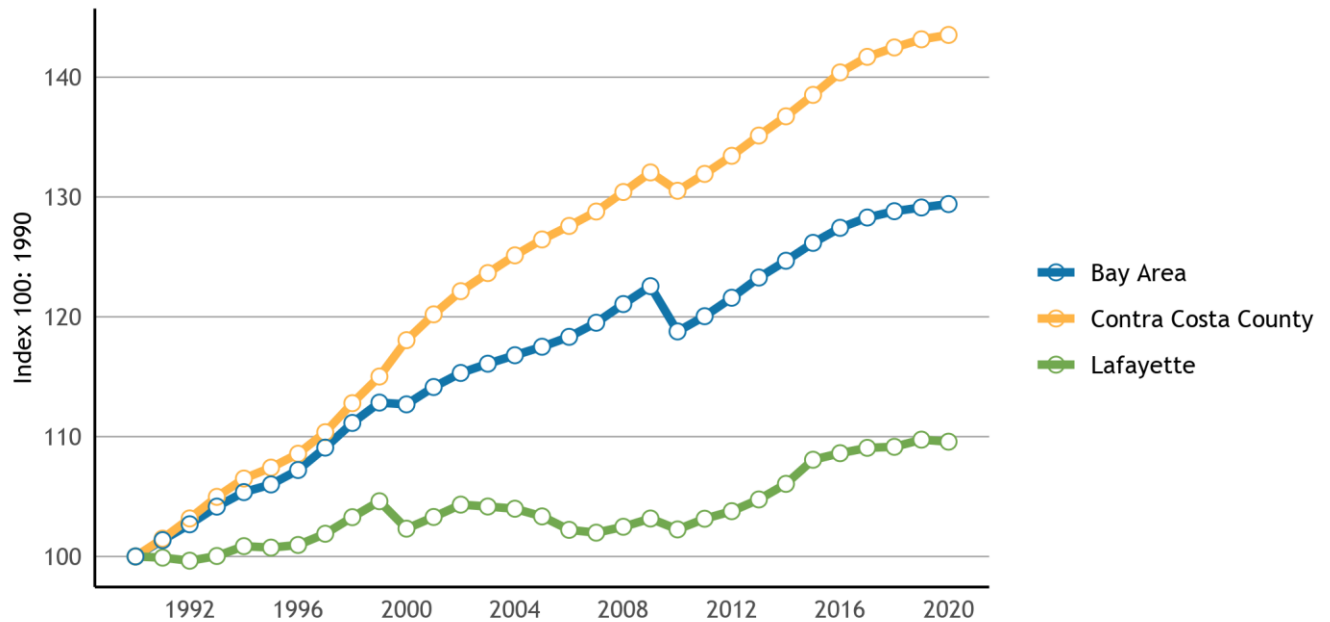


Figure 1: Population Growth Trends

Source: California Department of Finance, E-5 series Note: The data shown on the graph represents population for the jurisdiction, county, and region indexed to the population in the first year shown. The data points represent the relative population growth in each of these geographies relative to their populations in that year. For some jurisdictions, a break may appear at the end of each decade (1999, 2009) as estimates are compared to census counts. DOF uses the decennial census to benchmark subsequent population estimates. For the data table behind this figure, please refer to the Data Packet Workbook, Table POPEMP-01.

4.2 AGE

The distribution of age groups in a city shapes what types of housing the community may need in the near future. An increase in the older population may mean there is a developing need for more senior housing options, while higher numbers of children and young families can point to the need for more family housing options and related services. There has also been a move by many to age-in-place or

⁷ To compare the rate of growth across various geographic scales, Figure 1 shows population for the jurisdiction, county, and region indexed to the population in the year 1990. This means that the data points represent the population growth (i.e., percent change) in each of these geographies relative to their populations in 1990.

downsize to stay within their communities, which can mean more multifamily and accessible units are also needed.

In Lafayette, the median age in 2000 was 41.2; by 2019, this figure had increased to about 45 years. More specifically, the population of those under 14 has increased since 2010, while the 65-and-over population has also increased (see Figure 2).

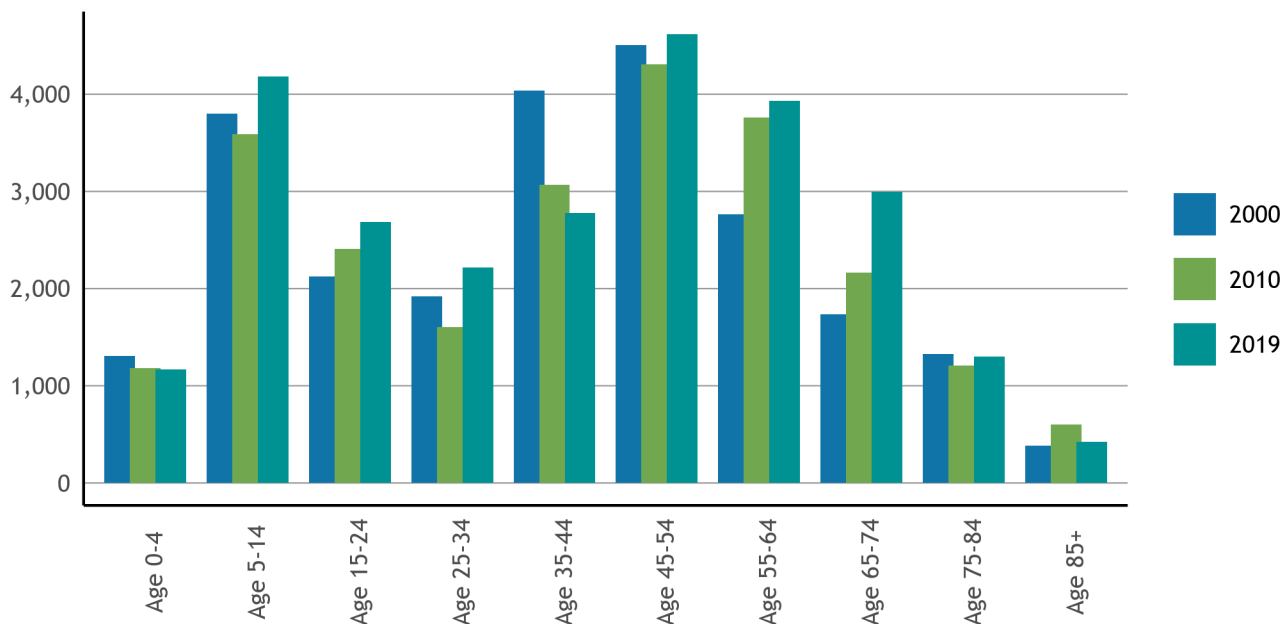


Figure 2: Population by Age, 2000-2019

Universe: Total population

Source: U.S. Census Bureau, Census 2000 SF1, Table P12; U.S. Census Bureau, Census 2010 SF1, Table P12; U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B01001

For the data table behind this figure, please refer to the Data Packet Workbook, Table POPEMP-04.

Looking at the senior and youth population by race can add an additional layer of understanding. People of color⁸ make up 11.2% of seniors and 23.0% of youth under 18 (see Figure 3).

⁸ Here, we count all non-white racial groups

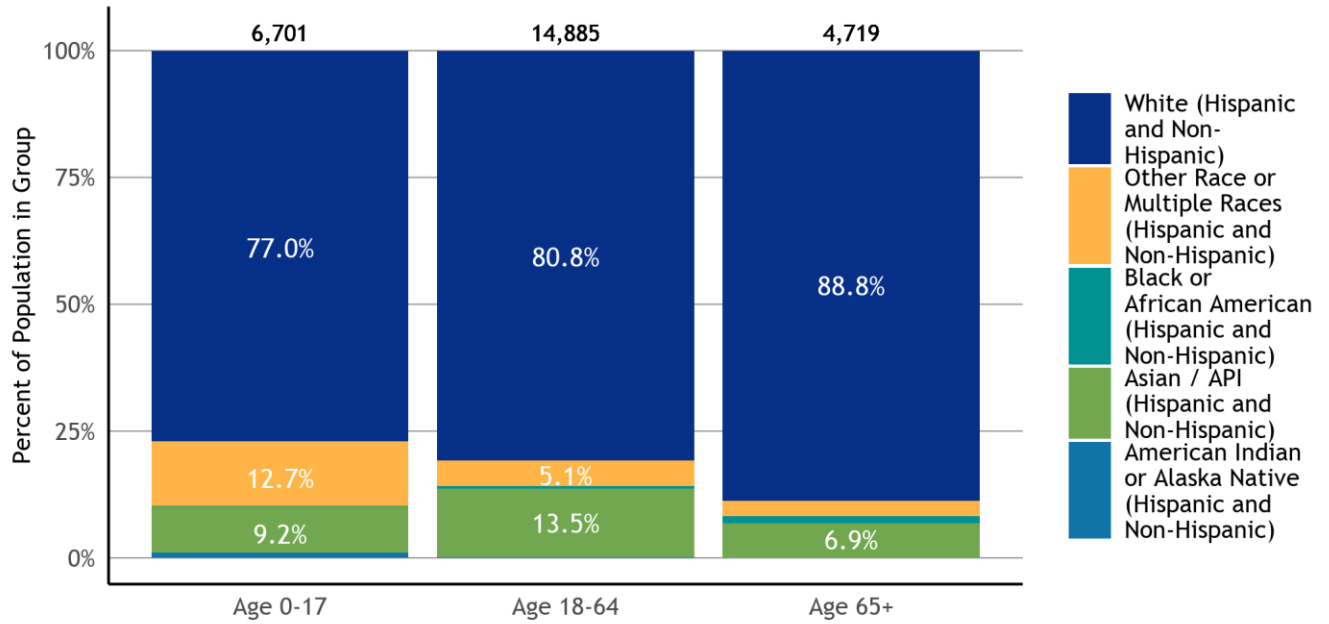


Figure 3: Senior and Youth Population by Race

Universe: Total population

Notes: In the sources for this table, the Census Bureau does not disaggregate racial groups by Hispanic/Latinx ethnicity, and an overlapping category of Hispanic / non-Hispanic groups has not been shown to avoid double counting in the stacked bar chart.

Source: U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B01001(A-G)

For the data table behind this figure, please refer to the Data Packet Workbook, Table SEN-02.

4.3 RACE AND ETHNICITY

Understanding the racial makeup of a city and region is important for designing and implementing effective housing policies and programs. These patterns are shaped by both market factors and government actions, such as exclusionary zoning, discriminatory lending practices and displacement that has occurred over time and continues to impact communities of color today.⁹ Since 2000, the percentage of residents in Lafayette identifying as White has decreased – and by the same token the percentage of residents of all *other* races and ethnicities has *increased* – by 11.3 percentage points, with the 2019 population of 19,788 (see Figure 4Error! Reference source not found.). In absolute terms, the *Hispanic or Latinx* population increased the most while the *White, Non-Hispanic* population decreased the most. Figure 4 illustrates that Lafayette is becoming more diverse over time.

⁹ See, for example, Rothstein, R. (2017). *The color of law: a forgotten history of how our government segregated America*. New York, NY & London, UK: Liveright Publishing.

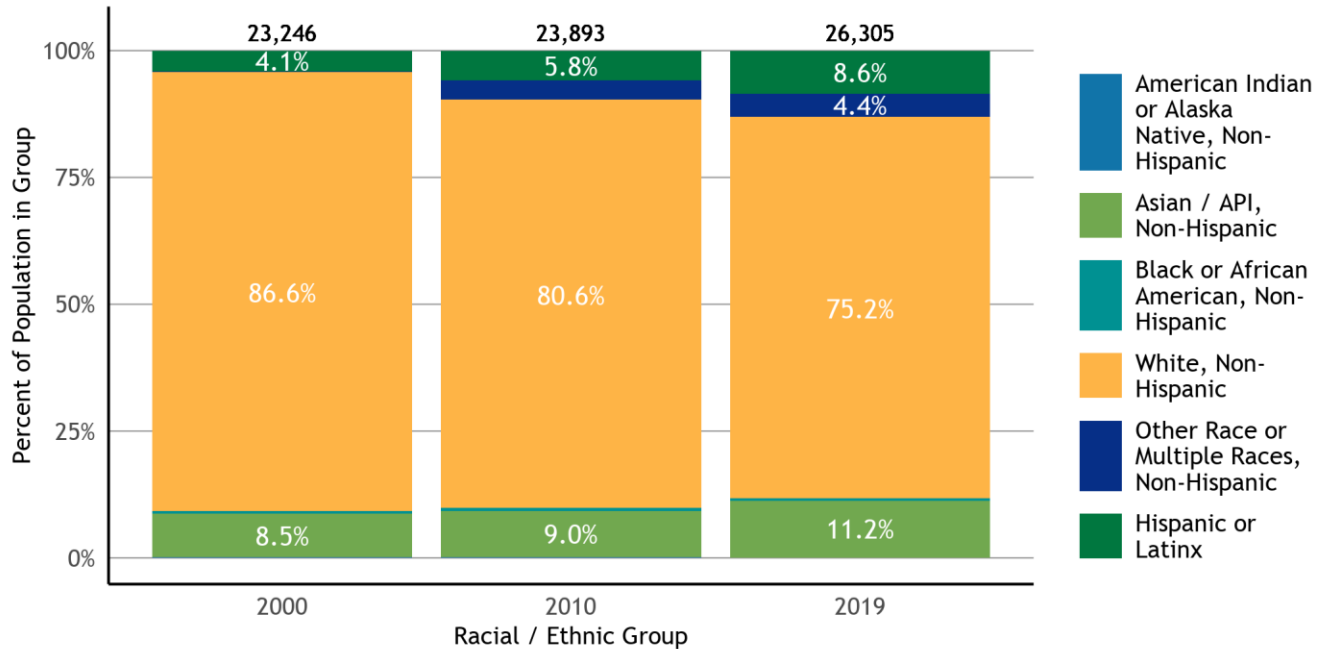


Figure 4: Population by Race, 2000-2019

Universe: Total population

Notes: Data for 2019 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.

Source: U.S. Census Bureau, Census 2000, Table P004; U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B03002

For the data table behind this figure, please refer to the Data Packet Workbook, Table POPEMP-02.

4.4 EMPLOYMENT TRENDS

4.4.1 BALANCE OF JOBS AND WORKERS

A city houses employed residents who either work in the community where they live or work elsewhere in the region. Conversely, a city may have job sites that employ residents from the same city, but more often employ workers commuting from outside of it. Smaller cities typically will have more employed residents than jobs there and export workers, while larger cities tend to have a surplus of jobs and import workers. To some extent the regional transportation system is set up for this flow of workers to the region’s core job centers. At the same time, as the housing affordability crisis has illustrated, local imbalances may be severe, where local jobs and worker populations are out of sync at a sub-regional scale.

One measure of this is the relationship between *workers* and *jobs*. A city with a surplus of workers “exports” workers to other parts of the region, while a city with a surplus of jobs must conversely “import” them. Between 2002 and 2018, the number of jobs in Lafayette increased by 6.0% (see Figure 5).

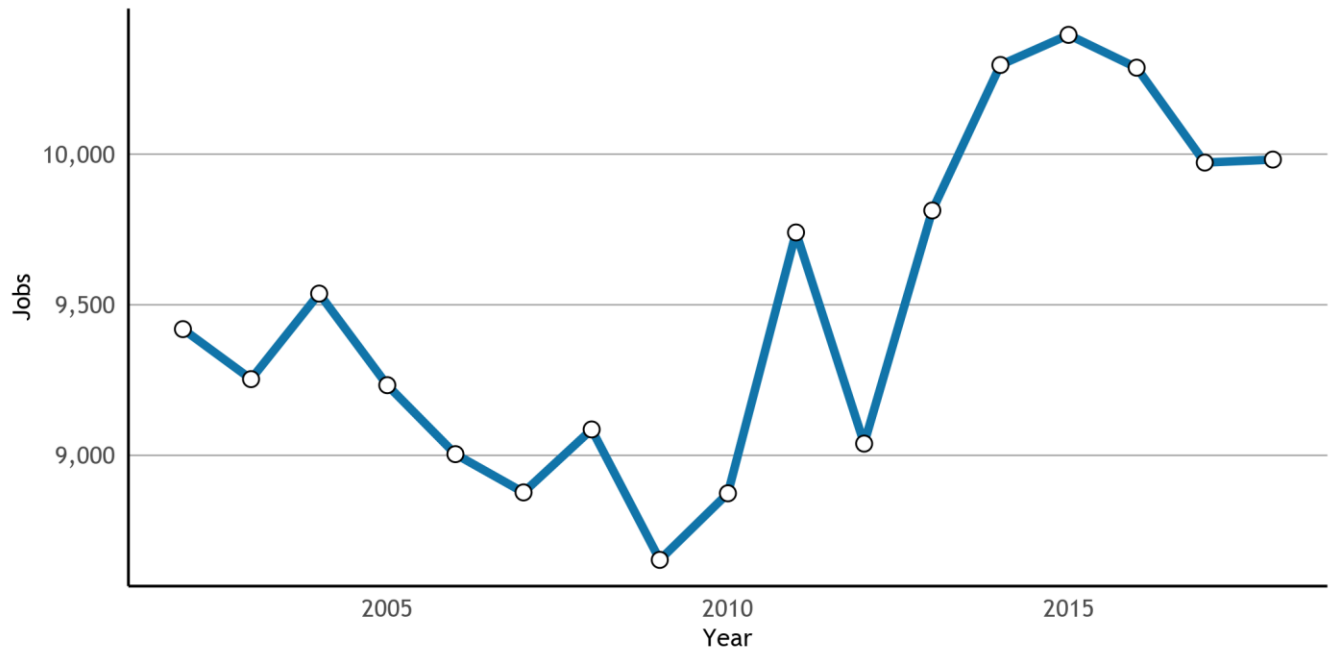


Figure 5: Jobs in a Jurisdiction

Universe: Jobs from unemployment insurance-covered employment (private, state and local government) plus United States Office of Personnel Management-sourced Federal employment

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 cross walked to jurisdictions and summarized.

Source: U.S. Census Bureau, Longitudinal Employer-Household Dynamics, Workplace Area Characteristics (WAC) files, 2002-2018 For the data table behind this figure, please refer to the Data Packet Workbook, Table POPEMP-11.

The largest-growing sector during this period included *Health and Educational Services* (62%), followed by *Arts, Recreation, and Other Services* (47%). *Retail and Government* also showed gains. In contrast, *Agriculture and Natural Resources* (-75%), *Manufacturing and Wholesale* (-75%), an *Information* (-65%) all saw substantial losses in the same time period. Other losses were experienced in *Construction*, *Financial/Leasing*, *Professional and Managerial Services*, and *Transportation and Utilities*.

There are 11,884 employed residents, and 10,545 jobs¹⁰ in Lafayette - the ratio of jobs to resident workers is 0.89; Lafayette is a net exporter of workers.

Figure 6 shows the balance when comparing jobs to workers, broken down by different wage groups, offering additional insight into local dynamics A relative surplus of jobs relative to residents in a given wage category suggests the need to import those workers, while conversely, surpluses of workers in a wage group relative to jobs means the community will export those workers to other jurisdictions. Lafayette has more low-wage jobs than low-wage residents (where low-wage refers to jobs paying less

¹⁰ Employed residents in a jurisdiction is counted by place of residence (they may work elsewhere) while jobs in a jurisdiction are counted by place of work (they may live elsewhere). The jobs may differ from those reported in Figure 5 as the source for the time series is from administrative data, while the cross-sectional data is from a survey.

than \$25,000). At the other end of the wage spectrum, the city has more high-wage *residents* than high-wage *jobs* (where high-wage refers to jobs paying more than \$75,000).¹¹

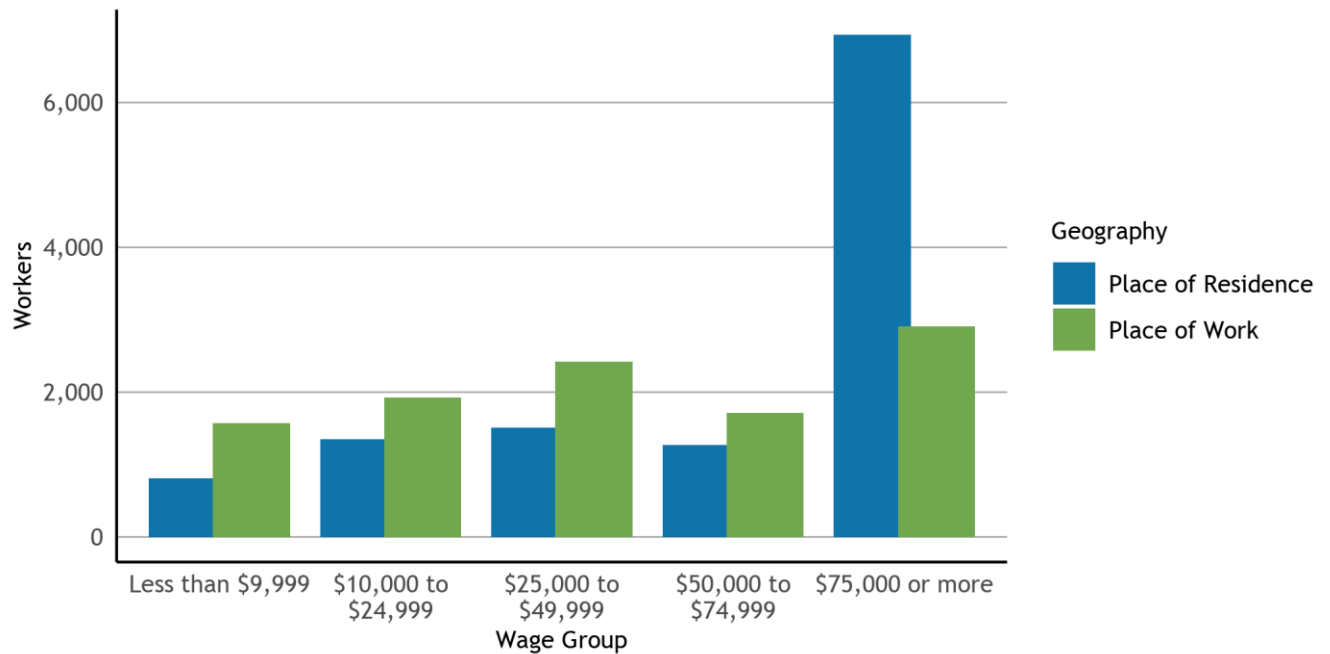


Figure 6: Workers by Earnings, by Jurisdiction as Place of Work and Place of Residence

Universe: Workers 16 years and over with earnings

Source: U.S. Census Bureau, American Community Survey 5-Year Data 2015-2019, B08119, B08519

For the data table behind this figure, please refer to the Data Packet Workbook, Table POPEMP-10.

Figure 7 **Error! Reference source not found.** shows the balance of Lafayette’s resident workers to the jobs located here for different wage groups as a ratio instead - a value of 1 means that a city has the same number of jobs in a wage group as it has resident workers - in principle, a balance. Values above 1 indicate a jurisdiction will need to import workers for jobs in a given wage group. At the regional scale, this ratio is 1.04 jobs for each worker, implying a modest import of workers from outside the region. This figure demonstrates that people with lower incomes commute into Lafayette for work.

¹¹ The source table is top-coded at \$75,000, precluding more fine-grained analysis at the higher end of the wage spectrum.

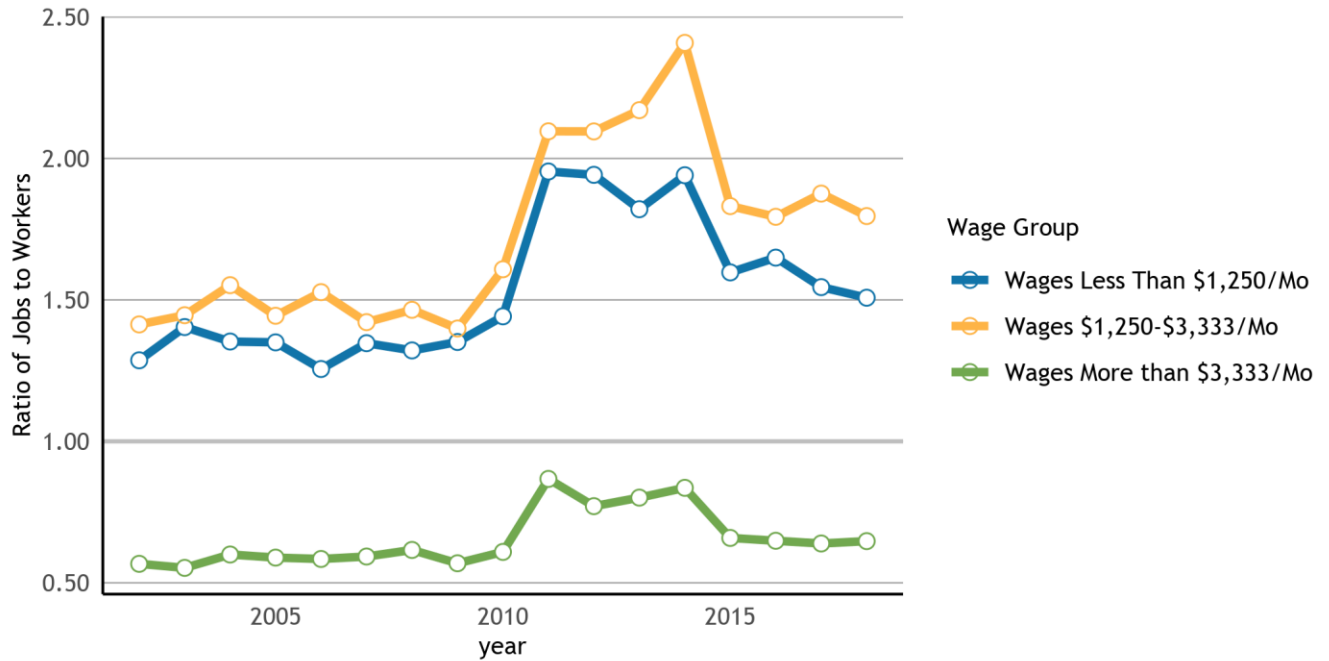


Figure 7: Jobs-Worker Ratios, By Wage Group

Universe: Jobs in a jurisdiction from unemployment insurance-covered employment (private, state and local government) plus United States Office of Personnel Management-sourced Federal employment

Notes: The ratio compares job counts by wage group from two tabulations of LEHD data: Counts by place of work relative to counts by place of residence. See text for details.

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

For the data table behind this figure, please refer to the Data Packet Workbook, Table POPEMP-14.

Such balances between jobs and workers may directly influence the housing demand in a community. New jobs may draw new residents, and when there is high demand for housing relative to supply, many workers may be unable to afford to live where they work, particularly where job growth has been in relatively lower wage jobs. This dynamic not only means many workers will need to prepare for long commutes and time spent on the road, but in the aggregate, it contributes to traffic congestion and time lost for all road users.

If there are more jobs than employed residents, it means a city is relatively jobs-rich, typically also with a high jobs-to-household ratio. Thus, bringing housing into the measure, the *jobs-household ratio* in Lafayette has increased from 1.02 in 2002, to 1.06 jobs per household in 2018 (see Figure 8).

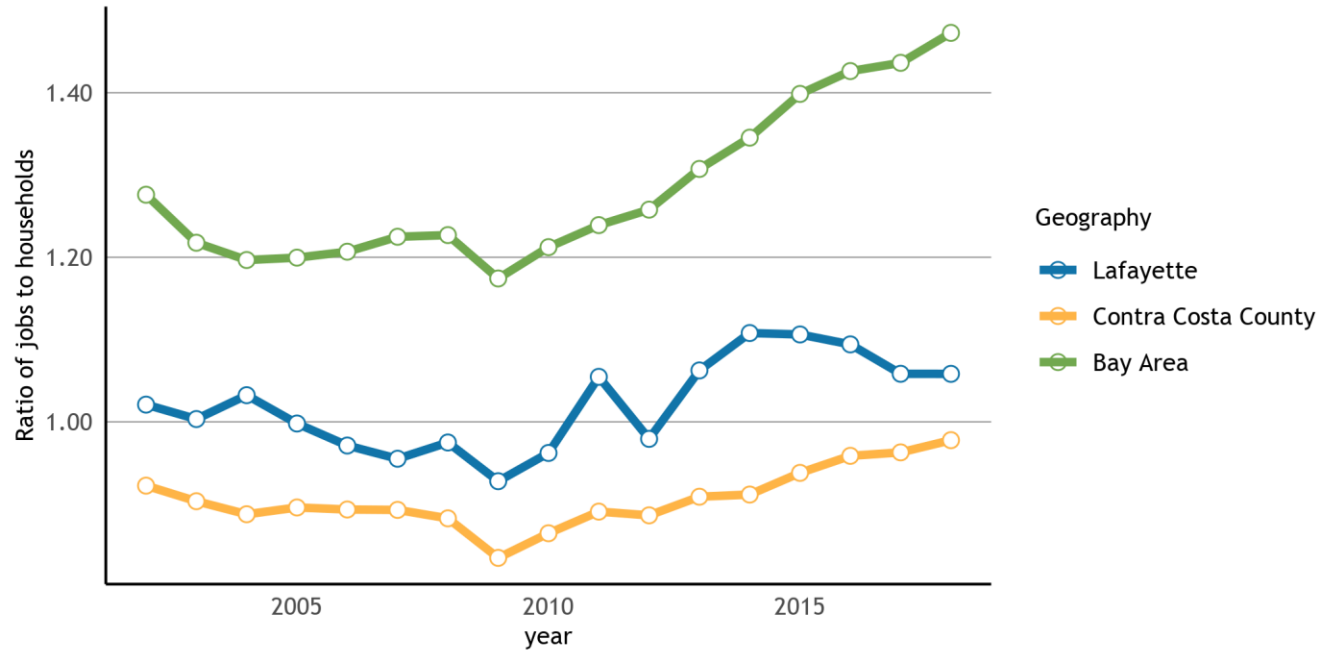


Figure 8: Jobs-Household Ratio

Universe: Jobs in a jurisdiction from unemployment insurance-covered employment (private, state and local government) plus United States Office of Personnel Management-sourced Federal employment; households in a jurisdiction

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 cross walked 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.

Source: U.S. Census Bureau, Longitudinal Employer-Household Dynamics, Workplace Area Characteristics (WAC) files (Jobs), 2002-2018; California Department of Finance, E-5 (Households)

For the data table behind this figure, please refer to the Data Packet Workbook, Table POPEMP-13.

4.4.2 SECTOR COMPOSITION

In terms of sectoral composition, the largest industry in which Lafayette residents work is *Financial & Professional Services*, and the largest sector in which Contra Costa residents work is *Health & Educational Services* (see Figure 9). For the Bay Area as a whole, the *Health & Educational Services* industry employs the most workers.

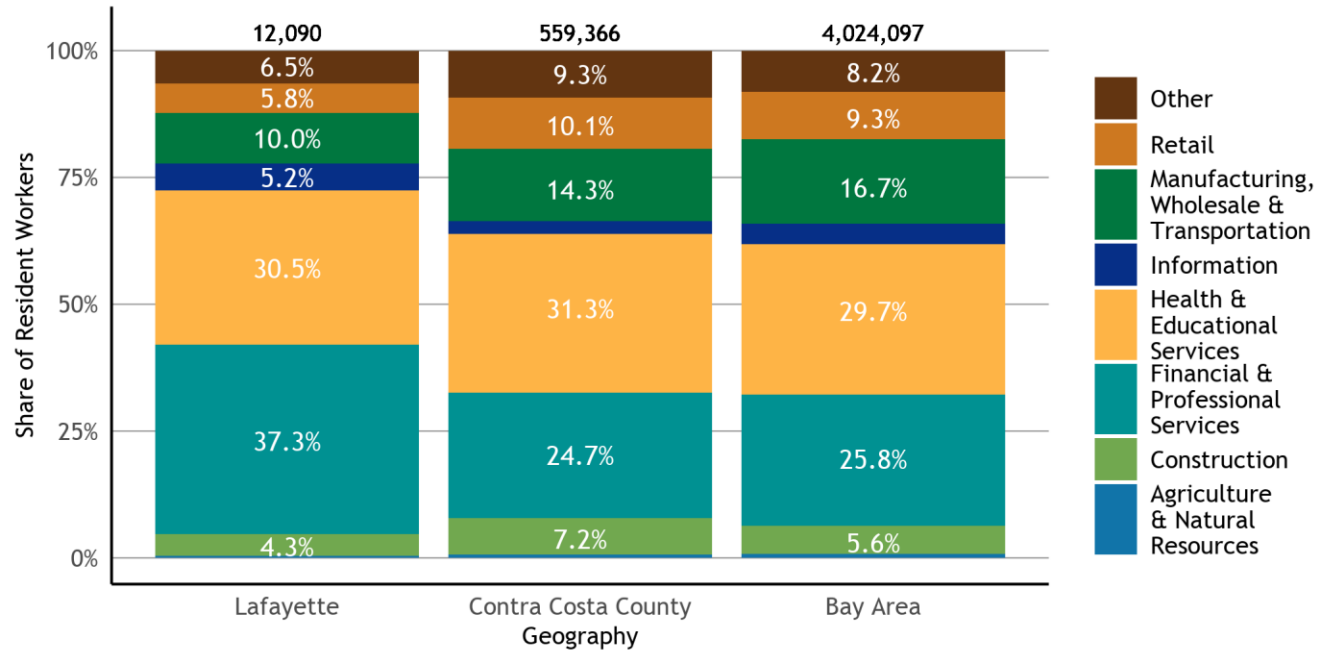


Figure 9: Resident Employment by Industry

Universe: Civilian employed population age 16 years and over

Notes: The data displayed shows the industries in which jurisdiction residents work, regardless of the location where those residents are employed (whether within the jurisdiction or not). Categories are derived from the following source tables:

Agriculture & Natural Resources: C24030_003E, C24030_030E; Construction: C24030_006E, C24030_033E; Manufacturing, Wholesale & Transportation: C24030_007E, C24030_034E, C24030_008E, C24030_035E, C24030_010E, C24030_037E; Retail: C24030_009E, C24030_036E; Information: C24030_013E, C24030_040E; Financial & Professional Services: C24030_014E, C24030_041E, C24030_017E, C24030_044E; Health & Educational Services: C24030_021E, C24030_024E, C24030_048E, C24030_051E; Other: C24030_027E, C24030_054E, C24030_028E, C24030_055E

Source: U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table C24030

For the data table behind this figure, please refer to the Data Packet Workbook, Table POPEMP-06.

Looked at a different way, *Management, Business, Science and Arts* occupations comprise about 71% of all residents' employment, which is substantially higher than both Contra Costa County and the Bay Area as a whole.

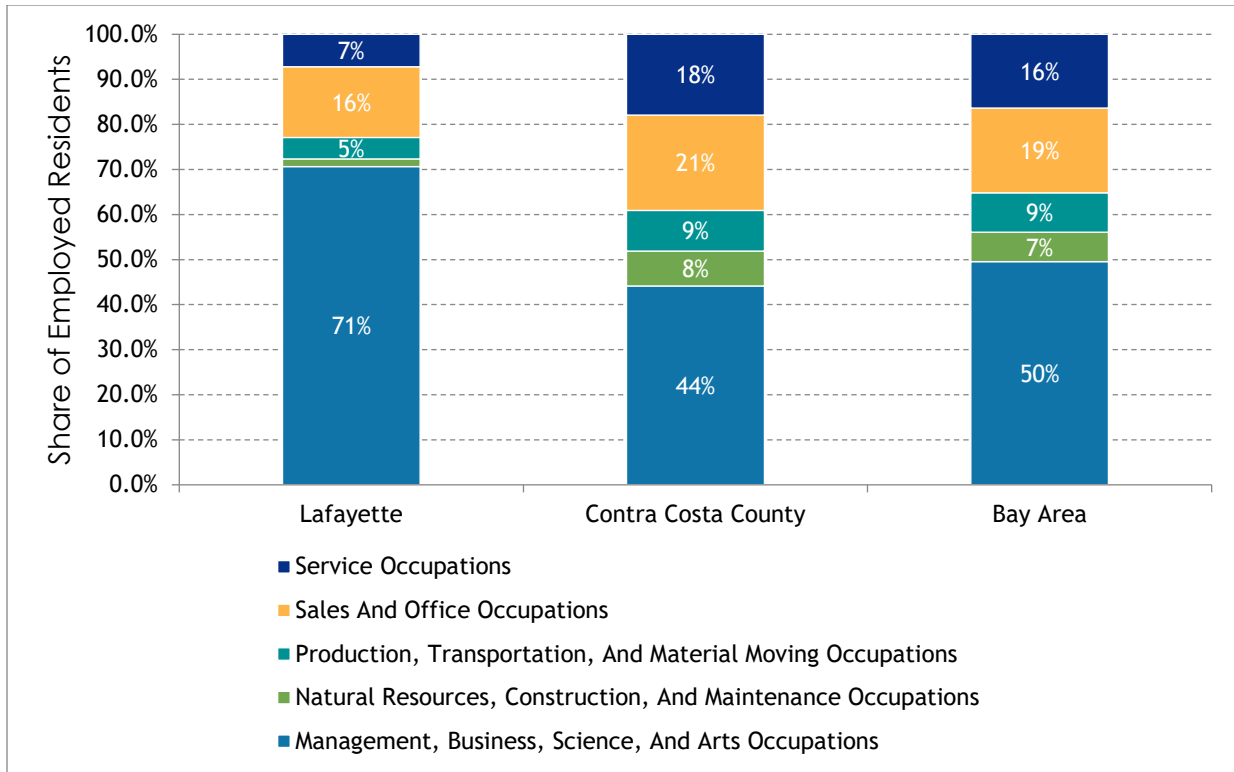


Figure 10: Resident Employment by Occupation

Universe: Civilian employed population age 16 years and over

Notes: The data displayed shows the occupations of jurisdiction residents, regardless of the location where those residents are employed (whether within the jurisdiction or not).

-Categories are derived from the following source tables: management, business, science, and arts occupations: C24010_003E, C24010_039E; service occupations: C24010_019E, C24010_055E; sales and office occupations: C24010_027E, C24010_063E; natural resources, construction, and maintenance occupations: C24010_030E, C24010_066E; production, transportation, and material moving occupations: C24010_034E, C24010_070E

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

4.4.3 UNEMPLOYMENT

In Lafayette, there was a 1.9 percentage point decrease in the unemployment rate between January 2010 and January 2021. Jurisdictions through the region experienced a sharp rise in unemployment in 2020 due to impacts related to the COVID-19 pandemic. As of May, 2021, the State Employment Development Department estimates the City of Lafayette’s unemployment rate at 3.8%. In contrast, the rate for Contra Costa County as a whole is estimated at 6.3%.

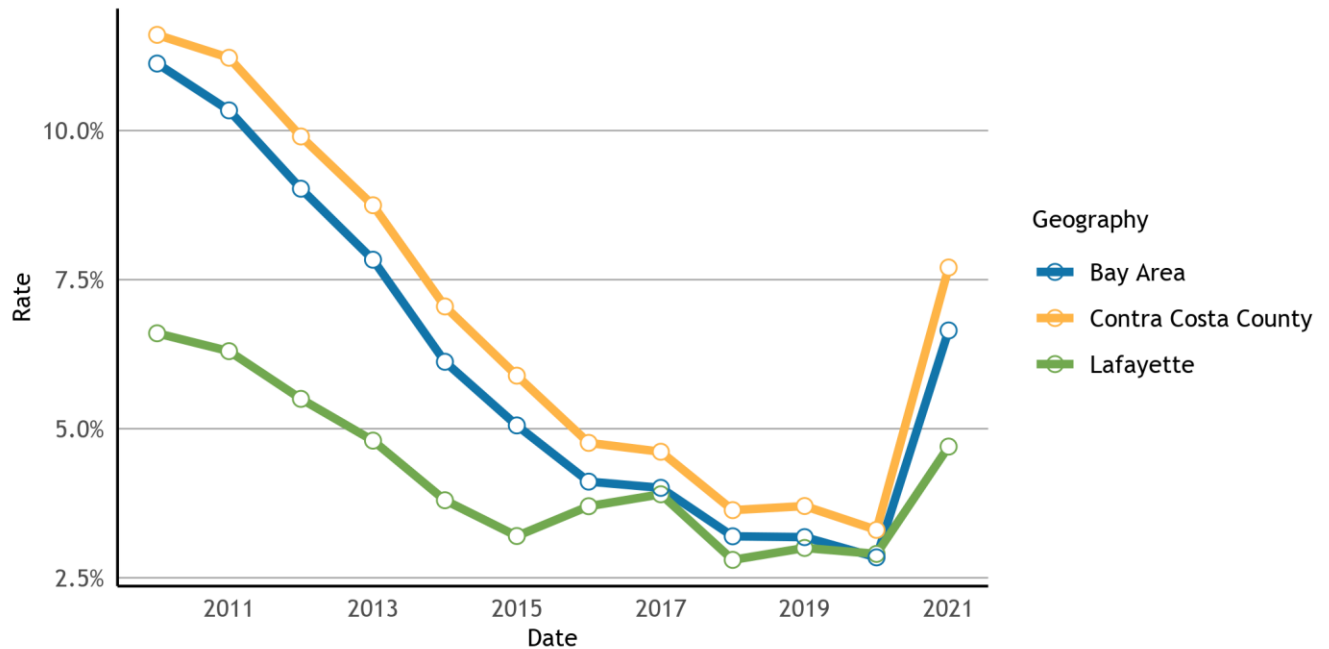


Figure 11: Unemployment Rate

Universe: Civilian noninstitutional population ages 16 and older

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.

Source: California Employment Development Department, Local Area Unemployment Statistics (LAUS), Sub-county areas monthly updates, 2010-2021.

For the data table behind this figure, please refer to the Data Packet Workbook, Table POPEMP-15.

4.5 2018-2028 OCCUPATION PROJECTIONS

The State Employment Development Department has published job projections for the period between 2018 and 2028. Although the data include both Alameda and Contra Costa Counties, some assumptions can be made about the impact of the number of jobs and the corresponding wages in the region. All of the occupations with the most job openings will earn the employee less than about \$45,000 annually. Based on 2021 State income limits, such individuals are considered very low-income.

Table 4: Occupations with the Most Job Openings, 2018-2028

Occupational Title	Total Job Openings	Median Hourly Wage	Median Annual Wage
Cashiers	52,180	\$14.90	\$31,000
Retail Salespersons	40,180	\$15.28	\$31,781
Laborers and Freight, Stock and Material Movers (by hand)	38,020	\$18.43	\$38,324
Wait Staff	37,950	\$14.52	\$30,213
Office Clerks, General	28,700	\$20.93	\$43,533
Janitors and Cleaners, Except Maids and Housekeeping Cleaners	20,490	\$19.29	\$40,137
Cooks, Restaurant	20,320	\$16.02	\$33,319

Notes: Total job openings are the sum of numeric change, exits, and transfers projected between 2018 and 2028. Wages are from the 2020 first quarter and do not include self-employed or unpaid family workers. If an estimate could not be provided for wages, they are excluded from this table.

Excludes "All Other" categories. These are residual codes that do not represent a detailed occupation. Sources: U.S. Bureau of Labor Statistics' Current Employment Statistics (CES) March 2019 benchmark and Quarterly Census of Employment and Wages (QCEW) industry employment. <https://www.labormarketinfo.edd.ca.gov/data/employment-projections.html>

4.6 EXTREMELY LOW-INCOME HOUSEHOLDS

Despite the economic and job growth experienced throughout the region since 1990, the income gap has continued to widen. California is one of the most economically unequal states in the nation, and the Bay Area has the highest income inequality between high- and low-income households in the state¹².

In Lafayette, 72.5% of households make more than 100% of the Area Median Income (AMI)¹³, compared to 7.0% making less than 30% of AMI, which is considered extremely low-income (see Figure 12).

Regionally, more than half of all households make more than 100% AMI, while 15% make less than 30% AMI. In Contra Costa County, 30% AMI is the equivalent to the annual income of \$34,850 for a family of four. Many households with multiple wage earners – including food service workers, full-time students, teachers, farmworkers and healthcare professionals – can fall into lower AMI categories due to relatively stagnant wages in many industries.

State law requires jurisdictions to estimate the number of extremely low-income households – those earning less than 30% of median income. According to the data shown below (Figure 12), 1,315 of Lafayette’s households are 0-50% AMI while 665 are extremely low-income. Therefore, extremely low-income households represent 50.6% of households who are 0-50% AMI, as 665 divided by 1,315 is 50.6%. This option aligns with HCD’s guidance to use U.S. Census data to calculate the percentage of

¹² Bohn, S. et al. 2020. Income Inequality and Economic Opportunity in California. *Public Policy Institute of California*.

¹³ 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. Households making between 80 and 120 percent of the AMI are moderate-income, those making 50 to 80 percent are low-income, those making 30 to 50 percent are very low-income, and those making less than 30 percent are extremely low-income. This is then adjusted for household size.

[very low-income RHNA that qualifies for extremely low-income households, as the information in Figure 12 represents a tabulation of Census Bureau Data.](#)

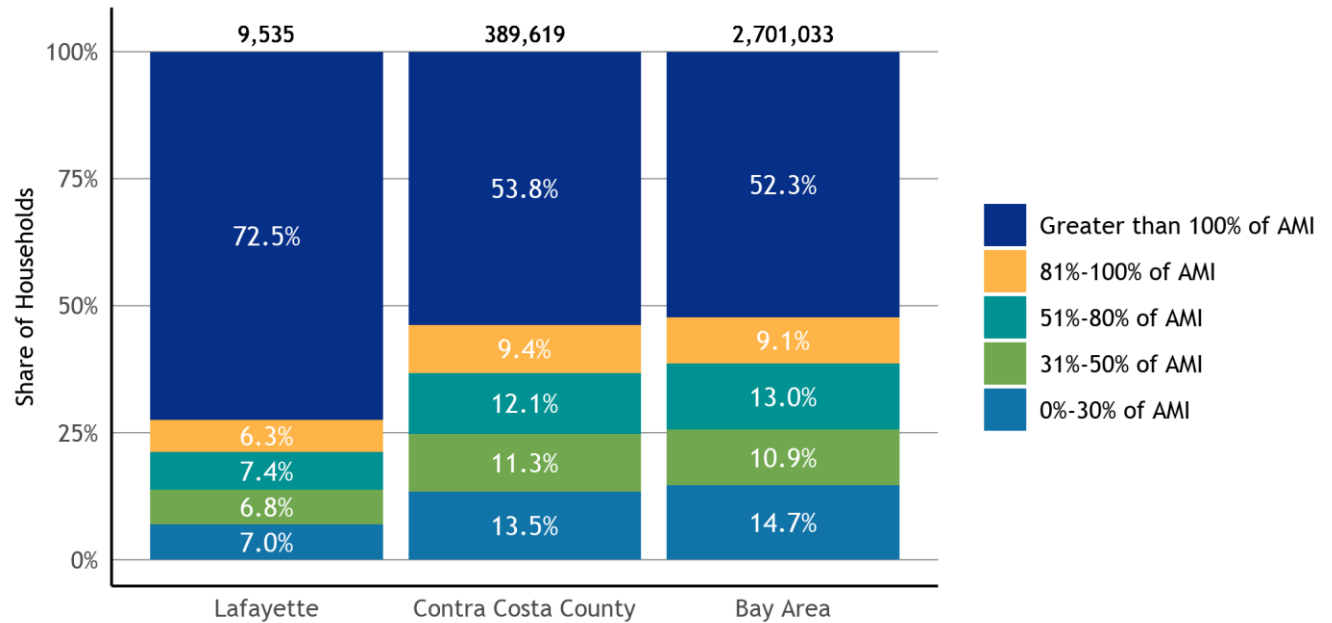


Figure 12: Households by Household Income Level

Universe: Occupied housing units

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. Local jurisdictions are required to provide an estimate for their projected extremely low-income households (0-30% AMI) in their Housing Elements. HCD's official Housing Element guidance notes that jurisdictions can use their RHNA for very low-income households (those making 0-50% AMI) to calculate their projected extremely low-income households. As Bay Area jurisdictions have not yet received their final RHNA numbers, this document does not contain the required data point of projected extremely low-income households. The report portion of the housing data needs packet contains more specific guidance for how local staff can calculate an estimate for projected extremely low-income households once jurisdictions receive their 6th cycle RHNA numbers.

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

For the data table behind this figure, please refer to the Data Packet Workbook, Table ELI-Q1.

Understanding households by income and race/ethnicity can shed light on the challenges faced by people of color in terms of access to housing that is affordable. The following table illustrates the disparities between households that are White versus households in other racial/ethnic categories.

Although 7% of households are extremely low-income Citywide, 14% of Hispanic/Latinx households are in this income category.¹⁴

Table 5: Household Distribution by Race/Ethnicity and Income

Racial / Ethnic Group	0%- 30% of AMI	31%- 50% of AMI	51%- 80% of AMI	81%- 100% of AMI	Greater than 100% of AMI
American Indian or Alaska Native, Non-Hispanic	100%	0%	0%	0%	0%
Asian / API, Non-Hispanic	5%	0%	9%	5%	80%
Black or African American, Non-Hispanic	0%	36%	0%	0%	64%
White, Non-Hispanic	7%	7%	7%	7%	72%
Other Race or Multiple Races, Non-Hispanic	0%	0%	3%	7%	90%
Hispanic or Latinx	14%	14%	9%	5%	58%
TOTAL	7%	7%	7%	6%	73%

Universe: Occupied housing units

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.

Source: U.S. Department of Housing and Urban Development (HUD), Comprehensive Housing Affordability Strategy (CHAS) ACS tabulation, 2013-2017 release. For the data table behind this figure, please refer to the Data Packet Workbook, Table ELI-02.

Throughout the region, there are disparities between the incomes of homeowners and renters. In Lafayette, the largest proportion of both renters and owners fall in the *Greater than 100% of AMI* income group (see Figure 13). However, there are significant numbers of households in the lower income categories as well.

¹⁴These figures are somewhat skewed because White households make up the vast majority of households in the City but are illustrative of differences.

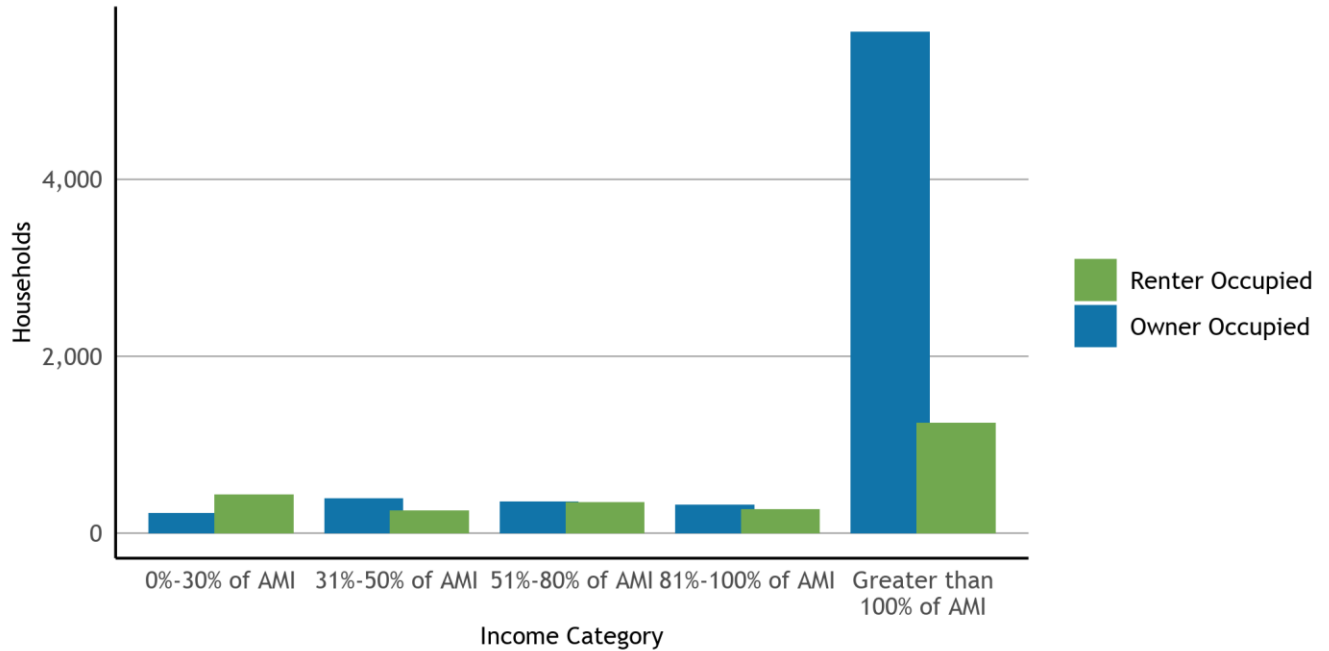


Figure 13: Household Income Level by Tenure

Universe: Occupied housing units

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.

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

For the data table behind this figure, please refer to the Data Packet Workbook, Table POPEMP-21.

Currently, people of color are more likely to experience poverty and financial instability as a result of federal and local housing policies that have historically excluded them from the same opportunities extended to white residents.¹⁵ These economic disparities also leave communities of color at higher risk for housing insecurity, displacement or homelessness. In Lafayette, American Indian or Alaska Native (Hispanic and Non-Hispanic) residents experience the highest rates of poverty, followed by Black or African American (Hispanic and Non-Hispanic) residents (see Figure 14).

¹⁵ Moore, E., Montojo, N. and Mauri, N., 2019. Roots, Race & Place: A History of Racially Exclusionary Housing the San Francisco Bay Area. *Hass Institute*.

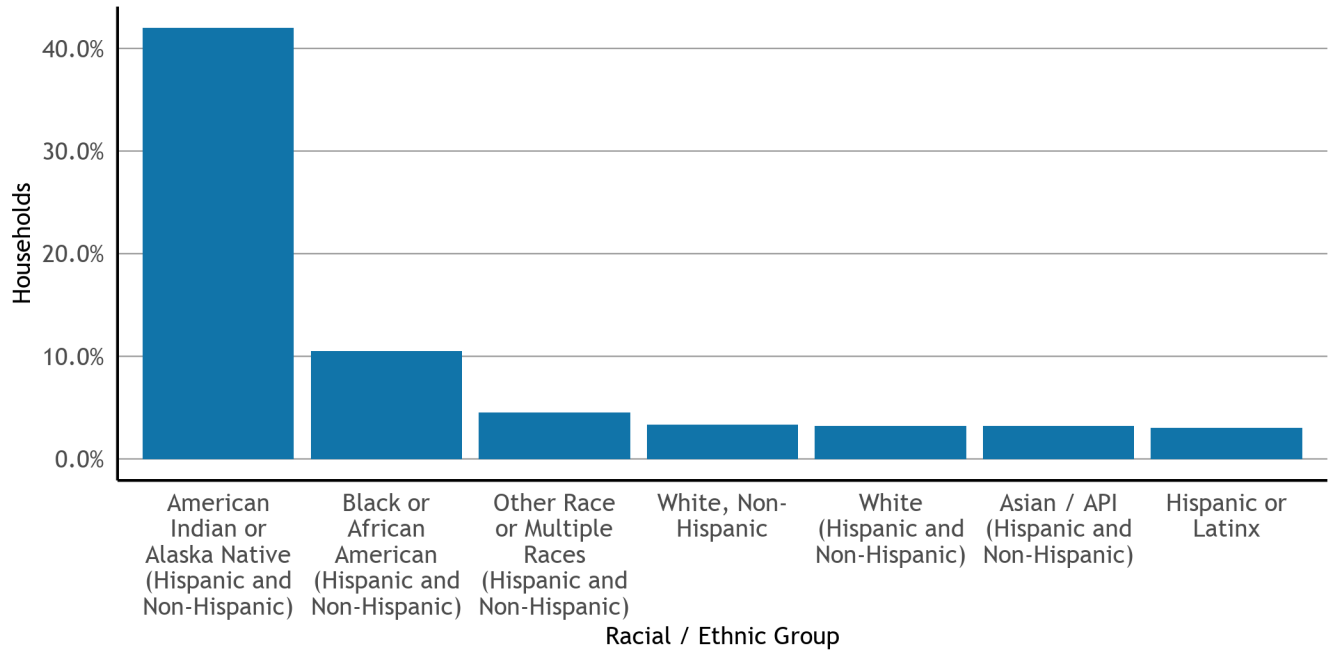


Figure 14: Poverty Status by Race

Universe: Population for whom poverty status is determined

Notes: The Census Bureau uses a federally defined poverty threshold that remains constant throughout the country and does not correspond to Area Median Income. 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 population for whom poverty status is determined 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 population for whom poverty status is determined.

Source: U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B17001(A-I)

For the data table behind this figure, please refer to the Data Packet Workbook, Table ELI-03.

4.7 TENURE

The number of residents who own their homes compared to those who rent their homes can help identify the level of housing insecurity – ability for individuals to stay in their homes – in a city and region. Generally, renters may be displaced more quickly if prices increase. In Lafayette there are a total of 9,426 housing units, and fewer residents rent than own their homes: 28.6% versus 71.4% (see Figure 15). By comparison, 34.1% of households in Contra Costa County are renters, while 44% of Bay Area households rent their homes.

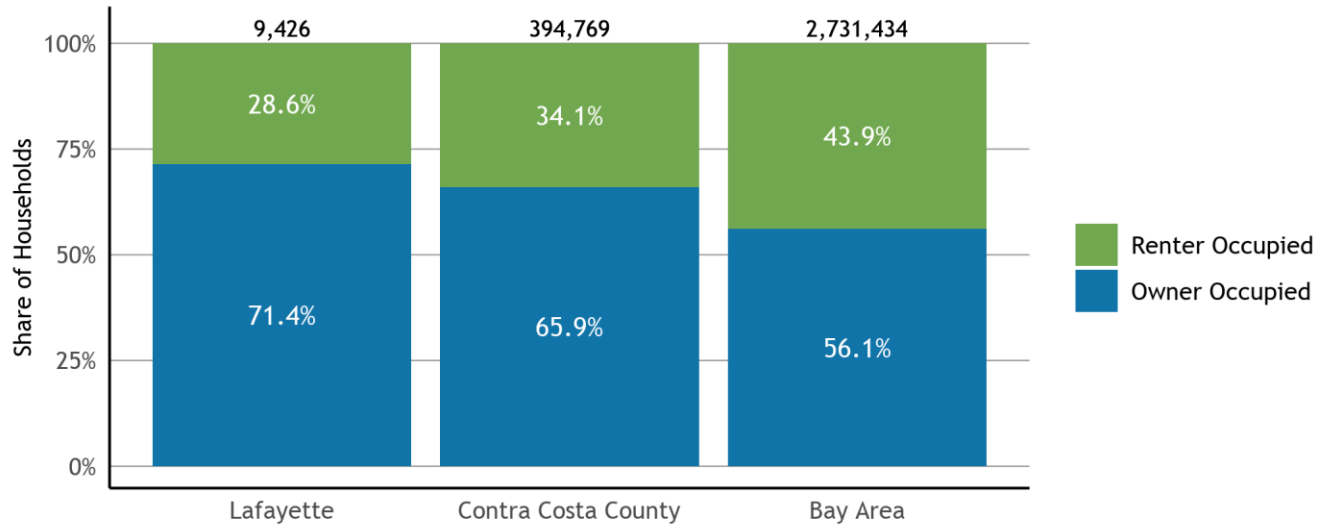


Figure 15: Housing Tenure

Universe: Occupied housing units

Source: U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B25003

For the data table behind this figure, please refer to the Data Packet Workbook, Table POPEMP-16.

Housing tenure has subtly shifted since 2000. While Lafayette’s housing remains predominately owner-occupied, the number of renter-occupied units has increased by more than 500.

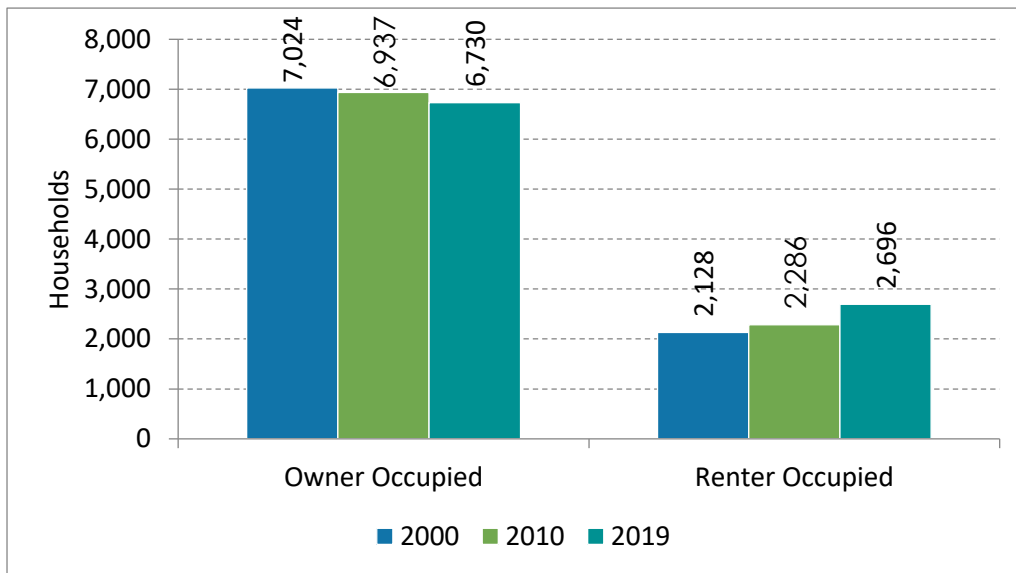


Figure 16: Housing Tenure, 2000, 2010, and 2019

Universe: Occupied housing units

Source: U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B25003

For the data table behind this figure, please refer to the Data Packet Workbook, Table POPEMP-17.

Homeownership rates often vary considerably across race/ethnicity in the Bay Area and throughout the country. These disparities not only reflect differences in income and wealth but also stem from federal, state, and local policies that limited access to homeownership for communities of color while facilitating homebuying for white residents. While many of these policies, such as redlining, have been formally disbanded, the impacts of race-based policy are still evident across Bay Area communities.¹⁶ In Lafayette, 16.4% of Black households owned their homes, while homeownership rates were 62.3% for Asian households, 33.7% for Latinx households, and 75.5% for White households. Notably, recent changes to state law require local jurisdictions to examine these dynamics and other fair housing issues when updating their Housing Elements.

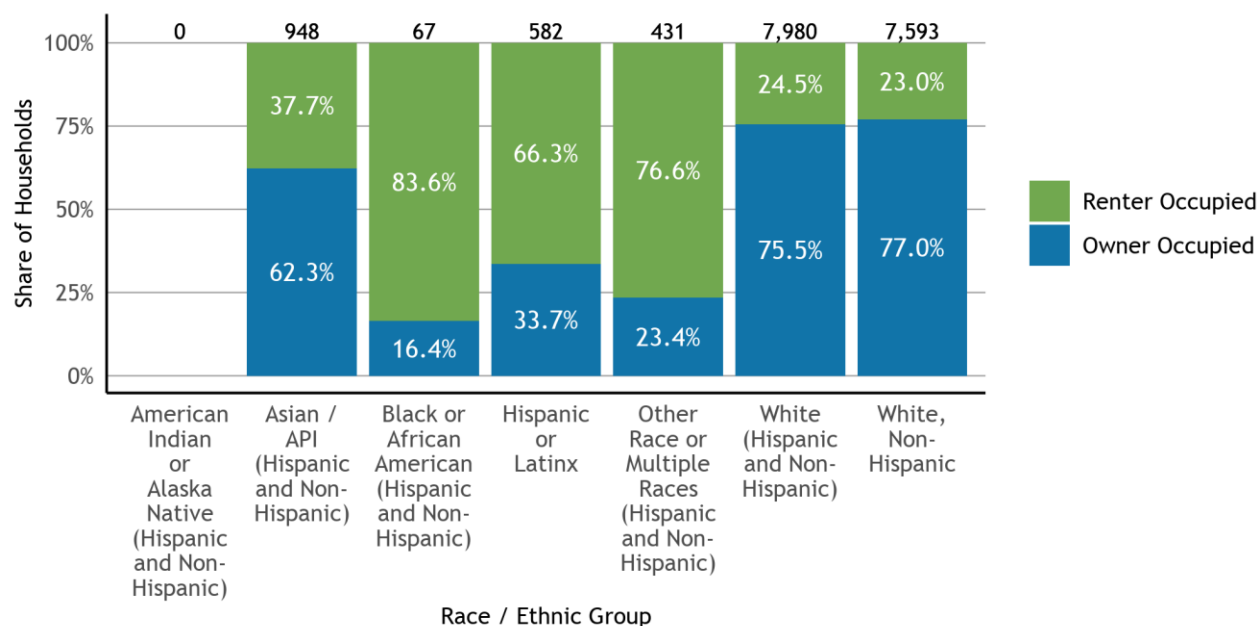


Figure 17: Housing Tenure by Race of Householder

Universe: Occupied housing units

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.

Source: U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B25003(A-1)

For the data table behind this figure, please refer to the Data Packet Workbook, Table POPEMP-20.

The age of residents who rent or own their home can also signal the housing challenges a community is experiencing. Younger households tend to rent and may struggle to buy a first home in the Bay Area due

¹⁶ See, for example, Rothstein, R. (2017). *The Color of Law: A Forgotten History of How Our Government Segregated America*. New York, NY & London, UK: Liveright Publishing.

to high housing costs. At the same time, senior homeowners seeking to downsize may have limited options in an expensive housing market. In Lafayette, just 20% of households between 15 and 34 own their own home. In contrast, 90% of households between the ages of 65 and 74 are homeowners.

In Lafayette, 57.5% of householders between the ages of 25 and 44 are renters, while 12.8% of householders over 65 are renters (see Figure 18).

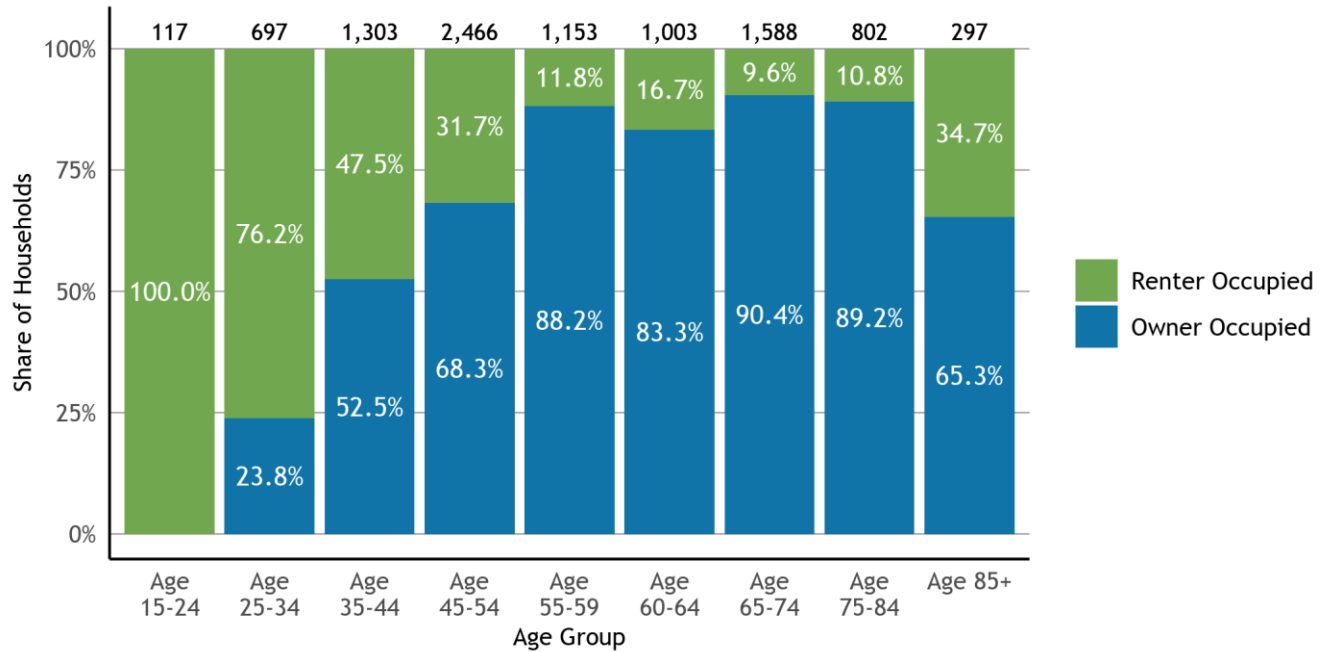


Figure 18: Housing Tenure by Age

Universe: Occupied housing units

Source: U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B25007

For the data table behind this figure, please refer to the Data Packet Workbook, Table POPEMP-18.

Tenure information based on the year in which a household moved to further illustrates the differences between long-term residents, who tend to trend older, with newer residents. The following chart shows that 99% of households that moved in in 1989 or earlier are owner occupied, whereas only 30% of households that moved in in 2017 or later are owner occupied.

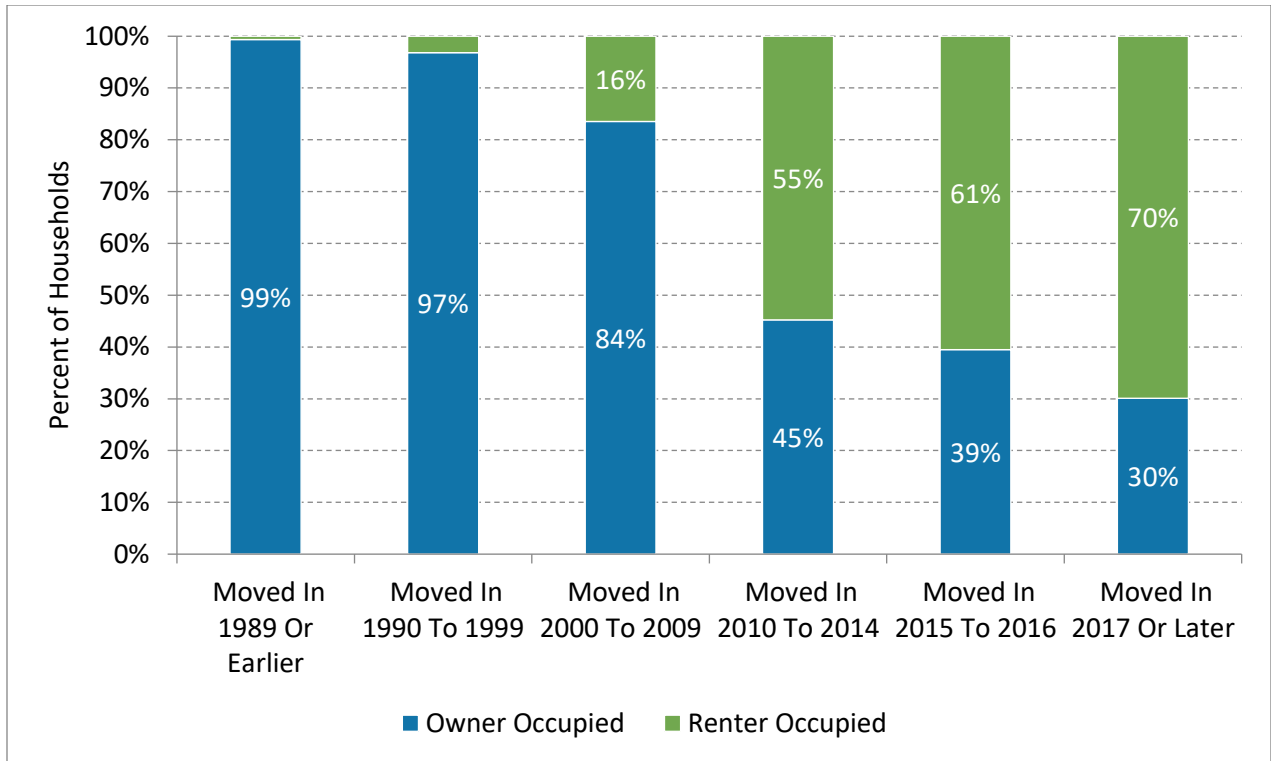


Figure 19: Housing Tenure by Year Moved to Current Residence

Universe: Occupied housing units

Source: U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B25038

For the data table behind this figure, please refer to the Data Packet Workbook, Table POPEMP-19.

In many cities, homeownership rates for households in single-family homes are substantially higher than the rates for households in multi-family housing. In Lafayette, 89.6% of households in detached single-family homes are homeowners, while 5.7% of households in multi-family housing are homeowners (see Figure 20).



Figure 20: Housing Tenure by Housing Type

Universe: Occupied housing units

Source: U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B25032

For the data table behind this figure, please refer to the Data Packet Workbook, Table POPEMP-22.

4.8 DISPLACEMENT

Because of increasing housing prices, displacement is a major concern in the Bay Area. Displacement has the most severe impacts on low- and moderate-income residents. When individuals or families are forced to leave their homes and communities, they also lose their support network.

The University of California, Berkeley has mapped all neighborhoods in the Bay area, identifying their risk for gentrification. They find that in Lafayette, no households live in neighborhoods that are susceptible to or experiencing displacement and none live in neighborhoods at risk of or undergoing gentrification.

Equally important, some neighborhoods in the Bay Area do not have housing appropriate for a broad section of the workforce. UC Berkeley estimates that 72.1% of households in Lafayette live in neighborhoods where low-income households are likely to be excluded due to prohibitive housing costs.¹⁷

¹⁷ More information about this gentrification and displacement data is available at the Urban Displacement Project's webpage: <https://www.urbandisplacement.org/>. Specifically, one can learn more about the different gentrification/displacement typologies shown in Figure 21 at this link: https://www.urbandisplacement.org/sites/default/files/typology_sheet_2018_0.png. Additionally, one can view maps that

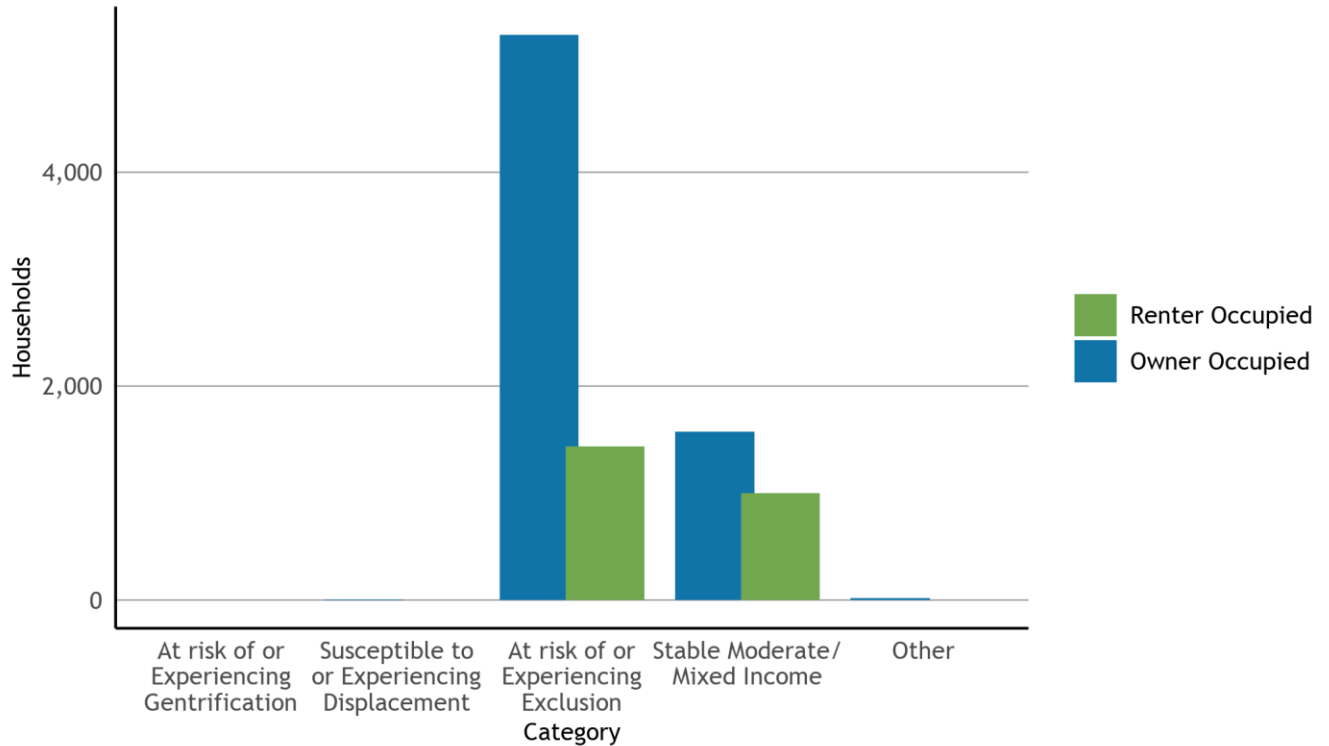


Figure 21: Households by Displacement Risk and Tenure

Universe: Households

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 Source: Urban Displacement Project for classification, American Community Survey 5-Year Data (2015-2019), Table B25003 for tenure.

For the data table behind this figure, please refer to the Data Packet Workbook, Table POPEMP-25.

5 HOUSING STOCK CHARACTERISTICS

5.1 HOUSING TYPES, YEAR BUILT, VACANCY, AND PERMITS

In recent years, most housing produced in the region and across the state consisted of single-family homes and larger multi-unit buildings. However, some households are increasingly interested in “missing middle housing” – including duplexes, triplexes, townhomes, cottage clusters and accessory

show which typologies correspond to which parts of a jurisdiction here: <https://www.urbandisplacement.org/san-francisco/sf-bay-area-gentrification-and-displacement>

dwelling units (ADUs). These housing types may open up more options across incomes and tenure, from young households seeking homeownership options to seniors looking to downsize and age-in-place.

The housing stock of Lafayette in 2020 was made up of 76.9% single family detached homes, 3.0% single family attached homes, 6.8% multifamily homes with 2 to 4 units, 13.2% multifamily homes with 5 or more units, and 0.1% mobile homes (see Figure 22). In Lafayette, the housing type that experienced the most growth between 2010 and 2020 was *Multifamily Housing: Five-plus Units*.

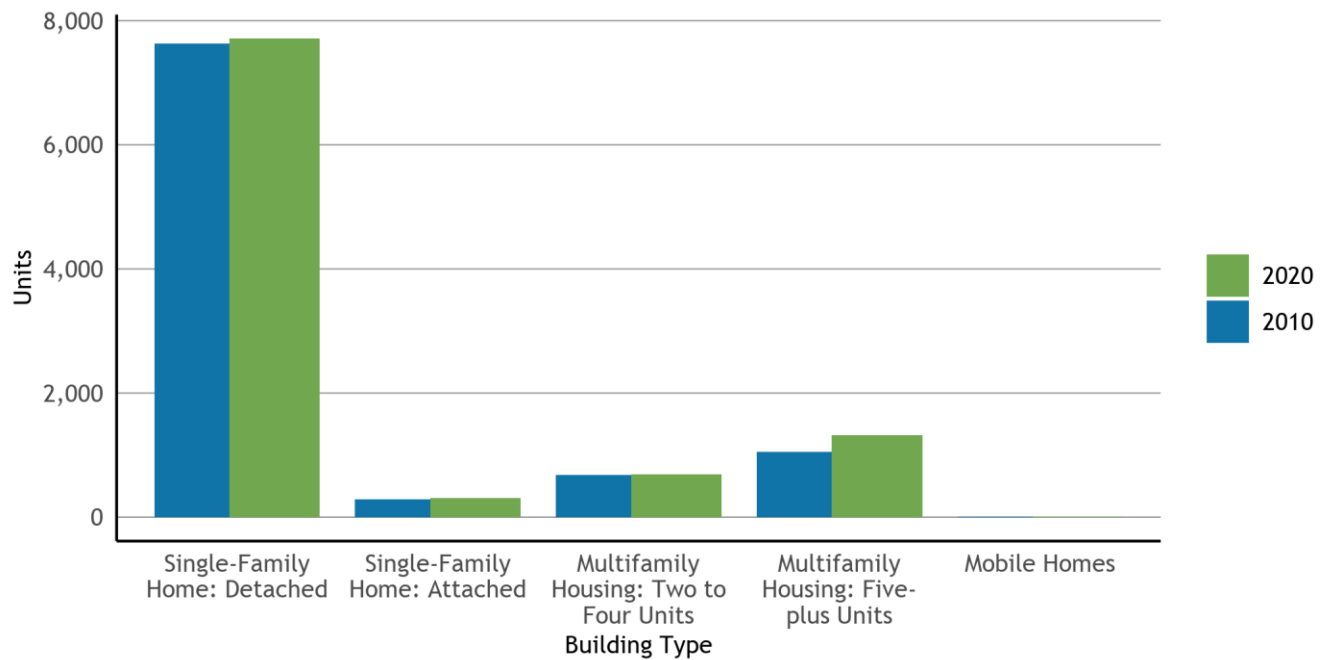


Figure 22: Housing Type Trends

Universe: Housing units

Source: California Department of Finance, E-5 series

For the data table behind this figure, please refer to the Data Packet Workbook, Table HSG-01.

Production has not kept up with housing demand for several decades in the Bay Area, as the total number of units built and available has not yet come close to meeting the population and job growth experienced throughout the region. In Lafayette, the largest proportion of the housing stock was built 1940 to 1959, with 4,113 units constructed during this period (see Figure 23). Since 2010, 3.5% of the current housing stock was built, which is 352 units.¹⁸

¹⁸This information is according to State records that aggregate data from jurisdictions' Annual Housing Element Progress Report.

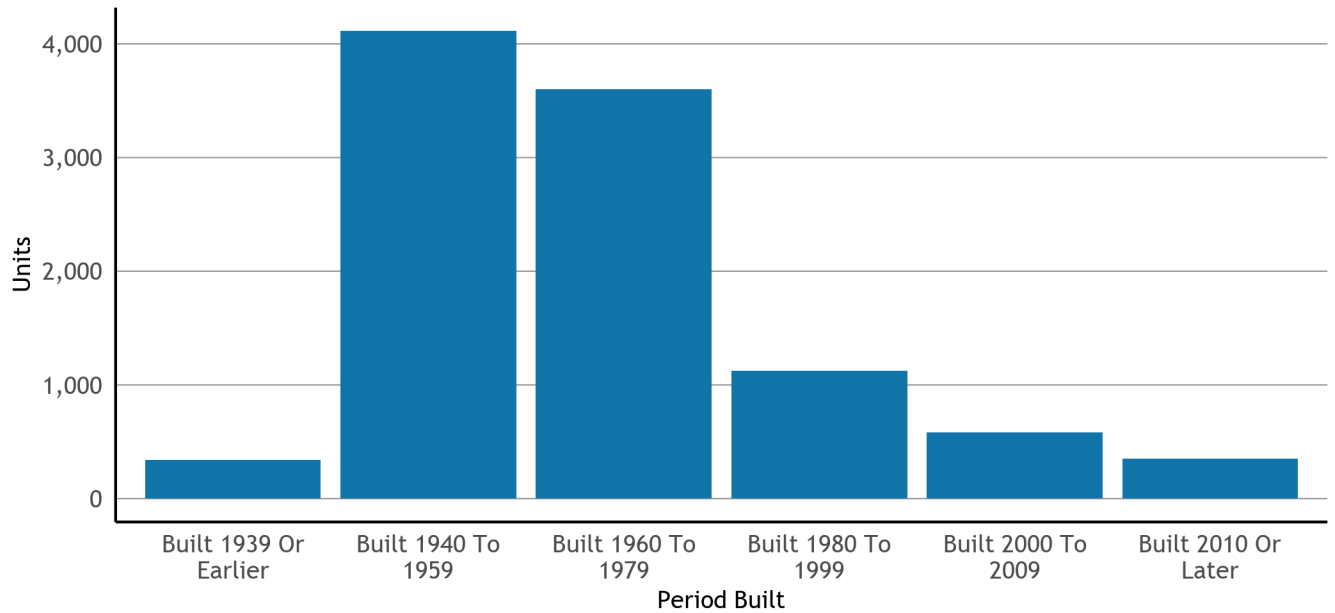


Figure 23: Housing Units by Year Structure Built

Universe: Housing units

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

For the data table behind this figure, please refer to the Data Packet Workbook, Table HSG-04.

Vacant units make up 6.8% of the overall housing stock in Lafayette. The rental vacancy stands at 5.2%, while the ownership vacancy rate is 1.1%. Of the vacant units, the most common type of vacancy is *Other Vacant* (see Figure 24).¹⁹

Throughout the Bay Area, vacancies make up 2.6% of the total housing units, with homes listed for rent; units used for *recreational or occasional use*, and units not otherwise classified (*other vacant*) making up the majority of vacancies. The Census Bureau classifies a unit as vacant if no one is occupying it when census interviewers are conducting the American Community Survey or Decennial Census. Vacant units classified as “for recreational or occasional use” are those that are held for short-term periods of use throughout the year. Accordingly, vacation rentals and short-term rentals like AirBnB are likely to fall in this category. The Census Bureau classifies units as “other vacant” if they are vacant due to foreclosure, personal/family reasons, legal proceedings, repairs/renovations, abandonment, preparation for being rented or sold, or vacant for an extended absence for reasons such as a work assignment, military duty, or incarceration.²⁰ In a region with a thriving economy and housing market like the Bay Area, units being renovated/repared and prepared for rental or sale are likely to represent a large portion of the “other

¹⁹ The vacancy rates by tenure are for a smaller universe than the total vacancy rate first reported, which in principle includes the full stock (6.8%). The vacancy by tenure counts are rates relative to the rental stock (occupied and vacant) and ownership stock (occupied and vacant) - but exclude a are significant number of vacancy categories, including the numerically significant *other vacant*.

²⁰ For more information, see pages 3 through 6 of this list of definitions prepared by the Census Bureau: <https://www.census.gov/housing/hvs/definitions.pdf>.

vacant” category. Additionally, the need for seismic retrofitting in older housing stock could also influence the proportion of “other vacant” units in some jurisdictions.²¹ In Lafayette, the State Department of Finance currently estimates the vacancy rate is approximately 6%. Countywide, it is estimated at 5.3%.

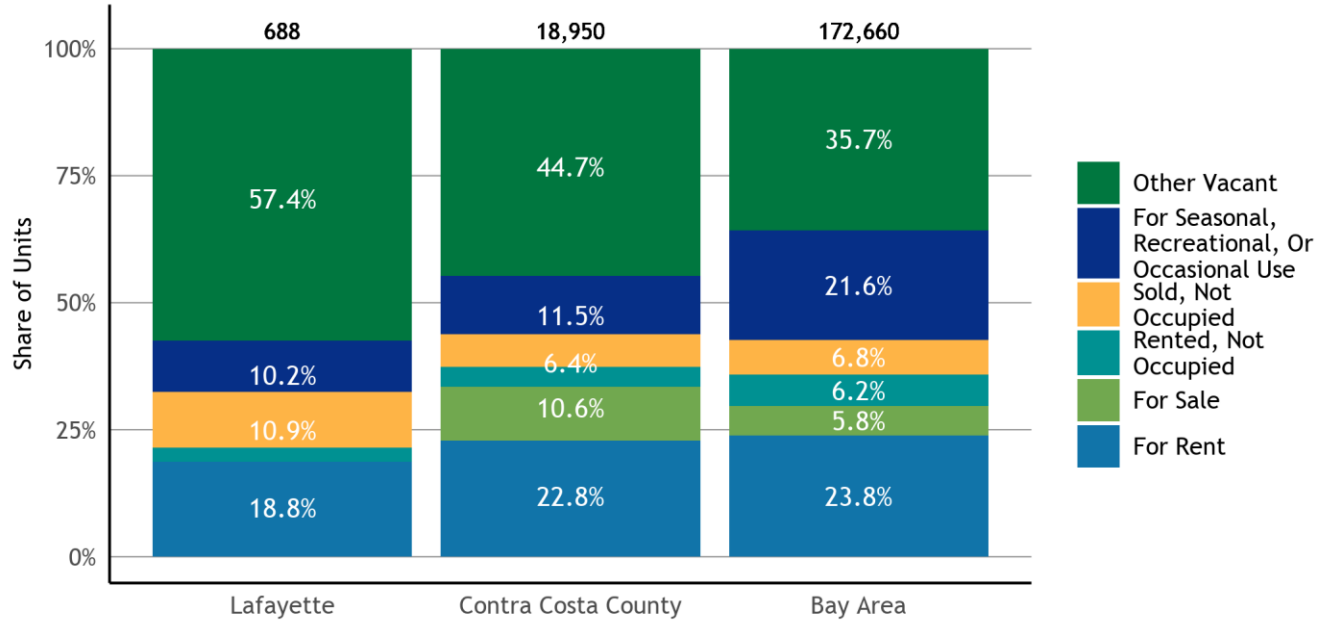


Figure 24: Vacant Units by Type

Universe: Vacant housing units

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

For the data table behind this figure, please refer to the Data Packet Workbook, Table HSG-03.

Between 2015 and 2019, 513 housing units were issued permits in Lafayette. 86.9% of permits issued in Lafayette were for above moderate-income housing, 11.5% were for moderate-income housing, and 1.6% were for low- or very low-income housing (see Table 6).

Table 6: Housing Permitting

Income Group	Number
Above Moderate-Income Permits	446
Moderate Income Permits	59
Low Income Permits	6
Very Low-Income Permits	2

Universe: Housing permits issued between 2015 and 2019

Notes: HCD uses the following definitions for the four income categories: Very Low Income: units affordable to households making less than 50% of the Area Median Income for the county in which the jurisdiction is located. Low Income: units

²¹ See Dow, P. (2018). Unpacking the Growth in San Francisco’s Vacant Housing Stock: Client Report for the San Francisco Planning Department. University of California, Berkeley.

affordable to households making between 50% and 80% of the Area Median Income for the county in which the jurisdiction is located. Moderate Income: units affordable to households making between 80% and 120% of the Area Median Income for the county in which the jurisdiction is located. Above Moderate Income: units affordable to households making above 120% of the Area Median Income for the county in which the jurisdiction is located.

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

This table is included in the Data Packet Workbook as Table HSG-11.

5.2 ASSISTED HOUSING DEVELOPMENTS AT-RISK OF CONVERSION

While there is an immense need to produce new affordable housing units, ensuring that the existing affordable housing stock remains affordable is equally important. Additionally, it is typically faster and less expensive to preserve currently affordable units that are at risk of converting to market-rate than it is to build new affordable housing.

The data in the table below comes from the California Housing Partnership's Preservation Database, 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. However, this database does not include all deed-restricted affordable units in the state, so there may be at-risk assisted units in a jurisdiction that are not captured in this data table. There are 126 assisted units in Lafayette in the Preservation Database. Of these units, none are at *High Risk* or *Very High Risk* of conversion.²²

Note on At-Risk Assisted Housing Developments

HCD requires that Housing Elements list the assisted housing developments at risk of converting to market-rate uses. For more information on the specific properties that are at Moderate Risk, High Risk, or Very High Risk of conversion, local jurisdiction staff should contact Danielle Mazzella, Preservation & Data Manager at the California Housing Partnership, at dmazzella@chpc.net.

²² 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.

Table 7: Assisted Units at Risk of Conversion

Risk	Lafayette	Contra Costa County	Bay Area
Low	126	13,403	110,177
Moderate	0	211	3,375
High	0	270	1,854
Very High	0	0	1,053
Total Assisted Units in Database	126	13,884	116,459

Universe: HUD, Low-Income Housing Tax Credit (LIHTC), USDA, and CalHFA projects. Subsidized or assisted developments that do not have one of the aforementioned financing sources may not be included.

Notes: 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.

Source: California Housing Partnership, Preservation Database (2020)

This table is included in the Data Packet Workbook as Table RISK-01.

5.3 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. However, the Census Bureau data included in the graph below gives a sense of some of the substandard conditions that may be present in Lafayette. For example, 0.5% of renters in Lafayette reported lacking a kitchen none lack plumbing, compared with owners, who neither lack complete plumbing or complete kitchens.

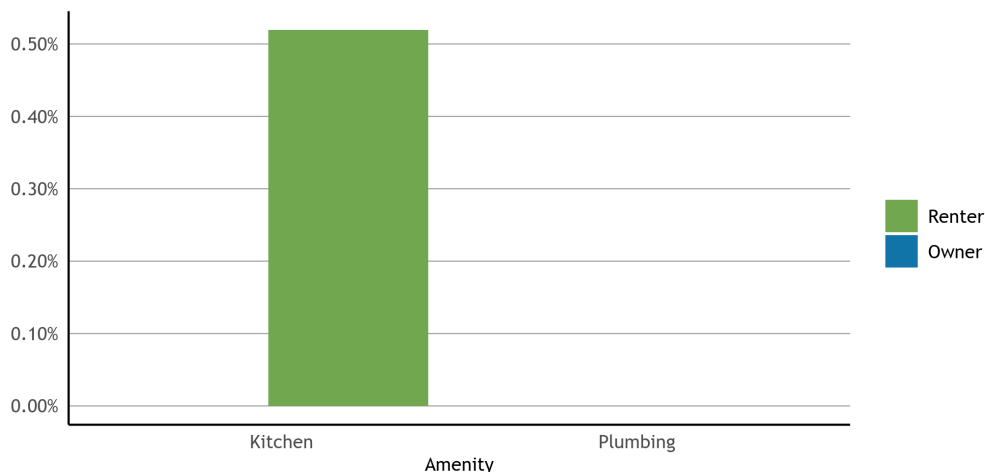


Figure 25: Substandard Housing Issues

Universe: Occupied housing units

Notes: Per HCD guidance, this data should be supplemented by local estimates of units needing to be rehabilitated or replaced based on recent windshield surveys, local building department data, knowledgeable builders/developers in the community, or nonprofit housing developers or organizations.

Source: U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B25053, Table B25043, Table B25049
For the data table behind this figure, please refer to the Data Packet Workbook, Table HSG-06.

One measure of housing condition is the age of housing. In general, the older the unit, the greater it can be assumed to be in need of some level of rehabilitation. A general rule in the housing industry is that structures older than 20 years begin to show signs of deterioration and require renovation to maintain their quality. Unless properly maintained, homes older than 50 years can pose health, safety and welfare problems for occupants.

Consistent with State law, the table below estimates the number of units in need of rehabilitation and the number of units needing replacement. Although the exact number of Lafayette units in need of rehab is not currently known, the State accepts estimates based on a formula that assumes the older the unit, the more likely the rehab need. By applying an increasing percentage to the housing stock in each age category, it is estimated that there are approximately 839 units in need of some level of rehabilitation in Lafayette, representing 9.1% of the housing stock. The range of rehabilitation needs can include anything from minor repairs to major structural replacements. It is estimated that nearly all of the units in need of rehabilitation can be repaired without replacement.

Table 8: Age of Housing Stock and Estimated Rehabilitation Needs

	Net Number of Units	Percent of Total	Units Needing Rehab, Percent	Units Needing Rehab, Total	
Built 2010 to 2020	415	4%	-	-	-
Built 2000 to 2009	188	2%	0.5%	1	-
Built 1990 to 1999	263	3%	1%	3	-
Built 1980 to 1989	630	6%	3%	19	-
Built 1970 to 1979	1,477	15%	5%	74	-
Built 1960 to 1969	1,968	20%	10%	197	-
Built 1950 to 1959	3,212	33%	20%	642	-
Built 1940 to 1949	1,154	12%	30%	346	-
Built 1939 or earlier	456	5%	40%	182	-
-	9,763	100%	-	1,464	Total Units Needing Rehab
-	-	-	-	15%	Percentage of Total Units
-	-	-	99.5%	1,457	Units that can be repaired
-	-	-	0.5%	7	Units that must be replaced

Source: 2010 Census, State Department of Finance Data, City of Lafayette Planning and Building Department, 2021

In order to address the needs of substandard housing, the City participates in the Property Assessed Clean Energy ("PACE"). PACE is a financing mechanism that offers a way for property owners to receive upfront funding for energy efficiency, renewable energy, and water efficiency improvements for their home or business -- and to repay on their property tax bill over the course of up to 20-years and allows

[property owners to save money and energy. The following PACE Financing Programs are currently available in Lafayette:](#)



Program™

Approved by the City in

[June 2015, the AllianceNRG Program, part of the California Statewide Communities Development Authority Open PACE Platform, offers residential and commercial property owners a simple and dependable financing solution for energy efficiency, renewable energy, water conservation and seismic strengthening projects. For more information, visit them online or call them at \(855\) 431-4400.](#)

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CaliforniaFIRST was approved by the City in

[November 2014 and operates under the auspices of the California Statewide Communities Development Authority Open PACE Platform. Property owners can make improvements that save energy or water, such as solar panels, new windows, drip irrigation, or an energy efficient roof. For more information, please watch their video, visit them online, call them at \(844\) 589-7953, or email them at \[info@californiafirst.org\]\(mailto:info@californiafirst.org\).](#)

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The Figtree Program was approved by the City in January

[2015. The Figtree OnDemandPACE Program provides financing to help commercial property owners improve their properties and lower their utility bills with energy efficiency, renewable energy, and water conservation upgrades. Learn more about the Figtree program by viewing their website online or by calling them at \(877\) 577-7373.](#)

-



Your energy efficient future, today. [The HERO Program was approved by the City in January 2015. HERO is a private program that partners with local government to make energy efficient, water efficient, and renewable energy products more affordable for homeowners. More than 90,000 product models qualify, enabling consumers to access the most advanced technology for efficiency upgrades. Typical project covered by HERO include: solar photovoltaic systems, energy efficient space heating, air cooling and ventilation, cool roof systems, upgrades to windows, solar thermal water heating, weatherization, and energy efficient light fixtures. Learn more about the HERO program here, by viewing their website online, or by calling them at \(855\) HERO-411.](#)



The Ygrene Energy Fund was approved by the City in April 2015. The YgreneWorks Program provides property owners immediately accessible financing for energy efficiency, renewable energy, water conservation, and (in some areas) electric vehicle charging stations. Typical covered projects include: solar panels, heating and air conditioning, lighting, roofing, insulation, drip irrigation, and windows and doors. For more information on Ygrene PACE Financing visit them online or call them at (877) 819-4736.

The Bay Area Regional Energy Network (BayREN), in partnership with the US Department of Housing & Urban Development (HUD), developed a Local Government PACE Portal, a "one-stop shop" comparing the PACE Programs available in the Bay Area.

In addition, AFFH Action 3.1 calls for evaluation of the need for housing rehabilitation in older multifamily developments throughout the community. This would include creating a plan to join rehabilitation efforts with infrastructure improvements, such as trails, recreation areas, and other amenities. Because the City does not receive federal entitlement funds such as CDBG, this effort will require coordination with the County.

The following table documents the annual construction of housing units by type between 1980 and 2019. The majority of new housing construction during the period 1980-2019 was single-family units. The rate of construction has declined since the 1980s, in large part due to the lack of larger tracts of land available for subdivision.

Table 9: Net Housing Increase, 1980-2019

Year	Single Family Units	Multi-family Units	Accessory Dwelling Units	Total Housing Increase	Demo-litions	Net Housing Increase	Year	Single Family Units	Multi-family Units	Accessory Dwelling Units	Total Housing Increase	Demo-litions	Net Housing Increase
1980	35	0	-	35	0	35	2001	17	0	0	17	1	16
1981	40	4	-	44	1	43	2002	18	9	2	29	0	29
1982	21	3	-	24	0	24	2003	12	0	1	13	0	13
1983	31	0	-	31	0	31	2004	21	0	4	25	1	24
1984	33	32	-	65	1	64	2005	13	0	3	16	0	16
1985	31	0	-	31	0	31	2006	17	0	1	18	0	18
1986	45	13	1	59	2	57	2007	12	0	1	13	1	12
1987	45	9	1	55	4	51	2008	7	0	0	7	1	6
1988	52	0	0	52	7	45	2009	7	0	1	8	0	8
1989	54	0	2	56	4	52	2010	5	2	5	12	2	10
1990	22	13	2	37	7	30	2011	6	1	1	8	1	7
1991	17	0	5	22	9	13	2012	16	154	1	171	0	171
1992	13	0	3	16	3	13	2013	11	6	3	20	2	18
1993	11	0	1	12	1	11	2014	13	41	2	56	2	54
1994	10	0	2	12	3	9	2015	16	0	3	19	2	17
1995	21	6	0	27	2	25	2016	26	18	5	49	4	45
1996	21	0	1	22	1	21	2017	20	0	9	29	3	26
1997	27	0	6	33	3	30	2018	12	69	6	87	11	76
1998	35	0	3	38	3	35	2019	14	17	3	34	5	29
1999	19	0	5	24	5	19	2020	12	9	7	28	6	22
2000	41	76	0	117	5	112	TOTAL	899	482	90	1471	103	1368

Source: City of Lafayette Planning and Building Department, 2021

5.4 HOME AND RENT VALUES

Home prices reflect a complex mix of supply and demand factors, including an area’s demographic profile, labor market, prevailing wages and job outlook, coupled with land and construction costs. In the Bay Area, the costs of housing have long been among the highest in the nation. The Real Estate Report (https://rereport.com/ccc/index_a.html) indicates that the median single-family home sales price in 2020 was \$1,750,000, an increase of 9.4% from the year before. Lafayette condos and townhomes had a median sales price of \$954,500, a 41.5% increase from the year before.

The largest proportion of homes in 2020 were valued between \$1M-\$1.5M (see Figure 26). By comparison, the typical home value is \$772,410 in Contra Costa County and \$1,077,230 the Bay Area, with the largest share of units valued \$250k-\$500k (county) and \$500k-\$750k (region).

The region’s home values have increased steadily since 2000, despite a decrease during the Great Recession. The rise in home prices has been especially steep since 2012, with the median home value in the Bay Area nearly doubling during this time. Since 2001, the typical home value has increased 172.7%; in Lafayette this increase was from \$558,420 to \$1,523,070.

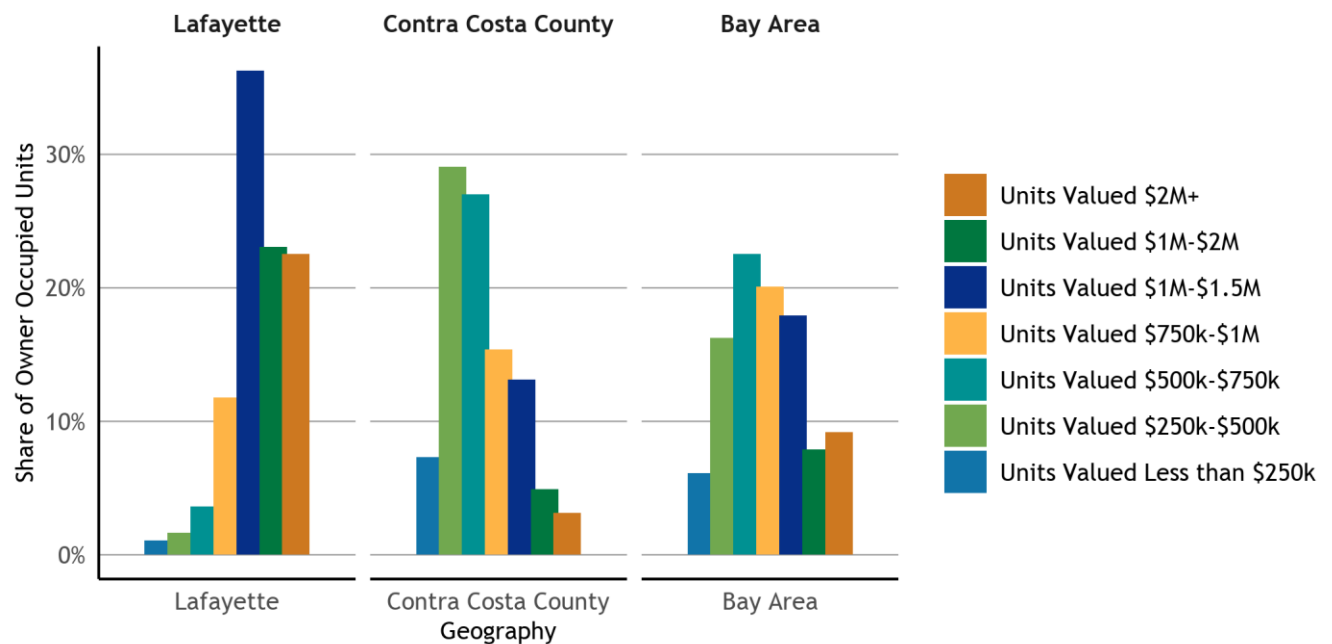


Figure 26: Home Values of Owner-Occupied Units

Universe: Owner-occupied units

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

For the data table behind this figure, please refer to the Data Packet Workbook, Table HSG-07.

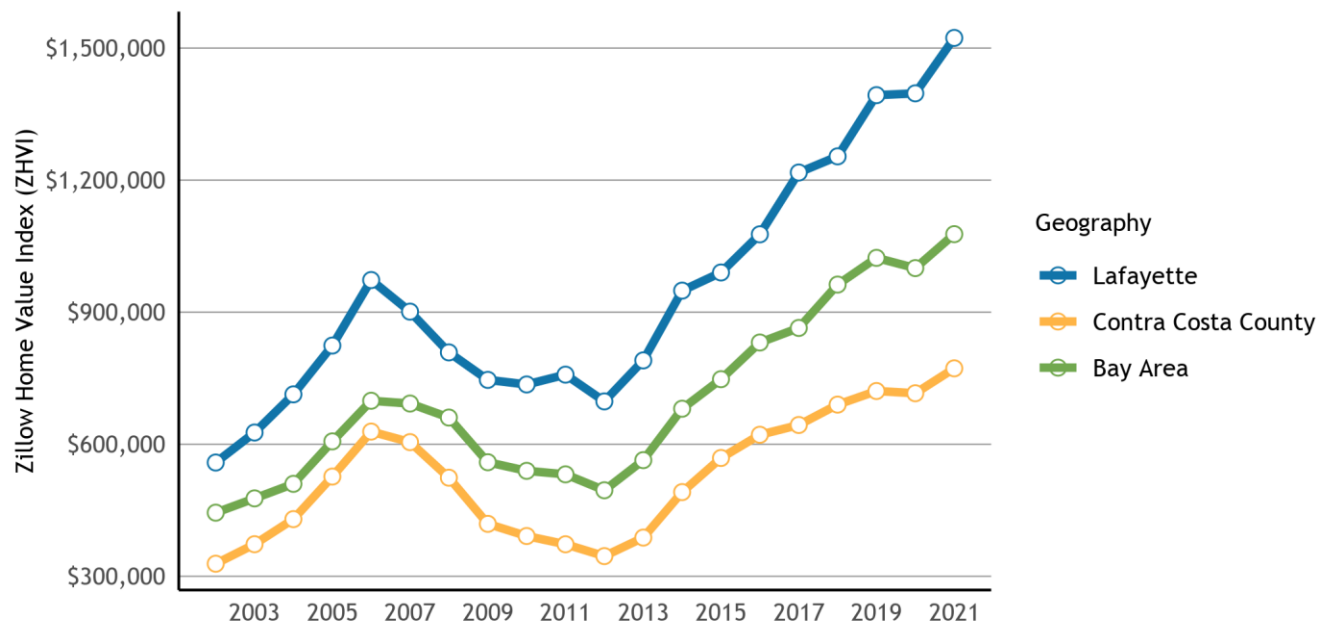


Figure 27: Zillow Home Value Index (ZHVI)

Universe: Owner-occupied housing units

Notes: Zillow describes the ZHVI as a smoothed, seasonally adjusted measure of the typical home value and market changes across a given region and housing type. The ZHVI reflects the typical value for homes in the 35th to 65th percentile range. The ZHVI includes all owner-occupied housing units, including both single-family homes and condominiums. More information on the ZHVI is available from Zillow. The regional estimate is a household-weighted average of county-level ZHVI files, where household counts are yearly estimates from DOF's E-5 series. For unincorporated areas, the value is a population weighted average of unincorporated communities in the county matched to census-designated population counts.

Source: Zillow, Zillow Home Value Index (ZHVI)

For the data table behind this figure, please refer to the Data Packet Workbook, Table HSG-08.

In addition to increasing home values, rents have also increased dramatically across the Bay Area in recent years, with many renters having to choose between commuting long distances to their jobs and schools or moving out of the region, and sometimes, out of the state.

In Lafayette, the largest proportion of rental units rented in the Rent \$2000-\$2500 category, totaling 23.1%, followed by 19.5% of units renting in the Rent \$1500-\$2000 category (see Figure 28). In Contra Costa County and the Bay Area, the largest share of units is in the rent for \$1500-\$2000 category.

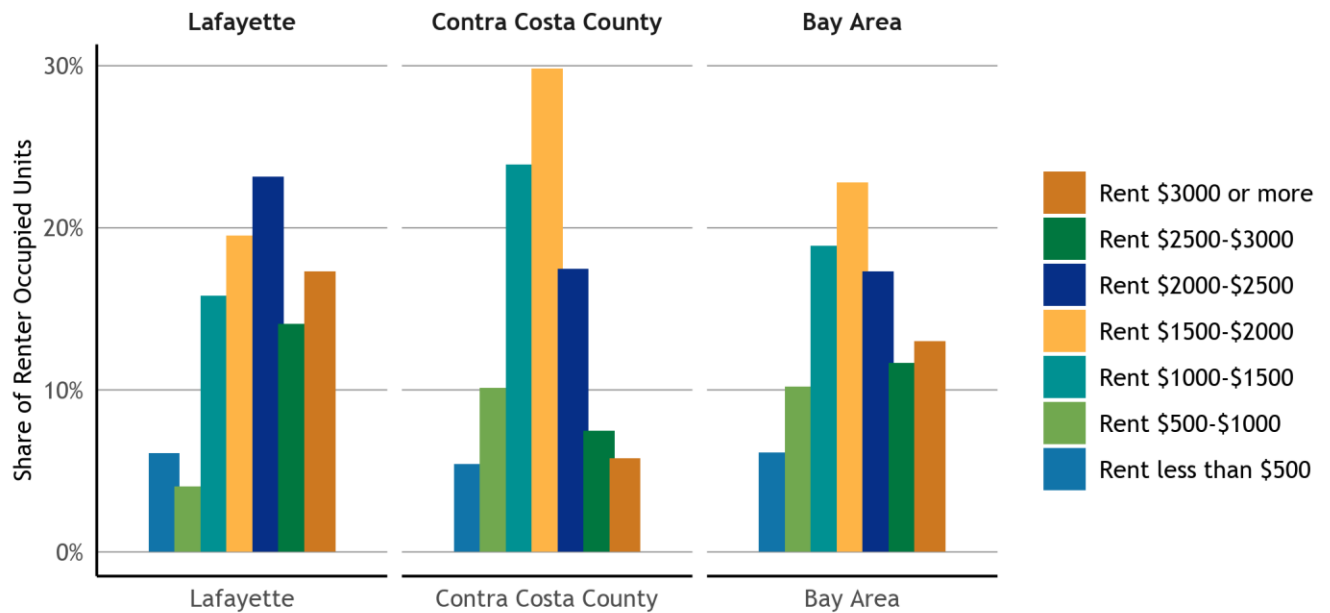


Figure 28: Contract Rents for Renter-Occupied Units

Universe: Renter-occupied housing units paying cash rent

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

For the data table behind this figure, please refer to the Data Packet Workbook, Table HSG-09.

Since 2009, the median rent has increased by 31.5% in Lafayette, from \$1,590 to \$2,090 per month (see Figure 29). In Contra Costa County, the median rent has increased 29.2%, from \$1,300 to \$1,680. The median rent in the region has increased significantly during this time from \$1,200 to \$1,850, a 54.2% increase.²³

²³ While the data on home values shown in Figure 27 comes from Zillow, Zillow does not have data on rent prices available for most Bay Area jurisdictions. To have a more comprehensive dataset on rental data for the region, the rent data in this document comes from the U.S. Census Bureau’s American Community Survey, which may not fully reflect current rents.

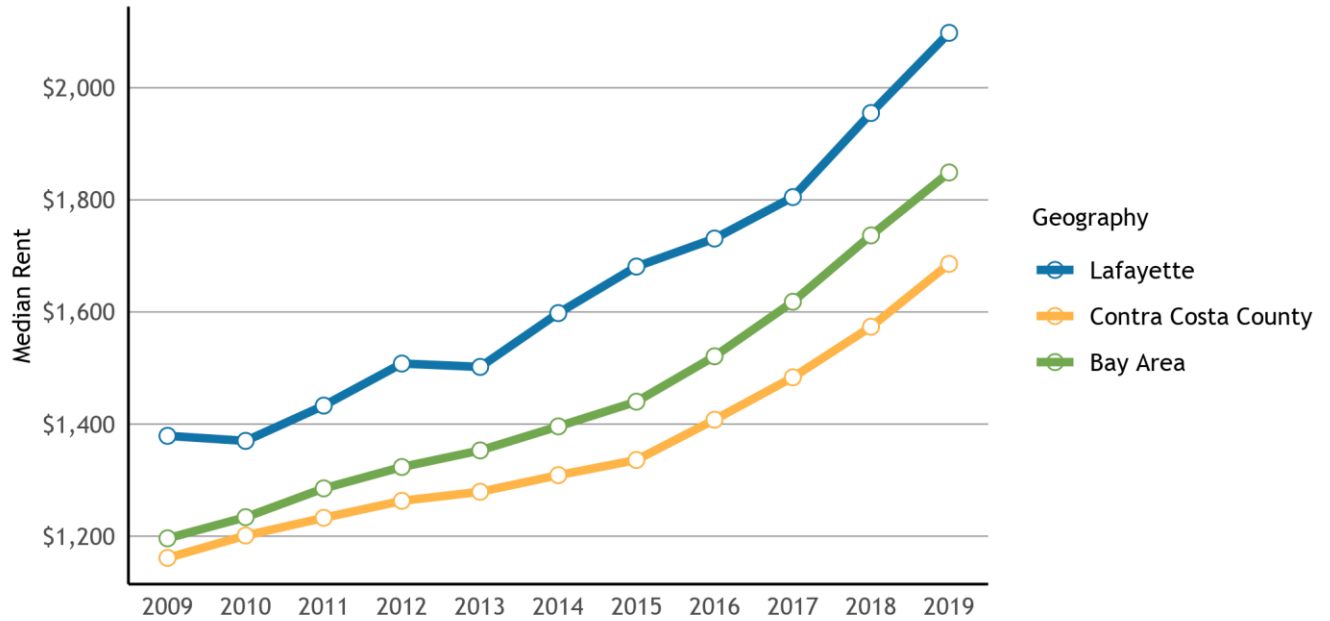


Figure 29: Median Contract Rent

Universe: Renter-occupied housing units paying cash rent

Notes: For unincorporated areas, median is calculated using distribution in B25056.

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

For the data table behind this figure, please refer to the Data Packet Workbook, Table HSG-10.

5.5 HOUSING AFFORDABILITY

The National Association of Homebuilders reports that California cities have some of the lowest homeowner affordability rates in the country, defined as the percentage of homes affordable to the median income family. Despite the high median incomes, especially in the Bay Area, many cannot afford the cost to purchase a home. The Oakland Metropolitan Division, of which Lafayette is a part, ranked 219th out of 233 metropolitan areas studied in the first quarter of 2021.

Table 10: Housing Opportunity Index, First Quarter 2021

	Homes Affordable to Median Income Households	Median Family Income (1,000s)	Median Sales Price (1,000s)	National Affordability Rank
Los Angeles-Long Beach-Glendale, CA ^^^	11.6%	78.7	729	233
Salinas, CA	15.1%	80.9	725	232
San Francisco-Redwood City-South San Francisco, CA ^^^	17.4%	143.4	1,305	230
Anaheim-Santa Ana-Irvine, CA ^^^	18.2%	104.8	825	229
Napa, CA	22.1%	101.5	691	228
San Diego-Carlsbad, CA	22.4%	95.1	665	227
San Luis Obispo-Paso Robles-Arroyo Grande, CA	26.0%	97.8	675	226
Oxnard-Thousand Oaks-Ventura, CA	27.4%	98.8	650	225
Santa Cruz-Watsonville, CA	28.5%	111.9	850	224
Santa Maria-Santa Barbara, CA	28.8%	90.1	678	223
Stockton-Lodi, CA	29.6%	74.0	462	222
San Jose-Sunnyvale-Santa Clara, CA	29.9%	151.3	1,120	220
Oakland-Hayward-Berkeley, CA ^^^	31.2%	121.3	795	219

Notes: ^^^ Indicate Metropolitan Divisions. All others are Metropolitan Statistical Areas.

Source: National Association of Homebuilders, 2021, <https://www.nahb.org/news-and-economics/housing-economics/indices/housing-opportunity-index>

Trulia -- an online residential real estate site for homebuyers, sellers, renters and real estate professionals -- provides statistics based on actual sales of housing by location. According to a study conducted by zip code in 2019, only 0.2% of homes in Lafayette were affordable to the metropolitan median income of \$101,000. The median home value reported by Trulia was \$1,385,300. See <https://www.trulia.com/research/affordable-neighborhoods/> for more information. The high cost of housing means that people wanting to own a home in Lafayette must have significant incomes, even for the relatively less expensive condos. A household must earn more than \$350,000 annually in order to afford the Trulia-documented median priced home in Lafayette.

The following table illustrates the affordable rents associated with each income category. In the case of an extremely low-income household of two people (for example, a single parent with a child), the annual income of \$32,900 translates to a full-time job paying \$15.82 per hour. In this scenario, the maximum rent they could afford would be about \$823 per month – far below average rents in the area, even for studios. According to statistics on RentCafe.com, an online data aggregator, the average rent for an apartment is \$2,618 as of June, 2021, a decrease of 8% from the previous year but still much higher than what a lower income household can afford. A household has to earn at least \$104,720 in order to afford the average rent.

Table 11: Affordable Rents for Two- and Three-Person Households

Income Category	Percent of Median	Income Limit (Two-Person Household)	Two-Person Affordable Rent	Income Limit (Three-Person Household)	Three-Person Affordable Rent
Extremely Low-Income	30%	\$32,900	\$823	\$37,000	\$925
Very Low-Income	50%	\$54,800	\$1,370	\$61,650	\$1,541
Low-Income	80%	\$87,700	\$2,193	\$98,650	\$2,466
Median-Income	100%	\$100,500	\$2,513	\$113,050	\$2,826
Moderate-Income	120%	\$120,550	\$3,014	\$135,650	\$3,391

Notes: Affordable rents are calculated based on 30% of annual income divided by 12 months.

Source: State Department of Housing and Community Development and Lafayette Department of Planning and Building, 2021

Through its Section 8 and other housing programs, HUD provides rental housing assistance to lower-income households. According to the Department of Housing and Community Development, 66 households in Lafayette currently receive Section 8 rental assistance, in the form of Housing Choice Vouchers.

5.6 OVERPAYMENT AND OVERCROWDING

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.” Low-income residents are the most impacted by high housing costs and experience the highest rates of cost burden. Spending such large portions of their income on housing puts low-income households at higher risk of displacement, eviction, or homelessness.

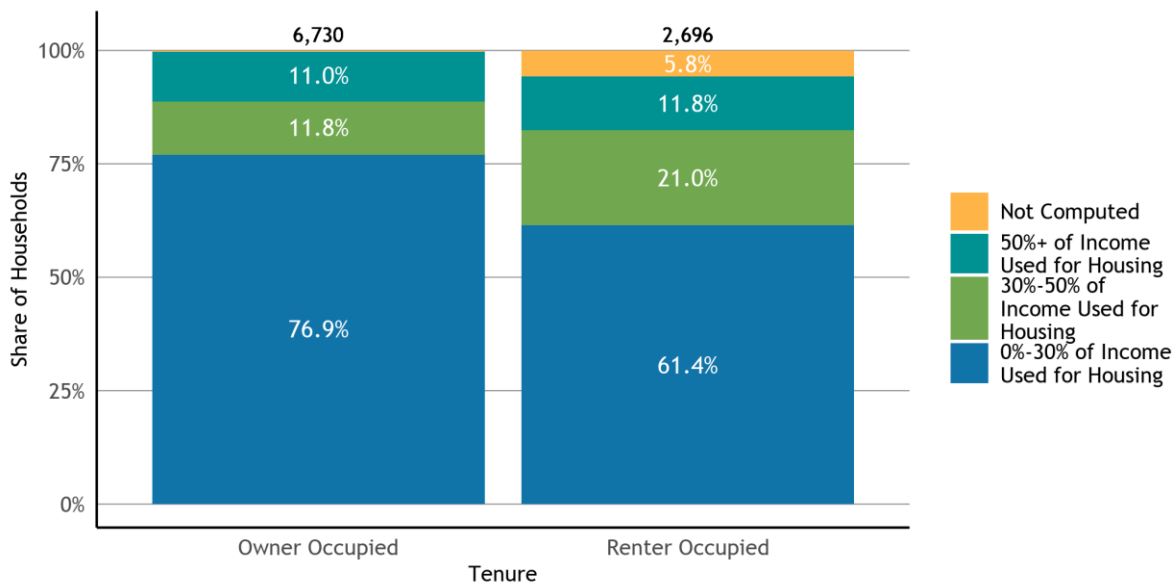


Figure 30: Cost Burden by Tenure

Universe: Occupied housing units

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.

Source: U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B25070, B25091
 For the data table behind this figure, please refer to the Data Packet Workbook, Table OVER-06.

Renters are often more cost-burdened than owners. While the housing market has resulted in home prices increasing dramatically, homeowners often have mortgages with fixed rates, whereas renters are more likely to be impacted by market increases. When looking at the cost burden across tenure in Lafayette, 21.0% of renters spend 30% to 50% of their income on housing compared to 11.8% of those that own (see Figure 30). Additionally, 11.8% of renters spend 50% or more of their income on housing, while 11.0% of owners are severely cost-burdened.

In Lafayette, 14.0% of households spend 50% or more of their income on housing, while 13.2% spend 30% to 50%. However, these rates vary greatly across income categories (see Figure 31). For example, 79.5% of Lafayette households making less than 30% of AMI spend the majority of their income on housing. For Lafayette residents making more than 100% of AMI, just 3.6% are severely cost-burdened, and 86.3% of those making more than 100% of AMI spend less than 30% of their income on housing.

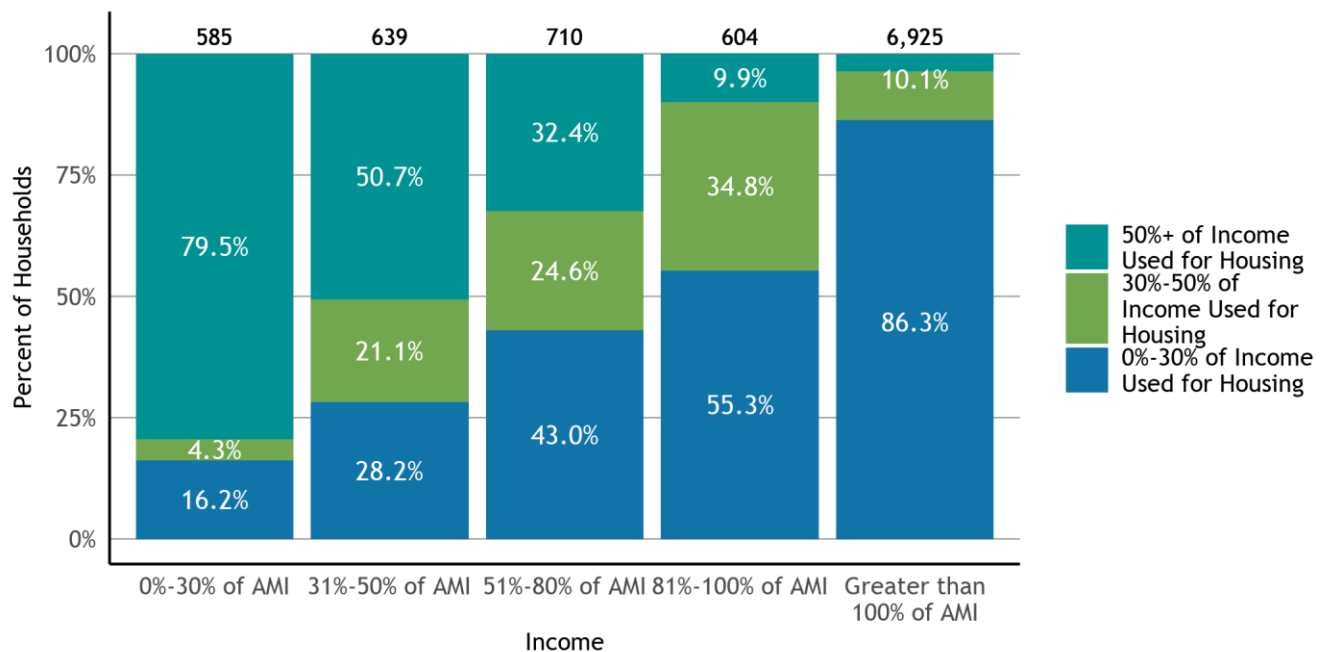


Figure 31: Cost Burden by Income Level

Universe: Occupied housing units

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. 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.

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

For the data table behind this figure, please refer to the Data Packet Workbook, Table OVER-05.

Cost burden by tenure and income category reveals the extent to which lower income groups, especially renters, pay too much for housing costs. The table below provides data on extremely low-, very-low, and low-income households compared with higher income groups. Both extremely low-income renters and owners have high rates of cost burden, as do other lower income groups. However, over all, owners are much less impacted by cost burdens than renters: in total, 21% of owners have a cost burden of more than 30%, and only 11% have burdens over 50%. In contrast, 32% of all renters have a cost burden of more than 30%, and 12% have the severe cost burden of over 50%. In numerical terms, although renters account for about 29% of all households, they represent more than 30% of cost-burdened households.

Table 12: Cost Burden by Tenure and Income

Income by Cost Burden (Renters only)	Cost burden > 30%	Cost burden > 50%	Total
Household Income <= 30% HAMFI	240	180	415
Household Income >30% to <=50% HAMFI	200	110	265
Household Income >50% to <=80% HAMFI	165	20	345
Household Income >80% to <=100% HAMFI	265	10	405
Household Income >100% HAMFI	0	0	1,265
Total	870	320	2,695

Income by Cost Burden (Owners only)	Cost burden > 30%	Cost burden > 50%	Total
Household Income <= 30% HAMFI	205	190	260
Household Income >30% to <=50% HAMFI	245	135	315
Household Income >50% to <=80% HAMFI	200	180	390
Household Income >80% to <=100% HAMFI	205	115	430
Household Income >100% HAMFI	585	125	5,335
Total	1,440	745	6,730

Other Race or Multiple Races, Non-Hispanic residents are the most cost burdened with 24.6% spending 30% to 50% of their income on housing, and American Indian or Alaska Native, Non-Hispanic residents are the most severely cost burdened with 100.0% spending more than 50% of their income on housing (see Figure 32).

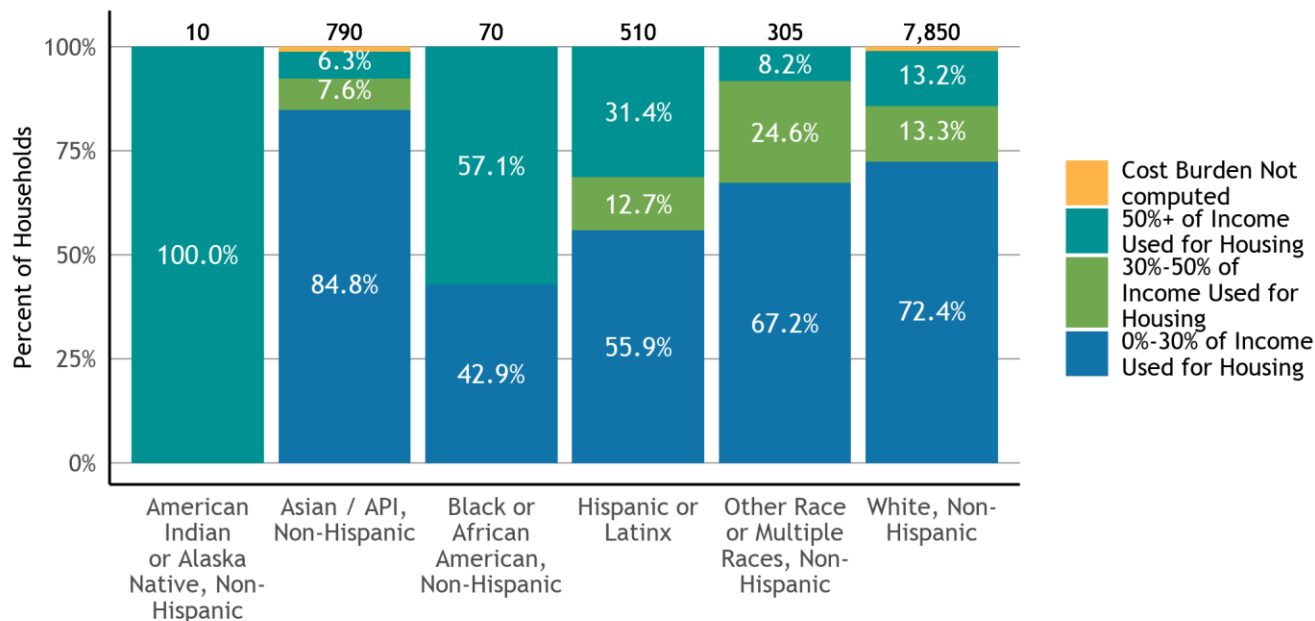


Figure 32: Cost Burden by Race

Universe: Occupied housing units

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.

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

For the data table behind this figure, please refer to the Data Packet Workbook, Table OVER-08.

Large family households often have special housing needs due to a lack of adequately sized affordable housing available. The higher costs required for homes with multiple bedrooms can result in larger families experiencing a disproportionate cost burden than the rest of the population and can increase the risk of housing insecurity.

In Lafayette, 21.2% of large family households experience a cost burden of 30%-50%, while 10.5% of households spend more than half of their income on housing. Some 12.4% of all other households have a cost burden of 30%-50%, with 14.4% of households spending more than 50% of their income on housing (see Figure 33).

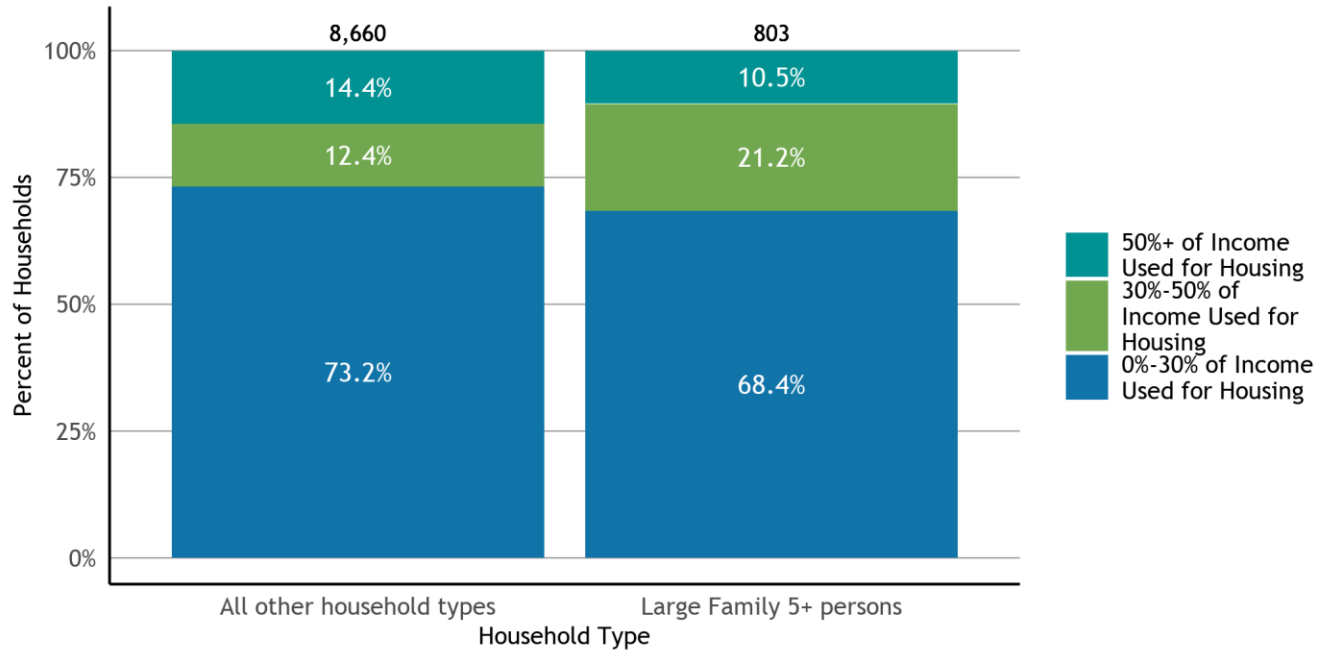


Figure 33: Cost Burden by Household Size

Universe: Occupied housing units

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.

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

For the data table behind this figure, please refer to the Data Packet Workbook, Table OVER-09.

Understanding how seniors might be cost-burdened is of particular importance due to their special housing needs, particularly for low-income seniors. 70.7% of seniors making less than 30% of AMI are spending the majority of their income on housing. For seniors making more than 100% of AMI, 87.7% are not cost-burdened and spend less than 30% of their income on housing (see Figure 34).

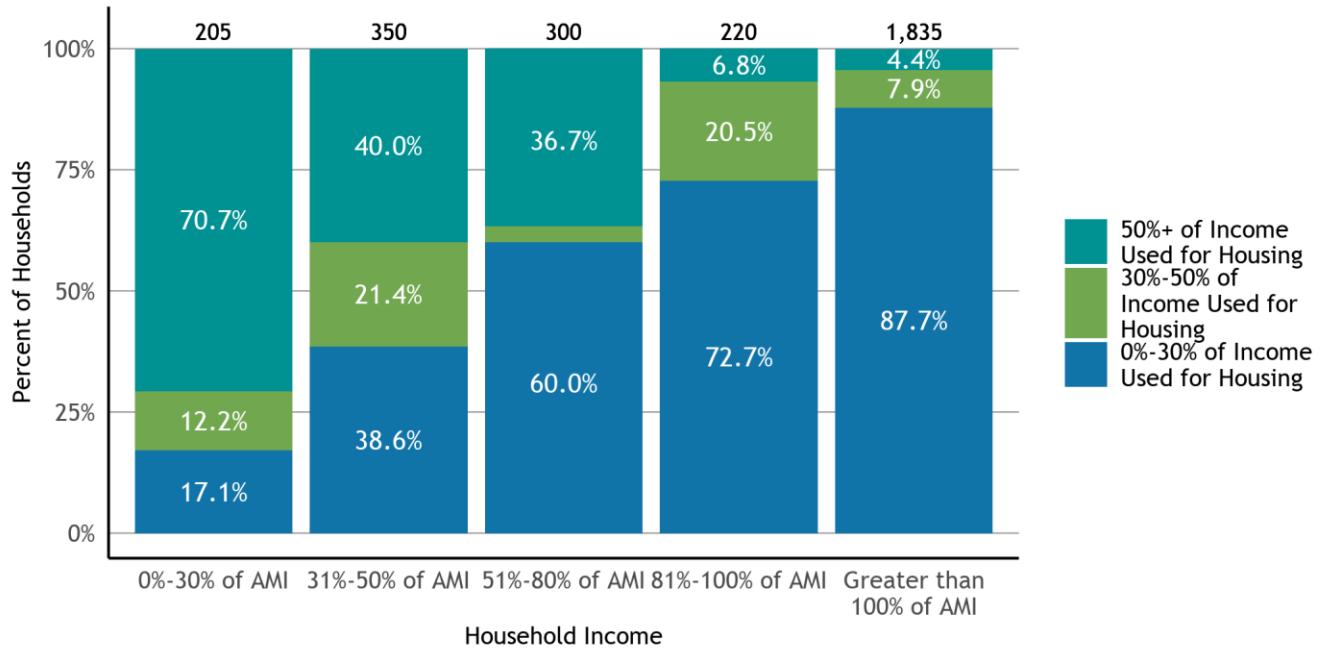


Figure 34: Cost-Burdened Senior Households by Income Level

Universe: Senior households

Notes: For the purposes of this graph, senior households are those with a householder who is aged 62 or older. 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. 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.

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

For the data table behind this figure, please refer to the Data Packet Workbook, Table SEN-03.

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 often related to the cost of housing and can occur when demand in a city or region is high. In many cities, overcrowding is seen more amongst those that are renting, with multiple households sharing a unit to make it possible to stay in their communities. In Lafayette, 2.4% of households that rent are severely overcrowded (more than 1.5 occupants per room), compared to households that own (see Figure 35). In Lafayette, 1.0% of renters experience moderate overcrowding (1 to 1.5 occupants per room), compared to 0.1% for those own.

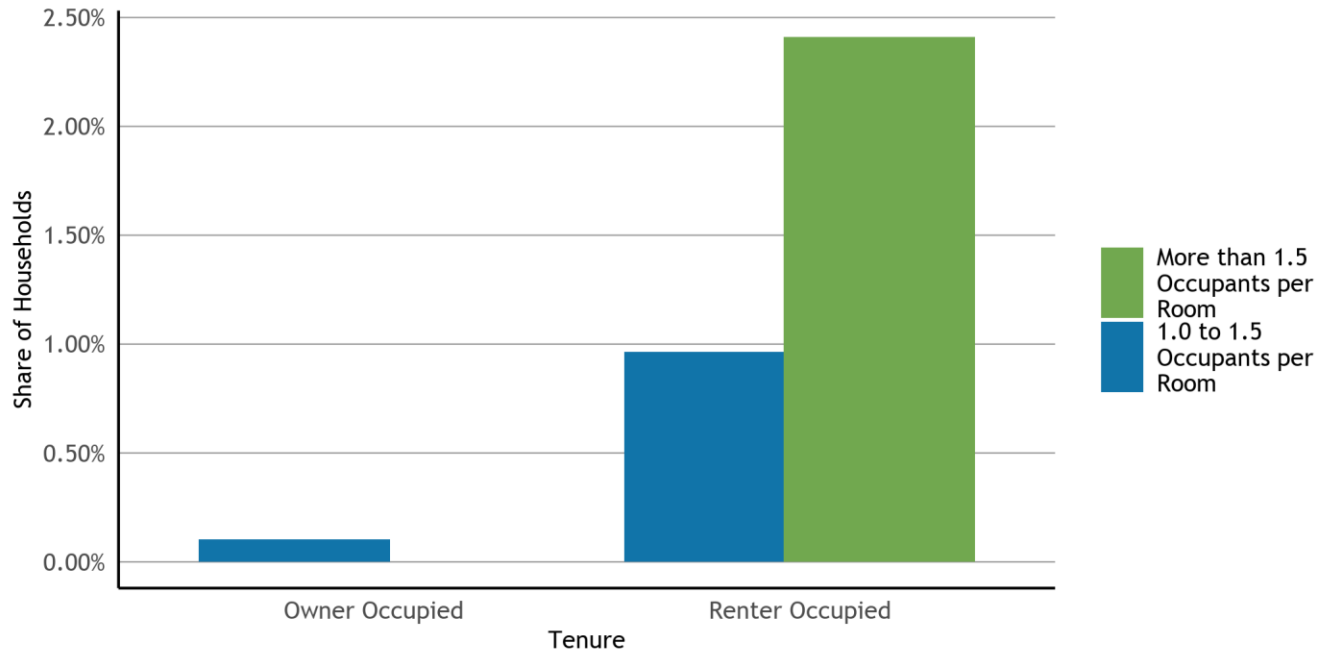


Figure 35: Overcrowding by Tenure and Severity

Universe: Occupied housing units

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.

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

For the data table behind this figure, please refer to the Data Packet Workbook, Table OVER-01.

Overcrowding often disproportionately impacts low-income households. Although no very low-income households (below 50% AMI) experience severe overcrowding, 0.4% of households above 100% experience this level of overcrowding (see Figure 36).

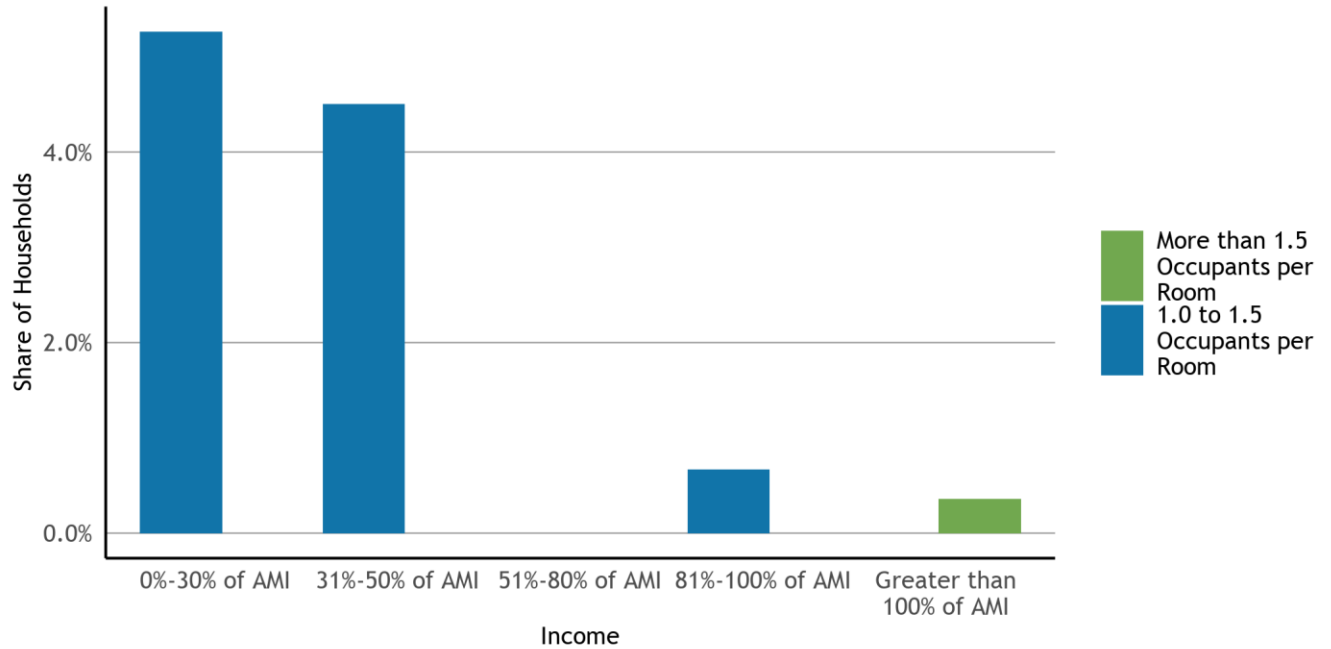


Figure 36: Overcrowding by Income Level and Severity

Universe: Occupied housing units

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, 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.

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

For the data table behind this figure, please refer to the Data Packet Workbook, Table OVER-04.

In Lafayette, the racial group with the largest overcrowding rate is Asian / API (Hispanic and Non-Hispanic) (see Figure 37)

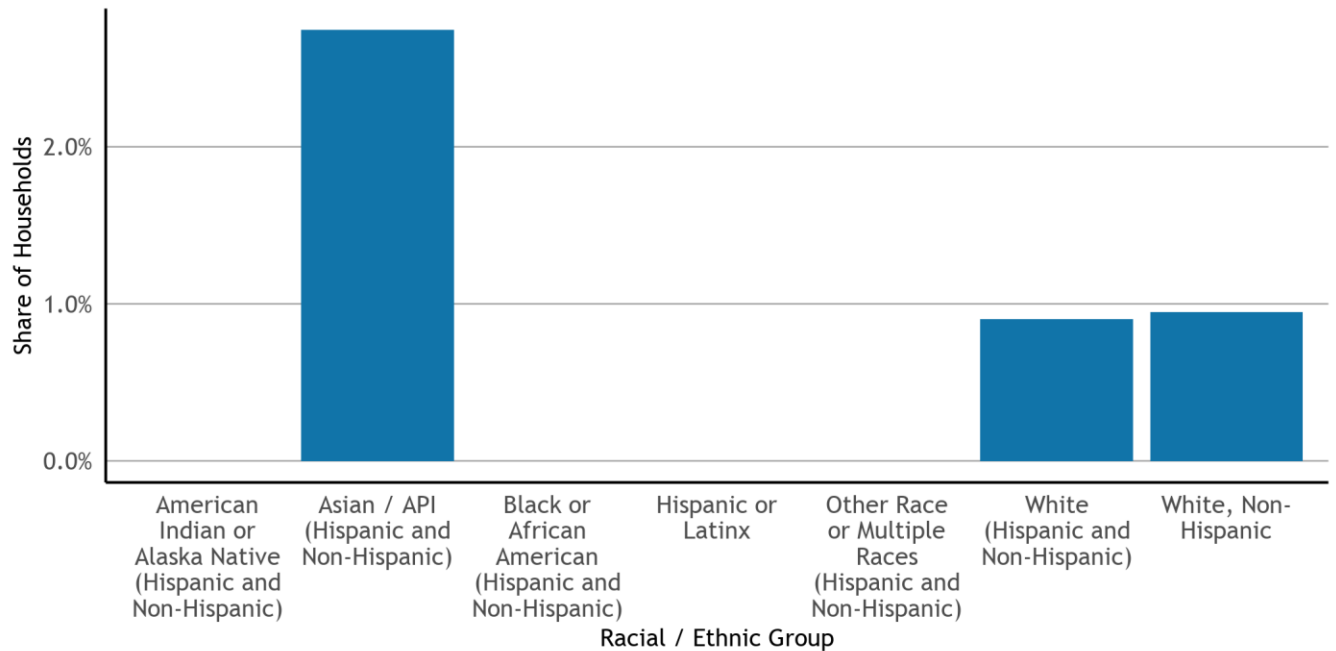


Figure 37: Overcrowding by Race

Universe: Occupied housing units

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.

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

For the data table behind this figure, please refer to the Data Packet Workbook, Table OVER-03.

6 SPECIAL HOUSING NEEDS

6.1 LARGE HOUSEHOLDS

Large households – defined by HUD as having five or more members - often have different housing needs than smaller households. If a city’s rental housing stock does not include larger apartments, large households who rent could end up living in overcrowded conditions. In Lafayette, for large households with 5 or more persons, most units (82.8%) are owner occupied (see Figure 38). In 2019, 8.6% of large households were very low-income, earning less than 50% of the area median income (AMI).

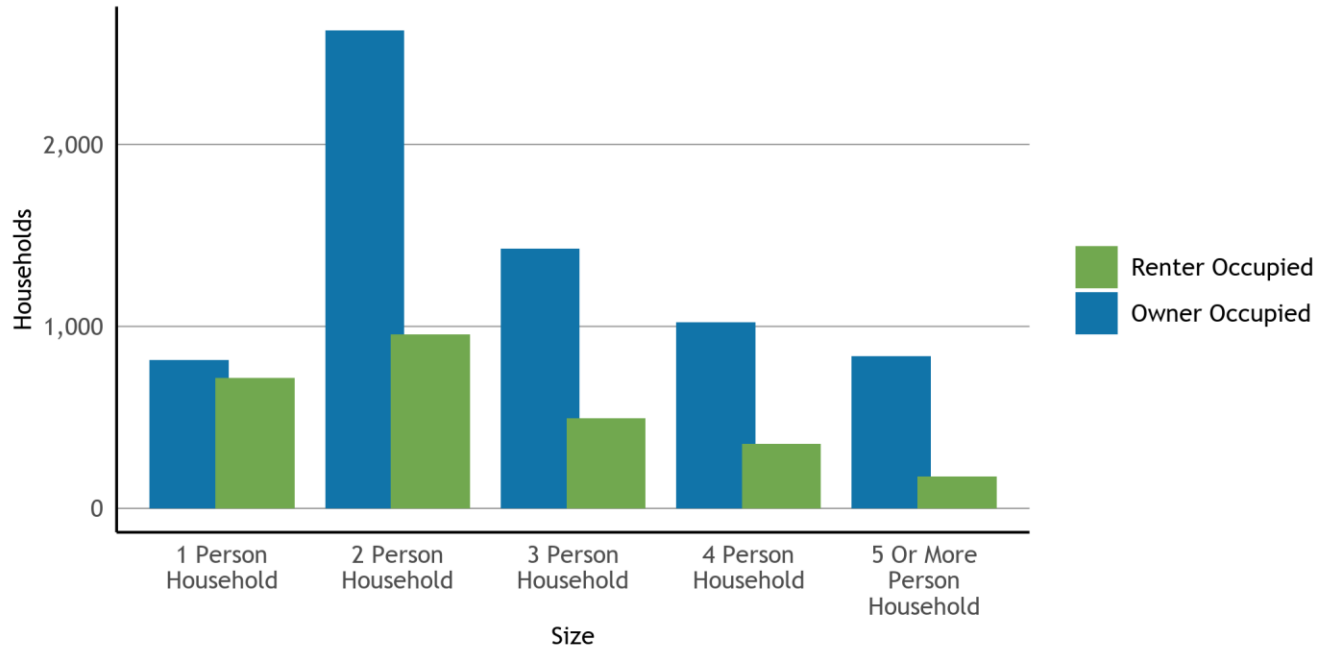


Figure 38: Household Size by Tenure

Universe: Occupied housing units

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

For the data table behind this figure, please refer to the Data Packet Workbook, Table LGFEM-01.

In addition to overcrowding, large households also often have a cost burden. In Lafayette, the vast majority of large households that pay too much for housing are lower-income households. Although this is principally because there are very few large renter households, there are disproportionately fewer large renter households than large owner-occupied households.

The unit sizes available in a community affect the household sizes that can access that community. Large families are generally served by housing units with 3 or more bedrooms, of which there are 7,162 units in Lafayette. Among these large units with 3 or more bedrooms, 87% are owner-occupied and 13% are renter occupied (see Figure 39).

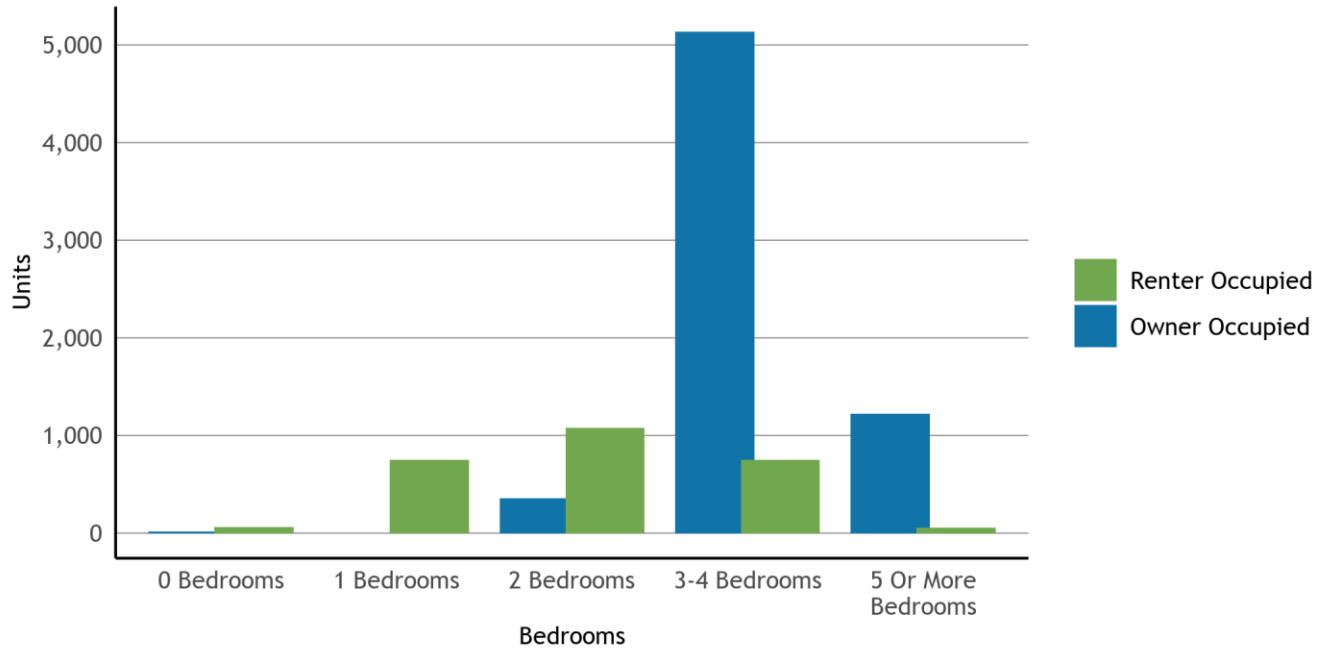


Figure 39: Housing Units by Number of Bedrooms

Universe: Housing units

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

For the data table behind this figure, please refer to the Data Packet Workbook, Table HSG-05.

6.2 FEMALE-HEADED HOUSEHOLDS

Households headed by one person are often at greater risk of housing insecurity, particularly female-headed households, who may be supporting children or a family with only one income. In Lafayette, the largest proportion of households is *Married-Couple Family Households* at 67.4% of total, while *Female-Headed Households* make up 6.2% of all households.

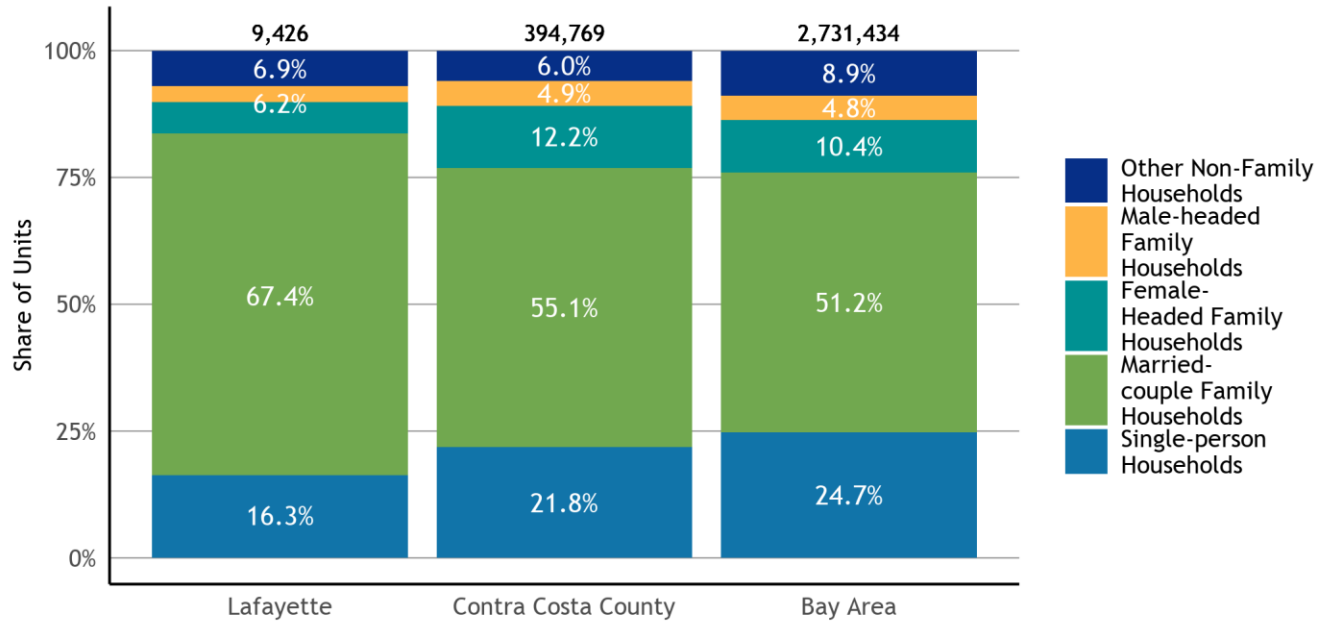


Figure 40: Household Type

Universe: Households

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.

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

For the data table behind this figure, please refer to the Data Packet Workbook, Table POPEMP-23.

Female-headed households with children may face particular housing challenges, with pervasive gender inequality resulting in lower wages for women. Moreover, the added need for childcare can make finding a home that is affordable more challenging. Because the Federal Poverty Level is not adjusted by location (it is a national statistic), no female heads of households fall below the Federal Poverty Level. Figure 41 shows that there are no female-headed households below the poverty level in Lafayette, regardless of whether children are present. However, many are in the very low and extremely low-income categories.

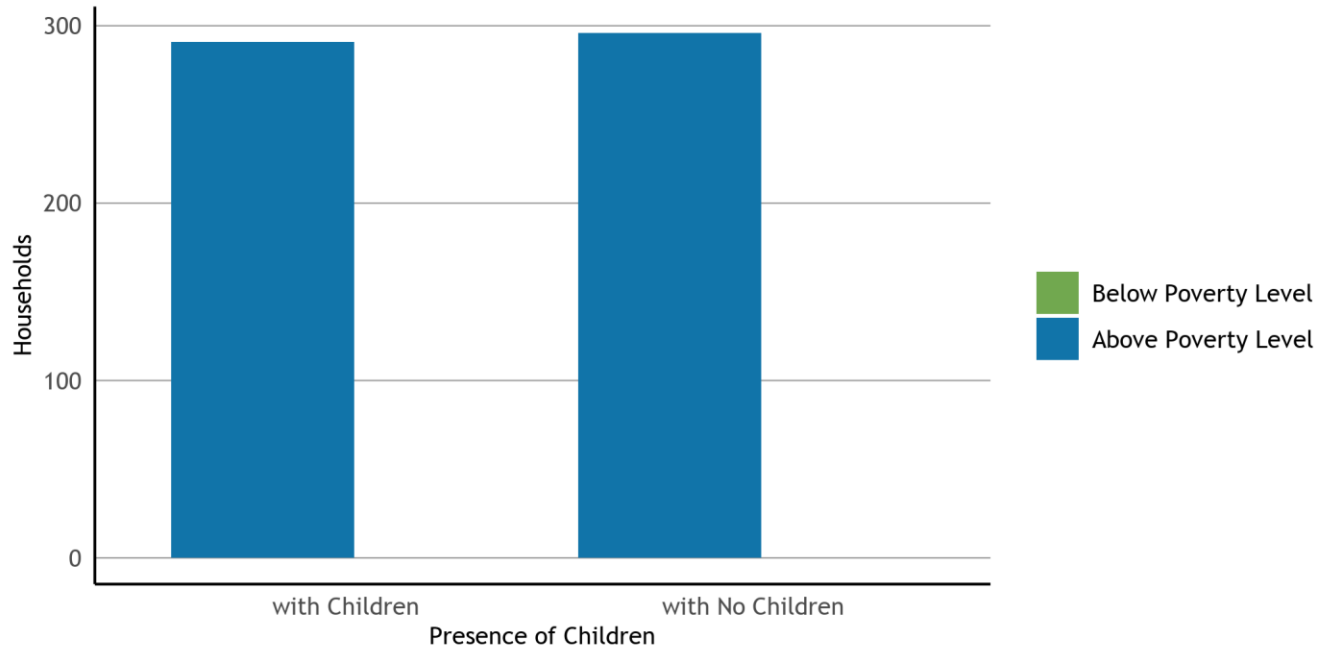


Figure 41: Female-Headed Households by Poverty Status

Universe: Female Households

Notes: The Census Bureau uses a federally defined poverty threshold that remains constant throughout the country and does not correspond to Area Median Income.

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

For the data table behind this figure, please refer to the Data Packet Workbook, Table LGFEM-05.

6.3 SENIORS

Senior households often experience a combination of factors that can make accessing or keeping affordable housing a challenge. They often live on fixed incomes and are more likely to have disabilities, chronic health conditions and/or reduced mobility.

Seniors who rent may be at even greater risk for housing challenges than those who own, due to income differences between these groups. The largest proportion of senior households in Lafayette - both renters and owners – earn incomes that are Greater than 100% of AMI (see Figure 42).

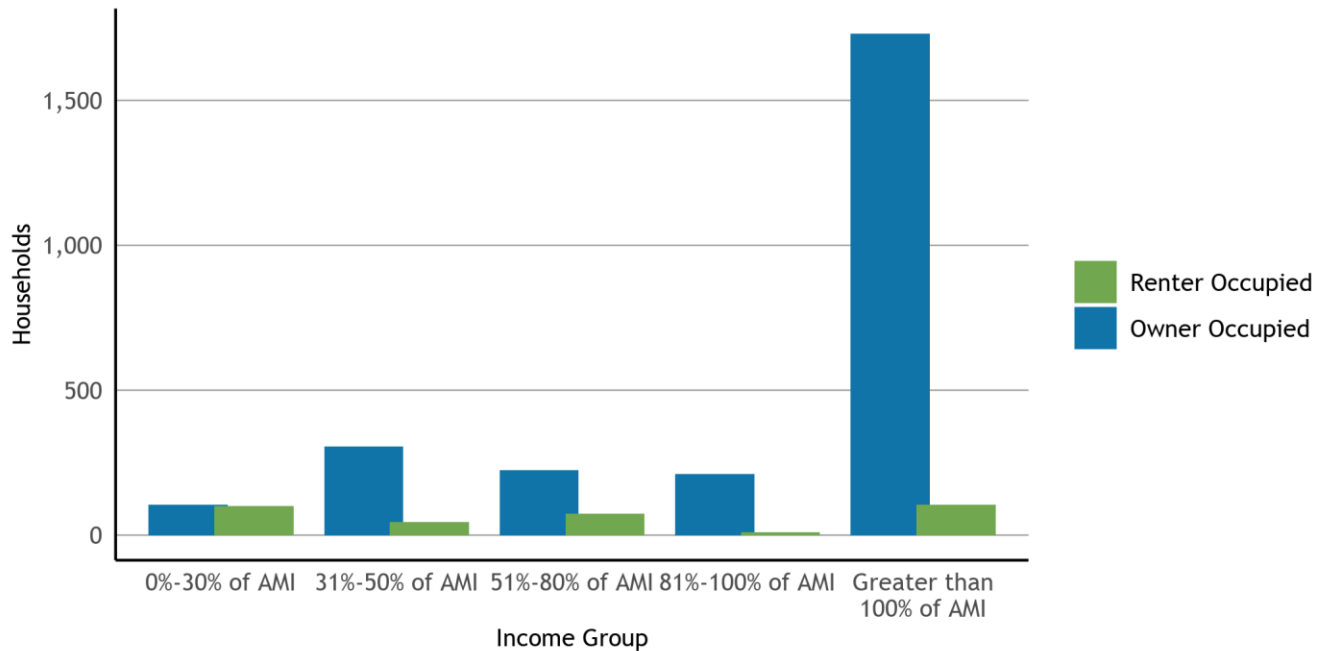


Figure 42: Senior Households by Income and Tenure

Universe: Senior households

Notes: For the purposes of this graph, senior households are those with a householder who is aged 62 or older. 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.

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

For the data table behind this figure, please refer to the Data Packet Workbook, Table SEN-01.

6.4 PEOPLE WITH DISABILITIES

People with disabilities face additional housing challenges. Encompassing a broad group of individuals living with a variety of physical, cognitive and sensory impairments, many people with disabilities live on fixed incomes and are in need of specialized care, yet often rely on family members for assistance due to the high cost of care.

When it comes to housing, people with disabilities are not only in need of affordable housing but also accessibly designed housing, which offers greater mobility and opportunity for independence. People with disabilities are at a high risk for housing insecurity, homelessness and institutionalization,

particularly when they lose aging caregivers. Figure 43 shows the rates at which different disabilities are present among residents of Lafayette. Overall, 6.6% of people in Lafayette have a disability of any kind.²⁴

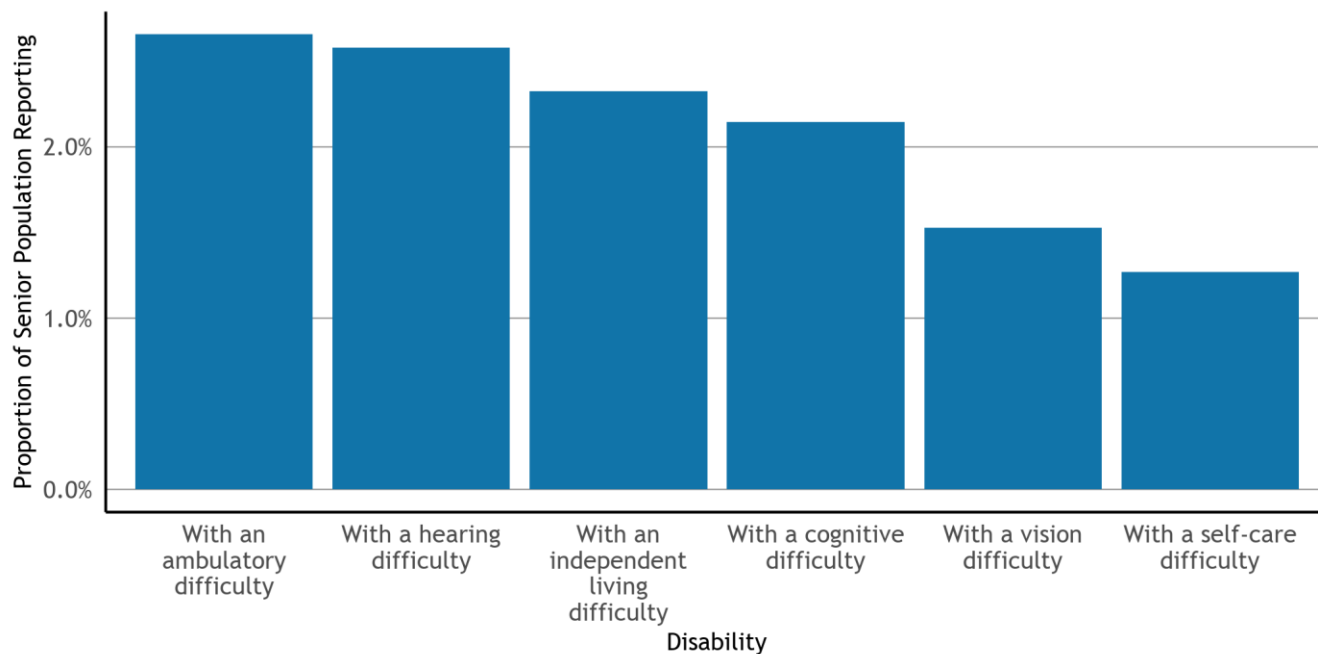


Figure 43: Disability by Type

Universe: Civilian noninstitutionalized population 18 years and over

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. The Census Bureau provides the following definitions for these disability types: Hearing difficulty: deaf or has serious difficulty hearing. Vision difficulty: blind or has serious difficulty seeing even with glasses. Cognitive difficulty: has serious difficulty concentrating, remembering, or making decisions. Ambulatory difficulty: has serious difficulty walking or climbing stairs. Self-care difficulty: has difficulty dressing or bathing. Independent living difficulty has difficulty doing errands alone such as visiting a doctor’s office or shopping.

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.

For the data table behind this figure, please refer to the Data Packet Workbook, Table DISAB-01.

State law also requires Housing Elements to examine the housing needs of people with developmental disabilities. Developmental disabilities are defined as severe, chronic, and attributed to a mental or physical impairment that begins before a person turns 18 years old. This can include Down Syndrome, autism, epilepsy, cerebral palsy, and mild to severe intellectual disabilities. Some people with developmental disabilities are unable to work, rely on Supplemental Security Income, and live with family members. In addition to their specific housing needs, they are at increased risk of housing insecurity after an aging parent or family member is no longer able to care for them.

²⁴ 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.

Many developmentally disabled persons can live and work independently within a conventional housing environment. More severely disabled individuals require a group living environment where supervision is provided. The most severely affected individuals may require an institutional environment where medical attention and physical therapy are provided. Because developmental disabilities exist before adulthood, the first issue in supportive housing for the developmentally disabled is the transition from the person’s living situation as a child to an appropriate level of independence as an adult.

The State Department of Developmental Services (DDS) currently provides community-based services to approximately 329,000 persons with developmental disabilities and their families through a statewide system of 21 regional centers, four developmental centers, and two community-based facilities. The Regional Center of the East Bay (RCEB) provides point of entry to services for people with developmental disabilities. The center is a private, non-profit community agency that contracts with local businesses to offer a wide range of services to individuals with developmental disabilities and their families. According to the RCEB website, as of December 2020 19,947 consumers were served, of which 67% are male and 33% are female. The average per capita expenditures for all ages is \$19,439. See <https://www.dds.ca.gov/rc/dashboard/overview/>.

The following chart shows the percentage of consumers at RCEB by disability:

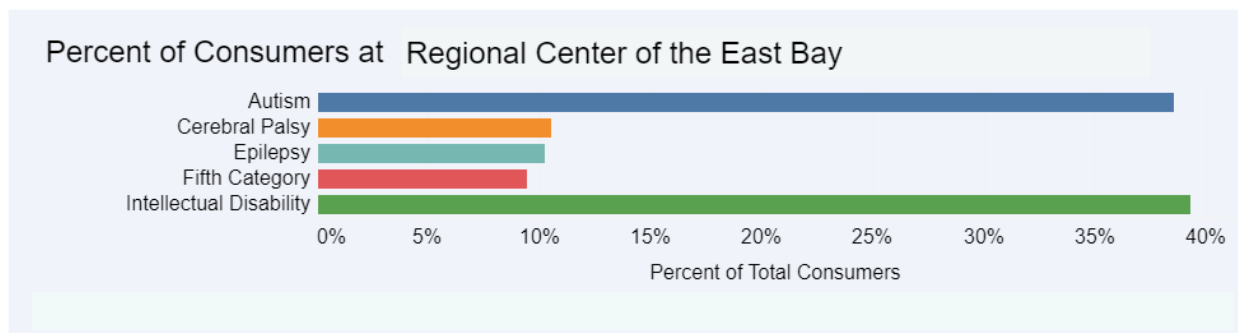


Figure 44: East Bay Regional Center Consumers by Disability Type

Notes: 1) Data includes Early Start consumers.

2) Consumers with multiple diagnoses are included in each applicable diagnosis category.

3) “Fifth Category” is defined as consumers who have disabling conditions closely related to Intellectual Disability or requiring treatment similar to that required by a person with Intellectual Disability.

Source: Regional Center of the East Bay, <https://www.dds.ca.gov/rc/dashboard/purchase-of-service-report/diagnosis/>, 2021

In Lafayette, of the population with a developmental disability, children under the age of 18 make up 48.3%, while adults account for 51.7%.

Table 13: Population with Developmental Disabilities by Age

Age Group	Number
Age 18+	77
Age Under 18	72

Universe: Population with developmental disabilities

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 cross walked 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.

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

This table is included in the Data Packet Workbook as Table DISAB-04.

The most common living arrangement for individuals with disabilities in Lafayette is the home of parent /family /guardian.

Table 14: Population with Developmental Disabilities by Residence

Residence Type	Number
Home of Parent /Family /Guardian	119
Independent /Supported Living	31
Other	0
Foster /Family Home	0
Intermediate Care Facility	0
Community Care Facility	0

Universe: Population with developmental disabilities

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 cross walked 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.

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

This table is included in the Data Packet Workbook as Table DISAB-05.

There are a number of housing types appropriate for people living with a development disability: rent subsidized homes, licensed and unlicensed single-family homes, inclusionary housing, Section 8 vouchers, special programs for home purchase, HUD housing, and permanent supportive housing (PSH). The design of housing-accessibility modifications, the proximity to services and transit, and the availability of group living opportunities represent some of the types of considerations that are important in serving this need group. Incorporating ‘barrier-free’ design in all, new multifamily housing (as required by California and Federal Fair Housing laws) is especially important to provide the widest range of choices for disabled residents. Special consideration should also be given to the affordability of housing, as people with disabilities may be living on a fixed income.

Lafayette is home to two long-standing institutions that serve the needs of the developmentally disabled. Las Trampas, Inc. supports adults with developmental disabilities to discover their capabilities and to lead full lives in their home, at work, and in the community. Las Trampas offers independent and supported living services and adult development programs. Futures Explored, Inc. provides life skills and work-related training to adults with developmental disabilities.

The affordability of housing for disabled people is an important concern in Contra Costa County and within the City of Lafayette. The ability for a disabled person on SSI to find affordable housing is extremely difficult, if not impossible. Much housing in Lafayette is out of reach considering that the 2021 monthly Supplemental Security Income (SSI) benefit, which provides monthly disability income for those who meet Social Security rules for disability and who have limited income and resources, is \$955 per month for an individual. At this amount, the maximum rent a disabled person on SSI could pay is just \$287 per month (30% of the monthly income, according to HUD rules).

6.5 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. Addressing the specific housing needs for the unhoused population remains a priority throughout the region, particularly since homelessness is disproportionately experienced by people of color, people with disabilities, those struggling with addiction and those dealing with traumatic life circumstances. In Contra Costa County, the most common type of household experiencing homelessness is those without children in their care. Among households experiencing homelessness that do not have children, 75.9% are unsheltered. Of homeless households with children, most are sheltered in emergency shelter (see Figure 45).

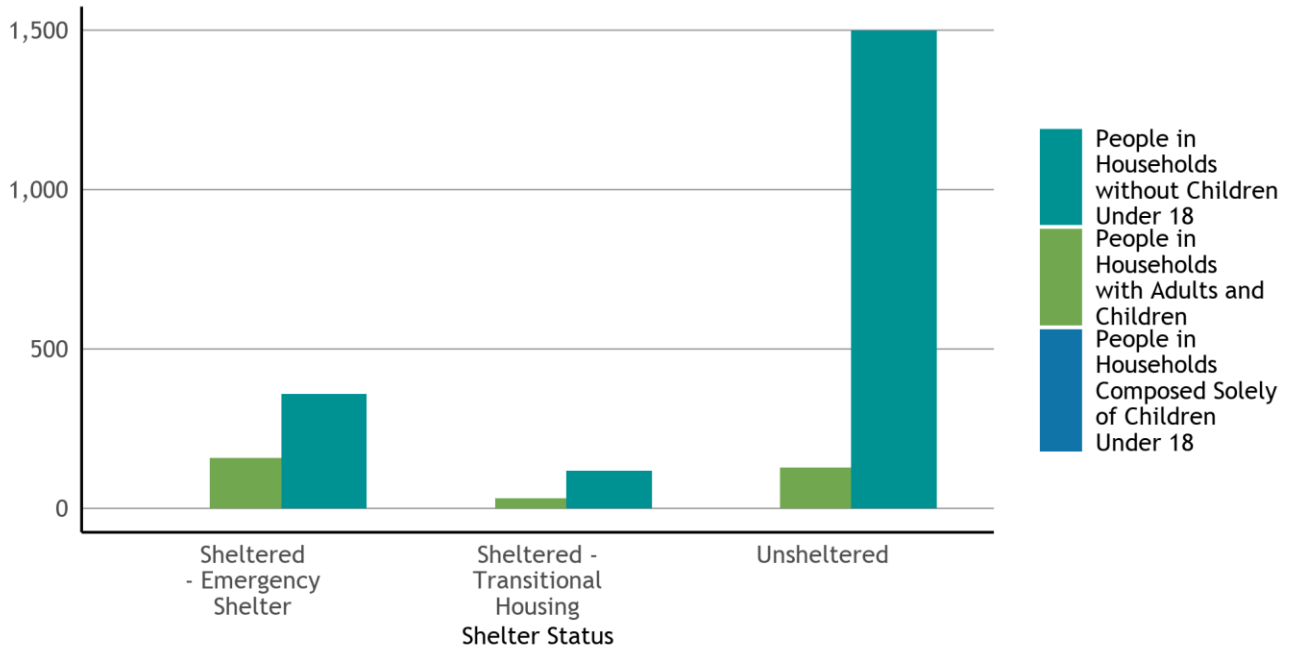


Figure 45:: Homelessness by Household Type and Shelter Status, Contra Costa County

Universe: Population experiencing homelessness

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.

Source: U.S. Department of Housing and Urban Development (HUD), Continuum of Care (CoC) Homeless Populations and Subpopulations Reports (2019)

For the data table behind this figure, please refer to the Data Packet Workbook, Table HOMELS-01.

Every January, Contra Costa's Homeless Continuum of Care (CoC), along with hundreds of communities across the nation, conducts a comprehensive Point in Time (PIT) count of families and individuals experiencing homelessness across the County. With the help of partnering agencies and over one-hundred community volunteers, information is collected on families and individuals residing in emergency shelters, transitional housing, and places not meant for habitation, including but not limited to people sleeping in their vehicles, on the streets, tents and make-shift shelters, and abandoned buildings. The PIT count is intended to measure the prevalence of homelessness on any given night across the community and collect important information describing the history, challenges, and needs of this population. The data is then used for local, regional, and federal strategic planning, decision making, allocation of resources, and advocacy to prevent and end homelessness in Contra Costa County.

While the federal agency Housing and Urban Development (HUD) requires a biennial PIT count for all communities receiving federal funding for housing, crisis, and homeless services, Contra Costa County has been conducting annual PIT counts since 2013 to improve our understanding of homelessness at the local level and support prioritization of vulnerable populations' needs.

According to the PIT count for 2020, canvassers found three unsheltered homeless people living on the streets of Lafayette. Although demographics are not available for the individuals, the following are some key statistics from the countywide data.²⁵

Households -- The 2,277 people identified on the night of the PIT count made up 1,972 households; 92 households (5%) were families with children and 1,880 households (95%) were adult only - households that consisted of one or more adults in the household with no minors or dependent children . There were 261 people in the 92 families (averaging 2.8 persons per family) and 2,016 people in adult-only families (average 1.1 persons per household).

Gender -- Men represented the majority of those identified in the PIT count (65%, n=1,483), followed by women (35%, n=788), and transgender/gender non-conforming (n=6, less than 1%). Men were more likely to be unsheltered than women; 72% of men (n=1,072) were unsheltered and 27% (n=494) of women were unsheltered.

Age -- The majority of individuals (55%) identified in the PIT count were adults ages 25 to 54, followed by older adults ages 55 to 61 (17%) and seniors 62+ (16%). Transition Age Youth (TAY) ages 18 to 24 made up 5% and minors under age 18 made up 7%. No unaccompanied minors were identified during the 2020 PIT.

Race/Ethnicity - More than half the people identified in the count reported White/Caucasian race (54%, n=1,227), followed by 29% (n=674) who reported Black/African American race, and American Indian (8%, n=179).

Sheltered/Unsheltered -- Far more White people were unsheltered (88%) relative to all other races (45% Asian and 41 % Black/African American were unsheltered). Pacific Islanders and people with multiple races had higher rates of being sheltered the night of the count (77% and 75%, respectively).

Veterans --There were 115 veterans identified in the 2020 PIT count (making up 6% of the adult population). Although there was an overall 6% decrease since 2015, shifts since 2017 are indicating an upward trend (16%) in the number of veterans identified.

Other indicators include:

- Sexual identity: 94% of those surveyed reported being straight/heterosexual and 6% reported being gay/bisexual/queer
- Educational attainment: 20% had less than a high school degree; 48% had a high school degree or GED; 23% had some college experience; 9% had a college degree
- Employment: 91 % were unemployed; 4% reported working full-time; 5% reported working part-time or seasonally

²⁵ See <https://cchealth.org/h3/coc/reports.php#PIT> for more information.

People of color are often disproportionately impacted by homelessness, particularly Black residents of the Bay Area. In Contra Costa County, White (Hispanic and Non-Hispanic) residents represent the largest proportion of residents experiencing homelessness and account for 45.0% of the homeless population, while making up 55.8% of the overall population (see Figure 46). In contrast, Black/African American people are disproportionately represented in the homeless count as opposed to their representation in the population as a whole.

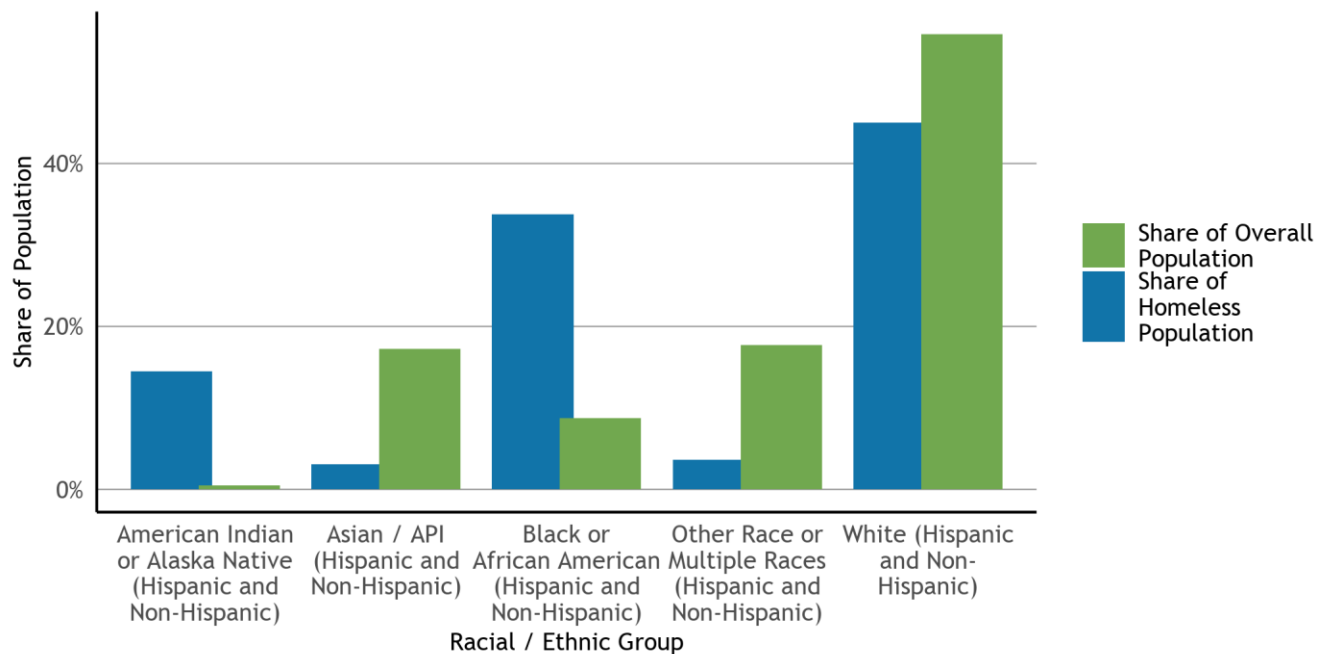


Figure 46: Racial Group Share of General and Homeless Populations, Contra Costa County

Universe: Population experiencing homelessness

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. Per HCD's requirements, jurisdictions will need to supplement this county-level data with local estimates of people experiencing homelessness. 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.

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) For the data table behind this figure, please refer to the Data Packet Workbook, Table HOMELS-02.

In Contra Costa, Latinx residents represent 16.6% of the population experiencing homelessness, while Latinx residents comprise 25.4% of the general population (see Figure 47).

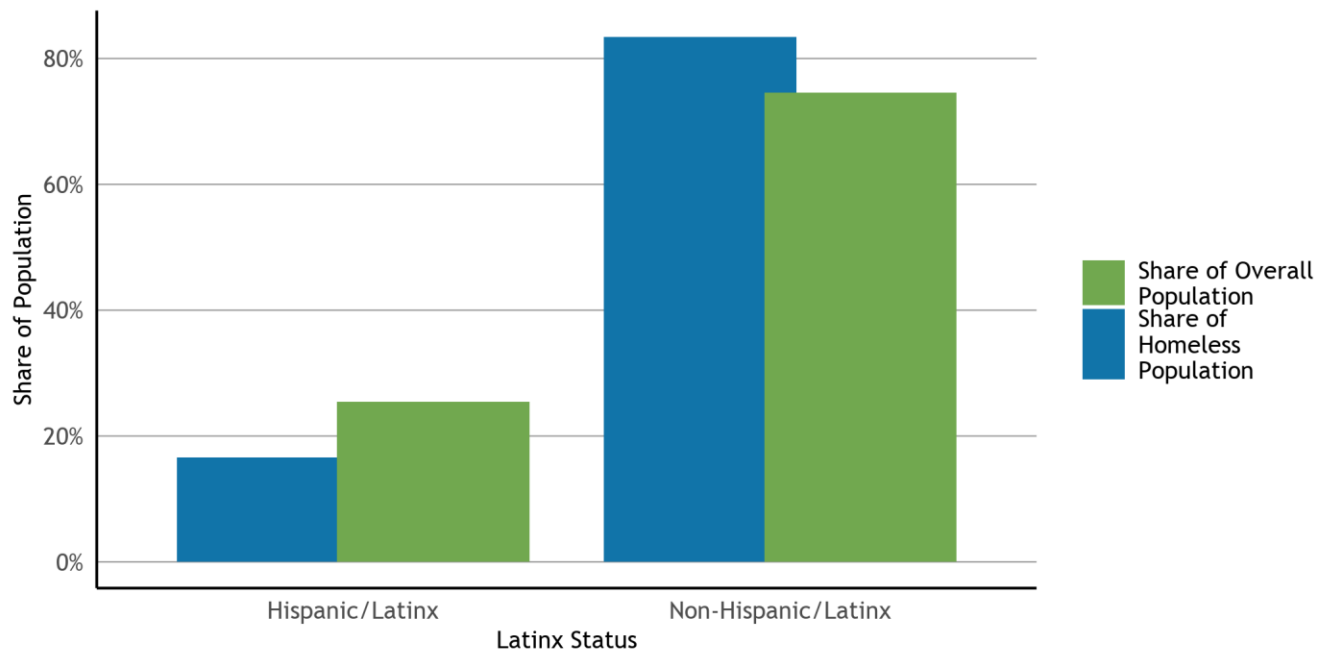


Figure 47: Latinx Share of General and Homeless Populations, Contra Costa County

Universe: Population experiencing homelessness

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. Per HCD's requirements, jurisdictions will need to supplement this county-level data with local estimates of people experiencing homelessness. The data from HUD on Hispanic/Latinx ethnicity for individuals experiencing homelessness does not specify racial group identity. Accordingly, individuals in either ethnic group identity category (Hispanic/Latinx or non-Hispanic/Latinx) could be of any racial background.

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) For the data table behind this figure, please refer to the Data Packet Workbook, Table HOMELS-03.

Many of those experiencing homelessness are dealing with severe issues – including mental illness, substance abuse and domestic violence – that are potentially life threatening and require additional assistance. In Contra Costa County, homeless individuals are commonly challenged by severe mental illness, with 519 reporting this condition (see Figure 48). Of those, some 70.1% are unsheltered, further adding to the challenge of handling the issue.

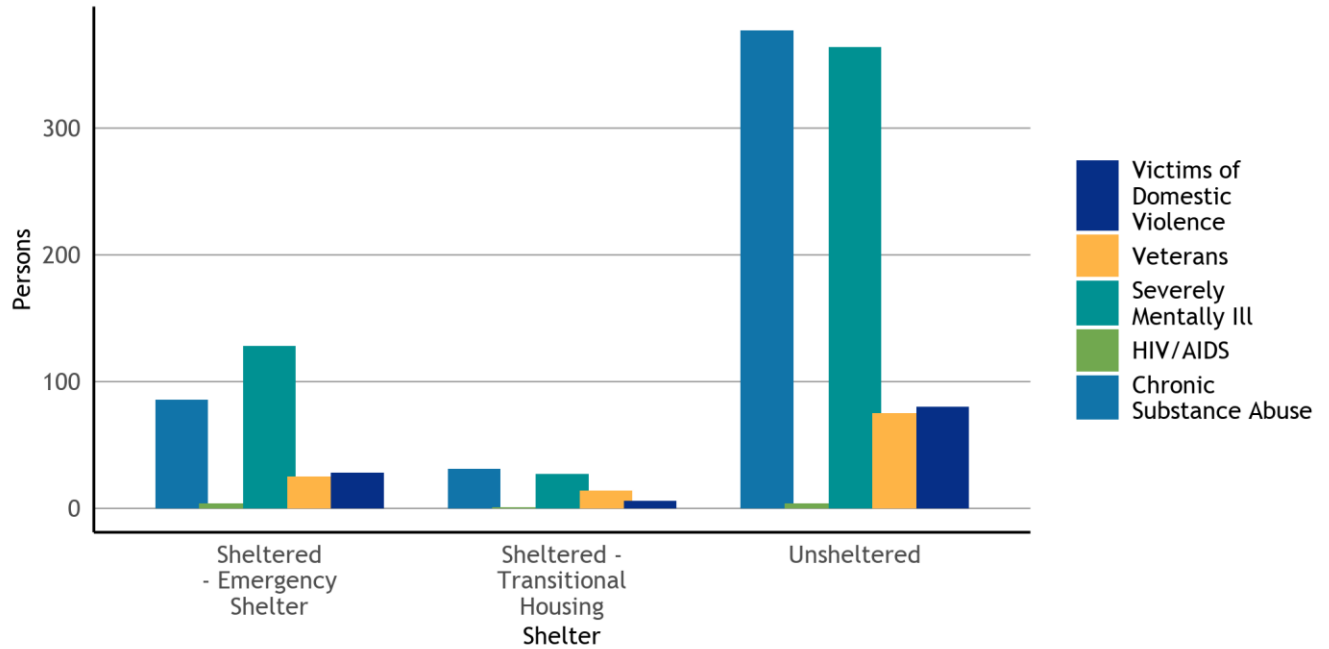


Figure 48: Characteristics for the Population Experiencing Homelessness, Contra Costa County

Universe: Population experiencing homelessness

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. Per HCD's requirements, jurisdictions will need to supplement this county-level data with local estimates of people experiencing homelessness. 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.

Source: U.S. Department of Housing and Urban Development (HUD), Continuum of Care (CoC) Homeless Populations and Subpopulations Reports (2019)

For the data table behind this figure, please refer to the Data Packet Workbook, Table HOMELS-04.

In Lafayette, there were no reported students experiencing homeless in the 2019-20 school year. By comparison, Contra Costa County has seen a 4.4% increase in the population of students experiencing homelessness since the 2016-17 school year, and the Bay Area population of students experiencing homelessness decreased by 8.5%. During the 2019-2020 school year, 13,718 students experienced homelessness throughout the region, adding undue burdens on learning and thriving, with the potential for longer term negative effects.

Table 15: Students in Local Public Schools Experiencing Homelessness

Academic Year	Lafayette	Contra Costa County	Bay Area
2016-17	0	2,116	14,990
2017-18	0	2,081	15,142
2018-19	0	2,574	15,427
2019-20	0	2,209	13,718

Universe: Total number of unduplicated primary and short-term enrollments within the academic year (July 1 to June 30), public schools

Notes: The California Department of Education considers students to be homeless if they are unsheltered, living in temporary shelters for people experiencing homelessness, living in hotels/motels, or temporarily doubled up and sharing the housing of other persons due to the loss of housing or economic hardship. The data used for this table was obtained at the school site level, matched to a file containing school locations, geocoded and assigned to jurisdiction, and finally summarized by geography.

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

This table is included in the Data Packet Workbook as Table HOMELS-05.

6.6 FARMWORKERS

Across the state, housing for farmworkers has been recognized as an important and unique concern. Farmworkers generally receive wages that are considerably lower than other jobs and may have temporary housing needs. Finding decent and affordable housing can be challenging, particularly in the current housing market.

In Lafayette, there were no reported students of migrant workers in the 2019-20 school year. The trend for the region for the past few years has been a decline of 2.4% in the number of migrant worker students since the 2016-17 school year.

Table 16: Migrant Worker Student Population

Academic Year	Lafayette	Contra Costa County	Bay Area
2016-17	0	0	4,630
2017-18	0	0	4,607
2018-19	0	0	4,075
2019-20	0	0	3,976

Universe: Total number of unduplicated primary and short-term enrollments within the academic year (July 1 to June 30), public schools

Notes: The data used for this table was obtained at the school site level, matched to a file containing school locations, geocoded and assigned to jurisdiction, and finally summarized by geography.

Source: California Department of Education, California Longitudinal Pupil Achievement Data System (CALPADS), Cumulative Enrollment Data (Academic Years 2016-2017, 2017-2018, 2018-2019, 2019-2020)
 This table is included in the Data Packet Workbook as Table FARM-01.

According to the U.S. Department of Agriculture Census of Farmworkers, the number of permanent farm workers in Contra Costa County has decreased since 2002, totaling 450 in 2017, while the number of seasonal farm workers has decreased, totaling 860 in 2017 (see Figure 49). In Lafayette, there are no known farmworkers.

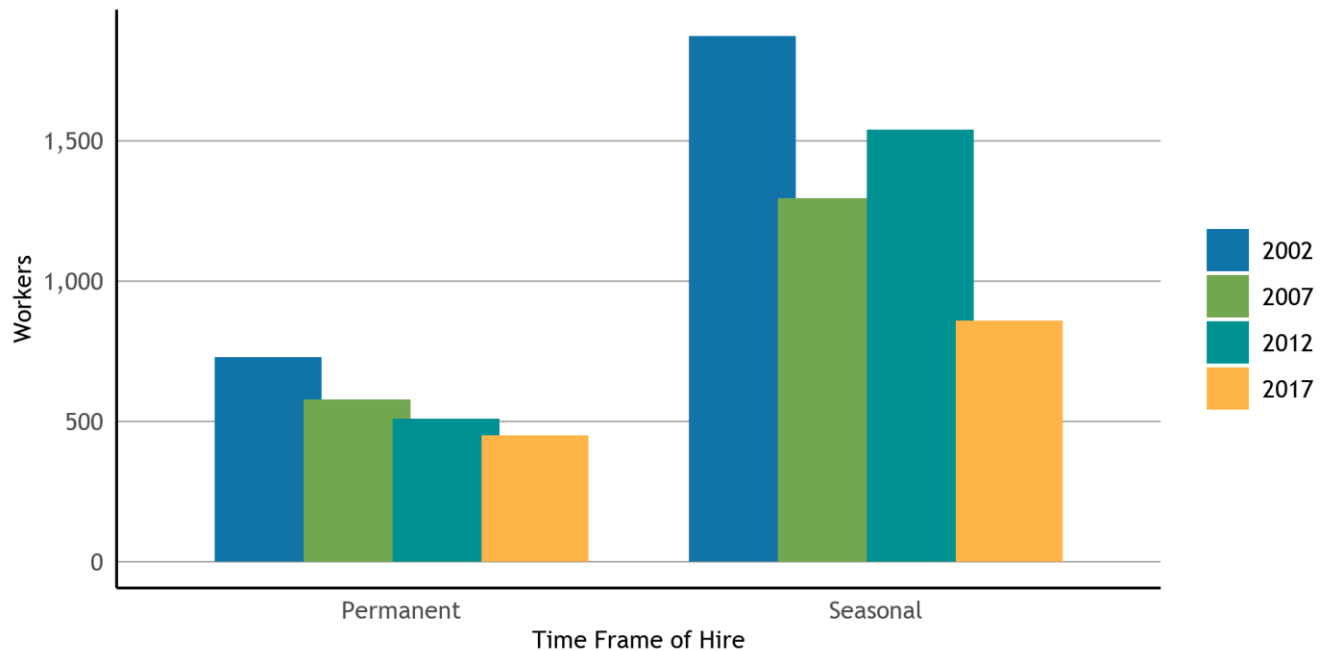


Figure 49: Farm Operations and Farm Labor by County, Contra Costa County

Universe: Hired farm workers (including direct hires and agricultural service workers who are often hired through labor contractors)

Notes: Farm workers are considered seasonal if they work on a farm less than 150 days in a year, while farm workers who work on a farm more than 150 days are considered to be permanent workers for that farm.

Source: U.S. Department of Agriculture, Census of Farmworkers (2002, 2007, 2012, 2017), Table 7: Hired Farm Labor
 For the data table behind this figure, please refer to the Data Packet Workbook, Table FARM-02.

6.7 NON-ENGLISH SPEAKERS

California has long been an immigration gateway to the United States, which means that many languages are spoken throughout the Bay Area. Since learning a new language is universally challenging, it is not uncommon for residents who have immigrated to the United States to have limited English proficiency. This limit can lead to additional disparities if there is a disruption in housing, such as an eviction, because residents might not be aware of their rights or they might be wary to engage due to immigration status concerns. In Lafayette, 1.6% of residents 5 years and older identify as speaking English not well or not at all, which is below the proportion for Contra Costa County. Throughout the region the proportion of residents 5 years and older with limited English proficiency is 7.8%.

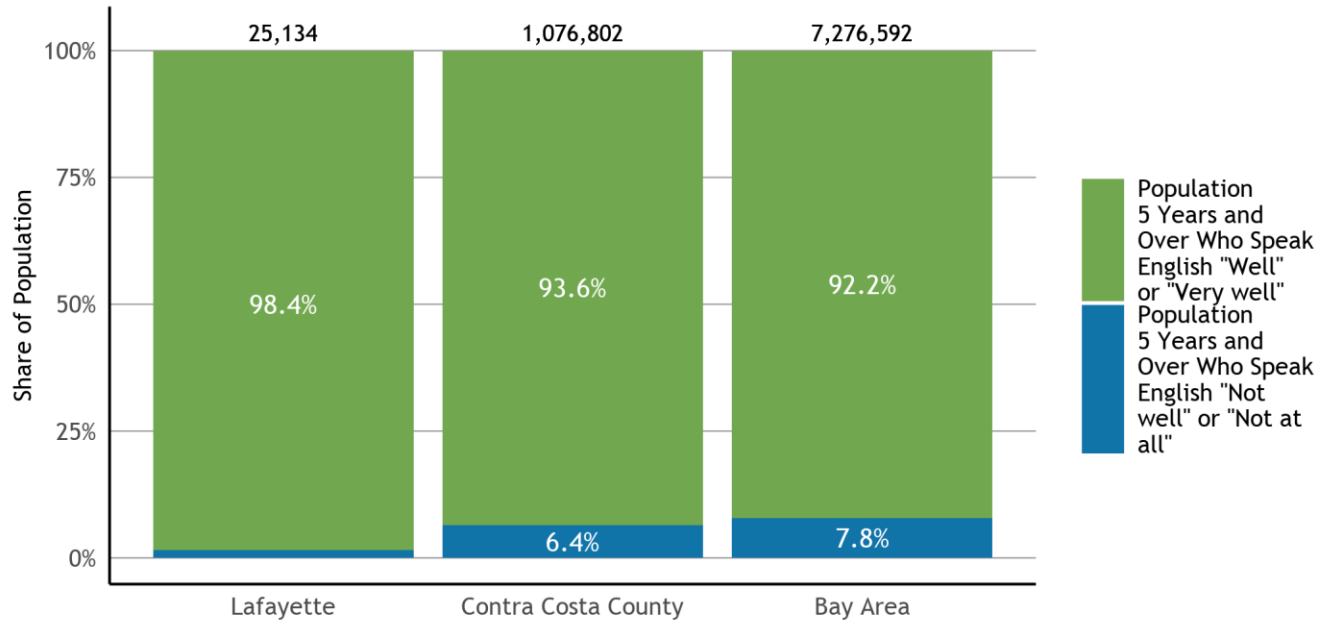


Figure 50: Population with Limited English Proficiency

Universe: Population 5 years and over

Source: U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B16005

For the data table behind this figure, please refer to the Data Packet Workbook, Table AFFH-03.

7 HOUSING STORIES FROM THE LAFAYETTE COMMUNITY

- 1** I hope to obtain housing in the future at the Terraces of Lafayette. I am currently a renter living with my son because of the high cost of rent, and this arrangement is only temporary for us. I became disabled 10 years ago and lost my house due to a decrease of income. I worked as an RN for 34 years. Since then I've been renting but have been priced out of the rental market during the past few years so it leaves me no choice but to hope for a low income apartment. I grew up in Lafayette in the 60's and 70's, and wish to come back because I have family there and it is best to be closer as we're all getting on in age.
- 2** My family moved to Lafayette from San Francisco (technically Orinda but next to Lafayette Reservoir and everything we did was in Lafayette so that's what I consider my home town). My parents purchased our home for around \$35,000 in 1968, which was quite a lot at that time, but very worth it. I attended UC Berkeley, got a job and wanted to buy my first home but couldn't afford anywhere in the East Bay or really the entire Bay Area. Prices have only escalated exponentially since then. Our family home is now worth about \$2.5M. I moved to the Foothills because it was affordable and I started work in Sacramento. Fast forward to the present and I am now retired and looking to downsize. I would like to move back to Lafayette but even apartments/condos there cost \$1M+. Most of my friends from high school have left the area for the same reason of unaffordability to live where we grew up. Some have had to leave California altogether. I may need to do that as well unless more affordable senior housing becomes available. I hope you consider my comments on any decisions you make regarding future housing development in Lafayette. Thank you.
- 3** Our name is Robert and Carla Combi and we have happily lived in Lafayette for the past 22 years. We have raised three children that have attended Happy Valley Elem, Stanley Middle and Acalanes High School. Our eldest son Cole has special needs and went on to attend Del Valle. We are very active in the community and currently Carla serves as a teacher aide at HV Elem and I am coaching JV football at Acalanes HS.

It was recently brought to our attention that Lafayette has the opportunity to approve an affordable housing development for the special needs community. Having personally been involved with SunFlower Hill and their Pleasanton location, I can speak first hand to the tremendous benefits Irby Ranch has brought not only to the families that struggle to find a home for their special needs adult, but to the community itself. As a full time care taker of a special needs child your greatest wish is to find a place where they can gain some independence, enjoy life with their friends and peers but remain close to your home so you can continue to help manage their needs.

Our son Cole has made several key friendships thru his years of special education in the Lafayette school district. He has worked at Rite Aid and the Cal Bears Football program. He is a vibrant person in our community and is surrounded by friends and family that love him. Needless to say we would be overjoyed if Cole had the opportunity to live at a place like Lafayette Lane Community. Equally important, the City of Lafayette would benefit as well by being a leader in our County for proving affordable housing to adults with developmental disabilities.

We thank you in advance for your consideration of this very important request.

- 4 For many years, the US National Synchronized Swimming (recently renamed as Artistic Swimming) team trained at Campolindo High School in Moraga. About six years ago, USA Synchro found us. They were looking for a family to host one of the team members, and young woman who was 16 and travelling across the country to train with the team. She lived with us for several years, and when she left, was following by three more swimmers.

We were lucky to have a spare bedroom, and benefitted enormously from having these incredibly hard-working young ladies live with us. And it was hard, too. Not all of our stints at hosting were entirely successful. Sharing space and responsibility, eating meals with people who are not your immediate family can be difficult. Managing conflict and communication, and sometimes realizing that those staying with us had needs that we weren't ready or able to meet.

While we benefitted from these experiences, I also recognize that while our first swimmer intentionally wanted a family to live with--she was 16 at the time, after all--for the others it was a compromise because of the cost of living in the area. At least one of them would have been better off in an in-law unit with their own space... something that simply wasn't possible because of the lack of affordable housing.

- 5 So what's happened to my home? I live out springhill road and often I can't get past springhill school or onto pleasant hill road! TRAFFIC is a nightmare...all over the city in fact. I rarely go downtown as it's easier to head north to Palos Verdes shopping center or into Walnut Creek, in spite of wanting to support local businesses. Semi rural is being destroyed and the infrastructure is not able to support the influx. Apartments/condos are being built and where will these students go to school? I don't hear of anything being done to support an estimated 2000 increase in the school population. Is the fire department manpower and emergency evacuation increasing at the same rate? Congested roads and safety are a nightmare with a crossing guard killed, and we are talking about a 3 million dollar bike path that goes less than a mile.

Semi rural is what our city has and is...listen to the citizens who have lived and live here. Not someone who has been here less than a decade.

Our family has lived in the same house for over 45 years, owned and operated a business in Lafayette, supported and volunteered in community work, and coached and supported youth sports financially.

Citizens who live here have worked hard to get to this place. There are cities I may wish to live, but can't afford, and that's ok. That doesn't mean that because you want to you can...most things in life you have to work hard to get, including your home.

6 I arrived at the University of Washington as a graduate student from the UK, not knowing Tuscaloosa from Wapakoneta or Mason from Dixon. I remember tracking my expenses one month, to see how little I could spend! OMG - \$170 included everything – rent, food, everything! Never again, but four years later my first wife and I ended up in a bachelor apartment with our little girl, where space was so tight there was no door to the bathroom, and I had to sleep on my side, because the bed did not allow two people to lie on their backs next to each other. Three jobs, a full graduate load, a family of three and captain of a rugby team kept me occupied.

A year after I graduated with no debt, we found a fifty-year old house in West Seattle, where the secret was not to flush while someone else was in the shower. Secret #2, a sloping clay backyard is not a good idea in Seattle, where it rains a lot – I had lots of fun emptying the flooded basement.

I decided to move to the Bay Area, after I obtained a position replying to an ad in the Wall Street Journal. I took a rental in the city but then had to move around short-term rentals, sleeping on my employer's floor.... Selling a house long distance as part of a divorce settlement was not easy, but it enabled my current wife and I to move into a house in San Ramon, with just a bed for furniture. After eight years there, we decided it was time to check out Lafayette. Well, the potential buyer of our San Ramon house backed out, leaving us with a signed contract in Lafayette (fighting off competing bids while we completed the paperwork) and a swing loan to cover the San Ramon house till it sold, leaving us with \$1000! But after nearly twenty years of scrimping and very little in the way of vacation, we landed in lovely Lafayette.

7 Don't ruin Lafayette!

Lafayette has been home for 46 years. We love the small town feel, the unique neighborhoods and homes. It is quaint, offers privacy and beauty surroundings. Please don't turn it into a Walnut Creek like city. Already the new condos and apartments are so cookie cutter. Update as necessary but don't become over-crowded with buildings.

8 Multi family dwellings in the Burton Valley will diminish the quality of life everyone enjoys who moves here. We are firmly against this happening.

- 9 Lot near our home subdivided. Claimed they wanted to build an in-law unit, a small building on the lot. Now they are trying to get a 5000 square foot home built on this lot and it doesn't fit in the neighborhood. What a scam. They plan I. Selling as soon as this is approved. I am totally against this idea of subdividing to build in-law units.
- 10 My husband and I have lived in Lafayette since 1983. We downsized in 2015 to a one story home with a beautiful garden and a cottage. The cottage is too big to technically be called an ADU. It was built by the former owners for their disabled mother and her caregivers.
- We have used the cottage for family visits during Covid. A safe place for our grandchildren to swim, run around, learn to ride their bikes, but not enter our main home. We have nice off street parking which does not clutter our beautiful neighborhood.
- We would hate to lose the spacious gracefulness of our neighborhood to multiple homes on single family zoned lots. The Fire Department and City have long recognized the unsafe Happy Valley School traffic at arrival and dismissal times. Making our neighborhoods more dense will not provide affordable housing...just more compact expensive housing.
- 11 Fran Stanley Schroder has fond memories of growing up in Lafayette in the late 1930s when it was a "country town" and a great place for kids to roam and play.
- "We were lucky because Lafayette was a secret for a long time. We lived in the country, yet we had all the good things of the city nearby. We had fruit trees, pears, and apricots. There was lots of land around us. There was a creek behind where the Park Theater is now that used to be a swimming hole for all of us kids. We had a big rope we'd swing on and jump into the water. We collected pollywogs and snakes. There was a path all around down by the creek, and we strung tuna fish cans with wires and tried to talk to one another."
- "My father loved lumber," Fran remembers. "He knew all the trees. He went back to school and got his contractor's license. He was always building," Fran says. "We'd move to one house and he'd get the urge, then all of a sudden, overnight we moved. We lived in three different houses."
- Fran's parents owned the Stanley Building, original site of the Lafayette Drug Store. "It was two doors down from the Roundup, near the Garrett Building (now Postino)," Fran explains. "We could always just run downtown and get whatever we wanted. The Plaza was where the grocery store was. There was a hardware store up the street, too. My parents never worried about us. I think of myself going hiking alone on the hills, and my parents just said, 'Be careful of the cows.'"
- "My father was really concerned in the earlier years when they put in what they called 'the freeway,' which was the main road through town and developed all the businesses along the strip," Fran remembers. "He felt that was bad. On one side there was nothing, but when they started building on the south side, he thought they should have made the businesses more centered instead of spreading it out on the long street."

“Lafayette did a good job of holding onto the small-town feeling,” Fran says [in the 2004 interview]. “I have a lot of friends in Lafayette. That’s what’s nice about being around for a long time.”

Excerpted from *Voices of Lafayette* by Julie Sullivan, available for purchase in the History Room.

12 My father, mother and 2 older sisters, American Citizens, were incarcerated in 1942 in the concentration camps in the United States of America during WWII . They had to leave land and all belongings except for what they could stuff into an issued duffel bag. They were sent to desolate, remote camps, enduring inclement weather and subjected to little privacy and an American diet in Rohrer, Arkansas, Crystal City Texas and then Tule Lake, CA. They were released in 1946 on the East Coast with \$20 and expected to find their way back to Concord and Stockton, CA, respectively. After working at Bird's Eye Foods in New Jersey, they were able to get back to Concord where my father started landscaping.

My parents first rented and shared housing with 3 men and then moved to Walnut Creek still renting. One of his landscaping clients was Mrs. Bernice Ellis who helped with a loan to buy the property near the Park Hotel on the East End of Mt. Diablo Blvd. By 1950 Harry and Shigeko had 4 daughters and started Harry's Nursery working 7 days a week and long hours. We were basically the only family of color in town. My older sisters faced some discriminatory remarks at school but we had to be model kids and students since everyone recognized us as "Harry's daughter". The house was a square military plan, 800 square feet and housed 6 of us with one bathroom and 3 small bedrooms.

In 1954 due to the stress of the long hours and raising 4 children, my dad came down with acute bronchitis which put him in a sanitorium for 6 months leaving my mother to run the nursery and to raise the kids. Mr. Jack Marchant and Mr. Russell Bruzzone visited my father when he came back home, bedridden, and told him he did not have to worry and that they would ensure he would not lose the nursery. He was forever grateful to hear that.

My father then bought 9 acres in Oakley, CA to start a wholesale nursery. Twice the employees didn't show up so the stock died and he couldn't be in two places at once. He was trying to run the nursery too, that was doing well so he ended up letting that business die.

In 1960, our family was able to move up the hill to a new home built by Johnson Clark.

The Lafayette nursery property has been in the family for 71 years. My parents were well respected in the community and were the first Chamber of Commerce members. The four of us girls went to Lafayette and Springhill Elementary, M. H. Stanley and Acalanes High and all of us graduated from college and have been productive members of our communities.

Having gone all the way through Lafayette schools, I met my husband at M. H. Stanley when we were 12. Patrick Eames's family moved to Lafayette in 1950 as well. When I went off to college I rented with roommates. After graduation I still rented with a roommate to save money and got a job with the State of California for 13 1/2 years. I was then able to buy a house in Carmichael, CA with a small loan from my parents.

Patrick opened his own ACE Hardware store in Richmond, CA with his older brother. He lived at home until he married and rented apartments with his first wife. After the store was doing better and after long hours and working 7 days a week he bought a house in Hercules, CA. After his divorce, we got married in 1986 and moved to Moraga where we have raised 2 kids over the last 35 years.

I did not assume I could buy a home where I grew up. I am fortunate I live in Moraga and inherited property in Lafayette, but it was not by wishing it. Immigrants come to this country for the American Dream, but they start out living together and working hard. They are not assuming that they can buy a home in any neighborhood they want to. It is not a right, but the opportunity is there for anyone who wants to sacrifice and work hard.

13 My parents were incredibly financially poor during my teen years. From ages 12 - 22 I cleaned houses, almost every day after school, to help buy household necessities and eventually put myself through Cal Poly. Often, I could only afford to buy bags of russet potatoes (seeing those brown translucent plastic potato bags today gives me anxiety). I graduated and worked in the Silicon Valley, but quickly understood that I wasn't going to be able to afford a home in the Bay Area, so I moved to Seattle, WA. I worked 12 hours a day in an industry that I was anything but passionate about (group insurance sales) simply because it paid well and I was determined to buy a home and start building equity by age 27. My husband and I bought the ugliest house in a decent neighborhood that we could find. We spent two full weekends a month, for the next 4 years, renovating it by ourselves with only the help of countless do-it-yourself books checked out from our local library. We rarely (almost never) took vacations or went out to eat. Three of four bedrooms and our living room/dining room stayed unfurnished for the entire 4 years we owned that first house. We brought our equity back to CA and bought a home in Lafayette outside the Lafayette school district (cheaper). We got to know our neighbors and started becoming curious about how the seemingly confusing and illogical school district lines were drawn. I went to the Contra Costa Office of Education and spent hours looking up the district line history on microfiche. I discovered that our cul-de-sac was incorrectly placed in the Mt. Diablo School District. Believe it or not, this was due to a highlighter pen error on a map that didn't match the correct written description of boundaries! I hired Allan Moore to represent our neighborhood and rectify that mistake. He represented us pro bono. We won, and I've continued to advocate for my neighborhood with respect to sidewalks and traffic relief, as well as volunteer and raise money for the schools and Lafayette community.

14 How to Judge Lafayette, if you must...
--The first year Little League baseball started, me and my wife were working, and constantly needed rides to practice for my older son. The rides were easily offered. This became the rule for years and years. I worked in San Francisco and could not transport him on a regular basis due to getting back to Lafayette after practice begin. Similar with my wife. She is brown. Never a problem getting rides; our family still holds the record for most rides asked for, and granted, in the history of Lafayette. If people could help, they did, willingly. This is the Lafayette I've witnessed...for years and years and years.

-As parents we participated in two sons' sports year round--baseball, basketball, football, wrestling, Little League, CYO, and the kids were on school teams as they became older. During these years of participation as a parent spectator and frequent volunteer, I had thousands and thousands of interactions with Lafayette parents, either down the foul lines for baseball games, in the stands for football/wrestling/

basketball matches; interaction after events and before games, getting breakfast, lunch, and dinner during road games, for example. Additionally, we took weekend trips to Monterey and LA, Sacramento, etc with traveling teams, for years and years. I went to almost every single game for two children on Lafayette roster teams, from my kids ages 5 to 18...

In these countless and decade long interactions with the parents of Lafayette, parents from big homes, little homes, rental homes, non town occupants (maybe parent worked here and kids were in school, etc), even when we had a drink or two, or three, or working an event snack bar, etc., I never, ever, never, heard a single off color remark from any parent. Ever. This includes "conservative" parents, middle of the road, liberal, etc. The parents may discuss fiscal policy, for example, but I never heard an offensive remark. That is a lot of opportunity for a racist to expose him or herself. Never saw it This is the Lafayette I witnessed...for years and years and years.

-Regarding the high schools in the area and the tenor therein, newspaper accounts, anecdotal exchanges, and published reports indicate that despite rare and sad toxic outliers that have been exposed, Lafayette's reputation as an accepting city has to be judged as stellar. When my younger son was a high school Senior, "Frankie" was a mentally and physically challenged classmate. The football team took it upon themselves to make Frankie their (beloved) team assistant/aide, welcoming him into the team circle to help out at every game. The love he was shown at the seasons' end ceremony made both his parent's and my eyes a little damp. Still does... Frankie was not of color but he lacked normal opportunity due to physical challenges. Acalanes High School put Frankie on a pedestal. This is the Lafayette I witnessed...for years and years and years.

--In regard to football, baseball, etc. high school competitions: They are loud and rambunctious. Lafayette was the place teams from all over CC County wanted to come to. The welcome mat was always held out, for all the "people of color" schools. Sportsmanship and admiration of the opposing teams' skills was the order of the day. I never saw or even heard about even a modicum of any field dispute between our students and the visitors. And in fact, our coaches would not have permitted even the slightest disrespect. No less, the other teams coaches wanted their players to behave as mature adults as well. And that was that, for years and years... never a problem, i.e. never a newspaper article or grapevine buzz about an episode. Zero. This is the Lafayette I witnessed...for years and years and years.

Related to welcoming "outsiders" to Lafayette, recall in recent, consecutive years Lafayette has hosted youth baseball, in the form of regional Little League All Star contests held in June and July, at the fields on St Mary's Road. The welcome mat was out and a good time was had by all. Again, no media reports or grapevine buzz of problems. When I attended, someone not being welcome would have been unthinkable and would not have been tolerated by our hosting officials and their staff. Teams from every corner of Northern California made their way deep into the bowels of our town. No less, we travelled to far corners of the regional as well and represented the City on those courts and fields.

Interestingly, when recalling school or sports "rumbles," intolerance, unfriendliness, etc., it has most commonly been the "**same city**" schools that, quite candidly, had parent riots and brawls, according to my years of reading the newspaper, hearing of suspended games, games moved from night time to the afternoon, etc. Not in Lafayette, The sports welcome mat went out. This is the Lafayette I witnessed...for years and years and years.

--Does Lafayette have a thread of racism running through it? Any probe of the town will show that Lafayette has a measurable Jewish population, a tribe that can arguably be described as the most staunch ally of African Americans in the past and present Civil Rights eras. So, with a Jewish population integrated in all Lafayette neighborhoods, there is already a known counter to bias within the boundaries of the city, I would argue. Region wide in recent weeks, the Jewish clergy has regularly sermoned about civil injustice. Similar, there is a strong Catholic presence in town, visible for youth in the (everyone welcome) CYO sports leagues. Point is, there are lots of road blocks in place that testify against a narrative of ingrained city prejudice-- the religious community.

In short, the numbers are stacked against an ugly mindset. Locally, intolerance best burrow deep into the ground, and not rear its head. Granted, internal, individual biases can live, but the tenor of the town I know, says "not allowed" and prejudice had better not be vocalized. Prejudice will be shamed and it will be shut down.

--A kid named "T"-- The Lafayette I know...a couple years back, a friend of my older son, here called "T," bi-racial with an out of town dad, was a member of the Boy Scouts, One day I saw him with two non-related den fathers out on the trail on a practice hike. They were not obligated to help him get his hike work in. But they did it, probably with little persuasion. This is the Lafayette I've witnessed...for years and years and years.

And winding down, I get emotional when I think back.,, I remember a past summer when my son was doing July football preparation (Acalanes), and he would pull up at home a few minutes later than normal. He said he was giving a teammate who lived in East County a ride to BART, because the kid did not have a car. My son felt obligated to help out, even in a slight way. If it must be said, the mate was a person of color...This is the Lafayette I've witnessed...for years and years and years.

That is all. Lots of positive experiences in town, and few negatives to dwell on.

15 My wife and I bought our home in Happy Valley Glen in late 2017. We've come to love to Lafayette for all it has to offer: semi-rural feeling, easy shopping/errands, good schools, safe environment, and more. While we are aware of the challenges around housing in our state, there are many other solutions available in the Bay Area besides building dense housing in Lafayette. The main point of our story is to share that Lafayette housing is attainable for young families. My wife and I were about 34 years old at the time, we worked hard, saved our money, did our research and was able to buy our home with a mortgage. Our ability to buy in Lafayette was straightforward; we didn't have a trust fund, or borrow money from family, or get outbid 100 times. We applied ourselves and bought a home in a community we wanted. There are many stories out there, but here is one that says our community is excellent the way it is currently. Let's not go making dramatic housing constructions and re-zonings and end up destroying something we great we already have.

16 I used to house 6 people. With the eviction moratorium, some just stopped paying even with the generous unemployment. I ended up having to sell it. Bow all my former tenants are paying MORE. It's GOVERNMENT that is messing everyone up.

17 We moved to the Lafayette Hills/Reliez neighborhood 5+ years ago. Unfortunately our street has been discovered by WAZE and other traffic avoidance apps and has been significantly impacted by increased traffic. We no longer shop at the Safeway or Whole Foods on Mt. Diablo Blvd because of the increased amount of traffic congestion downtown during peak traffic times. The small town character of Lafayette has changed over the past five years with the construction of condo high-rises along the 24 corridor. The traffic at Acalanes High School at Pleasant Hill Road and Dear Hill during the morning and afternoon commute is horrible. I have waited up to 30 minutes getting off the 24 off ramp to the Dear Hill/Pleasant Hill light and from Taylor down the hill towards the High School in the morning. The reason for this increased traffic congestion is impacted again with the WAZE app from Concord/Antioch commuters using Taylor to avoid 24 to 680 congestion. I'm at a loss to understand how City Planners will engineer better traffic flow if the Dear Hill mega apartment/condo complex will improve the horrific traffic conditions at the Pleasant Hill Road and Dear Hill exchange. Even if the Pleasant Hill Road off ramp corridor to Taylor is widened, the WAZE and other apps will only direct Pleasant Hill/Concord/Antioch commuters to use Pleasant Hill Road/Taylor.

18 There is nothing wrong with having to work hard and save hard to live in Lafayette

I was not able to afford my present house in Lafayette until I was 51 years old. This is how I got it.

While I attended the University of California Hastings College of the Law, I lived in an apartment in Marin County. After graduation from law school, I obtained employment with a Marin County law firm. A year later I moved to an Oakland firm. I thought that I would like to live in Marin because of its beauty and proximity to the Bay. For the first two years as a lawyer I had no hope of buying a home. After I got married and my working wife and I had two incomes, we began considering a home. We worked hard and saved assiduously. After looking and making unsuccessful offers, we realized we could not afford a home we would like in Marin.

We did not tell Marin County that it had to change the nature of its communities to accommodate us.

We continued to look for a house, including contemplating moving to Napa and enduring a long commute to where I then worked in the East Bay. However, we started to look for housing in the East Bay. We eventually found a condominium in a development on the San Ramon/Danville border. With our two jobs and a small loan from my parents we were able to afford it, but just barely.

We worked and saved hard. Five years later we bought a small house in Lafayette. I continued to work my tail off. Life changed, and I wound up in a small, rather dingy, rental house for about four years. I continued to work my tail off. During all this time I also worked hard at saving money. I rarely went out to eat, and I took only economical vacations. My lifestyle was vastly more frugal than many people live today, from big items to small. Spend money on a latte? You have to be kidding. Fly to visit friends? In my dreams. Dinners out? Few and far between. Since starting to work as a lawyer, until I was in my 60s I had only one year where I had taken more than two weeks vacation, and in most years I had taken only one week. During one five-year period, I took no vacation.

After looking for a house for about 2 years, and bidding on several homes where I got outbid, my excellent realtor found a house in Lafayette. I had to make a decision in three hours and present the offer that same evening. Fortunately, by actively looking and moving

very fast, I was able to get the home. Had I not done so, the next day there were five back-up offers that were almost assuredly higher than mine.

Buying a home in the Bay Area has been a difficult task for decades. It took scrimping and two incomes to get started, then working extremely hard and scrimping for decades to buy my current home at age 51. I have always thought I was fortunate.

19 I lived in Lafayette from the time I was born in 1996 to 2013, when my family moved to Martinez.

Had it not been for a number of financial and personal factors, I'm confident that we would still be living in the home that my parents built together.

To provide context to my family's situation at the time, my mom worked at an architecture firm and my dad ran his own construction business out of our home. Using their respective skills, they built onto their first house in Lafayette in order to turn a profit. Around the time my brother was born, my parents were able to purchase and move into the house directly next door which had a bigger yard for their growing family. They worked for years adding a second story, a bedroom, a dining room, and landscaping, and the house seemed to grow as we did.

Following the economic crash of 2008, my dad's business began to suffer greatly. In addition to a physical disability with which he was diagnosed, which made it difficult to perform in his line of work, his mental health began to deteriorate as well. Over the course of several years, he spiraled until he was unable to contribute to our household financially, nor as a parent to his two children. This left the burden on my mom, who single-handedly supported the four of us and dealt with the debt my dad incurred and the lasting effects his behavior had on my little brother.

I talked to my mom and asked her questions about her experience living in Lafayette and the process of eventually being priced out of the area. She told me that she saw the writing on the wall when it came to my dad, and we actually would have moved out of the area sooner. I recall driving around the Bay Area with my mom on weekends to house hunt, and if our house had sold the first time we looked, I know I wouldn't have been able to finish school and graduate with the friends I had known since I attended Springhill Elementary. As we suffered more and more financially, my mom made a second effort at selling the house in 2012. Had we stayed in our home for 6 more months, we would have been faced with foreclosure and walked away with nothing. Instead, we took well below asking price and the four of us moved into a two-bedroom apartment behind the Lafayette cemetery.

Our year in the apartment was spent searching for a house we could afford. Due to the tensions within our family, I shared a room with my mom and my brother slept on the couch. Unfortunately for us, there was an untimely influx of money in Lafayette and the surrounding towns. Houses were bought up in record time, all cash, and well above asking. My mom recalled seeing fixer uppers going for 750k that should have been closer to 500k. After a year in the apartment, the complex advised us they would be raising our rent by 25%, the legality of which my mom questioned. We couldn't even afford to stay in a two-bedroom with no privacy and physically no space to escape the issues plaguing our family. My mom widened her search, and we found a house in Martinez that had recently foreclosed.

My brother and I were attending Stanley Middle School and Acalanes High School respectively, and I only once ever invited a friend to the apartment before we moved. I was embarrassed that we had no privacy from my family, while my friends were in the same houses I grew up visiting. I didn't want them to see where we lived and the state of our family, and possibly ask me what was wrong. I was able to finish my last year at Acalanes and graduate with my friends, but my brother had to transfer to the local junior high school in the middle of 8th grade. Looking back, I know how privileged I was to live in Lafayette for the majority of my upbringing. It's hard for me to revisit those years and especially to put myself in my own shoes at 16. I was angry, embarrassed, and the proximity to my friends that I had taken for granted was gone, making me feel increasingly isolated from the only city I had ever known. I know that I am always becoming a stronger, smarter person because of my experiences, but I am also more cautious, less trusting, and still struggle to this day accepting that my life will never again be what it was in Lafayette.

20 I am a 34 year resident having chose Lafayette for its schools, it's semi-rural character, and it's proximity to San Francisco/BART. Real Estate was expensive then as it is now. At the time I really couldn't afford to live here but what Lafayette offered is what I wanted for my family. So I worked hard and advanced in my career and over time the affordability factor faded away. Now the tables are turning. While the schools and proximity to SF hasn't changed the semi-rural character of this city is slipping away. Existing and planned high density housing in downtown is turning Lafayette into a transit village and in the process robbing its long time residents of a life style they worked hard to afford. And with the new zoning laws it's only a matter of time before increased housing density makes its way into the neighborhoods. The General Plan should not ask residents to forfeit the semi-rural life style that brought them here to begin with.

21 32 years ago I lived in a cheaply-converted one-car garage. I was a Business Major at Cal Poly. That modest 10x20 foot rental wasn't much, but it was all MINE. To afford that drafty, sagging, spider-magnet studio, I worked full time throughout college. I was young, engaged to be married, and thrilled to have my own place. Be it ever so humble, there was no place like (my own, tiny) home.

On December 9th of that year, I brought my newborn son home from the hospital to live in that converted garage. My Old SLO Mission priest discouraged me from rushing into marriage before the baby was born. He was right. I decided not to marry at all. My infant son and I were happy, healthy, and thriving in our humble little garage home. Five days per week, I brought my baby to an overnight daycare at 9pm. I worked 11pm-7am as a Madonna Inn Night Auditor, then attended Cal Poly classes 8-11am. After class, I picked up my son and brought him to campus for exercise. We both had a good long nap at 1pm. Every hour was planned, every dollar budgeted.

To make rent, I minimized and aggressively negotiated all expenses; including childcare, rent, and food. I worked nights while my infant slept. I negotiated a low "sleeping childcare rate" from 9pm-7am, and a discounted 7-11am rate while I attended morning classes. I convinced my landlord to reduce my monthly rent \$100 by slowly eroding my "last month plus security" deposits. When \$0 deposits were left at year end, I refueled the agreement with my annual tax refund. I only ate food given me free while working my 8 hour shift at Madonna Inn (a full meal, including their famous cake. I was well-fed!). I thoughtfully curated a list of ways my toddler and I could entertain ourselves without spending any money. The "Free Fun" list was posted prominently on my fridge, packed up with every move, and it is still on my fridge 32 years later. I took every step necessary to ensure my son and I had our own home. After my son's birth, I earned straight

A's. I grew up fast. I was hyper-motivated to succeed for both of us. His father remained in college for several more years, so I never received any child support. I decided never to pursue it.

Upon graduation, Macy's recruited me and moved me to the Bay Area. I graduated with an "A" average from a well-respected university, landed an executive position with an esteemed retailer, but I was paid only \$26,500 per year. In order to pay Bay Area rent, plus childcare and college loans, I asked my San Francisco-based brother if we could share an apartment. My brother agreed to pause his bachelor lifestyle so my toddler and I could live near my work. My salary increased yearly, but not enough for Bay Area rent, childcare, college loans, and basic living expenses.

As my son approached school age, I explored areas with great schools, excellent transit, low crime, and where I could afford to rent independently. It was time to let my brother go back to his bachelor lifestyle. I purchased a book (these were the pre-internet days!) that listed cities with excellent schools, high test scores, low crime, and multiple transit options. Lafayette checked all the boxes, and then some. Lafayette's small-town charm, creeks, mountain views, and hills were like San Luis Obispo, plus arboreal beauty and the ability to walk from one "end of town" to the other. Lafayette was the ideal place to raise my son, and for him to fondly remember as his hometown.

Finding housing in Lafayette was much tougher than I had ever imagined. I was now a Macy's Senior Executive, with 17 stores across the country, including Union Square and Mall of America. But I was only 4 years out of college, and retail did not pay very well. I was still considered low income, as a "head of household" single parent. Regardless, I knew how to make a good first impression, and the landlords let me proceed to "step 2" after the initial interviews. Each time, I was ultimately denied housing because I had checked the "child" box on the application. Many rentals allowed pets, but not children. I finally found a kind landlord in an unexpected place; an 88-year-old jazz guitarist who had performed with the greats like Bing Crosby, Louis Armstrong, and Elvis Presley. (By the way, this man lived to be 103.) He was either just worldly-wise enough, kind enough, enlightened enough, or cool jazz musician enough to welcome me, a young single mom. Who knows why? Maybe it helped that he still gave daily music lessons. The sound of a child next door just added to the constant hum of humanity. Nevertheless, he let me rent the unit attached to his home, a "unique" East End Lafayette cottage, complete with leaking roof, thread-bare carpet, sloping foundation, with the washer/dryer hooked up outside on the broken patio. Those shabby things did not matter to me. I had a reliable job, and my son could now attend Lafayette schools!

Unfortunately, I soon discovered that it was not easy to fit in. On the East End, there were no parks within walking distance for my son to play, exercise, or meet new friends. We had no yard for exercise. I could not afford the member fees or volunteer time required for swim team, soccer team, Little League, or Boy Scouts, let alone the time off to take him to daily practices or weekly meetings. I was in my 20's, socially naïve, zero spending money, and not much in common with the other moms at night-time school events. I was an outlier. I worked full time, had a 5 year-old, and was not married. I could not volunteer in his classroom, or attend daytime PTA meetings. Feeling like we had no way to connect socially was rough on both of us. Fortunately, some of that has changed since the 90's.

Eventually I saved enough, and began earning enough, to qualify for a jumbo mortgage (with a jumbo-sized interest rate). My son and I spent our weekends walking neighborhoods and "stalking" for any signs that homes were about to be listed. You know, trucks hauling

decades of junk, estate sales, and that famous low-cost remodel, "painting." I was the first in line for an Open House at 3460 Monroe, and landed my circa 1953, 2BD/1BA 903 square foot "Trails Neighborhood" cottage for \$465,000. That's \$515/square foot 20 years ago! The house had zero insulation, no central heat, and no air conditioning. Still, I felt like I won the lottery. For the first time in my son's life, at 12 years old, he could play in his own back yard. I walked to BART and he walked to school. We were in heaven. As the years went by, my property value increased. I was able to qualify for progressively lower interest rate loans. I now had more discretionary funds. I eventually quit my corporate job. I opened my own successful home-based preschool and after care business that was wildly successful for 18 years, due in part to my location. I more than doubled my corporate salary, re-financed, and added 546 square feet. In addition, I was able to nurture a generation of Lafayette's children. I married my amazing husband when I was 40 years old. He is disabled, due to 4 major back surgeries and fusions. Despite his disability, he began his Lafayette home-based computer business, which thrives to this day, serving more than 1,000 local residents and small businesses. My son attended Lafayette schools and went on to graduate cum laude from St. Mary's College in Moraga. He qualified for reduced tuition, and lived at home to cut housing costs. Now he has manageable college loans as he begins his own housing story near D.C.!

My housing story is filled with extremely humble rentals owned by kind-hearted, open-minded people who trusted me and gave me a chance. Without them, I would not own my own home today, which has more than tripled in value in 20 years. Thanks to our fellow Lafayette residents, my husband and I each began our own small businesses. We provided crucial services to our local community, who in turn paid us well. We lived, and continue to live, "the dream." But all of our success began with access to housing. To thank Lafayette for our chance at prosperity, we have served multiple non-profits on boards of directors, including Town Hall Theatre and the Lafayette Community Foundation. Together, we taught Sunday School at St. Perpetua, volunteered at many annual Chamber of Commerce events, and donated countless hours and funds to our local schools. I also serve on the Parks, Trails, and Recreation Commission and on the Lafayette School District's Bond Oversight Committee. My husband works six days per week, and is thankful for the consistent, ample local business from grateful clients.

I was embarrassed to write my personal housing story. It is humbling and scary to admit to my past as a young single mom without enough money or proper housing. I decided it was important to share my experiences, to shed light on challenges, and show how we may ultimately contribute to our communities. Low income people come in all ages, abilities, races, beliefs, education levels, and ethnicities. The City of Lafayette has approved more lower-income housing recently, and gotten backlash. Some local opinions towards single parents, low-income families, and children need to change. A low-income family may look like this photo of my son and me from 18 years ago. Housing solutions needs to incorporate educating and shifting local resident perceptions before real progress is made. As I go about my errands, I try to imagine the daily lives of the many people I encounter in service, retail, non-profit, performing arts, construction, and teaching occupations. They are everywhere. They work in modestly paying jobs, or are seniors on a fixed income, or are raising small children. They may face challenges unfamiliar or unseen to many, but they all strive to overcome them. They all want and deserve a home, a safe neighborhood, equitable access to green space and recreation, and excellent schools for their children. In that way, we are all the same. Thank you for letting me share my housing story.

22 Ever since I left at 17 for college until I was 30, I lived in one room, usually in shared dorms or apartments. Then I owned a home for 3 years, and then moved to California. For 4 more years I shared (grad school budget), then moved to a small house that I shared with only one other person, instead of 3 or 4 others. I finally bought that little 1,023-square-foot house and lived there for a total of 20 years, 9 as renter, 11 as owner. I never, ever in my life had a garage space.

Then I finally found Mr. Right, who had worked in the computer industry for 30+ years, saving industriously even during downturns. We pooled the equity from our two houses and moved to Lafayette. We were in our fifties.

We love our home and our town, and feel we earned our way here; my husband with good compensation and disciplined savings over decades, and me with low self-employed compensation but some inheritance (for which I'm very grateful and I know not everyone has that) that went into investments.

We welcome all ethnic groups and new Americans to Lafayette, and hope it is possible to add affordable housing WITHOUT destroying the character and ambience of the town and WITHOUT hidden back-door deals or bullying threats from developers.

23 I have not had a lot of experience with the housing plan so far but I have been a resident in Lafayette for 50 years. I went to St Perpetua as a child, Acalanes for high school and two children through the system. As I see what is going on in Lafayette it seems you are really missing the essence of Lafayette. We are the main conduit to Moraga and the building going on now makes us look like Walnut Creek. I am trying to understand why the continuing push for more density is a good idea. The drought and fire situation has made the area less safe and would be much harder to evacuate in an emergency.

Seems like you need to rethink the rural ways that Lafayette has come from and put the breaks on all the developments. Thank you.

24 Lafayette is becoming Walnut Creek and that is not desirable

We have lived in Lafayette since 1982- we used to love going to WC for dinner – now crowded – no parking – Lafayette is getting almost as bad. Often 25+ cars on Moraga Road before we can exit Old Jonas. My hairdresser rents in Lafayette – her old shop → condos. “They are ruining our village” feeling – our 2 daughters attended Acalanes and Campo. Last year our neighborhood organized a walk around cap and gown for the 9 seniors graduating from Acalanes. The Silver Springs Neighborhood organized a Halloween and Easter Bunny walk around – We love our feeling of community – we feel that we have had too much high density development – homes are snapped because of schools, community, togetherness, and highly educated and involved residents. Not sure why we have to mess that up because of Sacramento dictators.

25

- We like the small town feel and easily accessible shopping and dining of ORINDA
- We like the big city shopping and restaurants of Walnut Creek and Berkeley
- Lafayette tries to have high density housing and commercial districts like Walnut Creek and Berkeley without the infrastructure (streets, and parking) to support so many people and cars. IT DOES NOT WORK.
- We go to ORINDA, BERKELEY, AND WALNUT CREEK, and SLEEP IN LAFAYETTE.

- Expanding the city's meager hiking trails would be good

26 What makes Lafayette special is it's people and their homes. I bought my house in 1975, Lafayette was a quaint little town, established in 1857 it has always had a small town appeal. The biggest investment most people have is their home. If we change that we will effect the housing values of most home owners causing financial hardships for everyone. Think about it.

27 Lafayette is becoming Walnut Creek and that is not desirable

We have lived in Lafayette since 1982- we used to love going to WC for dinner – now crowded – no parking – Lafayette is getting almost as bad. Often 25+ cars on Moraga Road before we can exit Old Jonas. My hairdresser rents in Lafayette – her old shop → condos. “They are ruining our village” feeling – our 2 daughters attended Acalanes and Campo. Last year our neighborhood organized a walk around cap and gown for the 9 seniors graduating from Acalanes. The Silver Springs Neighborhood organized a Halloween and Easter Bunny walk around – We love our feeling of community – we feel that we have had too much high density development – homes are snaped because of schools, community, togetherness, and highly educated and involved residents. Not sure why we have to mess that up because of Sacramento dictators.

28 Historical buildings like Wayside Inn and Town Hall Theatre being used for community needs and enrichment – even Roundup Saloon.

The Lafayette Library and Lafayette Plaza (great public gathering spots), neighborhood mini parks

A walkable and bicycle friendly downtown (would like to see this expanded)

Local businesses instead of chain stores

The Lafayette Moraga Regional Trail