

APPENDIX D

Affirmatively Furthering Fair Housing Fair Housing Assessment

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LIST OF ATTACHMENTS

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- Attachment B: State Fair Housing Laws and Regulations
- Attachment C: Contra Costa County Regional Assessment of Fair Housing
- Attachment D: UC Merced Segregation Report for Lafayette

1. INTRODUCTION

In January 2017, Assembly Bill 686 (AB 686) introduced an obligation to affirmatively further fair housing (AFFH) into California state law. AB 686 requires all housing elements prepared on or after January 1, 2021, to assess fair housing conditions. This Affirmatively Furthering Fair Housing Assessment follows the April 2021 State of California State Guidance for AFFH. The study was conducted as part of the Contra Costa County Collaborative (“C4”), which assisted in the compliance with AFFH requirements for many jurisdictions in the county. It was supplemented by analysis conducted by Root Policy Research, which has created assessments of fair housing for many Bay Area jurisdictions, including all 21 communities of San Mateo County.

The United States’ oldest cities have a history of segregated living patterns—and Northern California cities are no exception. The Association of Bay Area Governments (ABAG), in its recent Fair Housing Equity Assessment, attributes segregation in the Bay Area to historically discriminatory practices—highlighting Federal redlining and discriminatory mortgage approvals—as well as “structural inequities” in society, and “self-segregation” (i.e., preferences to live near similar people).

Researcher Richard Rothstein’s 2017 book *The Color of Law: A Forgotten History of How Our Government Segregated America* chronicles how the public sector contributed to the segregation that exists today. Rothstein highlights several significant developments in the Bay Area region that played a large role in where the region’s non-White residents settled.

1.1 CONTRA COSTA COUNTY HISTORY AND CONTEXT

The City of Richmond in Contra Costa County is used in Rothstein’s book to discuss the Federal government’s role in intentionally segregating residents of color in the area both in housing and in employment opportunity. Development in Richmond in the 1940’s during the war and afterward in the 1950’s is not unique to Contra Costa County but is used to demonstrate the types of actions that ensured the segregation, discrimination, and their impacts that would shape the housing landscape throughout the nation for decades to follow.

According to Rothstein, the shipyards and war industries that occupied the coasts in Richmond attracted a population boom. During the 1940’s industry was forced to allow people of color to work in traditionally White occupations due to labor shortages that accompanied the war. As a result of the population boom, the Federal government built public housing to support the shipyards and industries that supplied the war. Housing developments constructed by the government were explicitly segregated by race.

The Federal government stepped in to provide low-interest loans for White families to purchase homes and financed the mass development of for sale housing for White residents in a suburb of Richmond. By 1950, three out of four Black households lived in government funded public housing and others were forced to double up. According to Rothstein, an estimated 4,000 Black residents were living in makeshift shacks, barns, or tents. White residents were offered mortgages and new homes while Black residents were corralled in public housing projects in the city in an early example of de jure segregation.

After the war, White troops returning from war were offered mortgages through the Veterans Administration that required low or no down payments and low interest. These same benefits were not available to returning veterans of color. Contra Costa County continued to develop suburbs surrounding

cities that are characterized by large lots and 3- and 4-bedroom homes and office parks. These early acts of segregation by the Federal government remain evident in the demographic and economic composition of the region today.

1.2 LAFAYETTE HISTORY AND CONTEXT

According to the Lafayette Historical Society, Lafayette’s earliest settlers were members of the Bay Miwok tribe. Native American tribelets living in the area are evidenced in the many relics unearthed during development of the current city.

Prior to the cession of California to the United States, the Government of Mexico allowed citizens to receive grants for land through a nominal fee. The land that is now Lafayette was used for cattle ranching. The Lafayette Historical Society reports that, over time, nearly all of the “vast Mexican ranchos” were lost through occupation by and sale to White American settlers.

Like many communities in the Bay Area, Lafayette prioritized development of single family detached homes as it grew. Certain types of residents were excluded from purchasing homes in the city. Even today, some members of the Lafayette community shared that their homeowner association covenants contain discriminatory language, requiring owners to sell to White households. Although these restrictive covenants have not been enforceable throughout the 54-year history of the City of Lafayette, their continued existence in historic documents points to a discriminatory past, and may well give pause to potential future purchasers who are not White.

1.3 REPORT CONTENT AND ORGANIZATION

This Affirmatively Furthering Fair Housing (AFFH) Assessment, or AFFH, follows the April 2021 State of California State Guidance for AFFH. The study was conducted as part of the Contra Costa County Collaborative (“C4”), which assisted in the compliance with AFFH requirements for many County jurisdictions. It was supplemented by analysis conducted by Root Policy Research, which has created assessments of fair housing for many Bay Area jurisdictions, including all 21 communities of San Mateo County.

The references to statistics for the County or region as a whole were excerpted from the Contra Costa County Regional Assessment of Fair Housing, also conducted by the C4 group, and it is included in its entirety as an attachment.

The report sections include:

- **Primary Findings and Fair Housing Action Plan** identifies the primary factors contributing to fair housing challenges and the plan for taking meaningful actions to improve access to housing and economic opportunity.
- **Fair Housing Outreach Capacity and Enforcement** reviews lawsuits/enforcement actions/complaints against the jurisdiction; compliance with state fair housing laws and regulations; and jurisdictional capacity to conduct fair housing outreach and education.
- **Integration and Segregation** identifies areas of concentrated segregation, degrees of segregation, and the groups that experience the highest levels of segregation.

- **Access to Opportunity** examines differences in access to education, transportation, economic development, and healthy environments.
- **Disproportionate Housing Needs** identifies which groups have disproportionate housing needs including displacement risk.

Attachments:

- ABAG and UC Merced’s analysis of segregation in Lafayette. Several indices were used to assess segregation in the City and determine how the City differs from patterns of segregation and integration in the region overall.
- Summary of key State laws and regulations related to mitigating housing discrimination and expanding housing choice.
- Contra Costa County Regional Assessment of Fair Housing.

2 OVERVIEW OF AB 686

In January 2017, Assembly Bill 686 (AB 686) introduced an obligation to affirmatively further fair housing (AFFH) into California state law. AB 686 defines “affirmatively further fair housing” to mean “taking meaningful actions, in addition to combat discrimination, that overcome patterns of segregation and foster inclusive communities free from barriers that restrict access to opportunity” for persons of color, persons with disabilities, and other protected classes.

AB 686 requires that all housing elements prepared on or after January 1, 2021, assess fair housing through the following components:

- An assessment of fair housing within the jurisdiction that includes the following components: a summary of fair housing issues and assessment of the City’s fair housing enforcement and outreach capacity; an analysis of segregation patterns and disparities in access to opportunities; an assessment of contributing factors; and identification and prioritization of fair housing goals and actions.
- A sites inventory that accommodates all income levels of the City’s share of the RHNA that also serves the purpose of furthering more integrated and balanced living patterns.
- Responsive housing programs that affirmatively further fair housing, promote housing opportunities throughout the community for protected classes, and address contributing factors identified in the assessment of fair housing.
- The analysis must address patterns at a regional and local level and trends in patterns over time. This analysis compares the locality at a county level for the purposes of promoting more inclusive communities.

The primary data sources for the AFFH analysis are:

- U.S. Census Bureau’s Decennial Census (referred to as “Census”) and American Community Survey (ACS)
- Contra Costa County Analysis of Impediments to Fair Housing Choice January 2020-2025 (2020 AI).
- Local Knowledge

In addition, HCD has developed a statewide AFFH Data Viewer. The AFFH Data Viewer consists of map data layers from various data sources and provides options for addressing each of the components within the full scope of the assessment of fair housing. The data source and time frame used in the AFFH mapping tools may differ from the ACS data in the 2020 AI. While some data comparisons may have different time frames (often different by one year), the differences do not affect the identification of possible trends.

3 PRIMARY FINDINGS AND FAIR HOUSING ACTION PLAN

This section summarizes the primary findings from the Fair Housing Assessment for Lafayette; the factors that contribute to the city’s fair housing challenges; and the city’s fair housing action plan to address those challenges.

3.1 PRIMARY FINDINGS

Segregation/Integration

Compared to Contra Costa County overall, Lafayette residents are much less diverse racially and ethnically. Lafayette’s residents are 75% non-Hispanic White. Persons of Hispanic descent comprise 8.5% of Lafayette’s residents. The next largest racial group is Asian at 11%. Fewer than 1% of Lafayette’s residents are Black/African American. The county, in contrast, is 48% non-Hispanic White and 24% Hispanic. 9% of county residents are Black/African American. The only racial group where the city is close to the county is Asian (11% in Lafayette v. 15% in the county).

Contributing factors: Lafayette incorporated as a semi-rural community and has a history as a low-density suburban community, with good schools, access to jobs, goods and services, and above-average median household income. Limited supply and above average median housing costs have constrained opportunities for residents and workers who need affordable housing from locating in Lafayette.

Income and Renter Segregation

Lafayette is a high-income community, with little variance in median household income by neighborhood. Low to moderate income (LMI) households are concentrated in central Lafayette, where 50 – 75 percent of the population is considered LMI, and Downtown Lafayette and along the south side of State Route 24, where about 25 – 50 percent of the population is considered LMI (see Map 10). The Downtown Lafayette neighborhood also has a higher proportion of renter-occupied households, higher levels of cost-burdened renter households, and the highest share of Housing Choice Voucher holders. Additionally, the vast majority of housing units are 3 or more-bedroom units with limited options for one-bedroom units or studio apartments.

Contributing factors: The city's most affordable housing is found in neighborhoods with mixtures of commercial and residential properties, relatively high-density allowances, and those that abut Highway 24. Although these neighborhoods are identified as high opportunity areas and are rated as healthy communities, consistent with the city overall, the concentration of affordable housing limits residents and workers choice of housing in settings outside of mixed-use settings in less traffic-intense environments. The concentration of LMI, renter households, and voucher holders in the downtown area suggests a lack of affordable housing options and rental housing in single family neighborhoods. The increase in ADU development throughout the community will provide new opportunities for lower-income people to find housing that is affordable to them.

Disproportionate Housing Needs

The only neighborhood where renters are vulnerable to displacement is also one of two neighborhoods where residents have the best opportunity to find affordable housing. American Indian, Black and Hispanic households experience the most housing problems, higher rates of housing cost burden, higher mortgage loan denial rates, and have a higher proportion of low income households earning less than 50% of AMI, compared to the overall population in the city. American Indian and Black residents are also more likely to live in poverty or experience homelessness. In addition to disproportionate housing needs among racial and ethnic minorities in the City of Lafayette, large family households (5 or more people) experience high rates of housing cost burden.

Contributing factors: Barriers to housing choice are largely related to the city's very high costs of housing and rate of affordable production. The City of Lafayette has 126 units of subsidized housing, which represents less than 1% of the county's inventory of subsidized units. The county has 1.5 times the proportion of rentals priced under \$2,000 than the city. Conversely, the city has three times the proportion of units priced over \$3,000 compared to the county. Similarly, the city has seven times the number of for sale homes valued over \$2 million compared to the county.

3.2 PRIORITIZATION OF CONTRIBUTING FACTORS AND FAIR HOUSING ACTION PLAN

The factors contributing to the most significant fair housing issues are prioritized according to the level of impact the City can have on the factors. They are as follows:

High: Disproportionate Housing Needs

Contributing factors: Barriers to housing choice are largely related to the city's very high costs of housing and rate of affordable production. The City of Lafayette has 126 units of subsidized housing, which represents less than 1% of the county's inventory of subsidized units. The county has 1.5 times the proportion of rentals priced under \$2,000 than the city. Conversely, the city has three times the proportion of units priced over \$3,000 compared to the county. Similarly, the city has seven times the number of for sale homes valued over \$2 million compared to the county.

Medium: Segregation/Integration

Contributing factors: The city's most affordable housing is found in neighborhoods with mixtures of commercial and residential properties, relatively high-density allowances, and those that abut Highway 24. Although these neighborhoods are identified as high opportunity areas and are rated as healthy communities, consistent with the city overall, the concentration of affordable housing limits residents and workers choice of housing in settings outside of mixed-use settings in less traffic-intense environments. The concentration of LMI, renter households, and voucher holders in the downtown area suggests a lack of affordable housing options and rental housing in single family neighborhoods. The increase in ADU development throughout the community will provide new opportunities for lower-income people to find housing that is affordable to them.

Low: Segregation/Integration

Contributing factors: Lafayette incorporated as a semi-rural community and has a history as a low-density suburban community, with good schools, access to jobs, goods and services, and above-average median household income. Limited supply and above average median housing costs have constrained opportunities for residents and workers who need affordable housing from locating in Lafayette.

Based on these findings, the Fair Housing Action Plan can be found as Attachment A at the end of this document.

4 FAIR HOUSING OUTREACH CAPACITY AND ENFORCEMENT

Primary Findings

- ✓ Between 2015 and June 30, 2020 a total of 148 fair housing cases were filed in Contra Costa County, with **disability** being the top allegation of basis of discrimination followed by **familial status, race, national origin, and sex**.
- ✓ In Lafayette, between 2016 – 2021 two general fair housing inquiries were made to ECHO on the **basis of race**.
- ✓ Overall, the capacity and funding for fair housing organizations in Contra Costa County is insufficient. Greater resources would enable stronger outreach efforts, including populations that may be less aware of their fair housing rights, such as limited-English proficiency residents. **A lack of funding and resources constrains ECHO and BayLegal’s ability to provide fair housing services for people facing discrimination.**

Does Lafayette have sufficient fair housing resources and capacity?

No fair housing complaints were filed in the City of Lafayette in recent years. The city’s website provides contact information to Eden Council for Hope and Opportunity, California’s Department of Fair Housing and Employment, and Bay Area Legal Aide. The city could provide more information about the types of actions that constitute discrimination and the complaint process for filing a fair housing complaint.

Fair housing enforcement and outreach capacity refers to the ability of a locality and fair housing entities to disseminate information related to fair housing laws and rights and provide outreach and education to community members. Enforcement and outreach capacity also include the ability to address compliance with fair housing laws, such as investigating complaints, obtaining remedies, and engaging in fair housing testing. The Fair Employment and Housing Act and the Unruh Civil Rights Act are the primary California fair housing laws. California state law extends anti-discrimination protections in housing to several classes that are not covered by the federal Fair Housing Act (FHA) of 1968, including prohibiting discrimination on the basis of sexual orientation.

In Contra Costa County, local housing, social services, and legal service organizations include the Fair Housing Advocates of Northern California (FHANC), Eden Council for Hope and Opportunity (ECHO) Fair Housing, Bay Area Legal Aid, and Pacific Community Services.

Table 1: Fair Housing Advocacy Organizations, Contra Costa County

Organization	Focus Areas
Fair Housing Advocates of Northern California (FHANC)	Non-profit agency that provides fair housing information and literature in a number of different languages, primarily serves Marin, Sonoma, and Solano County but also has resources to residents outside of the above geographic areas.
Eden Council for Hope and Opportunity (ECHO) Fair Housing	Housing counseling agency that provides education and charitable assistance to the general public in matters related to obtaining and maintaining housing.
Bay Area Legal Aid	Largest civil legal aid provider serving seven Bay Area counties. Has a focus area in housing preservation and homelessness task force to provide legal services and advocacy for those in need.
Pacific Community Services	Private non-profit housing agency that serves East Contra Costa County (Bay Point, Antioch, and Pittsburg) and provides fair housing counseling as well as education and outreach

4.1 FAIR HOUSING ENFORCEMENT

California’s Department of Fair Employment and Housing (DFEH) has statutory mandates to protect the people of California from discrimination pursuant to the California Fair Employment and Housing Act (FEHA), Ralph Civil Rights Act, and Unruh Civil Rights Act (with regards to housing).

The FEHA prohibits discrimination and harassment on the basis of race, color, religion, sex (including pregnancy, childbirth, or related medical conditions), gender, gender identity, gender expression, sexual orientation, marital status, military or veteran status, national origin, ancestry, familial status, source of income, disability, and genetic information, or because another person perceives the tenant or applicant to have one or more of these characteristics.

The Unruh Civil Rights Act (Civ. Code, § 51) prohibits business establishments in California from discriminating in the provision of services, accommodations, advantages, facilities and privileges to clients, patrons and customers because of their sex, race, color, religion, ancestry, national origin, disability, medical condition, genetic information, marital status, sexual orientation, citizenship, primary language, or immigration status.

The Ralph Civil Rights Act (Civ. Code, § 51.7) guarantees the right of all persons within California to be free from any violence, or intimidation by threat of violence, committed against their persons or property because of political affiliation, or on account of sex, race, color, religion, ancestry, national origin, disability, medical condition, genetic information, marital status, sexual orientation, citizenship, primary language, immigration status, or position in a labor dispute, or because another person perceives them to have one or more of these characteristics.

Regional Trends

Based on DFEH Annual Reports, Table 2 shows the number of housing complaints filed by Contra Costa County to DFEH between 2015–2020. A slight increase in the number of complaints precedes the

downward trend from 2016–2020. Note that fair housing cases alleging a violation of FEHA can also involve an alleged Unruh violation as the same unlawful activity can violate both laws. DFEH creates companion cases that are investigated separately from the housing investigation.

Table 2: Number of DFEH Housing Complaints in Contra Costa County (2020)

Year	Housing	Unruh Civil Rights Act
2015	30	5
2016	32	2
2017	26	26
2018	22	2
2019	22	2
2020	20	1

Source: <https://www.dfeh.ca.gov/LegalRecords/?content=reports#reportsBody>

The Department of Housing and Urban Development’s Office of Fair Housing and Equal Opportunity (HUD FHEO) enforces fair housing by investigating complaints of housing discrimination. Table 3 shows the number of FHEO Filed Cases by Protected Class in Contra Costa County between 2015 and June 30, 2020. Note that no data was collected after June 30, 2020. A total of 148 cases were filed within this time period, with disability being the top allegation of basis of discrimination followed by familial status, race, national origin, and sex. These findings are consistent with national trends stated in FHEO’s FY 2020 State of Fair Housing Annual Report to Congress where disability was also the top allegation of basis of discrimination.

A summary of ECHO’s Fair Housing Complaint Log on fair housing issues, actions taken, services provided, and outcomes can be found in Table 4 and Table 5. Services that were not provided include (2.) Case tested by phone; (4.) Case referred to HUD and (8.) Case accepted for full representation. The most common action(s) taken/services provided are providing clients with counseling, followed by sending testers for investigation, and conciliation with landlords. Regardless of actions taken or services provided, almost 45% of cases are found to have insufficient evidence. About 12% of all cases resulted in successful mediation.

Table 3: Number of FHEO Filed Cases by Protected Class in Contra Costa County (2015–2020)

Year	Number of Filed Cases	Disability	Race	National Origin	Sex	Familial Status
2015	28	17	4	2	2	4
2016	30	14	8	7	5	6
2017	20	12	3	5	1	5
2018	31	20	6	3	4	9
2019	32	27	4	4	4	1
2020	7	4	1	0	2	1
Total	148	94	26	21	18	26
Percentage of Total Filed Cases *Note that cases may be filed on more than one basis.		63.5%	17.5%	14.2%	12.2%	17.6%

Source: Data.Gov - Department of Housing and Urban Development Office of Fair Housing and Equal Opportunity (FHEO) Filed Cases, <https://catalog.data.gov/dataset/fheo-filed-cases>

Table 3 indicates that the highest number of fair housing complaints are due to discrimination against those with disabilities, followed by income source, race, and national origin. A summary of ECHO’s Fair Housing Complaint Log on fair housing issues, actions taken, services provided, and outcomes can be found in Table 4 and Table 5.

Table 4: Action(s) Taken/Services Provided

Protected Class	1	3	5	6	7	Grand Total
Race	21	0	0	2	0	23
Marital Status	0	0	0	1	0	1
Sex	0	0	0	0	0	0
Religion	0	0	0	0	0	0
Familial Status	0	0	0	3	0	3
Sexual Orientation	0	0	0	0	0	0
Sexual Harassment	0	0	0	1	0	1
Income Source	15	0	1	7	1	24
Disability	7	1	14	33	5	60
National Origin	13	0	0	1	0	14
Other	0	0	1	11	5	17
Total	56	1	16	59	11	143

1. Testers sent for investigation; 3. Referred to attorney; 5. Conciliation with landlord; 6. Client provided with counseling; 7. Client provided with brief service; Source: ECHO Fair Housing (2020 - 2021)

Table 5: Outcomes

Protected Class	Counseling provided to landlord	Counseling provided to tenant	Education to Landlord	Insufficient evidence	Preparing Site Visit	Referred to DFEH/HUD	Successful mediation	Grand Total
Race	0	0	2	20	0	1	0	23
National Origin	0	0	1	13	0	0	0	14
Marital Status	0	0	0	1	0	0	0	1
Sex	0	0	0	0	0	0	0	0
Disability	2	25	2	12	0	4	15	60
Religion	0	0	0	0	0	0	0	0
Sexual Orientation	0	0	0	0	0	0	0	0
Familial Status	0	3	0	0	0	0	0	3
Income Source	3	3	0	16	1	0	1	24
Sexual Harassment	0	8	2	2	1	4	0	17
Other	0	0	0	0	0	1	0	1
Total	5	39	7	64	2	10	16	143

Source: ECHO Fair Housing (2020 - 2021)

Local Trends

East Bay residents frequently report instances of housing discrimination on the basis of race—in Contra Costa County, for instance, surveyed legal service providers, professional associations, and housing authorities reported having clients who experienced housing discrimination. In nearly half of cases (47%), race was cited as the reason for discrimination and in 37% of cases, national origin was cited.¹ Similar results were found in a review of fair housing complaints between 2009 and 2014 in Alameda County where housing discrimination based on race comprised 30% of complaints.² Interestingly, in a stakeholder survey launched for Contra Costa’s 2016 Analysis of Impediments to Fair Housing Choice, social service providers and local government officials cited disability as comprising the majority of the county’s housing discrimination cases. In fact, the 2016 AI identifies “disability and elderly issues” as one of five impediments to fair housing—specifically “around issues of reasonable accommodations [that] results in discrimination against individuals with disabilities.” Residents, alternatively, identified high housing costs, distance from housing to employment, lack of access to public transportation, and poor condition of available units as the greatest local barriers to housing choice.

In the county’s AI resident survey, one-third of respondents reported that they had observed housing discrimination in their community and 13% had experienced housing discrimination. Of those who reported experiencing housing discrimination, residents overwhelmingly explained that discrimination was based on their race (44%), followed by national origin (28%) and familial status (28%)—all of which are protected classes under the Fair Housing Act. It is importantly to note that nearly three in four (72%) housing discrimination cases occurred in rental housing by a landlord or property manager and half in multi-family units—only 25% of cases occurred in single-family homes.

No respondent who had observed or experienced discrimination in housing reported the incidence largely because they did not know where to file a complaint, feared retaliation, were unaware of their rights, or thought it would not make a difference. Lack of understanding and education in fair housing and fair housing protections are explained in-depth below.

Fair Housing Testing

Fair housing testing is a randomized audit of property owners’ compliance with local, state, and federal fair housing laws. Initiated by the Department of Justice’s Civil Rights Division in 1991, fair housing testing involves the use of an individual or individuals who pose as prospective renters for the purpose of determining whether a landlord is complying with local, state, and federal fair housing laws.

Between 2016 – 2021 two general fair housing inquiries were made to ECHO on the basis of race. Testers from ECHO were sent for investigation but found insufficient evidence to move forward. Additionally, the AFFH Data Viewer provides information on fair housing inquiries submitted to HUD FHEO between 2013 – 2021. Three inquiries were filed during this time; however, the basis of the allegation is not available for these three inquiries.

In Contra Costa County’s 2020 AI, private discrimination was reported at the regional and local level. In 2016, for instance, the California Department of Fair Employment and Housing reported that it had received 32 housing complaints from Contra Costa County residents. The AI also noted results from fair housing testing conducted in 2011 by Fair Housing Marin—now known as Fair Housing Advocates of

¹ Nicole Montojo, Eli Moore, Nicole Mauri, “A History of Racially Exclusionary Housing in the San Francisco Bay Area,” Haas Institute at the University of California Berkeley, (October 2019), <https://belonging.berkeley.edu/rootsraceplace>.

² Ibid.

Northern California—and Bay Area Legal Aid. White and Black testers called 20 housing providers who had posted rental advertisements on Craigslist and found that housing providers treated White and Black testers substantially different with White tests receiving preferential treatment in 55% of calls. In 2012, testing was conducted again to determine national origin discrimination in Richmond. In 30% of tests, Hispanic/Latino testers faced some type of differential treatment compared to non-Hispanic White testers. Differential treatment and better services perpetuate segregation and disparities in opportunity as minorities often experience greater challenges seeking housing in neighborhoods with access to better schools, jobs, and healthcare.

Compliance with Federal Housing Laws

Contra Costa County is in compliance with numerous federal housing laws that protect residents from housing discrimination and expand housing choice for low-income and non-White populations. Federal laws include:

- Section 504 of the Rehabilitation Act of 1973, forbidding organizations from excluding or denying persons with disabilities program benefits and services;
- Title I of Section 109 of the Housing and Community Development Act of 1974, prohibiting discrimination on the basis of race, color, national origin, disability, age, religion, and sex within Community Development Block Grant (CDBG) programs or activities;
- Home Mortgage Disclosure Act (1975), requiring regional and local financial institutions to maintain, report, and disclose mortgage loan information;
- Executive Order 13166 (2000), requiring recipients of federal funds to take reasonable steps to provide access to limited English proficient (LEP) persons.

Compliance with State Housing Laws

The City of Lafayette and Contra Costa County’s jurisdictions are compliant with state housing laws that protect residents from housing discrimination including:

- Government Code Section 12955 et seq—Fair Employment and Housing Act (FEHA), prohibiting housing discrimination of harassment in housing practices and through public and private land use practices and decisions;
- California Civil Code Section 1940.3, prohibiting landlords from questioning potential residents about their immigration or citizenship status and jurisdictions from passing laws that direct landlords to make such inquiries;
- Government Code Sections 11135, 65008, and 65580-65589.8, prohibiting discrimination in programs funded by the state and in any land use decisions and requiring jurisdictions to address housing option provisions for special needs groups.

Local Housing Policies

The City of Lafayette has altered its development patterns and committed to identifying development opportunities for its low and moderate-income residents. The city has made various efforts to encourage and promote affordable development—these efforts are listed and elaborated upon below.

Historically, Lafayette promoted affordable housing development by requiring developers to provide affordable units if their project was located in the Redevelopment Project Area—as required by the state’s Redevelopment Plan which made developers dedicate 15% of units for very low-, low-, and moderate-income households. In 2011, however, California eliminated the Redevelopment Plan and requirements to provide housing at multiple affordability levels. To reinstate this project and encourage the development of affordable housing, Lafayette adopted an inclusionary housing ordinance in 2016 to regulate the percentage of for-sale market-rate units—the city updated the ordinance in 2018 to include rental units. The adopted ordinance requires 15% of multi-family units to be affordable for below market rate (BMR) households. In 2014, Lafayette adopted its Density Bonus ordinance and Chapter 6-36 to facilitate and encourage affordable housing development projects. Developers of affordable housing units are permitted off-site construction and are permitted—rather than complying with affordable housing unit regulations—pay an in-lieu fee. If a project proposal includes at least 25% BMR units, the city will also grant concessions or waivers that allow for the deferral of development impact fees.

The City of Lafayette is in compliance with Senate Bill 2 which requires transitional and supportive housing to be treated as residential use and to allow for emergency shelters to be placed in appropriate zones without discretionary action. After SB 2 was passed by the state legislature, Lafayette updated its zoning ordinance to allow for the establishment of emergency shelters. The city, however, follows the practice of “housing first model” where persons experiencing homelessness are not brought to emergency shelters but rather moved directly into permanent and/or supportive housing.

Lafayette does not provide housing programs directly to its residents; it relies on county and state programs. In 2019, the city established an affordable housing fund to support future housing programs and projects from contributions from both the private and public sectors. In December 2019, \$1.5 million had been deposited into the fund. Though the city does not provide funding programs, there are four affordable developments located throughout the city—two are rentals, two for-sale—and three developments for lower-income seniors.

Regional and Local Lawsuits

The City of Lafayette has approved multiple multi-family housing development project in the last 10 years which have been the subjects of lawsuits filed by a local group on CEQA and other grounds. As the approval body, the City has defended its actions in court and has, to date, prevailed in trial and appeals courts. Jurisdictions and Contra Costa County’s public housing agencies have been involved in fair housing lawsuits, cases, and settlements. In November 2017, for instance, a disabled woman filed a

complaint with HUD against the Housing Authority of the County of Contra Costa (HACCC) and Vallejo Housing Authority (VHA), alleging that both housing authorities violated the Fair Housing Act (FHA) and the Americans with Disabilities Act by denying her reasonable accommodation request for a time extension to search for housing that accepts her housing voucher. HACCC and VHA denied her request and as a result, she lost her voucher. In 2018, they reached a Conciliation/Voluntary Compliance agreement—the housing authorities were required to pay her \$10,000, reinstate her voucher, and give her more time to find housing.

Another complaint was filed by a disabled resident in the county in 2017 against the Richmond Housing Authority (RHA) for refusing to grant his accommodation request and terminating his Section 8 voucher. As a result of denial, the resident had to store his belongings at a storage facility and reside in homeless shelters with relatives. In December, a Conciliation Agreement was reached—RHA was required to pay the resident \$5,833 for storage costs, reinstate the resident’s Section 8 housing voucher, and attend HUD fair housing training (RHA employees responsible for making the decision).

These complaints filed against housing authorities by disabled residents in Contra Costa County support findings from surveyed housing professionals in the county’s 2017 AI (section above).

Fair housing outreach and education is imperative to ensure that those experiencing discrimination know when and how to seek help. Local knowledge gathered through community engagement processes (e.g., county surveys and stakeholder interviews) demonstrates one of Contra Costa County’s and Lafayette’s greatest barrier to housing choice—insufficient information on housing discrimination, fair housing laws and protections, and resources. This section provides knowledge collected from Contra Costa County residents on fair housing and housing discrimination as well as a more detailed description of fair housing services provided by housing, social services, and legal service organizations. Presented in this way allows for a greater opportunity to identify and overcome both regional and local barriers and gaps in fair housing education, services, and resources

Fair Housing Regional and Local Knowledge

As mentioned above, residents who experience housing discrimination in Contra Costa County are significantly less likely to report the incident or file a complaint. While lack of awareness and education on laws and protections against housing discrimination is common, Contra Costa County’s residents overwhelmingly indicated being unaware of fair housing resources and housing rights. Results from the county’s AI survey and residents’ fair housing knowledge are examined here.

Survey respondents were asked to indicate their familiarity with fair housing protections, the FHA, and fair housing resources. Notable survey findings include:

- Under 10% of county residents indicated that they are “very familiar” with fair housing laws compared to 70% who responded that they were “somewhat familiar” or “not at all familiar.”

- Only 36% of residents are aware that there are laws that provide protection against housing discrimination and 34% know their rights under the Fair Housing Act and California state housing laws; and
- A notable 28% know where to get help if they have or are about to experience housing discrimination.

Public awareness of fair housing rights in the county is likely due to the lack of attention and local reporting housing discrimination and housing rights receives in the region. This is supported by resident survey findings as well—the majority of county residents receive their information on housing and housing rights from conversations with friends and family or from national news stories and outlets. They are least likely, according to survey responses, to be provided information from local, state, or federal government officials or local news outlets and stories (e.g., newspapers). The survey also revealed that residents more often seek fair housing information from immediate sources (e.g., friends or the news) than seeking out resources (e.g., government websites). This presents an opportunity for the county and localities to disseminate information on fair housing laws and violations through residents’ preferred news sources.

Fair Housing Education and Outreach

~~Fair housing outreach and education is imperative to ensure that those experiencing discrimination know when and how to seek help. Below is a more detailed description of fair housing services provided by local housing, social services, and legal service organizations.~~

Regional Trends

Fair Housing Advocates of Northern California (FHANC) -- FHANC is a non-profit agency with a mission to actively support and promote fair housing through education and advocacy. Fair housing services provided to residents outside of Marin, Sonoma, or Solano County include foreclosure prevention services and information, information on fair housing law for the housing industry, and other fair housing literature. The majority of the fair housing literature is provided in Spanish and English, with some provided in Vietnamese and Tagalog.

Eden Council for Hope and Opportunity (ECHO) Fair Housing -- ECHO Fair Housing is a HUD-approved housing counseling agency that aims to promote equal access in housing, provide support services to aid in the prevention of homelessness, and promote permanent housing conditions. The organization provides education and charitable assistance to the general public in matters related to obtaining and maintaining housing in addition to rental assistance, housing assistance, tenant/landlord counseling, home seeking, home sharing, and mortgage and home purchase counseling. Although ECHO serves most of Contra Costa County, only one fair housing counselor serves the County. In Contra Costa County, ECHO Fair Housing provides fair housing services, first-time home buyer counseling and education, and tenant/landlord services (rent review and eviction harassment programs are available only in Concord).

- Fair housing services encompasses counseling, investigation, mediation, enforcement, and education.
- First-time home buyer counseling provides one-on-one counseling with a Housing Counselor on the homebuying process. The Housing Counselor will review all documentation, examine and identify barriers to homeownership, create an action plan, and prepare potential homebuyers for the responsibility of being homeowners. The Housing Counselor will also review the credit reports, determine what steps need

to be taken to clean up adverse credit, provide counseling on money-saving methods, and assist in developing a budget.

- First-time home buyer education provides classroom training regarding credit information, home ownership incentives, home buying opportunities, predatory lending, home ownership responsibilities, government-assisted programs, as well as conventional financing. The class also provides education on how to apply for HUD-insured mortgages; purchase procedures, and alternatives for financing the purchase. Education also includes information on fair housing and fair lending and how to recognize discrimination and predatory lending procedures, and locating accessible housing if needed.
- ECHO's Tenant/Landlord Services provides information to tenants and landlords on rental housing issues such as evictions, rent increases, repairs and habitability, harassment, illegal entry, and other rights and responsibilities regarding the tenant/landlord relationship. Trained mediators assist in resolving housing disputes through conciliation and mediation
- In cities that adopt ordinances to allow Rent Reviews (City of Concord only in Contra Costa County), tenants can request a rent review from ECHO Housing by phone or email. This allows tenants who experience rent increases exceeding 10 percent in a 12-month period to seek non-binding conciliation and mediation services.

Though the Contra Costa County Consortium Analysis of Impediments (AI) to Fair Housing states that the organization provides information in Spanish, the ECHO website is predominantly in English with options to translate the homepage into various languages. Navigating the entire site may be difficult for the limited-English proficient (LEP) population.

Bay Area Legal Aid (BayLegal) -- BayLegal is the largest civil legal aid provider serving seven Bay Area counties (Alameda, Contra Costa, Marin, Napa, San Francisco, San Mateo, and Santa Clara). With respect to affordable housing, BayLegal has a focus area in housing preservation (landlord-tenant matters, subsidized and public housing issues, unlawful evictions, foreclosures, habitability, and enforcement of fair housing laws) as well as a homelessness task force that provides legal services and advocacy for systems change to maintain housing, help people exit homelessness, and protect unhoused persons' civil rights. The organization provides translations for their online resources to over 50 languages and uses volunteer interpreters/translators to help provide language access. Its legal advice line provides counsel and advice in different languages. Specific to Contra Costa County, tenant housing resources are provided in English and Spanish.

The Housing Preservation practice is designed to protect families from illegal evictions, substandard housing conditions, and wrongful denials and terminations of housing subsidies. The practice also works to preserve and expand affordable housing and protect families from foreclosure rescue scams. BayLegal helps low-income tenants obtain or remain in safe affordable housing by providing legal assistance in housing-law related areas such as public, subsidized (including Section 8 and other HUD subsidized projects) and private housing, fair housing and housing discrimination, housing conditions, rent control, eviction defense, lock-outs and utility shut-offs, residential hotels, and training advocates and community organizations.

BayLegal also provides free civil legal services to low-income individuals and families to prevent homelessness and increase housing stability as well as assist unhoused youth/adults address legal barriers that prevent them from exiting homelessness. This is done through a mix of direct legal services, coalition building and partnerships, policy advocacy, and litigation to advocate for systems change that will help people maintain housing, exit homelessness, and protect unhoused persons' civil rights. The

Homelessness Task Force (HTF) was developed in response to complex barriers and inequities contributing to homelessness, and strives to build capacity and develop best practices across the seven aforementioned counties to enhance BayLegal’s coordinated, multi-systems response to homelessness.

Pacific Community Services, Inc. (PCSI) -- PCSI is a private non-profit housing agency that serves East Contra Costa County (Bay Point, Antioch, and Pittsburg) and provides fair housing counseling in English and Spanish. Housing Counseling Services provided include:

- Foreclosure Prevention: Consists of a personal interview and the development of a case management plan for families to keep their homes and protect any equity that may have built up. Relief measures sought include loan modification or reduced payments, reinstatement and assistance under ‘Keep Your Home’ program, forbearance agreements, deed-in-lieu of foreclosure, refinancing or recasting the mortgage, or sale of the property.
- Homeownership Counseling: Prepares first-time buyers for a successful home purchase by helping them in budgeting, understanding the home purchase process, and understanding the fees that lenders may charge to better prepare new buyers when acquiring their first home.
- Rental Counseling; Tenant and Landlord Rights: PCSI provides information and assistance in dealing with eviction and unlawful detainer actions, deposit returns, habitability issues, getting repairs done, mediation of tenant/landlord disputes, assisting tenant organizations, legal referrals to Bay Area Legal Aid and Bar Association resources, pre-rental counseling and budgeting.
- Fair Housing Services: Include counseling regarding fair housing rights, referral services and education and outreach. PCSI offers training for landlords and owners involving issues of compliance with federal and state fair housing regulations.
- Fair Housing Education and Outreach: Offers informative workshops for social service organizations and persons of protected categories. These workshops are designed to inform individuals how to recognize and report housing discrimination.

Though PCSI’s list of available services is comprehensive, their website lacks contact information, resources, and accessibility.

Overall, the capacity and funding of the above organizations is generally insufficient. Greater resources would enable stronger outreach efforts, including populations that may be less aware of their fair housing rights, such as limited-English proficiency residents. A lack of funding and resources constrains ECHO and BayLegal’s ability to provide fair housing services for people facing discrimination.

Local trends

Lafayette has expanded its efforts in providing equal access to housing, schools, and jobs to all residents. Local strategies employed by city leaders include establishing the Equity and Inclusion Task Force and the Community Diversity, Equity, Inclusion and Belonging (DEIB) Committee, participating in countywide programs, and adopting statements and values on diversity and equality. Initiatives between 2021 and 2022 are described below.

Equity and Inclusion Task Force (2021)—led by the city mayor, the Equity and Inclusion Task Force was created to develop and implement a multi-pronged approach to address systematic racism in accessing housing, job, and supportive services. City leaders have been active through town halls and community events—throughout 2022 the Task Force and DEIB Committee have hosted numerous community events for residents to share their concerns. In November, a community conversation--titled "'See Us, Hear Us: The Renters' Narrative of Life in Lafayette"—was held for renters to share housing obstacles. The Task Force also works closely with the Lafayette Chamber of Commerce to encourage businesses to foster practices and messages of inclusion and hosts events for residents

Community Diversity, Equity, Inclusion and Belonging (DEIB) Committee (2021)—as a result of the Task Force's success in grassroots, the DEIB Committee was launched. The Committee—composed of community members—meets regularly to discuss and recommend actions that promote values of diversity, equity, and inclusion. In collaboration with the City and community organizations, the DEIB Committee works towards building awareness and educating the community on social and economic injustice and barriers to opportunities through community engagement and advocacy. The Committee also provides recommendations to the City. Recommendations provided by DEIB to City Council in 2021³ are listed below.

- Include a "Diversity, Equity, Inclusion and Belonging" sub-link on Lafayette's main website;
- Direct all sub-links on diversity and inclusion to Lafayette's diversity statement: "Making Lafayette More Inclusive;"
- Include the Chamber of Commerce's recently adopted DEI statement under the Business sub-link;
- Adopt and add the National Parent Teacher Association (PTA) as "an official diversity and inclusion calendar for Lafayette—promote recognition of cultural events and social issues; introduce multi-cultural topics in regular information; encourage community to share experiences relative to holidays;
- Maintain funding for a staff member liaison to work with the DEIB Committee and DEIB Task Force;
- Provide \$10,000 in funding for compensations for guest moderators/instructors at DEIB-related workshops or events (e.g., racial bias bystander training); and

³ <https://www.lovelafayette.org/home/showpublisheddocument/6766/637818156542670000>

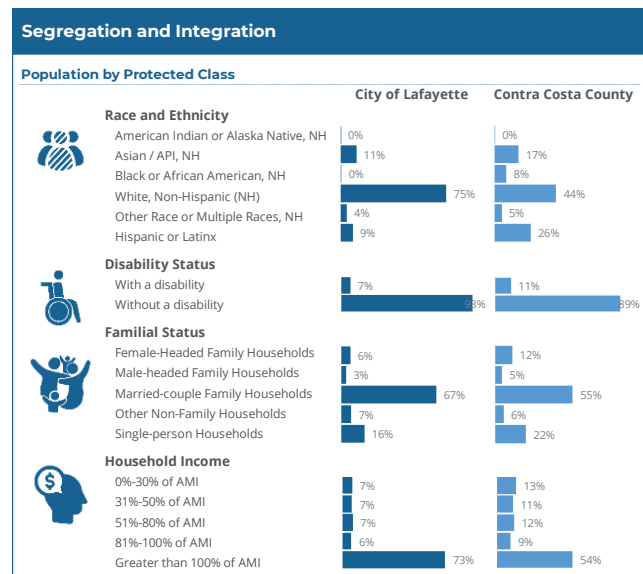
- Maintain a DEIB lens in all City roles including police expectations, housing, and the General Plan.

Also a part of these efforts is encouraging implicit bias training for housing providers and employers and participating in countywide efforts to improve behavioral health services—specifically the Anyone, Anywhere, Anytime (A3) program.

5 INTEGRATION AND SEGREGATION

Segregation is defined as the separation or isolation of a race/ethnic group, national origin group, individuals with disabilities, or other social group by enforced or voluntary residence in a restricted area, by barriers to social connection or dealings between persons or groups, by separate educational facilities, or by other discriminatory means.

Residential segregation and racial and ethnic income disparities are the result of historical segregatory zoning ordinances and restrictive covenants and practices of racial steering and blockbusting. Discriminatory housing practices have since been outlawed but the effects of these policies are still experienced and exacerbated by barriers to housing choice and affordability/inclusion gaps. This section illustrates Lafayette’s complex history with segregatory policies and presents data on racial and ethnic segregation/integration across the city.



To measure segregation in a given jurisdiction, the US Department of Housing and Urban Development (HUD) provides racial or ethnic dissimilarity trends. Dissimilarity indices are used to measure the evenness with which two groups (frequently defined on racial or ethnic characteristics) are distributed across the geographic units, such as block groups within a community. The index ranges from 0 to 100, with 0 meaning no segregation and 100 indicating complete segregation between the two groups. The index score can be understood as the percentage of one of the two groups that would need to move to produce an even distribution of racial/ethnic groups within the specified area. For example, if an index score is above 60, 60 percent of people in the specified area would need to move to eliminate segregation. The following shows how HUD views various levels of the index:

- <40: Low Segregation
- 40-54: Moderate Segregation
- >55: High Segregation

Primary Findings

- ✓ Compared to Contra Costa County overall, **Lafayette residents are much less diverse racially and ethnically**. Lafayette’s residents are 75% non-Hispanic White. Persons of Hispanic descent comprise 8.5% of Lafayette’s residents. The next largest racial group is Asian at 11%. Fewer than 1% of Lafayette’s residents are Black/African American. The county, in contrast, is 48% non-Hispanic White and 24% Hispanic. 9% of county residents are Black/African American.
- ✓ American Indian (100%), Black (36%), and Hispanic (28%) households **have higher shares of low-income households earning less than 50% AMI** compared to non-Hispanic White households.
- ✓ **Lafayette has a slightly lower population with disabilities**; however, the city’s overall disability statistics are consistent with Contra Costa County’s. Overall, 7 percent of people in Lafayette have a disability of any kind.
- ✓ Lafayette has a similar distribution of household types as neighboring high income and predominantly White communities--a high share of households that are married with children and a low proportion of households that are single parents. The lower share of low-income households, people of color, and single parent households in the City of Lafayette indicates **a lack of housing opportunity for low- or moderate-income households**.
- ✓ **The majority of units are 3- to 4-bedrooms and owner occupied in Lafayette**. The distribution of housing types and size are consistent with the types of households that are most prevalent in the city—married-couple family households.
- ✓ Lafayette has **seven times the number of homes valued over \$2 million** compared to the county as a whole. Similarly, Lafayette has a concentration of high rent rentals with **three times as many units priced above \$3,000** compared to the county overall.
- ✓ Downtown Lafayette has a higher share of LMI households, renter-occupied households, cost burdened households, and Housing Choice Voucher holders. The concentration of renters and low-income households in downtown is reflective of the relative density and affordability of the area.

Is Lafayette inclusive of protected classes?

Overall, Lafayette is comprised of high income, predominately non-Hispanic White, and married-couple family households. The exclusivity of the community is supported by a dominance of 3- to 4-bedroom single family detached housing and a lack of rental units. The city is less racially and ethnically diverse compared to the county overall. The city does have a slightly higher rate of residents with a disability.

What do the data say about how Lafayette is contributing to the region’s housing needs?

Lafayette is providing less than its proportionate share of affordable homes due to a number of factors—mostly high land costs and limited production.

Are there diverse housing opportunities distributed geographically throughout the city?

Downtown Lafayette achieves the most residential density and relative affordability. As a result of concentrating moderate to high density housing downtown, the downtown area has the highest share of renters, cost burdened households, low income households, and HCV users.

The lack of diversity in surrounding neighborhoods indicates a **lack of supply of rental housing or potential exclusionary behavior from landlords in surrounding neighborhoods.**

5.1 RACE/ETHNICITY

Ethnic and racial composition of a region is useful in analyzing housing demand and any related fair housing concerns as it tends to demonstrate a relationship with other characteristics such as household size, locational preferences and mobility. Prior studies have identified socioeconomic status, generational care needs, and cultural preferences as factors associated with “doubling up”—households with extended family members and non-kin. These factors have also been associated with ethnicity and race. Other studies have also found minorities tend to congregate in metropolitan areas though their mobility trend predictions are complicated by economic status (minorities moving to the suburbs when they achieve middle class) or immigration status (recent immigrants tend to stay in metro areas/ports of entry).

Regional Trends

Contra Costa County is a large, diverse jurisdiction in which people of color comprise a majority of the population. As of the 2010 Census, 47.75% of residents were non-Hispanic Whites, 8.92% of residents were non-Hispanic Blacks, 24.36% were Hispanics, 14.61% were non-Hispanic Asians or Pacific Islanders, 0.28% were non-Hispanic Native Americans, 3.77% were non-Hispanic multiracial individuals, and 0.30% identified as some other race. Refer to Map 1 for the distribution and proportion of non-white residents at the block group level.⁴

The racial and ethnic demographics of Contra Costa County are similar to but not identical to those of the broader Bay Area Region. Overall, the County is slightly more heavily non-Hispanic White and slightly more heavily Hispanic than the Bay Area Region. The Bay Area Region is more heavily non-Hispanic Asian or Pacific Islander than the County. For all other racial or ethnic groups, the demographics of the County and the Region are relatively similar. Table 6 shows the racial composition of Contra Costa County and the Bay Area.

In Contra Costa County, all minority (non-White) residents combined are considered moderately segregated from White residents, with an index score of 41.86 at the Census tract level and 44.93 at the block group level (Table 6). Segregation between non-white and white residents has remained relatively steady since 1990. However, since 1990 segregation has increased from low to moderate levels for Hispanic residents, the largest increase amongst all racial/ethnic groups. This trend is commonly seen throughout the State and is likely attributed to an increase of Hispanic residents during the migration boom of the mid-to-late 1990s. A 2% increase in segregation also occurred for Asian or Pacific Islander residents. Block group level data reveals that segregation is more prominent amongst Asian or Pacific Islander residents than what is measured at the tract level (index score of 40.55 at the block group level versus 35.67 at the tract level). For Black residents, segregation has decreased by 13% since 1990. The proportion of Black residents has remained relatively steady during this same period, indicating segregation has been diminishing for the Black population.

⁴ Block groups (BGs) are the next level above census blocks in the geographic hierarchy (census blocks are the smallest geographic area for which the Bureau of the Census collects and tabulates decennial census data). A BG is a combination of census blocks that is a subdivision of a census tract or block numbering area (BNA). A county or its statistically equivalent entity contains either census tracts or BNAs; it cannot contain both. The BG is the smallest geographic entity for which the decennial census tabulates and publishes sample data.

Map 1: Racial Demographics – Contra Costa County

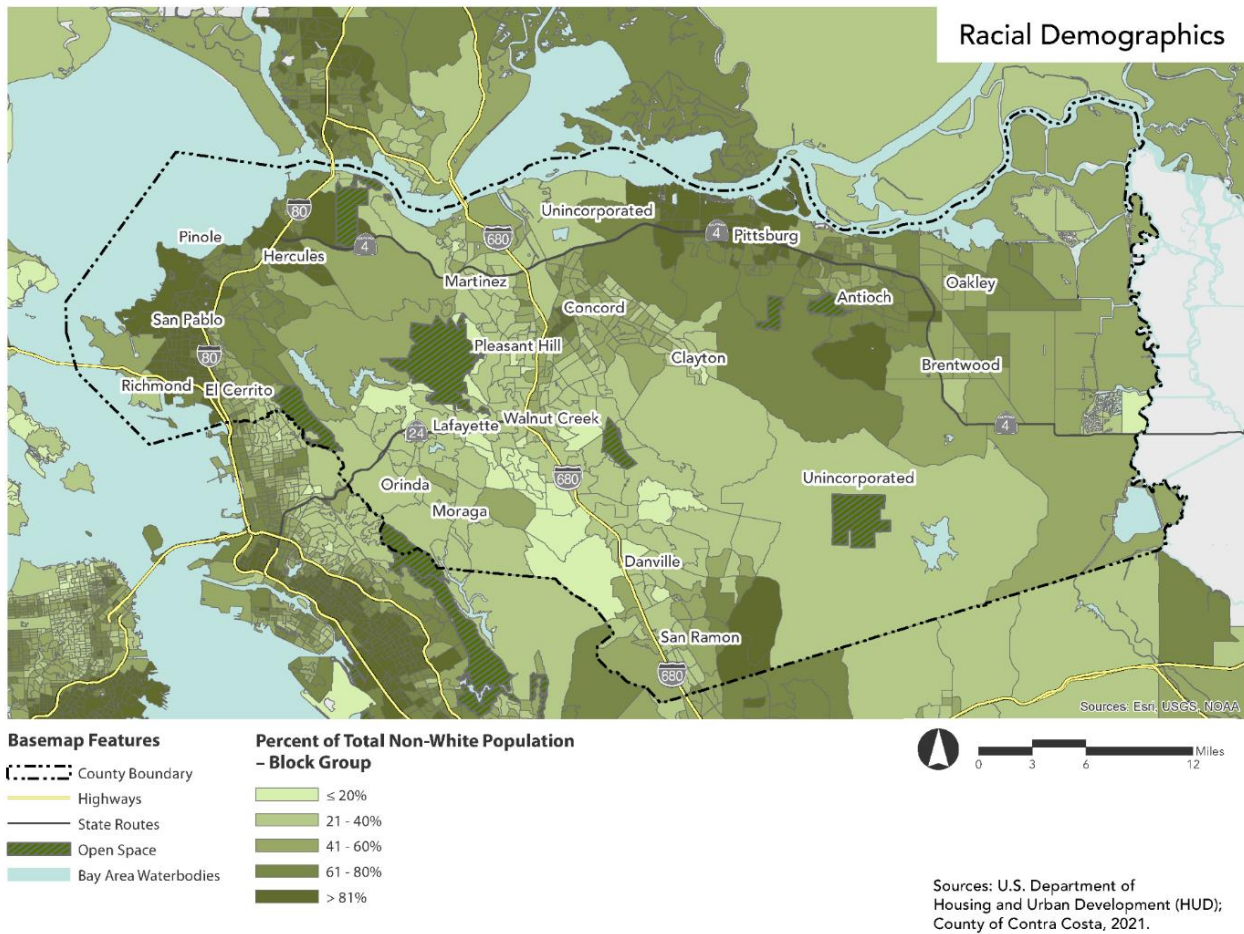


Table 6: Racial/Ethnic Dissimilarity Trends (1990–2020) in Contra Costa County

Dissimilarity Index	1990 Trend	2000 Trend	2010 Trend	Current (2010 Census Block Group)
Non-White/White	41.19	41.95	41.86	44.93
Black/White	67.52	62.54	58.42	61.80
Hispanic/White	36.70	45.24	48.07	49.49
Asian or Pacific Islander/White	34.89	32.73	35.67	40.55

Source:
HUD's

Affirmatively Furthering Fair Housing Tool (AFFH-T), Table 3 – Racial/Ethnic Dissimilarity Trends, Data version: AFFHT006, released July 10th, 2020.

Local Trends

According to the 2015-2019 American Community Survey, the majority (75.2 percent) of residents in the City of Lafayette were White, followed by Asian alone (11.2 percent), and Hispanic (8.56 percent), as shown in Table 7. In comparison to the County, Lafayette is less racially diverse, as only 47.8 percent of County residents are White.

Table 7: Racial Composition for Contra Costa County and Lafayette

Race	Contra Costa County	City of Lafayette
White, non-Hispanic	47.75%	75.23%
Black or African-American, non-Hispanic	8.92%	0.49%
American Indian and Alaska Native, non-Hispanic	0.28%	0.06%
Asian, non-Hispanic	14.61%*	11.20%**
Native Hawaiian and Other Pacific Islander, non-Hispanic	N/A	0.03%
Some other race, non-Hispanic	0.30%	0.00%
Two or more races, non-Hispanic	3.77%	4.44%
Hispanic or Latino	24.36%	8.56%

*Asian and Pacific Islander combined

** Asian and Pacific Islander not combined

Sources: American Community Survey, 2015-2019; ABAG Housing Needs Data Package; Contra Costa County Consortium Analysis of Impediments to Fair Housing 2020-2025

Dissimilarity Indices for the City of Lafayette are not provided by the HUD Affirmatively Furthering Fair Housing Tool (AFFH-T) because Lafayette does not directly receive HUD funds through the Community Development Block Grant (CDBG), HOME Investment Partnerships Program (HOME), or Emergency Solutions Grants (ESG) program. According to the Contra Costa County AI, segregation exists between municipalities. The contrast between east and west County communities with high Black and Hispanic population concentrations, such as Antioch, Pittsburg, Richmond, and central County communities with low Black and Hispanic population concentration, like Danville, Lafayette, and Walnut Creek, are examples of segregation across jurisdictions in the County.

The AFFH Data Viewer provides further visualization of the geographic distribution of non-white residents in the City of Lafayette at the block group level, as shown in Map 2. Lafayette has a relatively homogenous distribution and proportion of White residents. For each block group (with the exception of portions of the Happy Valley and Burton Valley neighborhoods), the non-white population ranges between 21 to 40 percent. The Happy Valley and Burton Valley neighborhoods contain portions where the non-white population is even lower at less than 20 percent.

Map 2: Racial Demographics – City of Lafayette

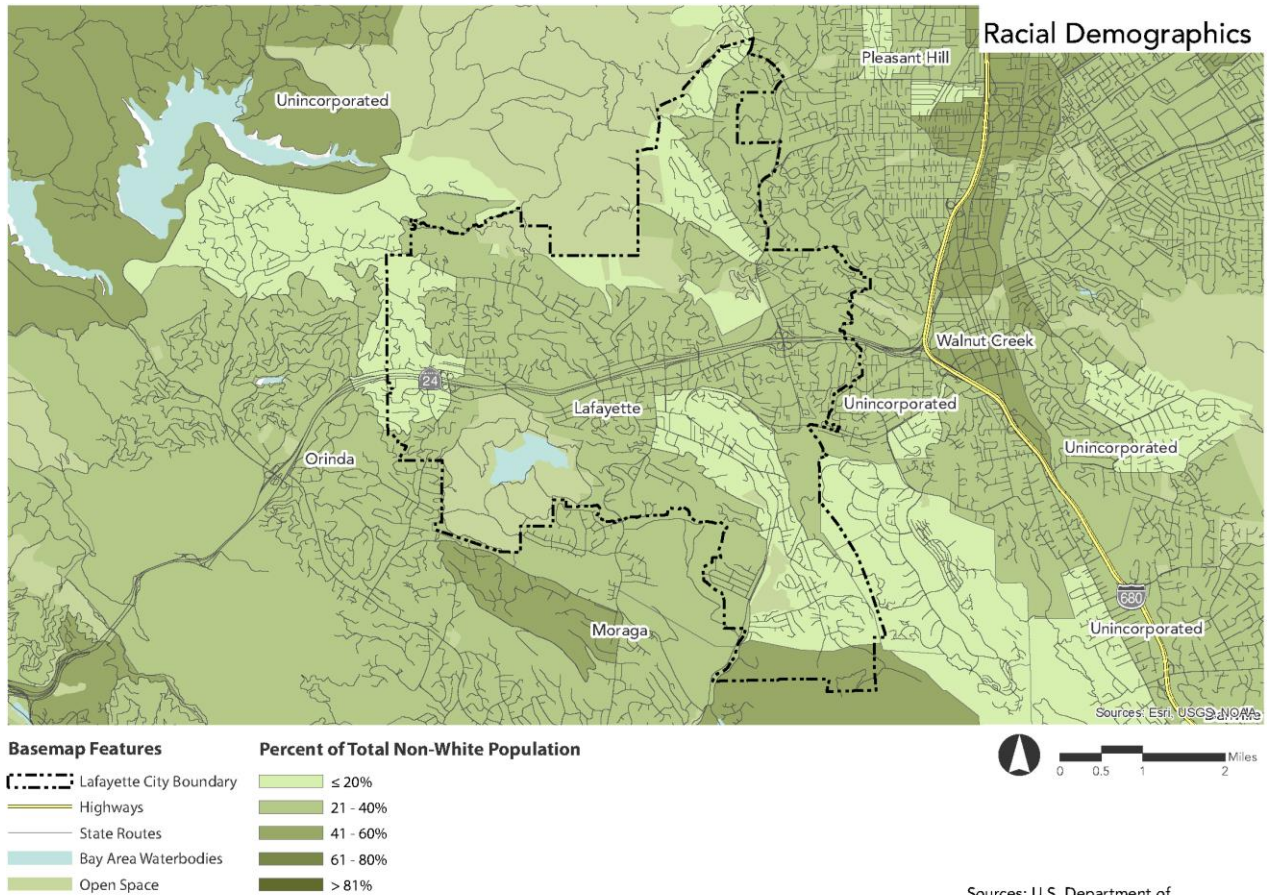


Table 8 shows the household income distribution by race and ethnicity in the City of Lafayette. Overall, other race or multiple races and non-Hispanic White households have the highest incomes with 90% and 72% earning over 100% AMI respectively. Conversely, American Indian (100%), Black (36%), and Hispanic (28%) households have higher shares of low-income households earning less than 50% AMI.

Table 8: Household Income Distribution by Race and Ethnicity, Lafayette

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, NH	100%	0%	0%	0%	0%
Asian / API, NH	5%	0%	9%	5%	80%
Black or African American, NH	0%	36%	0%	0%	64%
White, Non-Hispanic (NH)	7%	7%	7%	7%	72%
Other Race or Multiple Races, NH	0%	0%	3%	7%	90%
Hispanic or Latinx	14%	14%	9%	5%	58%
Totals	4,895	4,573	5,985	4,088	19,019

Table 9 shows poverty rate by race and ethnicity in Lafayette. American Indian and Black residents in the city have higher than average rates of poverty when compared to other residents in the community.

Table 9: Poverty Rate by Race and Ethnicity, Lafayette

Racial / Ethnic Group	Poverty Rate
American Indian or Alaska Native (Hispanic and Non-Hispanic)	42.0%
Black or African American (Hispanic and Non-Hispanic)	10.5%
Other Race or Multiple Races (Hispanic and Non-Hispanic)	4.5%
White, Non-Hispanic	3.4%
White (Hispanic and Non-Hispanic)	3.2%
Asian / API (Hispanic and Non-Hispanic)	3.2%
Hispanic or Latinx	3.0%

5.2 PERSONS WITH DISABILITIES

In 1988, Congress added protections against housing discrimination for persons with disabilities through the FHA, which protects against intentional discrimination and unjustified policies and practices with disproportionate effects. The FHA also includes the following unique provisions to persons with disabilities: (1) prohibits the denial of requests for reasonable accommodations for persons with disabilities if necessary, to afford an individual equal opportunity to use and enjoy a dwelling; and (2) prohibits the denial of reasonable modification requests. With regards to fair housing, persons with disabilities have special housing needs because of the lack of accessible and affordable housing, and the

higher health costs associated with their disability. In addition, many may be on fixed incomes that further limits their housing options.

Regional Trends

According to the 2015-2019 American Community Survey (ACS) 5-year estimates, 118,603 residents (10.9% of Contra Costa County’s population) reported having one of six disability types listed in the ACS (hearing, vision, cognitive, ambulatory, self-care, and independent living). The percentage of residents detailed by disability are listed in Table 10 below. Note that an individual may report more than one disability.

Table 10: Percentage of Populations by Disability Types in Contra Costa County and Lafayette

Disability Type	Contra Costa County	City of Lafayette
Hearing	2.9%	2.6%
Vision	1.8%	1.5%
Cognitive	4.4%	2.1%
Ambulatory	5.9%	2.7%
Self-Care Difficulty	2.4%	1.3%
Independent Living Difficulty	5.2%	2.3%
Percentage of Total Population with Disability	10.9%	12.5%

Source: 2019 ACS 5-year Estimates

In both Contra Costa County and the City of Lafayette, the percentage of individuals with disabilities also increases with age, with the highest percentage of individuals being those 65 years and older. Refer to Table 11 for the distribution of percentages by age.

Table 11: Percentage of Population with Disabilities by Age in Contra Costa County and Lafayette

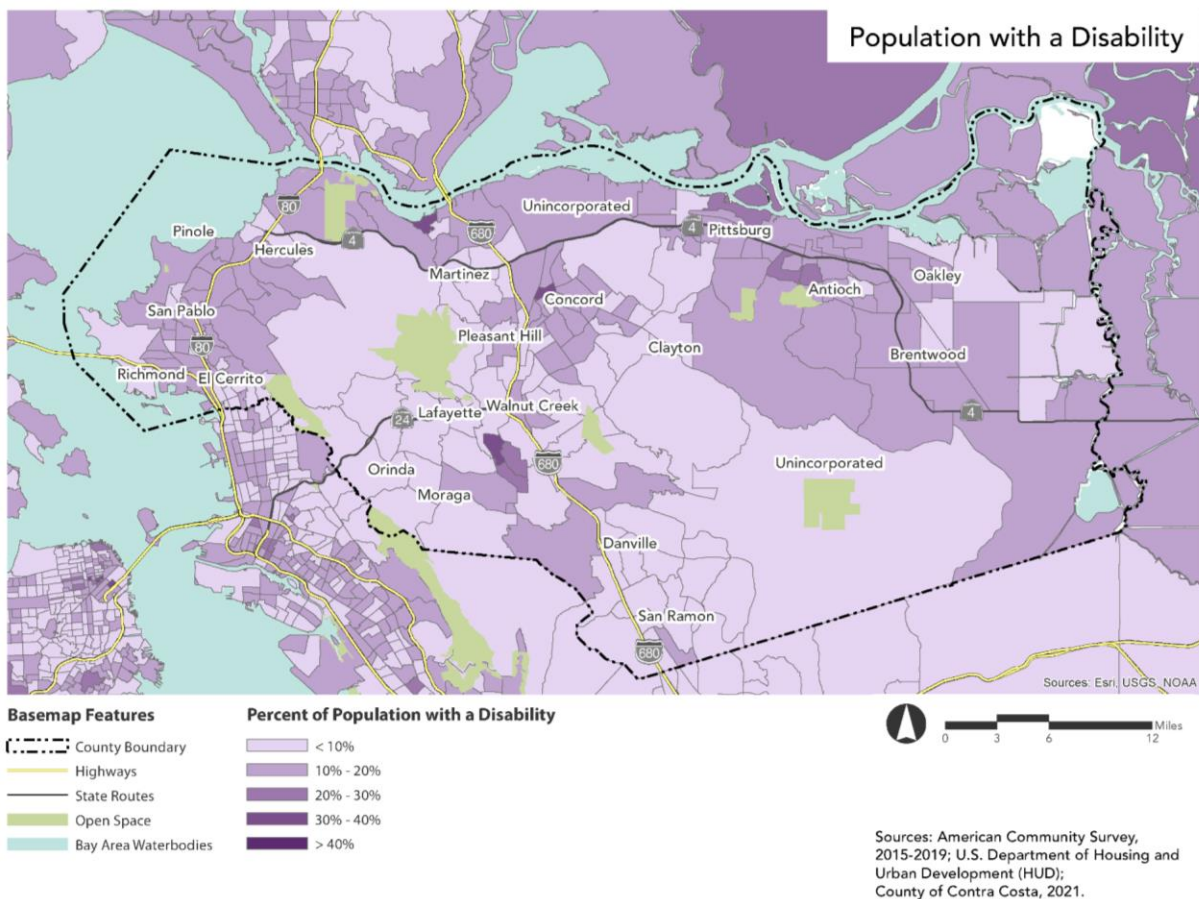
Age	Contra Costa County	Age	City of Lafayette
Under 5 years	0.8%	Under 18	2.9%
5 - 17 years	4.9%		
18 - 34 years	6.2%	18 - 64 years	6.3%
35 - 64 years	9.7%		
65 - 74 years	21.5%	65 years and over	50.5%
75 years and over	51.2%		

Source: 2019 ACS 5-year Estimates

In terms of geographic dispersal, there is a relatively homogenous dispersal of persons with disabilities, especially in Central Contra Costa County, where most census tracts have less than 10% of individuals with disabilities. Towards Eastern Contra Costa County, the Western boundary, and parts of

Southern Contra Costa County, however, the percentage of population with disabilities increases to 10–20%. Areas with a high percentage of populations with disabilities correspond with areas with high housing choice voucher (HCV) concentration (24% of people who utilize HCVs in Contra Costa County have a disability). This is likely due to residents living on a fixed income (e.g., social security, SSI) due to barriers or discrimination in employment for residents living with a disability. Though use of HCVs does not represent a proxy for actual accessible units, participating landlords remain subject to the FHA to provide reasonable accommodations and allow tenants to make reasonable modifications at their own expense. Areas with a high percentage of populations with disabilities also correspond to areas with high percentages of low-moderate income communities. The above demographic information indicates socioeconomic trends of populations of persons with disabilities.

Map 3: Population with a Disability – Contra Costa County



Local Trends

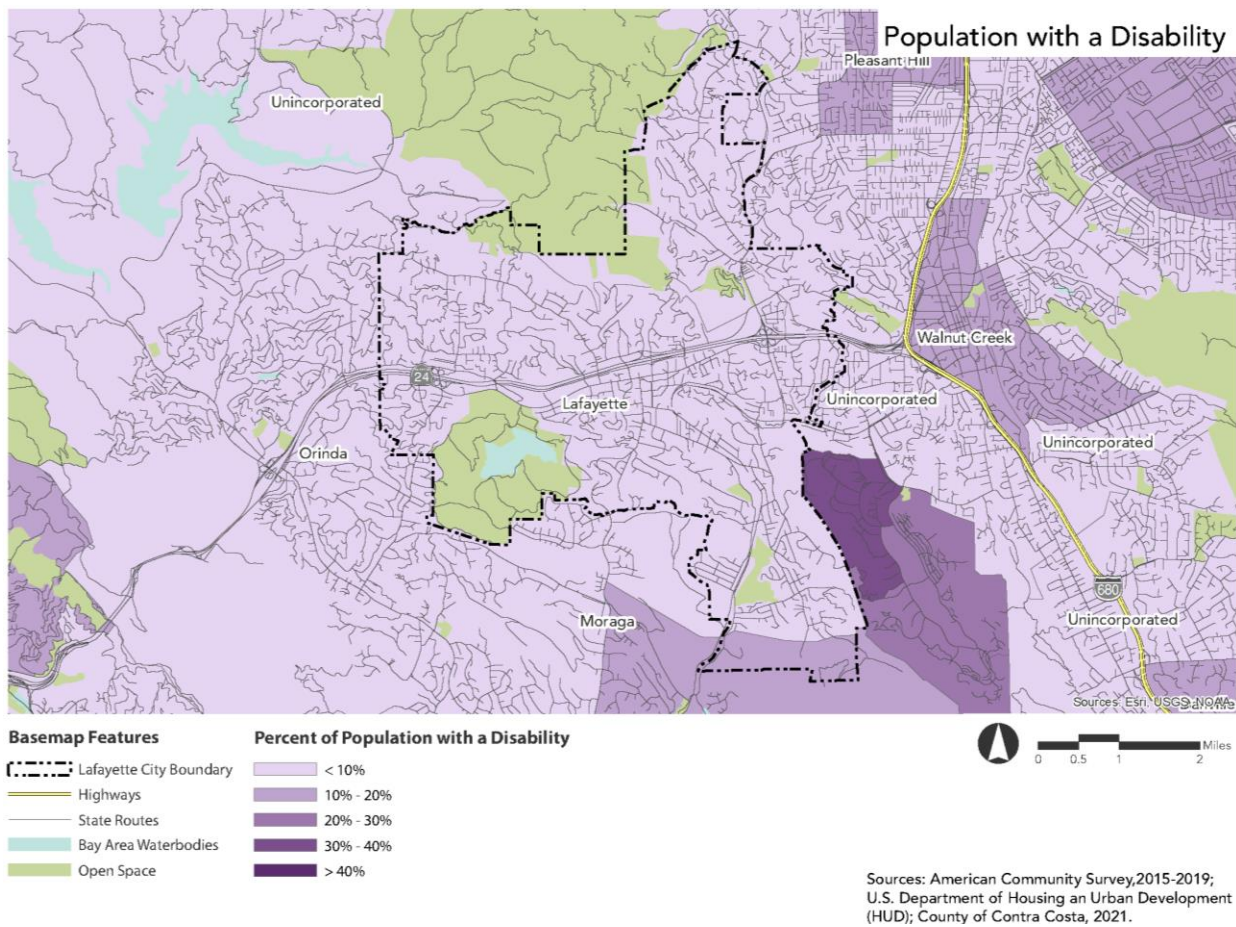
Lafayette has a slightly higher population with disabilities; however, the city’s overall disability statistics are consistent with Contra Costa County’s. The greatest percentage of disabilities in Lafayette consists of ambulatory disabilities, followed by hearing and cognitive disabilities. Overall, 7 percent of people in Lafayette have a disability of any kind.

As illustrated in Map 4, Lafayette has a homogenous distribution of residents with disabilities. All Census tracts have less than 10 percent of the population with disabilities. This distribution is similar

to adjacent cities such as Orinda. Cities northeast of Lafayette, such as Walnut Creek, and Pleasant Hill have higher concentrations of people with disabilities, where some Census Tracts have a range of 10 – 20 percent of the population with a disability. Generally, these cities also tend to have a higher population of non-white residents and lower median income.

Note that a moderate to high percentage (between 20 – 30 percent and 30 – 40 percent) of population with a disability is located directly adjacent to the city limits. This area is where Rossmoor, a senior housing community in Walnut Creek of roughly 9,000 residents 55 years and above, is located. Availability of senior housing and the presence of a senior community right outside of the city limits could be a contributing factor as to why the city has such a low percentage of population with a disability throughout.

Map 4: Population with a Disability – City of Lafayette



5.3 FAMILIAL STATUS

Under the FHA, housing providers may not discriminate because of familial status. Familial status refers to the presence of at least one child under 18 years old, pregnant persons, or any person in the process of securing legal custody of a minor child (including adoptive or foster parents). Examples of familial status discrimination include refusing to rent to families with children, evicting families once a child joins the family (through birth, adoption, or custody), enforcing overly restrictive rules regarding

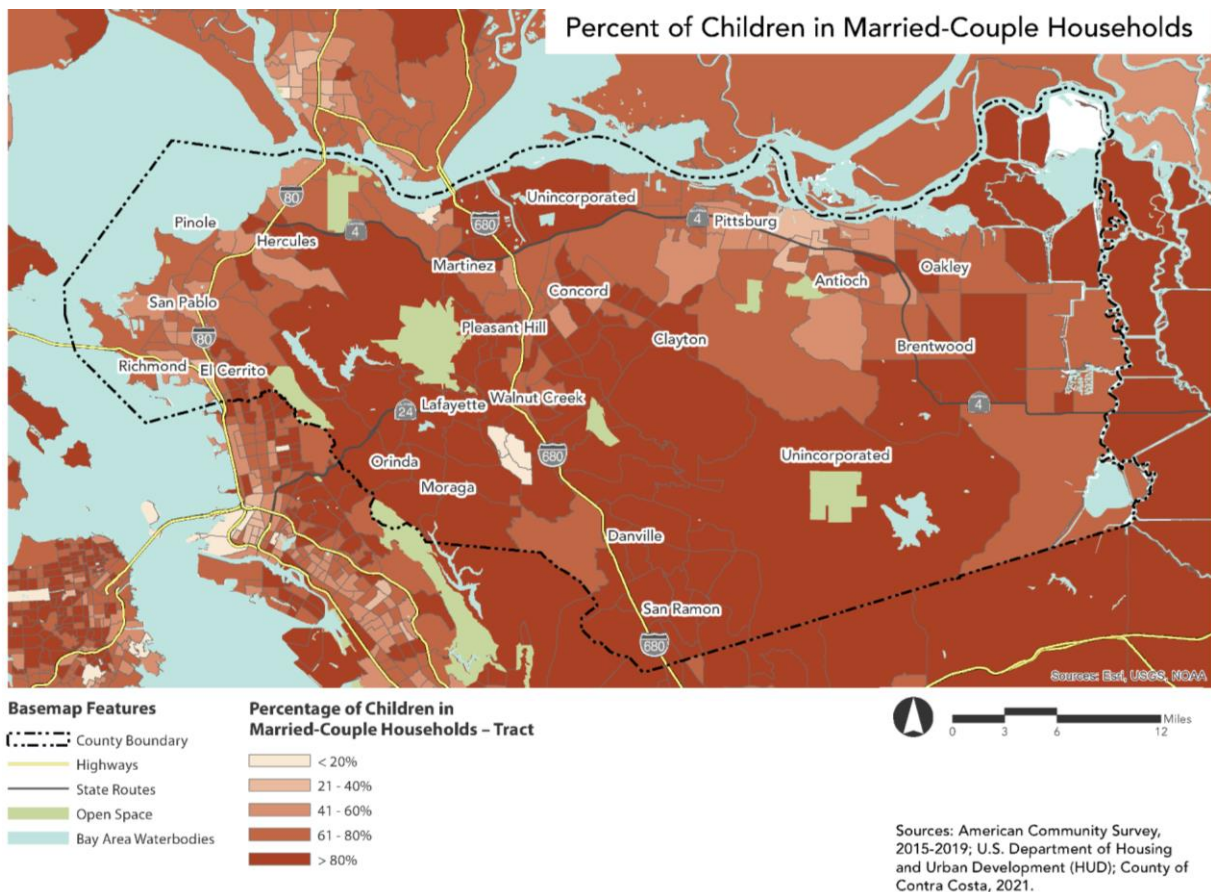
children’s use of common areas, requiring families with children to live on specific floors, buildings, or areas, charging additional rent, security deposit, or fees because a household has children, advertising a preference for households without children, and lying about unit availability.

Families with children often have special housing needs due to lower per capita income, the need for affordable childcare, the need for affordable housing, or the need for larger units with three or more bedrooms. Single parent households are also protected by fair housing law. Of particular consideration are female-headed households, who may experience greater housing affordability challenges due to typically lower household incomes compared to two-parent or male-headed households. Often, sex and familial status intersect to compound the discrimination faced by single mothers.

Regional Trends

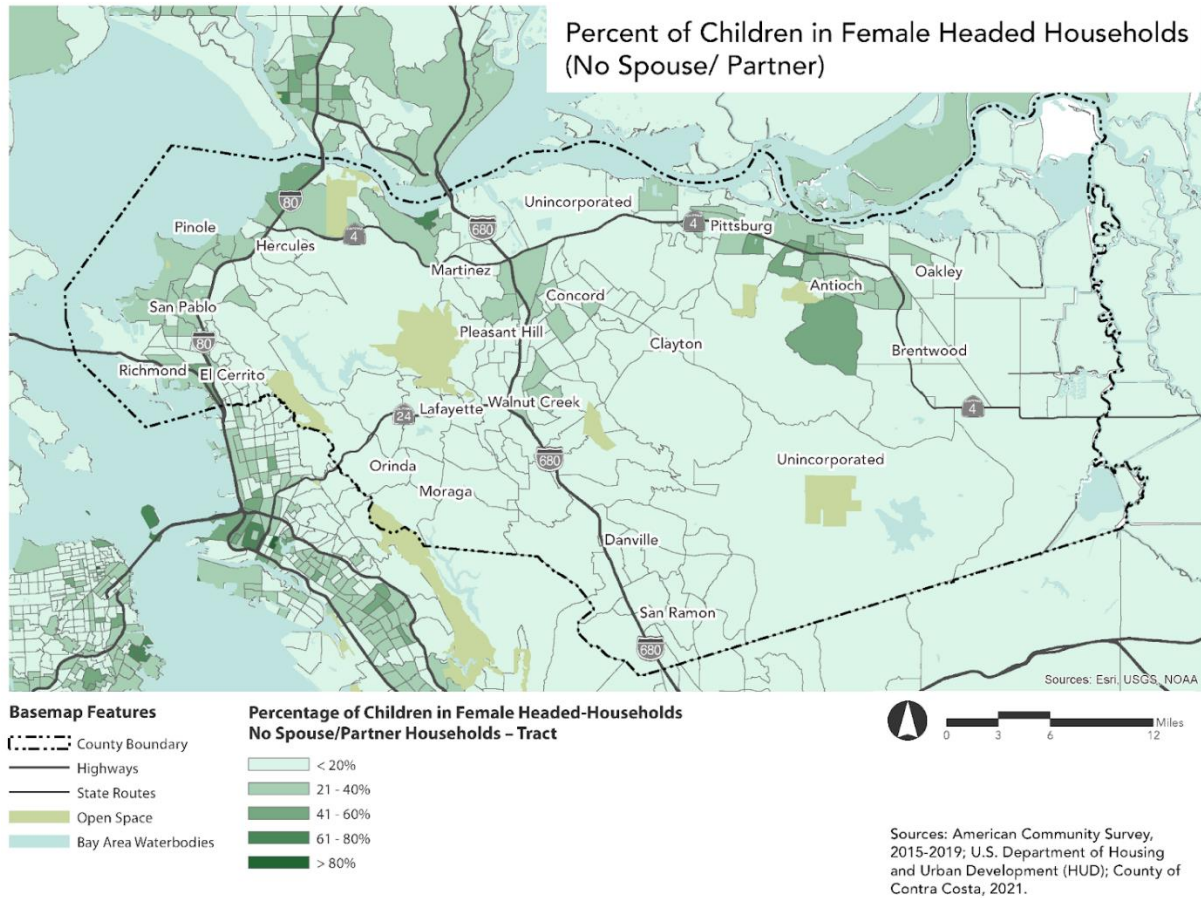
Map 5 indicates that most children living in Contra Costa County live in married-couple households, especially in central parts of the county where the percentage of children in such households exceed 80%. Census tracts adjacent to these areas also have relatively high percentages of children living in married-couple households (60 - 80%). Census tracts with the lowest percentage of children in married-couple households (less than 20%) are located between Pittsburg and Antioch.

Map 5: Percentage of Children in Married-Couple Households – Contra Costa County



Map 6 depicts the concentration of households headed by single mothers in the County by Census Tract. Areas of concentration include Richmond, San Pablo, Rodeo, Bay Point, Pittsburg, Antioch, and to the west of Concord. Those communities are also areas of high minority populations. By contrast, central County, in general, and the portions of central County to the south of the City of Concord have relatively low concentrations of children living in female-headed households (less than 20%). These tend to be more heavily White or White and Asian and Pacific Islander communities.

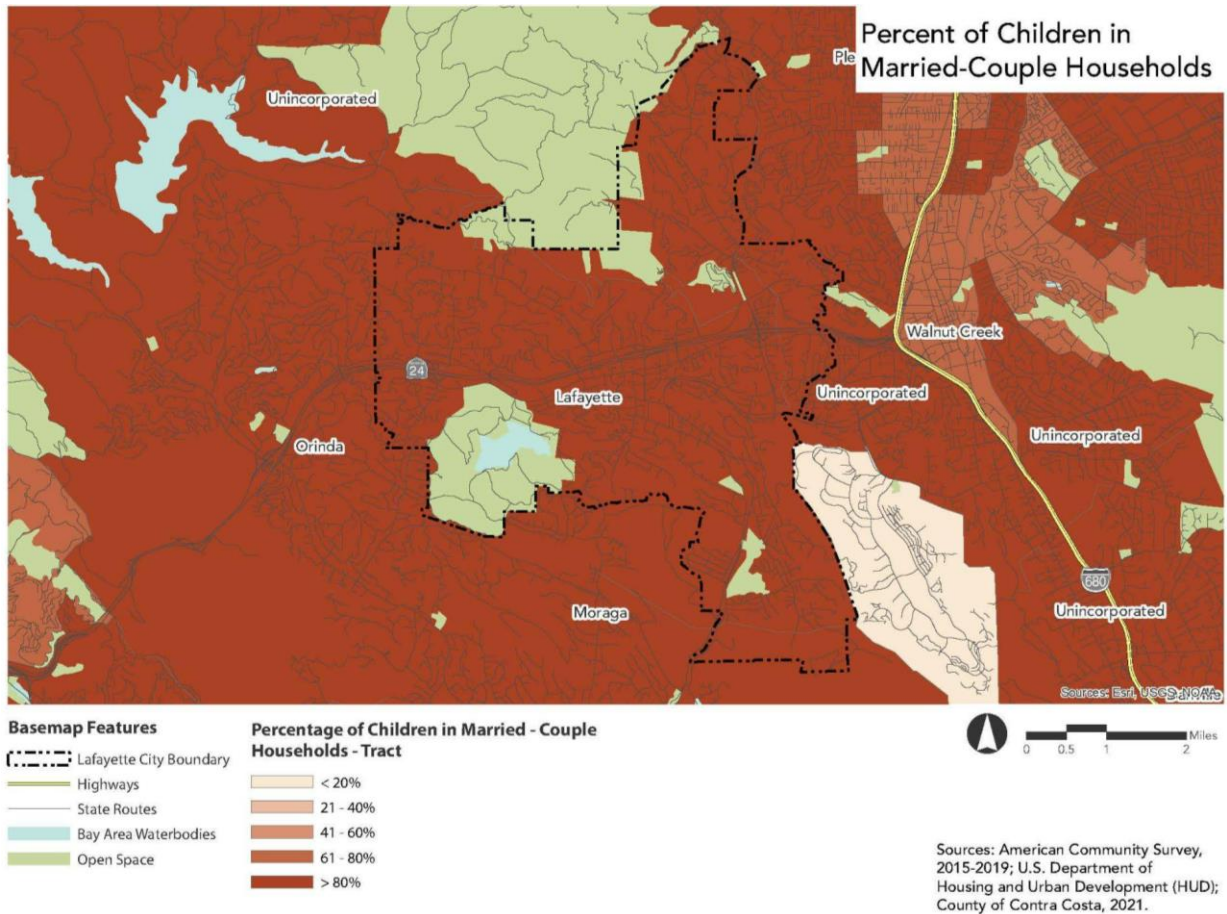
Map 6: Percentage of Children in Female Headed Households – Contra Costa County



Local Trends

All Census tracts in the City of Lafayette contain 80 percent or over of children living in married-couple households (see Map 7). Conversely, all tracts in the City contain 20 percent or less of children living in female headed households (see Map 8). This is a similar distribution to neighboring jurisdictions such as Orinda or Moraga, which also correspond to higher proportions of White residents and higher income households. Cities in the area with more female headed households include Pleasant Hill and Walnut Creek. These communities are also comprised more of non-white residents and lower income and cost burdened households. The lower share of these households in the City of Lafayette indicates a lack of housing opportunity for low- or moderate-income households.

Map 7: Percentage of Children in Married-Couple Households – City of Lafayette



Map 8: Percentage of Children in Female Headed Households – City of Lafayette

Map 8: Percentage of Children in Female Headed Households – City of Lafayette

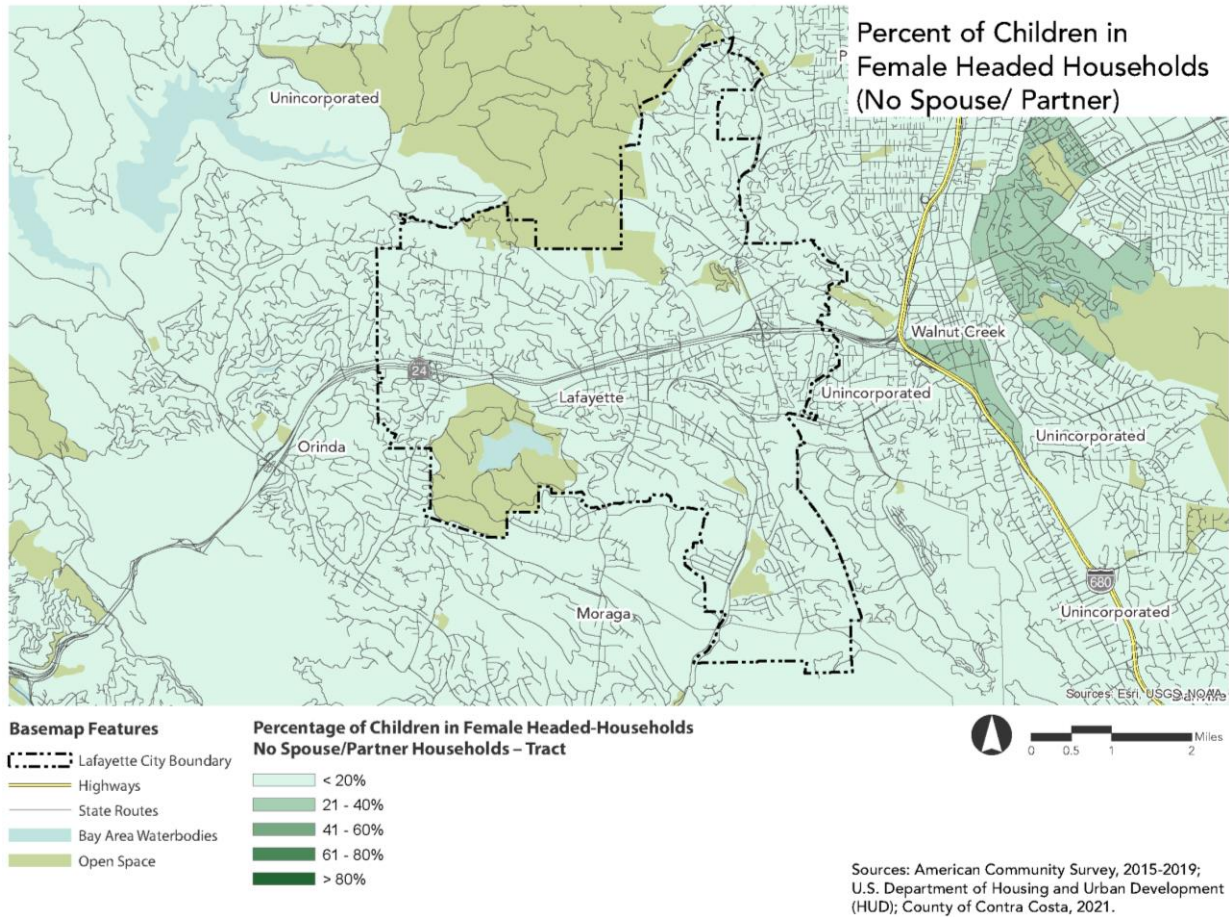


Table 12 shows households by size in the city, Contra Costa County, and the Bay Area. The city has a similar distribution of households by number of people as the county. However, the city has a smaller proportion of single person households compared to the county and Bay Area.

Table 12: Households by Size

Geography	1-Person Household	2-Person Household	3-4-Person Household	5-Person or More Household
Lafayette	16%	38%	35%	11%
Contra Costa County	22%	32%	34%	12%
Bay Area	25%	32%	33%	11%

Source: 2019 5-year ACS

Table 13 shows the tenure of households by type in the City of Lafayette. Overall, 71% of households own their home. Four out of five married-couple families own their home followed by 63% of female-headed households and 55% of male-headed households. Householders living alone (53%) and other family households (37%) have the lowest homeownership rates in the city.

Table 13: Tenure by Household Type, Lafayette

Group	Owner Occupied	Renter Occupied
Married-Couple Family Households	5,130	1,221
Householders Living Alone	817	716
Female-Headed Family Households	374	213
Male-Headed Family Households	166	135
Other Non-Family Households	243	411
Totals	6,730	2,696

Source: 2019 5-year ACS

Table 13 shows the number of units in the city by tenure and number of bedrooms. The majority of units are 3- to 4-bedrooms and owner occupied. The distribution of housing types and size are consistent with the types of households that are most prevalent in the city—married-couple family households.

5.4 INCOME LEVEL

Each year, HUD receives custom tabulations of American Community Survey (ACS) data from the U.S. Census Bureau. Known as the "CHAS" data (Comprehensive Housing Affordability Strategy), it demonstrates the number of households in need of housing assistance by estimating the number of households that have certain housing problems and have income low enough to qualify for HUD's programs (primarily 30%, 50%, and 80% of median income). HUD defines a Low to Moderate Income (LMI) area as a census tract or block group where over 51% of the population is LMI (based on HUD income definition of up to 80% of the Area Median Income).

Regional Trends

Map 9 shows the LMI areas in Contra Costa County by block group. Most of central Contra Costa County has less than 25% of LMI populations. Block groups with high concentrations of LMI (between 75–100% of the population) can be found clustered around Antioch, Pittsburg, Richmond, and San Pablo. There are also small pockets with high percentages of LMI population around Concord. Other areas of the county have a moderate percentage of LMI population (25–75%).

Map 9: Population with Low to Moderate Income Levels – Contra Costa County

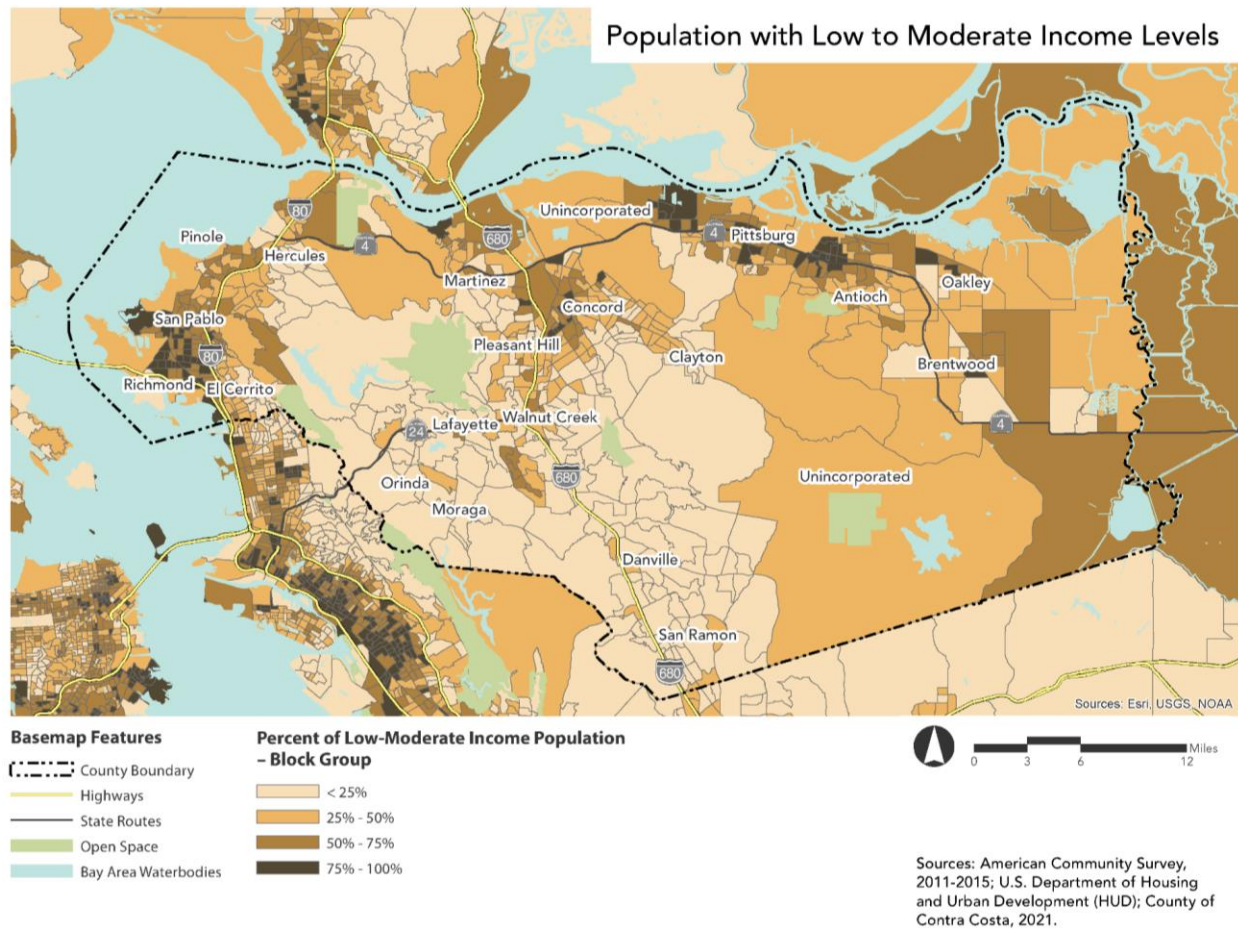


Table 14 lists Contra Costa County households by income category and tenure. Based on the above definition, 33.4 percent of Contra Costa County households are considered LMI as they earn less than 80 percent of the HUD Area Median Family Income (HAMFI). Half of all renters are considered LMI compared to only a quarter of owner households.

Table 14: Households by Income Category and Tenure in Contra Costa County

Income Distribution Overview	Owner	Renter	Total
Household Income \leq 30% HAMFI	6.5%	23.4%	12.3%
Household Income >30% to \leq 50% HAMFI	8.2%	15.0%	10.5%
Household Income >50% to \leq 80% HAMFI	10.2%	13.8%	11.4%
Household Income >80% to \leq 100% HAMFI	8.3%	10.7%	9.1%
Household Income >100% HAMFI	66.7%	36.8%	56.4%
Total Population	257,530	134,750	392,275

Source: HUD Office of Policy Development and Research (PD&R) CHAS Data; 2014–2018 ACS

Local Trends

Lafayette is generally composed of higher income households. Almost all tracts in the City earn a median income of \$125,000 or higher, which is slightly higher than the area median income for Contra Costa County (\$107,135). Few areas in the City qualify as LMI and are concentrated in central Lafayette, where 50 – 75 percent of the population is considered LMI, and Downtown Lafayette and along the south side of State Route 24, where about 25 – 50 percent of the population is considered LMI (see Map 10).

The Downtown Lafayette neighborhood also has a higher proportion of renter-occupied households and higher levels of cost-burdened renter households. Lafayette’s downtown is higher density compared to surrounding neighborhoods and is adjacent to major transportation opportunities including State Route 24, a major thoroughfare (Mount Diablo Boulevard), and a BART station. However, the concentration of LMI and renter households in the downtown area suggests a lack of affordable housing options throughout the remaining areas of the city.

To the east/southeast of Lafayette, 50-75 percent of the population is low-moderate income. This area of Walnut Creek contains Rossmoor, a community for residents 55 and older, where individuals may have fixed incomes and may have purchased their residences when prices were lower.

Table 15 provides a list of households by income category and tenure in the City of Lafayette. Generally speaking, there are disparities between the incomes of homeowners and renters, a pattern observed on both the regional and local level. In Lafayette, only 12.3 percent of owner households are considered LMI (earns less than 80% of HAMFI) compared to 36.2 percent of renter households.

Map 10: Population with Low to Moderate Income Levels – City of Lafayette

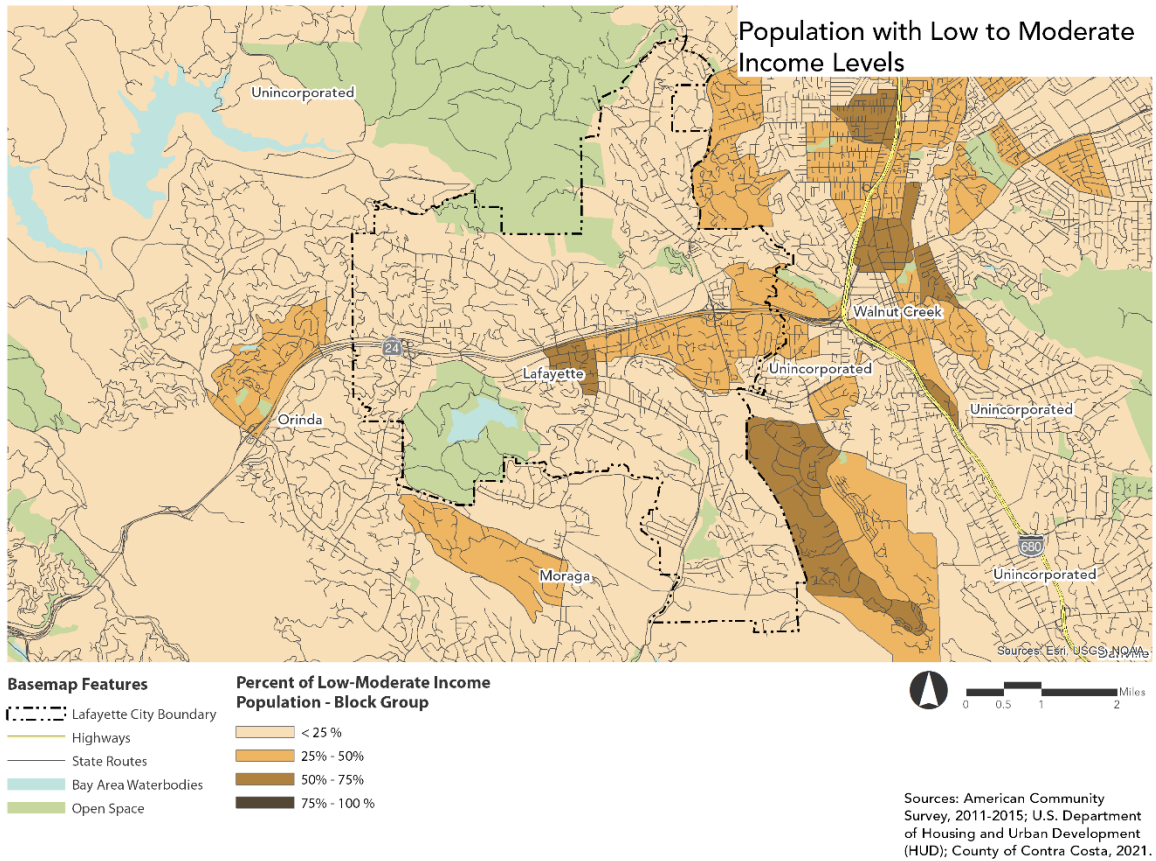


Table 15: Households by Income Category and Tenure in Lafayette

Income Distribution Overview	Owner	Renter	Total
Household Income \leq 30% HAMFI	3.1%	16.3%	6.8%
Household Income $>30\%$ to \leq 50% HAMFI	4.4%	6.8%	5.1%
Household Income $>50\%$ to \leq 80% HAMFI	4.9%	13/1%	7.2%
Household Income $>80\%$ to \leq 100% HAMFI	4.3%	10.8%	961%
Household Income $>100\%$ HAMFI	83.4%	52.9%	74.9%
Total Population	6,770	2,635	9,405

Source: HUD Office of Policy Development and Research (PD&R) CHAS Data; 2014–2018 ACS

Table 16 shows the for-sale unit distribution by value in Lafayette, Contra Costa County, and the Bay Area overall. Lafayette has seven times the number of homes valued over \$2 million compared to the county as a whole. Additionally, 6% of units are valued under \$750,000 in the city compared to 79% in the county. There are very limited opportunities for affordable ownership opportunities priced below \$250,000 in the City of Lafayette.

Table 16: For-Sale Unit Distribution by Value

Geography	Units Valued Less than \$250k	Units Valued \$250k-\$500k	Units Valued \$500k-\$750k	Units Valued \$750k-\$1M	Units Valued \$1M-\$1.5M	Units Valued \$1.5M-\$2M	Units Valued \$2M+
Lafayette	1.1%	1.6%	3.6%	11.8%	36.3%	23.1%	22.5%
Contra Costa County	7.3%	29.1%	27.0%	15.4%	13.1%	4.9%	3.1%
Bay Area	6.1%	16.3%	22.5%	20.1%	17.9%	7.9%	9.2%

Source: 2019 5-year ACS

Table 17 shows rental units distributed by gross rent in the City of Lafayette, Contra Costa County, and the Bay Area. Similar to home values, Lafayette has a concentration of high rent rentals with three times as many units priced above \$3,000 compared to the county overall.

Table 17: Rental Units Distributed by Gross Rent

Geography	Rent less than \$500	Rent \$500-\$1000	Rent \$1000-\$1500	Rent \$1500-\$2000	Rent \$2000-\$2500	Rent \$2500-\$3000	Rent \$3000 or more
Lafayette	6.1%	4.1%	15.8%	19.5%	23.1%	14.1%	17.3%
Contra Costa County	5.4%	10.1%	23.9%	29.8%	17.5%	7.5%	5.8%
Bay Area	6.1%	10.2%	18.9%	22.8%	17.3%	11.7%	13.0%

Source: 2019 5-year ACS

5.5 HOUSING CHOICE VOUCHERS (HCV)

Housing Choice Vouchers (HCV) are a form of HUD rental subsidy issued to low-income households that promise to pay a certain amount of the household’s rent. Prices, or payment standards, are set based on the rent in the metropolitan area, and voucher households must pay any difference between the rent and the voucher amount. Participants of the HCV program are free to choose any rental housing that meets program requirements

An analysis of the trends in HCV concentration can be useful in examining the success of the program in improving access to opportunity for voucher holders. The absence of HCV holders can indicate discriminatory behavior among landlords and a lack of opportunity for low income households or renter households more generally. One of the objectives of the HCV program is to encourage

participants to avoid high-poverty neighborhoods, and encourage the recruitment of landlords with rental properties in low-poverty neighborhoods. HCV programs are managed by Public Housing Agencies (PHAs), and the programs assessment structure (Section Eight Management Assessment Program) includes an “expanding housing opportunities” indicator that shows whether the PHA has adopted and implemented a written policy to encourage participation by owners of units located outside areas of poverty or minority concentration.

A study prepared by HUD’s Office of Policy Development and Research found a positive association between the HCV share of occupied housing and neighborhood poverty concentration, and a negative association between rent and neighborhood poverty. This means that HCV use was concentrated in areas of high poverty where rents tend to be lower. In areas where these patterns occur, the program has not succeeded in moving holders out of areas of poverty.

This section will also discuss the Location Affordability Index. The Index was developed by HUD in collaboration with DOT under the federal Partnership for Sustainable Communities. One objective of the Partnership is to increase public access to data on housing, transportation, and land use. Before this Index, there was no standardized national data source on household transportation expenses, which limited the ability of homebuyers and renters to fully account for the cost of living in a particular city or neighborhood.

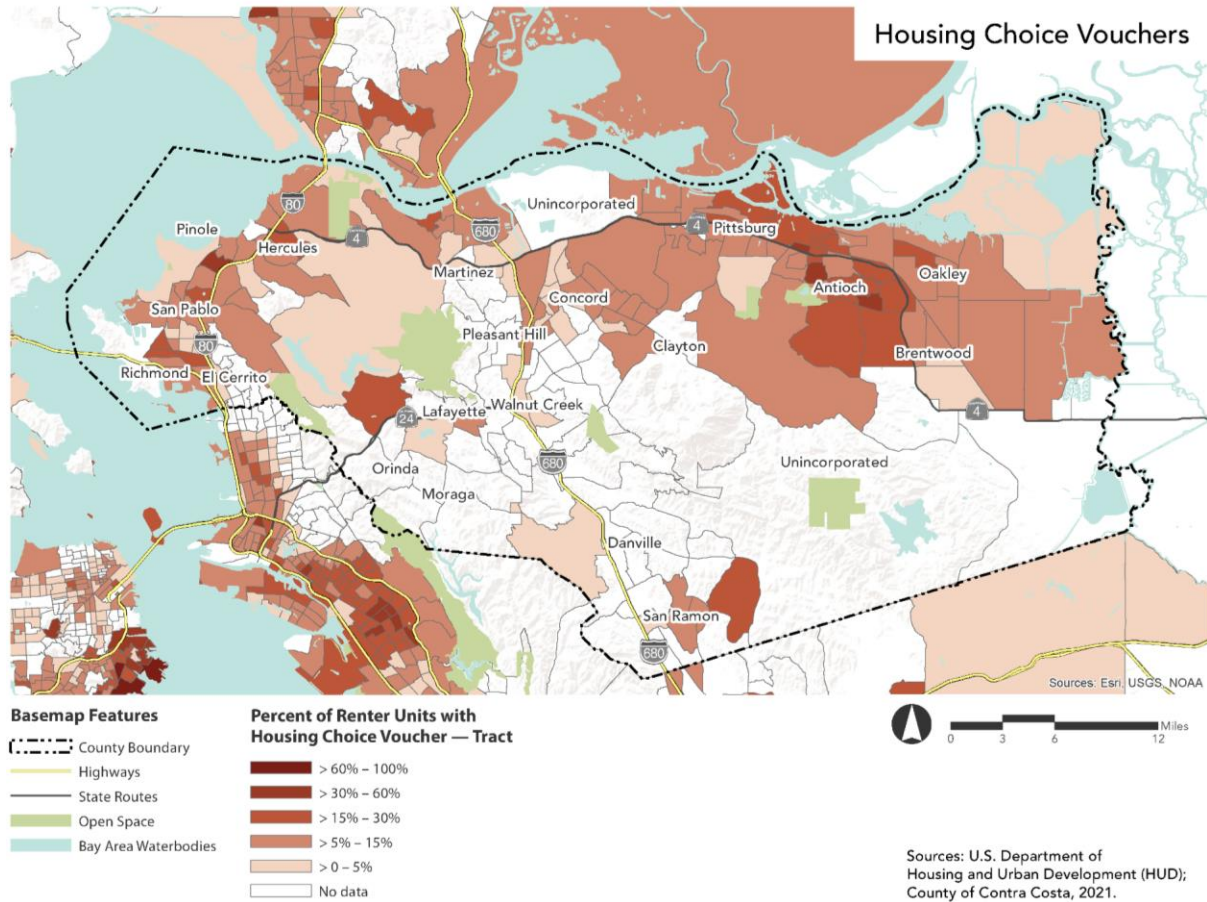
The prevailing standard of affordability in the United States is paying 30% or less of your family’s income on housing, but this fails to account for transportation costs. Transportation costs have grown significantly as a proportion of household income since this standard was established. According to the Bureau of Labor Statistics, in the 1930’s American households spent just 8% of their income on transportation. Since then, as a substantial proportion of the U.S. population has migrated from center cities to surrounding suburbs and exurbs and come to rely more heavily (or exclusively) on cars, that percentage has steadily increased, peaking at 19.1% in 2003. As of 2013, households spent on average about 17% of their annual income on transportation, second only to housing costs in terms of budget impact. For many working-class and rural households, transportation costs actually exceed housing costs.

Regional Trends

In Contra Costa County, the Housing Authority of Contra Costa County (HACCC) administers approximately 7,000 vouchers under the HCV program (and Shelter Care Plus program). Northwest Contra Costa County is served by the Richmond Housing Authority (RHA) that administers approximately 1,851 HCVs. North-central Contra Costa County is served by the Housing Authority of the City of Pittsburg (HACP), which manages 1,118 tenant-based HCVs.

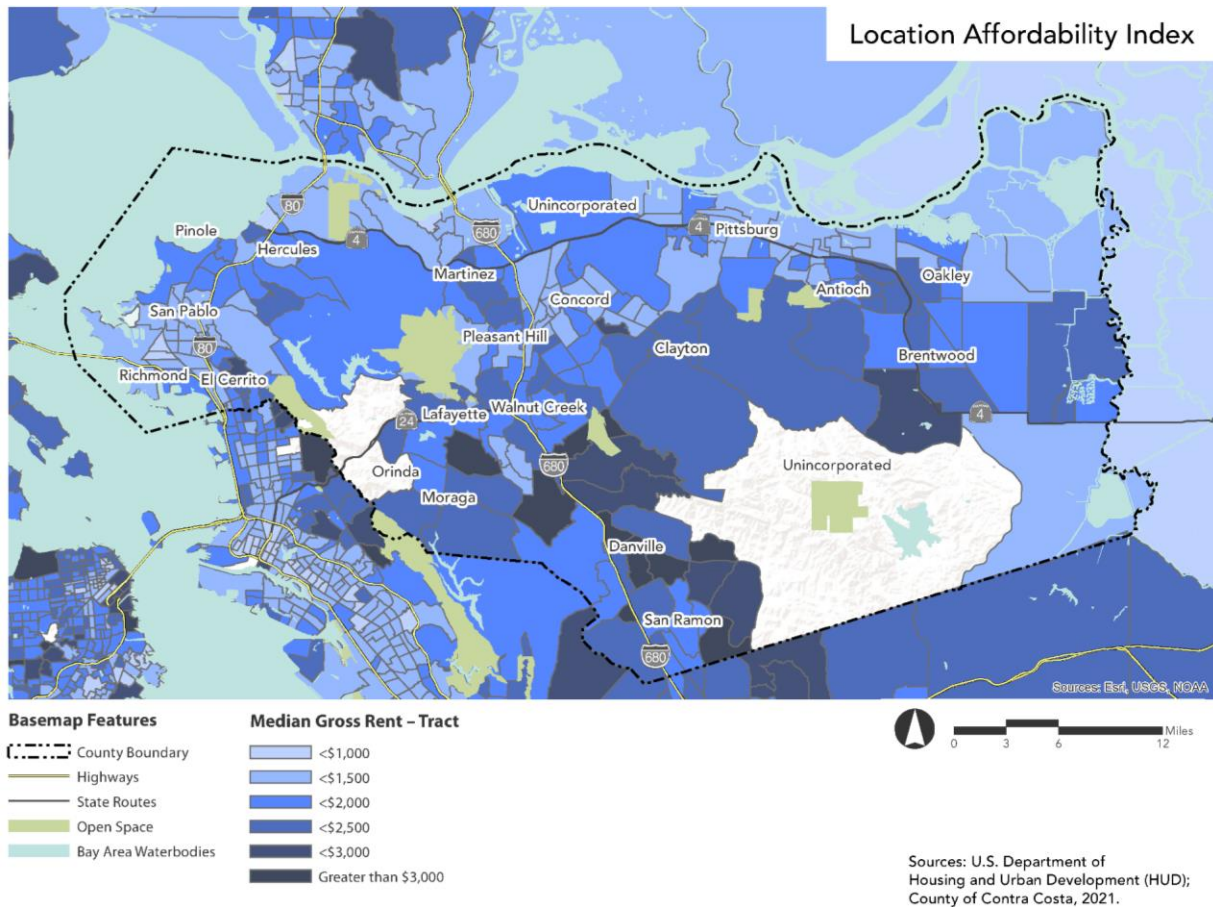
The HCV program serves as a mechanism for bringing otherwise unaffordable housing within reach of low-income populations. With reference to Map 11, the program appears to be most prominent in western Contra Costa County, in heavily Black and Hispanic areas, and in the northeast of the County, in predominantly Black, Hispanic, and Asian areas. Central Contra Costa County largely has no data on the percentage of renter units with HCVs. The correlation between low rents and a high concentration of HCV holders holds true for the areas around San Pablo, Richmond, Martinez, Pittsburg, and Antioch.

Map 11: Percentage of Renter Units with Housing Choice Vouchers – Contra Costa County



Map 12 shows the Location Affordability Index in Contra Costa County; note there is no data for the areas on the map that lack color. In Contra Costa County, the majority of the county has a median gross rent of \$2,000–\$2,500. Central Contra Costa County (areas between Danville and Walnut Creek) have the highest rents around \$3,000 or more. The most affordable tracts in the county are along the perimeter of the County in cities like Richmond, San Pablo, Pittsburg and Martinez.

Map 12: Location Affordability Index – Contra Costa County



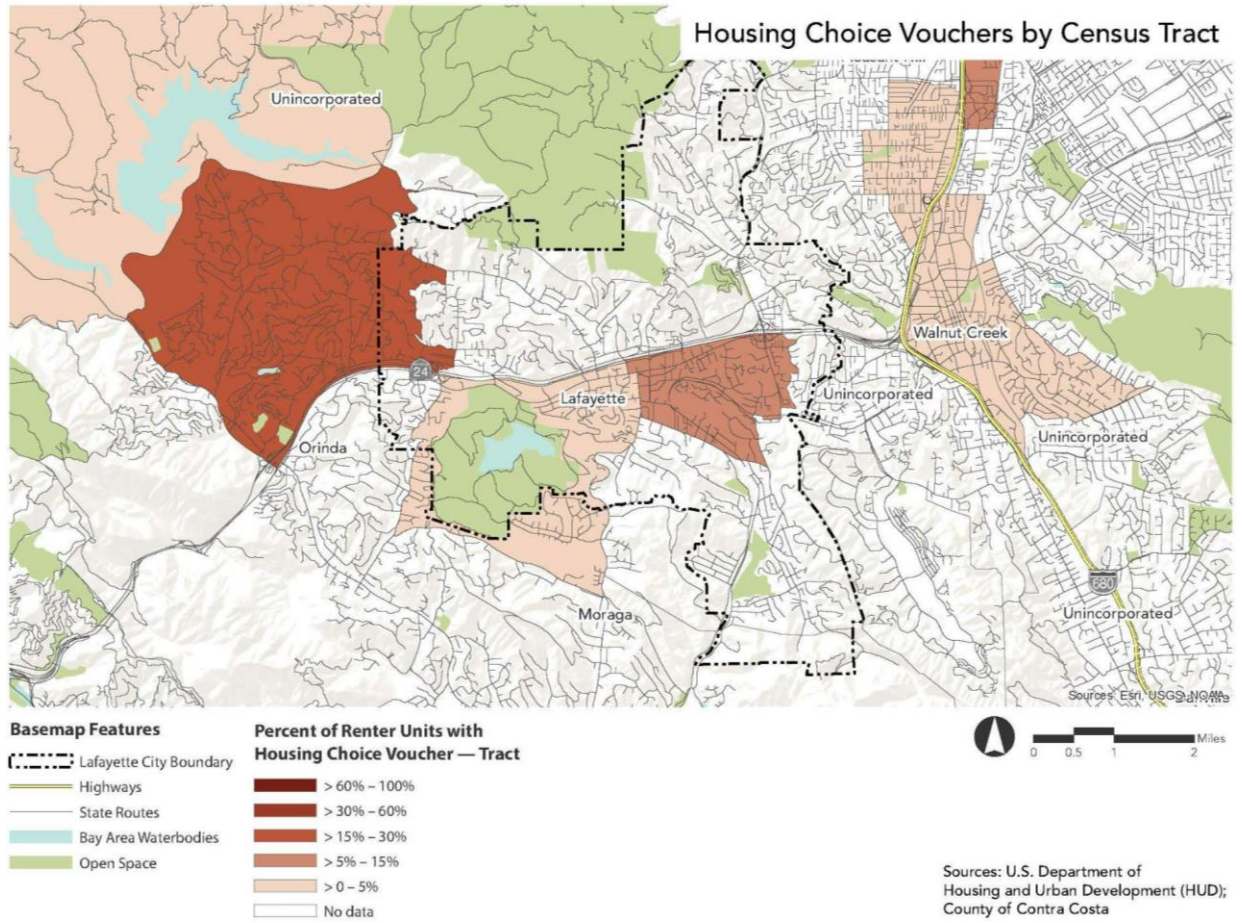
Local Trends

The City of Lafayette does not operate its own housing authority but is served by the Contra Costa County Housing Authority. The City encourages people to contact the CCC Housing Authority for any questions about Section 8 or housing vouchers.

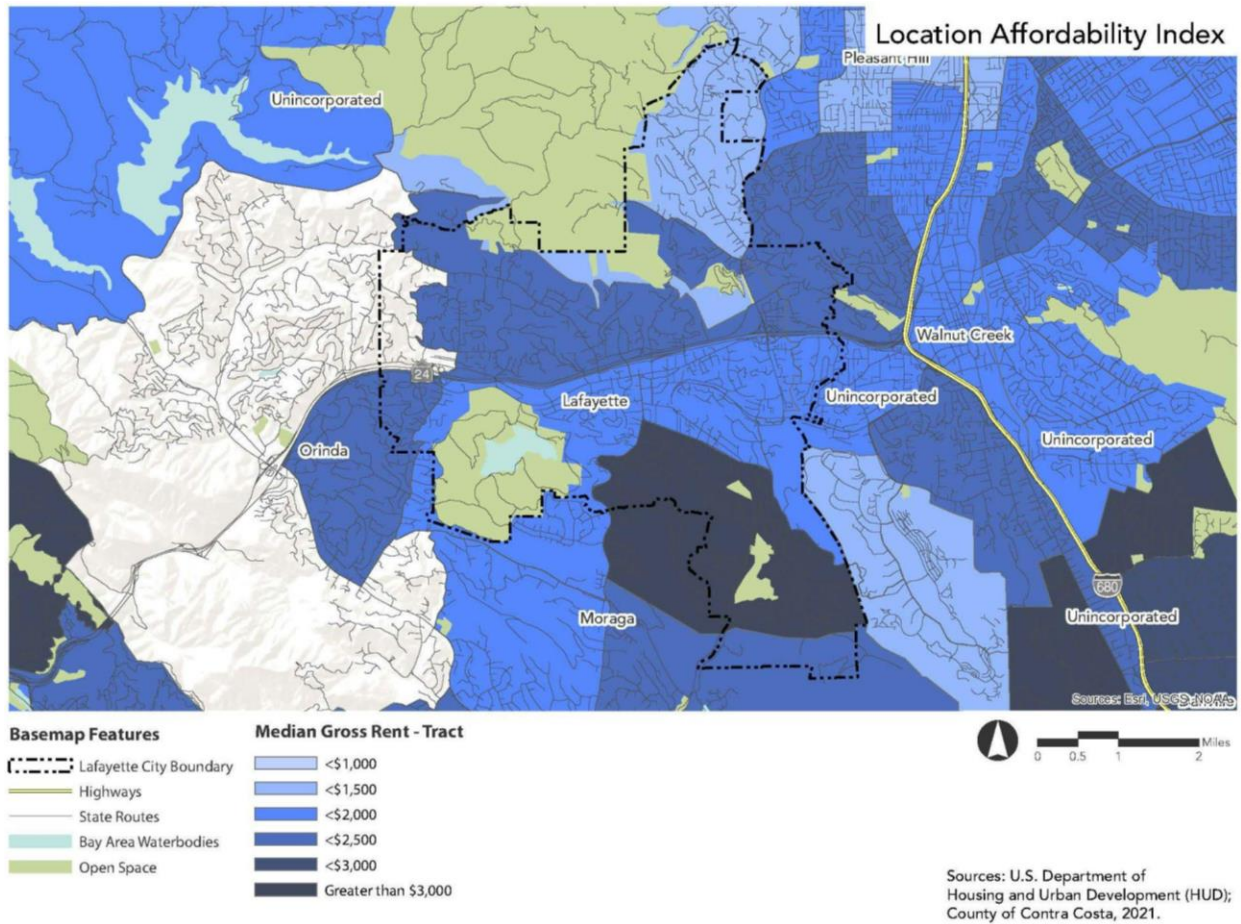
In Lafayette, the areas with HCV use correspond to areas with higher proportion of renter-occupied households, cost-burdened renter households, and LMI households, which are mostly located in Downtown Lafayette (see Map 13). In this area, between 0 – 15 percent of renter occupied housing units use HCVs.

Neighborhoods to the north and south of Downtown have no data available. The absence of renters using housing vouchers to pay for rent indicates a lack of supply of rental housing. According to the Location Affordability Index, the Downtown area is the most affordable, with rents at \$2,000 or less (see Map 14). The areas to the north and south have the highest costs where rents are \$2,500 or greater. One tract in the Burton Valley neighborhood has rents greater than \$3,000.

Map 13: Percentage of Renter Units with Housing Choice Vouchers – City of Lafayette



Map 14: Location Affordability Index – City of Lafayette



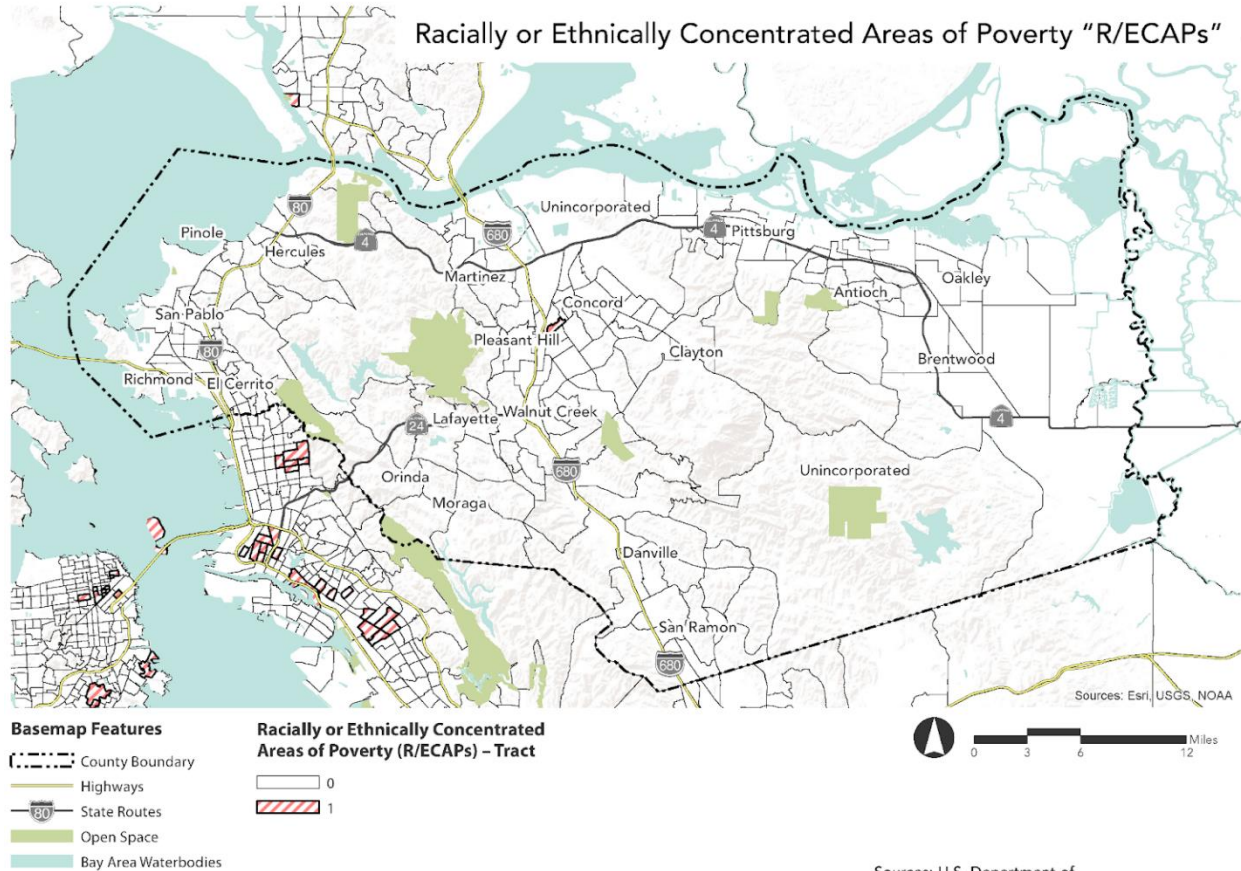
5.6 RACIALLY AND ETHNICALLY CONCENTRATED AREAS

Racially and Ethnically Concentrated Areas of Poverty (R/ECAPs) are geographic areas with significant concentrations of poverty and minority populations. The HUD developed a census-tract based definition of R/ECAP that relies on a racial and ethnic concentration threshold and a poverty test. The threshold states that an area with a non-White population of 50% or more would be identified as a R/ECAP; the poverty test defines areas of extreme poverty as areas where 40% or more of the population live below the federal poverty line or where the poverty rate is three times the average poverty rate for the metropolitan area (whichever is lower). Thus, an area that meets either the racial or ethnic concentration, and the poverty test would be classified as a R/ECAP. Identifying R/ECAPs will facilitate an understanding of entrenched patterns of segregation and poverty due to the legacy effects of historically racist and discriminatory housing laws.

Regional Trends

In Contra Costa County, the only area that meets the official definition of a R/ECAP is Monument Corridor in Concord (highlighted with red stripes in Map 15 below).

Map 15: R/ECAPs – Contra Costa County

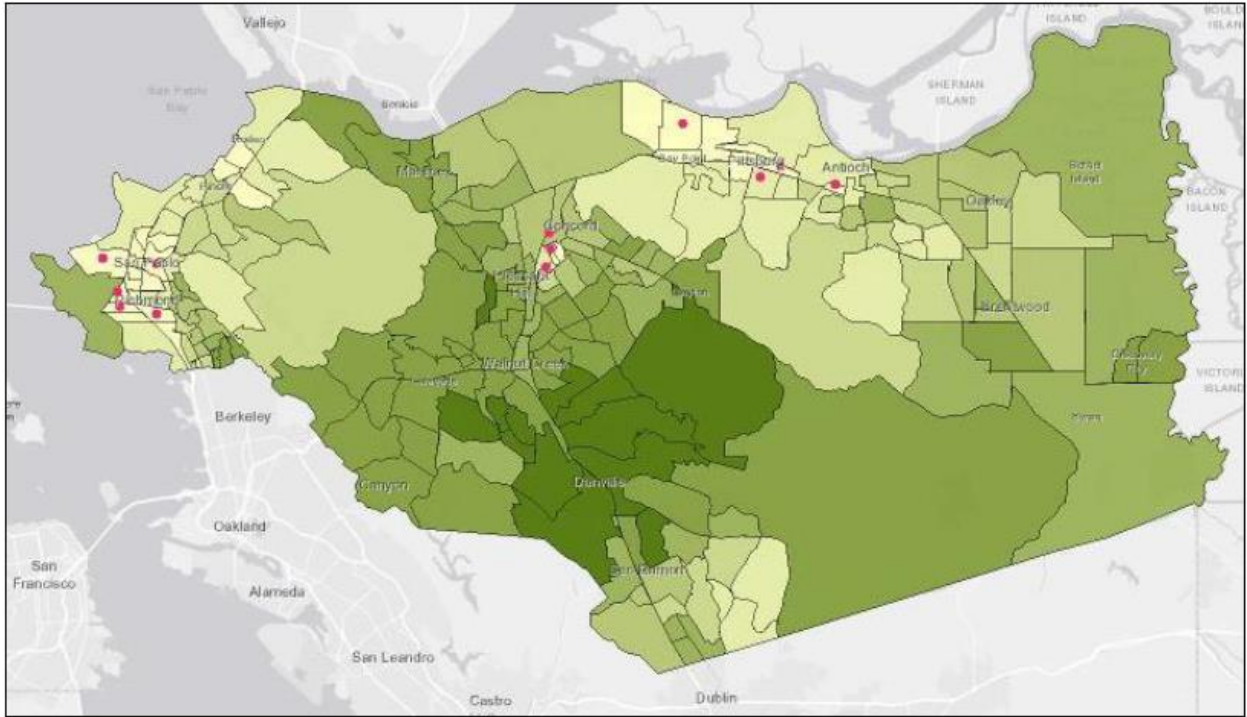


Sources: U.S. Department of Housing and Urban Development, 2009-2013 (HUD); County of Contra Costa, 2021.

Expanded R/ECAPs in Contra Costa County -- According to the 2020 Contra Costa County AI, however, the HUD definition that utilizes the federal poverty rate is not suitable for analysis in the San Francisco Bay Area due to the high cost of living. To account for the higher incomes in the region, the Contra Costa County AI proposes an alternate definition of a R/ECAP that includes majority-minority census tracts that have poverty rates of 25% or more, a lower threshold than HUD's. Under this definition, twelve other census tracts would qualify as R/ECAPs in the areas of Antioch (1), Bay Point (1), Concord (3), Pittsburg (2), North Richmond (1), Richmond (3) and San Pablo (1). Refer to Map 16 for the locations of R/ECAPs based on the expanded definition. Note that the Contra Costa County AI does not provide a legend for the map.

According to the 2012–2016 American Community Survey, 69,326 people lived in these expanded R/ECAPs, representing 6.3% of the County's population. Hispanic and Black populations make up a disproportionately large percentage of residents who reside in R/ECAPs compared to the population of the County or Region as a whole. In Contra Costa County, approximately 53% of individuals living in R/ECAPs are Hispanic, nearly 18% are Black, 19.57% are Mexican American, 4.65% are Salvadoran American, and 1.49% are Guatemalan Americans. Families with children under 18 still in the household comprise almost 60% of the population in Contra Costa County's R/ECAPs. To those already living in poverty, the higher rate of dependent children in their households would translate to a greater strain on their resources.

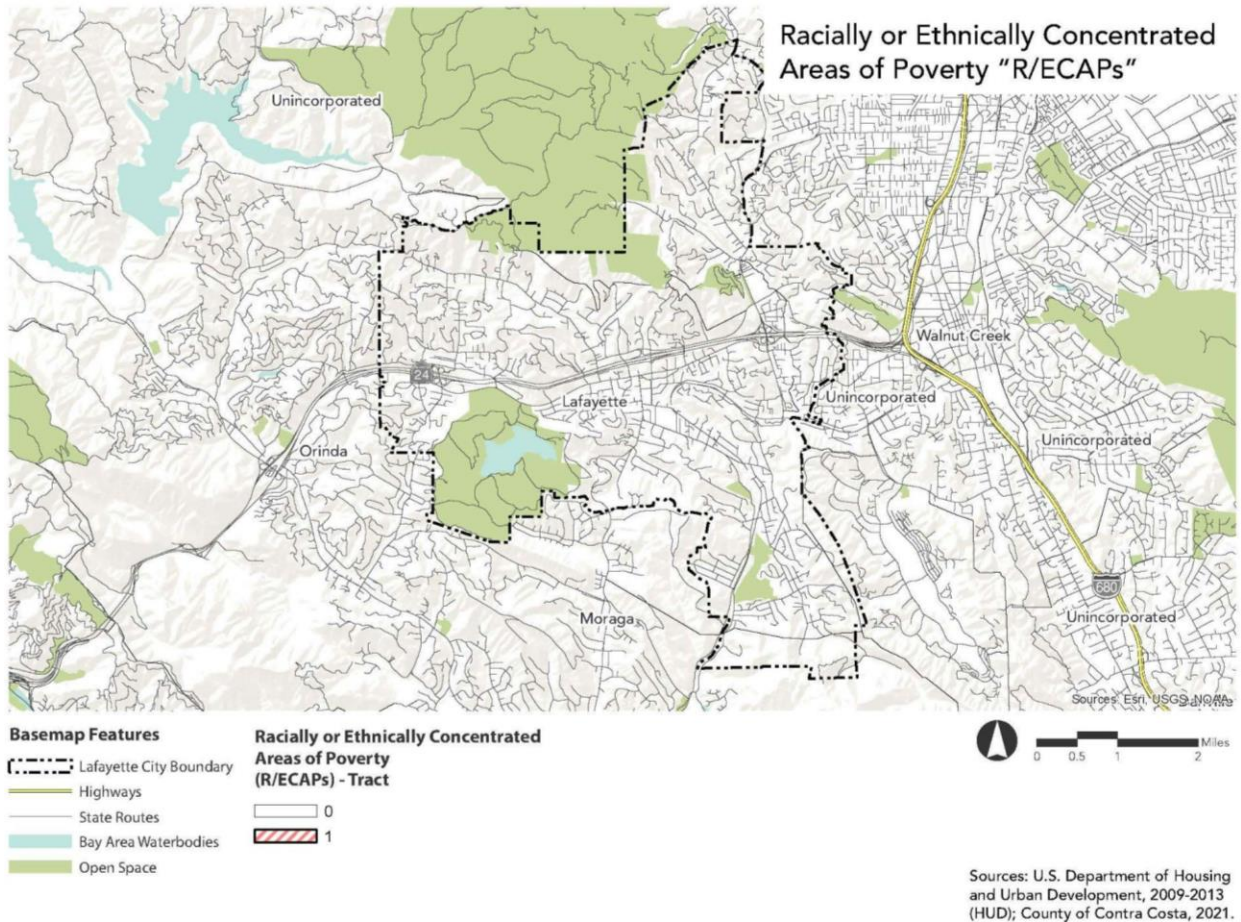
Map 16: Expanded R/ECAPs in Contra Costa County



Local Trends

There are no R/ECAP areas in Lafayette (Map 17). Even with the expanded definition of R/ECAPs, as discussed in the County’s 2020 AI, no R/ECAPS exist within the City.

Map 17: R/ECAPs – City of Lafayette



5.7 RACIALLY CONCENTRATED AREAS OF AFFLUENCE (RCAAS)

Racially Concentrated Areas of Affluence (RCAAs) are defined by the HUD as communities with a large proportion of affluent and non-Hispanic White residents. Recent research from the University of Minnesota Humphrey School of Public Affairs shows the importance of including RCAAs in analyses as they reflect past and current policies that create and perpetuate areas of high opportunity and exclusion.⁵ RCAAs also identify advantaged and disadvantaged neighborhoods as well as concentrations and segregated groups relative to these neighborhoods (e.g., concentrated poverty versus affluence).

This analysis of Racially Concentrated Areas of Affluence in Lafayette are defined by the Department of Housing and Community Development’s as census tracts where 1) the percentage of non-Hispanic White residents is 1.25 times higher than the COG region’s percentage of non-Hispanic White residents; and 2) the median household income is two times higher than the COG AML.

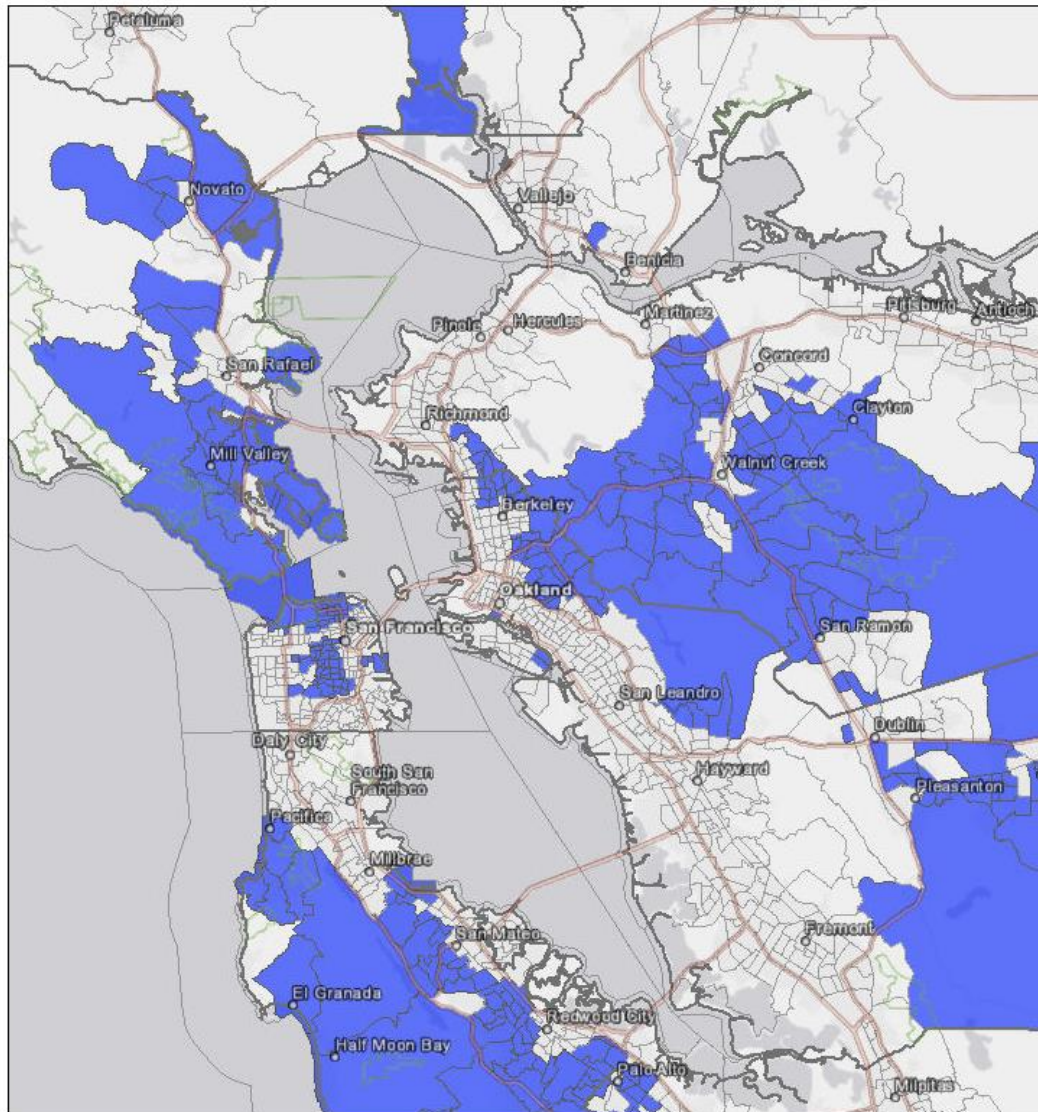
⁵ Goetz, E. G., Damiano, A., & Williams, R. A. (2019). Racially Concentrated Areas of Affluence: A Preliminary Investigation. *Cityscape: A Journal of Policy Development and Research*, 21(1), 99–124.

Regional Trends

Maps 18 and 19 illustrate the distribution of RCAAs across the Bay Area region, Contra Costa County, and the City of Lafayette. Cross-referencing these maps, it is important to note geographic patterns: In the Eastern Bay Area, residents living in RCAAs are more likely to live further from the coast and are overwhelmingly concentrated in Contra Costa and Alameda counties. Across the Bay, however, residents living in RCAAs are directly on the coast with prominent concentrations throughout Marin County. For the Eastern Bay region, this could be attributed to neighboring jurisdictions that are closer to the Bay such as Berkeley and Oakland given their large populations of students and low-income residents—both of which are less likely to earn double the AMI.

As discussed below, Contra Costa County and the City of Lafayette’s RCAAs (map 19) are relatively consistent with the location patterns of the region overall—especially jurisdictions located to the east and west of Lafayette. RCAAs in Lafayette, like similar surrounding jurisdictions, are low density, suburban developments mostly comprised of single family detached homes and near parks and natural areas.

Map 18: Racially Concentrated Areas of Affluence (RCAs) by Census Tract, Bay Area, 2015-2019



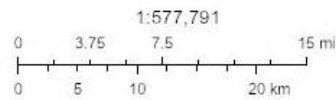
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County Boundaries

(R) Racially Concentrated Areas of Affluence "RCAA" (ACS, 2015 -2019) - Tract

0 - Not a RCAA

1 - RCAA



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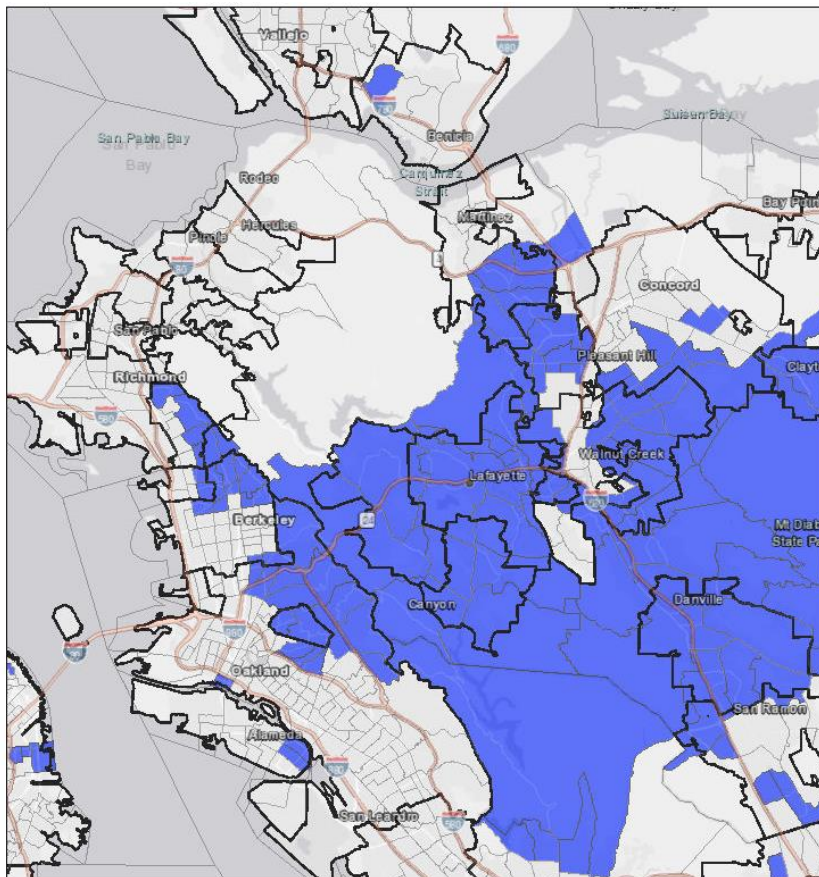
CA HCD
Esri, HERE, Garmin, USGS, EPA, NPS | PlaceWorks 2021, HUD 2019 | PlaceWorks 2021, HUD 2020 | PlaceWorks 2021, ESRI, U.S. Census | ESRI, TCAC 2022, HCD 2022, PlaceWorks 2022 |

Source: [California Housing and Community Development AFFH Data Viewer](#)

Local Trends

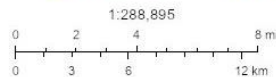
There is a string of RCAAs that run from Danville to Lafayette and taper off as Walnut Creek emerges (Map 19). This aligns with the cities’ racial demographic and median income (summarized in Table 19 below) Not all census tracts/block groups qualify as RCAAs—however, as these maps show, census block groups in Contra Costa County with high White populations often have higher median incomes. This indicates that RCAAs are likely a regional issue where cities have higher proportions of White residents and median incomes.

Map 20: Racially Concentrated Areas of Affluence (RCAAs) by Census Tract, Contra Costa County, 2015-2019



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- City/Town Boundaries
- (R) Racially Concentrated Areas of Affluence "RCAA" (ACS, 2015 -2019) - Tract
- 0 - Not a RCAA
- 1 - RCAA



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CA HCD
Bureau of Land Management, Esri, HERE, Garmin, USGS, EPA, NPS | PlaceWorks 2021, HUD 2019 | PlaceWorks 2021, HUD 2020 | PlaceWorks 2021, ESRI, U.S. Census | ESRI, TCAC 2022, HCD

Source: California Department of Housing and Community Development AFFH Data Viewer

Table 19: White Population and Median Household Income of RCAAs in Contra Costa County

<u>City</u>	<u>White Population</u>	<u>Median Household Income (2019)</u>
<u>Danville</u>	<u>80.53%</u>	<u>\$160,808</u>
<u>Lafayette</u>	<u>81.23%</u>	<u>\$178,889</u>
<u>Walnut Creek</u>	<u>74.05%</u>	<u>\$105,948</u>

Source: DataUSA.io (2019)

Regional Trends

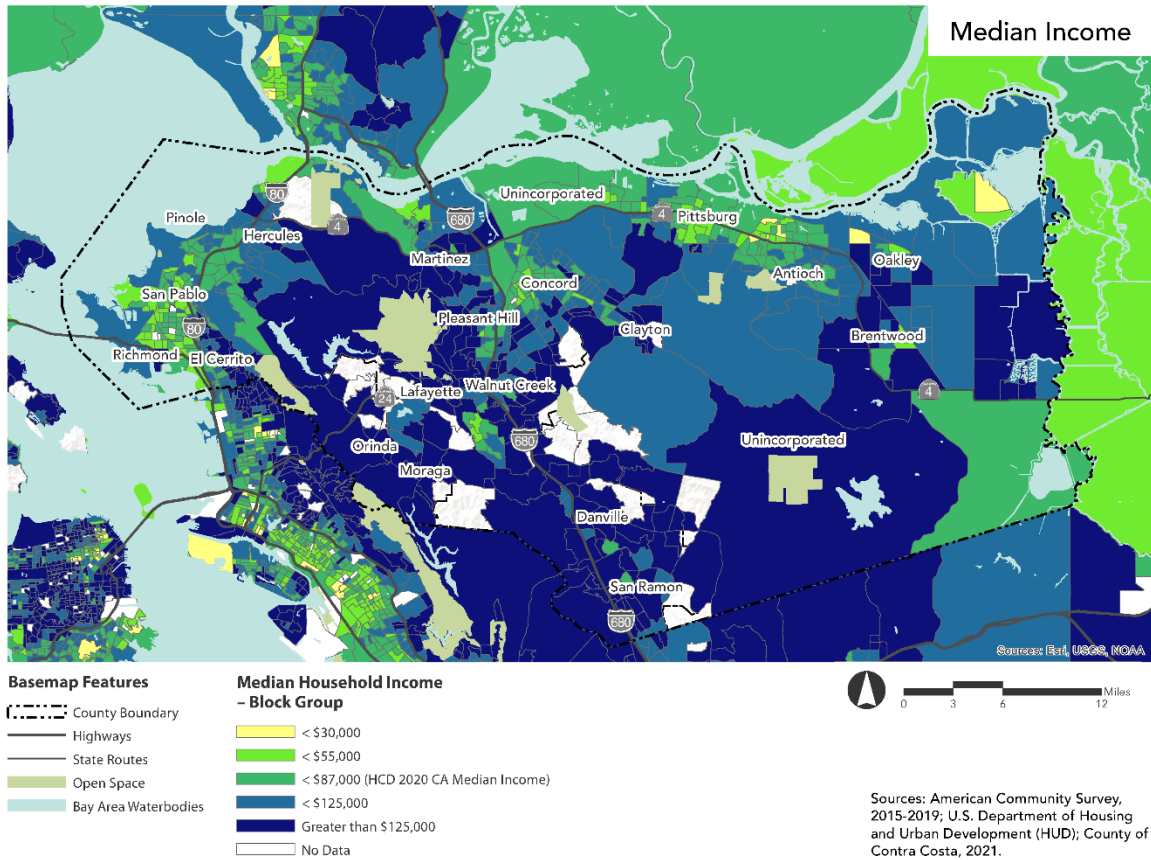
By cross-referencing Map 1 and Map 18, a string of RCAAs that run from Danville to Lafayette and that tapers off towards Walnut Creek. This aligns with the cities’ racial demographic and median income (summarized in Table 18 below). Although not all census tracts/block groups meet the criteria to qualify as RCAAs, there is a tendency for census block groups with higher white populations to have higher median incomes throughout the county. This also demonstrates, that while within individual cities there may not be clear RCAAs due to a less racially diverse population and homogenous household income, RCAAs are likely a regional issue where certain cities have higher proportions of White residents and median incomes.

Table 18: White Population and Median Household Income of RCAAs in Contra Costa County

City	White Population	Median Household Income (2019)
Danville	80.53%	\$160,808
Lafayette	81.23%	\$178,889
Walnut Creek	74.05%	\$105,948

Source: DataUSA.io (2019)

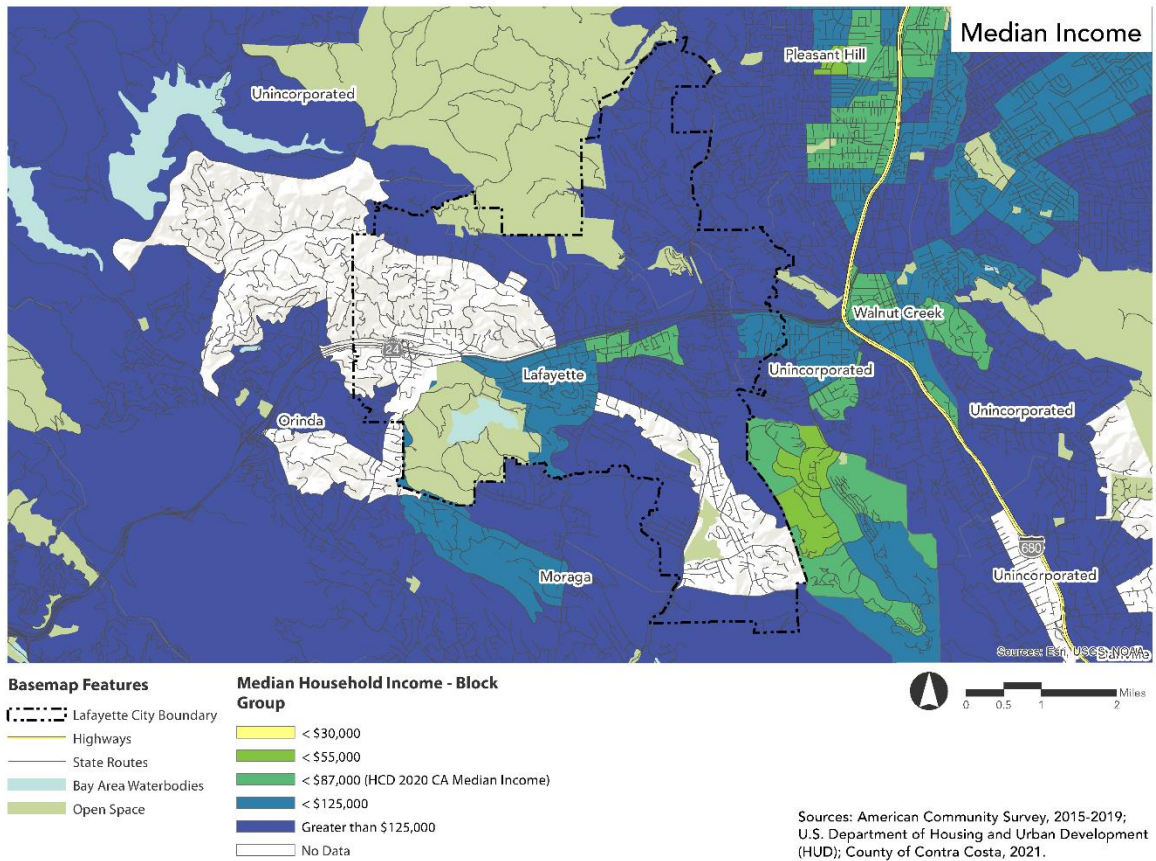
Map 18: Median Household Income - Contra Costa County



Local Trends

Map 2019 shows the median household income by block group in the City of Lafayette. There is no data for income levels from the American Community Survey 2015-2019 for northwest and southeast Lafayette. The areas with lowest incomes are located south of State Route 24, along Mount Diablo Boulevard, in the central area of Lafayette, with median incomes between \$55,000 and \$87,000, which is the 2020 California median income according to Housing and Community Development (HCD). Incomes of between \$87,000 and \$125,000 are located towards central Lafayette and eastern Lafayette, while the highest income areas (greater than \$125,000) are located north of State Route 24 and to the southeast.

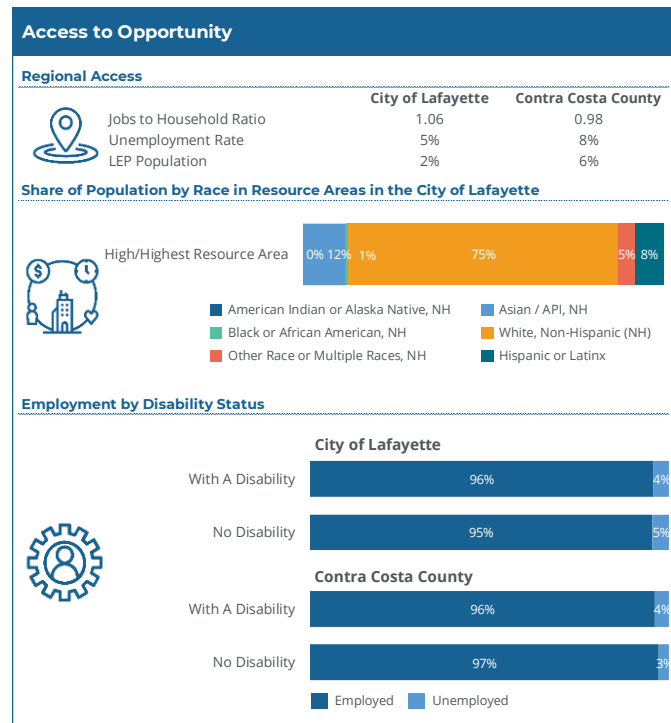
Map-2019: Median Household Income – City of Lafayette



Access to opportunity is a concept to approximate the link between place-based characteristics (e.g., education, employment, safety, and the environment) and critical life outcomes (e.g., health, wealth, and life expectancy). Ensuring access to opportunity means both improving the quality of life for residents of low-income communities, as well as supporting residents' mobility and access to 'high resource' neighborhoods.

Primary Findings

- ✓ The City of Lafayette is predominantly composed of **highest resource areas**, with no variation in composite scores (see Map 21). This pattern is typically seen in other wealthy and less racially diverse cities such as Danville and Orinda. Cities with more non-white residents and lower income households, such as Concord or Pleasant Hill tend to have lower TCAC composite scores.
- ✓ The entirety of Lafayette has the **highest TCAC education score** above 0.75 indicating more positive educational outcomes (see Map 23).
- ✓ The Ethnic Diversity Index reflects how evenly distributed these students are among the race/ethnicity categories. The more evenly distributed the student body, the higher the number. The Elementary District's **diversity score has increased slightly in recent years**, from 31 in 2016/17 to 39 in 2020/21, while the high school score increased from 30 to 33 in that same timeframe.
- ✓ Lafayette's Transit Connectivity Index score indicates that many households are not served by high frequency transit. Over 44.4% of population in Lafayette live within a half mile distance of transit; however, **there are disparities in transit access where smaller proportions of non-white residents live near transit**.
- ✓ The majority of the city, areas directly adjacent and radiating out from State Route 24, show **moderately high proximity to jobs**. North- and south-east areas of the city have the lowest scores on the job proximity index.
- ✓ Downtown Lafayette has slightly lower environmental scores compared to the rest of the city. This suggests there may be some **disparities in access to environmental quality**, where the central area of the city contains higher proportions of renters, cost burdened and LMI households.



6.1 TCAC MAPS

TCAC Maps are opportunity maps created by the California Fair Housing Task Force (a convening of the Department of Housing and Community Development (HCD) and the California Tax Credit Allocation Committee (TCAC)) to provide research and evidence-based policy recommendations to further HCD’s fair housing goals of (1) avoiding further segregation and concentration of poverty and (2) encouraging access to opportunity through land use policy and affordable housing, program design, and implementation. These opportunity maps identify census tracts with highest to lowest resources, segregation, and poverty, which in turn inform the TCAC to more equitably distribute funding for affordable housing in areas with the highest opportunity through the Low-Income Housing Tax Credit (LIHTC) Program.

Do all residents in Lafayette have access to opportunity?

Lafayette generally is a very high opportunity area with high performing schools, economic opportunity, and good environmental outcomes. The city is lacking in access to transportation overall, and there are disparities in access to transportation for racial and ethnic minorities. Generally, if households can afford to enter the Lafayette market there is high access to opportunity,

TCAC Opportunity Maps display areas by highest to lowest resources by assigning scores between 0–1 for each domain by census tracts where higher scores indicate higher “access” to the domain or higher “outcomes.” Refer to Table 19 for a list of domains and indicators for opportunity maps. Composite scores are a combination score of the three domains that do not have a numerical value but rather rank census tracts by the level of resources (low, moderate, high, highest, and high poverty and segregation). The opportunity maps also include a measure or “filter” to identify areas with poverty and racial segregation. The criteria for these filters were:

- Poverty: Tracts with at least 30 percent of population under the federal poverty line;
- Racial Segregation: Tracts with location quotient higher than 1.25 for Blacks, Hispanics, Asians, or all people of color in comparison to the County.

Table 19: Domains and List of Indicators for Opportunity Maps

Domain	Indicator
Economic	Poverty Adult Education Employment Job Proximity Median Home Value
Environmental	CalEnviroScreen 3.0 Pollution Indicators and Values
Education	Math Proficiency Reading Proficiency High School Graduation Rates Student Poverty Rates

Source: California Fair Housing Task Force, Methodology for the 2021 TCAC/HCD Opportunity Maps, December 2020

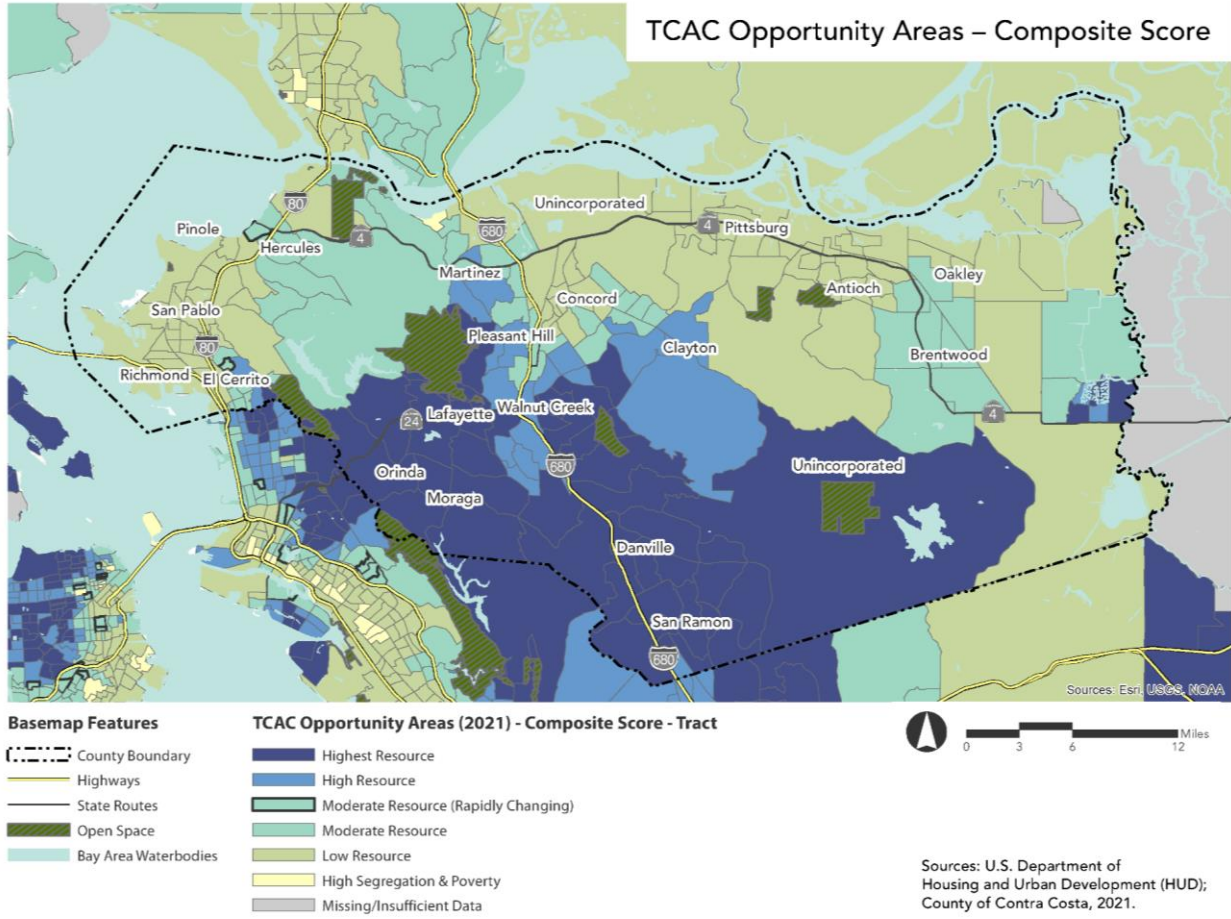
High resource areas have high index scores for a variety of opportunity indicators such as high employment rates, low poverty rates, proximity to jobs, high educational proficiency, and limited exposure to environmental health hazards. High resource tracts are areas that offer low-income residents the best chance of a high quality of life, whether through economic advancement, high educational attainment, or clean environmental health. Moderate resource areas have access to many of the same resources as the high resource areas but may have fewer job opportunities, lower performing schools, lower median home values, or other factors that lower their indexes across the various economic, educational, and environmental indicators. Low resource areas are characterized as having fewer opportunities for employment and education, or a lower index for other economic, environmental, and educational indicators. These areas have greater quality of life needs and should be prioritized for future investment to improve opportunities for current and future residents.

Information from opportunity mapping can help highlight the need for housing element policies and programs that would help to remediate conditions in low resource areas or areas of high segregation and poverty, and to encourage better access for low and moderate income and black, indigenous, and people of color (BIPOC) households to housing in high resource areas.

Regional Trends

Map 20 provides a visual representation of TCAC Opportunity Areas in Contra Costa County based on a composite score, where each tract is categorized based on percentile rankings of the level of resources within the region. The only census tract in Contra Costa County considered an area of high segregation and poverty is located in Martinez. Concentrations of low resource areas are located in the northwestern and eastern parts of the county (Richmond to Hercules and Concord to Oakley); census tracts with the highest resources are located in central and southern parts of the county (San Ramon, Danville, Moraga, and Lafayette).

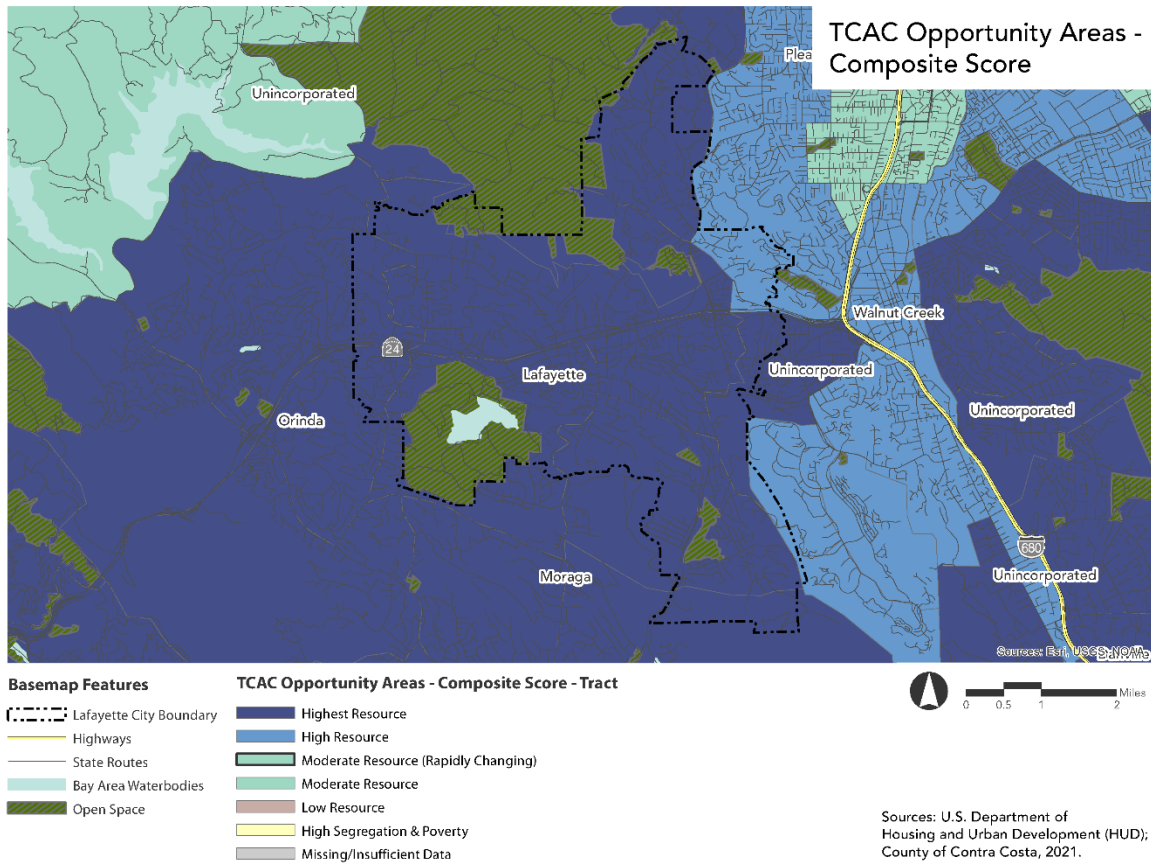
Map 19: TCAC Composite Scores – Contra Costa County



Local Trends

The City of Lafayette is predominantly composed of highest resource areas, with no variation in composite scores (see Map 21). This pattern is typically seen in other wealthy and less racially diverse cities such as Danville and Orinda. Cities with more non-white residents and lower income households, such as Concord or Pleasant Hill tend to have lower TCAC composite scores.

Map 20: TCAC Composite Scores – City of Lafayette



Opportunity Indices

This section presents the HUD-developed index scores based on nationally available data sources to assess residents' access to key opportunity assets in comparison to the County. Table 20 provides index scores or values (the values range from 0 to 100) for the following opportunity indicator indices:

- **School Proficiency Index:** The school proficiency index uses school-level data on the performance of 4th grade students on state exams to describe which neighborhoods have high-performing elementary schools nearby and which are near lower performing elementary schools. The higher the index value, the higher the school system quality is in a neighborhood.
- **Labor Market Engagement Index:** The labor market engagement index provides a summary description of the relative intensity of labor market engagement and human capital in a neighborhood. This is based upon the level of employment, labor force participation, and

educational attainment in a census tract. The higher the index value, the higher the labor force participation and human capital in a neighborhood.

- **Transit Trips Index:** This index is based on estimates of transit trips taken by a family that meets the following description: a 3-person single-parent family with income at 50 percent of the median income for renters for the region (i.e., the Core-Based Statistical Area (CBSA)). The higher the transit trips index value, the more likely residents in that neighborhood utilize public transit.
- **Low Transportation Cost Index:** This index is based on estimates of transportation costs for a family that meets the following description: a 3-person single-parent family with income at 50 percent of the median income for renters for the region/CBSA. The higher the index value, the lower the cost of transportation in that neighborhood.
- **Jobs Proximity Index:** The jobs proximity index quantifies the accessibility of a given residential neighborhood as a function of its distance to all job locations within a region/CBSA, with larger employment centers weighted more heavily. The higher the index value, the better the access to employment opportunities for residents in a neighborhood.
- **Environmental Health Index:** The environmental health index summarizes potential exposure to harmful toxins at a neighborhood level. The higher the index value, the less exposure to toxins harmful to human health. Therefore, the higher the index value, the better the environmental quality of a neighborhood, where a neighborhood is a census block-group.

Table 20: Opportunity Indices in Contra Costa County

Index	School Proficiency	Transit Trip	Low Transportation Cost	Labor Market	Jobs Proximity	Environmental Health
Total Population						
White, Non-Hispanic	69.32	79.83	71.72	68.76	49.30	54.75
Black, Non-Hispanic	34.34	81.81	75.62	42.52	48.12	43.68
Asian or Pacific Islander, Non-Hispanic	59.43	80.81	72.22	66.87	45.27	52.22
Native American, Non-Hispanic	49.99	80.47	73.09	51.19	49.04	47.92
Hispanic	39.38	82.31	75.57	42.30	45.11	43.85
Population Below Federal Poverty Line						
White, Non-Hispanic	55.60	81.05	74.17	55.46	50.67	49.39
Black, Non-Hispanic	25.84	84.03	78.23	32.63	48.69	39.84
Asian or Pacific Islander, Non-Hispanic	46.48	84.04	77.75	52.15	50.02	41.52
Native American, Non-Hispanic	19.92	82.61	75.06	34.52	48.41	46.48
Hispanic	30.50	84.69	78.06	32.01	44.57	38.66

Source: AFFHT Data Table 12; Data Sources: Decennial Census; ACS; Great Schools; Common Core of Data; SABINS; LAI; LEHD; NATA

Note: American Community Survey Data are based on a sample and are subject to sampling variability.

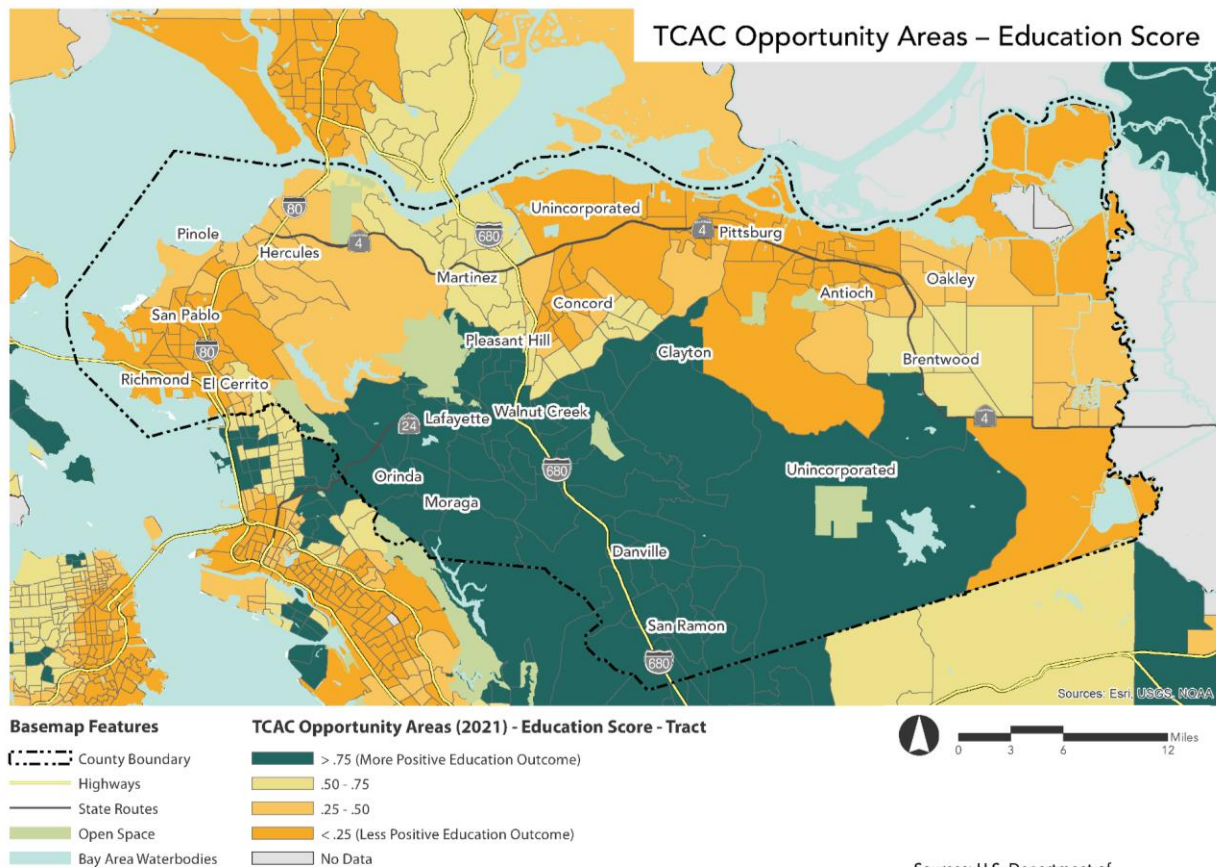
6.2 EDUCATION

Housing and school policies are mutually reinforcing, which is why it is important to analyze access to educational opportunities when assessing fair housing. At the most general level, school districts with the greatest amount of affordable housing tend to attract larger numbers of LMI families (largely composed of minorities). As test scores reflect student demographics, where Black/Hispanic/Latino students routinely score lower than their White peers, less diverse schools with higher test scores tend to attract higher income families to the school district. This is a fair housing issue because as higher income families move to the area, the overall cost of housing rises and an exclusionary feedback loop is created, leading to increased economic and racial segregation across districts as well as decreased access to high-performing schools for non-White students.

Regional Trends

According to the Contra Costa County AI, academic outcomes for low-income students are depressed by the presence of high proportions of low-income classmates; similarly situated low-income students perform at higher levels in schools with lower proportions of low-income students. The research on racial segregation is consistent with the research on poverty concentration—positive levels of school integration led to improved educational outcomes for all students. Thus, it is important wherever possible to reduce school-based poverty concentration and to give low-income families access to schools with lower levels of poverty and greater racial diversity. The 2021 TCAC Opportunity Areas Education Composite Score for a census tract is based on math and reading proficiency, high school graduation rate, and student poverty rate indicators. The score is broken up by quartiles, with the highest quartile indicating more positive education outcomes and the lowest quartile signifying fewer positive outcomes.

Map 21: TCAC Education Score – Contra Costa County



There are 7 public school districts in Contra Costa County, in addition to 26 private schools. Map 22 shows that the northwestern and eastern parts of the county have the lowest education domain scores (less than 0.25) per census tracts, especially around Richmond and San Pablo, Pittsburg, Antioch, east of Clayton, and Concord and its northern unincorporated areas. Census tracts with the highest education domain scores (greater than 0.75) are located in central and southern parts of the county (bounded by San Ramon on the south; Orinda and Moraga on the west; Lafayette, Walnut Creek, Clayton, and Brentwood on the north). Areas with lower education scores correspond with areas with

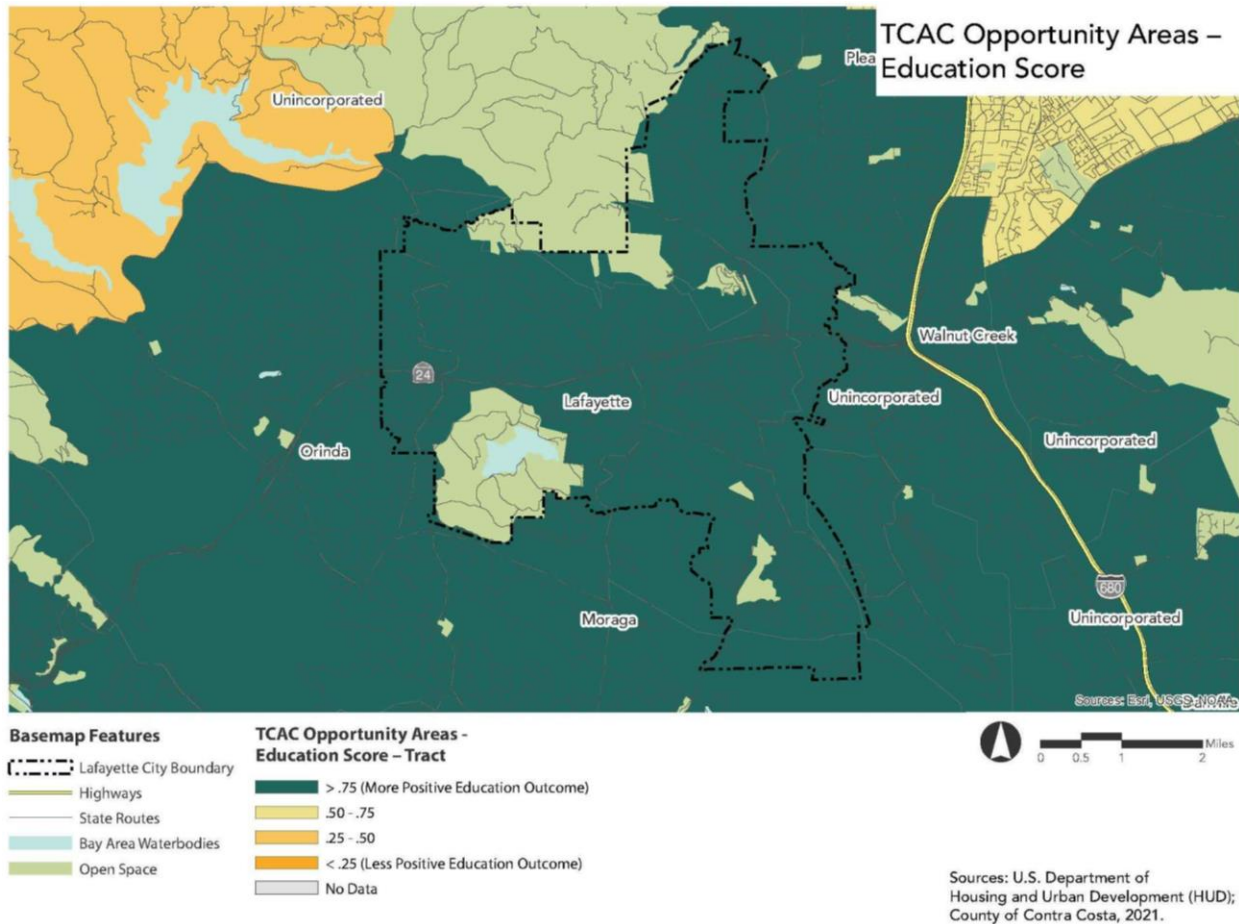
lower income households (largely composed of minorities) and vice versa. Table 20 also indicates that index values for school proficiency are higher for White residents, indicating a greater access to high quality schools regardless of poverty status.

Local Trends

The entirety of Lafayette has the highest TCAC education score above 0.75 indicating more positive educational outcomes (see Map 23). According to publicschoolreview.com, Lafayette has a total of six public district schools and 27 private schools. The 33 total schools (both public and private) are broken down as follows: preschools (18), elementary schools (15), middle schools (6) and high schools (4). Lafayette has one of the highest concentrations of top ranked public schools in California. Public schools in the City have an average math proficiency score of 81 percent (versus the California public school average of 40 percent) and a reading proficiency score of 85 percent (versus the 51 percent statewide average). Schools in the City have an average ranking of 10/10, which is in the top one percent of all schools in the State.

The Education Data Partnership reports an ethnic diversity score of 39 for the Lafayette Elementary School District, which has four elementary schools and one middle school, and 33 for Acalanes High School, which is part of the Acalanes Union High School District. The Ethnic Diversity Index reflects how evenly distributed these students are among the race/ethnicity categories. The more evenly distributed the student body, the higher the number. A school where all of the students are the same ethnicity would have an index of 0. The index is out of 100; the highest score any school currently receives in the country is 76. Lafayette Elementary School District's and Acalanes High School District's scores reflect a relatively homogenous student body. The Elementary District's population includes approximately 61.5 percent White students, 11 percent Asian, and 9.2 percent Hispanic or Latino. The Elementary District's diversity score has increased slightly in recent years, from 31 in 2016/17 to 39 in 2020/21, while the high school score increased from 30 to 33 in that same timeframe.

Map 22: TCAC Education Score – City of Lafayette



Transportation

Access to public transit is of paramount importance to households affected by low incomes and rising housing prices, especially because lower income households are often transit dependent. Public transit should strive to link lower income persons, who are often transit dependent, to major employers where job opportunities exist. Access to employment via public transportation can reduce welfare usage and increase housing mobility, which enables residents to locate housing outside of traditionally low-income neighborhoods.

Transportation opportunities are depicted by two indices: (1) the transit trips index and (2) the low transportation cost index. The transit trips index measures how often low-income families in a neighborhood use public transportation. The index ranges from 0 to 100, with higher values indicating a higher likelihood that residents in a neighborhood utilize public transit. The low transportation cost index measures cost of transportation and proximity to public transportation by neighborhood. It too varies from 0 to 100, and higher scores point to lower transportation costs in that neighborhood.

Regional Trends

Neither indices, regardless of poverty level, varies noticeably across racial/ethnic categories. All races and ethnicities score highly on both indices with values close in magnitude. If these indices are accurate depictions of transportation accessibility, then it can be concluded that all racial and ethnic

classes have high and relatively equal access to transportation at both the jurisdiction and regional levels. If anything, both indices appear to take slightly higher values for non-Hispanic Blacks and Hispanics, suggesting better access to transit and lower costs for these protected groups.

Contra Costa County is served by rail, bus, and ferry transit but the quality of service varies across the county (Map 24). Much of Contra Costa County is connected to other parts of the East Bay as well as to San Francisco and San Mateo County by Bay Area Rapid Transit (BART) rail service. The Richmond-Warm Springs/South Fremont and Richmond-Daly City/Millbrae Lines serve El Cerrito and Richmond during peak hours while the Antioch-SFO Line extends east from Oakland to serve Orinda, Lafayette, Walnut Creek, Contra Costa Center/Pleasant Hill, Concord, and the Pittsburg/Bay Point station. An eastward extension, commonly known as eBART, began service on May 26, 2018. The extension provides service beyond the Pittsburg/Bay Point station to the new Pittsburg Center and Antioch stations. BART is an important form of transportation that helps provide Contra Costa County residents access to jobs and services in other parts of the Bay Area. The Capitol Corridor route provides rail service between San Jose and Sacramento and serves commuters in Martinez and Richmond.

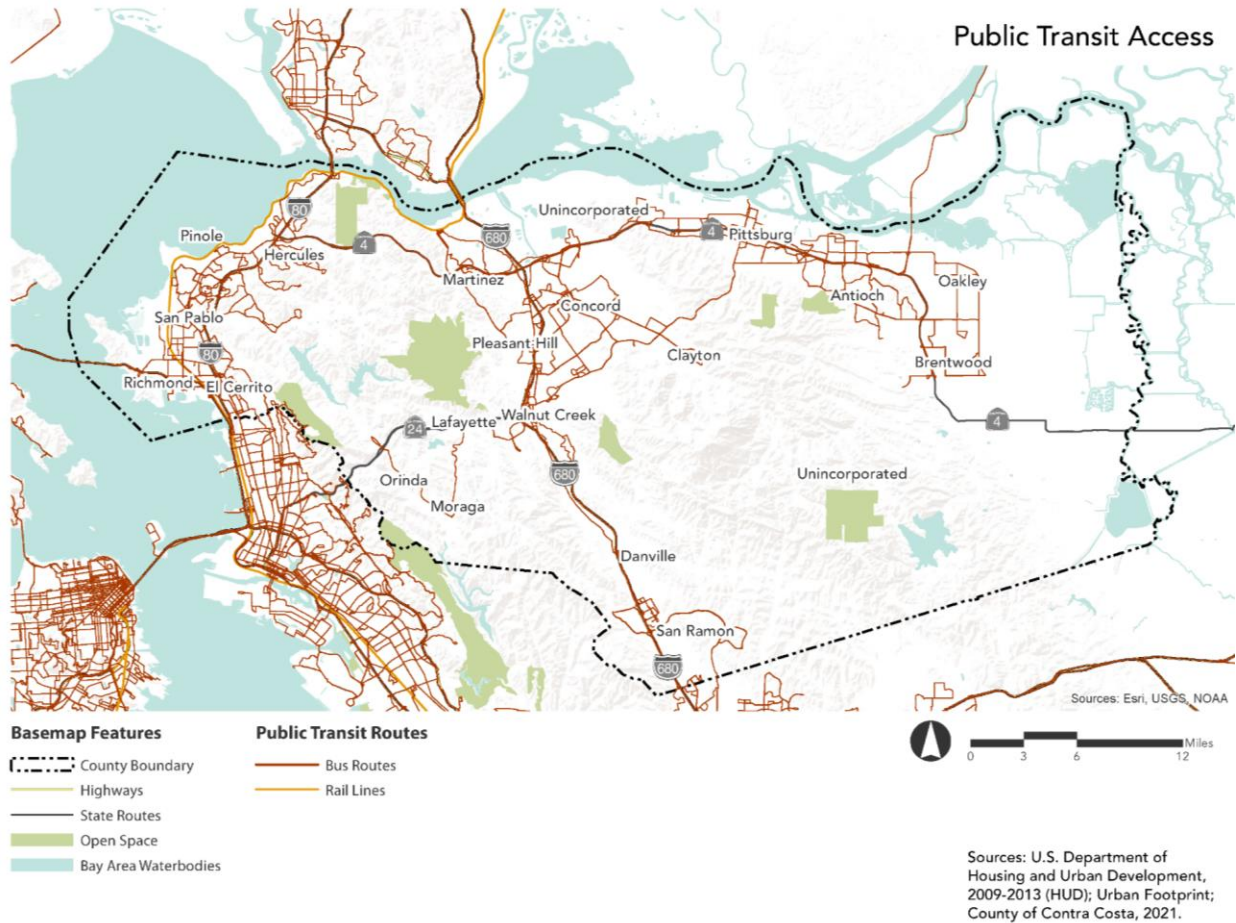
In contrast to rail transportation, bus service is much more fragmented in the County and regionally. Several different bus systems including Tri-Delta Transit, AC Transit, County Connection, and WestCAT provide local service in different sections of the County. In the Bay Area, there are 18 different agencies that provide bus service. The lack of an integrated network can make it harder for transit riders to understand how to make a trip that spans multiple operators and add costs during a daily commute. For example, an East Bay Regional Local 31-Day bus pass is valid on County Connection, Tri-Delta Transit, and WestCAT, but cannot be used on AC Transit. Additionally, these bus systems often do not have frequent service. In central Contra Costa, County Connection buses may run as infrequently as every 45 to 60 minutes on some routes.

Within Contra Costa County, transit is generally not as robust in east County despite growing demand for public transportation among residents. The lack of adequate public transportation makes it more difficult for lower-income people in particular to access jobs. Average transit commutes in Pittsburg and Antioch exceed 70 minutes. In Brentwood, average transit commute times exceed 100 minutes.

Transit agencies that service Contra Costa County include County Connection, Tri Delta Transit, WestCAT, AC Transit, and BART. The County Connection Bus (CCCTA) is the largest bus transit system in the county that provides fixed-route and paratransit bus service for communities in Central Contra Costa County. Other non-Contra Costa County agencies that provide express service to the county include:

- San Francisco Bay Ferry (Richmond to SF Ferry Building);
- Golden Gate Transit (Line 40);
- WHEELS Livermore Amador Valley Transit Authority (Route 70x);
- SolTrans (Route 80/82 and the Yellow Line);
- Capitol Corridor (Richmond/Martinez to cities between Auburn and San Jose);
- Fairfield & Suisun Transit (Intercity express routes);
- Altamont Corridor Express (commute-hour trains from Pleasanton);
- Napa Vine Transit (Route 29).

Map 23: Public Transit Routes – Contra Costa County



Local Trends

Lafayette is served by two transit agencies including Bay Area Rapid Transit (BART) and County Connection. Map 25 shows the limited bus lines that serve Lafayette, primarily providing service and access to the Lafayette BART station and a 600 line serving schools, as shown on the County Connection website. The website alltransit.org measures the number of transit trips per week a household takes and the number of jobs accessible by transit for a geographic area and assigns a score. Based on these factors, Lafayette has a performance score of 4.6 out of 10, which means the City has a low combination of trips per week and number of jobs accessible enabling few people to take transit to work.

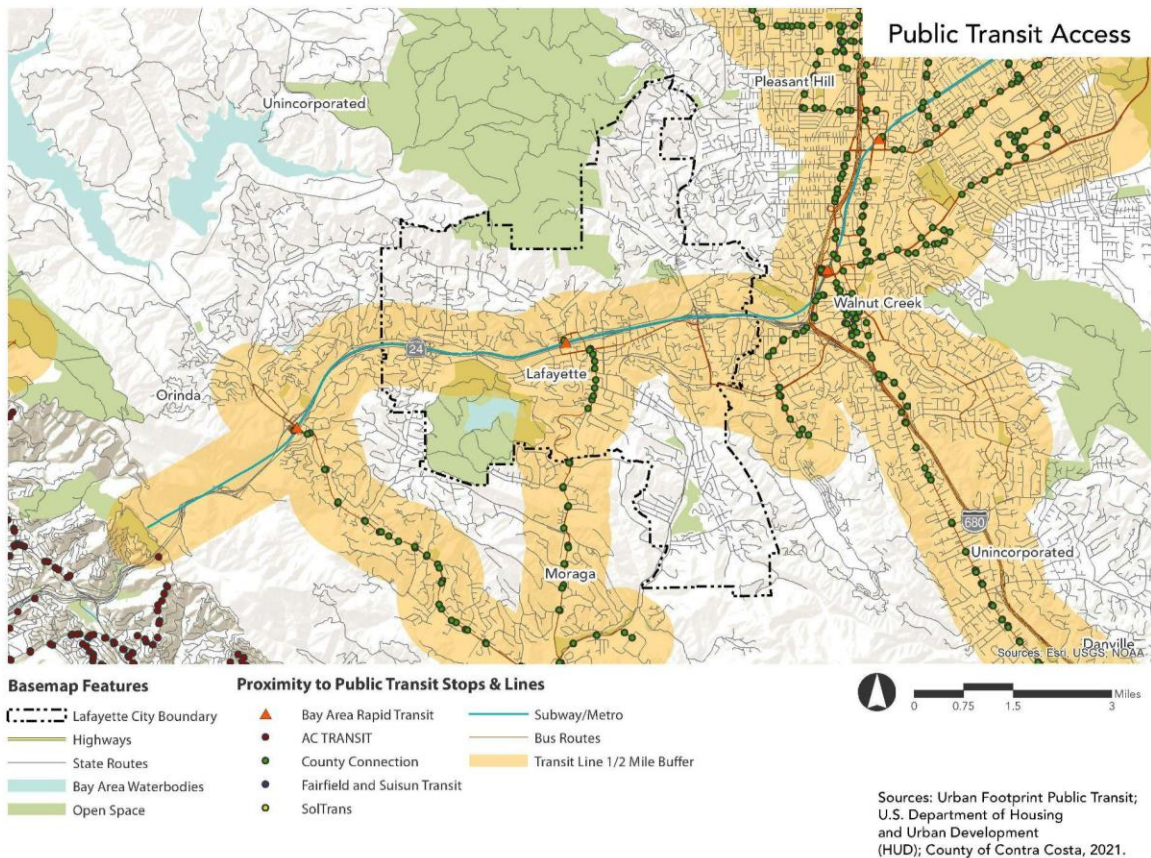
The overall Transit Connectivity Index (TCI) for Lafayette is a 4 out of 100. This index is based on the number of bus routes and train stations within walking distance for households in a given block group scaled by the frequency of service. Lafayette’s score indicates that many households are not served by high frequency transit. Over 44.4% of population in Lafayette live within a half mile distance of transit; however, there are disparities in transit access where smaller proportions of non-white residents live near transit (see Table 21).

Table 21: Population Near Transit in Lafayette by Race/Ethnicity

Race/Ethnicity	Percentage
White alone	71.8%
Asian alone	11.5%
Hispanic or Latino	9.3%
Some other race alone or Two or more races	5.8%
Black or African American alone	1.5%
American Indian and Alaska Native alone	0.1%
Native Hawaiian and Other Pacific Islander alone	0.0%

Source: alltransit.org

Map 24: Public Transit Routes – City of Lafayette



6.3 ECONOMIC DEVELOPMENT

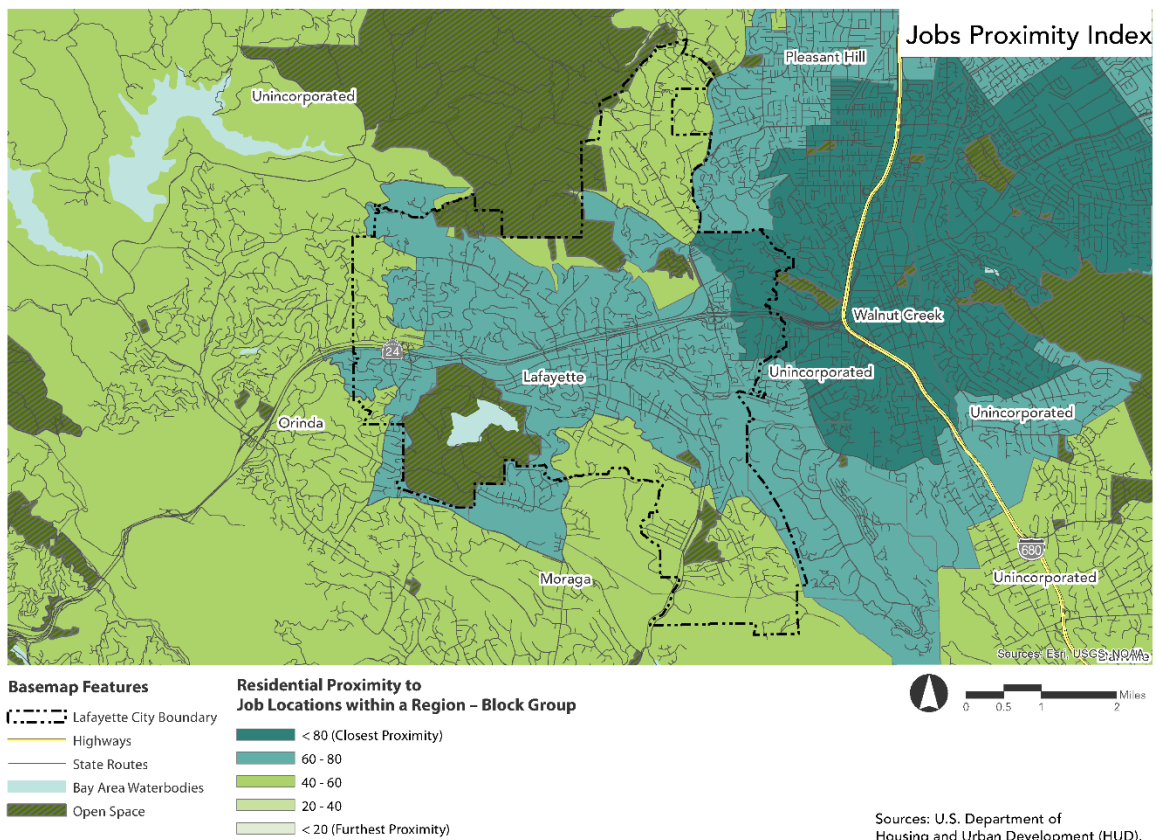
Employment opportunities are depicted by two indices: (1) the labor market engagement index and (2) the jobs proximity index. The labor market engagement index provides a summary description of the relative intensity of labor market engagement and human capital in a neighborhood, considering the unemployment rate, labor-force participation rate, and percent with a bachelor’s degree or higher. The index ranges from 0 to 100, with higher values indicating higher labor force participation and human capital. The jobs proximity index quantifies the accessibility of a neighborhood to jobs in the region by

measuring the physical distances between jobs and places of residence. It too varies from 0 to 100, and higher scores point to better accessibility to employment opportunities.

Regional Trends

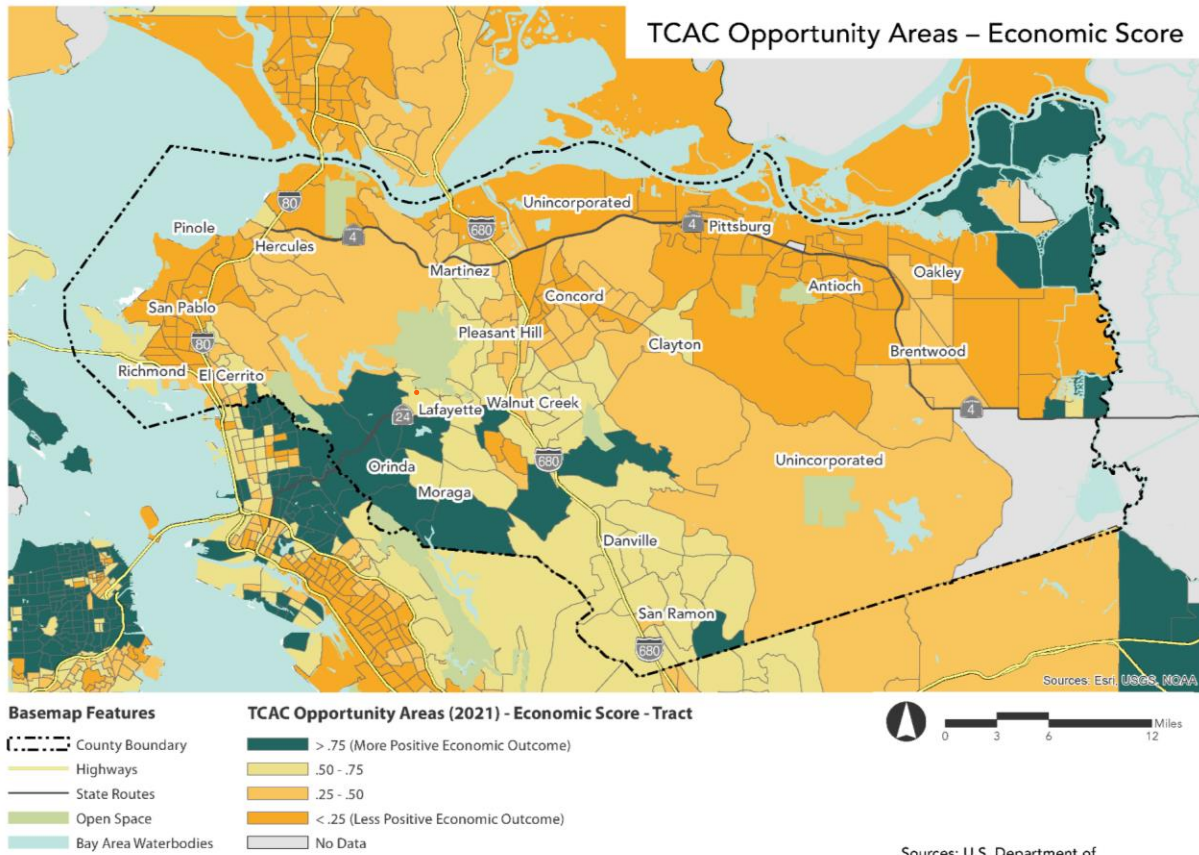
In Contra Costa County, non-Hispanic Whites and non-Hispanic Asians/Pacific Islanders are at the top of the labor market engagement index with scores of 66.76 and 66.87 respectively. Non-Hispanic Blacks and Hispanics score the lowest in the county with scores around 32. (Refer to Table 20 for a full list of indices). Map 26 shows the spatial variability of jobs proximity in Contra Costa County. Tracts extending north from Lafayette to Martinez and its surrounding unincorporated areas have the highest index values followed by its directly adjacent areas. Cities like Pittsburg, Antioch, Brentwood, Oakley, and Hercules have the lowest index scores (less than 20). Hispanic residents have the least access to employment opportunities with an index score of 45.11 whereas White residents have the highest index score of 49.30.

Map 25: Jobs Proximity Index - Contra Costa County



At the end of 2021, Contra Costa County had an unemployment rate of 4.2%---22,900 residents were without a job. Antioch, Pittsburg, and Richmond were amongst the cities with the highest unemployment rates, 6.6%, 5.6%, and 5.2% respectively. These cities were closely followed by Brentwood, Oakley, and San Pablo. The unemployment rates in cities within Contra Costa County correspond with low opportunity index scores.

Map 26: TCAC Economic Score - Contra Costa County

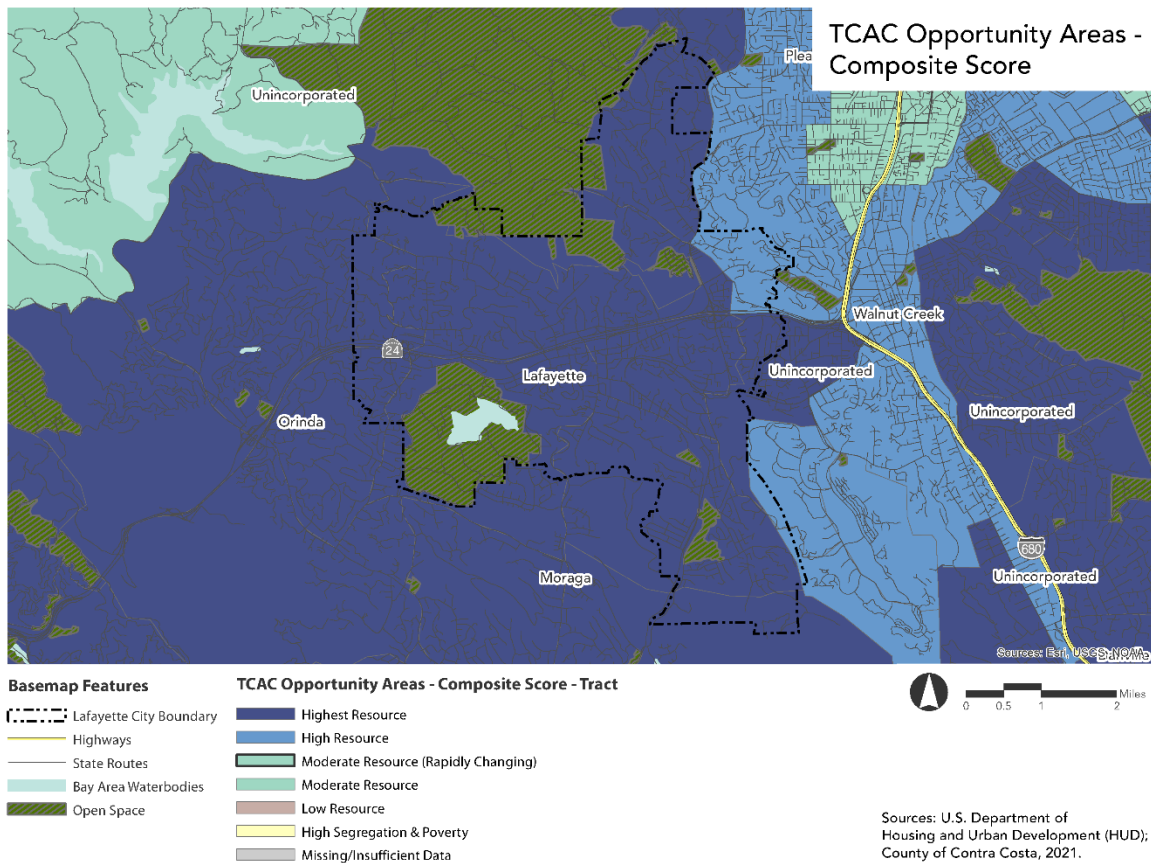


Sources: U.S. Department of Housing and Urban Development (HUD); County of Contra Costa, 2021.

Local Trends

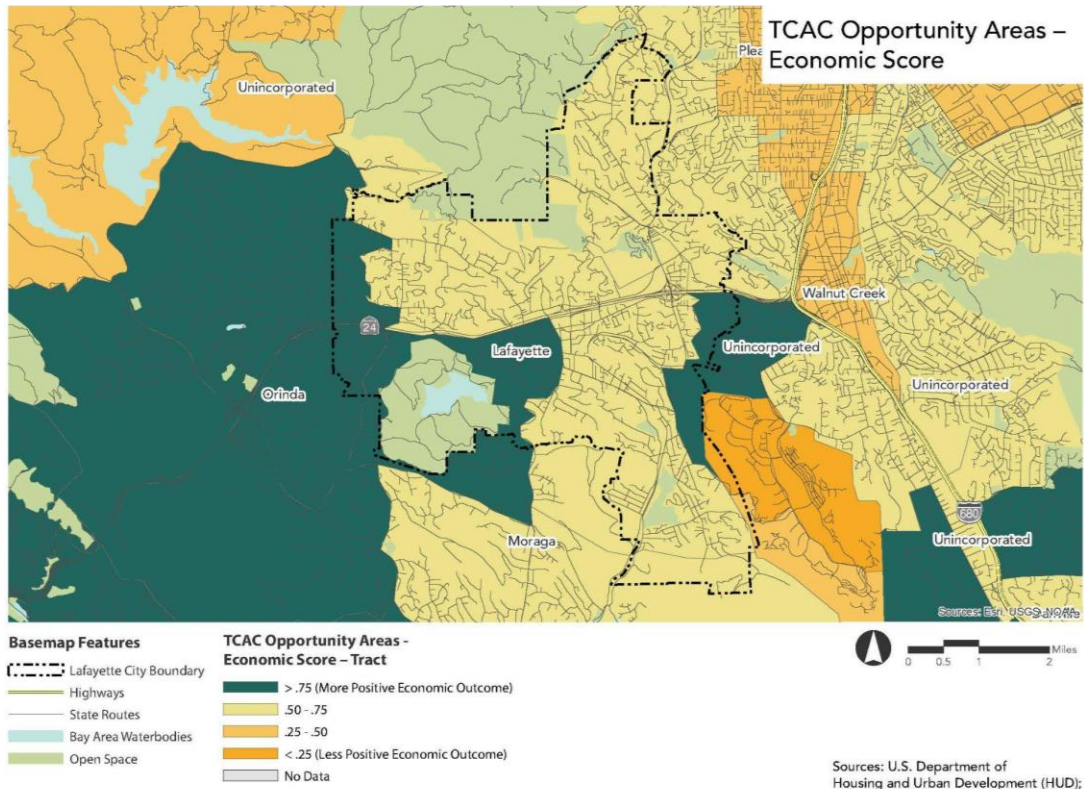
Residents living along the west, parts of the east city border, and near Lafayette Reservoir have a TCAC Economic Score of over 0.75, indicating more economic positive outcome (Map 29). Portions of these areas touch the State Route 24 and Downtown, which may be a factor as to why the score is higher due to higher access to major employment centers locally and regionally. Other areas of the city have a score between 0.50 and 0.75. In terms of unemployment, December 2021 unemployment data from the State Employment Development Department reported that Lafayette had an unemployment rate of 2.6 percent, which is approximately half the unemployment rate of the County.

Map 27: TCAC Composite Scores – Lafayette

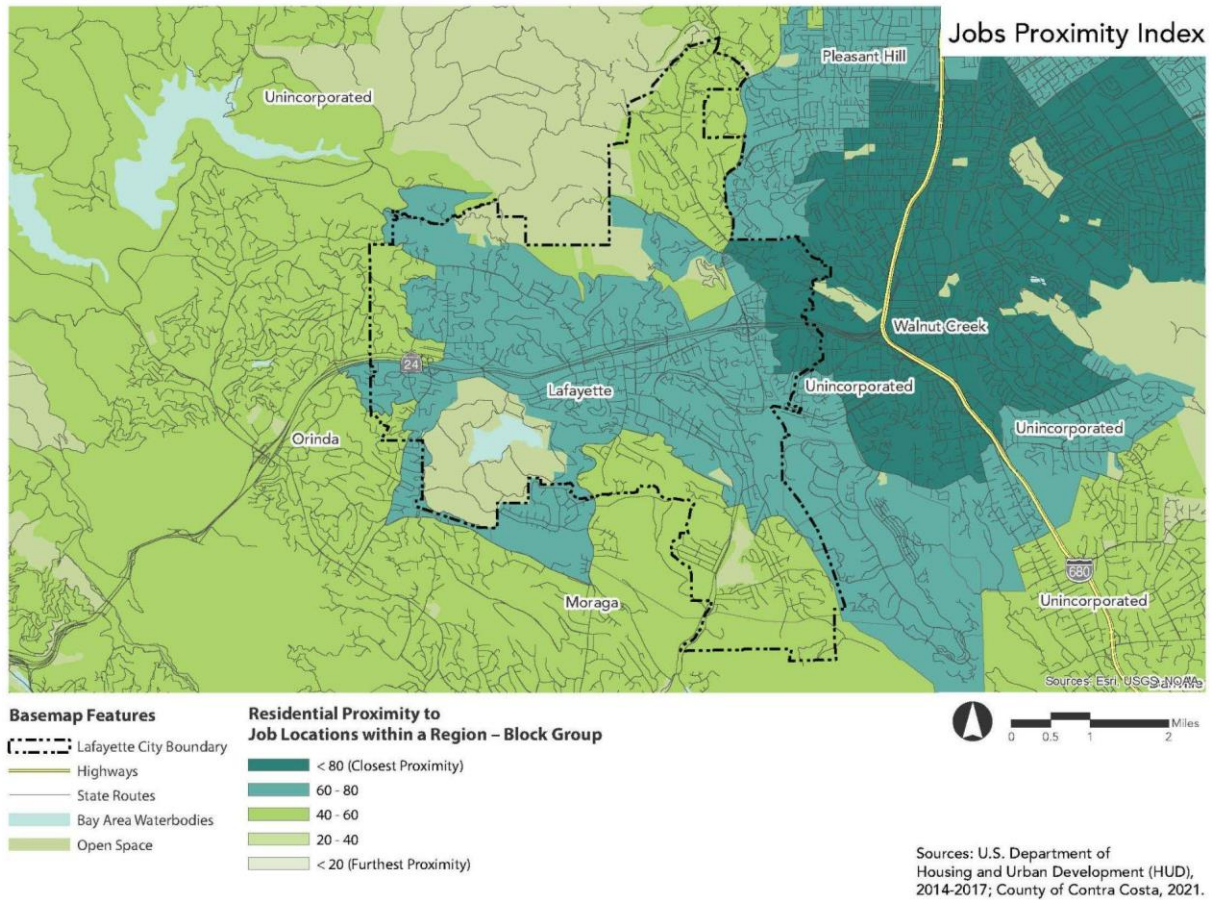


Most of the city, areas directly adjacent and radiating out from State Route 24, show moderately high proximity to jobs. North- and south-east areas of the city have the lowest scores on the job proximity index, indicating lowest accessibility to jobs in the region. According to the 2014 ACS 5-Year Estimates, however, almost 80% of the population spend more than 30 minutes to travel to work.

Map 28: TCAC Economic Score – City of Lafayette



Map 29: Jobs Proximity Index – City of Lafayette



6.4 ENVIRONMENT

The Environmental Health Index summarizes potential exposure to harmful toxins at a neighborhood level. Index values range from 0 to 100 and the higher the index value, the less exposure to toxins harmful to human health. Therefore, the higher the value, the better the environmental quality of a neighborhood, where a neighborhood is a census block-group. There are modest differences across racial and ethnic groups in neighborhood access to environmental quality. All racial/ethnic groups in the Consortium obtained moderate scores ranging from low 40s to mid-50s. Non-Hispanic Blacks and Hispanics have the lowest scores amongst all residents in Contra Costa County with scores of 43; whereas non-Hispanic Whites and Asians/Pacific Islanders have the highest scores (over 50) amongst all residents in Contra Costa County (Refer to Table 20).

CalEnviroScreen was developed by the California Environmental Protection Agency (CalEPA) to evaluate pollution sources in a community while accounting for a community’s vulnerability to the adverse effects of pollution. Measures of pollution burden and population characteristics are combined into a single composite score that is mapped and analyzed. Higher values on the index indicate higher cumulative environmental impacts on individuals arising from these burdens and population factors.

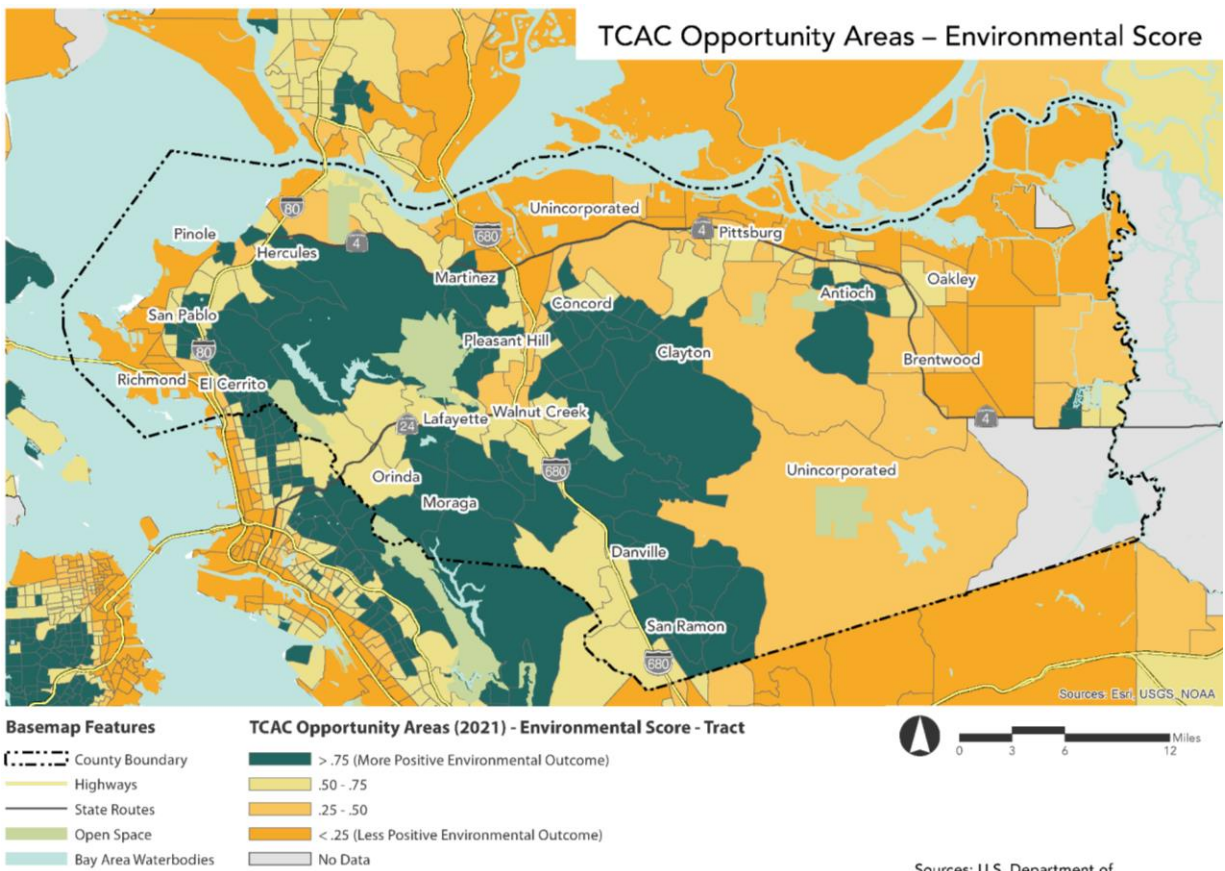
The California Office of Environmental Health Hazard Assessment (OEHHA) compiles these scores to help identify California communities disproportionately burdened by multiple sources of pollution. In addition to environmental factors (pollutant exposure, groundwater threats, toxic sites, and

hazardous materials exposure) and sensitive receptors (seniors, children, persons with asthma, and low birth weight infants), CalEnviroScreen also considers socioeconomic factors such as educational attainment, linguistic isolation, poverty, and unemployment.

Regional Trends

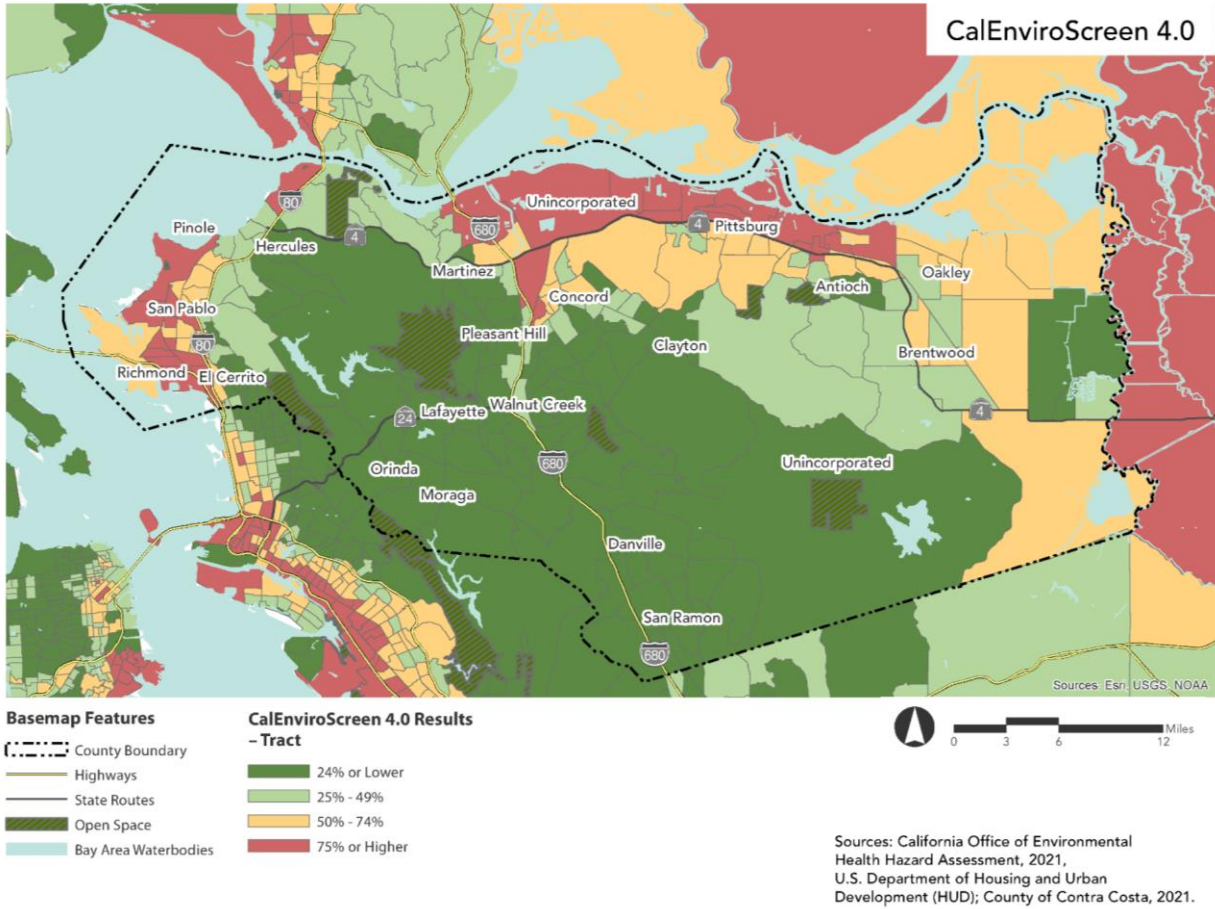
Map 31 displays the Environmental Score for Contra Costa County based on CalEnviroScreen 3.0 Pollution Indicators and Values that identifies communities in California disproportionately burdened by multiple sources of pollution and face vulnerability due to socioeconomic factors. The highest scoring 25 percent of census tracts were designated as disadvantaged communities. In Contra Costa County, disadvantaged communities include census tracts in North Richmond, Richmond, Pittsburg, San Pablo, Antioch, Rodeo, and Oakley.

Map 30: TCAC Environmental Score - Contra Costa County



Map 32 shows updated scores for CalEnviroScreen 4.0 released by the California Office of Environmental Health Hazard Assessment. Generally speaking, adverse environmental impacts are concentrated around the northern border of the county (Bay Point to Pittsburg) and the western border of the county (Richmond to Pinole). Areas around Concord to Antioch have moderate scores and the rest of the county have relatively low scores. From central Contra Costa County, we see an almost radial gradient effect of green to red (least to most pollution).

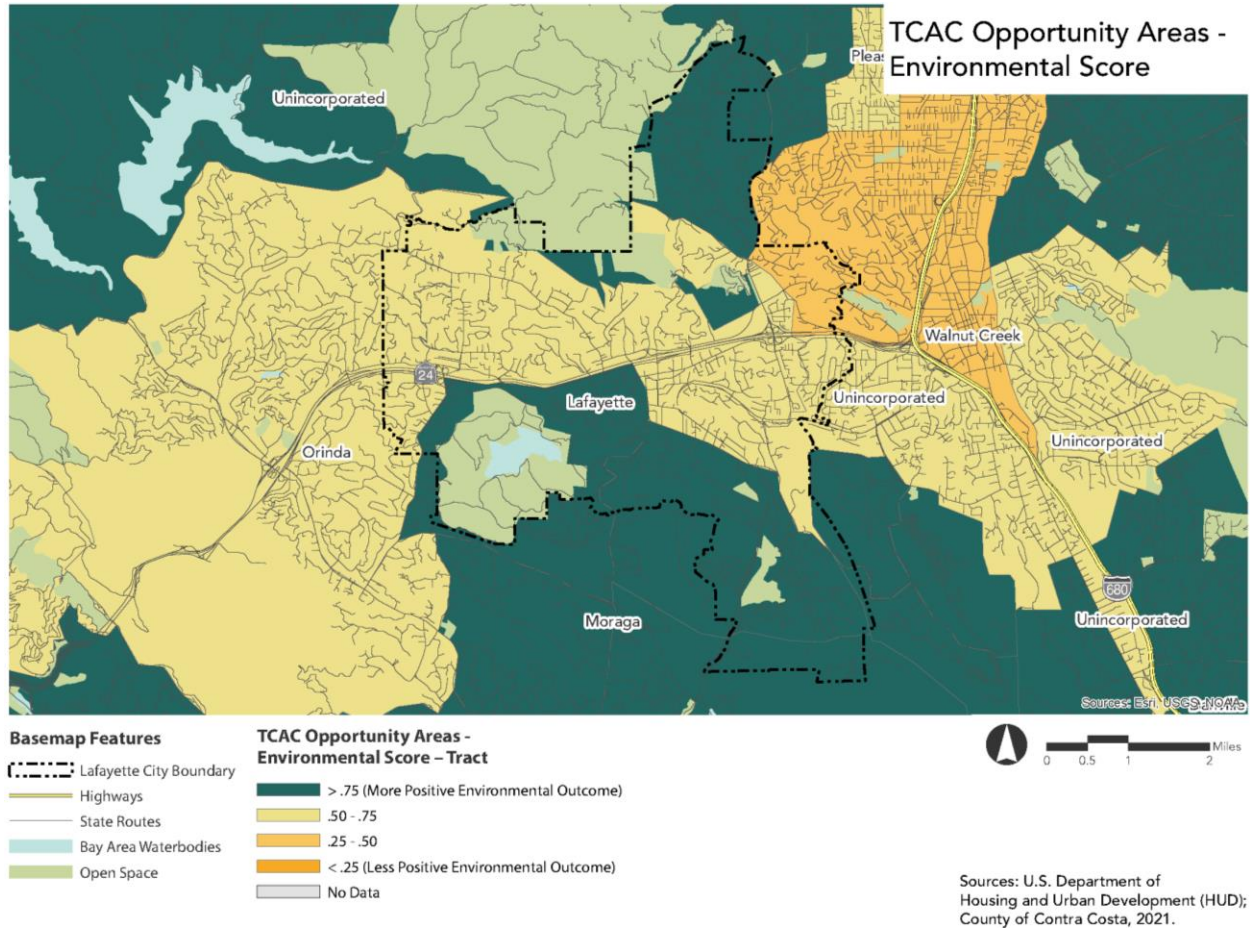
Map 31: CalEnviroScreen 4.0 Results - Contra Costa County



Local Trends

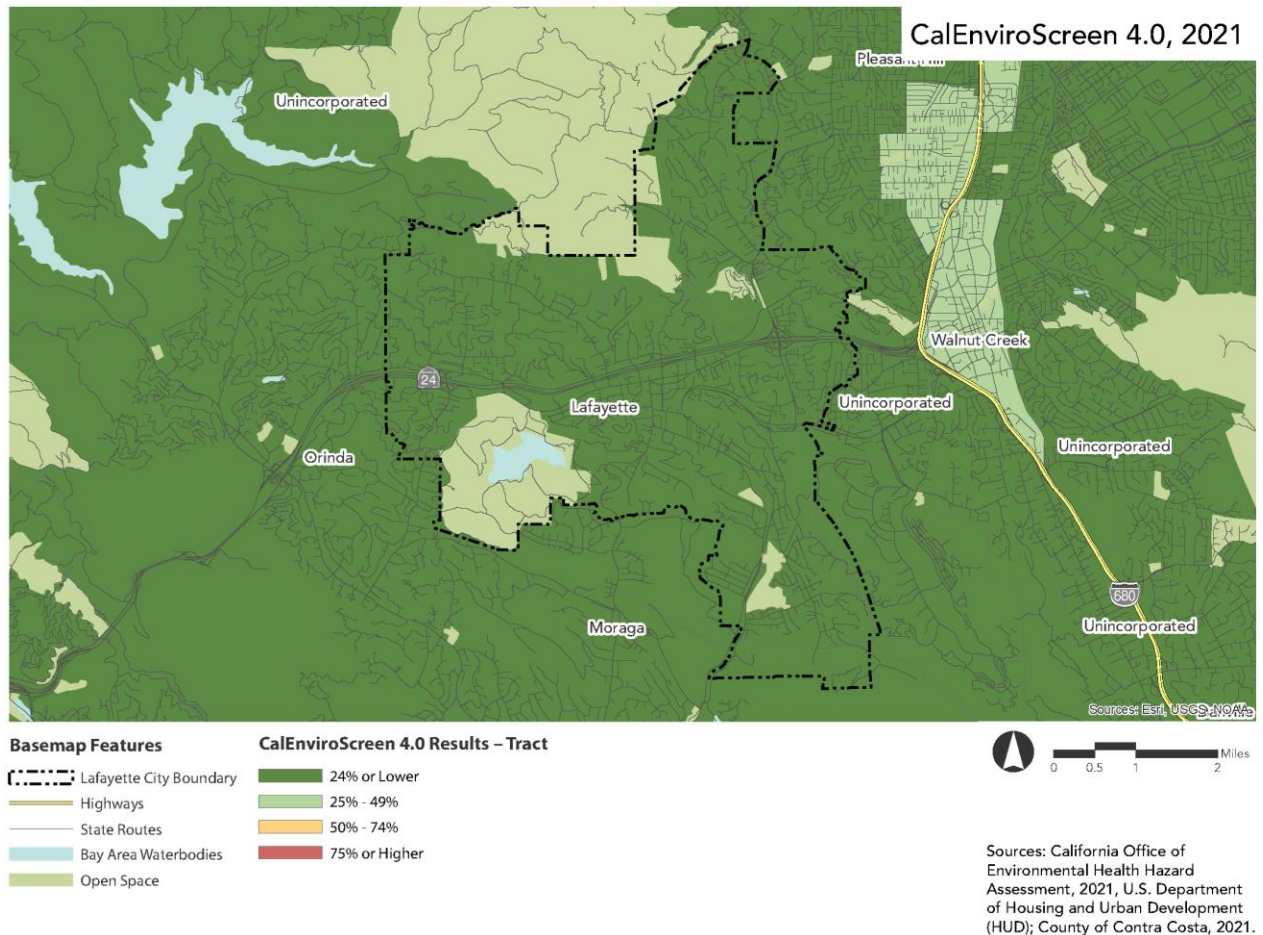
Environmental Scores for the City of Lafayette, shown in Map 33, are over 0.75 for census tracts in areas north and south of State Route 24. These areas also tend to be closer to open space, such as the Briones Regional Park, Las Trampas Regional Wilderness Park, and Lafayette Reservoir. The central areas tend to have slightly lower scores between 0.50–0.75, which is likely due to the location of State Route 24. This suggests there may be some disparities in access to environmental quality, where the central area of the City contains higher proportions of renters, cost burdened and LMI households.

Map 32: TCAC Environmental Score – City of Lafayette



Updated CalEnviroScreen Scores, shown in Map 34, indicate that the City as a whole has low levels of pollution. No Census tract in the City scores higher than the 24th percentile.

Map 33: CalEnviroScreen 4.0 Results – City of Lafayette



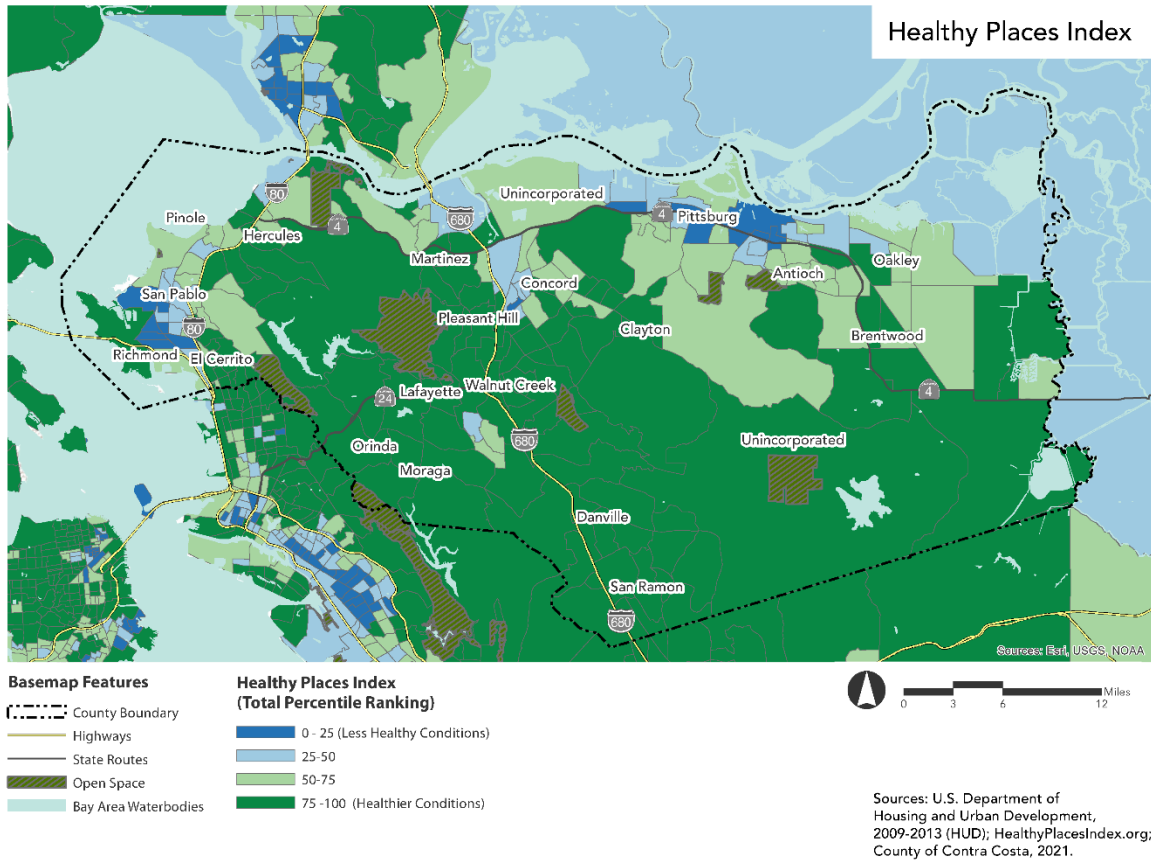
6.5 HEALTH AND RECREATION

Residents should have the opportunity to live a healthy life and live in healthy communities. The Healthy Places Index (HPI) is a new tool that allows local officials to diagnose and change community conditions that affect health outcomes and the wellbeing of residents. The HPI tool was developed by the Public Health Alliance of Southern California to assist in comparing community conditions across the state and combined 25 community characteristics such as housing, education, economic, and social factors into a single indexed HPI Percentile Score, where lower percentiles indicate lower conditions.

Regional Trends

Map 35 shows the HPI percentile score distributions for Contra Costa County. The majority of the County falls in the highest quarter, indicating healthier conditions. These areas have a lower percentage of minority populations and higher median incomes. Cities with the lowest percentile ranking, which indicates less healthy conditions, are Pittsburg, San Pablo, and Richmond. These areas have higher percentages of minority populations and lower median incomes.

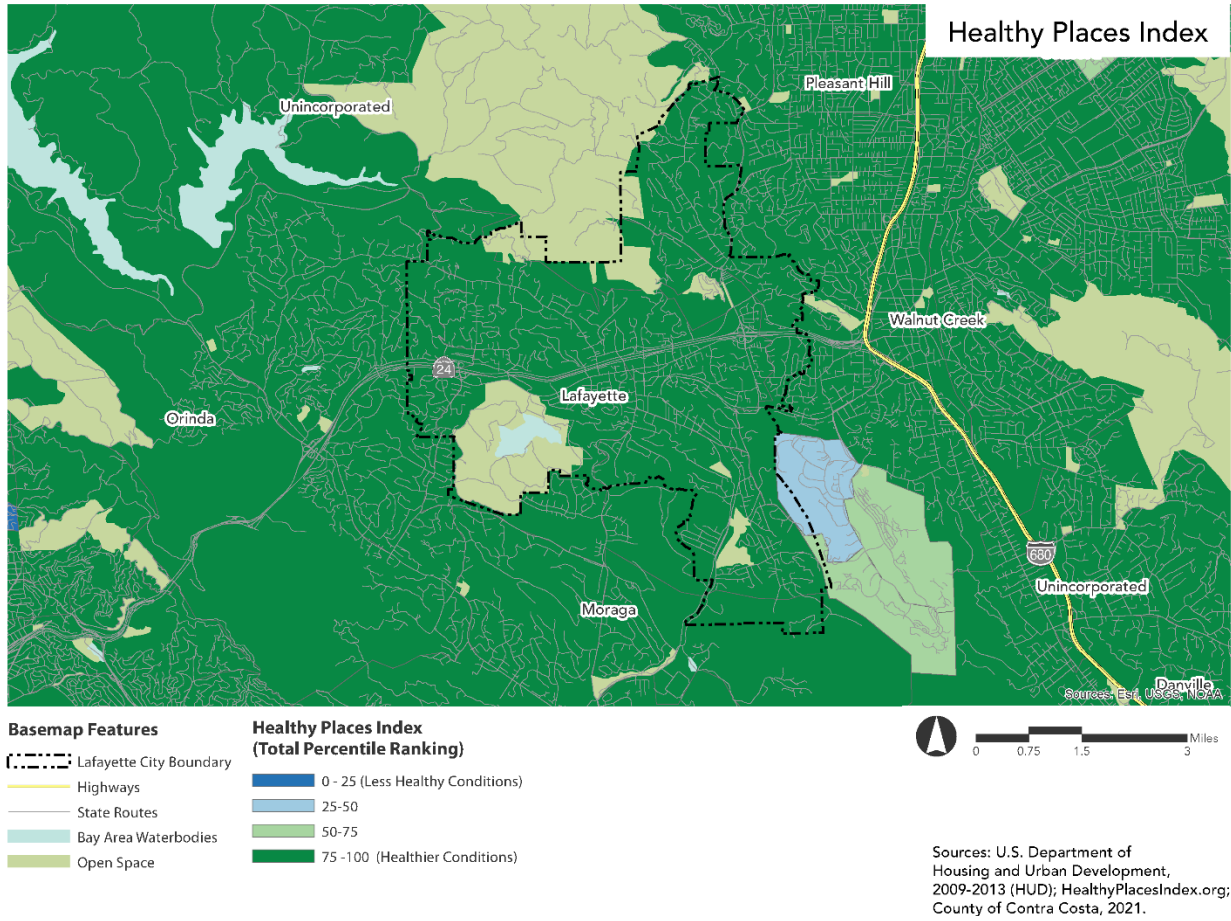
Map 34: Healthy Places Index - Contra Costa County



Local Trends

The entire City of Lafayette has an HPI score between 75 to 100 indicating healthier conditions (Map 36) and no real disparities locally in healthy living conditions.

Map 35: Healthy Places Index – City of Lafayette



Primary Findings

- ✓ In Contra Costa County, **Hispanic and Black residents face particularly severe housing problems.** Additionally, there are **significant disparities between the rates of housing problems that larger families** (households of five or more people) experience and the rates of housing problems that families of five or fewer people experience.
- ✓ In Lafayette, about **26.8% of all households** experience cost burdens.
 - **Renters experience higher rates** of cost burdens than owners (39.3 percent to 21.9 percent respectively).
 - **American Indian (100%), Black (57%), and Hispanic (44%) households have the highest rate of cost burden** compared to non-Hispanic White households at 26%.
 - **Large families** (5+ persons) are more likely to be cost burdened at 31% compared to 26% for all other households.
- ✓ Low income households are also **more likely to be overcrowded.** 5.3% of extremely low-income households are overcrowded and 4.5% of very low-income households are considered overcrowded.
- ✓ The Census tract in Downtown Lafayette is considered to be a sensitive community—at risk for displacement (Map 42). This census tract also has a **concentration of HCV users, renters, and LMI households.**

Do residents in Lafayette have disproportionate housing needs?

American Indian, Black and Hispanic households experience the most housing problems, higher rates of housing cost burden, higher mortgage loan denial rates, and have a higher proportion of low income households earning less than 50% of AMI, compared to the overall population in the city. American Indian and Black residents are also more likely to live in poverty or experience homelessness. In addition to disproportionate housing needs among racial and ethnic minorities in the City of Lafayette, large family households (5 or more people) experience high rates of housing cost burden.

- ✓ The City of Lafayette makes up **less than 1% of all publicly assisted units in the county but 2% of the county's total housing units.**

- ✓ **American Indian and Black residents** are overrepresented in the homeless population compared to their share of the overall population.

- ✓ Mortgage denial rates are **highest for Hispanic (24%), Asian (19%), and Black (18%) households.**

Disproportionate housing needs generally refers to a condition in which there are significant disparities in the proportion of members of a protected class experiencing a category of housing need when compared to the proportion of members of any other relevant groups, or the total population experiencing that category of housing need in the applicable geographic area. The Comprehensive Housing Affordability Strategy (CHAS) developed by the Census for HUD provides detailed information on housing needs by income level for different types of households in Contra Costa County.

Housing problems considered by CHAS include:

- Housing cost burden, including utilities, exceeding 30% of gross income;
- Severe housing cost burden, including utilities, exceeding 50% of gross income;
- Overcrowded conditions (housing units with more than one person per room); and
- Units with physical defects (lacking complete kitchen or bathroom).

Severe housing problems are defined as households with at least 1 of 4 housing problems: overcrowding, high housing costs, lack of kitchen facilities, or lack of plumbing facilities.

According to the Contra Costa County AI, a total of 164,994 households (43.90%) in the county experience any one of the above housing problems; 85,009 households (22.62%) experience severe housing problems. Based on relative percentage, Hispanic households experience the highest rate of housing problems regardless of severity, followed by Black households and ‘Other’ races. Table 22 lists the demographics of households with housing problems in the County.

Hispanic and Black residents face particularly severe housing problems. These housing burdens are greatest in portions of Hercules (along with other cities like Richmond, North Richmond, San Pablo, Concord, Martinez, Pittsburg, Antioch, and Oakley).

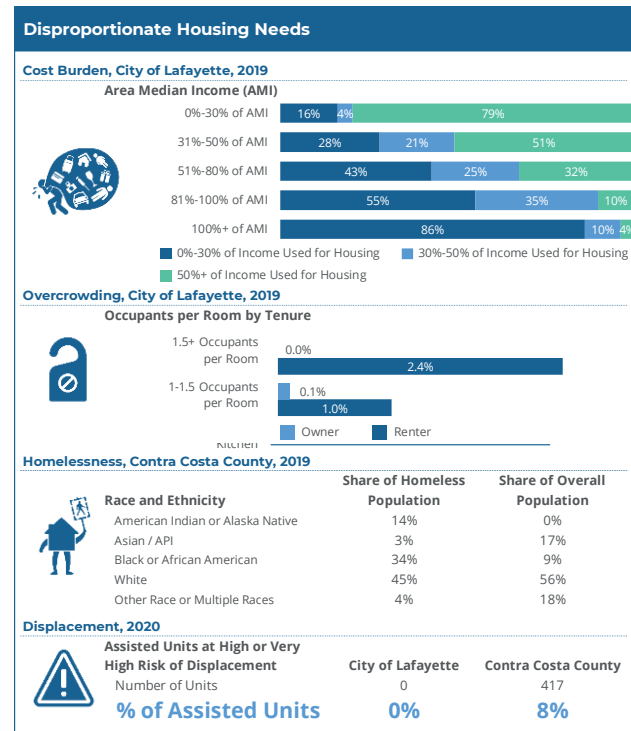


Table 22: Demographics of Households with Housing Problems in Contra Costa County

Demographic	Total Number of Households	Households with Housing Problems	Households with Severe Housing Problems
White	213,302	80,864	37.91%
Black	34,275	19,316	56.36%
Asian/Pacific Islander	51,353	21,640	42.14%
Native American	1,211	482	39.80%
Other	10,355	5,090	49.15%
Hispanic	65,201	37,541	57.58%
Total	375,853	164,994	43.90%

Source: Contra Costa County AI (2020)

There are significant disparities between the rates of housing problems that larger families (households of five or more people) experience and the rates of housing problems that families of five or fewer people experience. Larger families tend to experience housing problems more than smaller families. Non-family households in Contra Costa County experience housing problems at a higher rate

than smaller family households, but at a lower rate than larger family households. Table 23 lists the number of households with housing problems according to household type.

Table 23: Household Type and Size in Contra Costa County

Household Type	No. of Households with Housing Problems
Family Households (< 5 people)	85,176
Family Households (> 5 people)	26,035
Non-family Households	53,733

Source: Contra Costa County AI (2020)

7.1 COST BURDEN (OVERPAYMENT)

Housing cost burden, or overpayment, is defined as households paying 30 percent or more of their gross income on housing expenses, including rent or mortgage payments and utilities. Renters are more likely to overpay for housing costs than homeowners. Housing cost burden is considered a housing need because households that overpay for housing costs may have difficulty affording other necessary expenses, such as childcare, transportation, and medical costs.

Regional Trends

As presented in Table 24, almost 52% of all households experience housing cost burdens. Renters experience cost burdens at higher rates than owners (72.80% compared to 40.60%).

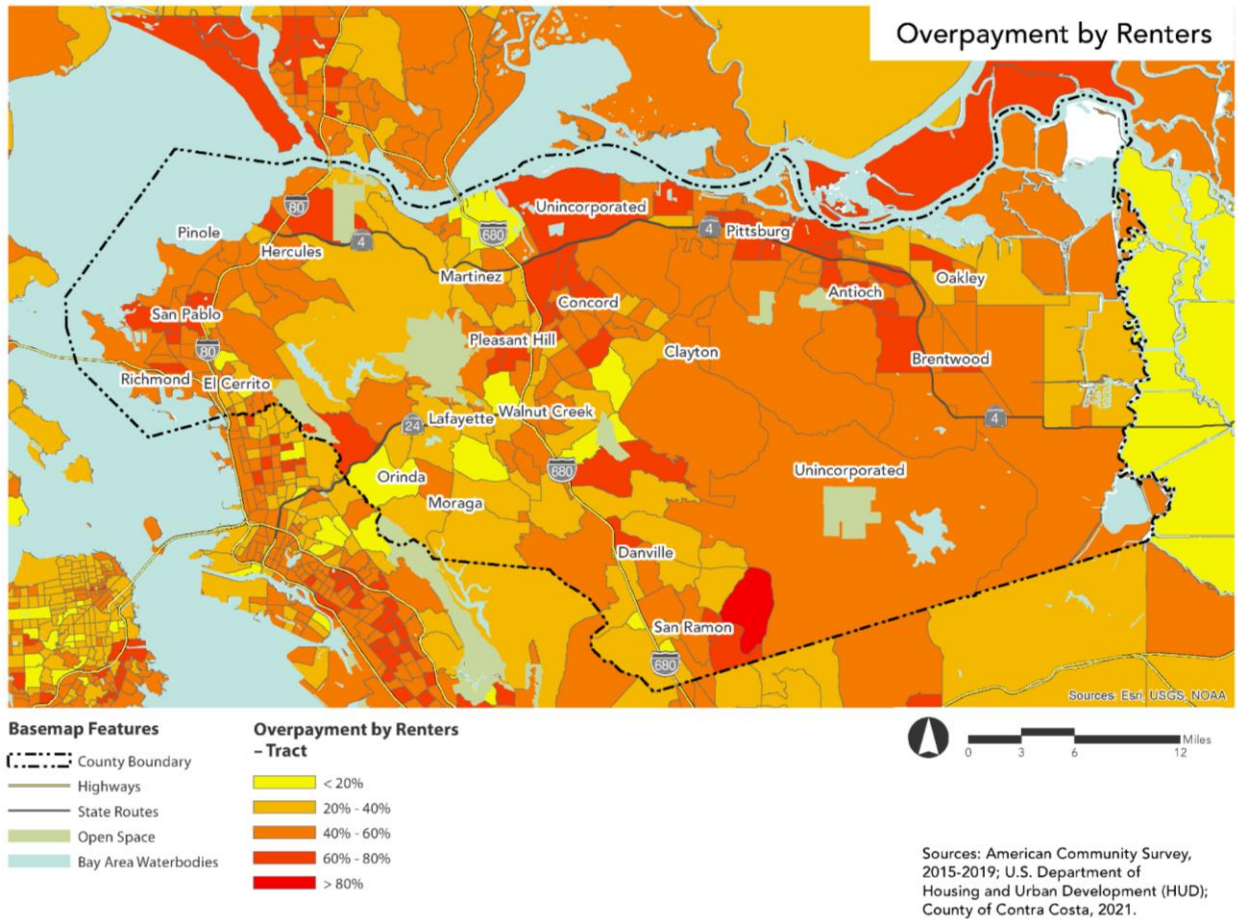
Table 24: Households that Experience Cost Burden by Tenure in Contra Costa County

Total Number of Households		Cost burden		Percentage of Households that Experience Cost Burden
		>30% to ≤ 50%	> 50%	
Owners Only	257,530	44,535	30,010	28.95%
Renters Only	134,750	32,015	33,040	48.28%
All Households	392,275	76,550	63,050	35.59%

Source: <https://www.huduser.gov/portal/datasets/cp.html>

Referring to Map 37, concentrations of cost burdened renter households are located in and around San Pablo, Pittsburg, Antioch, west Brentwood and Oakley, East San Ramon, and northern parts of Concord towards unincorporated areas. In these tracts, over 80 percent of renters experience cost burdens. The majority of east Contra Costa County has 60 – 80 percent of renter households that experience cost burdens; west Contra Costa County has 20 – 40 percent of renter households that experience cost burdens. Census tracts with a low percentage of cost-burdened households are located between San Ramon and Martinez on a north-south axis. In these tracts, less than 20 percent of renter households experience cost burdens.

Map 36: Percentage of Overpayment by Renters - Contra Costa County



Local Trends

In Lafayette, about 26.8% of all households experience cost burdens. Similar to Contra Costa County, renters experience higher rates of cost burdens than owners (39.3 percent to 21.9 percent respectively), though at a lower level of disparity compared to the county. Refer to Table 25 for households that experience cost burden by tenure.

Map 38 shows higher concentrations of cost burdened renter households in the northern- and western-most tracts of the city, between 40 – 60 percent, compared to majority of the city tracts with 20 – 40% of renters that experience cost burden. Tracts in southern and northeast parts of the cities have the lowest percentage of renters that experience cost burdens.

Tracts with the lowest percentage of overpayment by renters are also tracts with median gross rents of greater than \$3,000. The northwest corner of the city with high percentage of overpayment by renters (between 40 to 60 percent) also corresponds to a high percentage of renter units with HCVs (between 15 to 30 percent).

Table 25: Households that Experience Cost Burden by Tenure in Lafayette

Total Number of Households		Cost burden		Percentage of Households that Experience Cost Burden
		>30% to ≤ 50%	> 50%	
Owners Only	6,770	660	825	21.9%
Renters Only	2,635	525	510	39.3%
All Households	9,405	1,185	1,335	26.8%

Source: <https://www.huduser.gov/portal/datasets/cp.html>, 2014–2018

Map 37: Percentage of Overpayment by Renters – City of Lafayette

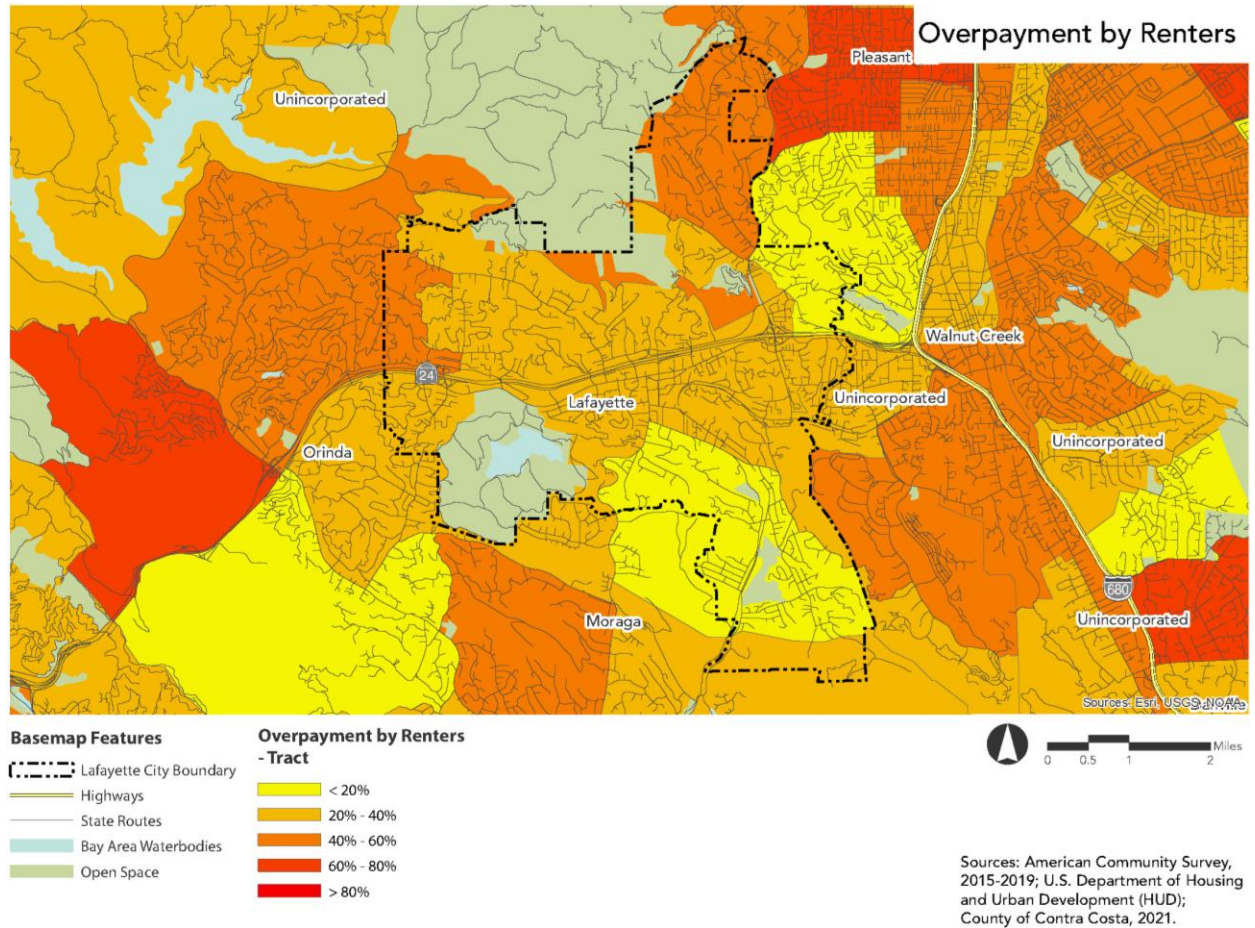


Table 27 shows the share of households that are cost burdened in the city by race and ethnicity. American Indian (100%), Black (57%), and Hispanic (44%) households have the highest rate of cost burden compared to non-Hispanic White households at 26%.

Table 26: Housing Cost Burden by Race and Ethnicity, Lafayette

	<u>0%-30% of Income Used for Housing</u>	<u>30%-50% of Income Used for Housing</u>	<u>50%+ of Income Used for Housing</u>
<u>American Indian or Alaska Native, NH</u>	<u>0%</u>	<u>0%</u>	<u>100%</u>
<u>Asian / API, NH</u>	<u>86%</u>	<u>8%</u>	<u>6%</u>
<u>Black or African American, NH</u>	<u>43%</u>	<u>0%</u>	<u>57%</u>
<u>White, Non-Hispanic (NH)</u>	<u>73%</u>	<u>13%</u>	<u>13%</u>
<u>Other Race or Multiple Races, NH</u>	<u>67%</u>	<u>25%</u>	<u>8%</u>
<u>Hispanic or Latinx</u>	<u>56%</u>	<u>13%</u>	<u>31%</u>

Source: Comprehensive Housing Affordability Strategy (CHAS) ACS tabulation, 2013-2017 release

Table 28 shows the share of households experiencing cost burden by family size. Large families (5+ persons) are more likely to be cost burdened at 31% compared to 26% for all other households.

Table 27: Housing Cost Burden by Family Size, Lafayette

	0%-30% of Income Used for Housing	30%-50% of Income Used for Housing	50%+ of Income Used for Housing
All other household types	73%	12%	14%
Large Family 5+ persons	68%	21%	10%
Totals	73%	13%	14%

Source: Comprehensive Housing Affordability Strategy (CHAS) ACS tabulation, 2013-2017 release

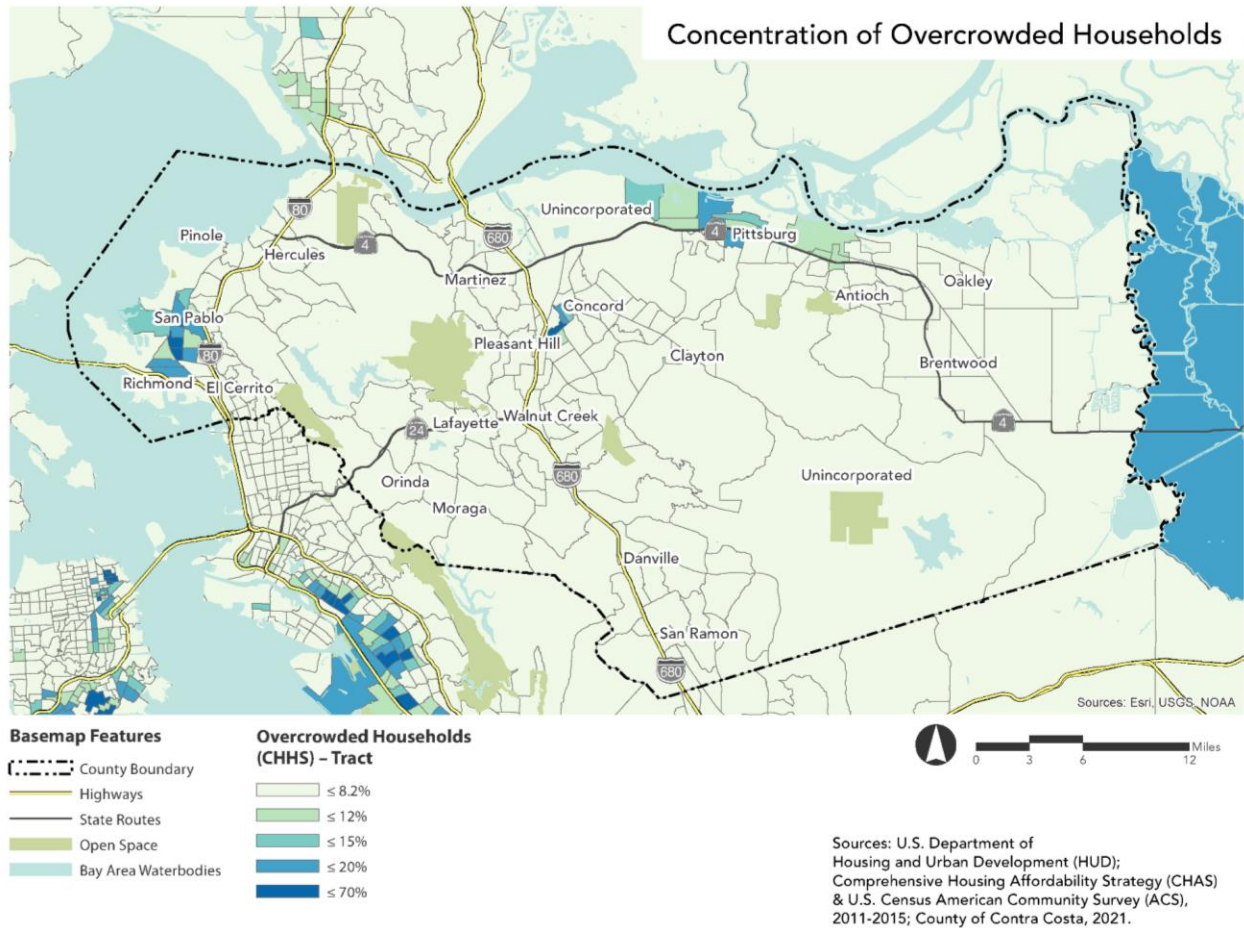
7.2 OVERCROWDED HOUSEHOLDS

In response to a mismatch between household income and housing costs in a community, some households may not be able to buy or rent housing that provides a reasonable level of privacy and space. According to both California and federal standards, a housing unit is considered overcrowded if it is occupied by more than one person per room (excluding kitchens, bathrooms, and halls).

Regional Trends

The map below (Map 39) indicates that Contra Costa County in general has low levels of overcrowded households. Tracts in San Pablo, Richmond, and Pittsburg with higher percentages of non-White population show higher concentrations of overcrowded households compared to the rest of the county. Monument Corridor, the only official R/ECAP in Contra Costa County, a predominantly Hispanic community in Concord, also exhibits more overcrowding than other parts of the County.

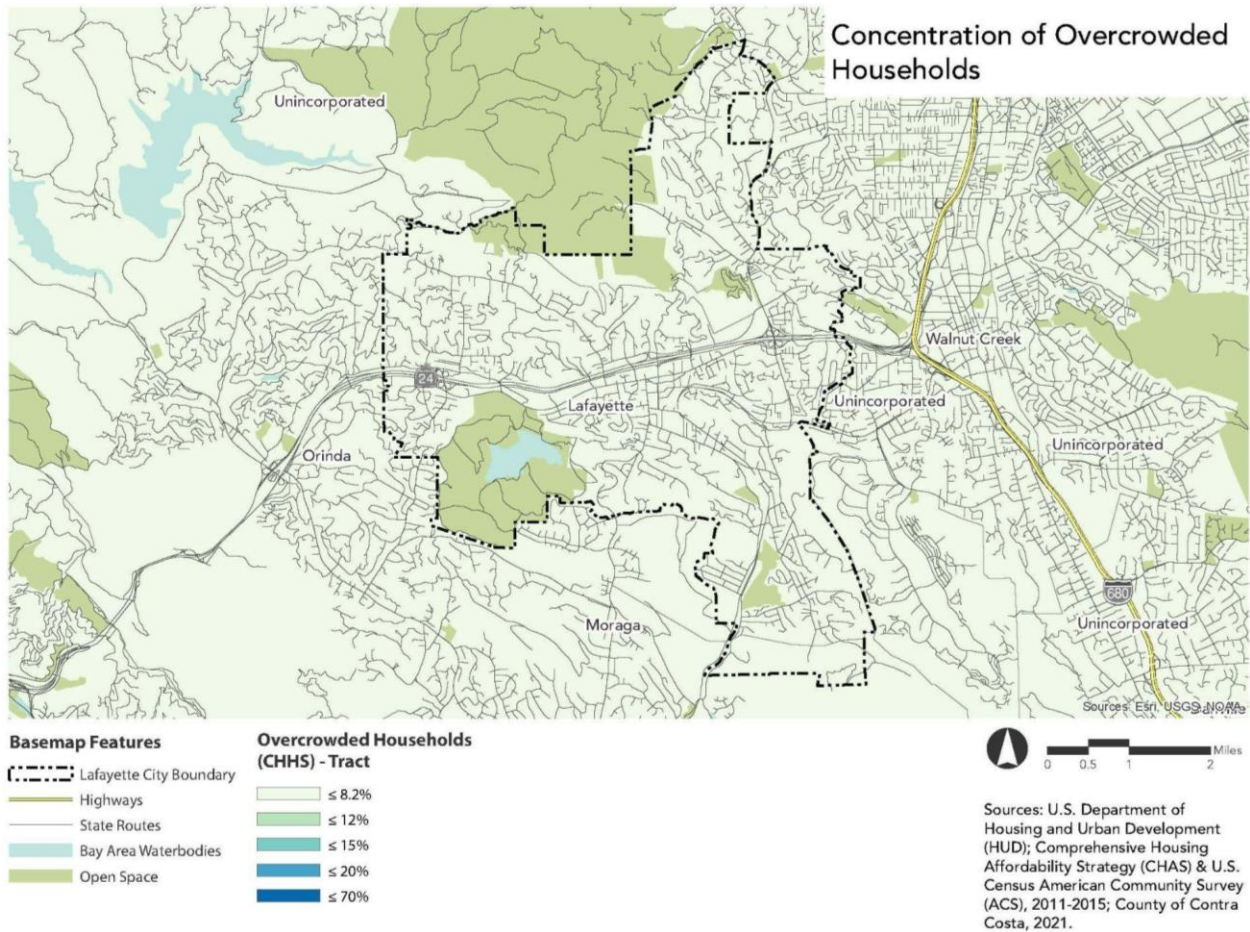
Map 38: Percentage of Overcrowded Households - Contra Costa County



Local Trends

In Lafayette, 1.03 percent of housing units are overcrowded. Overcrowding occurs mostly in renter-occupied housing where 3.4 percent of renter households are overcrowded versus 0.1 percent of owner-occupied households. Lafayette experiences less overcrowding than Contra Costa County at large, where 5.07 percent of households are overcrowded. Additionally, all Census tracts in the City contain less than the statewide average (8.2 percent) of overcrowded households, as shown in Map 40. While housing costs are high in the City, it appears that most households are not adding more tenants than needed to afford rents, even for cost burdened households. This could mean that there is a variety of housing size types that help keep levels of overcrowding low or that HCV use allows more residents to afford rents and avoid adding more tenants than necessary to their housing situation.

Map 39: Percentage of Overcrowded Households – City of Lafayette



Asian households are the most likely to be overcrowded, as shown in Table 279.

Table 28: Overcrowding by Race and Ethnicity, Lafayette

Race and Ethnicity	More than 1.0 Occupants per Room
American Indian or Alaska Native	0.0%
Asian / API	2.7%
Black or African American	0.0%
Hispanic or Latinx	0.0%
Other Race or Multiple Races	0.0%
White	0.9%
White, Non-Hispanic (NH)	0.9%

Source: Comprehensive Housing Affordability Strategy (CHAS) ACS tabulation, 2013-2017 release

Low-income households are also more likely to be overcrowded, as shown in Table 30~~28~~. 5.3% of extremely low-income households are overcrowded and 4.5% of very low-income households are considered overcrowded.

Table 29: Overcrowding by Household Income, Lafayette

Income Group	1.0 to 1.5 Occupants per Room	More than 1.5 Occupants per Room
0%-30% of AMI	5.3%	0.0%
31%-50% of AMI	4.5%	0.0%
51%-80% of AMI	0.0%	0.0%
81%-100% of AMI	0.7%	0.0%
Greater than 100% of AMI	0.0%	0.4%

Source: Comprehensive Housing Affordability Strategy (CHAS) ACS tabulation, 2013-2017 release

7.3 SUBSTANDARD CONDITIONS

Incomplete plumbing or kitchen facilities can be used to measure substandard housing conditions.

Regional Trends

According to 2015–2019 ACS estimates, shown in Table 29, 0.86% of households in Contra Costa County lack complete kitchen facilities and 0.39% of households lack complete plumbing facilities. Renter households are more likely to lack complete facilities compared to owner households.

Table 30: Substandard Housing Conditions by Tenure in Contra Costa County

	Owner	Renter	All HHs
Lacking complete kitchen facilities	0.19%	0.67%	0.86%
Lacking complete plumbing facilities	0.19%	0.20%	0.39%

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

Local Trends

According to the ACS, 2015-2019 5-year estimates, no households in Lafayette lack complete plumbing facilities and only 0.1 percent lack kitchen facilities.

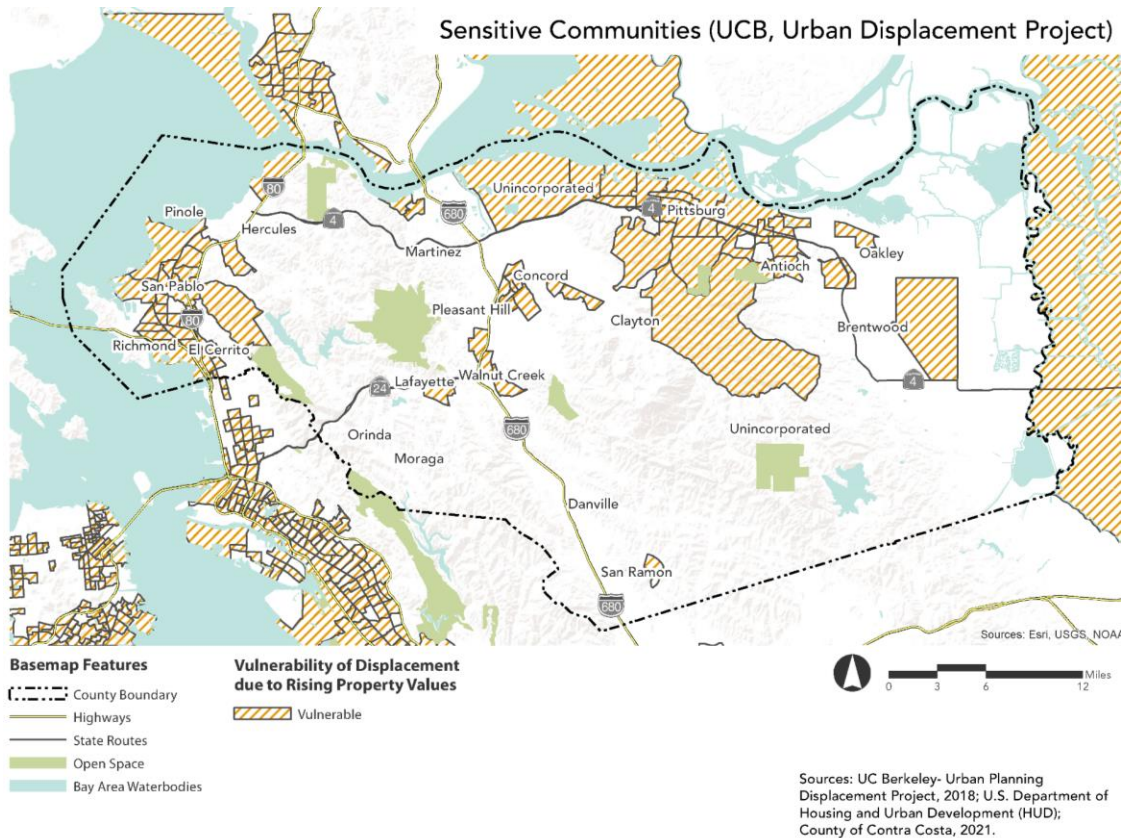
7.4 DISPLACEMENT RISK

Displacement occurs when housing costs or neighboring conditions force current residents out and rents become so high that lower-income people are excluded from moving in. UC Berkeley’s Urban Displacement Project states that a census tract is a sensitive community if the proportion of very low income residents was above 20% in 2017 and the census tracts meets two of the following criteria: (1) Share of renters above 40 percent in 2017; (2) Share of Non-White population above 50 percent in 2017; (3) Share of very low-income households (50 percent AMI or below) that are also severely rent burdened households above the county median in 2017; or (4) Nearby areas have been experiencing displacement pressures.

Regional Trends

Using this methodology, sensitive communities were identified in areas between El Cerrito and Pinole; Pittsburg, Antioch and Clayton; East Brentwood; and unincorporated land in Bay Point. Small pockets of Sensitive Communities are also found in central Contra Costa County from Lafayette towards Concord (Refer to Map 41).

Map 40: Sensitive Communities (Urban Displacement Project) – Contra Costa County



Local Trends

In 2015, the UDP conducted research on gentrification and displacement in the Bay Area, which concluded that nearly 48% of Bay Area neighborhoods are experiencing displacement. Western Contra Costa County has experienced the most displacement and gentrification. One census tract in Downtown Lafayette is considered to be a sensitive community (Map 42). This census tract also has a concentration of HCV users and LMI households.

Map 41: Sensitive Communities (Urban Displacement Project) – City of Lafayette

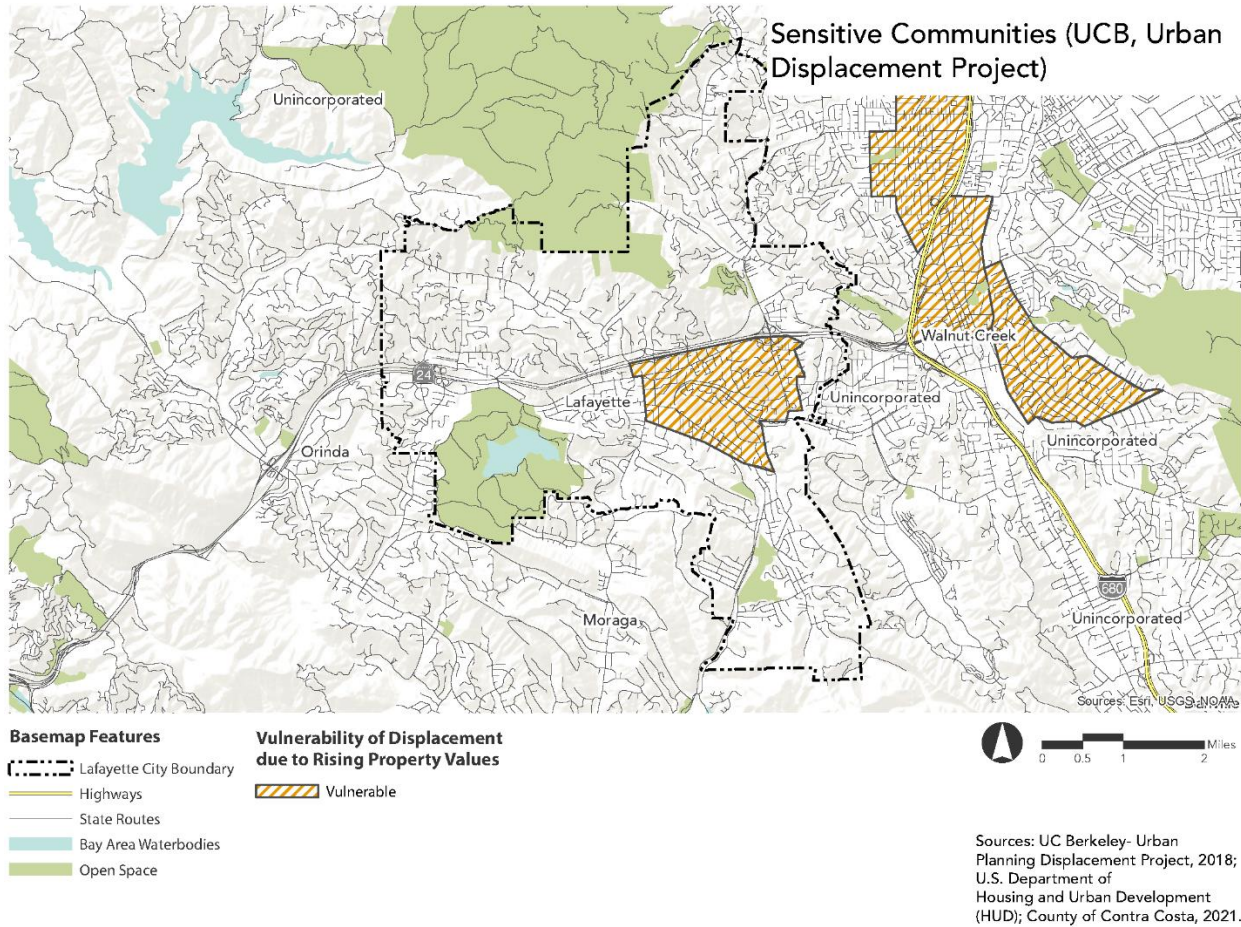


Table 320 shows the number of publicly assisted units at risk for conversion in the City of Lafayette by risk level from low to very high. All 126 units are at a low risk for conversion in the city. The City of Lafayette makes up less than 1% of all assisted units in the county but 2% of the county’s total housing units.

Table 31: Publicly Assisted Units at Risk for Conversion

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

Source: California Housing Partnership, Preservation Database (2020)

Table 331 shows the number of housing units permitted between 2015 and 2019 in Lafayette. 16% of units permitted during this time are affordable to LMI households and 7% of units are affordable to very low-income households.

Table 32: Housing Permitted, 2015-2019, Lafayette

Income Group	value
Above Moderate Income Permits	1,453
Very Low Income Permits	123
Moderate Income Permits	94
Low Income Permits	51
Totals	1,721

Source: 5th Cycle Annual Progress Report Permit Summary (2020)

7.5 HOMELESSNESS

Table 342 shows the number of people experiencing homelessness by family type and presence of children. Generally, households with children are more likely to use emergency shelters and households without children are more likely to be unsheltered. 86% of people experiencing homelessness are in households without children.

Table 33: People Experiencing Homelessness by Household Type, Contra Costa County

	People in Households Composed Solely of Children Under 18	People in Households with Adults and Children	People in Households without Children Under 18
Sheltered - Emergency Shelter	0	159	359
Sheltered - Transitional Housing	0	32	118
Unsheltered	0	128	1,499

Source: Continuum of Care (CoC) Homeless Populations and Subpopulations Reports (2019); U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019)

Table 335 shows the share of the homeless and overall population by race and ethnicity in Contra Costa County. American Indian and Black residents are overrepresented in the homeless population compared to their share of the overall population.

Table 34: Share of the Homeless and Overall Population by Race, Contra Costa County

Racial / Ethnic Group	Share of Homeless Population	Share of Overall Population
American Indian or Alaska Native (Hispanic and Non-Hispanic)	14.5%	0.5%
Asian / API (Hispanic and Non-Hispanic)	3.1%	17.2%
Black or African American (Hispanic and Non-Hispanic)	33.8%	8.7%
White (Hispanic and Non-Hispanic)	45.0%	55.8%
Other Race or Multiple Races (Hispanic and Non-Hispanic)	3.7%	17.7%
Totals	100.0%	100.0%

Source: Continuum of Care (CoC) Homeless Populations and Subpopulations Reports (2019); U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019)

Table 364 shows the share of the homeless and overall population by ethnicity. Non-Hispanic residents are overrepresented in the homeless population compared to Hispanic residents.

Table 35: Share of the Homeless and Overall Population by Ethnicity, Contra Costa County

Latinx Status	Share of Homeless Population	Share of Overall Population
Hispanic/Latinx	16.6%	25.4%
Non-Hispanic/Latinx	83.4%	74.6%
Totals	100.0%	100.0%

Source: Continuum of Care (CoC) Homeless Populations and Subpopulations Reports (2019); U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019)

Residents experiencing homelessness and chronic substance abuse and severe mental illness are the most prevalent special populations in Contra Costa County followed by victims of domestic violence, veterans, and residents with HIV/AIDS.

Table 36: Homeless Population by Special Population

	Chronic Substance Abuse	HIV/AIDS	Severely Mentally Ill	Veterans	Victims of Domestic Violence
Sheltered - Emergency Shelter	86	4	128	25	28
Sheltered - Transitional Housing	31	1	27	14	6
Unsheltered	377	4	364	75	80

Source: Continuum of Care (CoC) Homeless Populations and Subpopulations Reports (2019); U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019)

7.5 MORTGAGE APPLICATIONS

Table 36-38 shows mortgage applications in the City of Lafayette by race and ethnicity. Mortgage denial rates are highest for Hispanic (24%), Asian (19%), and Black (18%) households.

Table 37: Mortgage Applications and Denial Rate by Race and Ethnicity, Lafayette

Racial / Ethnic Group	Application approved but not accepted	Application denied	Application withdrawn by applicant	File closed for incompleteness	Loan originated	Denial Rate
American Indian or Alaska Native, Non-Hispanic	0	0	2	0	2	0%
Asian / API, Non-Hispanic	6	27	24	8	112	19%
Black or African American, Non-Hispanic	1	2	2	1	8	18%
White, Non-Hispanic	20	134	115	36	684	16%
Hispanic or Latinx	2	14	12	5	42	24%
Unknown	8	52	56	28	286	15%
Totals	37	229	211	78	1,134	16%

Source: Home Mortgage Disclosure Act (HMDA) Data, 2021

APPENDIX D - Attachment A

AFFH Inventory of Sites Supplement

Census Tract Sites Analysis

Figure 1 shows all Census Tracts in the City of Lafayette, the proportion of the population that identifies as Hispanic, the non-White share of the population, the share of low and moderate income households, the number of R/ECAPS and RCAAs, TCAC's opportunity score, and the number of units by income proposed in the tract. The City's proposed RHNA sites can accommodate approximately 3,218 new units.

The majority of proposed units (51%) are in Census Tract 3500, which is located in Lafayette on the southern border of CA-24 and west of Moraga Road. The area has a combination of low and moderate density residential and a major commercial corridor along Mt Diablo Road that runs parallel to CA-24. This Census Tract includes the western portion of Downtown Lafayette, access to public transportation, community gathering spaces (e.g., Temple of Isaiah, Lafayette Veterans Memorial Center, Lafayette Reservoir Recreation Area), and neighborhood amenities (e.g., chiropractor, urgent care, restaurants).

Another 39% of proposed RHNA units are located in Census Tract 3490 which has the second highest proportion of low and moderate income households in the City (after Census tract 3511.02, which is only partially contained in Lafayette) and contains the rest of the Downtown Area. It is important to note that the proportion of low and moderate income households in this tract is 29%-- a minority of households overall, and low relative to the county overall. The city's most affordable housing is found in Tracts 3490 and 3500 with mixtures of commercial and residential properties and relatively high density allowances. This is a typical, as most affordable housing requires denser environments to be financially feasible. These neighborhoods are identified as high opportunity areas and are rated as healthy communities, consistent with the city overall.

The inclusion of 90% of RHNA units in these two Census Tracts (3490 and 3500) would add affordable housing opportunities to areas where low and moderate income households are most likely to live in Lafayette—but the increase is likely to be modest, given the relatively low share of low and moderate households in these tracts. An estimated 600 low and moderate income units would be added to Tract 3490 and 549 for Tract 3500—increasing the number of low to moderate income households to 38 percent for Tract 3490 and 27 percent for 3500.

These areas differ from more typically concentrated areas in that they do not have high rates of poverty and are not R/ECAPs. In fact, HCD indicators show these as highest resource areas and close to public transportation. Additionally, providing units in these Census Tracts for low and moderate income households would help stabilize households in the area and prevent further displacement of renter households.

Finally, the City of Lafayette as a whole is less racially and ethnically diverse and has a lower share of low to moderate income households compared to Contra Costa County as a whole. These two Census Tracts share demographics similar to the County and are only shown as high proportions when compared to some of the Census Tracts in Lafayette and surrounding affluent communities: Lafayette has a lower share of non-White population when compared to Contra Costa County with 75% of the population being non-Hispanic White in Lafayette compared to 48% in the county. Similarly, only 19% of households in Lafayette are LMI while 33.4% of households in the County are LMI.

Census Tract 3480

Characteristics. Census Tract 3480 is located in central Lafayette on the northern border of CA-24. The area is predominantly low density residential with ample greenspace. Happy Valley Elementary School, Bentley Upper School, Diablo Valley Montessori, and Lafayette Care Home are also located within this Census Tract. Generally, the Census Tract is an area of highest opportunity according to the TCAC's opportunity areas and contains a low share of low or moderate income households (13% of households in the Tract). Twenty seven percent of the population in this Tract are non-White and 6% identify as Hispanic. Finally, the Tract is not an R/ECAP and is rated stable advanced exclusive under the Urban Displacement designations. This Census Tract, and the entire City, is an RCAA.

Assessment. The addition of 315 RHNA units including 63 for low income households would increase integration in the City of Lafayette by increasing the share of low income households in this high opportunity Census Tract. Neighborhoods in this area are established and unaffordable to low income households—characterized by stable moderate/mixed income by the Urban Displacement definitions. The introduction of affordable units for low income households could help integrate the area that is classified as advanced exclusive. The addition of 10% of the City's total RHNA allocation within this Census Tract would provide the opportunity for low and moderate income households in the region to access this high resource area. Additionally, the introduction of affordable units in this RCAA will further integrate the City racially and economically by creating opportunity in this concentrated area of race and affluence.

Considerations. Propose 63 RHNA units in Census Tract 3480 for low income households and 252 units for above moderate income households.

Census Tract 3490

Characteristics. Census Tract 3490 is located in Lafayette on the southern border of CA-24 and east of Moraga Road. The area has a combination of low and moderate density residential and a major commercial corridor along Mt Diablo Road that runs parallel to CA-24. There are a number of schools within this tract and several apartment buildings. This Census Tract is an area of highest opportunity according to the TCAC's resource areas. However, this Tract also has the highest share of low and moderate income households compared to all other Tracts in the City of Lafayette (29% of households in the Tract). Nearly one-third (32%) of the population in this Tract are non-White and 8% identify as Hispanic. Finally, the Tract is not an R/ECAP and is rated stable moderate/mixed income under the Urban Displacement designations. This Census Tract, and the entire City, is an RCAA.

Assessment. The addition of 1,268 RHNA units including 652 for very low, low, and moderate income households would further stabilize this area in the City of Lafayette by providing new housing in this high opportunity Census Tract. Neighborhoods in this area are mixed income—characterized by stable moderate/mixed income by the Urban Displacement definitions. The introduction of affordable units for low income households could help prevent the tract from gentrification and displacement. The addition of 39% of the City’s total RHNA allocation within this Census Tract may modestly raise the overall proportion of low and moderate income households within this Tract. However, these sites also provide access to the highest opportunity areas and transportation as well as help to prevent displacement of renters from the Downtown area.

Considerations. Propose 652 RHNA units in Census Tract 3490 for very low, low, and moderate income households and 616 units for above moderate income households.

Census Tract 3500

Characteristics. Census Tract 3500 is located in Lafayette on the southern border of CA-24 and west of Moraga Road. The area has a combination of low and moderate density residential and a major commercial corridor along Mt Diablo Road that runs parallel to CA-24. The western portion of the Tract is a recreational area surrounding the Lafayette reservoir. This Census Tract is an area of highest opportunity according the TCAC’s opportunity areas. This Tract also has the second highest share of low and moderate income households compared to all other Tracts in the City of Lafayette (23% of households in the Tract). More than one-third (34%) of the population in this Tract are non-White and 11% identify as Hispanic. Finally, the Tract is not an R/ECAP and is rated at risk of becoming exclusive under the Urban Displacement designations. This Census Tract, and the entire City, is an RCAA.

Assessment. The addition of 1,635 RHNA units including 549 for very low, low, and moderate income households would increase integration in the City of Lafayette by increasing the share of low income households in this high opportunity Census Tract. Neighborhoods in this area at risk of becoming exclusive—characterized by the Urban Displacement definitions. The introduction of affordable units for low income households could help prevent the tract from becoming advanced exclusive. The addition of 51% of the City’s total RHNA allocation within this Census Tract would provide the opportunity for low and moderate income households in the region to access this high resource area. Additionally, the introduction of affordable units in this RCAA will further integrate the City racially and economically by creating opportunity in this concentrated area of race and affluence.

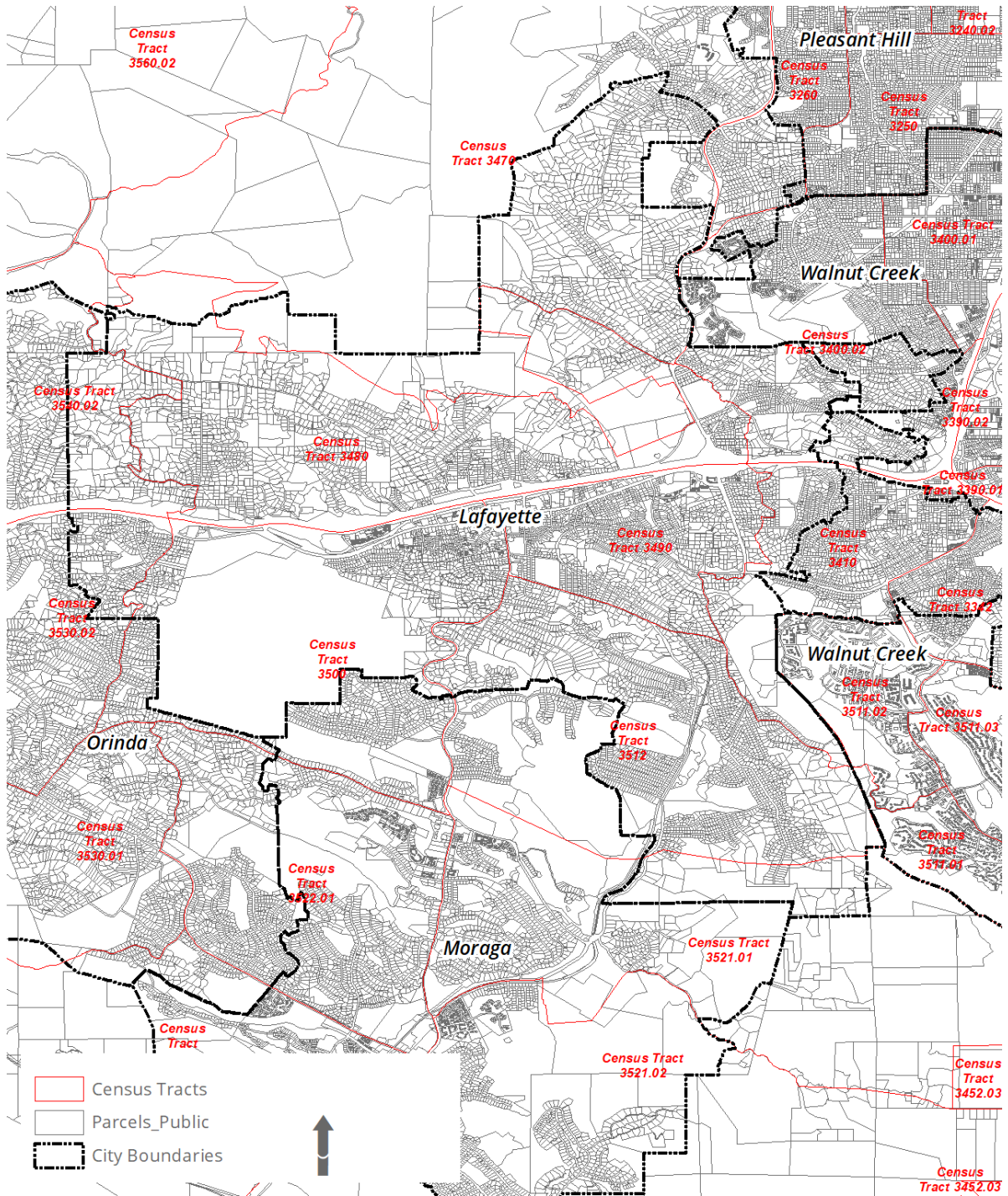
Considerations. Propose 549 RHNA units in Census Tract 3500 for very low, low, and moderate income households and 1,086 units for above moderate income households.

Figure 1.
Lafayette Proposed RHNA Sites by Census Tract Summary

Census Tract	AFFH Data							RHNA Units Proposed			
	Pct. Hispanic	Pct. Non-White	Pct. Low/Mod Income	R/ECAP	RCAA	TCAC Opportunity Areas	Urban Displacement	Very Low	Low	Moderate	Above Moderate
Census Tract 3400.02	9%	32%	19%	0	1	Highest Resource	At Risk of Becoming Exclusive				
Census Tract 3410	10%	31%	19%	0	1	High Resource	Low-Income/Susceptible to Displacement				
Census Tract 3470	8%	28%	18%	0	1	High Resource	Stable/Advanced Exclusive				
Census Tract 3480	6%	27%	13%	0	1	Highest Resource	Stable/Advanced Exclusive		63		252
Census Tract 3490	8%	32%	29%	0	1	Highest Resource	Stable Moderate/Mixed Income	328	166	158	616
Census Tract 3500	11%	34%	23%	0	1	Highest Resource	At Risk of Becoming Exclusive	253	147	149	1,086
Census Tract 3511.01	6%	23%	31%	0	1	High Resource	Low-Income/Susceptible to Displacement				
Census Tract 3511.02	5%	21%	58%	0	1	High Resource	Low-Income/Susceptible to Displacement				
Census Tract 3512	8%	27%	15%	0	1	Highest Resource	Stable/Advanced Exclusive				
Census Tract 3521.01	14%	40%	12%	0	1	Highest Resource	High Student Population				
Census Tract 3530.02	8%	31%	10%	0	1	Highest Resource	Stable/Advanced Exclusive				
Census Tract 3540.02	5%	24%	17%	0	1	Highest Resource	Stable/Advanced Exclusive				

Source: HCD AFFH Data Viewer and Root Policy Research.

Figure 2.
Lafayette Census Tract Map



Source: HCD AFFH Data Viewer and Root Policy Research.

Supportive Citywide Spatial Analysis

The following series of maps provide demographic and fair housing data provided in HCD's AFFH data viewer.

Hispanic Population

Figure 3 shows the percent of the population that identifies as Hispanic for each Census Tract in the City. All Census Tracts in the City of Lafayette have below 20% Hispanic population. The sites are distributed in central Lafayette along CA-24 with an emphasis on locating units near high access to public services, transportation, and opportunity. Census Tract 3521.01 has the highest share of Hispanic residents (14%) and there are no RHNA units proposed in this area. The second highest share of Hispanic residents by Census Tract is in Tract 3500 which is the location of 51% of proposed RHNA sites. However, the City of Lafayette (9%) has a substantially smaller Hispanic population compared to Contra Costa County as a whole (24%). This area is also home to Downtown Lafayette, access to transit, and community amenities as discussed above.

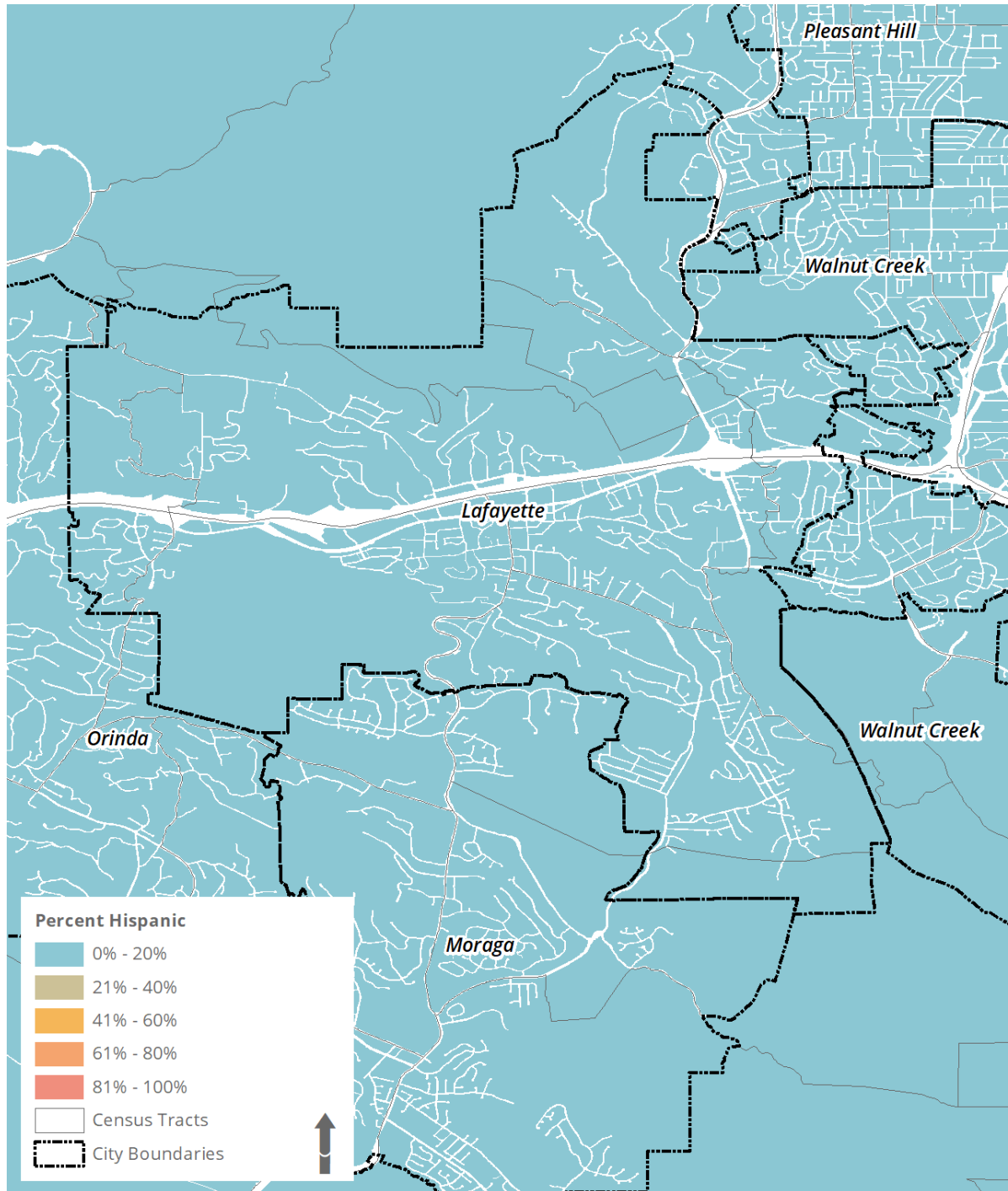
Non-White Population

Figure 4 shows the share of the population that identifies as non-White by Census Tract in the City of Lafayette. All Census Tracts within the City have between 21% and 40% of the population non-White. Again, Census Tract 3521.01 has the highest share of non-White residents (40% of the population) and there are no RHNA units proposed in this area. The second highest share of non-White residents by Census Tract is in Tract 3500 (34%) which is the location of 51% of proposed RHNA sites. Overall, Lafayette has a lower share of non-White population when compared to Contra Costa County with 75% of the population being non-Hispanic White in Lafayette compared to 48% in the county.

Low and Moderate Income

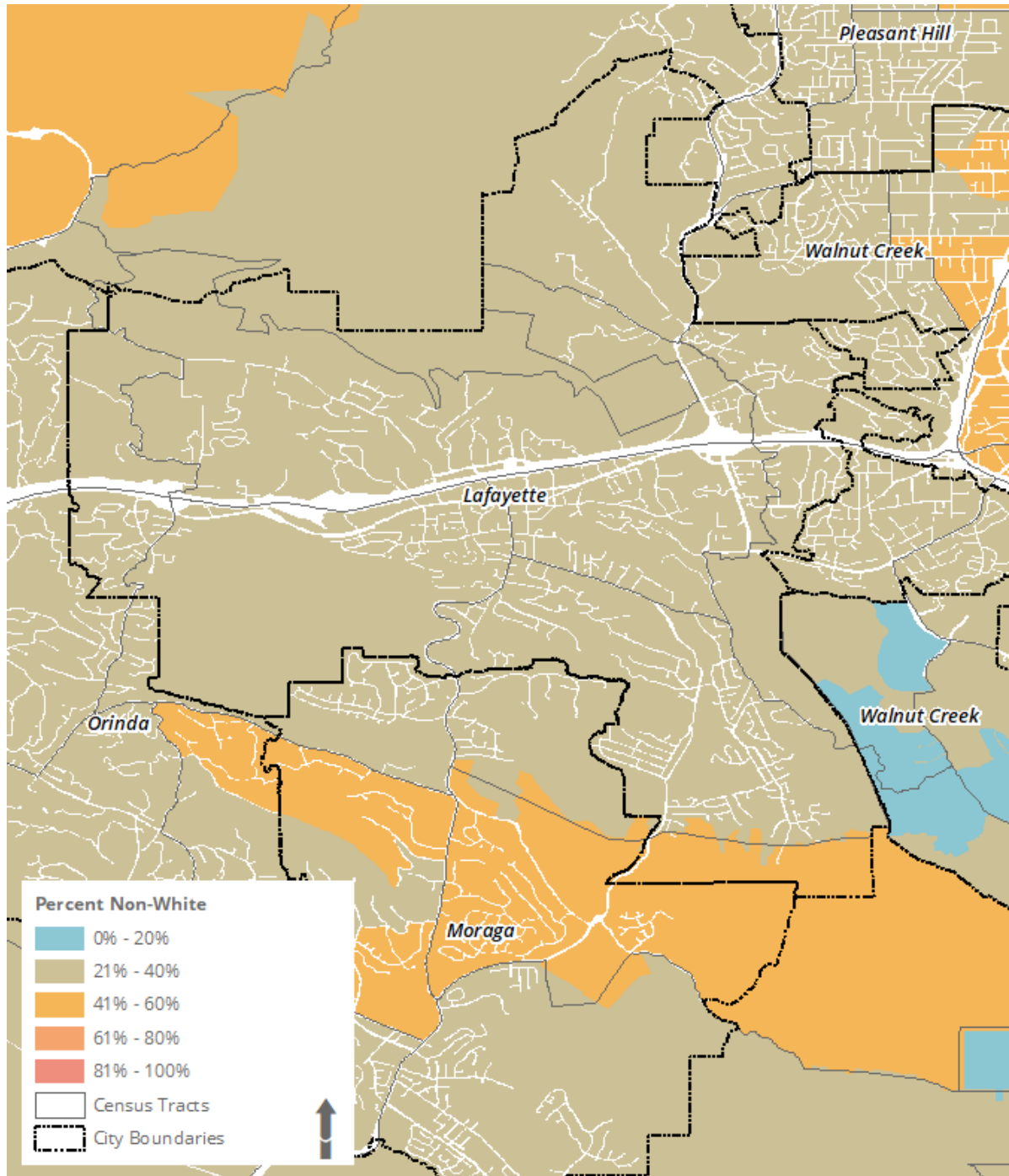
Figure 5 shows the share of households that are low and moderate in the City of Lafayette by Census Tract. Census Tract 3511.02, which is adjacent to the city on the east side has a high proportion of low and moderate income households with more than half (58%) of households within this income range. Census Tract 3490 has a relatively high proportion of low and moderate income households compared to other Census Tracts in the city with 31% of households. This proportion of LMI households is similar to the income distribution of Contra Costa County as a whole (33.4% LMI households). This Tract is the location of 39% of the proposed RHNA units and has a combination of low and moderate density residential and a major commercial corridor along Mt Diablo Road that runs parallel to CA-24. There are a number of schools within this tract and several apartment buildings.

Figure 3.
Lafayette Proposed RHNA Sites, Percent Hispanic, 2019



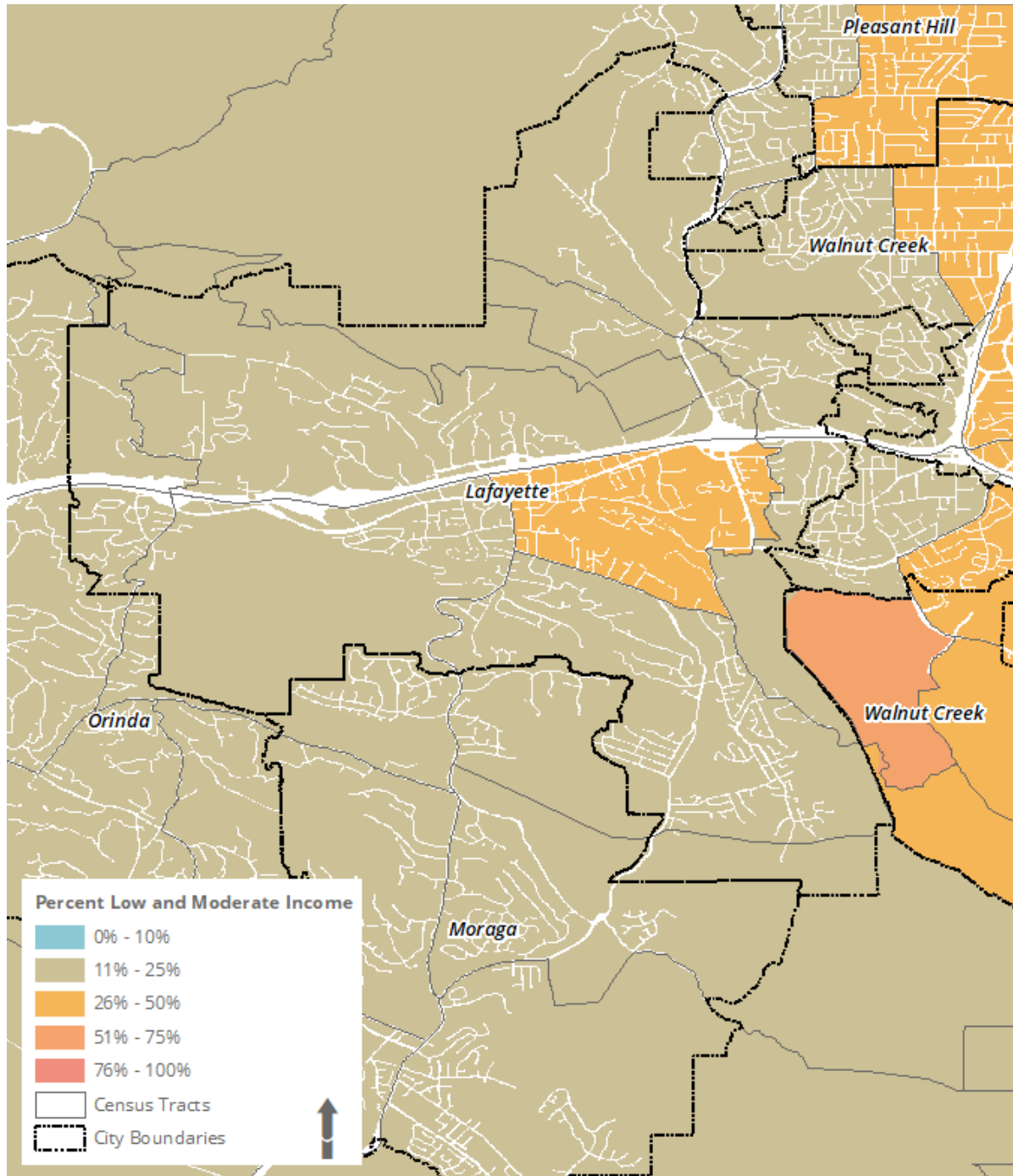
Source: HCD AFFH Data Viewer and Root Policy Research.

Figure 4.
Lafayette Proposed RHNA Sites, Percent Non-White, 2019



Source: HCD AFFH Data Viewer and Root Policy Research.

Figure 5.
Lafayette Proposed RHNA Sites, Percent Low and Moderate Income, 2019



Source: HCD AFFH Data Viewer and Root Policy Research.

Racially or Ethnically Concentrated Areas of Poverty (R/ECAP)

As shown in Figure 6, there are no R/ECAPS in the City of Lafayette.

Racially Concentrated Areas of Affluence (RCAA)

Figure 7 shows RCAAs in Lafayette. As shown in the figure, the entire City is located in an RCAA. Therefore, all of RHNA units are proposed in an RCAA and will provide access to affluent neighborhoods in Lafayette for low and moderate income households.

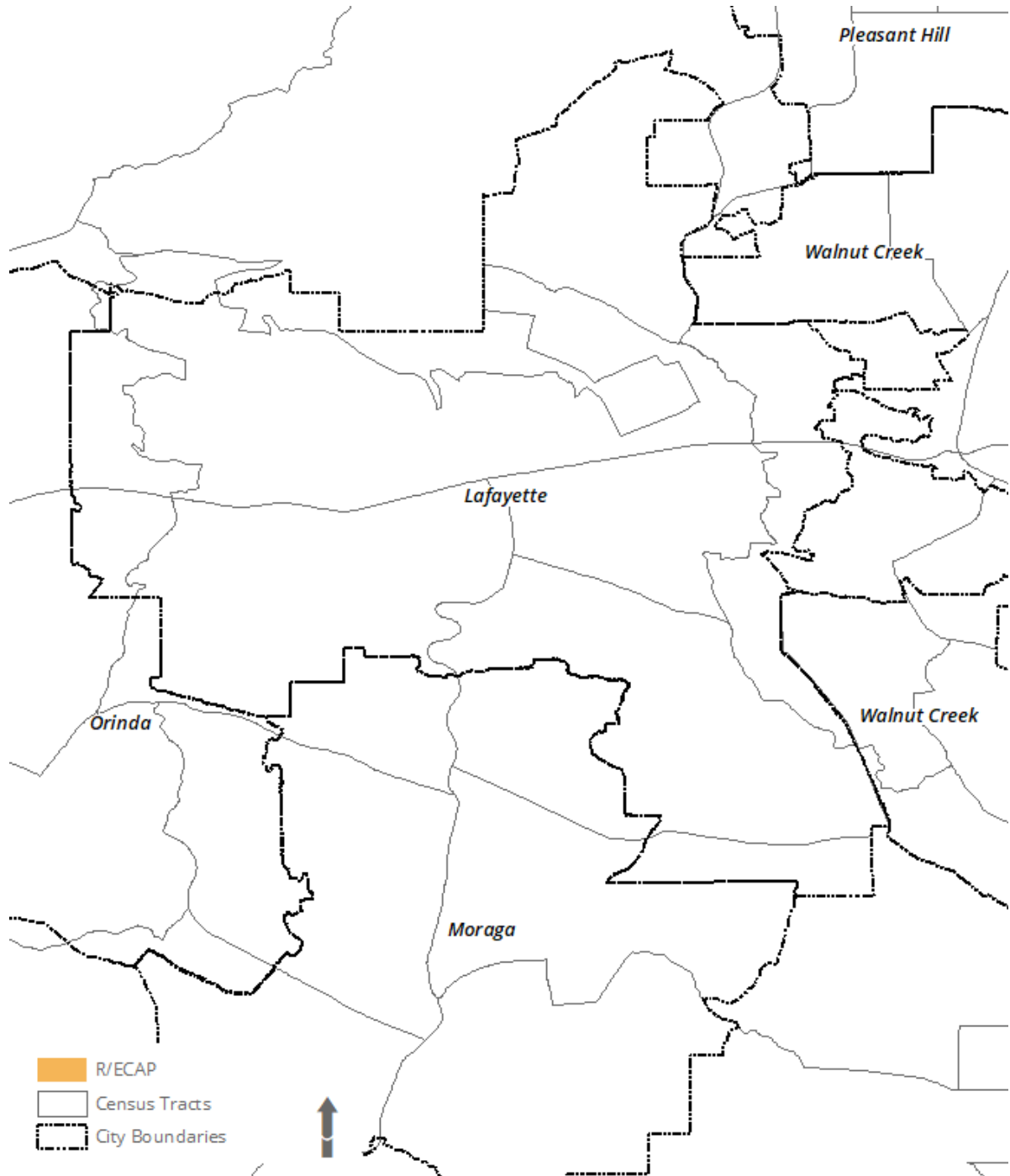
TCAC Areas of Opportunity

Figure 8 shows the opportunity area designation for each Census Tract in the City based on TCAC's resource areas. The majority of the City of Lafayette is a Highest Opportunity area. All RHNA sites are located in areas that are designated as Highest Opportunity. Therefore, the proposed site locations will provide access to opportunity to low and moderate income households living in the region.

Urban Displacement

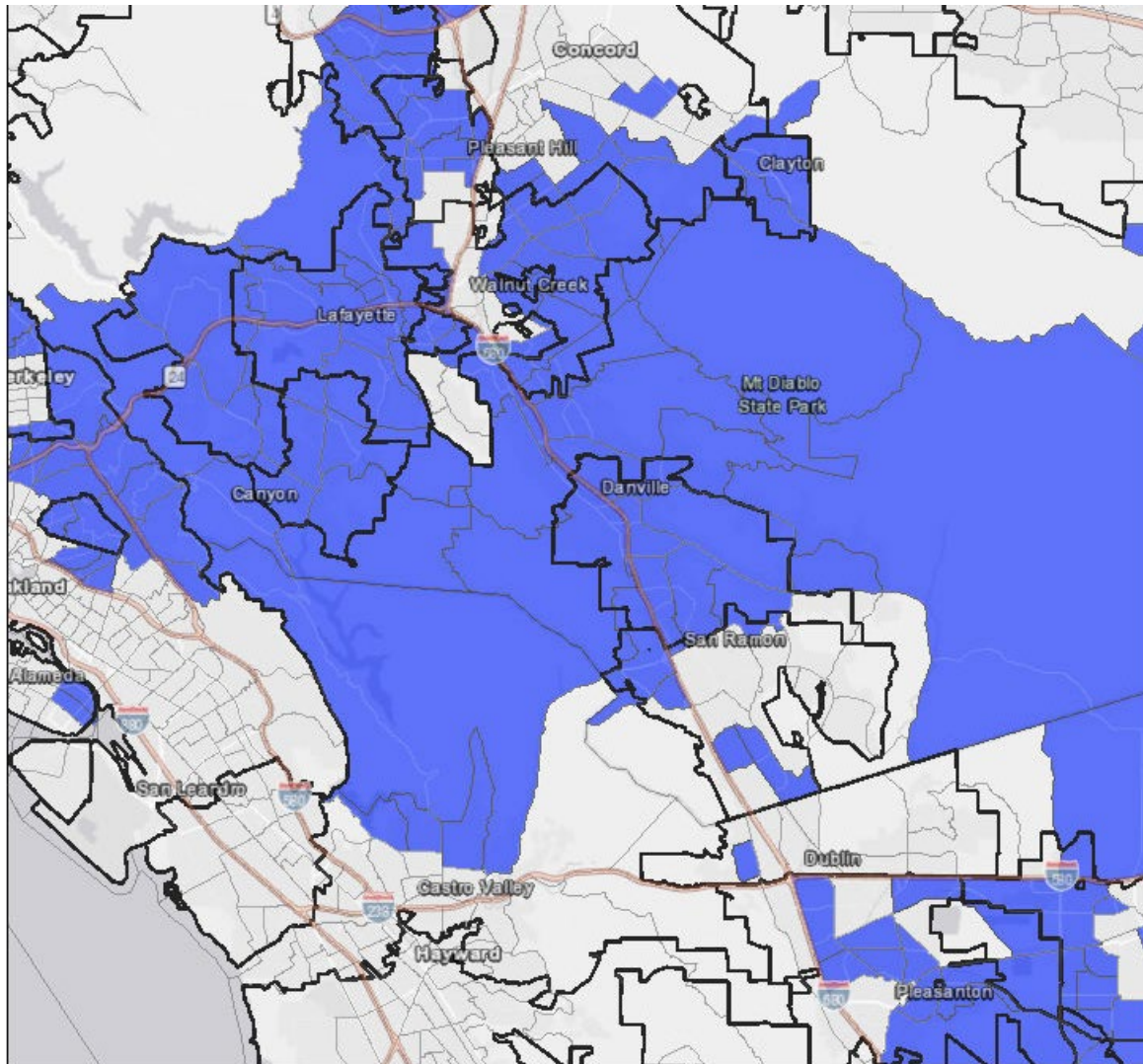
Figure 9 shows the Urban Displacement typology assigned to each Census Tract in the City of Lafayette. The majority of units (51%) are located in Tract 3500, with a displacement typology of, "at-risk of gentrification." The inclusion of low and moderate income units in this Tract could help stabilize the area and prevent gentrification from taking place. The second highest share of units are in Tract 3490 (39%) which has a displacement typology of, "stable moderate/mixed income." This area is already a mixed income area. Therefore, the introduction of additional mixed income units will help maintain the areas existing income diversity. Finally, 10% of units are located in Tract 3480 which is classified as stable/advanced exclusive meaning that low and moderate income households have minimal access to live in these neighborhoods. The introduction of 315 units in these neighborhoods will further integrate the City.

Figure 6.
Lafayette Proposed RHNA Sites, R/ECAPs, 2019



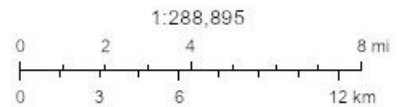
Source: HCD AFFH Data Viewer and Root Policy Research.

Figure 7.
Lafayette Proposed RHNA Sites, RCAAs, 2019



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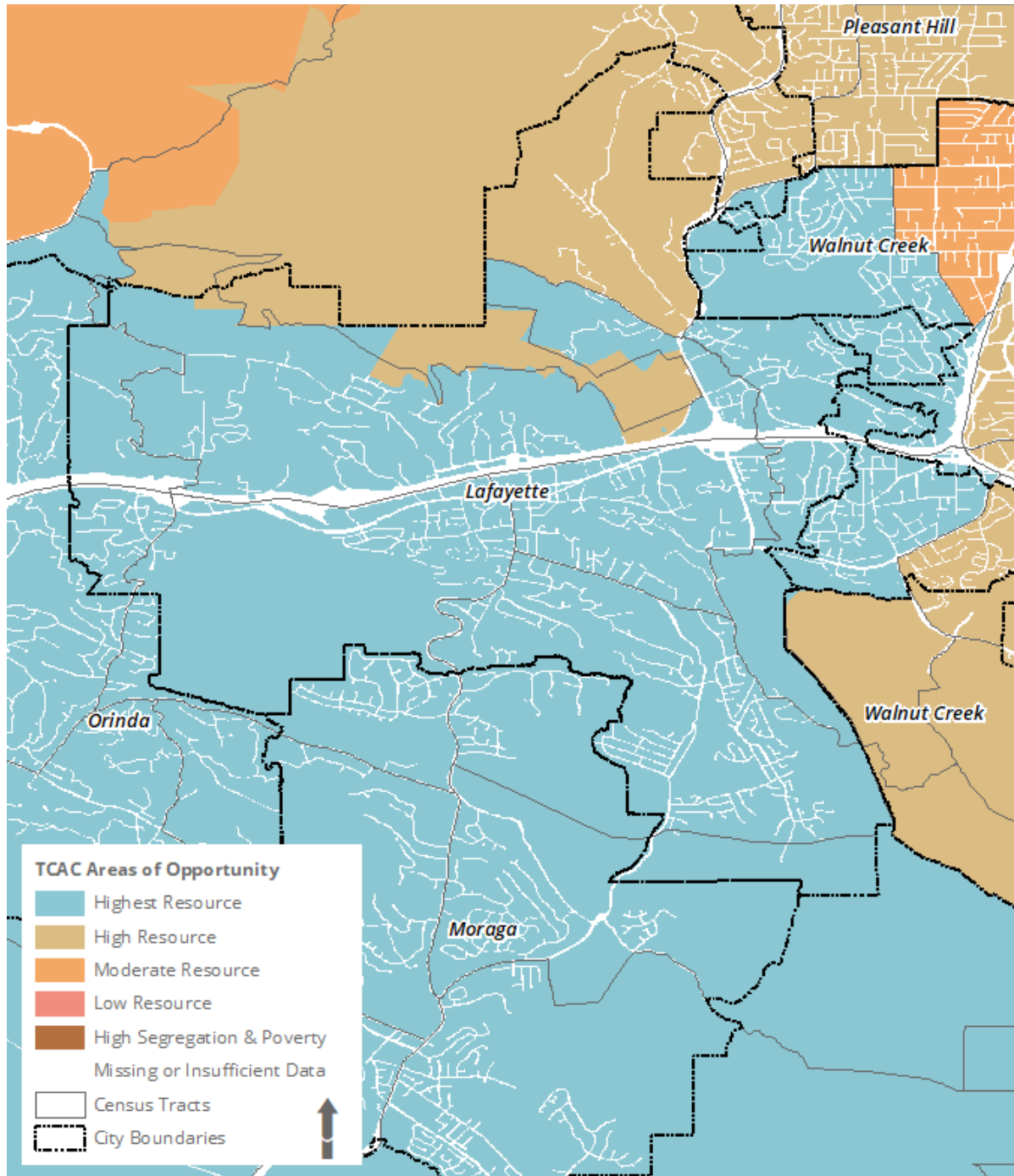
-  City/Town Boundaries
- (R) Racially Concentrated Areas of Affluence "RCAA" (ACS, 2015 -2019) - Tract
-  0 - Not a RCAA
-  1 - RCAA



Bureau of Land Management, Esri, HERE, Garmin, USGS, EPA, NPS, Esri, HERE, Garmin, © OpenStreetMap contributors, and the GIS user community

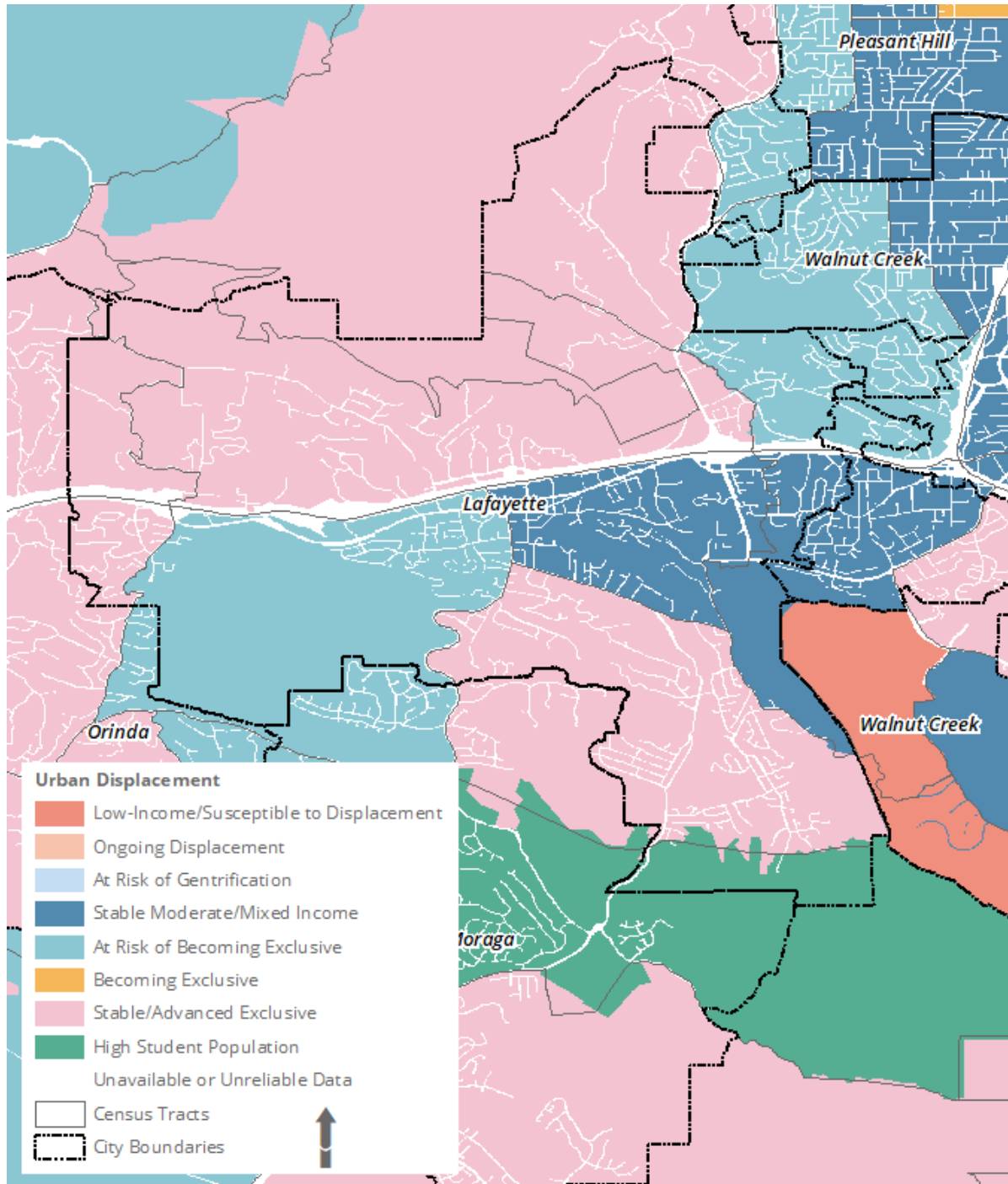
Source: HCD AFFH Data Viewer and Root Policy Research.

Figure 8.
Lafayette Proposed RHNA Sites, TCAC Areas of Opportunity, 2019



Source: HCD AFFH Data Viewer and Root Policy Research.

Figure 9.
Lafayette Proposed RHNA Sites, Urban Displacement, 2019



Source: HCD AFFH Data Viewer and Root Policy Research.

Segregation and Integration

Compared to Contra Costa County overall, Lafayette residents are much less diverse racially and ethnically. Lafayette's residents are 75% non-Hispanic White. Persons of Hispanic descent comprise 8.5% of Lafayette's residents. The next largest racial group is Asian at 11%. Fewer than 1% of Lafayette's residents are Black/African American. The county, in contrast, is 48% non-Hispanic White and 24% Hispanic. 9% of county residents are Black/African American.

The City's proposed RHNA sites can accommodate approximately 3,218 new units. The majority of proposed units (51%) are in Census Tract 3500, which is located in Lafayette on the southern border of CA-24 and west of Moraga Road. More than one-third (34%) of the population in this Tract are non-White and 11% identify as Hispanic. The other half of sites are distributed between Census Tract 3480 (located in central Lafayette on the northern border of CA-24) and Census Tract 3490 (located in Lafayette on the southern border of CA-24 and east of Moraga Road). These two Tracts are slightly less racially and ethnically diverse with 27% to 32% non-White and 6% to 8% Hispanic populations respectively.

. The city's most affordable housing is found in Tracts 3490 and 3500 with mixtures of commercial and residential properties and relatively high density allowances. This is a typical, as most affordable housing requires denser environments to be financially feasible. These neighborhoods are identified as high opportunity areas and are rated as healthy communities, consistent with the city overall.

The inclusion of 90% of RHNA units in these two Census Tracts (3490 and 3500) would add affordable housing opportunities to areas where low and moderate income households are most likely to live in Lafayette—but the increase is likely to be modest, given the relatively low share of low and moderate households in these tracts. These areas differ from more typically concentrated areas in that they do not have high rates of poverty and are not R/ECAPs. In fact, HCD indicators show these as highest resource areas and close to public transportation. Additionally, providing units in these Census Tracts for low and moderate income households would help stabilize households in the area and prevent further displacement of renter households.

Racially and Ethnically Concentrated Areas of Poverty and Affluence

None of the proposed units are within an R/ECAP. Racially Concentrated Areas of Affluence (RCAs) are defined by HUD as communities with a large proportion of affluent and non-Hispanic White residents. The entire City of Lafayette is within an RCA. All potential units are within an RCA, which provide access to opportunity for residents of affordable housing and reduce existing segregation patterns. These sites provide increased housing opportunities for all incomes and would not exacerbate concentrations of race and affluence.

Disparities in Access to Opportunity

The majority of Lafayette is classified as a "Highest Resource" area and all RHNA units are located in these areas. The addition of 3,218 RHNA units to Highest Resource areas in Lafayette will provide increased access to resources in the City for households in the region.

Disproportionate Housing Needs

American Indian, Black and Hispanic households experience the most housing problems, higher rates of housing cost burden, higher mortgage loan denial rates, and have a higher proportion of low income households earning less than 50% of AMI, compared to the overall population in the city. The locations of the proposed RHNA sites do not directly exacerbate the segregation of any of these racial or ethnic groups in the City.

APPENDIX D

Attachment B: State Fair Housing Laws

This attachment summarizes key state laws and regulations related to mitigating housing discrimination and expanding housing choice.

California Fair Employment and Housing Act (FEHA) (Part 2.8 (commencing with Section 12900) of Division 3 of Title 2) is the state fair housing law that prohibits those engaged in the housing business—landlords, real estate agents, home sellers, builders, mortgage lenders, and others—from discriminating against tenants or homeowners.

California law protects individuals from illegal discrimination by housing providers based on:

- Race, color
- Ancestry, national origin
- Citizenship, immigration status
- Primary language
- Age
- Religion
- Disability, mental or physical
- Sex, gender
- Gender identity, gender expression
- Marital status
- Familial status
- Source of income
- Military or veteran status

Government Code section 65008. Covers actions of a city, county, city and county, or other local government agency, and makes those actions null and void if the action denies an individual or group of individuals the enjoyment of residence, landownership, tenancy, or other land use in the state because of membership in a protected class, the method of financing, and/or the intended occupancy.

- For example, a violation under Government Code section 65008 may occur if a jurisdiction applied more scrutiny to reviewing and approving an affordable development as compared to market-rate developments, or multifamily housing as compared to single family homes.
- Government Code section 65008, subdivision (e), authorizes preferential treatment of affordable housing

Government Code section 8899.50 requires all public agencies to administer programs and activities relating to housing and community development in a manner to affirmatively further fair housing and avoid any action that is materially inconsistent with its obligation to affirmatively further fair housing.

Government Code section 11135 et seq. requires full and equal access to all programs and activities operated, administered, or funded with financial assistance from the state, regardless of one's membership or perceived membership in a protected class.

Density Bonus Law (Gov. Code, section 65915) requires California jurisdictions to adopt ordinances that specify how density bonuses will be offered to incentivize affordable housing. The state law contains the minimum specifications for density bonuses.

Housing Accountability Act (Gov. Code, section 65589.5) prohibits local agencies from disapproving housing developments, including farmworker housing and emergency shelters, or requiring conditions that make such housing infeasible except under certain conditions specified in the law.

No-Net-Loss Law (Gov. Code, section 65863) is meant to ensure that development opportunities remain available throughout a jurisdiction's regional housing need allocation (RHNA) period, especially for low and moderate income households. It prohibits jurisdictions from lowering residential densities without substantial evidence.

Least Cost Zoning Law (Gov. Code, section 65913.1) requires jurisdictions to designate and zone sufficient vacant land for residential use with sufficient standards in relation to growth projections.

Excessive subdivision standards (Gov. Code, section 65913.2) prohibits jurisdictions from imposing design criteria that make residential development infeasible.

Limits on growth controls (Gov. Code, section 65302.8) describes how flood plains are used in comprehensive planning and zoning.

Housing Element Law (Gov. Code, section 65583, esp. subs. (c) (5), (c) (10) governs state-required housing elements.

Assessment of Fair Housing: Contra Costa County Regional Analysis

Prepared by:



March 2022

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Affirmatively Furthering Fair Housing

Introduction and Overview of AB 686

In January 2017, Assembly Bill 686 (AB 686) introduced an obligation to affirmatively further fair housing (AFFH) into California state law. AB 686 defined “affirmatively further fair housing” to mean “taking meaningful actions, in addition to combat discrimination, that overcome patterns of segregation and foster inclusive communities free from barriers that restrict access to opportunity” for persons of color, persons with disabilities, and other protected classes.

Analysis Requirements

AB 686 requires that all housing elements prepared on or after January 1, 2021, assess fair housing through the following components:

An assessment of fair housing within the jurisdiction that includes the following components: a summary of fair housing issues and assessment of the City’s fair housing enforcement and outreach capacity; an analysis of segregation patterns and disparities in access to opportunities; an assessment of contributing factors; and identification and prioritization of fair housing goals and actions.

A sites inventory that accommodates all income levels of the City’s share of the RHNA that also serves the purpose of furthering more integrated and balanced living patterns.

Responsive housing programs that affirmatively further fair housing, promote housing opportunities throughout the community for protected classes, and address contributing factors identified in the assessment of fair housing.

The analysis must address patterns at a regional and local level and trends in patterns over time. This analysis compares the locality at a county level for the purposes of promoting more inclusive communities.

Sources of Information

The primary data sources for the AFFH analysis are:

- U.S. Census Bureau’s Decennial Census (referred to as “Census”) and American Community Survey (ACS)
- Contra Costa County Analysis of Impediments to Fair Housing Choice January 2020-2025 (2020 AI).
- Local Knowledge

In addition, HCD has developed a statewide AFFH Data Viewer. The AFFH Data Viewer consists of map data layers from various data sources and provides options for addressing each of the components within the full scope of the assessment of fair housing. The data source and time frame used in the AFFH mapping tools may differ from the ACS data in the 2020 AI. While some data comparisons may have different time frames (often different by one year), the differences do not affect the identification of possible trends.

~~ASSESSMENT OF FAIR HOUSING ISSUES~~

Fair Housing Enforcement and Outreach

Fair housing enforcement and outreach capacity refers to the ability of a locality and fair housing entities to disseminate information related to fair housing laws and rights, and provide outreach and education to community members. Enforcement and outreach capacity also includes the ability to address compliance with fair housing laws, such as investigating complaints, obtaining remedies, and engaging in fair housing testing. The Fair Employment and Housing Act and the Unruh Civil Rights Act are the primary California fair housing laws. California state law extends anti-discrimination protections in housing to several classes that are not covered by the federal Fair Housing Act (FHA) of 1968, including prohibiting discrimination on the basis of sexual orientation.

In Contra Costa County, local housing, social services, and legal service organizations include the Fair Housing Advocates of Northern California (FHANC), Eden Council for Hope and Opportunity (ECHO) Fair Housing, Bay Area Legal Aid, and Pacific Community Services.

Table 1

Organization	Focus Areas
Fair Housing Advocates of Northern California (FHANC)	Non-profit agency that provides fair housing information and literature in a number of different languages, primarily serves Marin, Sonoma, and Solano County but also has resources to residents outside of the above geographic areas.
Eden Council for Hope and Opportunity (ECHO) Fair Housing	Housing counseling agency that provides education and charitable assistance to the general public in matters related to obtaining and maintaining housing.
Bay Area Legal Aid	Largest civil legal aid provider serving seven Bay Area counties. Has a focus area in housing preservation and homelessness task force to provide legal services and advocacy for those in need.
Pacific Community Services	Private non-profit housing agency that serves East Contra Costa County (Bay Point, Antioch, and Pittsburg) and provides fair housing counseling as well as education and outreach

Fair Housing Enforcement

California’s Department of Fair Employment and Housing (DFEH) has statutory mandates to protect the people of California from discrimination pursuant to the California Fair Employment and Housing Act (FEHA), Ralph Civil Rights Act, and Unruh Civil Rights Act (with regards to housing).

The FEHA prohibits discrimination and harassment on the basis of race, color, religion, sex (including pregnancy, childbirth, or related medical conditions), gender, gender identity, gender expression, sexual orientation, marital status, military or veteran status, national origin, ancestry, familial status, source of income, disability, and genetic information, or because another person perceives the tenant or applicant to have one or more of these characteristics.

The Unruh Civil Rights Act (Civ. Code, § 51) prohibits business establishments in California from discriminating in the provision of services, accommodations, advantages, facilities and privileges to clients, patrons and customers because of their sex, race, color, religion, ancestry, national origin, disability, medical condition, genetic information, marital status, sexual orientation, citizenship, primary language, or immigration status.

The Ralph Civil Rights Act (Civ. Code, § 51.7) guarantees the right of all persons within California to be free from any violence, or intimidation by threat of violence, committed against their persons or property because of political affiliation, or on account of sex, race, color, religion, ancestry,

national origin, disability, medical condition, genetic information, marital status, sexual orientation, citizenship, primary language, immigration status, or position in a labor dispute, or because another person perceives them to have one or more of these characteristics.

Table 2: Number of DFEH Housing Complaints in Contra Costa County (2020)

Year	Housing	Unruh Civil Rights Act
2015	30	5
2016	32	2
2017	26	26
2018	22	2
2019	22	2
2020	20	1

Source: <https://www.dfeh.ca.gov/LegalRecords/?content=reports#reportsBody>

Based on DFEH Annual Reports, Table 2 shows the number of housing complaints filed by Contra Costa County to DFEH between 2015–2020. A slight increase in the number of complaints precedes the downward trend from 2016–2020. Note that fair housing cases alleging a violation of FEHA can also involve an alleged Unruh violation as the same unlawful activity can violate both laws. DFEH creates companion cases that are investigated separately from the housing investigation.

The Department of Housing and Urban Development’s Office of Fair Housing and Equal Opportunity (HUD FHEO) enforces fair housing by investigating complaints of housing discrimination. Table 3 shows the number of FHEO Filed Cases by Protected Class in Contra Costa County between 2015 and 2020. A total of 148 cases were filed within this time period, with disability being the top allegation of basis of discrimination followed by familial status, race, national origin, and sex. These findings are consistent with national trends stated in FHEO’s FY 2020 State of Fair Housing Annual Report to Congress where disability was also the top allegation of basis of discrimination.

Table 3: Number of FHEO Filed Cases by Protected Class in Contra Costa County (2015–2020)

Year	Number of Filed Cases	Disability	Race	National Origin	Sex	Familial Status
2015	28	17	4	2	2	4
2016	30	14	8	7	5	6
2017	20	12	3	5	1	5
2018	31	20	6	3	4	9
2019	32	27	4	4	4	1
2020	7	4	1	0	2	1
Total	148	94	26	21	18	26
Percentage of Total Filed Cases *Note that cases may be filed on more than one basis.		63.5%	17.5%	14.2%	12.2%	17.6%

Source: Data.Gov - Department of Housing and Urban Development Office of Fair Housing and Equal Opportunity (FHEO) Filed Cases, <https://catalog.data.gov/dataset/fheo-filed-cases>

Table 3 indicates that the highest number of fair housing complaints are due to discrimination against those with disabilities, followed by income source, race, and national origin.

A summary of ECHO’s Fair Housing Complaint Log on fair housing issues, actions taken, services provided, and outcomes can be found in Table 4 and Table 5.

Table 4: Action(s) Taken/Services Provided

Protected Class	1	3	5	6	7	Grand Total
Race	21	0	0	2	0	23
Marital Status	0	0	0	1	0	1
Sex	0	0	0	0	0	0
Religion	0	0	0	0	0	0
Familial Status	0	0	0	3	0	3
Sexual Orientation	0	0	0	0	0	0
Sexual Harrassment	0	0	0	1	0	1
Income Source	15	0	1	7	1	24
Disability	7	1	14	33	5	60
National Origin	13	0	0	1	0	14
Other	0	0	1	11	5	17
Total	56	1	16	59	11	143

1. Testers sent for investigation; 3. Referred to attorney; 5. Conciliation with landlord; 6. Client provided with counseling; 7. Client provided with brief service; Source: ECHO Fair Housing (2020 - 2021)

Table 5: Outcomes

Protected Class	Counseling provided to landlord	Counseling provided to tenant	Education to Landlord	Insufficient evidence	Preparing Site Visit	Referred to DFEH/HUD	Successful mediation	Grand Total
Race	0	0	2	20	0	1	0	23
National Origin	0	0	1	13	0	0	0	14
Marital Status	0	0	0	1	0	0	0	1
Sex	0	0	0	0	0	0	0	0
Disability	2	25	2	12	0	4	15	60
Religion	0	0	0	0	0	0	0	0
Sexual Orientation	0	0	0	0	0	0	0	0
Familial Status	0	3	0	0	0	0	0	3
Income Source	3	3	0	16	1	0	1	24
Sexual Harrassment	0	8	2	2	1	4	0	17
Other	0	0	0	0	0	1	0	1
Total	5	39	7	64	2	10	16	143

Source: ECHO Fair Housing (2020 - 2021)

Services that were not provided include (2.) Case tested by phone; (4.) Case referred to HUD and (8.) Case accepted for full representation. The most common action(s) taken/services provided are providing clients with counseling, followed by sending testers for investigation, and conciliation with landlords. Regardless of actions taken or services provided, almost 45% of cases are found to have insufficient evidence. Only about 12% of all cases resulted in successful mediation.

Fair Housing Testing

Fair housing testing is a randomized audit of property owners' compliance with local, state, and federal fair housing laws. Initiated by the Department of Justice's Civil Rights Division in 1991, fair housing testing involves the use of an individual or individuals who pose as prospective renters for the purpose of determining whether a landlord is complying with local, state, and federal fair housing laws.

ECHO conducts fair housing investigations in Contra Costa County (except Pittsburg) and unincorporated Contra Costa County. The 2020 Contra Costa County AI, however, did not report any findings on fair housing testing on the county level, however, it does bring to attention that private discrimination is a problem in Contra Costa County that continues to perpetuate segregation. Based on fair housing testing conducted in the City of Richmond, it was found that there was significant differential treatment in favor of White testers over Black testers in 55% of phone calls towards 20 housing providers with advertisements on Craigslist. Because Whites receive better services, they tend to live in neighborhoods apart from minority groups.

Fair Housing Education and Outreach

Fair housing outreach and education is imperative to ensure that those experiencing discrimination know when and how to seek help. Find below a more detailed description of fair housing services provided by local housing, social services, and legal service organizations

Fair Housing Advocates of Northern California (FHANC)

FHANC is a non-profit agency with a mission to actively support and promote fair housing through education and advocacy. Fair housing services provided to residents outside of Marin, Sonoma, or Solano County include foreclosure prevention services & information, information on fair housing law for the housing industry, and other fair housing literature. Majority of the fair housing literature is provided in Spanish and English, with some provided in Vietnamese and Tagalog.

Eden Council for Hope and Opportunity (ECHO) Fair Housing

ECHO Fair Housing is a HUD-approved housing counseling agency that aims to promote equal access in housing, provide support services to aid in the prevention of homelessness, and promote permanent housing conditions. The organization provides education and charitable assistance to the general public in matters related to obtaining and maintaining housing in addition to rental assistance, housing assistance, tenant/landlord counseling, homeseeking, homesharing, and mortgage and home purchase counseling. In Contra Costa County, ECHO Fair Housing provides fair housing services, first-time home buyer counseling and education, and tenant/landlord services (rent review and eviction harassment programs are available only in Concord).

- Fair housing services encompasses counseling, investigation, mediation, enforcement, and education.
- First-time home buyer counseling provides one-on-one counseling with a Housing Counselor on the homebuying process. The Housing Counselor will review all documentation, examine and identify barriers to homeownership, create an action plan, and prepare potential homebuyers for the responsibility of being homeowners. The Housing Counselor will also review the credit reports, determine what steps need to be taken to clean up adverse credit, provide counseling on money-saving methods, and assist in developing a budget.
- First-time home buyer education provides classroom training regarding credit information, home ownership incentives, home buying opportunities, predatory lending, home ownership responsibilities, government-assisted programs, as well as conventional financing. The class also provides education on how to apply for HUD-insured mortgages; purchase procedures, and alternatives for financing the purchase. Education also includes information on fair housing and fair lending and how to recognize discrimination and predatory lending procedures, and locating accessible housing if needed.
- ECHO's Tenant/Landlord Services provides information to tenants and landlords on rental housing issues such as evictions, rent increases, repairs and habitability, harassment, illegal entry, and other rights and responsibilities regarding the tenant/landlord relationship. Trained mediators assist in resolving housing disputes through conciliation and mediation
- In cities that adopt ordinances to allow Rent Reviews (City of Concord only in Contra Costa County), tenants can request a rent review from ECHO Housing by phone or email. This allows tenants who experience rent increases exceeding 10 percent in a 12-month period to seek non-binding conciliation and mediation services.

Though the Contra Costa County Consortium Analysis of Impediments (AI) to Fair Housing states that the organization provides information in Spanish, the ECHO website is predominantly in English with options to translate the homepage into various languages. Navigating the entire site may be difficult for the limited-English proficient (LEP) population.

Bay Area Legal Aid (BayLegal)

BayLegal is the largest civil legal aid provider serving seven Bay Area counties (Alameda, Contra Costa, Marin, Napa, San Francisco, San Mateo, and Santa Clara). With respect to affordable housing, BayLegal has a focus area in housing preservation (landlord-tenant matters, subsidized and public housing issues, unlawful evictions, foreclosures, habitability, and enforcement of fair housing laws) as well as a homelessness task force that provides legal services and advocacy for systems change to maintain housing, help people exit homelessness, and protect unhoused persons' civil rights. The organization provides translations for their online resources to over 50 languages and uses volunteer interpreters/translators to help provide language access. Its legal advice line provides counsel and advice in different languages. Specific to Contra Costa County, tenant housing resources are provided in English and Spanish.

The Housing Preservation practice is designed to protect families from illegal evictions, substandard housing conditions, and wrongful denials and terminations of housing subsidies. The practice also works to preserve and expand affordable housing and protect families from foreclosure rescue scams. BayLegal helps low-income tenants obtain or remain in safe affordable housing by providing legal assistance in housing-law related areas such as public, subsidized (including Section 8 and other HUD subsidized projects) and private housing, fair housing and housing discrimination, housing conditions, rent control, eviction defense, lock-outs and utility shut-offs, residential hotels, and training advocates and community organizations.

BayLegal also provides free civil legal services to low-income individuals and families to prevent homelessness and increase housing stability as well as assist unhoused youth/adults address legal barriers that prevent them from exiting homelessness. This is done through a mix of direct legal services, coalition building and partnerships, policy advocacy, and litigation to advocate for systems change that will help people maintain housing, exit homelessness, and protect unhoused persons' civil rights. The Homelessness Task Force (HTF) was developed in response to complex barriers and inequities contributing to homelessness, and strives to build capacity and develop best practices across the seven aforementioned counties to enhance BayLegal's coordinated, multi-systems response to homelessness.

Pacific Community Services, Inc. (PCSI)

PCSI is a private non-profit housing agency that serves East Contra Costa County (Bay Point, Antioch, and Pittsburg) and provides fair housing counseling in English and Spanish. Housing Counseling Services provided include:

- Foreclosure Prevention: Consists of a personal interview and the development of a case management plan for families to keep their homes and protect any equity that may have built up. Relief measures sought include: loan modification or reduced payments, reinstatement and assistance under 'Keep Your Home' program, forbearance agreements, deed-in-lieu of foreclosure, refinancing or recasting the mortgage, or sale of the property
- Homeownership Counseling: Prepares first-time buyers for a successful home purchase by helping them in budgeting, understanding the home purchase process, and understanding the fees that lenders may charge to better prepare new buyers when acquiring their first home.
- Rental Counseling; Tenant and Landlord Rights: PCSI provides information and assistance in dealing with eviction and unlawful detainer actions, deposit returns, habitability issues. getting repairs done, mediation of tenant/landlord disputes, assisting tenant organizations, legal referrals to Bay Area Legal Aid & Bar Association resources, pre-rental counseling and budgeting
- Fair Housing Services: Include counseling regarding fair housing rights, referral services and education and outreach. PCSI offers training for landlords and owners involving issues of compliance with federal and state fair housing regulations.

- Fair Housing Education and Outreach: Offers informative workshops for social service organizations and persons of protected categories. These workshops are designed to inform individuals how to recognize and report housing discrimination.

Though promising, PCSI lacks contact information, resources, and accessibility on their website.

Overall, in terms of capacity, the capacity and funding of the above organizations is generally insufficient. Greater resources would enable stronger outreach efforts, including populations that may be less aware of their fair housing rights, such as limited-English proficiency and LGBTQ residents. Although ECHO serves most of Contra Costa County, it suffers from a severe lack of resources and capacity, with only one fair housing counselor serving the County. A lack of funding also constrains BayLegal’s ability to provide fair housing services for people facing discrimination, which further burdens groups like ECHO that provide such services.

Integration and Segregation

Segregation is defined as the separation or isolation of a race/ethnic group, national origin group, individuals with disabilities, or other social group by enforced or voluntary residence in a restricted area, by barriers to social connection or dealings between persons or groups, by separate educational facilities, or by other discriminatory means.

To measure segregation in a given jurisdiction, the US Department of Housing and Urban Development (HUD) provides racial or ethnic dissimilarity trends. Dissimilarity indices are used to measure the evenness with which two groups (frequently defined on racial or ethnic characteristics) are distributed across the geographic units, such as block groups within a community. The index ranges from 0 to 100, with 0 meaning no segregation and 100 indicating complete segregation between the two groups. The index score can be understood as the percentage of one of the two groups that would need to move to produce an even distribution of racial/ethnic groups within the specified area. For example, if an index score is above 60, 60 percent of people in the specified area would need to move to eliminate segregation. The following shows how HUD views various levels of the index:

- <40: Low Segregation
- 40-54: Moderate Segregation
- >55: High Segregation

Race/Ethnicity

Ethnic and racial composition of a region is useful in analyzing housing demand and any related fair housing concerns as it tends to demonstrate a relationship with other characteristics such as household size, locational preferences and mobility. Prior studies have identified socioeconomic status, generational care needs, and cultural preferences as factors associated with “doubling up” – households with extended family members and non-kin. These factors have also been associated with ethnicity and race. Other studies have also found minorities tend to congregate in metropolitan

areas though their mobility trend predictions are complicated by economic status (minorities moving to the suburbs when they achieve middle class) or immigration status (recent immigrants tend to stay in metro areas/ports of entry).

Contra Costa County is a large, diverse jurisdiction in which people of color comprise a majority of the population. As of the 2010 Census, 47.75% of residents were non-Hispanic Whites, 8.92% of residents were non-Hispanic Blacks, 24.36% were Hispanics, 14.61% were non-Hispanic Asians or Pacific Islanders, 0.28% were non-Hispanic Native Americans, 3.77% were non-Hispanic multiracial individuals, and 0.30% identified as some other race.

The racial and ethnic demographics of Contra Costa County are similar to but not identical to those of the broader Bay Area Region. Overall, the County is slightly more heavily non-Hispanic White and slightly more heavily Hispanic than the Bay Area Region. The Bay Area Region is more heavily non-Hispanic Asian or Pacific Islander than the County. For all other racial or ethnic groups, the demographics of the County and the Region are relatively similar. Table 6 shows the racial composition of Contra Costa County and the Bay Area.

Table 6: Racial Composition

	Contra Costa County	Bay Area**
White, non-Hispanic	47.75%	39.30%
Black or African-American, non-Hispanic	8.92%	5.80%
American Indian and Alaska Native, non-Hispanic	0.28%	0.20%
Asian, non-Hispanic	14.61%*	26.70%*
Native Hawaiian and Other Pacific Islander, non-Hispanic	N/A	N/A
Some other race, non-Hispanic	0.30%	N/A
Two or more races, non-Hispanic	3.77%	N/A
Hispanic or Latino	24.36%	23.50%

*Asian and Pacific Islander combined

**Bay Area refers to members of the Association of Bay Area Governments (ABAG), which are the counties of Alameda, Contra Costa, Marin, Napa, San Francisco, San Mateo, Santa Clara, Solano, and Sonoma

Sources: American Community Survey, 2015-2019; ABAG Housing Needs Data Package; Contra Costa County Consortium Analysis of Impediments to Fair Housing 2020-2025

As explained above, dissimilarity indices are measures of segregation, with higher indices meaning higher degree of segregation. In Contra Costa County, all minority (non-White) residents combined are considered moderately segregated from White residents, with an index score of 41.86 at the Census tract level and 44.93 at the block group level (Table 7). Segregation between non-white and white residents has remained relatively steady since 1990. However, since 1990 segregation has increased from low to moderate levels for Hispanic residents, the largest increase amongst all racial/ethnic groups. This trend is commonly seen throughout the State and is likely attributed to

an increase of Hispanic residents during the migration boom of the mid-to-late 1990s. A two percent increase in segregation also occurred for Asian or Pacific Islander residents. Block group level data reveals that segregation is more prominent amongst Asian or Pacific Islander residents than what is measured at the tract level (index score of 40.55 at the block group level versus 35.67 at the tract level). For Black residents, segregation has actually decreased by 13 percent since 1990. The proportion of Black residents has remained relatively steady during this same time period, indicating segregation has been diminishing for the Black population. The above pattern holds true for the greater Bay Area Region as well.

Table 7: Racial/Ethnic Dissimilarity Trends (1990–2020)

Dissimilarity Index	Contra Costa County				Bay Area Region			
	1990 Trend	2000 Trend	2010 Trend	Current (2010 Census Block Group)	1990 Trend	2000 Trend	2010 Trend	Current (2010 Census Block Group)
Non-White/White	41.19	41.95	41.86	44.93	44.67	44.68	43.10	45.89
Black/White	67.52	62.54	58.42	61.80	66.72	63.71	59.29	63.49
Hispanic/White	36.70	45.24	48.07	49.49	43.56	49.67	49.59	51.24
Asian or Pacific Islander/White	34.89	32.73	35.67	40.55	45.55	44.94	44.33	48.21

Source: HUD’s Affirmatively Furthering Fair Housing Tool (AFFH-T), Table 3 – Racial/Ethnic Dissimilarity Trends, Data version: AFFHT006, released July 10th, 2020.

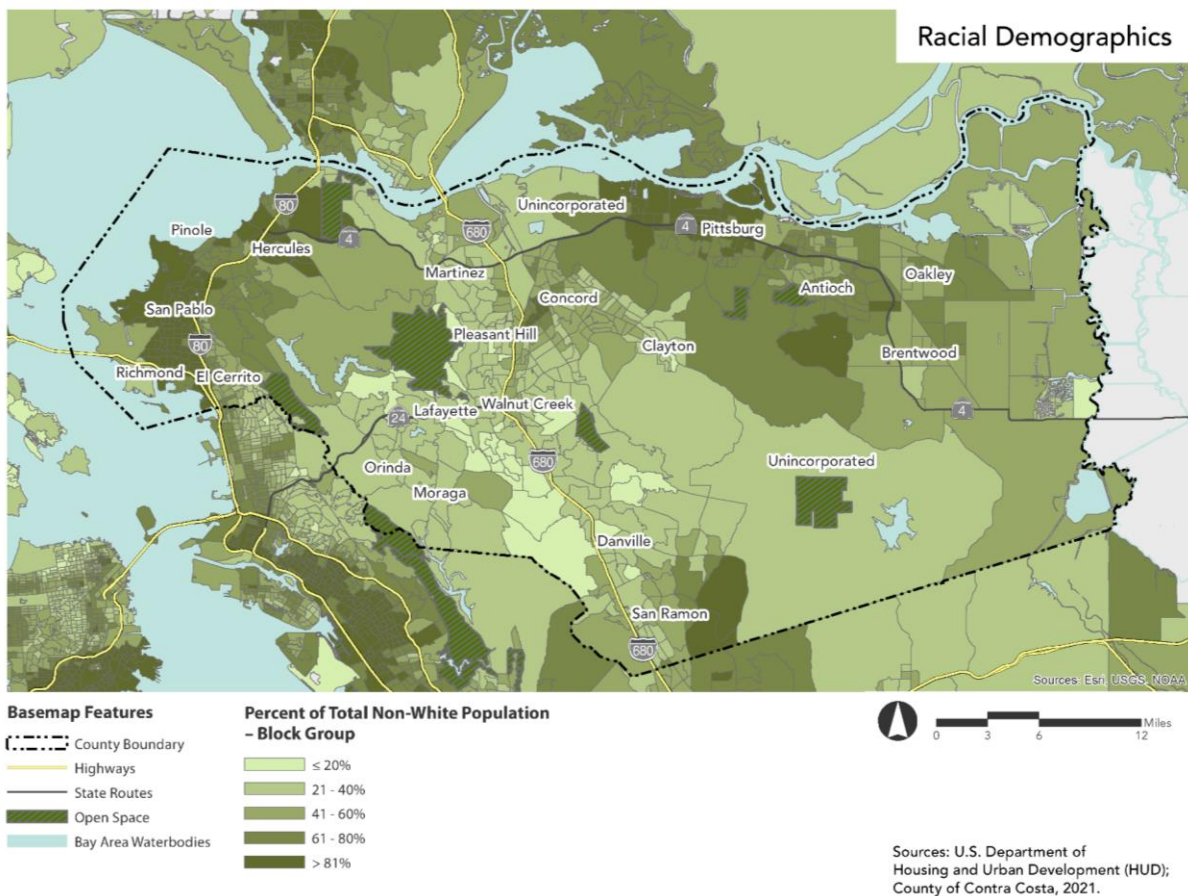
Note: The table presents Decennial Census values for 1990, 2000, 2010, all calculated by HUD using census tracts as the area of measurement. The “current” figure is calculated using block groups from the 2010 Decennial Census, because block groups can measure segregation at a finer grain than census tracts due to their smaller geographies. See https://www.hud.gov/program_offices/fair_housing_equal_opp/affh for more information.

According to the 2020 AI, the areas of segregation found throughout Contra Costa County include:

- Black residents concentrated in the cities of Antioch, Hercules, Pittsburg, and Richmond and the unincorporated community of North Richmond.
- Hispanic residents concentrated in the cities of Pittsburg, Richmond, and San Pablo; in specific neighborhoods within the cities of Antioch, Concord, and Oakley; and in the unincorporated communities of Bay Point, Montalvin Manor, North Richmond, and Rollingwood.
- Asians and Pacific Islanders concentrated in the Cities of Hercules and San Ramon, unincorporated communities of Camino Tassajara and Norris Canyon, and within neighborhoods in the cities of El Cerrito and Pinole.

- Non-Hispanic White residents concentrated in the cities of Clayton, Lafayette, Orinda, and Walnut Creek; in the Town of Danville; and in the unincorporated communities of Alamo, Alhambra Valley, Bethel Island, Castle Hill, Diablo, Discovery Bay, Kensington, Knightsen, Port Costa, Reliez Valley, San Miguel, and Saranap.
- There are also concentrations of non-Hispanic Whites within specific neighborhoods in the cities of Concord, Martinez, and Pleasant Hill. In general, the areas with the greatest concentrations of non-Hispanic Whites are located in the southern portions of central Contra Costa County

Additionally, the AFFH Data viewer provides information on the proportion on non-white residents at the block group level (Map 1) and further supports the trends highlighted in the 2020 AI.



Map 1: Minority Concentrated Areas

Persons with Disabilities

In 1988, Congress added protections against housing discrimination for persons with disabilities through the FHA, which protects against intentional discrimination and unjustified policies and practices with disproportionate effects. The FHA also includes the following unique provisions to persons with disabilities: (1) prohibits the denial of requests for reasonable accommodations for

persons with disabilities, if necessary, to afford an individual equal opportunity to use and enjoy a dwelling; and (2) prohibits the denial of reasonable modification requests. With regards to fair housing, persons with disabilities have special housing needs because of the lack of accessible and affordable housing, and the higher health costs associated with their disability. In addition, many may be on fixed incomes that further limit their housing options.

According to the 2015-2019 American Community Survey (ACS) 5-year estimates, 118,603 residents (10.9% of Contra Costa County’s population) reported having one of six disability types listed in the ACS (hearing, vision, cognitive, ambulatory, self-care, and independent living). The percentage of residents detailed by disability are listed in Table 8 below. Though Contra Costa County has a higher percentage of population with disabilities, the county’s overall disability statistics are fairly consistent with the greater Bay Area, with ambulatory disabilities making up the greatest percentage of disabilities, followed by independent living, cognitive, hearing, self-care, and vision disabilities. Across the Bay Area and Contra Costa County, the percentage of individuals with disabilities also increases with age, with the highest percentage of individuals being those 75 years and older. Refer to Table 9 for the distribution of percentages by age.

Table 8: Percentage of Populations by Disability Types

Disability Type	Contra Costa County	Bay Area*
Hearing	2.9%	2.6%
Vision	1.8%	1.7%
Cognitive	4.4%	3.9%
Ambulatory	5.9%	5.4%
Self-Care Difficulty	2.4%	2.4%
Independent Living Difficulty	5.2%	5.1%
Percentage of Total Population with Disability	10.9%	9.8%

**Bay Area refers to San Francisco-Oakland-Berkeley, CA Metro Area*

Source: 2019 ACS 5-year Estimates

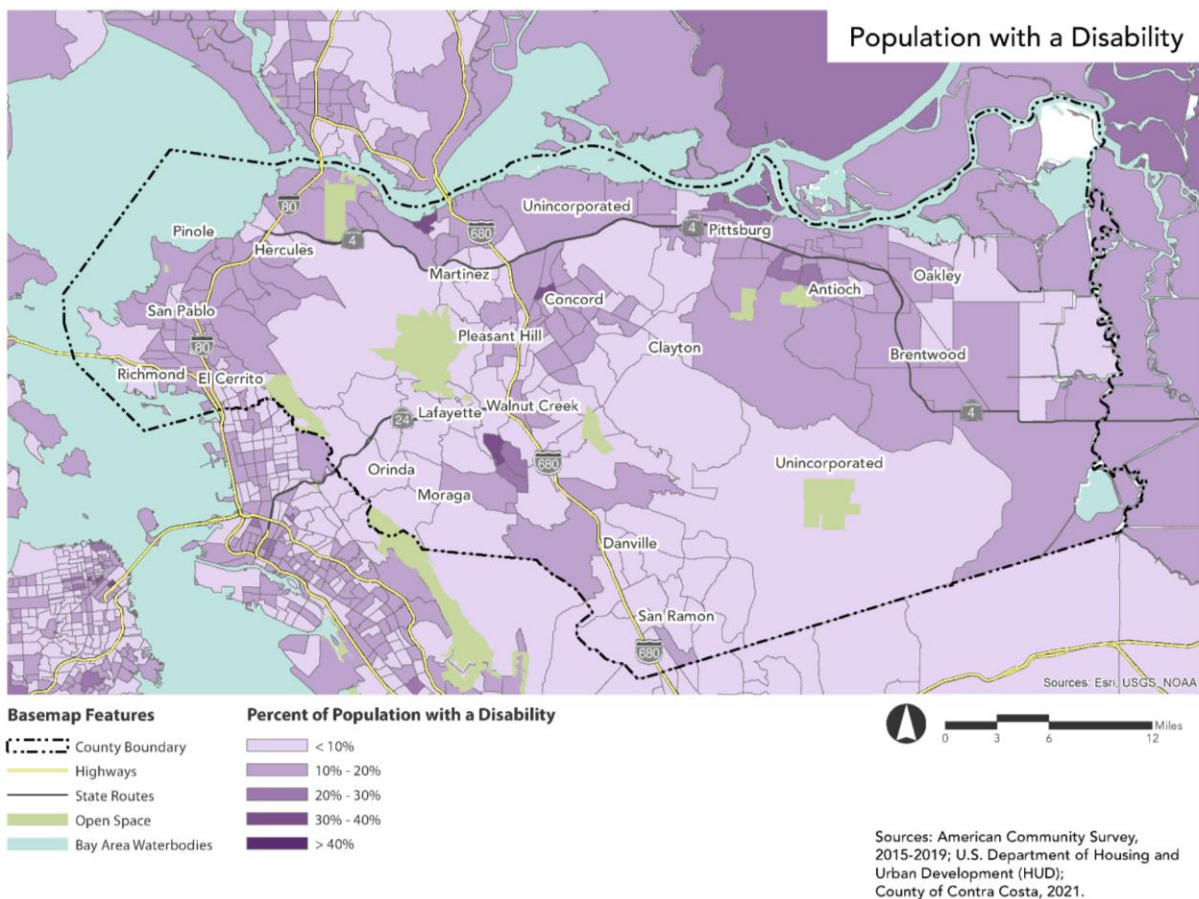
Table 9: Percentage of Population with Disabilities by Age

Age	Contra Costa County	Bay Area*
Under 5 years	0.8%	0.6%
5 - 17 years	4.9%	3.7%
18 - 34 years	6.2%	4.3%
35 - 64 years	9.7%	8.7%
65 - 74 years	21.5%	20.5%
75 years and over	51.2%	50.0%

**Bay Area refers to San Francisco-Oakland-Berkeley, CA Metro Area*

Source: 2019 ACS 5-year Estimates

In terms of geographic dispersal, there is a relatively homogenous dispersal of persons with disability, especially in Central Contra Costa County, where most census tracts have less than 10% of individuals with disabilities. Towards Eastern Contra Costa County, the Western boundary, and parts of Southern Contra Costa County, however, the percentage of population with disabilities increases to 10–20%. Pockets where over 40% of the population has disabilities can be observed around Martinez, Concord, and the outskirts of Lafayette. Comparing Map 2 and Map 6, note that areas with a high percentage of populations with disabilities correspond with areas with high housing choice voucher concentration (24% of people who utilize HCVs in Contra Costa County have a disability). Though use of HCVs do not represent a proxy for actual accessible units, participating landlords remain subject to the FHA to provide reasonable accommodations and allow tenants to make reasonable modifications at their own expense. Areas with a high percentage of populations with disabilities also correspond to areas with high percentages of low-moderate income communities. The above demographic information indicates socioeconomic trends of populations of persons with disabilities.



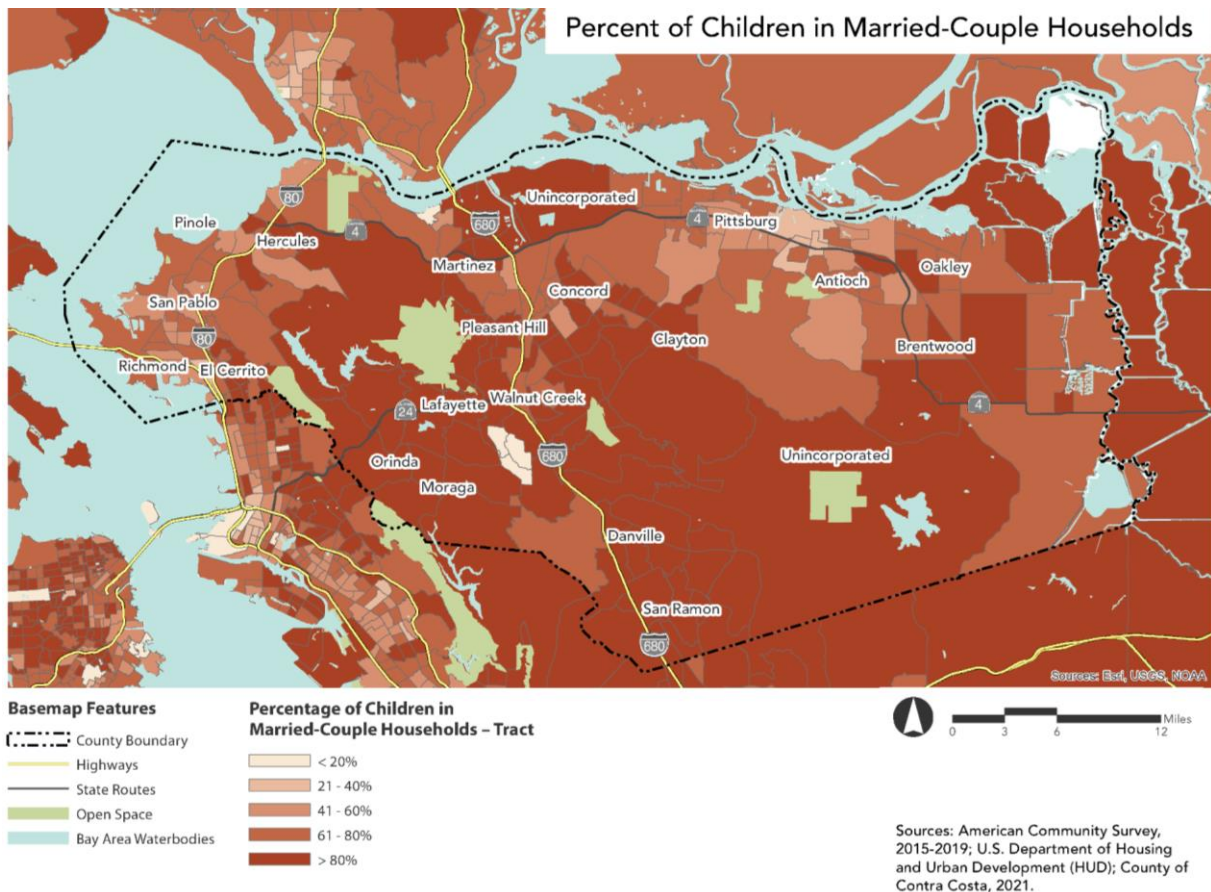
Map 2 Distribution of Population with a Disability

Familial Status

Under the FHA, housing providers (e.g. landlords, property managers, real estate agents, or property owners) may not discriminate because of familial status. Familial status refers to the presence of

at least one child under 18 years old, pregnant persons, or any person in the process of securing legal custody of a minor child (including adoptive or foster parents). Examples of familial status discrimination include refusing to rent to families with children, evicting families once a child joins the family (through birth, adoption, or custody), enforcing overly restrictive rules regarding children’s use of common areas, requiring families with children to live on specific floors, buildings, or areas, charging additional rent, security deposit, or fees because a household has children, advertising a preference for households without children, and lying about unit availability.

Families with children often have special housing needs due to lower per capita income, the need for affordable childcare, the need for affordable housing, or the need for larger units with three or more bedrooms. Single parent households are also protected by fair housing law. Of particular consideration are female-headed households, who may experience greater housing affordability challenges due to typically lower household incomes compared to two-parent households. Often, sex and familial status intersect to compound the discrimination faced by single mothers.

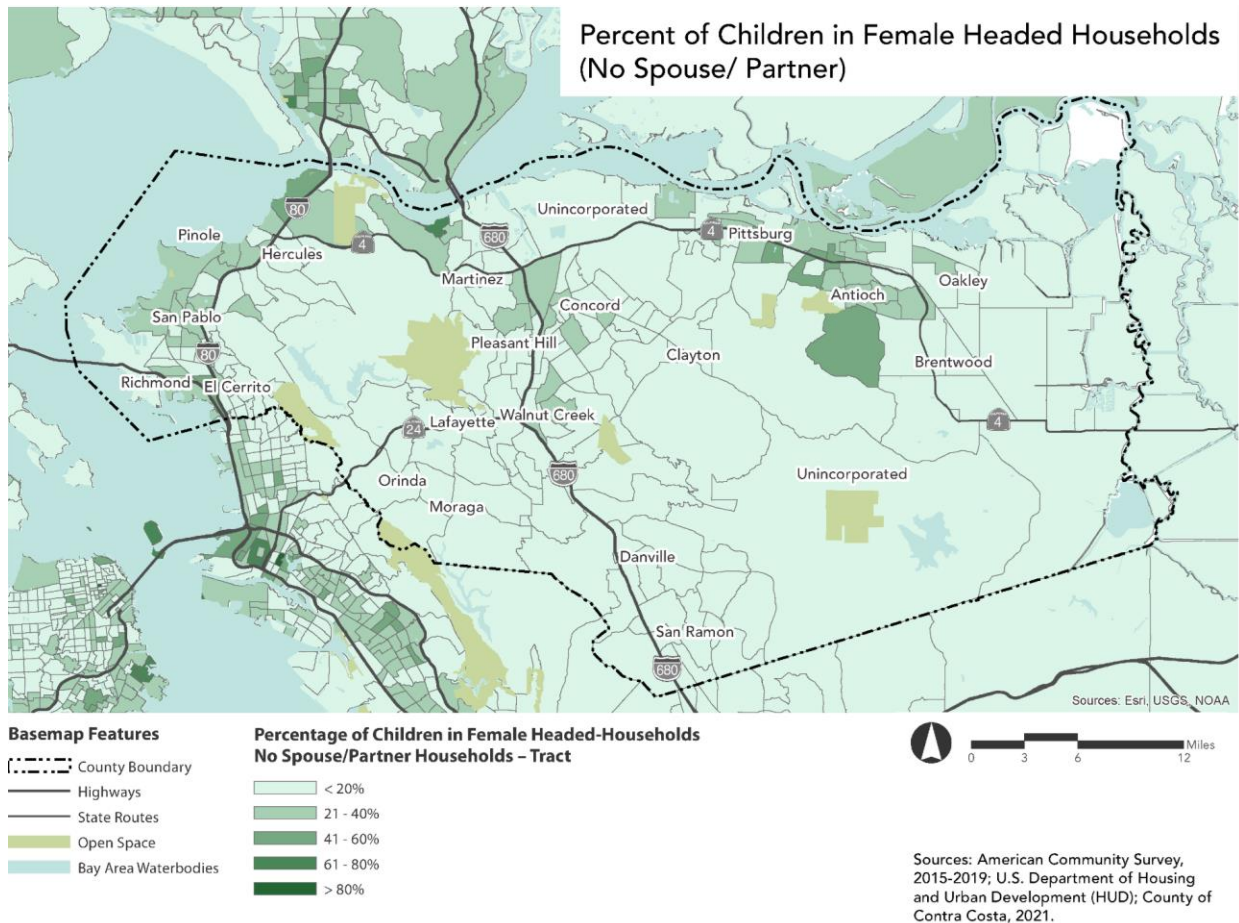


Map 3 Distribution of Percentage of Children in Married-Couple Households

Map 3 indicates that most children living in Contra Costa County live in married-couple households, especially in central parts of the county where the percentage of children in such households exceed 80%. Census tracts adjacent to these areas also have relatively high percentages of children

living in married-couple households (60 - 80%). Census tracts with the lowest percentage of children in married-couple households (less than 20%) are located between Pittsburg and Antioch.

Map 4 depicts the concentration of households headed by single mothers in the County by Census Tract. Areas of concentration include Richmond, San Pablo, Rodeo, Bay Point, Pittsburg, Antioch, and to the west of Concord. Those communities are also areas of high minority populations. By contrast, central County, in general, and the portions of central County to the south of the City of Concord have relatively low concentrations of children living in female-headed households (less than 20%). These tend to be more heavily White or White and Asian and Pacific Islander communities.



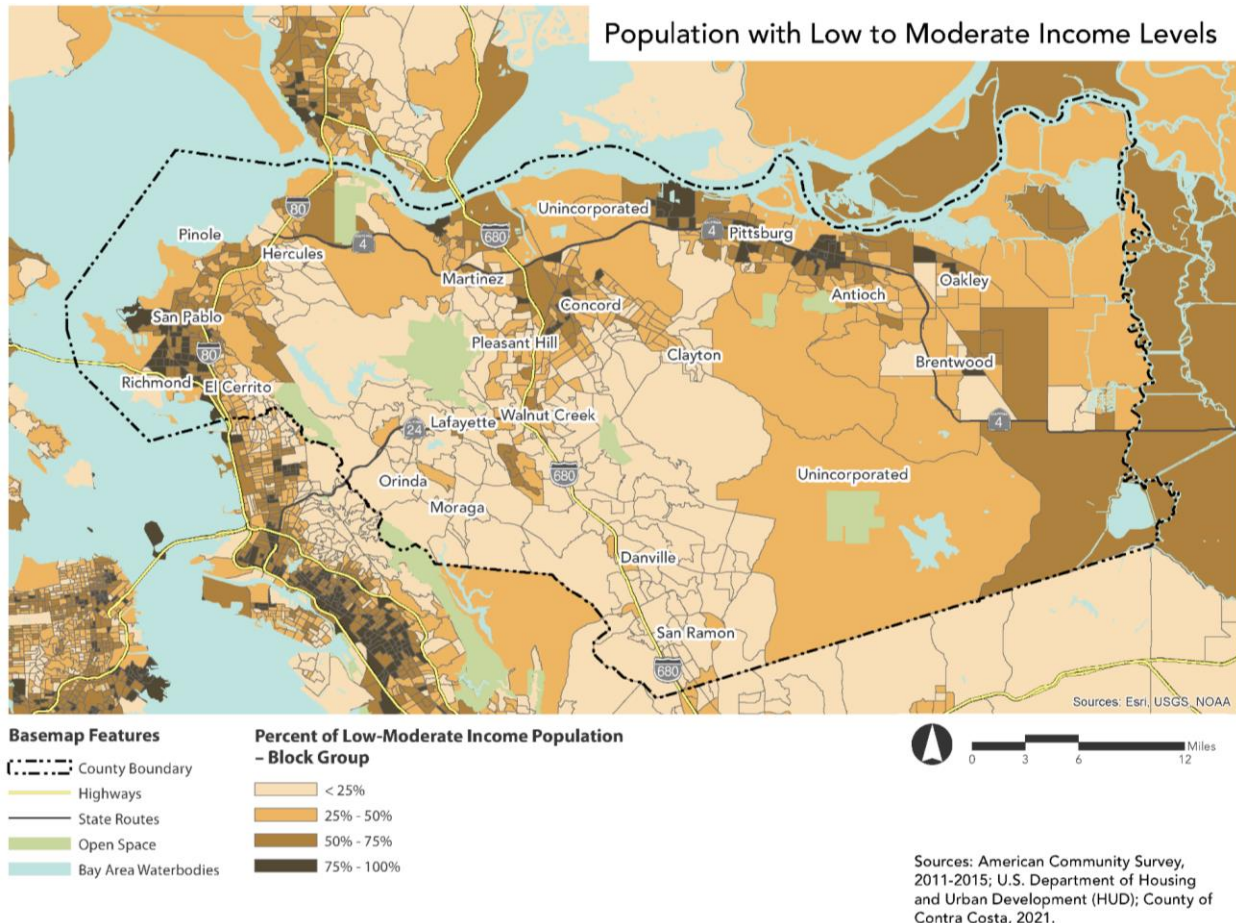
Map 4 Distribution of Percentage of Children in Female-Headed, No-Spouse or No-Partner Households

Income Level

Each year, the HUD receives custom tabulations of American Community Survey (ACS) data from the U.S. Census Bureau. Known as the "CHAS" data (Comprehensive Housing Affordability Strategy), it demonstrates the number of households in need of housing assistance by estimating the number of households that have certain housing problems and have income low enough to qualify for HUD's programs (primarily 30, 50, and 80 percent of median income). HUD defines a

Low to Moderate Income (LMI) area as a census tract or block group where over 51 percent of the population is LMI (based on HUD income definition of up to 80 percent of the Area Median Income).

Map 5 shows the LMI areas in Contra Costa County by block group. Most of central Contra Costa County has less than 25% of LMI populations. Block groups with high concentrations of LMI (between 75–100% of the population) can be found clustered around Antioch, Pittsburg, Richmond, and San Pablo. There are also small pockets with high percentages of LMI population around Concord. Other areas of the county have a moderate percentage of LMI population (25–75%).



Map 5 Distribution of Percentage of Population with Low to Moderate Income Levels

Table 10 lists Contra Costa County households by income category and tenure. Based on the above definition, 38.71% of Contra Costa County households are considered LMI as they earn less than 80% of the HUD Area Median Family Income (HAMFI). Almost 60% of all renters are considered LMI compared to only 27.5% of owner households.

Table 10: Households by Income Category and Tenure in Contra Costa County

Income Distribution Overview	Owner	Renter	Total
Household Income <= 30% HAMFI	7.53%	26.95%	14.40%
Household Income >30% to <=50% HAMFI	8.85%	17.09%	11.76%
Household Income >50% to <=80% HAMFI	11.12%	15.16%	12.55%
Household Income >80% to <=100% HAMFI	8.98%	9.92%	9.31%
Household Income >100% HAMFI	63.52%	30.89%	51.98%
Total Population	248,670	135,980	384,645

Source: HUD Office of Policy Development and Research (PD&R) CHAS Data; 2011–2015 ACS

Housing Choice Vouchers (HCV)

Housing Choice Vouchers (HCV) are a form of HUD rental subsidy issued to a low-income household that promises to pay a certain amount of the household’s rent. Prices, or payment standards, are set based on the rent in the metropolitan area, and voucher households must pay any difference between the rent and the voucher amount. Participants of the HCV program are free to choose any rental housing that meets program requirements

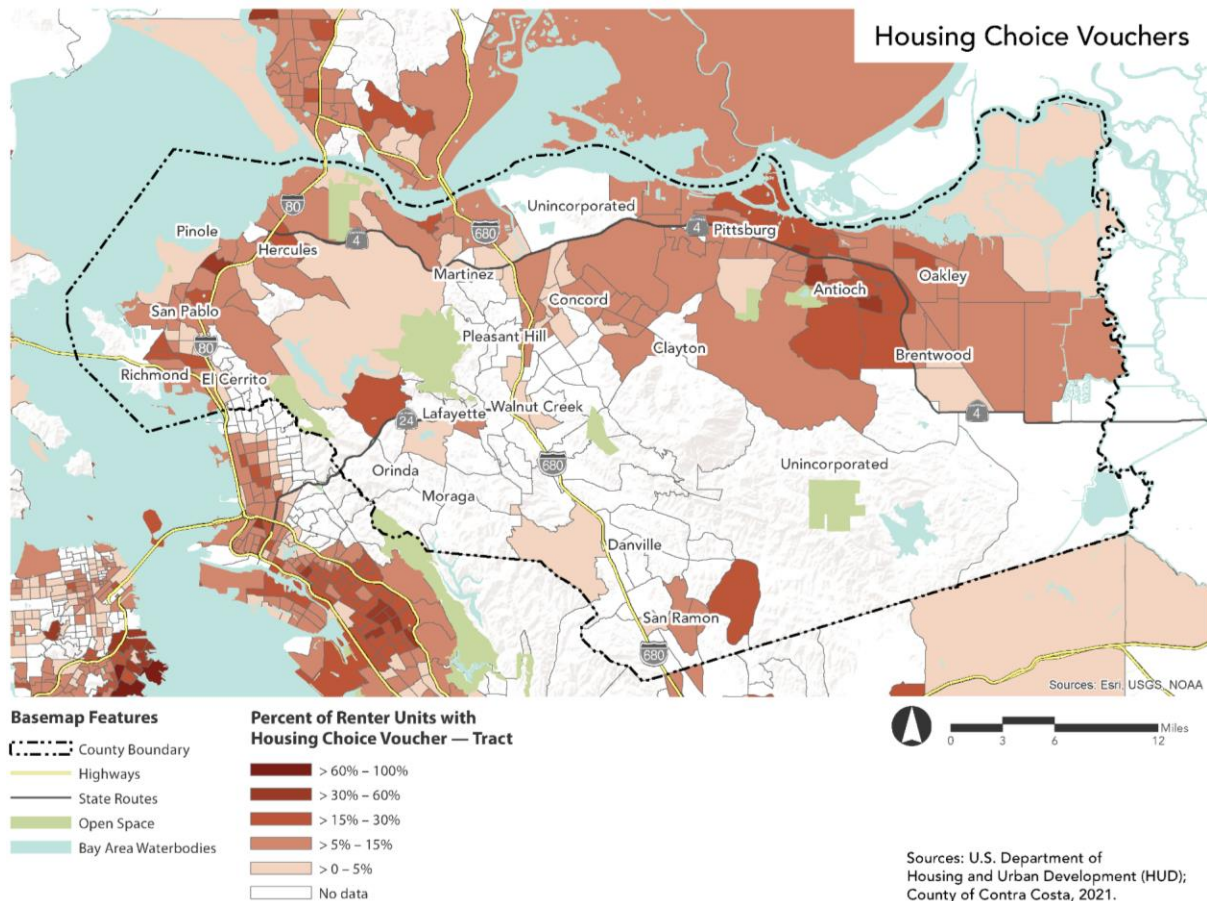
An analysis of the trends in HCV concentration can be useful in examining the success of the program in improving the living conditions and quality of life of its holders. One of the objectives of the HCV program is to encourage participants to avoid high-poverty neighborhoods, and encourage the recruitment of landlords with rental properties in low-poverty neighborhoods. HCV programs are managed by Public Housing Agencies (PHAs), and the programs assessment structure (Section Eight Management Assessment Program) includes an “expanding housing opportunities” indicator that shows whether the PHA has adopted and implemented a written policy to encourage participation by owners of units located outside areas of poverty or minority concentration.

A study prepared by HUD’s Office of Policy Development and Research found a positive association between the HCV share of occupied housing and neighborhood poverty concentration, and a negative association between rent and neighborhood poverty. This means that HCV use was concentrated in areas of high poverty where rents tend to be lower. In areas where these patterns occur, the program has not succeeded in moving holders out of areas of poverty.

In Contra Costa County, the Housing Authority of Contra Costa County (HACCC) administers approximately 7,000 units of affordable housing under the HCV program (and Shelter Care Plus program). Northwest Contra Costa County is served by the Richmond Housing Authority (RHA) that administers approximately 1,851 HCVs. North-central Contra Costa County is served by the Housing Authority of the City of Pittsburg (HACP), which manages 1,118 tenant-based HCVs.

The HCV program serves as a mechanism for bringing otherwise unaffordable housing within reach of low-income populations. With reference to Map 6, the program appears to be most prominent in western Contra Costa County, in heavily Black and Hispanic areas, and in the

northeast of the County, in predominantly Black, Hispanic, and Asian areas. Central Contra Costa County largely has no data on the percentage of renter units with HCVs. The correlation between low rents and a high concentration of HCV holders holds true for the areas around San Pablo, Richmond, Martinez, Pittsburg, and Antioch.



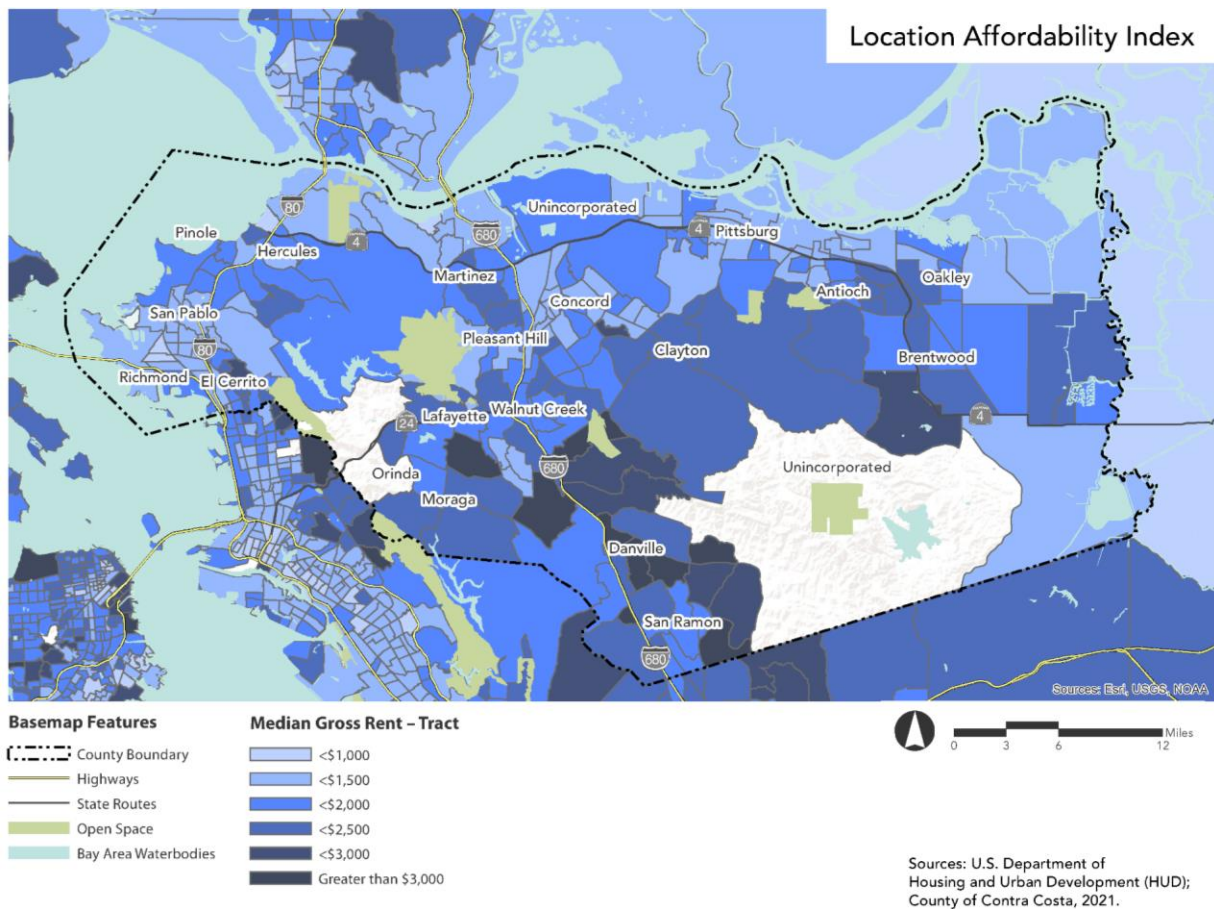
Map 6 Distribution of Percentage of Renter Units with Housing Choice Vouchers

Map 7 shows the Location Affordability Index in Contra Costa County. The Index was developed by HUD in collaboration with DOT under the federal Partnership for Sustainable Communities. One objective of the Partnership is to increase public access to data on housing, transportation, and land use. Before this Index, there was no standardized national data source on household transportation expenses, which limited the ability of homebuyers and renters to fully account for the cost of living in a particular city or neighborhood.

The prevailing standard of affordability in the United States is paying 30 percent or less of your family’s income on housing, but this fails to account for transportation costs. One reason is that transportation costs have grown significantly as a proportion of household income since this standard was established. According to the Bureau of Labor Statistics, in the 1930’s American households spent just 8 percent of their income on transportation. Since then, as a substantial

proportion of the U.S. population has migrated from center cities to surrounding suburbs and exurbs and come to rely more heavily (or exclusively) on cars, that percentage has steadily increased, peaking at 19.1 percent in 2003. As of 2013, households spent on average about 17 percent of their annual income on transportation, second only to housing costs in terms of budget impact. And for many working-class and rural households, transportation costs actually exceed housing costs.

In Contra Costa County, we see that the majority of the county has a median gross rent of \$2,000–\$2,500. Central Contra County (areas between Danville and Walnut Creek) have the highest rents around \$3,000 or more. The most affordable tracts in the county are along the perimeter of the County in cities like Richmond, San Pablo, Pittsburg and Martinez.



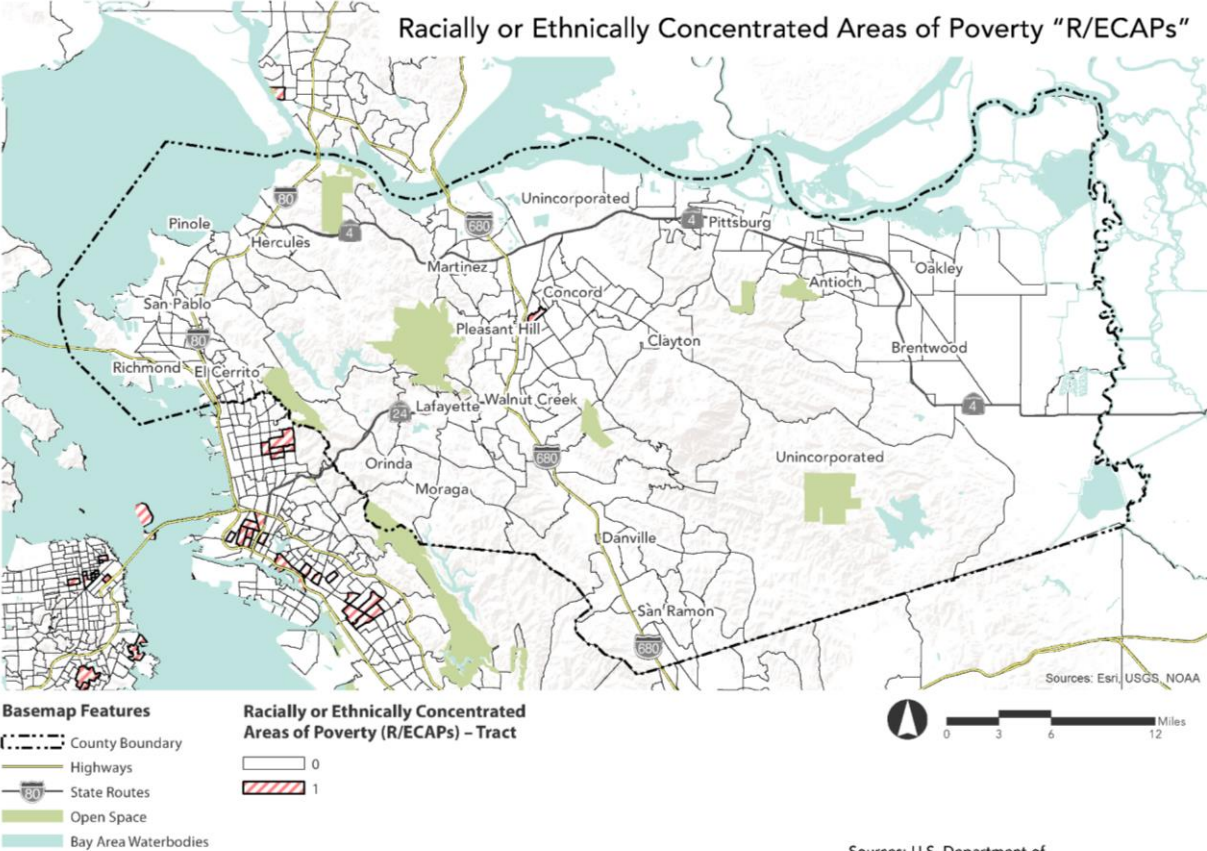
Map 7 Location Affordability Index

Racially and Ethnically Concentrated Areas

Racially and Ethnically Concentrated Areas of Poverty (R/ECAP)

Racially and Ethnically Concentrated Areas of Poverty (R/ECAPs) are geographic areas with significant concentrations of poverty and minority populations. HUD developed a census-tract based definition of R/ECAP that relies on a racial and ethnic concentration threshold and a poverty test. The threshold states that an area with a non-White population of 50% or more would be identified as a R/ECAP; the poverty test defines areas of extreme poverty as areas where 40% or more of the population live below the federal poverty line or where the poverty rate is three times the average poverty rate for the metropolitan area (whichever is lower). Thus, an area that meets either the racial or ethnic concentration, and the poverty test would be classified as a R/ECAP. Identifying R/ECAPS facilitates an understanding of entrenched patterns of segregation and poverty due to the legacy effects of historically racist and discriminatory housing laws.

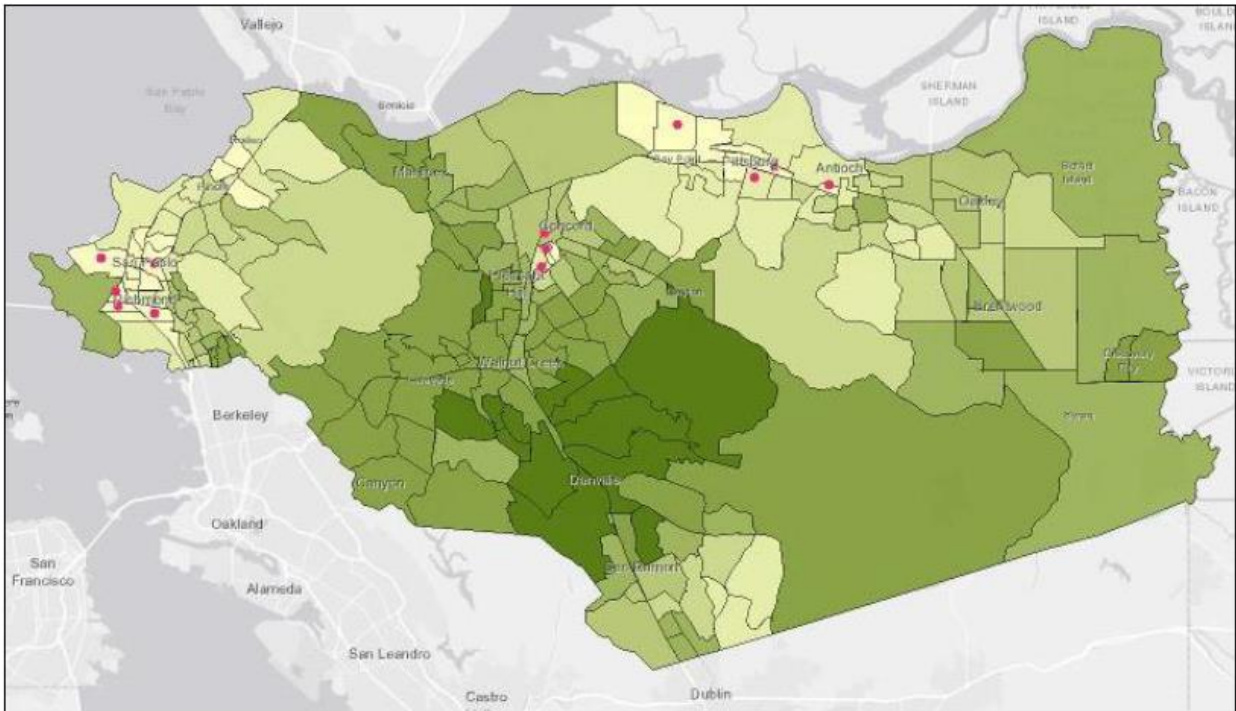
In Contra Costa County, the only area that meets the official definition of a R/ECAP is Monument Corridor in Concord (highlighted with red stripes in Map 8 below).



Map 8 R/ECAPs in Contra Costa County

Expanded R/ECAPs in Contra Costa County

According to the 2020 Contra Costa County AI, however, the HUD definition that utilizes the federal poverty rate is not suitable for analysis in the San Francisco Bay Area due to the high cost of living. The HUD definition would severely underestimate whether an individual is living in poverty. The Contra Costa County AI proposes an alternate definition of a R/ECAP that includes majority-minority census tracts that have poverty rates of 25 percent or more. Under this definition, twelve other census tracts would qualify as R/ECAPs in the areas of Antioch, Bay Point, Concord, Pittsburg, North Richmond, Richmond and San Pablo (Refer to Map 9).



Map 9 Expanded R/ECAPs in Contra Costa County

Source: Contra Costa County Analysis of Impediments to Fair Housing Choice January 2020-2025 (2020 AI).

Note: The 2020 AI does not provide a legend for the map shown above nor does it name the specific 12 additional R/ECAPs identified. The map shows the general location of the expanded R/ECAPs identified in the County.

- Antioch: One R/ECAP located between Highway 4 (on the southern end) and railroad tracks (on the northern end). Somerville Road and L Street form the eastern and western boundaries.
- Bay Point: One R/ECAP located north of Willow Pass Road and goes all the way to the water. It is roughly bounded to the east by Loftus Road and the west by Port Chicago Highway.
- Concord: Three R/ECAPS that share borders with each other. They are all located in the Monument Corridor area of Concord and include the one official R/ECAP identified through

the HUD AFFH Data and Mapping Tool. The R/ECAPs are roughly bounded by Highway 242 to the west, and Monument Boulevard to the east.

- Pittsburg: Two R/ECAPS that border each other. The northern R/ECAP is bounded by E. 14th Street to the north and Highway 4 to the south. The other R/ECAP, immediately to the south of the first, is similarly bounded by Highway 4 to the north and Buchanan Road to the south. It is bounded by Railroad Avenue to the west.
- North Richmond: One R/ECAP with Giant Road as its eastern boundary. It lies between W. Gertrude Avenue to the south and Parr Boulevard to the north. The census tract extends all the way to the water on the west side.
- Richmond: Three R/ECAPs roughly located within the Iron Triangle area. Two of the R/ECAPs are stacked on top of each other and form a triangle shape. The southern border aligns with Ohio Avenue, and sides of the triangle area bounded by Richmond Parkway to the west, and the railroad tracks along Carlson Boulevard to the east. The third R/ECAP is directly to the east of the other two. It extends roughly to Highway 80 on its eastern side, and the southern border is formed by Cutting Boulevard. The western boundary is shared with the other two R/ECAPs, and is formed by the railroad tracks along Carlson Boulevard. The northern boundary roughly aligns with Macdonald Avenue.
- San Pablo: One R/ECAP bounded by Highway 80 to the east, and El Portal Road to the north. The western boundary is formed by San Pablo Avenue and 23rd Street. The southern boundary roughly traces the San Pablo city boundary

According to the 2012-2016 American Community Survey, 69,326 people lived in these expanded R/ECAPs, representing 6.3 percent of the County's population. Hispanic and Black populations make up a disproportionately large percentage of residents who reside in R/ECAPs compared to the population of the County or Region as a whole. In Contra Costa County, approximately 53% of individuals living in R/ECAPs are Hispanic, nearly 18% are Black, 19.57% are Mexican American, 4.65% are Salvadoran American, and 1.49% are Guatemalan Americans. Families with children under 18 still in the household comprise almost 60% of the population in Contra Costa County's R/ECAPs, significantly higher than neighboring metropolitan areas of San Francisco, Oakland, and Hayward. To those already living in poverty, the higher rate of dependent children in their households would translate to a greater strain on their resources.

Racially Concentrated Areas of Affluence (RCAAs)

Racially Concentrated Areas of Affluence (RCAAs) are defined by the HUD as communities with a large proportion of affluent and non-Hispanic White residents. According to a policy paper published by the HUD, non-Hispanic Whites are the most racially segregated group in the United States. In the same way neighborhood disadvantage is associated with concentrated poverty and high concentrations of people of color, distinct advantages are associated with residence in affluent, White communities. RCAAs are currently not available for mapping on the AFFH Data Viewer. As such, an alternate definition of RCAA from the University of Minnesota Humphrey School of Public Affairs is used in this analysis. RCAAs are defined as census tracts where (1) 80

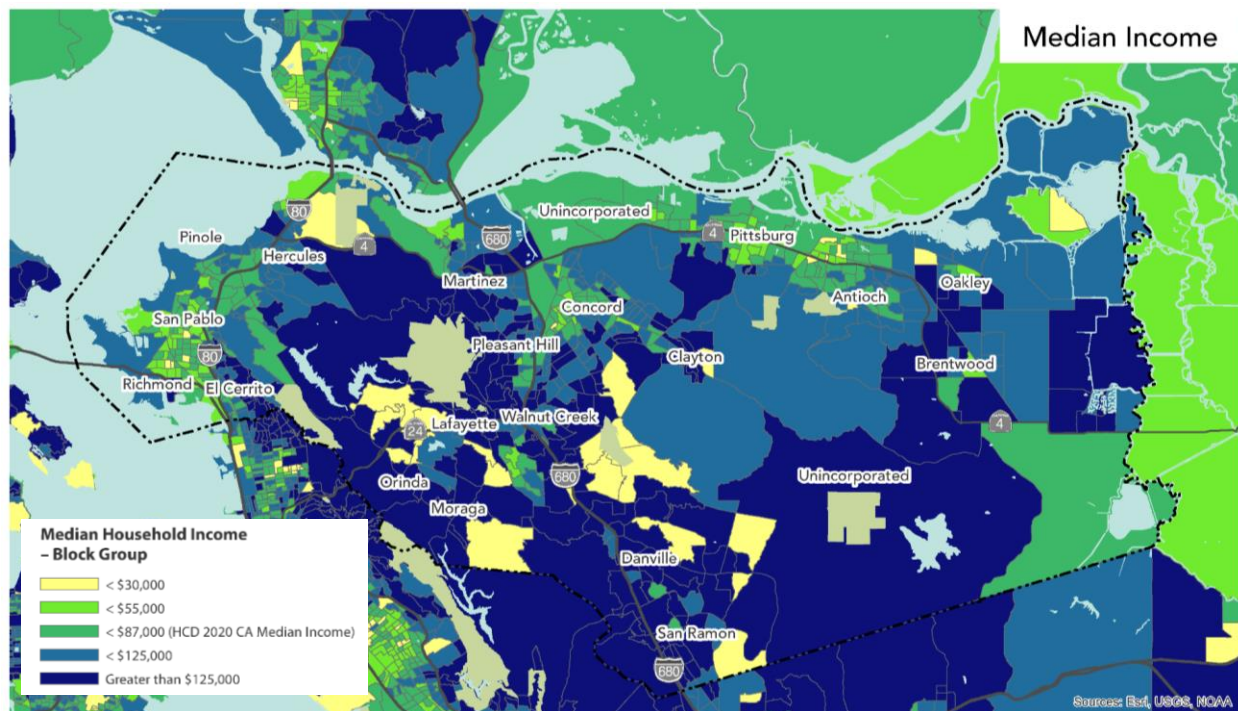
percent or more of the population is white, and (2) the median household income is \$125,000 or greater (slightly more than double the national median household income in 2016).

By cross-referencing Map 1 and Map 10, we can see a string of RCAs running from Danville to Lafayette and that tapers off towards Walnut Creek. This aligns with the cities' racial demographic and median income (summarized in Table 11 below). Although not all census tracts/block groups meet the criteria to qualify as RCAs, there is a tendency for census block groups with higher white populations to have higher median incomes throughout the county.

Table 11: White Population and Median Household Income of RCAs in Contra Costa County

City	White Population	Median Household Income (2019)
Danville	80.53%	\$160,808
Lafayette	81.23%	\$178,889
Walnut Creek	74.05%	\$105,948

Source: DataUSA.io (2019)



Sources: American Community Survey, 2015-2019; U.S. Department of Housing and Urban Development (HUD); County of Contra Costa, 2021.

Map 10 Median Household Income in Contra Costa County

Access to Opportunity

Access to opportunity is a concept to approximate the link between place-based characteristics (e.g. education, employment, safety, and the environment) and critical life outcomes (e.g. health, wealth, and life expectancy). Ensuring access to opportunity means both improving the quality of life for residents of low-income communities, as well as supporting residents' mobility and access to 'high resource' neighborhoods.

TCAC Maps

TCAC Maps are opportunity maps created by the California Fair Housing Task Force (a convening of the Department of Housing and Community Development (HCD) and the California Tax Credit Allocation Committee (TCAC)) to provide research and evidence-based policy recommendations to further HCD's fair housing goals of (1) avoiding further segregation and concentration of poverty and (2) encouraging access to opportunity through land use policy and affordable housing, program design, and implementation. These opportunity maps identify census tracts with highest to lowest resources, segregation, and poverty, which in turn inform the TCAC to more equitably distribute funding for affordable housing in areas with the highest opportunity through the Low-Income Housing Tax Credit (LIHTC) Program.

TCAC Opportunity Maps display areas by highest to lowest resources by assigning scores between 0–1 for each domain by census tracts where higher scores indicate higher "access" to the domain or higher "outcomes." Refer to Table 12 for a list of domains and indicators for opportunity maps. Composite scores are a combination score of the three domains that do not have a numerical value but rather rank census tracts by the level of resources (low, moderate, high, highest, and high poverty and segregation). The opportunity maps also include a measure or "filter" to identify areas with poverty and racial segregation. The criteria for these filters were:

- Poverty: Tracts with at least 30 percent of population under the federal poverty line;
- Racial Segregation: Tracts with location quotient higher than 1.25 for Blacks, Hispanics, Asians, or all people of color in comparison to the County

Table 12: Domains and List of Indicators for Opportunity Maps

Domain	Indicator
Economic	Poverty Adult Education Employment Job Proximity Median Home Value
Environmental	CalEnviroScreen 3.0 Pollution Indicators and Values
Education	Math Proficiency Reading Proficiency High School Graduation Rates Student Poverty Rates

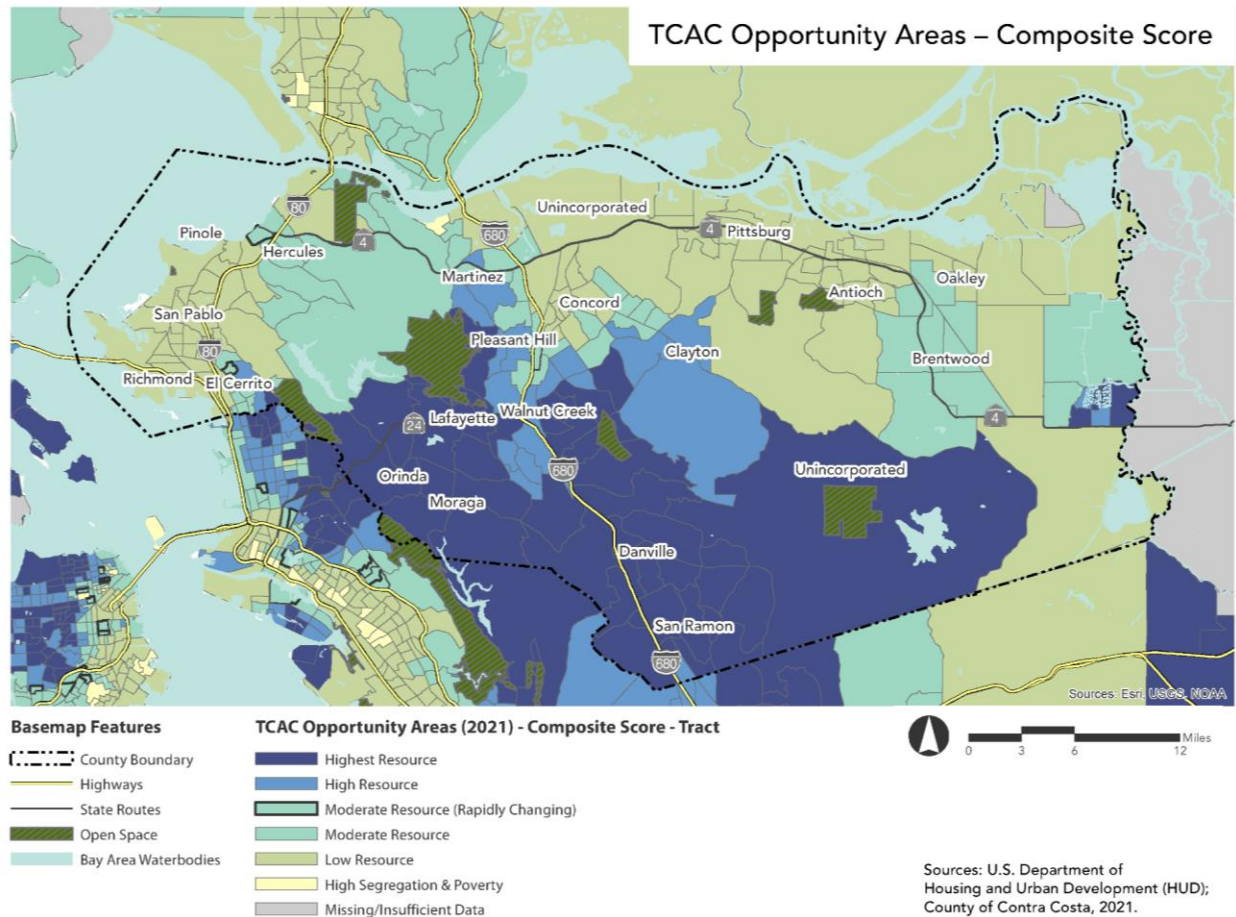
Source: California Fair Housing Task Force, *Methodology for the 2021 TCAC/HCD Opportunity Maps*, December 2020

High resource areas have high index scores for a variety of opportunity indicators such as high employment rates, low poverty rates, proximity to jobs, high educational proficiency, and limited exposure to environmental health hazards. High resource tracts are areas that offer low-income residents the best chance of a high quality of life, whether through economic advancement, high educational attainment, or clean environmental health. Moderate resource areas have access to many of the same resources as the high resource areas but may have fewer job opportunities, lower performing schools, lower median home values, or other factors that lower their indexes across the various economic, educational, and environmental indicators. Low resource areas are characterized as having fewer opportunities for employment and education, or a lower index for other economic, environmental, and educational indicators. These areas have greater quality of life needs and should be prioritized for future investment to improve opportunities for current and future residents.

Information from opportunity mapping can help highlight the need for housing element policies and programs that would help to remediate conditions in low resource areas or areas of high segregation and poverty, and to encourage better access for low and moderate income and black, indigenous, and people of color (BIPOC) households to housing in high resource areas.

Map 11 provides a visual representation of TCAC Opportunity Areas in Contra Costa County based on a composite score, where each tract is categorized based on percentile rankings of the level of resources within the region. The only census tract in Contra Costa County considered an area of high segregation & poverty is located in Martinez. Concentrations of low resource areas are located in the northwestern and eastern parts of the county (Richmond to Hercules and Concord to Oakley); census tracts with the highest resources are located in central and southern parts of the county

(San Ramon, Danville, Moraga, and Lafayette).



Map 11 Composite Score of TCAC Opportunity Areas in Contra Costa County

Opportunity Indices

This section presents the HUD-developed index scores based on nationally available data sources to assess residents' access to key opportunity assets in comparison to the County. Table 13 provides index scores or values (the values range from 0 to 100) for the following opportunity indicator indices:

- **School Proficiency Index:** The school proficiency index uses school-level data on the performance of 4th grade students on state exams to describe which neighborhoods have high-performing elementary schools nearby and which are near lower performing elementary schools. *The higher the index value, the higher the school system quality is in a neighborhood.*
- **Labor Market Engagement Index:** The labor market engagement index provides a summary description of the relative intensity of labor market engagement and human capital in a neighborhood. This is based upon the level of employment, labor force participation, and educational attainment in a census tract. *The higher the index value, the higher the labor force participation and human capital in a neighborhood.*

- **Transit Trips Index:** This index is based on estimates of transit trips taken by a family that meets the following description: a 3-person single-parent family with income at 50 percent of the median income for renters for the region (i.e. the Core-Based Statistical Area (CBSA)). *The higher the transit trips index value, the more likely residents in that neighborhood utilize public transit.*
- **Low Transportation Cost Index:** This index is based on estimates of transportation costs for a family that meets the following description: a 3-person single-parent family with income at 50 percent of the median income for renters for the region/CBSA. *The higher the index value, the lower the cost of transportation in that neighborhood.*
- **Jobs Proximity Index:** The jobs proximity index quantifies the accessibility of a given residential neighborhood as a function of its distance to all job locations within a region/CBSA, with larger employment centers weighted more heavily. *The higher the index value, the better the access to employment opportunities for residents in a neighborhood.*
- **Environmental Health Index:** The environmental health index summarizes potential exposure to harmful toxins at a neighborhood level. The higher the index value, the less exposure to toxins harmful to human health. *Therefore, the higher the index value, the better the environmental quality of a neighborhood, where a neighborhood is a census block-group.*

Table 13 Opportunity Indices in Contra Costa County

Index	School Proficiency	Transit Trip	Low Transportation Cost	Labor Market	Jobs Proximity	Environmental Health
Contra Costa County						
Total Population						
White, Non-Hispanic	69.32	79.83	71.72	68.76	49.30	54.75
Black, Non-Hispanic	34.34	81.81	75.62	42.52	48.12	43.68
Asian or Pacific Islander, Non-Hispanic	59.43	80.81	72.22	66.87	45.27	52.22
Native American, Non-Hispanic	49.99	80.47	73.09	51.19	49.04	47.92
Hispanic	39.38	82.31	75.57	42.30	45.11	43.85
Population Below Federal Poverty Line						
White, Non-Hispanic	55.60	81.05	74.17	55.46	50.67	49.39
Black, Non-Hispanic	25.84	84.03	78.23	32.63	48.69	39.84
Asian or Pacific Islander, Non-Hispanic	46.48	84.04	77.75	52.15	50.02	41.52
Native American, Non-Hispanic	19.92	82.61	75.06	34.52	48.41	46.48
Hispanic	30.50	84.69	78.06	32.01	44.57	38.66

Note: American Community Survey Data are based on a sample and are subject to sampling variability.

Source: AFFHT Data Table 12; Data Sources: Decennial Census; ACS; Great Schools; Common Core of Data; SABINS; LAI; LEHD; NATA

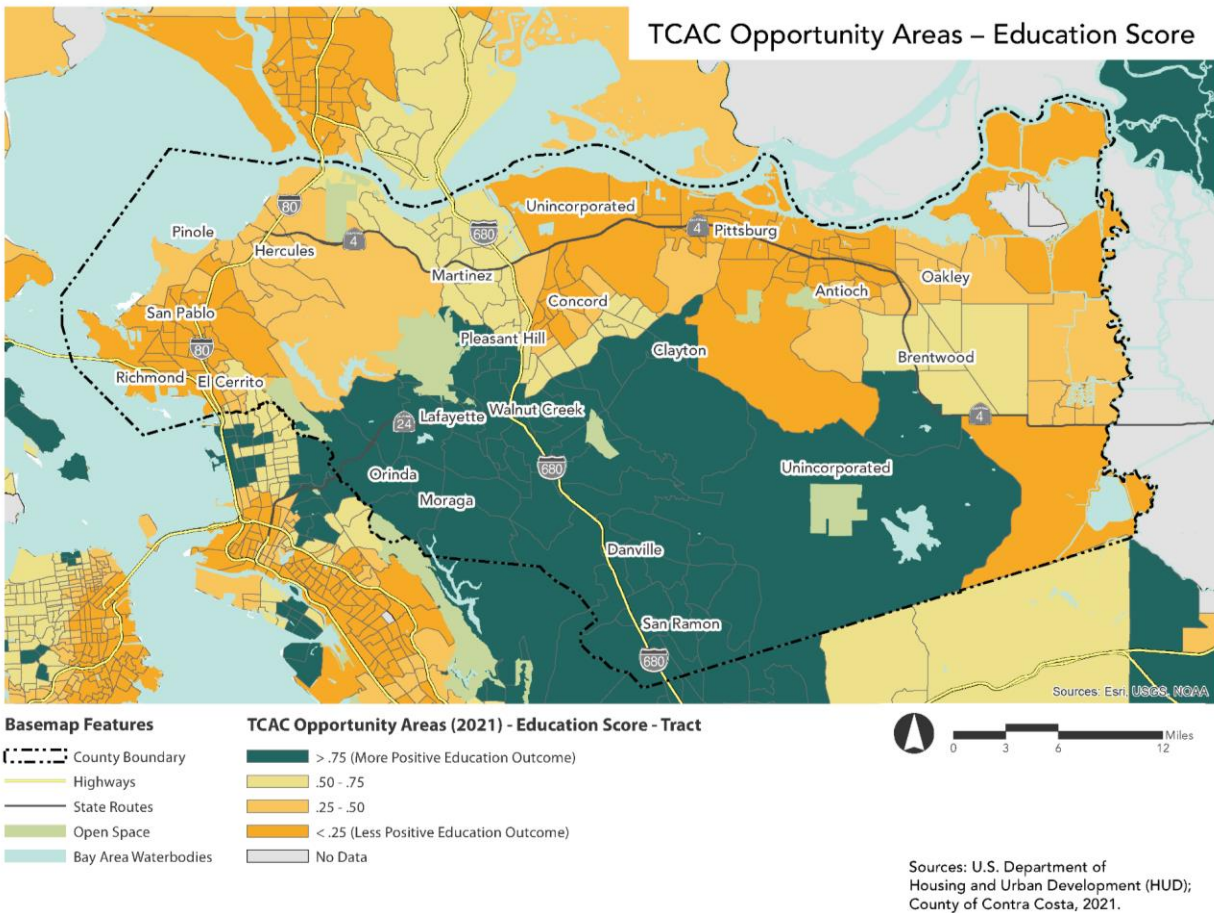
Education

Housing and school policies are mutually reinforcing, which is why it is important to analyze access to educational opportunities when assessing fair housing. At the most general level, school districts with the greatest amount of affordable housing tend to attract larger numbers of LMI families (largely composed of minorities). As test scores are a reflection of student demographics, where Black/Hispanic/Latino students routinely score lower than their White peers, less diverse schools with higher test scores tend to attract higher income families to the school district. This is a fair housing issue because as higher income families move to the area, the overall cost of housing rises and an exclusionary feedback loop is created, leading to increased racial and economic segregation across districts as well as decreased access to high-performing schools for non-White students.

According to the Contra Costa County AI, academic outcomes for low-income students are depressed by the presence of high proportions of low-income classmates; similarly situated low-income students perform at higher levels in schools with lower proportions of low income students. The research on racial segregation is consistent with the research on poverty concentration—positive levels of school integration led to improved educational outcomes for all students. Thus, it is important wherever possible to reduce school-based poverty concentration and to give low-income families access to schools with lower levels of poverty and greater racial diversity.

The 2021 TCAC Opportunity Areas Education Composite Score for a census tract is based on math and reading proficiency, high school graduation rate, and student poverty rate indicators. The score is broken up by quartiles, with the highest quartile indicating more positive education outcomes and the lowest quartile signifying fewer positive outcomes.

There are 19 public school districts in Contra Costa County, in addition to 124 private schools and 19 charter schools. Map 12 shows that the northwestern and eastern parts of the county have the lowest education domain scores (less than 0.25) per census tracts, especially around Richmond and San Pablo, Pittsburg, Antioch, east of Clayton, and Concord and its northern unincorporated areas. Census tracts with the highest education domain scores (greater than 0.75) are located in central and southern parts of the county (bounded by San Ramon on the south; Orinda and Moraga on the west; Lafayette, Walnut Creek, Clayton, and Brentwood on the north). Overlaying Map 10 and Map 12 reveals that areas with lower education scores correspond with areas with lower income households (largely composed of minorities) and vice versa. With reference to Table 13, we also see that index values for school proficiency are higher for White residents, indicating a greater access to high quality schools regardless of poverty status.



Map 12 TCAC Opportunity Areas' Education Score in Contra Costa County

Transportation

Access to public transit is of paramount importance to households affected by low incomes and rising housing prices, especially because lower income households are often transit dependent. Public transit should strive to link lower income persons, who are often transit dependent, to major employers where job opportunities exist. Access to employment via public transportation can reduce welfare usage and increase housing mobility, which enables residents to locate housing outside of traditionally low-income neighborhoods.

Transportation opportunities are depicted by two indices: (1) the transit trips index and (2) the low transportation cost index. The transit trips index measures how often low-income families in a neighborhood use public transportation. The index ranges from 0 to 100, with higher values indicating a higher likelihood that residents in a neighborhood utilize public transit. The low transportation cost index measures cost of transportation and proximity to public transportation by neighborhood. It too varies from 0 to 100, and higher scores point to lower transportation costs in that neighborhood.

Neither indices, regardless of poverty level, varies noticeably across racial/ethnic categories. All races and ethnicities score highly on both indices with values close in magnitude. If these indices

are accurate depictions of transportation accessibility, it is possible to conclude that all racial and ethnic classes have high and relatively equal access to transportation at both the jurisdiction and regional levels. If anything, both indices appear to take slightly higher values for non-Hispanic Blacks and Hispanics, suggesting better access to transit and lower costs for these protected groups.

Contra Costa County is served by rail, bus, and ferry transit but the quality of service varies across the county. Much of Contra Costa County is connected to other parts of the East Bay as well as to San Francisco and San Mateo County by Bay Area Rapid Transit (BART) rail service. The Richmond-Warm Springs/South Fremont and Richmond-Daly City/Millbrae Lines serve El Cerrito and Richmond during peak hours while the Antioch-SFO Line extends east from Oakland to serve Orinda, Lafayette, Walnut Creek, Contra Costa Center/Pleasant Hill, Concord, and the Pittsburg/Bay Point station. An eastward extension, commonly known as eBART, began service on May 26, 2018. The extension provides service beyond the Pittsburg/Bay Point station to the new Pittsburg Center and Antioch stations. BART is an important form of transportation that helps provide Contra Costa County residents access to jobs and services in other parts of the Bay Area. The Capitol Corridor route provides rail service between San Jose and Sacramento and serves commuters in Martinez and Richmond.

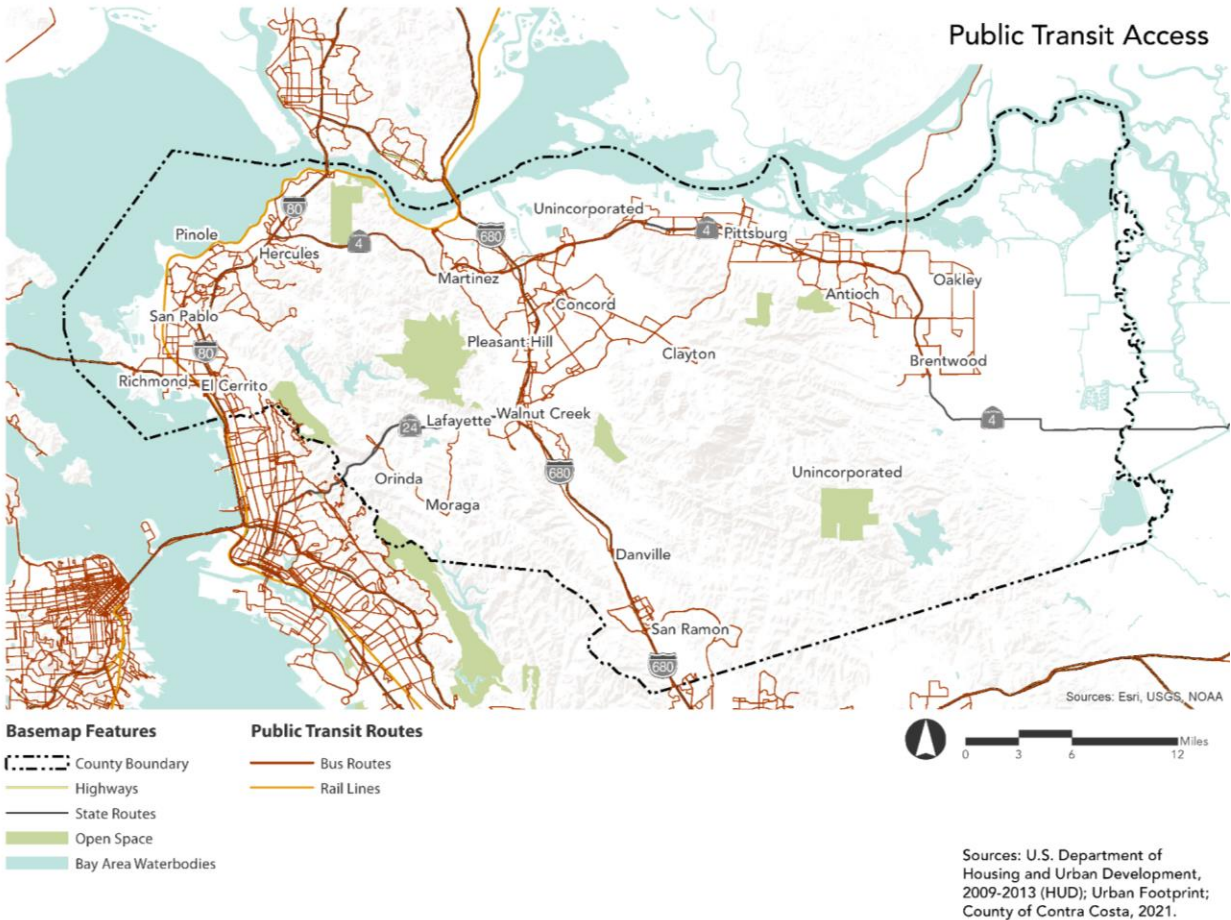
In contrast to rail transportation, bus service is much more fragmented in the County and regionally. Several different bus systems including Tri-Delta Transit, AC Transit, County Connection, and WestCat provide local service in different sections of the County. In the Bay Area, there are 18 different agencies that provide bus service. The lack of an integrated network can make it harder for transit riders to understand how to make a trip that spans multiple operators and add costs during a daily commute. For example, an East Bay Regional Local 31-Day bus pass is valid on County Connection, Tri-Delta Transit, and WestCAT, but cannot be used on AC Transit. Additionally, these bus systems often do not have frequent service. In central Contra Costa, County Connection buses may run as infrequently as every 45 to 60 minutes on some routes.

Within Contra Costa, transit is generally not as robust in east County despite growing demand for public transportation among residents. The lack of adequate public transportation makes it more difficult for lower-income people in particular to access jobs. Average transit commutes in Pittsburg and Antioch exceed 70 minutes. In Brentwood, average transit commute times exceed 100 minutes.

Transit agencies that service Contra Costa County include County Connection, Tri Delta Transit, WestCAT, AC Transit, and BART. The County Connection Bus (CCCTA) is the largest bus transit system in the county that provides fixed-route and paratransit bus service for communities in Central Contra Costa. Other non-Contra Costa agencies that provide express service to the county include:

- San Francisco Bay Ferry (Richmond to SF Ferry Building);
- Golden Gate Transit (Line 40);

- WHEELS Livermore Amador Valley Transit Authority (Route 70x);
- SolTrans (Route 80/82 and the Yellow Line);
- Capitol Corridor (Richmond/Martinez to cities between Auburn and San Jose);
- Fairfield & Suisun Transit (Intercity express routes);
- Altamont Corridor Express (commute-hour trains from Pleasanton);
- Napa Vine Transit (Route 29)

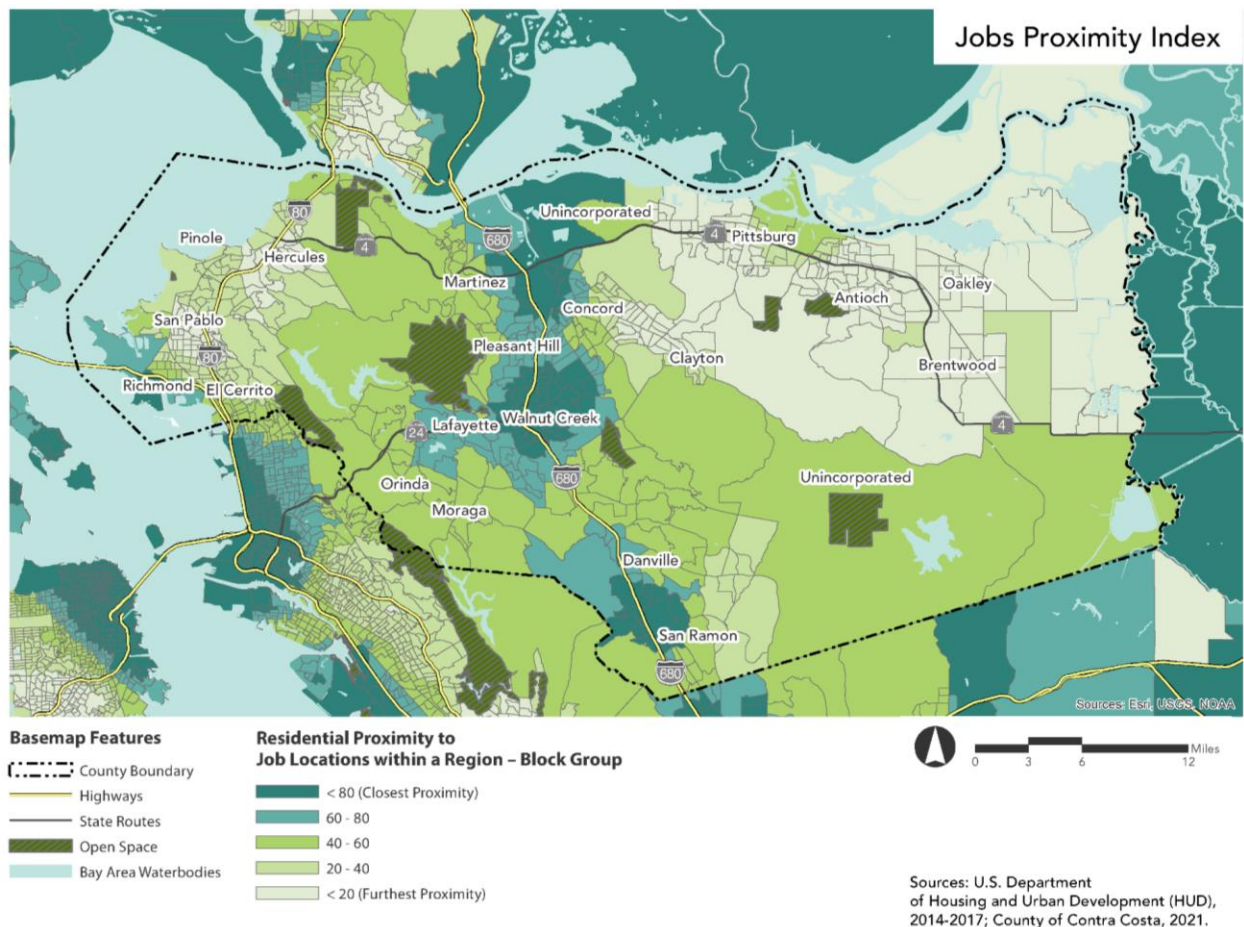


Map 13 Public Transit Routes in Contra Costa County

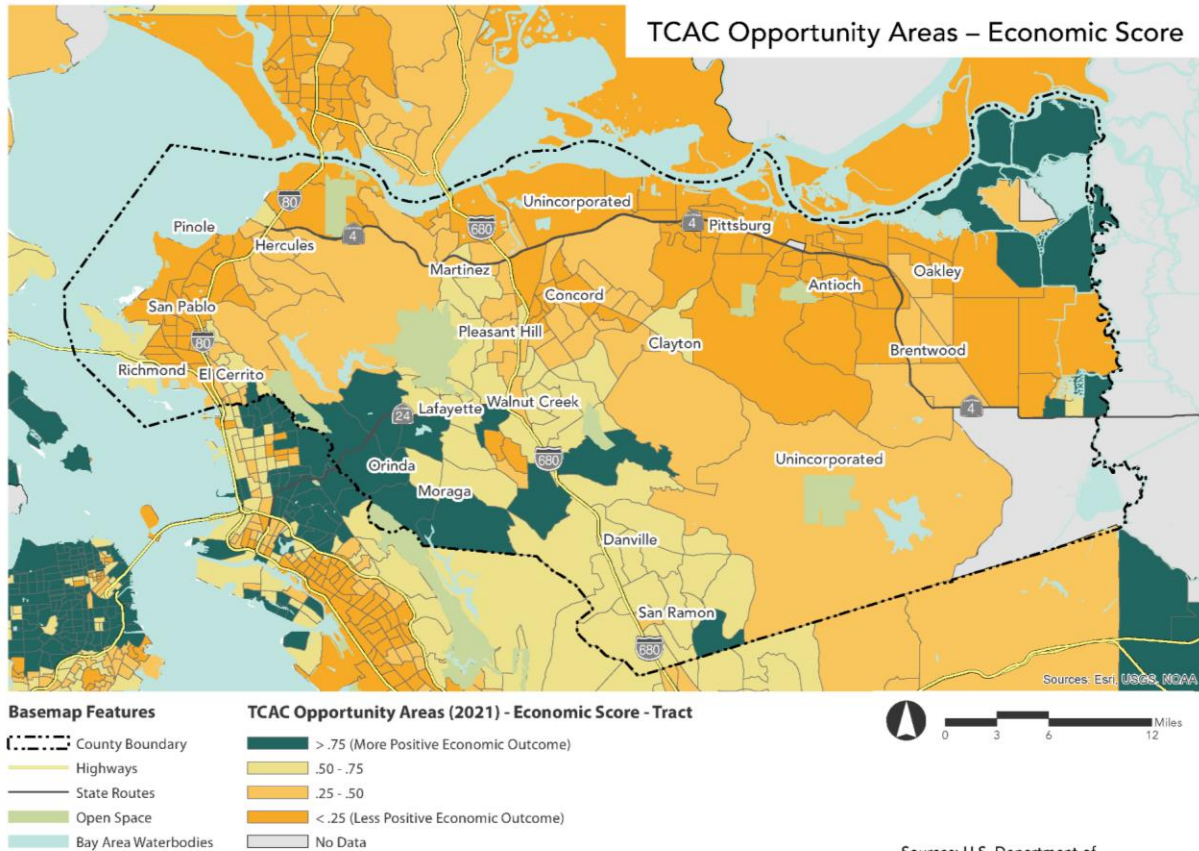
Economic Development

Employment opportunities are depicted by two indices: (1) the labor market engagement index and (2) the jobs proximity index. The labor market engagement index provides a summary description of the relative intensity of labor market engagement and human capital in a neighborhood, taking into account the unemployment rate, labor-force participation rate, and percent with a bachelor’s degree or higher. The index ranges from 0 to 100, with higher values indicating higher labor force participation and human capital. The jobs proximity index quantifies the accessibility of a neighborhood to jobs in the region by measuring the physical distances between jobs and places of residence. It too varies from 0 to 100, and higher scores point to better accessibility to employment opportunities.

In Contra Costa County, non-Hispanic Whites and non-Hispanic Asians/Pacific Islanders are at the top of the labor market engagement index with scores of 66.76 and 66.87 respectively. Non-Hispanic Blacks and Hispanics score the lowest in the county with scores around 32. (Refer to Table 13 for a full list of indices). Map 14 shows the spatial variability of jobs proximity in Contra Costa County. Tracts extending north from Lafayette to Martinez and its surrounding unincorporated areas have the highest index values followed by its directly adjacent areas. Cities like Pittsburg, Antioch, Brentwood, Oakley, and Hercules have the lowest index scores (less than 20). Hispanic residents have the least access to employment opportunities with an index score of 45.11 whereas White residents have the highest index score of 49.30.



Map 14 Residential Proximity to Job Locations in Contra Costa County



Map 15 TCAC Opportunity Areas’ Economic Score in Contra Costa County

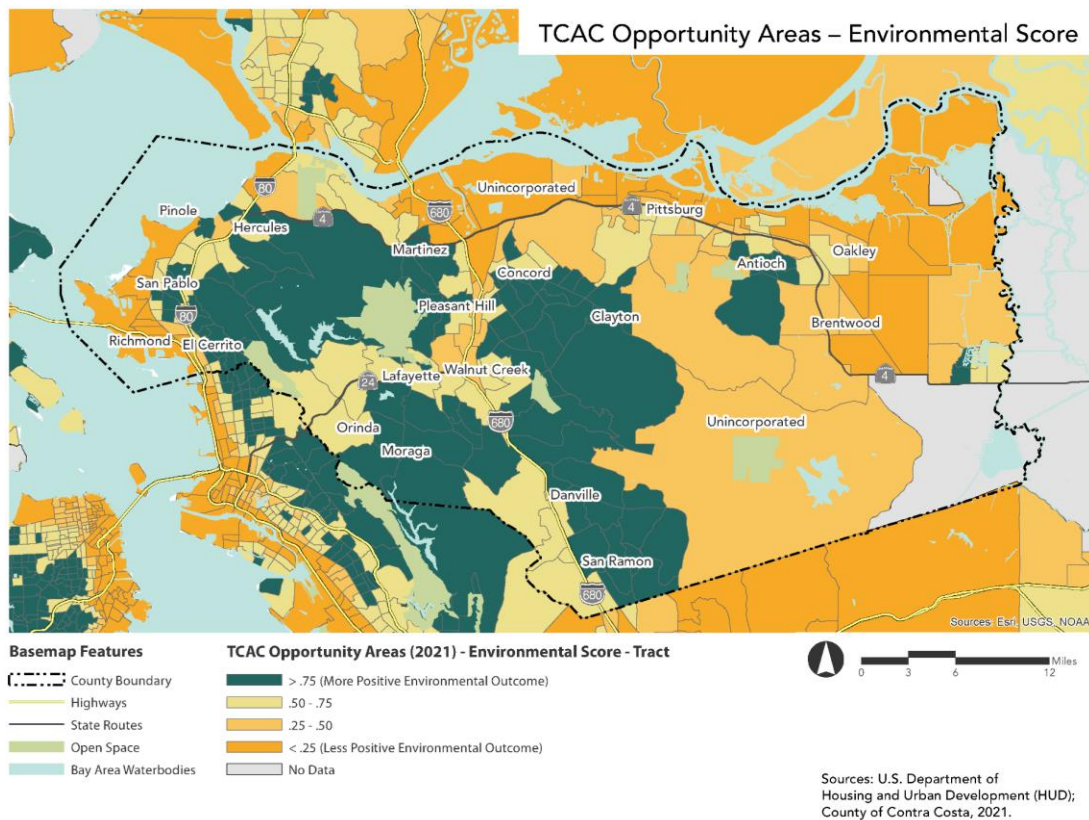
Environment

The Environmental Health Index summarizes potential exposure to harmful toxins at a neighborhood level. Index values range from 0 to 100 and the higher the index value, the less exposure to toxins harmful to human health. Therefore, the higher the value, the better the environmental quality of a neighborhood, where a neighborhood is a census block-group. There are modest differences across racial and ethnic groups in neighborhood access to environmental quality. All racial/ethnic groups in the Consortium obtained moderate scores ranging from low 40s to mid-50s. Non-Hispanic Blacks and Hispanics have the lowest scores amongst all residents in Contra Costa County with scores of 43; whereas non-Hispanic Whites and Asians/Pacific Islanders have the highest scores (over 50) amongst all residents in Contra Costa County (Refer to Table 13).

CalEnviroScreen was developed by the California Environmental Protection Agency (CalEPA) to evaluate pollution sources in a community while accounting for a community’s vulnerability to the adverse effects of pollution. Measures of pollution burden and population characteristics are combined into a single composite score that is mapped and analyzed. Higher values on the index indicate higher cumulative environmental impacts on individuals arising from these burdens and population factors.

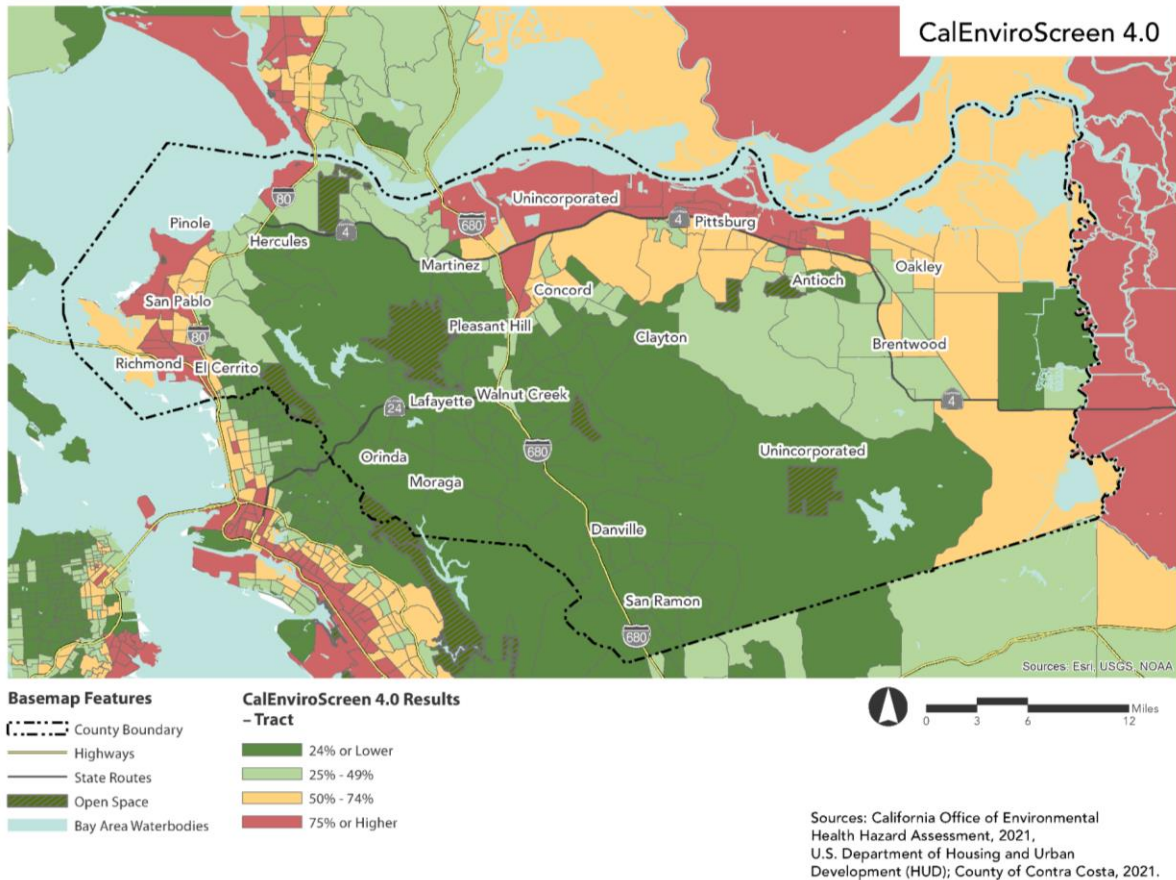
The California Office of Environmental Health Hazard Assessment (OEHHA) compiles these scores to help identify California communities disproportionately burdened by multiple sources of pollution. In addition to environmental factors (pollutant exposure, groundwater threats, toxic sites, and hazardous materials exposure) and sensitive receptors (seniors, children, persons with asthma, and low birth weight infants), CalEnviroScreen also considers socioeconomic factors such as educational attainment, linguistic isolation, poverty, and unemployment.

Map 16 below displays the Environmental Score for Contra Costa County based on CalEnviroScreen 3.0 Pollution Indicators and Values that identifies communities in California disproportionately burdened by multiple sources of pollution and face vulnerability due to socioeconomic factors. The highest scoring 25 percent of census tracts were designated as disadvantaged communities. In Contra Costa County, disadvantaged communities include census tracts in North Richmond, Richmond, Pittsburg, San Pablo, Antioch, Rodeo, and Oakley.



Map 16 TCAC Opportunity Areas' Economic Score in Contra Costa County

Map 17 shows updated scores for CalEnviroScreen 4.0 released by the California Office of Environmental Health Hazard Assessment. Generally speaking, adverse environmental impacts are concentrated around the northern border of the county (Bay Point to Pittsburg) and the western border of the county (Richmond to Pinole). Areas around Concord to Antioch have moderate scores and the rest of the county have relatively low scores. From central Contra Costa County, we see an almost radial gradient effect of green to red (least to most pollution).

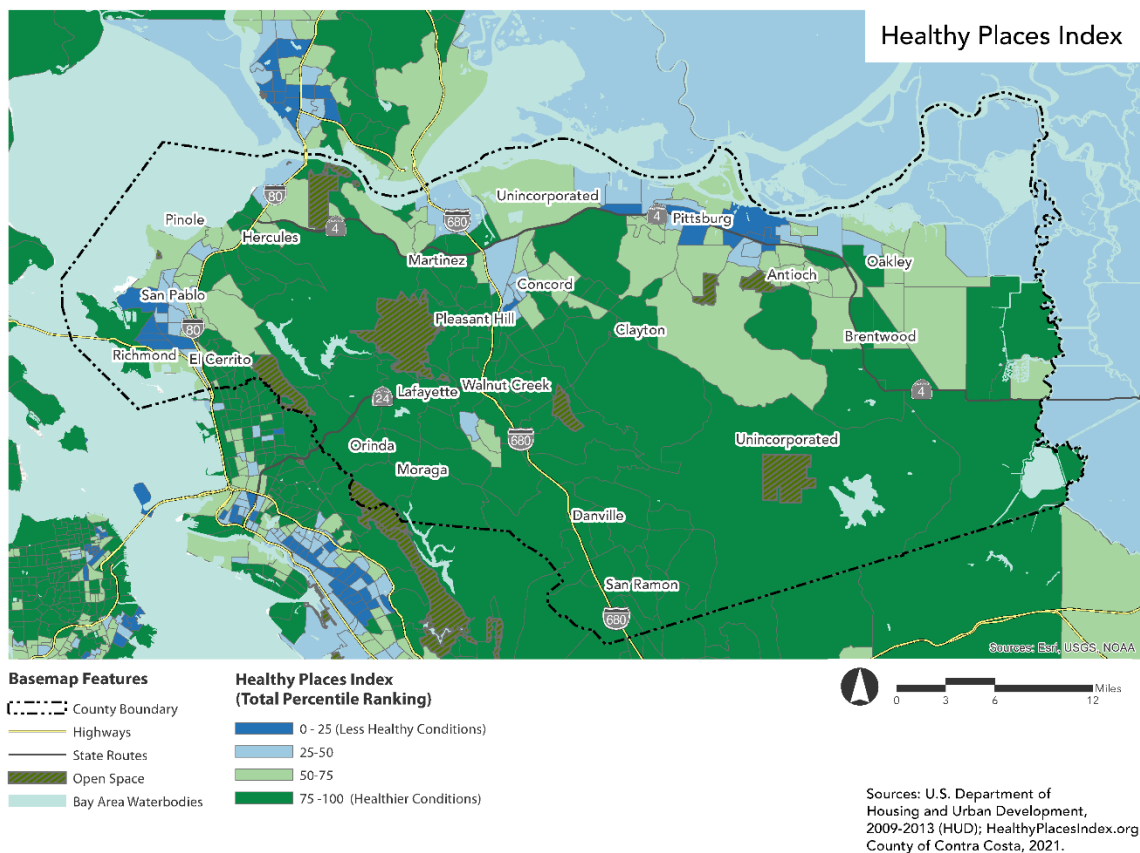


Map 17 CalEnviroScreen 4.0 Results in Contra Costa County

Health and Recreation

Residents should have the opportunity to live a healthy life and live in healthy communities. The Healthy Places Index (HPI) is a new tool that allows local officials to diagnose and change community conditions that affect health outcomes and the wellbeing of residents. The HPI tool was developed by the Public Health Alliance of Southern California to assist in comparing community conditions across the state and combined 25 community characteristics such as housing, education, economic, and social factors into a single indexed HPI Percentile Score, where lower percentiles indicate lower conditions.

Map 18 shows the HPI percentile score distributions for Contra Costa County. The majority of the County falls in the highest quarter, indicating healthier conditions. These areas have a lower percentage of minority populations and higher median incomes. Cities with the lowest percentile ranking, which indicates less healthy conditions, are Pittsburg, San Pablo, and Richmond. These areas have higher percentages of minority populations and lower median incomes.



Map 18 Healthy Places Index in Contra Costa County

Home Loans

A key aspect of fair housing choice is equal access to credit for the purchase or improvement of a home, particularly considering the continued impacts of the lending/credit crisis. In the past, credit market distortions and other activities such as “redlining” were prevalent and prevented some groups from having equal access to credit. The Community Reinvestment Act (CRA) in 1977 and the subsequent Home Mortgage Disclosure Act (HMDA) were designed to improve access to credit for all members of the community and hold the lender industry responsible for community lending. Under HMDA, lenders are required to disclose information on the disposition of home loan applications and on the race or national origin, gender, and annual income of loan applicants.

However, lending discrimination continues to be a contributing factor to disproportionate housing needs, as class groups who struggle to obtain access to loans are more likely to experience housing problems such as cost burdens, overcrowding, and substandard housing, and to be renters rather than homeowners. When banks and other financial institutions deny loan applications from people of color, they are less likely to achieve home ownership and instead must turn to the rental market. As Contra Costa’s rental housing market grows increasingly unaffordable, Blacks and Hispanics are disproportionately impacted. Table 14 below shows that home loan applications by Black/Hispanic/Latino individuals are uniformly denied at higher rates than those of Whites or Asians. Because blacks and Hispanics in the region are denied loans at far higher rates than white and Asians, their families are far more likely to have less access to quality education, healthcare, and employment.

When minorities are unable to obtain loans, they are far more likely to be relegated to certain areas of the community. While *de jure* segregation (segregation that is created and enforced by the law) is currently illegal, the drastic difference in loans denied between whites and minorities perpetuates *de facto* segregation, which is segregation that is not created by the law, but which forms a pattern as a result of various outside factors, including former laws.

Table 14: Home Loan Application Denial Rates by Race/Ethnicity in Contra Costa County

Race/ Ethnicity	FHA, FSA/RHA, and VA Home- Purchase Loans	Conventional Home-Purchase Loans	Refinance Loans	Home Improvement Loans	Multi-Family Homes
White, non- Hispanic	9.2%	8.0%	16.6%	19.5%	9.5%
Black, non- Hispanic	14.8%	13.5%	27.1%	34.6%	29.4%
Asian, non- Hispanic	13.1%	9.8%	15.2%	19.3%	12.3%
Hispanic	11.3%	12.0%	22.3%	31.0%	28.6%

Source: Contra Costa County AI (2020)

Disproportionate Housing Needs

Disproportionate housing needs generally refers to a condition in which there are significant disparities in the proportion of members of a protected class experiencing a category of housing need when compared to the proportion of members of any other relevant groups, or the total population experiencing that category of housing need in the applicable geographic area. The Comprehensive Housing Affordability Strategy (CHAS) developed by the Census for HUD provides detailed information on housing needs by income level for different types of households in Contra Costa County. Housing problems considered by CHAS include:

- Housing cost burden, including utilities, exceeding 30 percent of gross income;
- Severe housing cost burden, including utilities, exceeding 50 percent of gross income;
- Overcrowded conditions (housing units with more than one person per room); and
- Units with physical defects (lacking complete kitchen or bathroom)

According to the Contra Costa County AI, a total of 164,994 households (43.90%) in the county experience any one of the above housing problems; 85,009 households (22.62%) experience severe housing problems. Based on relative percentage, Hispanic households experience the highest rate of housing problems regardless of severity, followed by Black households and 'Other' races. Table 15 lists the demographics of households with housing problems in the County.

Table 15: Demographics of Households with Housing Problems in Contra Costa County

	Total Number of Households	Households with Housing Problems		Households with Severe Housing Problems	
White	213,302	80,864	37.91%	38,039	17.83%
Black	34,275	19,316	56.36%	10,465	30.53%
Asian/Pacific Islander	51,353	21,640	42.14%	10,447	20.34%
Native American	1,211	482	39.80%	203	16.76%
Other	10,355	5,090	49.15%	2,782	26.87%
Hispanic	65,201	37,541	57.58%	23,002	35.28%
Total	375,853	164,994	43.90%	85,009	22.62%

Source: Contra Costa County AI (2020)

There are significant disparities between the rates of housing problems that larger families (households of five or more people) experience and the rates of housing problems that families of five or fewer people experience. Larger families tend to experience housing problems more than smaller families. Non-family households in Contra Costa experience housing problems at a higher rate than smaller family households, but at a lower rate than larger family households. Table 16 lists the number of households with housing problems according to household type.

Table 16: Household Type & Size

Household Type	No. of Households with Housing Problems
Family Households (< 5 people)	85,176
Family Households (> 5 people)	26,035
Non-family Households	53,733

Source: Contra Costa County AI (2020)

Cost Burden (Overpayment)

Housing cost burden, or overpayment, is defined as households paying 30 percent or more of their gross income on housing expenses, including rent or mortgage payments and utilities. Renters are more likely to overpay for housing costs than homeowners. Housing cost burden is considered a housing need because households that overpay for housing costs may have difficulty affording other necessary expenses, such as childcare, transportation, and medical costs.

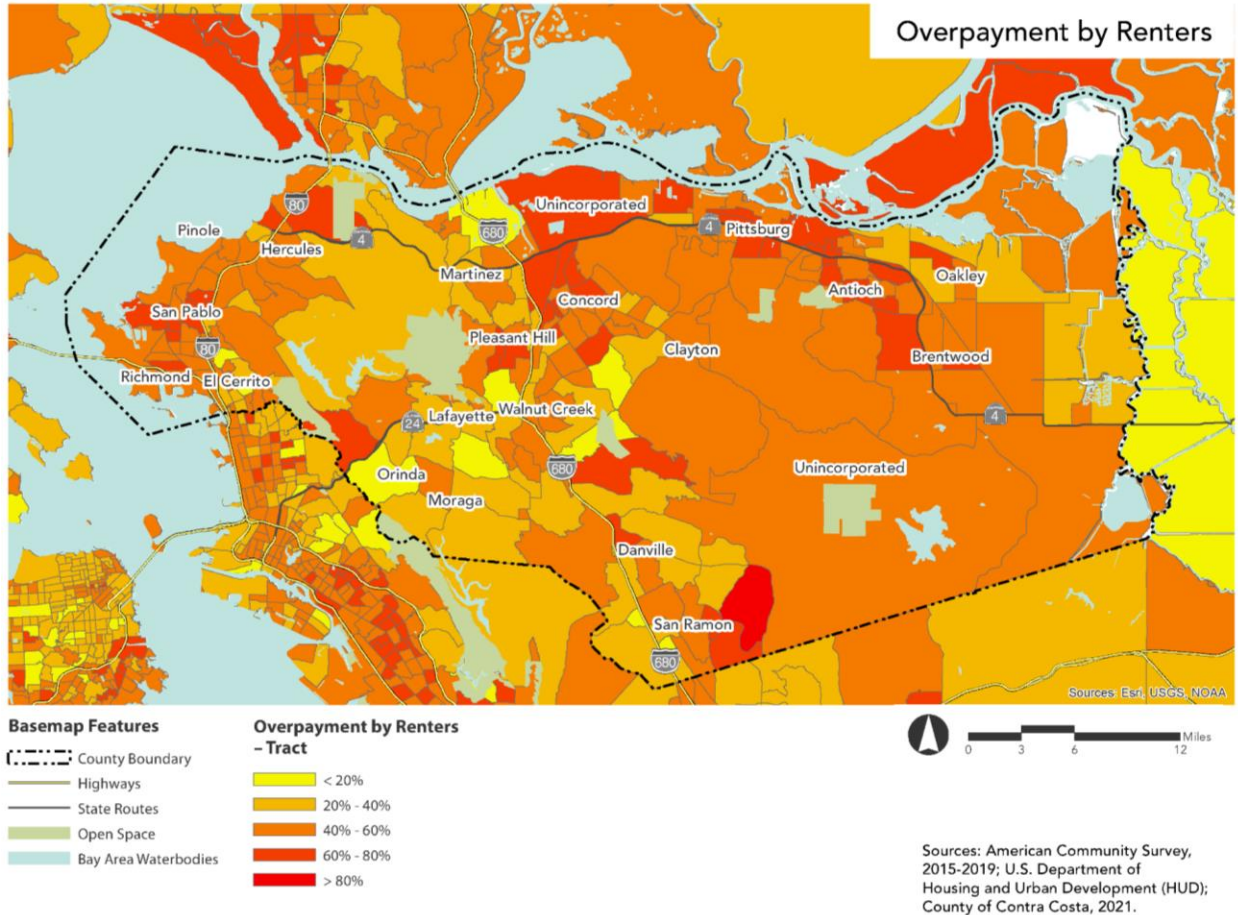
As presented in Table 17, almost 52% of all household's experience cost burdens. Renters experience cost burdens at higher rates than owners (72.80% compared to 40.60%).

Table 17: Households that Experience Cost Burden by Tenure in Contra Costa County

Total Number of Households		Cost burden > 30%	Cost burden > 50%	Percentage of Households that Experience Cost Burden
Owners Only	257,530	74,545	30,010	40.60%
Renters Only	134,750	65,055	33,040	72.80%
All Households	392,275	139,595	63,050	51.66%

Source: <https://www.huduser.gov/portal/datasets/cp.html>

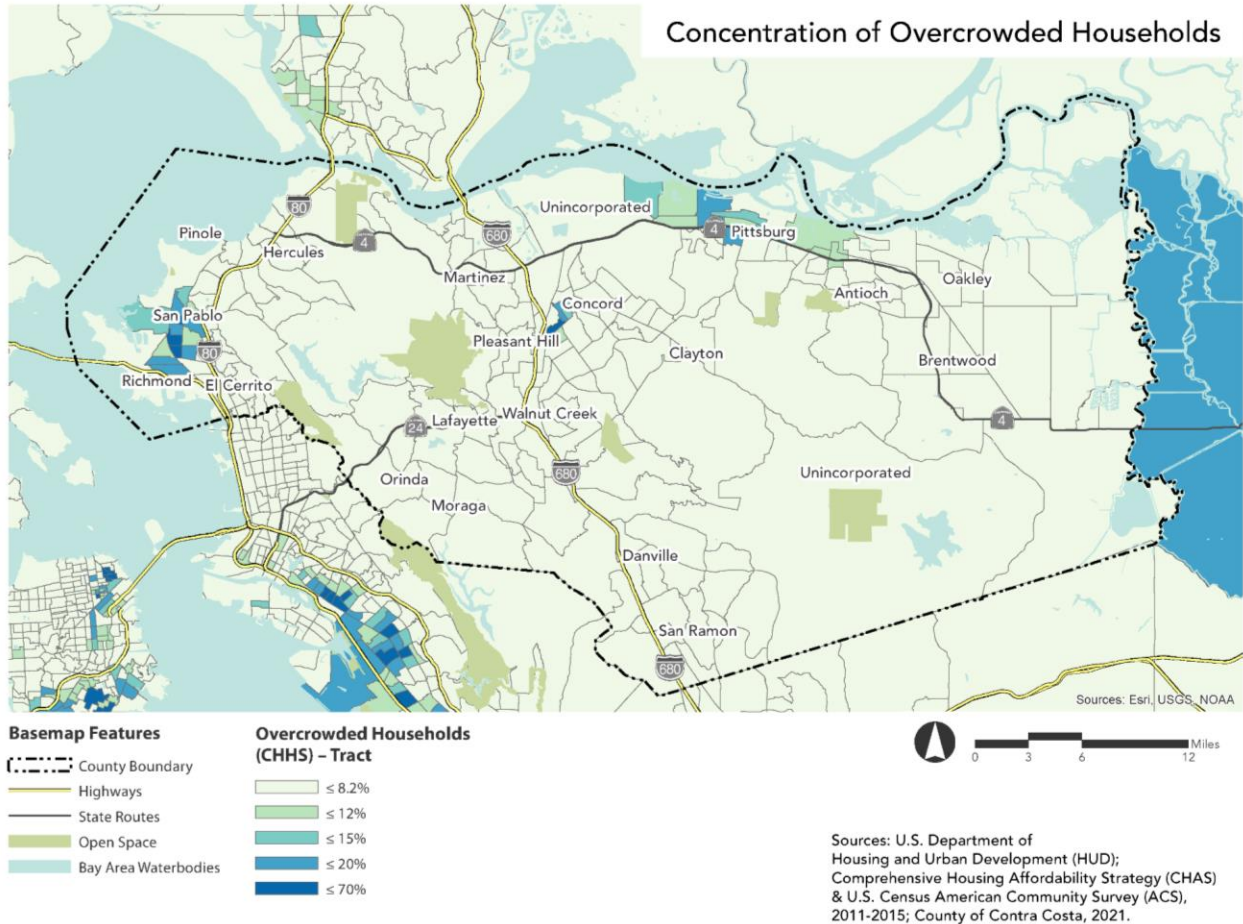
Referring to Map 19, we see concentrations of cost burdened renter households in and around San Pablo, Pittsburg, Antioch, west Brentwood and Oakley, East San Ramon, and northern parts of Concord towards unincorporated areas. In these tracts, over 80% of renters experience cost burdens. Majority of east Contra Costa has 60 - 80% of renter households that experience cost burdens; west Contra Costa has 20 - 40% of renter households that experience cost burdens. Census tracts with a low percentage of cost-burdened households are located between San Ramon and Martinez on a north-south axis. In these tracts, less than 20 percent of renter households experience cost burdens.



Map 19 Distribution of Percentage of Overpayment by Renters in Contra Costa County

Overcrowded Households

Overcrowding is defined as housing units with more than one person per room (including dining and living rooms but excluding bathrooms and kitchen). Map 20 indicates that Contra Costa County in general has low levels of overcrowded households. Tracts in San Pablo, Richmond, and Pittsburg with higher percentages of non-White population show higher concentrations of overcrowded households compared to the rest of the county. Monument Corridor, the only official R/ECAP in Contra Costa County, a predominantly Hispanic community in Concord, also exhibits more overcrowding than other parts of the County.



Map 20 Distribution of Percentage of Overcrowded Households in Contra Costa County

Substandard Conditions

Incomplete plumbing or kitchen facilities can be used to measure substandard housing conditions. According to 2015–2019 ACS estimates, shown in Table 18, 0.86% of households in Contra Costa County lack complete kitchen facilities and 0.39% of households lack complete plumbing facilities. Renter households are more likely to lack complete facilities compared to owner households.

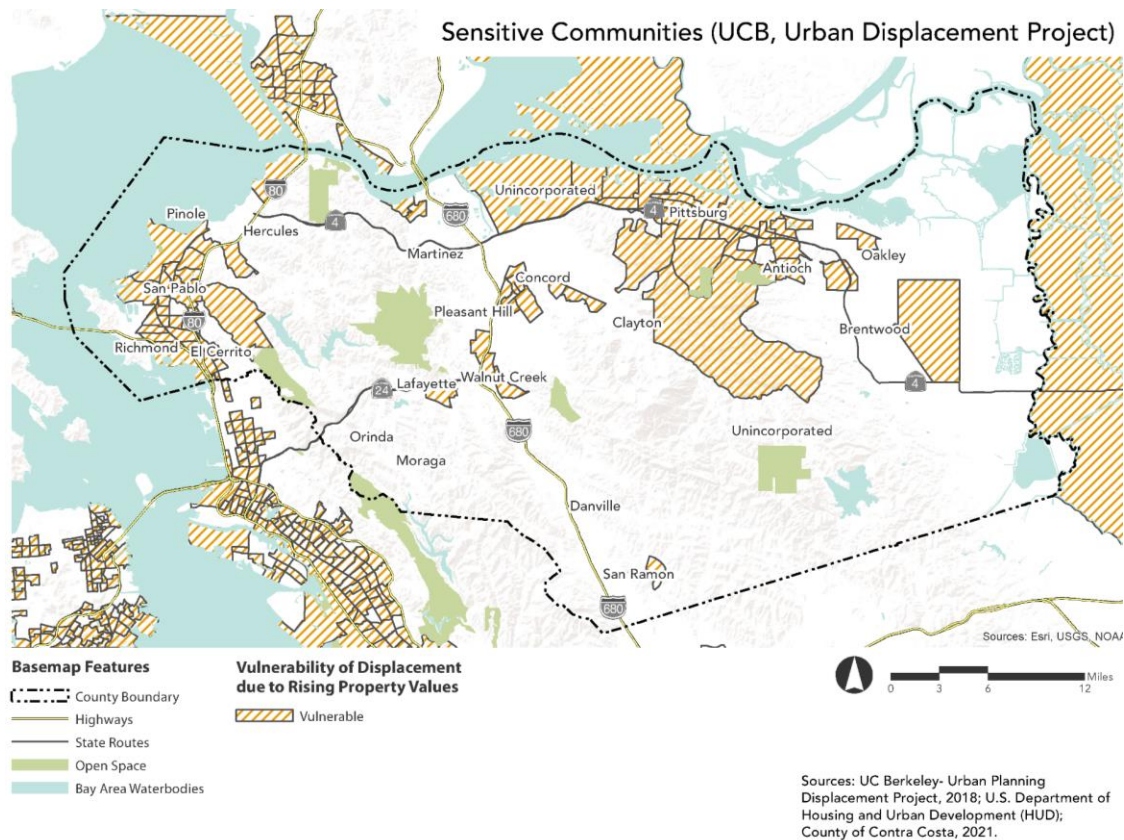
Table 18: Substandard Housing Conditions by Tenure in Contra Costa County

	Owner	Renter	All HHs
Lacking complete kitchen facilities	0.19%	0.67%	0.86%
Lacking complete plumbing facilities	0.19%	0.20%	0.39%

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

Displacement Risk

Displacement occurs when housing costs or neighboring conditions force current residents out and rents become so high that lower-income people are excluded from moving in. UC Berkeley's Urban Displacement Project states that a census tract is a sensitive community if the proportion of very low income residents was above 20% in 2017 and the census tracts meets two of the following criteria: (1) Share of renters above 40 percent in 2017; (2) Share of Non-White population above 50 percent in 2017; (3) Share of very low-income households (50 percent AMI or below) that are also severely rent burdened households above the county median in 2017; or (4) Nearby areas have been experiencing displacement pressures. Using this methodology, sensitive communities were identified in areas between El Cerrito and Pinole; Pittsburg, Antioch and Clayton; East Brentwood; and unincorporated land in Bay Point. Small pockets of Sensitive Communities are also found in central Contra Costa County from Lafayette towards Concord (Refer to Map 21).

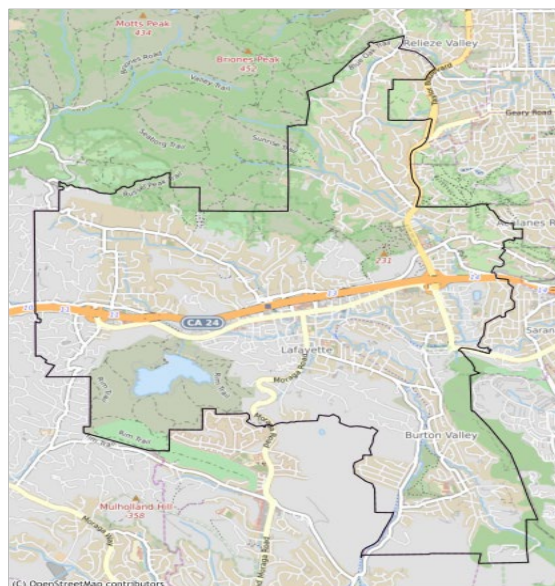


Map 21 Sensitive Communities as Defined by the Urban Displacement Project

AFFH SEGREGATION REPORT: LAFAYETTE

UC Merced Urban Policy Lab and ABAG/MTC Staff

Version of Record: March 06, 15:45:34



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1 INTRODUCTION

The requirement to Affirmatively Further Fair Housing (AFFH) is derived from The Fair Housing Act of 1968, which prohibited discrimination concerning the sale, rental, and financing of housing based on race, color, religion, national origin, or sex—and was later amended to include familial status and disability.¹ The 2015 U.S. Department of Housing and Urban Development (HUD) Rule to Affirmatively Further Fair Housing and California Assembly Bill 686 (2018) mandate that each jurisdiction takes meaningful action to address significant disparities in housing needs and access to opportunity.^{2,3} AB 686 requires that jurisdictions incorporate AFFH into their Housing Elements, which includes inclusive community participation, an assessment of fair housing, a site inventory reflective of AFFH, and the development of goals, policies, and programs to meaningfully address local fair housing issues. ABAG and UC Merced have prepared this report to assist Bay Area jurisdictions with the Assessment of Fair Housing section of the Housing Element.

Assessment of Fair Housing Components

The Assessment of Fair Housing includes five components, which are discussed in detail on pages 22-43 of [HCD's AFFH Guidance Memo](#):

- A: Summary of fair housing enforcement and outreach capacity
- B: Integration and segregation patterns, and trends related to people with protected characteristics
- C: Racially or ethnically concentrated areas of poverty
- D: Disparities in access to opportunity
- E: Disproportionate housing needs, including displacement risk

1.1 Purpose of this Report

This report describes racial and income segregation in Bay Area jurisdictions. Local jurisdiction staff can use the information in this report to help fulfill a portion of the second component of the Assessment of Fair Housing, which requires analysis of integration and segregation patterns and trends related to people with protected characteristics and lower incomes. Jurisdictions will still need to perform a similar analysis for familial status and populations with disability.

This report provides segregation measures for both the local jurisdiction and the region using several indices. For segregation between neighborhoods within a city (intra-city segregation), this report includes isolation indices, dissimilarity indices, and Theil's-H index. The isolation index measures

¹ <https://www.justice.gov/crt/fair-housing-act-2>

² HCD AFFH Guidance Memo

³ The 2015 HUD rule was reversed in 2020 and partially reinstated in 2021.



segregation for a single group, while the dissimilarity index measures segregation between two groups. The Theil's H-Index can be used to measure segregation between all racial or income groups across the city at once. HCD's AFFH guidelines require local jurisdictions to include isolation indices and dissimilarity indices in the Housing Element. Theil's H index is provided in addition to these required measures. For segregation between cities within the Bay Area (inter-city segregation), this report includes dissimilarity indices at the regional level as required by HCD's AFFH guidelines. HCD's AFFH guidelines also require jurisdictions to compare conditions at the local level to the rest of the region; and this report presents the difference in the racial and income composition of a jurisdiction relative to the region as a whole to satisfy the comparison requirement.

1.2 Defining Segregation

Segregation is the separation of different demographic groups into different geographic locations or communities, meaning that groups are unevenly distributed across geographic space. This report examines two spatial forms of segregation: neighborhood level segregation *within* a local jurisdiction and city level segregation *between* jurisdictions in the Bay Area.

Neighborhood level segregation (*within* a jurisdiction, or *intra-city*): Segregation of race and income groups can occur from neighborhood to neighborhood *within* a city. For example, if a local jurisdiction has a population that is 20% Latinx, but some neighborhoods are 80% Latinx while others have nearly no Latinx residents, that jurisdiction would have segregated neighborhoods.

City level segregation (*between* jurisdictions in a region, or *inter-city*): Race and income divides also occur *between* jurisdictions in a region. A region could be very diverse with equal numbers of white, Asian, Black, and Latinx residents, but the region could also be highly segregated with each city comprised solely of one racial group.

There are many factors that have contributed to the generation and maintenance of segregation. Historically, racial segregation stemmed from explicit discrimination against people of color, such as restrictive covenants, redlining, and discrimination in mortgage lending. This history includes many overtly discriminatory policies made by federal, state, and local governments (Rothstein 2017). Segregation patterns are also affected by policies that appear race-neutral, such as land use decisions and the regulation of housing development.

Segregation has resulted in vastly unequal access to public goods such as quality schools, neighborhood services and amenities, parks and playgrounds, clean air and water, and public safety (Trounstine 2015). This generational lack of access for many communities, particularly people of color and lower income residents, has often resulted in poor life outcomes, including lower educational attainment, higher morbidity rates, and higher mortality rates (Chetty and Hendren 2018, Ananat 2011, Burch 2014, Cutler and Glaeser 1997, Sampson 2012, Sharkey 2013).

1.3 Segregation Patterns in the Bay Area

Across the San Francisco Bay Area, white residents and above moderate-income residents are significantly more segregated from other racial and income groups (see Appendix 2). The highest levels of racial segregation occur between the Black and white populations. The analysis completed for this report indicates that the amount of racial segregation both *within* Bay Area cities and *across* jurisdictions in the region has decreased since the year 2000. This finding is consistent with recent research from the Othering and Belonging Institute at UC Berkeley, which concluded that “[a]lthough 7

of the 9 Bay Area counties were more segregated in 2020 than they were in either 1980 or 1990, racial residential segregation in the region appears to have peaked around the year 2000 and has generally declined since.”⁴ However, compared to cities in other parts of California, Bay Area jurisdictions have more neighborhood level segregation between residents from different racial groups. Additionally, there is also more racial segregation *between* Bay Area cities compared to other regions in the state.

1.4 Segregation and Land Use

It is difficult to address segregation patterns without an analysis of both historical and existing land use policies that impact segregation patterns. Land use regulations influence what kind of housing is built in a city or neighborhood (Lens and Monkkonen 2016, Pendall 2000). These land use regulations in turn impact demographics: they can be used to affect the number of houses in a community, the number of people who live in the community, the wealth of the people who live in the community, and where within the community they reside (Trounstine 2018). Given disparities in wealth by race and ethnicity, the ability to afford housing in different neighborhoods, as influenced by land use regulations, is highly differentiated across racial and ethnic groups (Bayer, McMillan, and Reuben 2004).⁵ ABAG/MTC plans to issue a separate report detailing the existing land use policies that influence segregation patterns in the Bay Area.

Definition of Terms - Geographies

Neighborhood: In this report, “neighborhoods” are approximated by tracts.⁶ Tracts are statistical geographic units defined by the U.S. Census Bureau for the purposes of disseminating data. In the Bay Area, tracts contain on average 4,500 residents. Nearly all Bay Area jurisdictions contain at least two census tracts, with larger jurisdictions containing dozens of tracts.

Jurisdiction: Jurisdiction is used to refer to the 109 cities, towns, and unincorporated county areas that are members of ABAG. Though not all ABAG jurisdictions are cities, this report also uses the term “city” interchangeably with “jurisdiction” in some places.

Region: The region is the nine-county San Francisco Bay Area, which is comprised of Alameda County, Contra Costa County, Marin County, Napa County, San Francisco County, San Mateo County, Santa Clara County, Solano County, and Sonoma County.

⁴ For more information, see <https://belonging.berkeley.edu/most-segregated-cities-bay-area-2020>.

⁵ Using a household-weighted median of Bay Area county median household incomes, regional values were \$61,050 for Black residents, \$122,174 for Asian/Pacific Islander residents, \$121,794 for white residents, and \$76,306 for Latinx residents. For the source data, see U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B19013B, Table B19013D, B19013H, and B19013I.

⁶ Throughout this report, neighborhood level segregation measures are calculated using census tract data. However, the racial dot maps in Figure 1 and Figure 5 use data from census blocks, while the income group dot maps in Figure 8 and Figure 12 use data from census block groups. These maps use data derived from a smaller

geographic scale to better show spatial differences in where different groups live. Census block groups are subdivisions of census tracts, and census blocks are subdivisions of block groups. In the Bay Area, block groups contain on average 1,500 people, while census blocks contain on average 95 people.



ASSOCIATION OF BAY AREA GOVERNMENTS
METROPOLITAN TRANSPORTATION COMMISSION



Technical Assistance
for Local Planning
HOUSING

2 RACIAL SEGREGATION IN CITY OF LAFAYETTE

Definition of Terms - Racial/Ethnic Groups

The U.S. Census Bureau classifies racial groups (e.g. white or Black/African American) separately from Hispanic/Latino ethnicity.⁷ This report combines U.S. Census Bureau definitions for race and ethnicity into the following racial groups:

White: Non-Hispanic white

Latinx: Hispanic or Latino of any race⁸

Black: Non-Hispanic Black/African American

Asian/Pacific Islander: Non-Hispanic Asian or Non-Hispanic Pacific Islander

People of Color: All who are not non-Hispanic white (including people who identify as “some other race” or “two or more races”)⁹

2.1 Neighborhood Level Racial Segregation (*within City of Lafayette*)

Racial dot maps are useful for visualizing how multiple racial groups are distributed within a specific geography. The racial dot map of Lafayette in Figure 1 below offers a visual representation of the spatial distribution of racial groups within the jurisdiction. Generally, when the distribution of dots does not suggest patterns or clustering, segregation measures tend to be lower. Conversely, when clusters of certain groups are apparent on a racial dot map, segregation measures may be higher.

⁷ More information about the Census Bureau’s definitions of racial groups is available here:

<https://www.census.gov/topics/population/race/about.html>.

⁸ 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 to refer to this racial/ethnic group.

⁹ Given the uncertainty in the data for population size estimates for racial and ethnic groups not included in the Latinx, Black, or Asian/Pacific Islander categories, this report only analyzes these racial groups in the aggregate People of Color category.



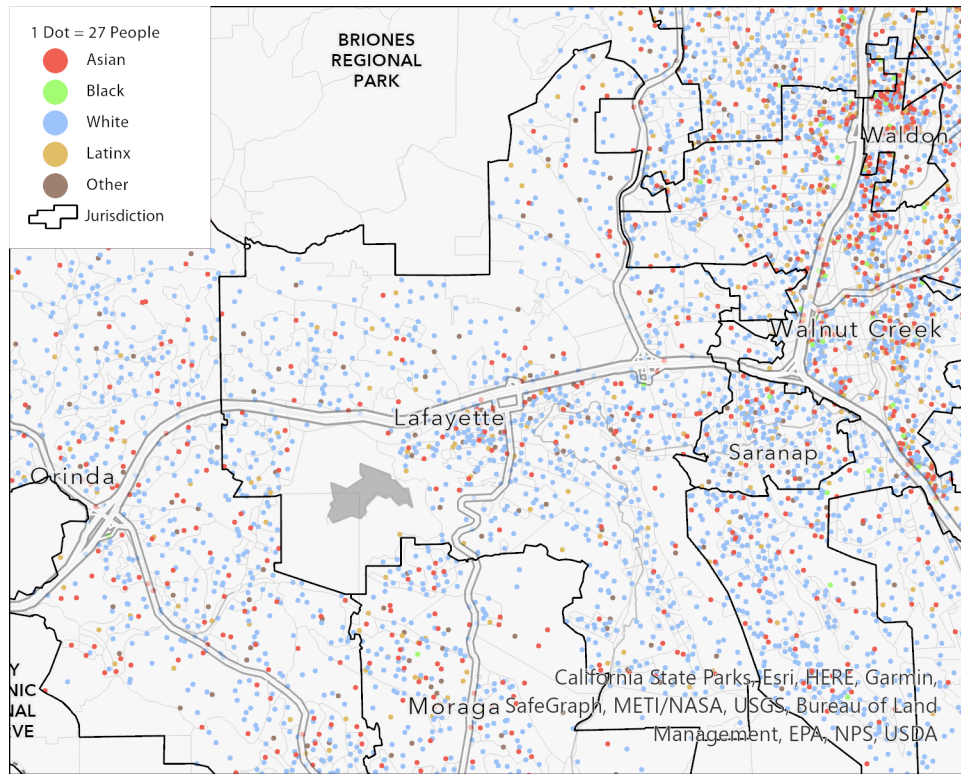


Figure 1: Racial Dot Map of Lafayette (2020)

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

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

There are many ways to quantitatively measure segregation. Each measure captures a different aspect of the ways in which groups are divided within a community. One way to measure segregation is by using an **isolation index**:

- The isolation index compares each neighborhood’s composition to the jurisdiction’s demographics as a whole.
- This index ranges from 0 to 1. Higher values indicate that a particular group is more isolated from other groups.
- Isolation indices indicate the potential for contact between different groups. The index can be interpreted as the experience of the average member of that group. For example, if the isolation index is .65 for Latinx residents in a city, then the average Latinx resident in that city lives in a neighborhood that is 65% Latinx.

Within City of Lafayette the most isolated racial group is white residents. Lafayette’s isolation index of 0.709 for white residents means that the average white resident lives in a neighborhood that is 70.9% white. Other racial groups are less isolated, meaning they may be more likely to encounter other racial groups in their neighborhoods. The isolation index values for all racial groups in Lafayette for the years 2000, 2010, and 2020 can be found in Table 1 below. Among all racial groups in this jurisdiction, the white population’s isolation index has changed the most over time, becoming less segregated from other racial groups between 2000 and 2020.

The “Bay Area Average” column in this table provides the average isolation index value across Bay Area jurisdictions for different racial groups in 2020.¹⁰ The data in this column can be used as a comparison to provide context for the levels of segregation experienced by racial groups in this jurisdiction. For example, Table 1 indicates the average isolation index value for white residents across all Bay Area jurisdictions is 0.491, meaning that in the average Bay Area jurisdiction a white resident lives in a neighborhood that is 49.1% white.

Table 1: Racial Isolation Index Values for Segregation within Lafayette

Race	Lafayette			Bay Area Average
	2000	2010	2020	2020
Asian/Pacific Islander	0.089	0.098	0.128	0.245
Black/African American	0.008	0.010	0.009	0.053
Latinx	0.044	0.065	0.086	0.251
White	0.839	0.796	0.709	0.491

Universe: Population.

Source: IPUMS National Historical Geographic Information System (NHGIS). U.S. Census Bureau, 2020 Census State Redistricting Data (Public Law 94-171) Summary File, 2020 Census of Population and Housing, Table P002. Data from 2010 is from U.S. Census Bureau, Census 2010, Table P4. Data for 2000 is standardized to 2010 census tract geographies and is from U.S. Census Bureau, Census 2000, Table P004.

Figure 2 below shows how racial isolation index values in Lafayette compare to values in other Bay Area jurisdictions. In this chart, each dot represents a Bay Area jurisdiction. For each racial group, the spread of dots represents the range of isolation index values among Bay Area jurisdictions. Additionally, the black line within each racial group notes the isolation index value for that group in City of Lafayette, and each dashed red line represents the Bay Area average for the isolation index for that group. Local staff can use this chart to contextualize how segregation levels for racial groups in their jurisdiction compare to other jurisdictions in the region.

¹⁰ This average only includes the 104 jurisdictions that have more than one census tract, which is true for all comparisons of Bay Area jurisdictions’ segregation measures in this report. The segregation measures in this report are calculated by comparing the demographics of a jurisdiction’s census tracts to the jurisdiction’s demographics, and such calculations cannot be made for the five jurisdictions with only one census tract (Brisbane, Calistoga, Portola Valley, Rio Vista, and Yountville).

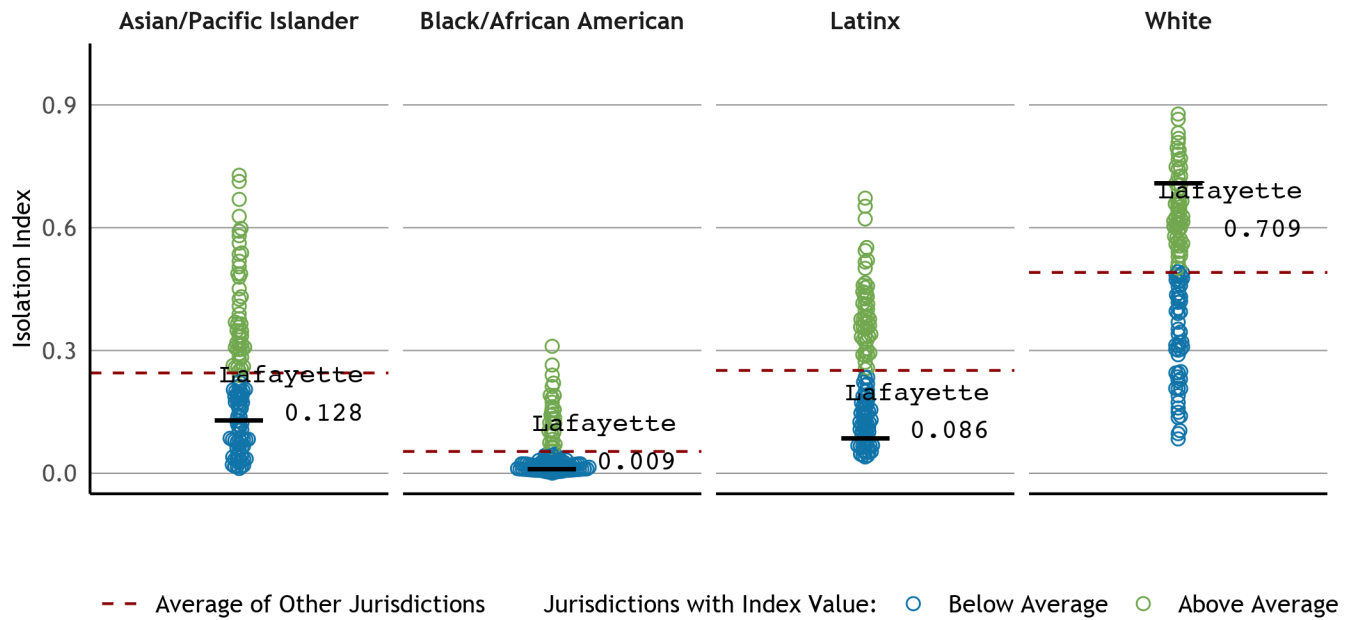


Figure 2: Racial Isolation Index Values for Lafayette Compared to Other Bay Area Jurisdictions (2020)

Universe: Bay Area Jurisdictions.

Source: IPUMS National Historical Geographic Information System (NHGIS). U.S. Census Bureau, 2020 Census State Redistricting Data (Public Law 94-171) Summary File, 2020 Census of Population and Housing, Table P002.

Another way to measure segregation is by using a **dissimilarity index**:

- This index measures how evenly any two groups are distributed across neighborhoods relative to their representation in a city overall. The dissimilarity index at the jurisdiction level can be interpreted as the share of one group that would have to move neighborhoods to create perfect integration for these two groups.
- The dissimilarity index ranges from 0 to 1. Higher values indicate that groups are more unevenly distributed (e.g. they tend to live in different neighborhoods).

Dissimilarity Index Guidance for Cities with Small Racial Group Populations

The analysis conducted for this report suggests that dissimilarity index values are unreliable for a population group if that group represents approximately less than 5% of the jurisdiction's total population.

HCD's AFFH guidance requires the Housing Element to include the dissimilarity index values for racial groups, but also offers flexibility in emphasizing the importance of various measures. ABAG/MTC recommends that when cities have population groups that are less than 5% of the jurisdiction's population (see Table 4), jurisdiction staff use the isolation index or Thiel's H-Index to gain a more accurate understanding of their jurisdiction's neighborhood-level segregation patterns (*intra-city segregation*).

If a jurisdiction has a very small population of a racial group, this indicates that segregation between the jurisdiction and the region (*inter-city segregation*) is likely to be an important feature of the jurisdiction's segregation patterns.

In City of Lafayette, the Black/African American group is 0.7 percent of the population - so staff should be aware of this small population size when evaluating dissimilarity index values involving this group.

Table 2 below provides the dissimilarity index values indicating the level of segregation in Lafayette between white residents and residents who are Black, Latinx, or Asian/Pacific Islander. The table also provides the dissimilarity index between white residents and all residents of color in the jurisdiction, and all dissimilarity index values are shown across three time periods (2000, 2010, and 2020).

In Lafayette the highest segregation is between Black and white residents (see Table 2). Lafayette's Black /white dissimilarity index of 0.299 means that 29.9% of Black (or white) residents would need to move to a different neighborhood to create perfect integration between Black residents and white residents. However, local jurisdiction staff should note that this dissimilarity index value is not a reliable data point due to small population size. See callout box above for more information.

The "Bay Area Average" column in this table provides the average dissimilarity index values for these racial group pairings across Bay Area jurisdictions in 2020. The data in this column can be used as a comparison to provide context for the levels of segregation between communities of color are from white residents in this jurisdiction.

For example, Table 2 indicates that the average Latinx/white dissimilarity index for a Bay Area jurisdiction is 0.207, so on average 20.7% of Latinx (or white residents) in a Bay Area jurisdiction would need to move to a different neighborhood within the jurisdiction to create perfect integration between Latinx and white residents in that jurisdiction.

Table 2: Racial Dissimilarity Index Values for Segregation within Lafayette

Race	Lafayette			Bay Area Average
	2000	2010	2020	2020
Asian/Pacific Islander vs. White	0.127	0.084	0.090	0.185
Black/African American vs. White	0.196*	0.245*	0.299*	0.244
Latinx vs. White	0.144*	0.145	0.094	0.207
People of Color vs. White	0.122	0.100	0.076	0.168

Universe: Population.

Source: IPUMS National Historical Geographic Information System (NHGIS). U.S. Census Bureau, 2020 Census State Redistricting Data (Public Law 94-171) Summary File, 2020 Census of Population and Housing, Table P002. Data from 2010 is from U.S. Census Bureau, Census 2010, Table P4. Data for 2000 is standardized to 2010 census tract geographies and is from U.S. Census Bureau, Census 2000, Table P004.

Note: If a number is marked with an asterisk (*), it indicates that the index is based on a racial group making up less than 5 percent of the jurisdiction population, leading to unreliable numbers.

Figure 3 below shows how dissimilarity index values in City of Lafayette compare to values in other Bay Area jurisdictions. In this chart, each dot represents a Bay Area jurisdiction. For each racial group pairing, the spread of dots represents the range of dissimilarity index values among Bay Area jurisdictions. Additionally, the black line within each racial group pairing notes the dissimilarity index value in Lafayette, and each dashed red line represents the Bay Area average for the dissimilarity index for that pairing. Similar to Figure 2, local staff can use this chart to contextualize how segregation levels between white residents and communities of color in their jurisdiction compare to the rest of the region. However, staff should be mindful of whether a racial group in their jurisdiction has a small population (approximately less than 5% of the jurisdiction’s population), as the dissimilarity index value is less reliable for small populations.

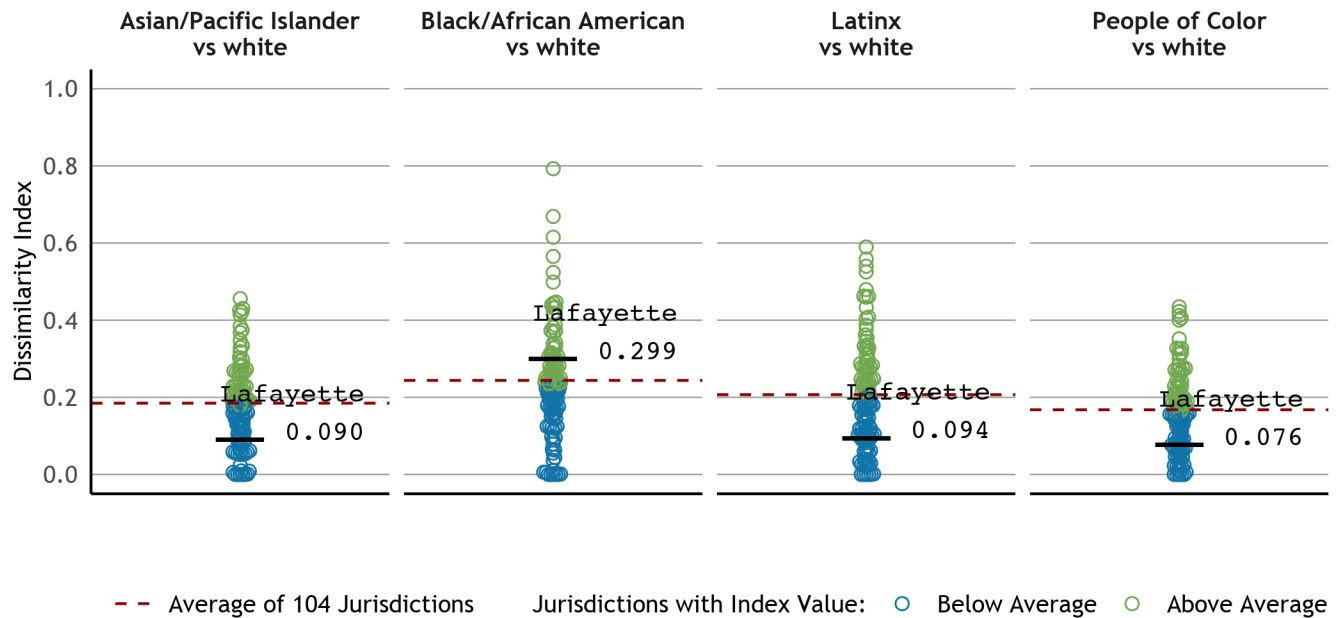


Figure 3: Racial Dissimilarity Index Values for Lafayette Compared to Other Bay Area Jurisdictions (2020)

Universe: Bay Area Jurisdictions.

Source: IPUMS National Historical Geographic Information System (NHGIS). U.S. Census Bureau, 2020 Census State Redistricting Data (Public Law 94-171) Summary File, 2020 Census of Population and Housing, Table P002.

Note: The analysis conducted for this report suggests that dissimilarity index values are unreliable for a population group if that group represents approximately less than 5% of the jurisdiction’s total population. ABAG/MTC recommends that when cities have population groups that are less than 5% of the jurisdiction’s population (see Table 4), jurisdiction staff could focus on the isolation index or Thiel’s H-Index to gain a more accurate understanding of neighborhood-level racial segregation in their jurisdiction.

The **Theil’s H Index** can be used to measure segregation between all groups within a jurisdiction:

- This index measures how diverse each neighborhood is compared to the diversity of the whole city. Neighborhoods are weighted by their size, so that larger neighborhoods play a more significant role in determining the total measure of segregation.
- The index ranges from 0 to 1. A Theil’s H Index value of 0 would mean all neighborhoods within a city have the same demographics as the whole city. A value of 1 would mean each group lives exclusively in their own, separate neighborhood.
- For jurisdictions with a high degree of diversity (multiple racial groups comprise more than 10% of the population), Theil’s H offers the clearest summary of overall segregation.

The Theil’s H Index values for neighborhood racial segregation in Lafayette for the years 2000, 2010, and 2020 can be found in Table 3 below. The “Bay Area Average” column in the table provides the average Theil’s H Index across Bay Area jurisdictions in 2020. Between 2010 and 2020, the Theil’s H Index for racial segregation in Lafayette stayed the same, suggesting that there is now about the same amount of neighborhood level racial segregation within the jurisdiction. In 2020, the Theil’s H Index for

racial segregation in Lafayette was lower than the average value for Bay Area jurisdictions, indicating that neighborhood level racial segregation in Lafayette is less than in the average Bay Area city.

Table 3: Theil’s H Index Values for Racial Segregation within Lafayette

Index	Lafayette			Bay Area Average
	2000	2010	2020	2020
Theil's H Multi-racial	0.009	0.007	0.007	0.042

Universe: Population.

Source: IPUMS National Historical Geographic Information System (NHGIS). U.S. Census Bureau, 2020 Census State Redistricting Data (Public Law 94-171) Summary File, 2020 Census of Population and Housing, Table P002. Data from 2010 is from U.S. Census Bureau, Census 2010, Table P4. Data for 2000 is standardized to 2010 census tract geographies and is from U.S. Census Bureau, Census 2000, Table P004.

Figure 4 below shows how Theil’s H index values for racial segregation in Lafayette compare to values in other Bay Area jurisdictions in 2020. In this chart, each dot represents a Bay Area jurisdiction. Additionally, the black line notes the Theil’s H index value for neighborhood racial segregation in Lafayette, and the dashed red line represents the average Theil’s H index value across Bay Area jurisdictions. Local staff can use this chart to compare how neighborhood racial segregation levels in their jurisdiction compare to other jurisdictions in the region.

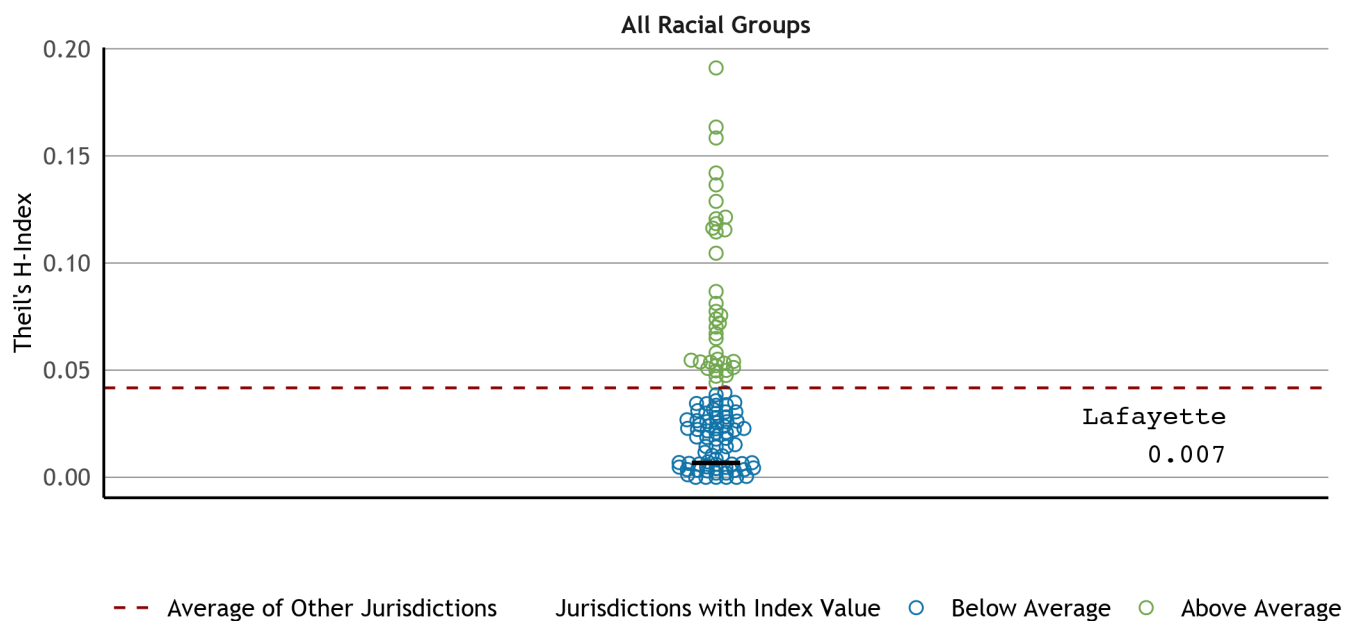


Figure 4: Theil’s H Index Values for Racial Segregation in Lafayette Compared to Other Bay Area Jurisdictions (2020)

Universe: Bay Area Jurisdictions.

Source: IPUMS National Historical Geographic Information System (NHGIS). U.S. Census Bureau, 2020 Census State Redistricting Data (Public Law 94-171) Summary File, 2020 Census of Population and Housing, Table P002.

2.2 Regional Racial Segregation (*between Lafayette and other jurisdictions*)

At the regional level, segregation is measured between *cities* instead of between *neighborhoods*. Racial dot maps are not only useful for examining neighborhood racial segregation within a jurisdiction, but these maps can also be used to explore the racial demographic differences between different jurisdictions in the region. Figure 5 below presents a racial dot map showing the spatial distribution of racial groups in Lafayette as well as in nearby Bay Area cities.

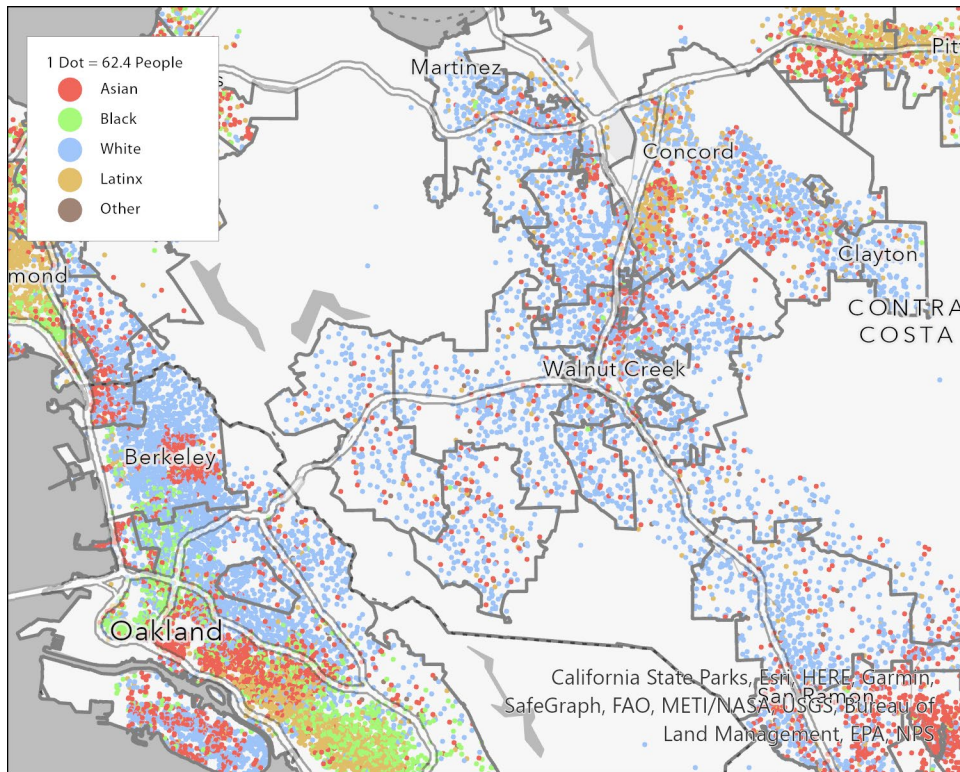


Figure 5: Racial Dot Map of Lafayette and Surrounding Areas (2020)

Universe: Population.

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

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

To understand how each city contributes to the total segregation of the Bay Area, one can look at the difference in the racial composition of a jurisdiction compared to the racial composition of the region as a whole. The racial demographics in Lafayette for the years 2000, 2010, and 2020 can be found in Table 4 below. The table also provides the racial composition of the nine-county Bay Area. As of 2020, Lafayette has a higher share of white residents than the Bay Area as a whole, a lower share of Latinx residents, a lower share of Black residents, and a lower share of Asian/Pacific Islander residents.

Table 4: Population by Racial Group, Lafayette and the Region

Race	Lafayette			Bay Area
	2000	2010	2020	2020
Asian/Pacific Islander	8.2%	9.0%	12.5%	28.2%
Black/African American	0.5%	0.6%	0.7%	5.6%
Latinx	4.0%	5.8%	8.2%	24.4%
Other or Multiple Races	3.2%	4.0%	7.9%	5.9%
White	84.2%	80.6%	70.7%	35.8%

Universe: Population.

Source: IPUMS National Historical Geographic Information System (NHGIS). U.S. Census Bureau, 2020 Census State Redistricting Data (Public Law 94-171) Summary File, 2020 Census of Population and Housing, Table P002. Data from 2010 is from U.S. Census Bureau, Census 2010, Table P4. Data for 2000 is standardized to 2010 census tract geographies and is from U.S. Census Bureau, Census 2000, Table P004.

Figure 6 below compares the racial demographics in Lafayette to those of all 109 Bay Area jurisdictions.¹¹ In this chart, each dot represents a Bay Area jurisdiction. For each racial group, the spread of dots represents the range of that group’s representation among Bay Area jurisdictions. Additionally, the black line within each racial group notes the percentage of the population of City of Lafayette represented by that group and how that percentage ranks among all 109 jurisdictions. Local staff can use this chart to compare the representation of different racial groups in their jurisdiction to those groups’ representation in other jurisdictions in the region, which can indicate the extent of segregation between this jurisdiction and the region.

¹¹ While comparisons of segregation measures are made only using the 104 jurisdictions with more than one census tract, this comparison of jurisdiction level demographic data can be made using all 109 jurisdictions.

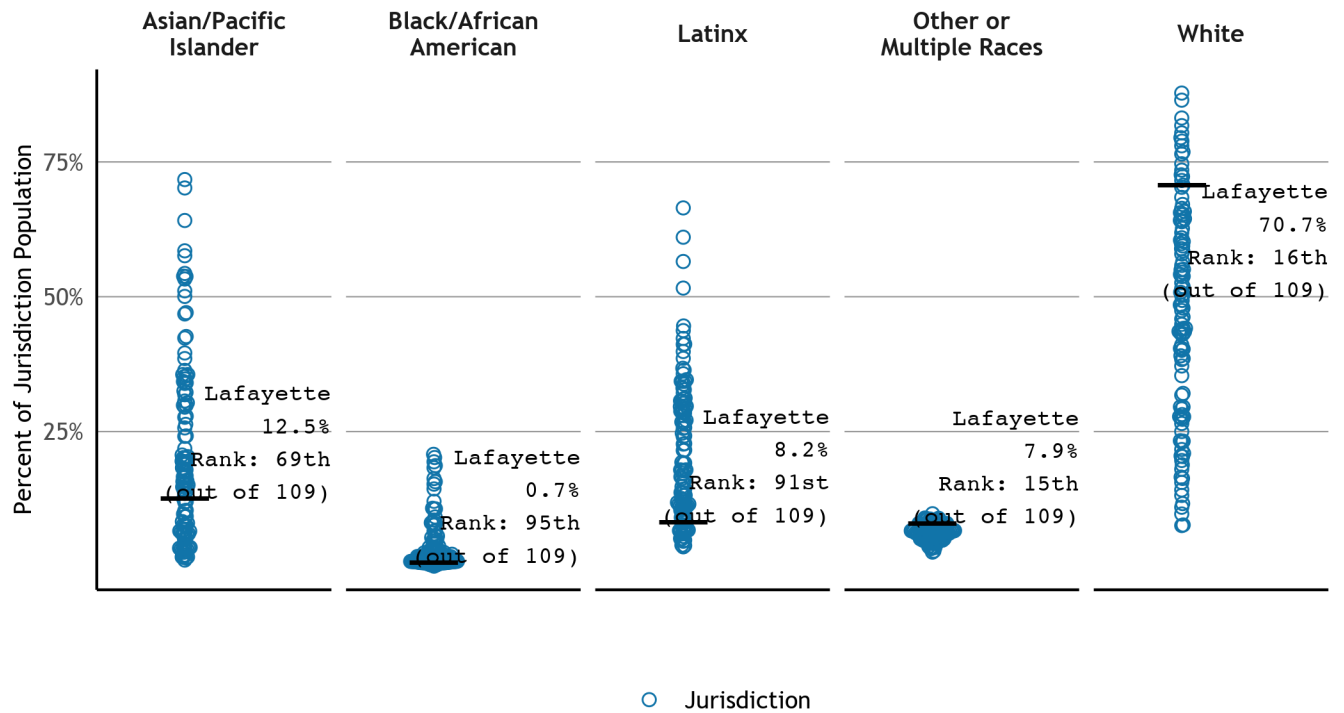


Figure 6: Racial Demographics of Lafayette Compared to All Bay Area Jurisdictions (2020)

Universe: Bay Area Jurisdictions.

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

The map in Figure 7 below also illustrates regional racial segregation between Lafayette and other jurisdictions. This map demonstrates how the percentage of people of color in Lafayette and surrounding jurisdictions compares to the Bay Area as a whole:

- Jurisdictions shaded orange have a share of people of color that is less than the Bay Area as a whole, and the degree of difference is greater than five percentage points.
- Jurisdictions shaded white have a share of people of color comparable to the regional percentage of people of color (within five percentage points).
- Jurisdictions shaded grey have a share of people of color that is more than five percentage points greater than the regional percentage of people of color.

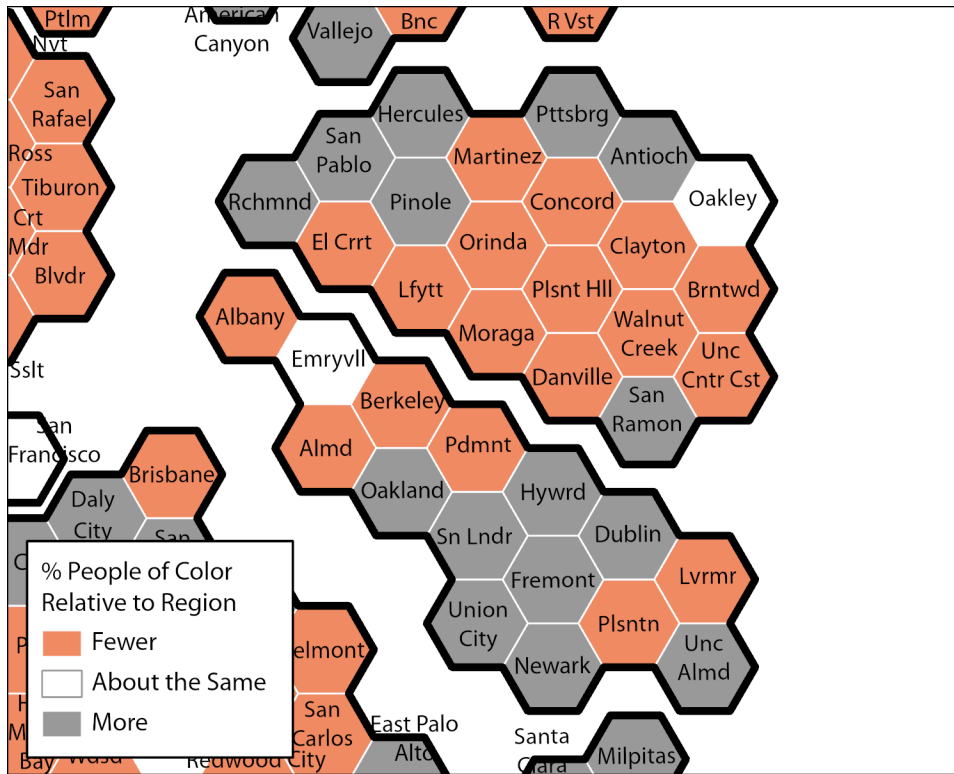


Figure 7: Comparing the Share of People of Color in Lafayette and Vicinity to the Bay Area (2020)

Universe: Population.

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

Note: People of color refer to persons not identifying as non-Hispanic white. The nine-county Bay Area is the reference region for this map.

Segregation between jurisdictions in the region can also be analyzed by calculating regional values for the segregation indices discussed previously. Table 5 presents dissimilarity index, isolation index, and Theil’s H index values for racial segregation for the entire nine-county Bay Area in 2010 and 2020. In the previous section of this report focused on neighborhood level racial segregation, these indices were calculated by comparing the racial demographics of the census tracts within a jurisdiction to the demographics of the jurisdiction as a whole. In Table 5, these measures are calculated by comparing the racial demographics of local jurisdictions to the region’s racial makeup. For example, looking at the 2020 data, Table 5 shows the white isolation index value for the region is 0.429, meaning that on average white Bay Area residents live in a jurisdiction that is 42.9% white in 2020. An example of regional dissimilarity index values in Table 5 is the Black/white dissimilarity index value of 0.459, which means that across the region 45.9% of Black (or white) residents would need to move to a different jurisdiction to evenly distribute Black and white residents across Bay Area jurisdictions. The dissimilarity index values in Table 5 reflect recommendations made in HCD’s AFFH guidance for calculating dissimilarity at the region level.¹² The regional value for the Theil’s H index measures how

¹² For more information on HCD’s recommendations regarding data considerations for analyzing integration and segregation patterns, see page 31 of the AFFH Guidance Memo.

diverse each Bay Area jurisdiction is compared to the racial diversity of the whole region. A Theil's H Index value of 0 would mean all *jurisdictions* within the Bay Area have the same racial demographics as the entire region, while a value of 1 would mean each racial group lives exclusively in their own separate jurisdiction. The regional Theil's H index value for racial segregation decreased slightly between 2010 and 2020, meaning that racial groups in the Bay Area are now slightly less separated by the borders between jurisdictions.

Table 5: Regional Racial Segregation Measures

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

Universe: Population.

Source: IPUMS National Historical Geographic Information System (NHGIS). U.S. Census Bureau, 2020 Census State Redistricting Data (Public Law 94-171) Summary File, 2020 Census of Population and Housing, Table P002. Data from 2010 is from U.S. Census Bureau, 2010 Census of Population and Housing, Table P4.

Definition of Terms - Income Groups

When analyzing segregation by income, this report uses income group designations consistent with the Regional Housing Needs Allocation and the Housing Element:

Very low-income: individuals earning less than 50% of Area Median Income (AMI)

Low-income: individuals earning 50%-80% of AMI

Moderate-income: individuals earning 80%-120% of AMI

Above moderate-income: individuals earning 120% or more of AMI

Additionally, this report uses the term "lower-income" to refer to all people who earn less than 80% of AMI, which includes both low-income and very low-income individuals.

The income groups described above are based on U.S. Department of Housing and Urban Development (HUD) calculations for 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 income categories used in this report are based on the AMI for the HUD metro area where this jurisdiction is located.

3.1 Neighborhood Level Income Segregation (*within Lafayette*)

Income segregation can be measured using similar indices as racial segregation. Income dot maps, similar to the racial dot maps shown in Figures 1 and 5, are useful for visualizing segregation between multiple income groups at the same time. The income dot map of Lafayette in Figure 8 below offers a visual representation of the spatial distribution of income groups within the jurisdiction. As with the racial dot maps, when the dots show lack of a pattern or clustering, income segregation measures tend to be lower, and conversely, when clusters are apparent, the segregation measures may be higher as well.



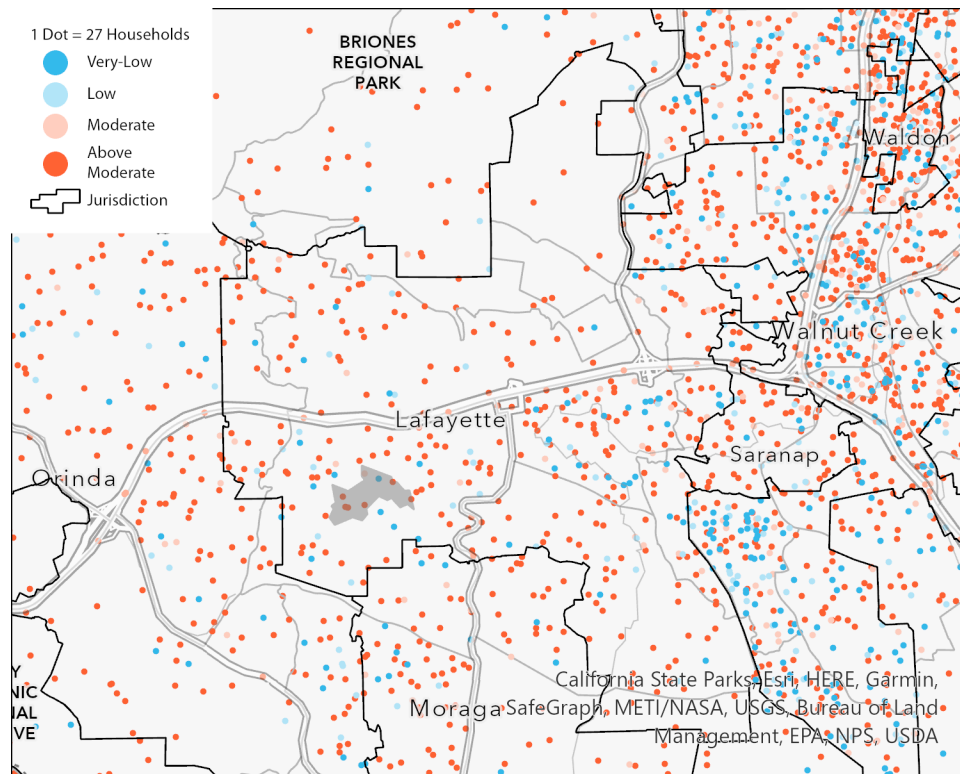


Figure 8: Income Dot Map of Lafayette (2015)

Universe: Population.

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

Note: The plot shows the income group distribution at the census block group level for City of Lafayette and vicinity. Dots in each block group are randomly placed and should not be construed as actual placement of individuals.

The isolation index values for all income groups in Lafayette for the years 2010 and 2015 can be found in Table 6 below.¹³ Above Moderate-income residents are the most isolated income group in Lafayette. Lafayette’s isolation index of 0.703 for these residents means that the average Above Moderate-income resident in Lafayette lives in a neighborhood that is 70.3% Above Moderate-income. Among all income groups, the Very Low-income population’s isolation index has changed the most over time, becoming more segregated from other income groups between 2010 and 2015.

Similar to the tables presented earlier for neighborhood racial segregation, the “Bay Area Average” column in Table 6 provides the average isolation index value across Bay Area jurisdictions for different income groups in 2015. The data in this column can be used as a comparison to provide context for the levels of segregation experienced by income groups in this jurisdiction. For example, Table 6 indicates the average isolation index value for very low-income residents across Bay Area jurisdictions is 0.269,

¹³ This report presents data for income segregation for the years 2010 and 2015, which is different than the time periods used for racial segregation. This deviation stems from the [data source recommended for income segregation calculations](#) in HCD’s AFFH Guidelines. This data source most recently updated with data from the 2011-2015 American Community Survey 5-year estimates. For more information on HCD’s recommendations for calculating income segregation, see [page 32 of HCD’s AFFH Guidelines](#).

meaning that in the average Bay Area jurisdiction a very low-income resident lives in a neighborhood that is 26.9% very low-income.

Table 6: Income Group Isolation Index Values for Segregation within Lafayette

Income Group	Lafayette		Bay Area Average
	2010	2015	2015
Very Low-Income (<50% AMI)	0.092	0.173	0.269
Low-Income (50%-80% AMI)	0.071	0.088	0.145
Moderate-Income (80%-120% AMI)	0.124	0.108	0.183
Above Moderate-Income (>120% AMI)	0.743	0.703	0.507

Universe: Population.

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

Figure 9 below shows how income group isolation index values in Lafayette compare to values in other Bay Area jurisdictions. In this chart, each dot represents a Bay Area jurisdiction. For each income group, the spread of dots represents the range of isolation index values among Bay Area jurisdictions. Additionally, the black line within each income group notes the isolation index value for that group in Lafayette, and each dashed red line represents the Bay Area average for the isolation index for that group. Local staff can use this chart to contextualize how segregation levels for income groups in their jurisdiction compare to the rest of the region.

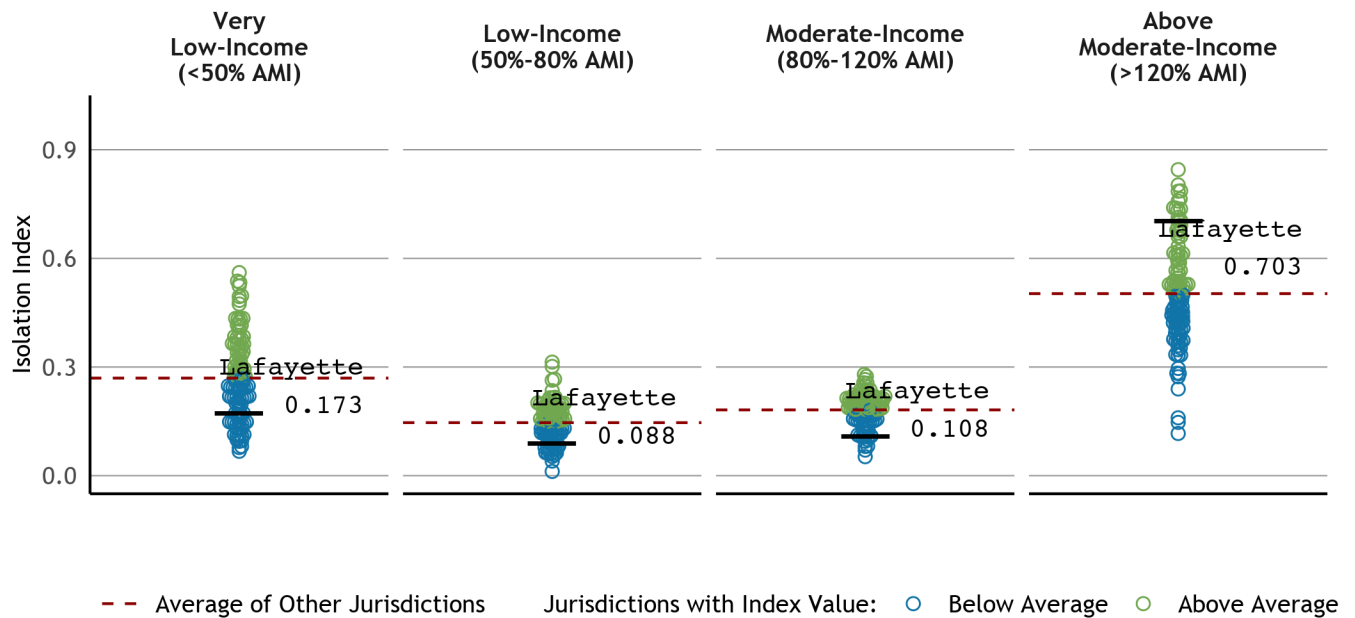


Figure 9: Income Group Isolation Index Values for Lafayette Compared to Other Bay Area Jurisdictions (2015)

Universe: Bay Area Jurisdictions.

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

Table 7 below provides the dissimilarity index values indicating the level of segregation in Lafayette between residents who are lower-income (earning less than 80% of AMI) and those who are not lower-income (earning above 80% of AMI). This data aligns with the requirements described in HCD’s AFFH Guidance Memo for identifying dissimilarity for lower-income households.¹⁴ Segregation in Lafayette between lower-income residents and residents who are not lower-income increased between 2010 and 2015. Additionally, Table 7 shows dissimilarity index values for the level of segregation in Albany between residents who are very low-income (earning less than 50% of AMI) and those who are above moderate-income (earning above 120% of AMI). This supplementary data point provides additional nuance to an analysis of income segregation, as this index value indicates the extent to which a jurisdiction’s lowest and highest income residents live in separate neighborhoods.

Similar to other tables in this report, the “Bay Area Average” column shows the average dissimilarity index values for these income group pairings across Bay Area jurisdictions in 2015. For example, Table 7 indicates that the average dissimilarity index between lower-income residents and other residents in a Bay Area jurisdiction is 0.198, so on average 19.8% of lower-income residents in a Bay Area jurisdiction would need to move to a different neighborhood within the jurisdiction to create perfect income group integration in that jurisdiction.

¹⁴ For more information, see page 32 of HCD’s AFFH Guidance Memo.

In 2015, the income segregation in Lafayette between lower-income residents and other residents was higher than the average value for Bay Area jurisdictions (See Table 7). This means that the lower-income residents are more segregated from other residents within Lafayette compared to other Jurisdictions in the region.

Table 7: Income Group Dissimilarity Index Values for Segregation within Lafayette

Income Group	Lafayette		Bay Area Average
	2010	2015	2015
Below 80% AMI vs. Above 80% AMI	0.146	0.199	0.198
Below 50% AMI vs. Above 120% AMI	0.179	0.295	0.253

Universe: Population.

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

Figure 10 below shows how dissimilarity index values for income segregation in Lafayette compare to values in other Bay Area jurisdictions. In this chart, each dot represents a Bay Area jurisdiction. For each income group pairing, the spread of dots represents the range of dissimilarity index values among Bay Area jurisdictions. Additionally, the black line within each income group pairing notes the dissimilarity index value in Lafayette, and each dashed red line represents the Bay Area average for the dissimilarity index for that pairing. Local staff can use this chart to contextualize how segregation levels between lower-income residents and wealthier residents in their jurisdiction compared to the rest of the region.

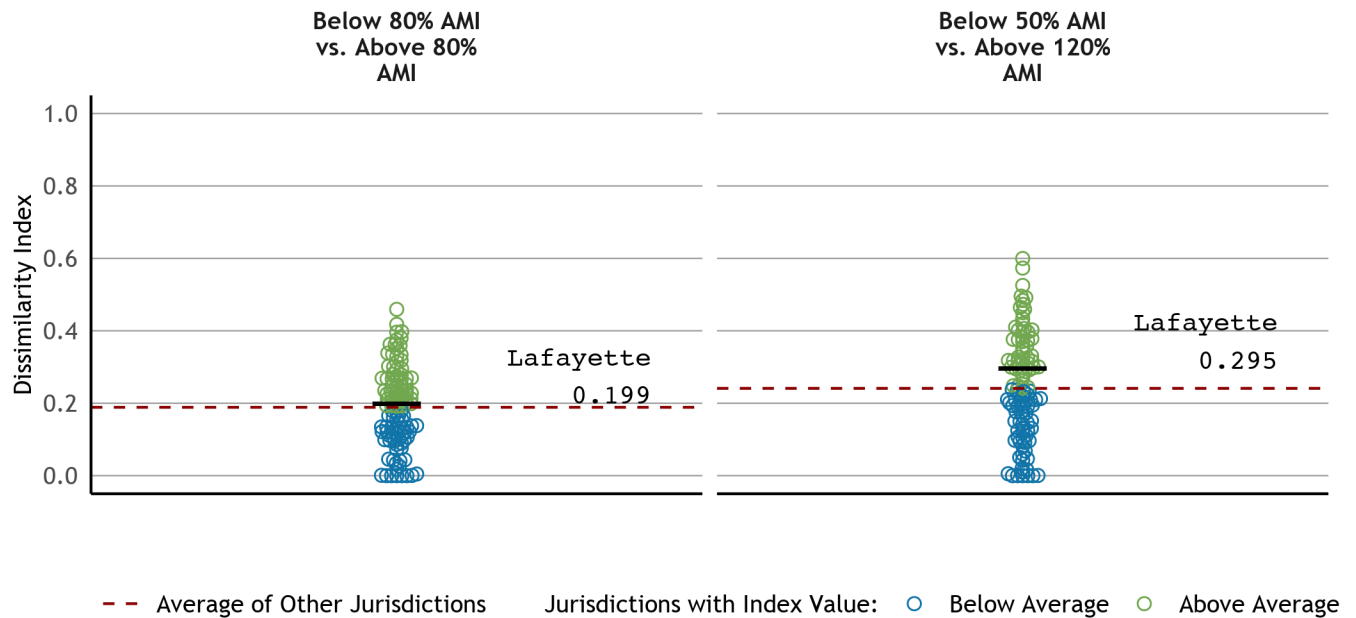


Figure 10: Income Group Dissimilarity Index Values for Lafayette Compared to Other Bay Area Jurisdictions (2015)

Universe: Bay Area Jurisdictions.

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

The Theil’s H Index values for neighborhood income group segregation in Lafayette for the years 2010 and 2015 can be found in Table 8 below. The “Bay Area Average” column in this table provides the average Theil’s H Index value across Bay Area jurisdictions for different income groups in 2015. By 2015, the Theil’s H Index value for income segregation in Lafayette was more than it had been in 2010. In 2015, the Theil’s H Index value for income group segregation in Lafayette was lower than the average value for Bay Area jurisdictions, indicating there is less neighborhood level income segregation in Lafayette than in the average Bay Area city.

Table 8: Theil’s H Index Values for Income Segregation within Lafayette

	Lafayette		Bay Area Average
Index	2010	2015	2015
Theil's H Multi-income	0.018	0.035	0.043

Universe: Population.

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

Figure 11 below shows how Theil's H index values for income group segregation in Lafayette compare to values in other Bay Area jurisdictions in 2015. In this chart, each dot represents a Bay Area jurisdiction. Additionally, the black line notes the Theil's H index value for income group segregation in Lafayette, and the dashed red line represents the average Theil's H index value across Bay Area jurisdictions. Local staff can use this chart to compare how neighborhood income group segregation levels in their jurisdiction compare to other jurisdictions in the region.

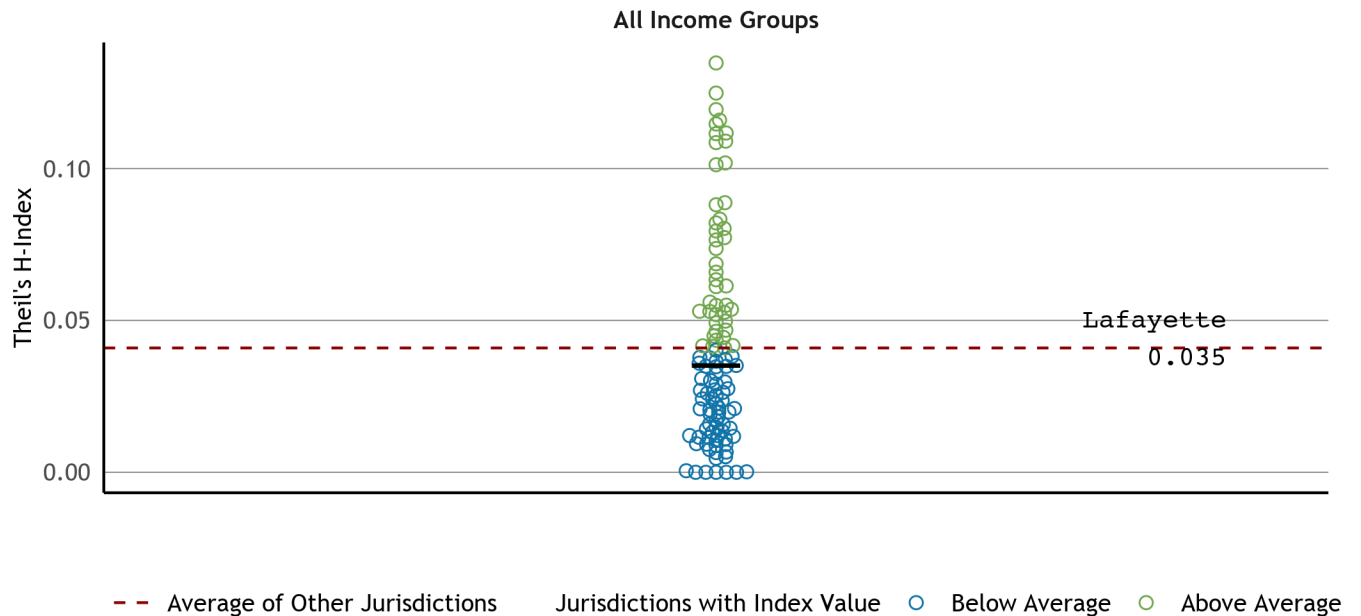


Figure 11: Income Group Theil's H Index Values for Lafayette Compared to Other Bay Area Jurisdictions (2015)

Universe: Bay Area Jurisdictions.

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

3.2 Regional Income Segregation (*between Lafayette and other jurisdictions*)

At the regional level, segregation is measured between jurisdictions instead of between neighborhoods. Income dot maps are not only useful for examining neighborhood income segregation within a jurisdiction, but these maps can also be used to explore income demographic differences between jurisdictions in the region. Figure 12 below presents an income dot map showing the spatial distribution of income groups in Lafayette as well as in nearby Bay Area jurisdictions.

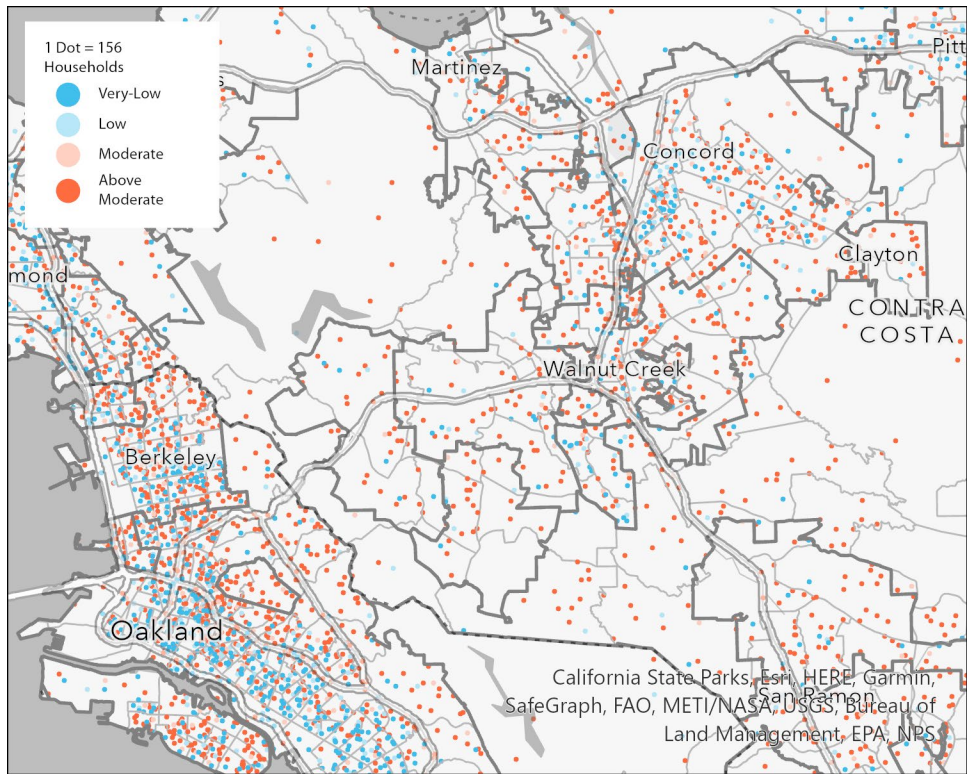


Figure 12: Income Dot Map of Lafayette and Surrounding Areas (2015)

Universe: Population.

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

Note: The plot shows the income group distribution at the census block group level for City of Lafayette and vicinity. Dots in each block group are randomly placed and should not be construed as actual placement of individuals.

When looking at income segregation between jurisdictions in the Bay Area, one can examine how Lafayette differs from the region. The income demographics in Lafayette for the years 2010 and 2015 can be found in Table 9 below. The table also provides the income composition of the nine-county Bay Area in 2015. As of that year, Lafayette had a lower share of very low-income residents than the Bay Area as a whole, a lower share of low-income residents, a lower share of moderate-income residents, and a higher share of above moderate-income residents.

Table 9: Population by Income Group, Lafayette and the Region

Income Group	Lafayette		Bay Area
	2010	2015	2015
Very Low-Income (<50% AMI)	8.18%	13.77%	28.7%
Low-Income (50%-80% AMI)	5.78%	7.04%	14.3%
Moderate-Income (80%-120% AMI)	11.84%	10.02%	17.6%
Above Moderate-Income (>120% AMI)	74.2%	69.17%	39.4%

Universe: Population.

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

Figure 13 below compares the income demographics in Lafayette to other Bay Area jurisdictions.¹⁵ Like the chart in Figure 3, each dot represents a Bay Area jurisdiction. For each income group, the spread of dots represents the range of that group's representation among Bay Area jurisdictions. The smallest range is among jurisdictions' moderate-income populations, while Bay Area jurisdictions vary the most in the share of their population that is above moderate-income. Additionally, the black lines within each income group note the percentage of Lafayette population represented by that group and how that percentage ranks among other jurisdictions. Local staff can use this chart to compare the representation of different income groups in their jurisdiction to those groups' representation in other jurisdictions in the region, which can indicate the extent of segregation between this jurisdiction and the region.

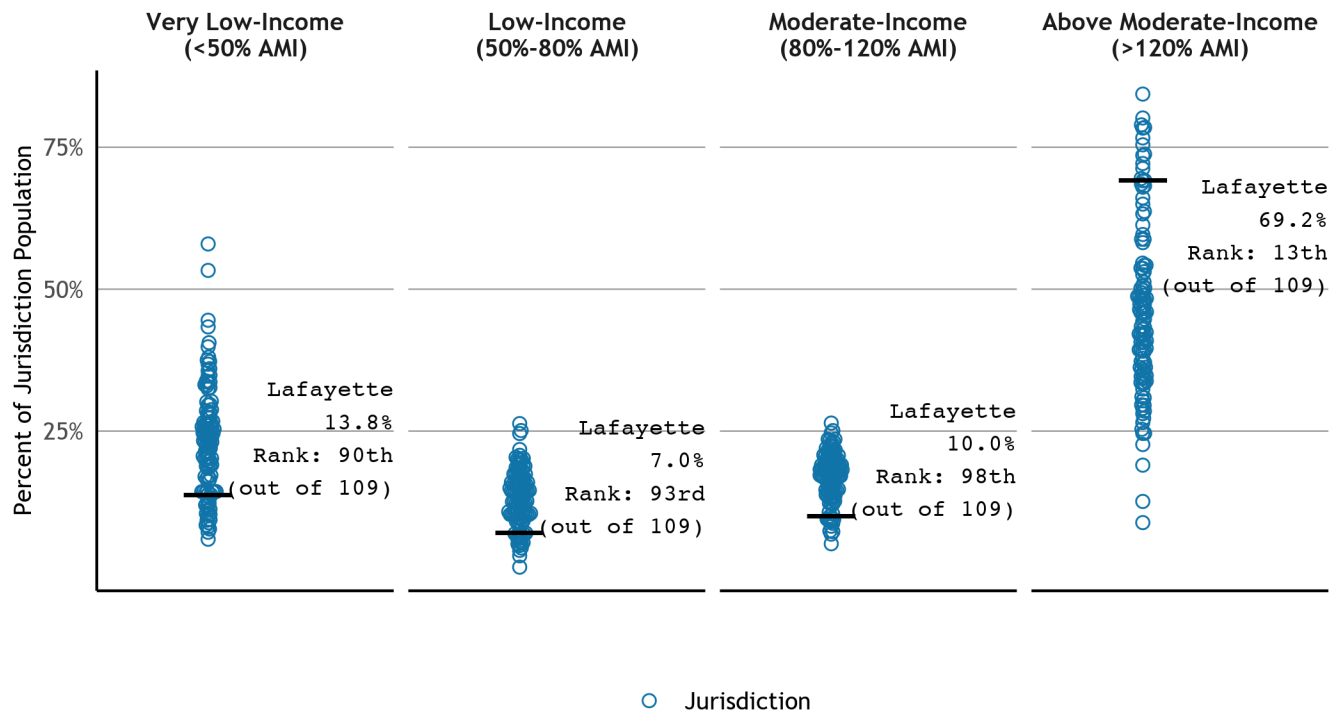


Figure 13: Income Demographics of Lafayette Compared to Other Bay Area Jurisdictions (2015)

Universe: Bay Area Jurisdictions.

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

¹⁵ While comparisons of segregation measures are made only using the 104 jurisdictions with more than one census tract, this comparison of jurisdiction level demographic data can be made using all 109 jurisdictions.

Income segregation between jurisdictions in the region can also be analyzed by calculating regional values for the segregation indices discussed previously. Similar to the regional racial segregation measures shown in Table 5, Table 10 presents dissimilarity index, isolation index, and Theil's H index values for income segregation for the entire nine-county Bay Area in 2010 and 2015. In the previous section of this report focused on neighborhood level income segregation, segregation indices were calculated by comparing the income demographics of the census tracts within a jurisdiction to the demographics of the jurisdiction as a whole. In Table 10, these measures are calculated by comparing the income demographics of local jurisdictions to the region's income group makeup. For example, looking at 2015 data, Table 10 shows the regional isolation index value for very low-income residents is 0.315 for 2015, meaning that on average very low-income Bay Area residents live in a jurisdiction that is 31.5% very low-income. The regional dissimilarity index for lower-income residents and other residents is 0.194 in 2015, which means that across the region 19.4% of lower-income residents would need to move to a different jurisdiction to create perfect income group integration in the Bay Area as a whole. The regional value for the Theil's H index measures how diverse each Bay Area jurisdiction is compared to the income group diversity of the whole region. A Theil's H Index value of 0 would mean all jurisdictions within the Bay Area have the same income demographics as the entire region, while a value of 1 would mean each income group lives exclusively in their own separate jurisdiction. The regional Theil's H index value for income segregation decreased slightly between 2010 and 2015, meaning that income groups in the Bay Area are now slightly less separated by the borders between jurisdictions.

Table 10: Regional Income Segregation Measures

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

Universe: Population.

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

4 APPENDIX 1: SUMMARY OF FINDINGS

4.1 Segregation in City of Lafayette

- The isolation index measures the segregation of a single group, and the dissimilarity index measures segregation between two different groups. The Theil's H-Index can be used to measure segregation between all racial or income groups across the city at once.
- As of 2020, white residents are the most segregated compared to other racial groups in Lafayette, as measured by the isolation index. White residents live in neighborhoods where they are less likely to come into contact with other racial groups.
- Among all racial groups, the white population's isolation index value has changed the most over time, becoming less segregated from other racial groups between 2000 and 2020.
- According to the dissimilarity index, within Lafayette the highest level of racial segregation is between Black and white residents.¹⁶ However, local jurisdiction staff should note that this dissimilarity index value is not a reliable data point due to small population size.
- According to the Theil's H-Index, neighborhood racial segregation in Lafayette stayed the same between 2010 and 2020. Neighborhood income segregation increased between 2010 and 2015.
- Above Moderate-income residents are the most segregated compared to other income groups in Lafayette. Above Moderate-income residents live in neighborhoods where they are less likely to encounter residents of other income groups.
- Among all income groups, the Very Low-income population's segregation measure has changed the most over time, becoming more segregated from other income groups between 2010 and 2015.
- According to the dissimilarity index, segregation between lower-income residents and residents who are not lower-income has increased between 2010 and 2015. In 2015, the income segregation in Lafayette between lower-income residents and other residents was higher than the average value for Bay Area jurisdictions.

4.2 Segregation Between City of Lafayette and Other jurisdictions in the Bay Area Region

- Lafayette has a higher share of white residents than other jurisdictions in the Bay Area as a whole, a lower share of Latinx residents, a lower share of Black residents, and a lower share of Asian/Pacific Islander residents.

¹⁶ The analysis conducted for this report suggests that dissimilarity index values are unreliable for a population group if that group represents approximately less than 5% of the jurisdiction's total population. ABAG/MTC recommends that when cities have population groups that are less than 5% of the jurisdiction's population (see Table 15 in Appendix 2), jurisdiction staff could focus on the isolation index or Thiel's H-Index to gain a more accurate understanding of neighborhood-level racial segregation in their jurisdiction.



- Regarding income groups, Lafayette has a lower share of very low-income residents than other jurisdictions in the Bay Area as a whole, a lower share of low-income residents, a lower share of moderate-income residents, and a higher share of above moderate-income residents.



5 APPENDIX 2: SEGREGATION DATA

Appendix 2 combines tabular data presented throughout this report into a more condensed format. This data compilation is intended to enable local jurisdiction staff and their consultants to easily reference this data and re-use the data in the Housing Element or other relevant documents/analyses.

Table 11 in this appendix combines data from Table 1, Table 2, and Table 3 in the body of the report. Table 12 in this appendix combines data from Table 6, Table 7, and Table 8 in the body of the report. Table 13 represents a duplication of Table 5 in the body of the report; Table 14 represents a duplication of Table 10 in the body of the report; Table 15 in this appendix represents a duplication of Table 4 in the body of the report, while Table 16 represents a duplication of Table 9 in the body of the report.

Table 11: Neighborhood Racial Segregation Levels in Lafayette

Index	Race	Lafayette			Bay Area Average
		2000	2010	2020	2020
Isolation	Asian/Pacific Islander	0.089	0.098	0.128	0.245
	Black/African American	0.008	0.010	0.009	0.053
	Latinx	0.044	0.065	0.086	0.251
	White	0.839	0.796	0.709	0.491
Dissimilarity	Asian/Pacific Islander vs. White	0.127	0.084	0.090	0.185
	Black/African American vs. White	0.196*	0.245*	0.299*	0.244
	Latinx vs. White	0.144*	0.145	0.094	0.207
	People of Color vs. White	0.122	0.100	0.076	0.168
Theil's H Multi-racial	All	0.009	0.007	0.007	0.042

Universe: Population.

Source: IPUMS National Historical Geographic Information System (NHGIS). U.S. Census Bureau, 2020 Census State Redistricting Data (Public Law 94-171) Summary File, 2020 Census of Population and Housing, Table P002. Data from 2010 is from U.S. Census Bureau, 2010 Census of Population and Housing, Table P4. Data for 2000 is standardized to 2010 census tract geographies and is from U.S. Census Bureau, Census 2000, Table P004.

Note: If a number is marked with an asterisk (*), it indicates that the index is based on a racial group making up less than 5 percent of the jurisdiction population, leading to unreliable numbers.

Table 12: Neighborhood Income Segregation Levels in Lafayette

Index	Income Group	Lafayette		Bay Area Average
		2010	2015	2015
Isolation	Very Low-Income (<50% AMI)	0.092	0.173	0.269
	Low-Income (50%-80% AMI)	0.071	0.088	0.145
	Moderate-Income (80%-120% AMI)	0.124	0.108	0.183
	Above Moderate-Income (>120% AMI)	0.743	0.703	0.507
Dissimilarity	Below 80% AMI vs. Above 80% AMI	0.146	0.199	0.198
	Below 50% AMI vs. Above 120% AMI	0.179	0.295	0.253
Theil's H Multi-racial	All	0.018	0.035	0.043

Universe: Population.

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

Table 13: Regional Racial Segregation Measures

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

Universe: Population.

Source: IPUMS National Historical Geographic Information System (NHGIS). U.S. Census Bureau, 2020 Census State Redistricting Data (Public Law 94-171) Summary File, 2020 Census of Population and Housing, Table P002. Data from 2010 is from U.S. Census Bureau, 2010 Census of Population and Housing, Table P4.

Table 14: Regional Income Segregation Measures

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

Universe: Population.

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

Table 15: Population by Racial Group, Lafayette and the Region

Race	Lafayette			Bay Area
	2000	2010	2020	2020
Asian/Pacific Islander	8.19%	9.04%	12.52%	35.8%
Black/African American	0.54%	0.64%	0.67%	5.6%
Latinx	3.95%	5.81%	8.17%	28.2%
Other or Multiple Races	3.15%	3.96%	7.94%	24.4%
White	84.17%	80.55%	70.69%	5.9%

Universe: Population.

Source: IPUMS National Historical Geographic Information System (NHGIS). U.S. Census Bureau, 2020 Census State Redistricting Data (Public Law 94-171) Summary File, 2020 Census of Population and Housing, Table P002. Data from 2010 is from U.S. Census Bureau, 2010 Census of Population and Housing, Table P4. Data for 2000 is standardized to 2010 census tract geographies and is from U.S. Census Bureau, Census 2000, Table P004.

Table 16: Population by Income Group, Lafayette and the Region

Income Group	Lafayette		Bay Area
	2010	2015	2015
Very Low-Income (<50% AMI)	8.18%	13.77%	28.7%
Low-Income (50%-80% AMI)	5.78%	7.04%	14.3%
Moderate-Income (80%-120% AMI)	11.84%	10.02%	17.6%
Above Moderate-Income (>120% AMI)	74.2%	69.17%	39.4%

Universe: Population.

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



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