

Attachment

**Multifamily Rental Housing Balance Report
City of San José
May 2025**

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1. Overview

The purpose of this report is to analyze the City's existing multifamily rental housing stock for its location, unit types, and affordability levels across the city, by conducting an impartial assessment of historical trends, recent changes and projections going forward.

The report focuses on multifamily rental housing stock as opposed the city's more general housing stock due to data availability and limitations on the existing single family and ownership components. The following are a few primary findings:

1. **Stability:** Privately-owned rent-stabilized or rent-restricted units are 63% of the City's multifamily rental housing stock units, which are at or below affordable rents for extremely low, very low and low-income residents in 2024.
2. **Production:** As reported prior, in 2024, there were zero starts of market-rate multi-family rental housing while income restricted affordable housing units added over the 2019-2023 period marked significant growth in extremely low-income units to address housing for residents experiencing homelessness.
3. **Preservation:** Only 87 units lost their affordability restrictions in the last five years, and continued investment in unit preservation is needed.

This report gives an overview of three multifamily rental housing market segments as defined below:

1. **Market-rateⁱ** units not subject to any affordability regulations or rent restrictions. It does not include ownership housing such as townhomes due to data limitations for the existing stock.
2. **Rent-stabilized** units subject to the City's Apartment Rent Ordinance (ARO), in buildings brought into service at or before September 1979, in buildings with three or more units.ⁱⁱ Units are subject to maximum yearly rent increases, and under state law, property owners can reset an apartment's base rent to market-rate rent when tenants vacate a unit.
3. **Income Restrictedⁱⁱⁱ** units with recorded rent and income restrictions per the requirements of a public entity, and typically are in place for 55 years, with some extending up to 99 years.

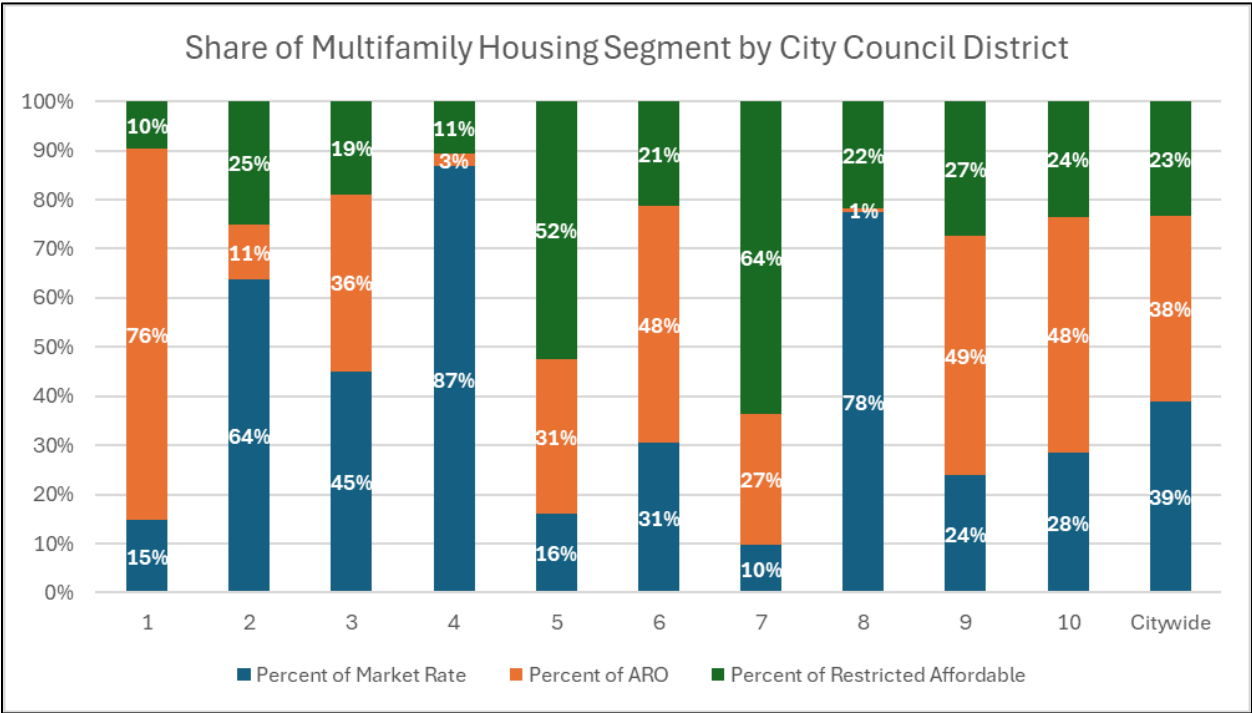
The number of units for each segment is as follows:

Multifamily Rental Segment Types	Data Source	Number of Units	Percent of Units
1. Market-rate rental multifamily units	Multiple Housing Roster	35,682	37%
2. Rent-stabilized rental multifamily units (ARO)	Multiple Housing Roster; ARO Rent Registry	38,421	40%
3. Income-restricted affordable rental multifamily units	Housing Department data	22,423	23%
Total Multifamily Rental Units		96,526	100.0%
Total Housing Units in City of San José		342,037	
Percent of Total Housing Units that are Rent Stabilized or Rent Restricted			17.7%

The total multifamily rental housing stock in areas across the city highlight the differences in land use patterns. Council Districts 8 and 10 have approximately less than 2,000 multifamily rental units since they are comprised of predominantly single-family neighborhoods. In Council districts with the largest numbers of multifamily rental units, such as Districts 1, 3, and 6, over 50% of the units are either restricted affordable or ARO. In Districts 1 and 6, where past development patterns created older housing stock subject to rent stabilization, that number exceeds 65%.

The following is an analysis of locations, unit types, and affordability of the three multifamily housing market segments. The analysis also records all units that were added to the housing stock over the 2019-2023 period, as well as units that had their affordability restrictions expire. An overview of the multifamily rental stock follows in **Figures 01–03**.

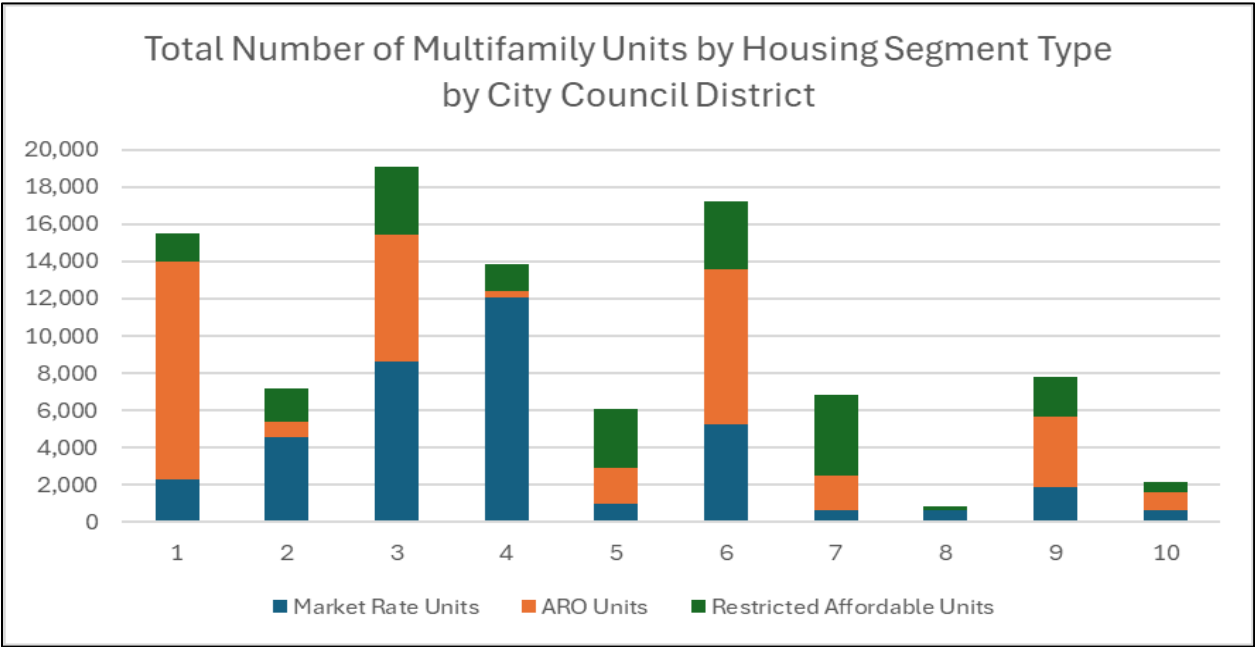
Figure 01: Share of Multifamily Rental Housing Segment Types by City Council District



Sources: San José Housing Department, ARO Rent Registry

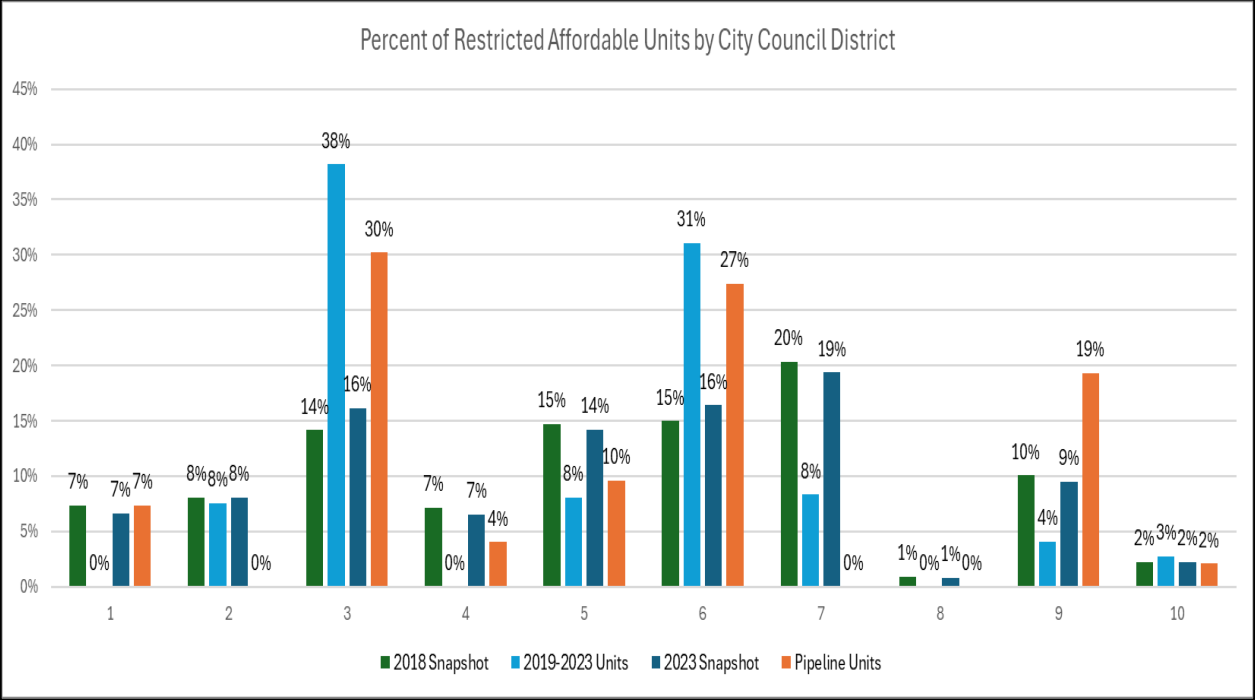
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Figure 02: Total Number of Multifamily Rental Unit Segment Type by City Council District



Sources: San José Housing Department, ARO Rent Registry

Figure 03: Restricted Affordable Housing Stock and Changes Across City Council Districts



Source: San José Housing Department

A. Analysis

The charts above provide a snapshot of San Jose's three segments of multifamily rental housing stock. Below is an assessment of each segment highlighted in the charts.

Market-Rate

1. An estimate of the size of the market-rate multifamily stock is drawn from the City's Multiple Housing Roster. Removing the restricted affordable units and ARO units from the Roster leaves a total of 35,682 market-rate multifamily units in buildings of three or more units not regulated by a public entity.
2. Market-rate units are not equally distributed across San José. Over half (55% or 20,634) of market-rate units are in two City Council Districts, 3 and 4. Council District 4 has the greatest number of units, 12,003, or 32% of all market-rate units. Figure 02 above shows the number of market-rate multifamily homes in each Council District.
3. Council Districts 8 and 10 have the smallest number of multifamily rental housing units, reflecting their historical land use as overwhelmingly single-family homes that are owned and owner-occupied.

A few additional points of consideration:

1. **Lack of Throughput:** Low vacancy rates in Class B and C properties, which comprise the majority of ARO units, may also reflect that renters who may be able to afford higher-priced Class A product may be opting to occupy Class B housing instead, thereby moving more residents in Class B affordability into Class C units. This downward pressure on apartment supply is evidenced in sub-5% vacancy rates for lower-class apartments, making it even more competitive for low-, very low-, and extremely low-income households to afford housing in San José.
2. **Lack of Affordable Homeownership:** In addition, Class A renters with higher incomes are not transitioning into homeownership, due to limited supply and increasing prices. The National Cost of Housing Index confirms that San José for-sale prices are very high relative to local incomes. It identified the San José-Sunnyvale-Santa Clara Metropolitan Area as the most cost-burdened market for home purchases in the U.S., with mortgage payments on a median-priced new single-family home constituting about 87% of median family income. This ratio is over twice the national average of 38% of average household income that would be spent on mortgage costs for a median-priced new single-family home.^{iv}
3. **Housing Production Needed:** Therefore, a bottleneck exists across the housing continuum due to a lack of housing supply at all income levels. There are approximately 14,000 housing units in multifamily buildings with site entitlements as of the writing of this report. More than 4,700 units are in market-rate buildings, and almost 4,800 units are in mixed-income buildings.^v In 2024, due to the importance of facilitating large numbers of dense housing starts, City Council approved financial incentives for high-rise developments in Downtown and the Multifamily Housing Incentive Program for dense developments in growth areas.^{vi}

Rent-Stabilized under the Apartment Rent Ordinance

1. Forty-four percent of all multifamily rental units are in “Low Resource Areas” while 40% of all Apartment Rent Ordinance (ARO)^{vii} units are in either “High” or “Highest” Resource Areas. Figure 06 in the Appendix shows San José’s resource area designations at the tract level with graduated circles indicating the total number of ARO units by tract. Over 50% of all restricted affordable units across the different snapshots are in “Low Resource Area” Tracts, but that figure is trending downward over time.
2. The ARO housing stock will likely remain static unless units are removed under the Ellis Act Ordinance. While some development proposals exist to demolish and redevelop sites of ARO units, very few have proceeded. For-sale conversion proposals of ARO units are also rare.
3. Since new ARO units are rarely created today and their location is tied to historic development trends, nearly three-quarters of the total ARO units are in just three of the City Council Districts (1, 3, 6), with Council District 1 hosting the greatest number of units at 11,705 or 32% of all ARO units.

A few additional points of consideration:

1. **Stable Stock:** 93% of ARO units are estimated to provide housing at rents affordable to residents at or below moderate-income levels, as over one-third of units were priced at low-income rents (37%), over one-quarter were priced at moderate- and very low-income rents (27% each), and a handful (2%) were priced at extremely low-income rents.
2. **Preservation of Physical Units:** The age of ARO housing stock raises the call for investments in the preservation of these affordable units under programs such as Soft Story retrofits and other preservation investment programs through public-private partnerships.
3. **Lack of Throughput:** The low vacancy in this housing stock and high concentration in the provision of units affordable to low- and extremely low-income households evidence a lack of throughput on the housing continuum, likely due to a lack of residents’ economic mobility.

Income-Restricted

1. As of the end of 2023, there were 22,423 restricted affordable multifamily rental apartments in San José, which are not equally distributed across City Council Districts. Over two-thirds of total units are in Council Districts 3, 5, 6, and 7, with Council District 7 having the greatest number of units at 4,344 or 19% of all income-restricted units.
2. Over the five-year period from 2019 to 2023, 1,925 units were added to the affordable housing stock while 87 units were “removed” from the stock due to expiring affordability restrictions. Nearly 70% of the new affordable units were in Council Districts 3 and 6, with District 3 receiving the greatest number of units at 735, or 38% of all added units.

3. The income-restricted units added from 2019 to 2023 tended to be studios (62%) or one-bedrooms (23%), together comprising 85% of added units, while 10% were two-bedroom units and 5% were three-bedroom units. The added units have relatively deep levels of affordability, with 26% for extremely low-income households, 44% for very low-income, 23% for low-income, and 7% for moderate-income households.

A few additional points of consideration:

1. **Financing Affordable Production:** The primary engines for financing the production of the 1,925 units were state and federal Low-Income Housing Tax Credits, the County of Santa Clara Measure A funding, the City of San José Measure E funding, and units produced under the Inclusionary Housing Ordinance.
2. **Limited Locations:** Relative to infill growth areas, over half (54%) of the units added in this period were outside of infill growth areas, while 27% were within an Urban Village, 27% were Downtown, and 0% were in North San José.
3. **Public Subsidy Per Unit:** From 2019 to 2023, the percentage of public subsidy from federal, state, or local resources rose to over 50% of the total development costs, as the cost per unit vastly increased to over \$700,000 per unit, partly due to a greater focus on extremely low-income units.

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B. Looking Ahead

San José's Housing Element and its Regional Housing Needs Allocation (RHNA) define the City's housing needs. As noted in the City's 2024 Annual Progress Report to the State of California, San José has a total housing production goal of 62,200 units between January 31, 2023, and 2031, with 34,486 (55%) constituting the affordable housing goal. ^{viii}

Table 01: City of San José 6th Cycle RHNA Production Goals

Income Category	Area Median Income	Total Goal	Annual Goal
Extremely low-income	0-30% AMI	7,544	943
Very low-income	31-50% AMI	7,544	943
Low-income	51-80% AMI	8,687	1,086
Moderate-income	81-120% AMI	10,711	1,339
Above Moderate / Market-rate	121+% AMI	27,714	3,464
Total		62,200	62,200

Sources: San José Housing Department

- Progress to Date:** The goals cover all housing types, including multifamily, single-family, and ADUs. At the end of 2024, two years into the current eight-year cycle, San José had met 6% of its market-rate production goals and 12% of its restricted affordable housing production goals.
- Preserving Affordability:** At the end of 2023, San José had over 2,000 income-restricted affordable housing units in construction. Affordability restrictions that regulate rent and occupant incomes are typically in place for 55 years, with some extending up to 99 years.
- Preservation Investments:** To the best of staff's knowledge, a total of 16 developments with 1,194 affordable units will have their affordability restrictions expire if no action is taken to preserve the income restricts, while over the next six to 10 years, an additional 22 developments with 1,233 units will have their affordability restrictions expire if they are not extended.

Table 02: Expiration of Affordability Restrictions

Time Period	Number of Affordable Developments with Expiring Restrictions	Number of Expiring Units
2024 to 2028	16	1,194
2029 to 2033	22	1,233
2024 to 2033	38	2,427

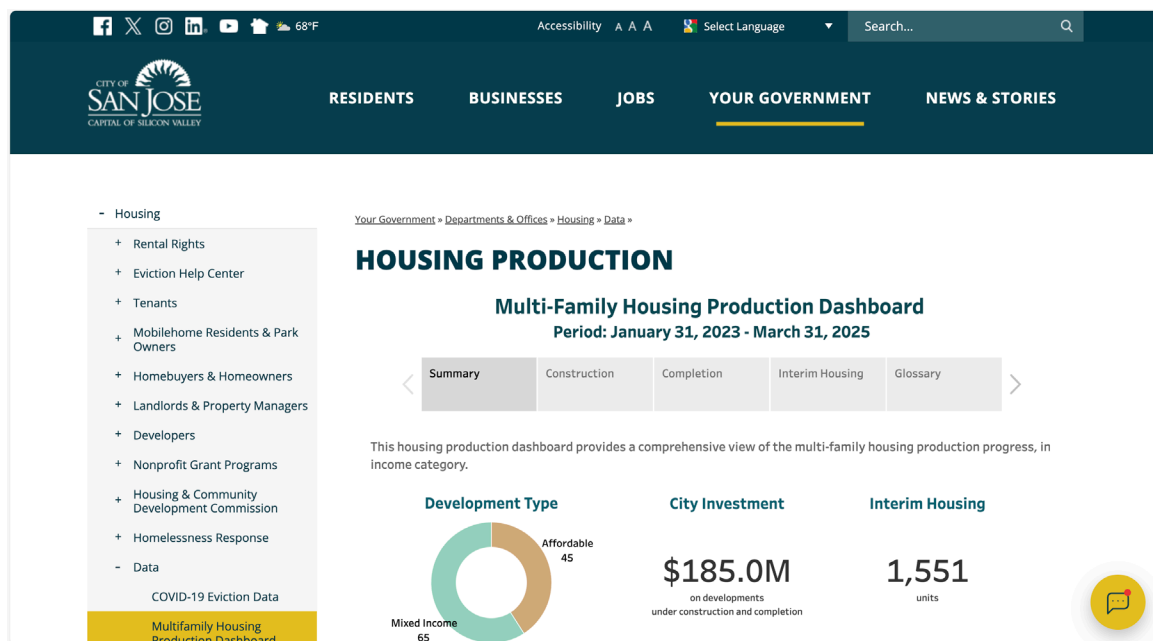
Sources: San José Housing Department

A few additional points of consideration:

1. **Foster Housing Production:** There are over 34,000 extremely low-income renter households in San José,^{ix} and more housing production at these levels is needed. The City has already been focusing on producing extremely low-income affordable units, as the report highlights extremely low-income units comprised 10% of the total portfolio. At the same time, over the most recent five years, they accounted for 26% of the units added to the portfolio.
2. **Preservation is Key:** There are over 82,000 lower-income renter households to serve in San José.^x Continued production and preservation of the low-cost housing stock is important to meet the needs of San José residents.
3. **Tracking our Progress:** The Housing Department will need to expand and improve its tracking of its housing stock data to include all forms of housing at all income levels to provide a comprehensive and complete picture on the balance of the City's housing stock. Improved data will support the City in making the best possible decisions to achieve the stated outcomes through data-informed policy and investment decisions.

Housing Department's Production Dashboard

The Department of Housing will continue to track the progress made on balancing its production of multifamily rental housing units for market-rate, income-restricted, and rent-stabilized units and interim housing units that provide an essential step for persons transitioning from experiencing homelessness. The Housing Production dashboard can be found at: <https://www.sanjoseca.gov/your-government/departments-offices/housing/data>.

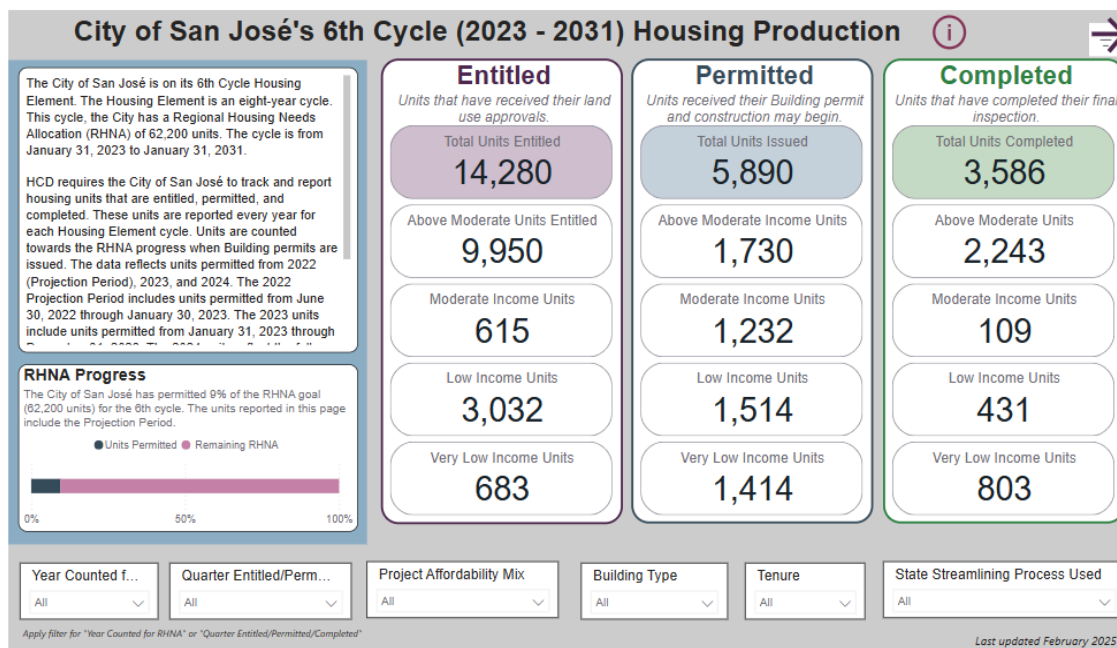


PBCE Tracking 6th Cycle RHNA Goals

The Department of Planning, Building, and Code Enforcement's Dashboard tracks the City's progress under the current Regional Housing Needs Allocation 6th Cycle as of

February 2025. The data shows that 14,280 housing units had received site entitlements, 5,890 housing units had received building permits, and 3,586 housing units had been completed.

VIEW HOUSING PRODUCTION DASHBOARD

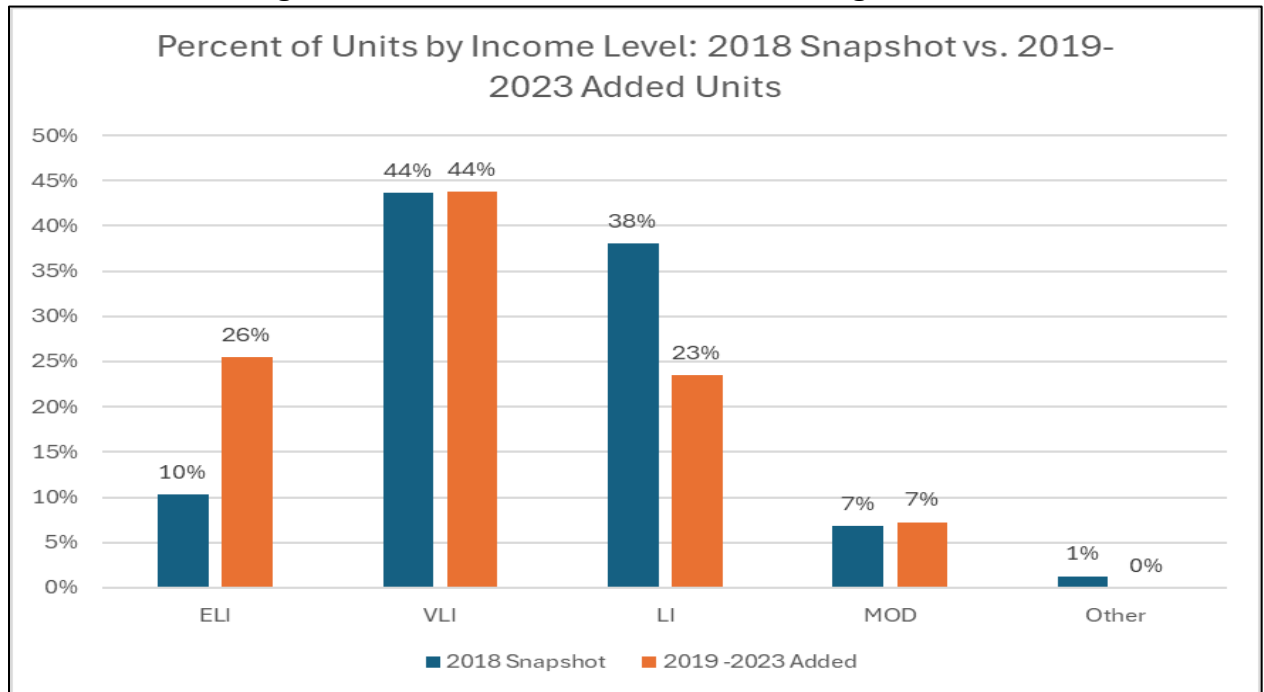


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4. Appendix

Figure 04 shows the affordable housing stock's composition by affordability levels comparing the 2018 Snapshot to the units added in 2019-2023.

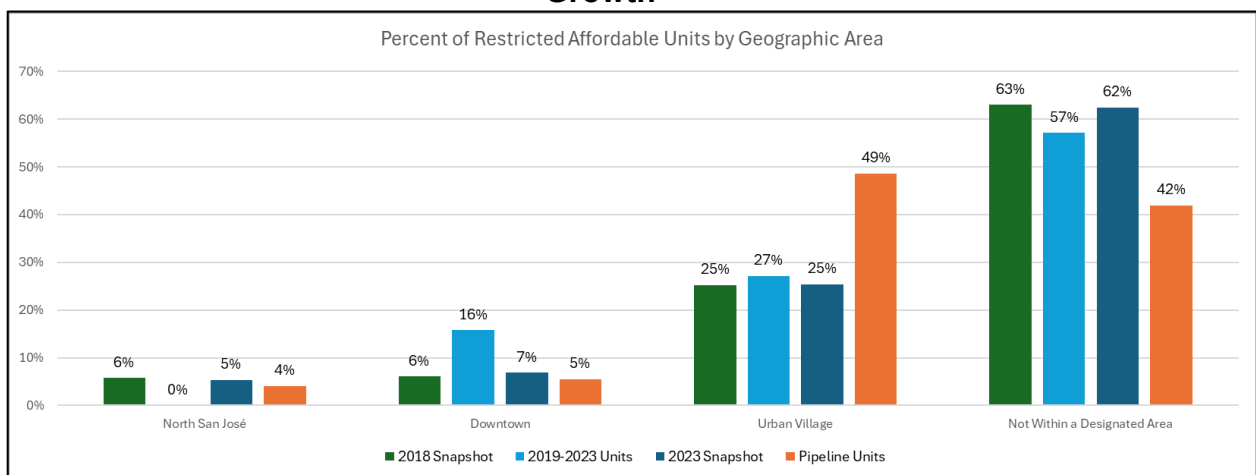
Figure 04: Restricted Affordable Housing Stock



Source: San José Housing Department

Figure 05 shows the distribution of affordable units across the different Snapshots by Growth Area.

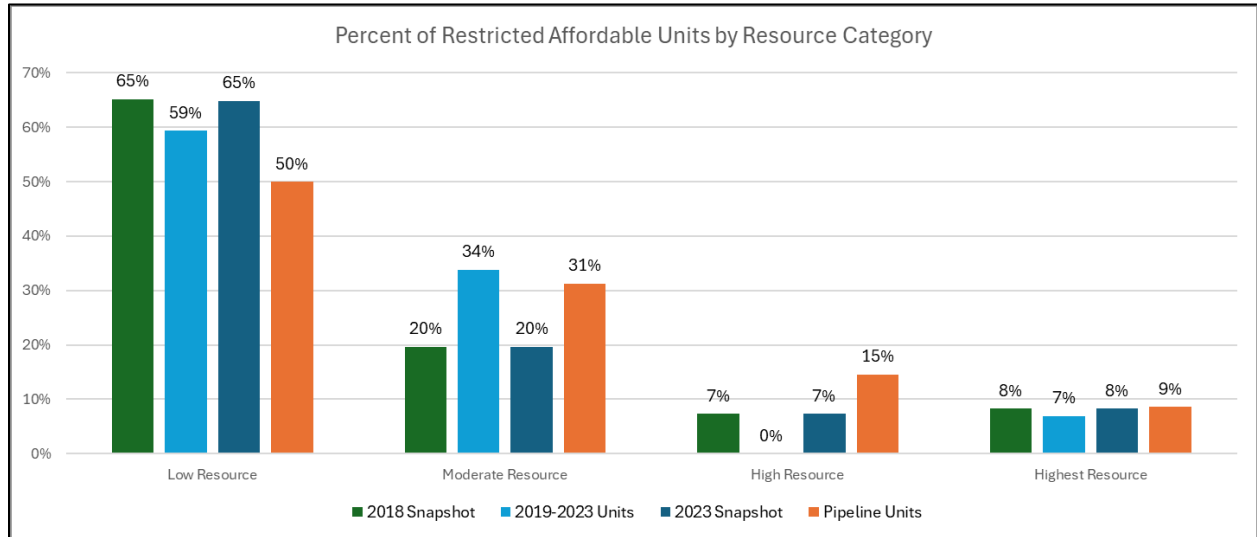
Figure 05: Restricted Affordable Housing Snapshot in Areas Designated for Infill Growth



Source: San José Housing Department

Figure 06 shows the distribution of units across the different Snapshots by Resource Area. The City’s Affordable Housing Siting Policy, adopted in December 2022, seeks to encourage more City-funded restricted affordable housing in “Moderate,” “High” and “Highest Resource” areas. A planned five-year evaluation of the Siting Policy will review these trends in more depth at a future point in time.

Figure 06: Restricted Affordable Housing Snapshot Comparisons by Resource Area

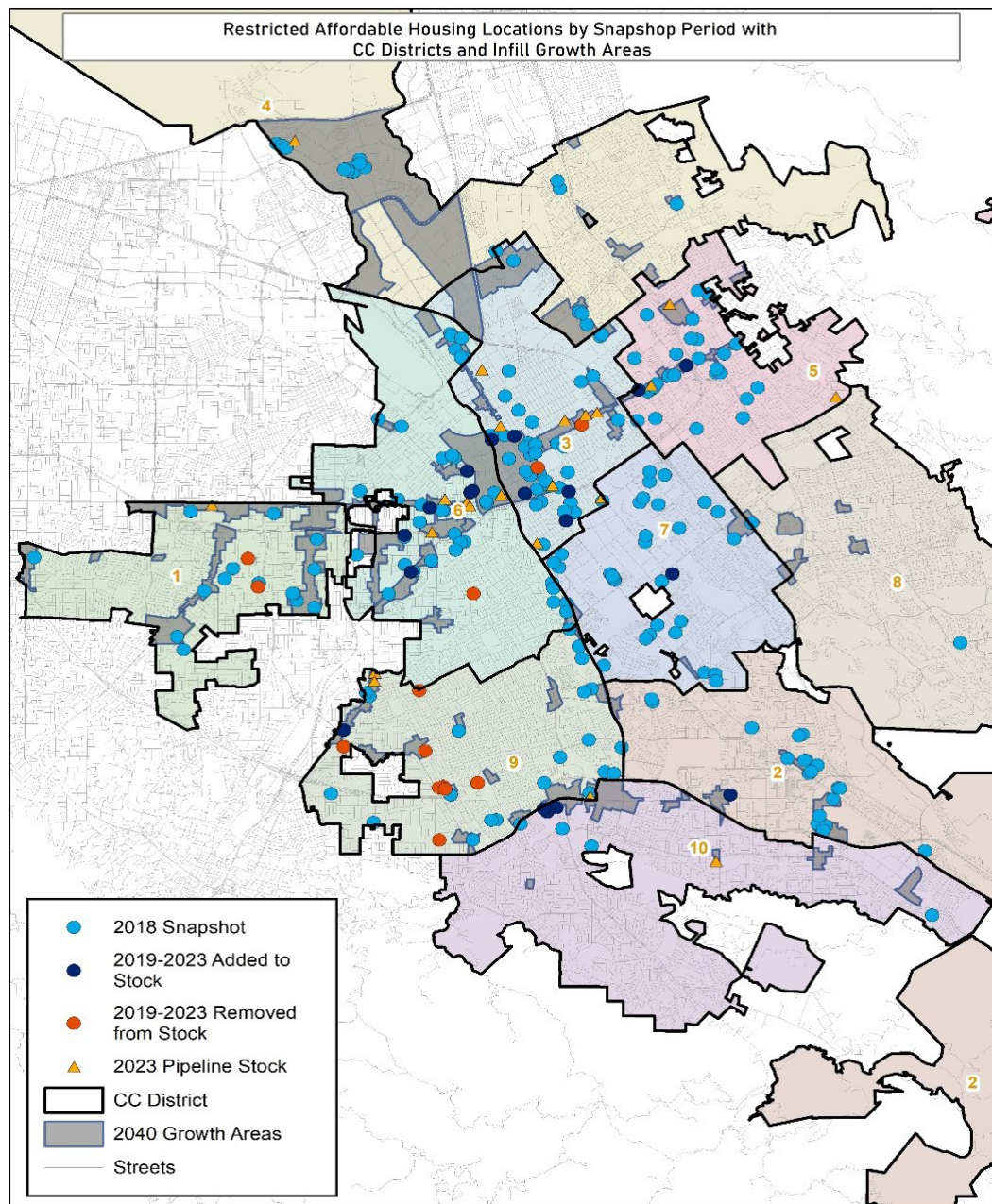


Source: San José Housing Department

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Figure 07 shows the distribution of restricted affordable multifamily developments throughout San José, noting City Council District boundaries as a proxy for geographic distribution throughout the City. The Figure also shows areas designated for infill growth, including Urban Villages, North San José, and Downtown. These planning areas are included to capture data that could be used to help evaluate the effectiveness of General Plan policies supporting affordable housing production.

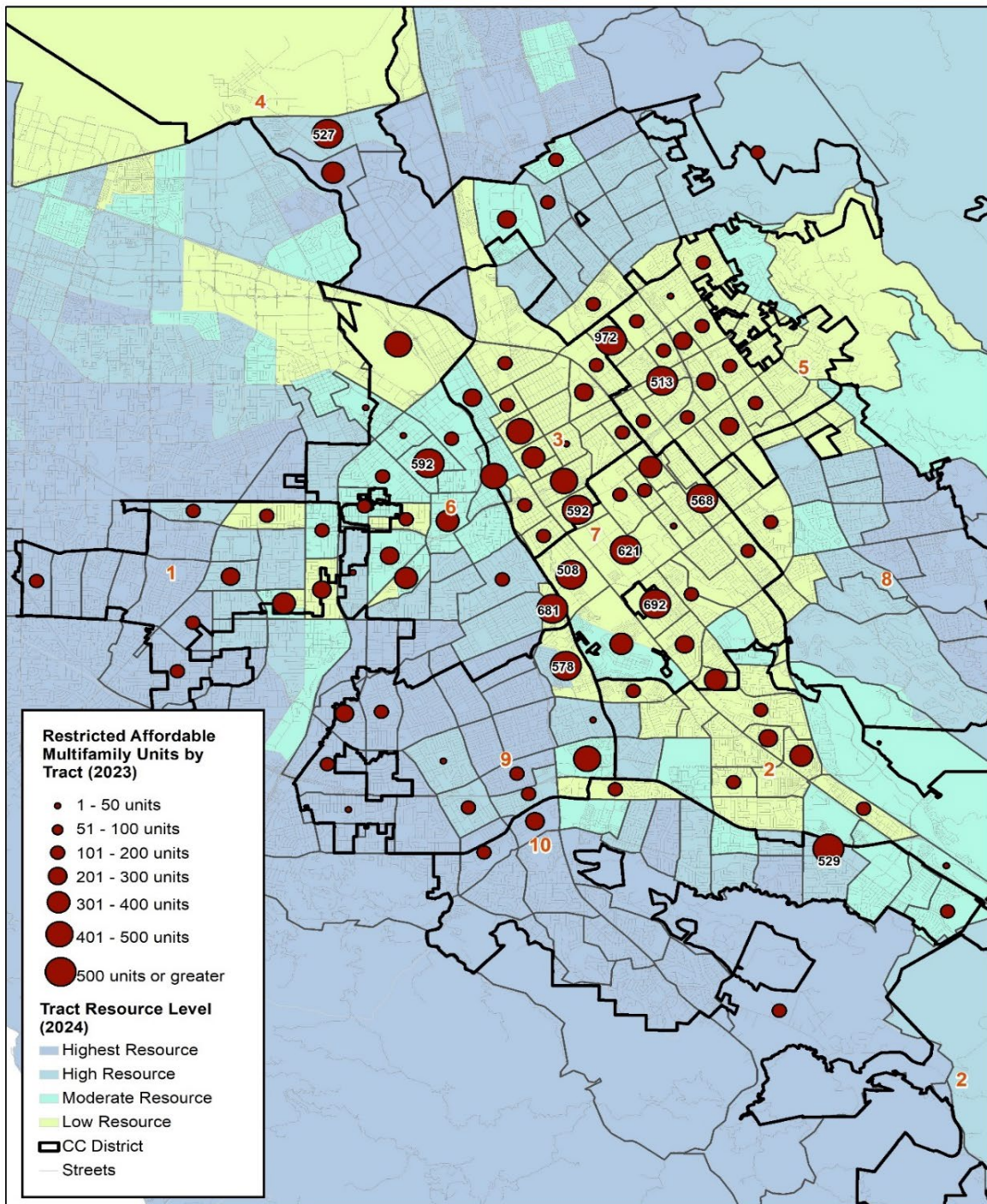
Figure 07: Restricted Affordable Housing Locations by City Council Districts and Infill Growth Areas



Sources: San José Housing Department, Envision San José 2040 General Plan

Figure 08 shows San José's resource area designation at the Census tract level with graduated circles indicating total units by tract. The Figure shows that the largest circles, indicating a highest total of units, tend to be in the Downtown low resource tracts, or other low resource tracts across the city, including East San José and the Monterey Corridor. Nearly two-thirds of all affordable units are in "Low Resource Areas." Only 15% of all units are either "High" or "Highest" Resource Areas.

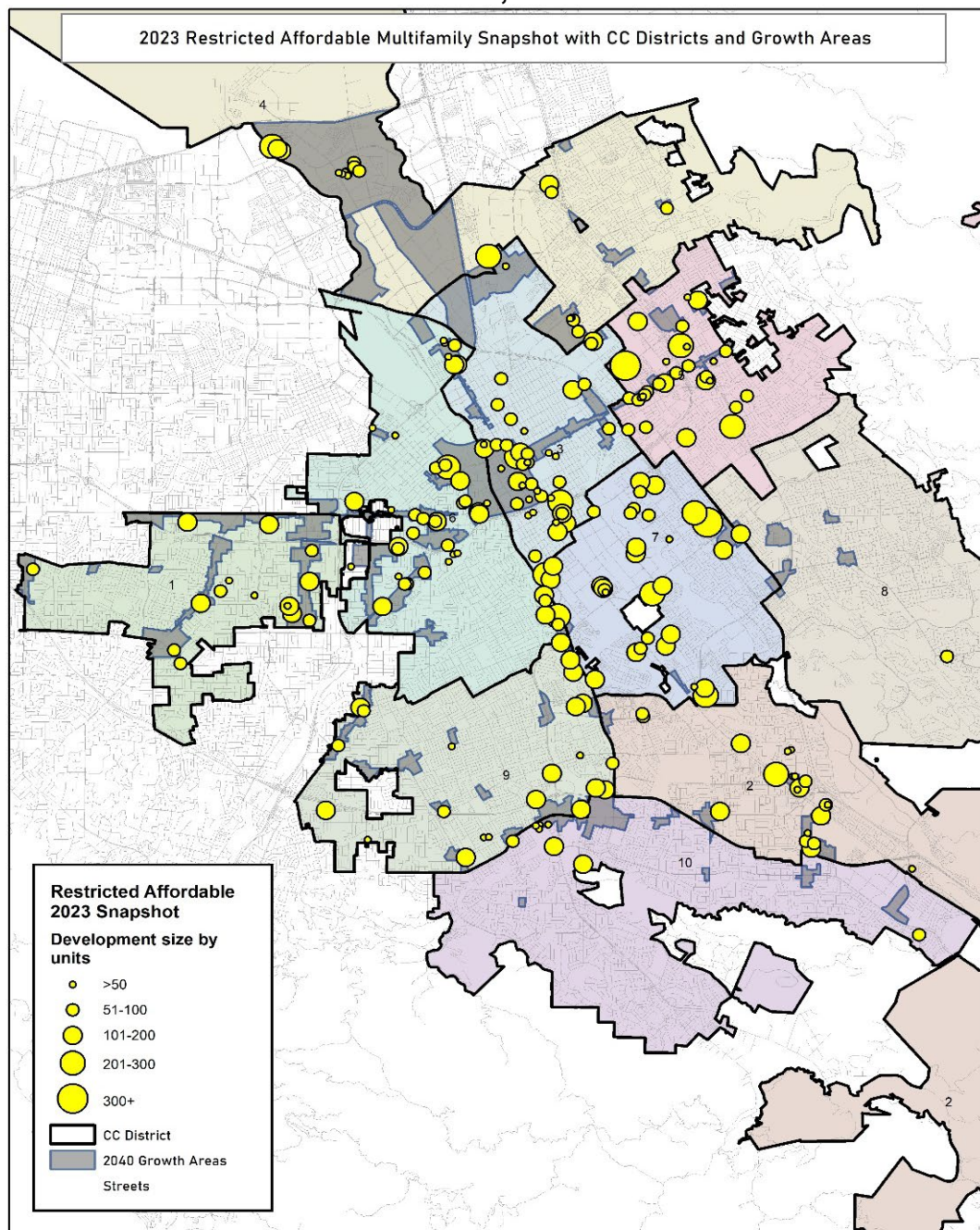
Figure 08: Restricted Affordable Units by Census Tract with Resource Level, 2024



Sources: San José Housing Department; [2024 CTCAC/HCD Opportunity Maps](#).

Figure 09 indicates the boundaries of San José's areas designated for infill growth: North San José, Downtown, and Urban Villages. It shows the spatial distribution of sites using yellow graduated circles to indicate total affordable units by location. Nearly two-thirds of all restricted affordable multifamily units as of the end of 2023 were outside designated growth areas, while 25% were within an Urban Village, 7% were Downtown, and 5% were in North San José.

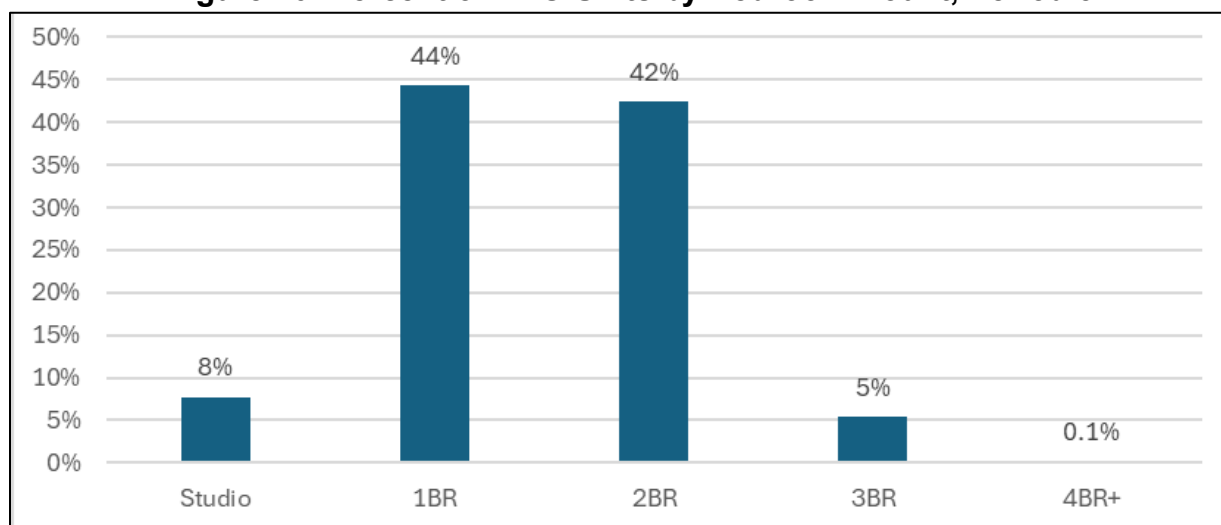
Figure 09: Restricted Affordable Units by City Council District and Infill Growth Areas, 2023



Sources: San José Housing Department; Envision San José 2040 General Plan

Figure 10 shows the bedroom distribution of the City's ARO stock.

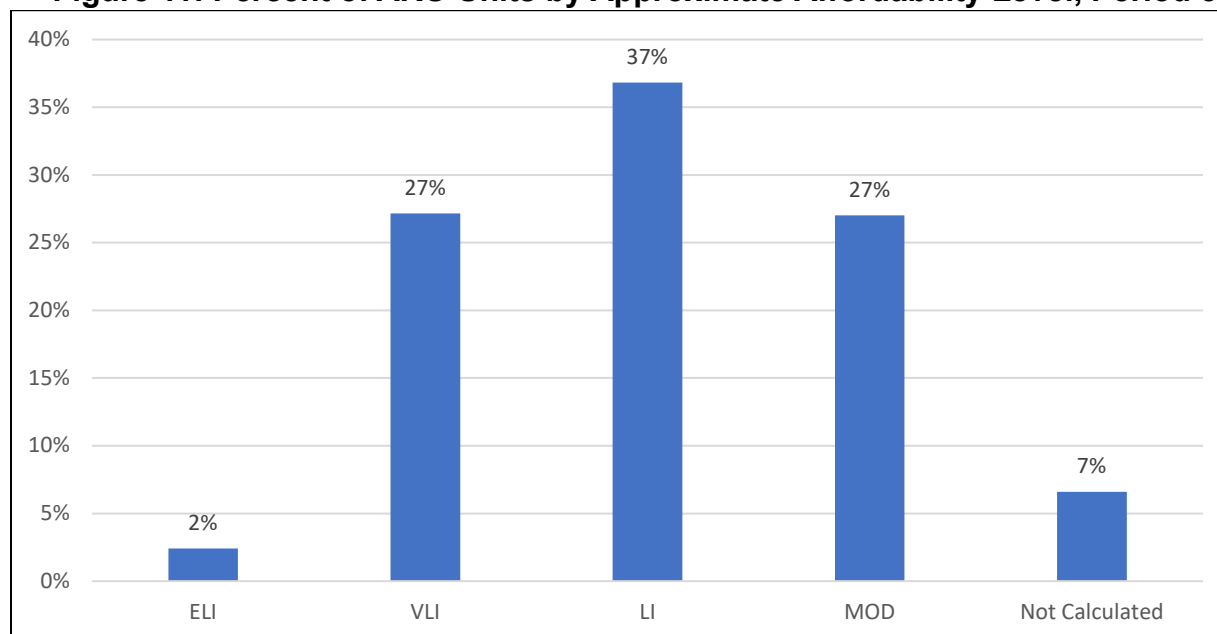
Figure 10: Percent of ARO Units by Bedroom Count, Period 5



Source: San José Housing Department, ARO Rent Registry.

Figure 11 illustrates ARO rents as compared to 2024 rent maximums for each affordable housing income category, with household size assumed according to state occupancy standards, according to the number of bedrooms in the units.

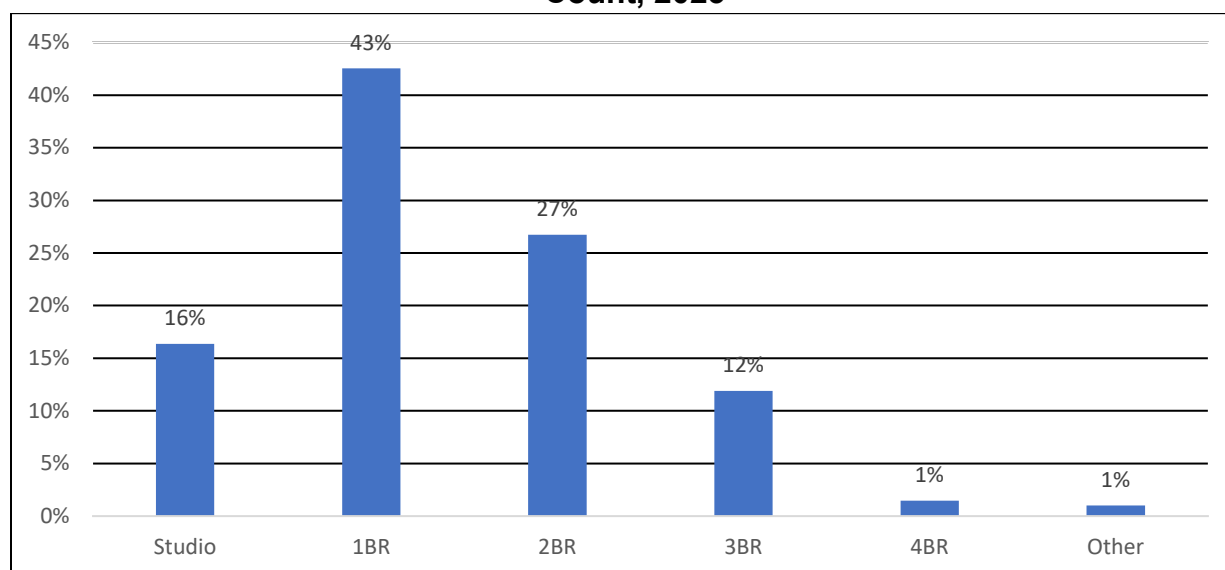
Figure 11: Percent of ARO Units by Approximate Affordability Level, Period 5



Source: San José Housing Department, ARO Rent Registry; State Department of Housing and Community Development 2024 Income Limits for Santa Clara County, <https://www.hcd.ca.gov/sites/default/files/docs/grants-and-funding/income-limits-2024.pdf>.

Figure 12 shows the distribution of bedroom sizes across the restricted affordable housing stock as of the end of 2023.

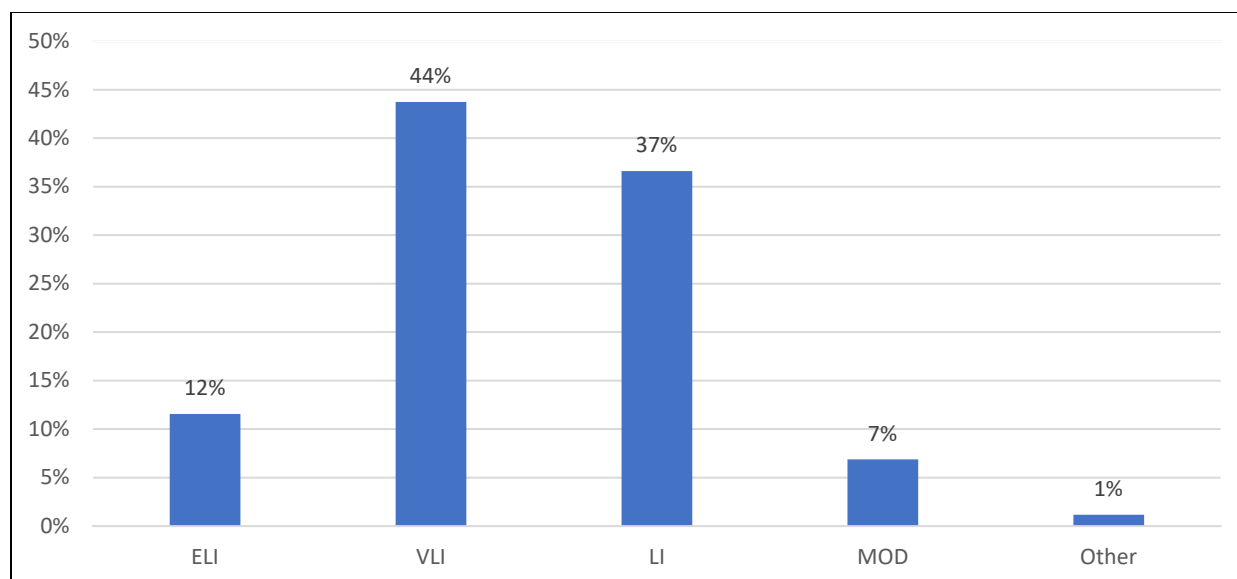
Figure 12: Restricted Affordable Units in Total Affordable Stock by Bedroom Count, 2023



Source: San José Housing Department

Figure 13 shows the distribution of affordability levels across the restricted affordable housing stock as of the end of 2023.

Figure 13: Restricted Affordable Units in Total Stock by Affordability Level, 2023



Source: San José Housing Department

Methodology

The following sections outline the methodology used to develop the different housing datasets.

Market-Rate Housing

The market-rate multifamily stock includes multifamily units that are not subject to any affordability regulations or rent restrictions, allowing them to be rented or sold at current market rates.

The report used the City's [Multiple Housing Roster](#) in order to estimate the total number of market-rate multifamily units. The roster is maintained by San José Planning, Building, and Code Enforcement (PBCE). It is a database of all multiple housing properties, including apartments, hotels, motels, fraternities, sororities, emergency shelters, and residential service facilities. For the purposes of this analysis, the building types included were "apartment", "fraternity/sorority", and "guest house" since transitional housing was not included in the study parameters.

Since this roster includes restricted affordable multifamily housing and ARO multifamily housing, both of those totals were subtracted from the filtered multiple housing roster total, which yields an estimate of the total number of market-rate multifamily units.

Housing Segment	Source	Number of Units
Market-rate multifamily units	Multiple Housing Roster	35,682
Rent-stabilized multifamily units (ARO)	2023-24 ARO Annual Report	38,421
Restricted affordable multifamily units	2023 Snapshot	22,423
Total multifamily units		96,526

Rent-Stabilized Units (ARO)

The rent-stabilized multifamily stock is composed of rent-stabilized units subject to the Apartment Rent Ordinance (ARO), which are units within apartment buildings with three or more units and brought online on or before September 7, 1979. ARO units are regulated by the City. Property owners can reset the base rent to market-rate conditions when new tenants move in under state law.

The report used two sources to analyze the city's rent-stabilized units. The first source is the [2020-2021 Rent Stabilization Annual Report](#), which includes a top-line total of 38,421 units. The second source is the [City's ARO Rent Registry](#), which allows the City to monitor changes in tenancy and rents and track allowable rent increases. Owners of rent-stabilized apartments must update the occupancy information for each of their apartments in the Rent Registry on an annual basis.

The report used the Period 5 registry as the basis of the ARO analysis since the registry includes spatial (address, city council district) and unit typology (rent, bedroom total) data. It should be noted that the signup for registry Period 5 is smaller (36,598 units)

than the 2020/2021 Annual Report's total count of 38,421 units. All registry periods (1-5) have smaller totals than the report findings since the registry has not achieved 100% apartment owner participation.

Calculating Affordability

Since the City does not have income or demographic data of renters in ARO apartments, this report used rent data and occupancy assumptions to determine how affordably each apartment was being rented. The report used the City's [2023 Income and Rent Limits Table](#) to match the year of data examined, and used the occupancy assumption of "1 person per bedroom plus 1."

For example, if a one-bedroom apartment in the Period 5 ARO rent registry had a rent of \$1,800, it was designated as "very low-income." It is important to note that this designation only means that the apartment is being rented at "very low-income" rents and that the actual income and household size characteristics of the household occupying the apartment are unknown. Given the assumptions made here, caution should be used when concluding how the ARO stock is serving (or not serving) San José's low-income population.

HCD has standardized the approach to calculating rent limits by using county area median incomes (AMI), which was \$181,300 in 2023 in Santa Clara County. It is important to note that this AMI is not broken out by tenure, skewing it higher since Santa Clara County has a significant population of wealthy homeowners. According to the ACS 2023 1-Year Estimate data, the AMI for a renter household in San José was nearly half that of the county at \$92,488. This means that the affordable rent limits are being set at a median income that is nearly double what the renter population earns, thus inflating the rent limits for low-income renters.

In the Period 5 rent registry data set, there were 2,540 units that were excluded from the affordability designation. These units were either vacant and therefore did not have a Period 5 rent (most common reason at 93% of excluded units), the unit became owner-occupied (4% of excluded units), or there were suspected errors with data entry (3% of excluded units). Additionally, units with a Period 5 rent of less than \$500 or greater than \$5,000 were removed from the affordability analysis. This approach ensured that vacant units or units with suspected data errors were not misrepresented as extremely low-income units.

Restricted Affordable Housing

The restricted affordable housing stock has recorded affordability restrictions to benefit the City and/or other public entities. This type of housing is privately owned and subsidized so that below-market-rate rents benefit residents based on their income level. This segment includes 100% affordable housing developments and inclusionary housing units nested within larger market-rate developments. This report used multiple sources to develop the restricted affordable multifamily dataset. The primary San José Department of Housing sources were:

- Salesforce Database

- Affordable Rental Housing Shapefile
- Master Housing spreadsheet
- Institutional knowledge of city staff
- Additional research

The Housing Department's Salesforce database was the most comprehensive source of data and was used as the foundation of the restricted affordable housing database and GIS file. The affordable rental housing shapefile and master housing spreadsheet, as well as staff institutional knowledge and additional research, were used to verify existing information and fill data gaps.

The following attributes from Salesforce were used to build the restricted affordable database, which was then geocoded and developed into a GIS shapefile:

- **Record Type:** only "MF projects" or multifamily projects were included.
- **AR Number:** only projects with an "AR Number" or "Affordability Restriction Number" were included in the analysis. This means that a project has been assigned an affordability restriction with the City and therefore it has an affordability component. For this analysis, the report used the most restrictive (or longest in duration) affordability restriction for each project.
- **Project Types:** The project types included in the database were Multifamily and Single Room Occupancy Units (SRO). Projects excluded from the database were Single Family (attached and detached), Shelter/Transitional, and Project Homekey units.
- **Project Development Stage:** This database also included projects that are in San José's development pipeline. For the purposes of this report, any project with an AR restriction was included as a pipeline project if it had the following project development stage attributes: pre-application, funding committed (entitled), or under construction.

Unit Characteristics

Housing unit characteristics were an important aspect of the data analysis for this report and also the area where the most data gaps were identified. The report looked at the income level designation (extremely low-income, very low-income, low-income, moderate-income), bedroom count, and population.

This analysis found that 7% of the records in the City's database were missing income level designation, 56% were missing bedroom count information, and 2% were missing population information. In the case of the missing bedroom count information, the data was often housed within a general description field. Additional research and staff institutional knowledge helped fill in remaining data gaps when possible. However, it should be noted that due to these minor data gaps, the number of units in the calculations relate to income level and bedroom count is slightly lower than the total number of units.

Reference List

- ⁱ Data derived from City of San José's Multiple Housing Roster accessed on 3/25/25, web link: <https://www.sanjoseca.gov/your-government/departments-offices/planning-building-code-enforcement/code-enforcement/multiple-housing-inspection-program>.
- ⁱⁱ Data derived from City's ARO Rent Registry, an online portal where property owners or managers register their rent-stabilized apartments, but tenant information is not known.
- ⁱⁱⁱ Data derived from Housing Department's affordable housing data.
- ^{iv} [National Association of Home Builders \(NAHB\) / Wells Fargo Cost of Housing Index](#) for 4th quarter 2024. National calculations are based on a national median income of \$97,800 and a median new home price of \$420,400. San José Metro Area calculations are based on a median income of \$184,300 and a median new home price of \$1,900,000.
- ^v Department of Planning, Building and Code Enforcement's RHNA Tracking Dashboard, accessed May 1, 2025, web link: <https://www.sanjoseca.gov/your-government/departments-offices/planning-building-code-enforcement/planning-division/citywide-planning/housing-catalyst/pbce-housing-production-dashboard>.
- ^{vi} Department of Housing web page: <https://www.sanjoseca.gov/your-government/departments-offices/housing/residential-development-incentive-programs>.
- ^{vii} San José Housing Department, ARO Rent Registry data; 2024 CTCAC/HCD Opportunity Maps, web link: <https://www.treasurer.ca.gov/ctcac/opportunity.asp>.
- ^{viii} Acceptance of the Annual Progress Report on the Implementation of the San José General Plan Housing Element and the Housing Successor to the Redevelopment Agency Annual Report, file no. 25-250, web link: <https://sanjose.legistar.com/LegislationDetail.aspx?ID=7249209&GUID=061C4351-140A-4E00-8CC0-023780460458>.
- ^{ix} U.S. Department of Housing and Urban Development, Comprehensive Housing Affordability Strategy data for the City of San José 2017-2021, released September 2024, <https://www.huduser.gov/portal/datasets/cp.html#year2006-2021>.
- ^x Ibid.