

# Assessment of Fair Housing Report

City Council Item 8.3 June 8, 2021

Jacky Morales-Ferrand Director of Housing

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# What is an Assessment of Fair Housing (AFH)?

- ▲ State of CA requirement SB 686 (2018)
- Process driven by community input and data that assesses:
  - Patterns of integration and segregation
  - Racially or ethnically concentrated areas of poverty
  - Disparities in access to opportunity
  - Disproportionate housing needs







 Supports our federal funding investment priorities (Consolidated Plan)

Helps shape the next Housing Element

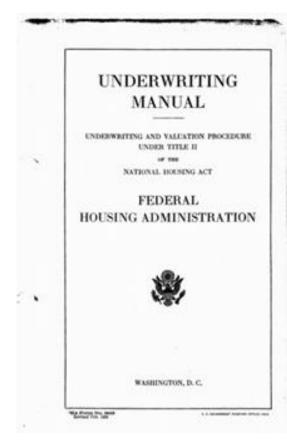
▲ Drives a "Both/And" approach to equity:

- Removing barriers for individuals and families to live where they want, and
- Increasing investments in under-served neighborhoods





#### **Segregation History: The Federal Housing Administration**



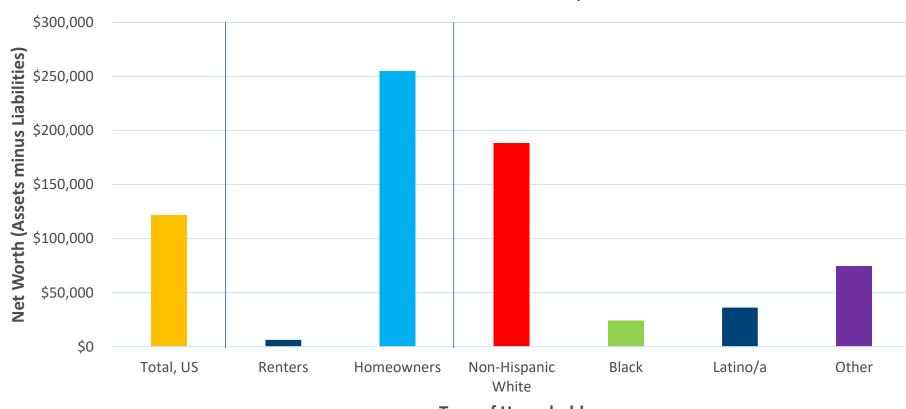
"[R]estrictions should include provisions for the following: ... (g) Prohibition of the occupancy of properties except by the *race for which they are intended*."

-From the FHA Underwriting Manual, 1938, emphasis added





### Impact of the Legacy: The Racial Wealth Gap



Household Median Net Worth, 2019

Type of Household

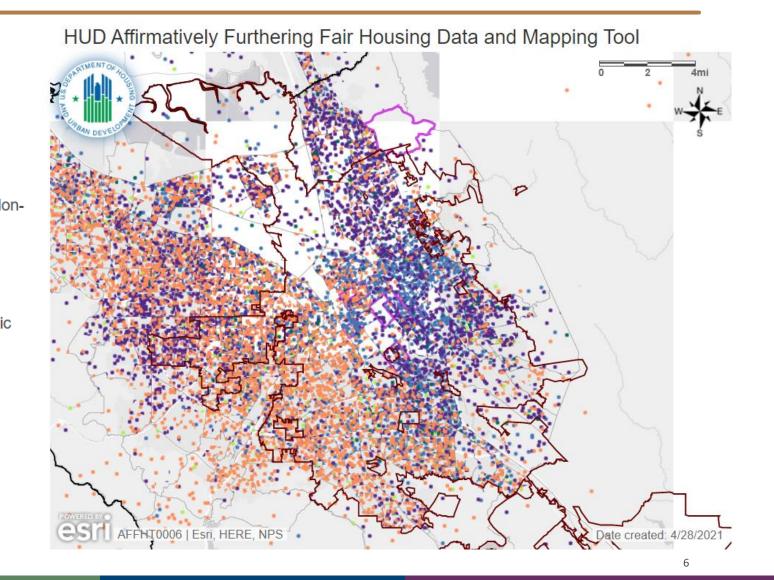


Source: Federal Reserve, 2020







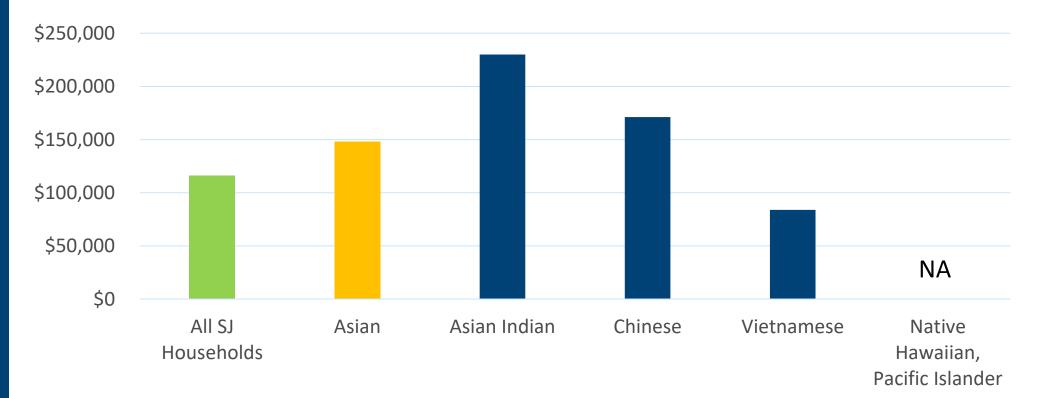


**INVESTING IN PEOPLE** 



### **A Note About Asian and Pacific Islander Data**

Median Household Incomes by Selected API Subgroups, City of San José





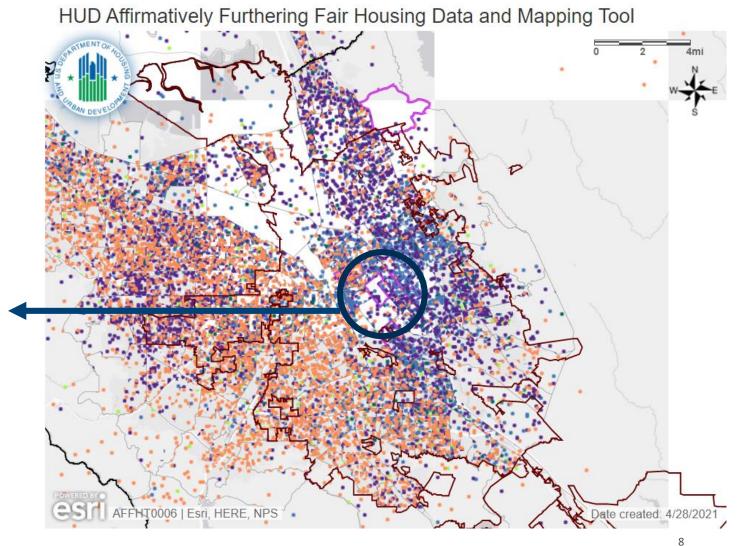
#### Source: 2019 1-Year ACS



## San José has 75% of County's R/ECAPs

## ▲ R/ECAPs

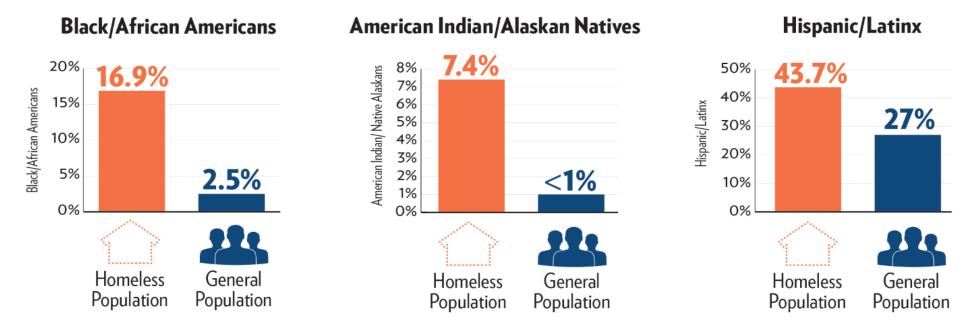
6 Census Tracts in this area are "Racially/ Ethnically Concentrated Areas of Poverty"





## **Homelessness is Disproportionate**

#### Black, Indigenous, and Latino/a households experience homelessness at disproportionate rates



#### Infographic Source: Destination: Home





## **More Key Initial Findings**

- Latino/a and Black households experience disproportionate housing needs
- Displacement disproportionately impacts
  Latino/a and Black residents
- San José's publicly supported housing mirrors the demographics of the city's low-income population

Market discrimination continues to be an issue





#### **Next Steps -**

- Develop draft strategies
- Community meetings
- Update strategies
- Housing & Community
  Development Commission
- NSE & CEDC Committees
- City Council
- Integrate into draft Housing Element



- Summer/fall 2021
- ➡ TBD
- ➡TBD
- ➡TBD
- Early 2022





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