APPENDIX A.

Linking Goals, Policies, and Actions to the Assessment of Fair Housing

To succeed in affirmatively furthering fair housing, jurisdictions should incorporate fair housing throughout the Housing Element. Accordingly, the goals, policies, programs, and actions included in the Housing Element update must respond directly to the demographic patterns, housing burdens, and contributing factors to fair housing issues identified in the Assessment of Fair Housing. Below is an example of how the hypothetical jurisdiction of Bayville could use findings from its Assessment of Fair Housing to inform the commitments made in the Housing Element update.

Fair Housing Issues in Bayville

The Integration and Segregation Patterns section of Bayville's Assessment of Fair Housing reveals that Bayville's racial demographics differ sharply from the region. While the Bay Area was approximately 36% white in 2020, the census data for Bayville shows that the jurisdiction is 60% white. While communities of color are underrepresented in Bayville, the city has sizeable minorities of Asian/Pacific Islander and Hispanic or Latino/a/x/e residents, which each group comprising about 15% of the city. The data also indicates that Bayville has a larger proportion of affluent households than the region and a smaller proportion of lower-income households. A key finding from Bayville's Integration and Segregation Patterns analysis is that Bayville has one of the highest racial dissimilarity index values in the region between white and Hispanic or Latino/a/x/e residents.[45] In other words, one fair housing issue in Bayville is that white and Hispanic or Latino/a/x/e residents generally live in separate, segregated neighborhoods. While white residents live throughout much of Bayville, the vast majority of Hispanic or Latino/a/x/e residents live in one neighborhood, North Bayville. However, Bayville's racial dissimilarity index value for white residents and Asian/Pacific Islander residents is comparable to the regional average and relatively low, indicating that these racial groups typically live in the same neighborhoods.

The Disparities in Access to Opportunity section of Bayville's Assessment of Fair Housing notes that most of Bayville's neighborhoods are High and Highest Resource areas according to the **TCAC/HCD Opportunity Map**, and these areas are predominantly white and Asian/Pacific Islander. Bayville's Hispanic or Latino/a/x/e residents are concentrated largely in the North Bayville neighborhood, which is a Low Resource neighborhood based on the TCAC/HCD Opportunity Map scores.

Bayville's Disproportionate Housing Needs analysis for the Assessment of Fair Housing reveals that apartment buildings and rental housing are concentrated in North Bayville, with many North Bayville residents vulnerable to displacement and experiencing housing cost burden and overcrowding. In contrast, the rest of Bayville is largely owner-occupied single-family homes, and residents in these neighborhoods have low levels of housing need. Consequently, housing needs in Bayville also vary across race, with Hispanic or

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[45] *For more information about the dissimilarity index and other analyses required for the Assessment of Fair Housing, see HCD's AFFH guidance and ABAG's segregation reports.*

Latino/a/x/e residents, who live mainly in North Bayville, experiencing disproportionately high housing needs and displacement risk compared to other racial groups in the city.

Notably, North Bayville is not a racially/ethnically concentrated area of poverty (R/ECAP) according to the federal government's definition, nor is this neighborhood identified as High Segregation & Poverty on the on the TCAC/HCD Opportunity Map. However, the R/ECAP section in Bayville's Assessment of Fair Housing notes that North Bayville is where lower-income residents are concentrated and few white residents live there, while much of the rest of Bayville is a racially concentrated area of affluence that is disproportionately white and wealthy.

Identifying Contributing Factors to Bayville's Fair Housing Issues

In the Identification and Prioritization of Contributing Factors component of the Housing Element's Assessment of Fair Housing, Bayville described how past decisions and current policies have led to the fair housing issues mentioned above. One contributing factor Bayville identified as a cause of issues related to segregation and integration is land use and zoning laws reflecting exclusionary zoning – the designation of neighborhoods as single-family zones with large minimum lot sizes. Most of Bayville is zoned this way, creating neighborhoods dominated by larger, expensive single-family homes inaccessible to lower-income residents and renters.[46] As a result, living in Bayville is not feasible for many in the region, which is reflected in the city's racial and income demographics that differ from the Bay Area as whole. Moreover, Bayville's lower-income residents and renters, who are disproportionately Hispanic or Latino/a/x/e, are concentrated in North Bayville, where less stringent zoning regulations have enabled modest homes on smaller lots as well as some apartment buildings.

Similarly, land use laws and the location of affordable housing are factors contributing to disparities in access to opportunity, as homes affordable to lower-income households are located primarily in the Low Resource neighborhood of North Bayville, while the high opportunity communities in the rest of the city are dominated largely by expensive single-family homes. Bayville's Assessment of Fair Housing notes that another contributing factor to issues related to both R/ECAPs and access to opportunity is a historic lack of public investment in the disproportionately lower-income and Hispanic or Latino/a/x/e neighborhood of North Bayville. North Bayville is cut off from the rest of the city by a freeway and lacks the amenities commonly found throughout the rest of Bayville, such as parks, libraries, and active transportation infrastructure.

One of the main factors identified as contributing to disproportionate housing needs in Bayville is a lack of renter protections. While most homes in Bayville are owner-occupied, the majority of Hispanic or Latino/a/x/e residents in Bayville are renters, and the lack of renter protections leaves these residents unable to advocate for habitability improvements and vulnerable to rent increases causing displacement.

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[46] *For more information on exclusionary zoning and its relationship to racial segregation, see this* [blog post from the Biden-Harris Administration.](#)

Aligning Bayville's Housing Element with the Assessment of Fair Housing Findings

When completing its Housing Element update, Bayville uses the findings from its Assessment of Fair Housing to inform all aspects of its Housing Element, including the Goals, Objectives, Policies, and Actions section. Bayville identifies several overarching goals based on its Assessment of Fair Housing, community outreach, and other analysis required for the Housing Element update. One of Bayville's goals directly reflecting the issues and contributing factors discussed in Bayville's fair housing analysis is "Foster racially and socially inclusive neighborhoods through equitable distribution of investment and growth."

Because Bayville's Assessment of Fair Housing prioritized contributing factors related to the city's restrictive land use regulations, the lack of tenant protections, and the historical lack of proportionate investment in lower-income North Bayville, the City sets the following objectives to implement the aforementioned goal:

- Create a sense of belonging for all communities of color within high opportunity neighborhoods through expanded housing choice.

- Eliminate community displacement within areas vulnerable to displacement.

- Connect people to their neighborhood and resources citywide with numerous, equitable, and healthy transportation and mobility options.

For all of the goals and objectives identified in the Housing Element, Bayville includes a matrix of actions it will take to implement the programs needed to achieve these goals and objectives during the Housing Element period. The matrix also includes information on the agency responsible for the program and action, the timelines for implementation, geographic targeting, and metrics for measuring success. The schedule of actions aligns with the prioritization of contributing factors, frontloading actions that address the highest priorities in the early part of the planning period and committing meaningful city resources to ensure implementation. Below is a sample of some of the information from Bayville's matrix that corresponds to the goal and objectives noted above:

Objective	Program	Actions	Lead Agencies	Timeline	Geographic Targeting	2023-2031 Metrics
Create a sense of belonging for all communities of color within high opportunity neighborhoods through expanded housing choice	Development Incentives to Mitigate Constraints to Affordable Housing Development (Medium Priority)	Adopt an enhanced density bonus with up to 100% bonuses for projects in high opportunity areas with at least 50% affordable units. Establish fee waivers, streamlined ministerial review processes, and reduced parking requirements for 100% affordable projects of any size. Annually monitor in Q4 and review development proposals to determine effectiveness of the new incentives. If entitlements have not been granted for at least 120 affordable units in high opportunity neighborhoods by 2027, provide additional concessions such as exceptions from setback requirements, height limits, and other design standards.	Planning Department	Develop a proposal for development incentives by 2023 and adopt by 2024. Annual monitoring starting in 2025.	Citywide, with additional incentives targeted to high opportunity neighborhoods in South, East, West, and Central Bayville.	Development incentives adopted by 2024. By 2027, approve entitlements for at least 2 projects with at least 50% affordable units in high opportunity neighborhoods, with a goal of producing at least 120 affordable units.
Create a sense of belonging for all communities of color within high opportunity neighborhoods through expanded housing choice.	Rezone Additional Affordable Housing Sites in High Resource Areas (High Priority)	Redesignate and rezone sites in high resource areas and lower-density neighborhoods to create more opportunities for affordable housing. Identify enough sites and zone for enough capacity to accommodate at least 60% of Bayville's lower-income RHNA in these neighborhoods.	Planning Department	Redesignate sites in conjunction with zoning updates to the Planning and Development Code in 2023-2024.	High opportunity and low-density neighborhoods in South, East, West, and Central Bayville.	Sites and capacity for at least 60% of Bayville's lower-income RHNA in high resource areas and lower-density neighborhoods. Rezoning complete by end of 2024.

Objective	Program	Actions	Lead Agencies	Timeline	Geographic Targeting	2023-2031 Metrics
Create a sense of belonging for all communities of color within high opportunity neighborhoods through expanded housing choice.	Housing Mobility to Improve Access to High Resource Areas (High Priority)	Conduct outreach to landlords (including properties with ADUs) in Bayville's high opportunity neighborhoods to expand participation in voucher program and promote awareness of source of income discrimination protections. Generate a list of rental properties (including ADUs) in high opportunity neighborhoods interested in participating in voucher program and update list annually in Q4. Partner with the county's Housing Authority to provide outreach to voucher holders in North Bayville and other low-income neighborhoods and communities of color throughout the county to provide housing search assistance and ensure awareness of housing options in Bayville's high opportunity neighborhoods. Develop a pilot program to provide low-income residents and voucher holders with up to $5,000 in financial assistance for application fees, security deposit, or other move-in costs, with up to $2,500 in additional funding for those moving to high resource areas in Bayville.	Planning Department, County Housing Authority	Begin landlord outreach in 2023 and conduct on ongoing basis. Generate list of housing opportunities for voucher holders by 2024 and update annually. Begin partnership with Housing Authority for outreach and housing search assistance for low-income tenants and voucher holders in 2023 and conduct on ongoing basis. Secure funding for moving cost assistance pilot program by 2025.	Target voucher holders and low-income residents in North Bayville for assistance. Target mobility strategies to housing in high opportunity neighborhoods in South, East, West, and Central Bayville.	Conduct outreach to 50% of all rental properties in Bayville's high opportunity neighborhoods by end of 2024 and contact all properties by end of 2025. List of units available to voucher holders should always have at least 10 units. Provide outreach and housing search assistance to at least 50 low-income tenants and voucher holders annually during planning period. Secure at least $250,000 in initial funding for moving cost assistance pilot program by 2025 and renew as needed. Assist 15 low-income tenants and voucher holders annually with moving to Bayville's high opportunity neighborhoods between 2025 and 2031.

Objective	Program	Actions	Lead Agencies	Timeline	Geographic Targeting	2023-2031 Metrics
Eliminate community displacement within areas vulnerable to displacement.	Preservation of Unsubsidized Affordable Housing (Medium Priority)	Generate a list of older multi-family rental properties for potential acquisition/rehabilitation and conversion to deed-restricted affordable housing. Proactively monitor the list and work with property owners and affordable housing providers to determine ways to preserve the units as affordable. Secure funding from CDFIs, BAHFA, CDBG, and/or City's general fund to assist affordable housing providers with acquisition, rehabilitation, and conversion to permanently affordable housing.	Planning Department	Generate list of properties by 2025 and update annually in Q4. Secure initial funding for acquisition/rehab by 2027. Seek additional funds annually thereafter.	North Bayville	At least 0.25 FTE dedicated to new preservation program by 2026. At least $1 million in initial funding secured or leveraged by 2027 for acquisition/rehab of unsubsidized affordable housing. Preserve at least 4 properties over 8 years, with a goal of preserving at least 50 units for lower-income residents.
Eliminate community displacement within areas vulnerable to displacement.	Tenant Protections (High Priority)	Complete a community engagement process that prioritizes renters in North Bayville and leads to recommendations to City Council for ordinances related to just cause eviction, rent stabilization, and/or anti-harassment. Develop a funding plan to implement and enforce the new protections, with potential sources including but not limited to fees assed on owners of protected units, CDBG funds, and the City's general fund.	Planning Department, City Attorney	Procure community engagement consultants by end of 2023. Present recommendations at City Council study session by mid-2024. Present draft ordinance(s) for Council adoption by mid-2025. Present funding plan to City Council by end of 2025.	Citywide; with community engagement focus in North Bayville	Community Advisory Panel with majority North Bayville residents established by early 2024. Ordinance(s) adopted by 2025. Funding plan for implementation of new ordinance(s) adopted by early 2026. Implementation revenue secured by end of 2026.

Objective	Program	Actions	Lead Agencies	Timeline	Geographic Targeting	2023-2031 Metrics
Connect people to neighborhood amenities and resources citywide with equitable and healthy transportation and mobility options.	Funding Neighborhood Resources and Leadership in North Bayville (High Priority)	Prioritize North Bayville in investments to improve walking and bike infrastructure, transit service, parks, streetscape, and neighborhood amenities. Support community groups in North Bayville with funding and technical assistance to catalyze neighborhood leadership. Meet regularly with neighborhood groups in North Bayville to discuss budget prioritization, planning, and implementation for infrastructure projects. Recruit North Bayville residents for seats on boards and commissions that have decision making authority for land use policies and infrastructure spending.	Planning Department, Public Works	Include funding for neighborhood groups in 2023-2024 budget and renew annually. Recruit North Bayville residents for commissions and boards beginning in 2023 and continue efforts annually. Determine priorities for North Bayville infrastructure projects by 2024. Commence first infrastructure improvements in North Bayville by 2025.	North Bayville	At least 25% of public infrastructure funds used for projects in North Bayville between 2025 and 2032. At least $50k in grants to community groups in annual budget beginning in 2023-2024. Every city board and commission has at least 1 North Bayville resident by 2025.