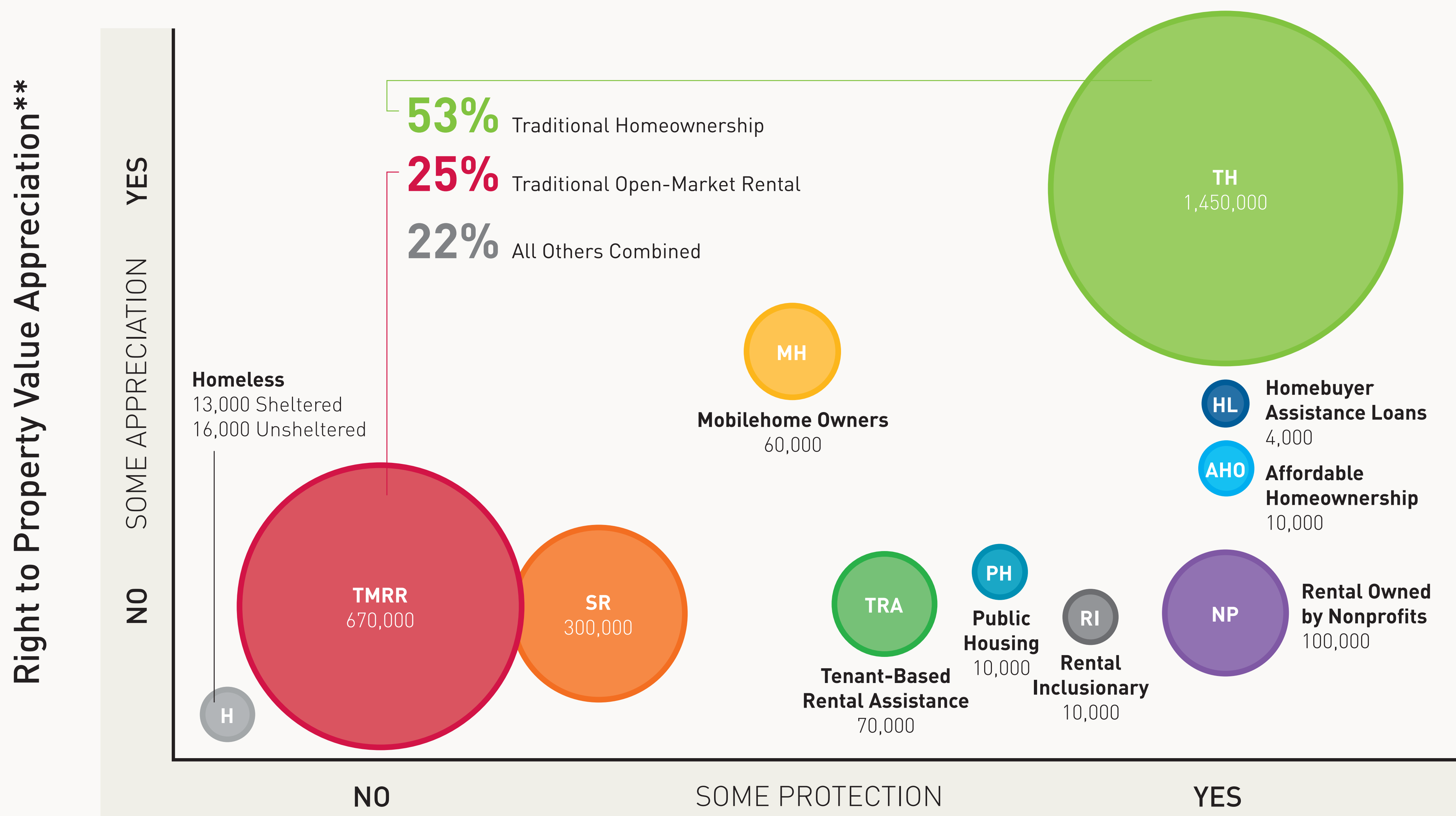




Bay Area Housing Protections

About **half of Bay Area residents live in homes that they own** and therefore have a “right to remain.” They also are not at risk of eviction or sudden cost increases, and retain any increase in the value of their home over time. About **a quarter of Bay Area residents rent market rate units** and have many benefits such as safety, mobility, and good location — but they do not build equity and may be at risk of displacement. The **remaining Bay Area residents live in a wide range of market-rate housing** that offers degrees of displacement protection and/or equity formation.

Bay Area Households by Type of Resident Protections



* Protection from eviction without cause and displacement due to housing cost increases
 ** As land values in the community rise or fall, the owner may gain (or lose) personal wealth

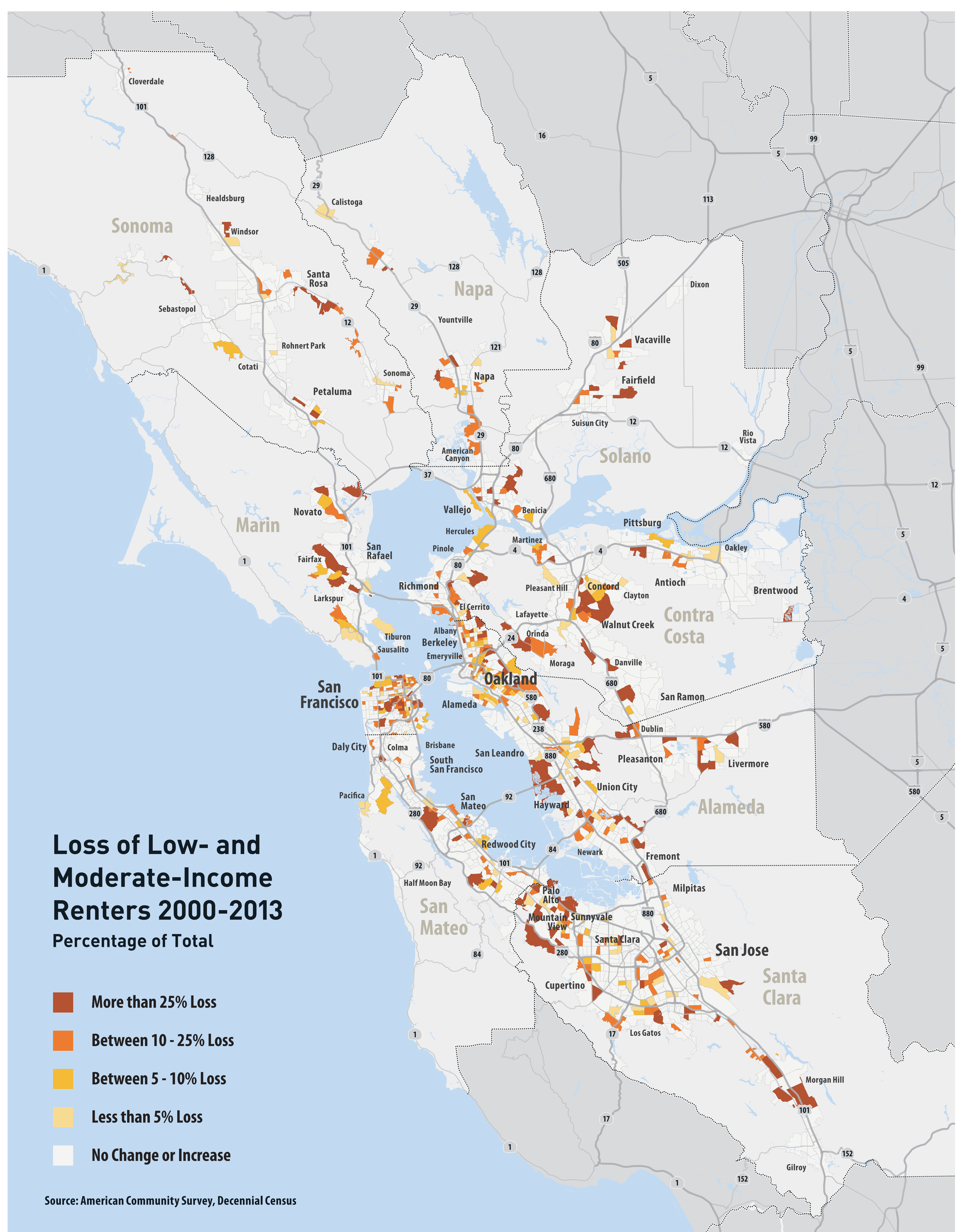
- TH Traditional Homeownership** Traditional homeowners who have a “right to remain” (they cannot be evicted or experience sudden housing cost increases) and have a “right to retain” most of the increase in their property’s value.
- TMRR Traditional Market Rate Rental** are renters that rent market-rate apartments and do not have a “right to remain” in their property or a “right to retain” its increase in value.
- SR** A range of local controls on rent increases and/or eviction are in place in **Stabilized Rental** mobile home parks and cities (San Francisco, Oakland, San Jose, Berkeley, Hayward, East Palo Alto and Los Gatos).
- NP Rental Owned by Non Profits** conventionally refers to apartment complexes built and operated by non-profit housing organizations or private landlords, using local, state and federal subsidies, and/or philanthropic donations.
- TRA** The most prevalent kind of **Tenant-Based Rental Assistance (TBRA)** is the federal Housing Choice Voucher (or Section 8) program administered by city or county housing authorities.
- MH Mobilehome Owners** own the mobile home while leasing their pad (parcel) from the private owner of the park. Some parks are resident-owned or rent-stabilized or both.
- AHO Affordable Homeownership** category includes (in order to number of units): inclusionary programs (OBMR), Limited Equity Housing Coops (LEHC), Habitat for Humanity (HfH), Community Land Trusts (CLT), and resident-controlled mobilehome parks.
- PH Public Housing** is owned and operated by city or county housing authorities.
- RI Rental Inclusionary** homes result from developers of rental properties being required to place price controls on a portion of the new homes.
- HL Homebuyer Assistance Loans** provide income-qualifying households favorable terms on loans to help them buy into the traditional homeownership market; in exchange, typically any appreciation realized is split between the homeowner and the sponsoring public agency or non-profit.
- H Homeless** refers to the number of sheltered and unsheltered homeless people in the Bay Area as identified by point-in-time homeless counts This graphic does not include Bay Area residents living in monasteries, dormitories, assisted living or skilled nursing facilities, jails or prisons.
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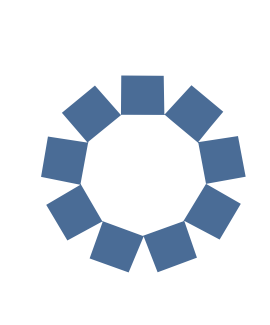
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Loss of Low- and Moderate-Income Renters 2000-2013

The region's lack of affordable housing production, rising rents, and lack of housing in job-rich areas have each contributed to the present displacement crisis, which is impacting all nine counties in the Bay Area.



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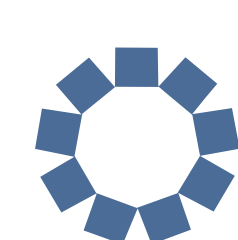
Bay Area Population, Income, Employment, and Housing

County	POPULATION	INCOME/EMPLOYMENT	HOUSING
ALAMEDA	1.6M Residents 73% Increase since 1960	\$72,399 Median family income 7.4% Unemployment rate	\$1,829 Average rent \$570,000 Median home price 53% Percentage of renters paying more than 30% of income for housing in 2013
CONTRA COSTA	1.1M Residents 166% Increase since 1960	\$79,100 Median family income 7.4% Unemployment rate	\$1,563 Average rent \$435,000 Median home price 55% Percentage of renters paying more than 30% of income for housing in 2013
MARIN	256,000 Residents 74% Increase since 1960	\$97,000 Median family income 5% Unemployment rate	\$2,204 Average rent \$838,000 Median home price 56% Percentage of renters paying more than 30% of income for housing in 2013
NAPA	139,000 Residents 111% Increase since 1960	\$70,900 Median family income 6.3% Unemployment rate	\$1,539 Average rent \$470,100 Median home price 55% Percentage of renters paying more than 30% of income for housing in 2013
SAN FRANCISCO	837,000 Residents 13% Increase since 1960	\$77,500 Median family income 5.7% Unemployment rate	\$3,105 Average rent \$975,000 Median home price 45% Percentage of renters paying more than 30% of income for housing in 2013
SAN MATEO	745,000 Residents 68% Increase since 1960	\$91,300 Median family income 5.4% Unemployment rate	\$2,367 Average rent \$836,500 Median home price 50% Percentage of renters paying more than 30% of income for housing in 2013
SANTA CLARA	1.9M Residents 191% Increase since 1960	\$92,000 Median family income 6.8% Unemployment rate	\$2,213 Average rent \$725,000 Median home price 48% Percentage of renters paying more than 30% of income for housing in 2013
SOLANO	424,000 Residents 215% Increase since 1960	\$63,500 Median family income 8.4% Unemployment rate	\$1,200 Median monthly rent \$293,000 Average rent 56% Percentage of renters paying more than 30% of income for housing in 2013
SONOMA	490,000 Residents 232% Increase since 1960	\$61,000 Median family income 6.7% Unemployment rate	\$1,444 Average rent \$433,250 Median home price 58% Percentage of renters paying more than 30% of income for housing in 2013

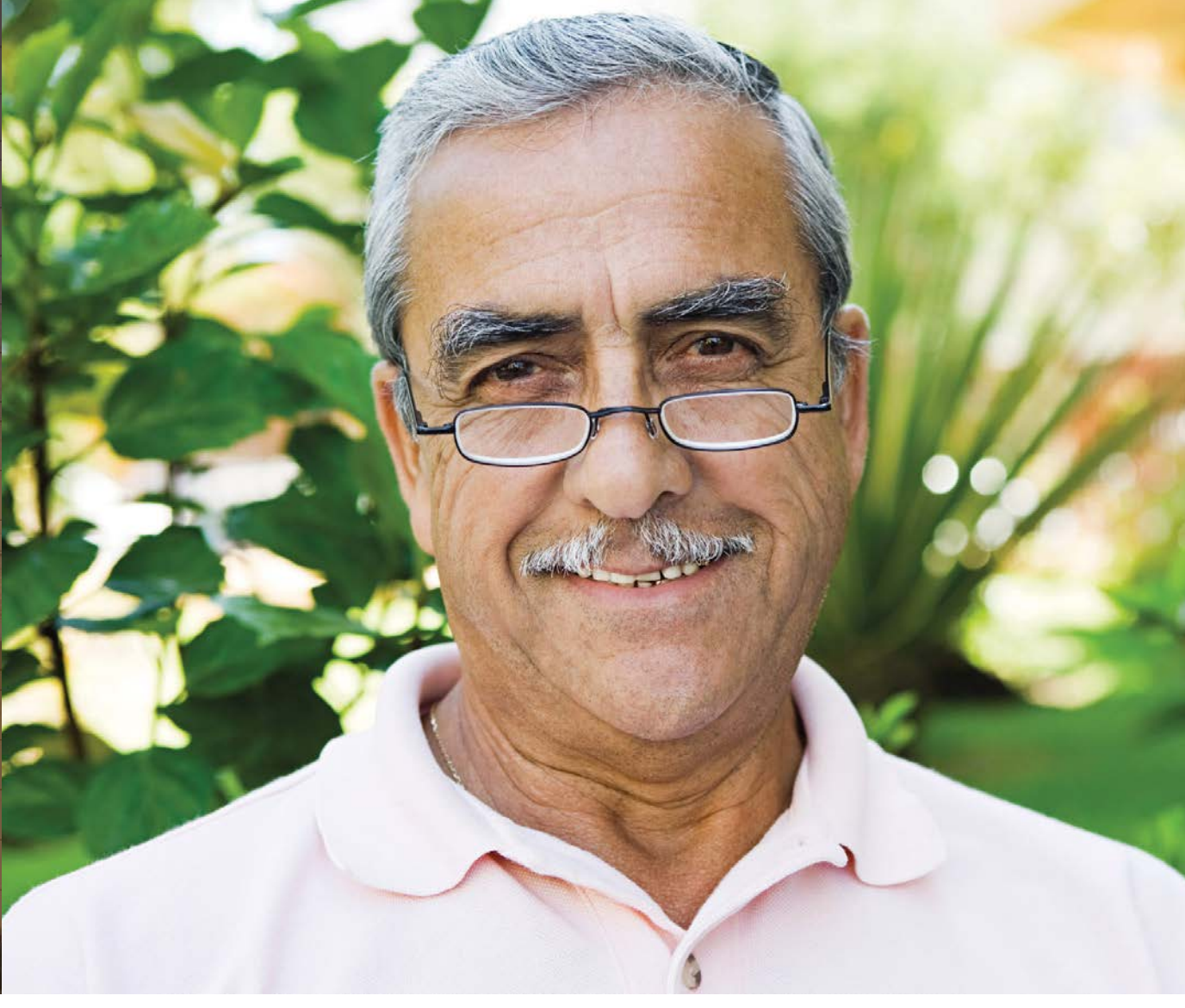
Source: Rental Data from RealFacts, US Census American Communities Survey 2010-2014 5 year Selected Housing Characteristics, and MTC.



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Bay Area Housing by the Numbers

10:1

From 2009-2014, the San Francisco Bay Area added 480,000 private-sector jobs and only around 50,000 housing units, or a 10:1 housing-jobs ratio.

57%

From 2007-2014, Bay Area jurisdictions issued permits for 57% of the overall Regional Housing Need Allocation (RHNA).

99%

From 2007-2014, Bay Area jurisdictions met 99% of their housing need for above-moderate income housing.

28%

From 2007-2014, Bay Area jurisdictions met just 28% of their total housing need for low- and very-low income households. The region also met only 28% of its moderate income housing need.

100K

Number of affordable units with deed-restrictions (cost-controlled) across the Bay Area.

Half

In 2013 and 2014, a little over half of the region's permitted housing units were located in Priority Development Areas (PDAs).

\$2,062

Average rent in the Bay Area in 2014.

48%

Percent of renters paying 30% or more of their income in housing costs in 2014.

\$80K

Median income of a family in the Bay Area in 2013.

Source: CA Economic Development Department, CA Department of Finance, ABAG Regional Housing Need Allocation Performance Report 2007-2014, ABAG Survey of Bay Area Jurisdictions 2014-2015, RealFacts Data, US Census American Communities Survey 2005-2013 and 2010-2014, and California Housing Partnership Corporation At-Risk Housing Database.





We Want to Hear From You!

What strategies do you think can increase housing affordability and decrease displacement risk in your neighborhood?

What measures can do the same across multiple jurisdictions in the Bay Area, which range from rural and suburban to dense urban?