Housing Affordability and Displacement in District 1

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INTRODUCTION

Housing affordability has become a major issue in District 1. Cities like Pleasanton, Livermore, and Fremont are facing rising housing costs that are forcing many long-time residents and working families to leave the communities in which they live, work, and contribute to. Over the past several years, District 1 has experienced rapid population growth and an increased demand for housing. Job growth and highly rated school districts in the area have caused higher income residents to move to cities like Pleasanton, Livermore, and Fremont. However, housing development has not kept up with the population increase because of the drastic change along with zoning limits, high construction costs, and limited available land. As a result, home prices and rents have risen faster than wages, making it difficult for lower and middle income residents. Many teachers, senior citizens, service workers, and families haven't been able to afford housing, causing them to move farther away. This has led to longer commutes, increased traffic, and community instability. This issue greatly affects District 1 because of the many policies that haven't been able to keep up with the demographic increase. If affordability is not addressed, economic diversity will decrease and so will the strong community that has been built over time.

DISPLACEMENT

Thousands of low-income people in Pleasanton, Livermore, and Fremont are being forced to move out of their homes and communities due to unaffordability. This is also true for large families, individuals with special needs, and people with disabilities, leading them to lose access to services when they don't have adequate housing. Besides displacement, homelessness has increased due to expenses that people cannot afford. There aren't enough resources for homeless individuals in District 1, causing them to relocate to cities far away from the life they've built. Since housing construction has not kept up with demand, lower-income residents will likely keep facing displacement unless more affordable housing is built for people with special needs, including large families, people with disabilities, and those at risk of homelessness. Without more affordable apartments in Dublin, Livermore, and Pleasanton for lower-income residents, displacement will likely keep happening, and it may be harder for these communities to stay in the area. A local preference for housing can help make sure lower-income residents from different racial backgrounds have a fair chance to access housing. ReImagine states that "Displacement also harms society as a whole by increasing metropolitan segregation and inequality, which contributes to poorer health outcomes for all." This causes entire regions to become more divided and unequal. Fewer resources will be fairly distributed between individuals, which creates less opportunity for those who need it the most. When people are displaced, entire neighborhoods and communities become separated by income, inequality gets worse, and this affects the entire area

CAUSES OF AFFORDABILITY

The issue of supply and zoning is one of the most distinct problems in facing the challenge of housing affordability. The Regional Housing Needs Allocation (RHNA) is responsible for determining how many new housing units each city and county must plan for over a set amount of time. The state is in charge of calculating how much housing California needs overall and then breaks that number down to regions and eventual individual cities. Every city develops Land-use plans, called Housing Elements, that are used to update zoning to make sure they have enough land and policies in place to reach the quota of units needed. The state sets mandates without making sure that cities have the money to make units affordable. The

RHNA number is broken down into four income categories: extremely low, very low, low, and moderate/above- moderate. Fixing the issue of the lower- income tiers places a heavier burden on the city because of the unprovided finances needed to meet their needs. If cities don’t adopt an accommodating Housing Element, they are in risk of losing eligibility for certain grants which adds more pressure to the situation.

Ending Homelessness

Permanent supportive housing	0-15% AMI	4,195 units
Medically frail individuals	0-15% AMI	3,190 units
New shelter/ interim housing beds	N/A	2,200 units

Total: 17,455 units

RHNA Low-Income Units

Extremely low-income + operations subsidy	0-30% AMI	15,960 units
Very low- income	31-50% AMI	7,646 units
Low- income	51-80%	13,591 units

Total: 37,197 units

Severely Cost Burdened

Extremely low-income + operates subsidy	0-30% AMI	33,015 units
Very low-income	31-50% AMi	15,174 units
		Total: 47,108 units

Sum Total: 107,000 units

*Sum total reflects rounding and some overlap between categories. Source: Alameda County 10-Year Housing Strategy (2025). The table covers 3 of the plan's main goal areas. AMI (Area Median Income) is the midpoint income for a region which is used to sort households into affordability tiers. In Alameda County, 0–30% AMI means a family of four earning under ~$48,000/year. Operations subsidy is ongoing government funding that keeps units affordable after construction, since rent from extremely low-income tenants doesn't come close to covering building costs.

California has underproduced housing every year for 40 years, and market-rate construction alone isn't closing the gap because developers build for profit, not affordability. Although the average household income in Fremont is $180,000, the city still faces a major homeless problem. According to ABC7 news, “the vast majority of the unhoused are white and African Americans, even though 64% of Fremont's general population is Asian”. Many argue that the issue is a direct cause of the changing job market which has been shifting towards tech and engineering. Silicon Valley remains the heart of the business, causing a working class community, car manufacturing plants and really working class, [to] become unaffordable” (Vivian Wan, CEO of Abode Services which operates an emergency shelter in Fremont -

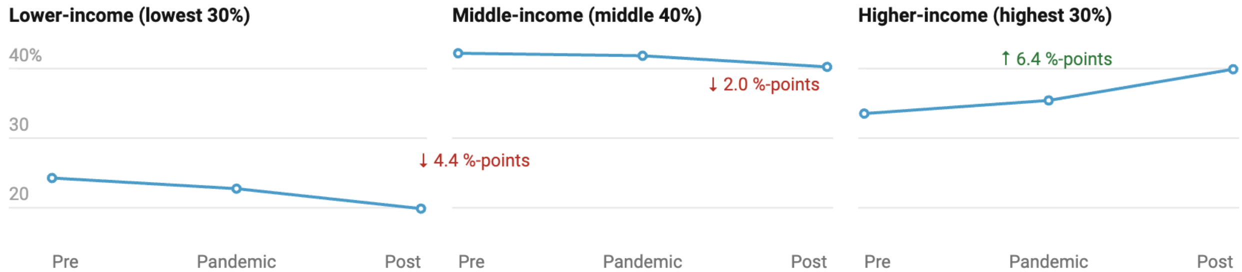
ABC7). Local churches and shelters in the navigation center behind City Hall have provided emergency shelter for individuals and families that are struggling. Instead of the proposed removal of facilitated homeless camps, the city needs to work to meet their 13,000 unit goal at the rate that is needed by citizens so people don't need to stay in subsidized housing programs or shelters.

On the other hand, Livermore and Pleasanton have aimed to build thousands of new homes by 2031. The Pleasanton Weekly states that, "The upward trend of building permits issued last year reflects improving market conditions and the city's support via streamlined permitting, updated zoning and specific plan implementation". Although movement is happening, the issue of supply and zoning still stands with single-family only zoning, minimum lot sizes, parking requirements, and slow permitting.

The gap between wages and housing costs is another major driver of unaffordability in District 1. Even households with steady incomes are finding it harder to keep up as housing prices rise faster than paychecks. Like stated earlier, The Tri-Valley in particular has seen a shift toward a tech and engineering-dominated job market, which has driven up the cost of living while leaving behind working-class residents who don't work in those industries. A survey of Alameda County residents found that 76% said rising housing prices are negatively impacting their household, and 52.9% are strongly considering leaving the county entirely because of housing costs. Most new units are priced for above-median income households, meaning the people who need relief the most are the least likely to benefit from new development. *As shown in the tables below

Californians are increasingly leaving from wealthier areas

Shares of California exits by income of the departure neighborhood



In this chart we define "lower-income" to include the bottom 30% of census tracts by per-capita income (for these deciles: $18,673, $24,316, and $29,173). "Middle-income" includes the middle 40% of tracts (for these deciles: $34,117, $39,798, $45,875, and $53,111). "Higher-income" includes the top 30% of tracts (for these deciles: $63,032, $77,848, and $109,546). Time periods are 2016-19 (Pre), 2020-22 (Pandemic), and 2023-25 (Post).

Chart: California Policy Lab • Source: California Policy Lab analysis of UC Consumer Credit Panel (UC-CCP) data. • Get the data • Embed • Download image • Created with Datawrapper

California exiters are financially weaker than their neighbors

Average characteristics of movers and non-movers from the same neighborhoods

	CA exiters	Their CA neighbors	Difference
Credit score	688	705	-17 pts
Student debt	$10,990	$5,481	+$5,508
Auto loans	$6,101	$5,772	+$329
Credit card utilization	25.0%	21.4%	+3.6 %-pts
Homeowner?	22.7%	33.6%	-10.9 %-pts
Age	41.6	48.8	-7.2 yrs

The data come from comparing the average characteristics of out-of-state movers and non-movers who lived in the same neighborhood (Census tract) in California. We re-weight these differences by the number of movers from each neighborhood so that the reported data reflect the characteristics of the average mover. The sample consists of people in the UC-CCP between 2016 and 2025 who resided in a California neighborhood with at least one out-of-state mover and one non-mover in a given quarter. Student and auto debt levels are inflated to 2025Q4 dollars.

Table: California Policy Lab • Source: California Policy Lab analysis of University of California Consumer Credit Panel (UC-CCP) data. • Get the data • Embed • Download image • Created with Datawrapper

*Source: California Policy Lab- Priced Out: Relocation Amidst California's Affordability Crisis

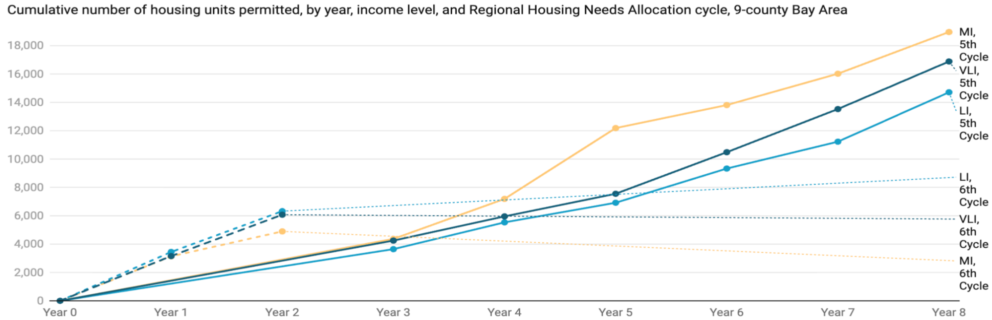
Even residents who are currently housed struggled to stay in that position. A study of average characteristics of movers and non-movers from the same neighborhood (seen in the table below) proves that people who are forced to leave California are in worse debt and have lower credit scores compared to their neighbors who "have 16% (or 3.6 percentage points) higher rates of credit card utilization, which suggests that their credit cards are more maxed out.” When housing costs take up the majority of a household's income, there is little to no financial buffer left for emergencies like job loss, medical bills, or unexpected rent increases. This is especially dangerous for renters, who have less legal protection and can be displaced quickly. Without stronger tenant protections and emergency assistance programs, households that are barely keeping up are one setback away from losing their housing entirely.

CURRENT POLICIES AND SOLUTIONS

Pleasanton, Livermore, and the wider Bay Area have housing policies and affordable housing programs, but the region still faces a large gap between the number of affordable homes available and the number of low-income households that need them. For example, District 1 has affordable housing policies like Measure W and the 6th Cycle Housing Element in place to help create new homes and improve tenant protections. However, they haven’t been able to keep up with a housing shortage that has built up over the years. The district still needs more affordable homes and low income households are still spending more than half of what they earn on rent.

The Bay Area has permitted more below market housing units compared to the early years of the previous Regional Housing Needs Allocation cycle, but these totals still fall far below affordable housing needs.

Cumulative number of housing units permitted, by year, income level, and Regional Housing Needs Allocation cycle, 9-county Bay Area



VLI = Very Low Income; LI = Low Income; MI = Moderate Income. For the 5th RHNA cycle, Year 1 is 2015; for the 6th cycle, Year 1 is 2023. Data for 2015-2017 is aggregated, and there is no available annual data for those years. Above Moderate Income housing permits are excluded from the chart because there were far more of them than permits at other income levels, which makes the chart hard to read.

Source: Bay Area Equity Atlas analysis of Annual Progress Report data from the California Department of Housing and Community Development and the Housing Readiness Report. • Get the data • Created with Datawrapper

The Bay Area Equity Atlas report shows the Bay Area produced too few affordable homes between 2015 and 2022. Instead of focusing on increasing affordability, priority is placed on housing policies, zoning changes, planning rules. Current policies do not go far enough to address affordable housing needs and the housing policies do not match the level of need. Too many programs leave many lower-income residents unhelped as policy efforts have not kept pace with rising housing costs. Overall, existing policies are not strong enough to prevent displacement.

To close this gap and stop displacement, the district should treat affordable housing as a basic need, just like roads or schools. The district could create local housing funds using steady money sources like commercial fees. It should also change zoning and approval rules when cities are falling behind on housing goals. The district should help buy and protect older, cheaper apartment buildings before investors make them more expensive. What this could look like is allowing more housing units near transit or in commercial areas, requiring some affordable units in new developments, using housing plans and legal actions to meet housing rules, and making it easier to build mixed-income housing. By building housing faster, keeping funding stable, and protecting affordable homes, the district can help more people stay in their communities.

CONCLUSION AND ANALYSIS

In conclusion, housing affordability is one of the biggest challenges facing District 1. Pleasanton, Livermore, and Fremont have all seen rising housing costs, displacement, and a growing gap between wages and housing prices. Current policies and housing goals have helped, but they have not been enough to meet the actual need for affordable housing. The problem is not just a lack of housing, but a disconnect between the housing being built and the people who need it most. Many new homes are still too expensive for lower-income residents, which means displacement will continue unless stronger action is taken. To protect working families, seniors, and long-time residents, District 1 needs more affordable housing, better zoning changes, and steady funding for housing programs. If District 1 does not act now, more families and workers will continue to be pushed out of the communities they helped build.

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