



2023-2031

HOUSING ELEMENT

Town of Danville

Appendix D-1

Part One: Affirmatively Furthering Fair Housing



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1. Introduction

The United States' oldest cities have a history of mandating segregated living patterns—and Northern California cities are no exception. The Association of Bay Area Governments (ABAG), in its recent Fair Housing Equity Assessment, attributes segregation in the Bay Area to historically discriminatory practices—highlighting redlining and discriminatory mortgage approvals—as well as “structural inequities” in society, and “self-segregation” (i.e., preferences to live near similar people).

Researcher Richard Rothstein's 2017 book *The Color of Law: A Forgotten History of How Our Government Segregated America* chronicles how the public sector contributed to the segregation that exists today. Rothstein highlights several significant developments in the Bay Area region that played a large role in where the region's non-White residents settled.

Contra Costa County

The City of Richmond in Contra Costa County is used in Rothstein's book to discuss the Federal government's role in intentionally segregating residents of color in the area both in housing and in employment opportunity. Segregated development patterns in Richmond in the 1940s during the war, and afterward in the 1950s, is not unique to Contra Costa County. However, the county provides a poignant example of the types of discriminatory actions that would shape the housing landscape throughout the nation for decades to follow.

According to Rothstein, the shipyards and war industries that occupied the coasts in Richmond attracted a population boom. During the 1940s, industry was forced to allow people of color to work in traditionally White occupations due to labor shortages that accompanied the war. As a result of the population boom, the Federal government built public housing to support the shipyards and industries that supplied the war. Housing developments constructed by the government were explicitly segregated by race.

The federal government stepped in to provide low-interest loans for White families to purchase homes and financed the mass development of for sale housing for White residents in a suburb of Richmond. By 1950, three out of four Black households lived in government funded public housing and others were forced to double up. According to Rothstein, an estimated 4,000 Black residents were living in makeshift shacks, barns, or tents. White residents were offered mortgages and new homes while Black residents were corralled in public housing projects in the city in an early example of de jure segregation.

After the war, White troops returning from war were offered mortgages through the Veterans Administration that required low or no down payments and low interest. These same benefits were not available to returning veterans of color. Contra Costa County continued to develop suburbs surrounding cities that are characterized by large lots and 3- and 4-bedroom homes and office parks—areas that were not accessible to persons of color because of direct housing discrimination as well as economic gaps. These early acts of segregation remain evident in the demographic and economic composition of the region today.

Danville

The present-day town was first inhabited by the Bay Miwok Indians. The town was settled by Daniel and Andrew Inman in the mid-1850s. Settlers who came to Danville primarily raised cattle, grazed sheep, and grew wheat, onions, and barley. Mission San Jose also used the present-day town as grazing land. Prior to the cession of California to the United States, the Government of Mexico allowed citizens to receive grants for land through a nominal fee. The town was part of a land grant called Rancho San Ramon.

In 1982, residents in Danville voted to incorporate their community and have a more direct role in “[shaping] future changes more directly.” This sentiment has continued to shape Danville's growth.

The private sector contributed to segregation through activities that discouraged (blockbusting) or prohibited (restrictive covenants) integrated neighborhoods. For example, in the City of San Mateo, David Bohannon, developer of the Hillsdale neighborhood following World War II, when housing was in short supply, recorded deeds that specified that only “members of the Caucasian or White race shall be permitted” to occupy sold homes—the exception being “domestics in the employ[ment] on the premises.”² This practice was the norm at the time, since the federal government refused to insure large-scale single-family developments throughout the country, unless they specifically prohibited non-Whites from purchasing the new single-family homes. Henry Doelger in Daly City, as well as Bohannon in San Mateo, both developed large tracts of single-family homes with racially-based restrictive covenants.

Housing in the San Ramon Valley, including Danville, historically consisted mainly of single family homes located in subdivisions or rural residential areas. The amenities of the area, including attractive building sites, scenic qualities, available public services and utilities, and access to employment centers supported such development. With the construction of the Bay Bridge in 1936 and the Caldecott Tunnel in 1937, central Contra Costa County became accessible to the large and growing employment centers in San Francisco and other parts of the Bay Area. A significant amount of residential development began to occur in the San Ramon Valley during the late 1940s. The first large residential subdivisions in Danville occurred during this period. Developments such as Montair and Cameo Acres were built (both beginning in the late 1940s and early 1950s), and the water and sewer districts extended the Town’s boundaries, even though the Town was not incorporated until 1982.

Although the specific developers of subdivisions in Danville may not be known, considering they were developed around the same time as those by Bohannon and Doelger, it is likely that they also needed to comply with federal rules in order to receive insurance such developments. There continue to be restrictive covenants in some Danville homeowner associations, even though they are no longer enforceable.

During the 1970s, major changes began to occur. Large new developments were planned, including Blackhawk and the Bishop Ranch Business Park. The intensity of development and its associated pressures on existing residential and commercial areas led to increased concern among Danville residents about unforeseen and unwanted change. These concerns led to a successful effort to incorporate Danville in 1982. Following incorporation, the Danville General Plan was adopted from the San Ramon Valley Area General Plan, adopted by Contra Costa County in 1977. It was then revised in 1987 to integrate technical studies, General Plan Amendments, Special Study Area Plans, implementing ordinances, and design guidelines prepared by the Town since the 1982 General Plan was adopted.

The Town’s first Housing Element, adopted in 1985, sought to expand on the successes of earlier County planning efforts, incorporating more specificity into how housing development would occur over time. Notable in the State’s review letter was the comment:

We recognize that as a new City, Danville is in the process of establishing systems which will accommodate future growth. It appears that at the present time, development fees are high relative to other Bay Area communities. Of equal concern is the relatively low proportion of land zoned for multi-family use in Danville. Both of these factors can greatly affect the amount of development that can occur in a community, particularly the creation of housing units affordable to low- and moderate-income households.

In response, the Housing Element Incorporated a broad range of policies intended to both expand the supply of multifamily housing and preserve existing units:

Policies

- Protect existing residential areas from intrusion of
- Incompatible land uses and disruptive traffic.
- Encourage property owners to maintain and improve their property.
- Provide and adequate level of public services and facilities to meet the needs of all residential areas, both new and existing.

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- Minimize development in environmentally sensitive areas and in areas of geologic and soil instability.
 - Discourage “skip” development, which can require costly and unnecessary extension of public facilities and can result in premature urbanization of rural areas or growth pressures in inappropriate locations.
 - Promote the development of a permanent stock of housing near the Town center, accessible to elderly and handicapped people.
 - Encourage the mix of residential with non-residential uses, where these can be integrated and well-planned to ensure compatibility.
 - Encourage “infill” development of vacant parcels for residential use, in order to make most efficient use of available public facilities and infrastructures.
 - Promote a variety of residential densities and housing types, no as to accommodate a variety of household types, sizes, income levels, age groups and life styles.
 - Promote the use of innovative designs, materials and construction methods that offer promise of nesting a wider spectrum of housing needs, particularly for low and moderate-income households.
 - Permit the highest residential densities near transportation nodes and town centers and along arterial roadways.
 - Minimize residential development in environmentally sensitive areas and on land which contains active earthquake faults and other hazardous conditions.
 - Encourage non-profit and limited-profit housing development, in order to help meet the needs of low- and moderate-income people.
 - Seek added resources, such as new programs that may become available from federal and state agencies, to help expand housing opportunities for low- and moderate-income people.
 - Actively cooperate with other local governments, with regional and state agencies, and with private organizations, in efforts to expand housing options, especially for low- and moderate-income people.
 - Promote the restoration and maintenance of residential structures of architectural or historic merit.
 - Encourage developers to use energy-efficient housing designs, materials and techniques.
 - Seek to eliminate all forms of housing discrimination based on arbitrary or illegal criteria and assist in resolving problems and conflicts that may result from perceived discrimination.
 - Preserve and maintain the Town’s limited supply of multi-family rental housing, particularly insofar as it helps meet the need for housing affordable to low- and moderate-income people.
 - Permit “factory-built” and “manufactured” housing, as defined by state law, built to current state or federal standards and placed on permanent and secure foundations, in all residential areas, subject to the sane local regulations as conventionally built housing, and seek to increase opportunities for multi-family housing development.
 - Preserve areas designated for multi-family density from conversion to office or commercial use.
 - Use redevelopment tax increment funds for housing in cooperative ventures with private and non-profit developers, to increase the supply of housing affordable to low- and moderate-income people.

Actions

- Review and revise the Town’s General Plan, as appropriate, to achieve consistency between the Housing Element and each other element of the Plan.

2. Report Content and Organization

This Affirmatively Furthering Fair Housing (AFFH) Assessment, or AFFH, follows the April 2021 State of California State Guidance for AFFH. The study was conducted as part of the Contra Costa County Collaborative (“C4”), which assisted in the compliance with AFFH requirements for many County jurisdictions. It was supplemented by analysis conducted in the Housing Element Update by Diana Elrod Consulting and Root Policy Research.

The references to statistics for the County or region as a whole were excerpted from the Contra Costa County Regional Assessment of Fair Housing, also conducted by the C4 group, and it is included in its entirety as an attachment.

The report sections include:

- **Primary Findings, Contributing Factors, and Fair Housing Action Plan** identifies the primary factors contributing to fair housing challenges and the plan for taking meaningful actions to improve access to housing and economic opportunity.
- **Fair Housing Outreach Capacity and Enforcement** reviews lawsuits/enforcement actions/complaints against the jurisdiction; compliance with state fair housing laws and regulations; and jurisdictional capacity to conduct fair housing outreach and education.
- **Integration and Segregation** identifies areas of concentrated segregation, degrees of segregation, and the groups that experience the highest levels of segregation.
- **Access to Opportunity** examines differences in access to education, transportation, economic development, and healthy environments.
- **Disproportionate Housing Needs** identifies which groups have disproportionate housing needs including displacement risk.

Attachments:

- ABAG and UC Merced’s analysis of segregation in Danville. Several indices were used to assess segregation in the Town and determine how Danville differs from patterns of segregation and integration in the region overall.
- Summary of key State laws and regulations related to mitigating housing discrimination and expanding housing choice.
- Contra Costa County Regional Assessment of Fair Housing.

3. Overview of AB 686

In January 2017, Assembly Bill 686 (AB 686) introduced an obligation to affirmatively further fair housing (AFFH) into California state law. AB 686 defined “affirmatively further fair housing” to mean “taking meaningful actions, in addition to combat discrimination, that overcome patterns of segregation and foster inclusive communities free from barriers that restrict access to opportunity” for persons of color, persons with disabilities, and other protected classes.

4. Analysis Requirements

AB 686 requires that all housing elements prepared on or after January 1, 2021, assess fair housing through the following components:

- An assessment of fair housing within the jurisdiction that includes the following components: a summary of fair housing issues and assessment of the jurisdiction’s fair housing enforcement and outreach capacity; an analysis of segregation patterns and disparities in access to opportunities; an assessment of contributing factors; and identification and prioritization of fair housing goals and actions.
- A sites inventory that accommodates all income levels of the jurisdiction’s share of the RHNA that also serves the purpose of furthering more integrated and balanced living patterns.
- Responsive housing programs that affirmatively further fair housing, promote housing opportunities throughout the community for protected classes, and address contributing factors identified in the assessment of fair housing.

The analysis must address patterns at a regional and local level and trends in patterns over time. This analysis compares the locality at a county level for the purposes of promoting more inclusive communities.

5. Sources of Information

- U.S. Department of Housing and Urban Development (HUD) Comprehensive Housing Affordability Strategy (CHAS) reports
- U.S. Census Bureau’s Decennial Census (referred to as “Census”) and American Community Survey (ACS)
- Contra Costa Analysis of Impediments to Fair Housing Choice January 2020-2025 (2020 AI)
- HCD’s AFFH Data Viewer
- Local Knowledge

In addition, HCD has developed a statewide AFFH Data Viewer. The AFFH Data Viewer consists of map data layers from various data sources and provides options for addressing each of the components within the full scope of the assessment of fair housing. The data source and time frame used in the AFFH mapping tools may differ from the ACS data in the 2020 AI. While some data comparisons may have different time frames (often different by one year), the differences do not affect the identification of possible trends.

6. Primary Findings

This section summarizes the primary findings from the Fair Housing Assessment for the Town of Danville including the following sections: fair housing enforcement and outreach capacity, integration and segregation, access to opportunity, disparate housing needs, and contributing factors and the Town’s fair housing action plan.

Between 2016 and 2021 two discrimination complaints were made to ECHO by Danville residents, one on the basis of national origin and one designated as “other.”

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- Households of color living in Danville are disproportionately impacted by low household incomes, overcrowding, cost burden, home mortgage loan denials, homelessness, and lack of affordable housing options compared to non-Hispanic White residents. Specifically,
 - Other Race/Multiple Race and American Indian/Alaska Native households have the highest proportion of households making less than or equal to 50% AMI.
 - Other Race/Multiple Race experience overcrowding at a significantly higher rate than households in Danville overall.
 - Other Race/Multiple Race (53%), Hispanic (41%), and Black (34%) households have the highest rate of cost burden compared to non-Hispanic White (31%) and Asian (26%) households.
 - Danville’s residential permit and development patterns favor higher income homeowners and limit opportunities for low- and moderate-income households—who are most likely to be people of color.
 - Mortgage denial rates are highest for American Indian/Alaska Native, Black, and Hispanic households.
 - American Indian or Alaska Native and Black residents are overrepresented in the homeless population compared to their share of the overall population.

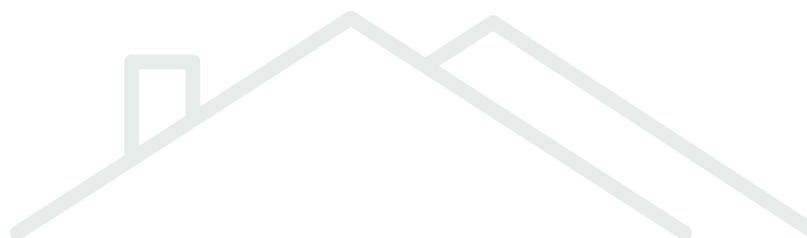
Danville has a similar distribution of household types as neighboring high income and predominantly White communities - a high share of households that are married with children - and a smaller proportion of households that are single parents.

Danville’s housing market caters to higher income households. The Town has approximately three times the number of homes valued over \$1 million compared to the county as a whole. Similarly, Danville has a concentration of high rent rentals with four times as many units priced above \$3,000 compared to the county overall.

Lack of affordable and reasonably priced housing has contributed to Danville’s relatively low share of low-income households, people of color, and single parent households compared to the county overall.

The areas west of I-680 in Danville have a higher share of LMI households, persons experiencing disabilities, cost burdened renters, and Housing Choice Voucher holders. The concentration of renters and low-income households in areas west of I-680 is reflective of the relative density and affordability of the area.

- While Danville has a smaller proportion of residents experiencing disabilities than the county (8% and 11%, respectively), the disability rate is highest among Black/African American (14.4%) and Other Race/Multiple Race (12.5%) households.
- While Danville has the highest TCAC educational score (>0.75), indicating more positive educational outcomes, the lowest performing school in the town is located in this area.
- The areas west of I-680 have relatively lower TCAC environmental scores compared to the rest of the town.



7. Contributing Factors

This section summarizes the factors that contribute to the Town's fair housing challenges and the fair housing action plan to address those challenges.

Danville is characterized by high-resourced neighborhoods where residents have good access to employment opportunities and strong educational outcomes, and live in environmentally healthy areas. Danville struggles, however, to provide the housing and affordability needed by low- and moderate-income households. As such, Danville households who cannot afford housing are significantly cost burdened and some live in overcrowded conditions.

Fair housing issue: Households of color (Hispanic, Other/Multiple Race, American Indian or Alaskan Native, and Black/African American) have disproportionate housing needs. These needs are evident in high levels of cost burden, mortgage denial rates, and homelessness.

Contributing factors:

- HIGH: Households of color are primarily concentrated in areas west of Interstate 680. According to HCD, these areas have the highest concentration of low to moderate income populations, cost burdened renters, and households utilizing housing choice vouchers.
- HIGH: Barriers to housing choice are largely related to the town's very high costs of housing and the very limited development of multifamily housing, which is typically more affordable.
- HIGH: Where affordable housing exists, it is concentrated in the areas west of I-680, resulting in segregation of lower income households in neighborhoods with lower opportunity scores.
- MEDIUM: Danville has approximately three times the number of homes valued over \$1 million compared to the county as a whole. Similarly, Danville has a concentration of high rent rentals with four times as many units priced above \$3,000 compared to the county overall.
- LOW: While environmental opportunity scores for Danville are relatively high, the area with a higher percentage of non-White households has the lowest TCAC environmental score in the town.
- LOW: It is well documented that before civil rights laws were enacted, persons of color – particularly African Americans – were denied loans to purchase homes, were not allowed to buy in many neighborhoods because of restrictive covenants, and were harassed if they managed to purchase a home in a predominantly White neighborhood. These historical actions have led to a significant homeownership gap among racial and ethnic minorities, except for Asian households.

Fair housing issue: Persons with disabilities are concentrated in areas with higher cost burden and lower environmental quality relative to the entire town.

- MEDIUM: While the Town of Danville has a lower proportion of residents experiencing disabilities than the county, residents with disabilities are concentrated in areas west of I-680. This area of the town has a concentration of low to moderate income households, high renter cost burden, higher utilization of housing choice vouchers and scores relatively low on TCAC's environmental opportunity areas compared to the entire town.

Fair housing issue: Few residents file fair housing complaints, indicating a potential lack of awareness about fair housing rights. Contributing factors:

- MEDIUM: Lack of access to information about fair housing rights.
- MEDIUM: Limited knowledge of fair housing by residents.

Fair Housing Action Plan

[See draft fair housing action plan matrix beginning on page C-92 of this document]

8. Fair Housing Outreach Capacity and Enforcement

Primary Findings

- Between 2015 and June 30, 2020, a total of 148 fair housing cases were filed in Contra Costa County, with **disability** being the top allegation of basis of discrimination followed by **familial status, race, national origin, and sex**.
- In Danville, between 2016 and 2021 two discrimination complaints were made to ECHO, one on the **basis of national origin** and one designated as “other.”
- Overall, the capacity and funding for fair housing organizations in Contra Costa County is insufficient. Greater resources would enable stronger outreach efforts, including populations that may be less aware of their fair housing rights, such as limited-English proficiency residents.

Fair housing enforcement and outreach capacity refers to the ability of a locality and fair housing entities to disseminate information related to fair housing laws and rights and provide outreach and education to community members. Enforcement and outreach capacity also includes the ability to address compliance with fair housing laws, such as investigating complaints, obtaining remedies, and engaging in fair housing testing. The Fair Employment and Housing Act and the Unruh Civil Rights Act are the primary California fair housing laws. California state law extends anti-discrimination protections in housing to several classes that are not covered by the federal Fair Housing Act (FHA) of 1968.

In Contra Costa County, local housing, social services, and legal service organizations include the Fair Housing Advocates of Northern California (FHANC), Eden Council for Hope and Opportunity (ECHO) Fair Housing, Bay Area Legal Aid, and Pacific Community Services.

TABLE 1. FAIR HOUSING PROVIDERS IN CONTRA COSTA COUNTY AND DANVILLE

Provider	Services
Fair Housing Advocates of Northern California (FHANC)	Non-profit agency that provides fair housing information and literature in a number of different languages, primarily serves Marin, Sonoma, and Solano County but also has resources to residents outside of the above geographic areas.
Eden Council for Hope and Opportunity (ECHO) Fair Housing	Housing counseling agency that provides education and charitable assistance to the general public in matters related to obtaining and maintaining housing.
Bay Area Legal Aid	Largest civil legal aid provider serving seven Bay Area counties. Has a focus area in housing preservation and homelessness task force to provide legal services and advocacy for those in need.
Pacific Community Services	Private non-profit housing agency that serves East Contra Costa County (Bay Point, Antioch, and Pittsburg) and provides fair housing counseling as well as education and outreach

Fair Housing Enforcement and Capacity

California's Department of Fair Employment and Housing (DFEH) has statutory mandates to protect the people of California from discrimination pursuant to the California Fair Employment and Housing Act (FEHA), Ralph Civil Rights Act, and Unruh Civil Rights Act (with regards to housing).

The FEHA prohibits discrimination and harassment on the basis of race, color, religion, sex (including pregnancy, childbirth, or related medical conditions), gender, gender identity, gender expression, sexual orientation, marital status, military or veteran status, national origin, ancestry, familial status, source of income, disability, and genetic information, or because another person perceives the tenant or applicant to have one or more of these characteristics.

The Unruh Civil Rights Act (Civ. Code, §51) prohibits business establishments in California from discriminating in the provision of services, accommodations, advantages, facilities and privileges to clients, patrons and customers because of their sex, race, color, religion, ancestry, national origin, disability, medical condition, genetic information, marital status, sexual orientation, citizenship, primary language, or immigration status.

The Ralph Civil Rights Act (Civ. Code, §51.7) guarantees the right of all persons within California to be free from any violence, or intimidation by threat of violence, committed against their persons or property because of political affiliation, or on account of sex, race, color, religion, ancestry, national origin, disability, medical condition, genetic information, marital status, sexual orientation, citizenship, primary language, immigration status, or position in a labor dispute, or because another person perceives them to have one or more of these characteristics.

Contra Costa County and the town of Danville comply with the following state and federal fair housing laws. These laws protect County and Town residents from housing discrimination and promote housing choice for lower-income households.

- Fair Housing Act (1988), prohibiting housing discrimination on the basis of race, color, religion, national origin, sex, marital status, disability status, and sexual orientation. Contra Costa County and its jurisdictions routinely commit to protecting residents from housing discrimination in the sale or rental of all housing;
- Senate Bill 1252 (2011), prohibiting business establishments from age discrimination in the sale or rental of housing and allowing business establishments to preserve senior citizen housing if accommodations meet the physical and social needs of senior citizens;
- The Veterans Housing and Homelessness Prevention Act of 2014, allowing for the acquisition, construction, rehabilitation, and preservation of affordable multifamily supportive housing, affordable transitional housing, and affordable rental housing for veterans and their families to access and maintain housing stability;
- Tenant Protection Act of 2019, prohibiting residential property owners from evicting tenants without just cause and increasing gross rental rates more than 5% (plus the percentage change in the cost of living) in any 12-month period. The latter requirement included in the 2019 Act is effective until January 2030;
- The Housing Crisis Act (HCA) of 2019 (SB 330),
- Senate Bill 591 (2022), creating a policy to support intergenerational housing for senior citizens, caregivers, and transition age youth and permitting developers of local funds or tax credits to restrict affordable rental housing occupancy to these groups;
- Assembly Bill 491 (2022), establishing protections for individuals in mixed-income multifamily structures including equal access to common entrances, common areas, and amenities; and

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- Assembly Bill 1304 (2022), requiring local governments and public agencies to affirmatively further fair housing in all housing and community development programs and activities. AB 1304 amends Chapter 15: Affirmatively Furthering Fair Housing of the Government Code to clarify fair housing requirements in local and public housing and community development programs.

In addition to remaining compliant with fair housing laws and providing housing choice programs, Contra Costa County and the Town of Danville provide fair housing services and outreach targeted to prevent housing discrimination. Contra Costa County—and the region overall—provide tenant/landlord counseling opportunities to help landlords and tenants understand their housing rights and responsibilities.

For affordable development, the Town of Danville undertook initiatives and actions to incentivize development projects. Achievements since the previous planning period’s goals and action items are described below.

- Consistent with the Housing Crisis Act (HCA) of 2019 (SB 330), Danville formalized Residential Development Standards in 2021 to reduce the time it takes to process applications for new housing development projects. Development standards adopted in 2021 also created a ‘preliminary application’ process to provide certainty on development standards, design guidelines, policies, and fees.
- To meet the requirements established in Senate Bill 9, the Town adopted TC Resolution No. 85-2021. The Resolution requires that the Town identify objective development standards, subdivision and design and minimum submittal requirements.
- Danville committed to facilitating the development of Accessory Dwelling Units (ADUs) as an affordable housing alternative. This was achieved in 2019 when the Town created mitigation measures and a Mitigation Monitoring and Reporting Program which allowed for the authorization of a 29 acre (7%)

Danville administers and participates in additional local and regional programs to facilitate housing choice and opportunity for low-income homeowners and renters. These programs include:

- Below Market Rate (BMR) Unit program, providing affordable housing to median and moderate-income households. Affordable housing provided through the program are pre-identified units that are deed restricted to remain affordable for a 20-year period and made available through new development projects and when owners sell their existing units. Danville’s BMR unit program is elaborated upon below.
- Tri-Valley Affordable Rental Housing, providing in-depth information on affordable units, housing rights, waitlists, and services for special needs populations. Tri-Valley members include Alameda and Contra Costa counties, Danville, Dublin, Livermore, Pleasanton, and San Ramon.

The Town of Danville—through the Tri-Valley Rental Housing Opportunity program—has eight complexes with Below Market Rate units for a total of 258 BMR units available for very low, low, and moderate-income households. Of these complexes, three are restricted to persons over the age of 62 years and seven include accessible units (the Danville Hotel is the only complex without accessible units). Income limits for these complexes range from 30% AMI to 120% AMI.¹ As noted in the 2021 Tri-Valley Housing Opportunity Guide, however, waitlists for affordable housing units are long and often closed for new applications. In fact, it is common for applicants to remain on the waiting list for several years—few jurisdictions and properties in the County offer interest lists that will notify applications when waitlists open.

Other regional housing agencies and related programs supplement the Town’s housing program resources and capacity. A concise list of housing programs provided throughout the region is included below.

- Seasons of Sharing;
- Housing & Emergency Lodging Program (HELP);
- Tri-Valley Rapid Re-housing;

1 Tri-Valley Rental Housing Opportunities Guide, <https://www.danville.ca.gov/397/Housing-Information>.

- Rental Assistance Program (RAP)—available to Pleasanton and Livermore residents only;
- Project Share—available to Pleasanton and Livermore residents only;
- Housing Readiness Program;
- Senior Support Program;
- Contra Costa Crisis Center; and
- Shelter Inc. Services;

Regional Trends

Based on DFEH Annual Reports, Table 2 shows the number of housing complaints filed by Contra Costa County to DFEH between 2015–2020. A slight increase in the number of complaints precedes the downward trend from 2016–2020. Note that fair housing cases alleging a violation of FEHA can also involve an alleged Unruh violation as the same unlawful activity can violate both laws. DFEH creates companion cases that are investigated separately from the housing investigation.

TABLE 2. NUMBER OF DFEH HOUSING COMPLAINTS IN CONTRA COSTA COUNTY, 2020

Year	Housing	Unruh Civil Rights Act
2015	30	5
2016	32	2
2017	26	26
2018	22	2
2019	22	2
2020	20	1

Source: <https://www.dfeh.ca.gov/LegalRecords/?content=reports#reportsBody>

The U.S. Department of Housing and Urban Development’s Office of Fair Housing and Equal Opportunity (HUD FHEO) enforces fair housing by investigating complaints of housing discrimination. Table 3 shows the number of FHEO Filed Cases by Protected Class in Contra Costa County between 2015 and June 30, 2020. Note that no data was collected after June 30, 2020. A total of 148 cases were filed within this time period, with disability being the top allegation of basis of discrimination followed by familial status, race, national origin, and sex. These findings are consistent with national trends stated in FHEO’s FY 2020 State of Fair Housing Annual Report to Congress where disability was also the top allegation of basis of discrimination.

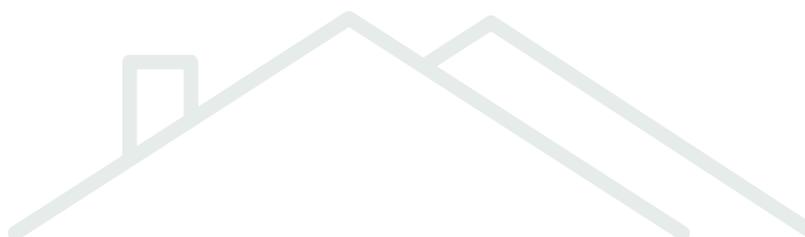


TABLE 3. NUMBER OF FHEO FILED CASES BY PROTECTED CLASS IN CONTRA COSTA COUNTY, 2015-2020

Year	Number of Filed Cases	Disability	Race	National Origin	Sex	Familial Status
2015	28	17	4	2	2	4
2016	30	14	8	7	5	6
2017	20	12	3	5	1	5
2018	31	20	6	3	4	9
2019	32	27	4	4	4	1
2020	7	4	1	0	2	1
Total	148	94	26	21	18	26
Percentage of Total Filed Cases *Note that cases may be filed on more than one basis.		63.5%	17.5%	14.2%	12.2%	17.6%

Source: Data.Gov - Department of Housing and Urban Development Office of Fair Housing and Equal Opportunity (FHEO) Filed Cases, <https://catalog.data.gov/dataset/fheo-filed-cases>

A summary of ECHO's Fair Housing Complaint Log on fair housing issues, actions taken, services provided, and outcomes can be found in Table 4 and Table 5. Services that were not provided include (2.) Case tested by phone; (4.) Case referred to HUD and (8.) Case accepted for full representation. The most common action(s) taken/services provided are providing clients with counseling, followed by sending testers for investigation, and conciliation with landlords. Regardless of actions taken or services provided, almost 45% of cases are found to have insufficient evidence. About 12% of all cases resulted in successful mediation.

TABLE 4. ACTION(S) TAKEN/SERVICES PROVIDED

Protected Class	1	3	5	6	7	Grand Total
Race	21	0	0	2	0	23
Marital Status	0	0	0	1	0	1
Sex	0	0	0	0	0	0
Religion	0	0	0	0	0	0
Familial Status	0	0	0	3	0	3
Sexual Orientation	0	0	0	0	0	0
Sexual Harassment	0	0	0	1	0	1
Income Source	15	0	1	7	1	24
Disability	7	1	14	33	5	60
National Origin	13	0	0	1	0	14
Other	0	0	1	11	5	17
Total	56	1	16	59	11	143

1. Testers sent for investigation; 3. Referred to attorney; 5. Conciliation with landlord; 6. Client provided with counseling; 7. Client provided with brief service;
Source: ECHO Fair Housing (2020 – 2021)

TABLE 5. OUTCOMES

Protected Class	Counseling provided to landlord	Counseling provided to tenant	Education to Landlord	Insufficient evidence	Preparing Site Visit	Referred to DFEH/HUD	Successful mediation	Grand Total
Race	0	0	2	20	0	1	0	23
National Origin	0	0	1	13	0	0	0	14
Marital Status	0	0	0	1	0	0	0	1
Sex	0	0	0	0	0	0	0	0
Disability	2	25	2	12	0	4	15	60
Religion	0	0	0	0	0	0	0	0
Sexual Orientation	0	0	0	0	0	0	0	0
Familial Status	0	3	0	0	0	0	0	3
Income Source	3	3	0	16	1	0	1	24
Sexual Harassment	0	8	2	2	1	4	0	17
Other	0	0	0	0	0	1	0	1
Total	5	39	7	64	2	10	16	143

Source: ECHO Fair Housing (2020 - 2021)

Local Trends

There were two reported discrimination complaints in Danville between 2015 and 2021 (Table 6). The first complaint fell in the “other” category in 2016. The same year in the County there were 30 total complaints of discrimination by protected class (Table 3). In 2021 there was one complaint filed on the basis of national origin in Danville; there is no data for discrimination by national origin in Contra Costa County for this same year.

TABLE 6. NUMBER OF FHEO FILED CASES BY PROTECTED CLASS IN DANVILLE, 2015-2021

Year	National Origin	Other
2016	–	1
2021	1	–

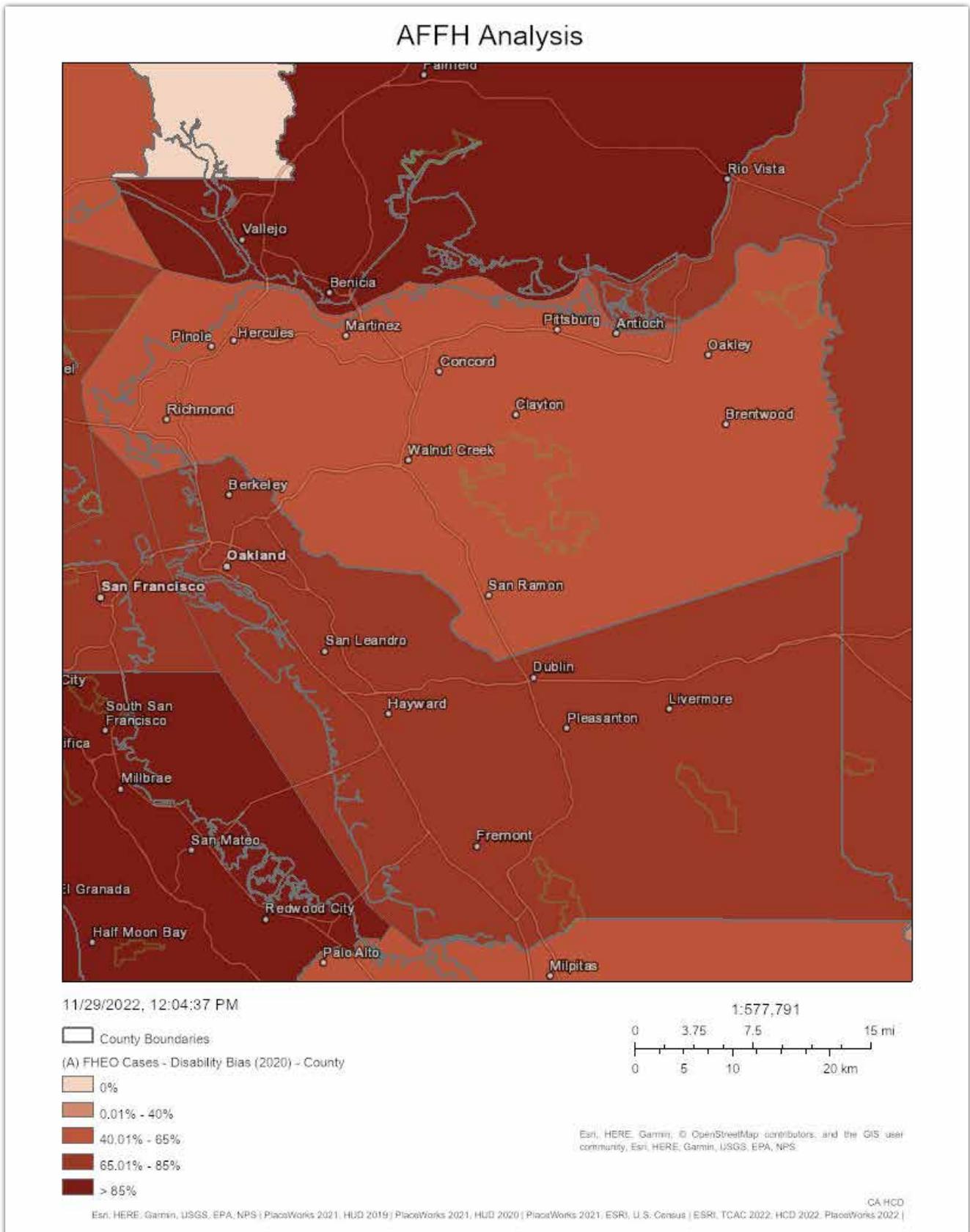
Source: Echo Housing

Local factors

As shown in Table 6, although Danville complies with state housing laws and promotes programs to further fair housing, the Town still confronts challenges in preventing housing discrimination for protected classes (Figure 2). Identifying the factors that contribute to these challenges is especially important for Danville given the Town’s tenure rates, housing types, and lack of affordable housing. Local factors discussed here draw from local knowledge and data and place specific emphasis on historical and current land use practices, zoning codes, and zoning policies (e.g., exclusionary zoning).

In addition, according to a review by the City Attorney, there have not been any fair housing lawsuits, consent decrees or administrative complaints lodged against the City.

FIGURE 2. FHEO CASES – DISABILITY BIAS, 2020



Source: California Department of Housing and Community Development AFFH Data Viewer

Fair Housing Testing

Fair housing testing is a randomized audit of property owners' compliance with local, state, and federal fair housing laws. Initiated by the Department of Justice's Civil Rights Division in 1991, fair housing testing involves the use of an individual or individuals who pose as prospective renters for the purpose of determining whether a landlord is complying with local, state, and federal fair housing laws.

ECHO conducts fair housing investigations in Contra Costa County (except Pittsburg) and unincorporated Contra Costa County. The 2020 Contra Costa County AI, however, did not report any findings on fair housing testing at the county level or for the Town of Danville. However, it does bring to attention that private discrimination is a problem in Contra Costa County that continues to perpetuate segregation.

Fair Housing Education and Outreach

Fair housing outreach and education is imperative to ensure that those experiencing discrimination know when and how to seek help. Below is a more detailed description of fair housing services provided by local housing, social services, and legal service organizations available in Contra Costa County.

Fair Housing Advocates of Northern California (FHANC)

FHANC is a non-profit agency with a mission to actively support and promote fair housing through education and advocacy. Fair housing services provided to residents outside of Marin, Sonoma, or Solano County include foreclosure prevention services and information, information on fair housing law for the housing industry, and other fair housing literature. The majority of the fair housing literature is provided in Spanish and English, with some provided in Vietnamese and Tagalog.

Eden Council for Hope and Opportunity (ECHO) Fair Housing

ECHO Fair Housing is a HUD-approved housing counseling agency that aims to promote equal access in housing, provide support services to aid in the prevention of homelessness, and promote permanent housing conditions. The organization provides education and charitable assistance to the general public in matters related to obtaining and maintaining housing in addition to rental assistance, housing assistance, tenant/landlord counseling, home seeking, home sharing, and mortgage and home purchase counseling. **Although ECHO serves most of Contra Costa County, only one fair housing counselor serves the County.** In Contra Costa County, ECHO Fair Housing provides fair housing services, first-time home buyer counseling and education, and tenant/landlord services (rent review and eviction harassment programs are available only in Concord).

- Fair housing services encompasses counseling, investigation, mediation, enforcement, and education.
- First-time home buyer counseling provides one-on-one counseling with a Housing Counselor on the homebuying process. The Housing Counselor will review all documentation, examine and identify barriers to homeownership, create an action plan, and prepare potential homebuyers for the responsibility of being homeowners. The Housing Counselor will also review the credit reports, determine what steps need to be taken to clean up adverse credit, provide counseling on money-saving methods, and assist in developing a budget.
- First-time home buyer education provides classroom training regarding credit information, home ownership incentives, home buying opportunities, predatory lending, home ownership responsibilities, government-assisted programs, as well as conventional financing. The class also provides education on how to apply for HUD-insured mortgages; purchase procedures, and alternatives for financing the purchase. It also includes information on fair housing and fair lending, how to recognize discrimination and predatory lending procedures, and how to locate accessible housing, if needed.

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- ECHO's Tenant/Landlord Services provides information to tenants and landlords on rental housing issues such as evictions, rent increases, repairs and habitability, harassment, illegal entry, and other rights and responsibilities regarding the tenant/landlord relationship. Trained mediators assist in resolving housing disputes through conciliation and mediation.
 - In cities that adopt ordinances to allow Rent Reviews (City of Concord only in Contra Costa County), tenants can request a rent review from ECHO Housing by phone or email. This allows tenants who experience rent increases exceeding 10% in a 12-month period to seek non-binding conciliation and mediation services.

Though the Contra Costa County Consortium Analysis of Impediments (AI) to Fair Housing states that the organization provides information in Spanish, the ECHO website is predominantly in English with options to translate the homepage into various languages. **Navigating the entire site may be difficult for the limited-English proficient (LEP) population.**

Bay Area Legal Aid (BayLegal)

BayLegal is the largest civil legal aid provider serving seven Bay Area counties (Alameda, Contra Costa, Marin, Napa, San Francisco, San Mateo, and Santa Clara). With respect to affordable housing, BayLegal has a focus area in housing preservation (landlord-tenant matters, subsidized and public housing issues, unlawful evictions, foreclosures, habitability, and enforcement of fair housing laws) as well as a homelessness task force that provides legal services and advocacy for systems change to maintain housing, help people exit homelessness, and protect unhoused persons' civil rights. The organization provides translations for their online resources in over 50 languages and uses volunteer interpreters/translators to help provide language access. Its legal advice line provides counsel and advice in different languages. Specific to Contra Costa County, tenant housing resources are provided in English and Spanish.

The Housing Preservation practice is designed to protect families from illegal evictions, substandard housing conditions, and wrongful denials and terminations of housing subsidies. The practice also works to preserve and expand affordable housing and protect families from foreclosure rescue scams. BayLegal helps low-income tenants obtain or remain in safe affordable housing by providing legal assistance in housing-law related areas such as public, subsidized (including Section 8 and other HUD subsidized projects) and private housing, fair housing and housing discrimination, housing conditions, rent control, eviction defense, lock-outs and utility shut-offs, residential hotels, and training advocates and community organizations.

BayLegal also provides free civil legal services to low-income individuals and families to prevent homelessness and increase housing stability as well as assist unhoused youth/adults address legal barriers that prevent them from exiting homelessness. This is done through a mix of direct legal services, coalition building and partnerships, policy advocacy, and litigation to advocate for systems change that will help people maintain housing, exit homelessness, and protect unhoused persons' civil rights. The Homelessness Task Force (HTF) was developed in response to complex barriers and inequities contributing to homelessness and strives to build capacity and develop best practices across the seven aforementioned counties to enhance BayLegal's coordinated, multi-systems response to homelessness.

Pacific Community Services, Inc. (PCSI)

PCSI is a private non-profit housing agency that serves East Contra Costa County (Bay Point, Antioch, and Pittsburg) and provides fair housing counseling in English and Spanish. Housing Counseling Services provided include:

- **Foreclosure Prevention:** Consists of a personal interview and the development of a case management plan for families to keep their homes and protect any equity that may have built up. Relief measures sought include loan modification or reduced payments, reinstatement and assistance under 'Keep Your Home' program, forbearance agreements, deed-in-lieu of foreclosure, refinancing or recasting the mortgage, or sale of the property.

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- Homeownership Counseling: Prepares first-time buyers for a successful home purchase by helping them in budgeting, understanding the home purchase process, and understanding the fees that lenders may charge to better prepare new buyers when acquiring their first home.
 - Rental Counseling; Tenant and Landlord Rights: PCSI provides information and assistance in dealing with eviction and unlawful detainer actions, deposit returns, habitability issues, getting repairs done, mediation of tenant/landlord disputes, assisting tenant organizations, legal referrals to Bay Area Legal Aid and Bar Association resources, pre-rental counseling and budgeting.
 - Fair Housing Services: Include counseling regarding fair housing rights, referral services and education and outreach. PCSI offers training for landlords and owners involving issues of compliance with federal and state fair housing regulations.
 - Fair Housing Education and Outreach: Offers informative workshops for social service organizations and persons of protected categories. These workshops are designed to inform individuals how to recognize and report housing discrimination.

Though PCSI's list of available services is comprehensive, their website lacks contact information, resources, and accessibility.

Numerous agencies work throughout the region to coordinate housing and services for persons with disabilities, persons experiencing homelessness, and seniors—most of which are available to Danville residents. The regional organizations serving persons with disabilities and homeless persons are listed below.

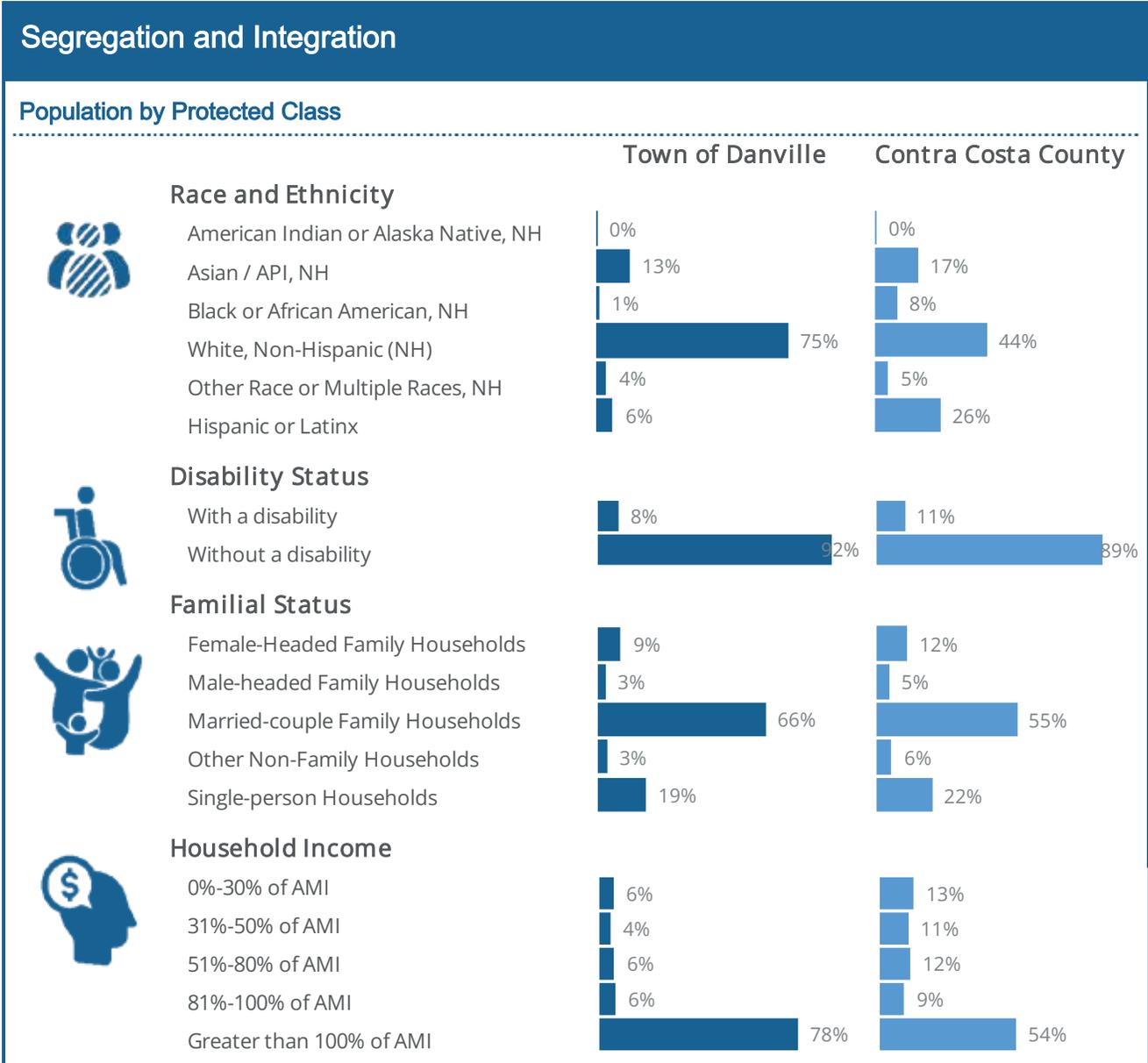
- Bay Area Community Services (BACS)—provides 24/7 residential programs to address mental health and housing crises and provides short-term housing to persons experiencing homelessness from two weeks to six months.
- Housing Consortium of the East Bay (HCEB)—non-profit developers that own and operate affordable shared housing for persons with developmental and mental health-related disabilities. HCEB owns and operates shared housing units throughout Alameda County and Livermore.
- Tri-Valley REACH—provides housing in Pleasanton and Livermore for extremely low-income adults and adults with developmental disabilities who are able to live independently with supportive services.
- East Bay Innovations—a non-profit agency that employs outreach methods to empower persons with disabilities to live in their home, find employment opportunities, and participate in their community. The agency also provides employment services, independent living services, and supported living services.
- Community Resources for Independent Living (CRIL)—helps individuals find accessible and affordable housing and teaches clients how to look for appropriate housing, identify resources for independent living, and financial counseling (e.g., improving credit reports and identifying resources for a security deposit). CRIL also provides services to further fair housing by negotiating with landlords and educating tenants on their rights and responsibilities.
- Fremont Oak Gardens—serves as a regional housing resources and provides rental housing for low-income deaf seniors, on-site case management, and assists with leasing inquiries and terms.

Overall, the capacity and funding of the above organizations is generally insufficient. Greater resources would enable stronger outreach efforts, including populations that may be less aware of their fair housing rights, such as limited-English proficiency residents. A lack of funding and resources constrains ECHO and BayLegal's ability to provide fair housing services for people facing discrimination.

Capacity and Effectiveness.

As discussed, the Town of Danville participates in varying programs and housing activities to further fair housing, facilitate housing choice for special needs populations, and promote affordable development. This part of the section analyzes actions and goals the Town adopted in the previous planning period to meet housing needs. It also provides a discussion on capacity challenges and the effectiveness of fair housing and affordable development goals to guide affordable development and fair housing goals for the current planning period.

9. Segregation and Integration



Primary Findings

- Compared to Contra Costa County overall, **Danville residents are much less diverse racially and ethnically.** Danville's residents are 75% non-Hispanic White. Persons of Hispanic descent comprise 6% of Danville's residents. The next largest racial is Asian at 13%. Less than one% of Danville's residents are Black/African American. The county, in contrast, is 44% non-Hispanic White and 26% Hispanic. Eight% of county residents are Black/African American.

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- Other Race/Multiple Races (23%), non-Hispanic White (11%) and American Indian/Alaska Native (8%) have the highest shares of low-income households earning less than 50% AMI.
 - Danville has a lower population with disabilities when compared to the county (8% compared to 11% countywide). The disability rate is highest among Black or African American (14.4 %) and Other Race (12.5%) residents.
 - Danville has a similar distribution of household types as neighboring high income and predominantly White communities—a high share of households that are married with children and a smaller proportion of households that are single parents. A lower share of low-income households, people of color, and single parent households in the Town of Danville indicates **a lack of housing opportunity for low- or moderate-income households.**
 - The majority of units are 3- to 4-bedrooms and owner occupied in Danville. The distribution of housing types and size are consistent with the types of households that are most prevalent in the Town—married-couple family households.
 - Danville has approximately **three times the number of homes valued over \$1 million** compared to the county as a whole. Similarly, Danville has a concentration of high rent rentals with four times as many units priced above \$3,000 compared to the county overall.
 - The areas west of I-680 in Danville have a higher share of LMI households, cost burdened renters, and Housing Choice Voucher holders. The concentration of renters and low-income households in areas west of I-680 is reflective of the relative density and affordability of the area. The lack of diversity in surrounding neighborhoods indicates an **inadequate supply of rental housing or potential exclusionary behavior from landlords in surrounding neighborhoods.**

Segregation is defined as the separation or isolation of a race/ethnic group, national origin group, individuals with disabilities, or other social group by enforced or voluntary residence in a restricted area, by barriers to social connection or dealings between persons or groups, by separate educational facilities, or by other discriminatory means.

To measure segregation in a given jurisdiction, the U.S. Department of Housing and Urban Development (HUD) provides racial or ethnic dissimilarity trends. Dissimilarity indices are used to measure the evenness with which two groups (frequently defined on racial or ethnic characteristics) are distributed across the geographic units, such as block groups within a community. The index ranges from 0 to 100, with 0 meaning no segregation and 100 indicating complete segregation between the two groups. The index score can be understood as the percentage of one of the two groups that would need to move to produce an even distribution of racial/ethnic groups within the specified area. For example, if an index score is above 60, 60% of people in the specified area would need to move to eliminate segregation. The following shows how HUD views various levels of the index:

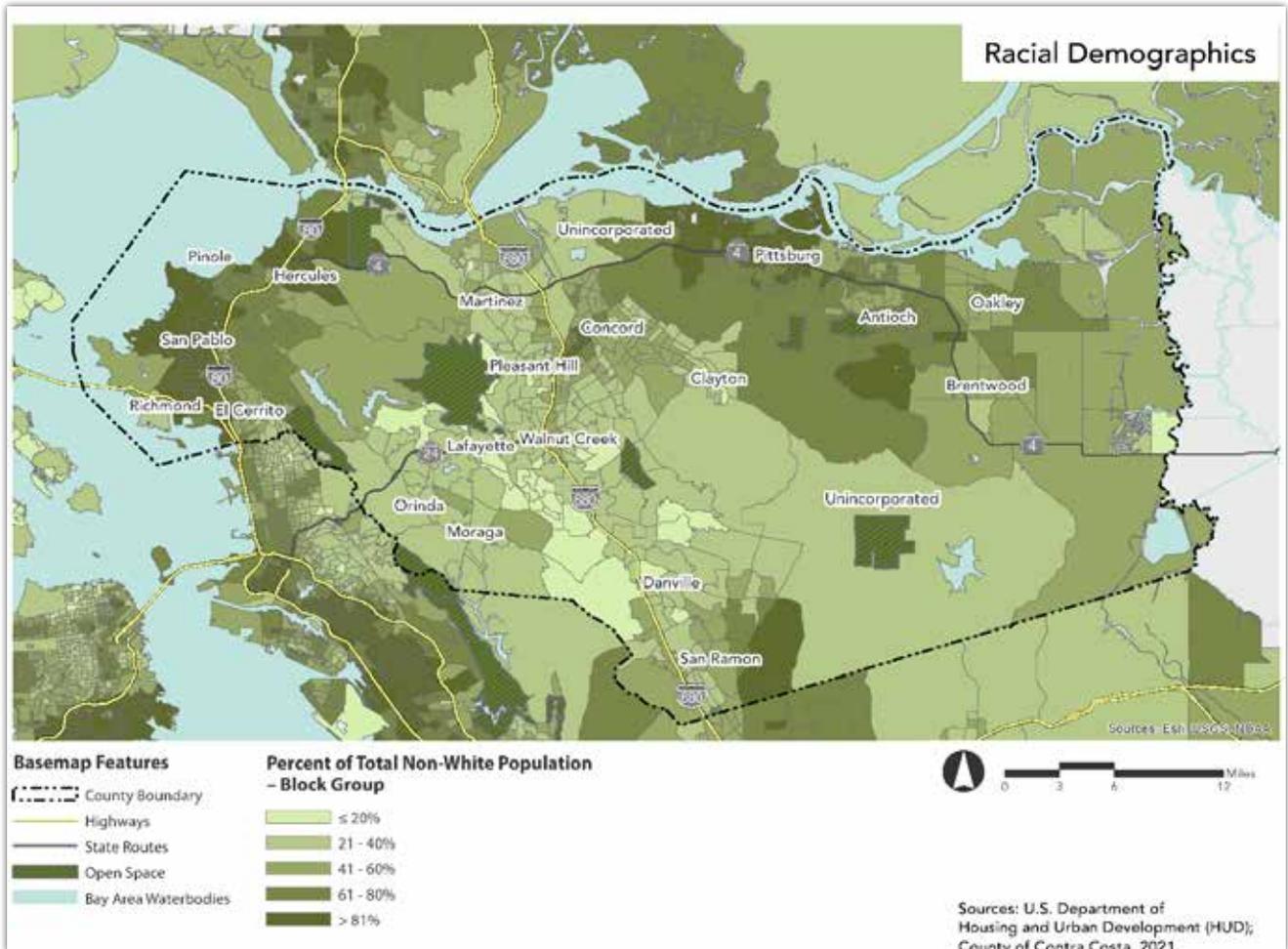
- <40: Low Segregation
- 40-54: Moderate Segregation
- >55: High Segregation

Ethnic and racial composition of a region is useful in analyzing housing demand and any related fair housing concerns as it tends to demonstrate a relationship with other characteristics such as household size, locational preferences and mobility. Prior studies have identified socioeconomic status, generational care needs, and cultural preferences as factors associated with “doubling up”—households with extended family members and non-kin. These factors have also been associated with ethnicity and race. Other studies have also found minorities tend to congregate in metropolitan areas though their mobility trend predictions are complicated by economic status (minorities moving to the suburbs when they achieve middle class) or immigration status (recent immigrants tend to stay in metro areas/ports of entry).

Regional Trends

Contra Costa County is a large, diverse jurisdiction in which people of color comprise a majority of the population. As of the 2010 Census, 47.75% of residents were non-Hispanic Whites, 8.92% of residents were non-Hispanic Blacks, 24.36% were Hispanics, 14.61% were non-Hispanic Asians or Pacific Islanders, 0.28% were non-Hispanic Native Americans, 3.77% were non-Hispanic multiracial individuals, and 0.30% identified as some other race. See Figure 3 for the distribution of non-white residents at the block group level.

FIGURE 3. REGIONAL RACIAL DEMOGRAPHICS, 2021



In Contra Costa County, all minority (non-White) residents combined are considered moderately segregated from White residents, with an index score of 41.86 at the Census tract level and 44.93 at the block group level (Table 7). Segregation between non-white and white residents has remained relatively steady since 1990. However, since 1990 segregation has increased from low to moderate levels for Hispanic residents, the largest increase among all racial/ethnic groups. This trend is commonly seen throughout the State and is likely attributed to an increase of Hispanic residents during the migration boom of the mid-to-late 1990s. A 2% increase in segregation also occurred for Asian or Pacific Islander residents. Block group level data reveals that segregation is more prominent among Asian or Pacific Islander residents than what is measured at the tract level (index score of 40.55 at the block group level versus 35.67 at the tract level). For Black residents, segregation has decreased by 13% since 1990. The proportion of Black residents has remained relatively steady during this same time period, indicating segregation has been diminishing for the Black population (v. segregation declining because Black residents have been displaced).

TABLE 7. RACIAL/ETHNIC DISSIMILARITY TRENDS, 1990-2020

Dissimilarity Index	Contra Costa County			
	1990 Trend	2000 Trend	2010 Trend	Current (2010 Census Block Group)
Non-White/White	41.19	41.95	41.86	44.93
Black/White	67.52	62.54	58.42	61.80
Hispanic/White	36.70	45.24	48.07	49.49
Asian or Pacific Islander/ White	34.89	32.73	35.67	40.55

Source: HUD's Affirmatively Furthering Fair Housing Tool (AFFH-T), Table 3 – Racial/Ethnic Dissimilarity Trends, Data version: AFFHT006, released July 10th, 2020. Note: The table presents Decennial Census values for 1990, 2000, 2010, all calculated by HUD using census tracts as the area of measurement. The “current” figure is calculated using block groups from the 2010 Decennial Census, because block groups can measure segregation at a finer grain than census tracts due to their smaller geographies. See https://www.hud.gov/program_offices/fair_housing_equal_opp/affh for more information.

Local Trends

According to the 2015-2019 American Community Survey, the majority residents (over 75%) in Danville are White, as reflected in Table 8 and Figure 3. The majority of Danville census tracts have between 21 to 40% non-white populations, and there are tracts in the Town where this percentage falls below 20% (Figure 3). There are three concentrations of census tracts where the non-white population is between 41 to 60%. The area to the west of I-680, which has a higher non-white population, corresponds to higher rates of Housing Choice Vouchers (0-5%; Figure 14), areas of overpayment by renters (40 to 60%; Figure 40), and areas with higher disability rates (10 to 20%; Figure 5).

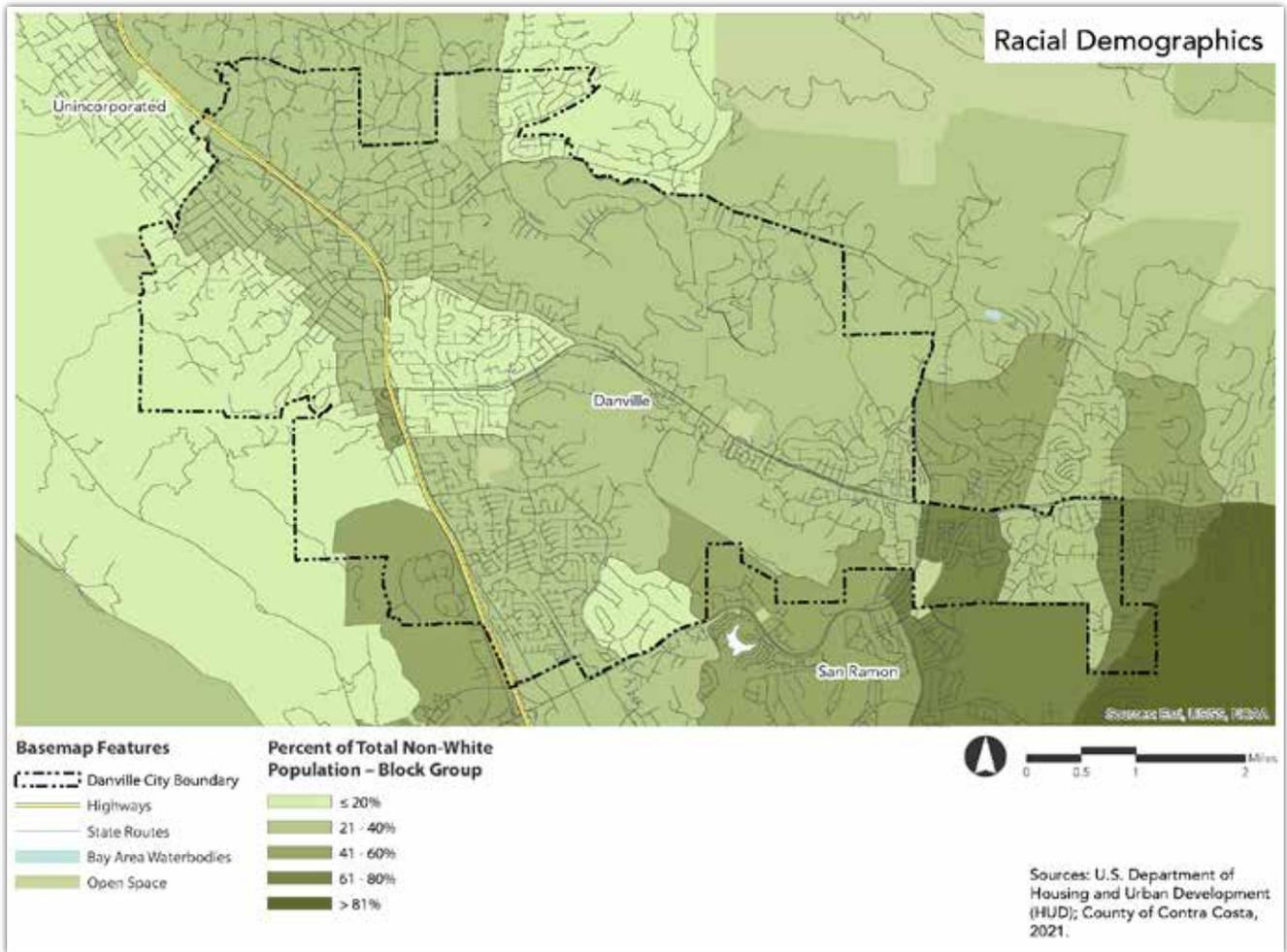
The other areas with higher percentages of non-white population are in southern Danville; these census tracts border the City of San Ramon, which has a higher non-white population, so this could be a spillover. Comparing racial demographic block group change between 2010 and 2018, there is an increase in census tracts with non-white populations between 21 to 40%, demonstrating a diversifying community. The nearby City of San Ramon has more census tracts with a higher non-white population, while nearby Walnut Creek has lower rates of non-white population, more similar to Danville. Most other non-white populations are similarly represented in the County and Danville. The one exception is Hispanic or Latino residents; Countywide, Hispanic or Latino residents comprise nearly 25% of the population, whereas Danville’s population of Hispanic or Latino is less than 7% of its total population. See Table 8 for a comparison of racial composition in Contra Costa County and in the Town of Danville.

TABLE 8. RACIAL COMPOSITION, CONTRA COSTA COUNTY AND DANVILLE, 2019

	Contra Costa County	Danville
White, non-Hispanic	47.75%	75.3%
Black or African-American, non-Hispanic	8.92%	1.0%
American Indian and Alaska Native, non-Hispanic	0.28%	0.01%
Asian, non-Hispanic	14.61%*	13.2%
Native Hawaiian and Other Pacific Islander, non-Hispanic	N/A	0.07%
Some other race, non-Hispanic	0.30%	0.10%
Two or more races, non-Hispanic	3.77%	3.7%
Hispanic or Latino	24.36%	6.5%

*Asian and Pacific Islander combined Sources: American Community Survey, 2015-2019; ABAG Housing Needs Data Package; Contra Costa County Consortium Analysis of Impediments to Fair Housing 2020-2025

FIGURE 4. RACIAL DEMOGRAPHICS OF DANVILLE, 2021



Persons with Disabilities

In 1988, Congress added protections against housing discrimination for persons with disabilities through the FHA, which protects against intentional discrimination and unjustified policies and practices with disproportionate effects. The FHA also includes the following unique provisions to persons with disabilities: (1) prohibits the denial of requests for reasonable accommodations for persons with disabilities, if necessary, to afford an individual equal opportunity to use and enjoy a dwelling; and (2) prohibits the denial of reasonable modification requests. With regards to fair housing, persons with disabilities have special housing needs because of the lack of accessible and affordable housing, and the higher health costs associated with their disability. In addition, many may be on fixed incomes that further limit their housing options.

Regional Trends

According to the 2015-2019 American Community Survey (ACS) 5-year estimates, 118,603 residents (10.9% of Contra Costa County’s population) reported having one of six disability types listed in the ACS (hearing, vision, cognitive, ambulatory, self-care, and independent living). The percentage of residents detailed by disability are listed in Table 9 below. In both Contra Costa County and the Town of Danville, the percentage of individuals with disabilities also increases with age, with the highest percentage of individuals being those 75 years and older.

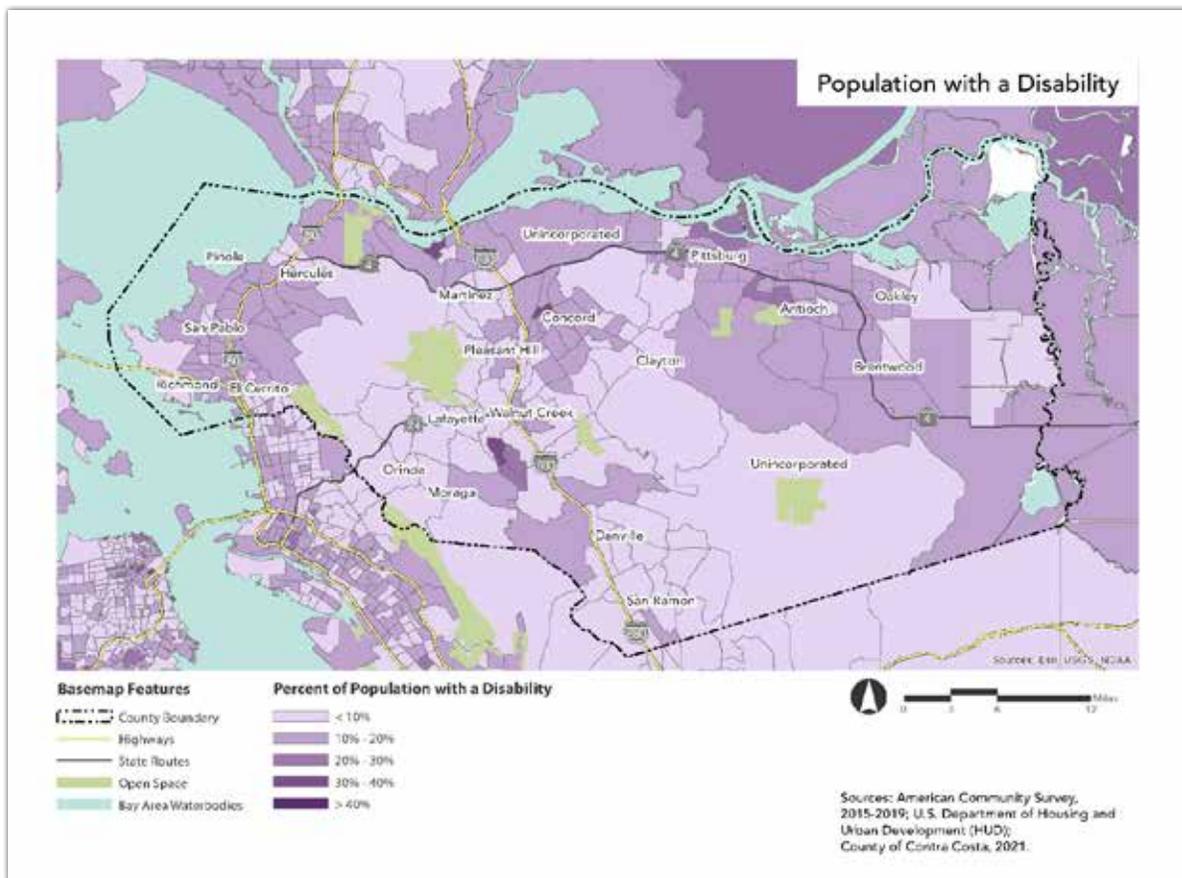
TABLE 9. POPULATIONS OF PERSONS WITH DISABILITIES, CONTRA COSTA COUNTY AND DANVILLE

	Contra Costa County % with a Disability	Danville % with a Disability
Civilian non-institutionalized population	11.2%	7.9%
Race/ Ethnicity		
Black or African American alone	16%	14.4%
American Indian and Alaska Native alone	21.2%	0%
Asian alone	8%	5.5%
Native Hawaiian and Other Pacific Islander alone	9.6%	0%
Some other race alone	7.4%	12.5%
Two or more races	9.9%	8.1%
White alone, not Hispanic or Latino	12.2%	8.3%
Hispanic or Latino (of any race)	9.4%	8.6%
Age		
Under 5 years	0.5%	0%
5 to 17 years	4.9%	3.7%
18 to 34 years	6.6%	4.3%
35 to 64 years	10.1%	5.1%
65 to 74 years	21%	9.5%
75 years and over	47.2%	42.4%
Type		
Hearing difficulty	3.1%	2.5%
Vision difficulty	1.9%	1%
Cognitive difficulty	4.7%	3%
Ambulatory difficulty	5.7%	4%
Self-care difficulty	2.4%	2%
Independent living difficulty	5.4%	4.2%

Source: 2019 ACS 5-year Estimates

In terms of geographic dispersal, there is a relatively homogenous dispersal of persons with disability, especially in Central Contra Costa County, where most census tracts have less than 10% of individuals with disabilities. Towards Eastern Contra Costa County, the Western boundary, and parts of Southern Contra Costa County; however, the percentage of population with disabilities increases to 10–20%. Pockets where over 40% of the population has disabilities can be observed around Martinez, Concord, and the outskirts of Lafayette. Comparing Figure 5 and Figure 14, note that areas with a high percentage of populations with disabilities correspond with areas with high housing choice voucher concentration (24% of people who utilize HCVs in Contra Costa County have a disability). Though use of HCVs does not represent a proxy for actual accessible units, participating landlords remain subject to the FHA to provide reasonable accommodations and allow tenants to make reasonable modifications at their own expense. Areas with a high percentage of populations with disabilities also correspond to areas with high percentages of low-moderate income communities. The above demographic information indicates socioeconomic trends of populations of persons with disabilities.

FIGURE 5. REGIONAL POPULATIONS OF PERSONS WITH DISABILITIES BY TRACT, 2019

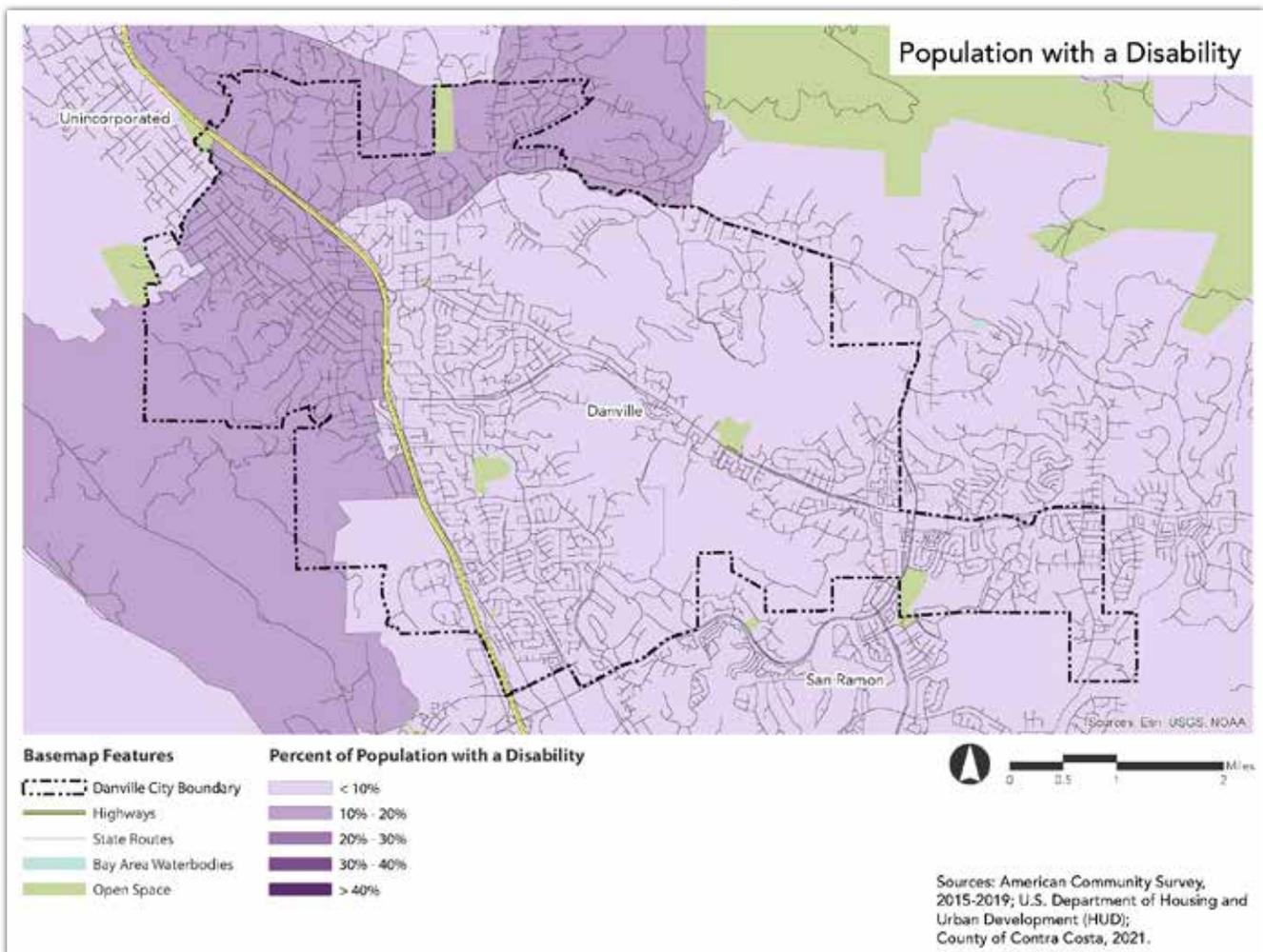


Local Trends

In Danville, 7.9% of the population experiences a disability (Table 9). This rate is lower than both Contra Costa County (11.2%). The disability rate is highest among Black or African American residents at 14.4% followed by some other race at 12.5%. In the County, the highest percentage of disabled residents by race is among American Indian and Alaskan Native residents (21.2%). The largest percentage of residents in Danville with a disability are 75 years and older (42.4%), which is also reflected in the County (47.2%). In Danville, the most common disability is independent living difficulty (4.2%) followed by a hearing difficulty (2.5%). The highest percentage of disability experienced by residents in Contra Costa County are those with ambulatory difficulties (5.7%) followed by those with an independent living difficulty (5.4%).

In Danville, the majority of the Town has a population with a disability below 10%. The northern part of Danville and the area to the west of I-680 both have higher rates of individuals with a disability, between 10 to 20%. The area to the west of I-680 corresponds to census tracts that have higher rates of overpayment (between 40 to 60%;(Figure 41), and the only area in Danville with census tracts that have zero to 5% of renter units using housing choice vouchers. Comparing to the surrounding cities of San Ramon, Walnut Creek, and Clayton, Danville has more residents with disabilities than San Ramon and Clayton, but similar rates to Walnut Creek.

FIGURE 6. PERCENT OF POPULATION WITH A DISABILITY - DANVILLE, 2021



Familial Status

Under the Fair Housing Act, housing providers may not discriminate because of familial status. Familial status covers the presence of children under the age of 18, pregnant persons, and any person in the process of securing legal custody of a minor child (including adoptive or foster parents). Examples of familial status discrimination include refusing to rent to families with children, evicting families once a child joins the family through, e.g., birth, adoption, custody, or requiring families with children to live on specific floors or in specific buildings or areas. Single parent households are also protected by fair housing law.

Families with children often have special housing needs due to lower per capita income, the need for affordable childcare, the need for affordable housing, or the need for larger units with three or more bedrooms. Single parent households are also protected by fair housing law. Of particular consideration are female-headed households, who may experience greater housing affordability challenges due to typically lower household incomes compared to two-parent or male-headed households. Often, sex and familial status intersect to compound the discrimination faced by single mothers.

Regional Trends

In Contra Costa County, 24.3% of households have children under the age of 18 (Table 10). Within Contra Costa County, Clayton and Danville have the highest percentage of households with children (30.8% and 29.9% respectively). Across all cities in Contra Costa County, there are higher percentages of single-parent female households than single-parent male households. Danville and Walnut Creek have a similar percentage of single-parent female households (3.8% and 3% respectively). Lafayette and Danville have comparatively higher percentages of single-parent male households compared to neighboring jurisdictions (1.9% and 1.1% respectively).

TABLE 10. HOUSEHOLDS WITH CHILDREN IN CONTRA COSTA AND INCORPORATED CITIES

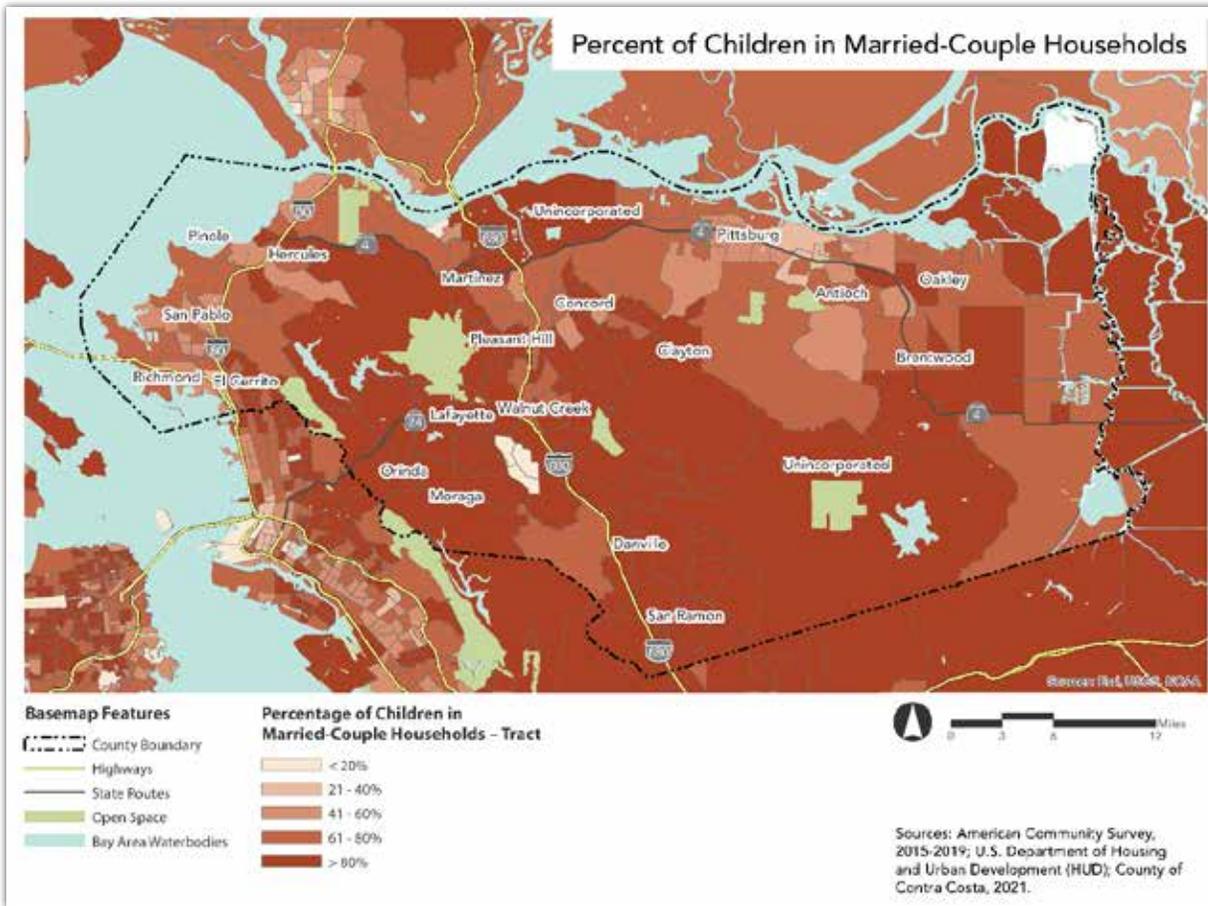
	Bay Area	Contra Costa County	Danville	Walnut Creek	Lafayette	Clayton
Married Couple with Children	23.8%	24.3%	29.9%	17.2%	29.2%	30.8%
Single-Parent, Male	2.3%	1.2%	1.1%	0.9%	1.9%	0.8%
Single-Parent, Female	5.7%	5%	3.8%	3%	2.2%	1.2%

Source: American Community Survey, 2015-2019 (5-Year Estimates)

Figure 7 indicates that most children living in Contra Costa County live in married-couple households, especially in central parts of the county where the percentage of children in such households exceed 80%. Census tracts adjacent to these areas also have relatively high percentages of children living in married-couple households (60 to 80%). Census tracts with the lowest percentage of children in married-couple households (less than 20%) are located between Pittsburg and Antioch.



FIGURE 7. REGIONAL PERCENTAGE OF CHILDREN IN MARRIED COUPLE HOUSEHOLDS BY TRACTS, 2019



Local Trends

The majority of households in Danville with children are married couple households (above 80%) (Figure 8). There is a concentration to the west of I-680 where this percentage goes down to 41 to 60% of married-couple households with children. This area to the west of I-680 corresponds with census tracts that have a higher rate of overpayment by renters (40 to 60%; Figure 41) and overlaps with a small pocket where the low-moderate income population is between 25-50% (Figure 11). The neighboring city of San Ramon and unincorporated area to the north and northeast of Danville have higher percentages of married couple households, while the City of Walnut Creek has lower levels of married couple households.

In 2021, Danville administered an online and paper mail-in survey to determine priorities for the upcoming planning period. According to mail-in post cards, a large proportion of respondents reported “living with adult children” because they cannot afford housing in the area. Renters living with children reported experiencing overcrowding, significant rent increases, and struggling to make monthly rent payments. These results confirm data presented in Figure 8. Trends retrieved from the 2021 survey also suggest that renters living with children experience higher rates of overpayment (as shown above).

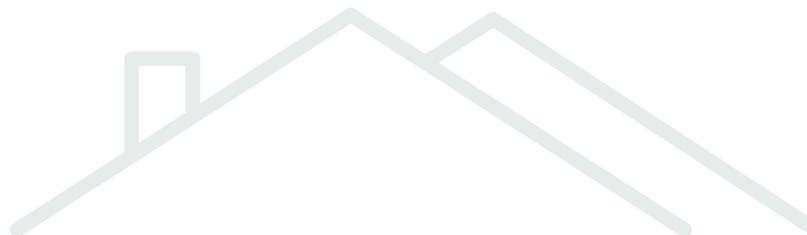
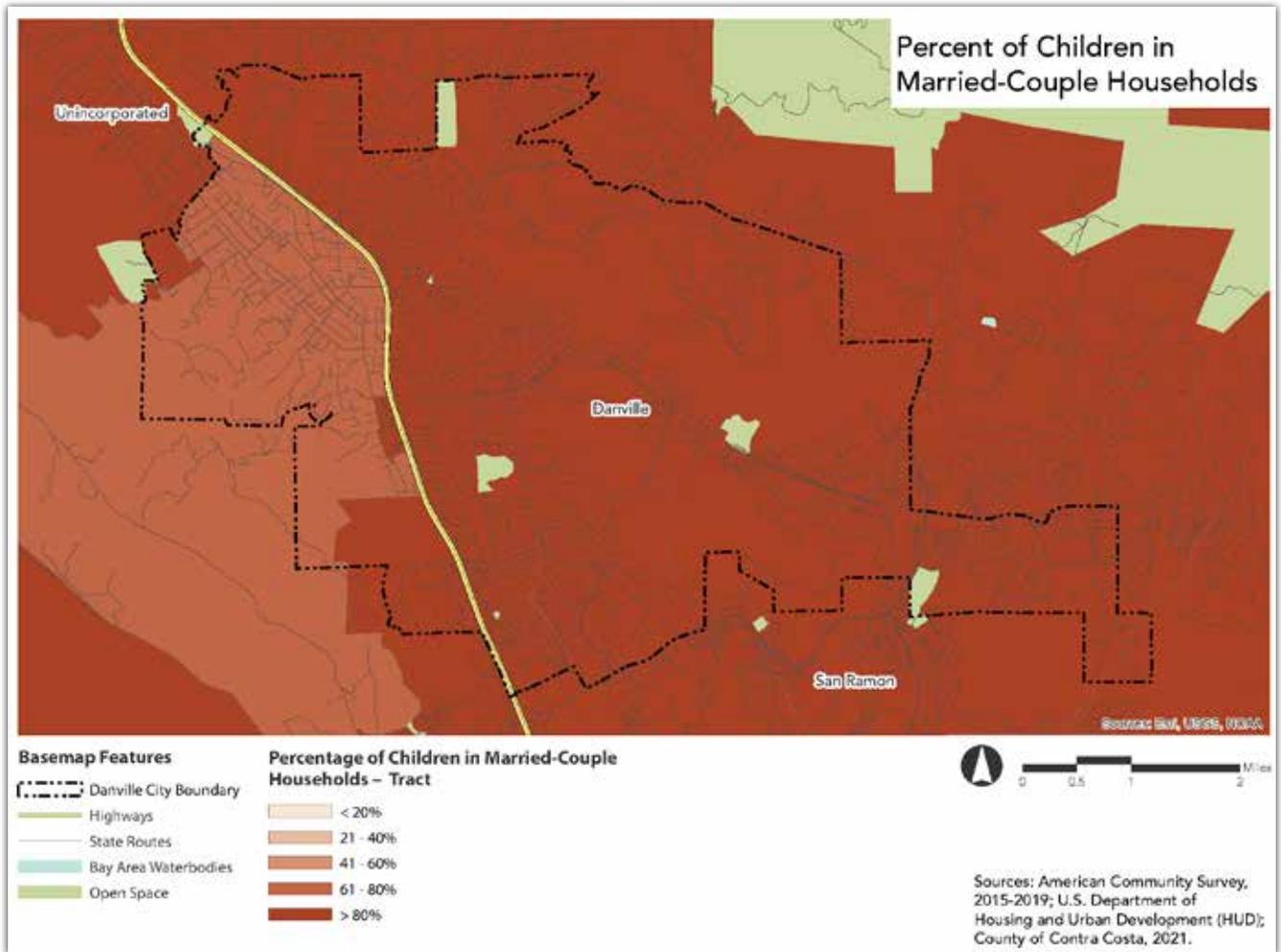


FIGURE 8. PERCENT OF CHILDREN IN MARRIED COUPLE HOUSEHOLDS - DANVILLE, 2021

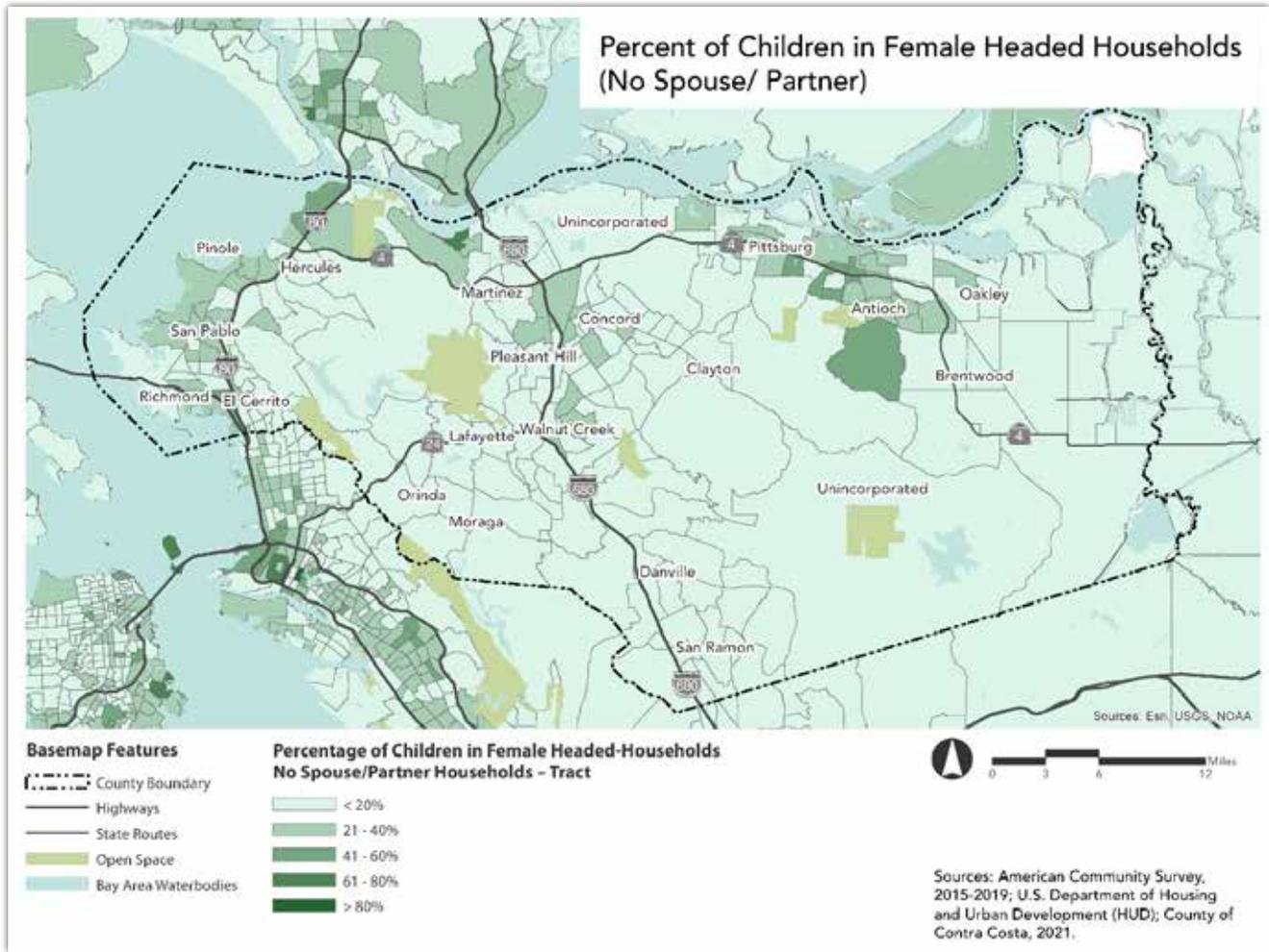


Regional Trends

Figure 9 depicts the concentration of households headed by single mothers in the County by Census Tract. Areas of concentration include Richmond, San Pablo, Rodeo, Bay Point, Pittsburg, Antioch, and to the west of Concord. Those communities are also areas of high minority populations. By contrast, central County, in general, and the portions of central County to the south of the City of Concord have relatively low concentrations of children living in female-headed households (less than 20%). These tend to be more heavily White or White and Asian and Pacific Islander communities.



FIGURE 9. REGIONAL PERCENT OF CHILDREN IN FEMALE-HEADED HOUSEHOLDS BY TRACT, 2019

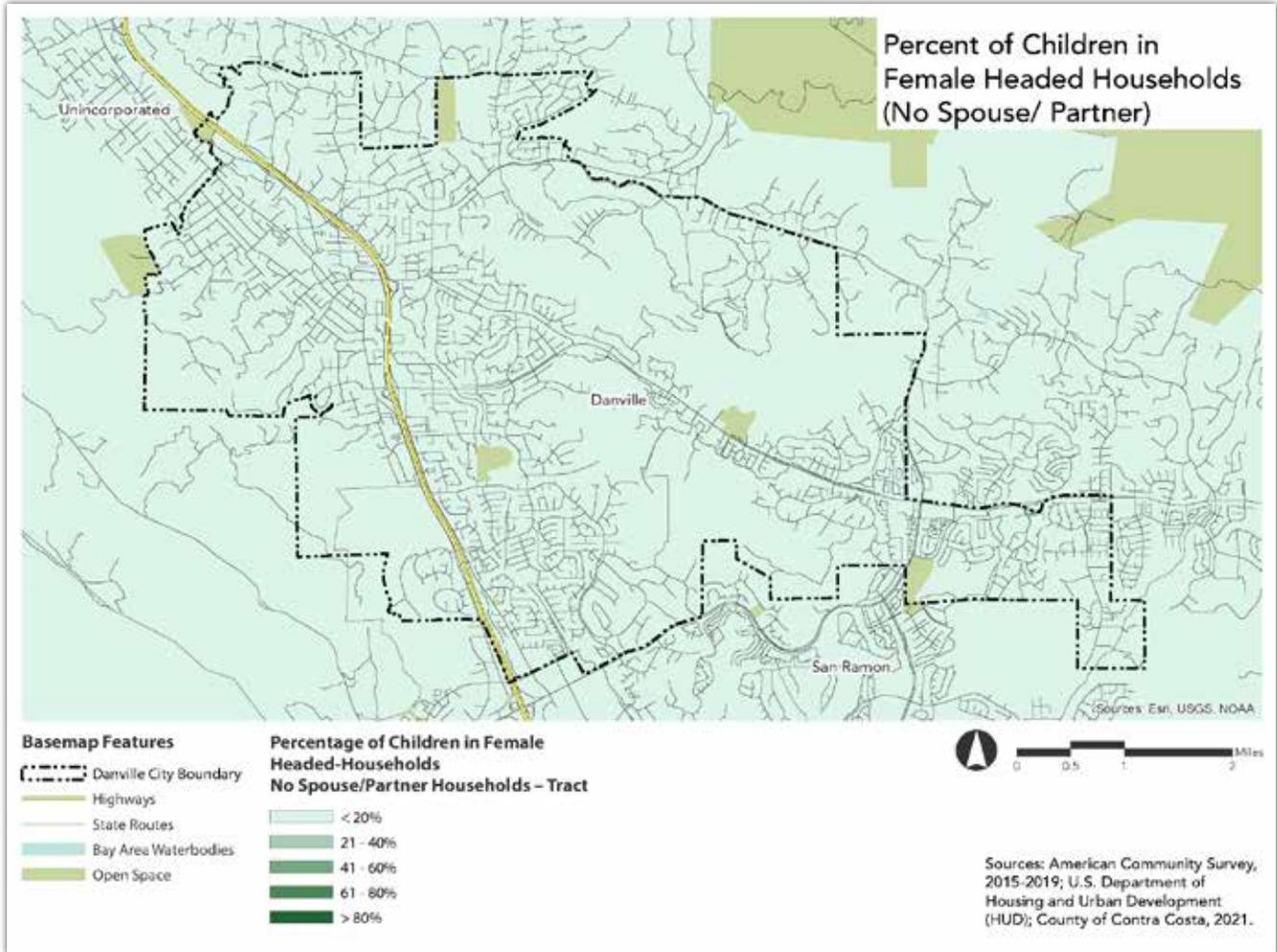


Local Trends

In Danville, the percentage of children living in a female-headed household with no spouse/ partner is below 20% for the entire Town (Figure 10). The adjacent City of San Ramon and unincorporated area to the north and northeast also have below 20% of female-headed households while Walnut Creek has a few tracts where between 20 to 40% of households are female-headed with no spouse.



FIGURE 10. PERCENT OF CHILDREN IN FEMALE-HEADED HOUSEHOLDS - DANVILLE, 2021



It is important to note that large family households also have unique needs as unit sizes of affordable housing significantly impacts their ability to access housing. In general, large family households require housing with three or more bedrooms to avoid overcrowding. In 2017, Danville had approximately 13,635 housing units of this size—10% of which were owner-occupied and 90% renter-occupied. The lack of affordable housing provided in Danville has increased cost burdened rates among large family households with 12% cost burdened and 8% severely cost burdened. Comparatively, 19% of “other households” are cost burdened and 14% severely cost burdened.



Income Level

Each year, the HUD receives custom tabulations of American Community Survey (ACS) data from the U.S. Census Bureau. Known as the “CHAS” data (Comprehensive Housing Affordability Strategy), it demonstrates the number of households in need of housing assistance by estimating the number of households that have certain housing problems and have income low enough to qualify for HUD’s programs (primarily 30, 50, and 80% of median income). HUD defines a Low to Moderate Income (LMI) area as a census tract or block group where over 51% of the population is LMI (based on HUD income definition of up to 80% of the Area Median Income).

Regional Trends

Table 11 lists Contra Costa County households by income category and tenure. Based on the above definition, 38.71% of Contra Costa County households are considered LMI as they earn less than 80% of the HUD Area Median Family Income (HAMFI). Almost 60% of all renters are considered LMI compared to only 27.5% of owner households. In Danville, only 16% of owner and renter households are low or moderate income. A much larger percentage of renter households in Contra Costa County are low or moderate income (52.2%) compared to low- or moderate-income owner households (24.9%). This breakdown is reflected in Danville as well with 25.8% of renter households earning low or moderate incomes and only 14.4% of owner households earning low or moderate incomes. Overall, Danville has a much larger percentage of owner and renter households earning above the area median income (78.6%) compared to the County (56.4%).

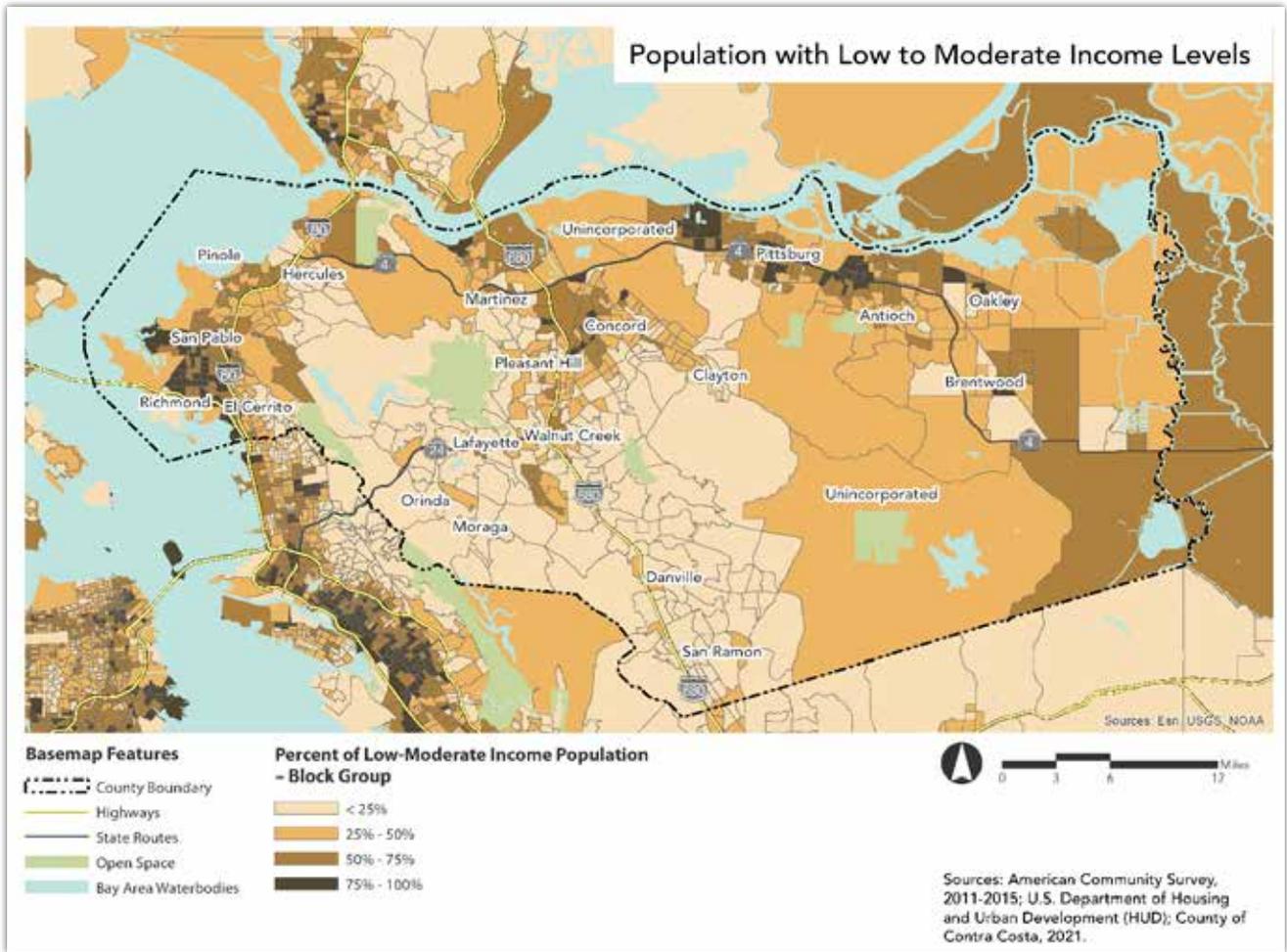
TABLE 11. CONTRA COSTA COUNTY AND DANVILLE HOUSEHOLDS BY INCOME CATEGORY AND TENURE

Income Category	Owner	Renter	Total
Contra Costa County			
0%-30% of AMI	6.5%	23.4%	23.4%
31%-50% of AMI	8.2%	15%	10.5%
51%-80% of AMI	10.2%	13.8%	11.4%
81%-100% AMI	8.3%	10.7%	9.1%
Greater than 100% of AMI	66.7%	36.8%	56.4%
Total	257,530	134,750	392,275
Danville			
0%-30% of AMI	4.2%	14.2%	5.7%
31%-50% of AMI	5%	7.3%	5.3%
51%-80% of AMI	5.3%	4.3%	5%
81%-100% AMI	5%	3.9%	4.9%
Greater than 100% of AMI	80%	70%	78.6%
Total	13,425	2,530	15,955

Source: HUD CHAS (based on 2014-2018 ACS), 2020.

Figure 11 shows the LMI areas in Contra Costa County by block group. Most of central Contra Costa County has less than 25% of LMI populations. Block groups with high concentrations of LMI (between 75–100% of the population) can be found clustered around Antioch, Pittsburg, Richmond, and San Pablo. There are also small pockets with high percentages of LMI populations around Concord. Other areas of the county have a moderate percentage of LMI populations (25–75%).

FIGURE 11. REGIONAL CONCENTRATIONS OF LMI HOUSEHOLDS BY TRACT, 2015



Local Trends

In Danville, there are two concentrations of census tracts with 25-50% of LMI populations. The concentrations are directly adjacent to I-680. The census tracts to the west of I-680 have higher rates of renter units with housing choice vouchers between zero to 5% as well as tracts with lower median incomes (Figure 23) below \$125,000 and tracts with higher percentages of disabled residents between 10 to 20%. The census tracts to the east of Highway 680 with higher rates of LMI populations overlap with tracts that have a higher non-white population (21 to 40%) and tracts with higher rates of overpayment (20 to 40%). The rest of Danville has less than 25% of LMI populations (Figure 12). Looking at surrounding communities, San Ramon and the unincorporated area north and northeast of Danville have similar levels of LMI populations, while Walnut Creek has concentrations where the LMI population is between 50 to 75%.

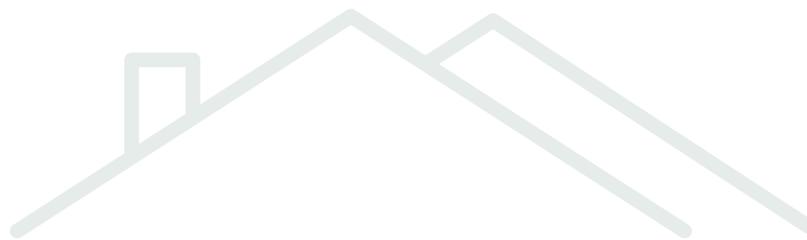
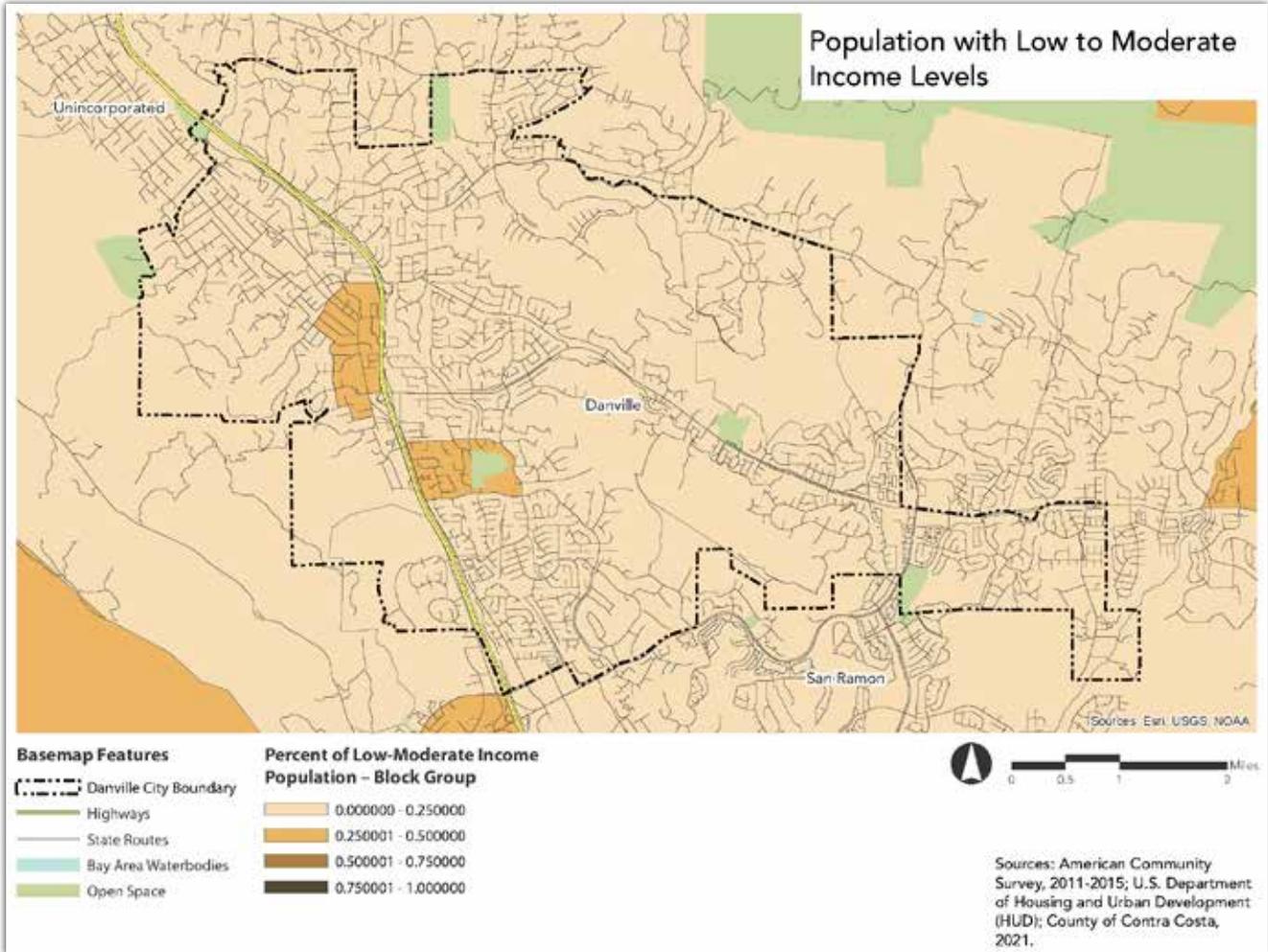


FIGURE 12. POPULATION WITH LOW TO MODERATE INCOME LEVELS - DANVILLE, 2021

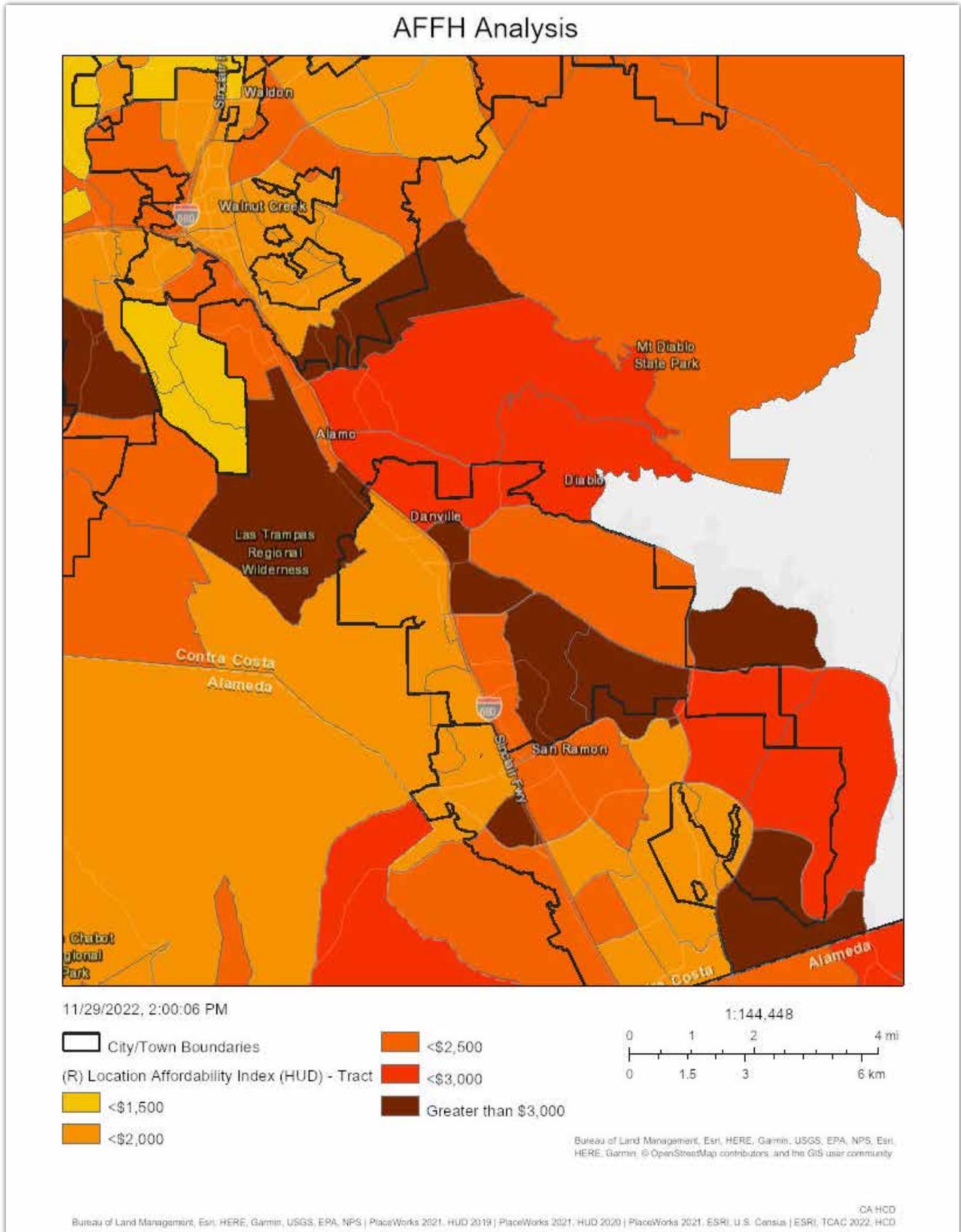


Extremely Low-Income Households

Extremely low-income households often face greater challenges in accessing and keeping. In Danville, these challenges have been exacerbated by high housing costs, a lack of affordable and accessible housing, and the high demand for housing throughout the Town. Given these challenges and the unique needs of extremely low-income households, this section provides an analysis of these households including tenure, rates of cost burden, and household characteristics.

In 2017, according to Comprehensive Housing Affordability Strategy (CHAS) data, there were 1,585 low-income households and 890 extremely low-income households in the Town of Danville. In fact, extremely low-income households comprise 6% of overall households in Danville. This compares to the region’s percentage of extremely low-income households at 15%. The increasing trend of extremely low-income households in Danville and the region is largely due to stagnant wages across varying industries and high housing prices and costs. The maximum rent affordable to these households, for instance, is approximately \$925—this is overwhelmingly below average rents in Danville. In 2021, average rent in the area was \$2,462 per month, a 5% increase from the following year. This means that households must have a median income of \$94,480 to afford these rental prices. Figure 13 below illustrates location affordability indexes (e.g., median gross rent) throughout the Town and neighboring jurisdictions.

FIGURE 13. LOCATION AFFORDABILITY INDEX BY CENSUS TRACT - DANVILLE, 2020



Source: California Department of Housing and Community Development AFFH Data Viewer

Households in Danville making less than 30% AMI varies by racial and ethnic groups with residents identifying as Non-Hispanic Other or Multiple Races comprising the largest portion of extremely low-income households at 10%—this is followed by non-Hispanic White households (6%), Asian households (5%), and Hispanic/Latino households (4%). Surprisingly, 0% of Black or African American households and American Indian or Alaska Native households were considered extremely low-income, though this is likely due to comparatively lower population rates of both racial groups.

Homeowners of extremely low-income households are slightly higher than that of renter households. This is likely due to the large portion of homeowners in Danville—84% of residents in Danville own their home compared to 16% of residents who rent their housing units. Higher income households with median income greater than 100% AMI, however, overwhelmingly outweigh renters with incomes greater than 100% AMI. Extremely low-income households often experience higher rates of cost burden (30% to 50% of income spent on housing) and severe cost burden (over 50% of income spent on housing). In Danville, homeowners are slightly more cost burdened than renters (18% v. 16%) while renters are significantly more likely to be severely cost burdened than homeowners (24% v. 13%).

Housing Choice Vouchers

Housing Choice Vouchers (HCV) are a form of HUD rental subsidy issued to a low-income household that promises to pay a certain amount of the household's rent. Prices, or payment standards, are set based on the rent in the metropolitan area, and voucher households must pay any difference between the rent and the voucher amount. Participants of the HCV program are free to choose any rental housing that meets program requirements.

An analysis of the trends in HCV concentration can be useful in examining the success of the program in improving access to opportunity for voucher holders. The absence of HCV holders can indicate discriminatory behavior among landlords and a lack of opportunity for low-income households or renter households more generally. One of the objectives of the HCV program is to encourage participants to avoid high-poverty neighborhoods, and encourage the recruitment of landlords with rental properties in low poverty neighborhoods. HCV programs are managed by Public Housing Agencies (PHAs), and the programs assessment structure (SEMAPS) includes an “expanding housing opportunities” indicator that shows whether the PHA has adopted and implemented a written policy to encourage participation by owners of units located outside areas of poverty or minority concentration.

A study prepared by HUD's Development Office of Policy Development and Research found a positive association between the HCV share of occupied housing and neighborhood poverty concentration and a negative association between rent and neighborhood poverty². This means that HCV use was concentrated in areas of high poverty where rents tend to be lower. In areas where these patterns occur, the program has not succeeded in moving holders out of areas of poverty.

Regional Trends

In Contra Costa County, the Housing Authority of Contra Costa County (HACCC) administers approximately 7,000 vouchers under the HCV program (and Shelter Care Plus program). Northwest Contra Costa County is served by the Richmond Housing Authority (RHA) that administers approximately 1,851 HCVs. North-central Contra Costa County is served by the Housing Authority of the City of Pittsburg (HACP), which manages 1,118 tenant-based HCVs.

The HCV program serves as a mechanism for bringing otherwise unaffordable housing within reach of low-income populations. With reference to Figure 14, the program appears to be most prominent in western Contra Costa County, in primarily Black and Hispanic areas, and in the northeast of the County, in predominantly Black,

2 Devine, D.J., Gray, R.W., Rubin, L., & Taghavi, L.B. (2003). *Housing choice voucher location patterns: Implications for participant and neighborhood welfare*. Prepared for the U.S. Department of Housing and Urban Development, Office of Policy Development and Research, Division of Program Monitoring and Research.

Hispanic, and Asian areas. Central Contra Costa County largely has no data on the percentage of renter units with HCVs. The correlation between low rents and a high concentration of HCV holders holds true for the areas around San Pablo, Richmond, Martinez, Pittsburg, and Antioch.

FIGURE 14. REGIONAL HOUSING HCV CONCENTRATION BY TRACT - CONTRA COSTA COUNTY, 2021

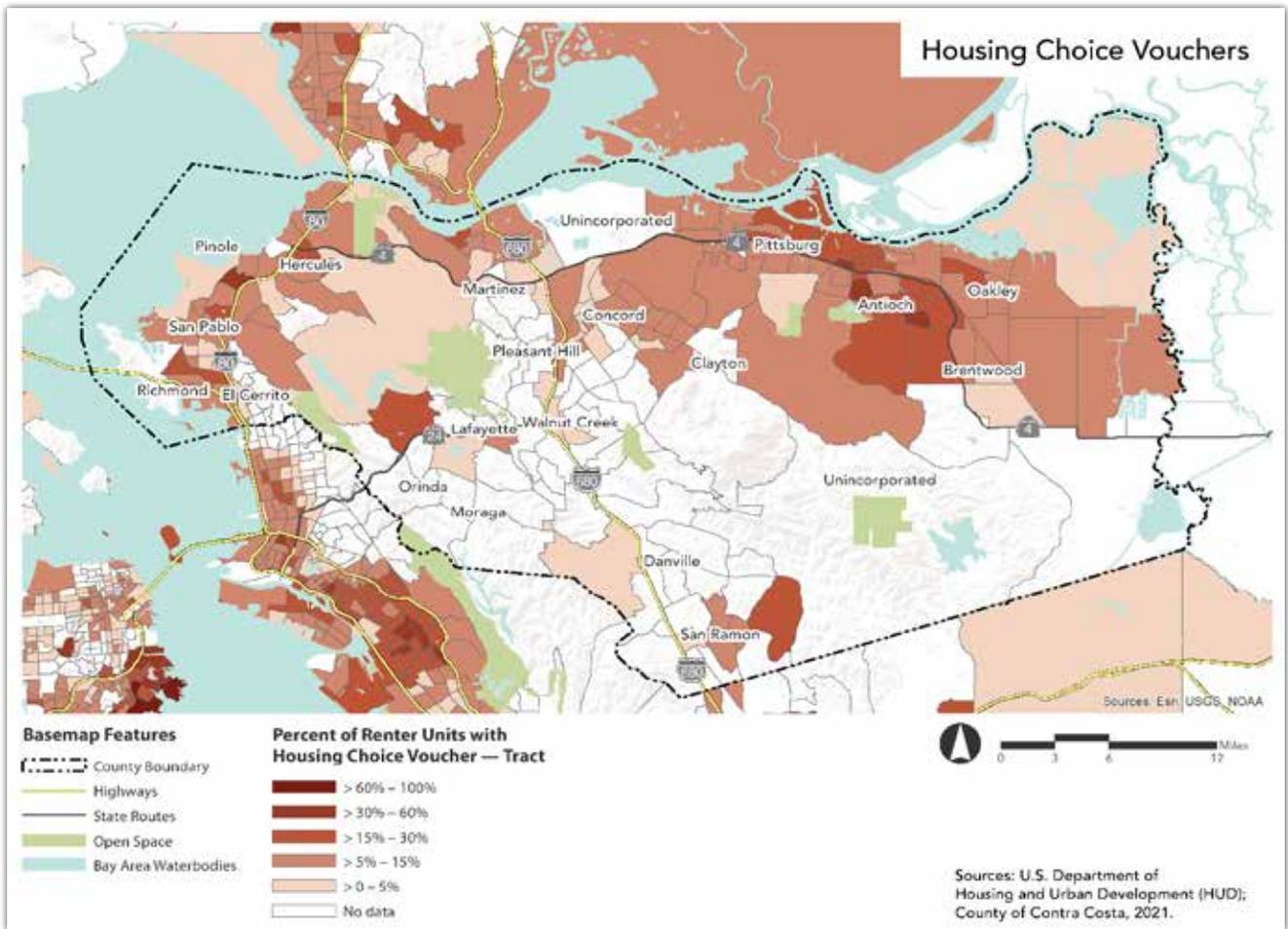
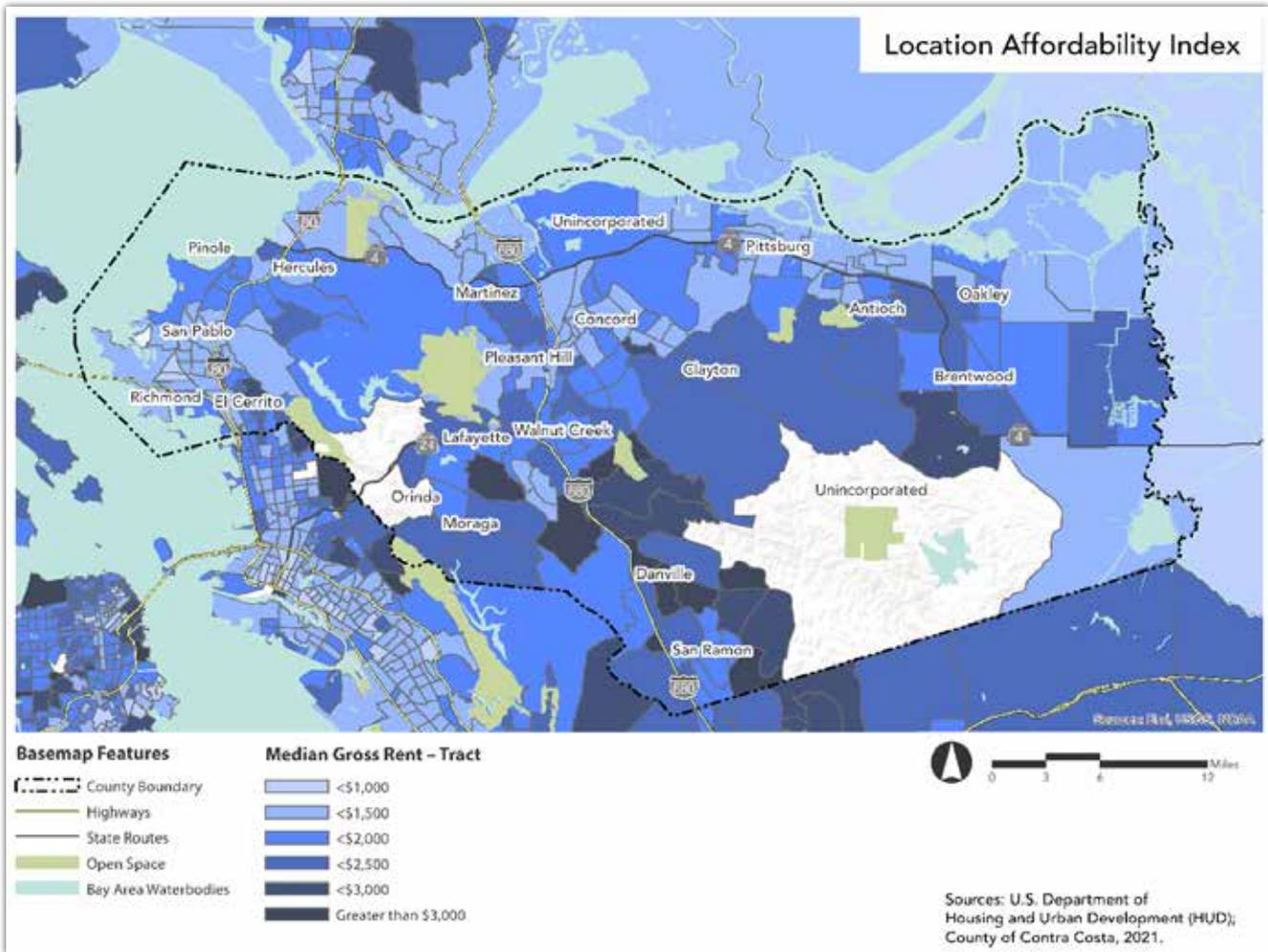


Figure 15 shows the Location Affordability Index in Contra Costa County. The Index was developed by HUD in collaboration with DOT under the federal Partnership for Sustainable Communities. One objective of the Partnership is to increase public access to data on housing, transportation, and land use. Before this Index, there was no standardized national data source on household transportation expenses, which limited the ability of homebuyers and renters to fully account for the cost of living in a particular city or neighborhood.

The prevailing standard of affordability in the United States is paying 30% or less of your family’s income on housing, but this fails to account for transportation costs. Transportation costs have grown significantly as a proportion of household income since this standard was established. According to the Bureau of Labor Statistics, in the 1930’s American households spent just 8% of their income on transportation. Since then, as a substantial proportion of the U.S. population has migrated from center cities to surrounding suburbs and exurbs and come to rely more heavily (or exclusively) on cars, that percentage has steadily increased, peaking at 19.1% in 2003. As of 2013, households spent on average about 17% of their annual income on transportation, second only to housing costs in terms of budget impact. For many working-class and rural households, transportation costs exceed housing costs.

FIGURE 15. REGIONAL MEDIAN GROSS RENT / AFFORDABILITY INDEX BY TRACT, 2021

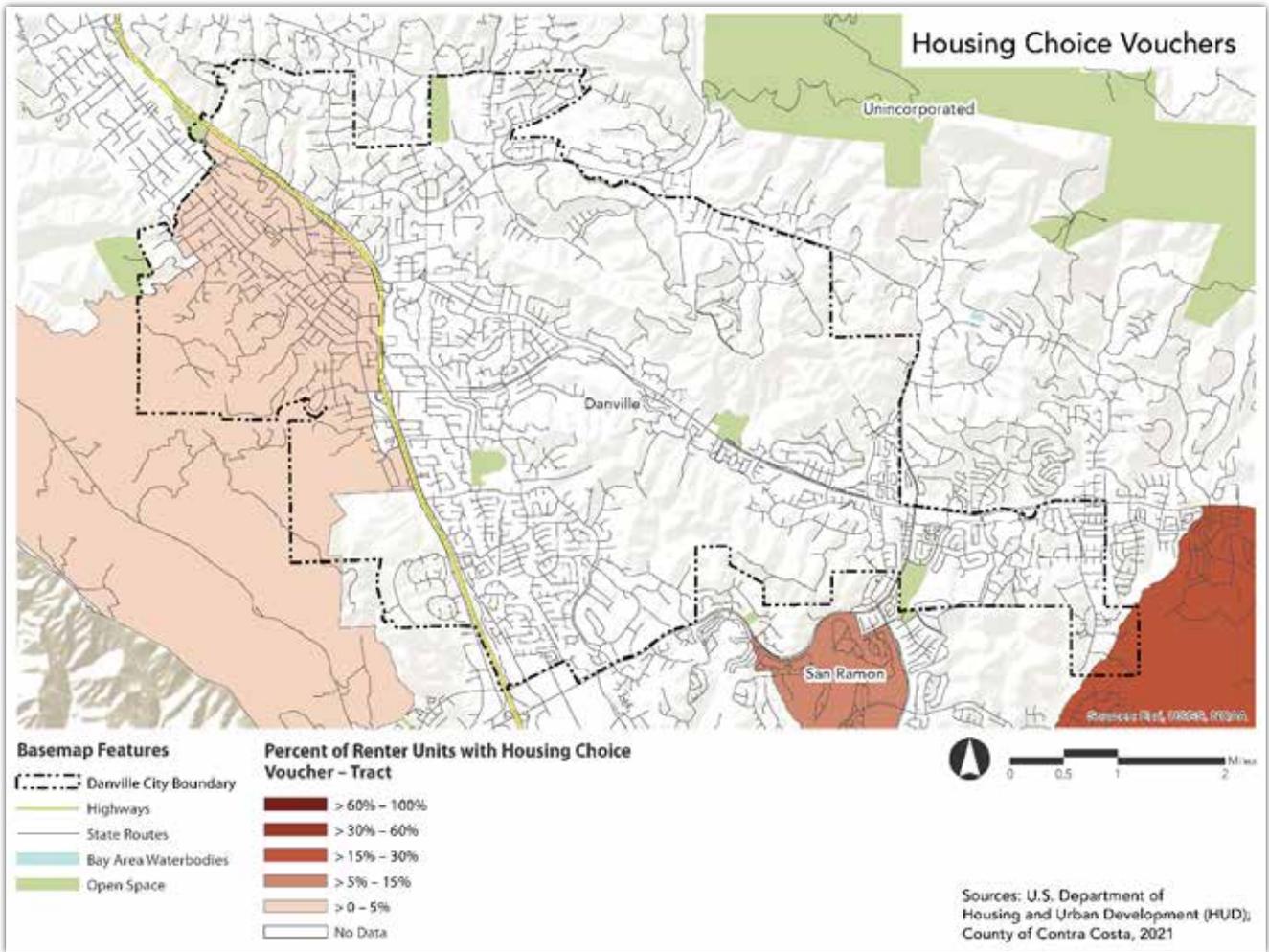


In Contra Costa County, the majority of the county has a median gross rent of \$2,000–\$2,500. Central Contra Costa County (areas between Danville and Walnut Creek) have the highest rents (around \$3,000 or more). The most affordable tracts in the county are along the perimeter of the County in cities like Richmond, San Pablo, Pittsburg, and Martinez.

Local Trends

In Danville, 2021 HUD data on HCV utilization is not available for the majority of the town (Figure 16). However, there is a concentration of higher HCV use to the west of I-680 which corresponds to tracts overpaying for housing by 20-40%, as well as tracts with LMI percentages between 25 to 50%, tracts with higher overpayment by renters (between 40 to 60%), and tracts with lower median incomes (below \$125,000). The surrounding cities of Walnut Creek and San Ramon have higher percentages of HCV use while Clayton has similarly low levels to Danville. Median gross rent in Danville is higher than \$2,000 for the entire Town. Central Danville has tracts with populations paying greater than \$3,000 in rent, which corresponds to areas of higher overpayment by renters (Figure 41). Unincorporated areas to the north and northeast and portions of San Ramon also have rent levels exceeding \$3,000, while Clayton and Walnut Creek have lower gross rents below \$2,500.

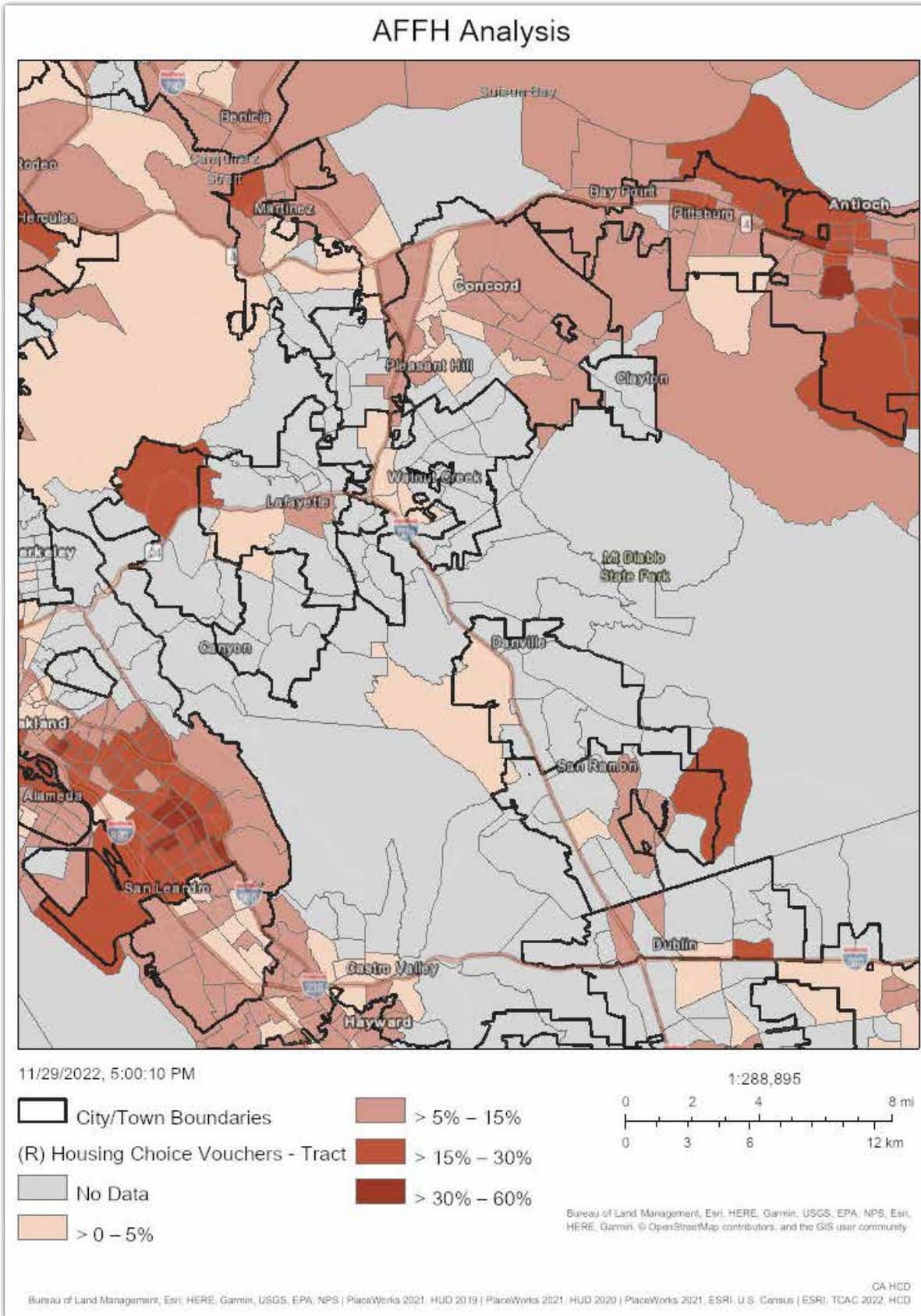
FIGURE 16. HOUSING CHOICE VOUCHERS - DANVILLE, 2021



California's Department of Housing and Community Development also reports data on HCV rates as a percentage of renter-occupied units (Figure 17). 2022 data from HCV show that—where data is provided—less than 0 to 5% of renter-occupied units use HCVs to afford their housing. As of 2020, only 11 households in Danville used Section 8 assistance to afford their housing. In Contra Costa County, Concord, Walnut Creek, Lafayette, and San Ramon have comparatively higher rates of HCVs with the highest HCVs (>15% to 30%) in San Ramon.



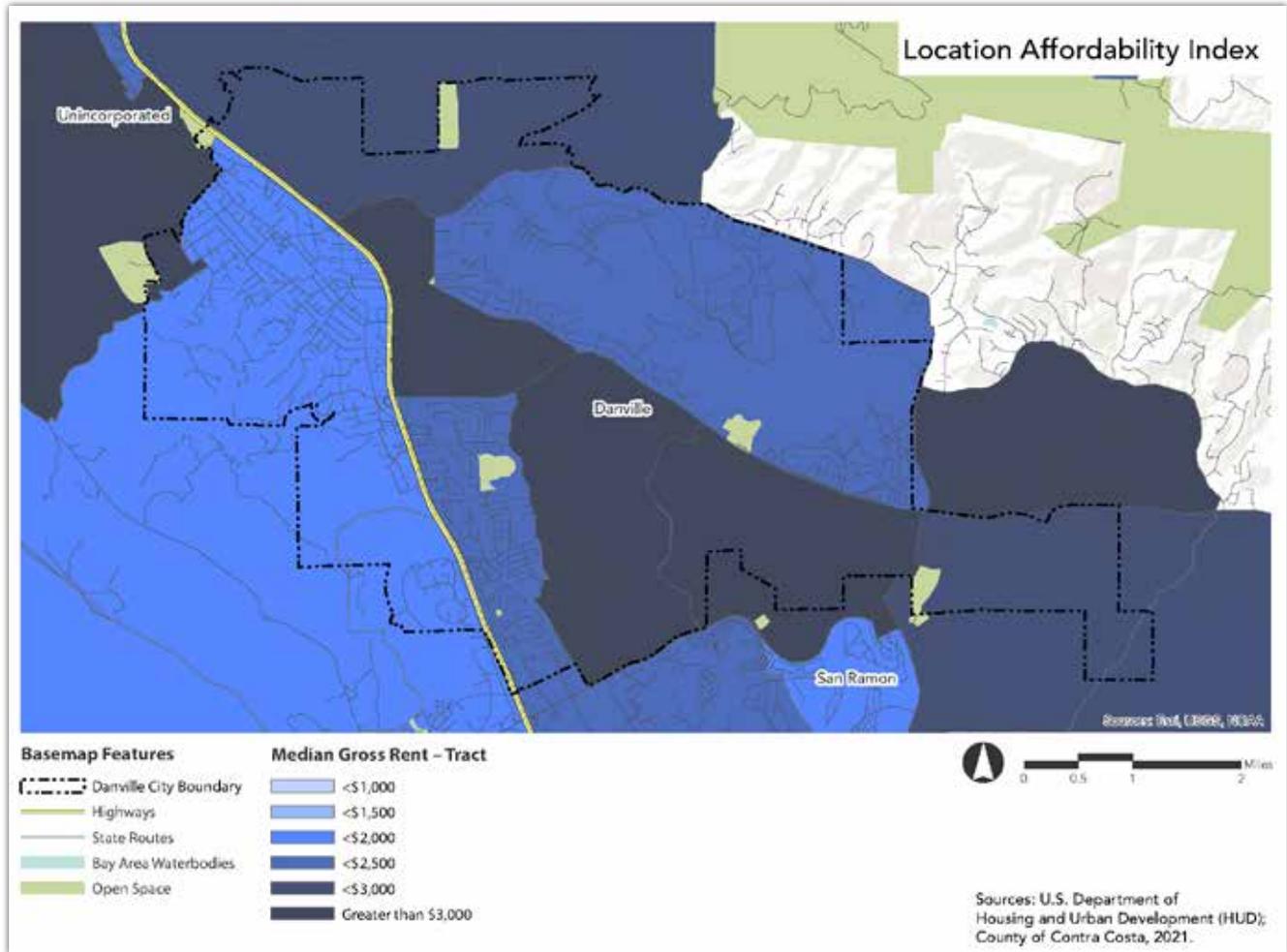
FIGURE 17. HOUSING VOUCHERS AS A PERCENT OF RENTER-OCCUPIED HOUSING UNITS, 2022



Source: California Department of Housing and Community Development AFFH Data Viewer

Figure 18 shows the Location Affordability Index for the Town of Danville. The most affordable areas in Danville are west of I-680. The census tracts in this area have higher HCV utilization rates, concentrations of overpayment for housing (by 20-40%), and higher percentages of disabled residents and lower income households. The central areas of the town have the highest costs, with rents exceeding \$3,000.

FIGURE 18. LOCATION AFFORDABILITY INDEX - DANVILLE, 2021

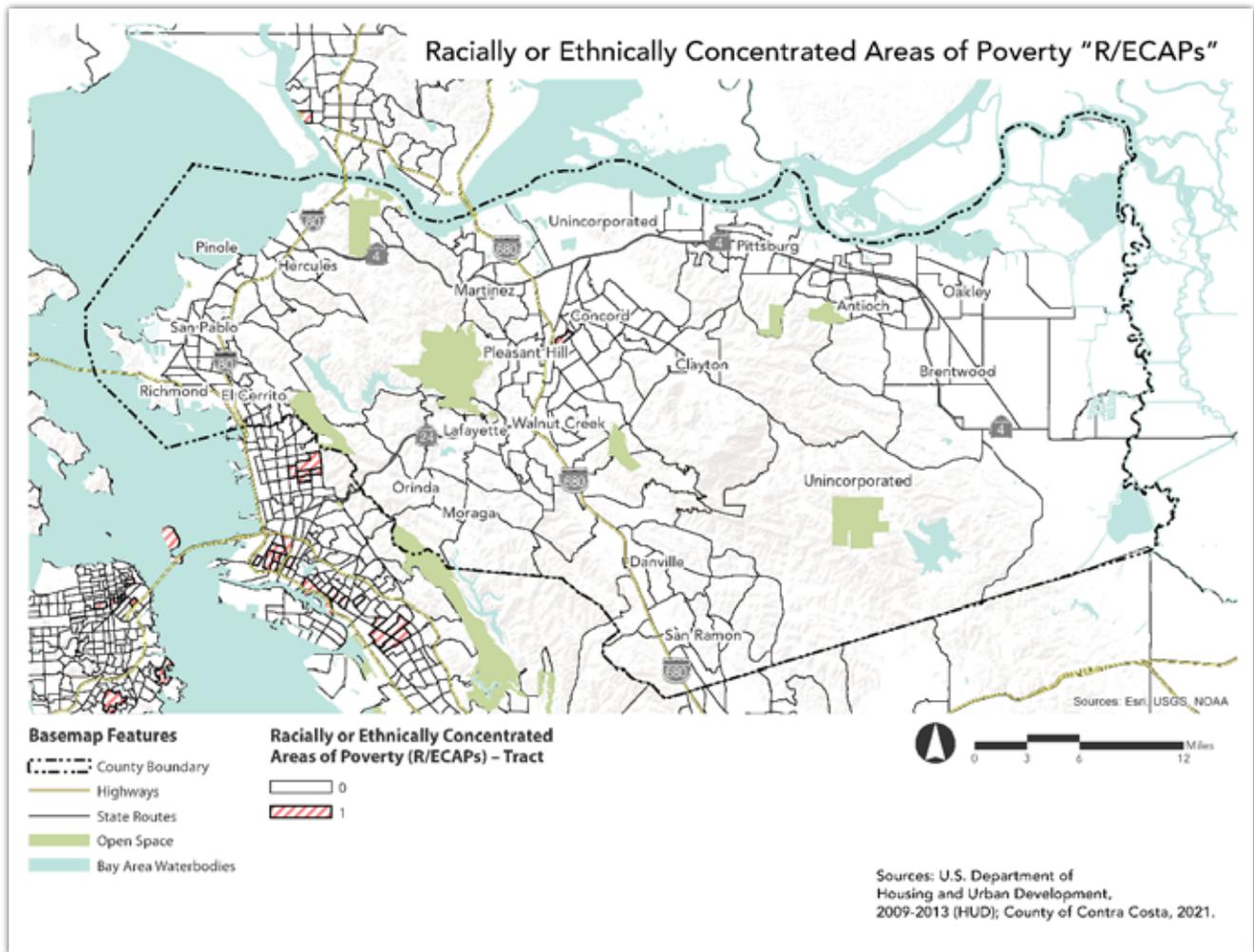


Racially and Ethnically Concentrated Areas of Poverty (R/ECAP)

Racially and Ethnically Concentrated Areas of Poverty (R/ECAPs) are geographic areas with significant concentrations of poverty and minority populations. HUD developed a census-tract based definition of R/ECAP that relies on a racial and ethnic concentration threshold and a poverty test. The threshold states that an area with a non-White population of 50% or more would be identified as a R/ECAP; the poverty test defines areas of extreme poverty as areas where 40% or more of the population live below the federal poverty line or where the poverty rate is three times the average poverty rate for the metropolitan area (whichever is lower). Thus, an area that meets either the racial or ethnic concentration, and the poverty test would be classified as a R/ECAP. Identifying R/ECAPS facilitates an understanding of entrenched patterns of segregation and poverty due to the legacy effects of historically racist and discriminatory housing laws.

In Contra Costa County, the only area that meets the official definition of a R/ECAP is Monument Corridor in Concord (highlighted with red stripes in Figure 19 below).

FIGURE 19. REGIONAL RACIALLY AND ETHNICALLY CONCENTRATED AREAS OF POVERTY “R/ECAPs”, 2021

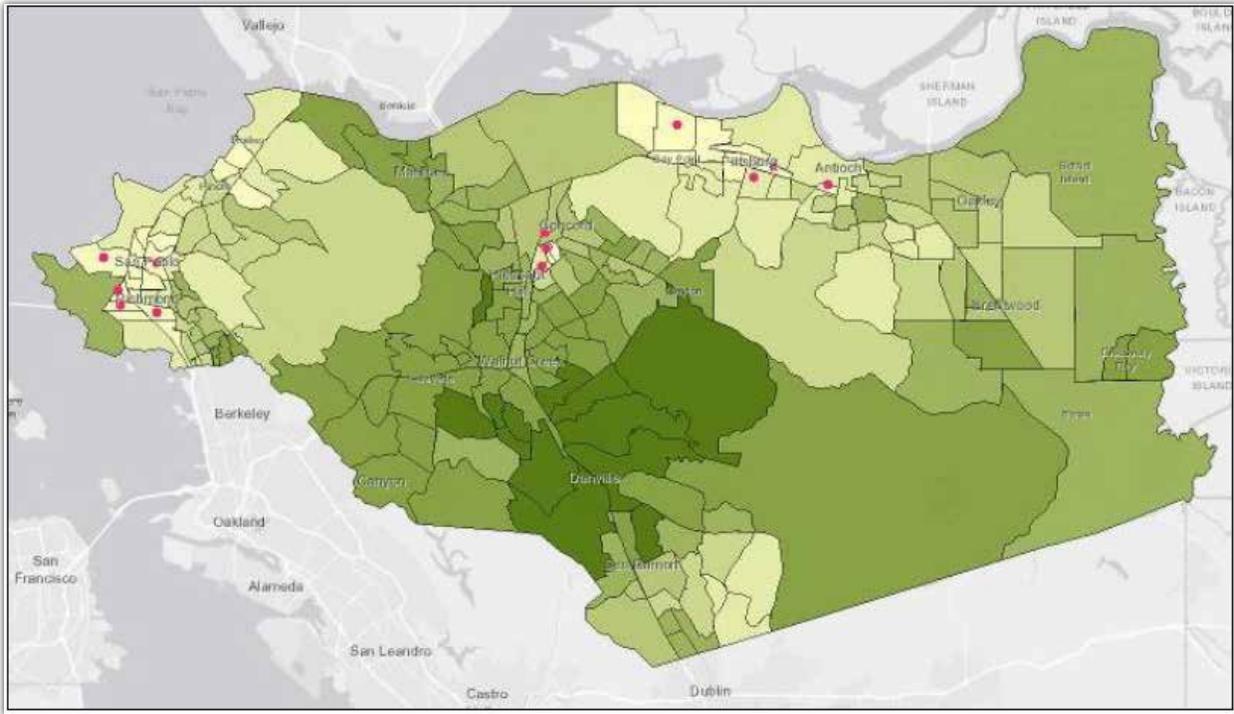


Expanded R/ECAPs in Contra Costa County

The HUD definition that utilizes the federal poverty rate is not suitable for analysis in the San Francisco Bay Area due to the high cost of living, according to the 2020 Contra Costa County AI. To account for the higher incomes in the region, the Contra Costa County AI proposes an alternate definition of a R/ECAP that includes majority-minority census tracts that have poverty rates of 25% or more, a lower threshold than HUD’s. Under this definition, twelve other census tracts would qualify as R/ECAPs in the areas of Antioch, Bay Point, Concord, Pittsburg, North Richmond, Richmond and San Pablo (refer to Figure 20).

According to the 2012-2016 American Community Survey, 69,326 people lived in these expanded R/ECAPs, representing 6.3% of the County’s population. Hispanic and Black populations make up a disproportionately large percentage of residents who reside in R/ECAPs compared to the population of the County or Region as a whole. In Contra Costa County, approximately 53% of individuals living in R/ECAPs are Hispanic, nearly 18% are Black, 19.57% are Mexican American, 4.65% are Salvadoran American, and 1.49% are Guatemalan Americans. Families with children under 18 still in the household comprise almost 60% of the population in Contra Costa County’s R/ECAPs, significantly higher than neighboring metropolitan areas of San Francisco, Oakland, and Hayward. To those already living in poverty, the higher rate of dependent children in their households would translate to a greater strain on their resources.

FIGURE 20. EXPANDED R/ECAPs IN CONTRA COSTA COUNTY



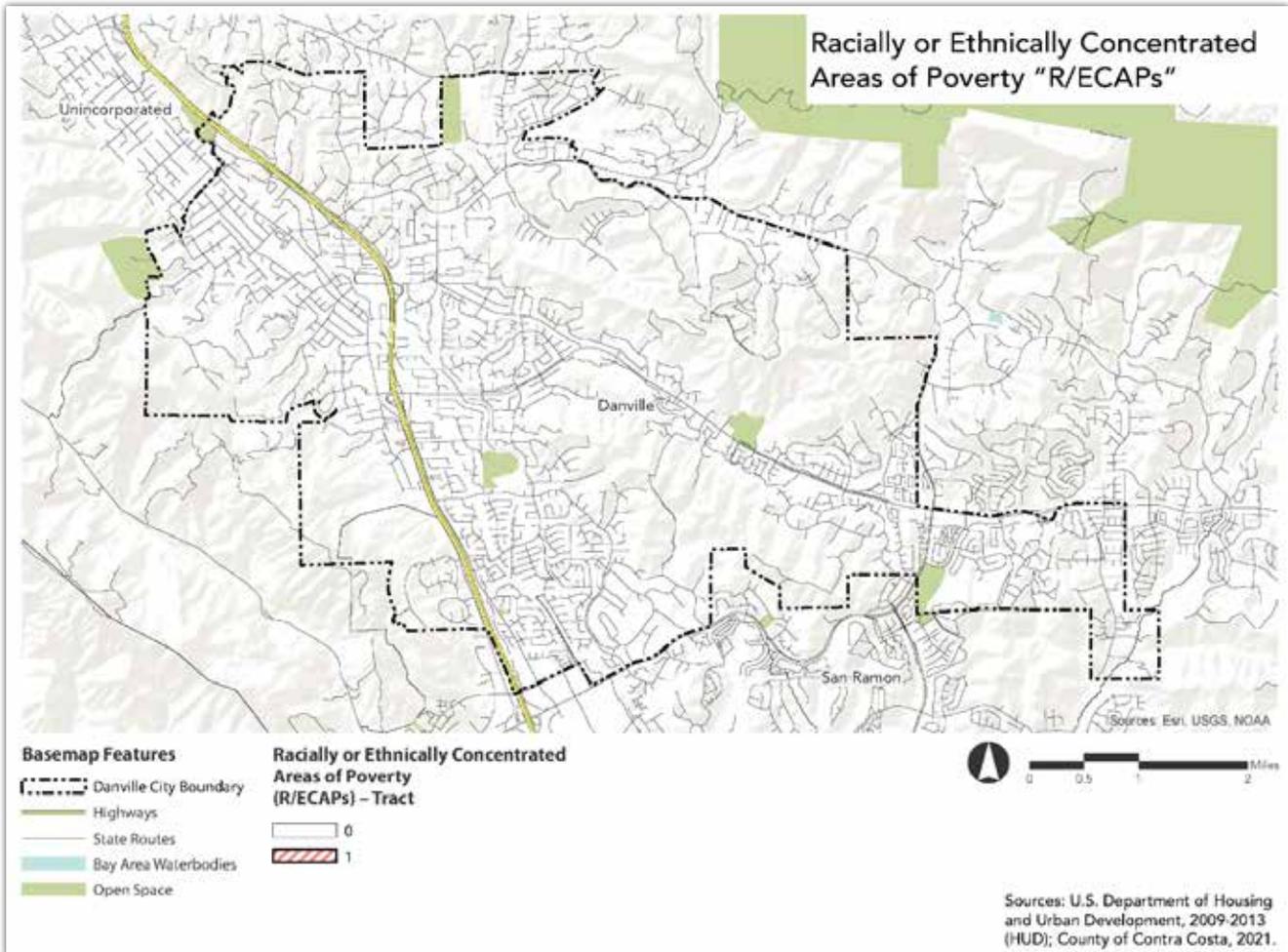
Source: Contra Costa County Analysis of Impediments to Fair Housing Choice January 2020-2025 (2020 AI). Note: The 2020 AI does not provide a legend for the map shown above nor does it name the specific 12 additional R/ECAPs identified. The map shows the general location of the expanded R/ECAPs identified in the County.



Local Trends

There are no R/ECAP areas in the Town of Danville (Figure 21).

FIGURE 21. RACIALLY OR ETHNICALLY CONCENTRATED AREAS OF POVERTY “R/ECAPs” - DANVILLE, 2021



Racially Concentrated Areas of Affluence (RCAs)

Racially Concentrated Areas of Affluence (RCAs) are defined by the HUD as communities with a large proportion of affluent and non-Hispanic White residents. According to a policy paper published by the HUD, non-Hispanic Whites are the most racially segregated group in the United States. In the same way neighborhood disadvantage is associated with concentrated poverty and high concentrations of people of color, distinct advantages are associated with residence in affluent, White communities. RCAs are currently not available for mapping on the AFFH Data Viewer. As such, an alternate definition of RCA from the University of Minnesota Humphrey School of Public Affairs is used in this analysis. RCAs are defined as census tracts where (1) 80% or more of the population is white, and (2) the median household income is \$125,000 or greater (slightly more than double the national median household income in 2016).

Regional Trends

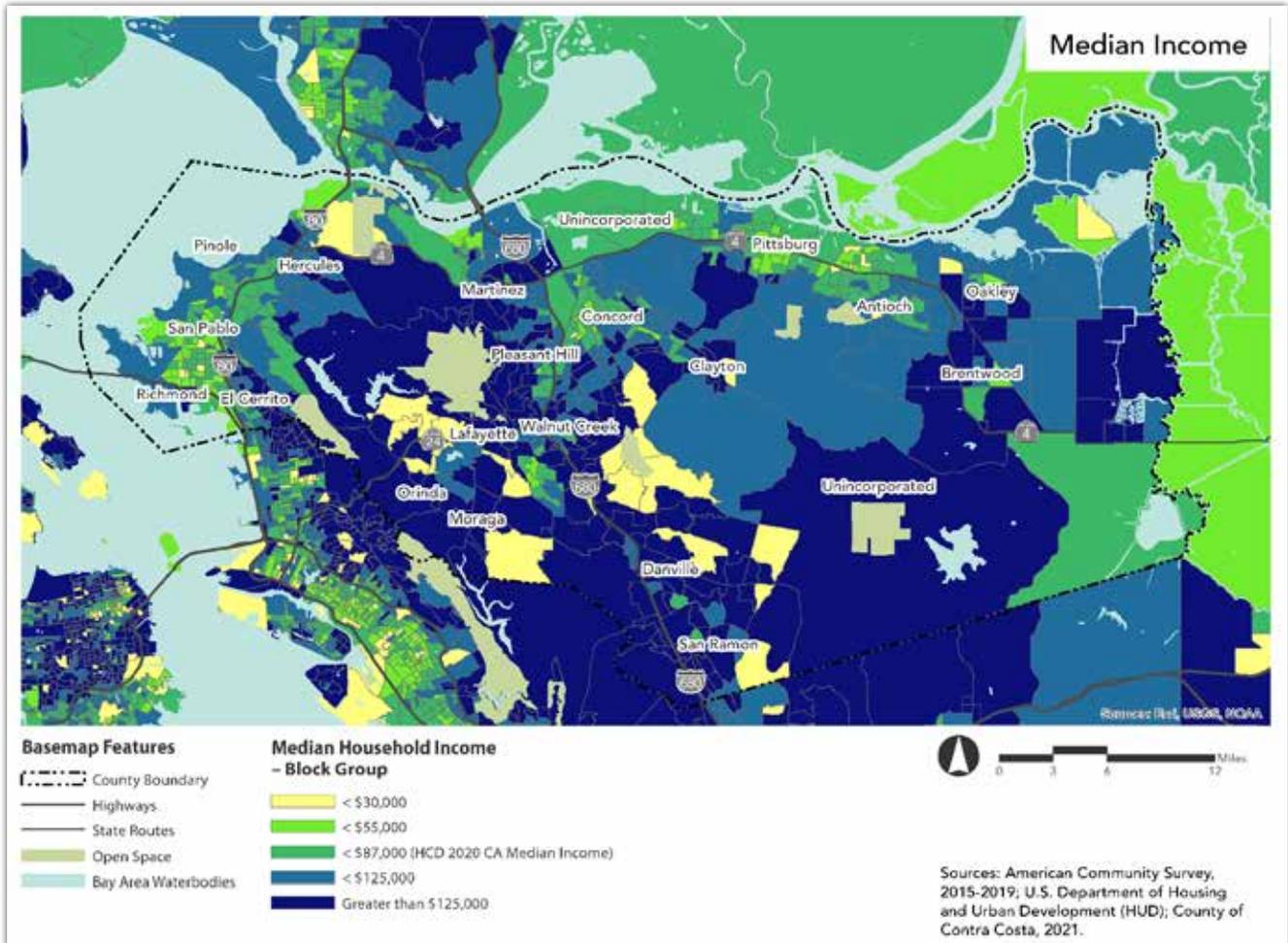
Cross referencing Figure 2 and Figure 22, there are a string of RCAs running from Danville to Lafayette that taper off towards Walnut Creek. This aligns with the cities' racial demographic and median income (summarized in Table 12 below). Although not all census tracts/block groups meet the criteria to qualify as RCAs, there is a tendency for census block groups with higher white populations to have higher median incomes throughout the county.

TABLE 12. WHITE POPULATION AND MEDIAN HOUSEHOLD INCOME OF RCAAs IN CONTRA COSTA COUNTY

City/Local Jurisdiction	White Population	Median Household Income (2019)
Danville	80.53%	\$160,808
Lafayette	81.23%	\$178,889
Walnut Creek	74.05%	\$105,948

Source: DataUSA.io (2019)

FIGURE 22. REGIONAL MEDIAN INCOME BY BLOCK GROUP, 2021



Local Trends

In Danville, the majority of the tracts in the Town have populations earning a median income of \$125,000 or greater (Figure 23). These areas correspond to tracts with low non-white populations. There are two areas adjacent to I-680 where there are tracts with incomes below \$125,000. These tracts correspond with a higher percentage of non-white populations (between 41 to 60%). Lastly, there is an area in south Danville along the border of San Ramon where the median income is below \$87,000, which also corresponds to census tracts in the town with high rents (above \$3,000). The nearby cities of San Ramon, Clayton and Walnut Creek have similar income distributions, although Walnut Creek has more areas in the city where the median income is below \$87,000. RCAAs in Danville and Contra Costa County overall are presented in Figure 24.

FIGURE 23. MEDIAN INCOME - DANVILLE, 2021

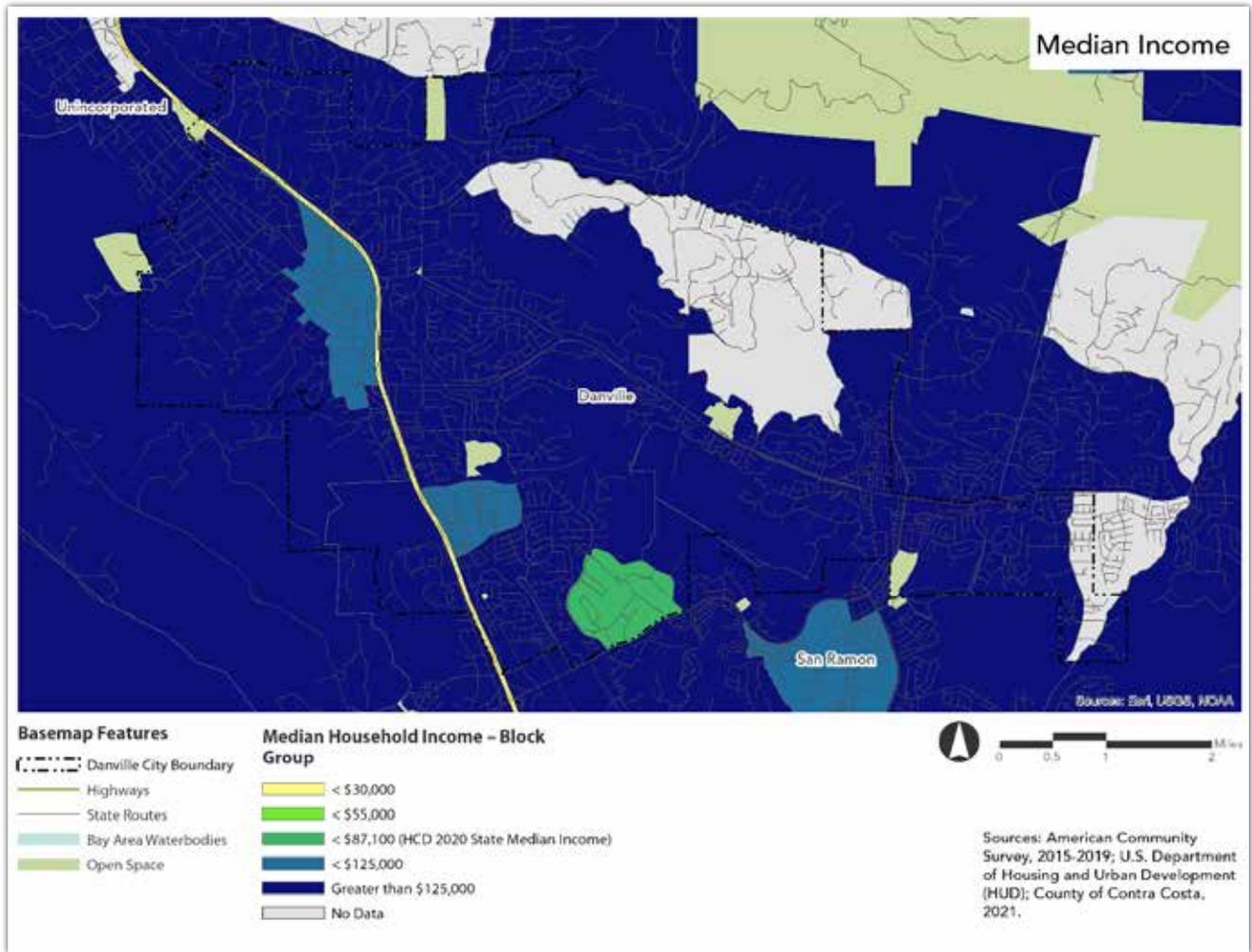
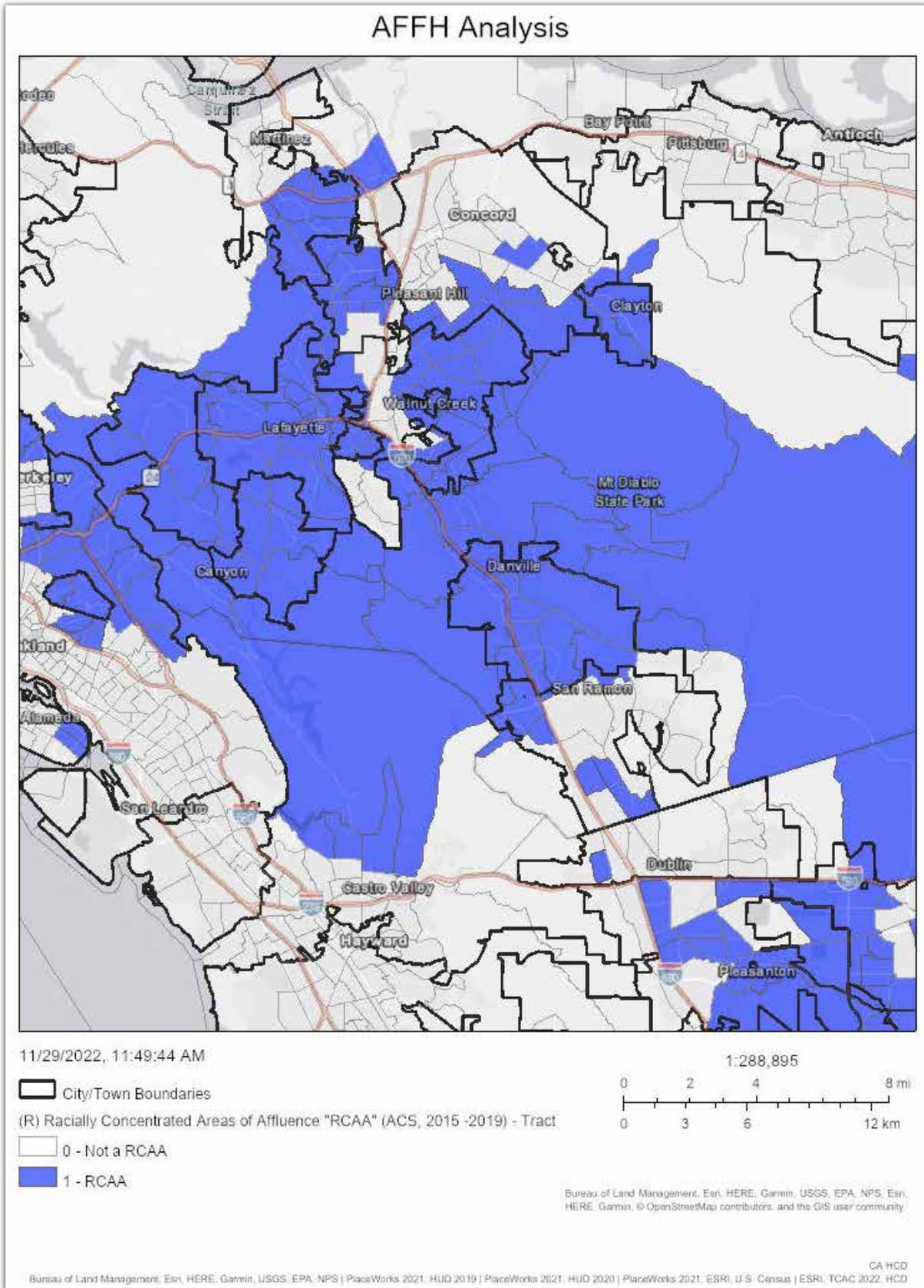


FIGURE 24. RACIALLY CONCENTRATED AREAS OF AFFLUENCE (RCAA) BY CENSUS TRACT - DANVILLE, 2015-2019



Source: California Department of Housing and Community Development AFFH Data Viewer

As discussed above, all census tracts that comprise Danville are considered a Racially Concentrated Area of Affluence (RCAA)—this is consistent with Contra Costa County as the majority of jurisdictions in the County are RCAAs. There are a few exceptions in the distribution of RCAAs: Walnut Creek, Concord, Martinez, and San Ramon are the only areas without census tracts that qualify as an RCAA. Importantly, these jurisdictions still have RCAAs but to a lesser degree.

Danville’s comparatively high number of RCAAs could be attributed to numerous local and regional factors including slow rates of housing development and rising housing and rental prices. Between 2010 and 2020, for example, the number of homes in Danville increased by 2%—this is substantially lower than housing development in Contra Costa County and the region overall. Rising housing (74% since 2010) and rental prices (26% since 2010), along with prohibitive housing costs, have also contributed to RCAAs in Danville. In fact, according to research published by the University of California, Berkeley, 100% of households in Danville live in neighborhoods where low-income households are excluded due to the progressive increase in housing.

The characteristics of Census tracts that comprise the RCAAs within and immediately surrounding Danville include:

- Residents are majority White. On average, White residents make up 83% of the tract. This is twice the average percentage White population in the associated Council of Governments (COG) region.
- RCAA dominant areas abut non-urbanized natural areas (Las Trampas Regional Wilderness, Mt. Diablo State Park).
- Fewer than 5% of rental units are occupied by Housing Choice Voucher holders.
- There is no difference between RCAA dominant and non-RCAA areas in terms of overcrowded households overall. For renter households, there is a higher proportion of renters living in overcrowded conditions in non-RCAA areas. This is likely correlated with the opportunity to find affordable rental housing—which is much less likely to exist in RCAAs.
- RCAA dominant areas have more areas of moderate cost burdened owners (40-60% experiencing burden) compared to non-RCAA areas.
- RCAA dominant areas have fewer areas where the majority of renters are cost burdened. There is one tract within Danville where more than 80% of renters are cost burdened, and two where between 40 and 60% of renters are burdened.
- Opportunity indices are of the “highest” resource. It is important to note that this is true for RCAA dominant areas and those that are not RCAAs. In non-RCAA areas—namely San Ramon—the jobs proximity index and environmental index are higher than in RCAA dominant areas.
- RCAA dominant areas are not vulnerable to displacement.

The characteristics of Census tracts that are near Danville and not RCAAs include:

- Racial and ethnic diversity is more balanced with the White population comprising about half of the population. On average, White residents make up 83% of the tract. This is still above but closer to the COG average White population.
- Rental units are more likely to be occupied by voucher holders than in RCAAs, although the proportion is moderately low—between 5% and 30%.
- Fewer cost burdened owners compared to RCAA dominant areas, assumedly because housing is relatively less expensive than in RCAA areas.
- Higher proportions of cost burdened renters, with tracts more likely to have 40 to 60% of renters burdened, compared to 20 to 40% in RCAA dominant areas.

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-
- Opportunity indices are of the “highest” resource. It is important to note that this is true for RCAA dominant areas and those that are not RCAAs. In non-RCAA areas—namely San Ramon—the jobs proximity index and environmental index are higher than in RCAA dominant areas.
 - The non-RCAA communities show low vulnerability to displacement except in a few areas which are more urbanized locations. These vulnerable areas do not show differences in racial or ethnic majorities, however, or poverty concentrations from RCAA dominant areas.
 - Racial and ethnic patterns in Danville also contribute to the jurisdiction’s RCAAs. This is likely due to market factors and government actions including exclusionary zoning, discriminatory lending practices, and rates of displacement.



10. Access to Opportunity

Access to Opportunity

Regional Access



	Town of Danville	Contra Costa County
Jobs to Household Ratio	0.81	0.98
Unemployment Rate	5%	8%
LEP Population	1%	6%

Share of Population by Race in Resource Areas in the Town of Danville



High/Highest Resource Area



- American Indian or Alaska Native, NH
- Asian / API, NH
- Black or African American, NH
- White, Non-Hispanic (NH)
- Other Race or Multiple Races, NH
- Hispanic or Latinx

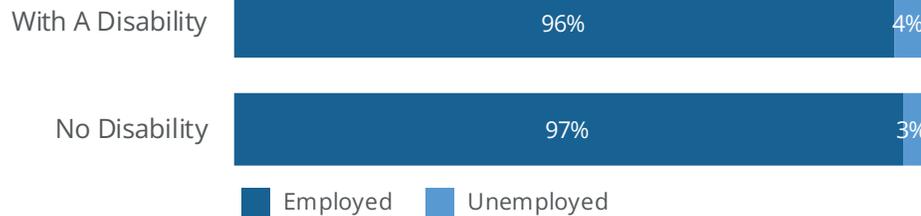
Employment by Disability Status



Town of Danville



Contra Costa County



Primary Findings

- The Town of Danville is composed of highest resources areas, with no variation in composite scores (Figure 26). This pattern is typically seen in other wealthy and less racially diverse cities, such as Lafayette and Orinda. Cities with more non-white residents and lower income households, such as Concord or Pleasant Hill, tend to have lower TCAC composite scores.
- The entirety of Danville has the **highest TCAC education score** above 0.75 indicating more positive educational outcomes (see Figure 28). However, the lowest performing public school in the town is located in an area with more cost burdened households, a concentration of Housing Choice Voucher households, and a larger non-White population compared to the rest of the Town, **suggesting access to fewer resources**.
- Danville has poor access to transit options. According to the Transit Trips index for Contra Costa County, Black and Hispanic residents are most likely to utilize public transit options, **suggesting disparities in transit access for these residents**.
- Overall, the Town of Danville has moderate to excellent proximity to jobs. The areas directly adjacent to I-680 show the highest proximity to jobs in the town. The eastern areas of the town have the lowest scores on the job proximity index.
- The areas west of I-680 have lower environmental scores compared to the rest of the town. This suggests there may be some **disparities in access to environmental quality**, where the areas west of I-680 have higher proportions of cost burdened households, households utilizing a housing choice voucher, and a concentration of residents with disabilities.

Access to opportunity is a concept to approximate the link between place-based characteristics (e.g., education, employment, safety, and the environment) and critical life outcomes (e.g., health, wealth, and life expectancy). Ensuring access to opportunity means both improving the quality of life for residents of low-income communities, as well as supporting residents' mobility and access to 'high resource' neighborhoods.

TCAC Opportunity Maps

TCAC Maps are opportunity maps created by the California Fair Housing Task Force (a convening of the Department of Housing and Community Development (HCD) and the California Tax Credit Allocation Committee (TCAC)) to provide research and evidence-based policy recommendations to further HCD's fair housing goals of (1) avoiding further segregation and concentration of poverty and (2) encouraging access to opportunity through land use policy and affordable housing, program design, and implementation. These opportunity maps identify census tracts with highest to lowest resources, segregation, and poverty, which in turn inform the TCAC to more equitably distribute funding for affordable housing in areas with the highest opportunity through the Low-Income Housing Tax Credit (LIHTC) Program.

TCAC Opportunity Maps display areas by highest to lowest resources by assigning scores between 0–1 for each domain by census tracts where higher scores indicate higher “access” to the domain or higher “outcomes.” Refer to Table 12 for a list of domains and indicators for opportunity maps. Composite scores are a combination score of the three domains that do not have a numerical value but rather rank census tracts by the level of resources (low, moderate, high, highest, and high poverty and segregation). The opportunity maps also include a measure or “filter” to identify areas with poverty and racial segregation. The criteria for these filters were:

- Poverty: Tracts with at least 30% of population under the federal poverty line;
- Racial Segregation: Tracts with location quotient higher than 1.25 for Blacks, Hispanics, Asians, or all people of color in comparison to the County

TABLE 13. DOMAINS AND LIST OF INDICATORS FOR OPPORTUNITY MAPS

Domain	Indicator
Economic	Poverty • Adult Education • Employment • Job Proximity • Median home value
Environmental	CalEnviroScreen 3.0 pollution Indicators and values
Education	Math proficiency • Reading proficiency • High School graduation rates • Student poverty rates

Source: California Fair Housing Task Force, Methodology for the 2021 TCAC/ HCD Opportunity Maps, December 2020

High resource areas have high index scores for a variety of opportunity indicators such as high employment rates, low poverty rates, proximity to jobs, high educational proficiency, and limited exposure to environmental health hazards. High resource tracts are areas that offer low-income residents the best chance of a high quality of life, whether through economic advancement, high educational attainment, or clean environmental health. Moderate resource areas have access to many of the same resources as the high resource areas but may have fewer job opportunities, lower performing schools, lower median home values, or other factors that lower their indexes across the various economic, educational, and environmental indicators. Low resource areas are characterized as having fewer opportunities for employment and education, or a lower index for other economic, environmental, and educational indicators. These areas have greater quality of life needs and should be prioritized for future investment to improve opportunities for current and future residents.

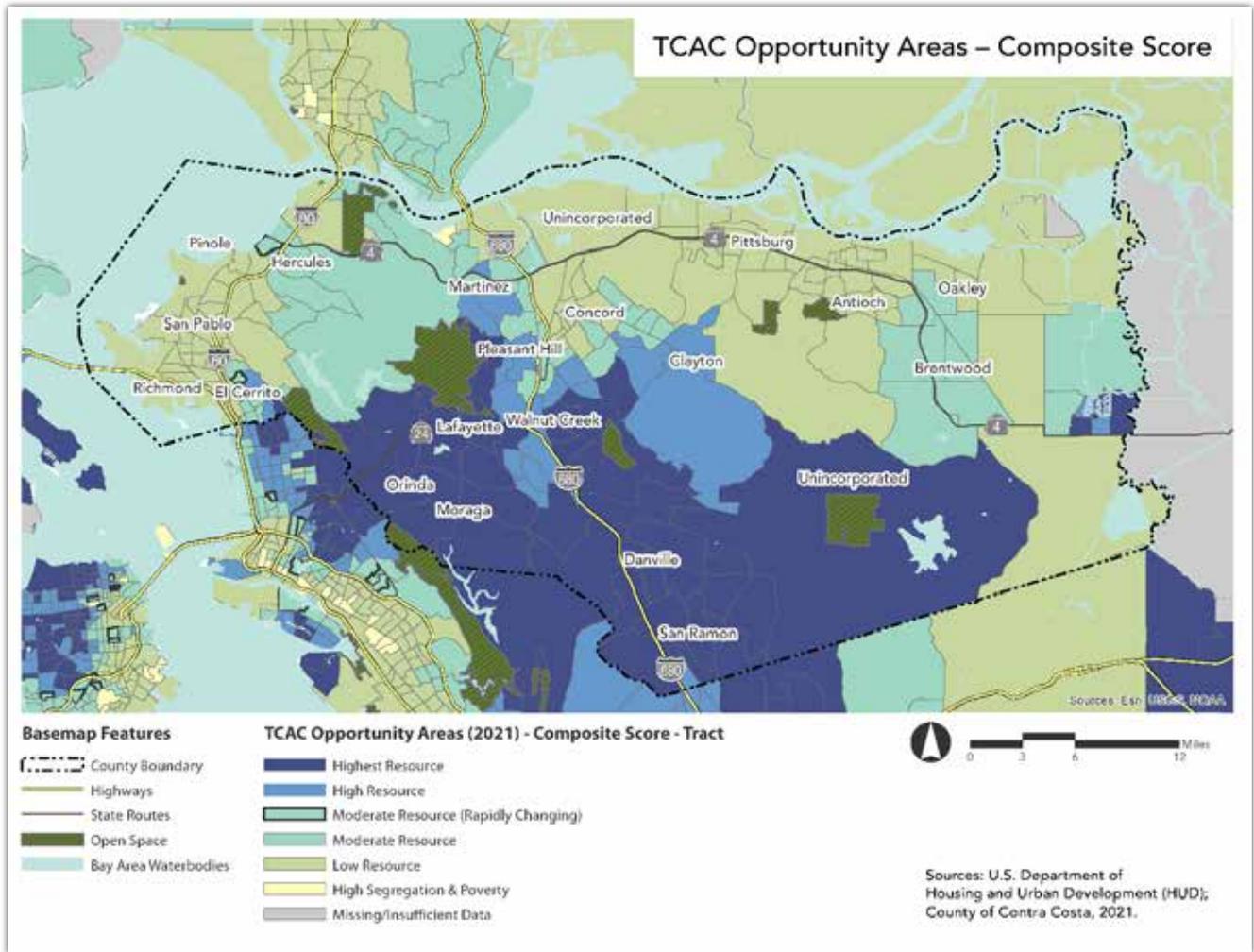
Information from opportunity mapping can help highlight the need for housing element policies and programs that would help to remediate conditions in low resource areas or areas of high segregation and poverty, and to encourage better access for low and moderate income and black, indigenous, and people of color (BIPOC) households to housing in high resource areas.

Regional Trends

Figure 25 provides a visual representation of TCAC Opportunity Areas in Contra Costa County based on a composite score, where each tract is categorized based on percentile rankings of the level of resources within the region. The only census tract in Contra Costa County considered an area of high segregation and poverty is located in Martinez. Concentrations of low resource areas are located in the northwestern and eastern parts of the county (Richmond to Hercules and Concord to Oakley); census tracts with the highest resources are located in central and southern parts of the county parts of the county (San Ramon, Danville, Moraga, and Lafayette).



FIGURE 25. REGIONAL TCAC COMPOSITE SCORES BY TRACT, 2021

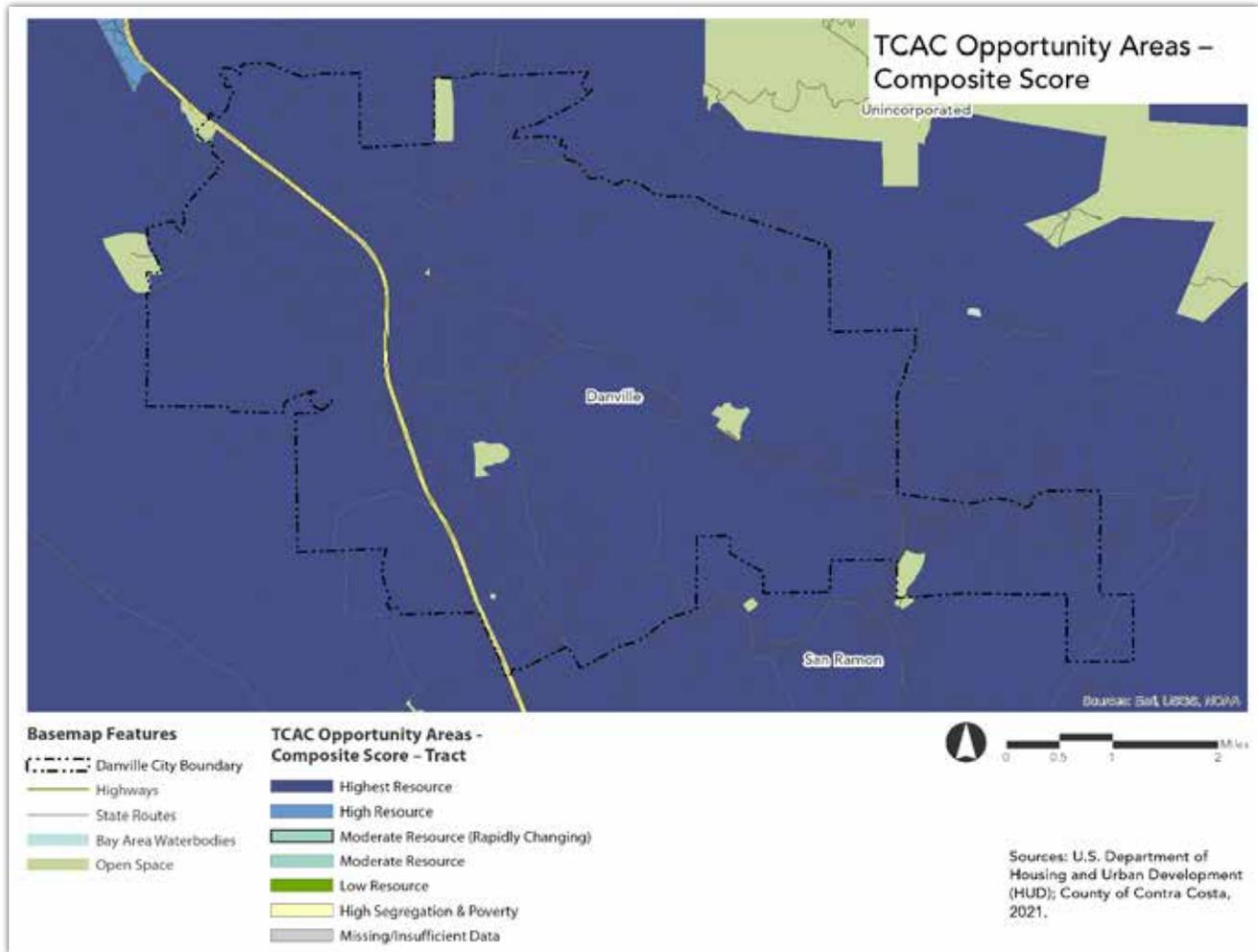


Local Trends

The Town of Danville has the highest resource level for composite TCAC score (Figure 26). San Ramon, directly to the south, and the unincorporated areas north and northwest of Danville also have the highest resource level, while Walnut Creek has a mix of the highest resource level score and high level, and Clayton has a high resource level score.



FIGURE 26. TCAC OPPORTUNITY AREAS - COMPOSITE SCORE - DANVILLE, 2021



Opportunity Indices

This section presents the HUD-developed index scores based on nationally available data sources to assess residents’ access to key opportunity assets in comparison to the County. Table 13 provides index scores or values (the values range from 0 to 100) for the following opportunity indicator indices:

- School Proficiency Index:** The school proficiency index uses school-level data on the performance of 4th grade students on state exams to describe which neighborhoods have high-performing elementary schools nearby and which are near lower performing elementary schools. The higher the index value, the higher the school system quality is in a neighborhood.
- Labor Market Engagement Index:** The labor market engagement index provides a summary description of the relative intensity of labor market engagement and human capital in a neighborhood. This is based upon the level of employment, labor force participation, and educational attainment in a census tract. The higher the index value, the higher the labor force participation and human capital in a neighborhood.
- Transit Trips Index:** This index is based on estimates of transit trips taken by a family that meets the following description: a 3-person single-parent family with income at 50% of the median income for renters for the region (i.e., the Core-Based Statistical Area (CBSA)). The higher the transit trips index value, the more likely residents in that neighborhood utilize public transit.

- **Low Transportation Cost Index:** This index is based on estimates of transportation costs for a family that meets the following description: a 3-person single-parent family with income at 50% of the median income for renters for the region/CBSA. The higher the index value, the lower the cost of transportation in that neighborhood.
- **Jobs Proximity Index:** The jobs proximity index quantifies the accessibility of a given residential neighborhood as a function of its distance to all job locations within a region/CBSA, with larger employment centers weighted more heavily. The higher the index value, the better the access to employment opportunities for residents in a neighborhood.
- **Environmental Health Index:** The environmental health index summarizes potential exposure to harmful toxins at a neighborhood level. The higher the index value, the less exposure to toxins harmful to human health. Therefore, the higher the index value, the better the environmental quality of a neighborhood, where a neighborhood is a census block-group.

TABLE 14. OPPORTUNITY INDICES BY RACE/ETHNICITY - CONTRA COSTA COUNTY

	School Proficiency Index	Labor Market Index	Transit Trip Index	Low Transportation Cost Index	Jobs Proximity Index	Environmental Health Index
Contra Costa County						
Total Population						
White, Non-Hispanic	68.58	68.81	25.37	85.80	44.03	45.07
Black, Non-Hispanic	33.93	41.36	47.38	87.29	24.51	27.23
Hispanic	37.52	41.48	38.92	87.46	28.52	33.18
Asian or Pacific Islander, Non-Hispanic	60.52	66.82	34.60	85.77	36.63	37.04
Native American, Non-Hispanic	47.92	50.96	32.08	86.46	31.05	39.26
Population Below Federal Poverty Line						
White, Non-Hispanic	53.57	55.48	29.27	86.99	38.40	40.47
Black, Non-Hispanic	23.53	30.31	51.51	88.92	23.77	25.63
Hispanic	27.11	31.43	43.96	88.74	26.45	29.31
Asian or Pacific Islander, Non-Hispanic	47.64	51.79	42.36	88.62	38.86	28.47
Native American, Non-Hispanic	27.08	34.40	46.03	88.11	27.10	25.31

Note: American Community Survey Data are based on a sample and are subject to sampling variability. See page 31 for index score meanings.
Source: AFFHT Data Table 12; Data Sources: Decennial Census; ACS; Great Schools; Common Core of Data; SABINS; LAI; LEHD; NATA

Education

Housing and school policies are mutually reinforcing, which is why it is important to analyze access to educational opportunities when assessing fair housing. At the most general level, school districts with the greatest amount of affordable housing tend to attract larger numbers of LMI families (largely composed of minorities). As test scores are a reflection of student demographics, where Black/Hispanic/Latino students routinely score lower than their White peers, less diverse schools with higher test scores tend to attract higher income families to the school district. This is a fair housing issue because as higher income families move to the area, the overall cost of housing rises and an exclusionary feedback loop is created, leading to increased racial and economic segregation across districts as well as decreased access to high-performing schools for non-White students.

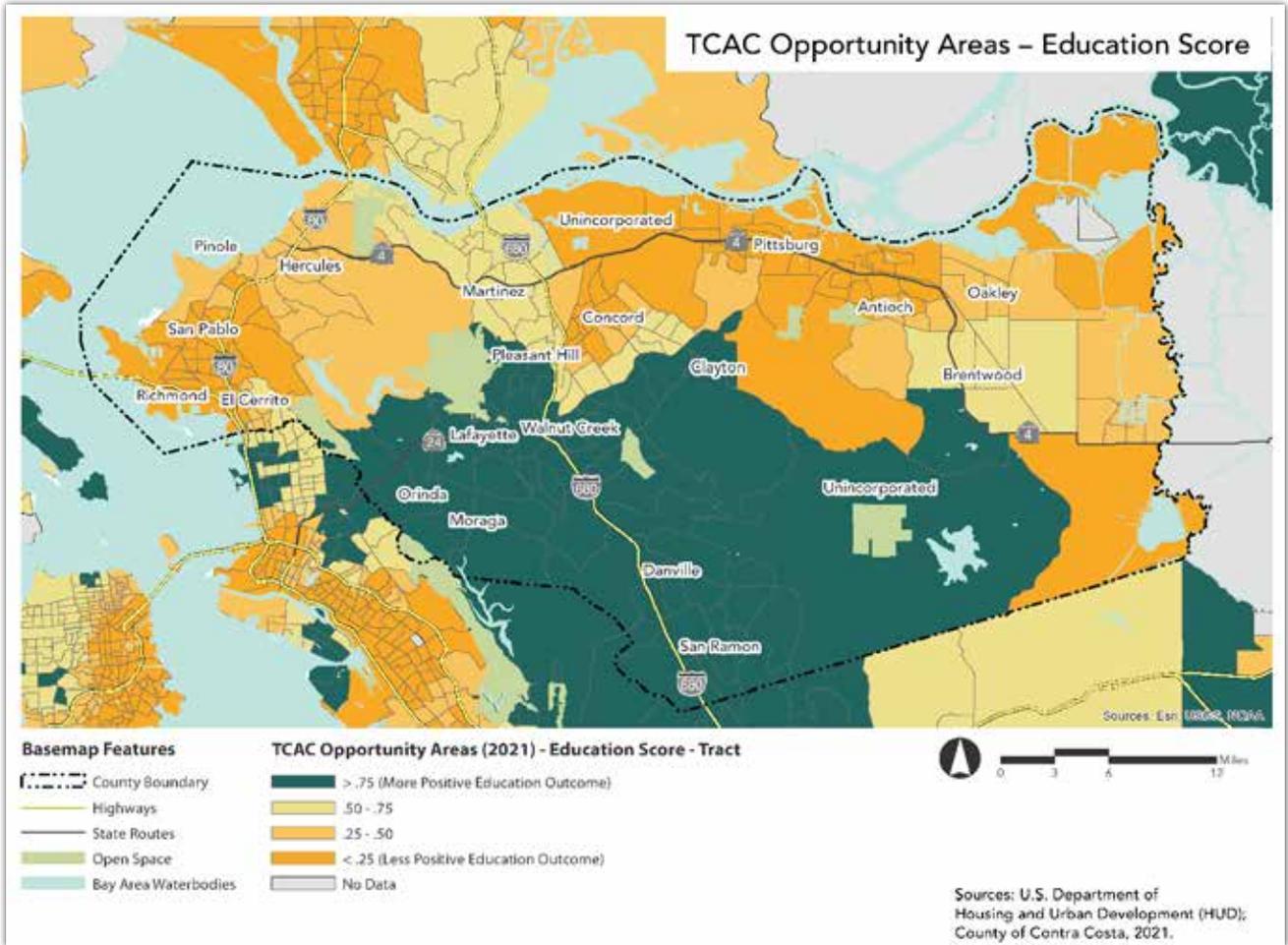
Regional Trends

The 2021 TCAC Opportunity Areas Education Composite Score for a census tract is based on math and reading proficiency, high school graduation rates, and student poverty rate indicators. The score is broken up by quartiles, with the highest quartile indicating more positive education outcomes and the lowest quartile signifying less positive outcomes.

There are 19 public school districts in Contra Costa County, in addition to 124 private schools and 19 charter schools. Figure 27 shows that the northwestern and eastern parts of the county have the lowest education domain scores (less than 0.25) per census tracts, especially around Richmond and San Pablo, Pittsburg, Antioch, east of Clayton, and Concord and its northern unincorporated areas. Census tracts with the highest education domain scores (greater than 0.75) are located in central and southern parts of the county (bounded by San Ramon on the south; Orinda and Moraga on the west; Lafayette, Walnut Creek, Clayton, and Brentwood on the north). Overlaying Figure 12 and Figure 27 reveals that areas with lower education scores correspond with areas with lower income households (largely composed of minorities) and vice versa. With reference to Table 13, index values for school proficiency are higher for White residents, indicating greater access to high quality schools, regardless of poverty status.



FIGURE 27. REGIONAL TCAC EDUCATION SCORES, 2021



Local Trends

There are 19 public schools and 18 private schools in Danville. The entirety of Danville has the highest TCAC education score above 0.75 (Figure 28). The unincorporated areas to the north and northwest and east, San Ramon, and Walnut Creek also have TCAC education scores above 0.75. Within Danville, there was one public school with a bottom 50% ranking (Del Amigo High School); the rest of the public-school test scores are in the top 10% or above (Figure 29). According to the San Ramon Valley Unified School District (SRVUSD) website, Del Amigo High School is a continuation high school that serves the SRVUSD and is now located in San Ramon on the Venture School campus. According to publicschoolreview.com Del Amigo High has a large student body (top 20%). The area around the Danville location of Del Amigo High School is an area with higher levels of overpayment by renters (40 to 60%), higher levels of HCV use (zero to five%) and a larger non-white population (21 to 40%). These indicators all suggest that this area has potentially fewer resources. Surrounding cities of San Ramon, Clayton, and Walnut Creek all have TCAC education scores above 0.75 (more positive education outcomes).



FIGURE 28. TCAC OPPORTUNITY AREAS - EDUCATION SCORE - DANVILLE, 2021

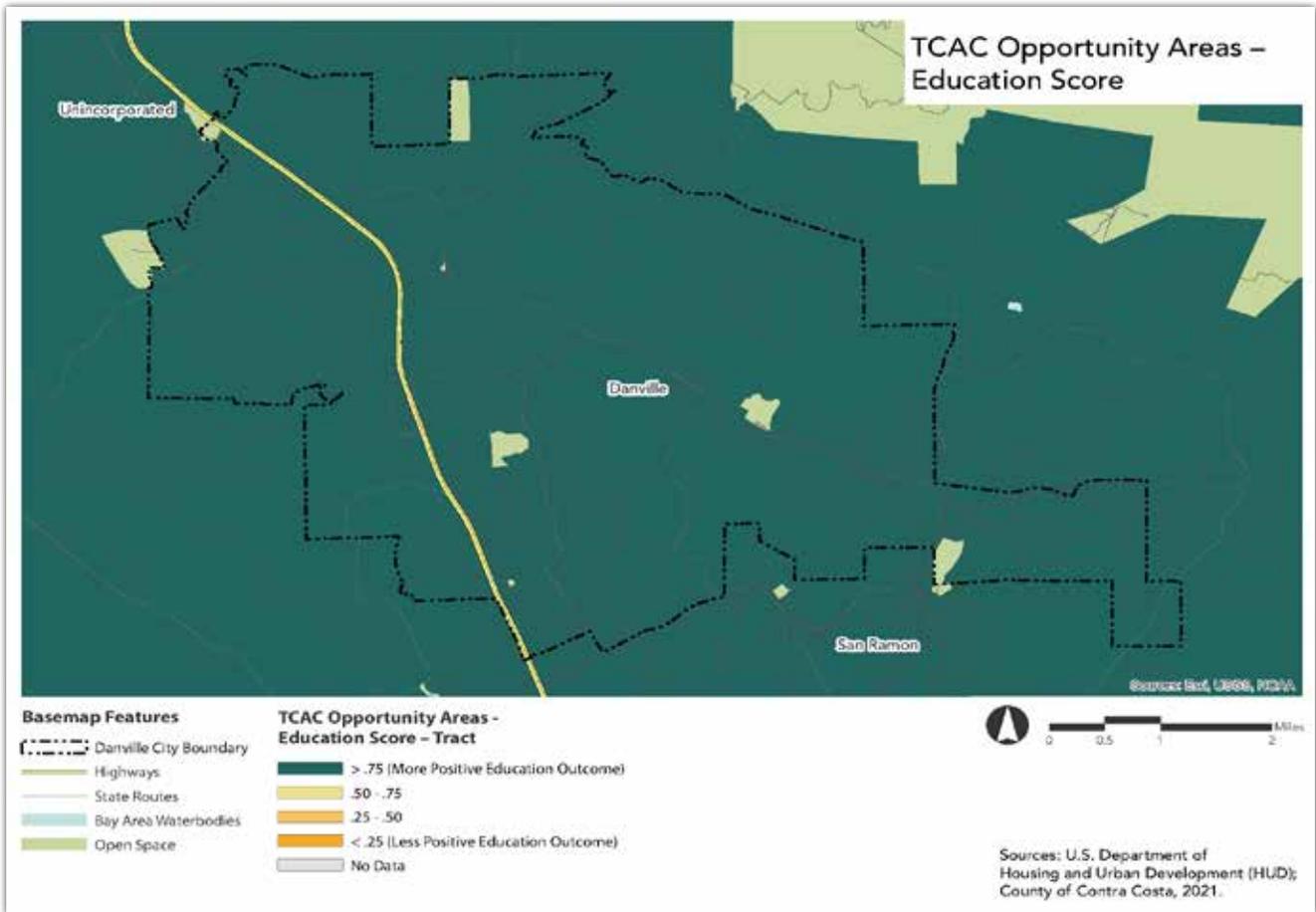
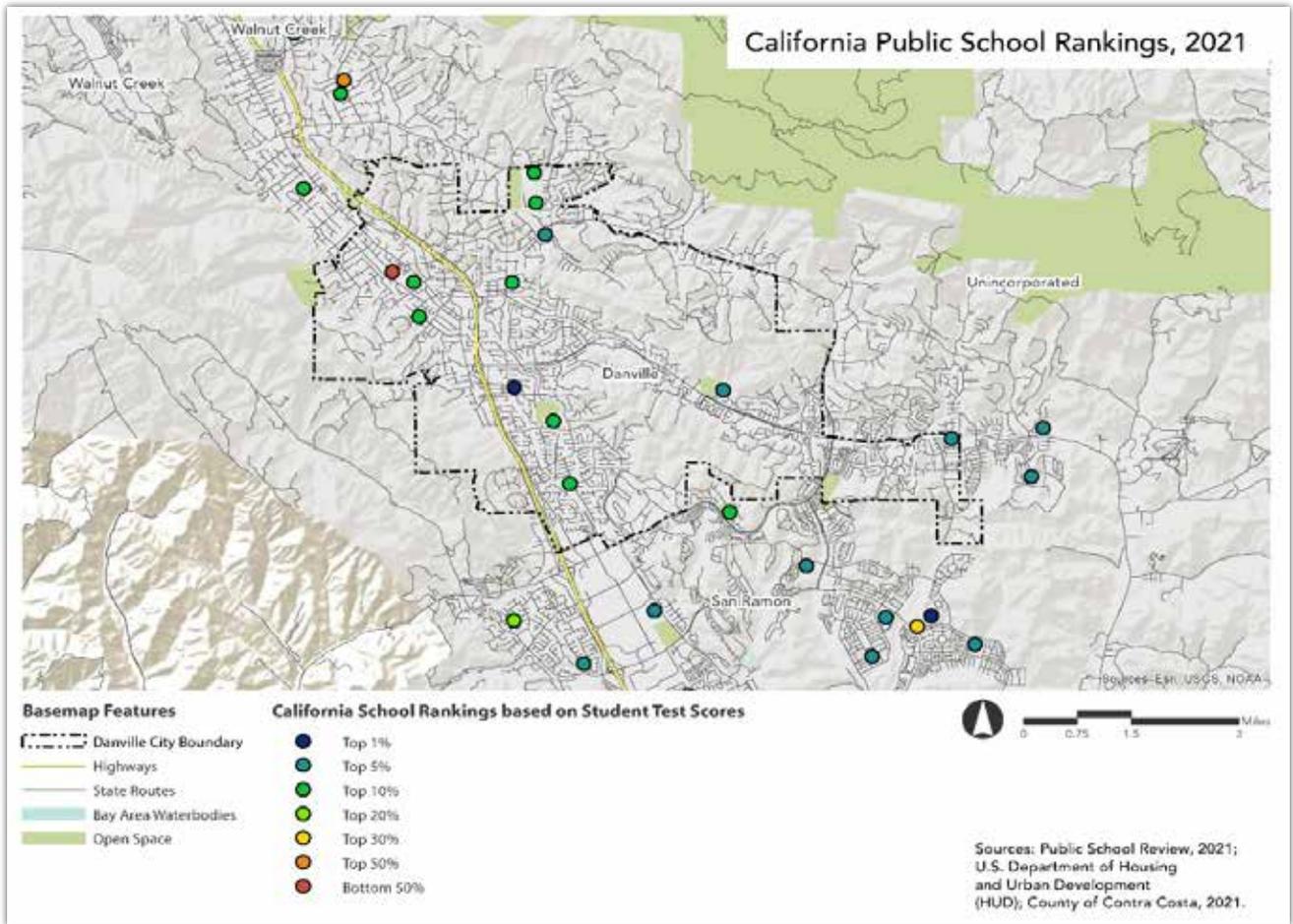


FIGURE 29. CALIFORNIA PUBLIC SCHOOL RANKINGS, 2021



Transportation

Access to public transit is of paramount importance to households affected by low incomes and rising housing prices, especially because lower income households are often transit dependent. Public transit should strive to link lower income persons, who are often transit dependent, to major employers where job opportunities exist. Access to employment via public transportation can reduce welfare usage and increase housing mobility, which enables residents to locate housing outside of traditionally low-income neighborhoods.

Transportation opportunities are depicted by two indices: (1) the transit trips index and (2) the low transportation cost index. The transit trips index measures how often low-income families in a neighborhood use public transportation. The index ranges from 0 to 100, with higher values indicating a higher likelihood that residents in a neighborhood utilize public transit. The low transportation cost index measures cost of transportation and proximity to public transportation by neighborhood. It too varies from 0 to 100, and higher scores point to lower transportation costs in that neighborhood.

Regional Trends

For Contra Costa County, neither index, regardless of poverty level, varies noticeably across racial/ethnic categories. All races and ethnicities score highly on both indices with values close in magnitude. If these indices are accurate depictions of transportation accessibility, it is possible to conclude that all racial and ethnic classes have high and relatively equal access to transportation at both the jurisdiction and regional levels. If anything, both indices appear to take slightly higher values for non-Hispanic Blacks and Hispanics, suggesting better access to transit and lower costs for these protected groups.

Contra Costa County is served by rail, bus, and ferry transit but the quality of service varies across the county. Much of Contra Costa County is connected to other parts of the East Bay as well as to San Francisco and San Mateo County by Bay Area Rapid Transit (BART) rail service. The Richmond-Warm Springs/South Fremont and Richmond-Daly City/Millbrae Lines serve El Cerrito and Richmond during peak hours while the Antioch-SFO Line extends east from Oakland to serve Orinda, Lafayette, Walnut Creek, Contra Costa Center/Pleasant Hill, Concord, and the Pittsburg/Bay Point station. An eastward extension, commonly known as eBART, began service on May 26, 2018. The extension provides service beyond the Pittsburg/Bay Point station to the new Pittsburg Center and Antioch stations. BART is an important form of transportation that helps provide Contra Costa County residents access to jobs and services in other parts of the Bay Area. The Capitol Corridor route provides rail service between San Jose and Sacramento and serves commuters in Martinez and Richmond.

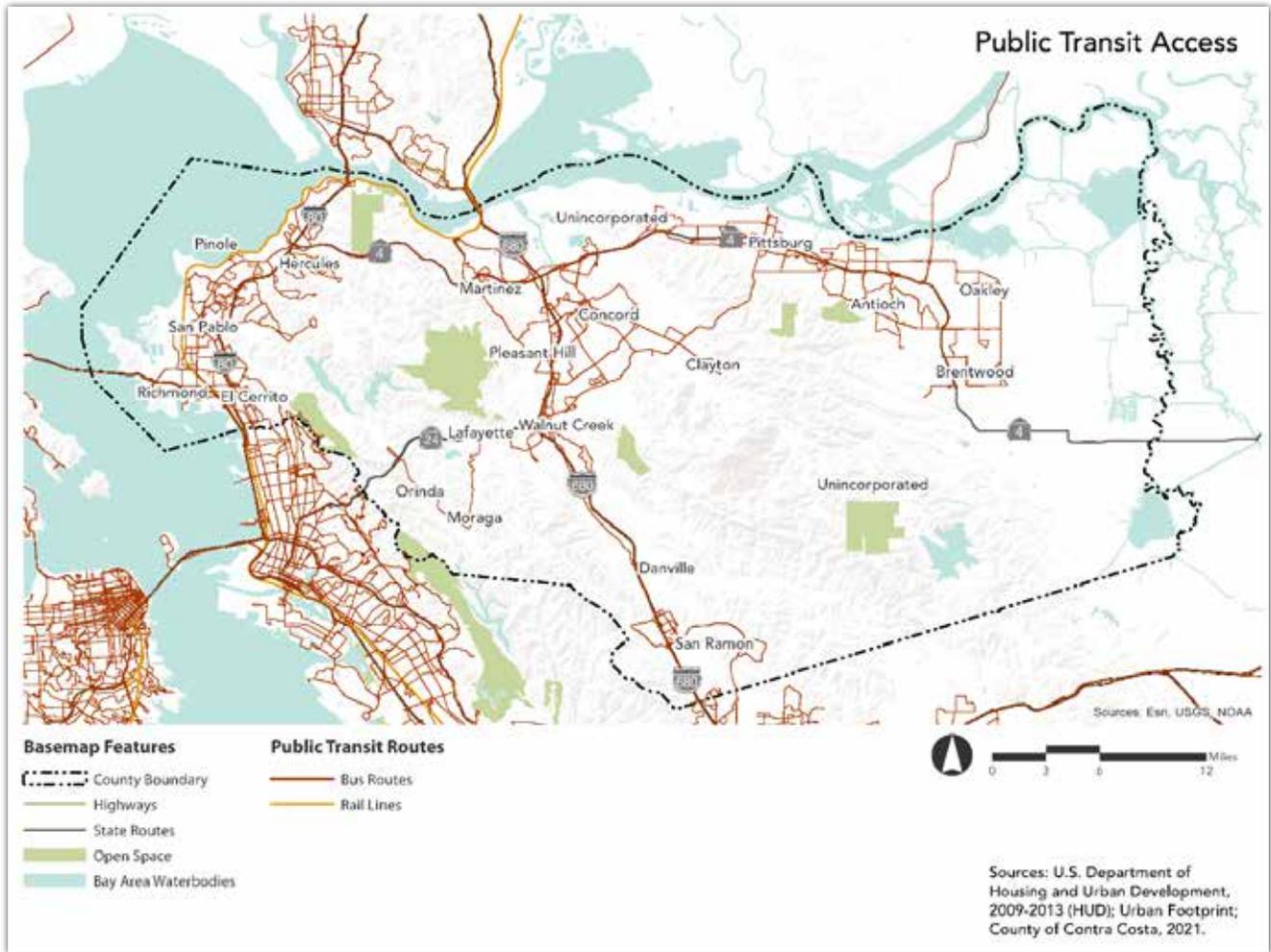
In contrast to rail transportation, bus service is much more fragmented in the County and regionally. Several different bus systems including Tri-Delta Transit, AC Transit, County Connection, and WestCat provide local service in different sections of the County. In the Bay Area, there are 18 different agencies that provide bus service. The lack of an integrated network can make it harder for transit riders to understand how to make a trip that spans multiple operators and add costs during a daily commute. For example, an East Bay Regional Local 31-Day bus pass is valid on County Connection, Tri-Delta Transit, and WestCAT, but cannot be used on AC Transit. Additionally, these bus systems often do not have frequent service. In central Contra Costa, County Connection buses may run as infrequently as every 45 to 60 minutes on some routes.

Within Contra Costa County, transit is generally not as robust in east County despite growing demand for public transportation among residents. The lack of adequate public transportation makes it more difficult for lower-income people in particular to access jobs. Average transit commutes in Pittsburg and Antioch exceed 70 minutes. In Brentwood, average transit commute times exceed 100 minutes.

Transit agencies that service Contra Costa County include County Connection, Tri Delta Transit, WestCAT, AC Transit, and BART. The County Connection Bus (CCCTA) is the largest bus transit system in the county that provides fixed-route and paratransit bus service for communities in Central Contra Costa. Other non-Contra Costa agencies that provide express service to the county include:

- San Francisco Bay Ferry (Richmond to SF Ferry Building);
- Golden Gate Transit (Line 40);
- WHEELS Livermore Amador Valley Transit Authority (Route 70x);
- SolTrans (Route 80/82 and the Yellow Line);
- Capitol Corridor (Richmond/Martinez to cities between Auburn and San Jose);
- Fairfield & Suisun Transit (Intercity express routes);
- Altamont Corridor Express (commute-hour trains from Pleasanton); and
- Napa Vine Transit (Route 29)

FIGURE 30. REGIONAL PUBLIC TRANSIT ACCESS, 2021



Local Trends

The website alltransit.org measures the number of transit trips per week a household takes and the number of jobs accessible by transit for a geographic area and assigns a score. Based on these factors, Danville has an AllTransit performance score of 1.9 out of 10. The Town is served by County Connection which provides bus service to and from the Dublin/ Pleasanton and Walnut Creek BART stations to Danville. The one bus stop for County Connection is at Danville Boulevard and Alamo Plaza, on the western side of the I-680 corridor in the commercial area of the Town. This means that individuals who work in the commercial center but live further away don't have transit options to access their jobs or to other locations within Danville. The Town does offer 600-series busses which coincide with school bell times as a school transportation option. Rides are between \$2 and \$2.50 one way or \$3.75 daily if paying with a Clipper card. LINK Paratransit services is an extension of County Connection which provides transportation services for seniors and those with disabilities. Overall, the lack of a robust transit system in Danville likely means most households rely on cars to get around. According to alltransit.org, only 1% of residents commute to work by walking and .53% of residents commute to work by biking. San Ramon and Walnut Creek have higher AllTransit performance scores (3 and 4.7 respectively).

Economic Development

Employment opportunities are depicted by two indices: (1) the labor market engagement index and (2) the jobs proximity index. The labor market engagement index provides a summary description of the relative intensity of labor market engagement and human capital in a neighborhood, which accounts for unemployment rate, labor-force participation rate, and % with a bachelor's degree or higher. The index ranges from 0 to 100, with higher values indicating higher labor force participation and human capital. The jobs proximity index quantifies the accessibility of a neighborhood to jobs in the region by measuring the physical distances between jobs and places of residence. It too varies from 0 to 100, and higher scores point to better accessibility to employment opportunities.

Regional Trends

In Contra Costa County, non-Hispanic Whites and non-Hispanic Asians/Pacific Islanders are at the top of the labor market engagement index with scores of 68.81 and 66.82 respectively. Non-Hispanic Blacks and Hispanics score the lowest in the county with scores around 32 (refer to Table 13 for a full list of indices). Figure 31 shows the spatial variability of jobs proximity in Contra Costa County. Tracts extending north from Lafayette to Martinez and its surrounding unincorporated areas have the highest index values followed by its directly adjacent areas. Cities like Pittsburg, Antioch, Brentwood, Oakley, and Hercules have the lowest index scores (less than 20). Hispanic residents have the least access to employment opportunities with an index score of 45.11 whereas White residents have the highest index score of 49.3.

FIGURE 31. REGIONAL JOBS PROXIMITY INDEX, 2021

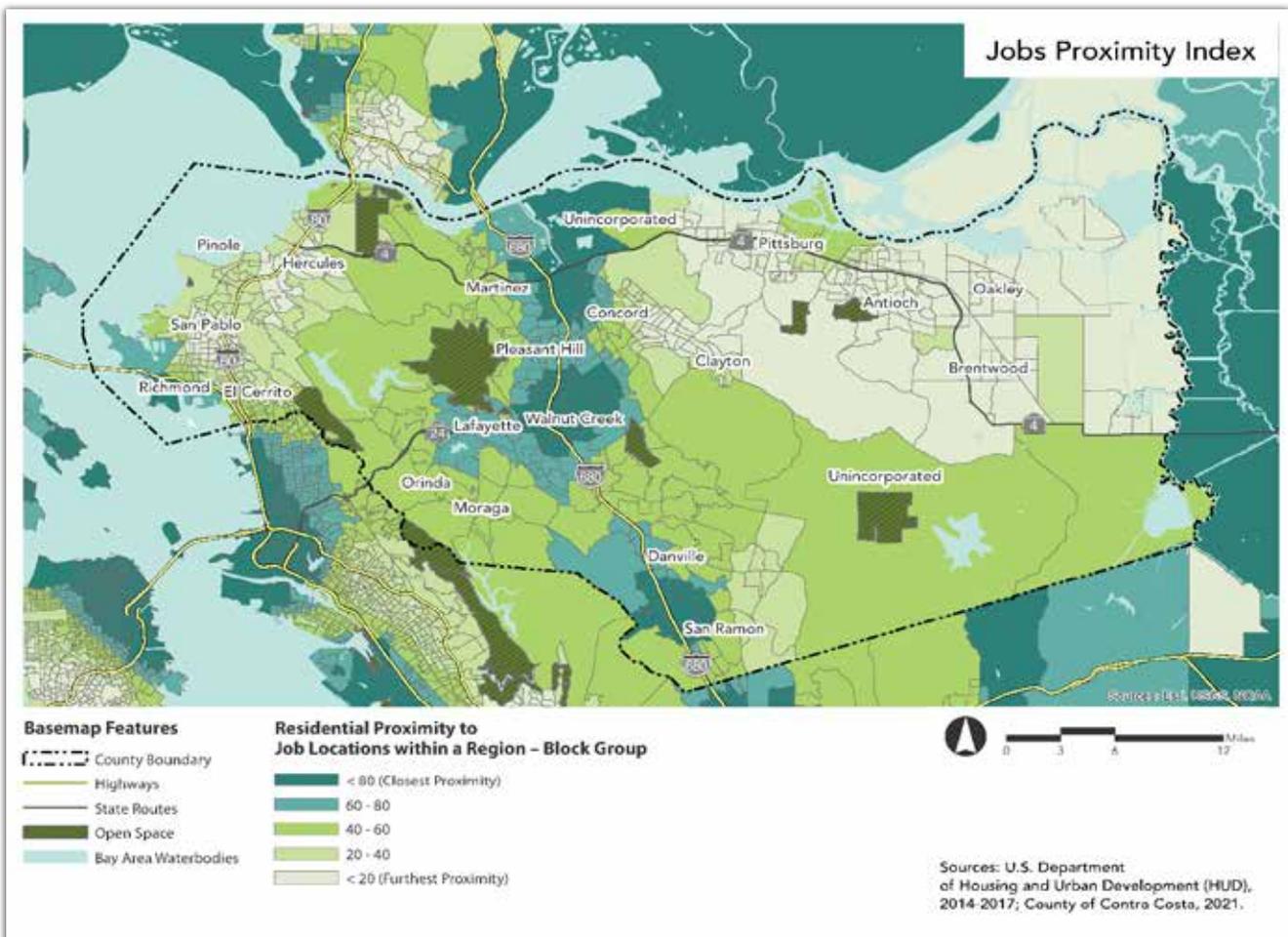
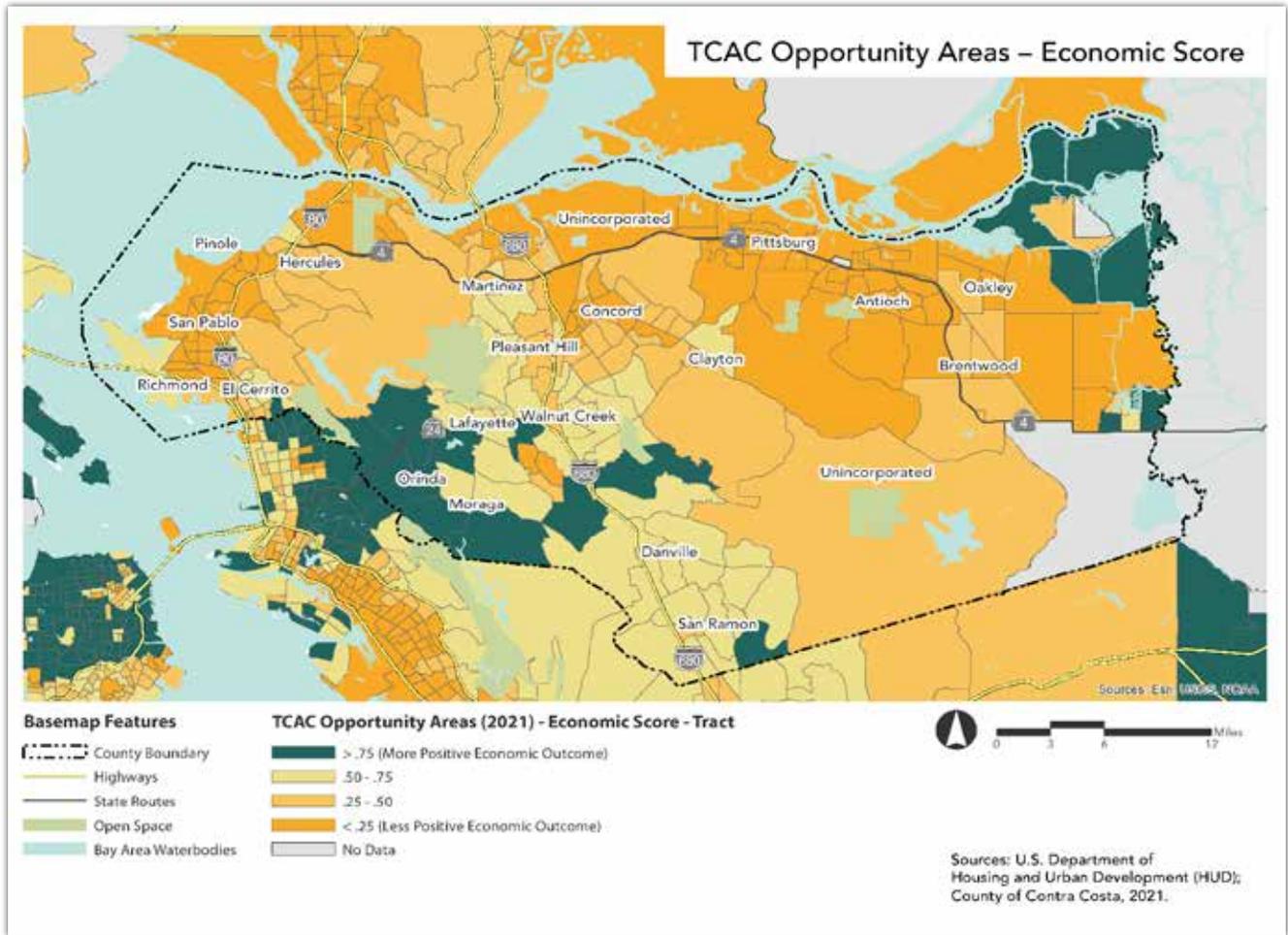


FIGURE 32. REGIONAL TCAC OPPORTUNITY AREAS - ECONOMIC SCORE, 2021

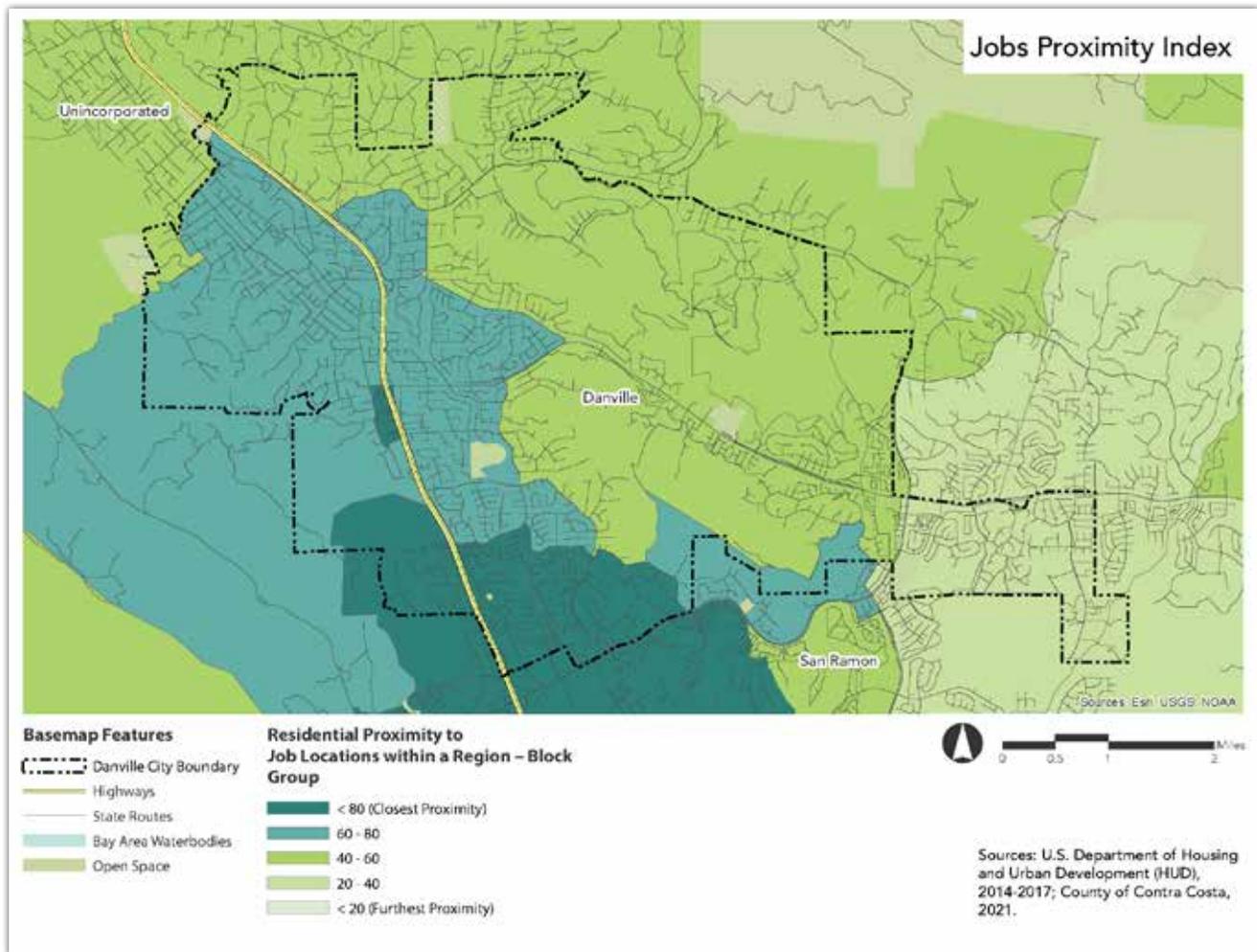


Local Trends

Residents living in tracts along the I-680 corridor in Danville and the rest of the County experience job proximity index scores between 60 – 80 and 80 and above (Figure 31 and Figure 33). Any score above 80 is the closest job proximity index. This is likely because I-680 provides access to major employment centers while the rest of Danville is mostly residential. Despite this, the other tracts in Danville still have a job proximity rate of 40 – 60 since Danville is not that geographically large, and large employment centers are located to the south in San Ramon and north in Walnut Creek. San Ramon and Walnut Creek also have tracts with the highest job proximity index score corridor, while Clayton has tracts with the lowest job proximity index score.



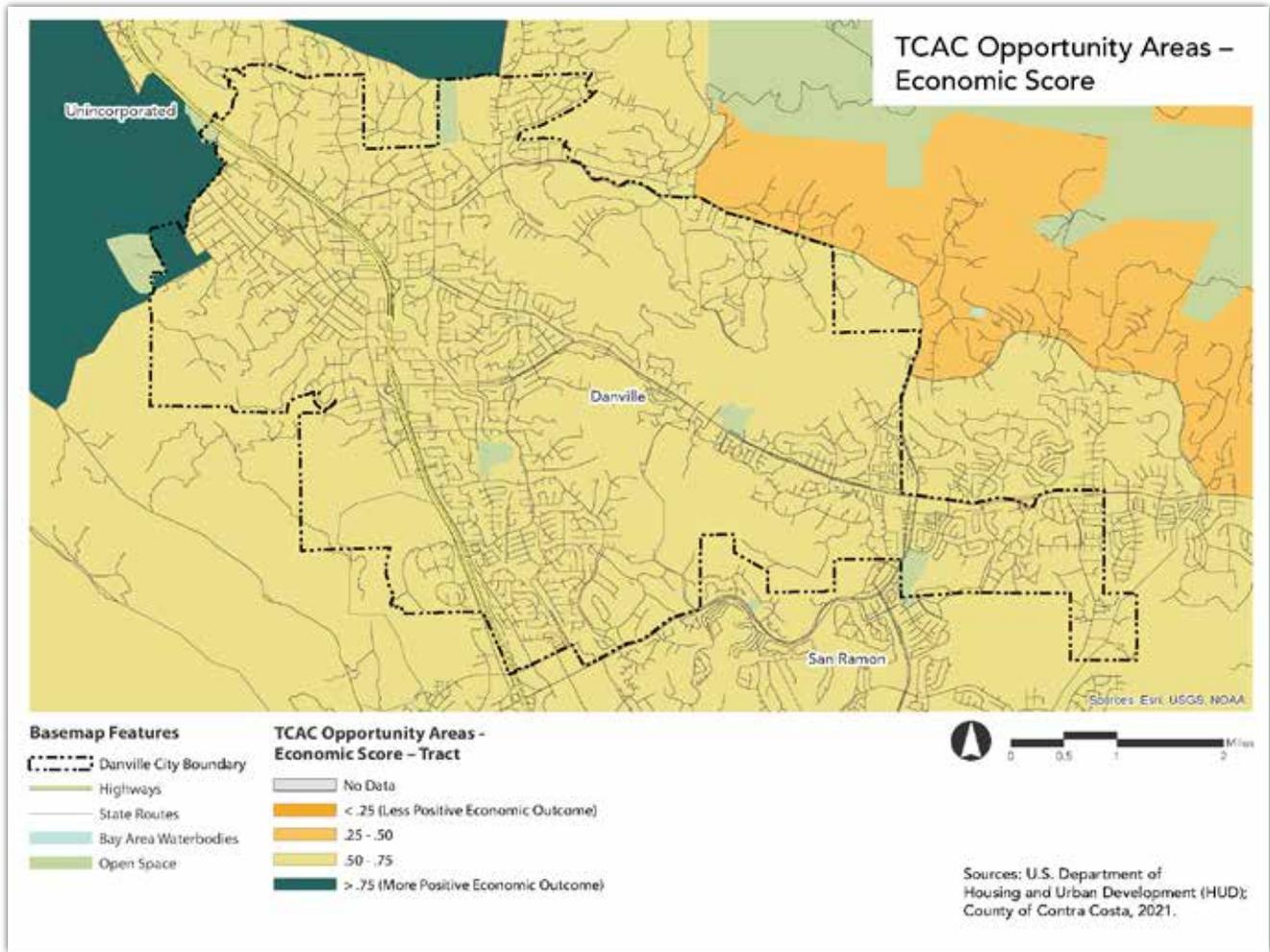
FIGURE 33. JOBS PROXIMITY INDEX - DANVILLE, 2021



In Danville, the entire Town has an TCAC economic score of .50 to .75 which means there is a higher rate of labor force participation and human capital (Figure 34). San Ramon, Walnut Creek, and Danville also have TCAC economic scores of .50 to .75.



FIGURE 34. TCAC OPPORTUNITY AREA - ECONOMIC SCORE - DANVILLE, 2021



Environment

The Environmental Health Index summarizes potential exposure to harmful toxins at a neighborhood level. Index values range from 0 to 100 and the higher the index value, the less exposure to toxins harmful to human health. Therefore, the higher the value, the better the environmental quality of a neighborhood, where a neighborhood is a census block-group. There are modest differences across racial and ethnic groups in neighborhood access to environmental quality. All racial/ethnic groups in the Consortium obtained moderate scores ranging from low 40s to mid-50s. Non-Hispanic Blacks and Hispanics have the lowest scores amongst all residents in Contra Costa County with scores of 43; whereas non-Hispanic Whites and Asians/Pacific Islanders have the highest scores (over 50) amongst all residents in Contra Costa County (refer to Table 13).

CalEnviroScreen was developed by the California Environmental Protection Agency (CalEPA) to evaluate pollution sources in a community while accounting for a community’s vulnerability to the adverse effects of pollution. Measures of pollution burden and population characteristics are combined into a single composite score that is mapped and analyzed. Higher values on the index indicate higher cumulative environmental impacts on individuals arising from these burdens and population factors.

The California Office of Environmental Health Hazard Assessment (OEHHA) compiles these scores to help identify California communities disproportionately burdened by multiple sources of pollution. In addition to environmental factors (pollutant exposure, groundwater threats, toxic sites, and hazardous materials exposure) and sensitive receptors (seniors, children, persons with asthma, and low birth weight infants), CalEnviroScreen also considers socioeconomic factors such as educational attainment, linguistic isolation, poverty, and unemployment.

Regional Trends

Figure 35 displays the Environmental Score for Contra Costa County based on CalEnviroScreen 3.0 Pollution Indicators and Values that identifies communities in California disproportionately burdened by multiple sources of pollution and face vulnerability due to socioeconomic factors. The highest scoring 25% of census tracts were designated as disadvantaged communities. In Contra Costa County, disadvantaged communities include census tracts in North Richmond, Richmond, Pittsburg, San Pablo, Antioch, Rodeo, and Oakley.

FIGURE 35. REGIONAL TCAC OPPORTUNITY AREAS - ECONOMIC SCORE, 2021

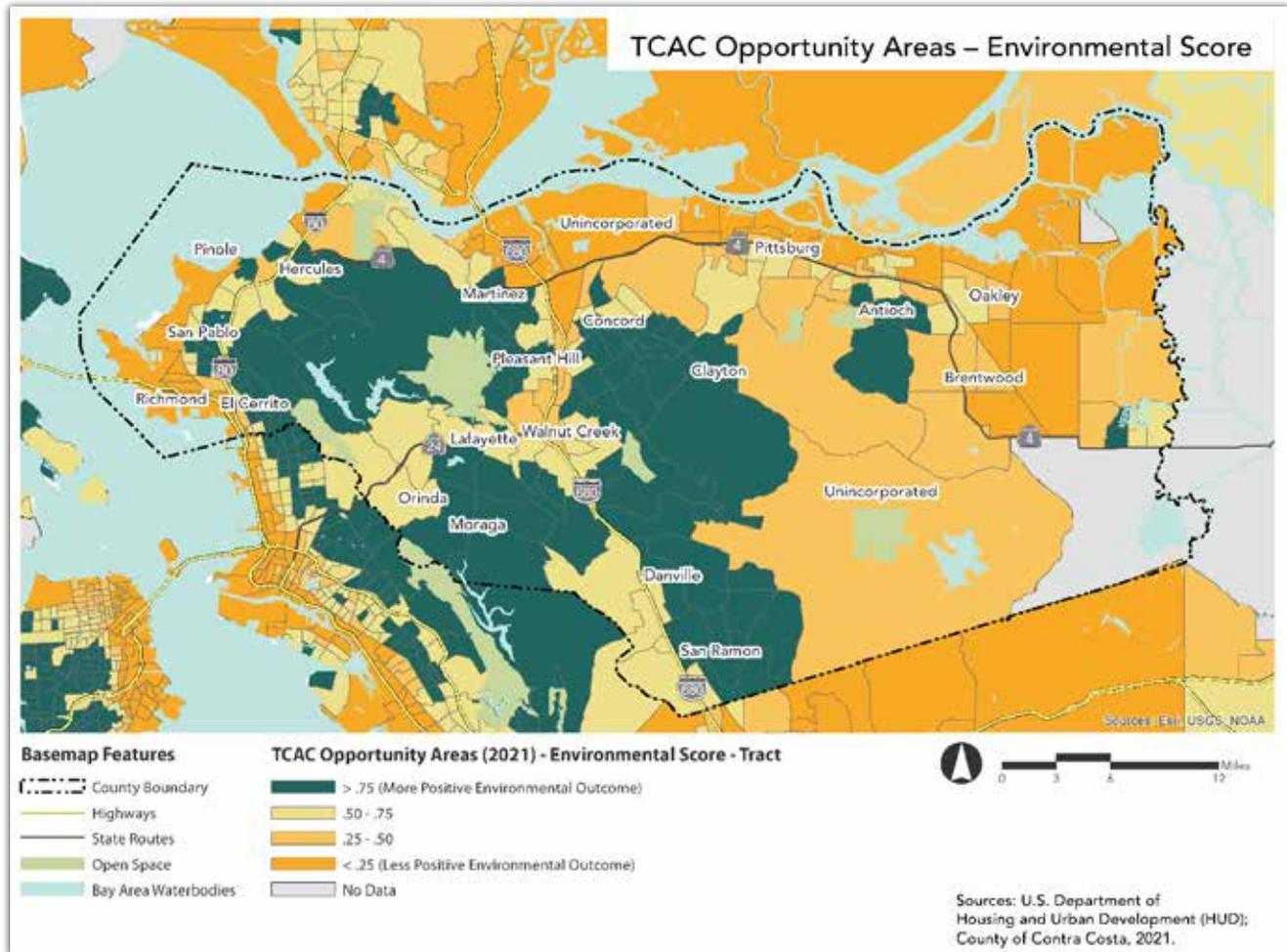
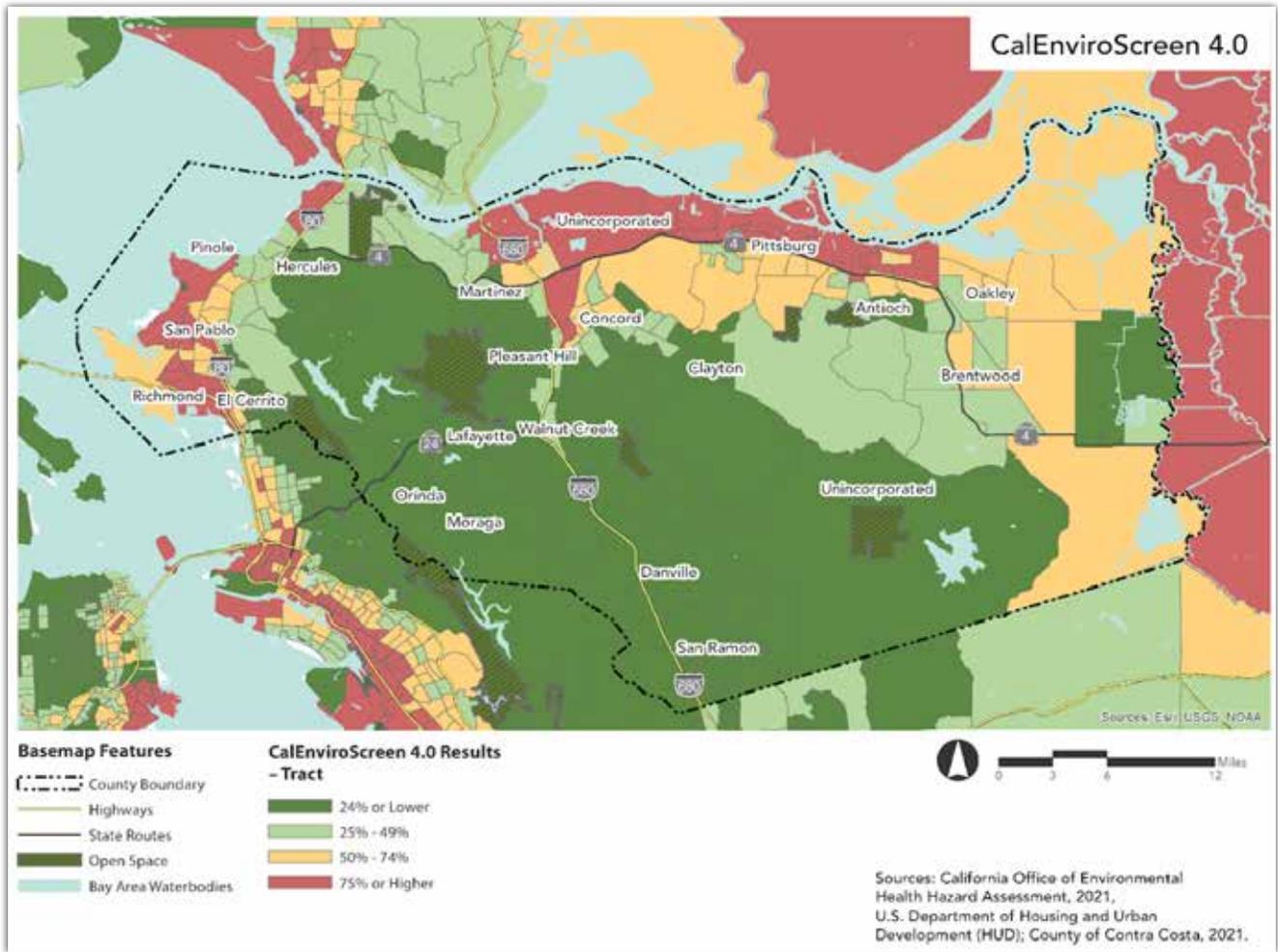


Figure 36 shows updated scores for CalEnviroScreen 4.0 released by the California Office of Environmental Health Hazard Assessment. Generally speaking, adverse environmental impacts are concentrated around the northern border of the county (Bay Point to Pittsburg) and the western border of the county (Richmond to Pinole). Areas around Concord to Antioch have moderate scores and the rest of the county have relatively low scores. From central Contra Costa County, an almost radial gradient effect of green to red (least to most pollution) is evident.

FIGURE 36. REGIONAL CALENVIROSCREEN 4.0, 2021



Local Trends

All of Danville has a CalEnviroScreen score of 24% or lower meaning there are fewer cumulative environmental impacts on residents (Figure 37). There are a number of factors that contribute to this score but the lack of industry and significant point sources are the most likely contributors. For example, there are no factories or sewage treatment facilities in Danville. In addition, significant open space surrounds which likely helps to mitigate harmful pollutants and toxins. The nearby cities of San Ramon, Walnut Creek, and Clayton all have CalEnviroScreen score below 25 to 49%, also likely due in part to their distance from industrial and point source pollutants and proximity to open spaces like Mt. Diablo State Park and the Black Hills.

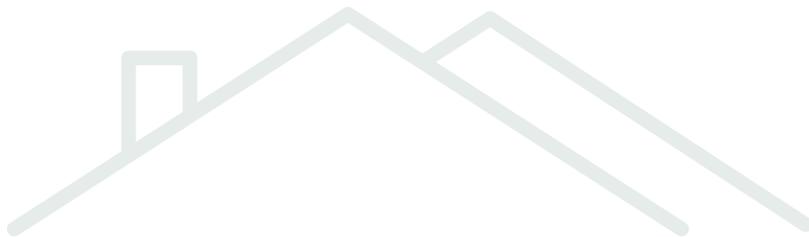
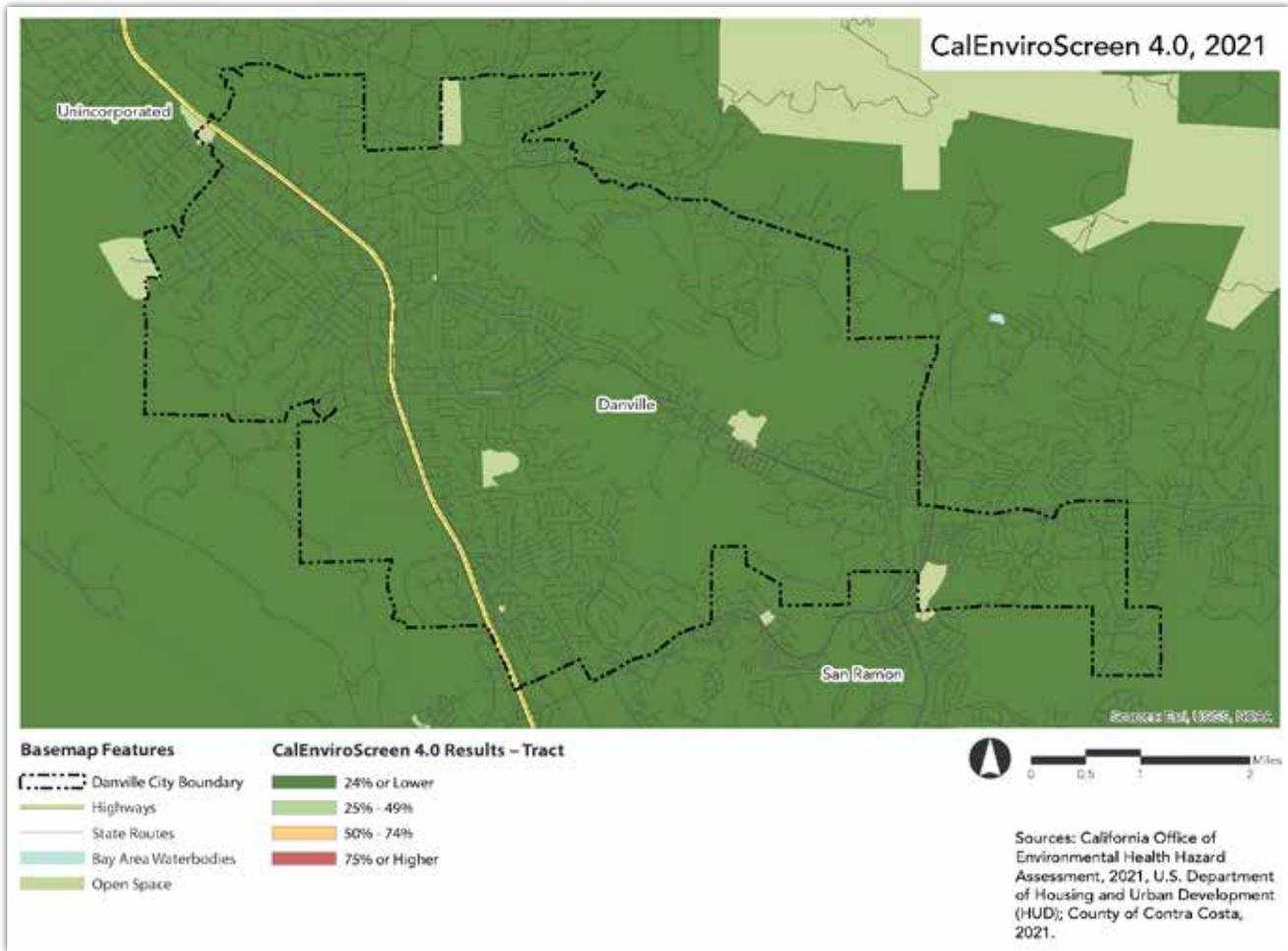


FIGURE 37. CALENVIROSCREEN 4.0 - DANVILLE, 2021



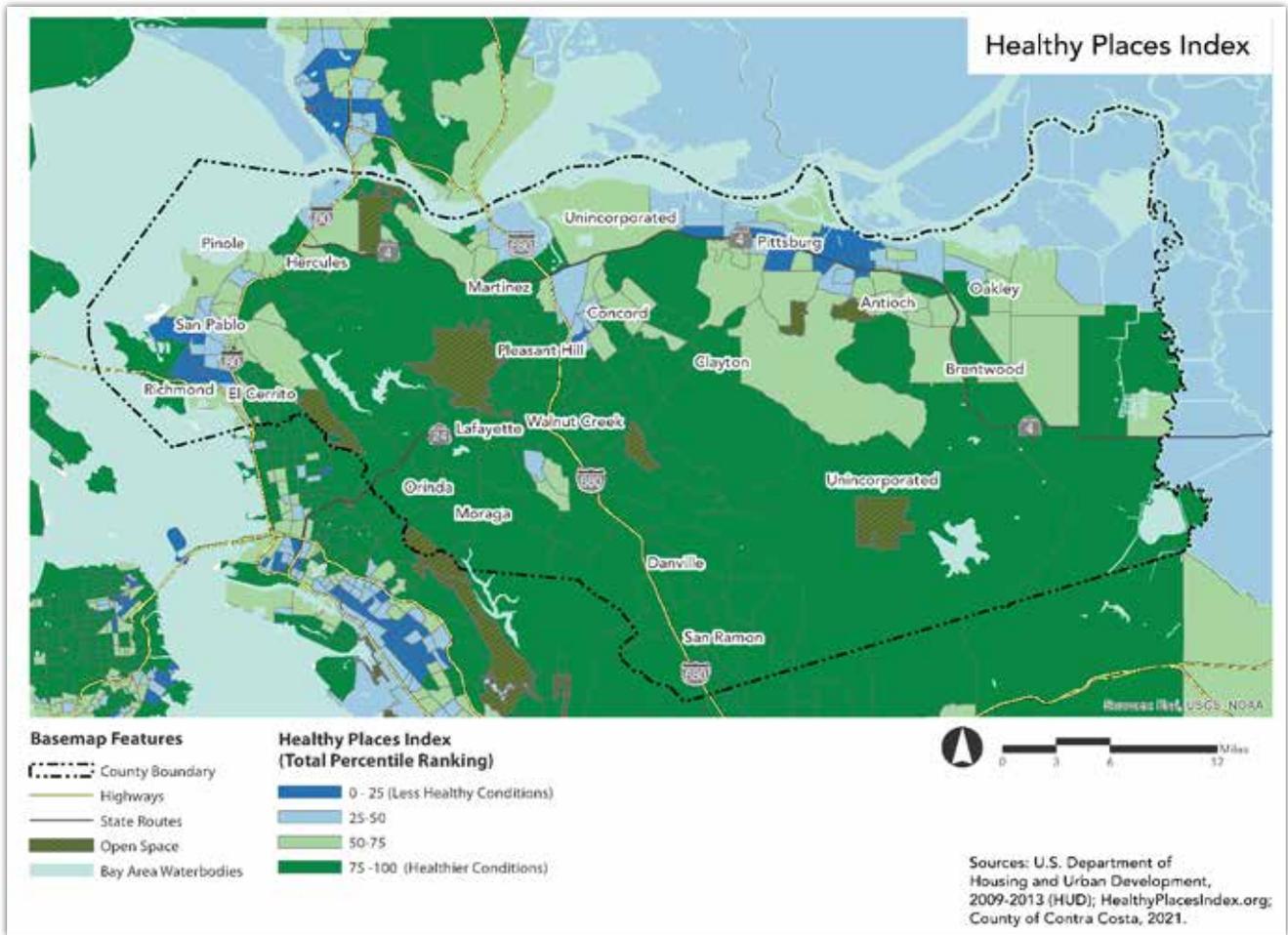
Health and Recreation

Residents should have the opportunity to live a healthy life and live in healthy communities. The Healthy Places Index (HPI) is a new tool that allows local officials to diagnose and change community conditions that affect health outcomes and the wellbeing of residents. The HPI tool was developed by the Public Health Alliance of Southern California to assist in comparing community conditions across the state and combined 25 community characteristics such as housing, education, economic, and social factors into a single indexed HPI percentile Score, where lower percentiles indicate lower conditions.

Regional Trends

Figure 38 shows the HPI percentile Score distributions for Contra Costa County. The majority of the County falls in the highest quarter, indicating healthier conditions. These areas have a lower percentage of minority populations and higher median incomes. Cities with the lowest percentile ranking, which indicates less healthy conditions, are Pittsburg, San Pablo, and Richmond. These areas have higher percentages of minority populations and lower median incomes.

FIGURE 38. REGIONAL HEALTH PLACES INDEX, 2021

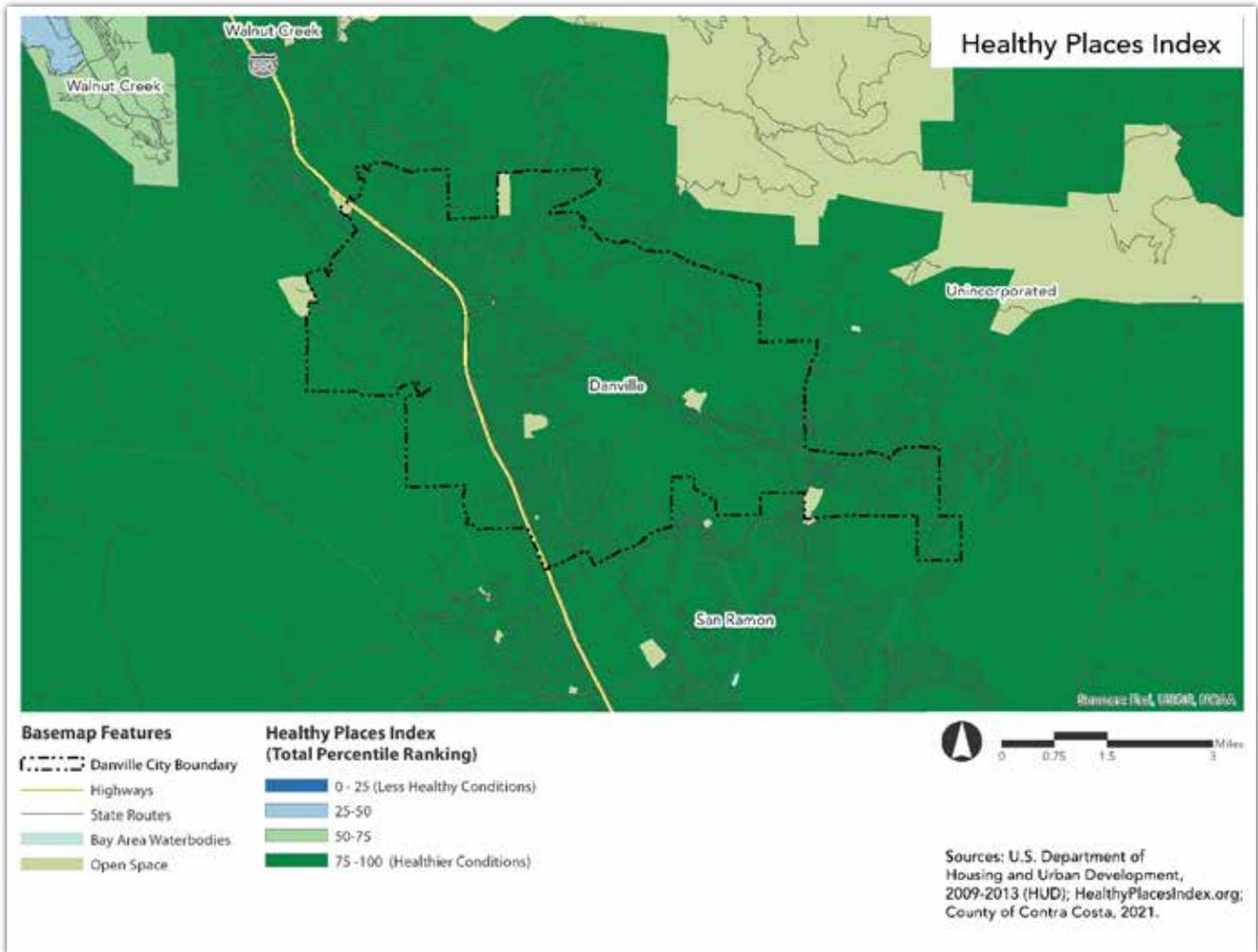


Local Trends

All of Danville has a HPI score between 75 to 100, indicating healthier conditions (Figure 39) and no real disparities locally in healthy living conditions.



FIGURE 39. HEALTHY PLACES INDEX - DANVILLE, 2021



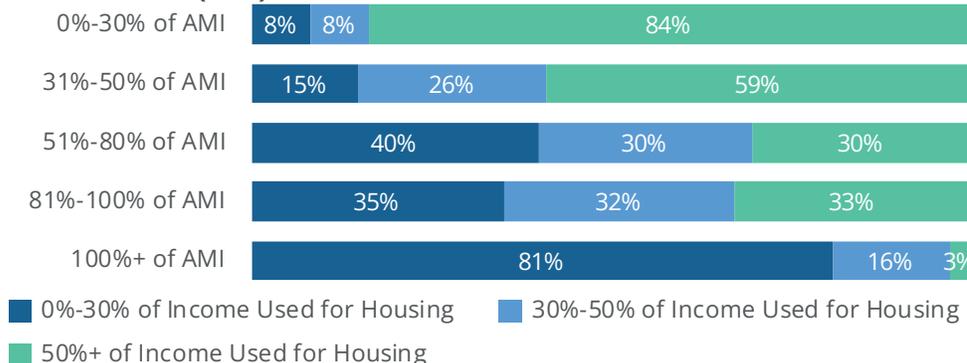
11. Disproportionate Housing Needs

Disproportionate Housing Needs

Cost Burden, Town of Danville, 2019



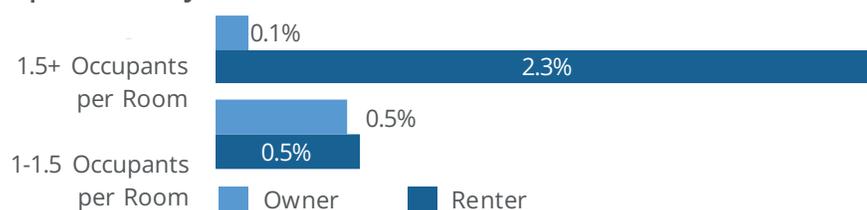
Area Median Income (AMI)



Overcrowding, Town of Danville, 2019



Occupants per Room by Tenure



Homelessness, Contra Costa County, 2019



Race and Ethnicity

Race and Ethnicity	Share of Homeless Population	Share of Overall Population
American Indian or Alaska Native	14%	0%
Asian / API	3%	17%
Black or African American	34%	9%
White	45%	56%
Other Race or Multiple Races	4%	18%

Displacement, 2020



Assisted Units at High or Very High Risk of Displacement

	Town of Danville	Contra Costa County
Number of Units	0	417
% of Assisted Units	0%	8%

Primary Findings

- In Contra Costa County, Hispanic and Black residents face particularly severe housing problems. Additionally, there are significant disparities between the rates of housing problems that larger families (households of five or more people) experience and the rates of housing problems that families of five or fewer people experience.
- In Danville, 46.82% of all households experience cost burden. Additionally:
 - Renters experience higher rates of cost burden than owners (59.29% and 44.47%, respectively).
 - Other Race/Multiple Race (53%), Hispanic (41%), and Black (34%) households have the highest rate of cost burden compared to non-Hispanic White (31%) and Asian (26%) households.
 - Unlike the county, large households face less cost burden (20%) compared to all other household types (33%).
- Overall, the rate of overcrowding in Danville is small. However, 10.8% of Other Race/Multiple Race households are considered overcrowded.
- Renters are **18 times more likely to lack complete kitchen facilities** compared to owner-occupied households.
- The Town of Danville makes up less than 1% of all publicly assisted units in the county but accounts for 4% of the county's total housing units.
- **American Indian and Black residents** are overrepresented in the homeless population compared to their share of the overall population.
- Mortgage denial rates are highest for **American Indian or Alaska Native (25%), Black (22%), and Hispanic (20%) households.**

Disproportionate housing needs generally refers to a condition in which there are significant disparities in the proportion of members of a protected class experiencing housing needs when compared to the proportion of members of any other relevant groups, or the total population in the applicable geographic area. The Comprehensive Housing Affordability Strategy (CHAS) developed by the Census for HUD provides detailed information on housing needs by income level for different types of households in Contra Costa County. Housing problems considered by CHAS include:

- Housing cost burden, including utilities, exceeding 30% of gross income;
- Severe housing cost burden, including utilities, exceeding 50% of gross income;
- Overcrowded conditions (housing units with more than one person per room); and
- Units with physical defects (lacking complete kitchen or bathroom).

Severe housing problems are defined as households with at least 1 of 4 housing problems: overcrowding, high housing costs, lack of kitchen facilities, or lack of plumbing facilities.

Regional Trends

According to the Contra Costa County AI, a total of 164,994 households (43.9%) in the county experience any one of the above housing problems; 85,009 households (22.62%) experience severe housing problems. Based on relative percentage, Hispanic households experience the highest rate of housing problems regardless of severity, followed by Black households and 'Other' races. Table 15 lists the demographics of households with housing problems in the County.

TABLE 15. DEMOGRAPHICS OF HOUSEHOLDS WITH HOUSING PROBLEMS - CONTRA COSTA COUNTY

	Total Number of Households	Households with Housing Problems		Households with Severe Housing Problems	
		Count	Percentage	Count	Percentage
White	213,302	80,864	37.91%	38,039	17.83%
Black	34,275	19,316	56.36%	10,465	30.53%
Asian/Pacific Islander	51,353	21,640	42.14%	10,447	20.34%
Native American	1,211	482	39.80%	203	16.76%
Other	10,355	5,090	49.15%	2,782	26.87%
Hispanic	65,201	37,541	57.58%	23,002	35.28%
Total	375,853	164,994	43.90%	85,009	22.62%

Source: Contra Costa County AI (2020)

There are significant disparities between the rates of housing problems that larger families (households of five or more people) experience and the rates of housing problems than families of five or fewer people experience. Larger families tend to experience housing problems more than smaller families. Non-family households in Contra Costa County experience housing problems at a higher rate than smaller family households, but at a lower rate than larger family households. Table 16 lists the number of households with housing problems according to household type.

TABLE 16. HOUSEHOLD TYPE AND SIZE - CONTRA COSTA COUNTY

Household Type	No. of Households with Housing Problems
Family Households (< 5 people)	85,176
Family Households (≥ 5 people)	26,035
Non-family Households	53,733

Source: Contra Costa County AI (2020)

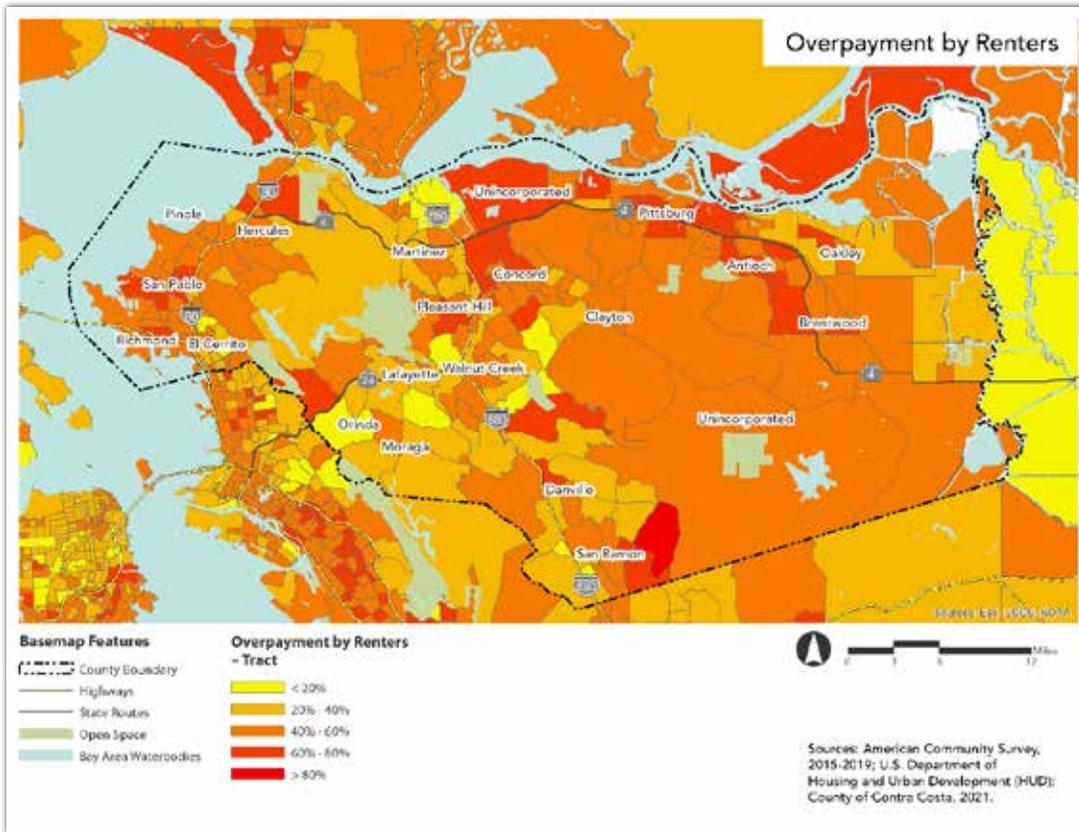
Cost Burden (Overpayment)

Housing cost burden, or overpayment, is defined as households paying 30% or more of their gross income on housing expenses, including rent or mortgage payments and utilities. Renters are more likely to overpay for housing costs than homeowners. Housing cost burden is considered a housing need because households that overpay for housing costs may have difficulty affording other necessary expenses, such as childcare, transportation, and medical costs.

Regional Trends

Concentrations of cost burdened renter households are seen in and around San Pablo, Pittsburg, Antioch, west Brentwood and Oakley, East San Ramon, and northern parts of Concord towards unincorporated areas (Figure 40). In these tracts, over 80% of renters experience cost burdens. The majority of east Contra Costa County has 60 – 80% of renter households that experience cost burdens; west Contra Costa County has 20 – 40% of renter households that experience cost burdens. Census tracts with a low percentage of cost-burdened households are located between San Ramon and Martinez on a north-south axis. In these tracts, less than 20% of renter households experience cost burdens.

FIGURE 40. REGIONAL OVERPAYMENT BY RENTERS, 2021



Local Trends

As presented in Table 17, about 36% of all households in the county experience housing cost burden. This rate is much higher for renter households (48%) than owner households (29%). Danville households have a higher rate of households experiencing housing cost burden (47%) compared to the county. Renters experience cost burdens at higher rates than owners (59% compared to 44%). Unlike the county, large households (20%) experience less cost burden than all other households (32%) in Danville.

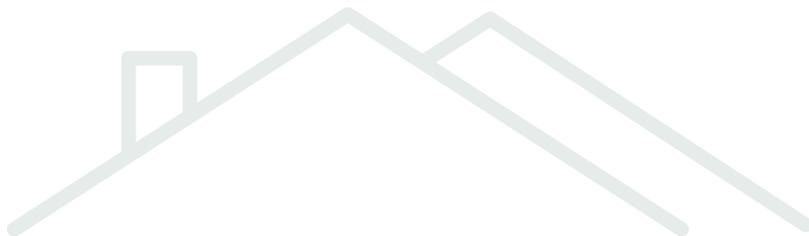
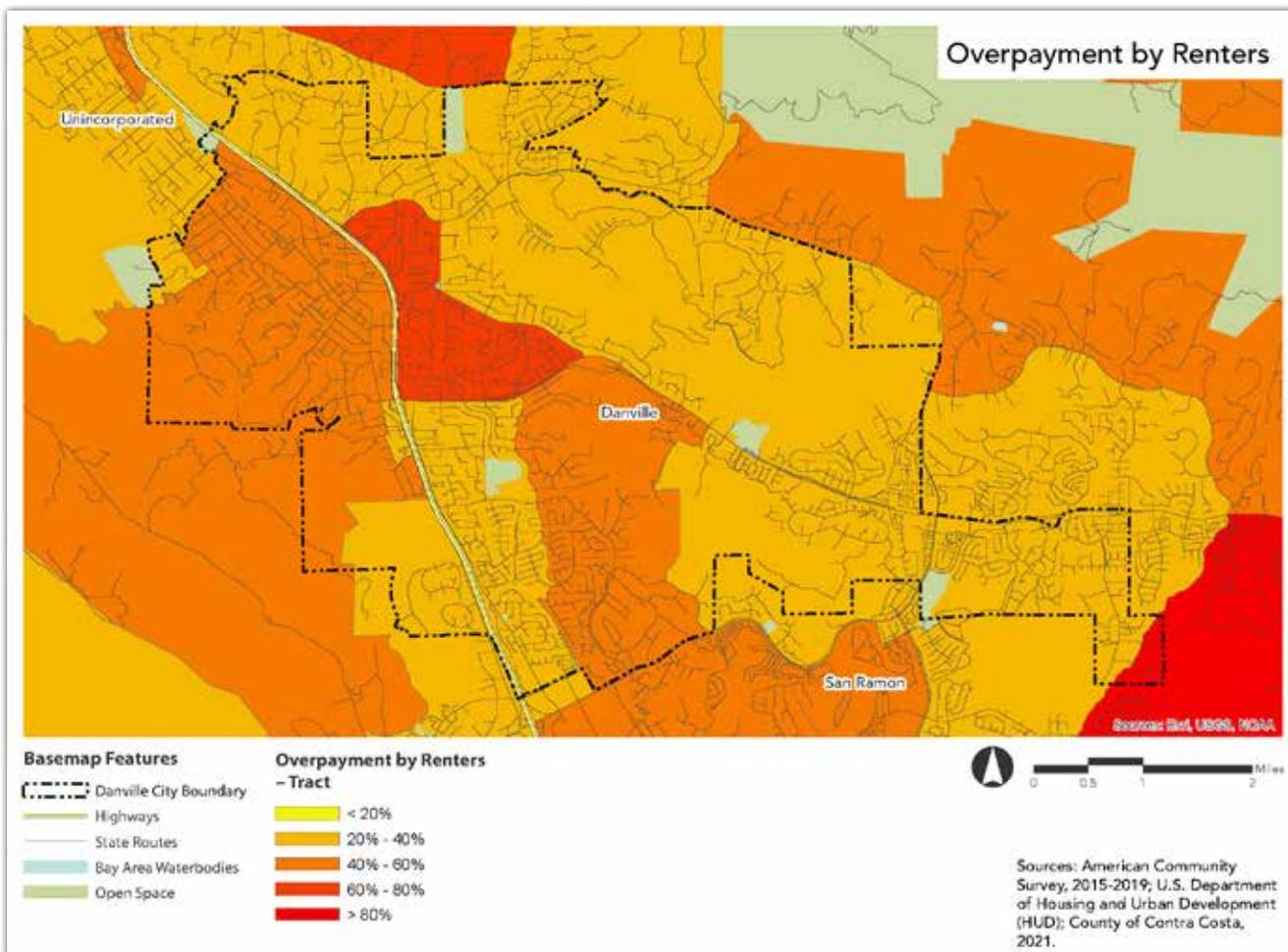
TABLE 17. HOUSEHOLDS THAT EXPERIENCE COST BURDEN BY TENURE IN COSTA COST COUNTY AND DANVILLE

	Total Number of Households	Cost burden > 30%	Cost burden > 50%	Percentage of Households that Experience Cost Burden
Contra Costa County				
Owners Only	257,530	74,545	30,010	28.9%
Renters Only	134,750	65,055	33,040	48.3%
All Households	392,275	139,595	63,050	35.6%
Danville				
Owners Only	13,425	4,230	1,740	44.47%
Renters Only	2,530	960	540	59.29%
All Households	15,955	5,200	2,280	46.82%

Source: <https://www.huduser.gov/portal/datasets/cp.html>

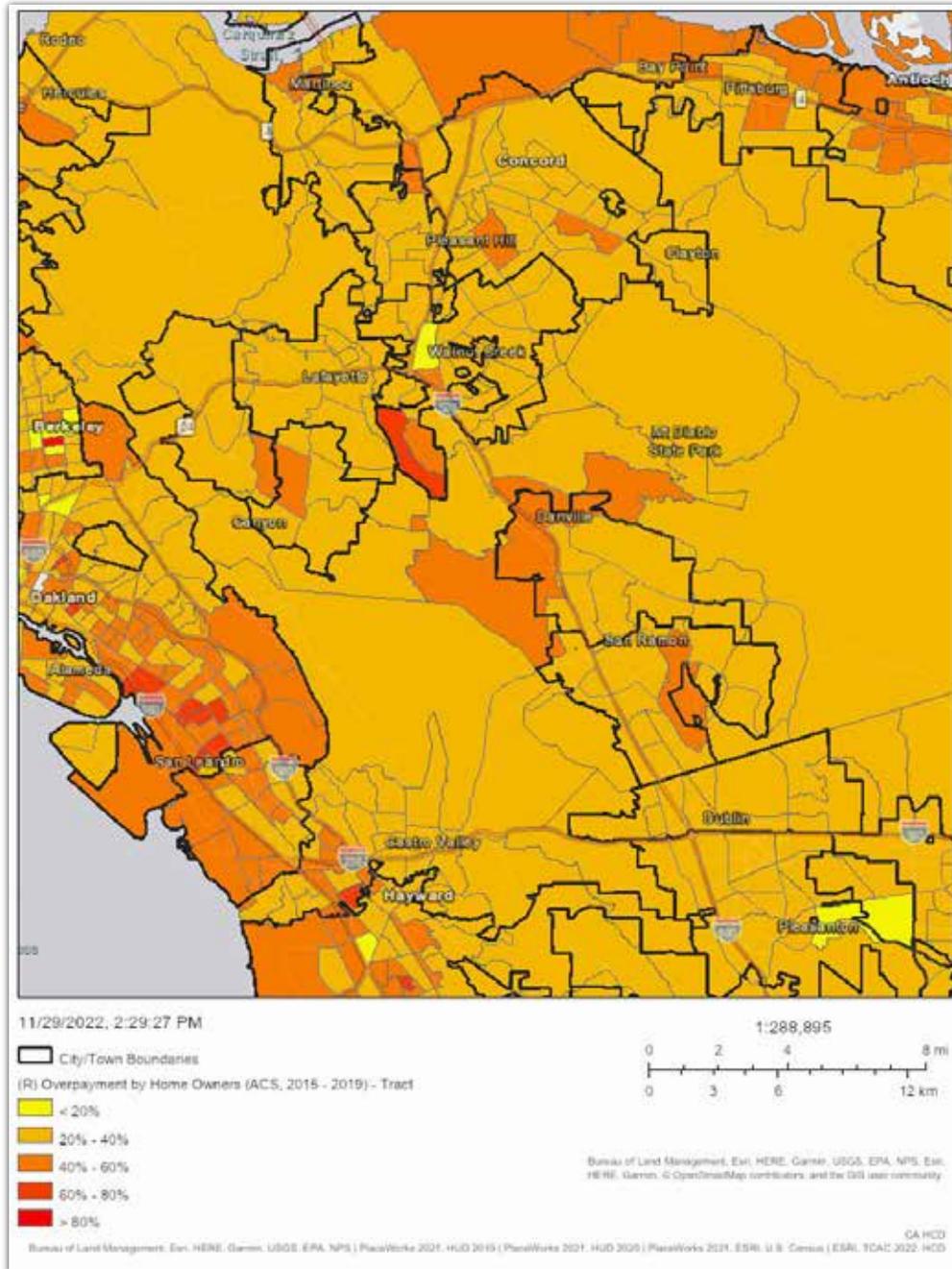
There are a few areas in Danville with tracts where renters are overpaying for housing (Figure 41). To the west of I-680 there are census tracts where between 40 to 60% of renters are overpaying for housing. This area of overpayment overlaps with areas that have higher rates of HCV use (0 to 5%), low to moderate income populations (25 to 50%), lower rates of married couple households (40 to 60%), lower median incomes (under \$125,000), and higher disability rates (10 to 20%). Directly to the east of I-680 there is an area with renters overpaying between 60 to 80%. This area has a median gross rent of over \$3,000. Lastly, central/south Danville has census tracts where 40 to 60% of renters are overpaying. These areas correspond to some tracts with lower median incomes (less than \$87,000), higher rates of non-White population (21 to 40%), and areas where gross rent is over \$3,000. Nearby, San Ramon also has tracts where renters are overpaying by 40 to 60% and 60 to 80%. In Walnut Creek there are tracts with overpayment by 20 to 40% and 40 to 60%, while almost all Clayton renters experience overpayment by 40 to 60%.

FIGURE 41. OVERPAYMENT BY RENTERS - DANVILLE, 2021



Homeowners in Contra Costa County and Danville are also cost burdened, though cost burden rates among homeowners in both the county and Town are significantly lower. As shown in Figure 42, homeowners in Contra Costa County typically overpay by 20% to 40%. Census tract 3390.02 in Walnut Creek is the only area in the County with homeowners overpaying by less than 20%. Alternatively, census tracts 3511.02 and 3511.01 near Lafayette are the only tracts with homeowners overpaying by over 80%.

FIGURE 42. OVERPAYMENT BY HOMEOWNERS - CONTRA COSTA COUNTY, 2015-2019

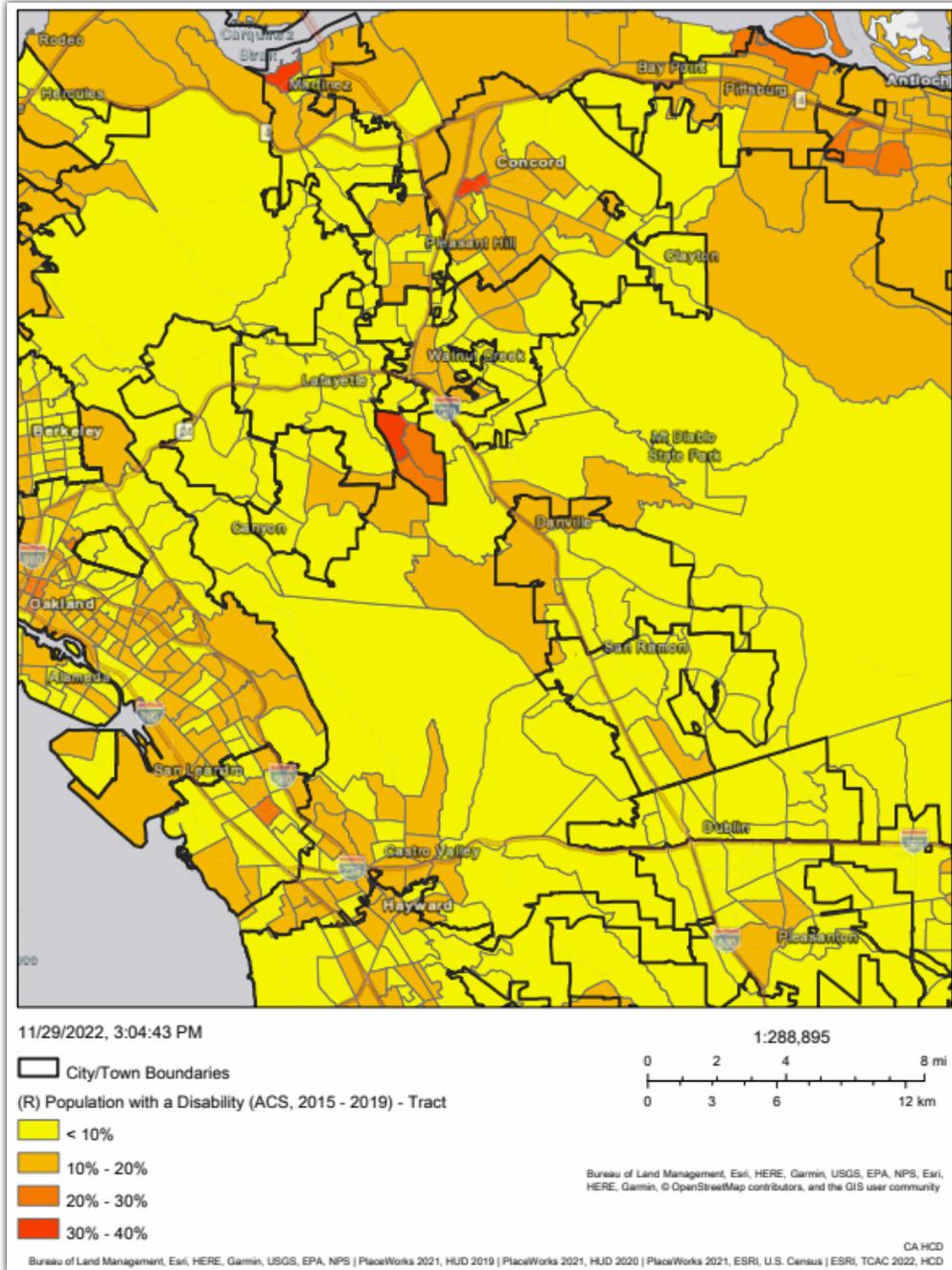


Source: California Department of Housing and Community Development AFFH Data Viewer

As illustrated above, the majority of homeowners in Danville overpay for housing by 20% to 40%. Homeowners overpaying by 40% to 60% are concentrated in census tracts west of I-680 (tract 3452.03) and east of I-680 (tract 3462.01). Higher rates of overpayment among homeowners in Danville are similar to that of surrounding areas.

Importantly, concentrations of cost burdened homeowners are located in areas with higher populations of persons with disabilities. In these areas, 10 to 20% of the population has a disability—this compares to surrounding census tracts with less than 10% of the population living with a disability. Disproportionate cost burdened rates among persons with disabilities in Danville are representative of trends throughout Contra Costa County (Figure 43).

FIGURE 43. POPULATION WITH A DISABILITY - DANVILLE AND CONTRA COSTA COUNTY, 2015-2019



Source: California Department of Housing and Community Development AFFH Data Viewer

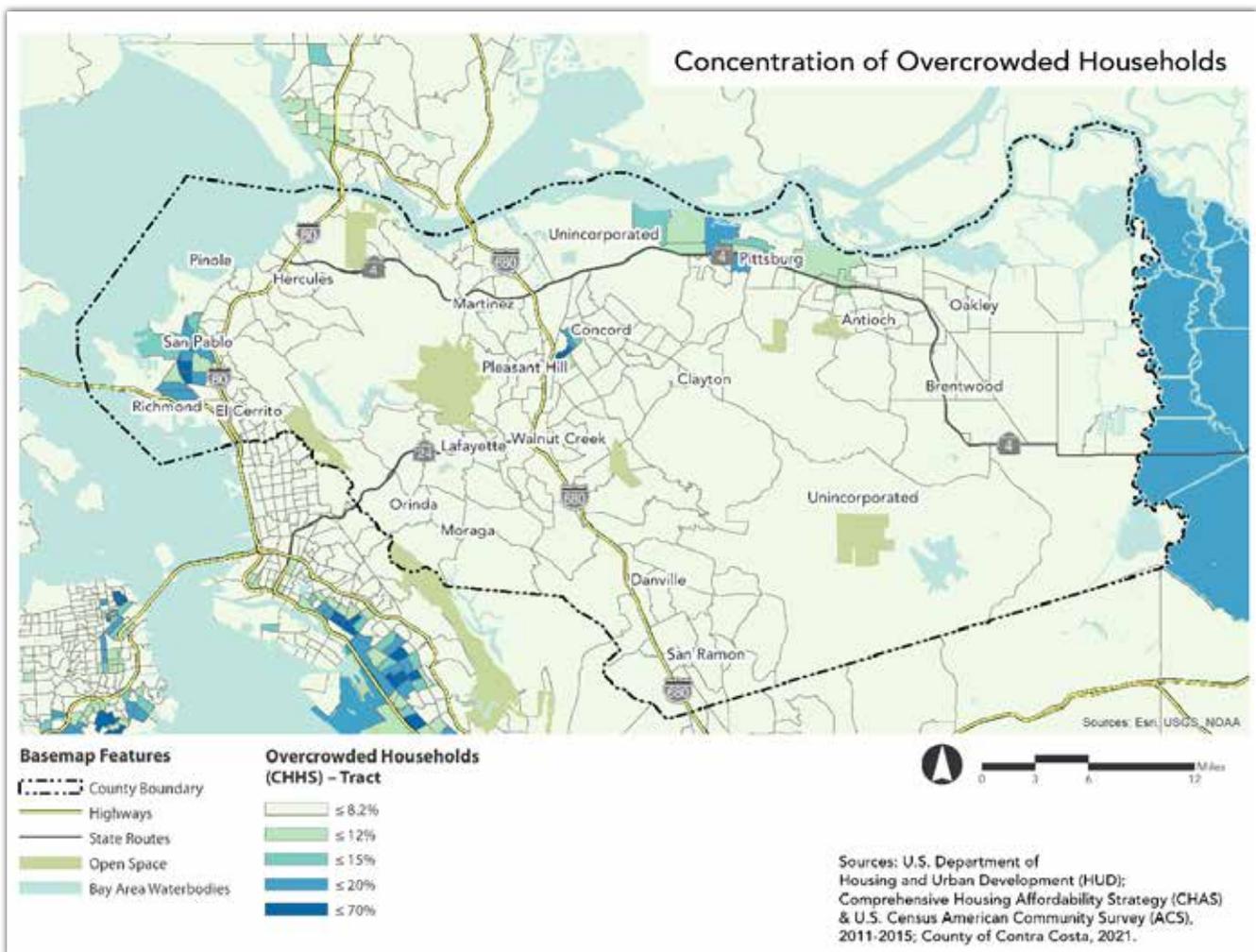
Overcrowded Households

Overcrowding is defined as housing units with more than one person per room (including dining and living rooms but excluding bathrooms and kitchen).

Regional Trends

Figure 44 indicates that generally, Contra Costa County has low levels of overcrowded households. Tracts in San Pablo, Richmond, and Pittsburg with higher percentages of non-White population show higher concentrations of overcrowded households compared to the rest of the county. Monument Corridor, the only official R/ECAP in Contra Costa County, a predominantly Hispanic community in Concord, also exhibits more overcrowding than other parts of the County.

FIGURE 44. REGIONAL OVERCROWDED HOUSEHOLDS BY TRACT, 2015



Local Trends

According to the 2019 five-year ACS estimates (Table 18), 2.6% of County households are overcrowded. In Danville, only 0.4% of households are overcrowded or severely overcrowded. Renter occupied units have the highest rate of severe overcrowding at 2.3%, compared to just 0.09% of owner households. The percentage of overcrowded renter and owner households is significantly different in Contra Costa County (6.9% and 1.1% respectively). The percentage of severely overcrowded units, defined as those with more than 1.5 persons per room, is higher

for renter than owner households (2.5% and 0.2%, respectively.) By race/ethnicity, Other Race/Multiple Race households face overcrowding at a disproportionate rate compared to all other households in Danville (10.8% and 0.4%, respectively).

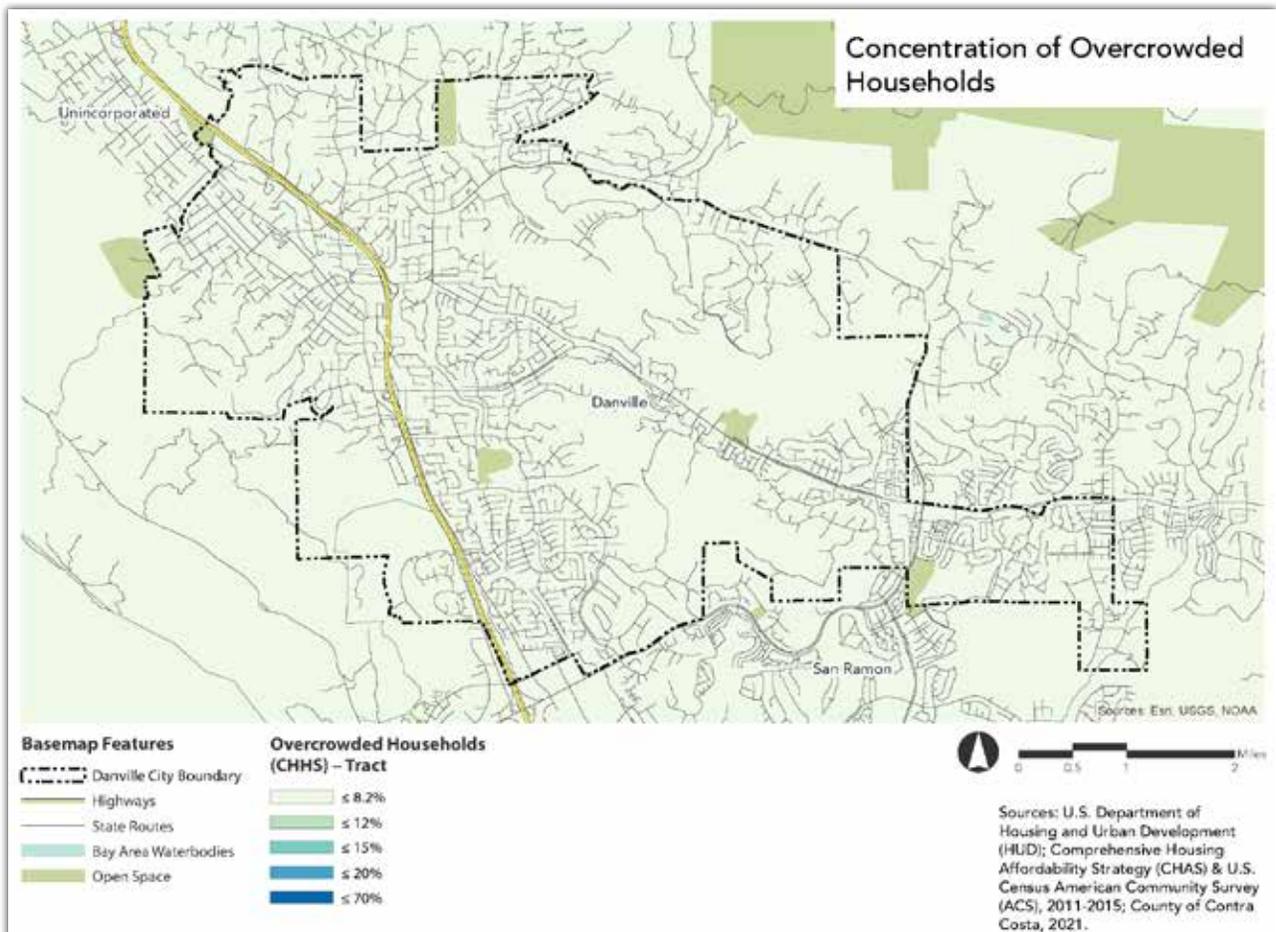
TABLE 18. OVERCROWDED HOUSEHOLDS - CONTRA COSTA COUNTY AND DANVILLE

	Contra Costa County		Danville	
	Overcrowded (>1.0 persons per room)	Severely Overcrowded (>1.5 persons per room)	Overcrowded (>1.0 persons per room)	Severely Overcrowded (>1.5 persons per room)
Owner-Occupied	1.1%	0.2%	0.3%	0.09%
Renter-Occupied	6.9%	2.5%	0.5%	2.3%
All HH	2.6%	0.8%	0.4%	0.4%

Source: American Community Survey, 2015-2019. Table B25014

Figure 45 shows that the entire Town has less than 8.2% (statewide average) of tracts with overcrowded households. All of the cities surrounding Danville also report this same percentage of overcrowded households.

FIGURE 45. CONCENTRATION OF OVERCROWDED HOUSEHOLDS - DANVILLE, 2021



Substandard Conditions

Incomplete plumbing or kitchen facilities can be used to measure substandard housing conditions.

Regional Trends

According to 2015–2019 ACS estimates, shown in Table 18, 0.86% of households in Contra Costa County lack complete kitchen facilities and 0.39% of households lack complete plumbing facilities. Renter households are more likely to lack complete facilities compared to owner households.

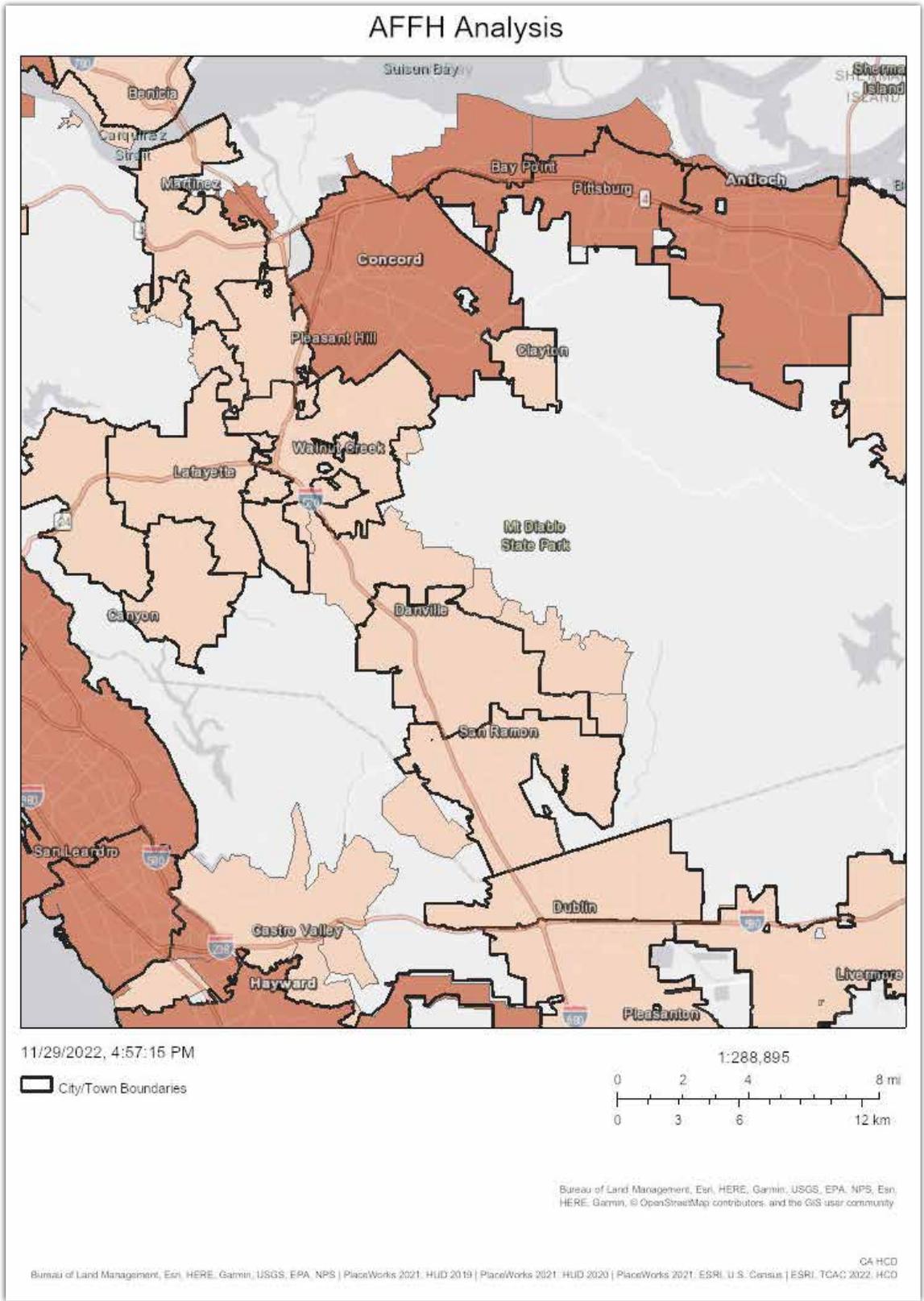
Local Trends

As depicted in Table 19, Danville renters are much more likely to lack complete kitchen facilities (18%), compared to only 0.2% of owner households. Overall, 3% of households in Danville lack complete kitchen facilities while only 0.3% of households lack complete plumbing facilities. The percent of households in Contra Costa County and Danville experiencing any four severe housing conditions (e.g., lacking kitchen or plumbing facilities, severely overcrowded, and/or severely cost burdened) are presented in Table 19 and Figure 46. As shown below, less than 20% of all households in Danville experience severe housing problems

Local knowledge and data retrieved from Danville's 2021 Housing Element survey seemingly contradict these findings as numerous mail-in respondents indicated their greatest housing challenge as rehabilitation needs and inability to afford rehabilitation and/or housing repairs.



FIGURE 46. PERCENT OF ALL HOUSEHOLDS WITH ANY OF THE FOUR SEVERE HOUSING PROBLEMS



Source: California Department of Housing and Community Development AFFH Data Viewer. Note: The four severe housing problems are defined by HUD as 1) lacks complete kitchen facilities; 2) lacks complete plumbing facilities; 3) severely overcrowded; and 4) severely cost burdened.

TABLE 19. SUBSTANDARD HOUSING CONDITIONS - CONTRA COSTA COUNTY AND DANVILLE

	Contra Costa County			Danville		
	Owner	Renter	All HHs	Owner	Renter	All HHs
Lacking complete kitchen facilities	0.19%	0.67%	0.86%	0.2%	12%	3%
Lacking complete plumbing facilities	0.19%	0.20%	0.39%	0.1%	1.1%	0.3%

Source: American Community Survey, 2015-2019, table B25053, table B25049

This data from the Census do not comport with information provided by code enforcement, which indicates housing in the community is well-built and in good condition. Records show that the Town Code Enforcement Division has not received any correspondence or complaints regarding substandard housing issues in the last five years. In addition, while the figure for renters appears to be high, in fact there are so few renter households in Danville (2,313) compared with owners (16,240), this figure is skewed. Finally, it should be noted that the estimate for renters lacking a complete kitchen is 285, with a margin of error of ±140, rendering this figure an unreliable metric.

Displacement Risk

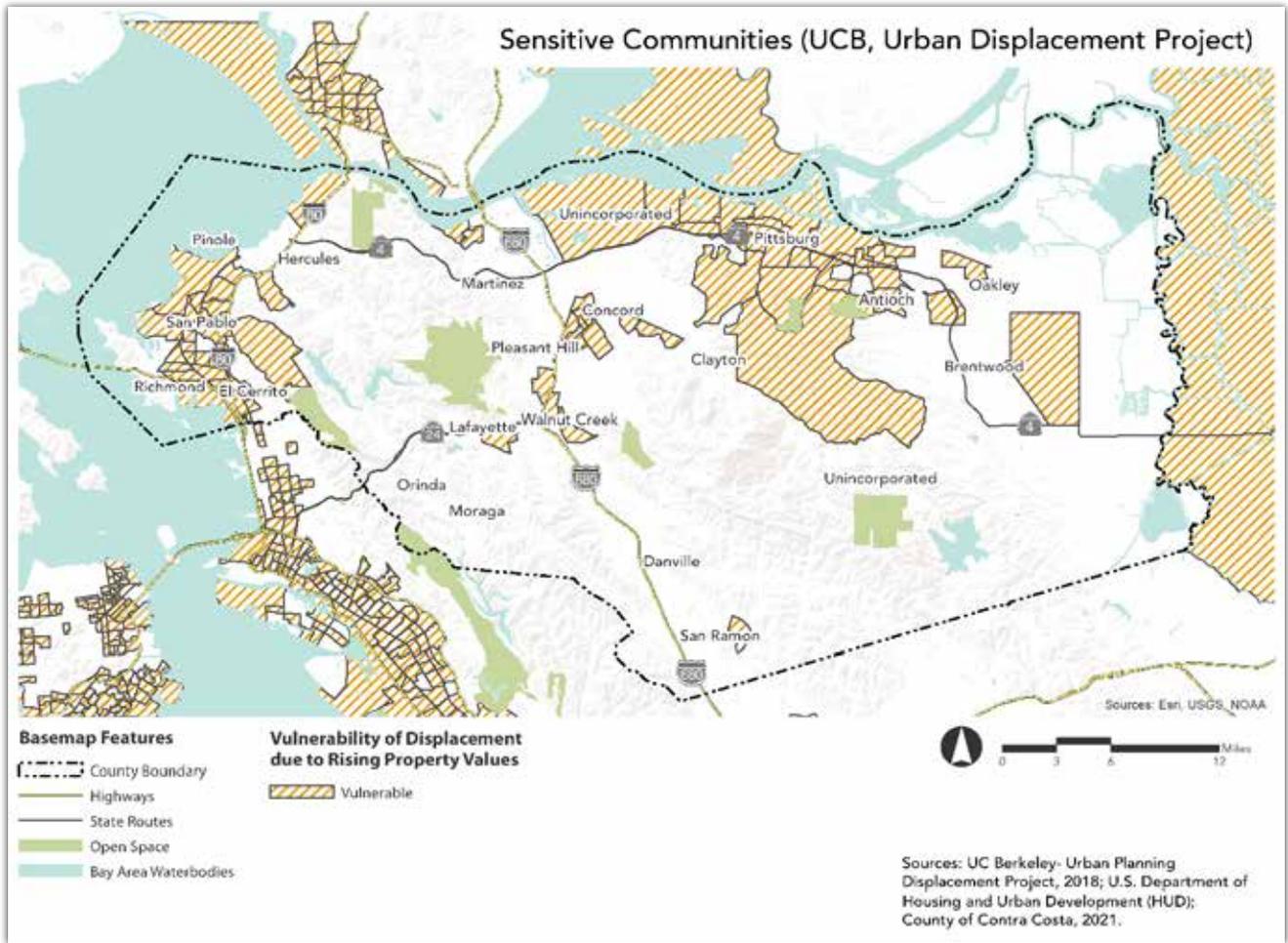
Displacement occurs when housing costs or neighboring conditions force current residents out and rents become so high that lower-income people are excluded from moving in. UC Berkeley’s Urban Displacement Project states that a census tract is a sensitive community if the proportion of very low income residents was above 20% in 2017 and the census tracts meets two of the following criteria: (1) Share of renters above 40% in 2017; (2) Share of Non-White population above 50% in 2017; (3) Share of very low-income households (50% AMI or below) that are also severely rent burdened households above the county median in 2017; or (4) Nearby areas have been experiencing displacement pressures.

Regional Trends

Using this methodology, sensitive communities were identified in areas between El Cerrito and Pinole; Pittsburg, Antioch and Clayton; East Brentwood; and unincorporated land in Bay Point. Small pockets of Sensitive Communities are also found in central Contra Costa County from Lafayette towards Concord (Figure 47).



FIGURE 47. REGIONAL SENSITIVE COMMUNITIES AT RISK OF DISPLACEMENT BY TRACT, 2021



Local Trends

No sensitive communities were identified in Danville (Figure 48). However, the nearby cities of San Ramon and Walnut Creek both have areas identified as sensitive communities.



FIGURE 48. SENSITIVE COMMUNITIES (UCB, URBAN DISPLACEMENT PROJECT) - DANVILLE, 2021

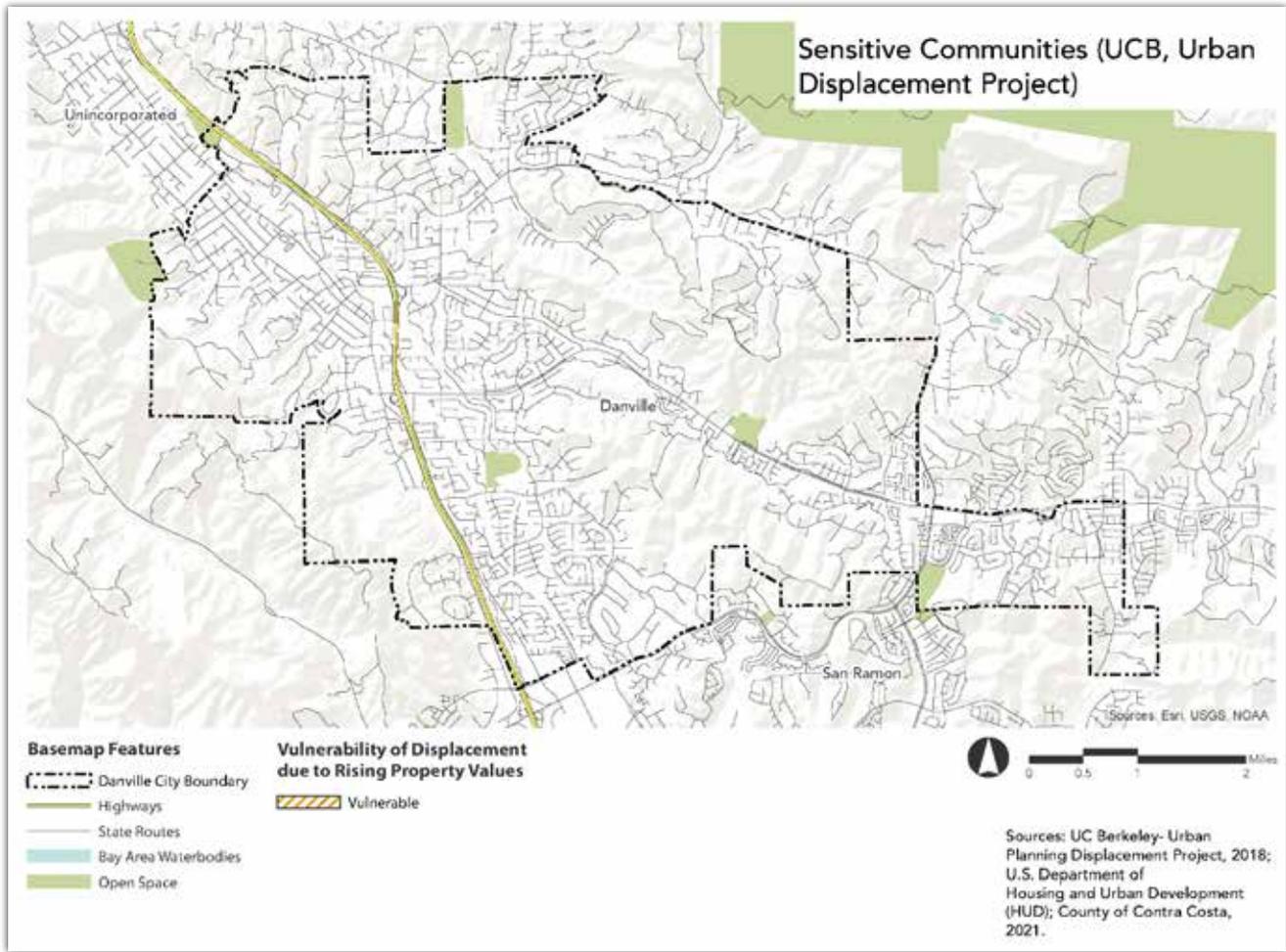


Table 20 shows the number of publicly assisted units at risk for conversion in the Town of Danville by risk level from low to very high. All 73 units are at a low risk for conversion in the town. The Town of Danville makes up less than 1% of all assisted units in the county but 4% of the county’s total housing units.

TABLE 20. PUBLICLY ASSISTED UNITS AT RISK FOR CONVERSION

Geography	Low	Moderate	High	Very High	Total Assisted Units in Database
Danville	73	0	0	0	73
Contra Costa County	13,403	211	270	0	13,884
Bay Area	110,177	3,375	1,854	1,053	116,459

Source: California Housing Partnership, Preservation Database (2020)

Table 21 shows the number of housing units permitted in Danville between 2015 and 2019. Fourteen% of units permitted during this time are affordable for low to moderate income households and 2% of units are affordable to very low-income households.

TABLE 21. HOUSING PERMITTED - DANVILLE, 2015-2019

Income Group	value
Above Moderate-Income Permits	383
Moderate Income Permits	42
Low Income Permits	23
Very Low-Income Permits	10
Totals	458

Source: 5th Cycle Annual Progress Report Permit Summary (2020)

Homelessness

Table 22 shows the number of people experiencing homelessness by family type and presence of children. Generally, households with children are more likely to use emergency shelters and households without children are more likely to be unsheltered. Eighty-six% of people experiencing homelessness are in households without children.

TABLE 22. PEOPLE EXPERIENCING HOMELESSNESS BY HOUSEHOLD TYPE - CONTRA COSTA COUNTY

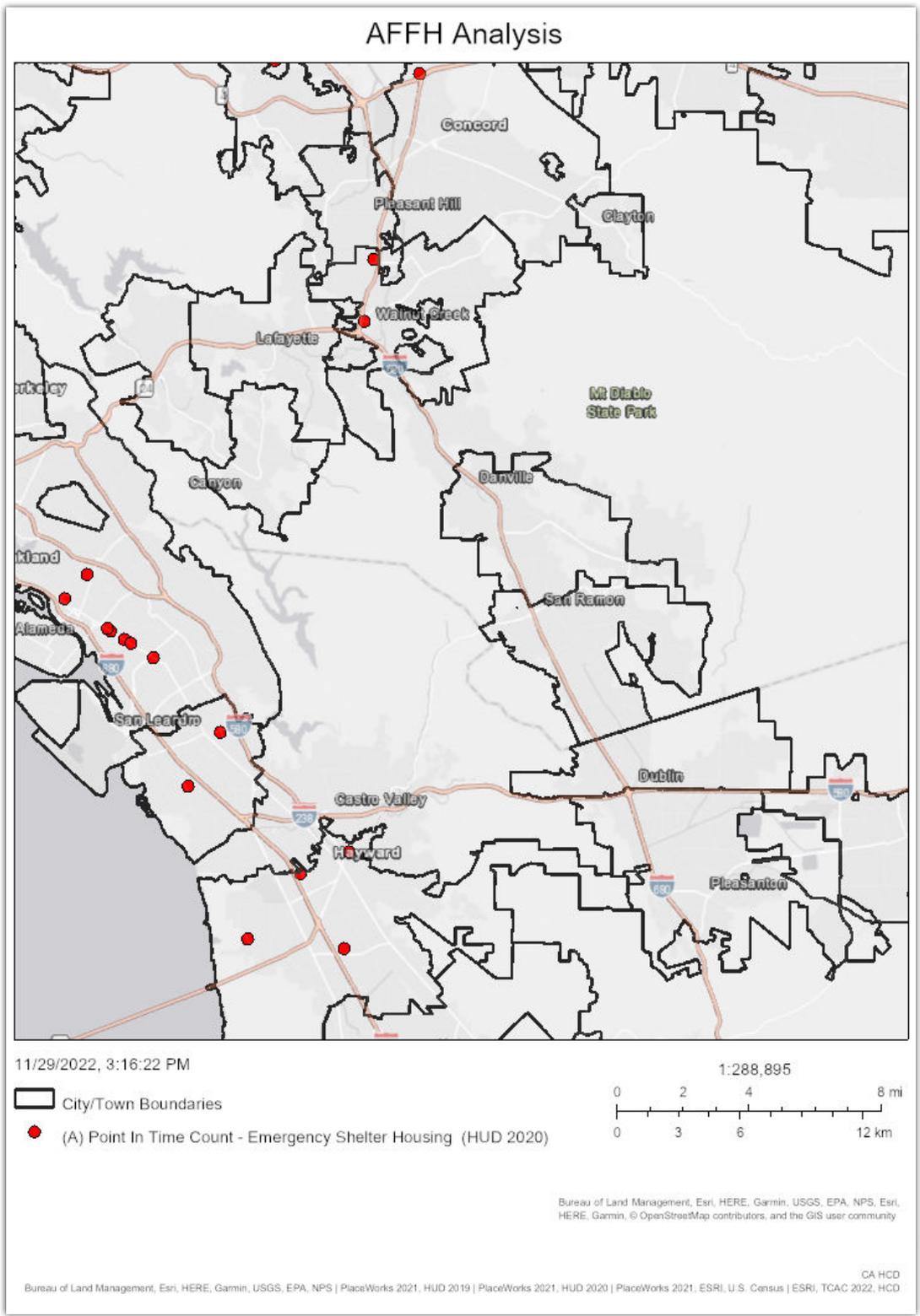
	People in Households Composed Solely of Children Under 18	People in Households with Adults and Children	People in Households without Children Under 18
Sheltered - Emergency Shelter	0	159	359
Sheltered - Transitional Housing	0	32	118
Unsheltered	0	128	1,499

Source: Continuum of Care (CoC) Homeless Populations and Subpopulations Reports (2019); U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019)

Figure 49 (below) shows HUD's 2020 Point in Time Count for emergency shelters throughout the County and in Danville. Notably, Danville and surrounding jurisdictions do not have emergency shelter options for persons experiencing homelessness. Emergency shelters closest to Danville are located in Walnut Creek. A lack of shelters in Danville could be attributed to land use regulations and/or the Town's comparatively lower rates of poverty and homelessness—as well as the high cost of land.

California Senate Bill 2 (SB 2), provides for the development of emergency shelters and transitional and supportive housing and requires jurisdictions to identify zones where emergency shelters are permitted. It also prohibits local governments from denying emergency shelter projects if the projects meets certain objective criteria and requires that zoning categories allowing emergency shelters do not require conditional use permits or other discretionary review.

FIGURE 49. EMERGENCY SHELTER HOUSING - CONTRA COSTA COUNTY AND DANVILLE, 2020 POINT IN TIME COUNT



Source: California Department of Housing and Community Development AFFH Data Viewer

In Danville, emergency shelters with up to 12 residents are permitted by right within the Old Town Mixed Use District (DBD Area 3) and must conform to the objective development standards for that district. As part of the Town’s Housing Implementation Plan, the Town will amend the Municipal Code to also allow emergency shelters within DBD Area 13, a residential zoning district, and to allow occupancy of up to twenty residents by right. As a PIT canvas in 2020 found seven unhoused individuals in Danville, the proposed by right occupancy will be more than adequate.

Under Section 32-22.3 of Danville’s Municipal Code (Allowed Uses), transitional and supportive housing, group housing including community care and residential care facilities, intermediate care facilities, and health facilities are permitted by right for six or fewer residents. Facilities with seven or more persons are permitted “upon issuance of a land use permit and/or development plan permit.” It is likely that high land costs, property development standards, parking requirements, and special permits for transitional and supportive housing discourage the placement of such uses within Danville. Danville’s 2030 General Plan, however, proposes further review of zoning codes and development requirements and their intention to align zoning codes and land use requirements with that of SB 2.

Table 23 shows the share of the homeless and overall population by race and ethnicity in Contra Costa County. American Indian or Alaska Native and Black residents are overrepresented in the homeless population compared to their share of the overall population.

TABLE 23. SHARE OF THE HOMELESS AND OVERALL POPULATION BY RACE - CONTRA COSTA COUNTY

Racial / Ethnic Group	Share of Homeless Population	Share of Overall Population
American Indian or Alaska Native (Hispanic and Non-Hispanic)	14.5%	0.5%
Asian / API (Hispanic and Non-Hispanic)	3.1%	17.2%
Black or African American (Hispanic and Non-Hispanic)	33.8%	8.7%
White (Hispanic and Non-Hispanic)	45.0%	55.8%
Other Race or Multiple Races (Hispanic and Non-Hispanic)	3.7%	17.7%
Totals	100.0%	100.0%

Source: Continuum of Care (CoC) Homeless Populations and Subpopulations Reports (2019); U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019)

Table 24 shows the share of the homeless and overall population by ethnicity. Non-Hispanic residents are overrepresented in the homeless population compared to Hispanic residents.



TABLE 24. SHARE OF THE HOMELESS AND OVERALL POPULATION BY ETHNICITY - CONTRA COSTA COUNTY

Latinx Status	Share of Homeless Population	Share of Overall Population
Hispanic/Latinx	16.6%	25.4%
Non-Hispanic/Latinx	83.4%	74.6%
Totals	100.0%	100.0%

Source: Continuum of Care (CoC) Homeless Populations and Subpopulations Reports (2019); U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019)

Residents experiencing homelessness and chronic substance abuse and severe mental illness are the most prevalent special populations in Contra Costa County followed by victims of domestic violence, veterans, and residents with HIV/AIDS.

TABLE 25. HOMELESS POPULATION BY SPECIAL POPULATION

	Chronic Substance Abuse	HIV/AIDS	Severely Mentally Ill	Veterans	Victims of Domestic Violence
Sheltered - Emergency Shelter	86	4	128	25	28
Sheltered - Transitional Housing	31	1	27	14	6
Unsheltered	377	4	364	75	80

Source: Continuum of Care (CoC) Homeless Populations and Subpopulations Reports (2019); U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019)

Contra Costa County—along with Alameda County—have taken meaningful steps to address the needs of persons experiencing homelessness and persons at-risk of being homeless. For instance, the County’s Coordinated Entry System assists homeless persons and persons at-risk of homelessness by providing residents referrals to available resources and information on housing, shelter, and social services available. Services provided include emergency housing and shelter, food banks, and transitional housing. The Coordinated Entry System targets various special needs populations including veterans, victims of domestic violence or human trafficking, young adults (18 to 24 years), families, women, and persons with disabilities. In October 2021, Contra Costa County had four centers located in Concord, Walnut Creek, and San Pablo for residents to access services provided by the Coordinated Entry System.

The County currently operates ten shelters through a variety of agencies with the majority of shelters located in Martinez and Richmond. The Town of Danville does not operate shelters for persons experiencing homelessness or at-risk of homelessness—Town efforts to reduce homelessness are largely centered around referrals and providing information on housing, shelter, and social service availability. Regional and countywide agencies target special needs populations including families, children and young individuals aged 9 to 21. Agencies serving Contra Costa are listed below along with their location and target populations.

- Love a Child Center (Bay Point) for families and children;
- Shepherd’s Gate (Brentwood) for families and singles;
- Concord Shelter (Concord) for single adults;
- Mountain View House (Martinez) for families;

- SAFE Place (Martinez) for youth aged 9 to 17;
- Shelter, Inc. (Martinez) for all persons experiencing homelessness;
- Bay Area Rescue Mission (Richmond) for families and singles;
- Brookside Shelter (Richmond) for single adults;
- Calli House (Richmond) for youth aged 14 to 21; and
- Winter Shelter Program (Richmond) for families with children.

Mortgage Applications

Table 26 shows mortgage applications in the Town of Danville by race and ethnicity. Mortgage denial rates are highest for American Indian or Alaska Native (25%), Black or African American (22%), and Hispanic (20%) households.

TABLE 26. MORTGAGE APPLICATIONS AND DENIAL RATE BY RACE AND ETHNICITY - DANVILLE

Racial / Ethnic Group	Application approved but not accepted	Application denied	Application withdrawn by applicant	File closed for incompleteness	Loan originated	Denial Rate
American Indian or Alaska Native, Non-Hispanic	0	1	5	1	3	25%
Asian / API, Non-Hispanic	26	116	98	26	514	18%
Black or African American, Non-Hispanic	3	5	4	1	15	22%
White, Non-Hispanic	34	233	198	62	1,234	16%
Hispanic or Latinx	2	24	17	8	92	20%
Unknown	25	105	108	36	505	17%
Totals	90	484	430	134	2,363	16%

Source: Home Mortgage Disclosure Act (HMDA) Data





Appendix D

Attachment One:

Affirmatively Furthering Fair Housing: Action Plan

NOTE: This Fair Housing Action Plan is repeated in Appendix G, Implementation Plan

Action Area 1 - Enhancing housing mobility strategies: removing barriers to housing in areas of opportunity and strategically enhancing access.

Actions	Fair Housing Issues	Contributing Factors	Fair Housing Category	Type of Action	Responsible Party	Objectives	Quantified Objectives	Timeline
<p>Action 1.1: Support residential development that brings new publicly subsidized and naturally affordable market rate multifamily housing to Danville.</p>	<p>Under-representation of Black/African American residents in Danville relative to Contra Costa County.</p>	<p>Lack of affordable housing and opportunities for low and moderate income households; community resistance to development.</p>	<p>Disparities in access to opportunities</p>	<p>Land use resources</p>	<p>Town of Danville</p>	<p>Provide staff support, land use flexibilities, and financial resources to developers who propose to develop publicly subsidized and naturally affordable market rate housing.</p>	<p>Develop regular roundtable discussions with developers (every year in the winter) to highlight goals, policies and programs to meet development needs. Include information on the City's website about potential opportunities for development, including the list of housing opportunity sites, development and impact fees, and other information. GEOGRAPHIC TARGET: Citywide OBJECTIVE: Meet with five developers annually.</p>	<p>Develop website additions by the middle of 2024; conduct roundtable discussions beginning in January 2025.</p>
<p>Action 1.2: Design a regional forgivable loan program for homeowners to construct an ADU that is held affordable for low to moderate income households for 15 years.</p>	<p>Under-representation of Hispanic and Black/African American residents in Danville relative to Contra Costa County.</p>	<p>Lack of affordable housing; Prevalence of large lot single family development and zoning restrictions; Lack of land zoned to allow moderate or high density housing.</p>	<p>Disparities in access to opportunities</p>	<p>Land use resources</p>	<p>ABAG funded Contra Costa County Collaborative (C4), EBHO, other cities</p>	<p>Increase opportunities for lower-income households to find housing that is affordable.</p>	<p>Design a regional loan forgiveness program.</p>	<p>Begin design in Summer 2025 and complete by winter 2026.</p>

Action Area 2 - Encouraging new housing choices and affordability in high resource areas: promoting housing supply, choices and affordability in areas of high opportunity and outside of areas of concentrated poverty. Address this need through accessory dwelling units, SB 9 developments, and other programs.

Actions	Fair Housing Issues	Contributing Factors	Fair Housing Category	Type of Action	Responsible Party	Objectives	Quantified Objectives	Timeline
<p>Action 2.1: Pilot a by-right approval for low density attached housing that exceeds the BMR affordability requirements (model after Austin's Affordability Unlocked program).</p>	Lack of affordable housing production; low housing production	Lack of affordable housing opportunities for low and moderate income households to live in the Town	Disproportionate housing need for low income households and protected classes	Land use resources	TBD	Increase development of accessible units beyond minimum requirements	Develop pilot program with other jurisdictions that would create more opportunities for lower income households to live in Danville	End of 2027
<p>Action 2.2: Evaluate and adjust the Town's inclusionary and density bonus programs to allow a smaller unit contribution (<15%), larger density bonuses, and/or increased city support in exchange for affordable units that address the needs of under-represented residents with disproportionate housing needs (e.g., child-friendly developments with day care on site for single parents, 3-4 bedroom units for larger families, units for people with disabilities, including developmental, etc.).</p>	Lack of affordable housing production; Low affordable housing production; Very little multifamily housing production	Lack of affordable housing opportunities for low and moderate income households	Disproportionate housing need for low income households and protected classes	Land use resources	Town of Danville	Expand the variety of housing units produced under the inclusionary housing and density bonus programs after those programs have had time to produce results. Ensure that the units being created are needed by and affirmatively marketed to county residents and workers who are under-represented in the city	Perform a feasibility analysis to redesign the program to allow a menu of options (e.g., 8% of units for extremely low income or 15% for low income or 30% for moderate income). GEOGRAPHIC TARGET: Citywide OBJECTIVE: 100 inclusionary units in 8 years.	Begin design in Summer 2024 and complete by winter 2025.

Action Area 3 - Improving place-based strategies to encourage community conservation and revitalization including preservation of existing affordable housing: involves approaches that are focused on conserving and improving assets in areas of lower opportunity and concentrated poverty.

Actions	Fair Housing Issues	Contributing Factors	Fair Housing Category	Type of Action	Responsible Party	Objectives	Quantified Objectives	Timeline
<p>Action 3.1: Prioritize town capital improvement investments to address the challenges of the areas west of I-680, which is disproportionately occupied by low to moderate income households and non-White residents. Improve landscaping and tree cover and parks, reduce pollutants, and create more walkability and pedestrian safety.</p>	<p>Lower TCAC environmental outcomes in neighborhoods with the highest concentration of low to moderate income households and non-White households, as well as the most affordable housing in the Town.</p>	<p>Affordable housing is typically located in areas where land costs are lower and density is easier to achieve.</p>	<p>Segregation/integration patterns; disparities in access to opportunities</p>	<p>Land use resources</p>	<p>Town of Danville/ Contra Costa County</p>	<p>Create opportunities for livability improvements without increasing housing costs.</p>	<p>Develop policy for the use of Town funding that addresses infrastructure needs of the community. Work with the County to address funding needs through CDBG, etc.</p>	<p>Begin best practices research in 2025; complete review and develop policy by 2026, with implementation in early 2027.</p>

Action Area 4 - Protecting existing residents from displacement: strategies that protects residents in areas of lower or moderate opportunity and concentrated poverty and preserves housing choices and affordability.

Actions	Fair Housing Issues	Contributing Factors	Fair Housing Category	Type of Action	Responsible Party	Objectives	Quantified Objectives	Timeline
<p>Action 4.1: Develop a plan to preserve the city's affordable units that will expire in the next decade to keep them affordable long term.</p>	<p>Very high rates of cost burden for <50% AMI households and Black and Hispanic households; high rates of overcrowding among minority populations.</p>	<p>Lack of affordable housing citywide; low housing production</p>	<p>Disproportionate housing needs</p>	<p>Human resources</p>	<p>Town of Danville</p>	<p>Work with property owners of existing assisted housing developments for lower-income households and partner with non-profits to determine methods to extend affordability covenants to preserve affordable units, including assistance from the City.</p>	<p>Conduct best practices research on other jurisdictions' programs and prepare recommendations to City Council. GEOGRAPHIC TARGET: Citywide OBJECTIVE: 30 units in 8 years.</p>	<p>Conduct best practices work in 2025; bring recommendations to Council in the beginning of 2026; implement program by mid-2026.</p>

Action Area 5 - Outreach and Enforcement

Actions	Fair Housing Issues	Contributing Factors	Fair Housing Category	Type of Action	Responsible Party	Objectives	Quantified Objectives	Timeline
<p>Action 5.1: Improve access to fair housing and affordable housing information on Danville's website.</p>	<p>Lack of fair housing complaints filed</p>	<p>Lack of access to information about fair housing rights and affordable housing opportunities in general. Limited knowledge of fair housing by residents.</p>	<p>Outreach Capacity and Enforcement</p>	<p>Land use resources</p>	<p>Town of Danville</p>	<p>Provide an easy way for residents and property owners to find information on fair housing laws, rights, and responses (filing a complaint, ensure property owners do not violate fair housing laws). Make it easier to access information about affordable housing opportunities.</p>	<p>Conduct a best practices review of other jurisdictions' websites. Update Danville's website to contain fair housing resources and information on how to file complaints, in addition to making it easier to find affordable housing opportunities. GEOGRAPHIC TARGET: Citywide OBJECTIVE: provide information to 1,000 residents over 8 years.</p>	<p>Complete best practice review by spring 2023; complete website update by year end 2023.</p>
<p>Action 5.2: Partner with fair housing service providers to perform fair housing training for landlords and tenants. Focus enforcement efforts on race based discrimination and reasonable accommodations.</p>	<p>General lack of fair housing resources.</p>	<p>Lack of understanding of reasonable accommodation requirements by landlords and property owners; Limited effort in providing fair housing information.</p>	<p>Outreach Capacity and Enforcement</p>	<p>Human resources</p>	<p>Fair Housing Service Providers; C4</p>	<p>Increase awareness of fair housing laws and tenants' rights to reduce unlawful discrimination and displacement.</p>	<p>Work with C4 and fair housing service providers to provide training every two years in the Spring, targeting 50 landlords each training. Update the Town's website to provide residents with information on fair housing resources</p>	<p>Begin working with C4 to develop scope in 2024; launch first training in Spring 2025</p>



Appendix D

Attachment Two:

Affirmatively Furthering Fair Housing: Segregation Report



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1. Introduction

The requirement to Affirmatively Further Fair Housing (AFFH) is derived from The Fair Housing Act of 1968, which prohibited discrimination concerning the sale, rental, and financing of housing based on race, color, religion, national origin, or sex—and was later amended to include familial status and disability.¹ The 2015 U.S. Department of Housing and Urban Development (HUD) Rule to Affirmatively Further Fair Housing and California Assembly Bill 686 (2018) mandate that each jurisdiction takes meaningful action to address significant disparities in housing needs and access to opportunity.² AB 686 requires that jurisdictions incorporate AFFH into their Housing Elements, which includes inclusive community participation, an assessment of fair housing, a site inventory reflective of AFFH, and the development of goals, policies, and programs to meaningfully address local fair housing issues. ABAG and UC Merced have prepared this report to assist Bay Area jurisdictions with the Assessment of Fair Housing section of the Housing Element.

Assessment of Fair Housing Components

The Assessment of Fair Housing includes five components, which are discussed in detail on pages 22-43 of HCD's AFFH Guidance Memo:

- A: Summary of fair housing enforcement and outreach capacity
- B: Integration and segregation patterns, and trends related to people with protected characteristics
- C: Racially or ethnically concentrated areas of poverty
- D: Disparities in access to opportunity
- E: Disproportionate housing needs, including displacement risk

1.1 Purpose of this Report

This report describes racial and income segregation in Bay Area jurisdictions. Local jurisdiction staff can use the information in this report to help fulfill a portion of the second component of the Assessment of Fair Housing, which requires analysis of integration and segregation patterns and trends related to people with protected characteristics and lower incomes. Jurisdictions will still need to perform a similar analysis for familial status and populations with disability.

This report provides segregation measures for both the local jurisdiction and the region using several indices. For segregation between neighborhoods within a city (intra-city segregation), this report includes isolation indices, dissimilarity indices, and Theil's-H index. The isolation index measures segregation for a single group, while the dissimilarity index measures segregation between two groups. The Theil's H-Index can be used to measure segregation between all racial or income groups across the city at once. HCD's AFFH guidelines require local jurisdictions to include isolation indices and dissimilarity indices in the Housing Element. Theil's H index is provided in addition to these required measures. For segregation between cities within the Bay Area (inter-city segregation), this report includes dissimilarity indices at the regional level as required by HCD's AFFH guidelines. HCD's AFFH guidelines also require jurisdictions to compare conditions at the local level to the rest of the region; and this report presents the difference in the racial and income composition of a jurisdiction relative to the region as a whole to satisfy the comparison requirement.

1 <https://www.justice.gov/crt/fair-housing-act-2>

2 HCD AFFH Guidance Memo

3 The 2015 HUD rule was reversed in 2020 and partially reinstated in 2021.

1.2 Defining Segregation

Segregation is the separation of different demographic groups into different geographic locations or communities, meaning that groups are unevenly distributed across geographic space. This report examines two spatial forms of segregation: neighborhood level segregation *within* a local jurisdiction and city level segregation *between* jurisdictions in the Bay Area.

Neighborhood level segregation (*within a jurisdiction, or intra-city*): Segregation of race and income groups can occur from neighborhood to neighborhood *within* a city. For example, if a local jurisdiction has a population that is 20% Latinx, but some neighborhoods are 80% Latinx while others have nearly no Latinx residents, that jurisdiction would have segregated neighborhoods.

City level segregation (*between jurisdictions in a region, or inter-city*): Race and income divides also occur *between* jurisdictions in a region. A region could be very diverse with equal numbers of white, Asian, Black, and Latinx residents, but the region could also be highly segregated with each city comprised solely of one racial group.

There are many factors that have contributed to the generation and maintenance of segregation. Historically, racial segregation stemmed from explicit discrimination against people of color, such as restrictive covenants, redlining, and discrimination in mortgage lending. This history includes many overtly discriminatory policies made by federal, state, and local governments (Rothstein 2017). Segregation patterns are also affected by policies that appear race-neutral, such as land use decisions and the regulation of housing development.

Segregation has resulted in vastly unequal access to public goods such as quality schools, neighborhood services and amenities, parks and playgrounds, clean air and water, and public safety (Trounstine 2015). This generational lack of access for many communities, particularly people of color and lower income residents, has often resulted in poor life outcomes, including lower educational attainment, higher morbidity rates, and higher mortality rates (Chetty and Hendren 2018, Ananat 2011, Burch 2014, Cutler and Glaeser 1997, Sampson 2012, Sharkey 2013).

1.3 Segregation Patterns in the Bay Area

Across the San Francisco Bay Area, white residents and above moderate-income residents are significantly more segregated from other racial and income groups (see Appendix 2). The highest levels of racial segregation occur between the Black and white populations. The analysis completed for this report indicates that the amount of racial segregation both *within* Bay Area cities and *across* jurisdictions in the region has decreased since the year 2000. This finding is consistent with recent research from the Othering and Belonging Institute at UC Berkeley, which concluded that “[a]lthough 7 of the 9 Bay Area counties were more segregated in 2020 than they were in either 1980 or 1990, racial residential segregation in the region appears to have peaked around the year 2000 and has generally declined since.”^{29F4} However, compared to cities in other parts of California, Bay Area jurisdictions have more neighborhood level segregation between residents from different racial groups. Additionally, there is also more racial segregation *between* Bay Area cities compared to other regions in the state.

1.4 Segregation and Land Use

It is difficult to address segregation patterns without an analysis of both historical and existing land use policies that impact segregation patterns. Land use regulations influence what kind of housing is built in a city or neighborhood (Lens and Monkkonen 2016, Pendall 2000). These land use regulations in turn impact

demographics: they can be used to affect the number of houses in a community, the number of people who live in the community, the wealth of the people who live in the community, and where within the community they reside (Trounstine 2018). Given disparities in wealth by race and ethnicity, the ability to afford housing in different neighborhoods, as influenced by land use regulations, is highly differentiated across racial and ethnic groups (Bayer, McMillan, and Reuben 2004).^{30F⁵} ABAG/MTC plans to issue a separate report detailing the existing land use policies that influence segregation patterns in the Bay Area.

This section analyzes land use controls, regulations, and constraints in Danville to determine how land use has impacted demographic trends and segregation patterns. It also provides an analysis on the way in which land use controls have constrained housing development and affordability in the area. Previous and current efforts the Town has taken to address housing type constraints are also provided.

Maps 1 and 2 illustrate land use and zoning in Danville as determined by the 2030 General Plan. Land use controls closely follow the General Plan's goal of keeping with the town's residential character and preserving and enhancing single family residential areas—the impacts of Danville's commitment to enhancing only single family areas is discussed below.

Maximum development densities in Danville are determined by undevelopable land, perimeter, and interior streets. Density limits for Danville's multi-family and mixed-use areas are outlined below.

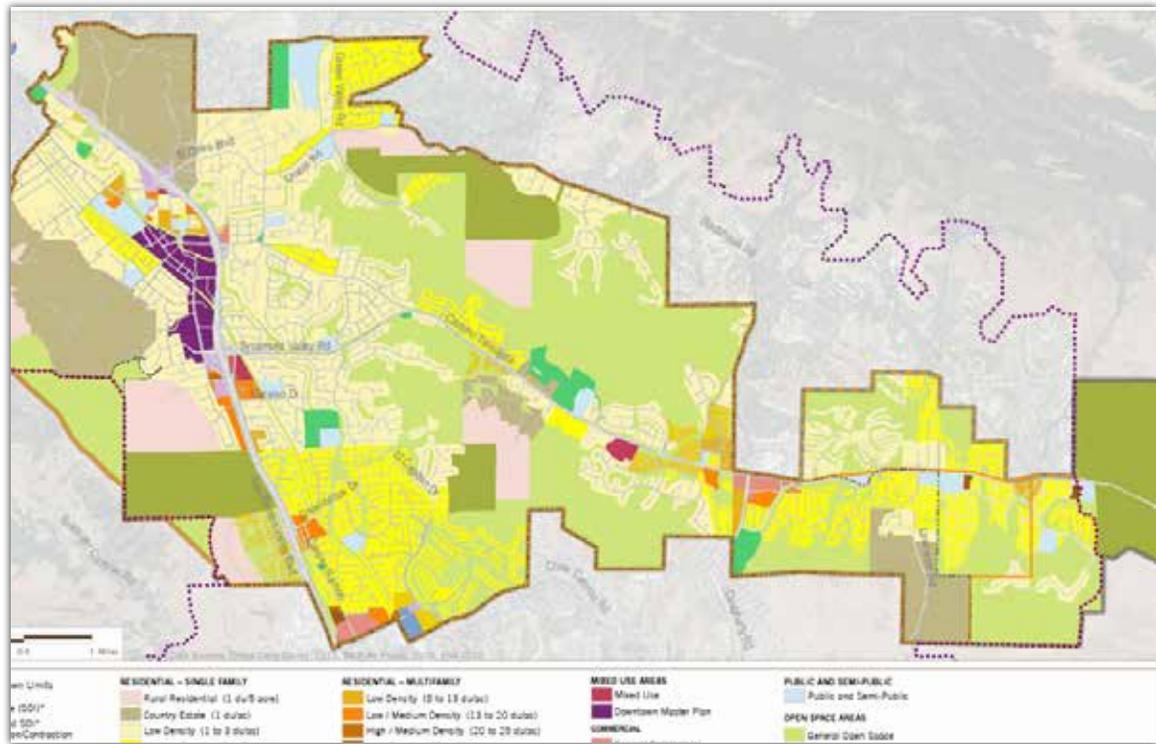
- Multifamily districts with low density—8 to 13 units per acre.
- Multifamily districts with low to medium density—13 to 20 dwelling units per net acre. Danville identified these areas as less proximate to transportation and employment centers and opportunities.
- Multifamily districts with high density—25 to 30 dwelling units per net acre. Danville's recent development project (Sycamore Place) for senior housing is located here.
- Mixed-use areas—density and intensity of areas are determined on a site-specific basis. Approval for development in mixed-use areas vary depending on housing type and range of use.

Projects that exceed the number of allowable units are subject to specific conditions set by the town which—intentionally or unintentionally—constrain housing development. These conditions include:

- Development projects must provide funding for area-wide improvements;
- Projects must exhibit its dedication to preserving trails or trail staging areas; and
- Developers are required to participate in the town-wide landscape and lighting assessment districts.

⁵ Using a household-weighted median of Bay Area county median household incomes, regional values were \$61,050 for Black residents, \$122,174 for Asian/Pacific Islander residents, \$121,794 for white residents, and \$76,306 for Latinx residents. For the source data, see U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B19013B, Table B19013D, B19013H, and B19013I.

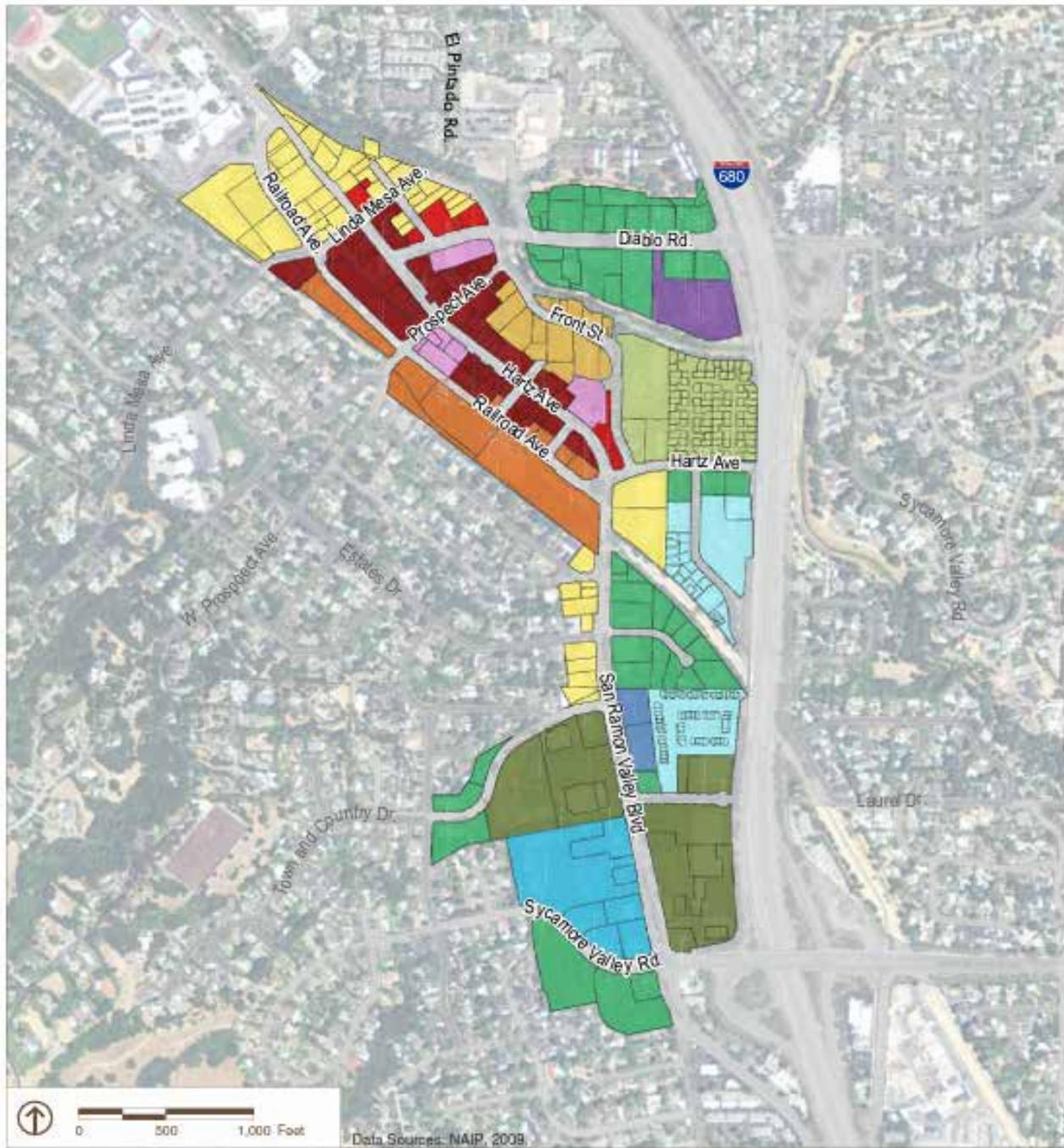
MAP 1. LAND USE MAP - DANVILLE



Source: Danville's 2030 General Plan



MAP 2. LAND USE MAP - DOWNTOWN DANVILLE



September 2012

Downtown Business District

- | | | |
|---|---|--|
| Area 1 – Old Town Retail | Area 5 – Commercial/Residential Mixed Use | Area 9 – Multifamily Residential High/Medium Density |
| Area 2 – Old Town Retail Transition | Area 6 – Business and Professional Office | Area 10 – Mixed Use |
| Area 2a – Old Town Retail | Area 7 – Retail | Area 11 – Special Opportunity District |
| Area 3 – Old Town Mixed Use | Area 8 – Retail/Office | Area 12 – Multifamily Residential High Density |
| Area 4 – Residential-Serving Commercial | | |

Source: Danville's 2030 General Plan

The town's 2030 General Plan also outlined numerous development, community, and housing goals. Notable goals set forth by the plan include:

- Quality Development
 - All future development projects must maintain Danville's small town character and establish quality of life;
 - Limited areas for multi-family development must be retained to limited areas and cannot be developed in areas with single-family detached homes.
- Community Design
 - Development is prohibited on ridges and hillsides;
 - All development projects must maintain Danville's existing open space areas—this policy is enforced through the Hillside/Ridgeline Ordinance, Tree Preservation Ordinance, and Subdivision Ordinance.
- Housing
 - Enable affordable development at a wide range of densities

Since Danville's 2010 General Plan was adopted, the town has made abundantly clear that there is very little vacant land appropriate for new developments. In ABAG's 2020 RHNA Local Jurisdiction Survey report, Danville qualified "land suitability" as a housing constraint. The town's survey response reads, "As reflected in Danville's 2030 General Plan, Danville is approaching the status of a built-out community, having significantly added to the area's development to residential land use and zoning designation since its incorporation and having provided for development of housing on such land over the last 35 years. At this point, the amount of suitable land remaining available for urban development or for conversion to residential use; the availability of underutilized land; and the opportunities for infill development at increased residential densities has become a housing constraint."⁶ Accordingly, Danville has adopted and implemented a "Growth Management" policy which intends to establish a comprehensive and long-term program that matches housing demand with capital improvement patterns. Growth management policies in Danville are consistent with Measure J-2004 which implemented a development mitigation program to ensure development projects pay costs to mitigate the project's impact on regional transportation systems. The development mitigation program also requires that developments pay costs of local services (e.g., roads, parks, fire, police, water, and flood mitigation)—new development projects will only be approved if the project meets minimum performance standards.

Danville has made slight progress in encouraging housing development—specifically multi-family developments. For example, Danville fulfilled California's Department of Housing and Community Development requirement of rezoning opportunity sites by permitting multi-family housing on these sites "by right," meaning legislative actions or conditional use permit are not required. The Town also proposed various actions to incentivize development including creating a new zoning category that permits density up to 30 units per acre and updating its Density Bonus Ordinance to align with Senate Bill 1818 (SB 1818).

Policies and programs established by Danville's 2030 General Plan and the town's commitment to preserving single-family residential areas have the potential to significantly influence segregation patterns and the town's demographic composition as low-income households—more often people of color—have been excluded from Danville's neighborhoods and/or been displaced due to rising housing costs and the lack of affordable homes available.

Additionally, segregation throughout Danville has been exacerbated by the town's focus on preserving single-family residential areas than developing affordable housing. Low-income households are likely unable to afford single-family homes without financial assistance and are therefore forced to live in areas that permit multi-family development. These areas, however, are further from transportation and employment opportunities. Low proximity to necessary services have a disproportionate impact on low-income households as it makes it

6 https://abag.ca.gov/sites/default/files/documents/2021-05/ABAG_RHNA_Local_Jurisdiction_Surveys_Received.pdf.

exceedingly more difficult for residents to obtain and keep employment.

Definition of Terms - Geographies

- **Neighborhood:** In this report, “neighborhoods” are approximated by tracts.^{31F7} Tracts are statistical geographic units defined by the U.S. Census Bureau for the purposes of disseminating data. In the Bay Area, tracts contain on average 4,500 residents. Nearly all Bay Area jurisdictions contain at least two census tracts, with larger jurisdictions containing dozens of tracts.
- **Jurisdiction:** Jurisdiction is used to refer to the 109 cities, towns, and unincorporated county areas that are members of ABAG. Though not all ABAG jurisdictions are cities, this report also uses the term “city” interchangeably with “jurisdiction” in some places.
- **Region:** The region is the nine-county San Francisco Bay Area, which is comprised of Alameda County, Contra Costa County, Marin County, Napa County, San Francisco County, San Mateo County, Santa Clara County, Solano County, and Sonoma County.

⁷ Throughout this report, neighborhood level segregation measures are calculated using census tract data. However, the racial dot maps in Figure 1 and Figure 5 use data from census blocks, while the income group dot maps in Figure 8 and Figure 12 use data from census block groups. These maps use data derived from a smaller geographic scale to better show spatial differences in where different groups live. Census block groups are subdivisions of census tracts, and census blocks are subdivisions of block groups. In the Bay Area, block groups contain on average 1,500 people, while census blocks contain on average 95 people.



2. Racial Segregation in Town of Danville

Definition of Terms - Racial/Ethnic Groups

The U.S. Census Bureau classifies racial groups (e.g. white or Black/African American) separately from Hispanic/Latino ethnicity.^{32F⁸} This report combines U.S. Census Bureau definitions for race and ethnicity into the following racial groups:

- **White:** Non-Hispanic white
- **Latinx:** Hispanic or Latino of any race^{33F⁹}
- **Black:** Non-Hispanic Black/African American
- **Asian/Pacific Islander:** Non-Hispanic Asian or Non-Hispanic Pacific Islander
- **People of Color:** All who are not non-Hispanic white (including people who identify as “some other race” or “two or more races”)^{34F¹⁰}

2.1 Neighborhood Level Racial Segregation (*within* Town of Danville)

Racial dot maps are useful for visualizing how multiple racial groups are distributed within a specific geography. The racial dot map of Danville in Figure 1 below offers a visual representation of the spatial distribution of racial groups within the jurisdiction. Generally, when the distribution of dots does not suggest patterns or clustering, segregation measures tend to be lower. Conversely, when clusters of certain groups are apparent on a racial dot map, segregation measures may be higher.

⁸ More information about the Census Bureau’s definitions of racial groups is available here: <https://www.census.gov/topics/population/race/about.html>.

⁹ The term Hispanic has historically been used to describe people from numerous Central American, South American, and Caribbean countries. In recent years, the term Latino or Latinx has become preferred. This report generally uses Latinx to refer to this racial/ethnic group.

¹⁰ Given the uncertainty in the data for population size estimates for racial and ethnic groups not included in the Latinx, Black, or Asian/Pacific Islander categories, this report only analyzes these racial groups in the aggregate People of Color category.

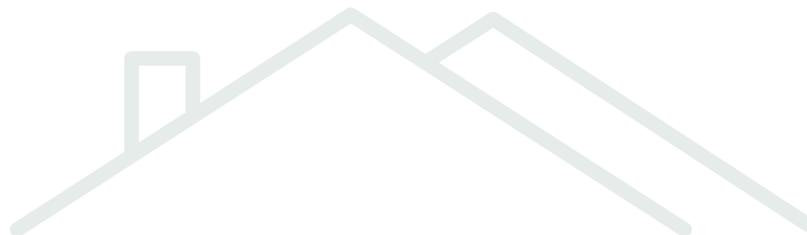
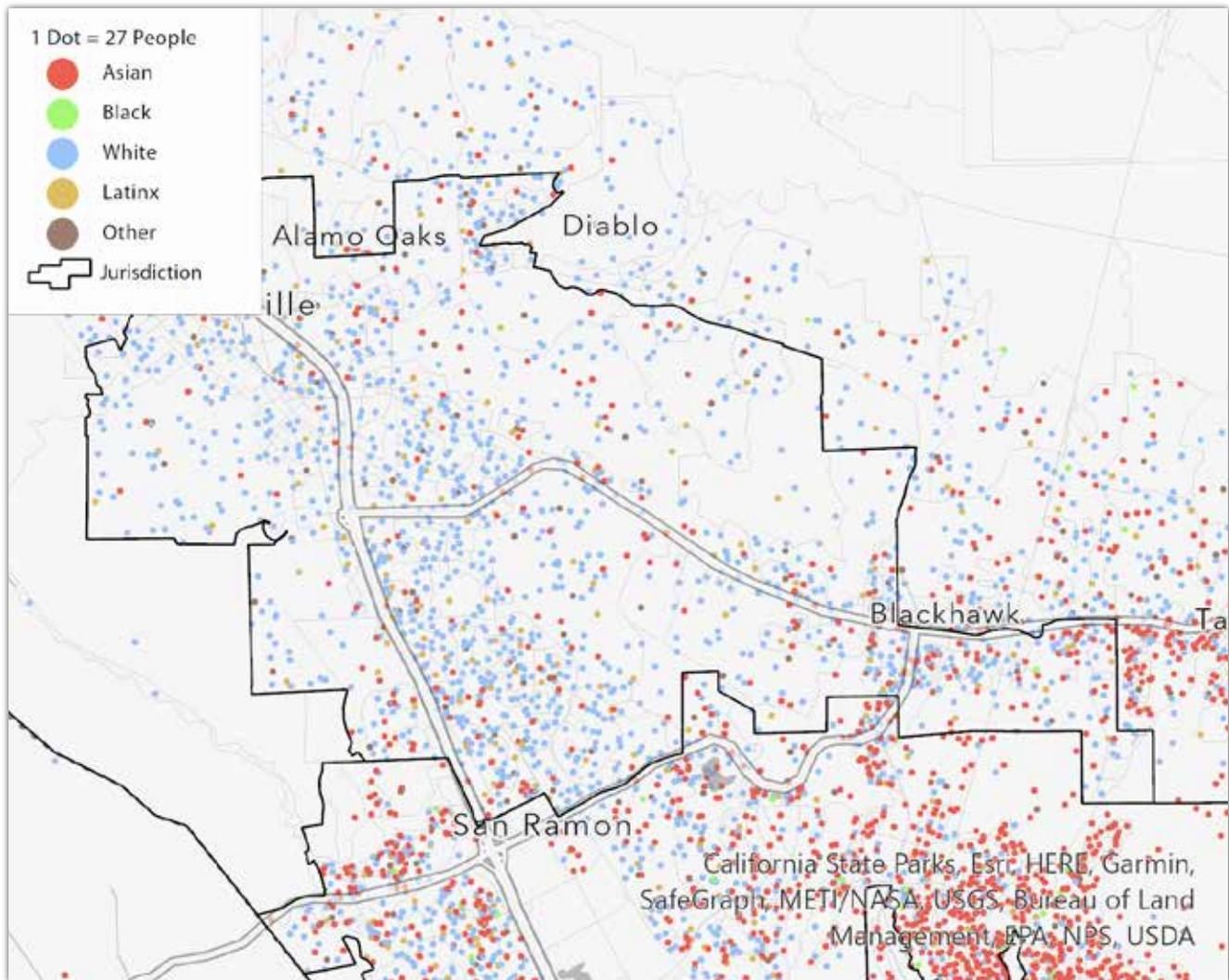


FIGURE 1: RACIAL DOT MAP OF DANVILLE (2020)



Universe: Population. Source: U.S. Census Bureau, 2020 Census State Redistricting Data (Public Law 94-171) Summary File, 2020 Census of Population and Housing, Table P002. Note: The plot shows the racial distribution at the census block level for Town of Danville and vicinity. Dots in each census block are randomly placed and should not be construed as actual placement of people.

There are many ways to quantitatively measure segregation. Each measure captures a different aspect of the ways in which groups are divided within a community. One way to measure segregation is by using an **isolation index**:

- The isolation index compares each neighborhood's composition to the jurisdiction's demographics as a whole.
- This index ranges from 0 to 1. Higher values indicate that a particular group is more isolated from other groups.
- Isolation indices indicate the potential for contact between different groups. The index can be interpreted as the experience of the average member of that group. For example, if the isolation index is .65 for Latinx residents in a city, then the average Latinx resident in that city lives in a neighborhood that is 65% Latinx.

Within Town of Danville the most isolated racial group is white residents. Danville's isolation index of 0.694 for white residents means that the average white resident lives in a neighborhood that is 69.4% white. Other racial groups are less isolated, meaning they may be more likely to encounter other racial groups in their

neighborhoods. The isolation index values for all racial groups in Danville for the years 2000, 2010, and 2020 can be found in Table 1 below. Among all racial groups in this jurisdiction, the white population’s isolation index has changed the most over time, becoming less segregated from other racial groups between 2000 and 2020.

The “Bay Area Average” column in this table provides the average isolation index value across Bay Area jurisdictions for different racial groups in 2020.^{35F11} The data in this column can be used as a comparison to provide context for the levels of segregation experienced by racial groups in this jurisdiction. For example, Table 1 indicates the average isolation index value for white residents across all Bay Area jurisdictions is 0.491, meaning that in the average Bay Area jurisdiction a white resident lives in a neighborhood that is 49.1% white.

TABLE 1. RACIAL ISOLATION INDEX VALUES FOR SEGREGATION WITHIN DANVILLE

Race	Danville			Bay Area Average
	2000	2010	2020	2020
Asian/Pacific Islander	0.112	0.208	0.182	0.245
Black/African American	0.011	0.013	0.010	0.053
Latinx	0.048	0.070	0.093	0.251
White	0.835	0.773	0.694	0.491

Universe: Population.

Source: IPUMS National Historical Geographic Information System (NHGIS). U.S. Census Bureau, 2020 Census State Redistricting Data (Public Law 94-171) Summary File, 2020 Census of Population and Housing, Table P002. Data from 2010 is from U.S. Census Bureau, Census 2010, Table P4. Data for 2000 is standardized to 2010 census tract geographies and is from U.S. Census Bureau, Census 2000, Table P004.

Figure 2 below shows how racial isolation index values in Danville compare to values in other Bay Area jurisdictions. In this chart, each dot represents a Bay Area jurisdiction. For each racial group, the spread of dots represents the range of isolation index values among Bay Area jurisdictions. Additionally, the black line within each racial group notes the isolation index value for that group in Town of Danville, and each dashed red line represents the Bay Area average for the isolation index for that group. Local staff can use this chart to contextualize how segregation levels for racial groups in their jurisdiction compare to other jurisdictions in the region.

11 This average only includes the 104 jurisdictions that have more than one census tract, which is true for all comparisons of Bay Area jurisdictions’ segregation measures in this report. The segregation measures in this report are calculated by comparing the demographics of a jurisdiction’s census tracts to the jurisdiction’s demographics, and such calculations cannot be made for the five jurisdictions with only one census tract (Brisbane, Calistoga, Portola Valley, Rio Vista, and Yountville).

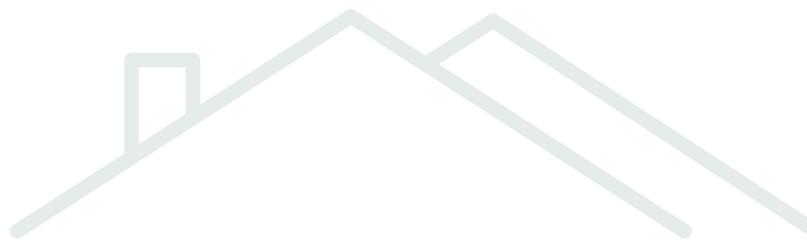
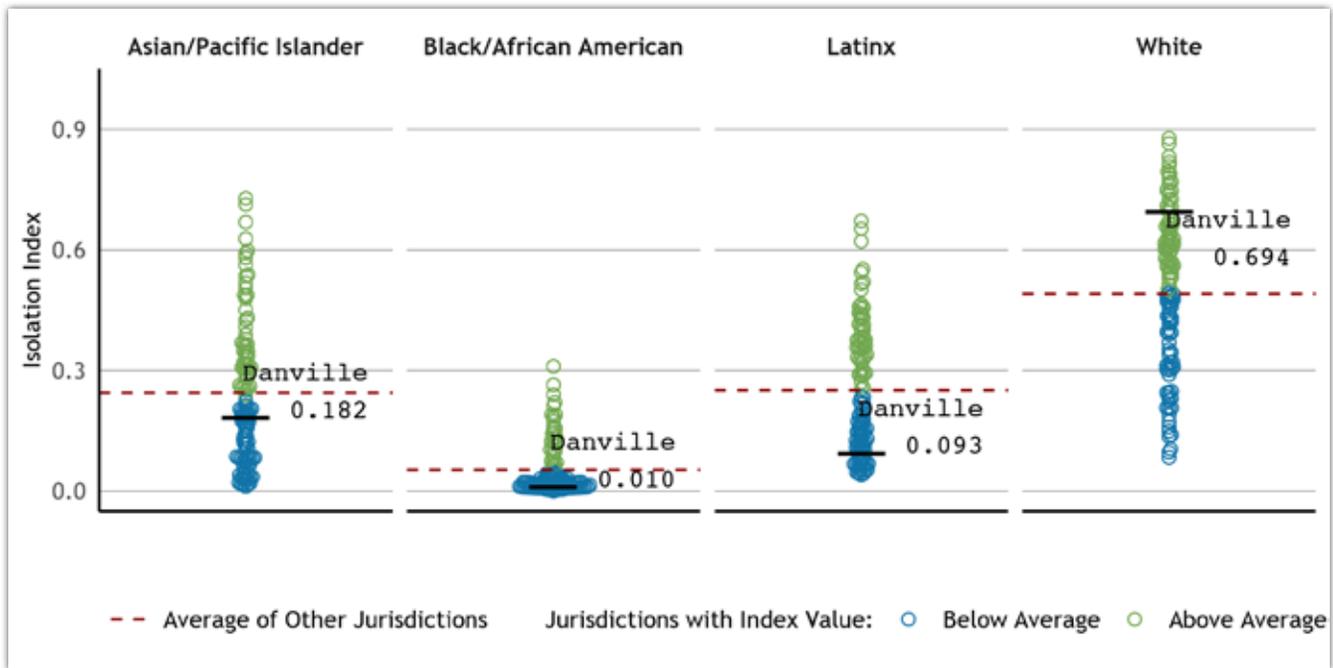


FIGURE 2: RACIAL ISOLATION INDEX VALUES FOR DANVILLE COMPARED TO OTHER BAY AREA JURISDICTIONS (2020)



Universe: Bay Area Jurisdictions. Source: IPUMS National Historical Geographic Information System (NHGIS). U.S. Census Bureau, 2020 Census State Redistricting Data (Public Law 94-171) Summary File, 2020 Census of Population and Housing, Table P002.

Another way to measure segregation is by using a **dissimilarity index**:

- This index measures how evenly any two groups are distributed across neighborhoods relative to their representation in a city overall. The dissimilarity index at the jurisdiction level can be interpreted as the share of one group that would have to move neighborhoods to create perfect integration for these two groups.
- The dissimilarity index ranges from 0 to 1. Higher values indicate that groups are more unevenly distributed (e.g. they tend to live in different neighborhoods).

Dissimilarity Index Guidance for Cities with Small Racial Group Populations

- *The analysis conducted for this report suggests that dissimilarity index values are unreliable for a population group if that group represents approximately less than 5% of the jurisdiction’s total population.*
- HCD’s AFFH guidance requires the Housing Element to include the dissimilarity index values for racial groups, but also offers flexibility in emphasizing the importance of various measures. ABAG/MTC recommends that when cities have population groups that are less than 5% of the jurisdiction’s population (see Table 4), jurisdiction staff use the isolation index or Thiel’s H-Index to gain a more accurate understanding of their jurisdiction’s neighborhood-level segregation patterns (*intra-city segregation*).
- If a jurisdiction has a very small population of a racial group, this indicates that segregation between the jurisdiction and the region (*inter-city segregation*) is likely to be an important feature of the jurisdiction’s segregation patterns.
- In Town of Danville, the Black/African American group is 0.9 percent of the population - so staff should be aware of this small population size when evaluating dissimilarity index values involving this group.

Table 2 below provides the dissimilarity index values indicating the level of segregation in Danville between white residents and residents who are Black, Latinx, or Asian/Pacific Islander. The table also provides the dissimilarity index between white residents and all residents of color in the jurisdiction, and all dissimilarity index values are shown across three time periods (2000, 2010, and 2020).

In Danville the highest segregation is between Asian and white residents (see Table 2). Danville’s Asian /white dissimilarity index of 0.218 means that 21.8% of Asian (or white) residents would need to move to a different neighborhood to create perfect integration between Asian residents and white residents.

The “Bay Area Average” column in this table provides the average dissimilarity index values for these racial group pairings across Bay Area jurisdictions in 2020. The data in this column can be used as a comparison to provide context for the levels of segregation between communities of color are from white residents in this jurisdiction.

The Association of Bay Area Governments (ABAG) is required—by California Government Code 65584.04(b)—to survey members jurisdictions during the Regional Housing Needs Assessment (RHNA) process to gather and consider factors, resident needs, and government constraints unique to each jurisdiction. The RHNA Local Jurisdiction Survey¹² also collects data and information on fair housing issues and the ways in which jurisdictions have overcome historical patterns of segregation as well as removing barriers to equal housing opportunity.

The Town of Danville provided ABAG with explicit actions the Town has taken to address segregation and equal housing opportunity. Actions provided by the town are outlined below.

- Land use changes to allow for a variety of housing types;
- Support for the development of larger affordable units for families—specifically the development of units with 2 or 3 bedrooms;
- Support for affordable housing developments to accommodate the needs of special needs populations including seniors, disabled persons, persons experiencing homelessness, and individuals with mental health and/or substance abuse challenges;
- Financial support for low-income homebuyers;
- Funding for rehabilitation and accessible improvements for special needs populations;
- Streamlining—in accordance with SB 9—entitlement processes and removing development fees for affordable housing construction;
- Inclusionary zoning to encourage mixed-use development; and
- Affirmative marketing strategies for affordable housing—according to Danville, this strategy targets all segments of the community.

For example, Table 2 indicates that the average Latinx/white dissimilarity index for a Bay Area jurisdiction is 0.207, so on average 20.7% of Latinx (or white residents) in a Bay Area jurisdiction would need to move to a different neighborhood within the jurisdiction to create perfect integration between Latinx and white residents in that jurisdiction.

12 <https://abag.ca.gov/local-jurisdiction-survey-housing-factors-and-fair-housing>.

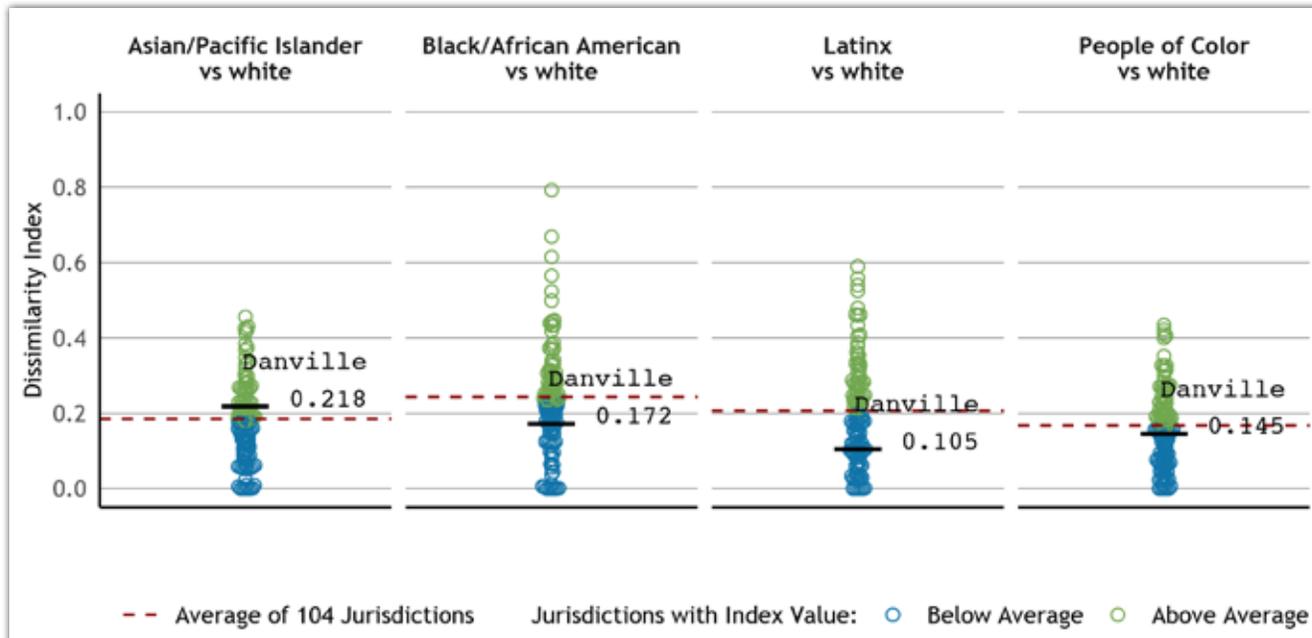
TABLE 2: RACIAL DISSIMILARITY INDEX VALUES FOR SEGREGATION WITHIN DANVILLE

Race	Danville			Bay Area Average
	2000	2010	2020	2020
Black/African American vs. White	0.197*	0.277*	0.172*	0.244
Latinx vs. White	0.082*	0.120	0.105	0.207
People of Color vs. White	0.147	0.217	0.145	0.168

Universe: Population. Source: IPUMS National Historical Geographic Information System (NHGIS). U.S. Census Bureau, 2020 Census State Redistricting Data (Public Law 94-171) Summary File, 2020 Census of Population and Housing, Table P002. Data from 2010 is from U.S. Census Bureau, Census 2010, Table P4. Data for 2000 is standardized to 2010 census tract geographies and is from U.S. Census Bureau, Census 2000, Table P004. Note: If a number is marked with an asterisk (*), it indicates that the index is based on a racial group making up less than 5 percent of the jurisdiction population, leading to unreliable numbers.

Figure 3 below shows how dissimilarity index values in Town of Danville compare to values in other Bay Area jurisdictions. In this chart, each dot represents a Bay Area jurisdiction. For each racial group pairing, the spread of dots represents the range of dissimilarity index values among Bay Area jurisdictions. Additionally, the black line within each racial group pairing notes the dissimilarity index value in Danville, and each dashed red line represents the Bay Area average for the dissimilarity index for that pairing. Similar to Figure 2, local staff can use this chart to contextualize how segregation levels between white residents and communities of color in their jurisdiction compare to the rest of the region. However, staff should be mindful of whether a racial group in their jurisdiction has a small population (approximately less than 5% of the jurisdiction’s population), as the dissimilarity index value is less reliable for small populations.

FIGURE 3: RACIAL DISSIMILARITY INDEX VALUES FOR DANVILLE COMPARED TO OTHER BAY AREA JURISDICTIONS (2020)



Universe: Bay Area Jurisdictions. Source: IPUMS National Historical Geographic Information System (NHGIS). U.S. Census Bureau, 2020 Census State Redistricting Data (Public Law 94-171) Summary File, 2020 Census of Population and Housing, Table P002. Note: The analysis conducted for this report suggests that dissimilarity index values are unreliable for a population group if that group represents approximately less than 5% of the jurisdiction’s total population. ABAG/MTC recommends that when cities have population groups that are less than 5% of the jurisdiction’s population (see Table 4), jurisdiction staff could focus on the isolation index or Thiel’s H-Index to gain a more accurate understanding of neighborhood-level racial segregation in their jurisdiction.

The **Theil's H Index** can be used to measure segregation between all groups within a jurisdiction:

- This index measures how diverse each neighborhood is compared to the diversity of the whole city. Neighborhoods are weighted by their size, so that larger neighborhoods play a more significant role in determining the total measure of segregation.
- The index ranges from 0 to 1. A Theil's H Index value of 0 would mean all neighborhoods within a city have the same demographics as the whole city. A value of 1 would mean each group lives exclusively in their own, separate neighborhood.
- For jurisdictions with a high degree of diversity (multiple racial groups comprise more than 10% of the population), Theil's H offers the clearest summary of overall segregation.

The Theil's H Index values for neighborhood racial segregation in Danville for the years 2000, 2010, and 2020 can be found in Table 3 below. The "Bay Area Average" column in the table provides the average Theil's H Index across Bay Area jurisdictions in 2020. Between 2010 and 2020, the Theil's H Index for racial segregation in Danville declined, suggesting that there is now less neighborhood level racial segregation within the jurisdiction. In 2020, the Theil's H Index for racial segregation in Danville was lower than the average value for Bay Area jurisdictions, indicating that neighborhood level racial segregation in Danville is less than in the average Bay Area city.

TABLE 3: THEIL'S H INDEX VALUES FOR RACIAL SEGREGATION WITHIN DANVILLE

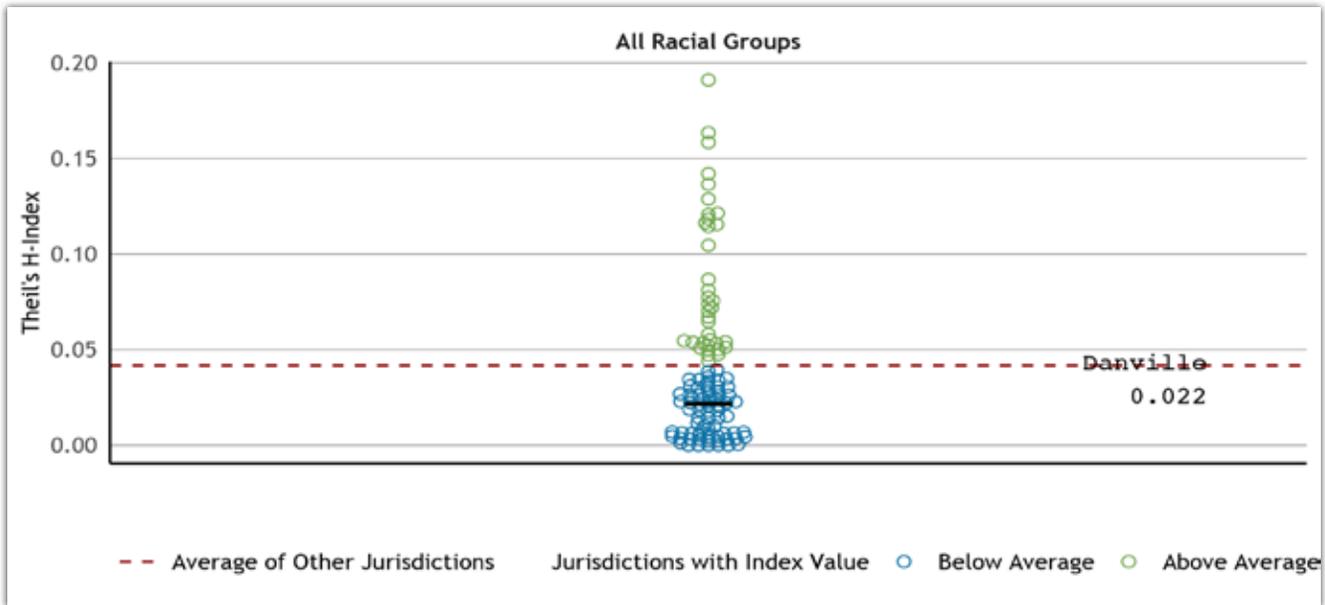
Index	Danville			Bay Area Average
	2000	2010	2020	2020
Theil's H Multi-racial	0.022	0.053	0.022	0.042

Universe: Population. Source: IPUMS National Historical Geographic Information System (NHGIS). U.S. Census Bureau, 2020 Census State Redistricting Data (Public Law 94-171) Summary File, 2020 Census of Population and Housing, Table P002. Data from 2010 is from U.S. Census Bureau, Census 2010, Table P4. Data for 2000 is standardized to 2010 census tract geographies and is from U.S. Census Bureau, Census 2000, Table P004.



Figure 4 below shows how Theil's H index values for racial segregation in Danville compare to values in other Bay Area jurisdictions in 2020. In this chart, each dot represents a Bay Area jurisdiction. Additionally, the black line notes the Theil's H index value for neighborhood racial segregation in Danville, and the dashed red line represents the average Theil's H index value across Bay Area jurisdictions. Local staff can use this chart to compare how neighborhood racial segregation levels in their jurisdiction compare to other jurisdictions in the region.

FIGURE 4: THEIL'S H INDEX VALUES FOR RACIAL SEGREGATION IN DANVILLE COMPARED TO OTHER BAY AREA JURISDICTIONS (2020)



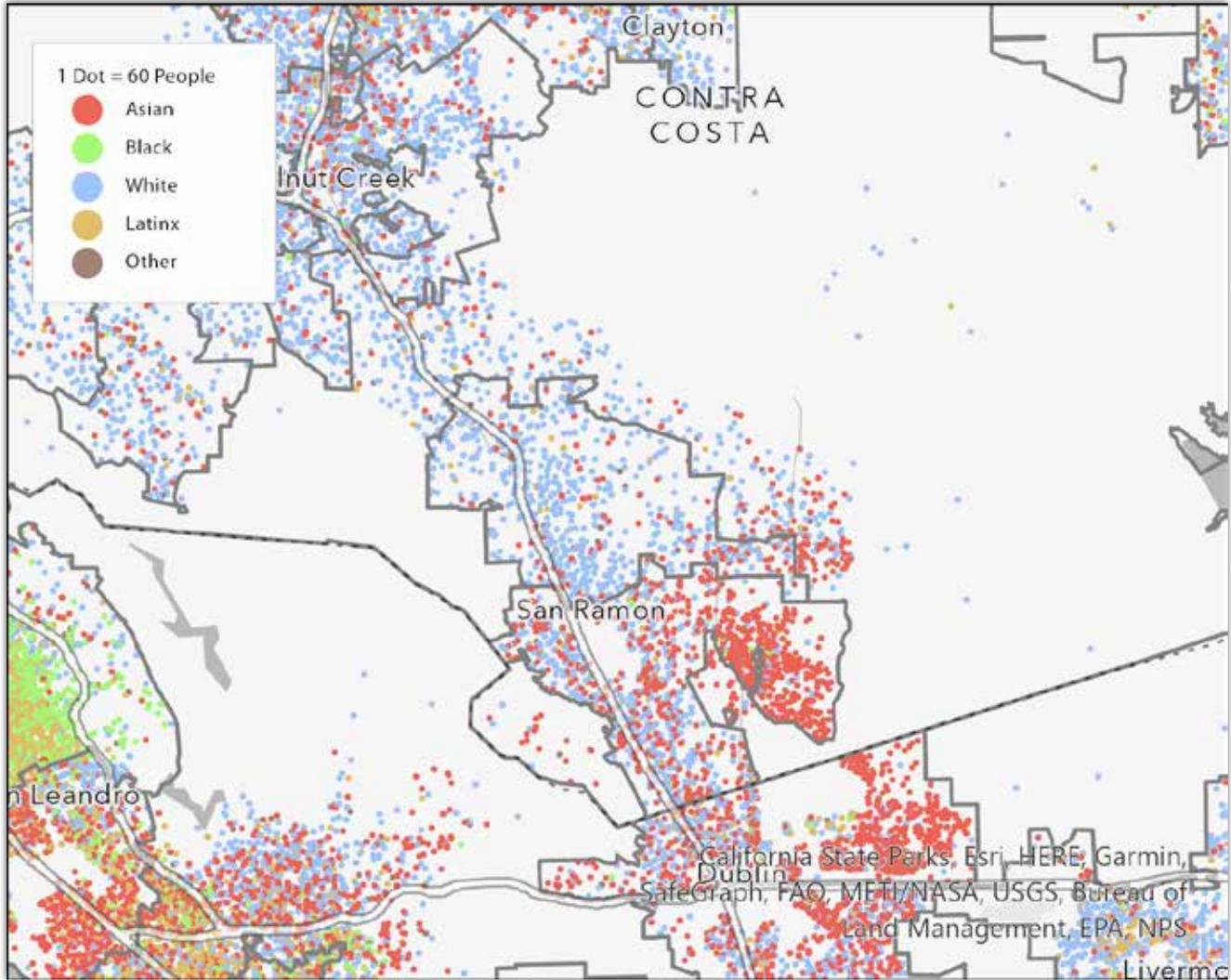
Universe: Bay Area Jurisdictions. Source: IPUMS National Historical Geographic Information System (NHGIS). U.S. Census Bureau, 2020 Census State Redistricting Data (Public Law 94-171) Summary File, 2020 Census of Population and Housing, Table P002.



2.2 Regional Racial Segregation (*between* Danville and other jurisdictions)

At the regional level, segregation is measured between *cities* instead of between *neighborhoods*. Racial dot maps are not only useful for examining neighborhood racial segregation within a jurisdiction, but these maps can also be used to explore the racial demographic differences between different jurisdictions in the region. Figure 5 below presents a racial dot map showing the spatial distribution of racial groups in Danville as well as in nearby Bay Area cities.

FIGURE 5: RACIAL DOT MAP OF DANVILLE AND SURROUNDING AREAS (2020)



Universe: Population. Source: U.S. Census Bureau, 2020 Census State Redistricting Data (Public Law 94-171) Summary File, 2020 Census of Population and Housing, Table P002. Note: The plot shows the racial distribution at the census block level for Town of Danville and vicinity. Dots in each census block are randomly placed and should not be construed as actual placement of people.

To understand how each city contributes to the total segregation of the Bay Area, one can look at the difference in the racial composition of a jurisdiction compared to the racial composition of the region as a whole. The racial demographics in Danville for the years 2000, 2010, and 2020 can be found in Table 4 below. The table also provides the racial composition of the nine-county Bay Area. As of 2020, Danville has a higher share of white residents than the Bay Area as a whole, a lower share of Latinx residents, a lower share of Black residents, and a lower share of Asian/Pacific Islander residents.

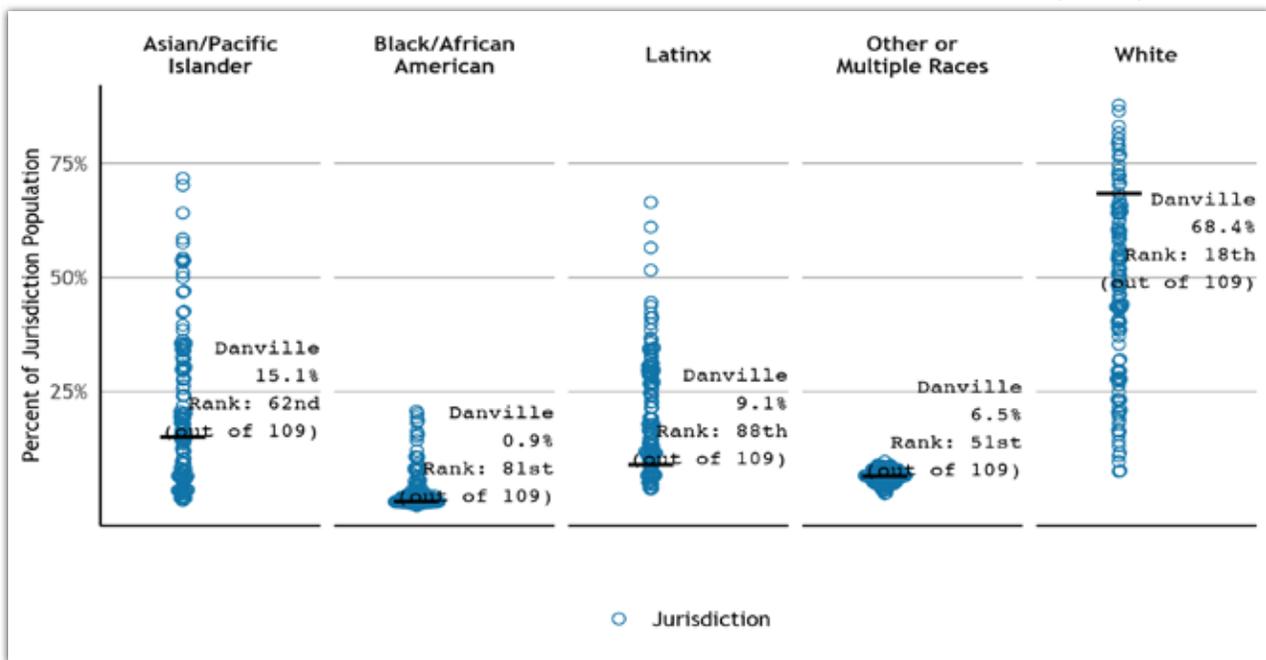
TABLE 4: POPULATION BY RACIAL GROUP, DANVILLE AND THE REGION

Race	Danville			Bay Area Average
	2000	2010	2020	2020
Black/African American	0.9%	0.8%	0.9%	5.6%
Latinx	4.7%	6.8%	9.1%	24.4%
Other or Multiple Races	2.5%	3.7%	6.5%	5.9%
White	83.0%	78.1%	68.4%	35.8%

Universe: Population. Source: IPUMS National Historical Geographic Information System (NHGIS). U.S. Census Bureau, 2020 Census State Redistricting Data (Public Law 94-171) Summary File, 2020 Census of Population and Housing, Table P002. Data from 2010 is from U.S. Census Bureau, Census 2010, Table P4. Data for 2000 is standardized to 2010 census tract geographies and is from U.S. Census Bureau, Census 2000, Table P004.

Figure 6 below compares the racial demographics in Danville to those of all 109 Bay Area jurisdictions.^{36F¹³} In this chart, each dot represents a Bay Area jurisdiction. For each racial group, the spread of dots represents the range of that group’s representation among Bay Area jurisdictions. Additionally, the black line within each racial group notes the percentage of the population of Town of Danville represented by that group and how that percentage ranks among all 109 jurisdictions. Local staff can use this chart to compare the representation of different racial groups in their jurisdiction to those groups’ representation in other jurisdictions in the region, which can indicate the extent of segregation between this jurisdiction and the region.

FIGURE 6: RACIAL DEMOGRAPHICS OF DANVILLE COMPARED TO ALL BAY AREA JURISDICTIONS (2020)



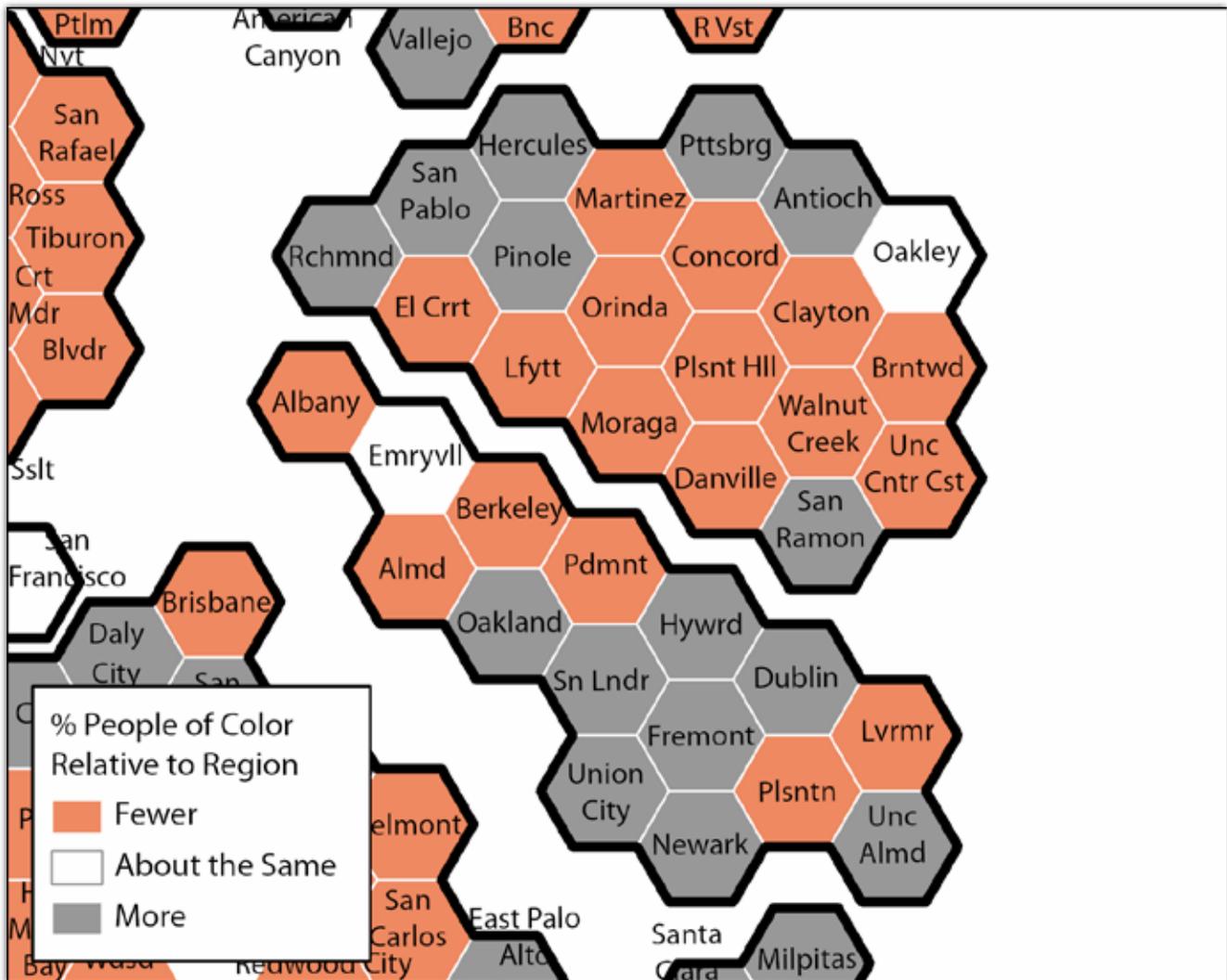
Universe: Bay Area Jurisdictions. Source U.S. Census Bureau, 2020 Census State Redistricting Data (Public Law 94-171) Summary File, 2020 Census of Population and Housing, Table P002.

¹³ While comparisons of segregation measures are made only using the 104 jurisdictions with more than one census tract, this comparison of jurisdiction level demographic data can be made using all 109 jurisdictions.

The map in Figure 7 below also illustrates regional racial segregation between Danville and other jurisdictions. This map demonstrates how the percentage of people of color in Danville and surrounding jurisdictions compares to the Bay Area as a whole:

- Jurisdictions shaded orange have a share of people of color that is less than the Bay Area as a whole, and the degree of difference is greater than five percentage points.
- Jurisdictions shaded white have a share of people of color comparable to the regional percentage of people of color (within five percentage points).
- Jurisdictions shaded grey have a share of people of color that is more than five percentage points greater than the regional percentage of people of color.

FIGURE 7: COMPARING THE SHARE OF PEOPLE OF COLOR IN DANVILLE AND VICINITY TO THE BAY AREA (2020)



Universe: Population. Source: U.S. Census Bureau, 2020 Census State Redistricting Data (Public Law 94-171) Summary File, 2020 Census of Population and Housing, Table P002. Note: People of color refer to persons not identifying as non-Hispanic white. The nine-county Bay Area is the reference region for this map.

Segregation between jurisdictions in the region can also be analyzed by calculating regional values for the segregation indices discussed previously. Table 5 presents dissimilarity index, isolation index, and Theil's H index values for racial segregation for the entire nine-county Bay Area in 2010 and 2020. In the previous section of this report focused on neighborhood level racial segregation, these indices were calculated by comparing the racial demographics of the census tracts within a jurisdiction to the demographics of the jurisdiction as a whole.

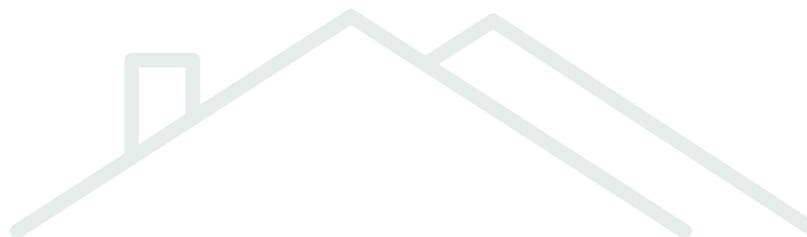
In Table 5, these measures are calculated by comparing the racial demographics of local jurisdictions to the region's racial makeup. For example, looking at the 2020 data, Table 5 shows the white isolation index value for the region is 0.429, meaning that on average white Bay Area residents live in a jurisdiction that is 42.9% white in 2020. An example of regional dissimilarity index values in Table 5 is the Black/white dissimilarity index value of 0.459, which means that across the region 45.9% of Black (or white) residents would need to move to a different jurisdiction to evenly distribute Black and white residents across Bay Area jurisdictions. The dissimilarity index values in Table 5 reflect recommendations made in HCD's AFFH guidance for calculating dissimilarity at the region level.^{37F¹⁴} The regional value for the Theil's H index measures how diverse each Bay Area jurisdiction is compared to the racial diversity of the whole region. A Theil's H Index value of 0 would mean all *jurisdictions* within the Bay Area have the same racial demographics as the entire region, while a value of 1 would mean each racial group lives exclusively in their own separate jurisdiction. The regional Theil's H index value for racial segregation decreased slightly between 2010 and 2020, meaning that racial groups in the Bay Area are now slightly less separated by the borders between jurisdictions.

TABLE 5: REGIONAL RACIAL SEGREGATION MEASURES

Index	Group	2010	2020
Isolation Index Regional Level	Asian/Pacific Islander	0.317	0.378
	Black/African American	0.144	0.118
	Latinx	0.283	0.291
	White	0.496	0.429
	People of Color	0.629	0.682
Dissimilarity Index Regional Level	Asian/Pacific Islander vs. White	0.384	0.369
	Black/African American vs. White	0.475	0.459
	Latinx vs. White	0.301	0.297
	People of Color vs. White	0.296	0.293
Theil's H Multi-racial	All Racial Groups	0.103	0.097

Universe: Population. Source: IPUMS National Historical Geographic Information System (NHGIS). U.S. Census Bureau, 2020 Census State Redistricting Data (Public Law 94-171) Summary File, 2020 Census of Population and Housing, Table P002. Data from 2010 is from U.S. Census Bureau, 2010 Census of Population and Housing, Table P4.

¹⁴ For more information on HCD's recommendations regarding data considerations for analyzing integration and segregation patterns, see page 31 of the AFFH Guidance Memo.



3. Income Segregation in Town of Danville

Definition of Terms - Income Groups

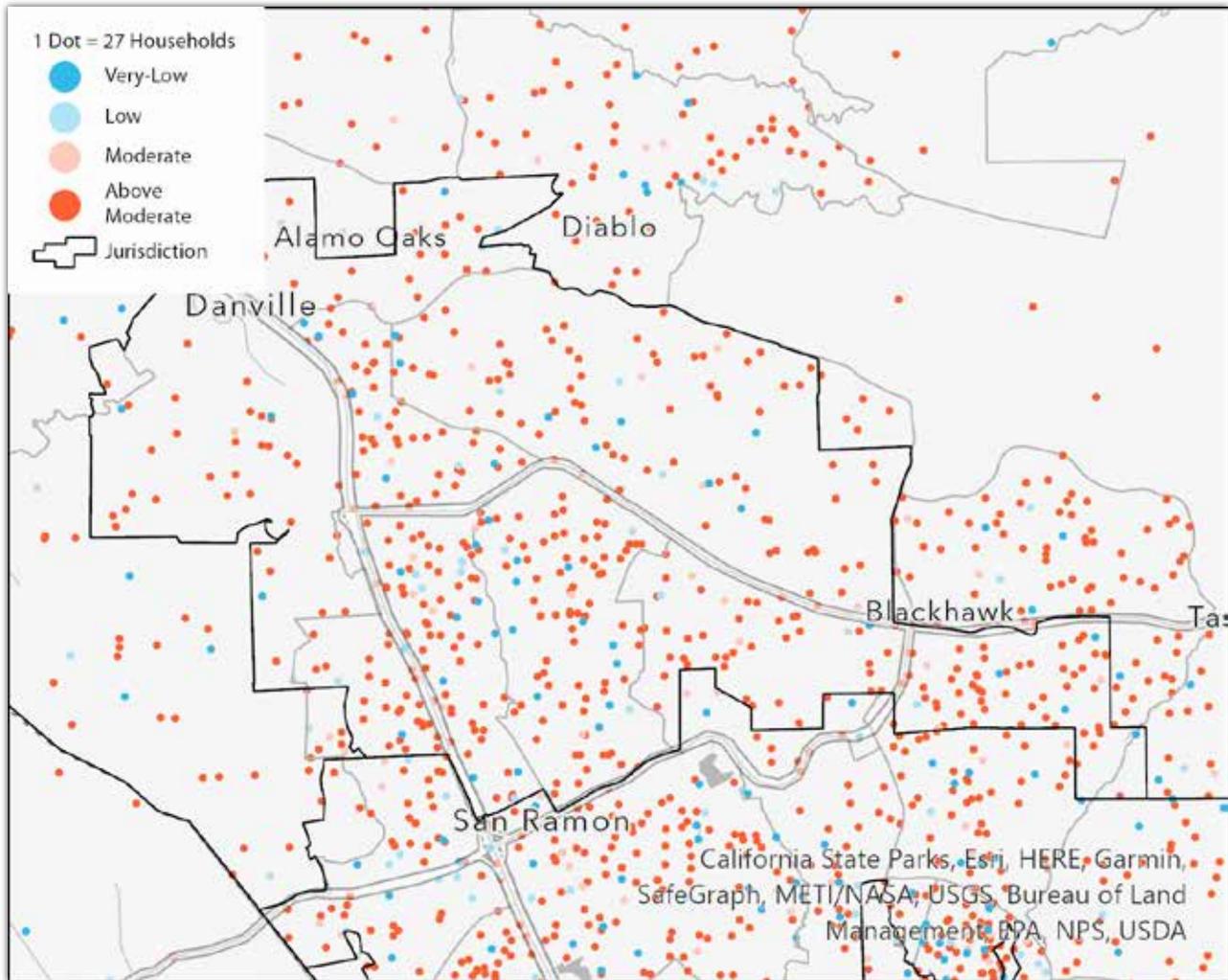
- When analyzing segregation by income, this report uses income group designations consistent with the Regional Housing Needs Allocation and the Housing Element:
- **Very low-income:** individuals earning less than 50% of Area Median Income (AMI)
- **Low-income:** individuals earning 50%-80% of AMI
- **Moderate-income:** individuals earning 80%-120% of AMI
- **Above moderate-income:** individuals earning 120% or more of AMI
- Additionally, this report uses the term “lower-income” to refer to all people who earn less than 80% of AMI, which includes both low-income and very low-income individuals.
- The income groups described above are based on U.S. Department of Housing and Urban Development (HUD) calculations for AMI. HUD calculates the AMI for different metropolitan areas, and the nine county Bay Area includes the following metropolitan areas: Napa Metro Area (Napa County), Oakland-Fremont Metro Area (Alameda and Contra Costa Counties), San Francisco Metro Area (Marin, San Francisco, and San Mateo Counties), San Jose-Sunnyvale-Santa Clara Metro Area (Santa Clara County), Santa Rosa Metro Area (Sonoma County), and Vallejo-Fairfield Metro Area (Solano County).
- The income categories used in this report are based on the AMI for the HUD metro area where this jurisdiction is located.

3.1 Neighborhood Level Income Segregation (*within Danville*)

Income segregation can be measured using similar indices as racial segregation. Income dot maps, similar to the racial dot maps shown in Figures 1 and 5, are useful for visualizing segregation between multiple income groups at the same time. The income dot map of Danville in Figure 8 below offers a visual representation of the spatial distribution of income groups within the jurisdiction. As with the racial dot maps, when the dots show lack of a pattern or clustering, income segregation measures tend to be lower, and conversely, when clusters are apparent, the segregation measures may be higher as well.



FIGURE 8: INCOME DOT MAP OF DANVILLE (2015)



Universe: Population. Source: U.S. Department of Housing and Urban Development, American Community Survey 5-Year 2011-2015 Low- and Moderate-Income Summary Data. Note: The plot shows the income group distribution at the census block group level for Town of Danville and vicinity. Dots in each block group are randomly placed and should not be construed as actual placement of individuals.

The isolation index values for all income groups in Danville for the years 2010 and 2015 can be found in Table 6 below.¹⁵ Above Moderate-income residents are the most isolated income group in Danville. Danville’s isolation index of 0.736 for these residents means that the average Above Moderate-income resident in Danville lives in a neighborhood that is 73.6% Above Moderate-income. Among all income groups, the Above Moderate-income population’s isolation index has changed the most over time, becoming less segregated from other income groups between 2010 and 2015.

Similar to the tables presented earlier for neighborhood racial segregation, the “Bay Area Average” column in Table 6 provides the average isolation index value across Bay Area jurisdictions for different income groups in 2015. The data in this column can be used as a comparison to provide context for the levels of segregation experienced by income groups in this jurisdiction. For example, Table 6 indicates the average isolation index value for very low-income residents across Bay Area jurisdictions is 0.269, meaning that in the average Bay Area jurisdiction a very low-income resident lives in a neighborhood that is 26.9% very low-income.

¹⁵ This report presents data for income segregation for the years 2010 and 2015, which is different than the time periods used for racial segregation. This deviation stems from the [data source recommended for income segregation calculations](#) in HCD’s AFFH Guidelines. This data source most recently updated with data from the 2011-2015 American Community Survey 5-year estimates. For more information on HCD’s recommendations for calculating income segregation, see [page 32 of HCD’s AFFH Guidelines](#).

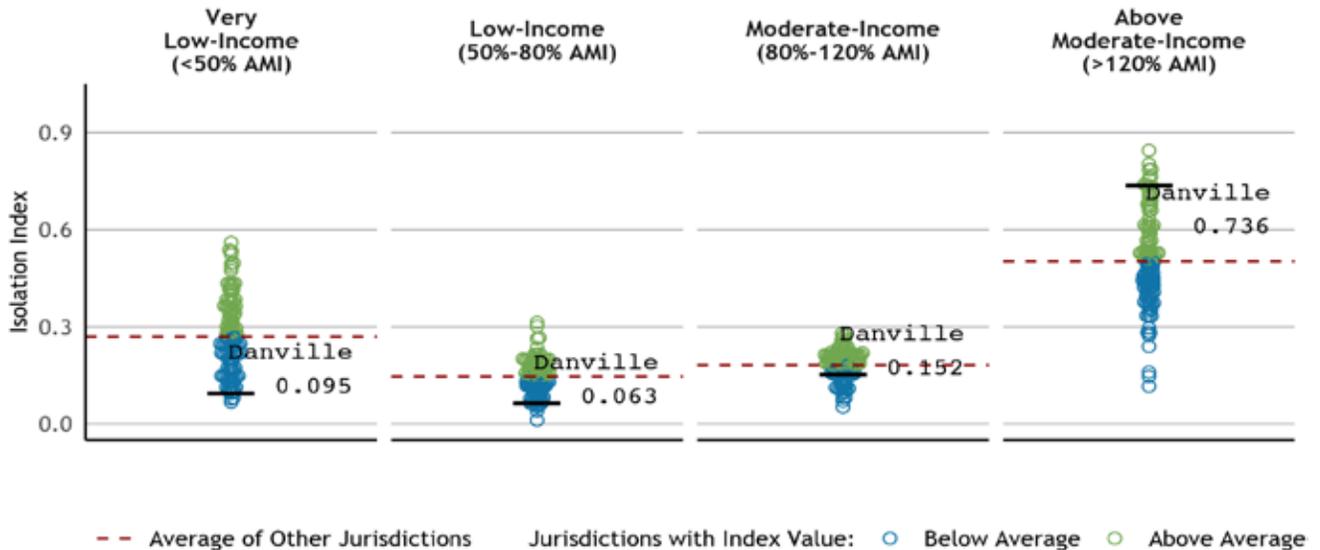
TABLE 6: INCOME GROUP ISOLATION INDEX VALUES FOR SEGREGATION WITHIN DANVILLE

Income Group	Danville		Bay Area Average
	2010	2015	2015
Very Low-Income (<50% AMI)	0.090	0.095	0.269
Low-Income (50%-80% AMI)	0.071	0.063	0.145
Moderate-Income (80%-120% AMI)	0.116	0.152	0.183
Above Moderate-Income (>120% AMI)	0.775	0.736	0.507

Universe: Population. Source: Data for 2015 is from U.S. Department of Housing and Urban Development, American Community Survey 5-Year 2011-2015 Low- and Moderate-Income Summary Data. Data for 2010 is from U.S. Department of Housing and Urban Development, American Community Survey 5-Year 2006-2010 Low- and Moderate-Income Summary Data.

Figure 9 below shows how income group isolation index values in Danville compare to values in other Bay Area jurisdictions. In this chart, each dot represents a Bay Area jurisdiction. For each income group, the spread of dots represents the range of isolation index values among Bay Area jurisdictions. Additionally, the black line within each income group notes the isolation index value for that group in Danville, and each dashed red line represents the Bay Area average for the isolation index for that group. Local staff can use this chart to contextualize how segregation levels for income groups in their jurisdiction compare to the rest of the region.

FIGURE 9: INCOME GROUP ISOLATION INDEX VALUES FOR DANVILLE COMPARED TO OTHER BAY AREA JURISDICTIONS (2015)



Universe: Bay Area Jurisdictions. Source: U.S. Department of Housing and Urban Development, American Community Survey 5-Year 2011-2015 Low- and Moderate-Income Summary Data.

Table 7 below provides the dissimilarity index values indicating the level of segregation in Danville between residents who are lower-income (earning less than 80% of AMI) and those who are not lower-income (earning above 80% of AMI). This data aligns with the requirements described in HCD’s AFFH Guidance Memo for identifying dissimilarity for lower-income households.^{39F¹⁶} Segregation in Danville between lower-income residents and residents who are not lower-income increased between 2010 and 2015. Additionally, Table 7 shows dissimilarity index values for the level of segregation in Albany between residents who are very low-income (earning less than 50% of AMI) and those who are above moderate-income (earning above 120% of AMI). This supplementary data point provides additional nuance to an analysis of income segregation, as this index value indicates the extent to which a jurisdiction’s lowest and highest income residents live in separate neighborhoods.

Similar to other tables in this report, the “Bay Area Average” column shows the average dissimilarity index values for these income group pairings across Bay Area jurisdictions in 2015. For example, Table 7 indicates that the average dissimilarity index between lower-income residents and other residents in a Bay Area jurisdiction is 0.198, so on average 19.8% of lower-income residents in a Bay Area jurisdiction would need to move to a different neighborhood within the jurisdiction to create perfect income group integration in that jurisdiction.

In 2015, the income segregation in Danville between lower-income residents and other residents was lower than the average value for Bay Area jurisdictions (See Table 7). This means that the lower-income residents are less segregated from other residents within Danville compared to other Jurisdictions in the region.

TABLE 7: INCOME GROUP DISSIMILARITY INDEX VALUES FOR SEGREGATION WITHIN DANVILLE

Income Group	Danville		Bay Area Average
	2010	2015	2015
Below 80% AMI vs. Above 80% AMI	0.134	0.164	0.198
Below 50% AMI vs. Above 120% AMI	0.244	0.192	0.253

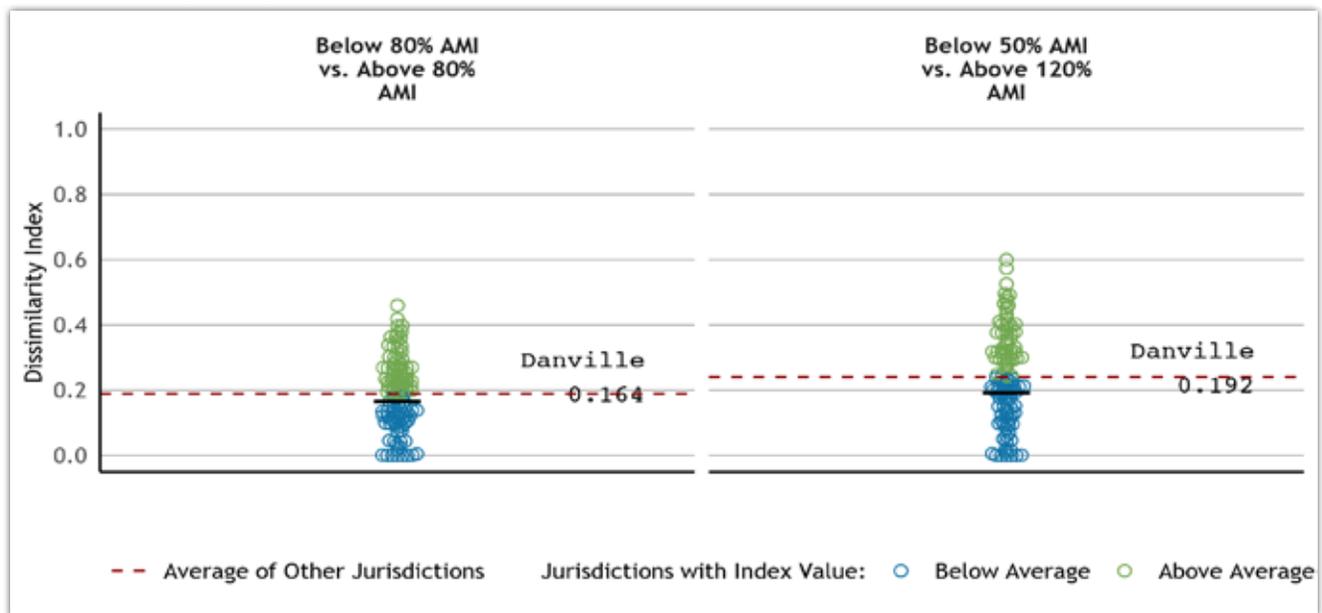
Universe: Population. Source: Data for 2015 is from U.S. Department of Housing and Urban Development, American Community Survey 5-Year 2011-2015 Low- and Moderate-Income Summary Data. Data for 2010 is from U.S. Department of Housing and Urban Development, American Community Survey 5-Year 2006-2010 Low- and Moderate-Income Summary Data.

Figure 10 below shows how dissimilarity index values for income segregation in Danville compare to values in other Bay Area jurisdictions. In this chart, each dot represents a Bay Area jurisdiction. For each income group pairing, the spread of dots represents the range of dissimilarity index values among Bay Area jurisdictions. Additionally, the black line within each income group pairing notes the dissimilarity index value in Danville, and each dashed red line represents the Bay Area average for the dissimilarity index for that pairing. Local staff can use this chart to contextualize how segregation levels between lower-income residents and wealthier residents in their jurisdiction compared to the rest of the region.

16 For more information, see page 32 of HCD’s AFFH Guidance Memo.



FIGURE 10: INCOME GROUP DISSIMILARITY INDEX VALUES FOR DANVILLE COMPARED TO OTHER BAY AREA JURISDICTIONS (2015)



Universe: Bay Area Jurisdictions. Source: U.S. Department of Housing and Urban Development, American Community Survey 5-Year 2011-2015 Low- and Moderate-Income Summary Data.

The Theil's H Index values for neighborhood income group segregation in Danville for the years 2010 and 2015 can be found in Table 8 below. The "Bay Area Average" column in this table provides the average Theil's H Index value across Bay Area jurisdictions for different income groups in 2015. By 2015, the Theil's H Index value for income segregation in Danville was about the same amount as it had been in 2010. In 2015, the Theil's H Index value for income group segregation in Danville was lower than the average value for Bay Area jurisdictions, indicating there is less neighborhood level income segregation in Danville than in the average Bay Area city.

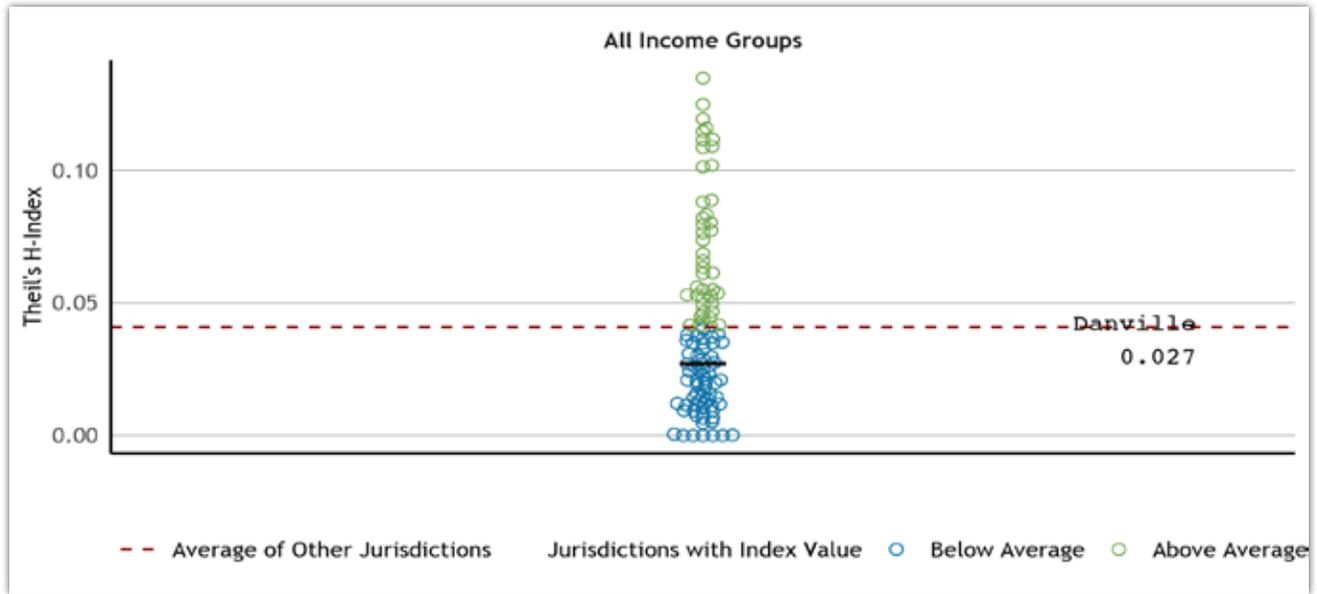
TABLE 8: THEIL'S H INDEX VALUES FOR INCOME SEGREGATION WITHIN DANVILLE

Index	Danville		Bay Area Average
	2010	2015	2015
Theil's H Multi-income	0.032	0.027	0.043

Universe: Population. Source: Data for 2015 is from U.S. Department of Housing and Urban Development, American Community Survey 5-Year 2011-2015 Low- and Moderate-Income Summary Data. Data for 2010 is from U.S. Department of Housing and Urban Development, American Community Survey 5-Year 2006-2010 Low- and Moderate-Income Summary Data.

Figure 11 below shows how Theil's H index values for income group segregation in Danville compare to values in other Bay Area jurisdictions in 2015. In this chart, each dot represents a Bay Area jurisdiction. Additionally, the black line notes the Theil's H index value for income group segregation in Danville, and the dashed red line represents the average Theil's H index value across Bay Area jurisdictions. Local staff can use this chart to compare how neighborhood income group segregation levels in their jurisdiction compare to other jurisdictions in the region.

FIGURE 11: INCOME GROUP THEIL'S H INDEX VALUES FOR DANVILLE COMPARED TO OTHER BAY AREA JURISDICTIONS (2015)



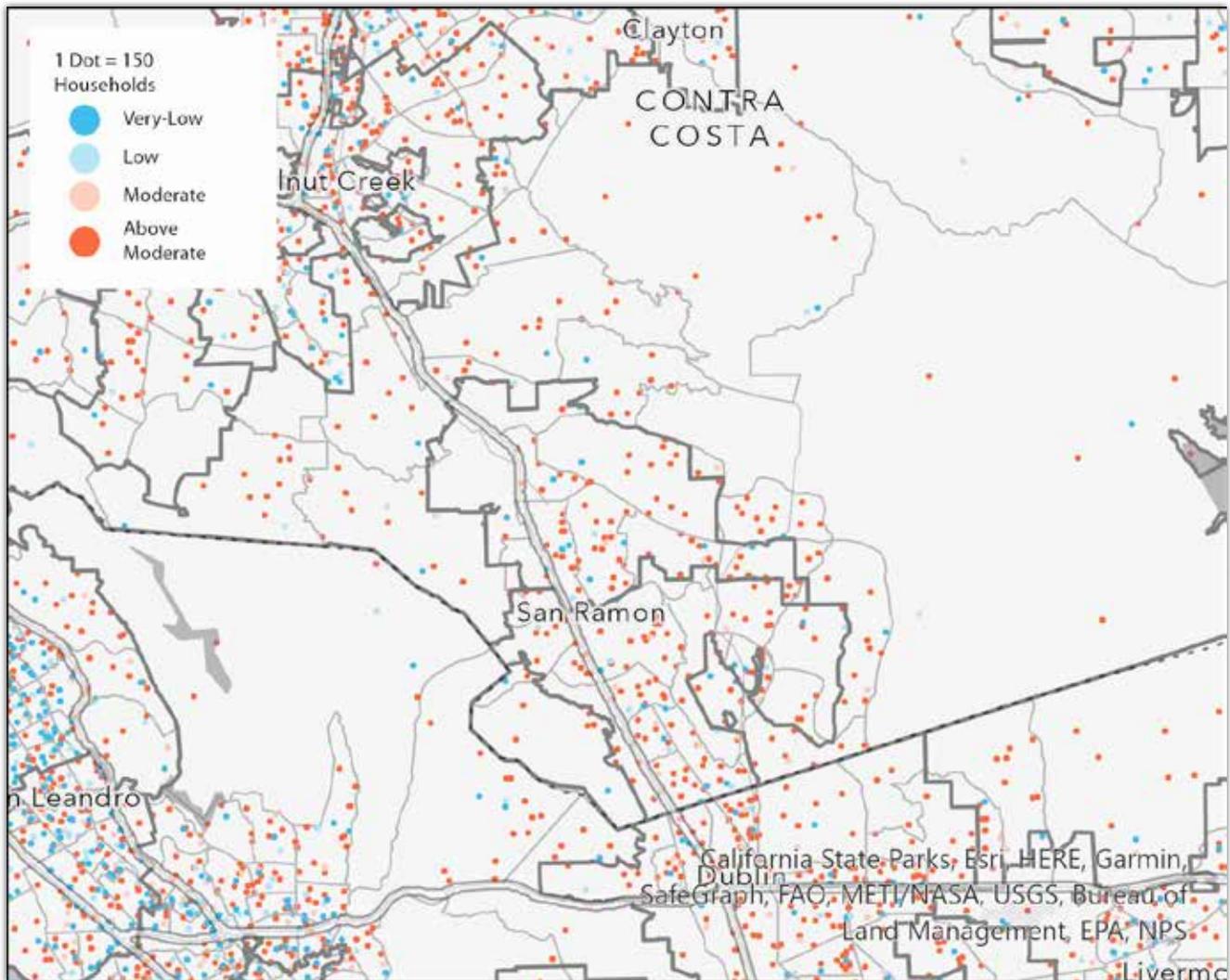
Universe: Bay Area Jurisdictions. Source: U.S. Department of Housing and Urban Development, American Community Survey 5-Year 2011-2015 Low- and Moderate-Income Summary Data.



3.2 Regional Income Segregation (*between Danville and other jurisdictions*)

At the regional level, segregation is measured between jurisdictions instead of between neighborhoods. Income dot maps are not only useful for examining neighborhood income segregation within a jurisdiction, but these maps can also be used to explore income demographic differences between jurisdictions in the region. Figure 12 below presents an income dot map showing the spatial distribution of income groups in Danville as well as in nearby Bay Area jurisdictions.

FIGURE 12: INCOME DOT MAP OF DANVILLE AND SURROUNDING AREAS (2015)



Universe: Population. Source: U.S. Department of Housing and Urban Development, American Community Survey 5-Year 2011-2015 Low- and Moderate-Income Summary Data. Note: The plot shows the income group distribution at the census block group level for Town of Danville and vicinity. Dots in each block group are randomly placed and should not be construed as actual placement of individuals.

When looking at income segregation between jurisdictions in the Bay Area, one can examine how Danville differs from the region. The income demographics in Danville for the years 2010 and 2015 can be found in Table 9 below. The table also provides the income composition of the nine-county Bay Area in 2015. As of that year, Danville had a lower share of very low-income residents than the Bay Area as a whole, a lower share of low-income residents, a lower share of moderate-income residents, and a higher share of above moderate-income residents.

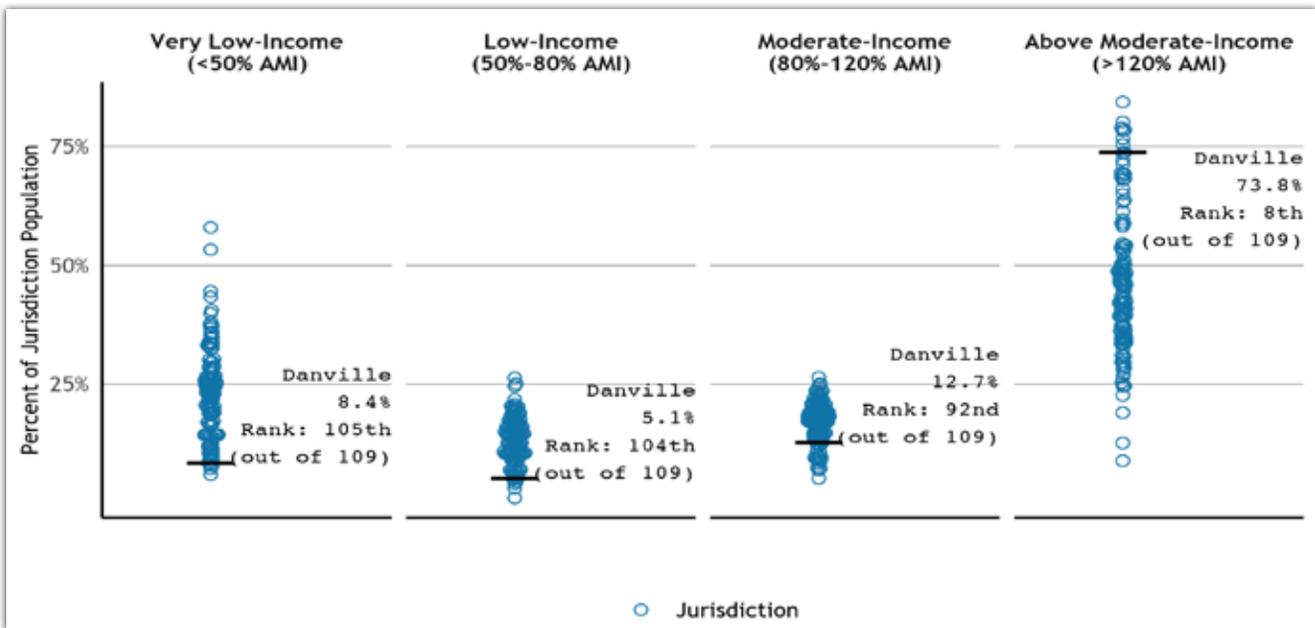
TABLE 9: POPULATION BY INCOME GROUP, DANVILLE AND THE REGION

Income Group	Danville		Bay Area
	2010	2015	2015
Very Low-Income (<50% AMI)	7.61%	8.43%	28.7%
Low-Income (50%-80% AMI)	6.06%	5.11%	14.3%
Moderate-Income (80%-120% AMI)	9.48%	12.68%	17.6%
Above Moderate-Income (>120% AMI)	76.84%	73.78%	39.4%

Universe: Population. Source: Data for 2015 is from Housing U.S. Department of and Urban Development, American Community Survey 5-Year 2011-2015 Low- and Moderate-Income Summary Data. Data for 2010 is from U.S. Department of Housing and Urban Development, American Community Survey 5-Year 2006-2010 Low- and Moderate-Income Summary Data.

Figure 13 below compares the income demographics in Danville to other Bay Area jurisdictions.^{40F17} Like the chart in Figure 3, each dot represents a Bay Area jurisdiction. For each income group, the spread of dots represents the range of that group’s representation among Bay Area jurisdictions. The smallest range is among jurisdictions’ moderate-income populations, while Bay Area jurisdictions vary the most in the share of their population that is above moderate-income. Additionally, the black lines within each income group note the percentage of Danville population represented by that group and how that percentage ranks among other jurisdictions. Local staff can use this chart to compare the representation of different income groups in their jurisdiction to those groups’ representation in other jurisdictions in the region, which can indicate the extent of segregation between this jurisdiction and the region.

FIGURE 13: INCOME DEMOGRAPHICS OF DANVILLE COMPARED TO OTHER BAY AREA JURISDICTIONS (2015)



Universe: Bay Area Jurisdictions. Source: U.S. Department of Housing and Urban Development, American Community Survey 5-Year 2011-2015 Low- and Moderate-Income Summary Data.

17 While comparisons of segregation measures are made only using the 104 jurisdictions with more than one census tract, this comparison of jurisdiction level demographic data can be made using all 109 jurisdictions.

Income segregation between jurisdictions in the region can also be analyzed by calculating regional values for the segregation indices discussed previously. Similar to the regional racial segregation measures shown in Table 5, Table 10 presents dissimilarity index, isolation index, and Theil's H index values for income segregation for the entire nine-county Bay Area in 2010 and 2015. In the previous section of this report focused on neighborhood level income segregation, segregation indices were calculated by comparing the income demographics of the census tracts within a jurisdiction to the demographics of the jurisdiction as a whole. In Table 10, these measures are calculated by comparing the income demographics of local jurisdictions to the region's income group makeup. For example, looking at 2015 data, Table 10 shows the regional isolation index value for very low-income residents is 0.315 for 2015, meaning that on average very low-income Bay Area residents live in a jurisdiction that is 31.5% very low-income. The regional dissimilarity index for lower-income residents and other residents is 0.194 in 2015, which means that across the region 19.4% of lower-income residents would need to move to a different jurisdiction to create perfect income group integration in the Bay Area as a whole. The regional value for the Theil's H index measures how diverse each Bay Area jurisdiction is compared to the income group diversity of the whole region. A Theil's H Index value of 0 would mean all jurisdictions within the Bay Area have the same income demographics as the entire region, while a value of 1 would mean each income group lives exclusively in their own separate jurisdiction. The regional Theil's H index value for income segregation decreased slightly between 2010 and 2015, meaning that income groups in the Bay Area are now slightly less separated by the borders between jurisdictions.

TABLE 10: REGIONAL INCOME SEGREGATION MEASURES

Index	Group	2010	2015
Isolation Index Regional Level	Very Low-Income (<50% AMI)	0.277	0.315
	Low-Income (50%-80% AMI)	0.157	0.154
	Moderate-Income (80%-120% AMI)	0.185	0.180
	Above Moderate-Income (>120% AMI)	0.467	0.435
Dissimilarity Index Regional Level	Below 80% AMI vs. Above 80% AMI	0.186	0.194
	Below 50% AMI vs. Above 120% AMI	0.238	0.248
Theil's H Multi-income	All Income Groups	0.034	0.032

Universe: Population. Source: Data for 2015 is from U.S. Department of Housing and Urban Development, American Community Survey 5-Year 2011-2015 Low- and Moderate-Income Summary Data. Data for 2010 is from U.S. Department of Housing and Urban Development, American Community Survey 5-Year 2006-2010 Low- and Moderate-Income Summary Data.



4. Appendix 1: Summary of Findings

4.1 Segregation in Town of Danville

- The isolation index measures the segregation of a single group, and the dissimilarity index measures segregation between two different groups. The Theil's H-Index can be used to measure segregation between all racial or income groups across the city at once.
- As of 2020, white residents are the most segregated compared to other racial groups in Danville, as measured by the isolation index. White residents live in neighborhoods where they are less likely to come into contact with other racial groups.
- Among all racial groups, the white population's isolation index value has changed the most over time, becoming less segregated from other racial groups between 2000 and 2020.
- According to the dissimilarity index, within Danville the highest level of racial segregation is between Asian and white residents.^{41F¹⁸}
- According to the Theil's H-Index, neighborhood racial segregation in Danville declined between 2010 and 2020. Neighborhood income segregation stayed about the same between 2010 and 2015.
- Above Moderate-income residents are the most segregated compared to other income groups in Danville. Above Moderate-income residents live in neighborhoods where they are less likely to encounter residents of other income groups.
- Among all income groups, the Above Moderate-income population's segregation measure has changed the most over time, becoming less segregated from other income groups between 2010 and 2015.
- According to the dissimilarity index, segregation between lower-income residents and residents who are not lower-income has increased between 2010 and 2015. In 2015, the income segregation in Danville between lower-income residents and other residents was lower than the average value for Bay Area jurisdictions.

4.2 Segregation Between Town of Danville and Other jurisdictions in the Bay Area Region

- Danville has a higher share of white residents than other jurisdictions in the Bay Area as a whole, a lower share of Latinx residents, a lower share of Black residents, and a lower share of Asian/Pacific Islander residents.
- Regarding income groups, Danville has a lower share of very low-income residents than other jurisdictions in the Bay Area as a whole, a lower share of low-income residents, a lower share of moderate-income residents, and a higher share of above moderate-income residents.

¹⁸ The analysis conducted for this report suggests that dissimilarity index values are unreliable for a population group if that group represents approximately less than 5% of the jurisdiction's total population. ABAG/MTC recommends that when cities have population groups that are less than 5% of the jurisdiction's population (see Table 15 in Appendix 2), jurisdiction staff could focus on the isolation index or Thiel's H-Index to gain a more accurate understanding of neighborhood-level racial segregation in their jurisdiction.

5. Appendix 2: Segregation Data

Appendix 2 combines tabular data presented throughout this report into a more condensed format. This data compilation is intended to enable local jurisdiction staff and their consultants to easily reference this data and re-use the data in the Housing Element or other relevant documents/analyses.

Table 11 in this appendix combines data from Table 1, Table 2, and Table 3 in the body of the report. Table 12 in this appendix combines data from Table 6, Table 7, and Table 8 in the body of the report. Table 13 represents a duplication of Table 5 in the body of the report; Table 14 represents a duplication of Table 10 in the body of the report; Table 15 in this appendix represents a duplication of Table 4 in the body of the report, while Table 16 represents a duplication of Table 9 in the body of the report.

TABLE 11: NEIGHBORHOOD RACIAL SEGREGATION LEVELS IN DANVILLE

Index	Race	Danville			Bay Area Average
		2000	2010	2020	2020
Isolation	Asian/Pacific Islander	0.112	0.208	0.182	0.245
	Black/African American	0.011	0.013	0.010	0.053
	Latinx	0.048	0.070	0.093	0.251
	White	0.835	0.773	0.694	0.491
Dissimilarity	Asian/Pacific Islander vs. White	0.224	0.333	0.218	0.185
	Black/African American vs. White	0.197*	0.277*	0.172*	0.244
	Latinx vs. White	0.082*	0.120	0.105	0.207
	People of Color vs. White	0.147	0.217	0.145	0.168
Theil's H Multi-racial	All	0.022	0.053	0.022	0.042

Universe: Population. Source: IPUMS National Historical Geographic Information System (NHGIS). U.S. Census Bureau, 2020 Census State Redistricting Data (Public Law 94-171) Summary File, 2020 Census of Population and Housing, Table P002. Data from 2010 is from U.S. Census Bureau, 2010 Census of Population and Housing, Table P4. Data for 2000 is standardized to 2010 census tract geographies and is from U.S. Census Bureau, Census 2000, Table P004. Note: If a number is marked with an asterisk (*), it indicates that the index is based on a racial group making up less than 5 percent of the jurisdiction population, leading to unreliable numbers.

TABLE 12: NEIGHBORHOOD INCOME SEGREGATION LEVELS IN DANVILLE

Index	Income Group	Danville		Bay Area Average
		2010	2015	2015
Isolation	Very Low-Income (<50% AMI)	0.090	0.095	0.269
	Low-Income (50%-80% AMI)	0.071	0.063	0.145
	Moderate-Income (80%-120% AMI)	0.116	0.152	0.183
	Above Moderate-Income (>120% AMI)	0.775	0.736	0.507
Dissimilarity	Below 80% AMI vs. Above 80% AMI	0.134	0.164	0.198
	Below 50% AMI vs. Above 120% AMI	0.244	0.192	0.253
Theil's H Multi-racial	All	0.032	0.027	0.043

Universe: Population. Source: Income data for 2015 is from U.S. Department of Housing and Urban Development, American Community Survey 5-Year 2011-2015 Low- and Moderate-Income Summary Data. Data for 2010 is from U.S. Department of Housing and Urban Development, American Community Survey 5-Year 2006-2010 Low- and Moderate-Income Summary Data.

TABLE 13: REGIONAL RACIAL SEGREGATION MEASURES

Index	Group	2010	2020
Isolation Index Regional Level	Asian/Pacific Islander	0.317	0.378
	Black/African American	0.144	0.118
	Latinx	0.283	0.291
	White	0.496	0.429
	People of Color	0.629	0.682
Dissimilarity Index Regional Level	Asian/Pacific Islander vs. White	0.384	0.369
	Black/African American vs. White	0.475	0.459
	Latinx vs. White	0.301	0.297
	People of Color vs. White	0.296	0.293
Theil's H Multi-racial	All Racial Groups	0.103	0.097

Universe: Population. Source: IPUMS National Historical Geographic Information System (NHGIS). U.S. Census Bureau, 2020 Census State Redistricting Data (Public Law 94-171) Summary File, 2020 Census of Population and Housing, Table P002. Data from 2010 is from U.S. Census Bureau, 2010 Census of Population and Housing, Table P4.

TABLE 14: REGIONAL INCOME SEGREGATION MEASURES

Index	Group	2010	2015
Isolation Index Regional Level	Very Low-Income (<50% AMI)	0.277	0.315
	Low-Income (50%-80% AMI)	0.157	0.154
	Moderate-Income (80%-120% AMI)	0.185	0.180
	Above Moderate-Income (>120% AMI)	0.467	0.435
Dissimilarity Index Regional Level	Below 80% AMI vs. Above 80% AMI	0.186	0.194
	Below 50% AMI vs. Above 120% AMI	0.238	0.248
Theil's H Multi-income	All Income Groups	0.034	0.032

Universe: Population. Source: Data for 2015 is from U.S. Department of Housing and Urban Development, American Community Survey 5-Year 2011-2015 Low- and Moderate-Income Summary Data. Data for 2010 is from U.S. Department of Housing and Urban Development, American Community Survey 5-Year 2006-2010 Low- and Moderate-Income Summary Data.

TABLE 15: POPULATION BY RACIAL GROUP, DANVILLE AND THE REGION

Race	Danville			Bay Area
	2000	2010	2020	2020
Asian/Pacific Islander	8.92%	10.52%	15.1%	35.8%
Black/African American	0.9%	0.84%	0.87%	5.6%
Latinx	4.66%	6.85%	9.07%	28.2%
Other or Multiple Races	2.53%	3.69%	6.54%	24.4%
White	82.99%	78.1%	68.42%	5.9%

Universe: Population. Source: IPUMS National Historical Geographic Information System (NHGIS). U.S. Census Bureau, 2020 Census State Redistricting Data (Public Law 94-171) Summary File, 2020 Census of Population and Housing, Table P002. Data from 2010 is from U.S. Census Bureau, 2010 Census of Population and Housing, Table P4. Data for 2000 is standardized to 2010 census tract geographies and is from U.S. Census Bureau, Census 2000, Table P004.

TABLE 16: POPULATION BY INCOME GROUP, DANVILLE AND THE REGION

Income Group	Danville		Bay Area
	2010	2015	2015
Very Low-Income (<50% AMI)	7.61%	8.43%	28.7%
Low-Income (50%-80% AMI)	6.06%	5.11%	14.3%
Moderate-Income (80%-120% AMI)	9.48%	12.68%	17.6%
Above Moderate-Income (>120% AMI)	76.84%	73.78%	39.4%

Universe: Population. Source: Data for 2015 is from U.S. Department of Housing and Urban Development, American Community Survey 5-Year 2011-2015 Low- and Moderate-Income Summary Data. Data for 2010 is from U.S. Department of Housing and Urban Development, American Community Survey 5-Year 2006-2010 Low- and Moderate-Income Summary Data.

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