

OCTOBER NEWSLETTER • ISSUE NO. 3

# Home Is for the People Who Make This County Work

News, data, and resources from the Home Is Here outreach and engagement effort at Alameda County Housing and Community Development

## FROM THE DIRECTOR

*“Over the past two months we have shared data on what housing costs in Alameda County and what it takes to build it. Next week we will launch a dedicated Home Is Here site that brings that work together and adds something we have not been able to show in one place before: the reach of the public investments already at work in our communities. Affordable homes, housing vouchers, and help for homebuyers and homeowners support more than 48,000 households across the County today. This month we are releasing a dashboard that compares what local jobs pay with what it costs to live here, because the teachers, home health aides, first responders, and service workers who make this County work should be able to call it home. I have also begun sharing what I learned in Vienna, starting with how a century of public investment built a housing system that lasts.”*

**Michelle Starratt, Director, Alameda County Housing and Community Development**

## This Month: Home Is for the People Who Make This County Work

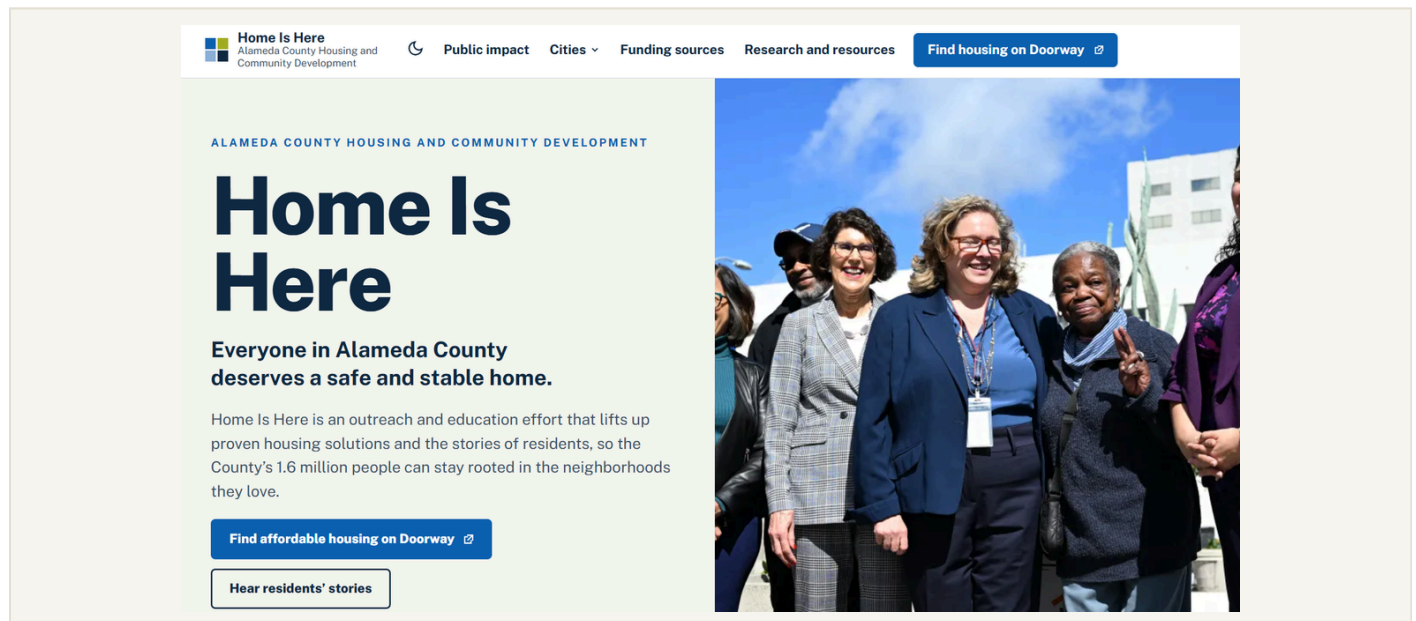
In October, Alameda County HCD is focused on the people who keep our communities running and whether they can afford to live in them. An early-career elementary school teacher raising one child earns about \$78,460 a year in our region. At the federal affordability standard of 30 percent of income, that supports about \$1,961 a month for rent and utilities. The typical asking rent for a new lease in Alameda County is \$2,790, about 43 percent of that income. The gap is wider for many essential jobs and for residents living on fixed incomes. Issue Brief No. 3 looks at how that gap has grown since 2010.

Public investment is one of the main ways the County closes that gap. Next week, Home Is Here moves to its own site. That move broadens our focus from documenting housing need toward a fuller view that also shows the impact our housing resources are already having in our communities. We will carry that view into November, when we mark ten years of Measure A1.

## New Outreach and Engagement Resources

- ▲ **Coming next week: the new Home Is Here site.** Next week, Home Is Here moves to its own site at [homeishere.alamedacountyca.gov](https://homeishere.alamedacountyca.gov). It will include:

- Public impact data and a countywide map of 560 rental properties with reduced rents, plus homeowners supported.
- A Home Is [City] page for each of the County's 14 cities and its unincorporated communities.
- An explainer on how affordable homes are funded, from Measure A1 and Measure W to state and federal sources.
- A library of dashboards, newsletters, explainers, and resident stories, all available to help you tell the story of housing in your city and community.
- Direct links to [Doorway](#), the Bay Area's affordable housing portal, and to [Alameda County Housing Secure \(ACHS\)](#) and the County's Housing Resource Centers for residents in need of housing services.



A preview of the new Home Is Here homepage, launching next week.

- ▲ **Who Can Afford to Live in Alameda County?** A new interactive dashboard that compares what jobs and fixed incomes pay with what it costs to rent or buy a home here. Start with a chart of common jobs against the income needed to rent or buy, then choose from 687 occupations, add a second earner or children, or enter your own income. The dashboard shows which cities and ZIP codes fit your budget, the monthly cost of the typical home, and how long it may take to save for a down payment. [Open the dashboard.](#)
- ▲ **Issue Brief No. 3: Wages, Rents, and Cost Burden in Alameda County.** Our third issue brief examines how wages, rents, and housing cost burden in Alameda County have changed since 2010. It looks at why many of the jobs our communities rely on do not pay enough to afford rent here, follows one working household through the new dashboard, and shows how cost burden has eased for higher-income households while concentrating among lower-income households. [Read the brief.](#)
- ▲ **Lessons from Vienna.** Director Starratt recently joined more than 40 housing leaders from across California for a week-long study of Vienna's housing system, led by the Global Policy Leadership Academy. Her blog series on what Alameda County can learn from Vienna has begun:

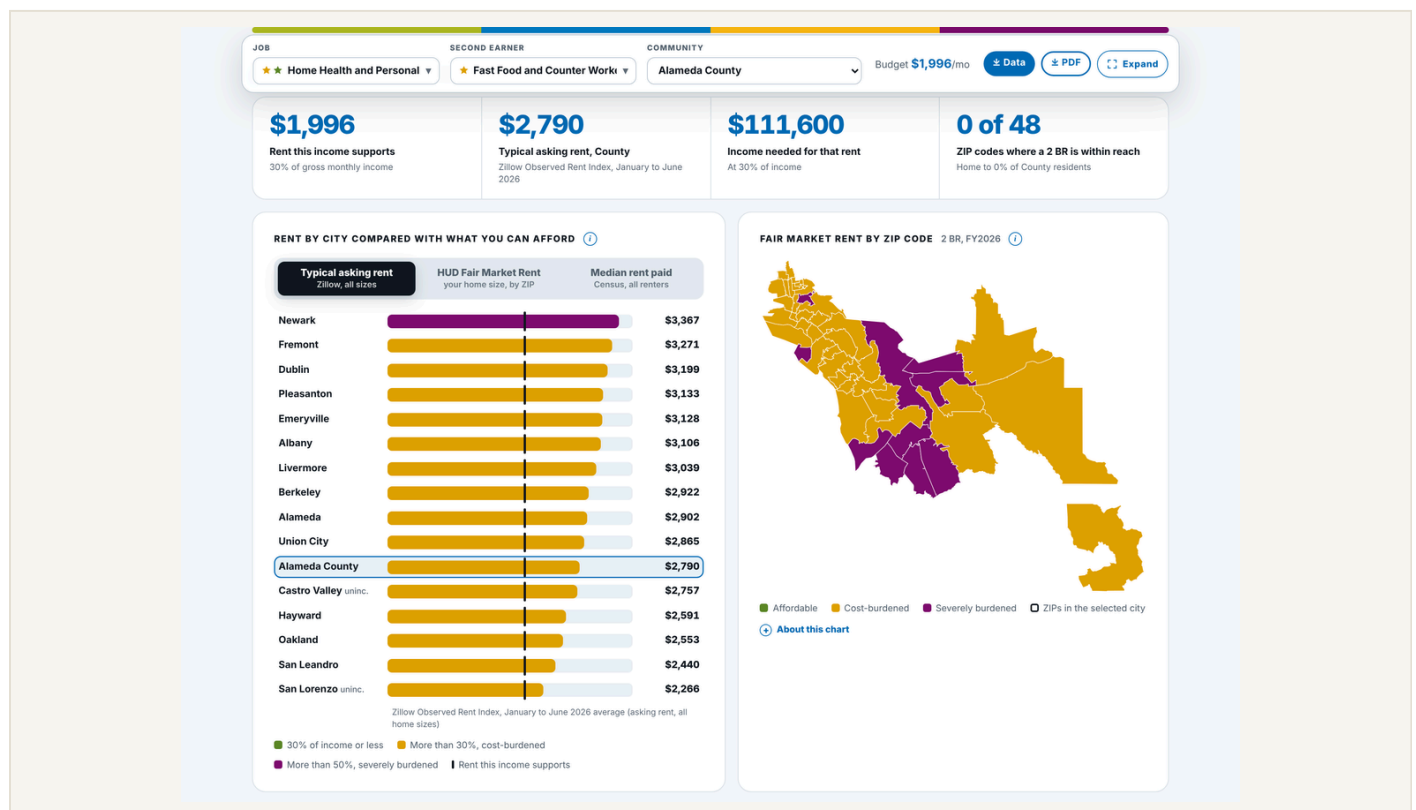
- Part 1, [Lessons from Vienna](#), introduces the series and the question behind it: what Vienna has learned over the last 100 years that might help us think differently about the next 100.
- Part 2, [Building a Housing System That Lasts](#), traces how a century of political choices created a lasting public investment in housing in Vienna.

## [Read the series](#)

## Inside the New Dashboard

*Who Can Afford to Live in Alameda County?* shows how a specific job or household income lines up with the cost of housing in each Alameda County community. It opens with a chart of common jobs and fixed incomes. At early-career pay, 3 of the 18 jobs and incomes shown pay enough to rent a one-bedroom home at Fair Market Rent in the County, and none pays enough to buy the typical home.

Issue Brief No. 3 uses the dashboard to follow one household: two adults working two of the County's most common jobs, a home health aide and a fast food counter worker, with one child and a need for a two-bedroom apartment.



At typical pay, this household earns about \$79,820 a year, enough for about \$1,996 a month in rent at 30 percent of income. The County's typical asking rent of \$2,790 would take 42 percent of that income, and none of the County's 48 ZIP codes has a two-bedroom Fair Market Rent within that budget. Illustrative estimates for educational purposes.

## HOW TO USE THE DASHBOARD

- 1. See which jobs can afford housing here.** Compare what common jobs, fixed incomes, and the minimum wage pay with the income needed to rent or buy in Alameda County. Select a job to carry it into the rest of the dashboard.
- 2. Choose a job and a community.** Pick an occupation and experience level, add a second earner or children, or enter your own household income, then choose where you want to live.
- 3. See where you can afford to rent.** Compare your housing budget with typical asking rents in each city and with HUD Fair Market Rents in each ZIP code.
- 4. See whether you can afford to buy.** Compare the monthly cost of the typical home with your income and estimate how long it would take to save for a down payment.

The dashboard treats housing as affordable when it costs no more than 30 percent of income before taxes, the federal standard. Its results are estimates for educational purposes and should not be read as a lending decision or a price for any specific home.

**\$111,600**

household income needed to afford the  
typical asking rent countywide

**\$1.19M**

typical home value in Alameda County

**\$302,296**

household income needed to buy the  
typical home

*Figures from the dashboard at default settings. Estimates, not appraisals or lending decisions.*

## Three Findings Worth Repeating

Issue Brief No. 3 highlights three findings we hope partners will carry into their own conversations this month:

- ▲ **Most of the County's common jobs do not pay enough to afford the median rent.** The median rent paid in Alameda County is \$2,357 a month, according to the American Community Survey, and the typical asking rent for a new lease is \$2,790. Of the ten most common jobs in the County in 2024, only three paid enough to afford the median rent at 30 percent of income. Home health and personal care aides, the most common job in the County, earned about \$37,800 on average, enough for about \$945 a month in rent.
- ▲ **Rents have grown faster than wages.** Earnings for many of these jobs have risen over the past decade, even after inflation, but rents have risen faster in most of the County. Between 2010 and 2024, median rent grew by 30 percent or more after inflation in 15 of the 20 cities and unincorporated communities the brief examines, including 36 percent in Oakland, 38 percent in Fremont, and 34 percent in Hayward.

- ▲ **Cost burden is concentrating among lower-income households.** The number of County households paying more than 30 percent of their income for housing fell from about 233,000 in 2010 to about 202,000 in 2021. All of that decline came from higher-income households. Among lower-income households the number changed little, and among extremely low-income households it rose. About two thirds of lower-income households now pay more than 30 percent of their income for housing, which can leave them one financial shock away from losing their home.

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## Stories of Impact

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*Home Is Here* shares the stories of Alameda County residents and their journeys toward finding housing, emphasizing where economic and social support and public resources play a vital role in preventing homelessness and providing a stable, secure foundation for communities.

**Meet Cathy.** Cathy spent 15 years in Fremont and held a job at Bechtel Corporation. As housing and commute costs rose, she was pushed farther from work and from her County health benefits. Cathy is disabled, and after a housing arrangement fell through she spent eight years moving between shelters and the street. With help from the East Bay Asian Local Development Corporation (EBALDC) and United Way's SparkPoint program, she found an affordable home. In her words: *"The complications navigating housing resources are mind-boggling and unthinkable."*

[Read Cathy's story](#)

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## On the Podcast

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This month we are releasing two episodes of the Home Is Here podcast.

- ▲ **Episode 3, Keeping People Housed: Preventing Displacement.** Host Ms. Shelly, Board Member of the [Alameda County Continuum of Care](#), talks with David Hall, Managing Attorney for Tenants' Rights at [Centro Legal de la Raza](#). David and his team provide legal services to low-income tenants, protect them from eviction, and defend their housing rights. [Listen to the episode](#).
- ▲ **Episode 4, Preventing Homelessness in Alameda County.** Host Katie Alducin, Manager of Alameda County HCD's Federal Programs team, talks with Jonathan Russell, Director of Housing and Homelessness Services at Alameda County Health, about why progress on the housing crisis depends on preventing people from falling into homelessness. They discuss the Continuum of Care (CoC), permanent supportive housing, and how the County plans to use Measure W funds to help people get and stay housed. [Listen to the episode](#).

## In the News

- ▲ **California has the nation's highest housing wage.** The National Low Income Housing Coalition's (NLIHC) 2026 Out of Reach report finds that a full-time worker in California needs to earn \$52.79 an hour to afford a two-bedroom rental home, the highest of any state. In the Oakland-Fremont area, the two-bedroom housing wage is \$56.00 an hour, about \$116,480 a year, or roughly 133 hours of work a week at the state minimum wage. [Read the report.](#)
- ▲ **California's minimum wage will rise to \$17.40 an hour.** Beginning January 1, 2027, the statewide minimum wage increases from \$16.90 to \$17.40 an hour through the automatic annual inflation adjustment required under state law. Many California cities and counties set higher local minimums. At \$17.40, a full-time worker could afford about \$905 a month in rent at 30 percent of income. [Read the announcement.](#)
- ▲ **Fewer California households can qualify to buy a home.** The Legislative Analyst's Office (LAO) estimates that about 44 percent of California households would likely qualify for a mortgage on a bottom-tier home in 2026, down from about 57 percent in 2019. For mid-tier homes, the share is about 22 percent, down from about 31 percent. [Read the tracker.](#)

## Get Engaged

Home Is Here is about building our network for effective outreach and engagement. Here are four ways to plug in this month:

**Bring Home Is Here to your community.** When the new site launches next week, and if it is appropriate for your organization, link to your community's Home Is [City] page from your website or social media. Contact Stefani Katz and we will provide a banner, tile, or link sized for your site or channels.


**HOME IS HERE · ALAMEDA COUNTY**

### Everyone in Alameda County deserves a safe and stable home

Find affordable housing, local tenant help, and Housing Resource Centers, and explore housing data for every city in Alameda County.

**Visit Home Is Here**  
[homeishere.alamedacountyca.gov](http://homeishere.alamedacountyca.gov)

[Request a Banner](#)

**Join the network.** We want to hear who you are and how you are connected to your community. Fill out the network form (and forward it to a friend) to help us understand how to support the people in our community telling the story of why housing matters.

[Join the Network](#)

**Show up.** HCD is ready to support you by attending or promoting events and meetings where the story of housing should be represented. Suggest an event, and we will do our best to attend or refer a qualified storyteller to speak, listen, or participate.

[Suggest an Event](#)

**Provide feedback.** HCD is committed to providing useful, high-quality resources to our peers and community members. We welcome your feedback on any of these resources, including the new dashboard and, once it launches, the new site.

[Share Feedback](#)

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## Looking Ahead

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Each month through November carries one key message, building toward the 10-year anniversary of the Measure A1 housing bond. Upcoming releases:

### NEXT WEEK

**The new Home Is Here site.** Public impact data, a page for every community, and housing resources for residents at [homeishere.alamedacountyca.gov](https://homeishere.alamedacountyca.gov).

### LESSONS FROM VIENNA

**More from the series.** Director Starratt's series continues with long-range planning, housing and transportation, public land, and how affordable housing is maintained over generations.

### NOVEMBER

**Ten Years of Proof: Housing Is Public Infrastructure.** The Measure A1 10-year anniversary and a look at what comes next.

*Stronger and thriving communities start with a safe and secure place to call home.*

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