



City of Alameda

DRAFT

FY 2026-27 Action Plan

For The Period Covering

July 1, 2026 – June 30, 2027

Effective Date: May 5, 2026

This document is written in conjunction with the Alameda County HOME Consortium. Complete analysis is included across both documents.

Annual Action Plan
2026

Executive Summary

AP-05 Executive Summary - 91.200(c), 91.220(b)

1. Introduction

The City of Alameda (City) is an island city located in the geographic center of San Francisco Bay, 12 miles east of San Francisco and separated from the City of Oakland by an estuary. The City of Alameda is approximately 12.4 square miles and is home to an estimated 78,000 people. Figure 1 is a map showing the City's boundaries. Alameda is defined by the U.S. Department of Housing and Urban Development (HUD) as an entitlement city. As an entitlement city, the City of Alameda receives an annual allocation of the Community Development Block Grant (CDBG) funds on a formula basis to develop viable urban communities by providing decent housing and a suitable living environment, and by expanding economic opportunities for low- and moderate-income individuals. The City's CDBG allocation for FY 2025-26 will be \$1,080,816.

The City is also one of eight members of the Alameda County HOME Consortium. The Alameda County Housing and Housing and Human Services Division is the lead agency for the Consortium. The cities of Alameda, Fremont, Hayward, Livermore, Pleasanton, San Leandro, Union City, and the Urban County are all members of the HOME Consortium. This group receives and shares an allocation of HOME Investment Partnerships Program funds (HOME) from HUD. The allocation for the Consortium in 2025 was about \$1.5 million. Of the \$1.5 million, \$188,867 was allocated to the City to support housing-related activities to expand the supply of affordable housing for low-income individuals and families. Although actual allocations have not been determined by HUD, the City of Alameda expects to receive approximately \$200,000 of that allocation in 2026 plus any program income that was paid to Alameda County.

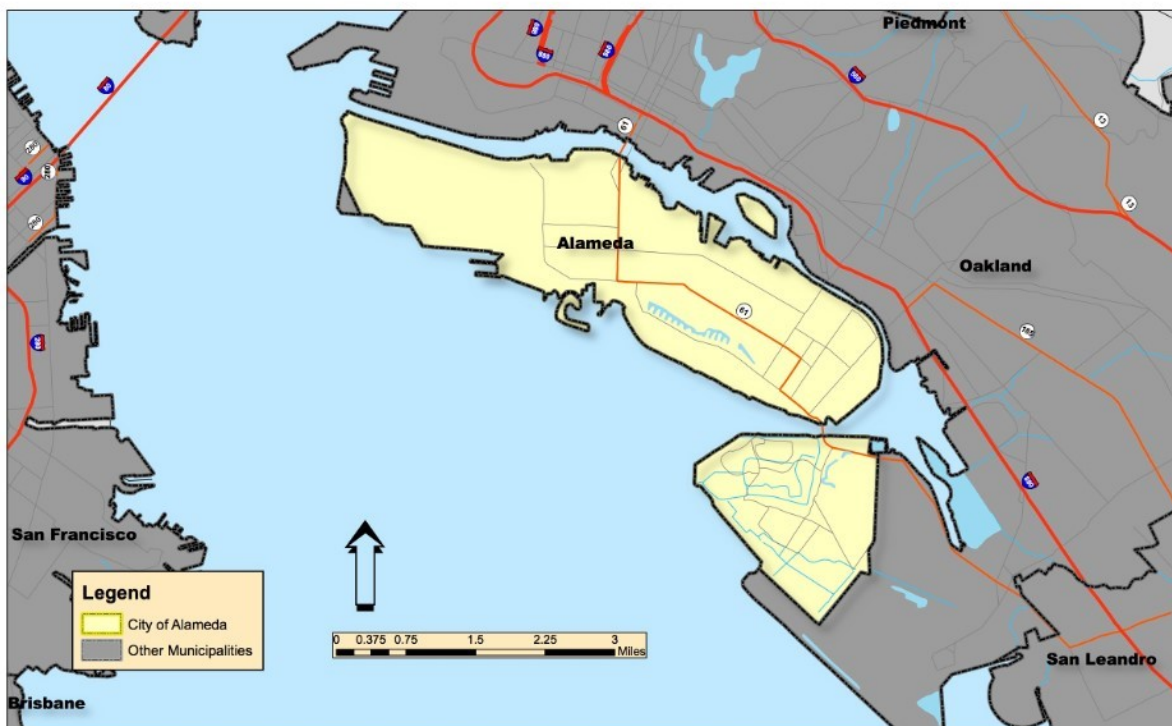
To receive CDBG and HOME funding each year, the City of Alameda, in conjunction with the Alameda County HOME Consortium, must complete a Five-Year Consolidated Plan. The Consolidated Plan is an assessment of the needs in the community relating to housing, social and public services, and public infrastructure. The analysis looks at the populations most affected by the current housing stock, state of the economy and the ability to meet daily living needs. The Consolidated Plan then outlines priorities and goals to address those needs. The Alameda County Consolidated Plan contains the full data analysis for the area and the City of Alameda Consolidated Plan contains an abbreviated data analysis for each year of the City's Five-Year Consolidated Plan. The two documents work together to complete the full analysis and strategies for the area.

The City of Alameda completes an Action Plan on an annual basis to update the Consolidated Plan and to outline specific projects and funding resources that will meet the Consolidated Plan goals. At the end of each year, the City of Alameda will write a Consolidated Annual Performance and Evaluation Report

to report the progress towards each of the Consolidated Plan goals. These three documents enable the public, elected officials and HUD to understand the needs in the community, provide input, and measure progress in relation to community investment.

This document will serve as the Action Plan for the City of Alameda. The Consolidated Plan covers program years 2025 through 2029. The program year will begin on July 1st of each year and end on June 30th. This Plan is the second year of the Consolidated Plan will begin July 1, 2026, and end June 30, 2027. The last year of this Consolidated Plan will end on June 30, 2030.

Figure 1 -Alameda Map



2. Summarize the objectives and outcomes identified in the Plan

The City's main priority areas include public services, homelessness, affordable housing, public improvements economic development, fair housing and administration. These priority areas will allow the City to create goals to better serve the community and address disparities for individuals and families. The following section provides a brief overview of the goals under each priority area.

Under the **public services** priority, the City of Alameda will focus on supporting public services, reducing challenges for very low to moderate income households of varying high need demographics. The goals under this priority area are:

- Support programs for very low- and low-income residents, preserving safety net services, and providing support and coordination for families and individuals who are vulnerable or “in crisis.”
- Improve access to food and reduce food insecurity.
- Support services that provide mental health care or support services for those residents experiencing mental health challenges.

Under the **address homelessness** priority, the City of Alameda will focus on supporting services that address the needs of homeless individuals. The goals under this priority area are:

- Fund and support overnight shelter, crisis housing and public services for homeless families and individuals.
- Fund supportive services, including case management and outreach, at agencies that serve homeless families and individuals.

Under the **economic development and microenterprise assistance** priority, the City of Alameda will support economic development initiatives that benefit very low to moderate income households. The goals under this priority area are:

- Fund economic development initiatives and support services that help job seekers to receive additional training or enter the job market, including microenterprise assistance.

Under the **promote affordable housing** priority, the City of Alameda will promote affordable housing for all residents living in the community. The goals under this priority area are:

- Create new affordable housing throughout the City.
- Substantial rehabilitation to preserve existing inventory of affordable housing and/or to convert underutilized structures into affordable rental units.
- Offer financing for owner occupied/residential rehabilitation projects.

Under the **non-housing public improvements** priority, the City of Alameda will build community assets and make public improvements. The goals under this priority area are:

- Clean-up and securing of unsafe structures and sites that pose a health and safety threat.
- Make improvements, including those for ADA accessibility, to public facilities, such as curbs and sidewalks, neighborhood parks and recreational improvements, tree planting, homeless facilities, and other eligible projects.

Under the ***fair housing and administration*** priority, the City of Alameda will focus on coordination and administration, as well as furthering fair housing. The goals under this priority area are:

- Improve the administration of funding and coordination among project providers.
- Support fair housing efforts in the community, including providing assistance to individuals facing challenges with acquiring housing.

3. Evaluation of past performance

This is an evaluation of past performance that helped lead the grantee to choose its goals or projects.

This is the second year of the 2025-2029 Consolidated Plan. Many of the projects outlined in the Consolidated Plan, which was approved in May 2025, are still underway.

Goal	Units of Measure Completed
Public Services - Safety Net	6,215 People
Public Improvements	3 Facilities
Substantial Rehabilitation	3 Households
Overnight Shelter	42 People
Fair Housing	60 People

Table 1 - First Year of Accomplishments towards Consolidated Plan Goals (as of 5/5/2026)

4. Summary of Citizen Participation Process and consultation process

Summary from citizen participation section of plan.

The City of Alameda's Citizen Participation Plan ensures public involvement in developing its Consolidated Plan, Annual Action Plans, and projects funded by [CDBG and HOME](#). It mandates public notices, comment periods, and hearings, with materials translated into Spanish, Chinese, Tagalog, and Vietnamese.

The City holds several hearings and posts related documents, including the Five-Year Strategic Plan/Annual Plan Priority Needs, funding recommendations and the Consolidated Annual Performance and Evaluation Report (CAPER).

The City's Social Service Human Relations Board (SSHRB) conducts a public meeting to initiate the needs process, and the City Council conducts a public hearing which complete that phase of the process. Every two to three years the SSHRB conducts a community needs survey that contributes to the needs assessments.

A Request for Proposals (RFP) based on identified needs elicits suggestions from community-based organizations for the use of CDBG funds for the Annual Action Plan. The Action Plan is published and distributed during a 30-day comment period. During that time, a second round of public meetings and hearings before the SSHRB and the City Council occurs, and written comments are received from the public. In addition, the County of Alameda Housing and Community Development Department prepared a new Analysis to Impediments (AI) to Fair Housing report and held a public comment period and public hearing.

Other opportunities for citizen participation included the community meetings conducted by the City's Boards and Commissions. Meetings to address community need are held by the Social Service Human Relations Board (SSHRB), the Commission on Persons with Disabilities, and the Alameda Collaborative for Children, Youth and their Families (ACCYF), established in 1997 as collaboration between the Alameda Unified School District, Alameda County Supervisor's Office, and the City. ACCYF meets in Alameda on the third Thursday of every month with more than 30 youth and family service providers in attendance. These meetings provide valuable feedback on the needs of youth in Alameda from the perspective of the community at large, including parents, children, and youth. Lastly, the SSHRB, through its workgroups, meets to evaluate needs and facilitate community conversations and actions on issues facing the community.

5. Summary of public comments

This could be a brief narrative summary or reference an attached document from the Citizen Participation section of the Con Plan.

The final draft submitted to the US Department of Housing and Urban Development will include all public comments received and the City's responses.

6. Summary of comments or views not accepted and the reasons for not accepting them

The City of Alameda has accepted all comments regarding the drafting of the 2026-27 Action Plan. The final draft submitted to the US Department of Housing and Urban Development will include all public comments received and the City's responses.

7. Summary

The City of Alameda will spend the next year striving to meet the needs of the residents of the community. The area continues to grow with households attracted to the historic downtown area and homes with Victorian charm. This demand for housing along with limited space continues to affect the median home value, increasing the value exponentially. With the high rent and purchase costs in Alameda, there are far and few affordable opportunities for residents of Alameda.

PR-05 Lead & Responsible Agencies - 91.200(b)

1. Agency/entity responsible for preparing/administering the Consolidated Plan

The following are the agencies/entities responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

Agency Role	Name	Department/Agency
Lead Agency	ALAMEDA	
CDBG Administrator	ALAMEDA	City of Alameda-Housing and Human Services Division
HOPWA Administrator		
HOME Administrator		
HOPWA-C Administrator		

Table 2 – Responsible Agencies

Narrative

The City of Alameda receives an annual formula grant allocation of Community Development Block Grant funding (CDBG). The allocations are approximately \$1 million every year, for a total of \$5 million over the five years of the 2025-29 Consolidated Plan. The City’s FY 2026-27 CDBG allocation will be \$1,080,816.

The City is also one of eight members of the Alameda County HOME Consortium. The Alameda County Housing and Community Development Department is the lead agency for the Consortium. The cities of Alameda, Fremont, Hayward, Livermore, Pleasanton, San Leandro, Union City and the Urban County are all members of the Consortium. Together, this group receives and shares an allocation of HOME Investment Partnerships Program funds (HOME) from HUD. The 2025 allocation for all communities was \$1,475,257. Based on previous year’s allocation, the City is projected to receive approximately \$200,000 in 2026. Information regarding the HOME grant will be included in the Alameda County 2026 Action Plan.

The City of Alameda Housing and Human Services Division is responsible for the administration of the awards to the City of Alameda. The responsibilities include the completion of planning and reporting documents, implementation of certain projects, supervision of public service providers and file maintenance on all projects funded with CDBG.

Consolidated Plan Public Contact Information

City of Alameda
Attn: Andre Fairley
Housing and Human Services Division
950 West Mall Square, Suite 205
Alameda, CA 94501
Phone: (510) 747-6890
Email: housing@alamedaca.gov

AP-10 Consultation - 91.100, 91.200(b), 91.215(l)

1. Introduction

The Consolidated Plan is an important document for the City and HOME Consortium. Built on interagency coordination, consultation, and public participation, the Consolidated Plan focuses attention on housing and community development needs and resources available to meet these needs.

The FY 2026-27 Action Plan was prepared through consultation with various public and private entities. The HOME Consortium Technical Advisory Committee, composed of staff from all jurisdictions in the HOME Consortium, met quarterly to provide policy input into the Action Plan planning process. The City and the Alameda County HOME Consortium continued this same public input and consultation process to ensure projects continue to meet the changing needs in the community.

Provide a concise summary of the jurisdiction's activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies (91.215(l)).

The City of Alameda continues its partnerships with private and public agencies throughout the community, soliciting input on a year-round basis. The HOME Consortium Technical Advisory Committee, comprised of staff from all jurisdictions in the HOME Consortium, met monthly to provide policy input into the Action Plan planning process. The Alameda County Lead Poisoning Prevention Program provided valuable information on the number of households at risk of lead poisoning and the programs currently operating or planned to mitigate lead-based paint hazards. The three public housing authorities operating in the Alameda County HOME Consortium (City of Alameda, City of Livermore, and Alameda County [including the City of Dublin]) were consulted to obtain current data on public housing and Section 8 housing needs, public housing improvements, and other activities.

Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness.

Stakeholders in Alameda County have been assessing the needs of persons experiencing homelessness and working to improve our response across the county since the founding of Alameda County-wide Homeless Continuum of Care Council in 1997. The collaboration includes service providers, people with lived experience of homelessness, cities and Alameda County government agencies representing multiple systems of care that share overlapping client populations, including but not limited to homelessness services, HIV/AIDS services, behavioral health services, foster care, veteran's services, health care services, and probation/parole.

In 2019-2020, the CoC conducted a systemwide needs analysis with a racial equity focus, then used that analysis in 2021 to develop the Home Together Community Plan (Plan). The Plan, relying on the extensive needs analysis (system modeling) to predict changes in homelessness over time, calls for significant increases in homelessness prevention, subsidized housing, interim housing (shelter) and direct services over five years to meet the needs of people experiencing or at risk of homelessness in Alameda County. Building from the Centering Racial Equity in Homeless System Design report (released in 2021), the Plan calls for centering racial equity through focused work to reduce the racial disparities that shape homelessness in Alameda County and across the nation, including adding housing resources that more equitably address the conditions leading to disproportionate rates of homelessness among Black, Indigenous, and other people of color (or BIPOC).

For each year of the Plan, data will be collected in the following areas in order to analyze progress towards the Home Together goals and to inform strategic planning for Alameda County's homelessness response system:

- Funding and investments
- System Inventory
- Home Together strategies and activities
- Key service and outcome measures

The CoC coordinates local efforts to address homelessness, seeking to maintain the existing service capacity, establish inter-jurisdictional cooperation, and build new partnerships that generate greater resources for the continuum of housing and support services. EveryOne Home leverages substantial federal, state, and local resources for homeless housing and services, standardize data collection, and facilitate a year-round process of collaboration. The CoC includes representation from HOME Consortium jurisdictions and CDBG entitlement jurisdictions in the County, service providers, homeless or formerly homeless persons, representatives of the faith community, business representatives, and education and health care professionals.

The City of Alameda leads coordination in the Oakland/Berkeley/Alameda County CoC. The City of Alameda Housing and Human Services (HHS) division manager currently holds the CoC leadership board co-chair seat. Division staff also actively participate on various committees dedicated to system development and coordination.

Describe consultation with the Continuum(s) of Care that serves the jurisdiction's area in determining how to allocate ESG funds, develop performance standards for and evaluate outcomes of projects and activities assisted by ESG funds, and develop funding, policies and procedures for the operation and administration of HMIS

In 2022, to better center race equity, utilize additional data sources besides HMIS data, and cover indicators of most importance and interest the scorecard was revised. The new scorecard has 13 indicators that will now be disaggregated by race/ethnicity (whereas in the past there were none), has added measures to monitor coordinated entry, and includes additional data from 211 and census data.

The CoC utilizes the HUD system wide performance outcome measures for evaluating ESG funded projects. The Results Based Accountability committee developed system performance outcomes into measures for each component of the Housing Crisis Response System, including those funded by ESG such as outreach, shelter and RRH. The Committee also developed measures for data quality and service quality as well as outcomes. All jurisdictions within Alameda County administering local and federal funds including ESG incorporate these new measures into funding contracts. For more information see: <https://homelessness.acgov.org>. All providers receiving ESG funds will be contractually expected to meet or exceed performance standards.

The CoC sat a new committee, the System Impact Committee, taking the place of the Results-Based Accountability Committee. The aim is to develop more in-depth and comprehensive system-wide data monitoring tools that track outcomes in the Home Together Plan and other new committees that will be seated soon including the Housing Capacity Committee and the Youth Committee.

CoC partners developed county-wide system standards to be implemented with related program funding including Emergency Solutions Grant funds. The standards for assistance have been updated to incorporate the use of the new assessment scoring tool and continuous prioritization. In addition, Alameda County adopted standards for the operation of emergency shelters and all shelters funded with County general funds and ESG funds are expected to comply with those standards. Those standards include accepting persons referred by coordinated entry with no sobriety or income requirements for receiving ESG assistance.

The CoC's HMIS Committee and Workgroup works closely with the Homeless Management Information System (HMIS) Lead. The Committee collaborates with the HMIS Lead to update policies and procedures related to HMIS operations, including a Privacy Plan, Security Plan, and Data Quality Plan. On an annual basis, the HMIS Committee completes a monitoring process of the HMIS Lead to support ongoing quality improvements. The work of the Committee includes developing recommendations for changes to the HMIS database, reviewing system-level data reports, and implementing the Data Quality Plan.

2. Agencies, groups, organizations and others who participated in the process and consultations

Table 3 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	Housing Authority of the City of Alameda
	Agency/Group/Organization Type	Housing Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Market Analysis Anti-poverty Strategy Other: Managed Housing
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Annually consult with as part of their Public Housing Annual Plan.
2	Agency/Group/Organization	City of Alameda Commission on Disabilities
	Agency/Group/Organization Type	Services-Persons with Disabilities Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Annually consult with as part of the City Action Plan Community Needs Assessment.

3	Agency/Group/Organization	City of Alameda Base Reuse and Economic Development Department
	Agency/Group/Organization Type	Services-Employment Other government - Local
	What section of the Plan was addressed by Consultation?	Economic Development
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Annually consult with as part of the City Action Plan Community Needs Assessment and Housing Element Update.
4	Agency/Group/Organization	City of Alameda Fire Department
	Agency/Group/Organization Type	Services - Housing Other government - County
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Annually consult with as part of the City Action Plan Community Needs Assessment.
5	Agency/Group/Organization	City of Alameda Park and Recreation Department
	Agency/Group/Organization Type	Services-Children Other government - Local
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Parks and Recreation Needs for Community

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Annually consult with as part of the City Action Plan Community Needs Assessment.
6	Agency/Group/Organization	Mastick Senior Center
	Agency/Group/Organization Type	Services-Elderly Persons Services-Health Services-Education
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Other: Senior Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Annually consult with as part of the City Action Plan Community Needs Assessment.

7	Agency/Group/Organization	City of Alameda Social Services and Human Relations Board
	Agency/Group/Organization Type	Services-Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-homeless Services-Health Services-Education Services-Employment Service-Fair Housing Services - Victims Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Chronically homeless Homelessness Strategy Non-Homeless Special Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Annually consult with as part of the City Action Plan Community Needs Assessment.

8	Agency/Group/Organization	Alameda Point Collaborative
	Agency/Group/Organization Type	Housing Services-Housing Services-homeless Services-Education Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Non-Homeless Special Needs Market Analysis Economic Development
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Annually consult with as part of the City Action Plan Community Needs Assessment.
9	Agency/Group/Organization	Building Futures with Women and Children
	Agency/Group/Organization Type	Housing Services-Housing Services-Children Services-Victims of Domestic Violence Services-homeless Services-Victims

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs-Chronically homeless Homeless Needs-Families with children Homelessness Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Annually consult with as part of the City Action Plan Community Needs Assessment.
10	Agency/Group/Organization	Eden Information & Referral
	Agency/Group/Organization Type	Services-Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-homeless Services-Health Services-Education Services-Employment Service-Fair Housing Services-Victims
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Information and Referral Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Annually consult with as part of the City Action Plan Community Needs Assessment.

11	Agency/Group/Organization	Family Violence Law Center
	Agency/Group/Organization Type	Services-Victims of Domestic Violence Services-Victims
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Non-Homeless Special Needs Other: Domestic Violence Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Annually consult with as part of the City Action Plan Community Needs Assessment.
12	Agency/Group/Organization	Legal Assistance for Seniors
	Agency/Group/Organization Type	Services-Elderly Persons Services-Health Services-Education Service-Fair Housing
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Other: Senior Service Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Annually consult with as part of the City Action Plan Community Needs Assessment.
13	Agency/Group/Organization	Alameda Chamber of Commerce
	Agency/Group/Organization Type	Services-Employment Business Leaders Civic Leaders Neighborhood Organization

	What section of the Plan was addressed by Consultation?	Economic Development Other: Business Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Annually consult with as part of the City Action Plan Community Needs Assessment.
14	Agency/Group/Organization	Alameda County Housing & Community Development
	Agency/Group/Organization Type	Other government - County Other government - Local Regional organization Grantee Department
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs-Families with children Homelessness Needs-Veterans Homelessness Needs-Unaccompanied youth Homelessness Strategy Market Analysis Economic Development Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Alameda County HCD and all other cities in the County meet to discuss regional issues affecting jurisdictions and to coordinate consultations. Many neighborhood groups were also consulted in preparing the Analysis of Impediments to Fair Housing Choice and the priority areas for the HOME Consortium's ARP funds.

15	Agency/Group/Organization	Eden Council for Hope and Opportunity
	Agency/Group/Organization Type	Housing Services - Housing Services-Education Service-Fair Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Annually consult with as part of the City Action Plan Community Needs Assessment.

16	Agency/Group/Organization	Alameda Boys and Girls Club
	Agency/Group/Organization Type	Services-Children Services-Education
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Annually consult with as part of the City Action Plan Community Needs Assessment.
17	Agency/Group/Organization	Alameda Food Bank
	Agency/Group/Organization Type	Services-Education Service-Health
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Annually consult with as part of the City Action Plan Community Needs Assessment.
18	Agency/Group/Organization	Meals on Wheels
	Agency/Group/Organization Type	Services-Elderly Persons Service-Health
	What section of the Plan was addressed by Consultation?	Housing Need Assessment

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Annually consult with as part of the City Action Plan Community Needs Assessment.
19	Agency/Group/Organization	Alameda Dine & Connect
	Agency/Group/Organization Type	Services-Elderly Persons Service-Health
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Annually consult with as part of the City Action Plan Community Needs Assessment.
20	Agency/Group/Organization	Bananas, Inc.
	Agency/Group/Organization Type	Services-Youth & Families Service-Health
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Annually consult with as part of the City Action Plan Community Needs Assessment.
21	Agency/Group/Organization	Alameda County Healthy Homes Department
	Agency/Group/Organization Type	Other government-County
	What section of the Plan was addressed by Consultation?	Lead-based Paint Strategy

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Meetings between Healthy Homes and Urban County to develop strategies for the ways that Healthy Homes programs could meet the needs of Urban County jurisdictions and residents for the Action Plan period.
22	Agency/Group/Organization	Housing Authority of Alameda County
	Agency/Group/Organization Type	PHA
	What section of the Plan was addressed by Consultation?	Public Housing Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	All Housing Authorities in Alameda County (Oakland, Berkeley, City of Alameda, Livermore and Alameda County) participated in the planning and development of the Analysis of Impediments to Fair Housing Choice Plan.

Identify any Agency Types not consulted and provide rationale for not consulting

The City of Alameda strived to include as broad a group of community stakeholders as possible. No agency types were excluded from participation.

Other local/regional/state/federal planning efforts considered when preparing the Plan

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	Alameda County Health - Housing and Homelessness Services	Drive the development of the homelessness activity goals.

Table 4 - Other local / regional / federal planning efforts

Narrative

Alameda County consulted with representatives of eight local governments within the HOME Consortium and Urban County in preparation of this plan.

The County will continue to partner with local governments and State agencies to ensure full and complete implementation of the Action Plan.

AP-12 Participation - 91.401, 91.105, 91.200(c)

1. Summary of citizen participation process/Efforts made to broaden citizen participation Summarize citizen participation process and how it impacted goal-setting

As required by the City's Citizen Participation Plan, the City holds several public hearings and posts related documents, including the Consolidated Plan/Action Plan Priority Needs and funding recommendations. The City adheres to all state and federal Fair Housing and Civil Rights laws and encourages minorities, non-English speakers, women and people with disabilities to participate.

The City regularly schedules public meetings to identify priority needs and conducts a community needs assessment that addresses the levels of need within the community, experience with housing insecurity, household demographics, level of engagement regarding social services, accessibility to resources, and where the respondents reside. Taken together, the community needs assessment and input from public meetings provide data that is then used in preparing a consolidated plan for the expenditure of CDBG funds that is submitted by the City to HUD for approval.

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	Public Meeting	Non-English Speaking - Specify other language: Spanish/Chinese/Vietnamese/Tagalog Non-targeted/broad community Residents of Public & Assisted Housing	Social Service Human Relations Board and interested community met to identify priority needs for the 2026 Action Plan. The Board unanimously voted to reify the priority needs and create a Needs Statement.	No written comments were received.	Although comments are encouraged, none were received at this meeting.	
2	Public Meeting	Non-English Speaking - Specify other language: Spanish/Chinese/Vietnamese/Tagalog Non-targeted/broad community Residents of Public & Assisted Housing	City Council Needs Public Hearing - Community needs priorities for the 2026 Action Plan. December 2, 2025.	No written comments were received. Organizations were expected to comment on the need for the safety net services.	All comments were accepted.	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
3	Stakeholder Session	Other: Stakeholders and local organizations consulted for the community needs preparation	First stakeholder meeting provided a summary of services, landscape of community served, key responsibilities of the City, types of activities funded, and conversation regarding service needs/gaps/opportunities for improvement.	Comments and feedback were received following the release of a survey.	All comments and survey responses were accepted.	
4	Stakeholder Session	Other: Stakeholders and local organizations consulted for the community needs preparation	Second stakeholder session reviewing preliminary results from the survey and discussion on services needs.	No comments were made at this meeting.	Although comments are encouraged, none were received at this meeting	
5	Stakeholder Session	Other: Stakeholders and local organizations the City consulted for the community needs preparation	Third stakeholder session was an opportunity for organizations to provide final feedback on the needs assessment and Road Home strategic plan.	No comments were made at this meeting.	Although comments are encouraged, none were received at this meeting	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)
6	30 Day Comment Period	Non-English Speaking - Specify other language: Spanish/Chinese/Vietnamese/Tagalog Non-targeted/broad community Residents of Public & Assisted Housing	Thirty-day comment period for the FY 2026-27 Action Plan. April 3 to May 5, 2026.	Currently accepting public comment.		
7	Public Meeting	Non-English Speaking - Specify other language: Spanish/Chinese/Vietnamese/Tagalog Non-targeted/broad community Residents of Public & Assisted Housing	City Council Public Hearing to adopt the funding recommendations for FY 2026 CDBG programs and projects on May 5, 2026.	Currently accepting public comment.		

Table 5 – Citizen Participation Outreach

Expected Resources

AP-15 Expected Resources - 91.420(b), 91.220(c)(1,2)

Introduction

The City of Alameda will use Community Development Block Grant funds as the primary source of funding for projects. The City of Alameda is expected to receive an allocation of Community Development Block Grant funding (CDBG) in the amount of \$1,080,816 for the 2026-27 fiscal year.

The City is also one of eight members of the Alameda County HOME Consortium. The Alameda County Housing and Housing and Human Services Division is the lead agency for the Consortium. The cities of Alameda, Fremont, Hayward, Livermore, Pleasanton, San Leandro, Union City and the Urban County are all members of the HOME Consortium. This group receives and shares an allocation of HOME Investment Partnerships Program funds (HOME) from HUD. The allocation for the HOME Consortium in 2025 was \$1,475,275. Although actual allocations have not been determined by HUD, the City of Alameda expects to receive approximately \$200,000 of the 2026 allocation plus any program income that was paid to Alameda County for City of Alameda projects.

The primary activities the City of Alameda will fund in the second year of the 2025-29 Consolidated Plan are:

- Strong public services
- Address homelessness
- Increase economic opportunities
- Promote affordable housing
- Finance non-housing public improvements
- Advocate for fair housing

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 2				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	\$1,080,816	\$60,000	\$618,712	\$1,759,528	\$3,242,448	Alameda County HCD will be including HOME allocations in their FY26-27 Action Plan. Additionally, the City may have up to 100,000 in unused CDBG funding from previous years.

Table 6 - Expected Resources – Priority Table

Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied

With limited federal resources and the high cost of housing development, Alameda needs to leverage other funding to make projects viable and sustainable. To the greatest extent possible, federal funds are used to leverage private investment (low-income housing tax credits, Federal Home Loan Bank, business expansion, private loans or grants and any other available state and local sources). Only HOME funding requires a minimum match but the high cost of development requires that the City of Alameda leverage federal funding for all federal grants.

If appropriate, describe publicly owned land or property located within the jurisdiction that may be used to address the needs

identified in the plan

The western section of Alameda is known as Alameda Point. This land is the former Alameda Naval Air Station that closed in 1997. Alameda Point is considered one of the best remaining development opportunities for large-scale development in the East Bay, with an inspirational setting overlooking the Bay Bridge and the San Francisco skyline.

A portion of the area was conveyed to the City in 2013 and will be redeveloped with mixed industrial and residential uses including approximately 1,500 residential units. In 2019, the U.S. Navy transferred approximately 12 acres of land at the former Alameda Naval Air Station (NAS) to the Alameda Housing Authority (AHA). AHA and its affiliate, Island City Development, announced plans to develop the largest new mixed-income affordable housing development yet (the North Housing Project) targeting 586 new rental homes by 2030. The Navy approved the land transfer to the Alameda Housing Authority with the requirement that 90 units of permanent supportive housing for formerly homeless households eligible for services under the McKinney-Vento Act are built on the property. AHA and its partners, Building Futures and Alameda Point Collaborative, submitted applications for a homeless accommodation at the Alameda NAS to satisfy this requirement.

In January 2024, the Alameda Housing Authority and Island City Development closed financing on Estuary I, also known as North Housing Permanent Supportive Housing I, the first phase of the 586 unit development. The City contributed \$2,093,325 of construction financing across four funding sources, including Permanent Local Housing Allocation, Home Investment Partnerships (HOME), Community Development Block Grant, and the Affordable Housing Fund. On September 2025, Estuary I had a grand opening and now provides 44 units of affordable housing.

The RESHAP (Rebuilding the Existing Supportive Housing at Alameda Point) Alameda plan is the redevelopment of approximately eight (8) acres of Alameda's former Navy base. RESHAP will create a cohesive community providing high quality and stable housing with enhanced services for the residents while also re-energizing the Main Street Neighborhood. Alameda Point Collaborative (APC), Building Futures (BFWC), and Operation Dignity (OD) are partnering with MidPen Housing to design, construct, own and operate new high-quality housing at Alameda Point. The trauma-informed campus is designed to provide 332 units of deeply affordable housing, comprising of 201 replacement units and 131 new units. The first phase of RESHAP (Stardust Gardens) is expected to begin early 2027 once financing is closed and loan agreements are fully executed. Stardust Gardens will be an 80-unit affordable housing property with 2 manager units and parking spaces for automobiles and bicycles and commercial facilities for residential services.

Discussion

Each of these activities and projects will require resources outside of CDBG funding. In addition to CDBG and HOME funds, the City has been awarded grant funding from the California Department of Housing and Community Development (HCD) over the past several years. Permanent Local Housing Allocation (PLHA) Program funds continue to be used for projects and programs that assist in addressing the unmet housing needs. A total of \$2,383,008 in PLHA funds was awarded to date. The City also received a grant award of over \$2.5 million in Homekey funding for interim supportive housing operations and other affordable housing-related projects. In December 2024, the City applied for Prohousing Incentive Program (PIP) funding to support planning and implementation activities related to housing and community development. As a Prohousing Jurisdiction under the Prohousing Designation Program, the City was awarded \$1 million in PIP funding. The City is also seeking to apply for additional PIP funds as new rounds of funding are announced and made available by HCD.

Annual Goals and Objectives

AP-20 Annual Goals and Objectives - 91.420, 91.220(c)(3)&(e)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Public Services - Safety Net	2025	2029	Non-Housing Community Development	Citywide	Strong Public Services	CDBG: \$152,359	Public service activities other than Low/Moderate Income Housing Benefit: 45,00 Persons Assisted
2	Economic Development Support	2025	2029	Non-Housing Community Development	Citywide	Economic Development/Microenterprise Assistance	CDBG: \$206,340	Jobs created/retained other than Low/Moderate Income Housing Benefit: 72 Persons Assisted
3	Substantial Rehabilitation	2025	2029	Residential Rehabilitation and Program Delivery	Citywide	Promote Affordable Housing	CDBG: \$235,365	Rental Units Rehabilitated or Homeowner Housing Rehabilitated: 2 Rental Units or Homes
4	Public Improvements	2025	2029	Non-Housing Community Development	Citywide	Non-Housing Public Improvements	CDBG: \$250,000	Public Facility or Infrastructure Activity other than low/moderate income housing benefit: 1 Facilities
5	Administration	2025	2029	Non-Housing Community Development	Citywide	Administration and Fair Housing	CDBG: \$215,981	Other: 0 Other

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
6	Fair Housing	2025	2029	Non-Housing Community Development	Citywide	Administration and Fair Housing	CDBG: \$18,763	Public service activities other than Low/Moderate Income Housing Benefit: 125 Persons Assisted

Table 7 – Goals Summary

Goal Descriptions

1	Goal Name	Public Services - Safety Net
	Goal Description	Support programs for low-income residents, preserving safety net services for families and individuals who are vulnerable or “in crisis.”
2	Goal Name	Economic Development Support
	Goal Description	Fund economic development initiatives and support services that help job seekers to receive additional training or enter the job market, including microenterprise assistance.
3	Goal Name	Substantial Rehabilitation
	Goal Description	Offer financing for eligible residential rehabilitation projects.
4	Goal Name	Public Improvement
	Goal Description	Make improvements, including those for ADA accessibility, to public facilities, such as curbs and sidewalks, neighborhood parks and recreational improvements, tree planting, homeless facilities, and other public facilities/community centers.

5	Goal Name	Administration
	Goal Description	Improve the administration of funding and coordination among project providers.
6	Goal Name	Fair Housing
	Goal Description	Support fair housing efforts in the community, including providing assistance to individuals facing challenges with affordable housing.

AP-35 Projects - 91.420, 91.220(d)

Introduction

The Action Plan covers the period from July 1, 2026 through June 30, 2027 (FY 2026). The City is expected to receive \$1,080,816 in CDBG entitlement funds for FY 2026-27. Other CDBG funds noted in the Plan for FY 2026 include approximately \$60,000 in program income from loan repayments. The City anticipates there will be up to \$400,000 available for residential rehabilitation which includes carry forward funds from previous years. There will be up to \$100,000 in unexpended entitlement funds from other completed projects. Public service and administration projects are funded at the maximum allowed by HUD. Furthermore, funds will be reallocated and committed to other eligible activities if there are setbacks with approved projects. Additional federal, state, local, and grant resources expected to be leveraged and available during the planning period.

#	Projects By Category
1	Public Services – Safety Net
2	Community Based Development
3	Public Facilities and Infrastructure
4	Substantial Rehabilitation
5	Residential Rehabilitation Program Delivery
6	Administration and Planning
7	Fair Housing

Table 8 – Project Information

Describe the reasons for allocation priorities and any obstacles to addressing underserved needs

In preparing the FY 2025 Action Plan, the City of Alameda consulted with many community-based service providers. Those open conversations about the continuing needs in the community are held throughout the entire year. This enables the staff responsible for implementing programs to remain connected to the community and not solely focused on the day-to-day implementation of grant regulations.

In May 2023, the Social Service Human Relations Board (SSHRB) concluded its Community Needs Assessment and presented their findings to Council. The findings were used to inform the City Council of Alameda residents' needs, assist community-based organizations in documenting community needs in their funding applications, and give granting agencies important information to guide their giving programs. The Community Needs Assessment confirmed the needs and services identified by SSHRB during the Action Plan preparation process. Stakeholders consistently identified having limited funds available, especially flexible funds, as a common recurring obstacle to addressing underserved needs. This City is currently in the process of preparing the new Community Needs Assessment. Multiple departments, providers, and organizations are engaged and have provided input at several stakeholder

sessions throughout 2026.

The Five-Year Consolidated Plan sets forth broad policy goals and identifies the City's plan for addressing the priority needs, primarily through the use of CDBG and HOME funds. In preparing the Consolidated Plan, the City consulted with community-based service providers, residents, City departments and the SSHRB. The community stakeholders helped establish priority needs and objectives and proposed strategies in the form of projects and activities to further those objectives.

In recognizing that the priorities have remain unchanged, the need for public services funding continues grow beyond what is available from CDBG. This includes programs that provide mental health services, food, shelter, case management services, personal safety services, and homeless prevention services.

AP-38 Project Summary

Project Summary Information

1	Project Name	Public Services
	Target Area	Citywide
	Goals Supported	Public Services – Safety Net
	Needs Addressed	Strong Public Services
	Funding	CDBG: \$152,359
	Description	Mental health services, food access, overnight shelter, legal advice, counseling, representation, and other legal services for very low to moderate-income residents.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	This project will assist approximately 4,500 persons.
	Location Description	Citywide Services will be provided to low- to moderate-income residents from the City of Alameda.
	Planned Activities	Planned activities may include mental health services, overnight shelter, legal advice, counseling, representation, legal services and other eligible activities. This project is eligible under 24 570.201(e). the CDBG regulations.
2	Project Name	Community Based Development
	Target Area	Citywide
	Goals Supported	Economic Development Support
	Needs Addressed	Economic Development/Microenterprise Assistance
	Funding	CDBG: \$206,340
	Description	Job training workshops for previously unhoused residents and microenterprise development assistance for low-to-moderate income childcare providers.
	Target Date	6/30/2026

	Estimate the number and type of families that will benefit from the proposed activities	72 low- to moderate-income households.
	Location Description	Citywide Services will be provided to low- to moderate-income residents from the City of Alameda.
	Planned Activities	Planned activities may include job training, employment placement activities, microenterprise development for childcare providers, and other eligible activities. This project is eligible under 24 CFR 570.204 and 24 CFR 570.208 of the CDBG regulations.
3	Project Name	Public Facilities and Infrastructure
	Target Area	Citywide
	Goals Supported	Public Improvement
	Needs Addressed	Non-Housing Public Improvements
	Funding	CDBG: \$250,000
	Description	The City of Alameda will improve and expand access to public infrastructure through development activities for low to moderate income individuals and households.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	1 Public Facility or Infrastructure Project
	Location Description	Citywide Services will be provided to low- to moderate-income residents throughout the City of Alameda.
	Planned Activities	Planned activities may include infrastructure improvements at pre-established facilities, project-related costs for repairs and renovations. This project is eligible under 24 CFR 570.201(c) and other eligible activities in the CDBG regulations.

4	Project Name	Substantial Rehabilitation
	Target Area	Citywide
	Goals Supported	Substantial Rehabilitation
	Needs Addressed	Promote Affordable Housing
	Funding	CDBG: \$165,365
	Description	Financial and technical assistance to restore and/or create affordable rental units in existing vacant or underutilized structures and other residential rehabilitation projects.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	2 Rental Units or 2 Homes
	Location Description	Citywide Services will be provided to low- to moderate-income residents throughout the City of Alameda.
	Planned Activities	Planned activities may include financial and technical assistance to rehabilitate and/or create affordable rental units in existing, vacant, or underutilized structures and other residential rehabilitation projects. This project is eligible under 24 570.202 (a)(2), 570.208 (a)(3) and other eligible activities in the CDBG regulations.
5	Project Name	Residential Rehabilitation Program Delivery
	Target Area	Citywide
	Goals Supported	Substantial Rehabilitation
	Needs Addressed	Promote Affordable Housing
	Funding	\$70,000
	Description	Project-related delivery costs associated with residential rehabilitation programs
	Target Date	6/30/2026

	Estimate the number and type of families that will benefit from the proposed activities	Citywide program delivery.
	Location Description	Citywide Services will be provided to low- to moderate-income residents throughout the City of Alameda.
	Planned Activities	Planned activities may include project-related delivery costs associated with residential rehabilitation programs. This project is eligible under 24 570.202 (a)(2), 570.208 (a)(3) and other eligible activities in the CDBG regulations.
6	Project Name	Administration and Planning
	Target Area	Citywide
	Goals Supported	Administration
	Needs Addressed	Administration and Fair Housing
	Funding	CDBG: \$215,981
	Description	General Administration.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	Citywide program delivery.
	Location Description	Citywide Services will be provided to low- to moderate-income residents throughout the City of Alameda.

	Planned Activities	The City of Alameda is committed to using CBDG entitlement funding for administration to help continue growing a community development program that is efficient, effective, and resourceful. Planned activities may include but are not limited to: general management, oversight, coordination, program planning, public information, monitoring program activities, preparing reports, budgets and schedules and indirect costs. This project is eligible under 24 CFR 570.206 and other eligible activities.
7	Project Name	Fair Housing
	Target Area	Citywide
	Goals Supported	Fair Housing
	Needs Addressed	Administration and Fair Housing
	Funding	CDBG: \$18,763
	Description	Fair housing and tenant/landlord counseling services.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	This project will assist approximately 125 persons.
	Location Description	Citywide Services will be provided to low- to moderate-income residents throughout the City of Alameda.
	Planned Activities	Planned activities may include fair housing and tenant/landlord counseling services. This project is eligible under 24 570.201(e) and other eligible activities the CDBG regulations.

AP-50 Geographic Distribution - 91.420, 91.220(f)

Description of the geographic areas of the entitlement (including areas of low-income and minority concentration) where assistance will be directed

Projects for FY 2026 will be available to low- and moderate-income residents **throughout the city**. A few projects will be site specific for improvements and upgrades to homeless shelters or residential rehabilitation projects. These projects will benefit low- and moderate-income persons.

Geographic distribution will be 100% citywide in FY26.

Geographic Distribution

Target Area	Percentage of Funds
City of Alameda	100

Table 9 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

All activities discussed in this Action Plan are intended for, and open to, income-eligible households and persons and/or low to moderate income areas within the City of Alameda. Because of the compact geography, programs are implemented on a community-wide basis unless otherwise indicated, with participants' eligibility determined based on the household's income. According to the 2020-2024 American Community Survey, 7.2 percent of Alameda residents are living below the poverty line. Both the statistics for the area and stakeholder comments direct the City of Alameda fund project that will directly impact those with the most need.

The projects during FY 2025-2029 do not emphasize any one geographic area of Alameda. The City does not have a singular concentration of low—to moderate-income residents. Funds are generally dispersed out geographically to have the greatest significant impact. While some projects may focus on a low- to moderate-income area (LMA), they are not part of a larger neighborhood reinvestment or a designated neighborhood Revitalization Strategy Area (NRSA).

Discussion

Most of the programs the City of Alameda funds with its annual allocation directly benefit low or moderate-income individuals or households. Through programs like the Alameda Food Bank, Building Futures with Women and Children, Midway Shelter, Family Violence Law Center, Legal Assistance for Seniors, Eden Council for Hope and Opportunity, and Spectrum Community Services, the City will improve the physical environment, and focus resources on safety net and empowerment services

needed by the area's residents.

At the same time, there are many low-income or disabled homeowners and renters who live in other Alameda neighborhoods, and assistance will be provided to qualified households through substantial residential rehabilitation, homeownership, and public service programs. The City works continuously with City departments, other public agencies, community-based organizations, and neighborhoods to identify and address obstacles to meeting underserved needs. The City works continuously with City departments, other public agencies, community-based organizations, and neighborhoods to identify and address obstacles to meeting underserved needs.

AP-75 Barriers to affordable housing -91.420, 91.220(j)

Introduction

The area continues to grow with households attracted to the historic downtown area and homes with Victorian charm. This demand for housing along with limited space has made the increases in property values grow exponentially. According to Zillow, the average home value in Alameda is \$1,104,987 as of February 28, 2026.

HUD defines affordable housing as a household paying equal to or less than 30 percent of its gross monthly income towards housing costs. If the household pays more than 30 percent, it is considered cost burdened. If the household pays more than 50 percent of its gross monthly income, it is considered to have a severe cost burden.

With the high rent and purchase costs in Alameda, few affordable opportunities exist for residents of Alameda. Those who work in Alameda may have to choose other places to live and commute into the City for their employment. Initiatives funded by the City of Alameda strive to develop a place for all residents to live, work and play.

Alameda County and its cities have over 90,000 households who are severely cost burdened and at risk of homelessness. To house everyone affordably, local governments need to produce at least 107,000 new affordable housing units for lower-income households over the next 30 years to have a healthy housing ecosystem. (Source: Alameda County Housing Plan - 10 Year Housing Strategy, July 22, 2025). As of 2023, there are 32,944 affordable homes in the region that are ready to be built but cannot advance until more public funding is secured, and 57% of the Bay Area's 3.5 million low-income residents are rent-burdened, meaning they pay more than 30% of their household income (Source: Housing Needs in Alameda County: Building a Framework for Equitable Investment, 2023).

Per the City's Rent Program 2024 Annual Report, the rental market shows that Alameda residents spent 44% of their household income on rent. Alameda currently has insufficient affordable housing stock to meet demand, while at the same time the demand for affordable housing continues to grow, albeit at a slower pace than previous years. While the 2014 Housing Element identified the need for the creation of 1,723 units in Alameda, the 2022 Housing Element indicates the City's allocation would increase to 5,353 housing units between 2023 and 2031 to accommodate local and regional housing needs (Source: City of Alameda 2023-2031 Housing Element). Given the extremely low vacancy rate (5% is considered a healthy vacancy rate) and the number of rent-burdened tenant households in the city, it is critical that the City continue to

invest in affordable housing production, programs, and activities.

Actions it planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment

To address affordability challenges, the City of Alameda will continue to offer home ownership opportunities for residents through first-time homebuyer assistance and developing a program to assist lower-income residents with locating affordable housing opportunities. The City complies with SB 330 (Gov. Code Section 65589.5), relying on regulations set forth in the law for processing preliminary application for housing development projects, conducting no more than five hearings for housing projects that comply with objective general plan and development standards, and making a decision on a residential project within 90 days after certification of an environmental impact report, or 60 days after adoption of a mitigated negative declaration or an environmental report for an affordable housing project.

In the 2023-31 Housing Element, Program 4 requires the City of Alameda to amend Municipal Codes in zoning districts and rezone five parcels to remove barriers to housing construction and support construction of at least 995 units. To encourage adaptation and preservation of existing historic homes and facilitate smaller, more affordable housing opportunities, the City’s Zoning Code amendments exempt proposals to increase units within existing homes from zoning residential density limitations. To encourage and facilitate smaller, more affordable housing opportunities, the City’s Zoning Code amendments exempt proposals to construct new housing within ¼ mile of transit from residential density limitations and reduce open space requirements in all R-Districts, thus facilitating the addition of housing units in rear yards.

To help community’s overcome barriers to affordable housing development, and also maximize the impact in the community, Alameda will strive to expand affordable housing opportunities by funding substantial and residential rehabilitation activities. In addition to the programs listed above, there are several developments (market rate and affordable) planned for Alameda Point and the surrounding area as this was a former Naval base and currently represents the largest area of contiguous land available for development in all of Alameda. Below is a summary of proposed housing developments and the lead entity:

Site and Affordable Housing Developer (lead entity)

RESHAP MidPen Housing Corporation

North Housing PSH Housing Authority of the City of Alameda
1245 McKay Avenue/Wellness Center Mercy Housing

RESHAP will be built to satisfy the inclusionary housing requirements of the West Midway Project. North Housing will be immediately adjacent to Alameda Landing, a development of recently constructed market rate residential units and commercial shopping center. The Alameda North parcel will be adjacent to the Alameda Landing and North Housing developments. Located near the corner of Central Avenue and Webster Street, 1245 McKay is expected to be constructed to serve up to 100 formerly homeless individuals. There will also be a resource center, care clinic, and medical respite center all on site.

Discussion

Redevelopment initiatives have been primarily led by small non-profit community development organizations at the grass roots level. Smaller organizations do not have the capacity to invest in large-scale projects. They are also unable to be holistic in nature, which limits their ability to impact the target population. Some ideas to overcome these barriers are:

- Attract for-profit developers to partner with non-profit housing and/or service agencies to develop affordable housing development for extremely low-income families; connecting services and rental assistance with new developments.
- Build projects without long-term debt to help fund operations and maintenance of property
- Create opportunities for public and private transportation options for low income families living outside of walking distance of amenities needed for daily living, such as grocery stores, health care and employment options
- Through inclusive zoning, the City requires at least 15 percent of all new housing constructed shall be affordable to very low-, low- and moderate-income households.
- Enlist all levels of local and county government to be advocates of affordable housing.

AP-85 Other Actions - 91.420, 91.220(k)

Introduction

In the City of Alameda and Alameda County altogether, there are a variety of obstacles contributing to underserved housing needs. Obstacles to affordable and adequate housing include the Bay Area's ever-increasing housing costs caused by an aging housing stock, high demand and a limited supply of land resources and funds.

Actions planned to address obstacles to meeting underserved needs

The Consolidated Plan priorities are designed to address the needs of disadvantaged communities in the City of Alameda. The primary obstacle to meeting the City's needs is securing adequate funding resources.

Additional challenges exist because of the City's growing population with varying needs. Based on the 2019-2024 American Community Survey Five-Year Estimates for the City Alameda, 34.6 percent of Alameda's population speaks one of 37 languages other than English at home. The City has analyzed the language needs of the community and is working to improve language access to Chinese, Tagalog, Spanish, and Vietnamese-speaking populations. Language needs are continually being addressed in partnership with nonprofit organizations providing social services. Public outreach and announcements regarding the 2026 Action Plan have been translated to these languages to include the population that does not speak English. Additionally, the senior population makes up 67.7 percent of Alameda's population. The City has analyzed the needs of the aging community and strives to improve accessibility for all communities.

Actions planned to foster and maintain affordable housing

As housing becomes less affordable and the demand outpaces supply, it is becoming harder for residents to afford housing, especially for low-income families and individuals. The City has several programs to increase the supply of affordable housing by providing assistance with acquisition, rehabilitation, and construction; providing technical assistance, streamlining development applications, and other incentives; and working with affordable housing providers to preserve units. The sites where there is an existing need for an increased supply of affordable housing for lower-income residents is Alameda Point, Webster District and near the Alameda Landing Shopping Center. The City of Alameda has an affordable housing pipeline of approximately 1,309 new affordable units to be constructed by 2030, pending funding.

In addition to developing affordable housing, the City adopted the Inclusionary Housing Ordinance on June 15, 2004. The ordinance requires at least 15 percent of all new housing constructed shall be affordable to very low-, low- and moderate-income households. Currently, there are 485 units tied to the Inclusionary Housing Ordinance, creating opportunities for safe and sanitary affordable housing and contribute to a healthy job and housing balance. These units represent a significant step towards

increasing the regional shortage of affordable housing. The City of Alameda will continue to fund several housing assistance programs with CDBG, including fair housing and tenant/landlord counseling services, and both homeowner and rental rehabilitation as part of its efforts to preserve existing affordable housing.

Actions planned to reduce lead-based paint hazards

The City participates in the Alameda County Service Area for Lead Abatement (CSALA), which funds the Alameda County Lead Poisoning Prevention Program (LPPP). Through the LPPP, renters and homeowners receive information about lead hazards in their homes.

The City of Alameda will use CDBG funds to undertake lead-based paint hazard mitigation when required by the housing rehabilitation regulations. Housing renovations funded with HOME funds will also be required to follow the same regulatory requirements. This can include inspection, risk assessment, specification writing, abatement, clean up, disposal work and clearance testing. This assistance will be in accordance with 24 CFR 35, et al. (9/15/99). In implementing rehabilitation programs, the City notifies tenants of lead-based paint hazards; refers owners to an environmental testing firm for risk assessments; initiates lead hazard controls and/or abatement protocols in conformance with the HUD Guidelines; and obtains final clearance testing.

When conducting Section 8 Housing Choice Voucher program inspections, the Housing Authority inspectors are trained to look for chipped or peeling paint that may indicate the presence of old lead paint and if so, lead-safe remediation of the hazard and clearance testing are required and performed by outside contractors.

Actions planned to reduce the number of poverty-level families

According to the 2022 American Community Survey, 6.9 percent of the Alameda population lives at or below the poverty line. For a family of four in 2024, the federal government raised the poverty line to \$31,200.

The City's anti-poverty strategy focusing on housing stability and food security will be carried out during the Action Plan period through a combination of CDBG-funded and non-CDBG funded public initiatives and non-profit services to low-income residents. A range of public services are intended to move families and individuals along a continuum from "in crisis" or "vulnerable" to "stable" or "thriving" members of the community. This keeps within the recommendations of the City's SSHRB. Public services funding will include safety net services and other services helping individuals in poverty move along this

continuum. Alameda will fund the following services in FY 2025:

- Emergency food and shelter
- Direct Legal Services
- Legal Assistance and Education for Seniors
- Employment training and placement
- Housing Counseling Services
- Mental health services
- 211 Alameda County Communication System

Actions planned to develop institutional structure

The City is fortunate to have a strong tradition of community collaboration, which strengthens the service delivery capacity within the City and ensures that linkages between residents, public agencies, and service providers are both comprehensive and coordinated. The following are a few examples of public and private partnerships working to help the most vulnerable neighbors in the community and promotion/preservation of affordable housing.

Rent Program- The Alameda City Council adopted the Rent Review, Rent Stabilization and Limitations on Evictions Ordinance 3148 on March 1, 2016. The ordinance applies to approximately 15,000 residential rental units. The policy protects tenants from certain evictions and requires a relocation assistance payment when a tenancy is terminated due to circumstances that are not the fault of the tenant.

City of Alameda CARES Team (Source: www.alamedaca.gov/cares)- The City of Alameda and its community partners are committed to addressing homelessness in our island city. The City coordinates the CARES team whose members provide outreach and programs to support homeless individuals and families in Alameda. Under the oversight of the CARES Team are programs that provide outreach and services to individuals experiencing homelessness. These are a product of work by CARES Team members, including City departments, non-profit agencies, and community and faith-based organizations in Alameda. These programs include:

- Information and Referrals - Eden I&R provides county-wide information and referral for people experiencing housing instability and homelessness through Alameda County's 2-1-1 system. Housing Resource Centers distributed throughout the county have regular telephone and drop in hours where people experiencing homelessness can obtain housing problem solving and assessment services. As well, domestic violence service providers offer 24-hour hotline support for homeless households that are fleeing domestic violence.
- Mobile Outreach - Non-profit organizations Operation Dignity and Building Futures provide basic

necessities to those experiencing homelessness while working on stabilizing their situation and helping them to find housing.

- Dine and Connect - Held on every Mondays of each month, dinners lead by Alameda's faith-based community provide more than just a warm meal to those experiencing homelessness. Alongside dinner, this program connects individuals to services and resources and fosters community with an opportunity for individuals to meet, talk, and connect.
- Intensive Case Management -The City supports case management services in addition to that provided through the countywide Continuum of Care. Building Futures provides a comprehensive, individualized array of services, including securing identification documents, obtaining pension or social security income, and physical and mental health needs. This helps to prepare unhoused individuals to obtain housing.

Actions planned to enhance coordination between public and private housing and social service agencies

In preparing its FY 2026 Action Plan, the City consulted with community-based service providers, residents, and City departments and Boards and Commissions, the Social Services and Human relations board, to obtain feedback regarding priority needs and objectives and developed projects and activities to further these objectives.

There is a strong communication network among Alameda County jurisdictions, Alameda service providers, community groups, and citizens and this provides a broad knowledge base of housing and social service needs within Alameda. For example, data gathered from community groups and citizens, such as the Alameda Services Collaborative and the Alameda Collaborative for Children, Youth and Their Families, provide comprehensive information about housing, homeless, and social service needs within Alameda. Organizations serving the homeless, including Alameda County and local homeless service providers, advise on the needs of the homeless.

Discussion

As a recipient of HUD funds, the City of Alameda certifies it will affirmatively further fair housing choice by conducting an analysis of impediments to fair housing choice, take appropriate actions to overcome the effects of any impediments identified, and maintain records reflecting the analysis and actions taken in this regard. The County of Alameda, as lead agency, and multiple participating jurisdictions, the cities of Alameda, Albany, Berkeley, Dublin, Emeryville, Fremont, Hayward, Livermore, Newark, Oakland, Piedmont, Pleasanton, San Leandro, and Union City; the housing authorities for the cities of Alameda, Berkeley, Livermore, and Oakland; and the Housing Authority of the County of Alameda, have formed a regional collaborative for the purpose of completing an Analysis of Impediments to Fair Housing Choice (Regional Analysis of Impediments) while meeting their goals and obligations under the fair housing

rules to affirmatively further fair housing.

Findings from the 2025 Analysis of Impediments to Fair Housing include:

- Lack of local private fair housing outreach and enforcement.
- Lack of resources for fair housing agencies and organizations; lack of local public (local, state, federal) fair housing enforcement;
- Lack of resources for fair housing agencies and organizations;
- Access to publicly supported housing; lack of affordable, integrated housing for individuals who need supportive services;
- Displacement of residents due to economic pressures; source of income; lack of local private fair housing outreach and enforcement; lack of local fair housing enforcement; lack of local public (local, state, federal) fair housing enforcement;
- Displacement of residents due to economic pressures;
- Lack of affordable housing;

- Source of income; community opposition; lack of affordable housing for individuals who need supportive services;
- Source of income; community opposition; lack of affordable housing for individuals who need supportive services; limited supply of affordable housing in areas with access to opportunity;
- Lack of assistance for housing accessibility modifications; location of accessible housing; limited supply of affordable housing in areas with access to opportunity;

- Lack of affordable housing for individuals who need supportive services; location and type of affordable housing; lack of assistance for housing accessibility modifications; location of accessible housing; and,
- The availability of affordable units in a range of sizes.

Each jurisdiction set goals to address during the fiscal years 2025-29. Some initiatives from the 2025 Analysis of Impediments to Fair Housing that will be implemented include:

- Allocate CDBG funds annually over the next five-year AI period to fund a fair housing service provider with the expectation that the provider will market its services through some combination of the distribution of flyers, pamphlets, website postings, and other marketing activities as approved by the City of Alameda.
- Develop a registry of rental property owners and raise awareness of the City's Rent Program among new and existing rental property owners.
- Incorporate these goals into the 2025-2029 Consolidated Plan.
- Continue to prepare a Consolidated Annual Performance and Evaluation Report (CAPER) that evaluates the progress towards these Regional AI goals.
- Continue to offer the Residential Rehabilitation program and allocate CDBG funds as they are available.

- Facilitate the development of vacant land and the redevelopment of existing structures to provide more affordable housing serving specialized populations.
- Continue to implement the City's Inclusionary Housing Requirements.
- Continue to fund economic development, including on-the-job training programs, with CDBG funds as funds are available.
- Continue to fund mobile outreach, case management services and the Midway Shelter.
- Continue to provide materials in multiple languages.
- Continue to fund economic development activities, including on-the-job training throughout the City of Alameda.

Program Specific Requirements

AP-90 Program Specific Requirements - 91.420, 91.220(I)(1,2,4)

Introduction

This Action Plan covers the period from July 1, 2026, through June 30, 2027 (FY 2026). The City of Alameda expects to receive an allocation of \$1,080,816 in FY 2026-27 CDBG entitlement funds for the City of Alameda. Other CDBG funds noted in the Plan for FY 2026 include a estimated \$40,000 in program income from loan repayments.

Community Development Block Grant Program (CDBG) Reference 24 CFR 91.220(I)(1)

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	60,000
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan.	0
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan	0
5. The amount of income from float-funded activities	0
Total Program Income:	60,000

Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	70.00%

Discussion

The City of Alameda will fund projects in fiscal year 2026 that address the needs outlined in the Consolidated Plan. At least 70 percent or more of the funds allocated in fiscal year 2026 will help very-low, low- and moderate-income households directly or indirectly, through housing and social services programs.