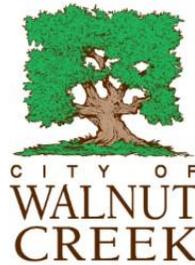


# 2025-2030 DRAFT CONSOLIDATED PLAN

Contra Costa County  
Consortium



June 9, 2025

# 2025-2030 Contra Costa Consortium Consolidated Plan Prepared by

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# 2025-2030 DRAFT CONSOLIDATED PLAN



June 9, 2025

# CONTRA COSTA COUNTY

## EXECUTIVE SUMMARY

### ES-05 Executive Summary – 24 CFR 91.200(c), 91.220(b)

#### 1. Introduction

Established in 1850 as one of the original 27 counties of California at the time of statehood, Contra Costa is one of nine counties in the San Francisco Bay Area of California. Originally home to the Bay Miwok, Yokut and Ohlone people until the early 1800s, it now is the 9<sup>th</sup> most populous county in the state and home to over 1,165,927 residents, a growth rate of 9% over the past decade. Of these, an estimated 1% are Native American, 19% are Asian, 9% are African American, 27% are Hispanic, 1% are Native Hawaiian/Pacific Islander, 39% are White (nonHispanic), and the balance are two or more races. In this diverse county, 39% speak a language other than English at home, primarily Spanish followed by various Asian languages. A little over 28% of the population is foreign born.

The Contra Costa County seat is Martinez. The County is large and covers 804 square miles and extends from the northeastern shore of San Francisco Bay easterly to San Joaquin County. The County is bordered on the south and west by Alameda County and on the north by Suisun and San Pablo Bays. The western and northern communities are highly industrialized, while the inland areas contain a variety of urban, suburban/residential, commercial, light industrial and agricultural uses. Residents are attracted to Contra Costa County due to the availability of rapid transit; close proximity to major employment centers in Oakland, San Francisco and the Silicon Valley; as well as employment growth within the County along the Interstate 680 corridor and Tri-Valley area in South County.

The cities of Antioch, Concord, Pittsburg and Walnut Creek, along with the County of Contra Costa have formed the Contra Costa HOME Consortium to cooperatively plan for the housing and community development needs of the County. The County administers HOME funds on behalf of all the Consortia cities and the Urban County. In total there are 45 cities, towns and communities in Contra Costa County, of which four are Consortium cities and 41 are included in the Urban County. A complete listing as well as general location of each of the cities and a map can be found below.

The Consolidated Plan fulfills the requirement that recipients of certain funds administered by the federal Department of Housing and Urban Development (HUD) create a plan describing how these funds will be expended over a five-year period. These funds are Community Development Block

Grant (CDBG), Home Investment Partnerships Program (HOME), Emergency Solutions Grant (ESG), and Housing for Persons With AIDS (HOPWA). This Consolidated Plan is for the period of July 1, 2025, to June 30, 2030.

The County administers Urban County CDBG funds, Consortium HOME funds, County ESG funds, and a share of the Alameda/Contra Costa allocation of HOPWA funds as a project sponsor to the City of Oakland, as the HOPWA Grantee. The cities of Antioch, Concord, Pittsburg, and Walnut Creek receive and administer their own allocation of CDBG funds. This Consolidated Plan was created by the Consortium to assess the needs of all Consortium member communities and to guide the use of funds within each individual member community.

| Cities and Towns in Contra Costa County, Consortium Cities Highlighted |           |           |                |                     |            |                  |
|--|-----------|-----------|----------------|---------------------|------------|------------------|
| <b>Antioch</b>   | Brentwood | Clayton   | <b>Concord</b> | Danville            | El Cerrito | Hercules         |
| Lafayette  | Martinez  | Moraga    | Oakley         | Orinda              | Pinole     | <b>Pittsburg</b> |
| Pleasant Hill  | Richmond  | San Pablo | San Ramon      | <b>Walnut Creek</b> |            |                  |

| Geographic Location of Cities, Towns, and Communities |                     |                  |               |           |
|---|---------------------|------------------|---------------|-----------|
| West  | Central             | East             | Far East      | South     |
| Bayview   | Alamo               | <b>Antioch</b>   | Bethel Island | Canyon    |
| Crockett  | Blackhawk           | Bay Point        | Byron         | San Ramon |
| East Richmond Heights                                 | Contra Costa Centre | Brentwood        | Discovery Bay | Tassajara |
| El Cerrito  | Clayton             | Oakley           | Knightsen     |           |
| El Sobrante   | Clyde               | <b>Pittsburg</b> |               |           |
| Hercules  | <b>Concord</b>      |                  |               |           |
| Kensington  | Danville            |                  |               |           |
| Montalvin Manor                                       | Diablo              |                  |               |           |
| North Richmond  | Lafayette           |                  |               |           |
| Pinole  | Martinez            |                  |               |           |
| Richmond  | Moraga              |                  |               |           |
| Rodeo   | Orinda              |                  |               |           |
| Rollingwood   | Pacheco             |                  |               |           |
| San Pablo   | Pleasant Hill       |                  |               |           |
| Tara Hills  | Port Costa          |                  |               |           |
|   | Saranap             |                  |               |           |
|   | Vine Hill           |                  |               |           |
|   | <b>Walnut Creek</b> |                  |               |           |

Contra Costa is about 50 miles wide and has five distinct areas – West, Central, East, Far East and South. Some areas are densely populated and some quite rural. Income levels and racial demographic vary substantially between communities.

Contra Costa is diverse in race, language, abilities, ages, income, employment and more. Planning for the needs of lower income residents and communities over such a broad space with great diversity requires tight coordination between Consortium member and with wonderful community partners.

Figure 1 Map of Contra Costa County Communities

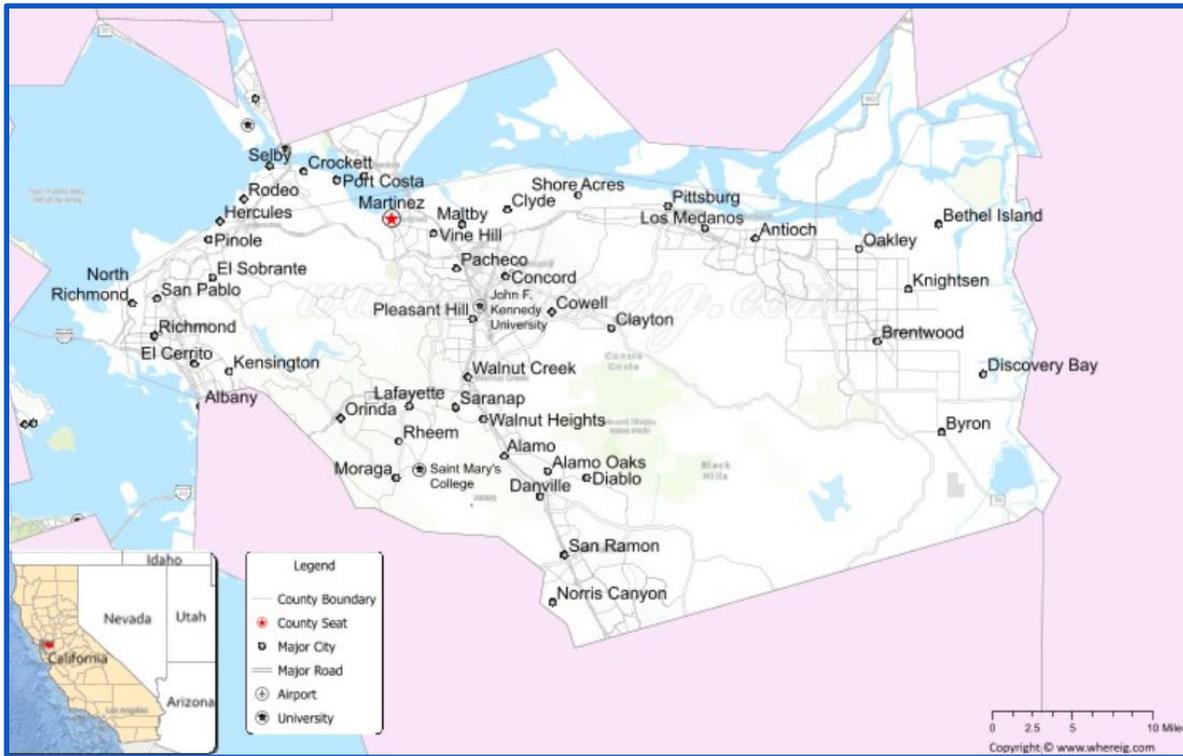
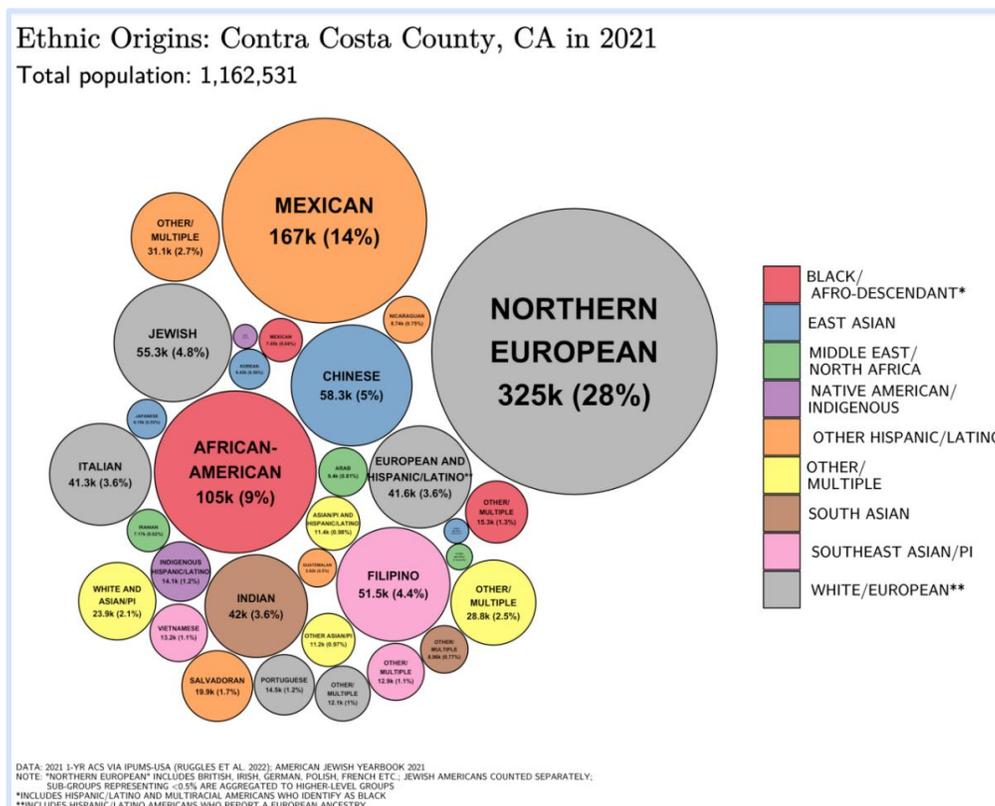
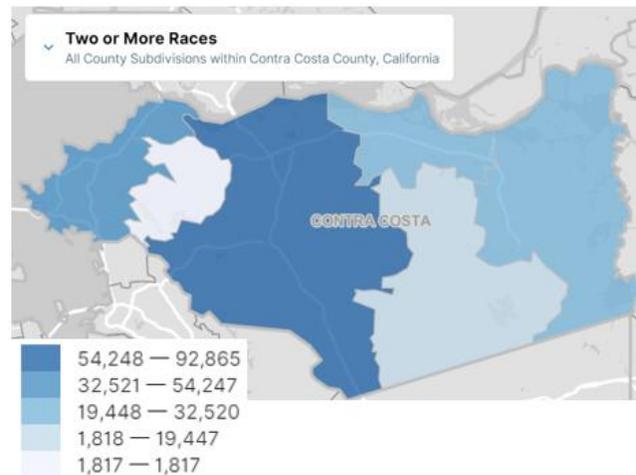
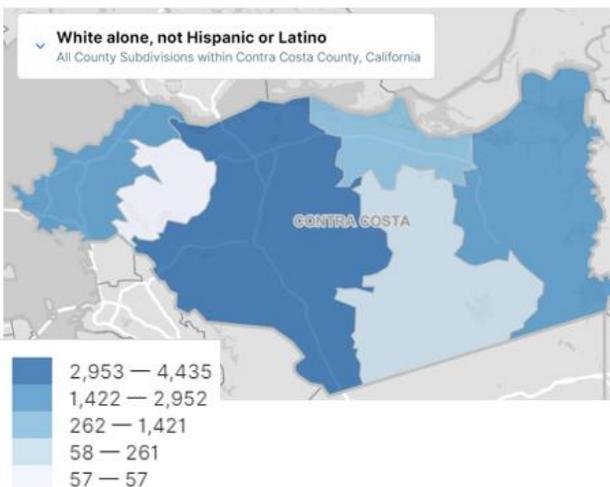
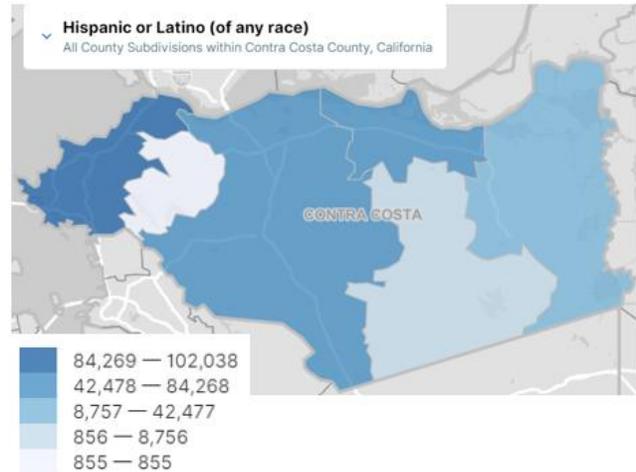
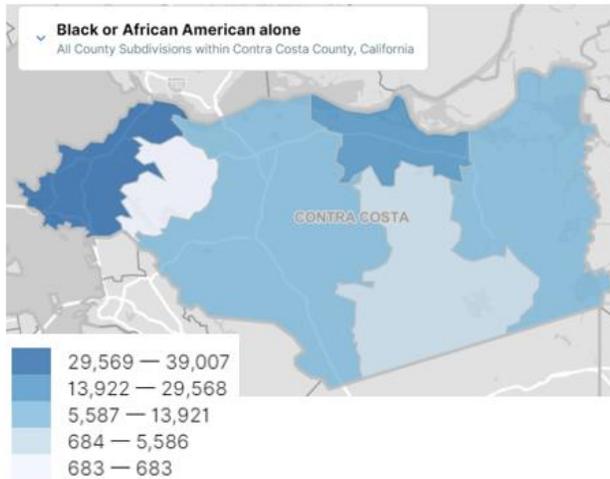
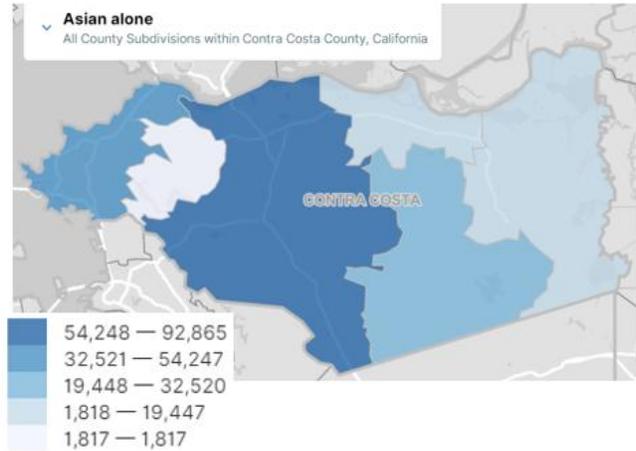
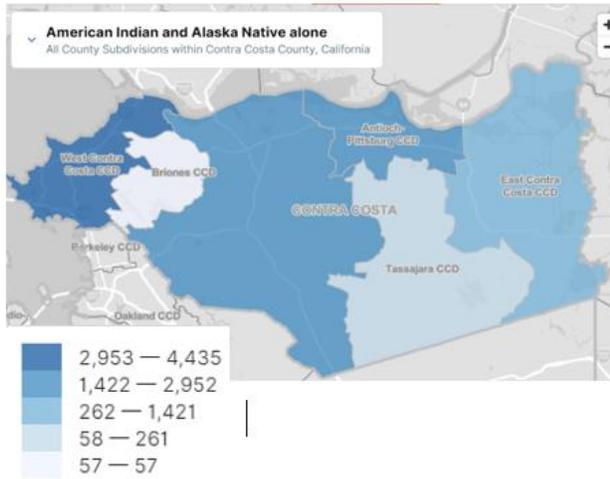


Figure 2 Ethnic Origins Contra Costa County



## Race and Ethnicity in Contra Costa County



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## 2. Summary of the objectives and outcomes identified in the Plan Needs Assessment Overview

*Below is a brief summary of the overall objectives identified within the Consolidated Plan. For a more detailed discussion of the priority needs, objectives and strategies, see the Strategic Plan section.*

The Contra Costa Consortium has developed broad Goal categories that within which all objectives and outcomes are planned and attained to meet identified High and Medium Priorities identified by Consortium members.

For **Affordable Housing**, the Goals are:

**AH-1: New Construction of Affordable Rental Housing.** Promote the production of new affordable rental units by investing in the acquisition, construction, and/or conversion of non-residential structures for the benefit of income-eligible households.

**AH-2: Increase Homeownership Opportunities.** Increase homeownership opportunities via acquisition, construction, rehabilitation and/or direct financial assistance for low- to moderate-income homebuyers of affordable housing units.

**AH-3: Preservation of Existing Affordable Housing Stock.** Maintain and preserve the existing housing stock with the goal of preventing the displacement of low-income households and stabilizing communities through:

- Conversion of private market-rate rental housing to long-term deed-restricted affordable housing.
- Preservation of existing affordable rental housing.
- Emergency repairs/rehabilitation assistance for low-income (owner-occupied) homeowners.

**AH-4: Permanent Supportive Housing and Special Needs Housing.** Increase the supply of appropriate and supportive housing supporting the acquisition and new construction of housing through:

- Homeless - Permanent Supportive Housing Units (voluntary support services and housing assistance included) for persons with special needs,
- Units for people with Special Needs (including Elderly/Frail Elderly, Persons with Physical, Mental, or Behavioral Disabilities, Persons with HIV/AIDS, etc.)

For **Homeless Services**, the goals are:

**H-1: Housing and Supportive Services for Homeless.** Support homelessness services by encouraging homelessness outreach efforts, emergency shelter, transitional housing, and permanent housing with supportive services to help homeless persons, including transitional age youth, achieve housing stability.

**H-2: Rapid Rehousing & Homelessness Prevention.** Support rapid rehousing and/or prevention services including emergency rental assistance, security deposit/financial

assistance, case management, housing search assistance, for those who are homeless or at-risk of homelessness.

For **Public Services**, the goals are:

**CD-1: General “Safety Net” Public Services.** Ensure that opportunities and services are provided to improve the quality of life and independence for low-income persons (below 80 percent of Area Median Income), and ensure access to programs that promote “safety net” services to individuals and families such as meal/food services, emergency care for children, transportation, health care, counseling, tenant legal or mediation services.

**CD-2: Special Needs Populations.** Ensure that opportunities and services are provided to improve the quality of life and independence for persons with special needs, such as elderly/frail elderly, persons with disabilities, battered spouses, abused children, persons with HIV/AIDS, illiterate adults, and migrant farmworkers.

**CD-3: Youth.** Increase opportunities for children/youth to be healthy, succeed in school, and prepare for productive adulthood, with a priority/emphasis in areas/neighborhoods that are identified as low/moderate-income per Census Tract information.

**CD-4: Fair Housing.** Promote fair housing activities and affirmatively further fair housing.

For **Economic Development, Infrastructure/Public Facilities**, the goals are:

**CD-5: Economic Development.** Expand economic opportunities for extremely low-, very low- and low-income residents, and increase the viability of neighborhood commercial areas by providing job training/job placement services and technical assistance to microenterprises and small businesses.

- Support job training, retraining, and employment search for low-income persons.
- Provide technical assistance and/or capital (loan or grant) to small businesses/micro-enterprises to develop and/or expand capacity and produce jobs for low-income persons.

**CD-6: Infrastructure/Public Facilities.** Maintain quality public facilities and adequate infrastructure and ensure access for the mobility-impaired by addressing physical access barriers to public facilities. Priority to be given to:

- To construct or improve public facilities and infrastructure including, but not limited to, providing and improving access to facilities for persons with disabilities. This may include directly improving or constructing facilities or infrastructure in low-income areas or providing assistance to non-profit agencies that serve low-income populations.
- To make improvements to the public right-of-way to enhance public safety and accessibility, and to improve public health, and to promote the provision of a “complete streets program.” Improvements will be targeted to areas where the current level of improvements is less than the current standard.

For **CDBG Program Administration**, the goal is:

**CD-7: Administration.** Support development of viable urban communities through extending and strengthening partnerships among all levels of government and the private sector and administer federal grant programs in a fiscally prudent manner. Strategies include:

- To continue the collaborative administration with the other Consortia jurisdictions for the County's housing and community development programs undertaken under this Strategic Plan. This effort will include common policies and procedures for requests for the use of funds, subrecipient reporting, record-keeping, and monitoring.
- To support the work of the Contra Costa Homeless Continuum of Care and its advisory board, the Contra Costa Council on Homelessness, and to incorporate adopted strategies for reducing and ending homelessness into Consortium goals and priorities.
- To support the efforts of the housing authorities of Contra Costa County and the City of Pittsburg.
- Members will also cooperatively further the efforts of the Continuum of Care (CoC).

---

### 3. Evaluation of past performance

The Contra Costa HOME Consortium has made significant progress in meeting the goals and objectives contained in its 2020-25 Five-Year Consolidated Plan. Through the first four years of the 2020-2025 Consolidated Plan (through June 30, 2024), the following goals have been met:

- CD-1 General Public Services projects have provided a wide range of social services and housing to over **48,000** Urban County residents and households.
- CD-2 Non-Homeless Special Needs projects have provided services to over **57,000** Urban County residents and households.
- CD-3 Youth projects have provided services to approximately **9,000** Urban County youth.
- CD-4 Fair Housing services have been provided to **418** Urban County residents.
- CD-5 Economic Development programs have offered training and placement services and/or microenterprise assistance to over **4,600** low-income persons or businesses in the County.
- CD-6 Infrastructure/Public Facilities project have been completed assisting approximately **35,000** Urban County residents.
- H-1 Housing and Supportive Services for Homeless programs have provided services to over **37,000** Urban County homeless individuals.
- H-2 Prevention Services for Homeless have provided prevention services to approximately **53** Urban County residents.
- AH-1 New Construction Rental Housing **42** units have been completed.
- AH-2 New Construction Homeownership **0** units have been completed.
- AH-3 Maintain and Preserve Affordable Housing **579** rental units have been rehabilitated and **27** owner-occupied units have been completed.
- AH-4 New Supportive Special Needs Housing **74** rental units have been constructed .

The County has continued to focus on outcome-based performance measurements as a means to ensure that needed services are delivered and that the results can be easily quantified. The County is currently completing its last year of the 2020-2025 Consolidated Plan period and has exceeded or is on pace to meet most Consolidated Plan goals and objectives.

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#### 4. Summary of citizen participation process and consultation process

The entire Consortium worked closely together to conduct comprehensive outreach to obtain a broad perspective of housing and community development needs in the County. Consulted were residents and organizations involved in affordable housing, fair housing, homeless programs and other community development activities. The process ensured outreach and opportunities for the involvement of affected persons of many types of programs, lower income persons and families and persons living in lower income areas, minorities and non-English speaking persons, and persons with disabilities.

The Consortium also sought input from other public and private agencies that provide emergency housing for those who are homeless, assisted housing for special needs populations, transitional housing, health services, mental health services, social services, infrastructure needs, as well as those agencies who provide fair housing and tenant/landlord services and ensure compliance with Civil Rights laws and regulations.

This extensive process involved two countywide needs surveys of residents, five separate focus groups of agency leaders and program heads centered around specific populations, public meetings across the county and numerous consultations. See PR-10 Consultation section below for a more detailed summary of the Citizen Participation process.

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#### 5. Summary of public comments

There were numerous comments received from the Community Needs survey that was distributed at the public meetings and available in the County's website. Many of the comments were taken into consideration during the development of the Strategic Plan section, and ultimately incorporated through the actual establishment of the Strategic Plan Goals in section SP-45 of the Strategic Plan of this Consolidated Plan. All comments collected from the Community Needs survey were compiled and are found in Appendix A.

There were no comments received during the public review/public comment period of the Consolidated Plan.

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

There were comments collected from the Community Needs survey that were not accepted, as they were not within the purview of the Consolidated Plan. Most comments were accepted from

the Community Needs survey and were incorporated through the development of the Strategic Plan Goals found in section SP-45 of the Strategic Plan section of this Consolidated Plan. Although some comments were not accepted, all comments are found in Appendix A.

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## 7. Summary

No public comments were received.

# THE PROCESS

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

### Describe agency/entity responsible for preparing the consolidated plan and those responsible for administration of each grant program and funding source

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

| Table 3 – Responsible Agencies |                     |  |
|--------------------------------|---------------------|--|
| Agency Role                    | Name                | Department/Agency                        |
| CDBG Administrator             | Contra Costa County | Department of Conservation & Development |
| HOME Administrator             | Contra Costa County | Department of Conservation & Development |
| ESG Administrator              | Contra Costa County | Department of Conservation & Development |

### Narrative

The Contra Costa HOME Consortium consists of the Contra Costa Urban County and four CDBG entitlement jurisdictions: Antioch, Concord, Pittsburg, and Walnut Creek.

The CDBG Urban County consists of the unincorporated County and the 15 smaller cities and towns.

The ESG area is the same as the CDBG Urban County area.

The County is also a project sponsor to the City of Oakland (in Alameda County) as Grantee for the Housing Opportunities for Persons with AIDS (HOPWA) program. The HOPWA area is the entire County (both unincorporated and incorporated areas).

### Consolidated Plan Public Contact Information

|   |   |
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## **PR-10 Consultation - 91.100, 91.110, 91.200(b), 91.300(b), 91.215(I) and 91.315(I)**

### **Introduction**

The entire Consortium worked together to conduct comprehensive outreach to obtain a broad perspective of housing and community development needs in the County. Outreach consists of both Consultation (covered in here in PR-10) and Citizen Participation (covered in PR-15).

Consultation involves individual meetings, telephone conversations, as well as focus groups with County, State and local government agencies serving various lower income populations, as well as with the many nonprofit agencies that provide much-needed services to these populations. Consultation also involves coordinating with various regional and local plans with which this Consolidated Plan document may intersect or implement.

Citizen Participation involves extensive outreach to gather the opinions and thoughts of Contra Costa residents at interactive public meetings, focus groups, through surveys in various languages to assess people's perception of needs in their communities, and from public comments at various city and county meetings.

In this Consultation section, the Consortium reports on extensive efforts to reach out to wide variety of government and non-government organizations involved in provision of affordable housing, accessible housing for special needs populations, fair housing and tenant/landlord services and advocacy, homeless programs, mental health services, social services, veterans services, domestic violence, HIV-AIDs, and other areas of service to populations that may be lower income.

The process ensured outreach and opportunities for the involvement of agencies serving affected persons of many types of programs, lower income persons and families and persons living in lower income areas, minorities and non-English speaking persons, and persons with disabilities.

All Consultation efforts are included in the table in this section.

**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(I)).**

**Public Housing Authority** - Consortium members and the Public Housing Authorities of Contra Costa and Pittsburg meet monthly and worked closely in the co-development of the 2020-25 Analysis of Impediments and update to that document currently underway as well as the Consolidated Plan.

County HOME and CDBG staff have frequent conversations with the County Housing Authority staff and work to coordinate the allocation of project-based Section 8 vouchers to HOME and

CDBG-funded developments. This increases the number of households with extremely-low incomes who can be served.

**Housing Providers** – The County Department of Conservation and Development (DCD) and the Consortium members work very closely with and maintain a contact list of public and private affordable housing providers that serve the entire County. DCD hosted a broadly promoted Housing Focus Group which brought together most of the major nonprofit developers in the region to assess their ideas for what is needed to create more affordable housing to better serve low-income and special needs populations.

DCD coordinates the allocation of Emergency Solutions Grant funds with the County's Homeless Program office and the Continuum of Care (CoC) Board. CDBG funds are frequently used to assist in the development of housing for persons with special needs including those living with physical and mental health issues. DCD staff consults the appropriate staff in the Health Services Department (HSD) to confirm the developments will have access to adequate funding for operations. DCD (and Consortium members as funds allow) also issue an annual application for affordable housing development utilizing HOME funds, ESG, Measure X and other local sources.

**Private and Governmental Health & Mental Health Agencies** – The Contra Costa Homeless Continuum of Care (CoC) is coordinated by the County Public Health Department, Health, Housing and Homeless Services (H3) division. Outreach and participation on the Council on Homelessness, the CoC governing body, includes the major health and mental health agencies in the County and services are coordinated by H3. Some of these agencies participated in the Homeless Housing and Services Focus Group and all were invited.

**Service Agencies** – An invitation to participate in various focus groups centered around serving the needs of populations such as seniors and disabled, youth, families, homeless, victims of family violence and so on were sent to all service providers in the County on the 600+ list of interested parties.

**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**

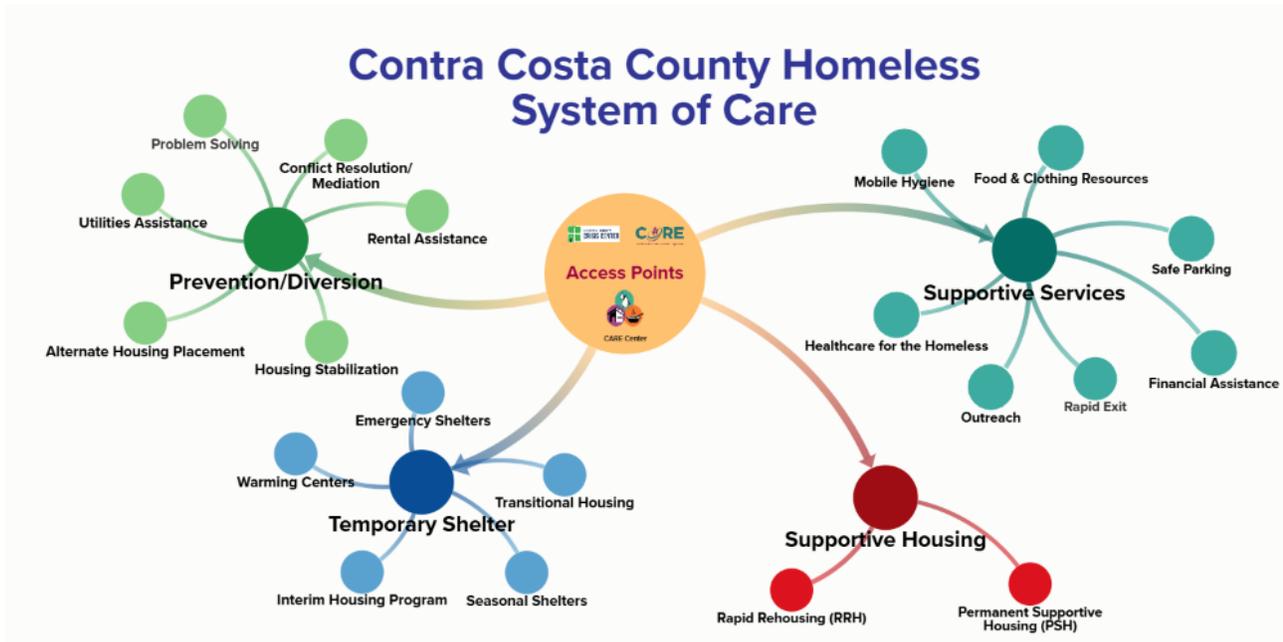
**Continuum of Care** - DCD and Consortium staff work very closely with the CoC Council on Homelessness (COH), sitting on Board, attending monthly meetings, serving on subcommittee such as the Review and Ranking of all CoC applications, and working collaboratively with CoC County staff to coordinate efforts to address homelessness throughout the County. DCD staff also works closing with the nonprofit Homeless Continuum providers and smaller homeless providers, as well as homeless advocacy groups, the interfaith community addressing homeless challenges, business associations and other relevant community groups, to implement key strategies identified in CoC planning efforts.

As mentioned, the County's Health Services Department serves as the Administrative Entity and Collaborative Applicant for the Contra Costa CoC. Contra Costa Health Services: Health, Housing and Homeless Services Division (H3) coordinates and maintains the homeless crisis response system. The Board of Supervisors created the COH, staffed by H3, as an advisory body for the purpose of educating and advising the Board on issues and policies pertaining to homelessness and as the governing body for the CoC.

The Council and H3 also rely on data and information from local partners and stakeholders with knowledge specific to vulnerable populations such as persons who are chronically homeless, families with children, veterans, and unaccompanied youth (i.e., County Office of Education, Employment & Human Services Division, and multiple health care and public safety agencies), as well as best practices from HUD and other nationally-recognized experts on homelessness and vulnerable populations (i.e., U.S. Departments of Veterans Affairs and Health & Human Services, County Health and Behavioral Health Services and partners) to inform decision-making, craft policy recommendations, and develop programs that target the needs of the CoCs most vulnerable residents.

COH Board membership includes representatives from these and other important partners across the geography of the CoC, which allows the CoC to leverage their expertise and coordinate with members, agencies and affiliates who serve and engage with vulnerable consumers. Similarly, the CoC has recently partnered with multiple criminal justice system providers and reentry resources, as well as with County hospitals, Employment & Human Services, and other state entities to reduce the risks of homelessness for vulnerable populations, such as the elderly, low and very low income families, recent and imminent discharges of patients and incarcerated persons, and child welfare and justice involved youth and families.

The CoC maintains written Standards and Policies & Procedures for homeless services and housing projects, CoC providers, and the CoC HMIS database, to ensure coordinated, stream-lined, effective, and equitable approaches to homeless services and housing for all consumers. The policies also serve to require targeted, client centered, trauma informed care using a housing first and client choice strategy to serve and prioritize the most vulnerable residents, including persons who are chronically homeless, families, veterans and unaccompanied minors. The Council regularly works with local and CoC homeless services providers to prioritize these groups and determine strategies to serve them. HMIS management includes bimonthly HMIS meetings with all providers which allows for system-wide coordination to reduce risks of homelessness, length of time homeless, and recidivism to homelessness, and increase the effectiveness of services by synchronizing case management and treatment.



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

**CoC, ESG and HMIS** - The County works closely with the Contra Costa CoC in the allocation of ESG funds, in developing performance standards, evaluating outcomes, and in the administration of HMIS. County staff consult with CoC and the Council on Homelessness Executive Board, which provides advice and input on the operations of homeless services, program operation and program development efforts in Contra Costa County. Members of the CoC Board sit on the Review and Ranking committee to determine allocation of funding for ESG projects.

H3 administers the CoC Homeless Management Information System (HMIS), a federally mandated protected database that stores consumer, project, and system level data. This data is reviewed by H3 and the Council on Homelessness throughout the year to determine how to allocate funds, including ESG and CoC funds, develop standards for performance and compliance, evaluate project and system level outcomes, and recommend policy and legislative action.

The Council has two subcommittees (CoC-ESG Provider Committee and the System Performance Committee) dedicated to those purposes. Those committees meet multiple times throughout the year, including in preparation for large funding allocations, such as CoC and ESG funding competitions. The System Performance Committee typically meets more often to review project and system level data, make recommendations for metrics, monitoring, and evaluation, and contribute data and messaging for use in the Council and CoC larger consumer and community engagement strategies and policy recommendations to the Board of Supervisors. The Council also uses data, information, and recommendations generated from these meetings to develop annual

priorities for the CoC, which helps to guide the Council's annual decision making and oversight of project and system performance and HMIS administration.

The CoC annually reviews and approves the CoC and ESG Written Standards and CoC and ESG Notice of Funding Availability (NOFA) Processes. The Written Standards document ensures standardization, transparency, and compliance with the operations and program performance of all CoC and ESG programs. The document also aligns with the CoC's coordinated entry policies and procedures, which guides the operation of the coordinated outreach, access, assessment, prioritization, and referral processes for CoC housing and service providers. The community and Council on Homelessness annually reviews all process documents to ensure that each funding opportunity, including ESG and CoC, follow consistent processes and use the same data (from HMIS) and metrics to measure program compliance and performance. The Council on Homelessness staffs the program review panels convened for CoC and ESG funding competitions and evaluates programs using the Council-approved metrics before approving the final project selections to be submitted for the funding competitions.

The County's HMIS policies and procedures for administration and program participation are reviewed annually by the Council's HMIS Policy Committee. This committee meets publicly every other month with representatives from each HMIS-participating service provider. This Committee serves to update the Policies & Procedures, share resources, provide technical assistance and training, and ensure standardization in data collection, reporting, and evaluation in HMIS.

**Describe Agencies, groups, organizations and others who participated in the process and describe the jurisdictions consultations with housing, social service agencies and other entities**

| <b>Agencies, Groups Organizations That Participated</b> |  |   |
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| <b>1</b>  | <b>Agency/Group/Organization</b>   | <b>Afrocentric Cultural Development Corporation</b>   |
|   | Agency/Group/Organization Type   | Services-Children; Services-Homeless; Services-Education  |
|   | What section of the Plan was addressed by Consultation?  | Homeless Needs-Chronically Homeless;  |
|   | How was the Agency/Group/ Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | Agency provides services to persons who are homeless and formerly incarcerated, with a focus on promoting health and wellness, supporting black-owned businesses and nonprofits, mentoring youth, and promoting STEM education, primarily in West county. <a href="https://www.afrocentricculturaldevelopment.org">https://www.afrocentricculturaldevelopment.org</a> |
| <b>2</b>  | <b>Agency/Group/Organization</b>   | <b>Bay Area Crisis Nursery</b>  |
|   | Agency/Group/Organization Type   | Services-Children   |
|   | What section of the Plan was addressed by Consultation?  | Homeless Needs-Families with children; Non-Homeless Special Needs   |
|   | How was the Agency/Group/ Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | Agency provides supportive services to families including emergency childcare, crisis residential overnight services, respite daytime or overnight services, family resource navigation, and food and diaper bank to help prevent child abuse and neglect. <a href="#">Our Programs - Bay Area Crisis Nursery</a>   |

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| 3 | <b>Agency/Group/Organization</b>   | <b>Bay Area Legal Aid</b>   |
|   | Agency/Group/Organization Type   | Services-Housing; Services-Fair Housing   |
|   | What section of the Plan was addressed by Consultation?  | Housing Needs Assessment; Public Housing Needs; Homeless Needs-Families with children; Homeless Strategy  |
|   | How was the Agency/Group/ Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | Agency provides low-income clients with free civil legal assistance, including legal advice and counsel, referrals, and representation to help protect housing, health, and livelihoods..<br>-Consultation with Adam Poe on Fair Housing cases and types, issues faced by low income renters, eviction prevention as homeless prevention, especially for families with children.<br><a href="#">WHAT WE DO   Bay Area Legal Aid</a> |
| 4 | <b>Agency/Group/Organization</b>   | <b>Bay Point Community All N One</b>  |
|   | Agency/Group/Organization Type   | Services-Homeless; Services-Children; Other-Services-Low Income Families  |
|   | What section of the Plan was addressed by Consultation?  | Homeless Needs-Families with children; Non-Homeless Special Needs   |
|   | How was the Agency/Group/ Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | Agency helps people who cannot meet basic needs through outreach, events, and partner services to provide food, clothing, low/no cost medical, financial, religious, mental health and youth counseling services. <a href="#">Bay Point Community All N One   Bay Point CA   USA   About</a>  |
| 5 | <b>Agency/Group/Organization</b>   | <b>Blue Devil (BD) Performing Arts</b>  |
|   | Agency/Group/Organization Type   | Services-Children   |
|   | What section of the Plan was addressed by Consultation?  | Non-Homeless Special Needs  |
|   | How was the Agency/Group/ Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | Agency provides youth of all abilities (ages 8-22) development and enrichment through music and dance performance. <a href="#">About BD Performing Arts :: Blue Devils</a>  |
| 6 | <b>Agency/Group/Organization</b>   | <b>Cancer Support Community San Francisco Bay Area</b>  |
|   | Agency/Group/Organization Type   | Services-Health   |
|   | What section of the Plan was addressed by Consultation?  | Non-Homeless Special Needs  |
|   | How was the Agency/Group/ Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | Agency provides free comprehensive support programs to persons with cancer and their families, including counseling, support groups, nutrition, exercise, emergency financial assistance, and patient education programs, as well as special programs for teens and children. <a href="#">About Us - Cancer Support Community San Francisco Bay Area</a>  |
| 7 | <b>Agency/Group/Organization</b>   | <b>CoCo San Sustainable Farm</b>  |
|   | Agency/Group/Organization Type   | Services-Homeless; Other-Services-Low Income Families   |
|   | What section of the Plan was addressed by Consultation?  | Homeless Needs-Families with Children; Other- Food Insecurity   |
|   | How was the Agency/Group/ Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | Agency provides free sustainably grown produce to soup kitchens, schools, the Food Bank, and other nonprofits that feed the hungry. <a href="#">AgLantis   Volunteer Urban Farm</a>   |
| 8 | <b>Agency/Group/Organization</b>   | <b>CoCoKids</b>   |

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|           | Agency/Group/Organization Type   | Services-Children; Services-Education; Services-Employment  |
|           | What section of the Plan was addressed by Consultation?  | Non-Homeless Special Needs; Economic Development; Anti-Poverty Strategy   |
|           | How was the Agency/Group/ Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | Agency serves the needs of children, families, early educators, businesses, and communities by helping to train and develop childcare businesses and providing free child care referrals for families. <a href="#">About CocoKids - CocoKids</a>  |
| <b>9</b>  | <b>Agency/Group/Organization</b>   | <b>Community Clinic Consortium</b>  |
|           | Agency/Group/Organization Type   | Services-Health   |
|           | What section of the Plan was addressed by Consultation?  | Other-Community Health; Other-Lower Income Families   |
|           | How was the Agency/Group/ Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | Agency promotes and improves the health and quality of life for residents by supporting the involvement of communities in developing a responsive health care system and articulating and advancing the role of community health centers. <a href="#">Community Clinic Consortium of Contra Costa and Solano Counties   Together for Better Health</a>  |
| <b>10</b> | <b>Agency/Group/Organization</b>   | <b>Community Housing Development Corporation (CHDC)</b>   |
|           | Agency/Group/Organization Type   | Housing   |
|           | What section of the Plan was addressed by Consultation?  | Housing Need Assessment; Market Analysis  |
|           | How was the Agency/Group/ Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | Agency provides affordable housing for individuals, seniors, and families throughout Contra Costa County. Services include homeownership, real estate development, property management, community building and engagement, community first lending, and driving clean assistance. <a href="#">Community Housing Development Corporation</a>   |
| <b>11</b> | <b>Agency/Group/Organization</b>   | <b>Community Violence Solutions</b>   |
|           | Agency/Group/Organization Type   | Services-Children; Services-Victims   |
|           | What section of the Plan was addressed by Consultation?  | Non-Homeless Special Needs  |
|           | How was the Agency/Group/ Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | Agency provides support services to child and adult victims of sexual assault and their families, including the Children's Interview Center which provides a variety of specialized services to children who have been sexually abused and their non-offending family members. <a href="#">Community Violence Solutions – Community Violence Solutions</a><br>➤ Focus Group on Youth to develop and prioritize needs of abused and neglected youth. |
| <b>12</b> | <b>Agency/Group/Organization</b>   | <b>Concord Child Care Center</b>  |
|           | Agency/Group/Organization Type   | Services-Children; Other-Services-Low Income Families   |
|           | What section of the Plan was addressed by Consultation?  | Non-Homeless Special Needs  |
|           | How was the Agency/Group/ Organization consulted and what are the anticipated  | Agency provides education and family support services to low-income families living or working in Concord, and serves   |

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|    | outcomes of the consultation or areas for improved coordination?   | children ages 18 months through 2 <sup>nd</sup> grade. <a href="#">Concord Child Care Center, Inc - Home</a>  |
| 13 | <b>Agency/Group/Organization</b>   | <b>Concord Historical Society</b>   |
|    | Agency/Group/Organization Type   | Other-Community   |
|    | What section of the Plan was addressed by Consultation?  | Other-Community   |
|    | How was the Agency/Group/ Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | Agency helps preserve structures, objects and materials of interest, importance and value in relation to the history of the City of Concord and its vicinity. <a href="#">Concord Historical Society   Preserving Legacy</a>  |
| 14 | <b>Agency/Group/Organization</b>   | <b>Concord Community Youth Center</b>   |
|    | Agency/Group/Organization Type   | Services-Children   |
|    | What section of the Plan was addressed by Consultation?  | Non-Homeless Special Needs  |
|    | How was the Agency/Group/ Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | Agency is a unique athletic training facility for young athletes ages 4 to 18, helping children to develop discipline, confidence and self-esteem through participation in sports and academic excellence. <a href="#">Community Youth Center   Concord, CA</a>   |
| 15 | <b>Agency/Group/Organization</b>   | <b>Contra Costa College</b>   |
|    | Agency/Group/Organization Type   | Services-Education; Services-Homeless   |
|    | What section of the Plan was addressed by Consultation?  | Homeless Needs-Unaccompanied Youth  |
|    | How was the Agency/Group/ Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | A 2-year college located in West county offering associate degrees and certificates. <a href="#">Home - Contra Costa College</a>  |
| 16 | <b>Agency/Group/Organization</b>   | <b>Contra Costa County Health, Housing and Homeless Services (H3)</b>   |
|    | Agency/Group/Organization Type   | Services-Homeless; Other government-County; Other-Homeless CoC  |
|    | What section of the Plan was addressed by Consultation?  | Homeless Needs-Chronically homeless; Homeless Needs-Families with children; Homeless Needs-Veterans- Homeless Needs-Unaccompanied youth; Homeless Strategy.   |
|    | How was the Agency/Group/ Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | County agency is division of Contra Costa Health and is lead agency for the Homeless Continuum of Care, manages the Coordinated Entry System and Homeless Management Information System database, as well as collaborates with various homeless providers. <a href="#">Contra Costa Continuum of Care   Contra Costa Health</a> |
| 17 | <b>Agency/Group/Organization</b>   | <b>Contra Costa Crisis Center/211</b>   |
|    | 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-Victims.   |
|    | What section of the Plan was addressed by Consultation?  | Homeless Strategy; Homeless Needs-Chronically homeless; Homeless Needs-Families with Children; Homeless Needs-  |

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|    |  | Veterans; Homeless Needs-Unaccompanied youth; Non-Homeless Special Needs   |
|    | How was the Agency/Group/ Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | Agency provides 24/7 hotline and information and referral to all social services in CCC including housing and homeless services; provides CORE Homeless team dispatch throughout County. <a href="#">Home - Contra Costa Crisis Center</a><br>➤ Provided data on a variety of needs and attended Focus Group on Homelessness.              |
| 18 | <b>Agency/Group/Organization</b>   | <b>Contra Costa Family Justice Alliance</b>  |
|    | Agency/Group/Organization Type   | Services-Victims of Domestic Violence; Services-Victims  |
|    | What section of the Plan was addressed by Consultation?  | Non-Homeless Special Needs   |
|    | How was the Agency/Group/ Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | Agency provides one-stop centers in West, Central and East County for victims of domestic violence, sexual assault, child abuse, elder abuse, and human trafficking where clients receive resources, counseling services, lawyer consultations, restraining order assistance, and more. <a href="#">Contra Costa Family Justice Center</a> |
| 19 | <b>Agency/Group/Organization</b>   | <b>Contra Costa Office of Education</b>  |
|    | Agency/Group/Organization Type   | Services-Children; Services-Homeless; Services-Education; Other government-County  |
|    | What section of the Plan was addressed by Consultation?  | Homeless Needs-Families with children; Homeless Needs-Unaccompanied youth  |
|    | How was the Agency/Group/ Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | County agency houses Homeless Education Liaisons for all Contra Costa schools providing services to homeless families and children who are living in unstable housing conditions as defined by the Dept of Education.  |
| 20 | <b>Agency/Group/Organization</b>   | <b>Contra Costa Office of Reentry and Justice</b>  |
|    | Agency/Group/Organization Type   | Other government-County  |
|    | What section of the Plan was addressed by Consultation?  | Homeless Needs-Chronically homeless; Homeless Strategy   |
|    | How was the Agency/Group/ Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | County agency works within Probation Dept. to coordinate a broad array of reentry, public safety and justice-related services. <a href="#">Contra Costa County Probation Dept. CA</a>  |
| 21 | <b>Agency/Group/Organization</b>   | <b>Contra Costa Senior Legal Services</b>  |
|    | Agency/Group/Organization Type   | Services-Elderly Persons; Services-Persons with Disabilities; Services-Housing   |
|    | What section of the Plan was addressed by Consultation?  | Housing Need Assessment; Non-Homeless Special Needs  |
|    | How was the Agency/Group/ Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | Agency provides free legal services to seniors age 60+ in Contra Costa in such areas as preservation of housing, prevention of abuse, and planning for incapacity. <a href="#">Contra Costa Senior Legal Services - CCSLS</a><br>➤ Focus group on seniors and disabled to identify and prioritize needs.                                   |
| 22 | <b>Agency/Group/Organization</b>   | <b>Contra Costa/East Bay Small Business Development Center</b>   |
|    | Agency/Group/Organization Type   | Services-Employment  |

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|    | What section of the Plan was addressed by Consultation?  | Economic Development  |
|    | How was the Agency/Group/ Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | The SBDS provides small businesses with tools to help make them successful, including one-to-one advising, workshops and training, access to capital. They provide regional programs and have a restaurant program, tech futures group and other services <a href="#">About Us - East Bay SBDC</a>  |
| 23 | <b>Agency/Group/Organization</b>   | <b>Court Appointed Special Advocates</b>  |
|    | Agency/Group/Organization Type   | Services-Children; Services-Victims   |
|    | What section of the Plan was addressed by Consultation?  | Homeless Needs-Unaccompanied youth; Non-Homeless Special Needs  |
|    | How was the Agency/Group/ Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | Agency recruits, trains, and supports volunteers to advocate for the best interests of children in the child welfare and juvenile justice systems, helping them thrive in safe, loving environments. <a href="#">Home - Child Advocates Of Contra Costa County</a>  |
| 24 | <b>Agency/Group/Organization</b>   | <b>Delta Veterans Group</b>   |
|    | Agency/Group/Organization Type   | Services-Housing; Services-Homeless;  |
|    | What section of the Plan was addressed by Consultation?  | Housing Need Assessment; Homeless Needs-Veterans; Market Analysis   |
|    | How was the Agency/Group/ Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | Agency is comprised of both veteran and civilian volunteers to serve veterans in the community, bringing assistance with the four pillars of success – housing, employment, health, and education. <a href="#">Delta Veterans Group</a><br>➤ Consultation call w/Executive Director, of agency that conducts <i>Stand Down on the Delta</i> for homeless and at-risk veterans biannually and is involved with homeless veteran housing. |
| 25 | <b>Agency/Group/Organization</b>   | <b>Dentists on Wheels</b>   |
|    | Agency/Group/Organization Type   | Services-Health; Services-Homeless  |
|    | What section of the Plan was addressed by Consultation?  | Non-Homeless Special Needs; Other-Low Income Families   |
|    | How was the Agency/Group/ Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | Agency is a nonprofit dental clinic that brings clinicians and volunteers to provide free, donated dental care and spread oral health awareness to people in challenged areas as well as at major community healthcare events around the East Bay. <a href="#">Dentists on Wheels</a>   |
| 26 | <b>Agency/Group/Organization</b>   | <b>East Bay Center for the Performing Arts</b>  |
|    | Agency/Group/Organization Type   | Services-Children   |
|    | What section of the Plan was addressed by Consultation?  | Non-Homeless Special Needs  |
|    | How was the Agency/Group/ Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | Agency engages youth and young adults in West County.in world performance traditions in music, theater, dance, and media making.. <a href="#">Mission, Vision, Values - East Bay Center for the Performing Arts</a><br>➤ Focus Group on Youth to develop and prioritize needs.  |
| 27 | <b>Agency/Group/Organization</b>   | <b>Echo Housing</b>   |
|    | Agency/Group/Organization Type   | Services-Fair Housing   |

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|    | What section of the Plan was addressed by Consultation?  | Housing Need Assessment; Public Housing Needs   |
|    | How was the Agency/Group/ Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | Agency is a HUD-approved housing counseling agency and provides Fair Housing counseling and audits, Tenant/Landlord counseling, and support services to prevent homelessness and secure permanent housing. <a href="#">About - Eden Council for Hope and Opportunity</a><br>➤ Focus Group, Housing/Fair Housing survey  |
| 28 | <b>Agency/Group/Organization</b>   | <b>Empowered Aging (Ombudsman Services)</b>   |
|    | Agency/Group/Organization Type   | Services-Elderly Persons; Services-Persons with Disabilities  |
|    | What section of the Plan was addressed by Consultation?  | Non-Homeless Special Needs  |
|    | How was the Agency/Group/ Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | Agency provides long-term care ombudsman services to advocate for severely disabled residents of nursing homes and care facilities, and provide elder and adults with disabilities justice program, and other programs. <a href="#">Our Work - Empowered Aging</a><br>➤ Focus Group on Seniors and Disabled to identify and prioritize needs.   |
| 29 | <b>Agency/Group/Organization</b>   | <b>Food Bank of Contra Costa and Solano</b>   |
|    | Agency/Group/Organization Type   | Services-Persons with Disabilities; Services-Persons with HIV/AIDS; Services-Homeless;  |
|    | What section of the Plan was addressed by Consultation?  | Non-Homeless Special Needs; Other- Food Insecurity  |
|    | How was the Agency/Group/ Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | Agency received perishable and nonperishable food from manufacturers, wholesalers, retailers, brokers, food drives, farmers and individuals and individuals and distribute food into the community through a variety of free food programs. <a href="#">About Us - Food Bank of Contra Costa and Solano</a><br>➤ Focus Group on Homelessness, Non-Homeless Special Needs speaking on food scarcity. |
| 30 | <b>Agency/Group/Organization</b>   | <b>Front Porch Communities Foundation</b>   |
|    | Agency/Group/Organization Type   | Housing; Services-Housing; Services-Homeless; Services-Elderly Persons; Services-Persons with Disabilities  |
|    | What section of the Plan was addressed by Consultation?  | Housing Needs Assessment; Market Analysis   |
|    | How was the Agency/Group/ Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | Agency operates throughout California to connect people to independent living, assisted living, memory care, skilled nursing and rehab, wellness clinics and respite care. <a href="#">Home - Front Porch</a>   |
| 31 | <b>Agency/Group/Organization</b>   | <b>Futures Explored, Inc.</b>   |
|    | Agency/Group/Organization Type   | Services-Persons with Disabilities  |
|    | What section of the Plan was addressed by Consultation?  | Non-Homeless Special Needs  |
|    | How was the Agency/Group/ Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | Agency works to create programs where individuals with intellectual and developmental disabilities have equal opportunities, are included, and are empowered to make their own decisions in Central and East County. <a href="#">Futures Explored</a>   |
| 32 | <b>Agency/Group/Organization</b>   | <b>Greater Richmond Interfaith Program (GRIP)</b>   |

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|           | Agency/Group/Organization Type   | Services-Homeless  |
|           | What section of the Plan was addressed by Consultation?  | Homeless Strategy; Homeless Needs-Chronically homeless; Homeless Needs-Families with children; Homeless Needs-Veterans; Homeless Needs-Unaccompanied youth.  |
|           | How was the Agency/Group/ Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | Agency is a multi-cultural, multi-ethnic coalition of congregations from varied faiths that work together to provide a Resource Center, CARE Center, Soup Kitchen, as well as Family Shelter in West County <a href="#">Homeless Services - Greater Richmond Interfaith Program</a><br>➤ Focus group on Homelessness to develop and prioritize needs.  |
| <b>34</b> | <b>Agency/Group/Organization</b>   | <b>Healthy Hearts Institute</b>  |
|           | Agency/Group/Organization Type   | Services-Health; Other- Food Insecurity  |
|           | What section of the Plan was addressed by Consultation?  | Public Housing Needs; Other- Food Insecurity   |
|           | How was the Agency/Group/ Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | Agency builds community gardens in partnership with the Housing Authority of Contra Costa and supports residents in developing a safe, healthy and thriving environment in East County. <a href="#">Home - Healthy Hearts</a>  |
| <b>35</b> | <b>Agency/Group/Organization</b>   | <b>Home Match Contra Costa</b>   |
|           | Agency/Group/Organization Type   | Housing  |
|           | What section of the Plan was addressed by Consultation?  | Housing Need Assessment  |
|           | How was the Agency/Group/ Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | Agency connects community members seeking housing with older adults who have extra space in their homes at no cost to participants, decreasing isolation, providing housing security and building community. <a href="#">Home Match - Front Porch</a><br>Focus Group Housing-to better understand needs of seniors who seek roommates to make housing costs more affordable and placement of lower income roommates. |
| <b>36</b> | <b>Agency/Group/Organization</b>   | <b>Homeless Action Coalition</b>   |
|           | Agency/Group/Organization Type   | Services-Homeless  |
|           | What section of the Plan was addressed by Consultation?  | Homeless Needs-Chronically homeless; Homeless Needs-Families with children; Homeless Needs-Veterans; Homeless Strategy   |
|           | How was the Agency/Group/ Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | Agency brings (Central County) community together to help Martinez residents experiencing homelessness build confidence and get on a path towards a new home, job and way of life. <a href="#">Homeless Action Coalition</a>   |
| <b>37</b> | <b>Agency/Group/Organization</b>   | <b>Hope Solutions</b>  |
|           | Agency/Group/Organization Type   | Housing; Services-Homeless   |
|           | What section of the Plan was addressed by Consultation?  | Homeless Strategy  |
|           | How was the Agency/Group/ Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | Agency provides vital housing and support services and permanent housing solutions to vulnerable families and individuals throughout Contra Costa County. Agency administers housing navigation services and provides move-in  |

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|    |  | support, eviction prevention and limited financial assistance through the Coordinated Entry system. <a href="#">Home - Hope Solutions</a><br>➤   |
| 38 | <b>Agency/Group/Organization</b>   | <b>Hospice of the East Bay</b>   |
|    | Agency/Group/Organization Type   | Services-Elderly Persons; Services-Persons with Disabilities   |
|    | What section of the Plan was addressed by Consultation?  | Non-Homeless Special Needs   |
|    | How was the Agency/Group/ Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | Agency provides palliative care, hospice care for patients who want to die at home, Bruns House Inpatient Care, Veteran-centered care, Pet services, Caregiver Respite for family caregivers and Grief Support. <a href="#">Hospice East Bay - Palliative, Hospice &amp; Grief Support</a>   |
| 39 | <b>Agency/Group/Organization</b>   | <b>Housing and Economic Rights Advocates</b>   |
|    | Agency/Group/Organization Type   | Services-Fair Housing; Services-Housing  |
|    | What section of the Plan was addressed by Consultation?  | Housing Need Assessment  |
|    | How was the Agency/Group/ Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | Agency is a statewide legal service and advocacy organization providing free legal services to low and moderate income residents to help tenants, homeowners and homeless residents. <a href="#">Housing and Economic Rights Advocates</a>   |
| 40 | <b>Agency/Group/Organization</b>   | <b>Housing Authority of Contra Costa County</b>  |
|    | Agency/Group/Organization Type   | PHA  |
|    | What section of the Plan was addressed by Consultation?  | Public Housing Needs   |
|    | How was the Agency/Group/ Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | Housing Authority provides rental subsidies and manages and develops affordable housing for low-income families, seniors, and persons with disabilities in Contra Costa County. <a href="#">Home - Contra Costa Housing Authority</a>  |
| 42 | <b>Agency/Group/Organization</b>   | <b>Independent Living Resources</b>  |
|    | Agency/Group/Organization Type   | Services-Persons with Disabilities; Services-Elderly Persons; Services-Persons with HIV/AIDS   |
|    | What section of the Plan was addressed by Consultation?  | Housing Need Assessment; Non-Homeless Special Needs;   |
|    | How was the Agency/Group/ Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | Agency provides services by persons with disabilities for persons with disabilities, including free assistive services, resource connection, attendant referral, benefit counseling & advocacy, community education, and disability disaster access & resources. <a href="#">FAQ   Independent Living   Solano, Contra Costa County   Independent Living Resources</a><br>Focus group on seniors and disabled, developing and prioritizing needs |
| 43 | <b>Agency/Group/Organization</b>   | <b>Interfaith Council of Contra Costa County</b>   |
|    | Agency/Group/Organization Type   | Housing; Services-Housing; Services-Homeless   |
|    | What section of the Plan was addressed by Consultation?  | Housing Need Assessment; Homeless Needs-Families with Children   |
|    | How was the Agency/Group/ Organization consulted and what are the anticipated  | Agency is an interfaith community that helps to support the religions and communities in Contra Costa County.  |

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|    | outcomes of the consultation or areas for improved coordination?   | <a href="#">Home   Interfaith Council of Contra Costa Council</a><br>➤  |
| 44 | <b>Agency/Group/Organization</b>   | <b>James Morehouse Project (JMP)</b>  |
|    | Agency/Group/Organization Type   | Services-Children; Services-Education   |
|    | What section of the Plan was addressed by Consultation?  | Non-Homeless Special Needs  |
|    | How was the Agency/Group/ Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | The JMP is a student wellness center providing in-persons services at El Cerrito High School in West County, working to create positive change through health services, counseling and youth development, and school-wide initiatives. <a href="#">James Morehouse Project</a>  |
| 45 | <b>Agency/Group/Organization</b>   | <b>John Muir Land Trust (Family Harvest Farms)</b>  |
|    | Agency/Group/Organization Type   | Services-Health; Other- Food Insecurity   |
|    | What section of the Plan was addressed by Consultation?  | Other- Food Insecurity  |
|    | How was the Agency/Group/ Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | This is a program of the John Muir Land Trust, which cultivates a 3.5 acre parcel in Pittsburg (East County) as an organic farm, to empower youth and adults to discover and participate in local food production and encourage healthy living. It employes foster youth in job-readiness program working alongside volunteers, and hosts educational community workshops. <a href="#">Family Harvest Farm - John Muir Land Trust</a> |
| 46 | <b>Agency/Group/Organization</b>   | <b>La Clinica de la Raza</b>  |
|    | Agency/Group/Organization Type   | Health Agency   |
|    | What section of the Plan was addressed by Consultation?  | Non-Homeless Special Needs; Other-Community Health  |
|    | How was the Agency/Group/ Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | Agency provides comprehensive health services for all people, including testing and treatment, in culturally and language accessible settings, including adolescent/youth services, behavioral health, health coaching, community health education, dental services, family medicine, HIV/AIDS, laboratory, radiology, pharmacy, pediatric, vision/eye care, and women's health services. <a href="#">Homepage - La Clinica</a>       |
| 47 | <b>Agency/Group/Organization</b>   | <b>La Concordia Multicultural Wellness Center</b>   |
|    | Agency/Group/Organization Type   | Services-Health; Other-Services-Mental Health   |
|    | What section of the Plan was addressed by Consultation?  | Non-Homeless Special Needs; Other-Community Health  |
|    | How was the Agency/Group/ Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | Agency provides telehealth and in-person mental health care, including therapy, trauma support and wellness programs to meet the unique needs of diverse communities. <a href="#">About   La Concordia</a>  |
| 48 | <b>Agency/Group/Organization</b>   | <b>La Morinda Spirit – City of Lafayette</b>  |
|    | Agency/Group/Organization Type   | Services-Elderly Persons; Services-Persons with Disabilities  |
|    | What section of the Plan was addressed by Consultation?  | Non-Homeless Special Needs  |
|    | How was the Agency/Group/ Organization consulted and what are the anticipated  | The Spirit Van provides rides to Lamorinda older adults age 60+ and persons with disabilities to destinations in Lafayette,   |

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|    | outcomes of the consultation or areas for improved coordination?   | Morage, Orinda, Concord, Martinez, Pleasant Hill, and Walnut Creek. <a href="#">Lamorinda Spirit Van   City of Lafayette, CA</a><br>➤ Focus Group on seniors and disabled to identify and prioritize needs.   |
| 49 | <b>Agency/Group/Organization</b>   | <b>Lao Family Community Development</b>   |
|    | Agency/Group/Organization Type   | Services-Employment;  |
|    | What section of the Plan was addressed by Consultation?  | Economic Development  |
|    | How was the Agency/Group/ Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | Agency assists diverse refugee, immigrant. Limited English, and low-income US born community members achieve long-term financial and social self sufficiency. <a href="#">Asian Pacific Fund   Lao Family Community Development, Inc.</a>   |
| 50 | <b>Agency/Group/Organization</b>   | <b>Lions Center for the Visually Impaired</b>   |
|    | Agency/Group/Organization Type   | Services-Elderly Persons; Services-Persons with Disabilities  |
|    | What section of the Plan was addressed by Consultation?  | Non-Homeless Special Needs  |
|    | How was the Agency/Group/ Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | Agency preserves vision through vision screenings for seniors, fosters independence and enhances the quality of life for adults who are blind through in-home needs assessments, training in daily living skills, help with adaptive aids, and provides support groups and activities, as well as expertise and information on blindness in the community. <a href="#">Lions Center for the Visually Impaired About Us – Lions Center for the Visually Impaired</a><br>➤ Focus Group on senior and disabled to identify and prioritize needs. |
| 51 | <b>Agency/Group/Organization</b>   | <b>Loaves and Fishes of Contra Costa County</b>   |
|    | Agency/Group/Organization Type   | Services-Elderly Persons; Services-Persons with Disabilities; Services-Homeless; Other- Food Insecurity   |
|    | What section of the Plan was addressed by Consultation?  | Homeless Needs-Chronically homeless; Homeless Needs-Families with Children; Homeless Needs-Veterans; Homeless Strategy; Non-Homeless Special Needs; Other- Food Insecurity  |
|    | How was the Agency/Group/ Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | Agency provides community-based food programs and partner services that focus on basic needs, thereby nourishing lives in free hot-meal dining rooms throughout the County. <a href="#">Mission &amp; History - Loaves and Fishes</a><br>➤ Focus Group on Homelessness, food scarcity, identify and prioritize needs.   |
| 52 | <b>Agency/Group/Organization</b>   | <b>Martinez Adult Education</b>   |
|    | Agency/Group/Organization Type   | Services-Education  |
|    | What section of the Plan was addressed by Consultation?  | Economic Development  |
|    | How was the Agency/Group/ Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | School provides continuing education to adults, age 18 and over, in accordance with the Title 9 statute for equality. <a href="#">Martinez Adult Education - Home</a>   |
| 53 | <b>Agency/Group/Organization</b>   | <b>Meals on Wheels Diablo Region</b>  |
|    | Agency/Group/Organization Type   | Services-Elderly Persons; Services-Persons with Disabilities; Other- Food Insecurity  |
|    | What section of the Plan was addressed by Consultation?  | Non-Homeless Special Needs; Other- Food Insecurity  |

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|    | How was the Agency/Group/ Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | Agency delivers meals and services to homebound seniors throughout Contra Costa County, and provides home delivered meals, congregate meals at many Senior Centers, Fall Prevention program, Artful Aging health and wellness programming, Friendly Visitors callers and helpers, Case Management, and Breakfast Bags. <a href="#">Meals on Wheels Diablo Region</a>  |
| 54 | <b>Agency/Group/Organization</b>   | <b>Monument Crisis Center</b>   |
|    | Agency/Group/Organization Type   | Services-Childre; Services-Elderly Persons; Services-Persons with Disabilities; Services-Homeless   |
|    | What section of the Plan was addressed by Consultation?  | Homeless Needs-Chronically homeless; Homeless Needs-Families with children  |
|    | How was the Agency/Group/ Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | Agency is a family resource center for Central and East Contra Costa County providing food, resources and referrals to low-income individuals and families in order to help them become stable and secure. <a href="#">Welcome</a><br>➤ Focus Group on homelessness to identify and prioritize needs.   |
| 55 | <b>Agency/Group/Organization</b>   | <b>Monument Impact</b>  |
|    | Agency/Group/Organization Type   | Housing; Services-Employment; Neighborhood Organization   |
|    | What section of the Plan was addressed by Consultation?  | Housing Need Assessment; Economic Development   |
|    | How was the Agency/Group/ Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | Agency serves as an advocate and resource center in Central and East County to guide, educate and connect low-income communities, providing connections to work through their Day Labor program, ESL, technology classes, and Employment Readiness programs; to housing through community & civic engagement and advocacy for tenants and tenant legal clinics and more. <a href="#">Homepage - Monument Impact</a> |
| 56 | <b>Agency/Group/Organization</b>   | <b>Mt. Diablo Unified School District</b>   |
|    | Agency/Group/Organization Type   | Services-Homeless; Services-Education   |
|    | What section of the Plan was addressed by Consultation?  | Homeless Needs-Families with children   |
|    | How was the Agency/Group/ Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | ➤ Agency provides services to youth in Contra Costa County, and currently provides ongoing afterschool enrichment.  |
| 57 | <b>Agency/Group/Organization</b>   | <b>Multicultural Institute</b>  |
|    | Agency/Group/Organization Type   | Services-Employment   |
|    | What section of the Plan was addressed by Consultation?  | Anti-poverty Strategy   |
|    | How was the Agency/Group/ Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | Agency works with different immigrant communities in Contra Costa, Alameda and San Mateo counties, including day laborers, low-income immigrant adults and youth, to help increase access to opportunities, enhance economic, education and skill opportunities, and provide direct services. <a href="#">Who We Are – Multicultural Institute</a>  |

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| 58 | <b>Agency/Group/Organization</b>   | <b>NAMI Contra Costa</b>  |
|    | Agency/Group/Organization Type   | Other-Services-Mental Health  |
|    | What section of the Plan was addressed by Consultation?  | Homeless Needs-Chronically Homeless; Other-Mental Health  |
|    | How was the Agency/Group/ Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | Agency provides outreach, education, support and advocacy to families and individuals in need of help dealing with mental illness in Contra Costa County, and is an affiliate of the National Alliance on Mental Illness. <a href="#">NAMI Contra Costa - About Our Organization</a>  |
| 59 | <b>Agency/Group/Organization</b>   | <b>Novin Development</b>  |
|    | Agency/Group/Organization Type   | Housing; Services-Homeless  |
|    | What section of the Plan was addressed by Consultation?  | Housing Need Assessment; Homeless Strategy  |
|    | How was the Agency/Group/ Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | Novin is a privately owned real estate development, consulting and brokerage company that specializes in both affordable and market-rate housing development and preservation. <a href="#">About - Novin Development</a>  |
| 60 | <b>Agency/Group/Organization</b>   | <b>Opportunity Junction</b>   |
|    | Agency/Group/Organization Type   | Services-Employment   |
|    | What section of the Plan was addressed by Consultation?  | Anti-Poverty Strategy   |
|    | How was the Agency/Group/ Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | Agency provides job training, support, work experience and placement assistance to job seekers, including Certified Nursing Assistant training, Office Administration training, career counseling, and placement assistance, as well as community classes in computer applications. <a href="#">About Opportunity Junction's Mission to Help Contra Costa Residents Find Jobs</a> |
| 61 | <b>Agency/Group/Organization</b>   | <b>Options Health</b>   |
|    | Agency/Group/Organization Type   | Services-Health   |
|    | What section of the Plan was addressed by Consultation?  | Other-Community Health  |
|    | How was the Agency/Group/ Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | Agency serves individuals and families who are seeking help in decisions about pregnancy, sexual health and parenting. <a href="#">Our Promise to You   Options Health</a>  |
| 62 | <b>Agency/Group/Organization</b>   | <b>Pittsburg Housing Authority</b>  |
|    | Agency/Group/Organization Type   | PHA   |
|    | What section of the Plan was addressed by Consultation?  | Housing Need Assessment   |
|    | How was the Agency/Group/ Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | Public agency provides rental subsidy to subsidize low-income families with their rent. <a href="#">Housing Authority   City of Pittsburg</a><br>➤ Individual consultation to obtain data on PHA vouchers and needs of residents  |
| 63 | <b>Agency/Group/Organization</b>   | <b>Planned Parenthood</b>   |
|    | Agency/Group/Organization Type   | Health Agency   |
|    | What section of the Plan was addressed by Consultation?  | Other-Women's Health  |

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|    | How was the Agency/Group/ Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | Agency provides women's health services including pap smears, breast exams, contraception, pregnancy testing, STD/HIV testing, options counseling, and medication abortion. <a href="#">Planned Parenthood Northern California</a>  |
| 64 | <b>Agency/Group/Organization</b>   | <b>Pleasant Hill Recreation &amp; Park District</b>   |
|    | Agency/Group/Organization Type   | Other government-Local  |
|    | What section of the Plan was addressed by Consultation?  | Non-Homeless Special Needs  |
|    | How was the Agency/Group/ Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | City agency provides a wide variety of recreational activities for adults and youth. <a href="https://www.pleasanthillrec.com/">https://www.pleasanthillrec.com/</a>  |
| 65 | <b>Agency/Group/Organization</b>   | <b>Rainbow Community Foundation</b>   |
|    | Agency/Group/Organization Type   | Services-Housing; Services-Elderly Persons; Services-Persons with HIV/AIDS; Other-Services Youth  |
|    | What section of the Plan was addressed by Consultation?  | Non-Homeless Special Needs  |
|    | How was the Agency/Group/ Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | Agency provides outpatient mental health services, specifically serving lesbian, gay, bisexual, transgender and questioning LGBTQIA+ communities including youth and senior programs, and transitional age youth temporary housing and supportive housing assistance. <a href="#">About Us   Rainbow Center</a>           |
| 66 | <b>Agency/Group/Organization</b>   | <b>Renaissance Entrepreneurship Center</b>  |
|    | Agency/Group/Organization Type   | Services-Employment   |
|    | What section of the Plan was addressed by Consultation?  | Anti-poverty Strategy   |
|    | How was the Agency/Group/ Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | Agency provides professional training, expert consulting, access to capital, and a support network for all entrepreneurs who want to start or grow a business, in multiple areas in the County with all programs and services offered in English and Spanish. <a href="#">Home   Renaissance Entrepreneurship Center</a>  |
| 67 | <b>Agency/Group/Organization</b>   | <b>RotoCare Bay Area, Inc.</b>  |
|    | Agency/Group/Organization Type   | Services-Health   |
|    | What section of the Plan was addressed by Consultation?  | Non-Homeless Special Needs; Other-Community Health  |
|    | How was the Agency/Group/ Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | Agency provides healthcare services in a clinic setting that are free to the patient, including medical exams, diagnostic testing, lab testing, and most pharmaceuticals for working and unemployed and/or uninsured residents who are unable to pay for primary healthcare. <a href="#">ABOUT US   RotaCare Bay Area</a> |
| 68 | <b>Agency/Group/Organization</b>   | <b>RR Ministries</b>  |
|    | Agency/Group/Organization Type   | Services-Children   |
|    | What section of the Plan was addressed by Consultation?  | Non-Homeless Special Needs  |
|    | How was the Agency/Group/ Organization consulted and what are the anticipated  | Agency provides free food distribution and bilingual tutoring program to provide academic support for students 2 <sup>nd</sup> – 12 <sup>th</sup>   |

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|    | outcomes of the consultation or areas for improved coordination?   | grade, as well as Job Readiness program for young individuals 12-24 in East County. <a href="#">RR Ministries</a>   |
| 69 | <b>Agency/Group/Organization</b>   | <b>RYSE Youth Center</b>  |
|    | Agency/Group/Organization Type   | Services-Children; Services-Homeless  |
|    | What section of the Plan was addressed by Consultation?  | Homeless Needs- Families with children; Homeless Needs-Unaccompanied youth;   |
|    | How was the Agency/Group/ Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | Agency provides a Youth Center Campus in Richmond (West County) with programming in Education, Economic Justice, Health Justice, Youth Power Building, Media Arts and Culture, and Youth Justice. <a href="#">RYSE Center</a><br>➤ Attended Focus Group on Homelessness to develop and prioritize needs.                          |
| 70 | <b>Agency/Group/Organization</b>   | <b>SHELTER Inc.</b>   |
|    | Agency/Group/Organization Type   | Housing; Services-Housing   |
|    | What section of the Plan was addressed by Consultation?  | Housing Need Assessment; Homelessness Strategy; Homeless Needs-Chronically homeless; Homeless Needs-Families with children; Homeless Needs-Veterans; Homeless Needs-Unaccompanied youth; Market Analysis.   |
|    | How was the Agency/Group/ Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | Agency provides eviction prevention including subsidies and assistance, as well as interim and long-term housing and supportive services <a href="#">What We Do - Shelter Inc.</a><br>➤ Attended Focus Group on Homelessness to identify and prioritize needs.  |
| 71 | <b>Agency/Group/Organization</b>   | <b>St. Vincent de Paul of Contra Costa County</b>   |
|    | Agency/Group/Organization Type   | Services-Housing; Services-Children; Services-Elderly Persons; Services-Persons with Disabilities; Services-Homeless; Services-Health   |
|    | What section of the Plan was addressed by Consultation?  | Homeless Needs-Chronically homeless; Homeless Needs-Families with Children; Other-Health  |
|    | How was the Agency/Group/ Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | Agency provides food, clothing, shelter, rental assistance, medical services, employment, and workforce development for lower income and homeless residents. <a href="#">St. Vincent de Paul of Contra Costa County</a><br>➤ Attended Focus Group on Homelessness to determine and prioritize needs.                              |
| 72 | <b>Agency/Group/Organization</b>   | <b>STAND! For Families Free of Violence</b>   |
|    | Agency/Group/Organization Type   | Services-Victims of Domestic Violence   |
|    | What section of the Plan was addressed by Consultation?  | Homeless Strategy; Homeless Needs-Families with Children  |
|    | How was the Agency/Group/ Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | Agency provides domestic violence hotline, shelter, transitional housing, and services for victims of family violence, including those who are made homeless when fleeing. <a href="#">STAND! For Families Free of Violence   Break the Cycle of Violence</a><br>➤ Focus Group on Homelessness to determine and prioritize needs. |
| 74 | <b>Agency/Group/Organization</b>   | <b>Trinity Center</b>   |
|    | Agency/Group/Organization Type   | Services-Homeless   |
|    | What section of the Plan was addressed by Consultation?  | Homeless Needs-Chronically homeless; Homeless Needs-Families with Children; Homeless Needs-Veterans; Homeless Needs-Unaccompanied Youth; Homeless Strategy  |

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|    | How was the Agency/Group/ Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | Agency offers vital safety net services, case management, and housing support for adults experiencing homelessness primarily in Central County. <a href="#">Trinity Center   Doorway to Opportunity</a>  |
| 75 | <b>Agency/Group/Organization</b>   | <b>The Unity Council</b>   |
|    | Agency/Group/Organization Type   | Housing; Services-Housing; Services-Homeless; Services-Elderly Persons; Services-Persons with Disabilities   |
|    | What section of the Plan was addressed by Consultation?  | Housing Needs Assessment; Market Analysis  |
|    | How was the Agency/Group/ Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | Agency is a Social Equity Development Corporation that promotes social equity and improved quality of life through affordable housing and properties, career, financial and housing services, programs for children, families and seniors, and small businesses. <a href="#">The Unity Council – Building vibrant communities where everyone can work, learn and thrive.</a> |
| 76 | <b>Agency/Group/Organization</b>   | <b>Veteran’s Accession House</b>   |
|    | Agency/Group/Organization Type   | Housing; Other-Services-Veterans   |
|    | What section of the Plan was addressed by Consultation?  | Housing Need Assessment; Homeless Needs-Veterans   |
|    | How was the Agency/Group/ Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | Agency works to break the cycle of homelessness by combining housing with supportive services, increasing or stabilizing income, encouraging personal growth, supporting education, and linking achievements to employment for veterans. <a href="#">About Us - Veterans Accession House</a>   |
| 77 | <b>Agency/Group/Organization</b>   | <b>Village Community Resource Center</b>   |
|    | Agency/Group/Organization Type   | Services-Children  |
|    | What section of the Plan was addressed by Consultation?  | Non-Homeless Special Needs; Other-Community Health   |
|    | How was the Agency/Group/ Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | Agency seeks to improve the quality of life for children and families in East County by promoting equity through education, wellness, leadership and organizing, and partnerships to deliver after school and summer programming, food distribution, wellness programs, and youth leadership programming. <a href="#">HomePage - VCRC</a>                                    |
| 78 | <b>Agency/Group/Organization</b>   | <b>We Care Services for Children</b>   |
|    | Agency/Group/Organization Type   | Services- Persons with Disabilities  |
|    | What section of the Plan was addressed by Consultation?  | Non-Homeless Special Needs   |
|    | How was the Agency/Group/ Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | Agency provides early intervention services for children with developmental and cognitive disabilities. Providing education with a developmental and mental-health enhanced curriculum. <a href="#">We Care Children</a>   |
| 79 | <b>Agency/Group/Organization</b>   | <b>West Contra Costa Business Development Center</b>   |
|    | Agency/Group/Organization Type   | Services-Employment  |
|    | What section of the Plan was addressed by Consultation?  | Anti-poverty Strategy  |

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|    | How was the Agency/Group/ Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | Agency provides technical assistance, venture capital, loans, loan guarantees or other forms of support for individuals or groups who want to establish or expand the operation of a small business enterprise or venture. <a href="http://www.wccbdc.org">www.wccbdc.org</a>   |
| 80 | <b>Agency/Group/Organization</b>   | <b>White Pony Express</b>   |
|    | Agency/Group/Organization Type   | Other- Food Insecurity  |
|    | What section of the Plan was addressed by Consultation?  | Other- Food Insecurity  |
|    | How was the Agency/Group/ Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | Agency is a food recovery program that is volunteer powered serving more than 90 nonprofit recipients who distribute food throughout Contra Costa County, operating 7 days a week and recovering high-quality food from grocers, farmers markets, restaurants, and wholesalers. Agency also provides clothing and care for homeless and lower income residents. <a href="#">White Pony Express - White Pony Express</a> |
| 81 | <b>Agency/Group/Organization</b>   | <b>Winter Nights Family Shelter</b>   |
|    | Agency/Group/Organization Type   | Services-Homeless   |
|    | What section of the Plan was addressed by Consultation?  | Homeless Needs-Families with children; Homeless Strategy  |
|    | How was the Agency/Group/ Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | Agency provides emergency family shelter for homeless families with food, tutoring, and housing services, as well as two Safe Parking Programs in East County. <a href="#">Home - Winter Nights Family Shelter, Inc</a>   |

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

No agency types were intentionally excluded. Organizations were consulted on an individual and group basis, as well as part of public meetings. The consortium distributed a survey through workshops, public service agencies, and the County website as well as the websites of all Consortium members. An extended and exhaustive effort was made to reach as many individuals and organizations as possible.

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

| <b>Other Local / Regional / Federal Planning Efforts</b>                      |  |   |
|---|--|---|
| <b>Name of Plan</b>   | <b>Lead Organization</b>   | <b>How do the goals of your Strategic Plan overlap with the goals of each plan?</b>   |
| <b>Analysis of Impediments to Fair Housing Choice (2020, update underway)</b> | Contra Costa Consortium & Housing Authority of Contra Costa County | This countywide plan, adopted in 2019 and being updated in 2025, is thoroughly integrated into the 2025-30 Consolidated Plan. The AI was developed with the more rigorous Analysis of Fair Housing (AFH) data to incorporate the most detailed analysis of the issues of discrimination patterns, areas of opportunity, and other factors that are not as well developed or even present in the AI structure. This plan analyzes a wide variety of data to understand underlying causes that prevent people from being able to have equal access to opportunities in housing. It examines housing lending, housing conditions, segregation of racial/ethnic groups, condition of schools, publicly supported housing, access for persons with disabilities, and more. It also sets goals and objects for each jurisdiction to work on annually, and those accomplishments are reported to HUD in the annual Consolidated Performance and Evaluation Report (CAPER). <a href="#">Final-BOS-Approved-AI-6-11-19</a> |
| <b>Continuum of Care</b>  | County Health, Housing and Homeless Services Department            | Strategic Plan goals were developed in coordination with the CoC plans and initiatives adopted by the Council on Homelessness and Board of Supervisors.   |
| <b>Contra Costa County Hazard Mitigation Plan (2024 update)</b>               | CCC Office of Emergency Services                                   | The Hazard Mitigation Plan outlines long-term and short-term policies, programs, projects, and other activities to alleviate the death, injury, and property damage that can result from a disaster. Contra Costa County and a partnership of local governments within the county have developed a hazard mitigation plan to reduce risks from natural disasters in the County. The plan complies with federal and state hazard mitigation planning requirements to establish eligibility for funding under Federal Emergency Management Agency (FEMA) grant programs. <a href="#">2024-Contra-Costa-County-HMP-Volume-1---Approved</a>   |
| <b>Contra Costa Refinery Transition Partnership</b>                           | California Workforce Development Board                             | The Report and Recommendations of the Contra Costa Refinery Transition Partnership outlines recommendations on: facilitating a smoother transition when refineries close; improving worker safety net and transition support; land use, decommissioning and clean-up; refinery community support and transition; and just transition economic development in Contra Costa County. <a href="#">Contra-Costa-Refinery-Transition-Report-and-Recommendations-2025.pdf</a>  |

|   |   |   |
|---|---|---|
| <b>East Bay Regional Plan (FY 21-24)</b>                | East Bay Workforce Development Board.   | Developed for the East Bay Region Planning Unit including: EASTBAYWorks (EBW); Alameda County Workforce Development Board, Contra Costa County Workforce Development Board, City of Oakland Workforce Development Board, and City of Richmond Workforce Development Board. This economic development and training plan helps to inform the Economic Development Needs section of this Consolidated Plan. <a href="#">EBRPU-Regional-Plan-ACCESSIBLE.pdf</a>   |
| <b>General Plans/ Housing Elements</b>                  | County, cities of Antioch, Concord, Pittsburg and Walnut Creek                              | The County DCD and Consortium cities considered their respective General Plans and accompanying Housing Elements when development this Consolidated Plan. All Consortium jurisdictions are operating with Housing Elements that have been approved by the State of California.  |
| <b>Northern Waterfront Strategic Action Plan</b>        | County Department of Conservation & Development (DCD)                                       | The Northern Waterfront Economic Development Initiative is a regional cluster-based economic development strategy with a goal of creating 18,000 new jobs by 2035. The Initiative leverages existing competitive advantages and assets by focusing on advanced manufacturing sub-sectors in five targeted clusters (advanced transportation fuels, bio-tech/bio-medical, diverse manufacturing, food processing, and clean tech). There is also a related component focusing on the human capital framework to benefit the residents of the Northern Waterfront. The initiative is a collaboration between the County and seven partner cities, who work together on diverse actions to enhance the economic vitality of the region. <a href="#">Action Area: Business Climate &amp; Regulatory Environment</a> |
| <b>Plan Bay Area 2050: Regional Transportation Plan</b> | Association of Bay Area Governments (ABAG) and Metropolitan Transportation Commission (MTC) | ABAG is the comprehensive regional planning agency and council of governments for the nine counties and 101 cities and towns of the San Francisco Bay region and addresses common issues from a regional perspective. Plan Bay Area incorporates transportation, housing and other common issues to create a sustainable communities strategy for the San Francisco Bay Area (2022-2050). It helps to inform long-term planning strategies and links to regional planning. The affordable housing strategies contained in the MTC-Transit Oriented Communities plan listed separately greatly influence the City's goals in these areas. <a href="#">Plan Bay Area 2050 October 2021.pdf</a>  |
| <b>Regional Action Plan 2024 (Homelessness)</b>         | All Home Regional Impact Council Steering Committee   | Adopted by the Board of Supervisors, the Regional Action Plan (RAP) is targeted on expanding three solutions at the same time – targeted prevention, interim housing and permanent housing – while strengthening planning and coordination. Consortium and CoC members have been active participants since the first planning stages and participate to coordinate regionally to reduce homelessness. <a href="#">Regional Action Plan 2024.pdf</a>   |
| <b>Transit Oriented Communities 2026-31 Plan</b>        | Metropolitan Transportation Commission (MTC)  | The TOC plan, a subset of the Plan Bay Area 2050 plan, compliance is voluntary but required if municipalities want to be competitive for grants from MTC. This plan has numerous requirements for affordable housing Production, Preservation and Protection/Anti-displacement that apply to municipalities that host BART stations, which are found in the cities of Antioch, Pittsburg, Concord, Pleasant Hill, Walnut Creek, Lafayette, and Orinda.  |

**Describe cooperation and coordination with other public entities, including the State and any adjacent units of general local government, in the implementation of the Consolidated Plan (91.215(I))**

During the development of the Needs Analysis, and again to review the draft Consolidated Plan, the Consortium reached out to the City Councilmembers, City Manager, and City Clerks of every city in Contra Costa County (19 total) as well as to the State Assembly and Senate representatives and the federal Senate and House of Representatives. Presentations were conducted at half of these cities. County DCD closely coordinates and collaborated with other County Departments in the development of the plan, including Health Housing and Homeless Services, Public Health and the Health Care for the Homeless Advisory Board, Behavioral Health (Mental Health and Alcohol and Other Drugs), Employment and Human Services, Parole, Public Works, Emergency Services and Emergency Preparedness and Sheriff, and the County Administrator's Office. DCD staff also consulted with the City of Oakland and Alameda County in regards to the HOPWA Program.

**Narrative**

DCD staff and Consortium member consultations with other County departments and local agencies enhances DCD staff's understanding of critical issues facing low-income residents in Contra Costa, especially understanding the needs of extremely-low income and homeless individuals and families. This specialized knowledge complements the feedback provided through public participation.

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## PR-15 Citizen Participation - 91.105, 91.115, 91.200(c) & 91.300(c)

### Summary of citizen participation process/efforts made to broaden citizen participation

Preparation of the FY 2025-30 Consolidated Plan began with planning to reach out to the broad and diverse population that comprises Contra Costa County, including those with limited English proficiency and those with disabilities. This included conducting a new Four Factor Analysis for all Consortium members to understand the prevalence and needs of persons with Limited English Proficiency (LEP populations) and updating the Consortium Language Assistance Plan. It also included examining Disability Characteristics from the most recent American Community Survey to better understand the prevalent types of disabilities in Contra Costa County.

**Planning for Language Access** – The predominant languages throughout Contra Costa County are Spanish (#1 language other than English), Tagalog, and Chinese.

- Meetings were advertised in the Contra Costa Times as a display advertisement (not a legal ad), and were translated into the four most prevalent languages listed above.
- Community Surveys were also translated into these languages.
- Spanish interpreters provided translation at all meetings throughout the County with provision for requesting additional languages.

**Planning for persons with various abilities** – The most prevalent types of disabilities for persons who may attend the meetings was deemed to be ambulatory difficulties (6% of populations), Hearing difficulty (3.1% of population) and Vision difficulty (2.2%). For these populations, the Consortium:

- Provided assistive devices including sound amplification through headphones providing amplified sound with microphones used throughout all presentations,
- Ensured wheelchair accessible venues with Americans with Disability Act (ADA) compliant parking, restrooms, and access in all venues.
- Ensured ability for disabled resident participation via Zoom meeting and posted materials in a format suitable for various types of screen readers for visually impaired.
- Provided clear printed and verbal announcements instructing residents how to request accommodations for their disabilities as needed.

**Outreach through Social Media** – Residents throughout the County received notification in English and Spanish through the Next Door application, inviting them to take the surveys and attend the meetings, Cities utilized their social media applications, such as Facebook, Instagram, and X to post notices as well.

**Outreach through Printed Posted Materials** - Various jurisdictions also posted 11" x 17" color posters in English, Spanish and Tagalog at various places in their communities, including at City Hall, Senior and Youth Centers, Community Centers, in ethnic markets and restaurants and other places where people congregate.

**Outreach through Email** - An email blast with the surveys and public meeting schedule was sent out to the Interested Party list of over 600 emails of agencies who have indicated that they are interested in the CDBG, Housing and other grant programs.

**Community Survey on Housing, Homelessness, and Fair Housing issues**

**Community Survey on Non-Housing issues** - such as youth, seniors, persons with disabilities, families, health and safety, economic development, public facilities and infrastructure.

**Community Meetings** – Consortium members held five in-person public community meetings in March and April 2004, followed by one virtual/Zoom Community Meeting in June 2024. These included:

- West County – Richmond – Public Meeting – Monday March 18, 2024 @ 6:00 p.m.
- Central County - Concord - Public Meeting – Thursday March 21, 2024 @ 6:30 p.m.
- East County – Antioch – Public Meeting – Thursday March 28, 2024 @ 6:30 p.m.
- Far East County – Brentwood – Public Meeting – Thursday April 4, 2024 @ 6:00 p.m.
- South County – San Ramon – Public Meeting – Monday April 22, 2024 @ 6:00 p.m.
- General Public Meeting - Virtual – Wednesday May 22, 2024 @ 6:00 p.m.

**Focus Group/Stakeholder meetings** - Two Focus Group/Stakeholder meetings covering Affordable Housing and Homeless Services as well as Non-Housing Community Services were also hosted in June and July 2024. Individuals and representatives of various public agencies, community organizations, and service providers throughout the County were invited to attend these meetings.

- Non-Housing Stakeholder Meeting (Virtual)– Thursday June 13, 2024 @ 2:00 p.m.
- Housing Stakeholder meeting
- Homelessness Stakeholder meeting -

Meetings covered various topics, including but not limited to:

- Affordable Housing
- Homelessness
- Fair Housing
- Seniors
- Persons with disabilities
- Youth and families
- Single parent/female-headed households
- Economic Development (business assistance and job creation/retention)
- Infrastructure
- Fair Housing
- Tenant/Landlord services

## Citizen Participation Outreach

| Table 6 – Citizen Participation Outreach |                   |                               |  |   |   |
|--|-------------------|-------------------------------|--|---|---|
| Sort Order                               | Mode of Outreach  | Target of Outreach            | Summary of response/attendance   | Summary of comments received  | Summary of comments not accepted & reasons  |
| 1  | News-paper Ad     | Non-targeted/ broad community | The Consortium posted a newspaper notice on 2/23/2019 announcing three public community meetings.  | N/A   | N/A   |
| 2  | Internet Outreach | Non-targeted /broad community | The HOME Consortium released a "Community Needs" survey to a variety of public and private agencies, non-profit agencies, and private citizens who are on the HOME Consortium's Interested Parties list. There are over 600 individuals on the Interested Parties List.  | Over 1,400 survey responses were received ranking various community needs throughout the County. Comments and results from the survey are included in Appendix A. | There were many comments received that were not applicable to the Consolidated Plan. All comments from the survey responses are included in Appendix A. |
| 3  | Public Meeting    | Non-targeted/br oad community | On the evening of 3/25/2019, County staff scheduled a public community meeting for east Contra Costa County hosted at the City of Pittsburg to provide information on the Consolidated Plan to the general public and to receive community input. All input was collected via hard copies of the community needs survey. ___ persons attended the meeting. | All input was collected via completed hard copies of the community needs survey.  | There were various comments not accepted from the completed surveys that were not applicable to the Consolidated Plan.                                  |
| 4  | Public Meeting    | Non-targeted/br oad community | On the evening of 3/27/2019, County staff scheduled a public community meeting for west Contra Costa County hosted at the City of Richmond to provide information on the Consolidated Plan to the general public and to receive community input. All input was collected via hard copies of the community needs survey. ___ persons attended the meeting.  | All input was collected via completed hard copies of the community needs survey.  | There were various comments not accepted from the completed surveys that were not applicable to the Consolidated Plan.                                  |

|   |                |                              |   |  |  |
|---|----------------|------------------------------|---|--|--|
| 5 | Public Meeting | Non-targeted/broad community | On the evening of 3/28/2019, County staff scheduled a public community meeting for central Contra Costa County hosted at the City of Concord to provide information on the Consolidated Plan to the general public and to receive community input. All input was collected via hard copies of the community needs survey. ___ persons attended the meeting. | All input was collected via completed hard copies of the community needs survey. | There were various comments not accepted from the completed surveys that were not applicable to the Consolidated Plan. |
|   |                |                              |   |  |  |

# NEEDS ASSESSMENT

## NA-05 Overview

### Needs Assessment Overview

The Needs Assessment portion of the Consolidated Plan includes information gained from the extensive Public Survey and knowledge gathered from the Consortium Focus Groups and many consultations. In addition, HUD Comprehensive Housing Affordable Strategy (CHAS) data and the most recent American Community Survey (ACS) and Census data was mined and interpreted to obtain the most accurate portrait possible of demographic, economic, educational, and housing conditions of the County as a whole, and each of the Consortium cities. While the Countywide data was populated with default data from HUD, the data of the Consortium cities was individually extracted from HUD census data sources as closely aligned to the County data as possible. All data was analyzed using the same approach agreed upon by the Consortium members, while the conclusions to the data were individually formulated.

Demographic and housing data combined with resident surveys, focus groups with providers, and interviews with jurisdictional leadership together form a clear picture of the needs of Urban Contra Costa County and each of the Consortium jurisdictions of Antioch, Concord, Pittsburg, and Walnut Creek in the areas of affordable housing, special needs housing, homelessness, and community development. By analyzing the needs, Consortium members identify those needs with the highest priority, which will form the basis for the Strategic Plan and the programs and projects to be administered.

**Housing Needs Assessment (NA-10)** - The Housing Needs Assessment summarizes the data and conclusions of each jurisdiction in order to provide a concise summary of the jurisdiction's estimated housing needs projected for the 5-year Consolidated Plan period. This section examines housing problems, including: lack of a complete kitchen or plumbing facilities; Cost Burdened households that are paying more than 30% of their household income on housing costs (for renters, this is rent plus utilities, and for homeowners this is mortgage payments, taxes, insurance and utilities.); and Overcrowded, which is more than one person per room (not including bathrooms, porches, foyers and halls, or half-rooms.)

**Disproportionately Greater Need (NA-15, 20, 25, 30)** - These sections on disproportionately greater need examines which racial or ethnic groups at a given income experience housing problems at a greater rate (10% or more) than the income level as a whole. Sections NA-15, 20, 25 and 30 look at these disparities by jurisdiction in the categories of Housing Problems, Severe Housing Problems, and Housing Cost Burdens.

**Public Housing (NA-35)** - This section summarizes the needs of individuals and families who live in public housing. The three Public Housing agencies are the Housing Authority of Contra Costa, HA of Pittsburg and data from all three is summarized here.

**Homeless Needs Assessment (NA-40)** - This section describes the nature and extent of both unsheltered and sheltered homelessness within the County as a whole, and is a shared section of the Consortium given the transitory nature of those without a fixed location to call home. Service Data from the Homeless Management Information System (HMIS) and Point In Time data by jurisdiction is, however, included to give a more individualized picture for the past year.

**Non-Homeless Special Needs Assessment (NA-45)** - This section describes the level of housing need for persons who are not homeless, but require supportive housing, including the elderly, frail elderly, persons with disabilities, persons with alcohol or other drug addiction, persons with HIV/AIDS and their families, and public housing residents. This is a shared section for the Consortium.

**Non-Housing Community Development Needs (NA-50)** - This last section provides a summary of such non-housing needs as public improvements, public facilities, public services, economic development activities and so on. NA-50 is located separately for each Consortium member.

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## NA-10 Housing Needs Assessment - 24 CFR 91.405, 24 CFR 91.205 (a,b,c)

### Summary of Housing Needs

High housing costs reduce economic opportunities, limit access to jobs and services, and restrict the ability of lower-income households, including the elderly and persons with disabilities, to live in the communities and neighborhoods of their choice. The gap between what lower income households can afford, and the median price of homes or rents (an affordability gap) results in households paying more than 30 percent of their income for housing, and in overcrowding.

Of 384,644 households in the HOME Consortia area, there are 184,698 households or 48 percent of all households that are at 100 percent of Area Median Income (AMI) or below. Of these households, nearly 70 percent experience at least one or more housing problems as defined by HUD. Renters make up about 50 percent of those experiencing one or more housing problems. There are 156,455 households making 0-80% of the AMI, and these households are referred to as “low- and medium-income households” or “LMI” households.

The area of greatest need is among renters in the extremely low-income category: 25,950 households, or 48 percent of ELI households, experience substandard housing, overcrowding, or cost burden. Of those households with a housing problem, 69 percent suffer from a cost burden of greater than 50 percent of income.

Cost burden is a significant issue for homeowners earning less than 100 percent of AMI. Of those with a housing problem, 85 percent are cost burdened; 41 percent are paying more than 50 percent of their incomes in housing costs.

Small family households make up the largest proportion of extremely-low (43%), and low-income (51%) households. Households with at least one person between the ages of 62 and 74 have the next highest proportion of extremely-low (23%) and low-income (47%) households.

Note: HUD Area Median Family Income (HAMFI) is the median family income calculated by HUD for each jurisdiction, in order to determine Fair Market Rents (FMRs) and income limits for HUD programs.

Over the past seven years, from 2015 to 2022, the County as a whole has experienced a growth of 6.1%, increasing from 1,096,068 in 2015 to 1,162,648 in 2022 (the most recent data available). The Contra Costa Consortium cities varied, with Antioch increasing by 7% as people continued to migrate East in search of lower rents. Concord's population decreased 1% from 126,268 in 2015 to 125,007 in 2022, while Pittsburg remained the relatively the same with just a slight decrease (66,947 to 66,799), and Walnut Creek increased by 4.5% from 66,799 to 69,809.

HUD generally classifies housing data by household number. Households are categorized into renter and owner occupied in many of the following tables.

Below are some of the most common HUD household definitions.

- **HAMFI** – HUD Area Median Family Income. This is the median family income calculated by HUD for each jurisdiction, in order to determine Fair Market Rents (FMRs) and income limits for HUD programs. HAMFI will not necessarily be the same as other calculations of median incomes (such as a simple Census number), due to a series of adjustments that are made. If you see the terms "area median income" (AMI) or "median family income" (MFI) used in the CHAS, assume it refers to HAMFI.
- **Household** – All people living in a housing unit. Members of a household can be related (see family) or unrelated.
- **Household Income** – Adjusted household income, which includes the income of all members of the household at the time of the survey, adjusted for inflation to reflect the most recent year of the data release (e.g. 2013 dollars in the 2009-2013 CHAS data).
- **Family** – Related individuals living in the same household. The Census Bureau also tracks subfamilies.
- **Housing Problems** – There are four housing problems in the CHAS data:
  - 4) Housing unit lacks complete kitchen facilities;
  - 4) housing unit lacks complete plumbing facilities;
  - 4) household is overcrowded; and
  - 4) household is cost burdened.

A household is said to have a housing problem if they have any 1 or more of these 4 problems.
- **Overcrowding** – More than 1 person per room.
- **Severe overcrowding** – More than 1.5 persons per room.
- **Cost burden** – Monthly housing costs (including utilities) exceeding 30% of monthly income.
- **Severe cost burden** – Monthly housing costs (including utilities) exceeding 50% of monthly income.
- **Elderly** – People aged 62 and up. Individuals age 75 and up are generally recognized as a population with different needs than those 62-74, so the CHAS data separates these groups. "Elderly" refers to individuals 62-74, while those 75 and up may be referred to as "extra elderly" or "frail elderly".
- **Disabled** – In 2008, Census modified the ACS questions related to disability. Beginning with the 2008-2010 and 2008-2012 CHAS data, HUD has separately identified four different physical or cognitive limitations: hearing or vision impairment, ambulatory limitation, cognitive limitation, and independent living limitation.

## Number of Households Table

| <b>NA-10 - Housing Needs Assessment<br/>Demographics</b> |           |           |          |
|--|-----------|-----------|----------|
| <b>Contra Costa County</b>                               |           |           |          |
| Demographics   | 2015      | 2022      | % Change |
| Population   | 1,096,068 | 1,162,648 | 6.1%     |
| Households   | 384,646   | 408,537   | 6.2%     |
| Median Income  | 110,632   | 120,020   | 8.5%     |
| <b>Antioch</b>   |           |           |          |
| Demographics   | 2015      | 2022      | % Change |
| Population   | 107501    | 115,016   | 7.0%     |
| Households   | 33718     | 36,411    | 8.0%     |
| Median Income  | 77571     | 90,709    | 16.9%    |
| <b>Concord</b>   |           |           |          |
| Demographics   | 2015      | 2022      | % Change |
| Population   | 126,268   | 125,007   | -1.0%    |
| Households   | 45,409    | 45,574    | 0.4%     |
| Median Income  | 85,694    | 107,789   | 25.8%    |
| <b>Pittsburg</b>   |           |           |          |
| Demographics   | 2015      | 2022      | % Change |
| Population   | 66,947    | 76,419    | 0.0%     |
| Households   | 20,180    | 23,254    | 15.2%    |
| Median Income  | 75,597    | 98,408    | 30.2%    |
| <b>Walnut Creek</b>                                      |           |           |          |
| Demographics   | 2015      | 2022      | % Change |
| Population   | 66,799    | 69,809    | 4.5%     |
| Households   | 30,317    | 32,205    | 6.2%     |
| Median Income  | 123,850   | 129,971   | 4.9%     |

Contra Costa County has increased its population by 6.1% from 2015 to 2022, with Antioch leading the way with a 7% increase, Concord and Pittsburg experiencing no or negative change.

Out of the 408,537 households in the County, the Urban County is home to 66% of households. Concord follows with 11.2%, Antioch with 8.9%, Walnut Creek with 7.9%, and Pittsburg with 5.7% of the county's households.

Median income over those years rose most sharply in Pittsburg with an increase of 30.2%, followed by Concord at 25.8% and Antioch at 16.9%, while Walnut Creek rose by 4.9%. The County income overall rose by 8.5%

## Housing Needs Summary Tables

### Housing Problems (Households with one of the listed needs) (by tenure)

| NA-10 - Housing Problems  |                  |  |                   |  |                   |  |  |   |   |                 |  |                  |  |  |                                |
|---|------------------|--|-------------------|--|-------------------|--|--|---|---|-----------------|--|------------------|--|--|--------------------------------|
| Contra Costa County   |                  |  |                   |  |                   |  |  |   |   |                 |  |                  |  |  |                                |
| RENTERS   |                  |  |                   |  |                   |  |  |   |   |                 |  |                  |  |  |                                |
| # All Renter HH with incomes from 0-80% AMI = 77,175 (LMI Renters)  |                  |  |                   |  |                   |  |  |   |   |                 |  |                  |  |  |                                |
| Total ALL Renter HH= 133,725  |                  |  |                   |  |                   |  |  |   |   |                 |  |                  |  |  |                                |
| Households (HH) with one of the listed needs<br>by HH Income as % of Area Median Income (AMI) NOTE: 0-80% AMI is Lower Income (LMI) | Income 0-30% AMI |  | Income 30-50% AMI |  | Income 50-80% AMI |  | Total #<br>0-80% AMI<br>with each<br>Problem | % with<br>problems<br>to All LMI<br>Renters | % with<br>problems<br>to ALL<br>Renters | Income >80-100% |  | Income >100% AMI |  | All<br>Incomes<br>with each<br>Problem | % to ALL<br>Renter HH<br>Above |
|   | #                | % to all<br>incomes w/<br>each problem | #                 | % to all<br>incomes w/<br>each problem | #                 | % to all<br>incomes w/<br>each problem |  |   |   | #               | % to all<br>incomes w/<br>each problem | #                | % to all<br>incomes w/<br>each problem |  |                                |
| Substandard Housing - lacking complete plumbing or kitchen facilities   | 930              | 39.7%                                  | 475               | 20.3%                                  | 290               | 12.4%                                  | 1,695  | 2.2%  | 1.3%                                    | 375             | 16.0%                                  | 275              | 11.7%                                  | 2,345                                  | 1.8%                           |
| Severely Overcrowded - With >1.51 people per room (& complete kitchen & plumbing)   | 1,410            | 25.2%                                  | 1,100             | 19.7%                                  | 980               | 17.5%                                  | 3,490  | 4.5%  | 2.6%                                    | 575             | 10.3%                                  | 1535             | 27.4%                                  | 5,595                                  | 4.2%                           |
| Overcrowded - With 1.01-1.5 people per room (& not of the above problems)   | 2,400            | 26.0%                                  | 2,370             | 25.6%                                  | 2,050             | 22.2%                                  | 6,820  | 8.8%  | 5.1%                                    | 1,015           | 11.0%                                  | 1405             | 15.2%                                  | 9,240                                  | 6.9%                           |
| Housing cost burden greater than 50% of income (& none of the above problems)   | 17,800           | 64.3%                                  | 7,625             | 27.5%                                  | 1,985             | 7.2%                                   | 27,410                                       | 35.5%                                       | 20.5%                                   | 195             | 0.7%                                   | 80               | 0.3%                                   | 27,685                                 | 20.7%                          |
| Housing Cost burden greater than 30% of income (& none of the above problems)   | 3,410            | 11.6%                                  | 6,985             | 23.8%                                  | 11,125            | 38.0%                                  | 21,520                                       | 27.9%                                       | 16.1%                                   | 4,555           | 15.6%                                  | 3220             | 11.0%                                  | 29,290                                 | 21.9%                          |
| OWNERS  |                  |  |                   |  |                   |  |  |   |   |                 |  |                  |  |  |                                |
| # All Owner HH with incomes from 0-80% AMI = 79,275 (LMI Owners)  |                  |  |                   |  |                   |  |  |   |   |                 |  |                  |  |  |                                |
| Total ALL Owner HH= 271,380   |                  |  |                   |  |                   |  |  |   |   |                 |  |                  |  |  |                                |
| Households with one of the listed needs<br>by % of Area Median Income (AMI)<br>NOTE: 0-80% AMI is Lower Income                      | Income 0-30% AMI |  | Income 30-50% AMI |  | Income 50-80% AMI |  | Total #<br>0-80% AMI<br>with each<br>Problem | % with<br>problems<br>to All LMI<br>Owners  | % with<br>problems<br>to ALL<br>Owners  | Income >80-100% |  | Income >100% AMI |  | All<br>Incomes<br>with each<br>Problem | % to ALL<br>Owner HH<br>Above  |
|   | #                | % to all<br>incomes w/<br>each problem | #                 | % to all<br>incomes w/<br>each problem | #                 | % to all<br>incomes w/<br>each problem |  |   |   | #               | % to all<br>incomes w/<br>each problem | #                | % to all<br>incomes w/<br>each problem |  |                                |
| Substandard Housing - lacking complete plumbing or kitchen facilities   | 355              | 25.7%                                  | 105               | 7.6%                                   | 135               | 9.8%                                   | 595  | 0.8%  | 0.2%                                    | 225             | 16.3%                                  | 565              | 40.9%                                  | 1,380                                  | 0.5%                           |
| Severely Overcrowded - With >1.51 people per room (& complete kitchen & plumbing)   | 160              | 9.8%                                   | 265               | 16.3%                                  | 210               | 12.9%                                  | 635  | 0.8%  | 0.2%                                    | 270             | 16.6%                                  | 720              | 44.3%                                  | 1,625                                  | 0.6%                           |
| Overcrowded - With 1.01-1.5 people per room (& not of the above problems)   | 500              | 10.4%                                  | 700               | 14.6%                                  | 1,005             | 21.0%                                  | 2,205  | 2.8%  | 0.8%                                    | 670             | 14.0%                                  | 1905             | 39.8%                                  | 4,785                                  | 1.8%                           |
| Housing cost burden greater than 50% of income (& none of the above problems)   | 13,950           | 45.1%                                  | 7,635             | 24.7%                                  | 5,400             | 17.5%                                  | 26,985                                       | 34.0%                                       | 9.9%                                    | 1,750           | 5.7%                                   | 2165             | 7.0%                                   | 30,905                                 | 11.4%                          |
| Housing Cost burden greater than 30% of income (& none of the above problems)   | 2,695            | 6.2%                                   | 5,470             | 12.7%                                  | 9,955             | 23.1%                                  | 18,120                                       | 22.9%                                       | 6.7%                                    | 7,445           | 17.2%                                  | 17605            | 40.8%                                  | 43,170                                 | 15.9%                          |

| NA-10 - Housing Problems  |                  |                                  |               |                                  |               |                                  |                                     |                                 |                                    |                                |                 |                                  |              |                                  |                               |                          |
|---|------------------|----------------------------------|---------------|----------------------------------|---------------|----------------------------------|-------------------------------------|---------------------------------|------------------------------------|--------------------------------|-----------------|----------------------------------|--------------|----------------------------------|-------------------------------|--------------------------|
| Antioch   |                  |                                  |               |                                  |               |                                  |                                     |                                 |                                    |                                |                 |                                  |              |                                  |                               |                          |
| RENTERS # All Renter HH with incomes from 0-80% AMI = 9,525 (LMI Renters) Total ALL Renter HH= 13,630                               |                  |                                  |               |                                  |               |                                  |                                     |                                 |                                    |                                |                 |                                  |              |                                  |                               |                          |
| Households (HH) with one of the listed needs by HH Income as % of Area Median Income (AMI)<br>NOTE: 0-80% AMI is Lower Income (LMI) | Income 0-30% AMI |                                  | Income 30-50% |                                  | Income 50-80% |                                  | Total # 0-80% AMI with each Problem | % to All Incomes w/Each Problem | % with problems to All LMI Renters | % with problems to ALL Renters | Income >80-100% |                                  | Income >100% |                                  | All Incomes with each Problem | % to ALL Renter HH Above |
|   | #                | % to All Incomes w/ Each Problem | #             | % to All Incomes w/ Each Problem | #             | % to All Incomes w/ Each Problem |                                     |                                 |                                    |                                | #               | % to All Incomes w/ Each Problem | #            | % to All Incomes w/ Each Problem |                               |                          |
| Substandard Housing - lacking complete plumbing or kitchen facilities   | 75               | 28.3%                            | 55            | 20.8%                            | 10            | 3.8%                             | 140                                 | 52.8%                           | 1.5%                               | 1.0%                           | 45              | 17.0%                            | 85           | 32.1%                            | 265                           | 1.9%                     |
| Severely Overcrowded - With >1.51 people per room (& complete kitchen & plumbing)   | 230              | 46.0%                            | 40            | 8.0%                             | -             | 0.0%                             | 270                                 | 54.0%                           | 2.8%                               | 2.0%                           | 95              | 19.0%                            | 135          | 27.0%                            | 500                           | 3.7%                     |
| Overcrowded - With 1.01-1.5 people per room (& not of the above problems)   | 450              | 53.3%                            | 120           | 14.2%                            | 180           | 21.3%                            | 750                                 | 88.8%                           | 7.9%                               | 5.5%                           | 25              | 3.0%                             | 75           | 8.9%                             | 845                           | 6.2%                     |
| Housing cost burden greater than 50% of income (&none of the above problems)  | 2760             | 67.4%                            | 1,250         | 30.5%                            | 85            | 2.1%                             | 4,095                               | 100.0%                          | 43.0%                              | 30.0%                          | -               | 0%                               | 0            | 0%                               | 4,095                         | 30.0%                    |
| Housing Cost burden greater than 30% of income (& none of the above problems)   | 445              | 14.6%                            | 935           | 30.7%                            | 1,120         | 36.8%                            | 2,500                               | 82.1%                           | 26.2%                              | 18.3%                          | 465             | 15.3%                            | 80           | 2.6%                             | 3,045                         | 22.3%                    |
| OWNERS # All Owner HH with incomes from 0-80% AMI = 9,555 (LMI Owners) Total ALL Owner HH= 22,110                                   |                  |                                  |               |                                  |               |                                  |                                     |                                 |                                    |                                |                 |                                  |              |                                  |                               |                          |
| Households (HH) with one of the listed needs by HH Income as % of Area Median Income (AMI)<br>NOTE: 0-80% AMI is Lower Income (LMI) | Income 0-30% AMI |                                  | Income 30-50% |                                  | Income 50-80% |                                  | Total # 0-80% AMI with each Problem | % to All Incomes w/Each Problem | % with problems to All LMI Owners  | % with problems to ALL Owners  | Income >80-100% |                                  | Income >100% |                                  | All Incomes with each Problem | % to ALL Owner HH Above  |
|   | #                | % to All Incomes w/ Each Problem | #             | % to All Incomes w/ Each Problem | #             | % to All Incomes w/ Each Problem |                                     |                                 |                                    |                                | #               | % to All Incomes w/ Each Problem | #            | % to All Incomes w/ Each Problem |                               |                          |
| Substandard Housing - lacking complete plumbing or kitchen facilities   | 35               | 14.9%                            | 55            | 23.4%                            | -             | 0.0%                             | 90                                  | 38.3%                           | 0.9%                               | 0.4%                           | 10              | 4.3%                             | 135          | 57.4%                            | 235                           | 1.1%                     |
| Severely Overcrowded - With >1.51 people per room (& complete kitchen & plumbing)   | 15               | 8.3%                             | 55            | 30.6%                            | 30            | 16.7%                            | 100                                 | 55.6%                           | 1.0%                               | 0.5%                           | -               | 0.0%                             | 80           | 44.4%                            | 180                           | 0.8%                     |
| Overcrowded - With 1.01-1.5 people per room (& not of the above problems)   | 20               | 4.9%                             | 80            | 19.5%                            | 105           | 25.6%                            | 205                                 | 50.0%                           | 2.1%                               | 0.9%                           | 45              | 11.0%                            | 160          | 39.0%                            | 410                           | 1.9%                     |
| Housing cost burden greater than 50% of income (&none of the above problems)  | 1,230            | 49.4%                            | 790           | 31.7%                            | 405           | 16.3%                            | 2,425                               | 97.4%                           | 25.4%                              | 11.0%                          | 55              | 2.2%                             | 10           | 0.4%                             | 2,490                         | 11.3%                    |
| Housing Cost burden greater than 30% of income (& none of the above problems)   | 210              | 4.9%                             | 590           | 13.7%                            | 2,080         | 48.1%                            | 2,880                               | 66.7%                           | 30.1%                              | 13.0%                          | 585             | 13.5%                            | 855          | 19.8%                            | 4,320                         | 19.5%                    |
| Data Source: 2017-2021 Comprehensive Housing Affordability Strategy (CHAS)  |                  |                                  |               |                                  |               |                                  |                                     |                                 |                                    |                                |                 |                                  |              |                                  |                               |                          |

**NA-10 - Housing Problems**

**Concord**

| <b>RENTERS</b>   |                  |   |               |   |               |   |   |  |   |  |                 |   |              |   | <b># All Renter HH with incomes from 0-80% AMI = 11,065 (LMI Renters)</b> |                                   | <b>Total ALL Renter HH= 18,105</b> |  |
|--|------------------|---|---------------|---|---------------|---|---|--|---|--|-----------------|---|--------------|---|---|-----------------------------------|------------------------------------|--|
| Households (HH) with one of the listed needs<br>by HH Income as % of Area Median Income (AMI)<br>NOTE: 0-80% AMI is Lower Income (LMI) | Income 0-30% AMI |   | Income 30-50% |   | Income 50-80% |   | Total #<br>0-80%<br>AMI with<br>each<br>Problem | % to All<br>Incomes<br>w/Each<br>Problem | % with<br>problems<br>to All LMI<br>Renters | % with<br>problem<br>s to ALL<br>Renters | Income >80-100% |   | Income >100% |   | All<br>Incomes<br>with each<br>Problem                                    | % to ALL<br>Renter<br>HH<br>Above |                                    |  |
|  | #                | % to All<br>Incomes w/<br>Each<br>Problem | #             | % to All<br>Incomes w/<br>Each<br>Problem | #             | % to All<br>Incomes w/<br>Each<br>Problem |   |  |   |  | #               | % to All<br>Incomes w/<br>Each<br>Problem | #            | % to All<br>Incomes w/<br>Each<br>Problem |   |                                   |                                    |  |
| Substandard Housing - lacking complete plumbing or kitchen facilities  | 80               | 27.1%                                     | 65            | 22.0%                                     | 75            | 25.4%                                     | 220   | 74.6%                                    | 2.0%  | 1.2%                                     | 65              | 22.0%                                     | 10           | 3.4%                                      | 295   | 1.6%                              |                                    |  |
| Severely Overcrowded - With >1.51 people per room (& complete kitchen & plumbing)  | 430              | 31.4%                                     | 470           | 34.3%                                     | 70            | 5.1%                                      | 970   | 70.8%                                    | 8.8%  | 5.4%                                     | 90              | 6.6%                                      | 310          | 22.6%                                     | 1,370   | 7.6%                              |                                    |  |
| Overcrowded - With 1.01-1.5 people per room (& not of the above problems)  | 485              | 30.0%                                     | 445           | 27.6%                                     | 210           | 13.0%                                     | 1,140   | 70.6%                                    | 10.3%                                       | 6.3%                                     | 235             | 14.6%                                     | 240          | 14.9%                                     | 1,615   | 8.9%                              |                                    |  |
| Housing cost burden greater than 50% of income (& none of the above problems)  | 2,665            | 66.5%                                     | 990           | 24.7%                                     | 355           | 8.9%                                      | 4,010   | 100.0%                                   | 36.2%                                       | 22.1%                                    | 0               | 0.0%                                      | 0            | 0.0%                                      | 4,010   | 22.1%                             |                                    |  |
| Housing Cost burden greater than 30% of income (& none of the above problems)  | 260              | 6.7%                                      | 1,160         | 29.8%                                     | 1,545         | 39.7%                                     | 2,965   | 76.2%                                    | 26.8%                                       | 16.4%                                    | 560             | 14.4%                                     | 365          | 9.4%                                      | 3,890   | 21.5%                             |                                    |  |
| <b>OWNERS</b>  |                  |   |               |   |               |   |   |  |   |  |                 |   |              |   | <b># All Owner HH with incomes from 0-80% AMI = 8,135 (LMI Owners)</b>    |                                   | <b>Total ALL Owner HH= 27,375</b>  |  |
| Households (HH) with one of the listed needs<br>by HH Income as % of Area Median Income (AMI)<br>NOTE: 0-80% AMI is Lower Income (LMI) | Income 0-30% AMI |   | Income 30-50% |   | Income 50-80% |   | Total #<br>0-80%<br>AMI with<br>each<br>Problem | % to All<br>Incomes<br>w/Each<br>Problem | % with<br>problems<br>to All LMI<br>Owners  | % with<br>problem<br>s to ALL<br>Owners  | Income >80-100% |   | Income >100% |   | All<br>Incomes<br>with each<br>Problem                                    | % to ALL<br>Owner<br>HH<br>Above  |                                    |  |
|  | #                | % to All<br>Incomes w/<br>Each<br>Problem | #             | % to All<br>Incomes w/<br>Each<br>Problem | #             | % to All<br>Incomes w/<br>Each<br>Problem |   |  |   |  | #               | % to All<br>Incomes w/<br>Each<br>Problem |              |   |   |                                   |                                    |  |
| Substandard Housing - lacking complete plumbing or kitchen facilities  | 30               | 22.2%                                     | -             | 0.0%                                      | 20            | 14.8%                                     | 50  | 37.0%                                    | 0.6%  | 0.2%                                     | 35              | 25.9%                                     | 50           | 37.0%                                     | 135   | 0.5%                              |                                    |  |
| Severely Overcrowded - With >1.51 people per room (& complete kitchen & plumbing)  | -                | 0.0%                                      | 45            | 27.3%                                     | 30            | 18.2%                                     | 75  | 45.5%                                    | 0.9%  | 0.3%                                     | -               | 0.0%                                      | 90           | 54.5%                                     | 165   | 0.6%                              |                                    |  |
| Overcrowded - With 1.01-1.5 people per room (& not of the above problems)  | 35               | 8.4%                                      | 65            | 15.7%                                     | 125           | 30.1%                                     | 225   | 54.2%                                    | 2.8%  | 0.8%                                     | 15              | 3.6%                                      | 175          | 42.2%                                     | 415   | 1.5%                              |                                    |  |
| Housing cost burden greater than 50% of income (& none of the above problems)  | 1,255            | 44.8%                                     | 845           | 30.2%                                     | 515           | 18.4%                                     | 2,615   | 93.4%                                    | 32.1%                                       | 9.6%                                     | 75              | 2.7%                                      | 110          | 3.9%                                      | 2,800   | 10.2%                             |                                    |  |
| Housing Cost burden greater than 30% of income (& none of the above problems)  | 345              | 8.3%                                      | 380           | 9.1%                                      | 1,045         | 25.2%                                     | 1,770   | 42.6%                                    | 21.8%                                       | 6.5%                                     | 925             | 22.3%                                     | 1460         | 35.1%                                     | 4,155   | 15.2%                             |                                    |  |

Data Source: 2017-2021 Comprehensive Housing Affordability Strategy (CHAS)

| NA-10 - Housing Problems  |                  |                                  |               |                                  |               |                                  |                                     |                                 |                                    |                                |                 |                                  |              |                                  |                               |                          |
|---|------------------|----------------------------------|---------------|----------------------------------|---------------|----------------------------------|-------------------------------------|---------------------------------|------------------------------------|--------------------------------|-----------------|----------------------------------|--------------|----------------------------------|-------------------------------|--------------------------|
| Pittsburg   |                  |                                  |               |                                  |               |                                  |                                     |                                 |                                    |                                |                 |                                  |              |                                  |                               |                          |
| RENTERS # All Renter HH with incomes from 0-80% AMI = 6,615 (LMI Renters) Total ALL Renter HH= 9,365                                |                  |                                  |               |                                  |               |                                  |                                     |                                 |                                    |                                |                 |                                  |              |                                  |                               |                          |
| Households (HH) with one of the listed needs by HH Income as % of Area Median Income (AMI)<br>NOTE: 0-80% AMI is Lower Income (LMI) | Income 0-30% AMI |                                  | Income 30-50% |                                  | Income 50-80% |                                  | Total # 0-80% AMI with each Problem | % to All Incomes w/Each Problem | % with problems to All LMI Renters | % with problems to ALL Renters | Income >80-100% |                                  | Income >100% |                                  | All Incomes with each Problem | % to ALL Renter HH Above |
|   | #                | % to All Incomes w/ Each Problem | #             | % to All Incomes w/ Each Problem | #             | % to All Incomes w/ Each Problem |                                     |                                 |                                    |                                | #               | % to All Incomes w/ Each Problem | #            | % to All Incomes w/ Each Problem |                               |                          |
| Substandard Housing - lacking complete plumbing or kitchen facilities   | 0                | 0%                               | 40            | 72.7%                            | 15            | 27.3%                            | 55                                  | 100.0%                          | 0.8%                               | 0.6%                           | 0               | 0.0%                             | 0            | 0.0%                             | 55                            | 0.6%                     |
| Severely Overcrowded - With >1.51 people per room (& complete kitchen & plumbing)   | 35               | 8.0%                             | 65            | 14.9%                            | 195           | 44.8%                            | 295                                 | 67.8%                           | 4.5%                               | 3.2%                           | 0               | 0.0%                             | 140          | 32.2%                            | 435                           | 4.6%                     |
| Overcrowded - With 1.01-1.5 people per room (& not of the above problems)   | 185              | 15.3%                            | 590           | 48.8%                            | 280           | 23.1%                            | 1,055                               | 87.2%                           | 15.9%                              | 11.3%                          | 60              | 5.0%                             | 95           | 7.9%                             | 1,210                         | 12.9%                    |
| Housing cost burden greater than 50% of income (& none of the above problems)   | 1,660            | 71.9%                            | 600           | 26.0%                            | 50            | 2.2%                             | 2,310                               | 100.0%                          | 34.9%                              | 24.7%                          | 0               | 0.0%                             | 0            | 0.0%                             | 2,310                         | 24.7%                    |
| Housing Cost burden greater than 30% of income (& none of the above problems)   | 300              | 13.7%                            | 675           | 30.8%                            | 865           | 39.5%                            | 1,840                               | 84.0%                           | 27.8%                              | 19.6%                          | 320             | 14.6%                            | 30           | 1.4%                             | 2,190                         | 23.4%                    |
| OWNERS # All Owner HH with incomes from 0-80% AMI = 4,860 (LMI Owners) Total ALL Owner HH= 13,240                                   |                  |                                  |               |                                  |               |                                  |                                     |                                 |                                    |                                |                 |                                  |              |                                  |                               |                          |
| Households (HH) with one of the listed needs by HH Income as % of Area Median Income (AMI)<br>NOTE: 0-80% AMI is Lower Income (LMI) | Income 0-30% AMI |                                  | Income 30-50% |                                  | Income 50-80% |                                  | Total # 0-80% AMI with each Problem | % to All Incomes w/Each Problem | % with problems to All LMI Owners  | % with problems to ALL Owners  | Income >80-100% |                                  | Income >100% |                                  | All Incomes with each Problem | % to ALL Owner HH Above  |
|   | #                | % to All Incomes w/ Each Problem | #             | % to All Incomes w/ Each Problem | #             | % to All Incomes w/ Each Problem |                                     |                                 |                                    |                                | #               | % to All Incomes w/ Each Problem | #            | % to All Incomes w/ Each Problem |                               |                          |
| Substandard Housing - lacking complete plumbing or kitchen facilities   | 10               | 35.7%                            | 4             | 14.3%                            | 10            | 35.7%                            | 24                                  | 85.7%                           | 0.5%                               | 0.2%                           | 4               | 14.3%                            | 0            | 0.0%                             | 28                            | 0.2%                     |
| Severely Overcrowded - With >1.51 people per room (& complete kitchen & plumbing)   | 35               | 41.2%                            | 15            | 17.6%                            | 0             | 0.0%                             | 50                                  | 58.8%                           | 1.0%                               | 0.4%                           | 25              | 29.4%                            | 10           | 11.8%                            | 85                            | 0.6%                     |
| Overcrowded - With 1.01-1.5 people per room (& not of the above problems)   | 45               | 10.6%                            | 140           | 32.9%                            | 65            | 15.3%                            | 250                                 | 58.8%                           | 5.1%                               | 1.9%                           | 65              | 15.3%                            | 110          | 25.9%                            | 425                           | 3.2%                     |
| Housing cost burden greater than 50% of income (& none of the above problems)   | 800              | 60.6%                            | 390           | 29.5%                            | 70            | 5.3%                             | 1,260                               | 95.5%                           | 25.9%                              | 9.5%                           | 60              | 4.5%                             | 0            | 0.0%                             | 1,320                         | 10.0%                    |
| Housing Cost burden greater than 30% of income (& none of the above problems)   | 135              | 7.4%                             | 220           | 12.1%                            | 575           | 31.6%                            | 930                                 | 51.1%                           | 19.1%                              | 7.0%                           | 370             | 20.3%                            | 520          | 28.6%                            | 1,820                         | 13.7%                    |
| Data Source: 2017-2021 Comprehensive Housing Affordability Strategy (CHAS)  |                  |                                  |               |                                  |               |                                  |                                     |                                 |                                    |                                |                 |                                  |              |                                  |                               |                          |

**NA-10 - Housing Problems**

**Walnut Creek**

| <b>RENTERS</b>  |                  |                                  |               |                                  |               |                                  |                                     |                                 |                                    |                                |                 |                                  |              |                                  |                               |                          |
|---|------------------|----------------------------------|---------------|----------------------------------|---------------|----------------------------------|-------------------------------------|---------------------------------|------------------------------------|--------------------------------|-----------------|----------------------------------|--------------|----------------------------------|-------------------------------|--------------------------|
| # All Renter HH with incomes from 0-80% AMI = 4,390 (LMI Renters) <span style="float:right">Total ALL Renter HH= 11,390</span>      |                  |                                  |               |                                  |               |                                  |                                     |                                 |                                    |                                |                 |                                  |              |                                  |                               |                          |
| Households (HH) with one of the listed needs by HH Income as % of Area Median Income (AMI)<br>NOTE: 0-80% AMI is Lower Income (LMI) | Income 0-30% AMI |                                  | Income 30-50% |                                  | Income 50-80% |                                  | Total # 0-80% AMI with each Problem | % to All Incomes w/Each Problem | % with problems to All LMI Renters | % with problems to ALL Renters | Income >80-100% |                                  | Income >100% |                                  | All Incomes with each Problem | % to ALL Renter HH Above |
|   | #                | % to All Incomes w/ Each Problem | #             | % to All Incomes w/ Each Problem | #             | % to All Incomes w/ Each Problem |                                     |                                 |                                    |                                | #               | % to All Incomes w/ Each Problem | #            | % to All Incomes w/ Each Problem |                               |                          |
| Substandard Housing - lacking complete plumbing or kitchen facilities   | 95               | 65.5%                            | 20            | 13.8%                            | -             | 0.0%                             | 115                                 | 79.3%                           | 2.6%                               | 1.0%                           | 20              | 13.8%                            | 10           | 6.9%                             | 145                           | 1.3%                     |
| Severely Overcrowded - With >1.51 people per room (& complete kitchen & plumbing)   | 175              | 24.1%                            | 35            | 4.8%                             | 100           | 13.8%                            | 310                                 | 42.8%                           | 7.1%                               | 2.7%                           | 95              | 13.1%                            | 320          | 44.1%                            | 725                           | 6.4%                     |
| Overcrowded - With 1.01-1.5 people per room (& not of the above problems)   | 50               | 14.9%                            | 55            | 16.4%                            | 90            | 26.9%                            | 195                                 | 58.2%                           | 4.4%                               | 1.7%                           | 15              | 4.5%                             | 125          | 37.3%                            | 335                           | 2.9%                     |
| Housing cost burden greater than 50% of income (&none of the above problems)  | 815              | 49.3%                            | 635           | 38.4%                            | 165           | 10.0%                            | 1,615                               | 97.6%                           | 36.8%                              | 14.2%                          | 4               | 0.2%                             | 35           | 2.1%                             | 1,654                         | 14.5%                    |
| Housing Cost burden greater than 30% of income (& none of the above problems)   | 130              | 5.7%                             | 310           | 13.6%                            | 755           | 33.1%                            | 1,195                               | 52.4%                           | 27.2%                              | 10.5%                          | 620             | 27.2%                            | 465          | 20.4%                            | 2,280                         | 20.0%                    |

| <b>OWNERS</b>   |                  |                                  |               |                                  |               |                                  |                                     |                                 |                                   |                               |                 |                                  |              |        |                               |                         |
|---|------------------|----------------------------------|---------------|----------------------------------|---------------|----------------------------------|-------------------------------------|---------------------------------|-----------------------------------|-------------------------------|-----------------|----------------------------------|--------------|--------|-------------------------------|-------------------------|
| # All Owner HH with incomes from 0-80% AMI = 5,885 (LMI Owners) <span style="float:right">Total ALL Owner HH= 20,735</span>         |                  |                                  |               |                                  |               |                                  |                                     |                                 |                                   |                               |                 |                                  |              |        |                               |                         |
| Households (HH) with one of the listed needs by HH Income as % of Area Median Income (AMI)<br>NOTE: 0-80% AMI is Lower Income (LMI) | Income 0-30% AMI |                                  | Income 30-50% |                                  | Income 50-80% |                                  | Total # 0-80% AMI with each Problem | % to All Incomes w/Each Problem | % with problems to All LMI Owners | % with problems to ALL Owners | Income >80-100% |                                  | Income >100% |        | All Incomes with each Problem | % to ALL Owner HH Above |
|   | #                | % to All Incomes w/ Each Problem | #             | % to All Incomes w/ Each Problem | #             | % to All Incomes w/ Each Problem |                                     |                                 |                                   |                               | #               | % to All Incomes w/ Each Problem |              |        |                               |                         |
| Substandard Housing - lacking complete plumbing or kitchen facilities   | -                | 0.0%                             | -             | 0.0%                             | -             | 0.0%                             | -                                   | 0.0%                            | 0.0%                              | 0.0%                          | 35              | 89.7%                            | 4            | 10.3%  | 39                            | 0.2%                    |
| Severely Overcrowded - With >1.51 people per room (& complete kitchen & plumbing)   | -                | 0.0%                             | -             | 0.0%                             | -             | 0.0%                             | -                                   | 0.0%                            | 0.0%                              | 0.0%                          | -               | 0.0%                             | 10           | 100.0% | 10                            | 0.0%                    |
| Overcrowded - With 1.01-1.5 people per room (& not of the above problems)   | -                | 0.0%                             | -             | 0.0%                             | 4             | 10.3%                            | 4                                   | 10.3%                           | 0.1%                              | 0.0%                          | -               | 0.0%                             | 35           | 89.7%  | 39                            | 0.2%                    |
| Housing cost burden greater than 50% of income (&none of the above problems)  | 990              | 39.8%                            | 725           | 29.1%                            | 345           | 13.9%                            | 2,060                               | 82.7%                           | 35.0%                             | 9.9%                          | 235             | 9.4%                             | 195          | 7.8%   | 2,490                         | 12.0%                   |
| Housing Cost burden greater than 30% of income (& none of the above problems)   | 265              | 7.9%                             | 505           | 15.1%                            | 475           | 14.2%                            | 1,245                               | 37.2%                           | 21.2%                             | 6.0%                          | 635             | 19.0%                            | 1470         | 43.9%  | 3,350                         | 16.2%                   |

Data Source: 2017-2021 Comprehensive Housing Affordability Strategy (CHAS) Table 3

**Housing Problems 2 (Households with one or more Severe Housing Problems: Lacks kitchen or complete plumbing, severe overcrowding, severe cost burden)**

| <b>NA-10 - Housing Problems 2 - Severe Housing Problems - Renters</b>   |                  |                                  |               |                                  |                   |                                  |                                     |                                 |                                    |                                |                 |                                  |              |                                  |                               |                          |
|---|------------------|----------------------------------|---------------|----------------------------------|-------------------|----------------------------------|-------------------------------------|---------------------------------|------------------------------------|--------------------------------|-----------------|----------------------------------|--------------|----------------------------------|-------------------------------|--------------------------|
| <b>Contra Costa County</b>  |                  |                                  |               |                                  |                   |                                  |                                     |                                 |                                    |                                |                 |                                  |              |                                  |                               |                          |
| <b>RENTERS # All Renter HH with incomes from 0-80% AMI = 77,175 (LMI Renters) Total ALL Renter HH= 133,725</b>                            |                  |                                  |               |                                  |                   |                                  |                                     |                                 |                                    |                                |                 |                                  |              |                                  |                               |                          |
| Households w/1 or more Severe Housing Problems:<br>- Lacks kitchen or complete plumbing,<br>- Severe overcrowding<br>- Severe cost burden | Income 0-30% AMI |                                  | Income 30-50% |                                  | Income 50-80% AMI |                                  | Total # 0-80% AMI with each Problem | % to All Incomes w/Each Problem | % with problems to All LMI Renters | % with problems to ALL Renters | Income >80-100% |                                  | Income >100% |                                  | All Incomes with each Problem | % to ALL Renter HH Above |
|   | #                | % to All Incomes w/ Each Problem | #             | % to All Incomes w/ Each Problem | #                 | % to All Incomes w/ Each Problem |                                     |                                 |                                    |                                | #               | % to All Incomes w/ Each Problem | #            | % to All Incomes w/ Each Problem |                               |                          |
| Having 1 or more of 4 SEVERE housing problems   | 22,540           | 50.2%                            | 11,570        | 25.8%                            | 5,305             | 11.8%                            | 39,415                              | 87.8%                           | 51.1%                              | 29.5%                          | 2,160           | 4.8%                             | 3,295        | 7.3%                             | 44,870                        | 33.6%                    |
| Having none of 4 SEVERE housing problems  | 9,225            | 13.1%                            | 10,060        | 14.3%                            | 166               | 0.2%                             | 19,451                              | 27.6%                           | 25.2%                              | 14.5%                          | 11,715          | 16.6%                            | 39,375       | 55.8%                            | 70,541                        | 52.8%                    |
| <b>Antioch</b>  |                  |                                  |               |                                  |                   |                                  |                                     |                                 |                                    |                                |                 |                                  |              |                                  |                               |                          |
| <b>RENTERS # All Renter HH with incomes from 0-80% AMI = 9,525 Total ALL Renter HH= 13,630</b>  |                  |                                  |               |                                  |                   |                                  |                                     |                                 |                                    |                                |                 |                                  |              |                                  |                               |                          |
| Having 1 or more of 4 SEVERE housing problems   | 3,510            | 61.5%                            | 1,460         | 25.6%                            | 275               | 4.8%                             | 5,245                               | 91.9%                           | 55.1%                              | 38.5%                          | 165             | 2.9%                             | 295          | 5.2%                             | 5,705                         | 41.9%                    |
| Having none of 4 SEVERE housing problems  | 860              | 10.9%                            | 1,490         | 18.8%                            | 1,925             | 24.3%                            | 4,275                               | 53.9%                           | 44.9%                              | 31.4%                          | 1180            | 14.9%                            | 2470         | 31.2%                            | 7,925                         | 58.1%                    |
| <b>Concord</b>  |                  |                                  |               |                                  |                   |                                  |                                     |                                 |                                    |                                |                 |                                  |              |                                  |                               |                          |
| <b>RENTERS # All Renter HH with incomes from 0-80% AMI = 11,065 Total ALL Renter HH= 18,105</b>   |                  |                                  |               |                                  |                   |                                  |                                     |                                 |                                    |                                |                 |                                  |              |                                  |                               |                          |
| Having 1 or more of 4 SEVERE housing problems   | 3665             | 50.20%                           | 1975          | 27.00%                           | 715               | 9.80%                            | 6,355                               | 87.0%                           | 57.4%                              | 35.1%                          | 390             | 5.30%                            | 560          | 7.70%                            | 7,305                         | 40.3%                    |
| Having none of 4 SEVERE housing problems  | 720              | 6.70%                            | 1635          | 15.10%                           | 2365              | 21.90%                           | 4,720                               | 43.7%                           | 42.7%                              | 26.1%                          | 1680            | 15.50%                           | 4405         | 40.80%                           | 10,805                        | 59.7%                    |
| <b>Pittsburg</b>  |                  |                                  |               |                                  |                   |                                  |                                     |                                 |                                    |                                |                 |                                  |              |                                  |                               |                          |
| <b>RENTERS # All Renter HH with incomes from 0-80% AMI = 6,615 Total ALL Renter HH= 9,365</b>   |                  |                                  |               |                                  |                   |                                  |                                     |                                 |                                    |                                |                 |                                  |              |                                  |                               |                          |
| Having 1 or more of 4 SEVERE housing problems   | 1880             | 46.90%                           | 1295          | 32.30%                           | 535               | 13.40%                           | 3,710                               | 92.6%                           | 56.1%                              | 39.6%                          | 60              | 1.50%                            | 235          | 5.90%                            | 4,005                         | 42.8%                    |
| Having none of 4 SEVERE housing problems  | 705              | 13.20%                           | 925           | 17.30%                           | 1270              | 23.70%                           | 2,900                               | 54.2%                           | 43.8%                              | 31.0%                          | 740             | 13.80%                           | 1715         | 32.00%                           | 5,355                         | 57.2%                    |
| <b>Walnut Creek</b>   |                  |                                  |               |                                  |                   |                                  |                                     |                                 |                                    |                                |                 |                                  |              |                                  |                               |                          |
| <b>RENTERS # All Renter HH with incomes from 0-80% AMI = 4,390 Total ALL Renter HH= 11,390</b>  |                  |                                  |               |                                  |                   |                                  |                                     |                                 |                                    |                                |                 |                                  |              |                                  |                               |                          |
| Having 1 or more of 4 SEVERE housing problems   | 1130             | 39.60%                           | 740           | 26.00%                           | 355               | 12.50%                           | 2,225                               | 78.1%                           | 50.7%                              | 19.5%                          | 140             | 4.90%                            | 485          | 17.00%                           | 2,850                         | 25.0%                    |
| Having none of 4 SEVERE housing problems  | 645              | 7.60%                            | 535           | 6.30%                            | 980               | 11.50%                           | 2160                                | 25.3%                           | 49.2%                              | 19.0%                          | 1110            | 13.00%                           | 5270         | 61.70%                           | 8,540                         | 75.0%                    |
| <i>Data Source: 2017-2021 CHAS</i>  |                  |                                  |               |                                  |                   |                                  |                                     |                                 |                                    |                                |                 |                                  |              |                                  |                               |                          |

| NA-10 - Housing Problems 2 - Severe Housing Problems - Owners   |                  |                                  |               |                                  |               |                                  |                                     |                                 |                                   |                               |                 |                                  |              |                                  |                               |                         |
|---|------------------|----------------------------------|---------------|----------------------------------|---------------|----------------------------------|-------------------------------------|---------------------------------|-----------------------------------|-------------------------------|-----------------|----------------------------------|--------------|----------------------------------|-------------------------------|-------------------------|
| Contra Costa County   |                  |                                  |               |                                  |               |                                  |                                     |                                 |                                   |                               |                 |                                  |              |                                  |                               |                         |
| OWNERS # All Owner HH with incomes from 0-80% AMI = 79,275 (LMI Owners) Total ALL Owner HH= 271,380                                       |                  |                                  |               |                                  |               |                                  |                                     |                                 |                                   |                               |                 |                                  |              |                                  |                               |                         |
| Households w/1 or more Severe Housing Problems:<br>- Lacks kitchen or complete plumbing,<br>- Severe overcrowding<br>- Severe cost burden | Income 0-30% AMI |                                  | Income 30-50% |                                  | Income 50-80% |                                  | Total # 0-80% AMI with each Problem | % to All Incomes w/Each Problem | % with problems to All LMI Owners | % with problems to ALL Owners | Income >80-100% |                                  | Income >100% |                                  | All Incomes with each Problem | % to ALL Owner HH Above |
|   | #                | % to All Incomes w/ Each Problem | #             | % to All Incomes w/ Each Problem | #             | % to All Incomes w/ Each Problem |                                     |                                 |                                   |                               | #               | % to All Incomes w/ Each Problem | #            | % to All Incomes w/ Each Problem |                               |                         |
| Having 1 or more of 4 SEVERE housing problems   | 14,970           | 38.7%                            | 8,705         | 22.5%                            | 6,750         | 17.4%                            | 30,425                              | 78.6%                           | 38.4%                             | 11.2%                         | 2,920           | 7.55%                            | 5,350        | 13.83%                           | 38,695                        | 14.26%                  |
| Having none of 4 SEVERE housing problems  | 7,805            | 3.4%                             | 14,220        | 6.1%                             | 26,830        | 11.5%                            | 48,855                              | 21.0%                           | 61.6%                             | 18.0%                         | 23,835          | 10.24%                           | 160,000      | 68.76%                           | 232,690                       | 85.74%                  |
| Antioch   |                  |                                  |               |                                  |               |                                  |                                     |                                 |                                   |                               |                 |                                  |              |                                  |                               |                         |
| OWNERS # All Owner HH with incomes from 0-80% AMI = 9,555 (LMI Owners) Total ALL Owner HH= 22,110   |                  |                                  |               |                                  |               |                                  |                                     |                                 |                                   |                               |                 |                                  |              |                                  |                               |                         |
| Having 1 or more of 4 SEVERE housing problems   | 1,300            | 39.16%                           | 985           | 29.67%                           | 540           | 16.27%                           | 2,825                               | 85.1%                           | 29.6%                             | 12.8%                         | 110             | 3.31%                            | 385          | 11.60%                           | 3,320                         | 15.02%                  |
| Having none of 4 SEVERE housing problems  | 600              | 3.19%                            | 1,690         | 8.99%                            | 4,450         | 23.68%                           | 6,740                               | 35.9%                           | 70.5%                             | 30.5%                         | 2,580           | 13.73%                           | 9,475        | 50.41%                           | 18,795                        | 85.01%                  |
| Concord   |                  |                                  |               |                                  |               |                                  |                                     |                                 |                                   |                               |                 |                                  |              |                                  |                               |                         |
| OWNERS # All Owner HH with incomes from 0-80% AMI = 8,135 (LMI Owners) Total ALL Owner HH= 27,375   |                  |                                  |               |                                  |               |                                  |                                     |                                 |                                   |                               |                 |                                  |              |                                  |                               |                         |
| Having 1 or more of 4 SEVERE housing problems   | 1,320            | 37.55%                           | 955           | 27.17%                           | 690           | 19.63%                           | 2,965                               | 84.4%                           | 36.4%                             | 10.8%                         | 125             | 3.56%                            | 425          | 12.09%                           | 3,515                         | 12.84%                  |
| Having none of 4 SEVERE housing problems  | 1015             | 4.26%                            | 1,385         | 5.81%                            | 2,770         | 11.61%                           | 5,170                               | 21.7%                           | 63.6%                             | 18.9%                         | 3,180           | 13.33%                           | 15,500       | 64.99%                           | 23,850                        | 87.12%                  |
| Pittsburg   |                  |                                  |               |                                  |               |                                  |                                     |                                 |                                   |                               |                 |                                  |              |                                  |                               |                         |
| OWNERS # All Owner HH with incomes from 0-80% AMI = 4,860 (LMI Owners) Total ALL Owner HH= 13,240   |                  |                                  |               |                                  |               |                                  |                                     |                                 |                                   |                               |                 |                                  |              |                                  |                               |                         |
| Having 1 or more of 4 SEVERE housing problems   | 890              | 47.59%                           | 555           | 29.68%                           | 150           | 8.02%                            | 1,595                               | 85.3%                           | 32.8%                             | 12.0%                         | 155             | 8.29%                            | 120          | 6.42%                            | 1,870                         | 14.12%                  |
| Having none of 4 SEVERE housing problems  | 715              | 6.29%                            | 665           | 5.85%                            | 1,890         | 16.62%                           | 3,270                               | 28.7%                           | 67.3%                             | 24.7%                         | 1,740           | 15.30%                           | 6,365        | 55.96%                           | 11,375                        | 85.91%                  |
| Walnut Creek  |                  |                                  |               |                                  |               |                                  |                                     |                                 |                                   |                               |                 |                                  |              |                                  |                               |                         |
| OWNERS # All Owner HH with incomes from 0-80% AMI = 5,885 (LMI Owners) Total ALL Owner HH= 20,735   |                  |                                  |               |                                  |               |                                  |                                     |                                 |                                   |                               |                 |                                  |              |                                  |                               |                         |
| Having 1 or more of 4 SEVERE housing problems   | 990              | 38.30%                           | 725           | 28.05%                           | 350           | 13.54%                           | 2,065                               | 79.9%                           | 35.1%                             | 10.0%                         | 270             | 15.30%                           | 250          | 9.67%                            | 2,585                         | 12.47%                  |
| Having none of 4 SEVERE housing problems  | 715              | 3.92%                            | 1,495         | 8.19%                            | 1,725         | 9.45%                            | 3,935                               | 21.5%                           | 66.9%                             | 19.0%                         | 1,660           | 6.90%                            | 12,665       | 69.36%                           | 18,260                        | 88.06%                  |
| Data Source: 2017-2021 CHAS   |                  |                                  |               |                                  |               |                                  |                                     |                                 |                                   |                               |                 |                                  |              |                                  |                               |                         |

**Cost Burden > 30%**

| <b>NA-10 - Cost Burden &gt; 30%</b>  |              |                               |               |                               |               |                               |                                |                               |                      |                  |                 |                               |              |                               |                          |                          |
|--|--------------|-------------------------------|---------------|-------------------------------|---------------|-------------------------------|--------------------------------|-------------------------------|----------------------|------------------|-----------------|-------------------------------|--------------|-------------------------------|--------------------------|--------------------------|
| <b>Contra Costa County</b>   |              |                               |               |                               |               |                               |                                |                               |                      |                  |                 |                               |              |                               |                          |                          |
| <b>RENTERS</b>   |              |                               |               |                               |               |                               |                                |                               |                      |                  |                 |                               |              |                               |                          |                          |
| # All Renter HH with incomes from 0-80% AMI = 77,175 (LMI Renters) <span style="float: right;">Total ALL Renter HH= 133,725</span> |              |                               |               |                               |               |                               |                                |                               |                      |                  |                 |                               |              |                               |                          |                          |
| Households (HH) with one of the listed needs by HH Income as % of Area Median Income (AMI)   | Income 0-30% |                               | Income 30-50% |                               | Income 50-80% |                               | Total # 0-80% AMI of Each Type | % to All Incomes of Each Type | % to All LMI Renters | % to ALL Renters | Income >80-100% |                               | Income >100% |                               | All Incomes of Each Type | % to ALL Renter HH Above |
|  | #            | % to All Incomes of Each Type | #             | % to All Incomes of Each Type | #             | % to All Incomes of Each Type |                                |                               |                      |                  | #               | % to All Incomes of Each Type | #            | % to All Incomes of Each Type |                          |                          |
| Small Related  | 10,095       | 35.0%                         | 8,330         | 28.9%                         | 6,690         | 23.2%                         | 25,115                         | 87.1%                         | 32.5%                | 18.8%            | 2,235           | 7.7%                          | 1,495        | 5.2%                          | 28,845                   | 21.6%                    |
| Large Related  | 2,695        | 39.2%                         | 2,455         | 35.7%                         | 1,420         | 20.7%                         | 6,570                          | 95.6%                         | 8.5%                 | 4.9%             | 210             | 3.1%                          | 95           | 1.4%                          | 6,875                    | 5.1%                     |
| Elderly  | 7,450        | 50.8%                         | 3,305         | 22.5%                         | 2,200         | 15.0%                         | 12,955                         | 88.3%                         | 16.8%                | 9.7%             | 1,020           | 7.0%                          | 690          | 4.7%                          | 14,665                   | 11.0%                    |
| Other  | 5,070        | 32.8%                         | 3,435         | 22.3%                         | 4,320         | 28.0%                         | 12,825                         | 83.1%                         | 16.6%                | 9.6%             | 1,585           | 10.3%                         | 1,025        | 6.6%                          | 15,435                   | 11.5%                    |
| Total need by income   | 25,310       | 38.5%                         | 17,525        | 26.6%                         | 14,630        | 22.2%                         | 57,465                         | 87.3%                         | 74.5%                | 43.0%            | 5,050           | 7.7%                          | 3,305        | 5.0%                          | 65,820                   | 49.2%                    |
| <b>OWNERS</b>  |              |                               |               |                               |               |                               |                                |                               |                      |                  |                 |                               |              |                               |                          |                          |
| # All Owner HH with incomes from 0-80% AMI = 79,275 (LMI Owners) <span style="float: right;">Total ALL Owner HH= 271,380</span>    |              |                               |               |                               |               |                               |                                |                               |                      |                  |                 |                               |              |                               |                          |                          |
| Households (HH) with one of the listed needs by HH Income as % of Area Median Income (AMI)   | Income 0-30% |                               | Income 30-50% |                               | Income 50-80% |                               | Total # 0-80% AMI of Each Type | % to All Incomes of Each Type | % to All LMI Owners  | % to ALL Owners  | Income >80-100% |                               | Income >100% |                               | All Incomes of Each Type | % to ALL Owner HH Above  |
|  | #            | % to All Incomes of Each Type | #             | % to All Incomes of Each Type | #             | % to All Incomes of Each Type |                                |                               |                      |                  | #               | % to All Incomes of Each Type | #            | % to All Incomes of Each Type |                          |                          |
| Small Related  | 2,715        | 10.0%                         | 4,575         | 16.8%                         | 6,515         | 24.0%                         | 13,805                         | 50.8%                         | 17.4%                | 5.1%             | 3,555           | 13.1%                         | 9,835        | 36.2%                         | 27,195                   | 10.0%                    |
| Large Related  | 4,955        | 47.8%                         | 1,375         | 13.3%                         | 1,580         | 15.2%                         | 7,910                          | 76.3%                         | 10.0%                | 2.9%             | 1,180           | 11.4%                         | 1,275        | 12.3%                         | 10,365                   | 3.8%                     |
| Elderly  | 8,940        | 30.1%                         | 6,570         | 22.2%                         | 5,835         | 19.7%                         | 21,345                         | 72.0%                         | 26.9%                | 7.9%             | 3,130           | 10.6%                         | 5,185        | 17.5%                         | 29,660                   | 10.9%                    |
| Other  | 2,290        | 22.2%                         | 1,050         | 10.2%                         | 1,855         | 18.0%                         | 5,195                          | 50.4%                         | 6.6%                 | 1.9%             | 1,580           | 15.3%                         | 3,530        | 34.3%                         | 10,305                   | 3.8%                     |
| Total need by income   | 18,900       | 24.4%                         | 13,570        | 17.5%                         | 15,785        | 20.4%                         | 48,255                         | 62.2%                         | 60.9%                | 17.8%            | 9,445           | 12.2%                         | 19,825       | 25.6%                         | 77,525                   | 28.6%                    |

Data Source: 2017-2021 CHAS

**NA-10 - Cost Burden > 30%**

**Antioch**

| <b>RENTERS</b>   |              |                               |               |                               |               |                               |                                |                               |                      |                  |                 |                               |              |                               |                          |                          |
|--|--------------|-------------------------------|---------------|-------------------------------|---------------|-------------------------------|--------------------------------|-------------------------------|----------------------|------------------|-----------------|-------------------------------|--------------|-------------------------------|--------------------------|--------------------------|
| # All Renter HH with incomes from 0-80% AMI = 9,525 (LMI Renters)                          |              |                               |               |                               |               |                               |                                |                               |                      |                  |                 |                               |              |                               |                          |                          |
| Total ALL Renter HH= 13,630  |              |                               |               |                               |               |                               |                                |                               |                      |                  |                 |                               |              |                               |                          |                          |
| Households (HH) with one of the listed needs by HH Income as % of Area Median Income (AMI) | Income 0-30% |                               | Income 30-50% |                               | Income 50-80% |                               | Total # 0-80% AMI of Each Type | % to All Incomes of Each Type | % to All LMI Renters | % to ALL Renters | Income >80-100% |                               | Income >100% |                               | All Incomes of Each Type | % to ALL Renter HH Above |
|  | #            | % to All Incomes of Each Type | #             | % to All Incomes of Each Type | #             | % to All Incomes of Each Type |                                |                               |                      |                  | #               | % to All Incomes of Each Type | #            | % to All Incomes of Each Type |                          |                          |
| Small Related  | 1900         | 46.5%                         | 1235          | 30.2%                         | 740           | 18.1%                         | 3,875                          | 94.7%                         | 40.7%                | 28.4%            | 155             | 3.8%                          | 60           | 1.5%                          | 4,090                    | 30.0%                    |
| Large Related  | 700          | 48.3%                         | 415           | 28.6%                         | 334           | 23.1%                         | 1,449                          | 100.0%                        | 15.2%                | 10.6%            | 0               | 0.0%                          | -            | 0.0%                          | 1,449                    | 10.6%                    |
| Elderly  | 830          | 62.6%                         | 340           | 25.7%                         | 105           | 7.9%                          | 1,275                          | 96.2%                         | 13.4%                | 9.4%             | 25              | 1.9%                          | 25           | 1.9%                          | 1,325                    | 9.7%                     |
| Other  | 530          | 31.2%                         | 340           | 20.0%                         | 180           | 10.6%                         | 1,050                          | 61.8%                         | 11.0%                | 7.7%             | 325             | 19.1%                         | 325          | 19.1%                         | 1,700                    | 12.5%                    |
| Total need by income   | 3,960        | 46.2%                         | 2,330         | 27.2%                         | 1,359         | 15.9%                         | 7,649                          | 89.3%                         | 80.3%                | 56.1%            | 505             | 5.9%                          | 410          | 4.8%                          | 8,564                    | 62.8%                    |

| <b>OWNERS</b>  |              |                               |               |                               |               |                               |                                |                               |                     |                 |                 |                               |              |                               |                          |                         |
|--|--------------|-------------------------------|---------------|-------------------------------|---------------|-------------------------------|--------------------------------|-------------------------------|---------------------|-----------------|-----------------|-------------------------------|--------------|-------------------------------|--------------------------|-------------------------|
| # All Owner HH with incomes from 0-80% AMI = 9,555 (LMI Owners)                            |              |                               |               |                               |               |                               |                                |                               |                     |                 |                 |                               |              |                               |                          |                         |
| Total ALL Owner HH= 22,110   |              |                               |               |                               |               |                               |                                |                               |                     |                 |                 |                               |              |                               |                          |                         |
| Households (HH) with one of the listed needs by HH Income as % of Area Median Income (AMI) | Income 0-30% |                               | Income 30-50% |                               | Income 50-80% |                               | Total # 0-80% AMI of Each Type | % to All Incomes of Each Type | % to All LMI Owners | % to ALL Owners | Income >80-100% |                               | Income >100% |                               | All Incomes of Each Type | % to ALL Owner HH Above |
|  | #            | % to All Incomes of Each Type | #             | % to All Incomes of Each Type | #             | % to All Incomes of Each Type |                                |                               |                     |                 | #               | % to All Incomes of Each Type | #            | % to All Incomes of Each Type |                          |                         |
| Small Related  | 170          | 7.2%                          | 490           | 20.8%                         | 1095          | 46.5%                         | 1,755                          | 74.5%                         | 18.4%               | 7.9%            | 205             | 8.7%                          | 395          | 16.8%                         | 2,355                    | 10.7%                   |
| Large Related  | 295          | 33.0%                         | 355           | 39.7%                         | 170           | 19.0%                         | 820                            | 91.6%                         | 8.6%                | 3.7%            | 45              | 5.0%                          | 30           | 3.4%                          | 895                      | 4.0%                    |
| Elderly  | 595          | 28.4%                         | 400           | 19.1%                         | 750           | 35.8%                         | 1,745                          | 83.3%                         | 18.3%               | 7.9%            | 195             | 9.3%                          | 155          | 7.4%                          | 2,095                    | 9.5%                    |
| Other  | 255          | 17.6%                         | 275           | 19.0%                         | 445           | 30.7%                         | 975                            | 67.2%                         | 10.2%               | 4.4%            | 195             | 13.4%                         | 280          | 19.3%                         | 1,450                    | 6.6%                    |
| Total need by income   | 1,315        | 19.4%                         | 1,520         | 22.4%                         | 2,460         | 36.2%                         | 5,295                          | 77.9%                         | 55.4%               | 23.9%           | 640             | 9.4%                          | 860          | 12.7%                         | 6,795                    | 30.7%                   |

Data Source: 2017-2021 CHAS

**NA-10 - Cost Burden > 30%**

**Concord**

| <b>RENTERS</b>  |              |                               |               |                               |               |                               |                                |                               |                      |                  |                 |                               |              |                               |                          |                          |
|---|--------------|-------------------------------|---------------|-------------------------------|---------------|-------------------------------|--------------------------------|-------------------------------|----------------------|------------------|-----------------|-------------------------------|--------------|-------------------------------|--------------------------|--------------------------|
| <b># All Renter HH with incomes from 0-80% AMI = 11,065 (LMI Renters) Total ALL Renter HH= 18,105</b> |              |                               |               |                               |               |                               |                                |                               |                      |                  |                 |                               |              |                               |                          |                          |
| Households (HH) with one of the listed needs by HH Income as % of Area Median Income (AMI)            | Income 0-30% |                               | Income 30-50% |                               | Income 50-80% |                               | Total # 0-80% AMI of Each Type | % to All Incomes of Each Type | % to All LMI Renters | % to ALL Renters | Income >80-100% |                               | Income >100% |                               | All Incomes of Each Type | % to ALL Renter HH Above |
|   | #            | % to All Incomes of Each Type | #             | % to All Incomes of Each Type | #             | % to All Incomes of Each Type |                                |                               |                      |                  | #               | % to All Incomes of Each Type | #            | % to All Incomes of Each Type |                          |                          |
| Small Related   | 1325         | 32.4%                         | 1570          | 38.4%                         | 810           | 19.8%                         | 3,705                          | 90.7%                         | 33.5%                | 20.5%            | 250             | 6.1%                          | 130          | 3.2%                          | 4,085                    | 22.6%                    |
| Large Related   | 495          | 56.3%                         | 285           | 32.4%                         | 80            | 9.1%                          | 860                            | 97.7%                         | 7.8%                 | 4.8%             | 20              | 2.3%                          | -            | 0.0%                          | 880                      | 4.9%                     |
| Elderly   | 1105         | 53.0%                         | 425           | 20.4%                         | 340           | 16.3%                         | 1,870                          | 89.7%                         | 16.9%                | 10.3%            | 160             | 7.7%                          | 55           | 2.6%                          | 2,085                    | 11.5%                    |
| Other   | 930          | 32.9%                         | 685           | 24.2%                         | 830           | 29.4%                         | 2,445                          | 86.5%                         | 22.1%                | 13.5%            | 190             | 6.7%                          | 190          | 6.7%                          | 2,825                    | 15.6%                    |
| Total need by income  | 3,855        | 39.0%                         | 2,965         | 30.0%                         | 2,060         | 20.9%                         | 8,880                          | 89.9%                         | 80.3%                | 49.0%            | 620             | 6.3%                          | 375          | 3.8%                          | 9,875                    | 54.5%                    |

| <b>OWNERS</b>   |              |                               |               |                               |               |                               |                                |                               |                     |                 |                 |                               |              |                               |                          |                         |
|---|--------------|-------------------------------|---------------|-------------------------------|---------------|-------------------------------|--------------------------------|-------------------------------|---------------------|-----------------|-----------------|-------------------------------|--------------|-------------------------------|--------------------------|-------------------------|
| <b># All Owner HH with incomes from 0-80% AMI = 8,135 (LMI Owners) Total ALL Owner HH= 27,375</b> |              |                               |               |                               |               |                               |                                |                               |                     |                 |                 |                               |              |                               |                          |                         |
| Households (HH) with one of the listed needs by HH Income as % of Area Median Income (AMI)        | Income 0-30% |                               | Income 30-50% |                               | Income 50-80% |                               | Total # 0-80% AMI of Each Type | % to All Incomes of Each Type | % to All LMI Owners | % to ALL Owners | Income >80-100% |                               | Income >100% |                               | All Incomes of Each Type | % to ALL Owner HH Above |
|   | #            | % to All Incomes of Each Type | #             | % to All Incomes of Each Type | #             | % to All Incomes of Each Type |                                |                               |                     |                 | #               | % to All Incomes of Each Type | #            | % to All Incomes of Each Type |                          |                         |
| Small Related   | 285          | 11.5%                         | 555           | 22.3%                         | 530           | 21.3%                         | 1,370                          | 55.1%                         | 16.8%               | 5.0%            | 485             | 19.5%                         | 630          | 25.4%                         | 2,485                    | 9.1%                    |
| Large Related   | 280          | 51.4%                         | 90            | 16.5%                         | 60            | 11.0%                         | 430                            | 78.9%                         | 5.3%                | 1.6%            | 55              | 10.1%                         | 60           | 11.0%                         | 545                      | 2.0%                    |
| Elderly   | 875          | 31.1%                         | 430           | 15.3%                         | 650           | 23.1%                         | 1,955                          | 69.4%                         | 24.0%               | 7.1%            | 350             | 12.4%                         | 510          | 18.1%                         | 2,815                    | 10.3%                   |
| Other   | 420          | 29.3%                         | 175           | 12.2%                         | 355           | 24.8%                         | 950                            | 66.2%                         | 11.7%               | 3.5%            | 115             | 8.0%                          | 369          | 25.7%                         | 1,434                    | 5.2%                    |
| Total need by income  | 1,860        | 25.6%                         | 1,250         | 17.2%                         | 1,595         | 21.9%                         | 4,705                          | 64.6%                         | 57.8%               | 17.2%           | 1,005           | 13.8%                         | 1,569        | 21.6%                         | 7,279                    | 26.6%                   |

Data Source: 2017-2021 CHAS

**NA-10 - Cost Burden > 30%**

**Pittsburg**

| <b>RENTERS</b>   |              | # All Renter HH with incomes from 0-80% AMI = 6,615 (LMI Renters) |               |                               |               |                               |                                |                               |                      | Total ALL Renter HH= 9,365 |                 |                               |              |                               |                          |                          |
|--|--------------|---|---------------|-------------------------------|---------------|-------------------------------|--------------------------------|-------------------------------|----------------------|----------------------------|-----------------|-------------------------------|--------------|-------------------------------|--------------------------|--------------------------|
| Households (HH) with one of the listed needs by HH Income as % of Area Median Income (AMI) | Income 0-30% |   | Income 30-50% |                               | Income 50-80% |                               | Total # 0-80% AMI of Each Type | % to All Incomes of Each Type | % to All LMI Renters | % to ALL Renters           | Income >80-100% |                               | Income >100% |                               | All Incomes of Each Type | % to ALL Renter HH Above |
|  | #            | % to All Incomes of Each Type                                     | #             | % to All Incomes of Each Type | #             | % to All Incomes of Each Type |                                |                               |                      |                            | #               | % to All Incomes of Each Type | #            | % to All Incomes of Each Type |                          |                          |
| Small Related  | 975          | 37.2%   | 940           | 35.9%                         | 540           | 20.6%                         | 2,455                          | 93.7%                         | 37.1%                | 26.2%                      | 165             | 6.3%                          | -            | 0.0%                          | 2,620                    | 28.0%                    |
| Large Related  | 160          | 18.9%   | 500           | 59.2%                         | 185           | 21.9%                         | 845                            | 100.0%                        | 12.8%                | 9.0%                       | 0               | 0.0%                          | -            | 0.0%                          | 845                      | 9.0%                     |
| Elderly  | 485          | 53.3%   | 190           | 20.9%                         | 150           | 16.5%                         | 825                            | 90.7%                         | 12.5%                | 8.8%                       | 85              | 9.3%                          | -            | 0.0%                          | 910                      | 9.7%                     |
| Other  | 525          | 50.0%   | 125           | 11.9%                         | 305           | 29.0%                         | 955                            | 91.0%                         | 14.4%                | 10.2%                      | 65              | 6.2%                          | 30           | 2.9%                          | 1,050                    | 11.2%                    |
| Total need by income   | 2,145        | 39.5%   | 1,755         | 32.4%                         | 1,180         | 21.8%                         | 5,080                          | 93.6%                         | 76.8%                | 54.2%                      | 315             | 5.8%                          | 30           | 0.6%                          | 5,425                    | 57.9%                    |
| <b>OWNERS</b>  |              | # All Owner HH with incomes from 0-80% AMI = 4,860 (LMI Owners)   |               |                               |               |                               |                                |                               |                      | Total ALL Owner HH= 13,240 |                 |                               |              |                               |                          |                          |
| Households (HH) with one of the listed needs by HH Income as % of Area Median Income (AMI) | Income 0-30% |   | Income 30-50% |                               | Income 50-80% |                               | Total # 0-80% AMI of Each Type | % to All Incomes of Each Type | % to All LMI Owners  | % to ALL Owners            | Income >80-100% |                               | Income >100% |                               | All Incomes of Each Type | % to ALL Owner HH Above  |
|  | #            | % to All Incomes of Each Type                                     | #             | % to All Incomes of Each Type | #             | % to All Incomes of Each Type |                                |                               |                      |                            | #               | % to All Incomes of Each Type | #            | % to All Incomes of Each Type |                          |                          |
| Small Related  | 194          | 14.5%   | 420           | 31.4%                         | 320           | 23.9%                         | 934                            | 69.8%                         | 19.2%                | 7.1%                       | 150             | 11.2%                         | 255          | 19.0%                         | 1,339                    | 10.1%                    |
| Large Related  | 390          | 62.9%   | 65            | 10.5%                         | 135           | 21.8%                         | 590                            | 95.2%                         | 12.1%                | 4.5%                       | 15              | 2.4%                          | 15           | 2.4%                          | 620                      | 4.7%                     |
| Elderly  | 514          | 43.0%   | 145           | 12.1%                         | 180           | 15.1%                         | 839                            | 70.3%                         | 17.3%                | 6.3%                       | 165             | 13.8%                         | 190          | 15.9%                         | 1,194                    | 9.0%                     |
| Other  | 39           | 14.8%   | 35            | 13.3%                         | 20            | 7.6%                          | 94                             | 35.6%                         | 1.9%                 | 0.7%                       | 105             | 39.8%                         | 65           | 24.6%                         | 264                      | 2.0%                     |
| Total need by income   | 1,137        | 33.3%   | 665           | 19.5%                         | 655           | 19.2%                         | 2,457                          | 71.9%                         | 50.6%                | 18.6%                      | 435             | 12.7%                         | 525          | 15.4%                         | 3,417                    | 25.8%                    |

Data Source: 2017-2021 CHAS

**NA-10 - Cost Burden > 30%**

**Walnut Creek**

| <b>RENTERS</b>   |              |                               |               |                               |               |                               |                                |                               |                      |                  |                 |                               |              |                               |                          |                          |
|--|--------------|-------------------------------|---------------|-------------------------------|---------------|-------------------------------|--------------------------------|-------------------------------|----------------------|------------------|-----------------|-------------------------------|--------------|-------------------------------|--------------------------|--------------------------|
| # All Renter HH with incomes from 0-80% AMI = 4,390 (LMI Renters) <span style="float: right;">Total ALL Renter HH= 11,390</span> |              |                               |               |                               |               |                               |                                |                               |                      |                  |                 |                               |              |                               |                          |                          |
| Households (HH) with one of the listed needs by HH Income as % of Area Median Income (AMI)                                       | Income 0-30% |                               | Income 30-50% |                               | Income 50-80% |                               | Total # 0-80% AMI of Each Type | % to All Incomes of Each Type | % to All LMI Renters | % to ALL Renters | Income >80-100% |                               | Income >100% |                               | All Incomes of Each Type | % to ALL Renter HH Above |
|  | #            | % to All Incomes of Each Type | #             | % to All Incomes of Each Type | #             | % to All Incomes of Each Type |                                |                               |                      |                  | #               | % to All Incomes of Each Type | #            | % to All Incomes of Each Type |                          |                          |
| Small Related  | 370          | 33.1%                         | 185           | 16.5%                         | 190           | 17.0%                         | 745                            | 66.6%                         | 17.0%                | 6.5%             | 154             | 13.8%                         | 220          | 19.7%                         | 1,119                    | 9.8%                     |
| Large Related  | 90           | 40.9%                         | 40            | 18.2%                         | 45            | 20.5%                         | 175                            | 79.5%                         | 4.0%                 | 1.5%             | 0               | 0.0%                          | 45           | 20.5%                         | 220                      | 1.9%                     |
| Elderly  | 455          | 26.7%                         | 530           | 31.1%                         | 349           | 20.5%                         | 1,334                          | 78.3%                         | 30.4%                | 11.7%            | 195             | 11.4%                         | 175          | 10.3%                         | 1,704                    | 15.0%                    |
| Other  | 235          | 17.6%                         | 295           | 22.1%                         | 450           | 33.7%                         | 980                            | 73.4%                         | 22.3%                | 8.6%             | 305             | 22.8%                         | 50           | 3.7%                          | 1,335                    | 11.7%                    |
| <b>Total need by income</b>  | <b>1,150</b> | <b>26.3%</b>                  | <b>1,050</b>  | <b>24.0%</b>                  | <b>1,034</b>  | <b>23.6%</b>                  | <b>3,234</b>                   | <b>73.9%</b>                  | <b>73.7%</b>         | <b>28.4%</b>     | <b>654</b>      | <b>14.9%</b>                  | <b>490</b>   | <b>11.2%</b>                  | <b>4,378</b>             | <b>38.4%</b>             |

| <b>OWNERS</b>   |              |                               |               |                               |               |                               |                                |                               |                     |                 |                 |                               |              |                               |                          |                         |
|---|--------------|-------------------------------|---------------|-------------------------------|---------------|-------------------------------|--------------------------------|-------------------------------|---------------------|-----------------|-----------------|-------------------------------|--------------|-------------------------------|--------------------------|-------------------------|
| # All Owner HH with incomes from 0-80% AMI = 5,885 (LMI Owners) <span style="float: right;">Total ALL Owner HH= 20,735</span> |              |                               |               |                               |               |                               |                                |                               |                     |                 |                 |                               |              |                               |                          |                         |
| Households (HH) with one of the listed needs by HH Income as % of Area Median Income (AMI)                                    | Income 0-30% |                               | Income 30-50% |                               | Income 50-80% |                               | Total # 0-80% AMI of Each Type | % to All Incomes of Each Type | % to All LMI Owners | % to ALL Owners | Income >80-100% |                               | Income >100% |                               | All Incomes of Each Type | % to ALL Owner HH Above |
|   | #            | % to All Incomes of Each Type | #             | % to All Incomes of Each Type | #             | % to All Incomes of Each Type |                                |                               |                     |                 | #               | % to All Incomes of Each Type | #            | % to All Incomes of Each Type |                          |                         |
| Small Related   | 210          | 15.2%                         | 145           | 10.5%                         | 150           | 10.9%                         | 505                            | 36.6%                         | 8.6%                | 2.4%            | 315             | 22.8%                         | 560          | 40.6%                         | 1,380                    | 6.7%                    |
| Large Related   | 150          | 57.0%                         | 14            | 5.3%                          | 4             | 1.5%                          | 168                            | 63.9%                         | 2.9%                | 0.8%            | 0               | 0.0%                          | 95           | 36.1%                         | 263                      | 1.3%                    |
| Elderly   | 995          | 26.0%                         | 1055          | 27.6%                         | 650           | 17.0%                         | 2,700                          | 70.7%                         | 45.9%               | 13.0%           | 475             | 12.4%                         | 645          | 16.9%                         | 3,820                    | 18.4%                   |
| Other   | 105          | 17.4%                         | 10            | 1.7%                          | 20            | 3.3%                          | 135                            | 22.3%                         | 2.3%                | 0.7%            | 85              | 14.0%                         | 385          | 63.6%                         | 605                      | 2.9%                    |
| <b>Total need by income</b>   | <b>1,460</b> | <b>24.1%</b>                  | <b>1,224</b>  | <b>20.2%</b>                  | <b>824</b>    | <b>13.6%</b>                  | <b>3,508</b>                   | <b>57.8%</b>                  | <b>59.6%</b>        | <b>16.9%</b>    | <b>875</b>      | <b>14.4%</b>                  | <b>1685</b>  | <b>27.8%</b>                  | <b>6,068</b>             | <b>29.3%</b>            |

Data Source: 2017-2021 CHAS

**Cost Burden > 50%**

| <b>NA-10 - Cost Burden &gt; 50%</b>  |               |                               |               |                               |               |                               |                                |                               |                      |                  |                 |                               |              |                               |                          |                          |
|--|---------------|-------------------------------|---------------|-------------------------------|---------------|-------------------------------|--------------------------------|-------------------------------|----------------------|------------------|-----------------|-------------------------------|--------------|-------------------------------|--------------------------|--------------------------|
| <b>Contra Costa County</b>   |               |                               |               |                               |               |                               |                                |                               |                      |                  |                 |                               |              |                               |                          |                          |
| <b>RENTERS # All Renter HH with incomes from 0-80% AMI = 77,175 (LMI Renters) Total ALL Renter HH= 133,725</b> |               |                               |               |                               |               |                               |                                |                               |                      |                  |                 |                               |              |                               |                          |                          |
| Households (HH) with one of the listed needs by HH Income as % of Area Median Income (AMI)                     | Income 0-30%  |                               | Income 30-50% |                               | Income 50-80% |                               | Total # 0-80% AMI of Each Type | % to All Incomes of Each Type | % to All LMI Renters | % to ALL Renters | Income >80-100% |                               | Income >100% |                               | All Incomes of Each Type | % to ALL Renter HH Above |
|  | #             | % to All Incomes of Each Type | #             | % to All Incomes of Each Type | #             | % to All Incomes of Each Type |                                |                               |                      |                  | #               | % to All Incomes of Each Type | #            | % to All Incomes of Each Type |                          |                          |
| Small Related  | 8,670         | 57.4%                         | 3,825         | 25.3%                         | 640           | 4.2%                          | 13,135                         | 86.9%                         | 17.0%                | 9.8%             | 1,940           | 12.8%                         | 35           | 0.2%                          | 15,110                   | 11.3%                    |
| Large Related  | 2,350         | 75.3%                         | 695           | 22.3%                         | 55            | 1.8%                          | 3,100                          | 99.4%                         | 4.0%                 | 2.3%             | 20              | 0.6%                          | 0            | 0.0%                          | 3,120                    | 2.3%                     |
| Elderly  | 5,735         | 67.1%                         | 2,105         | 24.6%                         | 530           | 6.2%                          | 8,370                          | 97.9%                         | 10.8%                | 6.3%             | 165             | 1.9%                          | 15           | 0.2%                          | 8,550                    | 6.4%                     |
| Other  | 4,400         | 60.0%                         | 2,010         | 27.4%                         | 895           | 12.2%                         | 7,305                          | 99.7%                         | 9.5%                 | 5.5%             | -               | 0.0%                          | 25           | 0.3%                          | 7,330                    | 5.5%                     |
| <b>Total need by income</b>  | <b>21,155</b> | <b>62.0%</b>                  | <b>8,635</b>  | <b>25.3%</b>                  | <b>2,120</b>  | <b>6.2%</b>                   | <b>31,910</b>                  | <b>93.6%</b>                  | <b>41.3%</b>         | <b>23.9%</b>     | <b>2,125</b>    | <b>6.2%</b>                   | <b>75.00</b> | <b>0.2%</b>                   | <b>34,110</b>            | <b>25.5%</b>             |
| <b>OWNERS # All Owner HH with incomes from 0-80% AMI = 79,275 (LMI Owners) Total ALL Owner HH= 271,380</b>     |               |                               |               |                               |               |                               |                                |                               |                      |                  |                 |                               |              |                               |                          |                          |
| Households (HH) with one of the listed needs by HH Income as % of Area Median Income (AMI)                     | Income 0-30%  |                               | Income 30-50% |                               | Income 50-80% |                               | Total # 0-80% AMI of Each Type | % to All Incomes of Each Type | % to All LMI Owners  | % to ALL Owners  | Income >80-100% |                               | Income >100% |                               | All Incomes of Each Type | % to ALL Owner HH Above  |
|  | #             | % to All Incomes of Each Type | #             | % to All Incomes of Each Type | #             | % to All Incomes of Each Type |                                |                               |                      |                  | #               | % to All Incomes of Each Type | #            | % to All Incomes of Each Type |                          |                          |
| Small Related  | 4,280         | 40.3%                         | 2,665         | 25.1%                         | 1,895         | 17.8%                         | 8,840                          | 83.2%                         | 11.2%                | 3.3%             | 820             | 7.7%                          | 960          | 9.0%                          | 10,620                   | 3.9%                     |
| Large Related  | 960           | 43.0%                         | 625           | 28.0%                         | 400           | 17.9%                         | 1,985                          | 89.0%                         | 2.5%                 | 0.7%             | 145             | 6.5%                          | 100          | 4.5%                          | 2,230                    | 0.8%                     |
| Elderly  | 7,080         | 49.0%                         | 3,785         | 26.2%                         | 2,370         | 16.4%                         | 13,235                         | 91.7%                         | 16.7%                | 4.9%             | 480             | 3.3%                          | 725          | 5.0%                          | 14,440                   | 5.3%                     |
| Other  | 2,135         | 49.2%                         | 715           | 16.5%                         | 795           | 18.3%                         | 3,645                          | 84.0%                         | 4.6%                 | 1.3%             | 310             | 7.1%                          | 385          | 8.9%                          | 4,340                    | 1.6%                     |
| <b>Total need by income</b>  | <b>14,455</b> | <b>45.7%</b>                  | <b>7,790</b>  | <b>24.6%</b>                  | <b>5,460</b>  | <b>17.3%</b>                  | <b>27,705</b>                  | <b>87.6%</b>                  | <b>34.9%</b>         | <b>10.2%</b>     | <b>1,755</b>    | <b>5.5%</b>                   | <b>2,170</b> | <b>6.9%</b>                   | <b>31,630</b>            | <b>11.7%</b>             |

Data Source: 2017-2021 CHAS

**NA-10 - Cost Burden > 50%**

**Antioch**

| <b>RENTERS</b>  |              |                               |               |                               |               |                               |                                |                               |                      |                  |                 |                               |              |                               |                          |                          |
|---|--------------|-------------------------------|---------------|-------------------------------|---------------|-------------------------------|--------------------------------|-------------------------------|----------------------|------------------|-----------------|-------------------------------|--------------|-------------------------------|--------------------------|--------------------------|
| # All Renter HH with incomes from 0-80% AMI = 9,525 (LMI Renters) Total ALL Renter HH= 13,630 |              |                               |               |                               |               |                               |                                |                               |                      |                  |                 |                               |              |                               |                          |                          |
| Households (HH) with one of the listed needs by HH Income as % of Area Median Income (AMI)    | Income 0-30% |                               | Income 30-50% |                               | Income 50-80% |                               | Total # 0-80% AMI of Each Type | % to All Incomes of Each Type | % to All LMI Renters | % to ALL Renters | Income >80-100% |                               | Income >100% |                               | All Incomes of Each Type | % to ALL Renter HH Above |
|   | #            | % to All Incomes of Each Type | #             | % to All Incomes of Each Type | #             | % to All Incomes of Each Type |                                |                               |                      |                  | #               | % to All Incomes of Each Type | #            | % to All Incomes of Each Type |                          |                          |
| Small Related   | 1,740        | 65.3%                         | 560           | 21.0%                         | 15            | 0.6%                          | 2,315                          | 86.9%                         | 24.3%                | 17.0%            | 350             | 13.1%                         | 0            | 0.0%                          | 2,665                    | 19.6%                    |
| Large Related   | 680          | 72.4%                         | 255           | 27.2%                         | 4             | 0.4%                          | 939                            | 100.0%                        | 9.9%                 | 6.9%             | -               | 0.0%                          | 0            | 0.0%                          | 939                      | 6.9%                     |
| Elderly   | 655          | 72.4%                         | 235           | 26.0%                         | 15            | 1.7%                          | 905                            | 100.0%                        | 9.5%                 | 6.6%             | -               | 0.0%                          | 0            | 0.0%                          | 905                      | 6.6%                     |
| Other   | 360          | 54.5%                         | 250           | 37.9%                         | 50            | 7.6%                          | 660                            | 100.0%                        | 6.9%                 | 4.8%             | -               | 0.0%                          | 0            | 0.0%                          | 660                      | 4.8%                     |
| Total need by income  | 3,435        | 66.5%                         | 1,300         | 25.1%                         | 84            | 1.6%                          | 4,819                          | 93.2%                         | 50.6%                | 35.4%            | 350             | 6.8%                          | 0            | 0.0%                          | 5,169                    | 37.9%                    |

| <b>OWNERS</b>  |              |                               |               |                               |               |                               |                                |                               |                     |                 |                 |                               |              |                               |                          |                         |
|--|--------------|-------------------------------|---------------|-------------------------------|---------------|-------------------------------|--------------------------------|-------------------------------|---------------------|-----------------|-----------------|-------------------------------|--------------|-------------------------------|--------------------------|-------------------------|
| # All Owner HH with incomes from 0-80% AMI = 9,555 (LMI Owners) Total ALL Owner HH= 22,110 |              |                               |               |                               |               |                               |                                |                               |                     |                 |                 |                               |              |                               |                          |                         |
| Households (HH) with one of the listed needs by HH Income as % of Area Median Income (AMI) | Income 0-30% |                               | Income 30-50% |                               | Income 50-80% |                               | Total # 0-80% AMI of Each Type | % to All Incomes of Each Type | % to All LMI Owners | % to ALL Owners | Income >80-100% |                               | Income >100% |                               | All Incomes of Each Type | % to ALL Owner HH Above |
|  | #            | % to All Incomes of Each Type | #             | % to All Incomes of Each Type | #             | % to All Incomes of Each Type |                                |                               |                     |                 | #               | % to All Incomes of Each Type | #            | % to All Incomes of Each Type |                          |                         |
| Small Related  | 285          | 39.9%                         | 260           | 36.4%                         | 140           | 19.6%                         | 685                            | 95.8%                         | 7.2%                | 3.1%            | 30              | 4.2%                          | 0            | 0.0%                          | 715                      | 3.2%                    |
| Large Related  | 310          | 72.9%                         | 105           | 24.7%                         | 10            | 2.4%                          | 425                            | 100.0%                        | 4.4%                | 1.9%            | -               | 0.0%                          | 0            | 0.0%                          | 425                      | 1.9%                    |
| Elderly  | 415          | 52.9%                         | 250           | 31.8%                         | 85            | 10.8%                         | 750                            | 95.5%                         | 7.8%                | 3.4%            | 25              | 3.2%                          | 10           | 1.3%                          | 785                      | 3.6%                    |
| Other  | 255          | 37.5%                         | 235           | 34.6%                         | 190           | 27.9%                         | 680                            | 100.0%                        | 7.1%                | 3.1%            | -               | 0.0%                          | 0            | 0.0%                          | 680                      | 3.1%                    |
| Total need by income   | 1,265        | 48.6%                         | 850           | 32.6%                         | 425           | 16.3%                         | 2,540                          | 97.5%                         | 26.6%               | 11.5%           | 55              | 2.1%                          | 10           | 0.4%                          | 2,605                    | 11.8%                   |

Data Source: 2017-2021 CHAS

**NA-10 - Cost Burden > 50%**

**Concord**

| <b>RENTERS</b>  |              |                               |               |                               |               |                               |                                |                               |                      |                  |                 |                               |              |                               |                          |                          |
|---|--------------|-------------------------------|---------------|-------------------------------|---------------|-------------------------------|--------------------------------|-------------------------------|----------------------|------------------|-----------------|-------------------------------|--------------|-------------------------------|--------------------------|--------------------------|
| # All Renter HH with incomes from 0-80% AMI = <b>11,065</b> (LMI Renters) <span style="float: right;">Total ALL Renter HH= <b>18,105</b></span> |              |                               |               |                               |               |                               |                                |                               |                      |                  |                 |                               |              |                               |                          |                          |
| Households (HH) with one of the listed needs by HH Income as % of Area Median Income (AMI)  | Income 0-30% |                               | Income 30-50% |                               | Income 50-80% |                               | Total # 0-80% AMI of Each Type | % to All Incomes of Each Type | % to All LMI Renters | % to ALL Renters | Income >80-100% |                               | Income >100% |                               | All Incomes of Each Type | % to ALL Renter HH Above |
|   | #            | % to All Incomes of Each Type | #             | % to All Incomes of Each Type | #             | % to All Incomes of Each Type |                                |                               |                      |                  | #               | % to All Incomes of Each Type | #            | % to All Incomes of Each Type |                          |                          |
| Small Related   | 1,250        | 57.3%                         | 615           | 28.2%                         | 110           | 5.0%                          | <b>1,975</b>                   | <b>90.6%</b>                  | <b>17.8%</b>         | <b>10.9%</b>     | 205             | 9.4%                          | 0            | 0.0%                          | <b>2,180</b>             | <b>12.0%</b>             |
| Large Related   | 495          | 96.1%                         | -             | 0.0%                          | 20            | 3.9%                          | <b>515</b>                     | <b>100.0%</b>                 | <b>4.7%</b>          | <b>2.8%</b>      | -               | 0.0%                          | 0            | 0.0%                          | <b>515</b>               | <b>2.8%</b>              |
| Elderly   | 915          | 69.3%                         | 310           | 23.5%                         | 95            | 7.2%                          | <b>1,320</b>                   | <b>100.0%</b>                 | <b>11.9%</b>         | <b>7.3%</b>      | -               | 0.0%                          | 0            | 0.0%                          | <b>1,320</b>             | <b>7.3%</b>              |
| Other   | 870          | 68.0%                         | 240           | 18.8%                         | 170           | 13.3%                         | <b>1,280</b>                   | <b>100.0%</b>                 | <b>11.6%</b>         | <b>7.1%</b>      | -               | 0.0%                          | 0            | 0.0%                          | <b>1,280</b>             | <b>7.1%</b>              |
| Total need by income  | 3,530        | 66.7%                         | 1,165         | 22.0%                         | 395           | 7.5%                          | <b>5,090</b>                   | <b>96.1%</b>                  | <b>46.0%</b>         | <b>28.1%</b>     | 205             | 3.9%                          | 0            | 0.0%                          | <b>5,295</b>             | <b>29.2%</b>             |
| <b>OWNERS</b>   |              |                               |               |                               |               |                               |                                |                               |                      |                  |                 |                               |              |                               |                          |                          |
| # All Owner HH with incomes from 0-80% AMI = <b>8,135</b> (LMI Owners) <span style="float: right;">Total ALL Owner HH= <b>27,375</b></span>     |              |                               |               |                               |               |                               |                                |                               |                      |                  |                 |                               |              |                               |                          |                          |
| Households (HH) with one of the listed needs by HH Income as % of Area Median Income (AMI)  | Income 0-30% |                               | Income 30-50% |                               | Income 50-80% |                               | Total # 0-80% AMI of Each Type | % to All Incomes of Each Type | % to All LMI Owners  | % to ALL Owners  | Income >80-100% |                               | Income >100% |                               | All Incomes of Each Type | % to ALL Owner HH Above  |
|   | #            | % to All Incomes of Each Type | #             | % to All Incomes of Each Type | #             | % to All Incomes of Each Type |                                |                               |                      |                  | #               | % to All Incomes of Each Type | #            | % to All Incomes of Each Type |                          |                          |
| Small Related   | 185          | 23.7%                         | 415           | 53.2%                         | 120           | 15.4%                         | <b>720</b>                     | <b>92.3%</b>                  | <b>8.9%</b>          | <b>2.6%</b>      | 25              | 3.2%                          | 35           | 4.5%                          | <b>780</b>               | <b>2.8%</b>              |
| Large Related   | 40           | 61.5%                         | 15            | 23.1%                         | 10            | 15.4%                         | <b>65</b>                      | <b>100.0%</b>                 | <b>0.8%</b>          | <b>0.2%</b>      | -               | 0.0%                          | 0            | 0.0%                          | <b>65</b>                | <b>0.2%</b>              |
| Elderly   | 635          | 49.4%                         | 285           | 22.2%                         | 245           | 19.1%                         | <b>1,165</b>                   | <b>90.7%</b>                  | <b>14.3%</b>         | <b>4.3%</b>      | 50              | 3.9%                          | 70           | 5.4%                          | <b>1,285</b>             | <b>4.7%</b>              |
| Other   | 420          | 52.6%                         | 235           | 29.4%                         | 140           | 17.5%                         | <b>795</b>                     | <b>99.5%</b>                  | <b>9.8%</b>          | <b>2.9%</b>      | -               | 0.0%                          | 4            | 0.5%                          | <b>799</b>               | <b>2.9%</b>              |
| Total need by income  | 1,280        | 43.7%                         | 950           | 32.4%                         | 515           | 17.6%                         | <b>2,745</b>                   | <b>93.7%</b>                  | <b>33.7%</b>         | <b>10.0%</b>     | 75              | 2.6%                          | 109          | 3.7%                          | <b>2,929</b>             | <b>10.7%</b>             |

Data Source: 2017-2021 CHAS

**NA-10 - Cost Burden > 50%**

**Pittsburg**

| <b>RENTERS</b>   |              |                               |               |                               |               |                               |                                |                               |                      |                  |                 |                               |              |                               |                          |                          |
|--|--------------|-------------------------------|---------------|-------------------------------|---------------|-------------------------------|--------------------------------|-------------------------------|----------------------|------------------|-----------------|-------------------------------|--------------|-------------------------------|--------------------------|--------------------------|
| # All Renter HH with incomes from 0-80% AMI = <b>6,615</b> (LMI Renters) Total ALL Renter HH= <b>9,365</b> |              |                               |               |                               |               |                               |                                |                               |                      |                  |                 |                               |              |                               |                          |                          |
| Households (HH) with one of the listed needs by HH Income as % of Area Median Income (AMI)                 | Income 0-30% |                               | Income 30-50% |                               | Income 50-80% |                               | Total # 0-80% AMI of Each Type | % to All Incomes of Each Type | % to All LMI Renters | % to ALL Renters | Income >80-100% |                               | Income >100% |                               | All Incomes of Each Type | % to ALL Renter HH Above |
|  | #            | % to All Incomes of Each Type | #             | % to All Incomes of Each Type | #             | % to All Incomes of Each Type |                                |                               |                      |                  | #               | % to All Incomes of Each Type | #            | % to All Incomes of Each Type |                          |                          |
| Small Related  | 840          | 53.3%                         | 565           | 35.9%                         | 50            | 3.2%                          | 1,455                          | 92.4%                         | 22.0%                | 15.5%            | 120             | 7.6%                          | 0            | 0.0%                          | 1,575                    | 16.8%                    |
| Large Related  | 150          | 66.7%                         | 75            | 33.3%                         | -             | 0.0%                          | 225                            | 100.0%                        | 3.4%                 | 2.4%             | -               | 0.0%                          | 0            | 0.0%                          | 225                      | 2.4%                     |
| Elderly  | 305          | 79.2%                         | 80            | 20.8%                         | -             | 0.0%                          | 385                            | 100.0%                        | 5.8%                 | 4.1%             | -               | 0.0%                          | 0            | 0.0%                          | 385                      | 4.1%                     |
| Other  | 495          | 91.7%                         | 45            | 8.3%                          | -             | 0.0%                          | 540                            | 100.0%                        | 8.2%                 | 5.8%             | -               | 0.0%                          | 0            | 0.0%                          | 540                      | 5.8%                     |
| Total need by income   | 1,790        | 65.7%                         | 765           | 28.1%                         | 50            | 1.8%                          | 2,605                          | 95.6%                         | 39.4%                | 27.8%            | 120             | 4.4%                          | 0            | 0.0%                          | 2,725                    | 29.1%                    |
| <b>OWNERS</b>  |              |                               |               |                               |               |                               |                                |                               |                      |                  |                 |                               |              |                               |                          |                          |
| # All Owner HH with incomes from 0-80% AMI = <b>4,860</b> (LMI Owners) Total ALL Owner HH= <b>13,240</b>   |              |                               |               |                               |               |                               |                                |                               |                      |                  |                 |                               |              |                               |                          |                          |
| Households (HH) with one of the listed needs by HH Income as % of Area Median Income (AMI)                 | Income 0-30% |                               | Income 30-50% |                               | Income 50-80% |                               | Total # 0-80% AMI of Each Type | % to All Incomes of Each Type | % to All LMI Owners  | % to ALL Owners  | Income >80-100% |                               | Income >100% |                               | All Incomes of Each Type | % to ALL Owner HH Above  |
|  | #            | % to All Incomes of Each Type | #             | % to All Incomes of Each Type | #             | % to All Incomes of Each Type |                                |                               |                      |                  | #               | % to All Incomes of Each Type | #            | % to All Incomes of Each Type |                          |                          |
| Small Related  | 355          | 49.4%                         | 310           | 43.1%                         | 54            | 7.5%                          | 719                            | 100.0%                        | 14.8%                | 5.4%             | -               | 0.0%                          | 0            | 0.0%                          | 719                      | 5.4%                     |
| Large Related  | 40           | 61.5%                         | 25            | 38.5%                         | -             | 0.0%                          | 65                             | 100.0%                        | 1.3%                 | 0.5%             | -               | 0.0%                          | 0            | 0.0%                          | 65                       | 0.5%                     |
| Elderly  | 405          | 80.2%                         | 35            | 6.9%                          | 30            | 5.9%                          | 470                            | 93.1%                         | 9.7%                 | 3.5%             | 35              | 6.9%                          | 0            | 0.0%                          | 505                      | 3.8%                     |
| Other  | 35           | 41.2%                         | 25            | 29.4%                         | -             | 0.0%                          | 60                             | 70.6%                         | 1.2%                 | 0.5%             | 25              | 29.4%                         | 0            | 0.0%                          | 85                       | 0.6%                     |
| Total need by income   | 835          | 60.8%                         | 395           | 28.7%                         | 84            | 6.1%                          | 1,314                          | 95.6%                         | 27.0%                | 9.9%             | 60              | 4.4%                          | 0            | 0.0%                          | 1,374                    | 10.4%                    |

Data Source: 2017-2021 CHAS

**NA-10 - Cost Burden > 50%**

**Walnut Creek**

| <b>RENTERS</b>  |              |                               |               |                               |               |                               |                                |                               |                      |                  |                 |                               |              |                               |                          |                          |
|---|--------------|-------------------------------|---------------|-------------------------------|---------------|-------------------------------|--------------------------------|-------------------------------|----------------------|------------------|-----------------|-------------------------------|--------------|-------------------------------|--------------------------|--------------------------|
| # All Renter HH with incomes from 0-80% AMI = 4,390 (LMI Renters) Total ALL Renter HH= 11,390 |              |                               |               |                               |               |                               |                                |                               |                      |                  |                 |                               |              |                               |                          |                          |
| Households (HH) with one of the listed needs by HH Income as % of Area Median Income (AMI)    | Income 0-30% |                               | Income 30-50% |                               | Income 50-80% |                               | Total # 0-80% AMI of Each Type | % to All Incomes of Each Type | % to All LMI Renters | % to ALL Renters | Income >80-100% |                               | Income >100% |                               | All Incomes of Each Type | % to ALL Renter HH Above |
|   | #            | % to All Incomes of Each Type | #             | % to All Incomes of Each Type | #             | % to All Incomes of Each Type |                                |                               |                      |                  | #               | % to All Incomes of Each Type | #            | % to All Incomes of Each Type |                          |                          |
| Small Related   | 370          | 50.3%                         | 85            | 11.6%                         | 40            | 5.4%                          | 495                            | 67.3%                         | 11.3%                | 4.3%             | 240             | 32.7%                         | 0            | 0.0%                          | 735                      | 6.5%                     |
| Large Related   | 90           | 100%                          | -             | 0.0%                          | -             | 0.0%                          | 90                             | 100.0%                        | 2.1%                 | 0.8%             | -               | 0.0%                          | 0            | 0.0%                          | 90                       | 0.8%                     |
| Elderly   | 355          | 42.1%                         | 395           | 46.8%                         | 79            | 9.4%                          | 829                            | 98.2%                         | 18.9%                | 7.3%             | -               | 0.0%                          | 15           | 1.8%                          | 844                      | 7.4%                     |
| Other   | 200          | 42.6%                         | 210           | 44.7%                         | 45            | 9.6%                          | 455                            | 96.8%                         | 10.4%                | 4.0%             | -               | 0.0%                          | 15           | 3.2%                          | 470                      | 4.1%                     |
| Total need by income  | 1,015        | 47.5%                         | 690           | 32.3%                         | 164           | 7.7%                          | 1,869                          | 87.4%                         | 42.6%                | 16.4%            | 240             | 11.2%                         | 30           | 1.4%                          | 2,139                    | 18.8%                    |

| <b>OWNERS</b>  |              |                               |               |                               |               |                               |                                |                               |                     |                 |                 |                               |              |                               |                          |                         |
|--|--------------|-------------------------------|---------------|-------------------------------|---------------|-------------------------------|--------------------------------|-------------------------------|---------------------|-----------------|-----------------|-------------------------------|--------------|-------------------------------|--------------------------|-------------------------|
| # All Owner HH with incomes from 0-80% AMI = 5,885 (LMI Owners) Total ALL Owner HH= 20,735 |              |                               |               |                               |               |                               |                                |                               |                     |                 |                 |                               |              |                               |                          |                         |
| Households (HH) with one of the listed needs by HH Income as % of Area Median Income (AMI) | Income 0-30% |                               | Income 30-50% |                               | Income 50-80% |                               | Total # 0-80% AMI of Each Type | % to All Incomes of Each Type | % to All LMI Owners | % to ALL Owners | Income >80-100% |                               | Income >100% |                               | All Incomes of Each Type | % to ALL Owner HH Above |
|  | #            | % to All Incomes of Each Type | #             | % to All Incomes of Each Type | #             | % to All Incomes of Each Type |                                |                               |                     |                 | #               | % to All Incomes of Each Type | #            | % to All Incomes of Each Type |                          |                         |
| Small Related  | 150          | 27.0%                         | 135           | 24.3%                         | 85            | 15.3%                         | 370                            | 66.7%                         | 6.3%                | 1.8%            | 120             | 21.6%                         | 65           | 11.7%                         | 555                      | 2.7%                    |
| Large Related  | -            | 0.0%                          | 10            | 100%                          | -             | 0.0%                          | 10                             | 100.0%                        | 0.2%                | 0.0%            | -               | 0.0%                          | 0            | 0.0%                          | 10                       | 0.0%                    |
| Elderly  | 745          | 42.5%                         | 575           | 32.8%                         | 235           | 13.4%                         | 1,555                          | 88.6%                         | 26.4%               | 7.5%            | 105             | 6.0%                          | 95           | 5.4%                          | 1,755                    | 8.5%                    |
| Other  | 95           | 55.9%                         | -             | 0.0%                          | 20            | 11.8%                         | 115                            | 67.6%                         | 2.0%                | 0.6%            | 15              | 8.8%                          | 40           | 23.5%                         | 170                      | 0.8%                    |
| Total need by income   | 990          | 39.8%                         | 720           | 28.9%                         | 340           | 13.7%                         | 2,050                          | 82.3%                         | 34.8%               | 9.9%            | 240             | 9.6%                          | 200          | 8.0%                          | 2,490                    | 12.0%                   |

Data Source: 2017-2021 CHAS

**Crowding (More than one person per room)**

| <b>NA-10 - Crowding</b>  |              |                               |               |                               |               |                               |                                |                               |                      |                  |                 |                               |              |                               |                          |                          |
|--|--------------|-------------------------------|---------------|-------------------------------|---------------|-------------------------------|--------------------------------|-------------------------------|----------------------|------------------|-----------------|-------------------------------|--------------|-------------------------------|--------------------------|--------------------------|
| <b>Contra Costa County</b>   |              |                               |               |                               |               |                               |                                |                               |                      |                  |                 |                               |              |                               |                          |                          |
| <b>RENTERS</b>   |              |                               |               |                               |               |                               |                                |                               |                      |                  |                 |                               |              |                               |                          |                          |
| <b># All Renter HH with incomes from 0-80% AMI = 77,175 (LMI Renters)</b>                  |              |                               |               |                               |               |                               |                                |                               |                      |                  |                 |                               |              |                               |                          |                          |
| <b>Total ALL Renter HH= 133,725</b>  |              |                               |               |                               |               |                               |                                |                               |                      |                  |                 |                               |              |                               |                          |                          |
| Households (HH) with one of the listed needs by HH Income as % of Area Median Income (AMI) | Income 0-30% |                               | Income 30-50% |                               | Income 50-80% |                               | Total # 0-80% AMI of Each Type | % to All Incomes of Each Type | % to All LMI Renters | % to ALL Renters | Income >80-100% |                               | Income >100% |                               | All Incomes of Each Type | % to ALL Renter HH Above |
|  | #            | % to All Incomes of Each Type | #             | % to All Incomes of Each Type | #             | % to All Incomes of Each Type |                                |                               |                      |                  | #               | % to All Incomes of Each Type | #            | % to All Incomes of Each Type |                          |                          |
| Single family households   | 3,530        | 28.9%                         | 3,030         | 24.8%                         | 2,160         | 17.7%                         | 8,720                          | 71.3%                         | 11.3%                | 6.5%             | 1,325           | 10.8%                         | 2180         | 17.8%                         | 12,225                   | 9.1%                     |
| Multiple unrelated family HH   | 180          | 9.2%                          | 415           | 21.3%                         | 640           | 32.8%                         | 1,235                          | 63.3%                         | 1.6%                 | 0.9%             | 210             | 10.8%                         | 505          | 25.9%                         | 1,950                    | 1.5%                     |
| Other, non-family HH   | 115          | 13.4%                         | 35            | 4.1%                          | 295           | 34.3%                         | 445                            | 51.7%                         | 0.6%                 | 0.3%             | 80              | 9.3%                          | 335          | 39.0%                         | 860                      | 0.6%                     |
| <b>Total need by income</b>  | <b>3,825</b> | <b>25.4%</b>                  | <b>3,480</b>  | <b>23.1%</b>                  | <b>3,095</b>  | <b>20.6%</b>                  | <b>10,400</b>                  | <b>69.2%</b>                  | <b>13.5%</b>         | <b>7.8%</b>      | <b>1,615</b>    | <b>10.7%</b>                  | <b>3020</b>  | <b>20.1%</b>                  | <b>15,035</b>            | <b>11.2%</b>             |
| <b>OWNERS</b>  |              |                               |               |                               |               |                               |                                |                               |                      |                  |                 |                               |              |                               |                          |                          |
| <b># All Owner HH with incomes from 0-80% AMI = 79,275 (LMI Owners)</b>                    |              |                               |               |                               |               |                               |                                |                               |                      |                  |                 |                               |              |                               |                          |                          |
| <b>Total ALL Owner HH= 271,380</b>   |              |                               |               |                               |               |                               |                                |                               |                      |                  |                 |                               |              |                               |                          |                          |
| Households (HH) with one of the listed needs by HH Income as % of Area Median Income (AMI) | Income 0-30% |                               | Income 30-50% |                               | Income 50-80% |                               | Total # 0-80% AMI of Each Type | % to All Incomes of Each Type | % to All LMI Owners  | % to ALL Owners  | Income >80-100% |                               | Income >100% |                               | All Incomes of Each Type | % to ALL Owner HH Above  |
|  | #            | % to All Incomes of Each Type | #             | % to All Incomes of Each Type | #             | % to All Incomes of Each Type |                                |                               |                      |                  | #               | % to All Incomes of Each Type | #            | % to All Incomes of Each Type |                          |                          |
| Single family households   | 550          | 13.2%                         | 575           | 13.8%                         | 795           | 19.0%                         | 1,920                          | 45.9%                         | 2.4%                 | 0.7%             | 775             | 18.5%                         | 1485         | 35.5%                         | 4,180                    | 1.5%                     |
| Multiple unrelated family HH   | 115          | 5.1%                          | 395           | 17.5%                         | 395           | 17.5%                         | 905                            | 40.1%                         | 1.1%                 | 0.3%             | 240             | 10.6%                         | 1110         | 49.2%                         | 2,255                    | 0.8%                     |
| Other, non-family HH   | 4            | 4.3%                          | 0             | 0%                            | 45            | 48.4%                         | 49                             | 52.7%                         | 0.1%                 | 0.0%             | 0               | 0%                            | 44           | 47.3%                         | 93                       | 0.0%                     |
| <b>Total need by income</b>  | <b>669</b>   | <b>10.2%</b>                  | <b>970</b>    | <b>14.9%</b>                  | <b>1,235</b>  | <b>18.9%</b>                  | <b>2,874</b>                   | <b>44.0%</b>                  | <b>3.6%</b>          | <b>1.1%</b>      | <b>1,015</b>    | <b>15.5%</b>                  | <b>2639</b>  | <b>40.4%</b>                  | <b>6,528</b>             | <b>2.4%</b>              |
| <i>Data Source: 2017-2021 CHAS</i>   |              |                               |               |                               |               |                               |                                |                               |                      |                  |                 |                               |              |                               |                          |                          |

| NA-10 - Crowding  |              |                               |               |                               |               |                               |                                |                               |                      |                  |                 |                               |              |                               |                          |                          |
|---|--------------|-------------------------------|---------------|-------------------------------|---------------|-------------------------------|--------------------------------|-------------------------------|----------------------|------------------|-----------------|-------------------------------|--------------|-------------------------------|--------------------------|--------------------------|
| Antioch   |              |                               |               |                               |               |                               |                                |                               |                      |                  |                 |                               |              |                               |                          |                          |
| RENTERS # All Renter HH with incomes from 0-80% AMI = 9,525 (LMI Renters) Total ALL Renter HH= 13,630 |              |                               |               |                               |               |                               |                                |                               |                      |                  |                 |                               |              |                               |                          |                          |
| Households (HH) with one of the listed needs by HH Income as % of Area Median Income (AMI)            | Income 0-30% |                               | Income 30-50% |                               | Income 50-80% |                               | Total # 0-80% AMI of Each Type | % to All Incomes of Each Type | % to All LMI Renters | % to ALL Renters | Income >80-100% |                               | Income >100% |                               | All Incomes of Each Type | % to ALL Renter HH Above |
|   | #            | % to All Incomes of Each Type | #             | % to All Incomes of Each Type | #             | % to All Incomes of Each Type |                                |                               |                      |                  | #               | % to All Incomes of Each Type | #            | % to All Incomes of Each Type |                          |                          |
| Single family households  | 530          | 53.5%                         | 120           | 12.1%                         | 165           | 16.7%                         | 815                            | 82.3%                         | 8.6%                 | 6.0%             | 60              | 6.1%                          | 115          | 11.6%                         | 990                      | 7.3%                     |
| Multiple unrelated family HH  | 90           | 28.6%                         | 40            | 12.7%                         | 15            | 4.8%                          | 145                            | 46.0%                         | 1.5%                 | 1.1%             | 50              | 15.9%                         | 120          | 38.1%                         | 315                      | 2.3%                     |
| Other, non-family HH  | 55           | 61.1%                         | 0             | 0%                            | 0             | 0%                            | 55                             | 61.1%                         | 0.6%                 | 0.4%             | 35              | 38.9%                         | 0            | 0%                            | 90                       | 0.7%                     |
| Total need by income  | 675          | 48.4%                         | 160           | 11.5%                         | 180           | 12.9%                         | 1,015                          | 72.8%                         | 10.7%                | 7.4%             | 145             | 10.4%                         | 235          | 16.8%                         | 1,395                    | 10.2%                    |
| OWNERS # All Owner HH with incomes from 0-80% AMI = 9,555 (LMI Owners) Total ALL Owner HH= 22,110     |              |                               |               |                               |               |                               |                                |                               |                      |                  |                 |                               |              |                               |                          |                          |
| Households (HH) with one of the listed needs by HH Income as % of Area Median Income (AMI)            | Income 0-30% |                               | Income 30-50% |                               | Income 50-80% |                               | Total # 0-80% AMI of Each Type | % to All Incomes of Each Type | % to All LMI Owners  | % to ALL Owners  | Income >80-100% |                               | Income >100% |                               | All Incomes of Each Type | % to ALL Owner HH Above  |
|   | #            | % to All Incomes of Each Type | #             | % to All Incomes of Each Type | #             | % to All Incomes of Each Type |                                |                               |                      |                  | #               | % to All Incomes of Each Type | #            | % to All Incomes of Each Type |                          |                          |
| Single family households  | 15           | 5.4%                          | 10            | 3.6%                          | 105           | 37.6%                         | 130                            | 46.6%                         | 1.4%                 | 0.6%             | 4               | 1.4%                          | 145          | 52.0%                         | 279                      | 1.3%                     |
| Multiple unrelated family HH  | 20           | 6.7%                          | 125           | 41.7%                         | 15            | 5.0%                          | 160                            | 53.3%                         | 1.7%                 | 0.7%             | 40              | 13.3%                         | 100          | 33.3%                         | 300                      | 1.4%                     |
| Other, non-family HH  | 0            | 0%                            | 0             | 0.0%                          | 15            | 100%                          | 15                             | 100.0%                        | 0.2%                 | 0.1%             | 0               | 0%                            | 0            | 0%                            | 15                       | 0.1%                     |
| Total need by income  | 35           | 5.9%                          | 135           | 22.7%                         | 135           | 22.7%                         | 305                            | 51.3%                         | 3.2%                 | 1.4%             | 44              | 7.4%                          | 245          | 41.2%                         | 594                      | 2.7%                     |

Data Source: 2017-2021 CHAS

| NA-10 - Crowding   |              |                               |               |                               |               |                               |                                |                               |                      |                  |                 |                               |              |                               |                          |                          |
|--|--------------|-------------------------------|---------------|-------------------------------|---------------|-------------------------------|--------------------------------|-------------------------------|----------------------|------------------|-----------------|-------------------------------|--------------|-------------------------------|--------------------------|--------------------------|
| Concord  |              |                               |               |                               |               |                               |                                |                               |                      |                  |                 |                               |              |                               |                          |                          |
| RENTERS # All Renter HH with incomes from 0-80% AMI = 11,065 (LMI Renters) Total ALL Renter HH= 18,105 |              |                               |               |                               |               |                               |                                |                               |                      |                  |                 |                               |              |                               |                          |                          |
| Households (HH) with one of the listed needs by HH Income as % of Area Median Income (AMI)             | Income 0-30% |                               | Income 30-50% |                               | Income 50-80% |                               | Total # 0-80% AMI of Each Type | % to All Incomes of Each Type | % to All LMI Renters | % to ALL Renters | Income >80-100% |                               | Income >100% |                               | All Incomes of Each Type | % to ALL Renter HH Above |
|  | #            | % to All Incomes of Each Type | #             | % to All Incomes of Each Type | #             | % to All Incomes of Each Type |                                |                               |                      |                  | #               | % to All Incomes of Each Type | #            | % to All Incomes of Each Type |                          |                          |
| Single family households   | 875          | 31.9%                         | 885           | 32.3%                         | 235           | 8.6%                          | 1,995                          | 72.8%                         | 18.0%                | 11.0%            | 290             | 10.6%                         | 455          | 16.6%                         | 2,740                    | 15.1%                    |
| Multiple unrelated family HH   | 20           | 11.1%                         | 30            | 16.7%                         | 45            | 25.0%                         | 95                             | 52.8%                         | 0.9%                 | 0.5%             | 10              | 5.6%                          | 75           | 41.7%                         | 180                      | 1.0%                     |
| Other, non-family HH   | 25           | 21.7%                         | 0             | 0.0%                          | 40            | 34.8%                         | 65                             | 56.5%                         | 0.6%                 | 0.4%             | 25              | 21.7%                         | 25           | 21.7%                         | 115                      | 0.6%                     |
| Total need by income   | 920          | 30.3%                         | 915           | 30.1%                         | 320           | 10.5%                         | 2,155                          | 71.0%                         | 19.5%                | 11.9%            | 325             | 10.7%                         | 555          | 18.3%                         | 3,035                    | 16.8%                    |
| OWNERS # All Owner HH with incomes from 0-80% AMI = 8,135 (LMI Owners) Total ALL Owner HH= 27,375      |              |                               |               |                               |               |                               |                                |                               |                      |                  |                 |                               |              |                               |                          |                          |
| Households (HH) with one of the listed needs by HH Income as % of Area Median Income (AMI)             | Income 0-30% |                               | Income 30-50% |                               | Income 50-80% |                               | Total # 0-80% AMI of Each Type | % to All Incomes of Each Type | % to All LMI Owners  | % to ALL Owners  | Income >80-100% |                               | Income >100% |                               | All Incomes of Each Type | % to ALL Owner HH Above  |
|  | #            | % to All Incomes of Each Type | #             | % to All Incomes of Each Type | #             | % to All Incomes of Each Type |                                |                               |                      |                  | #               | % to All Incomes of Each Type | #            | % to All Incomes of Each Type |                          |                          |
| Single family households   | 35           | 7.6%                          | 100           | 21.7%                         | 145           | 31.5%                         | 280                            | 60.9%                         | 3.4%                 | 1.0%             | 35              | 7.6%                          | 145          | 31.5%                         | 460                      | 1.7%                     |
| Multiple unrelated family HH   | 0            | 0%                            | 10            | 7.1%                          | 10            | 7.1%                          | 20                             | 14.3%                         | 0.2%                 | 0.1%             | 15              | 10.7%                         | 105          | 75.0%                         | 140                      | 0.5%                     |
| Other, non-family HH   | 0            | 0%                            | 0             | 0.0%                          | 0             | 0%                            | 0                              | 0.0%                          | 0.0%                 | 0.0%             | 0               | 0%                            | 35           | 100%                          | 35                       | 0.1%                     |
| Total need by income   | 35           | 5.5%                          | 110           | 17.3%                         | 155           | 24.4%                         | 300                            | 47.2%                         | 3.7%                 | 1.1%             | 50              | 7.9%                          | 285          | 44.9%                         | 635                      | 2.3%                     |

Data Source: 2017-2021 CHAS

| NA-10 - Crowding   |              |                               |               |                               |               |                               |                                |                               |                      |                  |                 |                               |              |                               |                          |                          |
|--|--------------|-------------------------------|---------------|-------------------------------|---------------|-------------------------------|--------------------------------|-------------------------------|----------------------|------------------|-----------------|-------------------------------|--------------|-------------------------------|--------------------------|--------------------------|
| Pittsburg  |              |                               |               |                               |               |                               |                                |                               |                      |                  |                 |                               |              |                               |                          |                          |
| RENTERS # All Renter HH with incomes from 0-80% AMI = 6,615 (LMI Renters) Total ALL Renter HH= 9,365 |              |                               |               |                               |               |                               |                                |                               |                      |                  |                 |                               |              |                               |                          |                          |
| Households (HH) with one of the listed needs by HH Income as % of Area Median Income (AMI)           | Income 0-30% |                               | Income 30-50% |                               | Income 50-80% |                               | Total # 0-80% AMI of Each Type | % to All Incomes of Each Type | % to All LMI Renters | % to ALL Renters | Income >80-100% |                               | Income >100% |                               | All Incomes of Each Type | % to ALL Renter HH Above |
|  | #            | % to All Incomes of Each Type | #             | % to All Incomes of Each Type | #             | % to All Incomes of Each Type |                                |                               |                      |                  | #               | % to All Incomes of Each Type | #            | % to All Incomes of Each Type |                          |                          |
| Single family households   | 220          | 16.4%                         | 545           | 40.7%                         | 345           | 25.7%                         | 1,110                          | 82.8%                         | 16.8%                | 11.9%            | 60              | 4.5%                          | 170          | 12.7%                         | 1,340                    | 14.3%                    |
| Multiple unrelated family HH   | 0            | 0%                            | 120           | 40.0%                         | 130           | 43.3%                         | 250                            | 83.3%                         | 3.8%                 | 2.7%             | 0               | 0%                            | 50           | 16.7%                         | 300                      | 3.2%                     |
| Other, non-family HH   | 0            | 0%                            | 0             | 0%                            | 0             | 0.0%                          | 0                              | 0.0%                          | 0.0%                 | 0.0%             | 0               | 0%                            | 10           | 100%                          | 10                       | 0.1%                     |
| Total need by income   | 220          | 13.3%                         | 665           | 40.3%                         | 475           | 28.8%                         | 1,360                          | 82.4%                         | 20.6%                | 14.5%            | 60              | 3.6%                          | 230          | 13.9%                         | 1,650                    | 17.6%                    |
| OWNERS # All Owner HH with incomes from 0-80% AMI = 4,860 (LMI Owners) Total ALL Owner HH= 13,240    |              |                               |               |                               |               |                               |                                |                               |                      |                  |                 |                               |              |                               |                          |                          |
| Households (HH) with one of the listed needs by HH Income as % of Area Median Income (AMI)           | Income 0-30% |                               | Income 30-50% |                               | Income 50-80% |                               | Total # 0-80% AMI of Each Type | % to All Incomes of Each Type | % to All LMI Owners  | % to ALL Owners  | Income >80-100% |                               | Income >100% |                               | All Incomes of Each Type | % to ALL Owner HH Above  |
|  | #            | % to All Incomes of Each Type | #             | % to All Incomes of Each Type | #             | % to All Incomes of Each Type |                                |                               |                      |                  | #               | % to All Incomes of Each Type | #            | % to All Incomes of Each Type |                          |                          |
| Single family households   | 75           | 19.7%                         | 105           | 27.6%                         | 65            | 17.1%                         | 245                            | 64.5%                         | 5.0%                 | 1.9%             | 75              | 19.7%                         | 60           | 15.8%                         | 380                      | 2.9%                     |
| Multiple unrelated family HH   | 4            | 2.9%                          | 55            | 39.6%                         | 0             | 0%                            | 59                             | 42.4%                         | 1.2%                 | 0.4%             | 15              | 10.8%                         | 65           | 46.8%                         | 139                      | 1.0%                     |
| Other, non-family HH   | 0            | 0%                            | 0             | 0%                            | 0             | 0%                            | 0                              | 0.0%                          | 0.0%                 | 0.0%             | 0               | 0%                            | 0            | 0.0%                          | 0                        | 0.0%                     |
| Total need by income   | 79           | 15.2%                         | 160           | 30.8%                         | 65            | 12.5%                         | 304                            | 58.6%                         | 6.3%                 | 2.3%             | 90              | 17.3%                         | 125          | 24.1%                         | 519                      | 3.9%                     |

Data Source: 2017-2021 CHAS

| NA-10 - Crowding  |              |                               |               |                               |               |                               |                                |                               |                      |                  |                 |                               |              |                               |                          |                          |
|---|--------------|-------------------------------|---------------|-------------------------------|---------------|-------------------------------|--------------------------------|-------------------------------|----------------------|------------------|-----------------|-------------------------------|--------------|-------------------------------|--------------------------|--------------------------|
| Walnut Creek  |              |                               |               |                               |               |                               |                                |                               |                      |                  |                 |                               |              |                               |                          |                          |
| RENTERS # All Renter HH with incomes from 0-80% AMI = 4,390 (LMI Renters) Total ALL Renter HH= 11,390 |              |                               |               |                               |               |                               |                                |                               |                      |                  |                 |                               |              |                               |                          |                          |
| Households (HH) with one of the listed needs by HH Income as % of Area Median Income (AMI)            | Income 0-30% |                               | Income 30-50% |                               | Income 50-80% |                               | Total # 0-80% AMI of Each Type | % to All Incomes of Each Type | % to All LMI Renters | % to ALL Renters | Income >80-100% |                               | Income >100% |                               | All Incomes of Each Type | % to ALL Renter HH Above |
|   | #            | % to All Incomes of Each Type | #             | % to All Incomes of Each Type | #             | % to All Incomes of Each Type |                                |                               |                      |                  | #               | % to All Incomes of Each Type | #            | % to All Incomes of Each Type |                          |                          |
| Single family households  | 225          | 28.0%                         | 70            | 8.7%                          | 55            | 6.8%                          | 350                            | 43.5%                         | 8.0%                 | 3.1%             | 110             | 13.7%                         | 345          | 42.9%                         | 805                      | 7.1%                     |
| Multiple unrelated family HH  | -            | 0%                            | 0             | 0.0%                          | 35            | 100%                          | 35                             | 100.0%                        | 0.8%                 | 0.3%             | -               | 0.0%                          | 0            | 0%                            | 35                       | 0.3%                     |
| Other, non-family HH  | -            | 0%                            | 15            | 7.1%                          | 100           | 47.6%                         | 115                            | 54.8%                         | 2.6%                 | 1.0%             | -               | 0.0%                          | 95           | 45.2%                         | 210                      | 1.8%                     |
| Total need by income  | 225          | 21.4%                         | 85            | 8.1%                          | 190           | 18.1%                         | 500                            | 47.6%                         | 11.4%                | 4.4%             | 110             | 10.5%                         | 440          | 41.9%                         | 1,050                    | 9.2%                     |
| OWNERS # All Owner HH with incomes from 0-80% AMI = 5,885 (LMI Owners) Total ALL Owner HH= 20,735     |              |                               |               |                               |               |                               |                                |                               |                      |                  |                 |                               |              |                               |                          |                          |
| Households (HH) with one of the listed needs by HH Income as % of Area Median Income (AMI)            | Income 0-30% |                               | Income 30-50% |                               | Income 50-80% |                               | Total # 0-80% AMI of Each Type | % to All Incomes of Each Type | % to All LMI Owners  | % to ALL Owners  | Income >80-100% |                               | Income >100% |                               | All Incomes of Each Type | % to ALL Owner HH Above  |
|   | #            | % to All Incomes of Each Type | #             | % to All Incomes of Each Type | #             | % to All Incomes of Each Type |                                |                               |                      |                  | #               | % to All Incomes of Each Type | #            | % to All Incomes of Each Type |                          |                          |
| Single family households  | -            | 0%                            | -             | 0%                            | 4             | 5.4%                          | 4                              | 5.4%                          | 0.1%                 | 0.0%             | 35              | 47.3%                         | 35           | 47.3%                         | 74                       | 0.4%                     |
| Multiple unrelated family HH  | -            | 0%                            | -             | 0%                            | 0             | 0.0%                          | 0                              | 0.0%                          | 0.0%                 | 0.0%             | -               | 0.0%                          | 10           | 100%                          | 10                       | 0.0%                     |
| Other, non-family HH  | -            | 0%                            | -             | 0%                            | 0             | 0.0%                          | 0                              | 0.0%                          | 0.0%                 | 0.0%             | -               | 0.0%                          | 0            | 0%                            | -                        | 0.0%                     |
| Total need by income  | -            | 0%                            | -             | 0%                            | 4             | 4.8%                          | 4                              | 4.8%                          | 0.1%                 | 0.0%             | 35              | 41.7%                         | 45           | 53.6%                         | 84                       | 0.4%                     |

Data Source: 2017-2021 CHAS

## Describe the number and type of single-person households in need of housing assistance.

There are currently 90,506 single-person households in Contra Costa County, and 48 percent of those households are someone 65 or older. The majority of elderly households in the County are low- and medium-income households (65 percent), so it is likely that there is a high number of elderly, low-income people living alone in the County. Many elderly people live in older homes that may have deferred maintenance and rehabilitation needs.

## Estimate the number and type of families in need of housing assistance who are disabled or victims of domestic

**Housing Assistance for Persons with Disabilities** – According to the latest census data, about 13.6% of Contra Costa residents ages 18 and older live with a disability, or about 122,264 people across 408,537 households.

Persons with disabilities often need housing assistance for various reasons:

- **Barriers to housing:** There are numerous barriers to housing for persons with disabilities, including affordability (especially paying more than 50% of their income on rent and utilities), discrimination when seeking housing, lack of centralized resources to find housing, and maintenance and accommodations (older buildings often lack sufficient resources for maintenance and reasonable accommodations.)
- **Inability to work:** A disability can leave them unable to work, making it hard to pay for housing, utilities, medications, and other bills.
- **Accessibility issues:** Many homes and apartments are not equipped to accommodate specific physical needs.
- **Supportive services:** Some people with disabilities need additional services to enter into and stay in housing. These services may vary depending on the populations (seniors, homeless, physically disabled, mentally disabled, etc.) but can include transportation, case management, financial management, and other supportive services.

Persons with disabilities tend to have lower incomes and are less likely to be working than nondisabled people. According to an analysis by the Urban Institute (2021 People With Disabilities Living in the US Face Urgent Barriers to Housing), nationwide, 22% of people with disabilities have extremely low-incomes (0-30 of the area median income). Only 1 in 4 disabled people were working in 2021, compared with 69% of the nondisabled populations. And the median income for households with at least one disabled member was almost half of the median income for households without a disabled member. In 2021, about 1 in 5 disabled people had extremely low incomes compared with about 1 in 12 nondisabled people.

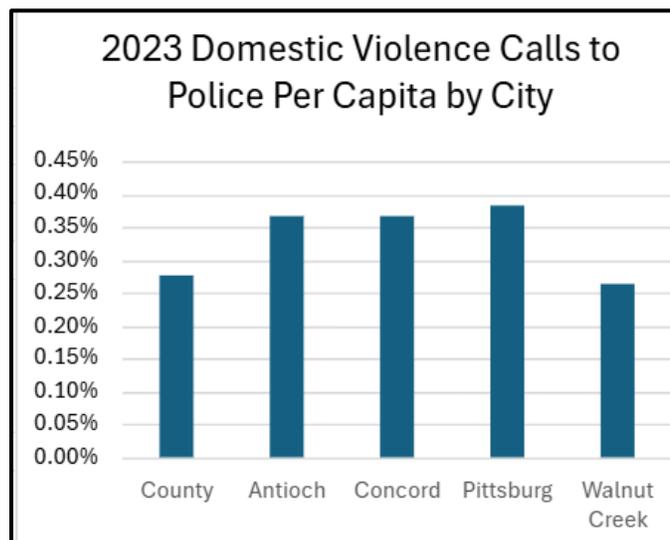
**Housing Assistance for Victims of Intimate Partner Violence** – Intimate partner violence (IPV) is a leading cause of homelessness for women and children. Nationally, [57% of unhoused women](#) reported domestic violence was an immediate cause of their homelessness. When women or men and their children flee domestic abuse, they are often forced to leave their homes and have nowhere to turn. Landlords sometimes turn victims of domestic violence out of their homes because of complaints or calls to police to intervene due to the violence against the victims. Domestic violence is a primary cause of homelessness for women and families according to studies from across the country. Housing instability and lack of safe and affordable housing options heightens the risk for women experiencing abuse. A lack of alternative housing can make women stay in or return to violent relationships.

IPV disproportionately affects certain populations, particularly pregnant women, American Indian/Alaska Native and African American/black women, and sexual minority groups. Stalking, intimidation, emotional abuse, physical assault or battery, sexual violence, and other abusive behavior between partners currently or formerly in relationships of dating or marriage can result in psychological trauma, physical injury, and even death.

According to a study by the ACLU Women’s Rights Project, “poor women, who are most vulnerable to homelessness, are also at greater risk of domestic violence. Poverty limits women’s choices and makes it harder for them to escape violent relationships.

- Poor women experience domestic violence at higher rates than women with higher household incomes.
- Women living in rental housing experience intimate partner violence at three times the rate of women who own their homes.
- Women living in poor neighborhoods are...twice as likely to be victims of domestic violence than women in equally financially distressed relationships living in more affluent neighborhoods. “

**County IPV Data.** At the County level, the incidence of domestic violence can be measured several additional ways. This includes calls to Police, but also the number of clients served by the Family Justice Center (which assists victims of domestic violence, rape, stalking, etc.), and calls to the STAND! For Families Free of Violence domestic violence hotline. Arrests for domestic violence would also be of great interest, but this data cannot be accessed for several years after the calendar year, making an accurate comparison ineffective.



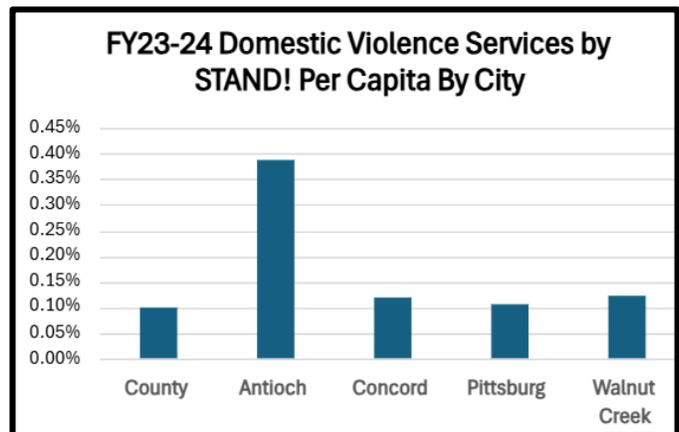
Please see charts below which span the last 10 years for all Consortium jurisdictions. In 2023, Pittsburg and Antioch residents, followed by Concord residents, made proportionally more domestic violence police calls than the County as a whole or Walnut Creek.

| <b>Domestic Violence-Related Police Calls for Assistance</b> |       |       |       |       |       |       |       |       |       |       |
|--|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
|  | 2014  | 2015  | 2016  | 2017  | 2018  | 2019  | 2020  | 2021  | 2022  | 2023  |
| Contra Costa County  | 3,410 | 3,237 | 2,947 | 3,206 | 3,263 | 3,066 | 3,190 | 2,771 | 3,056 | 3,218 |
| Antioch  | 587   | 693   | 682   | 638   | 677   | 565   | 520   | 612   | 347   | 423   |
| Concord  | 675   | 595   | 514   | 421   | 415   | 449   | 510   | 693   | 600   | 461   |
| Pittsburg  | 253   | 282   | 300   | 297   | 353   | 404   | 395   | 343   | 297   | 292   |
| Walnut Creek   | 67    | 113   | 104   | 109   | 121   | 106   | 70    | 108   | 143   | 185   |

<https://openjustice.doj.ca.gov/exploration/crime-statistics/domestic-violence-related-calls-assistance>

Note: 1) This information is also available with detail about weapons and types of weapons involved.  
 2) County-level data include reports from sheriff's departments, college campuses, California Highway Patrol, Department of Parks and Recreation, Union Pacific Railroad, and BART.

The next set of data is from STAND!, the primary provider of domestic violence shelter and services in the County. The chart and graph shows that in 2023, Antioch residents made Crisis Line calls at a disproportionately higher rate than the rest of the Consortium. County residents accessed Emergency Shelter or Motel voucher services at a slightly higher rate. The primary way to access STAND!'s services are via telephone, although they do have an administrative office in Concord.



| <b>FY 23-24 Domestic Violence Services Provided by STAND! For Families Free of Violence</b> |              |                   |                        |            |
|---|--------------|-------------------|------------------------|------------|
| Unduplicated Clients by Jurisdiction  | Total Served | Crisis Line Calls | Emerg Shelter or Motel | TRO*       |
| County  | 669          | 320               | 91                     | 64         |
| Antioch   | 244          | 157               | 31                     | 16         |
| Concord   | 74           | 42                | 26                     | 9          |
| Pittsburg   | 45           | 22                | 6                      | 7          |
| Walnut Creek  | 43           | 34                | 3                      | 6          |
| <b>Total:</b>   | <b>1,075</b> | <b>575</b>        | <b>157</b>             | <b>102</b> |

Another provider of navigation, restraining order, and other services for victims of intimate partner violence is the Family Justice Alliance. This agency has centers in West County (Richmond), Central County (Concord), East County (Antioch) and just opened a new South Contra Costa County (Danville).

**2023 Contra Costa Family Justice Center Clients by City**

|  | Total Served | Domestic Violence | Sexual Assault | Child Abuse | Elder Abuse | Human Trafficking | Stalking  |
|--|--------------|-------------------|----------------|-------------|-------------|-------------------|-----------|
| <b>Contra Costa County</b><br>(Excluding cities below) | 1,256        | 934               | 87             | 137         | 62          | 24                | 12        |
| <b>Antioch</b>   | 267          | 202               | 16             | 21          | 16          | 2                 | 10        |
| <b>Concord</b>   | 410          | 283               | 37             | 59          | 14          | 3                 | 14        |
| <b>Pittsburg</b>                                       | 148          | 103               | 14             | 18          | 6           | 1                 | 6         |
| <b>Walnut Creek</b>                                    | 80           | 56                | 4              | 10          | 8           | -                 | 2         |
|  | <b>2,161</b> | <b>1,578</b>      | <b>158</b>     | <b>245</b>  | <b>106</b>  | <b>30</b>         | <b>44</b> |

In the table and chart from the Family Justice Center, Concord residents accessed more services especially Domestic Violence and Child Abuse services, than other areas, followed by Antioch, then Pittsburg, both higher than the County rate.

There may be many reasons for variations in this data. As mentioned, the Family Justice Alliance has three centers located in Richmond, Concord and Antioch. Convenience to the Centers likely plays a roll in some of the increases in these areas, as may the amount of outreach conducted in each area and familiarity with services provided.



### What are the most common housing problems?

Housing cost burden is the most common issue affecting County renters and homeowners, by far. Households spending 50% or more of their income on housing costs is the most common housing problem. Of the 77,175 LMI renting HHs in the County, 35.5% face cost burdens of over 50%, and 27.9% face cost burdens of at least 30%. Cost burdened LMI renting HHs make up 20.6% and 19.5% of renters in the County, respectively. Low-income homeowners in the county are cost burdened at similar rates, with 34.0% of LMI owner-occupied HHs spending more than 50% of income on housing costs and 22.9% spending at least 30%.

Housing cost burden of 50% or more is the most common issue for low-income renters and homeowners in every consortium city except for Antioch, where more homeowners face cost burdens of 30-50%. Antioch has the highest rates of cost burdened low-income households, followed by Pittsburg.

Overcrowding and substandard housing are less common problems but still occur in each jurisdiction. Low-income households in Concord have the highest rates of overcrowding, and low-income renters face more overcrowding than homeowners.

## Are any populations/household types more affected than others by these problems?

Across the county, 79% of LMI renters have at least one housing problem compared to 61.2% of LMI homeowners. 51.1% of LMI renters face a severe housing issue, compared to 38.4% of LMI owners.

County-wide, cost burdens of 30-50% of income disproportionately affect LMI, small family renting households. Elderly, low-medium income homeowners are cost burdened at the highest rates in the county among homeowners. Small family homeowners are the second most rent burdened group in the county. In Antioch, most cost burdened renter occupied lower income households are small related households, and most cost burdened owner-occupied low income HHs in Antioch are elderly HHs, but this is closely followed by small families. This pattern holds true in Concord and Pittsburg, but in Walnut Creek elderly HHs are cost burdened at the highest rates in both renter and owner-occupied households.

Small family renters are also the most common type of household severely cost burdened (>50%) in the County, Antioch, Concord, and Pittsburg. Elderly homeowners are most commonly severely cost burdened in the County, Antioch, Concord, Pittsburg, and Walnut Creek. Elderly renters are severely cost burdened in Walnut Creek at the highest rate.

## Describe the characteristics and needs of Low-income individuals and families with children (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered 91.205(c)/91.305(c)). Also discuss the needs of formerly homeless families and individuals who are receiving rapid re-housing assistance and are nearing the termination of that assistance

The greatest risk factors for becoming homeless in Contra Costa County as borne out from the CHAS housing data as well as the Homeless Annual Report and Point In Time Count data are being a Renter, Single household, Single household with children, Cost Burden of 50% or greater, and Race of Black/African American.

- Countywide there are 25,425 Renter households of all races and sizes that have household incomes of 50% or less than the area median income, that experience a housing cost burden of 50% or more of their income
  - Of these, 8,670 are Small Related household renters with incomes of 0-30% of the area median income paying more than 50% of their income for housing and utilities.
- Countywide there are 8,540 Black/African American households. In 2022 and 2023, individuals who identified as Black/African American/African were represented four times more in the Homeless system of care compared to racial demographic proportions of Contra Costa residents. In both years, Black/African American/African individuals represented 10% of the population in Contra Costa, while representing 40%, and 42% of the service population, respectively (Contra Costa Health Services, 2023; Contra Costa Health Services, 2024b).

**Rapid Rehousing Assistance.** Households in prevention programs are at imminent risk of losing their homes and would become homeless if it were not for the assistance they receive from these programs. In CY 2023, 8,380 unique households accessed Crisis Response and/or Prevention and Diversion services (Contra Costa Health Services, 2024b). Funding for this program is through a Homeless Continuum of Care grant through the US Department of Housing and Urban Development. **At the time of this publication, all funding for Rapid Rehousing has been depleted and all households being served are at risk. Funds that were awarded by HUD are being held by the federal Department of Government Efficiency.**

In addition to the above HUD grant funds, various Consortium members fund SHELTER Inc. to provide limited rental assistance to struggling households at risk of homelessness. The need for this assistance Countywide is estimated at \$1,250,000 annually.

**If a jurisdiction provides estimates of the at-risk population(s), it should also include a description of the operational definition of the at-risk group and the methodology used to generate the estimates:**

Please see section NA-40 Homeless Needs Assessment for further information and methodology. Contra Costa's annual Point in Time Count disaggregates the homeless population by race and other relevant characteristics.

**Specify particular housing characteristics that have been linked with instability and an increased risk of homelessness**

In Contra Costa County as in many areas in California, the cost of housing is extremely high and wages have not kept pace with rising housing costs. While overcrowding and housing problems contribute to housing instability, having a low income – especially being housing cost burdened at 50% or greater – and being priced out of housing is the greatest indicator of housing instability. For renters, an example of a particular housing characteristics that have been linked to instability and increased risk of homelessness is a sudden, significant rent increase. People already living with financial insecurity are ill-equipped to handle a sudden increase in such a significant proportion of their expenses, and in a tight housing market such as Contra Costa County and the larger Bay Area, an inability to find replacement housing could lead to homelessness. An unexpected and costly health crisis is also a common link to housing instability and homelessness.

Single family households with children, especially female-only households, are especially vulnerable. This increases with incidence of domestic violence, and by race.

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## **NA-15 Disproportionately Greater Need: Housing Problems - 91.405, 91.205 (b)(2)**

*Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.*

### **Introduction**

According to HUD, disproportionate need refers to any need that is more than ten percentage points above the need demonstrated for the total households. 197,090 of the 405,100 households in the Contra Costa Consortium have incomes below the AMI. 126,555 households in the 0-100% AMI bracket have at least one of the four housing problems, or about 64%. The total number of households with a housing problem has increased since 2020-2025, but the rate of housing issues has decreased slightly from 67% of below-AMI households.

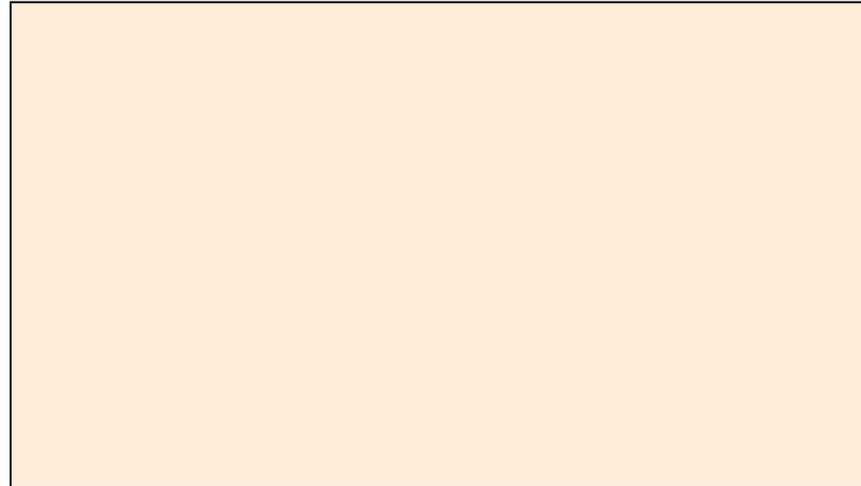
While all racial/ethnic groups at particular income levels experience housing problems, there are three groups experiencing disproportionate housing need throughout the income spectrum. At the extremely low-income range (0-30 percent AMI) 80% of all households have a housing need. Pacific Islanders face disproportionate housing needs at a rate of 100% with a housing issue. At the low-income range (30-50 percent AMI), 73.5% of all low-income households experience a housing need, while 97.2% percent of Pacific Islander households experience a disproportionate housing need.

At the moderate-income range (50- 80 percent AMI), 57.8% of all moderate-income households have a housing need; however, there is no particular group experiencing a disproportionate need compared to all moderate-income households. At median income (80-100 percent AMI), 42% of all households have a housing need, while both American Indians/Alaska Natives (56 percent) and Pacific Islanders (75 percent) experience a disproportionate housing need.

**0%-30% of Area Median Income**

| <b>NA-15 - Disproportionately Greater Need: Housing Problems By Race and Household Income Cost Burden for Households Earning 0-30% of the Area Median Income (AMI)</b>       |  |        |   |       |
|--|--|--------|---|-------|
| The 4 Housing Problems are:<br>1. Lacking a complete kitchen<br>2. Lacking complete plumbing facilities<br>3. More than 1 person per room<br>4. Cost burden greater than 30% | <b>Contra Costa County</b>                   |        |   |       |
|  | Has <b>one or more</b> of 4 housing problems |        | Has <b>none</b> of the 4 housing problems |       |
| Jurisdiction as a whole  | 43,615                                       | 80.0%  | 10,925                                    | 20.0% |
| White  | 17,705                                       | 77.2%  | 5,220                                     | 22.8% |
| Black/African American   | 6,810  | 80.9%  | 1,605                                     | 19.1% |
| Asian  | 5,500  | 76.4%  | 1,700                                     | 23.6% |
| American Indian, Alaska Native   | 40   | 38.1%  | 65  | 61.9% |
| Pacific Islander   | 245  | 100.0% | -   | 0.0%  |
| Hispanic   | 10,590                                       | 83.5%  | 2,090                                     | 16.5% |

*Data Source: 2017-2021 CHAS Table 1*



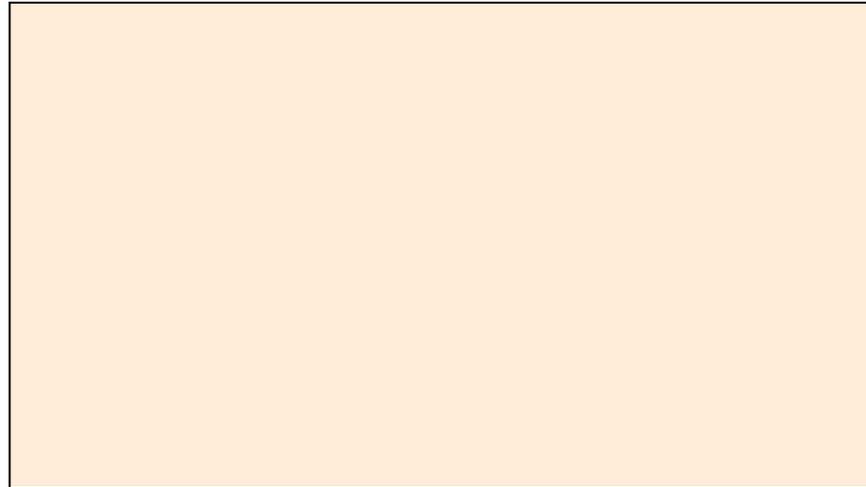
| <b>NA-15 - Disproportionately Greater Need: Housing Problems By Race and Household Income Cost Burden for Households Earning 0-30% of the Area Median Income (AMI)</b>       |  |       |   |       |  |        |   |       |  |        |   |       |  |       |   |       |
|--|--|-------|---|-------|--|--------|---|-------|--|--------|---|-------|--|-------|---|-------|
| The 4 Housing Problems are:<br>1. Lacking a complete kitchen<br>2. Lacking complete plumbing facilities<br>3. More than 1 person per room<br>4. Cost burden greater than 30% | <b>Antioch</b>                               |       |   |       | <b>Concord</b>                               |        |   |       | <b>Pittsburg</b>                             |        |   |       | <b>Walnut Creek</b>                          |       |   |       |
|  | Has <b>one or more</b> of 4 housing problems |       | Has <b>none</b> of the 4 housing problems |       | Has <b>one or more</b> of 4 housing problems |        | Has <b>none</b> of the 4 housing problems |       | Has <b>one or more</b> of 4 housing problems |        | Has <b>none</b> of the 4 housing problems |       | Has <b>one or more</b> of 4 housing problems |       | Has <b>none</b> of the 4 housing problems |       |
| Jurisdiction as a whole  | 5,470  | 87.2% | 805                                       | 12.8% | 5,580  | 83.1%  | 1,135                                     | 16.9% | 3,205  | 76.4%  | 990                                       | 23.6% | 2,515  | 74.9% | 845                                       | 25.1% |
| White  | 1,595  | 83.5% | 315                                       | 16.5% | 2,750  | 78.2%  | 765                                       | 21.8% | 615  | 69.9%  | 265                                       | 30.1% | 1,955  | 80.0% | 490                                       | 20.0% |
| Black/African American   | 1,655  | 95.4% | 80  | 4.6%  | 185  | 78.7%  | 50  | 21.3% | 690  | 75.0%  | 230                                       | 25.0% | 65   | 40.6% | 95  | 59.4% |
| Asian  | 435  | 77.7% | 125                                       | 22.3% | 515  | 69.6%  | 225                                       | 30.4% | 340  | 93.4%  | 24  | 6.6%  | 265  | 54.6% | 220                                       | 45.4% |
| American Indian, Alaska Native   | -  | -     | -   | -     | 20   | 100.0% | -   | 0.0%  | 4  | 28.6%  | 10  | 71.4% | -  | -     | -   | -     |
| Pacific Islander   | -  | -     | -   | -     | -  | -      | -   | -     | 45   | 100.0% | -   | 0.0%  | -  | -     | -   | -     |
| Hispanic   | 1,425  | 84.6% | 260                                       | 15.4% | 1,645  | 95.9%  | 70  | 4.1%  | 1,195  | 73.1%  | 440                                       | 26.9% | 155  | 83.8% | 30  | 16.2% |

*Data Source: 2017-2021 CHAS Table 1*

**30%-50% of Area Median Income**

| <b>NA-15 - Disproportionately Greater Need: Housing Problems By Race and Household Income Cost Burden for Households Earning 30-50% of the Area Median Income (AMI)</b>      |  |       |   |       |
|--|--|-------|---|-------|
| The 4 Housing Problems are:<br>1. Lacking a complete kitchen<br>2. Lacking complete plumbing facilities<br>3. More than 1 person per room<br>4. Cost burden greater than 30% | <b>Contra Costa County</b>                   |       |   |       |
|  | Has <b>one or more</b> of 4 housing problems |       | Has <b>none</b> of the 4 housing problems |       |
| Jurisdiction as a whole  | 32,725                                       | 73.5% | 11,820                                    | 26.5% |
| White  | 12,255                                       | 65.5% | 6,455                                     | 34.5% |
| Black/African American   | 3,850  | 78.0% | 1,085                                     | 22.0% |
| Asian  | 4,190  | 77.5% | 1,215                                     | 22.5% |
| American Indian, Alaska Native   | 40   | 66.7% | 20  | 33.3% |
| Pacific Islander   | 140  | 97.2% | 4   | 2.8%  |
| Hispanic   | 10,960                                       | 80.2% | 2,705                                     | 19.8% |

Data Source: 2017-2021 CHAS Table 1



| <b>NA-15 - Disproportionately Greater Need: Housing Problems By Race and Household Income Cost Burden for Households Earning 30-50% of the Area Median Income (AMI)</b>      |  |        |   |       |  |       |   |       |  |        |   |       |  |        |   |       |
|--|--|--------|---|-------|--|-------|---|-------|--|--------|---|-------|--|--------|---|-------|
| The 4 Housing Problems are:<br>1. Lacking a complete kitchen<br>2. Lacking complete plumbing facilities<br>3. More than 1 person per room<br>4. Cost burden greater than 30% | <b>Antioch</b>                               |        |   |       | <b>Concord</b>                               |       |   |       | <b>Pittsburg</b>                             |        |   |       | <b>Walnut Creek</b>                          |        |   |       |
|  | Has <b>one or more</b> of 4 housing problems |        | Has <b>none</b> of the 4 housing problems |       | Has <b>one or more</b> of 4 housing problems |       | Has <b>none</b> of the 4 housing problems |       | Has <b>one or more</b> of 4 housing problems |        | Has <b>none</b> of the 4 housing problems |       | Has <b>one or more</b> of 4 housing problems |        | Has <b>none</b> of the 4 housing problems |       |
| Jurisdiction as a whole  | 3,965  | 70.6%  | 1,655                                     | 29.4% | 4,470  | 75.2% | 1,475                                     | 24.8% | 2,745  | 79.9%  | 690                                       | 20.1% | 2,280  | 65.1%  | 1,220                                     | 34.9% |
| White  | 1,030  | 50.4%  | 1,015                                     | 49.6% | 1,555  | 57.8% | 1,135                                     | 42.2% | 425  | 64.4%  | 235                                       | 35.6% | 1,670  | 70.8%  | 690                                       | 29.2% |
| Black/African American   | 880  | 89.8%  | 100                                       | 10.2% | 160  | 94.1% | 10  | 5.9%  | 550  | 78.6%  | 150                                       | 21.4% | 55   | 100.0% | -   | 0.0%  |
| Asian  | 450  | 84.9%  | 80  | 15.1% | 330  | 78.6% | 90  | 21.4% | 310  | 86.1%  | 50  | 13.9% | 305  | 76.3%  | 95  | 23.8% |
| American Indian, Alaska Native   | -  | 0.0%   | -   | 0.0%  | 4  | 16.7% | 20  | 83.3% | 4  | 100.0% | -   | 0.0%  | -  | 0.0%   | -   | 0.0%  |
| Pacific Islander   | 50   | 100.0% | -   | 0.0%  | -  | 0.0%  | -   | 0.0%  | 10   | 71.4%  | 4   | 28.6% | -  | 0.0%   | -   | 0.0%  |
| Hispanic   | 1,240  | 74.3%  | 430                                       | 25.7% | 2,285  | 92.0% | 200                                       | 8.0%  | 1,325  | 85.5%  | 225                                       | 14.5% | 170  | 34.3%  | 325                                       | 65.7% |

Data Source: 2017-2021 CHAS Table 1

**50%-80% of Area Median Income**

**NA-15 - Disproportionately Greater Need: Housing Problems By Race and Household Income  
Cost Burden for Households Earning 50-80% of the Area Median Income (AMI)**

| The 4 Housing Problems are:<br>1. Lacking a complete kitchen<br>2. Lacking complete plumbing facilities<br>3. More than 1 person per room<br>4. Cost burden greater than 30% | Contra Costa County                          |       |   |       |
|--|--|-------|---|-------|
|  | Has <b>one or more</b> of 4 housing problems |       | Has <b>none</b> of the 4 housing problems |       |
| Jurisdiction as a whole  | 33,135                                       | 57.8% | 24,230                                    | 42.2% |
| White  | 13,890                                       | 55.7% | 11,040                                    | 44.3% |
| Black/African American   | 3,690  | 64.9% | 1,995                                     | 35.1% |
| Asian  | 5,260  | 59.4% | 3,595                                     | 40.6% |
| American Indian, Alaska Native   | 60   | 33.3% | 120                                       | 66.7% |
| Pacific Islander   | 70   | 33.3% | 140                                       | 66.7% |
| Hispanic   | 8,935  | 57.4% | 6,630                                     | 42.6% |

Data Source: 2017-2021 CHAS Table 1



**NA-15 - Disproportionately Greater Need: Housing Problems By Race and Household Income  
Cost Burden for Households Earning 50-80% of the Area Median Income (AMI)**

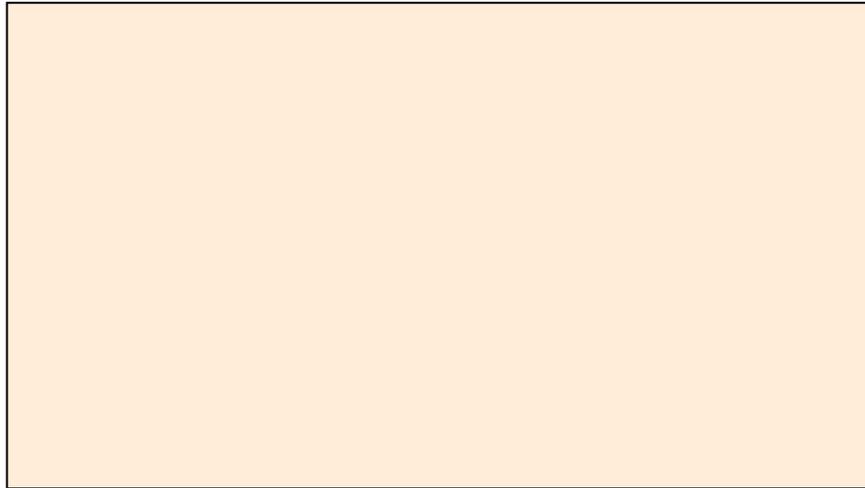
| The 4 Housing Problems are:<br>1. Lacking a complete kitchen<br>2. Lacking complete plumbing facilities<br>3. More than 1 person per room<br>4. Cost burden greater than 30% | Antioch                                      |       |   |       | Concord                                      |       |   |       | Pittsburg                                    |        |   |       | Walnut Creek                                 |        |   |        |
|--|--|-------|---|-------|--|-------|---|-------|--|--------|---|-------|--|--------|---|--------|
|  | Has <b>one or more</b> of 4 housing problems |       | Has <b>none</b> of the 4 housing problems |       | Has <b>one or more</b> of 4 housing problems |       | Has <b>none</b> of the 4 housing problems |       | Has <b>one or more</b> of 4 housing problems |        | Has <b>none</b> of the 4 housing problems |       | Has <b>one or more</b> of 4 housing problems |        | Has <b>none</b> of the 4 housing problems |        |
| Jurisdiction as a whole  | 3,945  | 53.6% | 3,420                                     | 46.4% | 3,995  | 61.1% | 2,545                                     | 38.9% | 2,125  | 55.3%  | 1,720                                     | 44.7% | 1,935  | 56.7%  | 1,480                                     | 43.3%  |
| White  | 1,125  | 48.5% | 1,195                                     | 51.5% | 2,190  | 58.3% | 1,565                                     | 41.7% | 435  | 45.1%  | 530                                       | 54.9% | 1,330  | 53.7%  | 1,145                                     | 46.3%  |
| Black/African American   | 785  | 78.5% | 215                                       | 21.5% | 135  | 71.1% | 55  | 28.9% | 345  | 73.4%  | 125                                       | 26.6% | 25   | 100.0% | -   | 0.0%   |
| Asian  | 495  | 54.7% | 410                                       | 45.3% | 420  | 63.2% | 245                                       | 36.8% | 275  | 54.5%  | 230                                       | 45.5% | 395  | 62.2%  | 240                                       | 37.8%  |
| American Indian, Alaska Native   | 15   | 30.0% | 35  | 70.0% | 10   | 100%  | -   | 0.0%  | -  | 0%     | -   | 0.0%  | -  | 0%     | 4   | 100.0% |
| Pacific Islander   | -  | 0%    | -   | 0.0%  | -  | 0%    | -   | 0.0%  | 4  | 100.0% | -   | 0.0%  | -  | 0%     | 20  | 100.0% |
| Hispanic   | 1,270  | 50.0% | 1,270                                     | 50.0% | 1,135  | 66.8% | 565                                       | 33.2% | 980  | 55.1%  | 800                                       | 44.9% | 155  | 68.9%  | 70  | 31.1%  |

Data Source: 2017-2021 CHAS Table 1

**80%-100% of Area Median Income**

| <b>NA-15 - Disproportionately Greater Need: Housing Problems By Race and Household Income Cost Burden for Households Earning 80%-100% of the Area Median Income (AMI)</b>    |  |       |   |       |
|--|--|-------|---|-------|
| The 4 Housing Problems are:<br>1. Lacking a complete kitchen<br>2. Lacking complete plumbing facilities<br>3. More than 1 person per room<br>4. Cost burden greater than 30% | <b>Contra Costa County</b>                   |       |   |       |
|  | Has <b>one or more</b> of 4 housing problems |       | Has <b>none</b> of the 4 housing problems |       |
| Jurisdiction as a whole  | 17,080                                       | 42.0% | 23,555                                    | 58.0% |
| White  | 8,330  | 42.8% | 11,110                                    | 57.2% |
| Black/African American   | 1,520  | 46.3% | 1,760                                     | 53.7% |
| Asian  | 2,830  | 43.3% | 3,710                                     | 56.7% |
| American Indian, Alaska Native   | 70   | 66.7% | 35  | 33.3% |
| Pacific Islander   | 40   | 27.6% | 105                                       | 72.4% |
| Hispanic   | 3,690  | 38.3% | 5,935                                     | 61.7% |

Data Source: 2017-2021 CHAS Table 1



| <b>NA-15 - Disproportionately Greater Need: Housing Problems By Race and Household Income Cost Burden for Households Earning 80%-100% of the Area Median Income (AMI)</b>    |  |       |   |       |  |       |   |       |  |       |   |       |  |       |   |        |
|--|--|-------|---|-------|--|-------|---|-------|--|-------|---|-------|--|-------|---|--------|
| The 4 Housing Problems are:<br>1. Lacking a complete kitchen<br>2. Lacking complete plumbing facilities<br>3. More than 1 person per room<br>4. Cost burden greater than 30% | <b>Antioch</b>                               |       |   |       | <b>Concord</b>                               |       |   |       | <b>Pittsburg</b>                             |       |   |       | <b>Walnut Creek</b>                          |       |   |        |
|  | Has <b>one or more</b> of 4 housing problems |       | Has <b>none</b> of the 4 housing problems |       | Has <b>one or more</b> of 4 housing problems |       | Has <b>none</b> of the 4 housing problems |       | Has <b>one or more</b> of 4 housing problems |       | Has <b>none</b> of the 4 housing problems |       | Has <b>one or more</b> of 4 housing problems |       | Has <b>none</b> of the 4 housing problems |        |
| Jurisdiction as a whole  | 1,325  | 32.8% | 2,710                                     | 67.2% | 2,000  | 37.2% | 3,380                                     | 62.8% | 905  | 33.5% | 1,795                                     | 66.5% | 1,665  | 52.4% | 1,515                                     | 47.6%  |
| White  | 310  | 24.7% | 945                                       | 75.3% | 1,190  | 38.8% | 1,875                                     | 61.2% | 220  | 32.1% | 465                                       | 67.9% | 1,220  | 54.3% | 1,025                                     | 45.7%  |
| Black/African American   | 265  | 42.7% | 355                                       | 57.3% | 75   | 51.7% | 70  | 48.3% | 185  | 38.1% | 300                                       | 61.9% | 60   | 48.0% | 65  | 52.0%  |
| Asian  | 260  | 52.0% | 240                                       | 48.0% | 245  | 28.2% | 625                                       | 71.8% | 124  | 28.6% | 310                                       | 71.4% | 205  | 48.2% | 220                                       | 51.8%  |
| American Indian, Alaska Native   | -  | 0%    | -   | 100%  | -  | 0.0%  | -   | 0.0%  | -  | 0%    | -   | 0%    | -  | 0%    | 15  | 100.0% |
| Pacific Islander   | 15   | 25.0% | 45  | 75.0% | -  | 0.0%  | -   | 0.0%  | -  | 0%    | -   | 0%    | -  | 0%    | -   | 0.0%   |
| Hispanic   | 270  | 22.0% | 955                                       | 78.0% | 400  | 36.2% | 705                                       | 63.8% | 285  | 30.5% | 650                                       | 69.5% | 180  | 55.4% | 145                                       | 44.6%  |

Data Source: 2017-2021 CHAS Table 1

## Discussion

Over half of households across almost all races and jurisdictions face one or more of the 4 housing problems. Amongst extremely low-income households (0-30% AMI), Hispanic households have at least one housing problem at the highest rate (83.5%), followed by Black/African American (80.9%) and white (77.7%) households. Antioch has the highest rates of households facing an issue, with 87.2% of households compared to the county rate of 80%. Walnut Creek has the lowest rates of extremely low-income households with at least one housing issue.

Rates of households with at least one housing issue go down across all jurisdictions from the 30-50% AMI bracket to the 50-80% AMI bracket, but more than half of households in each jurisdiction still have at least one of the housing problems. Black/African American households have the highest rates of housing problems in this income bracket. At least half of Black, Asian, and Hispanic households have one or more housing problems across all jurisdictions. American Indian & Native Alaskan and Pacific Islanders make up very small portions of the population across each jurisdiction, and therefore the extreme rates of 100% may be attributed to low sample size. County-wide, only American Indian & Alaskan Native households have housing problems at a rate of over 50% in the 80-100% AMI bracket. The largest decrease in housing problems between 50-80% AMI and 80-100% AMI was in Black/African American and Hispanic households.

- In **Antioch**, low-income Black residents are facing nearly disproportionate rates of housing issues, at 95.4%. This is much higher than the County rate of 80.9% of Black/African American households at 0-30% AMI and the Antioch rate of 87.2 percent. Most households at 30-50% of AMI still face at least one housing issue. Black/African American, Asian, and Pacific Islander households face disproportionate need. Antioch has the lowest overall rate of households with at least one housing issue. At 50-80% AMI, Black households continue to face disproportionate need compared to the rest of the income level in Antioch. At the 80-100% AMI bracket, Black/African American households and Asian households face disproportionate need at rates of 42.7 and 52 percent respectively. All other ethnic groups are below the jurisdiction rate of 32.8 percent.
- In **Concord**, extremely low-income households have housing issues at the second highest rate, following only Antioch (83.1 percent vs 87.2 percent). Hispanic and American Indian & Native Alaskan households are disproportionately impacted. At the low-income level, Black/African American residents are disproportionately impacted by housing issues. Only American Indian & Native Alaskan households are disproportionately impacted at the 50-80% bracket. However, the rate of housing issues city-wide is the highest among the consortium cities at this income level at 61.1 percent. At the 80-100% AMI level, only Black households are disproportionately impacted by a housing issue, and the majority of all other groups do not have a housing problem.
- **Pittsburg** has a lower rate of extremely low-income households with a housing problem than the county (76.4 vs 80 percent). However, Black and Pacific Islander households are disproportionately affected. Pittsburg has the highest share of low income (50-80% AMI)

households with a housing problem. Only Pacific Islanders are disproportionately impacted at this income level. Black and Pacific Islanders at the 50-80% income level are disproportionately impacted. At the 80-100% AMI level, no group faces disproportionate need and no more than 38 percent of any group has a housing issue.

- In **Walnut Creek**, about three-quarters of extremely low-income households have a housing problems, and all groups except for white (40.6 percent) and Asian (54.6 percent) are at similar rates. Low-income Black households face disproportionate need, as 100% of households have a housing problem, compared to a jurisdiction level of 65.1 percent. Asian households are also disproportionately impacted at 76.3 percent. In the 50-80% AMI income group, Black households are again facing disproportionate need, as well as Hispanic households. At the 80-100% AMI level, Black households face the lowest rate of housing problems (48 percent), compared to 52.4 percent of the jurisdiction as a whole. Hispanic households face the highest rate of housing problems at 55.4 percent. Overall, Walnut Creek has the highest number of households earning 80-100% AMI with at least one housing problem. The jurisdiction rate of 52.4 percent is ten points higher than the county rate of 42 percent.

Compared to 2020-2025 data, the rate of extremely low income households has decreased across the county from 85 percent to 280 percent. Pacific Islanders are now the only ethnic group at this income level to face disproportionate need. At the low-income level (30-50% AMI), the rate of Black households facing a housing issue dropped from 86% to 78%, and while this is still higher than the county rate of 73.5 percent, Black households are no longer facing disproportionate need. Similarly to 2020-2025 data, there are no ethnic groups facing disproportionate need in the county at the moderate-income range (50-80 perfect AMI). At the median income level, the rate of Black households facing a housing problem has increased slightly from 45% to 46.3%.

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## **NA-20 Disproportionately Greater Need: Severe Housing Problems - 91.405, 91.205 (b)(2)**

**Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.**

### **Introduction**

The number of Contra Costa HOME Consortium households with a severe housing problem is 74,920, 74,920 of which are below 100% AMI, representing about 48 percent of all households below 100 percent AMI. While all racial/ethnic groups experience housing problems at particular income levels, there are some groups experiencing disproportionate housing need throughout the income spectrum.

At the extremely low-income range (0- 30 percent AMI), 68.8 percent of all households have a severe housing need, and Pacific Islanders have a disproportionate need at a rate of problems of 89.8%. At the very low-income range (30-50 percent AMI), 45.5 percent of all households experience a housing need, while 59.1 percent of Asian households experience a disproportionate severe housing need. At the low-income range (50-80 percent AMI), 21.0 percent of all households experience a housing need and no ethnic groups experience disproportionate need. At the median income range (80-100 percent AMI), 12.5 percent of all households have a housing need, while 42.9 percent of American Indian & Native Alaskan households experience disproportionately severe housing needs.

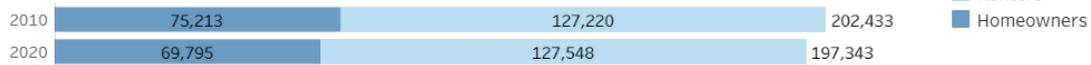
To avoid extraordinary housing costs, many lower income households rent smaller apartments or live with friends or relatives to economize on housing costs. Housing overcrowding is a regional issue due to the lack of housing production vs demand influenced by socioeconomic and cultural factors. Communities of color experience disproportionately high rates of overcrowding.

These disparities are influenced by cultural and familial trends. Latinx and Asians and Pacific Islander households are more likely to live in multigenerational homes, with three or more generations sharing a residence. These familial arrangements increase the likelihood of overcrowding. While multigenerational living may help some families remain in their homes despite rising housing costs, overcrowding poses significant risks to physical, emotional and mental well-being. This was evident during the Covid-19 pandemic, when overcrowded conditions made it harder to self-isolate, increasing the risk of virus transmission. These constrained spaces also created challenges for children trying to learn remotely or people trying to work remotely in already complex settings.

### **Spotlight on Black/African American Population:**

## How Is the Black Population Doing in the Bay Area? | Bay Area Equity Atlas

### Number of Households in the 9-County Bay Area with Black Heads of Household, by Tenure



Between 2010 and 2020, the 9-County Bay Area lost 5,418 owner-occupied households and gained 328 renter-occupied households with a Black householder (including multiracial residents).

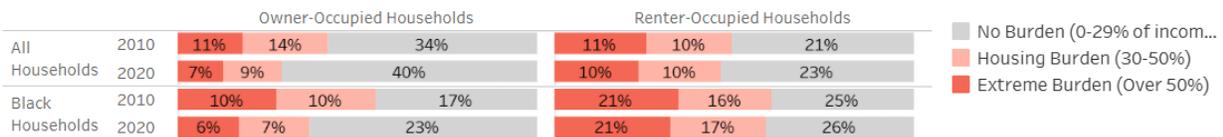
### Share of Owner-Occupied Households



### Percent of Owner-Occupied Households with a Mortgage



### Households by Level of Housing Burden (Percent of Income Spent on Housing Costs)



**0%-30% of Area Median Income**

| <b>NA-15 - Disproportionately Greater Need: SEVERE Housing Problems By Race and Household Income Cost Burden for Households Earning 0-30% of the Area Median Income (AMI)</b>                |  |       |   |       |
|--|--|-------|---|-------|
| The 4 <b>severe</b> Housing Problems are:<br>1. Lacking a complete kitchen<br>2. Lacking complete plumbing facilities<br>3. More than 1.5 person per room<br>4. Cost burden greater than 50% | Contra Costa   |       |   |       |
|  | Has <b>one or more</b> of 4 <b>severe</b> housing problems |       | Has <b>none</b> of the 4 <b>severe</b> housing problems |       |
| Jurisdiction as a whole  | 37,510   | 68.8% | 17,030  | 31.2% |
| White  | 15,190   | 66.3% | 7,730   | 33.7% |
| Black/African American   | 5,580  | 66.3% | 2,835   | 33.7% |
| Asian  | 4,910  | 68.1% | 2,295   | 31.9% |
| American Indian, Alaska Native   | 19   | 17.4% | 90  | 82.6% |
| Pacific Islander   | 220  | 89.8% | 25  | 10.2% |
| Hispanic   | 9,125  | 72.0% | 3,555   | 28.0% |

*Data Source: 2017-2021 CHAS Table 1*



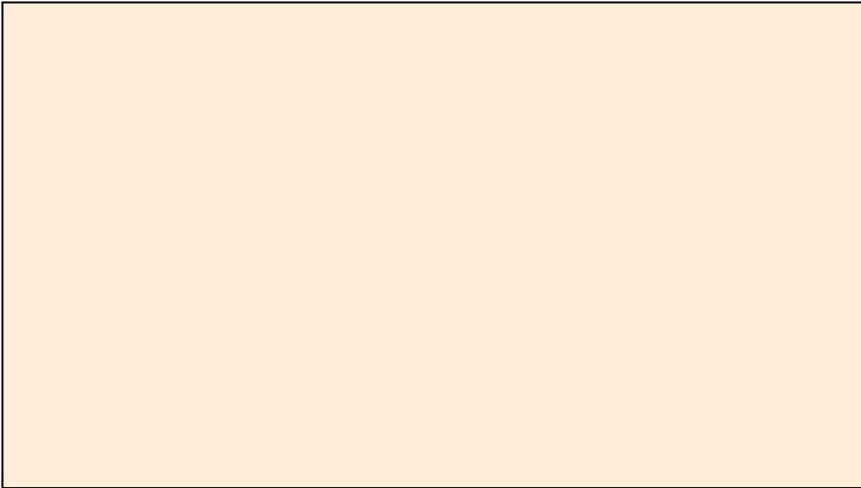
| <b>NA-15 - Disproportionately Greater Need: SEVERE Housing Problems By Race and Household Income Cost Burden for Households Earning 0-30% of the Area Median Income (AMI)</b>                |  |       |   |       |  |       |   |       |  |       |   |       |  |       |   |       |
|--|--|-------|---|-------|--|-------|---|-------|--|-------|---|-------|--|-------|---|-------|
| The 4 <b>severe</b> Housing Problems are:<br>1. Lacking a complete kitchen<br>2. Lacking complete plumbing facilities<br>3. More than 1.5 person per room<br>4. Cost burden greater than 50% | Antioch  |       |   |       | Concord  |       |   |       | Pittsburg  |       |   |       | Walnut Creek   |       |   |       |
|  | Has <b>one or more</b> of 4 <b>severe</b> housing problems |       | Has <b>none</b> of the 4 <b>severe</b> housing problems |       | Has <b>one or more</b> of 4 <b>severe</b> housing problems |       | Has <b>none</b> of the 4 <b>severe</b> housing problems |       | Has <b>one or more</b> of 4 <b>severe</b> housing problems |       | Has <b>none</b> of the 4 <b>severe</b> housing problems |       | Has <b>one or more</b> of 4 <b>severe</b> housing problems |       | Has <b>none</b> of the 4 <b>severe</b> housing problems |       |
| Jurisdiction as a whole  | 4,810  | 76.7% | 1,460   | 23.3% | 4,985  | 74.2% | 1,735   | 25.8% | 2,770  | 66.1% | 1,420   | 33.9% | 2,120  | 63.0% | 1,245   | 37.0% |
| White  | 1,340  | 69.8% | 580   | 30.2% | 2,500  | 71.0% | 1,020   | 29.0% | 495  | 56.3% | 385   | 43.8% | 1,580  | 64.6% | 865   | 35.4% |
| Black/African American   | 1,465  | 84.4% | 270   | 15.6% | 170  | 72.3% | 65  | 27.7% | 630  | 68.5% | 290   | 31.5% | 65   | 40.6% | 95  | 59.4% |
| Asian  | 375  | 67.0% | 185   | 33.0% | 465  | 62.4% | 280   | 37.6% | 270  | 73.0% | 100   | 27.0% | 255  | 52.6% | 230   | 47.4% |
| American Indian, Alaska Native   | -  | -     | -   | -     | 10   | 50.0% | 10  | 50.0% | 4  | 28.6% | 10  | 71.4% | -  | -     | -   | -     |
| Pacific Islander   | -  | -     | -   | -     | -  | -     | -   | -     | 45   | 100%  | -   | 0.0%  | -  | -     | -   | -     |
| Hispanic   | 1,275  | 75.4% | 415   | 24.6% | 1,390  | 81.0% | 325   | 19.0% | 1,030  | 63.0% | 605   | 37.0% | 145  | 78.4% | 40  | 21.6% |

*Data Source: 2017-2021 CHAS Table 1*

**30%-50% of Area Median Income**

| <b>NA-15 - Disproportionately Greater Need: SEVERE Housing Problems By Race and Household Income Cost Burden for Households Earning 30-50% of the Area Median Income (AMI)</b>               |  |       |   |       |
|--|--|-------|---|-------|
| The 4 <b>severe</b> Housing Problems are:<br>1. Lacking a complete kitchen<br>2. Lacking complete plumbing facilities<br>3. More than 1.5 person per room<br>4. Cost burden greater than 50% | <b>Contra Costa</b>  |       |   |       |
|  | Has <b>one or more</b> of 4 <b>severe</b> housing problems |       | Has <b>none</b> of the 4 <b>severe</b> housing problems |       |
| Jurisdiction as a whole  | 20,275   | 45.5% | 24,280  | 54.5% |
| White  | 7,555  | 40.4% | 11,155  | 59.6% |
| Black/African American   | 2,260  | 45.8% | 2,675   | 54.2% |
| Asian  | 3,200  | 59.1% | 2,210   | 40.9% |
| American Indian, Alaska Native   | 25   | 41.7% | 35  | 58.3% |
| Pacific Islander   | 4  | 2.8%  | 140   | 97.2% |
| Hispanic   | 6,490  | 47.5% | 7,175   | 52.5% |

*Data Source: 2017-2021 CHAS Table 1*



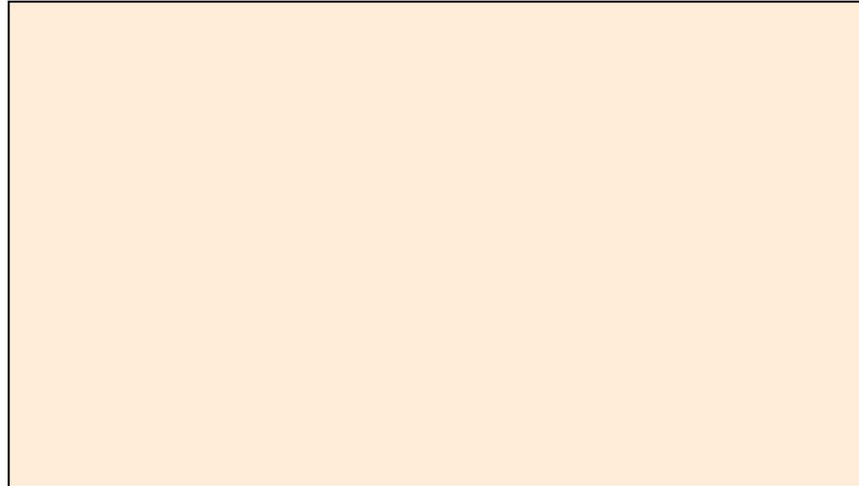
| <b>NA-15 - Disproportionately Greater Need: SEVERE Housing Problems By Race and Household Income Cost Burden for Households Earning 30-50% of the Area Median Income (AMI)</b>               |  |       |   |       |  |       |   |       |  |       |   |        |  |        |   |       |
|--|--|-------|---|-------|--|-------|---|-------|--|-------|---|--------|--|--------|---|-------|
| The 4 <b>severe</b> Housing Problems are:<br>1. Lacking a complete kitchen<br>2. Lacking complete plumbing facilities<br>3. More than 1.5 person per room<br>4. Cost burden greater than 50% | <b>Antioch</b>   |       |   |       | <b>Concord</b>   |       |   |       | <b>Pittsburg</b>   |       |   |        | <b>Walnut Creek</b>  |        |   |       |
|  | Has <b>one or more</b> of 4 <b>severe</b> housing problems |       | Has <b>none</b> of the 4 <b>severe</b> housing problems |       | Has <b>one or more</b> of 4 <b>severe</b> housing problems |       | Has <b>none</b> of the 4 <b>severe</b> housing problems |       | Has <b>one or more</b> of 4 <b>severe</b> housing problems |       | Has <b>none</b> of the 4 <b>severe</b> housing problems |        | Has <b>one or more</b> of 4 <b>severe</b> housing problems |        | Has <b>none</b> of the 4 <b>severe</b> housing problems |       |
| Jurisdiction as a whole  | 2,445  | 43.5% | 3,180   | 56.5% | 2,930  | 49.2% | 3,020   | 50.8% | 1,850  | 53.8% | 1,590   | 46.2%  | 1,465  | 41.9%  | 2,030   | 58.1% |
| White  | 630  | 30.8% | 1,415   | 69.2% | 880  | 32.7% | 1,810   | 67.3% | 215  | 32.6% | 445   | 67.4%  | 1,080  | 45.7%  | 1,285   | 54.3% |
| Black/African American   | 530  | 54.1% | 450   | 45.9% | 140  | 82.4% | 30  | 17.6% | 400  | 57.1% | 300   | 42.9%  | 55   | 100.0% | -   | 0.0%  |
| Asian  | 415  | 77.6% | 120   | 22.4% | 280  | 66.7% | 140   | 33.3% | 270  | 75.2% | 89  | 24.8%  | 195  | 48.8%  | 205   | 51.3% |
| American Indian, Alaska Native   | -  | -     | -   | -     | 4  | 16.7% | 20  | 83.3% | -  | -     | 4   | 100.0% | -  | -      | -   | 100%  |
| Pacific Islander   | -  | 0.0%  | 50  | 100%  | -  | -     | -   | -     | -  | -     | 15  | 100.0% | -  | -      | -   | 100%  |
| Hispanic   | 745  | 44.7% | 920   | 55.3% | 1,490  | 60.1% | 990   | 39.9% | 915  | 59.0% | 635   | 41.0%  | 75   | 15.3%  | 415   | 84.7% |

*Data Source: 2017-2021 CHAS Table 1*

**50%-80% of Area Median Income**

| <b>NA-15 - Disproportionately Greater Need: SEVERE Housing Problems By Race and Household Income Cost Burden for Households Earning 50-80% of the Area Median Income (AMI)</b>               |  |       |   |       |
|--|--|-------|---|-------|
| The 4 <b>severe</b> Housing Problems are:<br>1. Lacking a complete kitchen<br>2. Lacking complete plumbing facilities<br>3. More than 1.5 person per room<br>4. Cost burden greater than 50% | <b>Contra Costa</b>  |       |   |       |
|  | Has <b>one or more</b> of 4 <b>severe</b> housing problems |       | Has <b>none</b> of the 4 <b>severe</b> housing problems |       |
| Jurisdiction as a whole  | 12,055   | 21.0% | 45,310  | 79.0% |
| White  | 5,335  | 21.4% | 19,590  | 78.6% |
| Black/African American   | 1,040  | 18.3% | 4,650   | 81.7% |
| Asian  | 1,855  | 21.0% | 6,995   | 79.0% |
| American Indian, Alaska Native   | 45   | 24.3% | 140   | 75.7% |
| Pacific Islander   | 19   | 9.3%  | 185   | 90.7% |
| Hispanic   | 3,405  | 21.9% | 12,160  | 78.1% |

*Data Source: 2017-2021 CHAS Table 1*

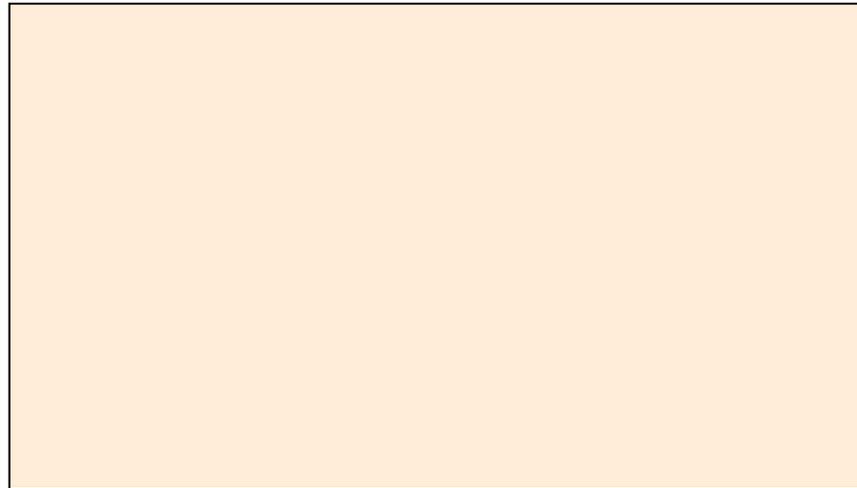


| <b>NA-15 - Disproportionately Greater Need: SEVERE Housing Problems By Race and Household Income Cost Burden for Households Earning 50-80% of the Area Median Income (AMI)</b>               |  |       |   |       |  |        |   |       |  |        |   |       |  |       |   |       |
|--|--|-------|---|-------|--|--------|---|-------|--|--------|---|-------|--|-------|---|-------|
| The 4 <b>severe</b> Housing Problems are:<br>1. Lacking a complete kitchen<br>2. Lacking complete plumbing facilities<br>3. More than 1.5 person per room<br>4. Cost burden greater than 50% | <b>Antioch</b>   |       |   |       | <b>Concord</b>   |        |   |       | <b>Pittsburg</b>   |        |   |       | <b>Walnut Creek</b>  |       |   |       |
|  | Has <b>one or more</b> of 4 <b>severe</b> housing problems |       | Has <b>none</b> of the 4 <b>severe</b> housing problems |       | Has <b>one or more</b> of 4 <b>severe</b> housing problems |        | Has <b>none</b> of the 4 <b>severe</b> housing problems |       | Has <b>one or more</b> of 4 <b>severe</b> housing problems |        | Has <b>none</b> of the 4 <b>severe</b> housing problems |       | Has <b>one or more</b> of 4 <b>severe</b> housing problems |       | Has <b>none</b> of the 4 <b>severe</b> housing problems |       |
| Jurisdiction as a whole  | 815  | 11.3% | 6,375   | 88.7% | 1,405  | 21.5%  | 5,135   | 78.5% | 685  | 17.8%  | 3,160   | 82.2% | 705  | 20.7% | 2,705   | 79.3% |
| White  | 205  | 8.8%  | 2,115   | 91.2% | 790  | 21.0%  | 2,965   | 79.0% | 40   | 4.1%   | 925   | 95.9% | 500  | 20.2% | 1,975   | 79.8% |
| Black/African American   | 245  | 24.5% | 755   | 75.5% | 34   | 18.0%  | 155   | 82.0% | 55   | 11.8%  | 410   | 88.2% | 15   | 60.0% | 10  | 40.0% |
| Asian  | 130  | 14.4% | 770   | 85.6% | 125  | 18.7%  | 545   | 81.3% | 160  | 31.7%  | 345   | 68.3% | 90   | 14.2% | 545   | 85.8% |
| American Indian, Alaska Native   | 15   | 30.0% | 35  | 70.0% | 10   | 100.0% | -   | 0.0%  | -  | -      | -   | -     | -  | 0.0%  | 4   | 100%  |
| Pacific Islander   | -  | -     | -   | -     | -  | -      | -   | -     | 4  | 100.0% | -   | 0.0%  | -  | 0.0%  | 20  | 100%  |
| Hispanic   | 195  | 7.7%  | 2,345   | 92.3% | 430  | 25.3%  | 1,270   | 74.7% | 405  | 22.8%  | 1,375   | 77.2% | 75   | 34.1% | 145   | 65.9% |

*Data Source: 2017-2021 CHAS Table 1*

**80%-100% of Area Median Income**

| <b>NA-15 - Disproportionately Greater Need: SEVERE Housing Problems By Race and Household Income Cost Burden for Households Earning 80-100% of the Area Median Income (AMI)</b>              |  |       |   |       |
|--|--|-------|---|-------|
| The 4 <b>severe</b> Housing Problems are:<br>1. Lacking a complete kitchen<br>2. Lacking complete plumbing facilities<br>3. More than 1.5 person per room<br>4. Cost burden greater than 50% | <b>Contra Costa</b>  |       |   |       |
|  | Has <b>one or more</b> of 4 <b>severe</b> housing problems |       | Has <b>none</b> of the 4 <b>severe</b> housing problems |       |
| Jurisdiction as a whole  | 5,080  | 12.5% | 35,550  | 87.5% |
| White  | 1,960  | 10.1% | 17,480  | 89.9% |
| Black/African American   | 200  | 6.1%  | 3,075   | 93.9% |
| Asian  | 1,090  | 16.7% | 5,450   | 83.3% |
| American Indian, Alaska Native   | 45   | 42.9% | 60  | 57.1% |
| Pacific Islander   | 15   | 10.3% | 130   | 89.7% |
| Hispanic   | 1,675  | 17.4% | 7,950   | 82.6% |
| <i>Data Source: 2017-2021 CHAS Table 1</i>   |  |       |   |       |



| <b>NA-15 - Disproportionately Greater Need: SEVERE Housing Problems By Race and Household Income Cost Burden for Households Earning 80-100% of the Area Median Income (AMI)</b>              |  |       |   |       |  |       |   |       |  |       |   |       |  |       |   |       |
|--|--|-------|---|-------|--|-------|---|-------|--|-------|---|-------|--|-------|---|-------|
| The 4 <b>severe</b> Housing Problems are:<br>1. Lacking a complete kitchen<br>2. Lacking complete plumbing facilities<br>3. More than 1.5 person per room<br>4. Cost burden greater than 50% | <b>Antioch</b>   |       |   |       | <b>Concord</b>   |       |   |       | <b>Pittsburg</b>   |       |   |       | <b>Walnut Creek</b>  |       |   |       |
|  | Has <b>one or more</b> of 4 <b>severe</b> housing problems |       | Has <b>none</b> of the 4 <b>severe</b> housing problems |       | Has <b>one or more</b> of 4 <b>severe</b> housing problems |       | Has <b>none</b> of the 4 <b>severe</b> housing problems |       | Has <b>one or more</b> of 4 <b>severe</b> housing problems |       | Has <b>none</b> of the 4 <b>severe</b> housing problems |       | Has <b>one or more</b> of 4 <b>severe</b> housing problems |       | Has <b>none</b> of the 4 <b>severe</b> housing problems |       |
| Jurisdiction as a whole  | 275  | 6.8%  | 3,760   | 93.2% | 515  | 9.6%  | 4,860   | 90.4% | 215  | 8.0%  | 2,480   | 92.0% | 410  | 12.9% | 2,770   | 87.1% |
| White  | 55   | 4.4%  | 1,200   | 95.6% | 275  | 9.0%  | 2,790   | 91.0% | 65   | 9.5%  | 620   | 90.5% | 265  | 11.8% | 1,980   | 88.2% |
| Black/African American   | 35   | 5.7%  | 575   | 94.3% | -  | 0.0%  | 145   | 100%  | -  | 0.0%  | 485   | 100%  | 30   | 24.0% | 95  | 76.0% |
| Asian  | 35   | 7.0%  | 465   | 93.0% | 100  | 11.5% | 770   | 88.5% | 24   | 5.5%  | 410   | 94.5% | 64   | 15.3% | 355   | 84.7% |
| American Indian, Alaska Native   | -  | -     | -   | -     | -  | -     | -   | -     | -  | -     | -   | -     | -  | -     | 15  | 100%  |
| Pacific Islander   | 15   | 25.0% | 45  | 75.0% | -  | -     | -   | -     | -  | -     | -   | -     | -  | -     | -   | -     |
| Hispanic   | 105  | 8.5%  | 1,125   | 91.5% | 140  | 12.7% | 965   | 87.3% | 125  | 13.3% | 815   | 86.7% | 45   | 13.8% | 280   | 86.2% |
| <i>Data Source: 2017-2021 CHAS Table 1</i>   |  |       |   |       |  |       |   |       |  |       |   |       |  |       |   |       |

## Discussion

- **Countywide**, the only grouping in which the majority of households experience one or more severe housing problems is the 0%-30% AMI group, but almost half of households in the 30%-50% AMI group experience a severe housing problem. As incomes increase, both the percentage and number of households experiencing a severe housing impact decrease.
- In **Antioch**, more than half of households face severe problems in the extremely low income group only. Among that group, Black/African American HHs face disproportionate need. In the 30%-50% bracket, only Black & African American and Asian HHs have disproportionate need. In the 50%-80% range, no group is above 50% having a problem, however Black households and American Indian/Native Alaskan households experience disproportionate need. In the highest income bracket, not a single group sees a majority of its residents experiencing severe housing problems, however Pacific Islanders have disproportionate need.
- **Concord** follows a similar trend to Antioch. The majority of every group in the 0-30% income bracket experiences a severe housing problem, but no group experiences disproportionate need. In the 30%-50% bracket, the jurisdiction as a whole falls below the 50% mark, however Black, Asian, and Hispanic households experience disproportionate need. For both the 50%-80% and 80%-100% brackets, there are no groups for which a majority of residents experience severe housing problems.
- In **Pittsburg**, every group except Native Americans saw a majority of residents in the 0%-30% bracket experiencing severe housing problems. Only Pacific Islanders experience disproportionate need. However, in the 30%-50% bracket, White households experienced problems at a rate of only 32.6%. Asian households faced disproportionate need. In the 50%-80% bracket, a minority of residents in the jurisdiction experienced severe housing problems, including the subgroups of White, Black, Asian, and Hispanic residents. Asian and Pacific islanders faced disproportionate need (31.7% and 100%, respectively). No groups faced problems at a rate higher than 13.3% in the 80-100% bracket.
- In **Walnut Creek**, a majority of residents in every group in the 0%-30% bracket experienced severe housing problems, except for Black residents. Hispanic households experienced disproportionate need. In the 30%-50% bracket, a minority of residents in the jurisdiction as a whole experienced severe housing problems, as did White, Asian, and Hispanic residents. In the 50%-80% bracket, only a majority of Black & African American residents experienced severe housing problems. In the 80%-100% bracket, Black and Pacific Islander residents disproportionately experienced severe housing problems.

**NA-25 Disproportionately Greater Need: Housing Cost Burdens - 91.405, 91.205  
(b)(2)**

**Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.**

**Introduction**

Per HUD definitions, a “disproportionate need” exists when any group has a housing need that is 10% or higher than the jurisdiction as a whole. A household is considered cost burdened when they are paying more than 30% of their income towards housing costs, including utilities. A household is considered severely cost burdened when they are paying more than 50% of their income towards housing costs, including utilities. In Contra Costa, 15.8% of all households are severely cost burdened. This amounts to almost 30% of households making below 100% AMI. No racial or ethnic group is severely cost burdened at a disproportionate rate, however Black/African American households face the highest rates of severe cost burden. Hispanic households also face higher severe cost burden rates than the county rate.

**Housing Cost Burden**

| <b>NA-25 - Greater Need: Housing Cost Burdens<br/>by Race and AMI of Households</b> |                 |       |               |       |                |       |                         |                         |
|---|-----------------|-------|---------------|-------|----------------|-------|-------------------------|-------------------------|
| <b>County</b>   |                 |       |               |       |                |       |                         |                         |
| <b>Housing Cost Burden</b>  | <b>&lt;=30%</b> |       | <b>30-50%</b> |       | <b>&gt;50%</b> |       | <b>Not<br/>Computed</b> | <b>Total ALL<br/>HH</b> |
| Jurisdiction as a whole   | 259,290         | 64.0% | 77,920        | 19.2% | 63,880         | 15.8% | 4,010                   | 405,100                 |
| White   | 140,220         | 67.9% | 35,550        | 17.2% | 28,895         | 14.0% | 1,755                   | 206,420                 |
| Black / African American  | 17,390          | 49.5% | 8,615         | 24.5% | 8,540          | 24.3% | 580                     | 35,125                  |
| Asian   | 44,390          | 66.7% | 11,600        | 17.4% | 9,485          | 14.3% | 1,030                   | 66,505                  |
| American Indian, Alaska Native  | 510             | 70.8% | 105           | 14.6% | 90             | 12.5% | 15                      | 720                     |
| Pacific Islander  | 985             | 61.8% | 410           | 25.7% | 200            | 12.5% | -                       | 1,595                   |
| Hispanic  | 46,135          | 58.6% | 18,710        | 23.8% | 13,330         | 16.9% | 505                     | 78,680                  |

**NA-25 - Greater Need: Housing Cost Burdens  
by Race and AMI of Households**

**Antioch**

| Housing Cost Burden      | <=30% AMI |       | 30-50% AMI |       | >50% AMI |       | Not Computed | Total ALL HH |
|--------------------------|-----------|-------|------------|-------|----------|-------|--------------|--------------|
|                          |           |       |            |       |          |       |              |              |
| Jurisdiction as a whole  | 20,244    | 56.7% | 7,760      | 21.7% | 7,420    | 20.8% | 310          | 35,734       |
| White                    | 7,835     | 64.0% | 2,240      | 18.3% | 2,040    | 16.7% | 135          | 12,250       |
| Black / African American | 2,790     | 42.0% | 1,770      | 26.7% | 2,065    | 31.1% | 10           | 6,635        |
| Asian                    | 2,640     | 59.9% | 810        | 18.4% | 880      | 20.0% | 75           | 4,405        |
| Hispanic                 | 5,915     | 58.3% | 2,200      | 21.7% | 1,940    | 19.1% | 90           | 10,145       |

**Concord**

| Housing Cost Burden            | <=30%  |       | 30-50% |       | >50%  |       | Not Computed | Total ALL HH |
|--------------------------------|--------|-------|--------|-------|-------|-------|--------------|--------------|
|                                |        |       |        |       |       |       |              |              |
| Jurisdiction as a whole        | 28,165 | 61.9% | 8,995  | 19.8% | 7,909 | 17.4% | 400          | 45,469       |
| White                          | 16,790 | 65.8% | 4,500  | 17.6% | 3,970 | 15.6% | 240          | 25,500       |
| Black / African American       | 925    | 55.4% | 350    | 21.0% | 345   | 20.7% | 50           | 1,670        |
| Asian                          | 3,955  | 69.9% | 950    | 16.8% | 685   | 12.1% | 65           | 5,655        |
| American Indian, Alaska Native | 60     | 63.8% | 20     | 21.3% | 14    | 14.9% | -            | 94           |
| Pacific Islander               | 75     | 100%  | -      | 0.0%  | -     | 0.0%  | -            | 75           |
| Hispanic                       | 5,195  | 49.7% | 2,910  | 27.8% | 2,305 | 22.0% | 45           | 10,455       |

**Pittsburg**

| Housing Cost Burden            | <=30%  |       | 30-50% |       | >50%  |       | Not Computed | Total ALL HH |
|--------------------------------|--------|-------|--------|-------|-------|-------|--------------|--------------|
|                                |        |       |        |       |       |       |              |              |
| Jurisdiction as a whole        | 13,810 | 61.1% | 4,724  | 20.9% | 3,954 | 17.5% | 115          | 22,603       |
| White                          | 3,890  | 69.1% | 1,005  | 17.9% | 700   | 12.4% | 35           | 5,630        |
| Black / African American       | 1,735  | 47.1% | 895    | 24.3% | 1,010 | 27.4% | 40           | 3,680        |
| Asian                          | 2,550  | 68.6% | 655    | 17.6% | 510   | 13.7% | -            | 3,715        |
| American Indian, Alaska Native | 35     | 81.4% | 4      | 9.3%  | 4     | 9.3%  | -            | 43           |
| Pacific Islander               | 185    | 77.1% | 10     | 4.2%  | 45    | 18.8% | -            | 240          |
| Hispanic                       | 4,885  | 59.8% | 1,850  | 22.6% | 1,395 | 17.1% | 40           | 8,170        |

**Walnut Creek**

| Housing Cost Burden            | <=30%  |       | 30-50% |       | >50%  |       | Not Computed | Total ALL HH |
|--------------------------------|--------|-------|--------|-------|-------|-------|--------------|--------------|
|                                |        |       |        |       |       |       |              |              |
| Jurisdiction as a whole        | 21,629 | 67.3% | 5,860  | 18.2% | 4,395 | 13.7% | 255          | 32,139       |
| White                          | 15,245 | 66.3% | 4,355  | 18.9% | 3,300 | 14.4% | 90           | 22,990       |
| Black / African American       | 340    | 61.8% | 45     | 8.2%  | 165   | 30.0% | -            | 550          |
| Asian                          | 3,415  | 69.1% | 850    | 17.2% | 535   | 10.8% | 140          | 4,940        |
| American Indian, Alaska Native | 24     | 100%  | -      | 0.0%  | -     | 0.0%  | -            | 24           |
| Pacific Islander               | 50     | 30.3% | 115    | 69.7% | -     | 0.0%  | -            | 165          |
| Hispanic                       | 1,935  | 73.0% | 435    | 16.4% | 255   | 9.6%  | 25           | 2,650        |

Data Source: 2017-2021 CHAS

## Discussion

- Across the jurisdictions in the HOME Consortium area, the majority of households are not cost burdened. However, when compared across different racial/ethnic groups, the majority of White and Asian households are not cost burdened, while Pacific Islanders and Hispanics the number of unburdened households is closer to 40 percent and for Black households that number is less than 50 percent. When broken down to the four entitlement cities, the majority of households in each jurisdiction experiences a housing cost burden of less than 30%.
- Households in **Antioch** face the highest rates of cost burden in the Consortium at rates of 43.3%. Black residents experience housing cost burdens more profoundly than the jurisdictional average. While the jurisdiction experiences housing cost burden between 30%-50% at a rate of 21.7%, and over 50% at a rate of 20.8%, Black residents experience housing cost burden at 26.7% and 31.1%, respectively. Hispanics fare slightly better, at 21.7% and 19.1%. Asian households experience cost burden >50% at a similar rate to Hispanics of 19.1%.
- In **Concord**, the clearest outliers are Hispanics in the 30%-50% cost burden range, outpacing the jurisdictional average by 8 points (27.8%).
- In **Pittsburg**, Black residents face disproportionate need, with 27.4% of households facing cost burdens of 50% or more.
- In **Walnut Creek**, Pacific Islanders clearly outpace the jurisdictional average for the 30%-50% range, at 69.7. In the 50% cost burden range, African American residents far outpace the jurisdictional average, at 30.0%.

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## NA-30 Disproportionately Greater Need: Discussion - 91.205 (b)(2)

### Are there any income categories in which a racial or ethnic group has disproportionately greater need than the needs of that income category as a whole?

There are 42,755 households with incomes at or less than 30 percent of the AMI with a housing problem. Pacific Islanders have a disproportionate need. There are 32,725 households with incomes between 30 and 50 percent of the AMI with a housing problem. Again, Pacific Islanders have disproportionate need. There are 33,135 households with incomes between 50 and 80 percent of the AMI with a housing problem. There are no racial or ethnic groups that have a disproportionate need within this income category.

There are 37,510 households with incomes at or less than 30 percent of the AMI with a severe housing problem. Pacific Islanders have a disproportionate need. There are 20,275 households with incomes between 30 and 50 percent of the AMI with a housing problem. Asian households have a disproportionate need. There are 12,055 households with incomes between 50 and 80 percent of the AMI with a housing problem. There are no racial or ethnic groups that have a disproportionate need.

As explained in the Executive Summary, the cities of Antioch, Concord, Pittsburg, and Walnut Creek receive and administer their own allocation of CDBG funds. As subsets of the HOME Consortium area data:

- In Antioch, the most significant disparity is in the 30%-50% range (where Black residents have a housing problem rate of 95.4%). Black residents experience housing problems at higher rates than the jurisdiction average at all income levels.
- In Concord in the 0-30% range, 95.9% of Hispanics experience housing problems.
- In Pittsburg in the 0%-30% range, over 90% of Asians and Pacific Islanders experience housing problems.
- In Walnut Creek in the 30%-50% range, 100% of African Americans experience housing problems. In the 50%-80% range, African Americans, outstrip the jurisdiction as a whole by nearly 30 points or more.

### If they have needs not identified above, what are those needs?

On the whole, low-income households face similar housing problems in addition to those discussed above regardless of race or ethnicity. Low-income households are disproportionately displaced by increasing housing costs, which reduces economic opportunities and access to jobs and services. This can limit the choice for lower income households to live in a community or neighborhood of choice. Households having a housing cost burden of greater than 30 percent or 50 percent of a household's income is a significant issue that impacts the most lower-income households across all income levels. The high housing costs results in households living in substandard housing, experiencing overcrowding, and living in neighborhoods that are less safe

with fewer amenities than high-income neighborhoods. Discrimination in housing based on race persists. (See the discussion in Section NA-10.)

**Are any of those racial or ethnic groups located in specific areas or neighborhoods in your community?**

Contra Costa County is a large, diverse jurisdiction in which people of color comprise a majority of the population. As of the 2020 Census, 38.7 percent of residents were non-Hispanic Whites, 9.3 percent of residents were non-Hispanic Blacks, 27.8 percent were Hispanics, 20.7 percent were non-Hispanic Asians or Pacific Islanders, 1.1 percent were non-Hispanic Native Americans, 5.9 percent were non-Hispanic multiracial individuals. The County has areas of racial and ethnic concentration as well as more integrated cities and neighborhoods.

The racial and ethnic demographics of the County are similar to but not identical to those of the broader San-Francisco-Oakland-Hayward, California Metropolitan Statistical Area (“the Region”). Overall, the County is slightly more heavily non-Hispanic White and slightly more heavily Hispanic than the Region. The Region is more heavily non-Hispanic Asian or Pacific Islander than the County. For all other racial or ethnic groups, the demographics of the County and the Region mirror each other.

Based on the number of households affected with disproportionately greater need, American Indian, Alaskan Native, Pacific Islander, and Black/African American households are more affected. For all income categories 100 percent AMI and lower, the greatest number of households affected are Whites (53,000 households) and Hispanics (34,260 households).

## NA-35 Public Housing - 91.405, 91.205 (b)

### Introduction

There are two Public Housing Authorities now operating in the Consortium, the Housing Authority of Contra Costa County (HACCC, which is by far the largest as it has now absorbed the Richmond Housing Authority) and the Housing Authority of the City of Pittsburg (HACP). The data in the chart below is the aggregate data for each of the Housing Authorities.

### Totals in Use

| Public Housing by Program Type – BOTH HOUSING AUTHORITIES |             |           |                |               |               |              |                                     |                            |             |
|---|-------------|-----------|----------------|---------------|---------------|--------------|-------------------------------------|----------------------------|-------------|
| # of units vouchers in use                                | Certificate | Mod-Rehab | Public Housing | Vouchers      |               |              |                                     |                            |             |
|   |             |           |                | Total         | Project based | Tenant based | Special Purpose Voucher             |                            |             |
|   |             |           |                |               |               |              | Veterans Affairs Supportive Housing | Family Unification Program | Dis-abled * |
| Housing Authority of Contra Costa                         | 276         | 0         | 892            | 9,470         | 1,538         | 7,932        | 305                                 | 41                         | 213         |
| Pittsburg Housing Authority                               | 0           | 0         | 0              | 978           | 27            | 826          | 125                                 | 0                          | 0           |
| <b>Total</b>  | <b>276</b>  | <b>0</b>  | <b>892</b>     | <b>10,448</b> | <b>1,565</b>  | <b>8,758</b> | <b>430</b>                          | <b>41</b>                  | <b>213</b>  |

\*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

## Characteristics of Residents

| Characteristics of Public Housing Residents by Program Type<br>Housing Authority of Contra Costa |                  |               |                   |          |                  |                 |  |                                  |
|--|------------------|---------------|-------------------|----------|------------------|-----------------|--|----------------------------------|
|  | Certi-<br>ficate | Mod-<br>Rehab | Public<br>Housing | Vouchers |                  |                 |  |                                  |
|  |                  |               |                   | Total    | Project<br>based | Tenant<br>based | Special Purpose<br>Voucher                   |                                  |
|  |                  |               |                   |          |                  |                 | Veterans<br>Affairs<br>Supportive<br>Housing | Family<br>Unification<br>Program |
| # Homeless at admission  | 276              | 0             | 144               | 1,352    | 419              | 595             | 305  | 33                               |
| # of Elderly (>62) participants  | 138              | 0             | 392               | 4,185    | 1,099            | 2,986           | 180  | 4                                |
| # of Disabled Families   | 276              | 0             | 563               | 5,243    | 817              | 4,426           | 226  | 7                                |
| # of Families requesting<br>accessibility features   | 0                | 0             | 1,613             | 8,951    | 339              | 8,520           | 80   | 1                                |
| # of HIV/AIDS program<br>participants  | 0                | 0             | 0                 | 0        | 0                | 0               | 0  | 0                                |
| # of DV victims  | 0                | 0             | 0                 | 0        | 0                | 0               | 0  | 0                                |
| Pittsburg Housing Authority  |                  |               |                   |          |                  |                 |  |                                  |
| # Homeless at admission  | 0                | 0             | 0                 | 42       | 12               | 10              | 20   | 0                                |
| # of Elderly (>62) Participants  | 0                | 0             | 0                 | 355      | 22               | 296             | 37   | 0                                |
| # of Disabled Families   | 0                | 0             | 0                 | 412      | 23               | 349             | 40   | 0                                |
| # of Families requesting<br>accessibility features   | 0                | 0             | 0                 | 0        | 0                | 0               | 0  | 0                                |
| # of HIV/AIDS program<br>participants  | 0                | 0             | 0                 | 0        | 0                | 0               | 0  | 0                                |
| # of DV victims  | 0                | 0             | 0                 | 0        | 0                | 0               | 0  | 0                                |
| Combined County & Pittsburg Housing Authorities  |                  |               |                   |          |                  |                 |  |                                  |
| # Homeless at admission  | 276              | 0             | 144               | 1,394    | 431              | 605             | 325  | 33                               |
| # of Elderly (>62) Participants  | 138              | 0             | 392               | 7,540    | 1,121            | 3,282           | 217  | 4                                |
| # of Disabled Families   | 276              | 0             | 563               | 5,655    | 840              | 4,775           | 266  | 7                                |
| # of Families requesting<br>accessibility features   | 0                | 0             | 1,613             | 8,951    | 339              | 8,520           | 80   | 1                                |
| # of HIV/AIDS program<br>participants  | 0                | 0             | 0                 | 0        | 0                | 0               | 0  | 0                                |
| # of DV victims  | 0                | 0             | 0                 | 0        | 0                | 0               | 0  | 0                                |
| Data Source: PIC (PIH Information Center)  |                  |               |                   |          |                  |                 |  |                                  |

## Race of Residents

| Race of Public Housing Residents by Program Type<br>Housing Authority of Contra Costa                  |                  |               |                   |          |                  |                 |  |                                  |
|--|------------------|---------------|-------------------|----------|------------------|-----------------|--|----------------------------------|
|  | Certi-<br>ficate | Mod-<br>Rehab | Public<br>Housing | Vouchers |                  |                 |  |                                  |
|  |                  |               |                   | Total    | Project<br>based | Tenant<br>based | Special Purpose<br>Voucher                   |                                  |
|  |                  |               |                   |          |                  |                 | Veterans<br>Affairs<br>Supportive<br>Housing | Family<br>Unification<br>Program |
| White  | 224              | 0             | 756               | 5,468    | 1,022            | 4,446           | 196  | 19                               |
| Black/African American   | 208              | 0             | 926               | 13,830   | 1,147            | 12,683          | 247  | 52                               |
| Asian  | 10               | 0             | 112               | 1,589    | 412              | 1,177           | 12   | 2                                |
| American Indian/AlaskaN  | 14               | 0             | 46                | 278      | 71               | 349             | 14   | 0                                |
| Pacific Islander   | 9                | 0             | 42                | 288      | 48               | 240             | 11   | 6                                |
| Other  | 27               | 0             | 109               | 698      | 140              | 558             | 19   | 8                                |
| Pittsburg Housing Authority  |                  |               |                   |          |                  |                 |  |                                  |
| White  | 0                | 0             | 0                 | 229      | 15               | 166             | 48   | 0                                |
| Black/African American   | 0                | 0             | 0                 | 706      | 11               | 636             | 59   | 0                                |
| Asian  | 0                | 0             | 0                 | 33       | 1                | 28              | 4  | 0                                |
| American Indian/AlaskaN  | 0                | 0             | 0                 | 10       | 0                | 6               | 4  | 0                                |
| Pacific Islander   | 0                | 0             | 0                 | 0        | 0                | 0               | 0  | 0                                |
| Other  | 0                | 0             | 0                 | 0        | 0                | 0               | 0  | 0                                |
| Combined County & Pittsburg Housing Authorities  |                  |               |                   |          |                  |                 |  |                                  |
| White  | 224              | 0             | 756               | 5,697    | 1,037            | 4,612           | 244  | 19                               |
| Black/African American   | 208              | 0             | 926               | 14,536   | 1,158            | 13,319          | 306  | 52                               |
| Asian  | 10               | 0             | 112               | 1,622    | 413              | 1,205           | 16   | 2                                |
| American Indian/AlaskaN  | 14               | 0             | 46                | 288      | 71               | 355             | 18   | 0                                |
| Pacific Islander   | 9                | 0             | 42                | 288      | 48               | 240             | 11   | 6                                |
| Other  | 27               | 0             | 109               | 698      | 140              | 558             | 19   | 8                                |
| *includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition |                  |               |                   |          |                  |                 |  |                                  |

## Ethnicity of Residents

| Ethnicity of Public Housing Residents by Program Type<br>Housing Authority of Contra Costa             |                  |               |                   |          |                  |                 |  |                                  |
|--|------------------|---------------|-------------------|----------|------------------|-----------------|--|----------------------------------|
|  | Certi-<br>ficate | Mod-<br>Rehab | Public<br>Housing | Vouchers |                  |                 |  |                                  |
|  |                  |               |                   | Total    | Project<br>based | Tenant<br>based | Special Purpose<br>Voucher                   |                                  |
|  |                  |               |                   |          |                  |                 | Veterans<br>Affairs<br>Supportive<br>Housing | Family<br>Unification<br>Program |
| Hispanic   | 71               | 0             | 482               | 2,350    | 1,822            | 528             | 71   | 21                               |
| Not Hispanic   | 372              | 0             | 1,335             | 18,982   | 2,079            | 16,903          | 394  | 53                               |
| *includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition |                  |               |                   |          |                  |                 |  |                                  |
| Pittsburg Housing Authority  |                  |               |                   |          |                  |                 |  |                                  |
| Hispanic   | 0                | 0             | 0                 | 109      | 6                | 27              | 76   | 0                                |
| Not Hispanic   | 0                | 0             | 0                 | 869      | 22               | 804             | 43   | 0                                |
| Combined County & Pittsburg Housing Authorities  |                  |               |                   |          |                  |                 |  |                                  |
| Hispanic   | 71               | 0             | 482               | 2,459    | 1,828            | 555             | 147  | 21                               |
| Not Hispanic   | 372              | 0             | 1,335             | 19,851   | 2,101            | 17,707          | 437  | 53                               |
| *includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition |                  |               |                   |          |                  |                 |  |                                  |

### Section 504 Needs Assessment: Describe the needs of public housing tenants and applicants on the waiting list for accessible units:

HACCC finds that a large percentage of the applicants to our housing program wait lists claim to have a disability. It has been found to be as high as 50% at times. Many are what we call functionally disabled but about 30% of the self-described elderly applicants actually have a need for ADA accommodations to units.

### What are the number and type of families on the waiting lists for public housing and section 8 tenant-based rental assistance? Based on the information above, and any other information available to the jurisdiction, what are the most immediate needs of residents of public housing and Housing Choice voucher holders?

See data above regarding numbers. Residents of public housing and HCV holders are primarily looking for a safe space for their families that is large enough to accommodate their belongings. Often times, their wants are not what the program limitations can accommodate and the housing being built is not always suitable to their spatial needs. Those with disabilities seek housing that will accommodate those needs as well.

### How do these needs compare to the housing needs of the population at large?

The needs of public housing residents are no different than the needs of the population at large. Everyone needs affordable housing and everyone wants a spacious, safe space to call home. Everyone wants a home that is accessible to them as they age or become disabled.

## Discussion

There is a significant and unmet need for affordable housing throughout Contra Costa County that is not able to be met by Public Housing programs. Lack of affordable housing subsidies is a primary reason for homelessness in the County. The Continuum of Care cannot place homeless individuals into housing as quickly as people are losing housing and there is inadequate shelter beds, so few have any alternative but to sleep in the rough.

There is a significant need in Contra Costa County and Pittsburg for housing affordable for persons with disabilities. There are disproportionately high shares of persons with disabilities applying for public housing and HCVs in Contra Costa and for HCVs in Pittsburg, indicating a deficiency of available units for low-income families with disabilities. In addition, a disproportionate number of homeless individuals are disabled and need subsidies like Housing Choice Vouchers or Public Housing that they can afford on an income that consists of only SSI or SSDI.

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## NA-40 Homeless Needs Assessment - 91.405, 91.205 (c)

### Introduction

**Continuum of Care** - The Contra Costa Homeless Continuum of Care (CoC) is made up of multiple service providers, guided by a Council appointed by the Board of Supervisors, and operated by the County Health, Housing and Homeless Services (H3) division as administrative lead. Members of the Contra Costa Consortium sit on the Council on Homelessness and are very actively involved in efforts to serve and reduce the number of homeless members of our jurisdictions.

**CoC Budget** – The CoC received an award from HUD of \$19,300,140 for FY 23-24, as well as a special award of one-time funding for unsheltered homelessness of \$1,789,609. In addition, non-HUD funds in the amount of \$21,689,934 were obtained through grants and foundations to supplement critical services. **Total funding is \$42,779,683** of which non-HUD funds comprise 51% of the budget. **The majority of the CoC funds are one-time, emergency funds that cannot be assured in future fiscal years.**

**Coordinated Entry System** - The CoC has implemented a Coordinated Entry System to access services. Coordinated Entry is a centralized and coordinated process designed to streamline voluntary placement into permanent and stable housing through intake, assessment, and provision of referrals. The purpose of the county's Coordinated Entry System (CES) is to ensure that all people experiencing a housing crisis have fair and equal access to available resources and are quickly identified, assessed for, and connected to housing and homeless services based on their strengths and needs. CES facilitates the use of standardized tools and practices across the CoC, incorporates a system-wide Housing First approach, and, in an environment of scarce resources, coordinates housing support so that those with the most severe service needs are prioritized. Contra Costa's CoC has designated H3 as the provider and manager of the CES. H3 provides the staffing and administration to oversee CES.

**Homeless Management Information System (HMIS)** – The HMIS system helps providers collect data in a consistent manner, coordinate care, and manage operations. It can be used to produce an unduplicated count of homeless persons, understand patterns of service usage, and measure the effectiveness of homeless programs in Contra Costa County.

**Point in Time Count** - The CoC conducts an annual Point in Time (PIT) count during the last week of January every year and it gives a snapshot of homelessness in the county on one fixed time, year after year. In addition, they produce an Annual Report of all individuals that have received homeless services that are entered into the Contra Costa Homeless Management Information System (HMIS) by all CoC partner agencies.

**Annual Report** - The Annual Report shows the totality of numbers of people served and types of services provided. The Homeless Needs Assessment chart below utilizes both data sets.

### 2023 Homeless Continuum of Care Annual Report

Annually H3 produces an annual report that delves deeper into homelessness in Contra Costa County, using HMIS data from all service partners to gain a more comprehensive picture of efforts to address homelessness within the CoC. This data is from the report that can be found here: [2023 Report: Contra Costa County Continuum of Care Health Housing and Homeless Services](#)

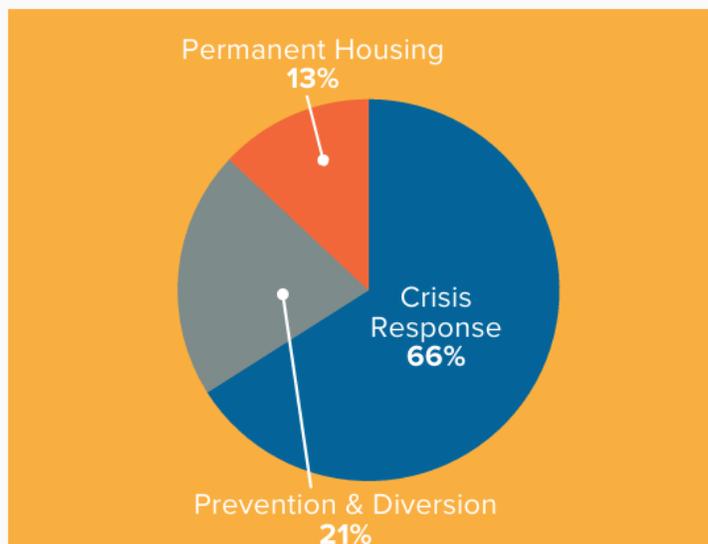
**Program Categories** – The CoC has three complementary program models:

- **Prevention and Diversion** – For people and households who are at imminent risk of homelessness. Services include case management, conflict resolution, and financial assistance. Within this category are two models: Prevention and Diversion.
- **Crisis Response** – For people and households currently experiencing literal homelessness. Services include outreach, emergency or interim shelter, basic needs, case management, referrals to financial and social benefits, housing navigation, and linkages to health and housing services. Within this category are six models: Emergency Shelter, Rapid Exit, Transitional Housing; Outreach; Rapid Rehousing; and Support Services.
- **Permanent Housing** - For people and households who were formerly experiencing homeless, many of which have disabilities and need wrap around services. Permanent housing programs include long term housing supports, sometimes with case management. Within this category are two models: Permanent Supportive Housing; and Permanent Housing without Supports.

**Numbers Served** – During 2023, the CoC served 9,632 households comprised of 14,002 individuals, which is a 28% increase from 2019.

- 2,132 households served in **Prevention and Diversion**, for households at-risk of homelessness or newly homeless and not yet engaged in CoC services
- 6,750 households served in **Crisis Response** programs, for households in sheltered and unsheltered sleep settings
- 1,316 households served in **Permanent Housing** programs, for households that had been homeless and subsequently placed into Permanent Housing that includes supportive services

FIGURE THREE: HOUSEHOLD ENROLLMENT ACROSS PROGRAM MODEL CATEGORIES, 2023



**Outcomes** – Out of the 9,632 households served during 2023, 2,972 (31%) were able to retain, or exit to, Permanent Housing. Additional successful outcomes include:

- 86% (n = 1,835) of household enrollments in **Prevention and Diversion programs** exited to Permanent Housing
- 60% (n = 4,030) of household enrollments in **Crisis Response programs** exited to Temporary or Permanent Housing
- 10% (n = 641) of household enrollments in **Crisis Response programs** like street outreach entered Emergency Shelter
- 98% (n = 1,292) of household enrollments in **Permanent Housing programs** either retained their housing or exited to other Permanent Housing

### Population Characteristics

- **Households with children:** There were 1,878 households with children served in 2023, an 89% increase since 2019.
- **Transition age youth (TAY), ages 18–24:** TAY made up 7% of the CoC served and increased by 36% since 2019.
- **Race/ethnicity:** Black/African American/African households and people with multiple races were over-represented in the CoC relative to the county population (4x and 3x, respectively).
- **Disabling conditions:** 70% of households served in the CoC had a member with at least one disabling condition. Mental health condition was the most prevalent disability, accounting for 45% of households.
- **Survivors of domestic violence:** 83% of households accessing Crisis Response services had at least one household member who had experienced domestic violence.
- **Sexual orientation:** 3% of adults served in Crisis Response identified as LGBTQIA+ and 20% of the LGBTQIA+ population served in Crisis Response were between the ages of 18 and 24.
- **Veterans:** The CoC served 887 veterans in 2023 (8%) of all adults. Veteran households made up 34% of all households in Permanent Housing programs.

**Regional and City Data** - The data suggests there is movement across the county. More people lost housing in East County (37% of households) than in Central or West, while fewer households slept in Central County (23% of households) the night prior to enrolling into programs. More people lost housing from Antioch than any other city (n=1,916), followed by Richmond (n=1,720) and Concord (n=1,284).

### 2024 Contra Costa County Point In Time (PIT) Count

The infographic for the 2024 PIT count can be found here: [2024 PIT Count Infographic](#) The PIT Count in 2024 identified 2,843 people experiencing homelessness on a given night, which is 471 more people than were found in 2023. Of these, the largest increase was in unsheltered individuals which increased from 1,653 in 2023 to 1,959 in 2024. Approximately 69% of homeless were unsheltered, vs 31% that were in shelter beds. This comes even though the number of temporary and permanent housing beds was **increased** 26% between 2023 and 2024.

**Location.** As seen in the chart below from the PIT infographic, East County had the highest share of unsheltered homeless at 39%, primarily in Antioch. West County had 31% unsheltered, primarily in Richmond. Central County had 30%, primarily in Concord.

| 2024 UNSHELTERED OBSERVATIONS |            |            |                       |            |            |                        |            |            |      |      |
|-------------------------------|------------|------------|-----------------------|------------|------------|------------------------|------------|------------|------|------|
| WEST COUNTY                   |            |            | CENTRAL COUNTY        |            |            | EAST COUNTY            |            |            |      |      |
| 24% decrease from 2023        |            |            | 2% decrease from 2023 |            |            | 31% increase from 2023 |            |            | 2023 | 2024 |
| 2023                          | 2024       |            | 2023                  | 2024       |            | 2023                   | 2024       |            | 2023 | 2024 |
| Crockett                      | 21         | 21         | Clayton               | 10         | 0          | Antioch                | 334        | 413        |      |      |
| El Cerrito                    | 7          | 11         | Concord               | 241        | 173        | Bay Point              | 50         | 51         |      |      |
| El Sobrante                   | 5          | 0          | Danville              | 7          | 1          | Bethel Island          | 6          | 4          |      |      |
| Hercules                      | 20         | 2          | Martinez              | 140        | 158        | Brentwood              | 37         | 30         |      |      |
| N. Richmond                   | 31         | 5          | Pacheco               | 20         | 28         | Oakley                 | 9          | 35         |      |      |
| Pinole                        | 8          | 7          | Pleasant Hill         | 31         | 42         | Pittsburg              | 58         | 110        |      |      |
| Richmond                      | 487        | 388        | San Ramon             | N/A        | 10         | <b>TOTAL</b>           | <b>494</b> | <b>646</b> |      |      |
| Rodeo                         | 36         | 29         | Walnut Creek          | 40         | 64         |                        |            |            |      |      |
| San Pablo                     | 48         | 35         | <b>TOTAL</b>          | <b>496</b> | <b>485</b> |                        |            |            |      |      |
| <b>TOTAL</b>                  | <b>663</b> | <b>502</b> |                       |            |            |                        |            |            |      |      |

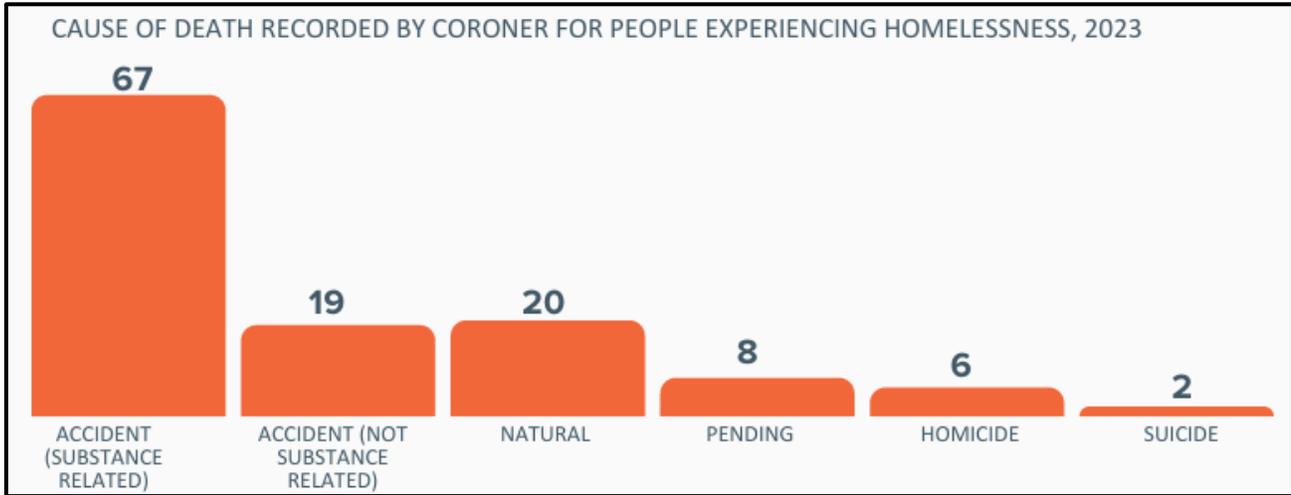
Cities with fewer than 5 observed unsheltered individuals are not included in this table.

**Demographics.** The homeless population in Contra Costa is primarily adults (95%) and male (61%). The majority of homeless persons are between the ages of 25 to 54 (56%) with 29% being age 55 and older. Over half (57%) are chronically homeless (at least 12 months, or at least 4 separate incidents of homelessness in past 3 years as long as that equals 12 months and other components of the HUD definition of chronically homeless). Veterans comprised 5% of the homeless population identified on the morning of the PIT count. About 15% of homeless adults had been in the foster care system, and 45% of adults had spent one or more nights in jail/prison in the past year. Children under age 18 comprise 7% of homeless persons, and transitional aged youth age 18-24 comprise an additional 7%.

**Disabilities.** Over 83% of households had at least one member with a disabling condition. Of these conditions, 61% reported mental health conditions, 59% reported substance abuse disorder, 49% reported a chronic health condition, 49% reported a physical disability, 17% were fleeing domestic violence, and 1% reported HIV/AIDS related illness.



**Deaths.** The Contra Costa CoC marked Homeless Persons’ Memorial Day (December 21st), with a community event to give dignity to those who lost their lives while still struggling with a housing crisis. Data from the Contra Costa County Coroner’s Office is provided to H3 to identify causes and trends in death rates among individuals experiencing homelessness. The coroner reported 113 people experiencing homelessness who died during calendar year 2023. Drug and alcohol related accidental deaths represent the highest cause of death in 2023, followed by natural causes and non-substance related accidents.



### Homeless Needs Assessment

| Homeless Needs Assessment                          |  |             |  |  |   |  |
|--|--|-------------|--|--|---|--|
| Population   | Estimate # of persons experiencing homelessness on a given night |             | Estimate # experiencing homelessness each year | Estimate # becoming homeless each year | Estimate # exiting homelessness each year | Estimate # of days persons experience homelessness |
|  | Sheltered  | Unsheltered |  |  |   |  |
| Persons in Households with Adult(s) and Child(ren) | 117  | 211         | 2,075  | 1,271                                  | 762                                       | 113  |
| Persons in Households with Only Children           | 0  | 9           | 32   | 27                                     | 21  | 0  |
| Persons in Households with Only Adults             | 1,842  | 658         | 6,074  | 3,028                                  | 803                                       | 0  |
| Chronically Homeless Individuals                   | 1,218  | 212         | 3,047  | 1,211                                  | 245                                       | 0  |
| Chronically Homeless Families                      | 17   | 108         | 853  | 361                                    | 287                                       | 0  |
| Veterans   | 116  | 30          | 416  | 191                                    | 185                                       | 0  |
| Unaccompanied Child                                | 104  | 9           | 30   | 25                                     | 19  | 0  |
| Persons with HIV                                   | 20   | 13          | 136  | 60                                     | 31  | 0  |

*Data Source: Contra Costa County Point in Time County and HMIS 2024*

### Early Childhood Homelessness

Numerous recent studies, amongst them research and publications by the U.S. Department of Education on early childhood homelessness, outline the negative effects of experiencing homelessness by children. Research has established a strong connection between a young child's early experiences and brain development. The early years of life can provide a strong, or weak,

foundation for all future learning, behavior, and health. Homelessness in early childhood is associated with poor academic achievement and engagement in elementary school and social emotional delays among young children, as well as poor classroom-based social skills in elementary school.

Due to their unstable living situations, students experiencing homelessness often have additional educational, social, emotional, and material needs compared to their stably housed peers. Housing instability can result in increased absences from school and can lead to students changing schools midyear. Each school move can disrupt students' education and limit opportunities to learn. The multiple challenges associated with homelessness negatively impact student learning outcomes. Reading, mathematics, and science scores for students experiencing homelessness tend to be lower than those of their peers, including those from economically disadvantaged but residentially stable families.

The California Department of Education Data Quest report “2023-24 Homeless Student Enrollment by Dwelling Type” by County (see: [Homeless Enrollment by Dwelling Type - State \(CA Dept of Education\)](#)) shows K-12 public school homeless student enrollment for the most recent year available (2023-24). It shows a total enrollment of 6,023,851 children in K-12, with 286,853 or 4.8% of these children experiencing homelessness. Of those who were homeless, 83.3% were temporarily doubled up, 7% were in temporary shelters, 5.9% were in hotels/motels, and 3.9% were temporarily unsheltered.

In Contra Costa County, the total enrollment is 175,777 children, with 3,381 or 1.9% experiencing homelessness. Of those who were homeless, 77.2% were temporarily doubled up, 11.8% were in temporary shelters, 6.2% were in hotels/motels, and 4.8% were temporarily unsheltered. Looking at this data by school district,

The California Department of Education Data Quest report “2023-24 Homeless Student Enrollment by Dwelling Type” by County (see: [Homeless Enrollment by Dwelling Type - State \(CA Dept of Education\)](#)) shows K-12 public school homeless student enrollment for the most recent year available (2023-24). It shows a total enrollment of 6,023,851 children in K-12, with 286,853 or 4.8% of these children experiencing homelessness. Of those who were homeless, 83.3% were temporarily doubled up, 7% were in temporary shelters, 5.9% were in hotels/motels, and 3.9% were temporarily unsheltered.

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**2023-24 Homeless Student Enrollment by Dwelling Type by County  
by School District in Contra Costa County**

| Name & Location   | Cumulative Enrollment | Homeless Student Enrollment | %            | Temporarily Doubled Up | Temporary Shelters | Hotels/Motels | Temporarily Unsheltered |
|---|-----------------------|-----------------------------|--------------|------------------------|--------------------|---------------|-------------------------|
| <b>Statewide</b>  | <b>5,299,875</b>      | <b>264,599</b>              | <b>4.99%</b> | <b>84.10%</b>          | <b>6.50%</b>       | <b>5.80%</b>  | <b>3.60%</b>            |
| <b>Contra Costa</b>   | <b>162,911</b>        | <b>3,226</b>                | <b>1.98%</b> | <b>76.70%</b>          | <b>12.20%</b>      | <b>6.40%</b>  | <b>4.60%</b>            |
| <b>John Swett Unified</b> (Rodeo, Crockett, Port Costa)   | 1,296                 | 93                          | <b>7.18%</b> | 83.90%                 | 8.60%              | 5.40%         | 2.20%                   |
| <b>Pittsburg Unified</b> (Pittsburg & small section of BayPoint)  | 11,361                | 570                         | <b>5.02%</b> | 82.10%                 | 10.20%             | 3.70%         | 4.00%                   |
| <b>Knightsen Elementary</b> (Knightsen)   | 628                   | 20                          | <b>3.18%</b> | 60.00%                 | 35.00%             | 5.00%         | 0.00%                   |
| <b>Liberty Union High</b> (Brentwood)   | 8,553                 | 244                         | <b>2.85%</b> | 70.10%                 | 18.40%             | 4.10%         | 7.40%                   |
| <b>Mt. Diablo Unified</b> (Concord, Clayton, Clyde, North Gate, Pacheco, Pleasant Hill, Bay Point & sections of CC Centre, Martinez, Pittsburg, Reliez Valley, Shell Ridge, Vine Hill & Walnut Creek) | 30,788                | 853                         | <b>2.77%</b> | 82.90%                 | 7.00%              | 5.60%         | 4.50%                   |
| <b>West Contra Costa Unified</b> (Richmond, El Cerrito, San Pablo, Pinole & Hercules & Bayview-Montalvin Manor, East Richmond Heights, El Sobrante, Tara Hills, Kensington, North Richmond)           | 27,221                | 703                         | <b>2.58%</b> | 70.10%                 | 18.30%             | 7.30%         | 4.30%                   |
| <b>Antioch Unified</b> (Antioch)  | 16,473                | 424                         | <b>2.57%</b> | 64.60%                 | 15.10%             | 10.80%        | 9.40%                   |
| Martinez Unified (Martinez)   | 3,895                 | 62                          | 1.59%        | 79.00%                 | 8.10%              | 6.50%         | 6.50%                   |
| Byron Union Elementary (Byron)  | 1,296                 | 18                          | 1.39%        | 83.30%                 | 16.70%             | 0.00%         | 0.00%                   |
| Brentwood Union (Brentwood)   | 10,239                | 125                         | 1.22%        | 85.60%                 | 8.00%              | 5.60%         | 0.80%                   |
| Lafayette Elementary (Lafayette)  | 3,259                 | 19                          | 0.58%        | 89.50%                 | 0.00%              | 10.50%        | 0.00%                   |
| Walnut Creek Elementary (Walnut Creek)  | 3,700                 | 18                          | 0.49%        | 77.80%                 | 5.60%              | 16.70%        | 0.00%                   |
| Oakley Union Elementary (Oakley)  | 5,413                 | 24                          | 0.44%        | 87.50%                 | 8.30%              | 0.00%         | 4.20%                   |
| Acalanes Union High   | 5,491                 | 18                          | 0.33%        | 77.80%                 | 11.10%             | 11.10%        | 0.00%                   |
| Contra Costa County Office of Education   | 398                   | 1                           | 0.25%        | 0.00%                  | 0.00%              | 0.00%         | 100.00%                 |
| San Ramon Valley Unified (San Ramon)  | 29,885                | 71                          | 0.24%        | 73.20%                 | 9.90%              | 14.10%        | 2.80%                   |
| Orinda Union Elementary (Orinda)  | 2,600                 | 3                           | 0.12%        | 100.00%                | 0.00%              | 0.00%         | 0.00%                   |
| Canyon Elementary   | 70                    | 0                           | 0.00%        | 0.00%                  | 0.00%              | 0.00%         | 0.00%                   |
| Moraga Elementary (Moraga)  | 1,811                 | 0                           | 0.00%        | 0.00%                  | 0.00%              | 0.00%         | 0.00%                   |

**California and National Homelessness**

In the Fact Sheet: Homelessness in California ([Homelessness in CA 2023 Numbers - 1.2024.pdf](#)) which shows estimates of people experiencing homelessness by State in 2022 during the Point In Time count, it shows:

- California had 181,399 homeless people, which accounts for 28% of the nation's rate of unsheltered people at 68% (123,423 were unsheltered).
- Roughly half of all unsheltered people in the country were in California (49%)
- California had the second largest increase in homelessness from 2022-2023 (after NY), which amounted to 9,973 more people (a 5.7% increase). It also had the largest absolute increase from 2007-2022 (42,413 people or a 30.5% increase).
- California accounted for 14% of people in families with children experiencing homelessness in the U.S. This was a much lower percentage than for people experiencing homelessness as individuals, 34% of whom were in California. In California, 23.5% of people experiencing homelessness as part of a family were unsheltered (5,999 people).

### **Unaccompanied Youth:**

- California reported the largest numbers of unaccompanied youth (10,173 people), accounting for more than a third of all unaccompanied youth nationally (32%).
- California accounted for 49% of all unsheltered unaccompanied youth (6,934 people).
- Five states reported that more than 60% of their unaccompanied youth experiencing homelessness were staying in unsheltered locations: Oregon (70%), California (68%), Hawaii (65%), Arizona (64%), and Tennessee (63%).
- California and Washington account for large shares of the national total unaccompanied youth under 18 nation (20% and 17%).
- Five major city CoCs had percentages of unaccompanied youth staying in unsheltered locations exceeding 75%: San Jose, CA (91%), Raleigh, NC (85%), San Francisco, CA (84%), Tucson, AZ (81%) and Austin, TX (80%).
- Two largely suburban CoCs had more than 95% of their unaccompanied youth found in unsheltered locations: Santa Cruz (99%), Marin County (96%).

## Homeless Needs Assessment

| Contra Costa County Homeless Needs Assessment    |  |             |                                     |                             |                                |                                      |
|--|--|-------------|-------------------------------------|-----------------------------|--------------------------------|--------------------------------------|
| Population                                       | Estimate the #:                                    |             |                                     |                             |                                |                                      |
|  | Persons experiencing homelessness on a given night |             | Experiencing homelessness each year | Becoming homeless each year | Exiting homelessness each year | Days persons experience homelessness |
|  | Sheltered  | Unsheltered |                                     |                             |                                |                                      |
| Persons in Households with Adult(s) & Child(ren) | 117  | 211         | 2,075                               | 1,271                       | 762                            | 113                                  |
| Persons in Households with Only Children         | 0  | 9           | 32                                  | 27                          | 21                             | 0                                    |
| Persons in Households with Only Adults           | 1,842  | 658         | 6,074                               | 3,028                       | 803                            | 0                                    |
| Chronically Homeless Individuals                 | 1,218  | 212         | 3,047                               | 1,211                       | 245                            | 0                                    |
| Chronically Homeless Families                    | 17   | 108         | 853                                 | 361                         | 287                            | 0                                    |
| Veterans   | 116  | 30          | 416                                 | 191                         | 185                            | 0                                    |
| Unaccompanied Child                              | 104  | 9           | 30                                  | 25                          | 19                             | 0                                    |
| Persons with HIV                                 | 20   | 13          | 136                                 | 60                          | 31                             | 0                                    |

**Indicate if the homeless population is:** Has No Rural Homeless

**If data is not available for the categories "number of persons becoming and exiting homelessness each year," and "number of days that persons experience homelessness," describe these categories for each homeless population type (including chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth):** N/A, see above

### Nature and Extent of Homelessness:

| Homeless by Race - County        |            |                        |
|----------------------------------|------------|------------------------|
| Race:                            | Sheltered: | Unsheltered (optional) |
| White                            | 338        | 864                    |
| Black or African American        | 334        | 616                    |
| Asian                            | 17         | 13                     |
| American Indian or Alaska Native | 54         | 39                     |
| Pacific Islander                 | 16         | 13                     |
| Ethnicity:                       | Sheltered: | Unsheltered (optional) |
| Hispanic                         | 179        | 423                    |
| Not Hispanic                     | 705        | 1,536                  |

*Data Source Comments: Additional Shelter count: 1 Middle Eastern/North African, 54 Multi-Racial, 70 Hispanic/Latina/e/o Additional Unsheltered Count: 4 Middle Eastern, 51 Multi-Racial, 359 Hispanic/Latina/e/o Data Source: Point in Time Count, Race categories adapted from the 2024 HMIS Data Standards*

## Estimate the number and type of families in need of housing assistance for families with children and the families of veterans.

Housing assistance need can be estimated by the number of households accessing Crisis Response, and Prevention and Diversion programs. Households enrolled in crisis response programs indicate a present need of households experiencing literal homelessness while Prevention and Diversion assistance can indicate potential inflow into the Homelessness Response System. Households in prevention programs are at imminent risk of losing their homes and would become homeless if it were not for the assistance they receive from these programs. In CY 2023, 8,380 unique households accessed Crisis Response and/or Prevention and Diversion services (Contra Costa Health Services, 2024b).

Households may experience different challenges throughout a year that might require more than one type of assistance. The information below is aggregated by either Crisis Response or Prevention and Diversion programs respectively.

Crisis Response programs include all program models designed to serve people who are in sheltered and unsheltered settings including Rapid Exit, Street Outreach, Support Services, Emergency Shelters, Transitional Housing, and Rapid Rehousing programs. In CY 2023, 6,750 households received crisis response services and 675 (10%) were families with children. 420 Veterans accessed Crisis Response programs; 6% of the number of adults receiving these services. Prevention and Diversion programs provide limited one-time assistance to heads of households at risk of inhabitable housing due to utility arrears or eviction including those who recently accessed the homeless response system for the first time. In CY 2023, Contra Costa Homeless Prevention and Diversion programs served 2,132 households and nearly half of these households were families with children 1,002 (47%). Veterans comprised 5% (135) of the number of adults who accessed Prevention and Diversion programs (Contra Costa Health Services, 2024b).

Households experiencing literal homelessness may consent to complete a Housing Needs Assessment. The assessment places the household on a community queue for potential housing opportunities. The assessment is administered by trained staff for the CoC to gain a better understanding of each household's assistance needs including household size, disability status, public benefits, and other supportive services. Assessors ensure to communicate to the household that due to limited resources, housing is not guaranteed, and they are encouraged to continue their housing search.

In calendar year 2023:

- 1,639 households completed a Housing Needs Assessment and were on the community queue.
- Nearly a quarter of households on the community queue 391(24%) were families with children. 1,248 households, (76%) were adult only households.

- 79 total Veteran households completed a Housing Needs Assessment and were on the community queue.
  - Out of the 79 total Veteran households who were on the community queue, 6 (8%) completed a Housing Needs Assessment for families or youth and 73 (92%) completed the Housing Needs Assessment for single adults.

Contra Costa Health Services. (2023). 2022 Annual Report Contra Costa County Continuum of Care. Retrieved from <https://www.cchealth.org/home/showpublisheddocument/10725/638273984449670000>

Contra Costa Health Services. (2024b). 2023 Annual Report Contra Costa County Continuum of Care. Retrieved from <https://www.cchealth.org/home/showpublisheddocument/30271/638732359799630000>

### **Describe the Nature and Extent of Homelessness by Racial and Ethnic Group.**

Individuals who identify as Asian/Asian American or Black/African American/African disproportionately accessed the homelessness system of care compared to the racial distribution of Contra Costa residents. In 2022 and 2023, individuals who identified as Black/African American/African were represented four times more in the system of care compared to racial demographic proportions of Contra Costa residents. In both years, Black/African American/African individuals represented 10% of the population in Contra Costa, while representing 40%, and 42% of the service population, respectively (Contra Costa Health Services, 2023; Contra Costa Health Services, 2024b).

Asian/Asian Americans were represented at a rate more than six times **lower** in the homelessness system of care compared to their racial distribution in the county. In 2022 Asian/Asian Americans represented 19% of the population and 2% of the population who accessed services within the CoC, and in 2023, the Asian American population increased to 20% and service utilization to 3% (Contra Costa Health Services, 2023; Contra Costa Health Services, 2024b).

Changes in data collection impact the assessment of homelessness by race for all groups, but especially for Hispanic/Latinx, White, American Indian/Alaska Native/Indigenous, and individuals who identify as more than one race. Prior to October 2023, race and ethnicity data were collected as independent variables. Individuals had the option to choose a race and to choose an ethnicity of “Hispanic/Latinx” or “Non-Hispanic/Latinx. Many individuals who identified as Hispanic/Latinx often chose a race of White, Multi-Racial, or did not report a race. On October 1, 2023, the ethnicity categories “Hispanic/Latinx” and “Non-Hispanic Latinx” were eliminated, and Hispanic/Latina/e/o was added as a race category in addition to Middle Eastern/North African. Individuals who identified as a race and as Hispanic/Latinx, to reconcile existing data with these new standards, are now represented in the “Multi-Racial” category. Trend analysis will become more available for racial experiences of homelessness as more data is collected over time in these categories.

Contra Costa Health Services. (2023). 2022 Annual Report Contra Costa County Continuum of Care. Retrieved from <https://www.cchealth.org/home/showpublisheddocument/10725/638273984449670000>

Contra Costa Health Services. (2024b). 2023 Annual Report Contra Costa County Continuum of Care. Retrieved from <https://www.cchealth.org/home/showpublisheddocument/30271/638732359799630000>

### **Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.**

The 2024 Point in Time (PIT) count in Contra Costa County identified 2,843 people experiencing homelessness on a given night. Of those, 884 (31%) were sheltered, while 1,959 (69%) were experiencing unsheltered homelessness. Among the unsheltered population, 6% were families (117 households), and 94% were single adults. The PIT count identified a variety of sheltered and unsheltered sleep settings for those experiencing homelessness. The largest group, 39%, lived outdoors in tents or encampments, while 31% stayed in emergency shelters or transitional housing. Nearly 30% relied on vehicles for shelter, including 11% in RVs, 14% in cars, and 5% in vans.

These findings show that many people depend on makeshift housing, underscoring the need for more shelter options and permanent housing solutions. The PIT count also identified 146 veterans, 190 children in families, 210 transition-aged youth (18-24 years old), and 230 seniors (65 and older) experiencing homelessness. While the PIT count does not capture every person experiencing homelessness, since it represents only a single-night snapshot, it does align with annual service data captured in the CoC's Homeless Management Information System (HMIS) in 2023 (Contra Costa Health Services, 2024a).

Data collected in the HMIS, provides more nuanced information regarding people experiencing homelessness in Contra Costa County as it tracks services data administered throughout the year. According to 2023 HMIS data, 6,747 households accessed sheltered or unsheltered Crises Response services, and 69% (4,656) of those households accessed Street Outreach services dedicated to people experiencing unsheltered homelessness (Contra Costa Health Services, 2024b).

For those experiencing sheltered or unsheltered homelessness, in 2023, Contra Costa was only able to exit 16% of those in crisis response programs into permanent housing, and 44% moved to temporary settings, 9% became unsheltered again, and 10% remained in the shelter system (Contra Costa Health Services, 2024b). This highlights the need to strengthen housing pathways for those experiencing literal homelessness and the necessary expansion of permanent housing resources. While crisis response resources have increased, allowing many to exit to temporary settings, the lack of available permanent housing remains a considerable gap.

According to the California Housing Partnership, there is a critical shortage of affordable housing in Contra Costa County, leaving many people without stable housing options. Data shows a shortfall of 30,812 affordable homes for low-income renter households in the county (California Housing Partnership Corporation, (n.d). This lack of affordable housing impedes the county from providing long-term solutions, making it harder for people to find permanent places to live rather than just temporary support.

Contra Costa Health Services. (2024a). Contra Costa County Homeless Point-in-Time Count & Survey Summary 2024 [Infographic]. Retrieved from <https://www.cchealth.org/home/showpublisheddocument/30271/638732359799630000>

Contra Costa Health Services. (2024b). 2023 Annual Report Contra Costa County Continuum of Care. Retrieved from <https://www.cchealth.org/home/showpublisheddocument/30271/638732359799630000>

California Housing Partnership Corporation. (n.d.). Housing needs and production in California. Retrieved February 13, 2025, from <https://chpc.net/housingneeds/?view=37.405074,-119.26758,5&county=California,Contra+Costa&group=housingneed&chartgroup=cost-burden-parent|current&chart=shortfall|current,cost-burden-all|current,cost-burden-oa|current,cost-burden-yc|current,cost-burden-re|current,homelessness,overcrowding,tenure-re,historical-rents,vacancy,asking-rents|2024,budgets|2023,funding|current,state-funding,lihtc|2010:2023:historical,rhna-progress|5,multifamily-production>

## **Discussion:**

Contra Costa County operates within a Coordinated Entry System (CES) which allows service providers to efficiently and effectively connect people to interventions which aim to rapidly resolve their housing crisis. CES aims to help the sub-set of consumers with fewer roadblocks and fewer vulnerabilities obtain housing with short-term supports while connecting the highest needs, and most vulnerable persons in the community to the limited housing and supportive services.

However, Contra Costa County is situated in the 9 county San Francisco Bay Area which has inadequate housing for its population especially for those who are lower income. The Bay is connected by waterways, BART, trains, busses, cars, and all modes of transportation. It takes less than 1-1/2 hours to travel by BART from San Francisco to Antioch. The population is highly mobile. As costs increase in the West Bay area, it displaces lower income households to the east and north-east.

All Home is a Bay Area nonprofit that has been working on regional solutions to homelessness. In their report of June 2024, they note that at least 25,000 people sleep outdoors or in vehicles on any given night in the Bay Area. Their goal, which was adopted by a number of Bay Area counties including Contra Costa County, is to reduce unsheltered homelessness by 75%.

The region-wide cost estimate for a 75% reduction totals \$9.5 billion over five years, **on top of current investments**. That level of funding would:

- Provide homelessness prevention assistance to 19,000 households each year
- Create over 37,000 new permanent housing solutions, including more than 13,000 new affordable and supportive housing units, with short-term assistance or ongoing rental subsidies for an additional 24,000 new households
- Develop approximately 5,200 new interim housing units to enable people to move off the streets into safe, dignified spaces as they get connected to a permanent home.

On their website they have developed a unique “Regional Action Plan Solutions Dashboard” that allows users to see the necessary mix of prevention, interim housing, and permanent housing. Users can also model solutions and associated costs to reduce unsheltered homelessness by 25% or 50%.

More information on this initiative can be found here: [www.allhomeca.org](http://www.allhomeca.org) > 2024/06/25 > [new-projections](#)

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## NA-45 Non-Homeless Special Needs Assessment - 91.405, 91.205 (b,d)

### Introduction

This section discusses the housing needs for certain populations that have greater difficulty finding decent, affordable housing due to their special needs or circumstances. The following section, NA-50, discusses non-housing or service needs of these special needs populations.

Because of special circumstances related to employment and income, family characteristics, disability, and household characteristics, certain segments of residents may experience a higher prevalence of lower incomes, housing cost burden, overcrowding, or other housing problems.

Special needs groups in Contra Costa County include the following:

- **Senior households**, which are defined as any households with at least one member age 62 and older;
- **Disabled households**, which includes mentally (including developmentally disabled) and physically disabled persons. persons living with HIV/AIDS and persons with alcohol or other drug addiction;
- **Single-parent households** (especially Female-headed households with children)
- **Victims of domestic violence.** Battered spouses of any gender and their children are considered to be homeless by HUD definition, and are discussed in the Homeless Needs section NA-40 ;
- **Large households** are those with five or more members; and
- **Agricultural workers.** Both year around and seasonal.

To provide housing for special needs populations, the County Consortium jurisdictions have invested HOME, CDBG, and ESG funds to fund housing that may or may not additionally provide supportive services unique to the various groups. For example, this funding may support acquisition, rehabilitation and new construction of housing for seniors which have special amenities and low/no barrier construction techniques for both senior and disabled populations, or support non-special need housing with units for persons with HIV/AIDS through the County's Housing Opportunities for Persons with Aids or HOPWA funds.

### Describe the characteristics of special needs populations in your community:

**Senior Households:** According to the CHAS data (2017-2021) 10.5% (13,975) of all Renter households and 10.9% (29,660) of all Home Owner households were senior households and approximately 21.7% of the total County population is 62 years and older). In Walnut Creek, which houses the Rossmore senior community, the population is 31.7% senior, while the other Consortium cities are the same or less than the County.

Senior households have special housing needs primarily due to three major concerns:

- **Limited Income** - Many seniors have limited income. According to the 2017-2021 CHAS data, about 66% of senior households are considered lower income, with incomes at or below 80% of the area median. Of these, 20% have incomes at or below 30% of the area median (which is considered to be extremely low-income) and 36% have incomes between 30-50% of the area median income (very low-income).
- **Housing Cost Burden** – Of all senior households, 11% of renters and 10.9% of owners experience a housing cost burden of greater than 30% of their income. However, 55.1% of renters and 52.3% of owners have incomes that are less than half (<50%) of the area median income.
  - There are also a number of renters and owners alike that are severely cost burdened, spending more than half (50%) of their income on housing costs. This includes 6.4% of renters (total 7,840) and 5.3% of owners (10,865) are countywide. Of these severely cost burdened seniors, 91.7% of renters and 75.2% of owners have incomes that are less than half of the area median income.
  - The 5,735 renter households with incomes less than 30% of the area median are at greatest risk of potentially becoming unhoused or having to move away from their family/support network to an area with lower housing costs.
  - Seniors that are cost burdened have to make difficult decisions daily to keep a roof over their heads. Medications for complicated conditions become increasingly expensive, and the rising cost of food, utilities, transportation and the general cost of living creates difficult decisions for those on a limited income. For these seniors, affordable housing can't come soon enough.
- **Disabling Conditions** – Contra Costa County has 202,561 seniors age 65+, which 17.6% of the total population. Of all seniors, 60,763 or 30% of the senior population have a disabling limitation. Disabled seniors comprise 5.3% of the County population, but that rises to 9.3% of the population of Walnut Creek.
  - Because of physical and/or other limitations, senior homeowners may have difficulty carrying out regular home maintenance or repair activities.
  - Disabilities become more common as people age. In the County, 19.9% of seniors age 65-74 have a disabling condition, but that jumps to 43.4% among those 75 and older. In Antioch and Pittsburg, that increases to 56.2% and 61.2% respectively. However, in Walnut Creek, which has a higher percentage of seniors, the disabled population age 75+ is just slightly higher than the County at 47.6%.

**Disabled Households including those with persons who are mentally, developmentally, physically disabled, those with HIV/AIDS, alcohol and other addictions:** Disabilities of all types may limit or eliminate a person's income from employment, restrict one's mobility, increase medical costs, and/or make it difficult to care for oneself. Thus, disabled persons often have special housing needs related to potentially limited earning capacity, the lack of accessible and affordable housing, and higher health costs associated with a disability. Some residents suffer

from disabilities that require living in a supportive or institutional setting.

- The U.S. Census Bureau defines six types of disabilities: hearing, vision, cognitive, ambulatory, self-care, and independent living difficulties. According to the ACS, a total of 130,390 persons with disabilities resided in Contra Costa County, representing approximately 11.3% of the population. Antioch and Pittsburg are home to the highest percentage of disabled residents at 14.9% (17,357 people) and 14.8% (11,202 people) respectively. Walnut Creek has 13.3% (9,114 people) and Concord has the lowest ratio of disabled persons at 10.2% (12,414 people).
- The most common disability type in the County is independent living difficulty (6% of the population) followed by ambulatory difficulty (5.8%), then cognitive difficulty (4.9%), then hearing difficulty (3.0%) self-care difficulty (2.9) and vision difficulty (1.9%.)
- Countywide, persons with disabilities are more likely to live below the poverty line. The median wage for a disabled worker is \$31,327 versus \$48,691 for a non-disabled person.
- The living arrangement of disabled persons depends on the severity of the disability. Many live at home independently or with other family members. To maintain independent living, disabled persons may need assistance. This can include special housing design features for the disabled, income support for those who are unable to work, and in-home supportive services for persons with medical conditions among others. Services are typically provided by both public and private agencies.

**Single Parent Households:** As discussed in the section on homeless needs and children, housing stability and security is especially for the development and well-being of young children. It is difficult to work and take care of children alone. One income must support the entire family. If the spouse has been a stay-at-home parent, their work history and earning potential may be more limited. If family violence has been a factor in the relationship, both the single parent and the children may require support through counseling to regain a sense of safety and adapt to the many requirements of becoming a new single parent. This is indeed why many battered spouses return to their abusers – they are driven by the basic necessities of life. In 2023 **Contra Costa County** was home to an estimated 416,172 households. *From 2023 American Community Survey Data (ACSDP1Y2023)* Of these:

- **Single-mother families represent the majority (73 percent) of all single parent families** countywide, with an increasing number of single fathers (27%) struggling to balance work and childcare.
  - **99,447 or 23.9% of all households were female households** with no spouse/partner present. Of the female households, **13,766** households or 3.3% had children under 18 years of age.
  - **61,175 or 14.7% were male households** with no spouse/partner present. Of the male households, **5,053** or **1.2% had children under 18** years of age.
  - The average family size was 3.23 persons over all households.

- **Single-mother families represent the majority (69%)** of single parent households with children living at or below the poverty level, with single male households at 31.1%.
  - About 5.5% of families have incomes below the poverty level in the past 12 months. Of these families below the poverty level, **single female households comprise 38.1% of all poverty income families. Single male households comprise 21.2% of poverty income families, and married couple families comprise 41% of poverty-income families.**
- **Poverty income female households were responsible 68.9% of children in single-parent families (4,959 children)**, with 20.4% (3,346) having 1 or two children, 8.3% (1,365) having 3 or 4 children, and 1.5% (248) having 5 or more children.
- Poverty income male households were responsible for 31.1% of children in single-parent families in Contra Costa **(2,242 children)** with 9.1% (1,486) having 1-2 children, 3.4% having 3 or 4 children, and 1.2% having 5 or more children.

Because of their relatively lower incomes and higher living expenses, single parent households are more likely to have difficulty finding affordable, decent, and safe housing. These households often require special consideration and assistance as a result of their greater need for affordable housing, accessible day care/childcare, health care, and other supportive services necessary to balance the needs of their children with work responsibilities.

- **Victims of Domestic Violence:** Battered spouses with children comprise a sub-group of single-parent households that are especially in need. The needs of this group is discussed in Homeless Needs sections.

**Large Households:** Large households are defined as those consisting of five or more members. These households comprise a special-need group because of the often limited supply of adequately sized, affordable housing units in a community. To save for other basic necessities, such as food, clothing, and medical care, it is common for lower-income large households to reside in smaller units, which frequently results in overcrowding.

An estimated 43,550 large households are estimated to live in Contra Costa County (2017-2021 CHAS) Of these 32% (14,130) are Renter households and 68% (29,420) are Owner households.

- Of Renter households 5.1% of all renter households are cost burdened by paying over 30% of their income on housing.
  - Of these 95.6% have incomes less than 80% of the area median income and are considered to be lower income renters.
  - Almost 40% of these fall into the lowest income type, where incomes are 30% or less than the median income for the area.
- Large family homeowners only comprise 3.8% of all homeowners countywide.
  - Of these, 76.3% are considered lower income, and
  - almost 48% are in the lowest income category of 0-30% of the area median income.

- An estimated 3,120 Large family Renters are paying more than 50% of their income on housing costs, with 75.3% of these having incomes of 30% or less than the area median income.
- An estimated 2,230 Large family Owners are similarly paying more than 50% on housing, with 43% in the lowest income category of 0-30% of the area median income.

**Agricultural Workers:** Agricultural workers are traditionally defined as persons whose primary incomes are earned through permanent or seasonal agricultural labor. Permanent farm laborers work in the fields, processing plants, or support activities generally year-round. When the workload increases during harvest, the labor force is supplemented by seasonal labor, often supplied by a labor contractor. For some crops, farms may employ migrant workers, defined as those whose travel distance to work prevents them from returning to their primary residence every evening.

- According to the 2017 Agricultural Census, 1,310 workers were employed on farms in Contra Costa County, 450 permanent and 860 seasonal. This is less than the 2,049 workers employed on farms in Contra Costa County in 2012 and reflects more recent housing construction on agricultural land. Based on discussions with various agencies, the County understands that the majority of the farmworker population in the unincorporated areas consists of resident households requiring permanent affordable housing rather than migratory workers with seasonal housing needs. Contra Costa County's agricultural land is predominately located in Far East County.

### What are the housing and supportive service needs of these populations and how are these needs determined?

**Senior and Disabled Households:** These are discussed together as their needs are closely aligned. There is a scarcity of appropriate housing for seniors and persons with disabilities and a need for more accessible, adaptable, and affordable housing. Because truly fully accessible design has not yet become the norm, accessible units are more expensive to construct as they are nonstandard. In addition, senior and disabled tenants generally have incomes well below the extremely low-income limits. The combination of higher construction costs and lower rent revenues require greater subsidies to provide these units.

There are a number of housing types appropriate for people of all ages living with various disabilities: licensed and unlicensed single-family homes, Housing Choice vouchers (Section 8), and affordable housing with rent restrictions may all be appropriate options. Unless an individual is able to receive significant subsidies, homeownership is not a viable option in Contra Costa County.

- Those who are seniors and homeowners can benefit from housing rehabilitation programs offered by Consortium members throughout the county. These usually provide both loans and grants, and grants are predominantly used to make homes more friendly to aging owners with the installation of grab bars, higher toilets, wider doorways for those in wheelchairs, and eliminating a variety of barriers.

- The County requires that all newly constructed housing using federal funds include 5 percent of the units to be accessible to the physically impaired and an additional 2 percent accessible to hearing and vision impaired.
- Federally funded rehabilitation projects must include accessibility improvements to the extent practicable.
- The County's Neighborhood Preservation Program and various Consortium member Housing Rehabilitation programs make accessibility improvements to owner-occupied homes.
- The County has provided HOME funds to several projects in the county for disabled populations. The most recent projects include Heritage Point (North Richmond), Aspen Court (Pacheco), and Rodeo Gateway (Rodeo).
- The County Health Services Department, in cooperation with the Department of Conservation and Development (DCD), uses MHSAs funds to support permanent supportive housing.

**Single Parent Households:** Single parents face a unique set of housing challenges that differ from those of dual-income families, and these challenges mount higher with each child. Challenges include:

- Financial constraints – With only one source of income, single parents often have less financial flexibility and require affordable housing.
- Space requirements – Children require space for play and study, which can be challenging to accommodate in smaller, more affordable housing units.
- Location and safety – Proximity to schools, workplaces and childcare services are vital to minimize commuting time and ensure a safe environment for children.

Additionally, single parents with children who have a Housing Choice Voucher can also experience discrimination when seeking housing, based on the source of their income and the requirements of the Section 8 program for inspections.

**Large Households:** The housing needs of large households are ideally met through larger units. To address overcrowding, communities can provide incentives to facilitate the development of affordable apartments with three or more bedrooms to meet the needs of large households. Oftentimes, the shortage of large rental units can be alleviated through the provision of affordable ownership housing opportunities, such as condominiums coupled with homeownership assistance and self-help housing (through Habitat for Humanity and other similar organizations). Also, Section 8 rental assistance provided by the Housing Authority of Contra Costa County (HACCC) can enable large families to rent units they otherwise cannot afford. The HACCC currently manages 1,168 public housing units for families in the county.

**Agricultural Workers:** Farmworkers are generally considered to have special housing needs because of their limited income and the seasonal nature of their employment. While no local

survey is available that documents the specific housing needs of farm labor in Contra Costa County, the Bureau of Labor Statistics states the median hourly wage for agricultural workers in 2020 was \$13.98 per hour (\$28,900 per year).

To meet the housing needs of farmworkers, the County has provided CDBG and/or HOME funding for various developments in East County that provide affordable homeownership and rental opportunities for extremely low- and very low-income households, including many farmworker families. The County recognizes the importance of providing affordable housing to the farmworker population.

### **Discuss the size and characteristics of the population with HIV/AIDS and their families within the Eligible Metropolitan Statistical Area:**

In Contra Costa County, the number of persons living with a diagnosed HIV infection has remained relatively stable with a slight increase since 2017, when it was 2,627 to 2021 (most recent year available) at 2,816 (increase 189). Persons newly diagnosed with HIV infection annually has remained the same since 2017 at 108.

These individuals live throughout the county in fairly equal proportions, with 35% in West County, 34% in Central County, and 31% in East County. Roughly 82% are male, 17% are female, and 1% are transgender. As HIV treatments have developed, persons living with HIV are living longer than when the disease was first prevalent in the 1980s. Over half of people living with HIV (diagnosed and reported) in Contra Costa County are over the age of 50.

Throughout many communities, persons living with HIV/AIDS risk losing their housing, due to compounding factors, such as increased medical costs and limited incomes or reduced ability to keep working due to HIV/AIDS related illnesses. Due to these factors, persons living with HIV/AIDS are presumed to have low- to moderate-incomes by HUD. In addition to housing needs, persons with HIV/AIDS may also have additional needs to maintain their health, such as food/nutritional services and counseling services.

Persons with HIV/AIDS are another group especially adversely impacted by decreases in public benefits and public health services. Reductions in funding for in-home support services, meal delivery services, and bill paying assistance services, among others, have increased the need among persons with HIV/AIDS for financial assistance, food banks, nursing home care, emergency room visits, and paratransit services.

### **Discussion:**

Given that the special needs populations discussed have obstacles to accessing housing, transportation and social services, all the County Consortium jurisdictions will continue to provide CDBG, HOME, ESG, and HOPWA funds to help support their needs.

This includes funding permanent and supportive housing, public facility improvements, and public service activities that improve the quality of life for the various non-homeless special needs populations, as is addressed in the Strategic Plan section of this Consolidated Plan.

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## **NA-50 Non-Housing Community Development Needs - 91.415, 91.215 (f)**

### **Describe the jurisdiction's need for Public Facilities:**

There is continuing need within the County for public facilities to serve growing populations in special needs areas or to rehabilitate aging facilities. Many low- and moderate-income areas (low-mod areas) in the County are within older neighborhoods that either do not have proper facilities or their existing facilities suffer from heavy use and deferred maintenance leading to disrepair. Many of these areas are located where CDBG infrastructure and capital improvement funding can be concentrated for maximum leveraging opportunities to provide the greatest impact to the largest number of residents.

### **How were these needs determined?**

The County and Consortium members consulted with County and City government departments including Parks and Recreation Departments, Neighborhood Advisory Committees, Planning and Economic Development Departments, among others, and solicited input from the public and elected officials on public facility needs.

The Consortium also conducted a "Community Needs" survey (web-based and in-person survey) that was provided to a wide range of County and City agencies, nonprofit organizations, and private citizens, to establish non housing community development needs, such as public facilities. Improvements to public facilities ranked high as a result of the survey. In addition, the County held a series of meetings and consulted with various governmental departments and nonprofit agencies to assess the nature and extent of community development needs, as described in the Citizen Participation section.

### **Describe the jurisdiction's need for Public Improvements:**

There is a continuing need within the County for Public Improvements or Public Infrastructure. Many of the older neighborhoods in the County do not have adequate sidewalks, curbs/gutters, proper drainage, utilities, etc., or they suffer from old age, heavy use, or deferred maintenance which makes the existing infrastructure inefficient and/or unreliable and in need of repair or replacement. Infrastructure improvements along transit corridors, in conjunction with housing development and community facilities in designated neighborhoods, has been proven to lead to increased opportunities for low-mod residents to live closer to their place of work and enjoy greater interaction with their surrounding community and amenities.

### **How were these needs determined?**

The County and Consortium members consulted with various departments within the County and Cities within the County, including Public Works Departments, Neighborhood Advisory Committees, Planning and Economic Development Departments, among others, and solicited input from the public and elected officials on public facility needs.

The Consortium also conducted a "Community Needs" survey (web-based and in-person survey) that was provided to a wide range of County and City agencies, nonprofit organizations, and private citizens, to establish non-housing community development needs, such as public facilities. Improvements to public infrastructure ranked high as a result of the survey. The County also held a series of meetings and consulted with various governmental departments and nonprofit agencies to assess the nature and extent of community development needs, as described in the Citizen Participation section.

**Describe the jurisdiction’s need for Public Services:**

There is continuing need within the County for public services to serve low-income populations and areas within the County, in which access to services may be limited due to being low-income or due to circumstances of being part of a special need population. As outlined previously, this includes the elderly/frail elderly, at-risk youth, persons with physical and developmental disabilities, those who are homeless or at risk of being homeless, persons with HIV/AIDS, and victims of domestic violence. The provision and access to a variety of services is imperative to assist low-income residents and families within the County with the various obstacles they encounter due to their economic situation.

Various programs can address the special needs of seniors, including, but not limited to, congregate care, supportive services, rental subsidies, and housing rehabilitation assistance.

| Percentage of Seniors by Age Range - Contra Costa Consortium |            |        |         |         |           |              |
|--|------------|--------|---------|---------|-----------|--------------|
|  | California | County | Antioch | Concord | Pittsburg | Walnut Creek |
| 65 +   | 16.2%      | 17.7%  | 14.9%   | 17.8%   | 13.1%     | 28.7%        |
| 65-74  | 9.4%       | 10.1%  | 7.9%    | 9.1%    | 7.1%      | 13.0%        |
| 75-84  | 5.0%       | 5.8%   | 5.5%    | 6.6%    | 4.6%      | 10.4%        |
| 85 +   | 1.8%       | 1.8%   | 1.6%    | 2.1%    | 1.3%      | 5.3%         |
| Median Age   | 38.2       | 40.9   | 39.5    | 39.4    | 36.5      | 45.4         |
| <i>Data: ACS 1 yr estimate (DP05)</i>                        |            |        |         |         |           |              |

For the frail elderly, or those with disabilities, housing with architectural design features that accommodate disabilities can help ensure continued independent living. Elderly with mobility/self-care limitations also benefit from transportation alternatives. The Contra Costa County Advisory Council on Aging has adopted Best Practice Development Guidelines for Multi-Family Senior Housing projects. These guidelines provide a framework to help guide the planning,

design, and review of new senior housing developments in the county. The guidelines are an information tool for local community groups, architects, planners, and developers.

Senior housing with supportive services can be provided for those who require assistance with daily living. Social and supportive services are available in Contra Costa County through various agencies and organizations, including the County Area Agency on Aging and John Muir Senior Services Program. Multiple service providers offer an array of assistance, including Alzheimer's service programs, respite care, day programs, addiction services, financial assistance, and Meals on Wheels. The County Area Agency on Aging, in particular, offers information services for seniors on a variety of topics, including health, housing, nutrition, activities, help in home, employment, legal matters, transportation, financial or personal problems, paralegal advice, day activities for the disabled, and health screening.

### **How were these needs determined?**

The County and Consortium members consulted with various public and private agencies providing essential services to low-income families and individuals throughout the County. Many non-profit agencies that provide essential services to low-income families and individuals participated in completing the "Community Needs" survey that the County Consortium conducted. The provision of Public Services to low-income individuals and families ranked high in demand, with support to "Special Needs Populations" (i.e. Victims of Domestic Violence, Persons with Disabilities, Seniors/Elderly) ranking the highest. In addition, the County held a series of meetings and consulted with various governmental departments and nonprofit agencies to assess the nature and extent of community development needs, as described in the Citizen Participation section.



**Above - Hana Gardens in El Cerrito, Eden Housing, developer.**

A 63-unit senior affordable housing community on a 40,000 square foot site in El Cerrito's midtown area, next to City Hall, which includes two commercial spaces and a beautiful Japanese Heritage Garden and public plaza, completed in 2019.



**Heritage Point, North Richmond, Community Housing Development Corporation (CHDC), developer.**

A 42-unit housing development with all units affordable to households earning at or below 45% AMI, supported by project-based Section 8 vouchers. Completed in 2020.

## HOUSING MARKET ANALYSIS

### MA-05 Overview

#### Housing Market Analysis Overview:

Contra Costa County (CCC) encompasses several housing sub-markets in three primary subregions - West, Central, and East. West County, which includes the city of Richmond, is urbanized with a developed industrial base. Central County includes Concord, Walnut Creek, and other communities. This area of the county is a developed urbanized area with extensive office, retail, and light industrial development. Far East County was historically primarily agricultural but has experienced considerable residential development in the last 20-25 years. Contra Costa County has undergone substantial changes over the past 20 years, growing by 22.3%, from 953,124 in 2000 to 1,165,927 now, an increase of 212,803 people.

The lack of affordable housing options is pushing residents to seek homes further away from their jobs, exacerbating traffic congestion and limiting local economic growth. The presentation emphasized the need for increased housing density, particularly in urban areas, to accommodate the growing population and support local businesses.

As the Bay Area Equity Atlas states in their newest research, Shortfall: Unpacking the Bay Area's Affordable Housing Crisis (Find here: [Unpacking Housing Challenges and Solutions in the Bay Area | Bay Area Equity Atlas](#)): "The Bay Area's longstanding housing crisis has significantly worsened since the early 2010s, primarily due to the region's persistent underproduction of affordable homes. This shortfall has been exacerbated by the prioritization of market-rate and luxury developments, which has overshadowed the urgent need for affordable housing options. As a result, many residents are increasingly struggling to find affordable places to live, revealing a significant disconnect between housing investments and the actual needs of communities. Population growth has consistently outpaced housing development, contributing to overcrowded households and declining vacancy rates. "

Key findings include:

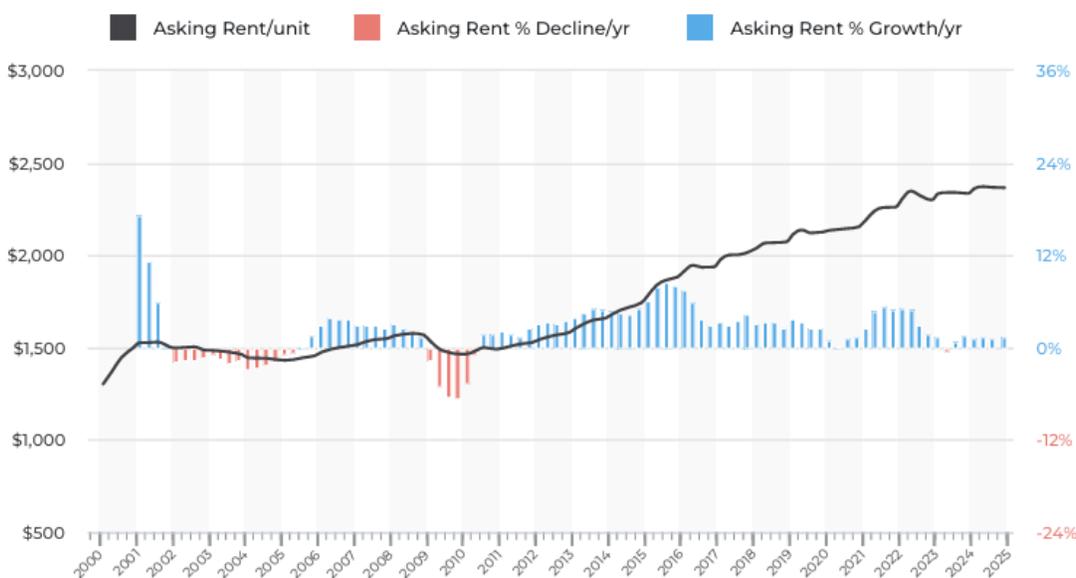
- Since 2010, the Bay Area's population growth has outpaced housing development.
- Recent housing construction has leaned toward larger owner-occupied homes, while smaller renter-occupied units have become less prevalent.
- There has been a noticeable rise in overcrowded households, particularly affecting renters, residents of color, and low-income families.
- Although vacancy rates have decreased since 2010, they remain disproportionately high for newer housing units and large multifamily buildings.

- Cities in the Bay Area have struggled to produce enough affordable housing to meet demand while overproducing market-rate and luxury options.
- Most affordable housing built during this period has been limited to large multifamily buildings and accessory dwelling units.

The 2025 Contra Costa County Affordable Housing Needs Report prepared by the California Housing Partnership [Contra Costa County Housing Need Report 2025 - California Housing Partnership](#) was just released showing the latest rent trends and key findings, below:

### ASKING RENT TRENDS

Asking rents in Contra Costa County have **increased by 11.3% (\$240)** between Q4 2019 and Q4 2024.



## CONTRA COSTA COUNTY 2025 Affordable Housing Needs Report



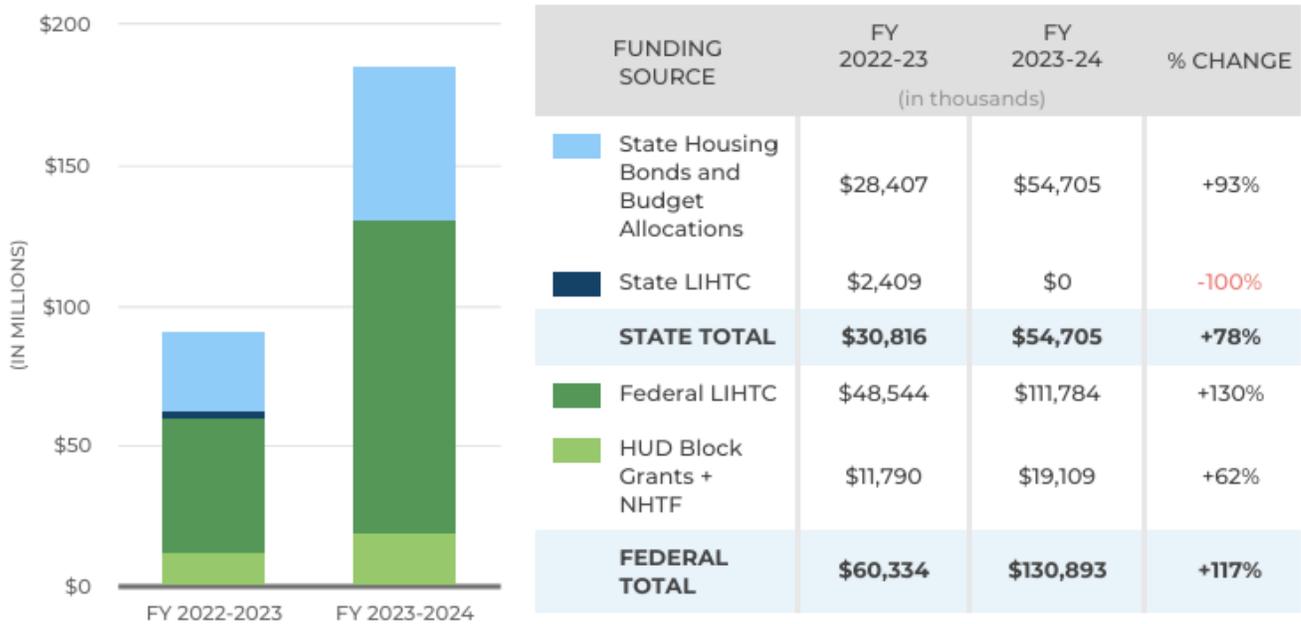
### KEY FINDINGS

- **32,296 low-income renter households** in Contra Costa County do not have access to an affordable home.
- State and federal funding for housing production and preservation in Contra Costa County is \$186 million, a **104% increase** from the year prior.
- **76% of extremely low-income (ELI) households** in Contra Costa County are paying more than half of their income on housing costs compared to 1% of moderate-income households.
- In 2024 in Contra Costa County, there were only **1,380 beds** available in the interim housing supply for persons experiencing homelessness.
- Renters in Contra Costa County need to earn \$45.50 per hour - **2.6 times** the City of Richmond minimum wage - to afford the average monthly asking rent of \$2,366.

Also in the report, after a decrease of 75% from 2023 last year, State and federal funding for housing production and preservation in Contra Costa County increased slightly in 2025 (\$186 million, 104% increase).

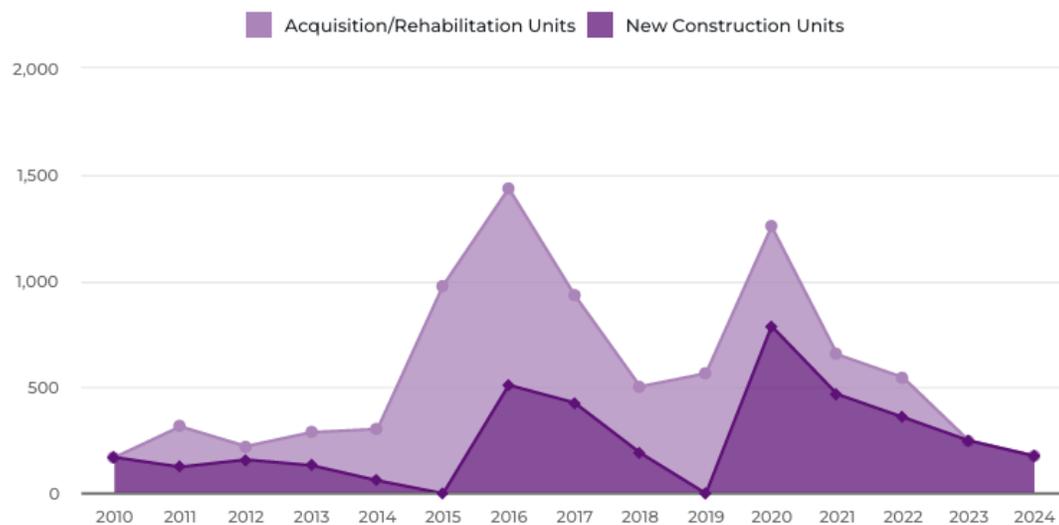
### STATE & FEDERAL FUNDING

State and federal funding for housing production and preservation in Contra Costa County is \$186 million, a **104% increase** from the year prior.

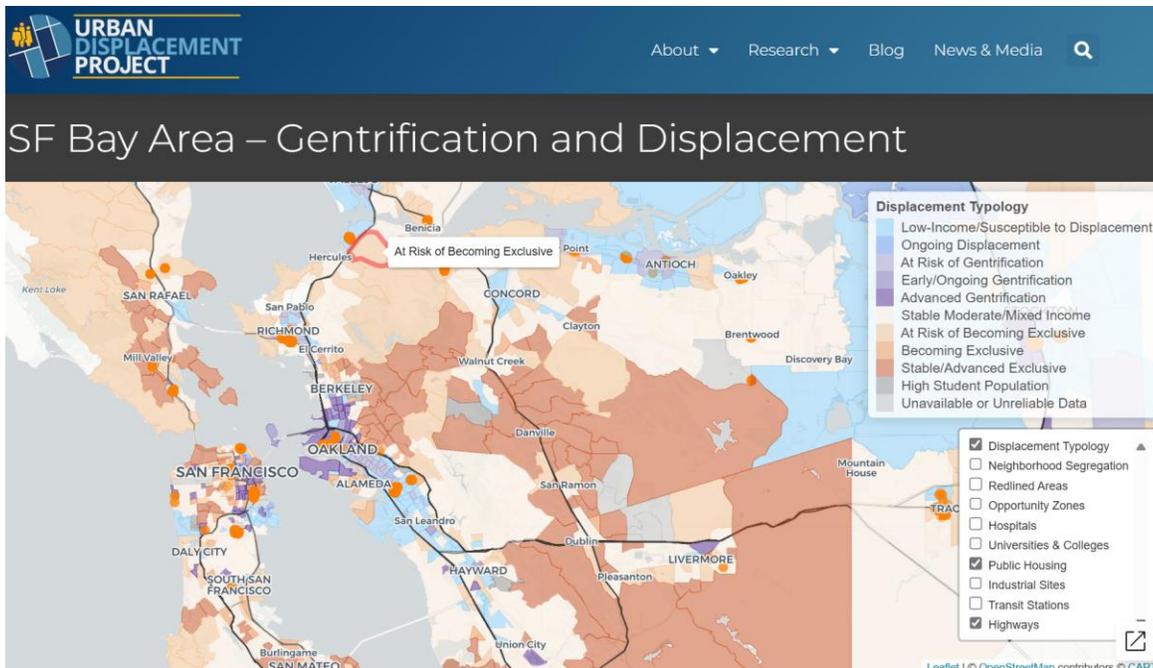


### LIHTC PRODUCTION AND PRESERVATION

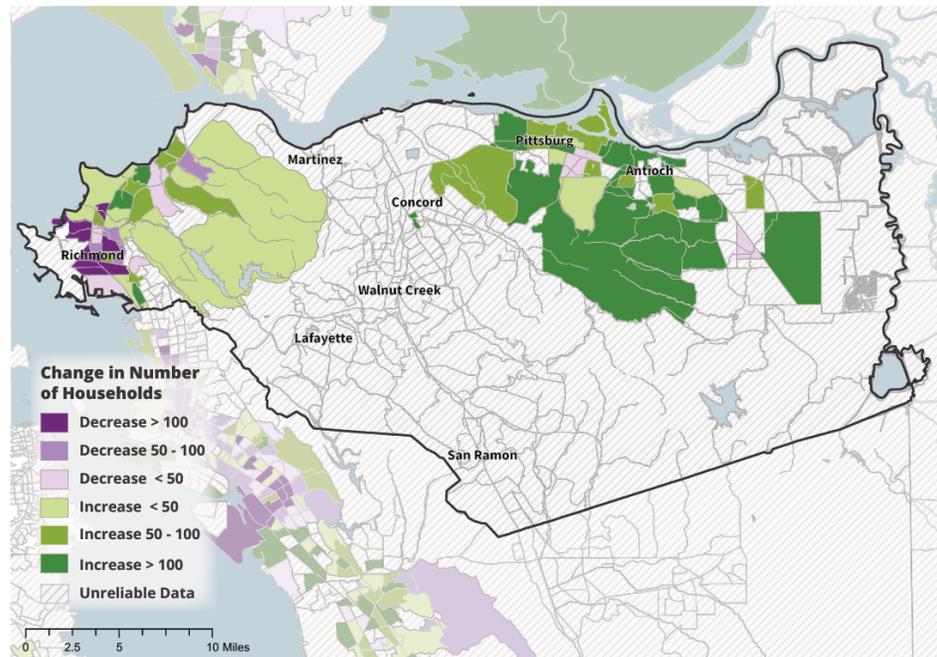
Low-Income Housing Tax Credit production and preservation in Contra Costa County **decreased by 29%** between 2023 and 2024.



**Displacement.** With the rising cost of housing in the West Bay, residents have been displaced to more affordable housing in the East Bay. This has brought changing demographics and incomes to many cities. Lower income African American households have been particularly impacted by rising prices throughout the Bay, having to migrate further and further eastward, as this Map shows. The Bay Area Urban Displacement Project has much information about this phenomenon for further study. *SF Bay Area – Gentrification and Displacement – Urban Displacement*



**Map 1.** Change in Low-Income (<80% AMI) Black Households (2000-2015)



Source: U.S. Census 2000 (Table P151B), ACS 2011-2015 (Table B19001B)

## Status of Housing

Below is a snapshot February 2025 of status of housing units in the County. Note that the boundaries of this program, Property Radar, do not conform to the Consortium city boundaries and may include a wider radius in the general area. County-wide, about three-

in the  
city

quarters of homes are owner occupied. Pittsburg, including Bay Point, has the highest renter-occupied rate at almost a third of units. A few areas to note:

- Free & Clear- Across the County, a little over a third (34.3%) of homes are “free and clear”, meaning that the owner of the property is “free of any debt or obligation against it”. Antioch has the lowest rate of Free & Clear homes, at 28.2%, and Walnut Creek has the highest at 44.6%. The difference between Antioch and Walnut Creek homeowners’ debt lines up with the income discrepancies between the two cities. Concord’s Free & Clear rate is slightly lower than Pittsburg’s, and both are very close to the County rate.
- High Equity- The rates of high equity homes across the county are very similar, with a County average of 45.1 percent. Interestingly, 44.4 percent of owners in Concord have high equity, compared to approximately 40 percent of owners in Antioch, Pittsburg, and Walnut Creek. High equity is considered an asset that can be borrowed against. This breakdown is fairly different from that of Free & Clear homes, as well as many other housing breakdowns discussed in earlier sections, where Walnut Creek sees higher rates of indicators of financial stability.
- Underwater- An underwater mortgage, when the principal of the loan is higher than the current value of the home, can make selling or refinancing a home more difficult. Antioch has the highest percentage (4.1) of underwater mortgages, while Walnut Creek has the lowest at 1.8 percent. The median home value in Walnut Creek is much higher than in Antioch, which could contribute to this difference.
- Pre-foreclosure – The rates of pre-foreclosure across the County are low. 0.0% of homes in

Walnut Creek are in pre-foreclosure, 0.1% in the County and Concord, 0.2% in Antioch, and 0.3% in Pittsburg. This amounts to less than 100 homes in each city, and 363 homes in total across Contra Costa County.

| <b>Status of Housing - February 2025</b>   |                |          |                |          |                                   |          |                |          |                     |          |
|--|----------------|----------|----------------|----------|-----------------------------------|----------|----------------|----------|---------------------|----------|
|  | <b>County</b>  |          | <b>Antioch</b> |          | <b>Pittsburg<br/>(inc BPoint)</b> |          | <b>Concord</b> |          | <b>Walnut Creek</b> |          |
| <b>Total Units</b>                         | <b>County</b>  | <b>%</b> | <b>#</b>       | <b>%</b> | <b>#</b>                          | <b>%</b> | <b>#</b>       | <b>%</b> | <b>#</b>            | <b>%</b> |
|  | <b>389,925</b> |          | <b>35,729</b>  |          | <b>21,121</b>                     |          | <b>39,499</b>  |          | <b>35,673</b>       |          |
| Owner Occupied                             | <b>289,916</b> | 74.4%    | <b>25,212</b>  | 70.6%    | <b>14,261</b>                     | 67.5%    | <b>28,913</b>  | 73.2%    | <b>27,402</b>       | 76.8%    |
| Non-Owner Occupied                         | <b>100,009</b> | 25.6%    | <b>10,517</b>  | 29.4%    | <b>6,860</b>                      | 32.5%    | <b>10,586</b>  | 26.8%    | <b>8,271</b>        | 23.2%    |
| Vacant                                     | <b>1,964</b>   | 0.5%     | <b>235</b>     | 0.7%     | <b>89</b>                         | 0.4%     | <b>132</b>     | 0.3%     | <b>164</b>          | 0.5%     |
| Listed                                     | <b>2,353</b>   | 0.6%     | <b>202</b>     | 0.6%     | <b>112</b>                        | 0.5%     | <b>199</b>     | 0.5%     | <b>277</b>          | 0.8%     |
| Cash Buyer                                 | <b>82,335</b>  | 21.1%    | <b>6,654</b>   | 18.6%    | <b>4,772</b>                      | 22.6%    | <b>8,689</b>   | 22.0%    | <b>8,827</b>        | 24.7%    |
| Recent Flip                                | <b>191</b>     | 0.0%     | <b>33</b>      | 0.1%     | <b>10</b>                         | 0.0%     | <b>19</b>      | 0.0%     | <b>15</b>           | 0.0%     |
| Recent Sale                                | <b>4,893</b>   | 1.3%     | <b>596</b>     | 1.7%     | <b>229</b>                        | 1.1%     | <b>482</b>     | 1.2%     | <b>490</b>          | 1.4%     |
| Bankruptcy                                 | <b>3,838</b>   | 1.0%     | <b>677</b>     | 1.9%     | <b>324</b>                        | 1.5%     | <b>386</b>     | 1.0%     | <b>111</b>          | 0.3%     |
| Free & Clear                               | <b>133,830</b> | 34.3%    | <b>10,079</b>  | 28.2%    | <b>7,385</b>                      | 35.0%    | <b>13,127</b>  | 33.2%    | <b>15,918</b>       | 44.6%    |
| High Equity                                | <b>175,701</b> | 45.1%    | <b>14,547</b>  | 40.7%    | <b>8,391</b>                      | 39.7%    | <b>17,557</b>  | 44.4%    | <b>14,387</b>       | 40.3%    |
| Underwater                                 | <b>9,177</b>   | 2.4%     | <b>1,459</b>   | 4.1%     | <b>814</b>                        | 3.9%     | <b>814</b>     | 2.1%     | <b>649</b>          | 1.8%     |
| Divorce                                    | <b>115</b>     | 0.0%     | <b>9</b>       | 0.0%     | <b>9</b>                          | 0.0%     | <b>12</b>      | 0.0%     | <b>8</b>            | 0.0%     |
| Deceased                                   | <b>48,534</b>  | 12.4%    | <b>3,963</b>   | 11.1%    | <b>2,250</b>                      | 10.7%    | <b>5,756</b>   | 14.6%    | <b>4,768</b>        | 13.4%    |
| Property Liens                             | <b>19,217</b>  | 4.9%     | <b>3,114</b>   | 8.7%     | <b>1,977</b>                      | 9.4%     | <b>1,560</b>   | 3.9%     | <b>622</b>          | 1.7%     |
| Owner Liens                                | <b>21,209</b>  | 5.4%     | <b>3,038</b>   | 8.5%     | <b>1,517</b>                      | 7.2%     | <b>1,980</b>   | 5.0%     | <b>1,102</b>        | 3.1%     |
| Preforeclosure                             | <b>363</b>     | 0.1%     | <b>55</b>      | 0.2%     | <b>56</b>                         | 0.3%     | <b>20</b>      | 0.1%     | <b>14</b>           | 0.0%     |
| Auction                                    | <b>153</b>     | 0.0%     | <b>19</b>      | 0.1%     | <b>9</b>                          | 0.0%     | <b>18</b>      | 0.0%     | <b>4</b>            | 0.0%     |
| Bank Owned                                 | <b>45</b>      | 0.0%     | <b>9</b>       | 0.0%     | <b>3</b>                          | 0.0%     | <b>4</b>       | 0.0%     | <b>1</b>            | 0.0%     |
| Data Source: Property Radar, February 2025 |                |          |                |          |                                   |          |                |          |                     |          |

## MA-10 Housing Market Analysis: Number of Housing Units - 91.410, 91.210(a)&(b)(2)

### Introduction

Detached single-family homes are the predominant housing type in the County, accounting for 68 percent of all housing units. Attached single-family homes make up approximately 9 percent of housing units. Multifamily apartment units account for nearly 23 percent of the housing stock, while the remaining 2 percent of housing units are mobile homes. This distribution of home type in the county has not changed significantly since 2015-2019.

Home prices are somewhat more affordable in Contra Costa County, especially in East County, than in most other areas in the Bay Area. However, housing affordability is still a critical issue affecting many residents in the County. Approximately 58 percent of households under AMI spend more than one-third of their incomes on housing costs. This level of housing payment is considered as burdensome to households and suggests that income growth has not kept pace with the increase in housing costs.

Detached single-family homes typically have three or more bedrooms (82.9%), while most rental units have either two bedrooms (36.1%) or three or more bedrooms (34.2%).

Data below is for the entire County. Jurisdictional data is presented as well.

### All Residential Properties by Number of Units

| MA-10 - Consortium Residential Properties by Number of Units |                |             |               |             |               |             |               |             |               |             |
|--|----------------|-------------|---------------|-------------|---------------|-------------|---------------|-------------|---------------|-------------|
| Property Type  | County         |             | Antioch       |             | Concord       |             | Pittsburg     |             | Walnut Creek  |             |
|  | #              | %           | #             | %           | #             | %           | #             | %           | #             | %           |
| 1-unit detached structure                                    | 287,782        | 67.5%       | 29,728        | 78.4%       | 27,132        | 57.8%       | 16,603        | 68.4%       | 12,841        | 38.2%       |
| 1-unit, attached structure                                   | 37,026         | 8.7%        | 2,012         | 5.3%        | 3,392         | 7.2%        | 1,767         | 7.3%        | 5,018         | 14.9%       |
| 2-4 units  | 24,584         | 5.8%        | 1,694         | 4.5%        | 2,789         | 5.9%        | 1,347         | 5.5%        | 3,449         | 10.3%       |
| 5-19 units   | 27,958         | 6.6%        | 1,585         | 4.2%        | 4,283         | 9.1%        | 1,353         | 5.6%        | 4,212         | 12.5%       |
| 20 or more units   | 42,575         | 10.0%       | 2,525         | 6.7%        | 7,902         | 16.8%       | 2,419         | 10.0%       | 8,001         | 23.8%       |
| Mobile Home, boat, RV, van, etc                              | 6,660          | 1.6%        | 392           | 1.0%        | 1,450         | 3.1%        | 783           | 3.2%        | 97            | 0.3%        |
| <b>Total</b>   | <b>426,585</b> | <b>100%</b> | <b>37,936</b> | <b>100%</b> | <b>46,948</b> | <b>100%</b> | <b>24,272</b> | <b>100%</b> | <b>33,618</b> | <b>100%</b> |

Data source: ACS 5 yr 2019-2023

## Unit Size by Tenure – County & Consortium

| MA-10 - Consortium Unit Size by Tenure |                |             |                |             |
|--|----------------|-------------|----------------|-------------|
| Property Type                          | County         |             |                |             |
|  | Owners         |             | Renters        |             |
|  | #              | %           | #              | %           |
| No Bedroom                             | 2,085          | 0.7%        | 10,214         | 7.7%        |
| 1 bedroom                              | 4,850          | 1.7%        | 29,266         | 22.0%       |
| 2 bedrooms                             | 39,965         | 14.3%       | 48,085         | 36.1%       |
| 3 or more bedrooms                     | 231,609        | 82.9%       | 45,588         | 34.2%       |
| <b>Total</b>                           | <b>279,509</b> | <b>100%</b> | <b>133,153</b> | <b>100%</b> |

Data source: ACS 5 yr 2019-2023

| MA-10 - Consortium Unit Size by Tenure |               |             |               |             |               |             |               |             |               |             |              |             |               |             |               |             |
|--|---------------|-------------|---------------|-------------|---------------|-------------|---------------|-------------|---------------|-------------|--------------|-------------|---------------|-------------|---------------|-------------|
| Property Type                          | Antioch       |             |               |             | Concord       |             |               |             | Pittsburg     |             |              |             | Walnut Creek  |             |               |             |
|  | Owners        |             | Renters       |             | Owners        |             | Renters       |             | Owners        |             | Renters      |             | Owners        |             | Renters       |             |
|  | #             | %           | #             | %           | #             | %           | #             | %           | #             | %           | #            | %           | #             | %           | #             | %           |
| No Bedroom                             | 166           | 0.7%        | 610           | 4.5%        | 285           | 1.0%        | 1,808         | 10.3%       | 163           | 1.1%        | 592          | 6.5%        | 87            | 0.4%        | 1,750         | 15.3%       |
| 1 bedroom                              | 261           | 1.1%        | 2,148         | 15.9%       | 781           | 2.8%        | 4,276         | 24.3%       | 85            | 0.6%        | 1,822        | 19.9%       | 981           | 4.7%        | 3,255         | 28.5%       |
| 2 bedrooms                             | 2,166         | 9.2%        | 4,182         | 30.9%       | 4,854         | 17.3%       | 6,777         | 38.4%       | 1,305         | 9.1%        | 2,779        | 30.4%       | 6,789         | 32.8%       | 4,347         | 38.1%       |
| 3 or more bedrooms                     | 20,919        | 89.0%       | 6,590         | 48.7%       | 22,086        | 78.9%       | 4,768         | 27.0%       | 12,794        | 89.2%       | 3,963        | 43.3%       | 12,869        | 62.1%       | 2,064         | 18.1%       |
| <b>Total</b>                           | <b>23,512</b> | <b>100%</b> | <b>13,530</b> | <b>100%</b> | <b>28,006</b> | <b>100%</b> | <b>17,629</b> | <b>100%</b> | <b>14,347</b> | <b>100%</b> | <b>9,156</b> | <b>100%</b> | <b>20,726</b> | <b>100%</b> | <b>11,416</b> | <b>100%</b> |

Data source: ACS 5 yr 2019-2023

### Describe the number and targeting (income level/type of family served) of units assisted with federal, state, and local programs.

The County as the HOME Consortium lead agency and with its other affordable housing funding, as well as the cities with their separate sources of funds, continue to collaborate to expand affordable housing in communities where such opportunities are limited. The Consortium continue to allocate resources to encourage and facilitate the development of affordable housing throughout the entire Consortium, resulting in the development of new affordable housing. Additionally, provisions were made for a single-family rehabilitation program, first-time homebuyer programs, and fair housing counseling, legal service and outreach.

In addition, the County and Consortium members continue to provide CDBG financial support for tenant/landlord services for low-income residents of the County. Lastly, the County's Mortgage Credit Certificate program reserves 40 percent of its allocation for households with incomes at or below 80 percent of the area median income.

### Provide an assessment of units expected to be lost from the affordable housing inventory for any reason, such as expiration of Section 8 contracts.

Contra Costa County has affordable rental stock, which is owned by non-profit housing developers. These owners are mission driven to maintain their units as affordable housing in perpetuity. Therefore, even though many projects face expiring use contracts, the non-profit owners generally restructure the financing, rehabilitate the project, and continue to provide affordable housing.

There is a risk of affordable units converting to market rate that were financed solely with tax exempt bonds.

### **Does the availability of housing units meet the needs of the population?**

The greatest need for housing is affordable rental apartment units. Single-family homes make up over 75% of the County's housing stock. Multifamily (23%) and mobile homes (4.2%) make up the remainder of housing units. The median home price is \$830,800 (up by almost 60% in 2017), which is not affordable to households earning less than 120% of the median income. The median rent for a two-bedroom apartment (December 2019) is \$2,250. This rent is not affordable to households earning less than the median income.

There is also a scarcity of affordable, accessible housing in a range of unit sizes, which negatively affects people with disabilities who may need supportive services. Additionally, there is an unmet need for supportive housing for people with psychiatric disabilities as well as housing assistance targeted to persons with intellectual and developmental disabilities.

A third type of housing that is particularly needed is housing for low-income senior citizens. Many senior residents are experiencing difficulties coping with rising costs and a lack of adequate transportation.

### **Discussion**

Strong demand and rising prices in the housing market threaten affordability and place a financial strain on many residents. A combination of market incentives and improvements, increased financial resources to preserve and expand the supply of affordable housing, targeted public investments, and regulatory approaches to protect vulnerable residents will be needed to help meet housing needs in Contra Costa. A priority should be placed on ensuring that there is more affordable housing and more units that come in a range of sizes.

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## MA-15 Housing Market Analysis: Cost of Housing - 91.410, 91.210(a)

### Introduction

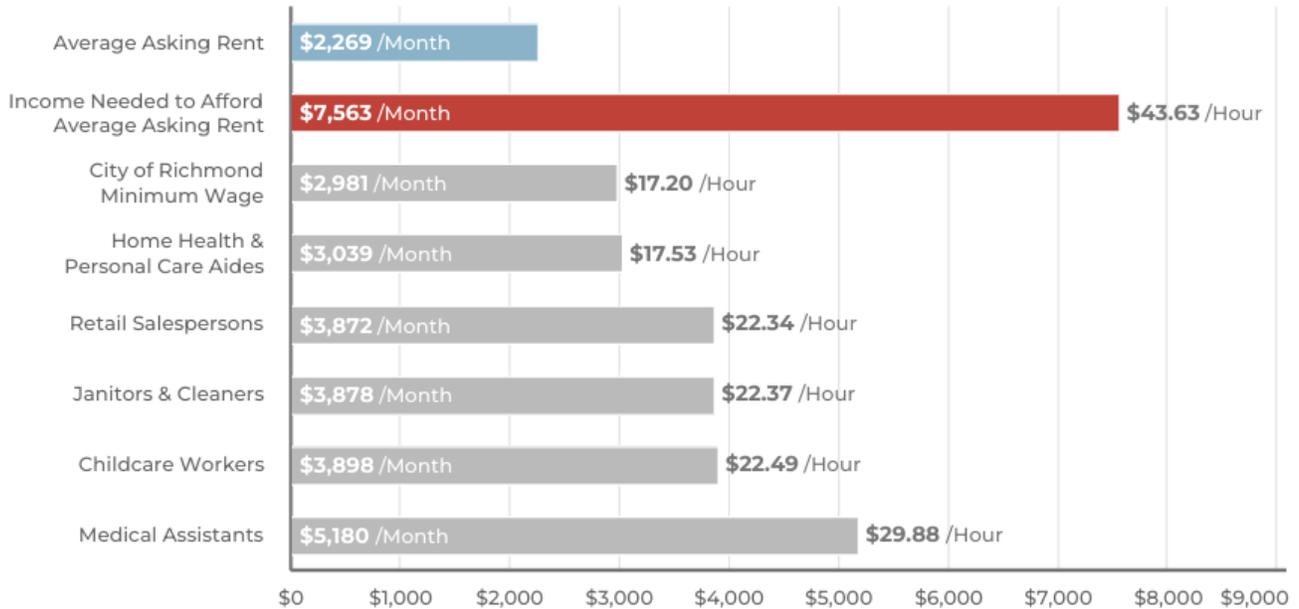
Income level and cost burden are key factors in determining the type of housing needed by the residents of unincorporated Contra Costa County. Contra Costa County, like the San Francisco Bay Area as a whole, has been experiencing an affordable housing crisis for some time. Home prices and market rents in all areas of the county have increased in recent years and reached all-time highs. The high cost of housing places a severe burden on many households and contributes to residential displacement and relocation.

As reported in the 2024 Contra Costa County Affordable Housing Needs Report (find here: [Contra-Costa Housing Report.pdf](#))

- **32,812 low-income renter households** do not have access to an affordable home
- State and federal funding for housing production and preservation in Contra Costa County is \$91 million, a **75% decrease from** the year prior.
- **72% of extremely low-income (ELI) households in Contra Costa County are paying more than half of their income on housing costs** compared to 1% of moderate-income households.
- Renters in Contra Costa County need to earn (updated) **\$49.81 per hour** to afford the average monthly asking rent for a 2-bedroom apartment of \$2,773

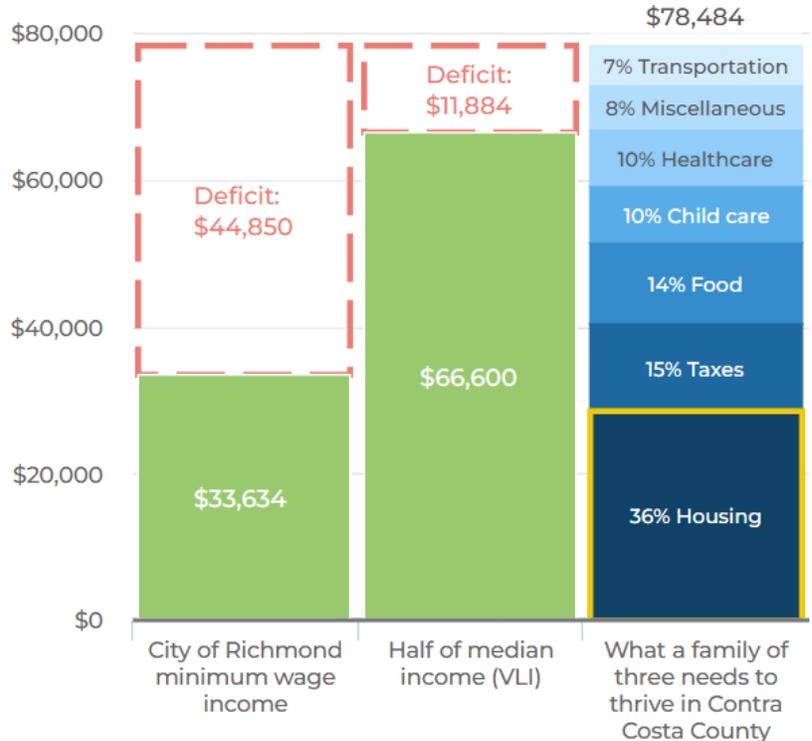
## WHO CAN AFFORD TO RENT

Renters need to earn **2.5 times** the minimum wage to afford the average asking rent in Contra Costa County.



Data from the Affordable Housing Needs Report also shows that, after paying the high cost of housing, very low-income households in Contra Costa County are **short \$11,884 annually for basic needs**.

Again from the Contra Costa 2024 Housing Report, asking rent trends in the County increased by 1.4% between Q4 2022 and Q4 2023. Many credit rent cap or control policies implemented by major cities as a factor in limiting the climb.



Data source: CoStar Group average asking rent for two bedroom as of February 2024. Bureau of Labor Statistics (BLS) Occupational Employment and Wage Statistics (OES) for California Occupations, 2023.

Current Rents (data from RentHop - Average Rent in Contra Costa, CA | Contra Costa, CA Rent Costs | RentHop )

| Beds   | Price / Sqft | Apr 2025 Rent | 1 Yr Ago Rent (% +/-) | 3 Yr Ago Rent (% +/-) |
|--------|--------------|---------------|-----------------------|-----------------------|
| Studio | \$3.98       | \$1,550       | \$1,646 (-5.83%)      | \$833 (86.00%)        |
| 1 BR   | \$3.22       | \$2,000       | \$2,083 (-4.00%)      | \$1,878 (6.50%)       |
| 2 BR   | \$2.55       | \$2,773       | \$2,515 (10.24%)      | \$2,408 (15.12%)      |
| 3 BR   | \$2.37       | \$3,463       | \$3,133 (10.53%)      | \$3,191 (8.51%)       |
| 4+ BR  | \$2.08       | \$4,100       | \$3,898 (5.17%)       | \$3,597 (13.99%)      |

Rents for a studio apartment in Contra Costa County have risen a shocking 86% from three years ago, when rents were frozen by State law during the pandemic.

**Cost of Housing**

| <b>MA-15 - Cost of Housing</b> |               |                |                |                  |              |
|--------------------------------|---------------|----------------|----------------|------------------|--------------|
|                                | <b>County</b> | <b>Antioch</b> | <b>Concord</b> | <b>Pittsburg</b> | <b>W/C</b>   |
| Median Home Value 2017         | 522,300       | 330,900        | 461,700        | 324,500          | 704,900      |
| Median Home Value 2023         | 830,800       | 607,400        | 755,900        | 583,100          | 1,031,100    |
| <b>% Change</b>                | <b>59.1%</b>  | <b>83.6%</b>   | <b>63.7%</b>   | <b>79.7%</b>     | <b>46.3%</b> |
| Median Contract Rent 2017      | 1,480         | 1,409          | 1,382          | 1,349            | 1,731        |
| Median Contract Rent 2023      | 2,089         | 1,972          | 1,977          | 1,950            | 2,432        |
| <b>% Change</b>                | <b>41.1%</b>  | <b>40.0%</b>   | <b>43.1%</b>   | <b>44.6%</b>     | <b>40.5%</b> |

| <b>MA-15 - Rent Paid</b> |                |             |                |             |                |             |                  |             |                     |             |
|--------------------------|----------------|-------------|----------------|-------------|----------------|-------------|------------------|-------------|---------------------|-------------|
| <b>Rent Paid</b>         | <b>County</b>  |             | <b>Antioch</b> |             | <b>Concord</b> |             | <b>Pittsburg</b> |             | <b>Walnut Creek</b> |             |
|                          | <b>#</b>       | <b>%</b>    | <b>#</b>       | <b>%</b>    | <b>#</b>       | <b>%</b>    | <b>#</b>         | <b>%</b>    | <b>#</b>            | <b>%</b>    |
| Less than \$500          | 6,139          | 4.8%        | 920            | 7.0%        | 363            | 2.1%        | 546              | 6.1%        | 503                 | 4.6%        |
| \$500-999                | 6,445          | 5.0%        | 824            | 6.3%        | 757            | 4.5%        | 389              | 4.3%        | 219                 | 2.0%        |
| \$1,000-1,499            | 15,994         | 12.5%       | 1,783          | 13.6%       | 1,910          | 11.2%       | 985              | 10.9%       | 646                 | 5.8%        |
| \$1,500-1,999            | 26,522         | 20.7%       | 3,205          | 24.5%       | 4,497          | 26.5%       | 2,695            | 29.9%       | 1,142               | 10.3%       |
| \$2,000 or more          | 73,219         | 57.1%       | 6,357          | 48.6%       | 9,471          | 55.7%       | 4,399            | 48.8%       | 8,536               | 77.3%       |
| <b>Total</b>             | <b>128,319</b> | <b>100%</b> | <b>13,089</b>  | <b>100%</b> | <b>16,998</b>  | <b>100%</b> | <b>9,014</b>     | <b>100%</b> | <b>11,046</b>       | <b>100%</b> |

*Data Source: ACS 2019-2023 5 year estimate*

### Housing Affordability

| <b>MA-15 - Housing Affordability by Tenure</b>   |               |               |
|--|---------------|---------------|
| <b>% Units affordable to Households earning:</b> | <b>County</b> |               |
|  | <b>Renter</b> | <b>Owner</b>  |
| 30% HAMFI  | 9,154         | No Data       |
| 50% HAMFI  | 25,640        | 6,651         |
| 80% HAMFI  | 64,192        | 19,432        |
| 100% HAMFI                                       | No Data       | 43,546        |
| <b>Total</b>                                     | <b>98,986</b> | <b>69,629</b> |

Data source: 2016-2020 CHAS as found in IDIS

| Monthly Rent (\$) |                        |           |           |           |           |
|-------------------|------------------------|-----------|-----------|-----------|-----------|
| Monthly Rent (\$) | Efficiency - 0 bedroom | 1 Bedroom | 2 Bedroom | 3 Bedroom | 4 Bedroom |
| Fair Market Rent  | 1,658                  | 1,969     | 2,405     | 3,144     | 3,706     |
| High HOME Rent    | 1,390                  | 1,491     | 1,791     | 2,060     | 2,279     |
| Low HOME Rent     | 1,085                  | 1,162     | 1,395     | 1,611     | 1,797     |

Data: IDIS HUD FMR & HOME Rents

### Is there sufficient housing for households at all income levels?

There is not sufficient housing for households at all income levels. Because of the high cost of housing in the Bay Area, many households overpay for housing. According to HUD, households should spend less than 30 percent of their income on housing, including utilities, taxes, and insurance.

Extremely low-income and low-income households face a substantial shortage of affordable housing. There are also significant number of households who are cost burdened. Approximately 32% of all households in Contra Costa County are cost burdened (paying more than 30% of their income towards housing costs) while 14.5% of all households are severely cost burdened (paying more than 50% of their income towards housing costs). Among extremely low-income households, 69.4% are cost burdened. Among all 197,090 households who make below the median income, 107,980 (55 percent) are cost burdened.

A comparison of renters and homeowners experiencing overpayment puts risk of displacement into better perspective and assists in the establishment of policies and programs to reduce this risk. Renters make up 33 percent of the total county households, with almost half (43 percent) reporting overpayment of 30 percent of their income. However, approximately 63 percent of lower-income renter households are overpaying. The most at-risk of displacement population are extremely low-income rental households, of whom 11 percent are overpaying and 56 percent are severely overpaying.

### How is affordability of housing likely to change considering changes to home values and/or rents?

Affordability of housing is likely to continue to decline as home values and rents continue to increase. Market rents in Contra Costa are substantially higher than median contract rents recorded by the American Community Survey. Median contract rent is considered actual rents between landlords and tenants surveyed. A recent analysis by the California Housing Partnership found that the median rent in Contra Costa in 2017 was \$2,300 and that median rents have increased by 25% since 2000. According to Zillow.com, the average rent in Contra Costa County was \$2,793 as of February 2025. 57.1% of renters in the County paid \$2,000 or more for rent.

In addition, the sales price for a home has increased from \$522,300 in 2017 to \$830,800 in 2023, a 59.1% increase over 6 years. Rents and home prices in Contra Costa remain lower than in the San Francisco Bay Area overall. However, the Bay Area continues to experience employment and population growth and so both rents and home values will likely continue to rise over time.

### **How do HOME rents / Fair Market Rent compare to Area Median Rent? How might this impact your strategy to produce or preserve affordable housing?**

The 2024 Low HOME (50% AMI) rent in Contra Costa County for a two-bedroom apartment is \$1,752. The High HOME (65% AMI) rent is \$2,102. The 2025 Fair Market Rent for a two-bedroom apartment in California is \$2,464. The data highlights the challenges that Housing Choice Vouchers experience in finding affordable housing, especially in high-opportunity areas, as fair market rents are well below current market rents. Due to the high cost of construction and the continual cuts to the CDBG and HOME programs, it may be more feasible over the next five years to preserve existing affordable housing than to construct new affordable housing. This approach will assist those already housed but will not be able to assist cost burdened households.

### **Discussion**

Over the next five years, it will be crucial to preserve existing affordable housing, particularly in areas undergoing gentrification and displacement and to expand the supply of affordable housing by producing new housing units. It will be particularly important to expand the supply of affordable housing for families in high opportunity areas where HOME rents are not close to the market rent. Market incentives and improvements to develop new affordable housing and increasing available county-wide financial resources for both preserving and creating affordable housing will be important strategies.

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## MA-20 Housing Market Analysis: Condition of Housing - 91.410, 91.210(a)

### Introduction

Maintenance and improvements of current housing stock is a key component of an overall housing strategy. The cost to maintain existing housing is significantly less than constructing new units. Housing age is a good indicator of housing condition because housing deteriorates over time if not properly maintained. Deteriorated properties depress neighboring property values, discourage reinvestment, and decrease the quality of life in that neighborhood.

It is generally accepted that structures over 30 years old begin to show signs of deterioration and require reinvestment to maintain their quality. Housing over 50 years old require major renovation to remain in good working order if they have not been properly maintained. An estimated 40-50 residential units annually become inhabitable and are in imminent need of replacement.

Homes, including older homes, in the more affluent areas of the County are usually well maintained. Older homes in lower income neighborhoods often have deferred maintenance that include items such as failing roof or cracked foundations, window replacement, electrical, plumbing, and HVAC repairs. In addition, older neighborhoods have failing infrastructure such as sewer and water service. As more than half of the homes in the County were built before 1979, maintenance is an important issue.

### Describe the jurisdiction's definition for "substandard condition" and "substandard condition but suitable for rehabilitation":

Contra Costa uses the HUD definition of "substandard condition": "Lacks complete kitchen or plumbing facilities." In addition, the County's owner-occupied rehabilitation program considers code violations to be substandard housing, and incipient conditions to be precursors to substandard housing. The definition for "substandard condition but suitable for rehabilitation" includes repair and replacement of code violations and incipient conditions. Homes that are not suitable for rehabilitation are those suffering from extensive damage from fire, flood, or other structural damage that requires demolition and/or reconstruction of a significant portion of the building.

## Condition of Units

| <b>MA-20 - Condition of Units</b>                  |                |             |                 |             |
|--|----------------|-------------|-----------------|-------------|
| <b>Condition of Units</b>                          | <b>County</b>  |             |                 |             |
|  | Owner-Occupied |             | Renter-Occupied |             |
|  | <b>#</b>       | <b>%</b>    | <b>#</b>        | <b>%</b>    |
| With one selected Condition                        | 82,987         | 29.8%       | 67,734          | 50.9%       |
| With two selected Conditions                       | 2,229          | 0.8%        | 8,071           | 6.1%        |
| With three selected Conditions                     | 267            | 0.1%        | 208             | 0.2%        |
| With four selected Conditions                      | 46             | 0.0%        | 38              | 0.0%        |
| No selected Conditions                             | 192,980        | 69.3%       | 57,102          | 42.9%       |
| <b>Total</b>                                       | <b>278,509</b> | <b>100%</b> | <b>133,153</b>  | <b>100%</b> |
| <i>Data Source: ACS 2019-2023 5-year estimates</i> |                |             |                 |             |

| MA-20 - Condition of Units     |                |             |                 |             |                |             |                 |             |
|--------------------------------|----------------|-------------|-----------------|-------------|----------------|-------------|-----------------|-------------|
| Condition of Units             | Antioch        |             |                 |             | Concord        |             |                 |             |
|                                | Owner-Occupied |             | Renter-Occupied |             | Owner-Occupied |             | Renter-Occupied |             |
|                                | #              | %           | #               | %           | #              | %           | #               | %           |
| With one selected Condition    | 8,232          | 35.0%       | 7,770           | 57.4%       | 7,807          | 27.9%       | 8,978           | 50.9%       |
| With two selected Conditions   | 358            | 1.5%        | 982             | 7.3%        | 119            | 0.4%        | 1,581           | 9.0%        |
| With three selected Conditions | 32             | 0.1%        | 43              | 0.3%        | 90             | 0.3%        | 38              | 0.2%        |
| With four selected Conditions  | 0              | 0.0%        | 0               | 0.0%        | 0              | 0.0%        | 38              | 0.2%        |
| No selected Conditions         | 14,890         | 63.3%       | 4,735           | 35.0%       | 19,990         | 71.4%       | 6,994           | 39.7%       |
| <b>Total</b>                   | <b>23,512</b>  | <b>100%</b> | <b>13,530</b>   | <b>100%</b> | <b>28,006</b>  | <b>100%</b> | <b>17,629</b>   | <b>100%</b> |

Data Source: ACS 2019-2023 5-year estimates

| MA-20 - Condition of Units     |                |             |                 |             |                |             |                 |             |
|--------------------------------|----------------|-------------|-----------------|-------------|----------------|-------------|-----------------|-------------|
| Condition of Units             | Pittsburg      |             |                 |             | Walnut Creek   |             |                 |             |
|                                | Owner-Occupied |             | Renter-Occupied |             | Owner-Occupied |             | Renter-Occupied |             |
|                                | #              | %           | #               | %           | #              | %           | #               | %           |
| With one selected Condition    | 4,351          | 30.3%       | 5,553           | 60.6%       | 6,100          | 29.4%       | 5,284           | 46.3%       |
| With two selected Conditions   | 151            | 1.1%        | 699             | 7.6%        | 54             | 0.3%        | 454             | 4.0%        |
| With three selected Conditions | 9              | 0.1%        | 15              | 0.2%        | 45             | 0.2%        | 0               | 0.0%        |
| With four selected Conditions  | 0              | 0.0%        | 0               | 0.0%        | 0              | 0.0%        | 0               | 0.0%        |
| No selected Conditions         | 9,836          | 68.6%       | 2,889           | 31.6%       | 14,527         | 70.1%       | 5,678           | 49.7%       |
| <b>Total</b>                   | <b>14,347</b>  | <b>100%</b> | <b>9,156</b>    | <b>100%</b> | <b>20,726</b>  | <b>100%</b> | <b>11,416</b>   | <b>100%</b> |

Data Source: ACS 2019-2023 5-year estimates

| MA-20 - Age of Housing Stock by Year Built |                |             |                 |             |
|--|----------------|-------------|-----------------|-------------|
| Year Unit Built                            | County         |             |                 |             |
|  | Owner-Occupied |             | Renter-Occupied |             |
|  | #              | %           | #               | %           |
| 2000 or later                              | 50,973         | 18.2%       | 22,088          | 16.6%       |
| Total before 2000                          | 227,536        | 81.7%       | 111,065         | 83.4%       |
| 1980 - 1999                                | 77,353         | 27.8%       | 40,197          | 30.2%       |
| 1950 - 1979                                | 120,899        | 43.4%       | 55,802          | 41.9%       |
| Before 1950                                | 29,284         | 10.5%       | 15,066          | 11.3%       |
| <b>Total</b>                               | <b>278,509</b> | <b>100%</b> | <b>133,153</b>  | <b>100%</b> |

Data Source: ACS 2019-2023 5-year estimates

| MA-20 - Age of Housing Stock by Year Built         |                |             |                 |             |                |             |                 |             |
|--|----------------|-------------|-----------------|-------------|----------------|-------------|-----------------|-------------|
| Year Unit Built                                    | Antioch        |             |                 |             | Concord        |             |                 |             |
|  | Owner-Occupied |             | Renter-Occupied |             | Owner-Occupied |             | Renter-Occupied |             |
|  | #              | %           | #               | %           | #              | %           | #               | %           |
| 2000 or later                                      | 4,764          | 20%         | 2,400           | 18%         | 1,807          | 6.5%        | 1,301           | 7.4%        |
| Total before 2000                                  | 18,748         | 80%         | 11,130          | 82%         | 26,199         | 93.5%       | 16,328          | 92.6%       |
| 1980 - 1999  | 9,537          | 41%         | 4,857           | 36%         | 3,959          | 14.1%       | 4,414           | 25.0%       |
| 1950 - 1979  | 7,631          | 32%         | 5,089           | 38%         | 20,445         | 73.0%       | 10,723          | 60.8%       |
| Before 1950  | 1,580          | 7%          | 1,184           | 9%          | 1,795          | 6.4%        | 1,191           | 6.8%        |
| <b>Total</b>                                       | <b>23,512</b>  | <b>100%</b> | <b>13,530</b>   | <b>100%</b> | <b>28,006</b>  | <b>100%</b> | <b>17,629</b>   | <b>100%</b> |
| <i>Data Source: ACS 2019-2023 5-year estimates</i> |                |             |                 |             |                |             |                 |             |

| MA-20 - Age of Housing Stock by Year Built         |                |             |                 |             |                |             |                 |             |
|--|----------------|-------------|-----------------|-------------|----------------|-------------|-----------------|-------------|
| Year Unit Built                                    | Pittsburg      |             |                 |             | Walnut Creek   |             |                 |             |
|  | Owner-Occupied |             | Renter-Occupied |             | Owner-Occupied |             | Renter-Occupied |             |
|  | #              | %           | #               | %           | #              | %           | #               | %           |
| 2000 or later                                      | 4,133          | 28.8%       | 1,545           | 16.9%       | 1,447          | 6.9%        | 1,734           | 15.3%       |
| Total before 2000                                  | 10,214         | 71.2%       | 7,611           | 83.1%       | 19,279         | 93.0%       | 9,682           | 84.8%       |
| 1980 - 1999  | 3,888          | 27.1%       | 3,208           | 35.0%       | 4,006          | 19.3%       | 3,137           | 27.5%       |
| 1950 - 1979  | 5,166          | 36.0%       | 3,598           | 39.3%       | 14095          | 68.0%       | 5920            | 51.9%       |
| Before 1950  | 1,160          | 8.1%        | 805             | 8.8%        | 1178           | 5.7%        | 625             | 5.5%        |
| <b>Total</b>                                       | <b>14,347</b>  | <b>100%</b> | <b>9,156</b>    | <b>100%</b> | <b>20,726</b>  | <b>100%</b> | <b>11,416</b>   | <b>100%</b> |
| <i>Data Source: ACS 2019-2023 5-year estimates</i> |                |             |                 |             |                |             |                 |             |

## Risk of Lead-Based Paint Hazard

| <b>MA-20 - Risk of Lead-Based Paint Hazard</b>        |                       |          |                        |          |
|---|-----------------------|----------|------------------------|----------|
| <b>County</b>   |                       |          |                        |          |
| <b>Year Units Built</b>                               | <b>Owner-Occupied</b> |          | <b>Renter-Occupied</b> |          |
|   | <b>#</b>              | <b>%</b> | <b>#</b>               | <b>%</b> |
| Total # Units Built Before 1980                       | 150,183               | 54.0%    | 70,868                 | 53.2%    |
| Housing Units built before 1980 with children present | 19,635                | 13.1%    | 15,395                 | 21.7%    |
| <b>Antioch</b>  |                       |          |                        |          |
| Total # Units Built Before 1980                       | 9,211                 | 39.2%    | 6,273                  | 46.3%    |
| Housing Units built before 1980 with children present | 1,330                 | 14.4%    | 1,555                  | 24.8%    |
| <b>Concord</b>  |                       |          |                        |          |
| Total # Units Built Before 1980                       | 22,240                | 79.4%    | 11,914                 | 67.7%    |
| Housing Units built before 1980 with children present | 3,245                 | 14.6%    | 2,715                  | 22.8%    |
| <b>Pittsburg</b>                                      |                       |          |                        |          |
| Total # Units Built Before 1980                       | 6,326                 | 44.2%    | 4,403                  | 48.2%    |
| Housing Units built before 1980 with children present | 805                   | 12.7%    | 1,175                  | 26.7%    |
| <b>Walnut Creek</b>                                   |                       |          |                        |          |
| Total # Units Built Before 1980                       | 21,818                | 73.7%    | 15,273                 | 57.3%    |
| Housing Units built before 1980 with children present | 1,434                 | 6.6%     | 1,215                  | 8.0%     |
| <i>Data Source: ACS 2019-2023 5-year estimates</i>    |                       |          |                        |          |

## Vacant Units

| <b>Vacant Units - County</b> |                                    |           |              |
|------------------------------|------------------------------------|-----------|--------------|
| <b>County</b>                |                                    |           |              |
| <b>Types of Vacant Units</b> | <b>Suitable for Rehabilitation</b> |           | <b>Total</b> |
|                              | <b>Yes</b>                         | <b>No</b> |              |
| Vacant Units                 | 15,884                             |           | 15,884       |
| Abandoned Vacant Units       |                                    |           |              |
| REO Properties               | 45                                 |           | 45           |
| Abandoned REO Properties     |                                    |           |              |
| <b>Antioch</b>               |                                    |           |              |
| Vacant Units                 | 1,173                              |           | 1,173        |
| Abandoned Vacant Units       |                                    |           |              |

|  |       |  |       |
|--|-------|--|-------|
| REO Properties   | 9     |  | 9     |
| Abandoned REO Properties                               |       |  |       |
| <b>Concord</b>   |       |  |       |
| Vacant Units   | 1,818 |  | 1,818 |
| Abandoned Vacant Units                                 |       |  |       |
| REO Properties   | 3     |  | 3     |
| Abandoned REO Properties                               |       |  |       |
| <b>Pittsburg</b>                                       |       |  |       |
| Vacant Units   | 597   |  | 597   |
| Abandoned Vacant Units                                 |       |  |       |
| REO Properties   | 4     |  | 4     |
| Abandoned REO Properties                               |       |  |       |
| <b>Walnut Creek</b>                                    |       |  |       |
| Vacant Units   | 1,789 |  | 1,789 |
| Abandoned Vacant Units                                 |       |  |       |
| REO Properties   | 1     |  | 1     |
| Abandoned REO Properties                               |       |  |       |
| <i>Data Source: 2017-2022 CHAS Data, ACS 2019-2023</i> |       |  |       |

**Describe the need for owner and rental rehabilitation based on the condition of the jurisdiction's housing.**

Countywide, only 18.2% of owner-occupied housing and 16.6% of renter-occupied housing was built in the past 25 years. Almost 28% (27.8%) of owner-occupied housing and 30.2% of renter housing – 117,550 units - was built between 1980-1999. This housing is between 26-45 years old and nearing or well ready for rehabilitation investment.

Over 43% of owner housing and almost 42% of renter housing was built between 1950 and 1979 and is between 46 and 75 year old. That is a total of 176,691 homes and apartment units that will have required some significant investment to maintain their safety and quality. Furthermore, 44,350 units were built before 1950. Homes built in the 1950’s and earlier can have a number of housing issues that need to be addressed, including:

- energy inefficiency including inadequate insulation, which causes higher utility housing costs;
- outdated electrical systems such as ungrounded electric receptacles, undersized electric service and panels that are fire hazards;
- failing plumbing as galvanized pipes and cast iron drainage pipes reach their serviceable lifespan;

- asbestos-based materials, especially in floor and ceiling tile, siding, pipe insulation and vermiculite attic insulation;
- lead-based paint;
- lack of air conditioning and issues with ventilation;
- structural issues such lack of bracing for earthquake resilience, soil erosion causing cracks and failing foundations;
- failing framing due to water incursion or pest damage; and
- other safety hazards.

Deteriorated single-family and multi-family housing throughout the county requires rehabilitation to address the above issues when general maintenance has not been conducted on a regular basis. Additionally, aging and/or disabled renters and owners may require accessibility improvements to age in place.

**Estimate the number of housing units within the jurisdiction that are occupied by low or moderate income families that contain lead-based paint hazards. 91.205(e), 91.405**

Lead-based paint was outlawed for use in housing in 1978. Over half of both owner-occupied units (53.9%) and renter occupied units (53.2%) in the County were built prior to 1980 and thus has more risk of containing lead-based paint hazards. Low- and moderate-income (LMI) families are more likely to live in older housing, which is generally less expensive than newly built homes.

Based on the demographic data provided in this Consolidated Plan, approximately 38% of HOME Consortium households (156,900 of 408,537), both renter (57.7%) and owner (29.2%), are low-income (at or below 80% AMI - see NA-10 above). Applying this percentage to the total number of units (renter and owner) built before 1980 (221,051 units) results in approximately 83,999 units that may contain lead-based paint hazards occupied by low-income households.

The rate of renter occupied units built before 1980 with children present is 21.7%, almost double the owner-occupied rate of 13.1%. Applying the rate of low- and medium-income renter-occupied households of 57.7%, there are approximately 8,883 LMI households with children present in homes built before 1980. Renters with children are at higher risk for lead-based paint hazards.

## MA-25 Public and Assisted Housing - 91.410, 91.210(b)

### Introduction

Two public housing authorities operate within Contra Costa County:

- The Housing Authority of Contra Costa County (HACCC), headquartered in Martinez, CA, owns 974 units of public housing in 12 developments scattered throughout 9 communities in the County. The HACCC also administers approximately 9,000 units under the Housing Choice Voucher (HCV) and Shelter Care Plus programs, and 243 other multi-family units.
- The Housing Authority of the City of Pittsburg (HACP), seated in north-central Contra Costa County, manages 1140? tenant-based HCVs and has no public housing of its own. In the HACP jurisdiction, there are 176 public housing units administered by the HACCC.

### Totals Number of Units

| Public Housing by Program Type – BOTH HOUSING AUTHORITIES  |              |           |                |               |               |              |                                     |                            |             |
|--|--------------|-----------|----------------|---------------|---------------|--------------|-------------------------------------|----------------------------|-------------|
| # of units vouchers AVAILABLE  | Certi-ficate | Mod-Rehab | Public Housing | Vouchers      |               |              |                                     |                            |             |
|  |              |           |                | Total         | Project based | Tenant based | Special Purpose Voucher             |                            |             |
|  |              |           |                |               |               |              | Veterans Affairs Supportive Housing | Family Unification Program | Dis-abled * |
| <b>HACC</b>  | 279          | 0         | 970            | 9,963         | 1,855         | 8,108        | 337                                 | 43                         | 0           |
| # of accessible units  |              |           |                |               |               |              |                                     |                            |             |
| <b>HACP</b>  | 0            | 0         | 0              | 1,140         | 29            | 926          | 185                                 | 0                          | 0           |
| # of accessible units  |              |           |                |               |               |              |                                     |                            |             |
| <b>Total vouchers available</b>  | <b>279</b>   | <b>0</b>  | <b>970</b>     | <b>11,103</b> | <b>1,884</b>  | <b>9,034</b> | <b>522</b>                          | <b>43</b>                  | <b>0</b>    |
| *includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition |              |           |                |               |               |              |                                     |                            |             |

### Describe the supply of public housing developments:

### Describe the number and physical condition of public housing units in the jurisdiction, including those that are participating in an approved Public Housing Agency Plan:

The supply of public housing developments is never adequate and on a continuing downturn. Most of it is dilapidated and in serious need of upgrades and modernization. Housing Authorities are grossly underfunded for these modernizations efforts and can only do a very limited amount of

improvements in any given year. This just leaves the majority of the properties in a continual pattern of disrepair. HACCC is working to convert all Public Housing to voucher-based rental assistance under the Project-Based Voucher program.

### Public Housing Condition

| Public Housing Condition                        |                          |                           |                |
|---|--------------------------|---------------------------|----------------|
| Public Housing Development                      | Average Inspection Score | City                      | Area of County |
| AMP 1, Alhambra Terrace, The Hacienda           | 89                       | Martinez both             | Centra County  |
| AMP 2, Vista Del Camino, Kidd Manor             | 84                       | San Pablo both            | West County    |
| AMP 3: Los Nogales, Los Arboles, Casa de Manana | 87                       | Brentwood, Oakley, Oakley | East County    |
| AMP4: Bayo Vista                                | 46                       | Rodeo                     | West County    |
| AMP 5: El Pueblo                                | 59                       | Pittsburg                 | East County    |
| AMP 8: Casa de Serena                           | 64                       | Bay Point                 | East County    |
| AMP 9: Elder Winds, Bridgemont                  | 92                       | Antioch both              | East County    |

### Describe the restoration and revitalization needs of public housing units in the jurisdiction:

Public housing in Contra Costa has an immediate Capital Need of approximately \$25 million dollars and a long term need of close to \$150 million for a complete overhaul and modernization of its 970 units.

### Describe the public housing agency's strategy for improving the living environment of low- and moderate-income families residing in public housing:

HACCC receives approximately \$3-4 million annually to address ALL improvements and repairs across 12 public housing properties. With such a lack of funding, the strategy taken is to address the most dire needs at any given time. In addition, with each unit turnover, a small modernization effort is made to replace appliances, cabinets, flooring, etc. so that the cost is spread across months and years in order to have adequate funding for the failure of major systems like, rooves, HVAC, elevators and boilers.

## MA-30 Homeless Facilities and Services - 91.410, 91.210(c)

### Introduction

Consistent with the CoC's long-range plans the County Consortium prioritizes the use of its limited housing development resources to support permanent housing affordable to those with extremely-low, very-low and low incomes. In addition, The Consortium prioritizes the use of CDBG and ESG funds to support supportive services and public facilities (emergency shelters and shelter related services) that primarily assist the homeless.

### Facilities Targeted to Homeless Persons

| Facilities Targeted to Homeless Persons  |                                 |                                    |                           |                                   |                   |
|--|---------------------------------|------------------------------------|---------------------------|-----------------------------------|-------------------|
|  | Emergency Shelter Beds          |                                    | Transitional Housing Beds | Permanent Supportive Housing Beds |                   |
|  | Year Round Beds (Current & New) | Voucher / Seasonal / Overflow Beds | Current & New             | Current & New                     | Under Development |
| Households with Adult(s) and Child(ren)  | 128                             | 40                                 | 128                       | 777                               | 0                 |
| Households with Only Adults  | 474                             | 117                                | 155                       | 838                               | 0                 |
| Households with Only Children  | 4                               | 0                                  | 0                         | 0                                 | 0                 |
| Chronically Homeless Households  | 0                               | 0                                  | 0                         | 337                               |                   |
| Veterans   | 16                              | 0                                  | 0                         | 429                               | 0                 |
| Unaccompanied Youth  | 19                              | 0                                  | 27                        | 11                                | 0                 |
| <i>Data Source Comments: 2024 Housing Inventory County</i>                                     |                                 |                                    |                           |                                   |                   |
| <i>NOTES: Chronic, Veteran, and Unaccompanied Youth beds are subsets of Housing Type beds.</i> |                                 |                                    |                           |                                   |                   |

### Describe mainstream services, such as health, mental health, and employment services to the extent those services are used to complement services targeted to homeless persons

The CoC has continued to expand and grow partnerships especially partnerships in health, mental health, and employment services. These are essential to ensuring the CoC continues to provide those utilizing homeless services with a holistic range of care, an individualized housing plan, and case management. The CoC is administered by the County Health Services department, which includes healthcare and behavioral health divisions. This strategic departmental composition, allows individuals accessing homeless services to obtain streamlined and coordinated health and behavioral health care, including practitioner access to a shared database that ensures consistent, non-duplicated service provision.

The Health, Housing, and Homeless Services Division of the County Health Services department also retains health and behavioral health care clinicians and a variety of specialized staff to work

on interdisciplinary teams within housing and service programs, including outreach teams, a multiservice center, and emergency shelter sites.

Furthermore, the County Employment and Human Services Department also partners with the CoC, including the Health Services Department and local nonprofit service providers, to provide comprehensive services. Partnering with the Department allows the CoC to expand services and offer a wide range of mainstream employment, vocational, and social supports to individuals in tandem with CoC programs and local employment service organizations. The Department has also been instrumental in promoting best practice models of mainstream and alternative employment and vocational programming.

The CoC is working with the Workforce Development Board and other local employment services providers to increase coordination and access to employment services for working age individuals experiencing homelessness or housing instability in the County. It should be noted, that while the CoC continues to make strides in service improvements, it is challenging to keep pace with the rising housing costs. As stated in the Out of Reach 2024 Report, households need to make an hourly wage of at least \$49.81 at 40 hours per week (\$103,600 annually) to afford the Fair Market Rent (FMR) for a two-bedroom apartment and utilities in Contra Costa County (National Low Income Housing Coalition, 2024).

National Low Income Housing Coalition. (2024). Out of reach 2024: California. Retrieved from [https://nlihc.org/sites/default/files/oor/2024\\_OOR-california.pdf](https://nlihc.org/sites/default/files/oor/2024_OOR-california.pdf)

**List and describe services and facilities that meet the needs of homeless persons, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. If the services and facilities are listed on screen SP-40 Institutional Delivery Structure or screen MA-35 Special Needs Facilities and Services, describe how these facilities and services specifically address the needs of these populations.**

The County designed the services and facilities for the homelessness system of care alongside its partners with the understanding that housing is a social determinant of health. The services and facilities are designed to provide holistic supports to address the whole health, supportive services, and stability of individuals and households experiencing or at risk of homelessness and employ a Housing First approach. These services and facilities are evaluated, resourced, and updated based on client and community need, while also ensuring compliance with state and federal guidelines.

For a list of categories and services provided, please see discussion in NA-40.

Services and facilities are designed to best support client and community needs, and best practices based on evidence, data, and community input around what is necessary for achieving positive health and housing outcomes for individuals experiencing homelessness in Contra Costa.

Furthermore, these services and facilities are built around a coordinated access, assessment, and referral system, referred to as Coordinated Entry. The system maintains data on client, program, and system level needs, which informs how services and facilities are developed and prioritized.

The system is governed by a body of knowledgeable, concerned, and invested citizens and stakeholders and individuals with lived expertise who report to the County Board of Supervisors about the function and effectiveness of the system's services and facilities. As the County's understanding grows and needs and practices related to homelessness evolve, the County and its collaborators make every effort to develop and enhance the services and facilities in partnership.

## MA-35 SPECIAL NEEDS FACILITIES AND SERVICES - 91.410, 91.210(D)

### Introduction

The previous section talked about the needs for housing, facilities and services for homeless residents, which are a special needs group. Homeless residents also consist of a cross section of the special needs populations being discussed in this section. This includes persons with mental and physical disabilities, seniors, victims of domestic violence, persons with alcohol and other drug addictions, and persons with HIV.

This section will concentrate on the non-homeless special needs groups identified in section NA-45, which are:

- **Senior households**, which are defined as any households with at least one member aged 62 and older, considered to have special housing and other needs because of their limited and often fixed income which results in a high-cost burden, and disabling conditions;
- **Disabled households**, which includes mentally (including developmentally disabled) and physically disabled persons. persons living with HIV/AIDS and persons with alcohol or other drug addiction, considered special needs because of often limited income, high-cost burden and disabling conditions;
- **Single-parent households** (especially Female-headed households with children), considered special needs because of often lower income, high-cost burden, high need for services to help support children's needs, and
  - **Victims of domestic violence.** Battered spouses of any gender and their children are a subset of Single parent households. They are also considered to be homeless by HUD definition and are discussed in the Homeless Needs section NA-40;
- **Large households** are those with five or more members, considered to have special housing and service needs due to sometimes limited larger housing supply resulting in overcrowding as well as needs of multiple children; and
- **Agricultural workers.** Both year around and seasonal who are considered to have special housing and services needs due to lower income, limited English proficiency and literacy, and lower levels of adaptation to technology.

**Including the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addictions, persons with HIV/AIDS and their families, public housing residents and any other categories the jurisdiction may specify, and describe their supportive housing needs**

Supportive housing needs vary substantially in some populations depending on the specific type of special needs. Again, Senior and Disabled households will be discussed together due to their similar needs for accessible, affordable housing and a wide variety of assistance services.

**Senior & Disabled Households** – Supportive housing that combines housing with health and other services in a supportive social community can help older adults and persons with disabilities maintain their independence. The demand for supportive housing options is increasing as the baby boom population ages, life expectancies lengthen, and more older adults need health care and other supports to help them age in place in their communities. Unfortunately, throughout the USA and Contra Costa County there is a severe shortage of accessible and affordable housing to meet these growing needs.

- Affordable Subsidized Housing. Seniors and disabled households can receive housing assistance through the Public Housing Authorities, as previously discussed. In addition, the County and Contra Costa Consortium members have all partnered with nonprofit and for-profit developers to produce a variety of affordable housing with services throughout the County. These include hundreds of units in dozens of developments located in Antioch, Brentwood, Clayton, Concord, Crockett, Danville, El Cerrito, El Sobrante, Hercules, Lafayette, Martinez, Oakley, Pinole, Pittsburg, Richmond, Rodeo, San Pablo, San Ramon, and Walnut Creek. Some of these provide supportive services but not all.
- Non-Subsidized Housing. Other types of non-subsidized Senior and Disabled Housing and services fall into two general categories: Senior or Disabled Housing and Long-Term Care. While both senior/disabled housing and long-term care aim to ensure safety and improve quality of life, their purposes and services differ significantly. Senior housing offers minimal care, mostly focusing on lifestyle and community, whereas long-term care involves personal, specialized medical support. Additionally, residents in senior housing maintain higher levels of independence compared to those in long-term care facilities, where assistance can escalate to 24/7 support. Furthermore, senior housing is less costly than long-term care due to lower care requirements. However, amenities can influence costs in both.

**Current options for senior housing that requires supportive care include:**

- **Home care with assistance.** Most people want to remain in their homes or apartments as their age. Doing so may require assistance that can be provided by a relative or paid care professional IF the household has sufficient income to afford services. Some of these costs may be reimbursed through different types of insurance.
  - Affordable Housing Programs for Homeowners - Housing Rehabilitation programs (provided by most Consortium members) which provide loans and grants to make accessibility improvements that create a safe environment for caretakers and those who are aging or have disabilities.
  - Supportive Services – There are a wide variety of services that may be needed in addition to varying levels of personal care and assistance. These include utility assistance, especially for those with electricity-dependent assistive devices, and transportation through the disabled transportation arm of bus services to area-specific shuttles just for seniors, to taxi/transportation certificates. For a complete list of all services provided to seniors and disabled residents, visit the Contra Costa Crisis Center / 211 Directory and click on Senior/Disabled Services here: [Home](#)

In Contra Costa, some of the services for seniors/frail seniors and disabled people that are funded by the Contra Costa Consortium include:

- Food – hot meals at Senior Centers and delivered to the home by Meals on Wheels Diablo Region; a wide variety of food pantries and assistance through churches, community groups and the Food Bank; free hot lunches at Loaves & Fishes Dining Rooms in most Consortium cities.
  - Assessment and provision of free assistive devices, information and referral, group activities, and support groups for visually impaired individuals through Lion’s Center for the Visually Impaired, as well as services, assistive technology, information and referral and peer counseling for persons with disabilities through Independent Living Resources.
  - Caregiver respite through Adult Day Healthcare programs in Central and East county such as those through Choice in Aging;
  - Care case management for help with insurance, abuse, and Fall Prevention assessment and services through Meals on Wheels Diablo Region.
  - Free legal advice and assistance to help retain housing, counter scams, resolve family issues through Contra Costa Senior Legal Services
  - Ombudsman advocacy services for severely disabled persons residing in long-term care facilities through Empowered Aging.
  - Senior transportation programs such as those provided through the Lamorinda Spirit Van and various senior centers.
  - Recreation and programming for seniors and disabled persons through local Senior Centers, like the Pleasant Hill Recreation & Park District.
- **Senior Housing with services.** Senior housing varies tremendously from HUD 202 developments that allow lower income seniors/disabled persons to pay no more than 30% of their income on housing costs, to luxurious and costly apartments in senior communities with golf courses and fine dining.
    - Supportive services in senior housing may include meals and limited transportation, recreational activities, and more.
  - **Long Term Care - Assisted Living.** This category includes residential care facilities that can be large complexes with a continuum of care provided at increasing cost, to small 6 person or less residential homes with care. Assisted living provides support with daily activities such as bathing, dressing, and medication management. It can provide a level of independence with additional support services available.
  - **Long Term Care - Skilled Nursing Facilities (SNF) or Homes.** Skilled nursing facilities focus on individuals requiring round-the-clock care and medical attention. They are staffed with licensed healthcare professionals to handle advanced medical needs.

- **Memory Care Units.** Memory Care provides specialized care for seniors with Alzheimer’s or other forms of dementia. The environment and activities are specifically designed to support cognitive challenges.
- **Persons with mentally or developmental disabilities** – Housing specifically for special needs has been developed by the County and Consortium members in Clayton, Concord, El Cerrito, El Sobrante, Oakley, Orinda, Pinole, Pittsburg, Pleasant Hill, Richmond, Walnut Creek.
- **Persons with alcohol or other drug disabilities.** Due to the circumstances of the special needs groups identified in this section, many have difficulty maintaining housing, finding affordable housing, and accessing various supportive services to maintain or improve their quality of life. Some become homeless, and their needs have been discussed in those sections with housing as emergency beds in a homeless shelter. Although this population is considered to have special needs, services and supportive housing are only provided by the Consortium members if they become homeless as a result of these disabilities or if they develop these disabilities while homeless.
  - Housing. In addition to homeless shelter beds, there are various treatment programs available that provide temporary housing. These include: detoxification environments which provide safe withdrawal for about 5 days in a 24-hour supervised environment; residential programs which provide time-limited housing and treatment,
  - Supportive Services. Examples of services needed by this population include medication assisted treatment programs such as: methadone for persons with opioid use disorders; outpatient programs that provide counseling, education and relapse prevention services, support groups, vocational and job support and connection to other treatment services. In addition, there are specialized services such as those for people who have received DUI citations or restrictions, as well as women’s services and youth treatment and prevention services. Services are also available for Spanish speaking residents. Many programs are provided through the Contra Costa County Public Health Department, called Contra Costa Health. More services for persons with addictions can be found in the 211 database previously mentioned.
- **Persons with HIV/AIDS disabilities.** There are 2,816 persons living in HIV/AIDS in Contra Costa County, as discussed in section NA-45. Although many may have a need for affordable housing, the proportion that needs supportive housing with services is more likely to be limited to those whose viral load has not been suppressed. This has become less common due to new and more affordable drug therapies for persons living with HIV. Data from the California HIV Surveillance Report 2023 states that 72.2% of reported persons with HIV in Contra Costa County achieved viral suppression. That leave 788 persons (27.8%) who may need supportive housing at some point if their viral load is not suppressed.

- Affordable Housing with Subsidies for persons with HIV/AIDS has been developed by Consortium members in Concord, El Cerrito, Pacheco, Pittsburg, Richmond, and Walnut Creek.
- **Single-parent households.** As discussed in the Needs Analysis, single-parent households are looking for safe affordable housing for their children near schools and work.
  - Affordable Subsidized Housing. The Consortium has supported the development of affordable housing throughout the county for families. In addition, the Housing Authorities provide vouchers for families when vouchers become available.
  - Supportive Services. Supportive services for single- and low-income mothers are available through various non-profit organizations in the county, including Brighter Beginnings, and others. In addition, the County's Health Services Department offers many programs through its Family, Maternal & Child Health, and Community Wellness sections. The Contra Costa Crisis Center (211database.org) lists all available services.
- **Victims of domestic violence.** As mentioned in the Needs Analysis, this population is considered a subset of single person households.
  - Affordable Subsidized Housing. Victims of domestic violence have needs for emergency shelter when immediately fleeing violence, transitional housing to all time for them to emotionally and physically recover and develop/augment their job skills and find work to sustain housing. At that point, they are likely to seek the same kind of housing as other single-parent households or become a two-parent household. The Consortium funds the STAND! For Families Free of Violence Rollie Mullen 24-bed Emergency Shelter and transitional housing development as well as its subsequent rehabilitation project many years later.
  - Supportive Services. The Consortium funds a variety of supportive services that aid spouses and children who have been abused:
    - STAND! For Families Free of Violence is the largest agency serving victims of domestic violence in Contra Costa County, providing a variety of services to victims of domestic violence, including a crisis line, legal advocacy, employment assistance, and a batterer's treatment program.
    - The Family Justice Alliance is a public/private partnership designed to reduce domestic violence, family violence, sexual assault, elder abuse, and human trafficking in Contra Costa County. The provides comprehensive, coordinated, and community-wide approaches that interrupts the progressive cycle of violence. The Alliance develops and delivers direct services through its partners and at its centers located in East, Central, West and South County including restraining orders.

- Community Violence Solutions provides forensic interviewing of child victims of sexual and physical assault at their Children’s Interview Center, allowing all aspects of law enforcement and community welfare agencies to participate through a one-way mirror with two-way communication with a trained, skilled interviewer who conducts the process. This helps to avoid re-traumatizing the child through repeated interviews and recounting of their experiences.
- Contra Costa Crisis Center provides grief counseling for adults and children.

**Large households.** Lower income households with five or more members five or more members have a need for more bedrooms and larger dwellings but may not have the income required. The needs of households with multiple children must also be taken into account, particularly requirements for childcare, infant care, and support for children with disabilities

- Affordable Subsidized 3+ Bedroom Housing. Support the development of 3+ bedroom affordable units throughout Contra Costa County.
- Supportive Services. Large households may require a range of support programs, including healthcare services like Medi-Cal, cash assistance programs such as CalFresh (food stamps) and CalWORKs, food pantry support, free school meal programs, help with vehicle and education expenses, childcare assistance, and more. Services provided by Consortium members include:
  - A Place of Learning – Provides free academic assistance through personalized tutoring sessions.
  - Bay Area Crisis Nursery – Provides emergency childcare and short-term residential care and services to families in crisis.
  - CoCoKids – Provides multifaceted programs and services to improve the lives of children and families, including resources and referral to connect parents to child care, child health and nutrition food programs, classes and workshops on parenting and a wide variety of topics about children, child care subsidy funds, as well as support for emerging, new and existing family child care businesses.
  - Community Violence Solutions – Provides the Children’s Interview Center, which conducts forensic interviews of children who have been sexually or physically abused or witnessed other traumatic events, and provides advocacy services, parent education and access to therapy, for children ages 2-17 and developmentally delayed people of any age.
  - Contra Costa Crisis Center and 211- Connects the community to a wide variety resources.
  - Court Appointed Special Advocates – Trains and connects advocates/mentors for youth in the foster care system to help them in court and serve as supportive role model.
  - Dentists on Wheels – Offers free dental care to to the uninsured or underinsured.
  - East Bay Center for the Performing Arts – Offers performing arts programs for

elementary school students in Richmond to enrich children’s lives, broaden their experience, and support global art traditions.

- Food Bank of Contra Costa – Distributes free bags of nutritionally appropriate food throughout the County, delivered directly by the Food Bank and through partnerships with food pantries, the majority of which are in lower income areas.
- Housing and Economic Rights Advocates – Provides debt/credit counseling, tenants’ right workshops, legal support services, and educational workshops to assist homeowners and tenants in maintaining their housing.
- James Morehouse Project at El Cerrito High School – Provides comprehensive mental health and student support services to students to increase student well-being and connectedness.
- Loaves and Fishes – Provides free lunch dining rooms throughout the County, as well as free 12-week introductory culinary program for those interested in the culinary industry who are experiencing barriers to employment.
- Monument Crisis Center - A family resource center in Central County that provides food, resources, and referrals to help stabilize families.
- Mt. Diablo Unified School District’s CARES Expanded Learning Program - After school enrichment program to expand educational opportunities for children.
- Opportunity Junction – Provides a variety of economic development training programs including for those interested in Administration professions and home health care.
- Renaissance Entrepreneurship Center – Provides intensive small business/microenterprise training, classes, individual consulting, networking, and access to capital services.
- Richmond Community Foundation’s SparkPoint Contra Costa – Offers coaching services to improve credit, increase income, and build/preserve assets.
- SHELTER Inc. - Provides rental assistance and supportive services to households facing crisis or at risk of losing housing.
- St. Vincent de Paul – The RotaCare Pittsburg Free Medical Clinic provides free bilingual urgent and chronic medical care to the uninsured or underinsured, including physician/nurse treatment, pharmaceuticals, lab services, x-rays, MRIs, ultrasounds and diagnostics.
- Village Community Resource Center – Provides family-focused bilingual after-school literacy, tutoring and community-school partnership programming.

**Agricultural workers.** Agricultural workers may be employed year-round or on a temporary or seasonal basis, often requiring housing and support services for themselves and their families.

- Affordable Subsidized Housing. To meet the housing needs of farmworkers, the County will continue to support developments, primarily in East County, that will provide affordable homeownership and rental opportunities for extremely low- and very low-income households, which may include farmworker families.
- Supportive Services. As a predominantly Spanish-speaking, low-income population, language and income barriers may impact opportunities for professional advancement.

Supportive services, including English as a Second Language (ESL) classes, microenterprise development, etc. can assist in obtaining higher paying jobs.

Services supported by Consortium members include:

- A Place of Learning provides free academic assistance in the form of personalized tutoring in far East County.
- Monument Impact provides assistance in Spanish for microenterprise development. At their Concord location they run a Day Laborer Center to provide safety, translation services, and assists in the obtainment of workers' wages in a safe and secure manner.
- Multicultural Institute – Provides access to programs to help families reach economic stability, including day laborer programs, economic development, vocational skill development support, legal, health and food services.
- Opportunity Junction teaches computer skills in its Tech Center, offering free computer usage and training in both English and Spanish. They also provide training in administrative careers, as well as Certified Nursing Assistant training with bi-lingual staff.

### **Describe programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing**

Contra Costa Behavioral Health Services, in collaboration with the Consortium provides a range of supportive housing options for individuals returning from mental health institutions in addition to persons with psychiatric disabilities who may be at risk of institutionalization.

The strongest direct connection for this population to supportive housing is through the Homeless Continuum of Care. Entry to permanent supporting housing (PSH) units is through the Coordinated Entry System, Homeless Management Information System (HMIS). Individuals exiting mental or physical health institutions, as well as prisons, who are at risk of becoming homeless, are assessed at a CARE Center or by a CORE Homeless Outreach team member. Their housing needs are evaluated, and they are prioritized for placement based on their assessment score.

Access to various types of housing, including options for seniors and individuals with disabilities or special needs, is available through applications to a range of affordable housing programs and developments, such as the Housing Choice Voucher Program. Additionally, Independent Living Resources offers room-matching services to help individuals with disabilities find shared housing—currently one of the only affordable rental options for single individuals in the County.

### **Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with**

**91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. 91.315(e)**

Contra Costa County and the Cities of Antioch, Concord, Pittsburg, and Walnut Creek will undertake the following activities to increase the supply of permanent supportive housing for persons with disabilities and services for people with disabilities:

- Use affordable housing funds for the construction of permanent supportive housing developments, in which 10-25% of units are set aside for persons with disabilities. Affirmatively market units to individuals with intellectual and developmental disabilities, their families, and service providers, such as the Regional Center of the East Bay.
- Explore methods for nonprofit partners to assist in purchasing or master leasing affordable units within inclusionary market-rate developments and set a portion of those units aside for persons with disabilities.
- Fund programs that provide services that will support persons with disabilities, such as Lions Center for the Visually Impaired.
- Explore funding options for continuing community-based services for possible expansion of services, particularly for persons with psychiatric disabilities.

**For entitlement/consortia grantees: Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. (91.220(2))**

Special needs groups with priority housing and supportive needs within the County include the elderly/frail, victims of domestic violence (which includes abused/neglected children), persons with HIV/AIDS, and persons with physical/mental disabilities. Support public service programs with CDBG funds that offer assistance, such as, transportation, food insecurity, health care, education, etc. to non-homeless special needs populations.

In addition, the Consortium will continue to fund infrastructure/public facilities activities with CDBG funds that will help provide and/or improve access to facilities for persons with disabilities. This may include ADA improvements such as construction of accessible ramps, installation of wheelchair lifts, wider doorways, accessible parking, etc.

The County will use CDBG and HOME funds to assist in the development of new units of affordable housing for seniors (including frail elderly), persons with HIV/AIDS, and persons with physical and mental disabilities.

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## MA-40 Barriers to Affordable Housing - 91.410, 91.210(e)

### Describe any negative effects of public policies on affordable housing and residential investment

This section of the Consolidated Plan will provide information and resources on:

- **Public Policy barriers** to the development of market rate and affordable housing
- **Affordable Housing constraints**, unique challenges faced in affordable housing development that contains federal, state or local funding from Consortium members.
- **Other common barriers** shared by Consortium members and housing developers

Before proceeding, it may be helpful to clear up a common misperception. **Most local governments do NOT build housing.** That is the role of for-profit and nonprofit developers. The role of local government is to create plans and land use regulations that guide housing to be built safely in harmony with community needs, aesthetic goals, and environmental considerations. In California, local government must also accommodate the projected growth of the population and the needs of residents for housing that is affordable at various household incomes through the Housing Element process.

Housing constraints are thoroughly discussed in the Housing Element (HE), which is a report, that is required of all jurisdictions by the State of California Department of Housing and Community Development (HCD). The HE provides an analysis of a community's housing needs for all income levels and goals, policies and programs that direct decision-making around housing to respond to those needs. The HE must plan for the number of housing units assigned in the Regional Housing Needs Assessment (RHNA). HCD develops the RHNA from projections of future population and household growth and determines how much housing at a variety of affordability levels is needed for each region, county and local jurisdiction.

For 2023 to 2031 (the date range of the current HEs) the projected housing need for all of Contra Costa County is 49,043 additional housing units. The cities of Walnut Creek (5,805 units), Concord (5,073), San Ramon (5,111) and Richmond (3,614) have the highest allocations behind the unincorporated county (7,610). The allocation for Antioch is 3,016 and Pittsburg is 2,052 units.

Contra Costa County and cities of Antioch, Concord, Pittsburg and Walnut Creek have received State certification of their 2023-2031 Housing Elements, outlining how each jurisdiction plans to accommodate the construction of their required number of housing units at each affordability requirement. These can be viewed on each jurisdiction's website as follows:

- Contra Costa County Housing Element - [Contra-Costa-County-Adopted-Housing-Element Dec-2023 Clean.pdf](#)

- City of Antioch Housing Element - [certified-housing-element.pdf](#)
- City of Concord Housing Element - [Certified-2023-2031-Housing-Element-Update-Programs-Document-Appendices](#)
- City of Pittsburg Housing Element - [Microsoft Word - Cover.docx](#)
- City of Walnut Creek Housing Element - [638572589803430000](#)

## **Public Policy Barriers or Constraints**

City and County policies and regulations can impact both the price and availability of housing, including that of affordable housing. Some of the most common are discussed below:

- 1. Land Use Policies.** The Land Use Element of the General Plan establishes the land use and housing development patterns of a jurisdiction. It sets forth the density for single-family and multi-family dwelling and helps define the character of the jurisdiction. While a Housing Element only spans eight years, the General Plan can span decades.

Zoning provides a blueprint for the permissible use of land throughout the jurisdiction. Categories of land use may include residential, commercial, industrial, agricultural and mixed-use zones, each with their own regulations that define what activities and construction is acceptable. Zoning ordinances determine permissible building heights, setback requirement, parking provisions, and density restrictions, even the size of lots. Zoning and density of housing permitted is often changed in each Housing Element to allow a sufficient number of housing units to be developed to meet the need.

Actions local government can take include having an inclusionary housing policy to require development of affordable housing, implement state density bonus law, and provide a variety of financial incentives if the jurisdiction has the financial resources. These are usually in the form of tax exemptions, soft loans, grants, and/or waiving of some development fees, as well as supporting bond measures and low-income housing tax credit (LIHTC) applications to finance affordable housing projects.

To reduce barriers to housing, local governments can adopt zoning codes that promote higher-density housing by: allowing apartments to be built in more neighborhoods; reducing lots size to allow more homes per acre; relaxing off-street parking requirements; increasing building height to create greater density which reduces the cost per unit; allowing mixed income development; encouraging greater height and density near public transportation; allowing for the adaptive reuse of underutilized buildings, and reducing barriers for accessory dwelling units.

- 2. Site Improvement Requirements.** Location and site conditions can vary substantially and increase costs. A steep site that may require a special solution for municipal water or sewer or be a long way from public utilities will be more costly than a flat site that has been cleared and rough graded with utilities close by.

**3. Fees.** There are a variety of fees for housing construction. Most jurisdictions have fees for staff's review and manage of a project through the approval process to receive permits. In addition, impact fees can also be charged. Impact fees help fund things like public art, schools, park land, etc. City/County fees may include fees for: pre-application review; application processing; building plan review; planning review; building permits; mechanical, electrical and plumbing permits; green building code; environmental review; technology fee; general plan update; traffic impact; waste management; property development tax; inclusionary housing fee; parkland or public art; and so on. Fees charged by other agencies include: school district fees; Mello-Roos; Sanitary District connection fee; Fire Department; CA Building Standards; Strong Motion Instrumentation; and others.

Total fees and exactions in across Contra Costa County average:

- Single family (1 unit) development – Range from approximately \$50,000 to \$106,000
- Multi-family development (per unit) - Range from approximately \$36,000 to \$57,000 per unit

A report by the National Association of Home Builders (NAHB) revealed a 44% increase nationally in regulatory costs for new single-family homes over a decade, from \$65,224 in 2011 to \$93,870 in 2021. This uptick parallels the broader upward trajectory of construction materials costs, which rose between 44% to 54% during the same period, and a more than doubling of median house prices in areas like California.

While most of these permits are based in some way in actual costs for services or amenities, if a community has sufficient financial resources, it can encourage affordable housing by waiving some of the fees to achieve more affordability.

**4. Permit Processing Procedures.** Governments oversee permitting and approval processes that significantly influence the scale and pace of housing development. Streamlining development review and permitting processes, especially for affordable housing projects, helps to reduce the cost of financing the development. When government can move quickly to process paperwork, conduct reviews, obtain approvals and perform inspections it reduces the financial cost of development loans, especially in today's higher interest rate environment. While local government is sometimes understaffed, streamlined processes can have a big impact.

**5. Green Space, Land Preservation or Growth Limitations** – Many communities in Contra Costa value preserving open space for aesthetic or recreational reasons, express concerns about growth and urbanization to maintain their community's character, and seek to limit sprawl, building heights, or road congestion. While these concerns are valid, they also limit the amount of housing and commercial development that can take place in the community.

## **Affordable Housing Constraints**

All of the above can be governmental barriers to the development of housing. Following are two constraints that are unique to the development of affordable housing.

**6. Affordability Funding Gap and Funding** – In order to secure financing for a multi-family affordable housing project, the developer conducts a financial feasibility analysis that compares the total cost to produce and maintain the housing to the total revenues that will be received in rent or sales prices over the course of the loan, which may be 30-45 years or more. If the rents are going to be kept affordable so that lower income households can afford to pay without becoming cost burdened (paying over 30% of their household income for housing costs) or severely cost burdened (paying over 50%) then the rents that the developer is counting on are not going to be enough to cover the full cost of owning and maintaining a rental property. The gap between the funds needed to develop and operate a property and the revenue that the developer will receive in rents is called the **affordable housing funding gap**. Without some source of additional funding, the developer cannot secure a construction or permanent loan.

In order to permanently reduce the rents that they charge for lower income households, affordable housing builders rely on local, state and federal government to provide subsidies to offset the costs of constructing and maintaining affordable housing. Governments require that the rents charged will not exceed certain thresholds to keep them affordable for a sustained period of time, often 55 years. For this period of affordability, the developer receives a low-interest loan or grant to help reduce development costs.

Especially in high-cost areas such as the Bay Area, affordable housing developers are required to apply for and secure multiple funding sources, in addition to private lending. A multifamily development usually requires between five and 10 funding sources to finance construction. Funds may be from state and federal tax credits, federal and state housing programs, local housing funds, local land donations, and private loans from a financial institution. The development must then “braid” these together to make the project feasible. This further delays the project development and increases finance holding costs. Decreases in public subsidies, paired with increased demand for affordable housing, have made funding sources for affordable housing incredibly competitive.

- **Redevelopment Dissolution** – The dissolution of all redevelopment agencies in the State in 2011 had a profound effect on the quantity of affordable housing developments coming forward. The Walnut Creek Housing Elements nicely sums up this topic. “Redevelopment was a tax increment financing tool that allowed cities and counties to retain a higher share of the growth in property taxes in designated “blighted” areas to invest in those areas to remediate blight. Referred to as “urban renewal” before 1979, over 400 cities and counties

in the State used this tool. Redevelopment projects were required to allocate 20% of all tax increment for affordable housing in the community. On a Statewide level, over \$2 billion generated annually for affordable housing was lost due to this State law change.”

The law was changed to help the State balance its budget. In subsequent years, various tools have been developed but they generate a tiny fraction of the local funding that redevelopment did previously.

- 7. Compliance with State and Federal Regulations.** Projects receiving state or federal subsidies are required to comply with a variety of state and federal regulations. These may include: increased energy standards; greenhouse gas emissions reduction requirements; National Environmental Quality Act (NEPA) or California Environmental Quality Act (CEQA) reviews. These regulations increase costs and time to an affordable housing project. Affordable housing developments that receive state and/or federal funding are required to adhere to prevailing wages, both federal and state, which can add 13-25% to hard construction costs and render projects no longer financially feasible.
  
- 8. Community opposition** - Efforts that jurisdictions make to increase housing and affordable housing production can lead to “Not in My Back Yard” or NIMBY groups of homeowners. This occurs frequently with affordable housing but can also happen for any proposed development. NIMBY’s can emerge whenever existing homeowners and residents encounter aspects of a development that they find undesirable or which they feel may lower the value of their property and investment. This contingent can often be more organized and vocal in local government, prioritize voting in local elections, and make their voice heard. This is partly because the concept of property ownership rights and the right to the use of one’s own property is deeply rooted in the American values of freedom and liberty. More recently, YIMBY (Yes in my back yard) pro-housing movements have sprung up especially in California. This movement encourages new housing, opposes density limits such as single-family only zoning, encourages in-fill development, and supports public transportation to reduce parking requirements. It wants to make cities and housing more affordable.

### **Other Common Barriers**

Throughout Contra Costa there are challenges faced by all developers in developing housing

- **High land costs** - The price of land is one of the largest components of housing development costs. The high demand for residential development in the Bay Area keeps land cost relatively high, but it does vary depending on the area and is significantly more expensive in Central County than it is in portions of both West and East County. It also varies on whether the site has never been developed and needs utilities run from the street, if it has been developed at one time but is now vacant, or if it has an existing use that must be removed. Other factors that influence cost are steep slopes, soil stability, seismic

hazards or flooding. Size of the lots is also important and must be suitable for the size of project being planned. In well-developed communities, vacant lot sizes tend to be smaller.

- **High Financing Costs**– The amount it costs to finance the project – both during the purchase/construction phase and for the permanent mortgage - is an important factor that is dependent on how high the interest rates are at the time and how long it takes to complete the project and enter the lower risk, lower cost permanent loan.

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## MA-45 Non-Housing Community Development Assets - 91.410, 91.210(f)

### Introduction

“The future of jobs everywhere is evolving, undergoing a profound transformation driven by rapid advances in artificial intelligence, high performance computing, and automation. These innovations are fundamentally changing how work is organized and the types of workers and skills now and in the future.” *From the Economic and Workforce Analysis, PY2025-2028, East Bay Works report here: [EBW-Economic-WorkforceAnalysis-PY25-28.pdf](#)*

In addition, the pandemic altered where work is performed and those changes continue. Challenges in the cost of Bay Area housing and cost of living, as well as access to quality education and training resources continue to widen economic disparities and proactive interventions are needed.

The 2024 East Bay Economic Alliance Outlook report ([2024 Impact Report - East Bay Economic Development Alliance](#)), neatly summed up the East Bay economy in this way:

“Many top-line East Bay economic indicators showed considerable strength in 2024 as the region continued to emerge from the disruptions and overall impact of the past few years. While inflation showed some signs of abating, continued challenges around regional housing affordability and the softening of the East Bay labor market created some additional drag on overall economic growth.

Many companies – particularly those in the high-growth tech sector – experienced reductions in their workforce while industries and occupations conducive to remote work continued to put a lid on demand for office space, presenting difficult questions about the future evolution and growth of the region. Meanwhile, East Bay small businesses grappled with higher costs, labor issues, softening demand, and shifts in people’s behaviors and choices around where and how they dine, recreate, shop, and more.”

**Contra Costa Economic History.** Economic conditions in Contra Costa County are in flux. Contra Costa’s economy has undergone several transformations over the years, moving from its initial agriculture base to manufacturing then suburban development with residential subdivisions, retail shopping centers, and office parks. Now the region has moved from heavy industry to a bedroom community for the tech driven western bay economies.

The 55-mile-long northern waterfront along the shoreline of the Carquinez Straits and Suisun Bay to where the Sacramento and San Joaquin Rivers join was an economic driver for hundreds of years. It was initially a shipping point for wheat, fruit nuts and vegetables and other agricultural products until industrial development in the late 1800’s. Industry was attracted by access to water transportation, inexpensive land, and cheap power. Companies such as Redwood Manufacturing,

Selby Smelting & Lead, Union Oil, Mountain Copper, Hercules Powder Works, California Fruit Packers, C&H Sugar, and Columbia Steel built processing facilities along the shoreline that produced explosives, chemicals, petroleum, sugar, cement, lumber, silver, lead, and steel products.

These resource-based industries formed the basis of the Northern Waterfront's economy during the late-19th and early-20th centuries. By 1962, **almost 40% of the county's workforce was employed in manufacturing**. Today less than 6% of the workforce is employed in the manufacturing sector and oil refinery employment has dropped by 50% over the past decade.

Steel, oil refinery and other industrial closures are occurring as a result of California taking necessary action to respond to the climate crisis to keep global warming under 1.5 degrees C. Refineries are a major contributor to greenhouse emissions in California and are the largest industrial sector emitter, directly producing 7.1% of the state's total emissions. While refinery closures can have positive impacts on asthma and other health risks in lower income communities it also has major tax revenue and unemployment implications.

**Challenges.** Contra Costa County's economy is facing challenges in three key areas: 1) Transition of economic base from industry to service; 2) Housing supply constraints; and 3) Labor shortage

**1. Transition of Economic Base from Industry to Service.** Contra Costa The county has experienced a shift in its economic base, moving from an industrial-based economy to a service-based one, which typically offers lower wages than industrial jobs. Of the industries, **oil refining is the single largest economic sector by economic output in Contra Costa County** and employs around 3,000 workers directly and results in approximately 15,000 local jobs in refinery supply chain industries. These include some of the highest-paying blue-collar jobs in the County, with refinery operators typically earning upwards of \$50 per hour plus benefits, and trades workers every more. Median wage for non-refinery manufacturing workers is around \$25 per hour.

An estimated \$136 million in direct taxes and \$836 million in indirect revenue (such as from construction maintenance, truck transportation, etc.) comes from the oil refining industry in Contra Costa County. This amounts to a total of 5% direct and 31% indirect of the County's locally generated tax revenue, or 1% and 5% respectively of the County's total revenue from all sources. Together these taxes fund 25.5% of Special Districts' revenue critical services such as fire protection, water, sewage and transportation as well as quality public-sector jobs.

The **Contra Costa Refinery Transition Report and Recommendations** was completed in January 2025 by a partnership between the BlueGreen Alliance Foundation and the California Workforce Development Board to help mitigate shocks to workers and the local economies. (see here: [Contra-Costa-Refinery-Transition-Report-and-Recommendations-2025.pdf](#)) The report provides an economic framework for the county's transition away from fossil fuels and identifies two core challenges facing the County: 1) a highly unequal economic, with low-

income communities burdened by pollution and lack of access to quality jobs, and 2) refinery transition that will result in significant job losses and financial harm to former workers, and substantial risk to essential tax revenues in the County.

Economist Christopher Thornberg of Beacon Economics discussed the current state of the economy, consumer spending, and the implications for local development with the Board of Supervisors in January 2025. He argued that closing the county's oil refineries could be an opportunity to rebuild the region's industrial base and move it from heavy industry to light industry. He explained that the land occupied by refineries is vast and offers deep-water access, making it ideal for repurposing into industries like logistics.

9. **Labor Shortages.** Worker shortages negatively affect the local and state economy since employers are less likely to establish or expand their operations if they cannot find experienced workers. Contra Costa County and the State of California are experiencing labor shortages at all salary levels and from unskilled to highly educated. The Contra Costa Public Health department has an acute shortage of doctors. The California Department of Corrections and Rehabilitation and the California Highway Patrol are struggling to fill vacancies, even with high wages. School districts face ongoing teacher shortages, hospitals are consistently short on nurses, construction companies are urgently seeking skilled tradespeople, and even fast food restaurants are having trouble hiring workers despite offering wages up to \$20 an hour.

CalMatter's analysis from 2024 says this shortage is due to several factors.

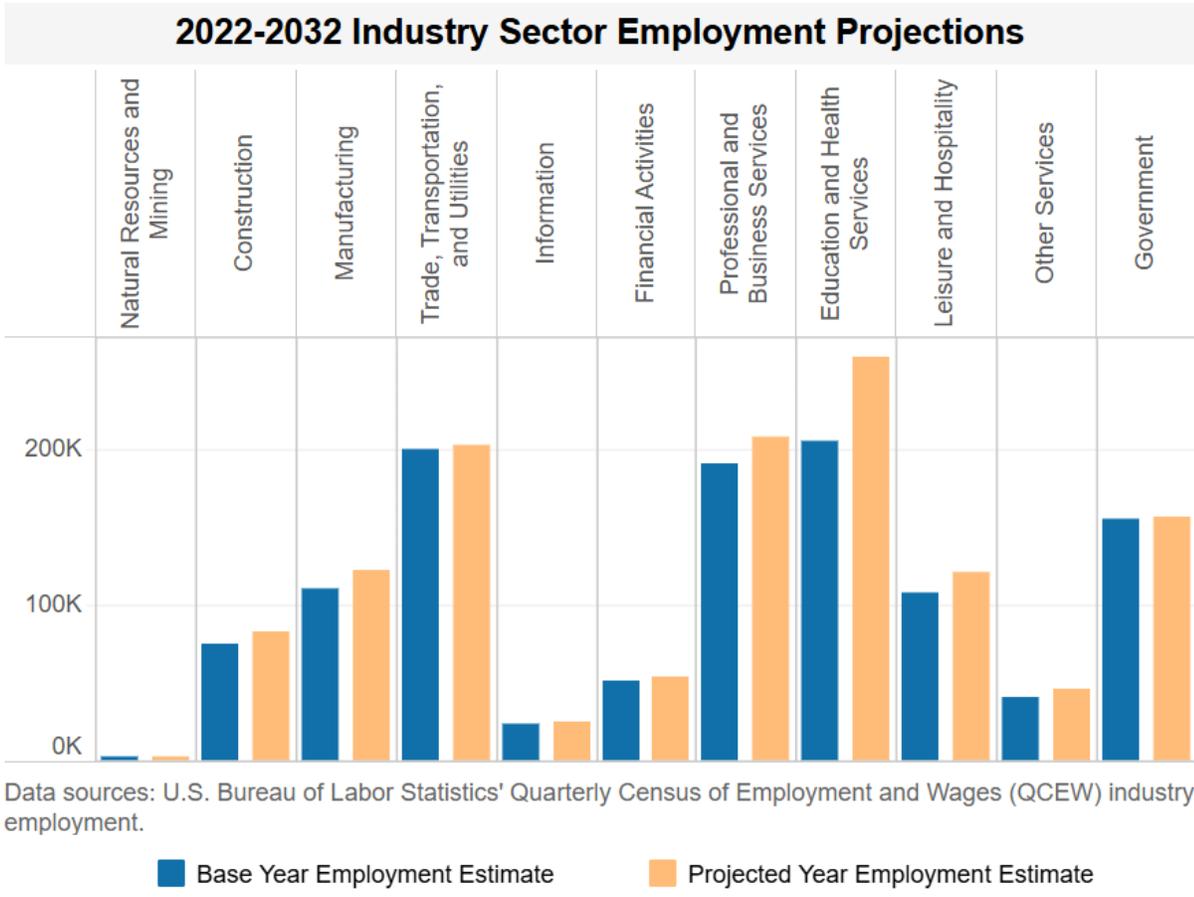
- Covid-19 – over 3 million workers lost their jobs suddenly, and when businesses reopened many workers had either dropped out of the labor force or migrated elsewhere.
- Population bust. CA has experienced a sharp drop in population, resulting in a decrease in the number of people working or available to work. The workforce has contracted by 240,200 workers since 2020, a 1.2% decline.
- Labor force participation. The number of working age adults in California either working or available for work is barely 60%, and only 58.8% in Contra Costa County, which is well under the 70% rate in other states.

Reasons cited include California's chronic shortage of housing which drives housing costs up and encourages California workers to migrate to states that have much lower housing costs. Where once California could fill its needs for teachers, nurses, doctors and other skilled workers by recruiting in other states – particularly those with harsh winters – now the high cost of living in California, particularly for housing, drives them away. See: [Opinion | Worker shortage has become another major issue for CA](#)

As of April 2025, the unemployment rate in Contra Costa County was 4.4% with a labor force of 589,200 (563,100 employed, 26,000 unemployed). Over the past year, jobs in private education and health services led with 9,900 new jobs, manufacturing continued to shrink and was down 7,200 jobs, construction lost 4,700 jobs, leisure and hospitality was down 3,300 jobs, professional

and business services was down 2,400 jobs, financial activities was down 1,600 jobs, and information was down 1,400. Government added 2,200 jobs with local government up 3,800 jobs leading the way, offsetting the loss of state government (down 1,400) and federal government (down 200) jobs. Source: California Employment Development Department, Labor Market Information Division: [Microsoft Word - Oak\\$prn.doc](#)

**Industry Sector Projections.** Projections from the California Employment Development Department, for Alameda and Contra Costa Counties, for the 10-year span of 2022-2032, show only slight growth in most sectors, except Education and Health Services. Occupations with the most projected job openings during that time span are home health and personal care aides, fast food and counter workers, waiters/waitresses, janitors, cashiers, retail sales, office clerks and so on, next table.



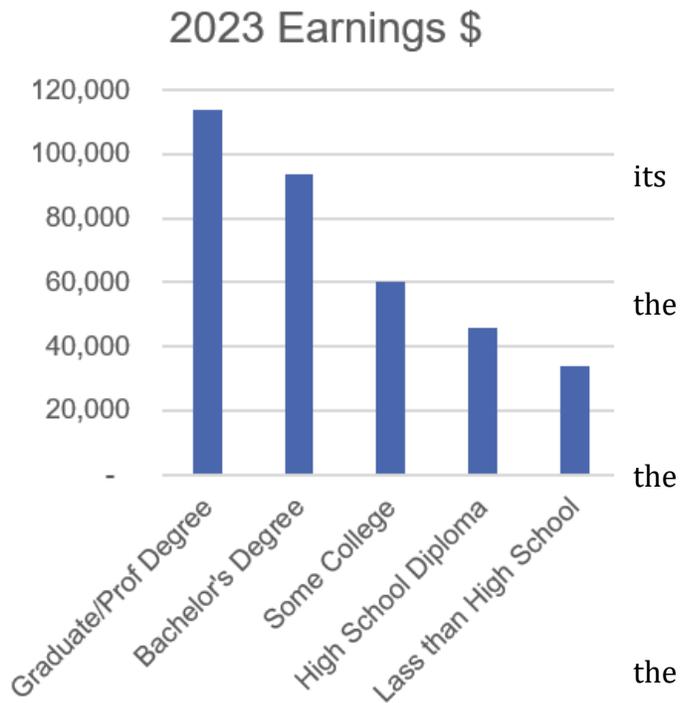
| 2022-2032 Occupations with the Most Job Openings            |                    |                    |                    |
|---|--------------------|--------------------|--------------------|
|   | Total Job Openings | Median Hourly Wage | Median Annual Wage |
| Home Health and Personal Care Aides                         | 111,880            | \$ 17.09           | \$ 35,548          |
| Fast Food and Counter Workers                               | 61,550             | \$ 18.93           | \$ 39,375          |
| Waiters and Waitresses                                      | 27,140             | \$ 18.58           | \$ 38,647          |
| Janitors and Cleaners, Except Maids & Housekeeping Cleaners | 24,050             | \$ 21.20           | \$ 44,096          |
| Cashiers  | 45,160             | \$ 19.13           | \$ 39,799          |
| Retail Salespersons   | 29,620             | \$ 19.83           | \$ 41,257          |
| Office Clerks, General                                      | 20,380             | \$ 25.96           | \$ 54,011          |
| Miscellaneous Assemblers and Fabricators                    | 21,640             | \$ 24.89           | \$ 51,761          |

|  |        |          |           |
|--|--------|----------|-----------|
| Laborers & Freight, Stock, & Material Movers, Hand   | 32,200 | \$ 23.95 | \$ 49,807 |
| Stockers and Order Fillers   | 29,710 | \$ 22.01 | \$ 45,779 |
| Total job openings are the sum of numeric change, exits, and transfers projected between 2022 and 2032.  |        |          |           |
| Wages are from the 2024 first quarter and do not include self-employed or unpaid family workers. An estimate could not be provided for wages listed as \$0. Wages below \$16.00 have been rounded up to reflect the state minimum wage laws as of January 1, 2024. |        |          |           |
| Excludes "All Other" categories. These are residual codes that do not represent a detailed occupation.   |        |          |           |
| <i>Data Source: California Employment Development Department. <a href="https://labormarketinfo.edd.ca.gov/data/employment-projections.html">https://labormarketinfo.edd.ca.gov/data/employment-projections.html</a></i>  |        |          |           |

The fastest growing occupations which have the highest wages are nurse practitioners, physician assistants, medical and health services managers, diagnostic medical sonographers, data scientists, and speech-language pathologists (see table below).

| <b>2022-2032 Fastest Growing Occupations</b>   | Base Year Employment Estimate | Projected Year Employment Estimate | Percentage Change | Median Hourly Wage | Median Annual Wage |
|--|-------------------------------|------------------------------------|-------------------|--------------------|--------------------|
| Nurse Practitioners  | 1,250                         | 2,170                              | 73.6%             | \$ 84.14           | \$ 175,006         |
| Physician Assistants   | 830                           | 1,270                              | 53.0%             | \$ 83.77           | \$ 174,225         |
| Solar Photovoltaic Installers  | 650                           | 950                                | 46.2%             | \$ 29.85           | \$ 62,073          |
| Medical & Health Services Managers   | 4,900                         | 7,120                              | 45.3%             | \$ 82.70           | \$ 172,031         |
| Physical Therapist Assistants  | 450                           | 650                                | 44.4%             | \$ 47.40           | \$ 98,580          |
| Home Health & Personal Care Aides  | 53,490                        | 72,760                             | 36.0%             | \$ 17.09           | \$ 35,548          |
| Medical Assistants   | 8,140                         | 11,030                             | 35.5%             | \$ 29.63           | \$ 61,610          |
| Speech-Language Pathologists   | 1,580                         | 2,120                              | 34.2%             | \$ 62.74           | \$ 130,497         |
| Diagnostic Medical Sonographers  | 630                           | 840                                | 33.3%             | \$ 75.53           | \$ 157,107         |
| Data Scientists  | 2,400                         | 3,190                              | 32.9%             | \$ 70.31           | \$ 146,241         |
| Total job openings are the sum of numeric change, exits, and transfers projected between 2022 and 2032.  |                               |                                    |                   |                    |                    |
| Wages are from the 2024 first quarter and do not include self-employed or unpaid family workers. An estimate could not be provided for wages listed as \$0. Wages below \$16.00 have been rounded up to reflect the state minimum wage laws as of January 1, 2024. Excludes "All Other" categories which are residual codes. |                               |                                    |                   |                    |                    |
| <i>Data Source: California Employment Development Department. <a href="https://labormarketinfo.edd.ca.gov/data/employment-projections.html">https://labormarketinfo.edd.ca.gov/data/employment-projections.html</a></i>  |                               |                                    |                   |                    |                    |

**Education Pays.** Education and employment have important significant impacts on housing needs, especially in high-cost housing areas such as the Bay Area. The extent of a household’s education has a direct impact on earnings. Different jobs and income levels determine the type and size of housing a household can afford. Employment growth in region also typically results in an increase in housing demand. This is particularly true for Contra Costa County The chart to the right illustrates the positive impact of education on 2023 earnings of workers in Contra Costa County by level of education.



The impact of education is reflected in decreased rates of unemployment. Those with highest levels of education have an unemployment rate of about 1.2%, while those with less than a high school diploma have an unemployment rate of 6.2% on average according to the U.S. Bureau of Labor Statistics (find here: [Education pays : U.S. Bureau of Labor Statistics](#))

This is particularly true for women. The “rate of return” on education for women exceeds the rate for men by 2%, increasing from 1% since the 1990s. (Source: Worldbank.org)

A study published in 2016 (find here: [Education and Lifetime Earnings in the United States - PMC](#)) shows that the attainment of a Bachelor’s degree increases cumulative 10-year earnings between 50 to 56% for women and 46-54% for men compared with a high school diploma. This earnings advantage continues and increases even later in life s. Over a 50-year working lifetime, income differences by education level are significant: individuals with graduate degrees earn an average of \$1.87 million, those with a bachelor’s degree earn \$1.44 million, and those with only a high school diploma earn \$811,000.

## Economic Development Market Analysis

| MA-45 - Business Activity                     |                |        |               |               |               |               |                    |        |               |               |
|---|----------------|--------|---------------|---------------|---------------|---------------|--------------------|--------|---------------|---------------|
| Business by Sector                            | County         |        | Antioch       |               | Concord       |               | Pittsburg          |        | Walnut Creek  |               |
|   | # Workers      | # Jobs | # Workers     | # Jobs        | # Workers     | # Jobs        | # Workers          | # Jobs | # Workers     | # Jobs        |
| Agriculture, Mining, Oil & Gas Extraction     | 3,531          |        | 418           | 2             | 492           | 38            | info not available |        | 258           | 17            |
| Arts, Entertainment, Accommodations           | 46,687         |        | 5,636         | 2,589         | 6,836         | 6,337         | at this time       |        | 2,741         | 5,666         |
| Construction                                  | 44,706         |        | 3,879         | 2,250         | 3,737         | 6,072         |                    |        | 1,337         | 1,116         |
| Education and Health Care Services            | 130,168        |        | 9,313         | 7,208         | 10,202        | 9,018         |                    |        | 5,081         | 19,814        |
| Finance, Insurance, and Real Estate           | 43,102         |        | 2,592         | 573           | 4,245         | 8,672         |                    |        | 2,614         | 7,265         |
| Information                                   | 13,390         |        | 1,141         | 124           | 1,852         | 1,627         |                    |        | 1,475         | 1,078         |
| Manufacturing                                 | 35,759         |        | 2,871         | 597           | 2,860         | 1,483         |                    |        | 1,355         | 943           |
| Other Services                                | 26,475         |        | 1,721         | 573           | 2,167         | 2,037         |                    |        | 999           | 1,864         |
| Professional, Scientific, Management Services | 102,061        |        | 4,190         | 556           | 6,691         | 4,771         |                    |        | 5308          | 7,944         |
| Public Administration                         | 24,904         |        | 0             | 0             | 0             | 0             |                    |        | 0             | 0             |
| Retail Trade                                  | 57,708         |        | 5,457         | 4,240         | 6,034         | 8,144         |                    |        | 2,356         | 6,481         |
| Transportation and Warehousing                | 32,958         |        | 1,580         | 524           | 1,495         | 857           |                    |        | 627           | 628           |
| Wholesale Trade                               | 11,139         |        | 1,456         | 371           | 1,838         | 1,552         |                    |        | 972           | 655           |
| <b>Total</b>                                  | <b>572,588</b> |        | <b>40,254</b> | <b>19,607</b> | <b>48,449</b> | <b>50,608</b> |                    |        | <b>25,123</b> | <b>53,471</b> |

## Labor Force

| MA-45 - Labor Force                               |         |         |         |           |              |
|---|---------|---------|---------|-----------|--------------|
|   | County  | Antioch | Concord | Pittsburg | Walnut Creek |
| Total Population in the Civilian Labor Force      | 608,587 | 60,533  | 67,246  | 39,609    | 35,102       |
| Civilian Employed Population 16 years & over      | 572,588 | 56,222  | 63,963  | 36,636    | 33,265       |
| Unemployment Rate                                 | 5.9%    | 7.1%    | 4.9%    | 7.5%      | 5.2%         |
| Unemployment Rate for Ages 16-24                  | 12.4%   | 13.4%   | 10.8%   | 23.0%     | 11.0%        |
| Unemployment Rate for Ages 25-65                  | 5.4%    | 7.0%    | 4.2%    | 5.4%      | 4.4%         |
| <i>Data Source: ACS 2019-2023 5-year estimate</i> |         |         |         |           |              |

| MA-45 - Occupations by Sector, Number of People   |                |             |               |             |               |             |               |             |               |             |
|---|----------------|-------------|---------------|-------------|---------------|-------------|---------------|-------------|---------------|-------------|
| Occupations by Sector                             | County         |             | Antioch       |             | Concord       |             | Pittsburg     |             | Walnut Creek  |             |
|   | #              | %           | #             | %           | #             | %           | #             | %           | #             | %           |
| Management, business, and financial               | 102,374        | 35.3%       | 7,490         | 24.6%       | 10,339        | 31.2%       | 3,902         | 19.2%       | 8,160         | 54.9%       |
| Farming, fisheries and forestry occupations       | 1,324          | 0.5%        | 133           | 0.4%        | 86            | 0.3%        | 101           | 0.5%        | 79            | 0.5%        |
| Service   | 49,209         | 17.0%       | 7,101         | 23.3%       | 6,831         | 20.6%       | 4,917         | 24.2%       | 1,283         | 8.6%        |
| Sales and office                                  | 70,498         | 24.3%       | 7,497         | 24.6%       | 8,070         | 24.3%       | 4,542         | 22.4%       | 4,021         | 27.0%       |
| Construction, extraction, maintenance & repair    | 32,143         | 11.1%       | 3,814         | 12.5%       | 3,960         | 11.9%       | 3,329         | 16.4%       | 425           | 2.9%        |
| Production, transportation and material moving    | 34,540         | 11.9%       | 4,438         | 14.6%       | 3,895         | 11.7%       | 3,529         | 17.4%       | 908           | 6.1%        |
| <b>Total:</b>                                     | <b>290,088</b> | <b>100%</b> | <b>30,473</b> | <b>100%</b> | <b>33,181</b> | <b>100%</b> | <b>20,320</b> | <b>100%</b> | <b>14,876</b> | <b>100%</b> |
| <i>Data Source: ACS 2019-2023 5-year estimate</i> |                |             |               |             |               |             |               |             |               |             |

## Travel Time

| MA-45 - Travel Time                       |                |             |               |             |               |             |               |             |               |             |
|---|----------------|-------------|---------------|-------------|---------------|-------------|---------------|-------------|---------------|-------------|
| Commute Time in Minutes                   | County         |             | Antioch       |             | Concord       |             | Pittsburg     |             | Walnut Creek  |             |
|   | #              | %           | #             | %           | #             | %           | #             | %           | #             | %           |
| < 30 Minutes                              | 208,081        | 46.4%       | 18,488        | 38.1%       | 27,110        | 51.7%       | 13,578        | 41.9%       | 12,421        | 53.6%       |
| 30-59 Minutes                             | 140,980        | 31.5%       | 14,113        | 29.1%       | 16,607        | 31.7%       | 11,130        | 34.3%       | 6,480         | 28.0%       |
| 60 or More Minutes                        | 99,174         | 22.1%       | 15,880        | 32.8%       | 8,739         | 16.7%       | 7,709         | 23.8%       | 4,266         | 18.4%       |
| <b>Total</b>                              | <b>448,235</b> | <b>100%</b> | <b>48,481</b> | <b>100%</b> | <b>52,456</b> | <b>100%</b> | <b>32,417</b> | <b>100%</b> | <b>23,167</b> | <b>100%</b> |
| Data Source ACS 2019-2023 5-year estimate |                |             |               |             |               |             |               |             |               |             |

**Education:**

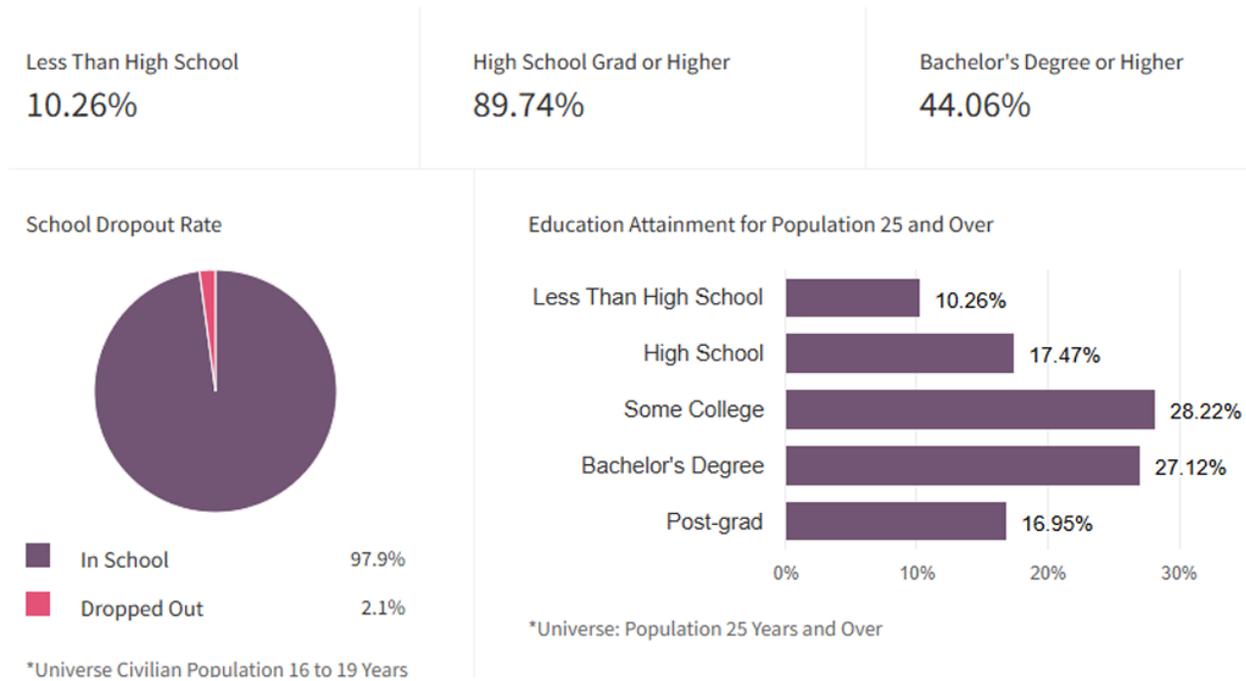
| <b>MA-45 - Educational Attainment by Employment Status (age 25+)</b> |                          |                    |                           |
|--|--------------------------|--------------------|---------------------------|
| <b>County</b>  |                          |                    |                           |
| <b>Educational Attainment</b>  | <b>In Labor Force</b>    |                    | <b>Not in Labor Force</b> |
|  | <b>Civilian Employed</b> | <b>Un-employed</b> |                           |
| Less than high school graduate                                       | 42,471                   | 3,077              | 20,345                    |
| High school graduate (includes equivalency)                          | 75,711                   | 5,597              | 25,820                    |
| Some college or Associate's degree                                   | 121,893                  | 8,286              | 33,337                    |
| Bachelor's degree or higher  | 233,277                  | 8,846              | 38,214                    |
| <b>Antioch</b>   |                          |                    |                           |
| <b>Educational Attainment</b>  | <b>In Labor Force</b>    |                    | <b>Not in Labor Force</b> |
|  | <b>Civilian Employed</b> | <b>Un-employed</b> |                           |
| Less than high school graduate                                       | 6,087                    | 522                | 2,822                     |
| High school graduate (includes equivalency)                          | 11,628                   | 1,022              | 4,308                     |
| Some college or Associate's degree                                   | 15,567                   | 1,272              | 4,405                     |
| Bachelor's degree or higher  | 13,037                   | 472                | 1,971                     |
| <b>Concord</b>   |                          |                    |                           |
| <b>Educational Attainment</b>  | <b>In Labor Force</b>    |                    | <b>Not in Labor Force</b> |
|  | <b>Civilian Employed</b> | <b>Un-employed</b> |                           |
| Less than high school graduate                                       | 6,084                    | 196                | 2,407                     |
| High school graduate (includes equivalency)                          | 9,065                    | 429                | 3,350                     |
| Some college or Associate's degree                                   | 16,355                   | 787                | 3,699                     |
| Bachelor's degree or higher  | 22,567                   | 857                | 3,199                     |
| <b>Pittsburg</b>   |                          |                    |                           |
| <b>Educational Attainment</b>  | <b>In Labor Force</b>    |                    | <b>Not in Labor Force</b> |
|  | <b>Civilian Employed</b> | <b>Un-employed</b> |                           |
| Less than high school graduate                                       | 4,734                    | 376                | 2,808                     |
| High school graduate (includes equivalency)                          | 7,455                    | 711                | 2,087                     |
| Some college or Associate's degree                                   | 9,725                    | 550                | 2,683                     |
| Bachelor's degree or higher  | 8,067                    | 239                | 1,217                     |
| <b>Walnut Creek</b>  |                          |                    |                           |
| <b>Educational Attainment</b>  | <b>In Labor Force</b>    |                    | <b>Not in Labor Force</b> |
|  | <b>Civilian Employed</b> | <b>Un-employed</b> |                           |
| Less than high school graduate                                       | 565                      | 78                 | 286                       |
| High school graduate (includes equivalency)                          | 1,657                    | 105                | 722                       |
| Some college or Associate's degree                                   | 4,345                    | 285                | 1,311                     |
| Bachelor's degree or higher  | 20,911                   | 802                | 3,006                     |
| <i>Data Source: ACS 2019-2023 5-year estimate</i>                    |                          |                    |                           |

## Educational Attainment by Age

| MA-45 - Educational Attainment by Age     |           |           |           |           |         |
|---|-----------|-----------|-----------|-----------|---------|
| County                                    |           |           |           |           |         |
| Educational Attainment                    | Age       |           |           |           |         |
|   | 18-24 yrs | 25-34 yrs | 35-44 yrs | 45-65 yrs | 65+ yrs |
| Less than 9th grade                       | 1,296     | 4,834     | 9,540     | 18,819    | 10,775  |
| 9th to 12th grade, no diploma             | 8,344     | 7,664     | 8,626     | 16,400    | 7,573   |
| High school graduate, GED, or alternative | 32,700    | 28,836    | 26,568    | 51,879    | 36,407  |
| Some college, no degree                   | 31,016    | 31,006    | 23,703    | 60,382    | 38,684  |
| Associate's degree                        | 5,644     | 11,327    | 12,631    | 24,588    | 16,610  |
| Bachelor's degree                         | 12,470    | 43,093    | 48,111    | 84,179    | 46,568  |
| Graduate or professional degree           | 908       | 15,992    | 33,663    | 55,411    | 37,199  |
| Antioch                                   |           |           |           |           |         |
| Educational Attainment                    | Age       |           |           |           |         |
|   | 18-24 yrs | 25-34 yrs | 35-44 yrs | 45-65 yrs | 65+ yrs |
| Less than 9th grade                       | 70        | 509       | 1,614     | 2,501     | 1,215   |
| 9th to 12th grade, no diploma             | 968       | 1,432     | 1,354     | 2,021     | 1,037   |
| High school graduate, GED, or alternative | 3,619     | 4,779     | 3,953     | 8,265     | 4,795   |
| Some college, no degree                   | 3,595     | 4,215     | 2,925     | 7,929     | 4,237   |
| Associate's degree                        | 827       | 1,374     | 2,036     | 2,771     | 1,115   |
| Bachelor's degree                         | 843       | 3,090     | 3,219     | 5,088     | 2,450   |
| Graduate or professional degree           | -         | 705       | 1,080     | 2,298     | 964     |
| Concord                                   |           |           |           |           |         |
| Educational Attainment                    | Age       |           |           |           |         |
|   | 18-24 yrs | 25-34 yrs | 35-44 yrs | 45-65 yrs | 65+ yrs |
| Less than 9th grade                       | 115       | 866       | 1,651     | 2,172     | 1,092   |
| 9th to 12th grade, no diploma             | 876       | 1,187     | 1,127     | 1,684     | 863     |
| High school graduate, GED, or alternative | 3,272     | 3,921     | 3,124     | 5,799     | 4,544   |
| Some college, no degree                   | 2,755     | 4,076     | 3,315     | 6,989     | 4,679   |
| Associate's degree                        | 620       | 1,508     | 1,526     | 3,459     | 1,901   |
| Bachelor's degree                         | 862       | 5,748     | 5,243     | 7,748     | 4,535   |
| Graduate or professional degree           | 49        | 1,742     | 2,643     | 3,499     | 2,436   |
| Pittsburg                                 |           |           |           |           |         |
| Educational Attainment                    | Age       |           |           |           |         |
|   | 18-24 yrs | 25-34 yrs | 35-44 yrs | 45-65 yrs | 65+ yrs |
| Less than 9th grade                       | 286       | 784       | 1,078     | 2,180     | 1,625   |
| 9th to 12th grade, no diploma             | 547       | 617       | 1,139     | 2,120     | 584     |
| High school graduate, GED, or alternative | 3,249     | 3,478     | 2,352     | 4,423     | 2,795   |
| Some college, no degree                   | 2,602     | 3,084     | 1,798     | 4,571     | 1,869   |
| Associate's degree                        | 373       | 1,447     | 739       | 1,319     | 892     |
| Bachelor's degree                         | 942       | 2,167     | 1,741     | 2,834     | 1,771   |
| Graduate or professional degree           | 9         | 628       | 926       | 1,256     | 629     |
| Walnut Creek                              |           |           |           |           |         |
| Educational Attainment                    | Age       |           |           |           |         |
|   | 18-24 yrs | 25-34 yrs | 35-44 yrs | 45-65 yrs | 65+ yrs |
| Less than 9th grade                       | 80        | 85        | 125       | 303       | 181     |
| 9th to 12th grade, no diploma             | 354       | 90        | 151       | 175       | 438     |
| High school graduate, GED, or alternative | 1,204     | 652       | 730       | 1,114     | 2,309   |
| Some college, no degree                   | 1,101     | 930       | 676       | 2,321     | 2,778   |
| Associate's degree                        | 183       | 611       | 357       | 1,046     | 1,569   |
| Bachelor's degree                         | 1,241     | 4,777     | 3,926     | 5,890     | 6,515   |
| Graduate or professional degree           | 81        | 2,713     | 2,631     | 4,835     | 6,438   |

Data Source: ACS 2019-2023 5-year estimate

**Figure 11. Educational Attainment: Contra Costa County, 2021**



Source: U.S. Census ACS 5-Year Survey, 2021; Social Explorer.

**Educational Attainment – Median Earnings in the Past 12 Months**

| <b>MA-45 - Educational Attainment, Median Earnings in the Past 12 Months</b> |  |                |                |                  |                     |
|--|--|----------------|----------------|------------------|---------------------|
| <b>Educational Attainment</b>  | <b>Median Earnings in the past 12 months</b> |                |                |                  |                     |
|  | <b>County</b>                                | <b>Antioch</b> | <b>Concord</b> | <b>Pittsburg</b> | <b>Walnut Creek</b> |
| Less than high school graduate   | 35,536                                       | 38,781         | 30,528         | 34,217           | 36,250              |
| High school graduate (includes equivalency)                                  | 46,641                                       | 43,348         | 41,982         | 42,071           | 49,539              |
| Some college or Associate's degree   | 58,503                                       | 58,474         | 56,675         | 60,063           | 58,571              |
| Bachelor's degree  | 94,868                                       | 76,860         | 80,522         | 74,890           | 100,883             |
| Graduate or professional degree  | 121,579                                      | 90,508         | 101,843        | 89,647           | 120,490             |

*Data Source: ACS 2019-2023 5-year estimate*

**Based on the Business Activity table above, what are the major employment sectors within your jurisdiction?**

**County.** Out of 290,088 employed individuals in the County, 35.3% (102,374) work in management, business, and financial occupations, while 24.3% (70,498) are employed in sales and office roles. Combined, these sectors represent nearly 60% of the total workforce—a more than 10% increase since the previous Consolidated Plan. The service sector makes up 17% (49,209) of jobs. Meanwhile, 11.9% (34,540) are in production, transportation, and material moving, and 11.1% (32,143) work in construction, extraction, maintenance, and repair. Farming represents less than 0.5% of employment, with 1,324 individuals.

**Antioch.** The top three sectors in Antioch combined employ almost 72.5% of employees (22,088) in 1) management, business and financial; 2) sales and office; and 3) service. Production, transportation and material moving accounts for 14.6% of workers (4,438); construction, extraction, maintenance and repair for 12.5% (3,814) workers; and farming for only 0.4%.

**Concord.** Concord's top employment sector is management, business and financial at 31.2% (10,339 employees), followed by sales and office at 24.3% (8,070), and service at 20.6% (6,831 employees), comprising 76% of employment. The remaining sectors are construction, extraction, maintenance and repair at 11.9% (3,960), production, transportation and material moving at 11.7% (3,895), and farming at 0.3% (86).

**Pittsburg.** The top three sectors are service at 24.2% (4,917); sales and office at 22.4% (4,542); and management, business, and financial at 19.2% (3,902), accounting for 65.8% of jobs. The remainder are comprised of production, transportation and material moving at 17.4% (3,529); construction, extraction, maintenance and repair at 16.4% (3,329) and farming at 0.5% (79) people.

**Walnut Creek.** Two sectors dominate in Walnut Creek, comprising - Management, business, and financial at 54.9% (8,160) and sales and office at 27% (4,021), comprising 81.9% of jobs. Coming in far behind those categories are the service sector at 8.6% (1,283); production, transportation and material moving at 6.1% (908); construction, extraction, maintenance & repair at 2.9% (425); with farming at 0.5% (79).

### **Describe the workforce and infrastructure needs of the business community:**

**Workforce Needs.** Looking at the California Employment Development Department tables 2022-2032 Occupations with the Most Job Openings, and 2022-2032 Fastest Growing Occupations, the greatest need is for people in the health care industry. The highest demand in the healthcare sector is for home health and personal care aides, who earn a median wage of just \$17.09 per hour. At the other end of the spectrum, the best-paid roles—such as Nurse Practitioners and Physician Assistants—offer around \$84 per hour, reflecting both the critical shortage of primary medical personnel in the county and the advanced education required for these positions. Other in-demand healthcare roles include Medical and Health Services Managers (\$83/hr), Physical

Therapist Assistants (\$48/hr), Speech-Language Pathologists (\$63/hr), and Diagnostic Medical Sonographers (\$76/hr).

There is also strong demand for a range of other occupations that typically require less formal education. These include office workers earning around \$25 per hour, assemblers and fabricators at \$24 per hour, and laborers, freight, stock, and material movers also at \$24 per hour. Additionally, solar photovoltaic installers are in demand, with wages averaging \$30 per hour.

Promoting high-quality education in science, technology, engineering, and math (STEM) is essential to prepare people for higher-paying careers in medical sciences. In addition, specialized training in construction, solar energy, and light industrial fields can help meet workforce demands. Ensuring that jobs and housing are located near one another is also critical to reduce strain on the highway system and limit long commutes.

**Targeted and Strategic Industries by Regional Workforce Development Boards.** Looking at the broader East Bay area, the four East Bay workforce boards (Alameda County, Contra Costa County, Oakland, and Richmond) identified the following eight industries positioned for priority and strategic focus over the next three years. These are the largest industries within the broader East Bay economy, including Alameda County, and they serve as key drivers of job creation and economic activity across multiple sectors. The diversity of these industries contributes to a well-rounded economic base, which helps reduce vulnerability to economic downturns and supports long-term resilience.. From [EBW-Economic-WorkforceAnalysis-PY25-28.pdf](#)

- 1. Construction** – Currently accounts for 7% of East Bay total employment (89,600 jobs) that are distributed evenly throughout the East Bay. Construction industry provides a wide range of occupations with over 60% associated with construction (\$35/hr), management (\$70/hr) and office/administration support (\$26/hr) and installation, maintenance and repair occupations (\$32/hr). With strong housing demand, construction jobs is expected to remain stable or even increase. However, this growth is challenged by a shortage of skilled labor in the trades and a high demand for project managers, green energy installers, maintenance technicians, and business development professionals. Addressing these workforce gaps will be essential to sustaining momentum in the housing and construction sectors.
- 2. Health Care** – Health care and social assistance is the largest industry in the East Bay economy, accounting for 15% of the region’s employment (201,100 jobs). Major general medical and hospitals are distributed evenly throughout the East Bay communities. The industry provides a wide range of occupations and wage levels, with 1/3 of all occupations in home health/personal care (\$17/hr) and increasing due to aging population. Jobs in healthcare diagnosing (\$80/hr) health technologists, and technicians (\$36/hr) are all expected to increase. Counselors, social workers and other social service specialists (\$30/hr) also remain in high demand.

- 3. Manufacturing** – Manufacturing is the fourth largest industry in the East Bay economy, accounting for 9% (113,400 jobs), and is driven by the region’s specialized talent, R&D capabilities, and highly dynamic and complex innovation ecosystem. Major manufacturing employers are located in Alameda County with highest density of auto, biomedical and semiconductor manufacturing companies located in Fremont, which is in close proximity to Silicon Valley and San Francisco. The industry provides a wide range of occupations and wage levels with 15% employed as assemblers and fabricators (\$24/hr) which has strong future demand. Software and programming occupations (\$73/hr) are also expected to grow rapidly.
- 4. Maritime** – Although it represents a very small portion of the East Bay labor market, the East Bay’s two major seaports (Port of Oakland in Alameda County and Port of Richmond in Contra Costa), as well as several other ancillary waterfront geographies in Contra Costa County make it an important regional industry. Maritime employers mostly include navigational services with some shipbuilding and marine cargo handling companies. The maritime industry includes many occupations related to goods movement, logistics, and transportation. Ship engineers (\$89/hr) have the highest wage, followed by general and operational managers (\$62/hr), supervisors of mechanics, installers, and repairers. Growth is expected to remain stable due to strong housing demand, despite high costs for labor and construction materials in the Bay Area. However, there is a noticeable shortage of skilled labor in trades, and strong demand persists for project managers, green energy installers, maintenance technicians, and business development professionals.
- 5. Professional, Scientific and Technical Services (PSTS)** – Professional, scientific, and technical services is the third largest industry in the East Bay economy, accounting for 122,700 jobs, or 9 percent of the East Bay’s total employment. Major PSTS employers (300+ workers) include a range of testing laboratories, consulting services, and computer systems services. PSTS employers are distributed evenly throughout East Bay communities. This industry provides a wide range of occupations and wage levels. The top three occupations are computer occupations (\$69/hr), business operations specialists (\$46/hr), and engineers (\$62/hr). Over the next five years, growth of these occupations is projected to remain relatively stable or flat in this industry.
- 6. Information** - The information industry accounts for 26,100 jobs, or 2 percent of the East Bay’s total employment. Major employers (250+ workers) include software companies located in Walnut Creek, Oakland, Emeryville, San Ramon, and Pleasanton. The information industry provides a wide range of occupations and wage levels, with the top three constituting software and web developers (\$73/hr), sales representatives (\$41/hr), and computer and information system managers (\$95/hr). This industry is projected to see a slight decline over the next five years, though the numbers will be minimal. This is partly because the industry is not as large in the East Bay compared to other parts of the Bay Area.
- 7. Public Administration (Government) and Education** – Government employment is the second largest industry in the East Bay economy, accounting for 166,409 jobs or 13% of the

region's employment which includes public sector employment at the local, state, and federal levels, including public education. Major employers include public administration offices, higher education institutions, and local school districts. This industry provides a wide range of occupations and wage levels, with the top three in educational instruction and library occupations (\$34/hr), office and administrative support (\$26/hr), and management occupations (\$70/hr). Over the next five years, public sector employment is projected to remain stable or increase slightly.

- 8. Transportation and Warehousing** - Transportation and warehousing industry accounted for 55,200 jobs or 4% of the region's employment. Major employers include the regional transportation systems as well as postal/goods movement handlers. The transportation and warehousing industry employ a wide range of occupations and wage levels. The top three occupations are driver/sales workers and truck drivers (\$24/hr), laborers and material movers (\$20/hr) and passenger vehicle drivers (\$26/hr). Over the next five years, occupations in this industry are projected to grow.

**Infrastructure Needs.** The most pressing infrastructure need for the County's business community is affordable housing. The County has two major interstate highways, an extensive existing freight railway system, waterfronts and ports that provide connectivity to regional, national, and global markets. In addition to the two major interstate highways, the County is served by the Bay Area Rapid Transit (BART) passenger rail system, which connects County residents and workers to east, central, and west Contra Costa County, in addition to the greater Bay Area. Given the County's geographic and demographic diversity, there are specific areas of the County with their own unique characteristics that affect the County's economic system.

West and East Contra Costa contain a high number of households compared to jobs, and relatively lower connectivity to the East Bay's dense employment nodes, such as central Contra Costa County.

Central Contra Costa has a higher ratio of jobs to residents, stronger regional accessibility, and specific industry concentrations in growing sectors like Advanced Manufacturing, Health and Life Sciences, Energy, and ICT and Digital Media.

In lower-income communities within the County, there is an ongoing need for infrastructure improvements, as much of the existing infrastructure is outdated and requires either full replacement or major upgrades to improve efficiency, accessibility, and overall quality of life. There is also a need to have better coordination and increased bus service, especially linking workers to BART transportation, in the lower-income communities. Ridership still has not regained pre-pandemic levels, and all transportation systems are financially stressed.

**Describe any major changes that may have an economic impact, such as planned local or regional public or private sector investments or initiatives that have affected or may affect job and business growth opportunities during the planning period. Describe any needs for workforce development, business support or infrastructure these changes may create.**

**Planned Investment – Concord Naval Weapons Station land.** Concord, in Central County, has huge potential in developing the **Concord Naval Weapons Station** property to provide the largest housing and business development project in the region, with 2,350 acres of property that are expected to create over 12,000 housing units with 25% slated to be affordable. Beefing up the area’s training and production of new construction workers will be paramount to the success of the local economy and of the project. Shop classes were removed from high schools decades ago, but such training provides a pathway to well-paying jobs that require less education. However, it is not yet known if any portion of this project will get underway before 2030.

**Local Initiative – Northern Waterfront Initiative.** The reality of refinery closures is accompanied by a vision of developing a clean energy manufacturing cluster as a part of the Northern Waterfront Economic Development Initiative, adopted by the Contra Costa Board of Supervisors and the seven cities along the Northern Waterfront (insert cities?). It is a regional cluster-based economic development strategy with a goal of creating 18,000 new jobs by 2035. The initiative leverages existing competitive advantages and assets by focusing on five targeted clusters (advanced transportation, advanced manufacturing, biomedical/biotech, AgTech & food processing, and clean tech).

It focuses on the necessary infrastructure required to develop the waterfront, which stretch from the City of Hercules to the City of Oakley, so that industrial sites will be marketable for companies looking to expand and/or move into this area. In addition, the land will be used to support complimentary industries that will help to increase skilled, high wage jobs in East Contra Costa County. The initiative seeks to promote the County’s accessibility in terms of waterways, highway, freight lines, and two regional airports. The expansion or creation of new businesses to support such services may be necessary, in addition to workforce training initiatives.

**How do the skills and education of the current workforce correspond to employment opportunities in the jurisdiction?**

Given the workforce needs described above, there are some identified challenges in securing the right combination of skills and education:

**Artificial Intelligence (AI).** In the manufacturing and retail industries, automation and AI have boosted efficiency, transformed supply chains, eliminated certain repetitive tasks and errors, and opened resources for innovation, allowing workers to focus on strategy, creativity, and problem-solving. Employers are not dramatically eliminating existing occupations at this time but are instead redefining job roles and skills. They are focusing on upskilling workers in areas like digital literacy, cybersecurity awareness, data analytics, and collaborative software tools to maintain productivity and cohesion as remote/hybrid work becomes the norm. Beyond technical proficiency, soft skills like critical thinking, collaboration, and communication remain crucial in any workplace.

**Generational Differences** –Although younger generations display a preference for remote work and digital communication, older employees often prefer in-person management and mentorship opportunities. Youth have unique expectations of employers and are more often seeking meaningful work at businesses that are making a positive impact on the environment and/or society.

Older adults in the workforce may require different types of training and support compared to younger workers—for example, they might have strong soft skills but may be less familiar with the latest technology.

**Lack of Exposure to Skilled Trades** – It has become increasingly uncommon for high school and college students to be exposed to skilled trades, which limits their career choices. Some students find the trades less desirable for this reason, and some may have an outdated perception of trade occupations.

**Access to Resources** – A variety of factors hinder employment stability for local businesses and workers.

- **Limited English proficiency** makes it challenging for individuals to access employment and other resources. Commonly, non-English-speaking business owners struggle with the digital tools necessary for online commerce and business marketing as they are predominately in English and do not provide translation.
- **Soft skill deficit.** Among job seekers, there has been a growing lack of soft skills necessary for success in the workplace. Without sufficient onboarding and on-the-job training, many workers remain unprepared for the job market.
- **Living wage.** As the cost of living continues to increase in the county, it is necessary for local businesses to provide quality jobs that offer a living wage.
- **Lack of knowledge about resources and barriers to access resources.** While many resources exist to help grow and sustain businesses, many entrepreneurs are not aware of all the resources available to them. At the same time, job seekers often face barriers to

reaching out for assistance. Therefore, agencies providing resources must be proactive in their outreach efforts to businesses and job seekers alike.

**Describe any current workforce training initiatives, including those supported by Workforce Investment Boards, community colleges and other organizations. Describe how these efforts will support the jurisdiction's Consolidated Plan.**

The Workforce Development Board of Contra Costa County has the following initiatives in its 2025-2028 Plan:

- **Civil Engineering Degree Apprenticeship Pathway (CEDAP)**, which the WDBCCC is in the early stages of launching, is a new transportation sector initiative that builds on a successful pilot program in Los Angeles. The WDBCCC was recently awarded a U.S. Department of Labor (DOL) Building Pathways to Infrastructure Jobs (BILJ) grant, providing \$5 million over five years to support this effort. CEDAP will provide a pathway for individuals to obtain a four-year degree while combining pre-apprenticeship and apprenticeship STEM opportunities. This new initiative is being developed in close partnership with community colleges with a particular focus on students with math and other barriers to pursuing engineering degrees. CEDAP is designed to train future engineers, particularly in the transportation sector, uses an earn-and-learn, cohort-based approach, and is a rare example of an apprenticeship program where participants earn a four-year degree. Community college students will receive paid work experience and supportive services, with the goal of having participants enter Engineering Aide apprenticeships following their internships. The program will address the growing demand for civil engineers driven by regional infrastructure investments, renewable energy projects, and transportation initiatives.
- **Emergency Medical Technician (EMT) 4 Equity and Paramedic 4 Equity Programs** – These are funded by grants from the Workforce Accelerator Fund (WAF), High Road Training Partnership (H RTP), and California Division of Apprenticeship Standards (DAS), which have established an apprenticeship pathway from EMT to Paramedic. This pathway is a collaboration between the WDBCCC and employer partners that aims to improve diversity within the emergency services workforce, ensuring it better reflects the communities it serves. The Paramedic 4 Equity program builds on the WDBCCC's successful EMT 4 Equity pilot program. EMT 4 Equity now acts as a pre-apprenticeship for the Paramedic 4 Equity apprenticeship, which was recently registered both federally and with the state. As part of this new apprenticeship, EMTs are financially supported to further their education and become paramedics. Over the past several years, these programs have resulted in strong employer engagement and a more inclusive workforce sustained by historically underrepresented groups. The WDBCCC has recently submitted a proposal for funding to expand this apprenticeship to include additional occupations such as Behavior Health Specialists and Licensed Vocational Nurses (LVN).

- **East Bay Health Equity Initiative (EBHEI)**, funded by an H RTP grant, is a new planning initiative that aims to replicate and scale the model established by the Paramedic 4 Equity program. The WDBCCC is collaborating with nine local community clinics to develop programs that provide medical and behavioral health skills training to their existing medical assistants. With additional training and expertise, medical assistants will become eligible to earn higher wages. The WDBCCC will work towards getting this new training track approved as a registered apprenticeship.
- **Community Clinics Upskilling Project and Allied Health Incumbent Worker Upskilling Project** - Two new healthcare initiatives funded by the Employment Training Panel. These projects will enhance medical staff retention at local employers and support career advancements in local healthcare jobs.
- **Measure X Inclusion in Early Learning, Child Care Boost, and Youth Center Initiatives** - Led by WDBCCC, these three initiatives are community-identified projects that address critical needs to improve opportunities for underserved populations in early childhood education and youth center development. Measure X funds, established in 2020, are administered by the Contra Costa Board of Supervisors and funded by a half-cent countywide sales tax.
  - **The Inclusion in Early Learning initiative** aims to increase the inclusion of children with disabilities in early care and education programs by offering specialized training to childcare providers. To date, approximately 299 childcare providers in the county have participated, with a significant portion being women of color and about 40% born outside the U.S. Many of the providers earn lower median salaries compared to state averages.
  - **The Child Care Boost initiative** is a new project that will improve early childhood education by providing financial stipends and support for family childcare providers and childcare center staff. A total of 120 early childhood educators will be selected through a lottery system, emphasizing target zip codes and infant care programs. Stipends provide \$1,167 per month for Family Child Care Owners, \$1,083 for full-time teachers/assistants, \$1,000 for part-time staff, and \$1,000 for Center Directors in the form of a one-time payment. Participants will receive individualized support from a Workforce Development Coordinator, and have access to trainings, support groups, and networking events to promote collaboration.
  - **The Youth Center initiative** is a new project that will establish and improve services for youth aged 12 to 18 by launching three new youth centers. One will be located in the existing Concord Community Youth Center. Two additional centers will be built in Brentwood and Pittsburg over the next two to three years. While under construction, contractors will provide youth programming at temporary locations. Services will include academic support, job skills training, mental health and substance use disorder

programs, mentoring, cultural programs, music, art, sports, fitness, and youth leadership development activities. The WDBCCC will explore ways to integrate WIOA services and leverage partnerships to support youth center providers and enhance the effectiveness of this project.

### Does your jurisdiction participate in a Comprehensive Economic Development Strategy (CEDS)?

No

### If so, what economic development initiatives are you undertaking that may be coordinated with the Consolidated Plan? If not, describe other local/regional plans or initiatives that impact economic growth.

The federal Workforce Innovation and Opportunity Act (WIOA) mandates established in 2014 which moved the national workforce system to establish local workforce areas with similar labor markets and needs. Under WIOA, **State Plans** communicate the vision for the statewide workforce development system to help align federal investments across job training and education programs, improve efficiency, and ensure that the workforce systems connects individuals with high-quality job opportunities and employers.

**Regional Plans** are prepared by regions established by the Governor of the state. In this area, the entity serves Alameda and Contra Costa Counties and is called the **East Bay Regional Planning Unit**. This is a collaboration of EastBay Works, the Alameda County Workforce Development Board, and the Workforce Development Board of Contra Costa County. The East Bay Regional Planning Unit Report can be found here: [EASTBAYWorks PY25-28 RegionalPlan.pdf](#)) East Bay Works is the public workforce development network which has a network of job centers, economic developers, support service providers and educational entities that provide benefits and services to employers, job seekers, and youth aged 16-24 at no cost.

**Local Plans** collaborate with workforce development partners to develop, align and integrate strategies to develop innovative solutions that meet the workforce needs of area employers. The **Workforce Development Board of Contra Costa County** (WDBCCC) just completed their 2025-2028 local plan, which is modified every two years. Local plans are incorporated into the Regional Plan developed by the region's four local WDBs.

The County and Consortium cities align their 2025-30 Economic Development with the WIOA plan to ensure that CDBG investments are part of a coordinated strategy to best meet the needs of Contra Costa communities.

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## MA-50 Needs and Market Analysis Discussion

### Are there areas where households with multiple housing problems are concentrated? (include a definition of "concentration")

The 2020-2025 Contra Costa Analysis of Impediments to Fair Housing Choice (currently being updated) utilized data provided by HUD for the Analysis of Fair Housing, presented jurisdiction-specific data relevant to this section which will be included here. Concentration is defined as areas of extreme or high poverty defined by US census as areas with 40% of the tract population living below the federal poverty threshold.

Households with incomes at 30% and 50% AMI experience a greater degree of housing problems than other income groups. 67% of households with income below 100% AMI experience a housing problem. In addition, extremely-low income American Indian/Alaska Native, low-income Black/African American and Pacific Islanders households have disproportionate housing needs. (See the discussion in Section NA-15.)

The communities of San Pablo, North Richmond, Tara Hills, Bay View, and Bay Point all have a concentration of minority populations (more than 78.3%) in Low Mod Census tracts. Much of the housing in these communities are more than 60 years old and suffer from deferred maintenance.

As previously discussed, there are significant habitability problems in low-income predominately Hispanic neighborhoods in the Concord Monument Corridor as well as predominately Black and Hispanic neighborhoods in Richmond and North Richmond. HUD mapping shows that the most severe housing problems overlap with minority housing patterns especially in Richmond, the Monument Corridor, and Pittsburg.

### Are there any areas in the jurisdiction where racial or ethnic minorities or low-income families are concentrated? (include a definition of "concentration")

Racially or ethnically concentrated areas of poverty (R/ECAPs) are geographic areas with significant concentrations of poverty as well as racial or ethnic minorities. HUD has developed a census-tract based definition of R/ECAPs areas with a non-White population of 50 percent or more. Census tracts in which 40 percent or more of the individuals are living at or below the poverty limit or that have a poverty rate three times the average poverty rate for the metropolitan area, whichever threshold is lower.

Under this definition, there is only one R/ECAP in Contra Costa County, located in the Monument Corridor area of Concord. However, the criteria used to define a R/ECAP relies on the federal poverty level and so does not fully capture levels of poverty in areas with a high cost of living such

as the San Francisco Bay Area. A more inclusive definition of concentration includes census tracts that have poverty rates of 25 percent or more. Under this expanded definition, there are R/ECAPs in Antioch, Bay Point, Concord, Pittsburg, North Richmond, Richmond, and San Pablo. The largest concentrations of R/ECAPs are in Concord and Richmond where there are three designated census tracts in each area.

There are many areas that have census tracts in which 50 percent or more of the population is a member of a racial or ethnic minority.

- Black/African American residents are generally concentrated in Antioch, Hercules, Pittsburg, Richmond, and North Richmond. Asians and Pacific Islanders are concentrated in San Ramon and Hercules as well as in Camino Tassajara, and El Cerrito.
- Hispanic residents are concentrated in Pittsburg, Richmond, San Pablo, Bay Point, North Richmond, Montalvin Manor, Rollingwood, Martinez and in certain neighborhoods in the cities of Antioch, Concord, and Oakley.

### **What are the characteristics of the market in these areas/neighborhoods?**

With the exception of San Ramon, all of the above areas have home and apartments that are priced at or below median home sales and rents.

### **Are there any community assets in these areas/neighborhoods?**

Community assets typically are facilities such as schools, libraries, community centers, parks, and access/proximity to commercial centers or establishments that include grocery stores, general merchandise stores, and pharmacy retailers. The communities listed above all have a combination of community assets that include parks, community centers, and schools (elementary, middle, and high schools). San Pablo, North Richmond, Montalvin Manor, Bay Point, Hercules, and San Ramon all have a number of parks, community centers, and schools (elementary, middle, and high schools). The communities of Antioch, Bay Point, Concord, El Cerrito, Hercules, Oakley, Pittsburg, San Pablo, Richmond, and San Ramon all have a public library. Some of these areas have existing large grocery markets, such as Safeway, Raley's, or Grocery Outlet; but most are served by small businesses within the areas.

Areas that have low-income concentrations, such as North Richmond, Montalvin Manor, and Bay Point, tend to have a scarcity of traditional grocery stores, which requires many of the residents of these areas to travel outside their immediate neighborhood to grocery shop. Given the scarcity of grocery stores within low-income areas, residents tend to have limited food options and therefore only have poor food choices, such as fast food.

As part of the “Non-Housing Community Development” priority within the Strategic Plan section of this Consolidated Plan, there are two strategies that can address this problem within low-income neighborhood: 1) Improving Infrastructure and Public Facilities; and 2) expanding economic development opportunities.

Assisting with infrastructure/public facilities along major transportation corridors or roadways within low-income neighborhoods can improve accessibility for residents to get to grocery stores or can open opportunities for new food retailers that provide healthy food choices to locate in or near these neighborhoods.

In addition, expanding economic opportunities to new or current small food-oriented businesses through the provision of technical assistance or access to financial assistance can entice residents of these neighborhoods, who have been operating an informal food business, to formalize and possibly locate within their neighborhood.

### **Are there other strategic opportunities in any of these areas?**

The communities of San Pablo, Montalvin Manor, Tara Hills, Bay View, and Rodeo are all located along San Pablo Avenue: a major arterial stretching from downtown Oakland in Alameda County to Rodeo in Northwestern Contra Costa County. The full length of San Pablo Avenue in Contra Costa County is identified as a Priority Development Area (PDA) through the Association of Bay Area Governments. San Pablo Avenue has a mixed-use planning designation along the entire Contra Costa segment. PDAs are identified in local and regional planning documents as the priority areas for in-fill development with a focus on jobs, housing, and access to transit.

The County has also undertaken the Northern Waterfront Economic Development Initiative, in cooperation with its partners, the cities of Antioch, Brentwood, Concord, Hercules, Martinez, Oakley, and Pittsburg. It is a regional cluster-based economic development strategy with a goal of creating 18,000 new jobs by 2035. The Initiative focuses on advanced manufacturing sub-sectors in five targeted clusters (advanced transportation fuels, biotech/bio-medical, diverse manufacturing, food processing, and clean tech) and leveraging existing assets to retain existing firms. In cooperation with public and private stakeholders, the Initiative will retain existing business, help them expand, and attract new businesses. The Northern Waterfront area consists of approximately 55 miles of Contra Costa County’s northern waterfront, from Hercules to Oakley and is an important economic asset to the San Francisco Bay Area region. This waterfront has several unique features such as a deep ship channel, marine terminals, and it is served by two Class-1 railroad lines, Union Pacific Railroad and Burlington Northern Santa Fe Railroad.

Contra Costa County has 38 priority development areas (PDAs) that offer opportunities for strategic planning. PDAs are identified in local and regional planning documents as priority areas for in-fill development with a focus on mixed-use development that provides jobs, housing, and

access to transit. The communities of San Pablo and Montalvin Manor are located along San Pablo Avenue: a major arterial stretching from downtown Oakland in Alameda County to Rodeo in Northwestern Contra Costa County. The full length of San Pablo Avenue in Contra Costa County is identified as a PDA, with a goal to develop a vibrant, mixed use corridor. Another PDA is located in Central Richmond while others are located in El Cerrito, Hercules, North Richmond, Concord, Antioch, Oakley, Pittsburg, and in San Ramon. Many of these PDAs are located around the ten BART stations in Contra Costa. Additionally, there are projects in Rodeo and at the Pittsburg/Bay Point BART station, which were assumed by the Contra Costa County Successor Agency who are actively seeking development partners to complete the planned developments.

Targeting public investments and efforts to increase economic mobility within Contra Costa County's R/ECAPs can help increase access to opportunity in these areas. Economic development efforts in R/ECAPs can complement the Northern Waterfront Economic Development Initiative while infrastructure and streetscaping improvements can help facilitate local retail development.

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## MA-60 Broadband Needs of Housing occupied by Low- and Moderate-Income Households - 91.210(a)(4), 91.310(a)(2)

### Describe the need for broadband wiring and connections for households, including low- and moderate-income households and neighborhoods.

The State of California *Broadband for All* recently completed its 2024 “California Digital Equity Plan” which states that “access to the internet is essential for education, healthcare, workforce and economic development, essential services, and civic participation.”

Yet the digital divide exists, especially for lower income households, households with limited English proficiency, and with some older persons and persons with disabilities. These households may require not only access to broadband but also need internet-capable devices, digital literacy skills, tech support and more as they struggle to:

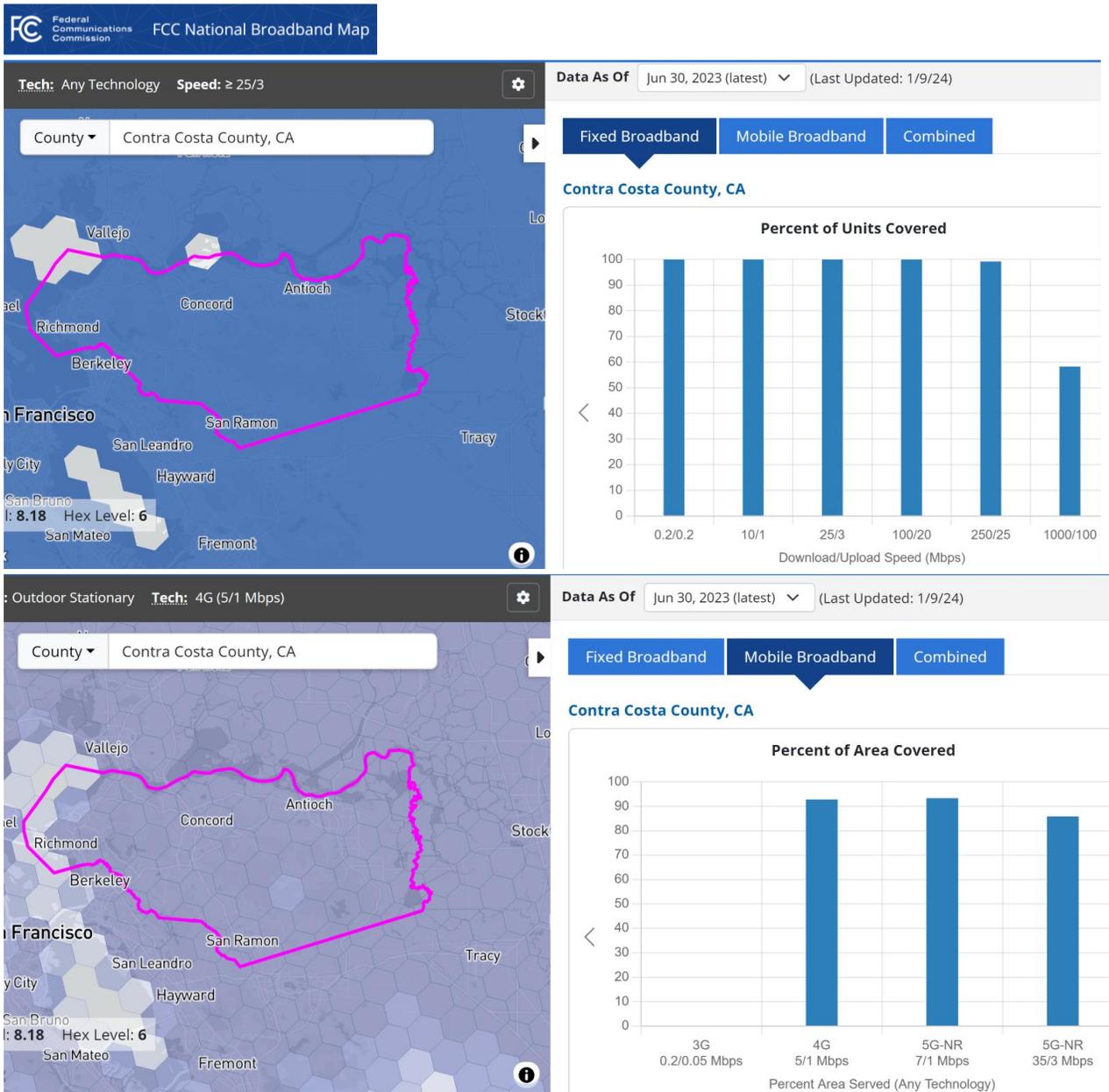
- **Navigate online government services** (find information on services and resources, complete applications, upload forms)
- **Participate in virtual medical services** (e.g. conduct video visits, access patient portals, refill prescriptions)
- **Find and maintain employment** (perform job searches, prepare resumes, apply for jobs, conduct virtual interviews, acquire basic job-related tech skills)
- **Access news and resources** (access in-language media, search health information, receive emergency alerts and information, participate in civic activities)
- **Meet daily needs** (conduct online banking and grocery shopping, use ride-share platforms, navigate public transit and way-finding apps)
- **Connect socially** (communicate with friends and family, participate in group and class activities.)

Digital inclusion helps to ensure that marginalized populations have access to digital resources that they need to meet their goals. This includes:

- High-speed internet service that is affordable, reliable, and accessible;
- Internet-enabled personal mobile and computer devices that meet user needs;
- Customized digital skill training and ongoing technical support; and
- Culturally competent, multi-lingual, and accessible services and online content

**In Contra Costa County**, the 2023 American Community Survey (ACSDP1Y2023) shows that, of the 416,172 total households in the county, **98.1% have a computer and 96.1% have a broadband internet subscription.**

According to the Federal Communications Commission (FCC) National Broadband Map, updated January 2024, Contra Costa County has almost 100% of units covered with fixed broadband, and 90% covered with mobile broadband (see maps below). The Consortium is well covered by a variety of service providers with varying types of accessibility and speed. Broadband internet availability for the County as a whole at over 95% far exceeds the US average of 79%, and is better than the California average of 94%.





**Describe the need for increased competition by having more than one broadband Internet service provider serve the jurisdiction.**

Xfinity (Comcast) offers its Internet Essentials program to every unconnected HUD-assisted household and is the primary provider of television and internet throughout the County. All areas have access to the highest speed access to high speed internet, including Bethel Island. Xfinity (Comcast) offers this speed service by cable, and AT&T provides it by fiber (with limited coverage) and by DSL. Satellite services at 25 Mbps are offered by ViaSat and HughesNet, while DSL is provided by Sonic, also at a speed of 25 Mbps. All areas of the County are served by at least six providers with a wide range of products, speeds and prices. Bethel Island, in far East County, is served by five providers with speeds (and prices) ranging from 1000 Mbps to 10 Mbps, therefore competition is deemed adequate.

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## MA-65 Hazard Mitigation - 91.210(a)(5), 91.310(a)(3)

### Describe the jurisdiction's increased natural hazard risks associated with climate change.

Contra Costa County has assessed hazard risk and the impact of natural hazards on lower income communities and individuals for many years and recently updated the Contra Costa County Hazard Mitigation Plan in November 2024. Additionally, jurisdictions have incorporated such hazard mitigation planning into the creation and implementation of climate action planning.

Below is a basic assessment of hazard risks facing Contra Costa County and consortium cities, followed by a general outline of how climate change may alter these hazards, and how hazard risks have changed over the last five years. The Contra Costa County Consolidated Plan addresses current and developing vulnerabilities. Please find the plan Volume 1 toward the bottom of the page, as well as supplemental information for various cities in the County here:

<https://www.contracosta.ca.gov/6415/Local-Hazard-Mitigation-Plan>

Per the Hazard Risk Ranking below from the Contra Costa County Hazard Mitigation Plan, the following are considered **high hazard** risks:

- Earthquake
- Wildfire
- Landslide

**Medium hazard** risks include the following:

- Severe weather (heavy rainfall, heat wave/extreme heat, severe thunderstorm, tornado)
- Drought
- Flood (Urban/Flash Flood, Riverine/Creek Flood)
- Hazardous Materials Incidents
- Climate Change
- Sea Level Rise
- Cybersecurity Threats
- Dam and Levee Failure

**Low hazard** risks include the following:

- Tsunami

Below is a table from the Plan showing probability, extent, vulnerability, impact and consequences assessments to derive total risk score:



Table 4-21. 2024 Hazard Risk Score for Contra Costa County

| Hazard Event                                     | Probability        | Consequence<br>(Sum of weighted factors)       |  |  | Total Risk        |   |
|--|--------------------|--|--|--|-------------------|---|
|  | Probability Factor | Extent<br>(sum of the weighted Extent factors) | Vulnerability<br>(sum of the weighted Vulnerability factors) | Impact<br>(sum of the weighted Impact factors) | Consequence Score | Total Risk Score<br>(Probability x Consequence) |
| Earthquake                                       | 2                  | 18   | 17   | 36   | 71                | 68  |
| Wildfire   | 2                  | 18   | 12   | 31   | 61                | 59  |
| Heavy Rainfall<br>(Severe Weather)               | 3                  | 9  | 14   | 15   | 38                | 56  |
| Flood<br>(Urban/Flash Flood)                     | 2                  | 15   | 12   | 29   | 56                | 55  |
| Landslide  | 3                  | 9  | 6  | 22   | 37                | 55  |
| Strong Winds/ Damaging Winds<br>(Severe Weather) | 3                  | 9  | 11   | 16   | 36                | 54  |
| Severe Thunderstorm<br>(Severe Weather)          | 3                  | 6  | 16   | 14   | 36                | 54  |
| Utility Interruptions                            | 3                  | 9  | 7  | 18   | 34                | 51  |
| Heat Wave/Extreme Heat<br>(Severe Weather)       | 3                  | 9  | 10   | 15   | 34                | 51  |
| Drought  | 2                  | 18   | 12   | 20   | 50                | 50  |
| Flood<br>(Riverine/Creek Flood)                  | 2                  | 12   | 7  | 29   | 48                | 48  |
| Hazardous Materials Incidents                    | 2                  | 15   | 9  | 16   | 40                | 41  |
| Climate Change                                   | 2                  | 9  | 12   | 15   | 36                | 38  |
| Sea Level Rise                                   | 2                  | 12   | 6  | 17   | 35                | 37  |
| Cybersecurity Threats                            | 2                  | 12   | 7  | 13   | 32                | 34  |

| Hazard Event                               | Probability        | Consequence<br>(Sum of weighted factors)       |  |  | Total Risk        |   |
|--|--------------------|--|--|--|-------------------|---|
|  | Probability Factor | Extent<br>(sum of the weighted Extent factors) | Vulnerability<br>(sum of the weighted Vulnerability factors) | Impact<br>(sum of the weighted Impact factors) | Consequence Score | Total Risk Score<br>(Probability x Consequence) |
| Active Shooter Incidents                   | 2                  | 9  | 5  | 15   | 29                | 32  |
| Terrorism<br>(Weapons of Mass Destruction) | 1                  | 18   | 11   | 27   | 56                | 31  |
| Dam and Levee Failure                      | 1                  | 18   | 6  | 31   | 55                | 30  |
| Tsunami                                    | 1                  | 6  | 6  | 22   | 34                | 20  |
| Tornado<br>(Severe Weather)                | 1                  | 6  | 6  | 14   | 26                | 16  |

**Total Risk Score Legend**

| Classification | Probability Factor | Extent<br>(sum if the weighted Extent factors) | Vulnerability<br>(sum if the weighted Vulnerability factors) | Impact<br>(sum if the weighted Impact factors) | Consequence Score | Total Risk Score |
|----------------|--------------------|--|--|--|-------------------|------------------|
| Low (L)        | 1                  | 0 – 6  | 0 – 6  | 0 – 12   | 0 – 24            | 0 – 24           |
| Medium (M)     | 2                  | 7 – 12   | 7 – 12   | 13 – 26  | 25 – 50           | 25 – 54          |
| High (H)       | 3                  | 13 – 18  | 13 – 18  | 27 – 39  | 51 – 75           | 55 and above     |

The legend—specifically the assignment of low, medium, and high—provides an additional means to qualitatively assess the probability factor, sum of weighted factors, and the total risk scores for each hazard. The **Consequence Score** represents the sum of the Extent, Vulnerability, and Impact Factors. The **Total Risk Score** is a measure of Probability and Consequence.

The rankings of many hazards have increased since risks were last assessed in 2018. The risks associated with wildfires, severe weather, and flooding have all increased from medium hazard risks to high hazard risks. Sea level rise and drought are now both considered medium hazard risks rather than low hazard risks.

### **Describe the vulnerability to these risks of housing occupied by low- and moderate-income households based on an analysis of data, findings, and methods.**

**Disaster and Vulnerable Populations.** As research and experience has found, when disasters occur, disabled people and low-income communities are hit the hardest and face higher mortality rates. They also take longer to recover. Disability inclusion in emergency preparedness and response has grown from simply supporting disabled victims of extreme weather to actively including disabled communities in disaster relief strategies and plans.

When electric power ceases during a hazard – shut off due to fire hazard, lost during an earthquake, out due to a flood, off or browned-out during a heatwave – it can have life-altering consequences for persons with disabilities. It is common for disabled people to rely on electricity-dependent equipment. This includes such devices powered by electricity such as electric wheelchairs, tracheostomy suctioning machines, hospital beds, and all manner of assistive devices. Those on fixed incomes generally do not have funds to afford or maintain an emergency generator.

Extreme heat events, like those frequently experienced in East Contra Costa County, also present challenges to older adults, persons with disabilities, unhoused persons, and lower income residents. Many seniors and persons with disabilities, are more heat-sensitive or may be taking medications that exacerbate the effects of heat. In extreme heat, public resources like Cooling Centers are opened to the public as safe places to come. But these are not necessarily close or nearby all residents. If a resident doesn't have access to a vehicle or if public transit isn't available or consistent, these resources are inaccessible to those persons. A 2021 study of 25 U.S. cities found that only 10% of people were within "walking distance" or a half mile of a cooling center. In suburbs such as Contra Costa County, that distance is much further. Extreme heat events also lengthen wildfire season in California and heighten the frequency and severity of fire danger.

**Earthquakes - High Risk.** Earthquakes present the greatest risk to the entire County. Contra Costa County is located in a region of high seismicity with numerous local faults. The primary seismic hazard for the County is potential ground shaking from these faults, especially the Hayward, Calaveras North, Concord-Green Valley, Mount Diablo, and Greenville-Marsh Creek faults. Low-income households and senior households (individuals over the age of 65) are particularly vulnerable to earthquake hazards. Low-income households may lack the financial resources to improve their homes to prevent or mitigate earthquake damage. They are also far less likely to carry expensive earthquake insurance to compensate for earthquake losses.

Senior households are more likely to need special medical attention, which may not be available due to isolation caused by earthquakes. Elderly residents also may have more difficulty leaving their homes during earthquake events and could be stranded in dangerous situations.

**Wildfire - High Risk.** A wildfire is any uncontrolled fire occurring on undeveloped land that requires fire suppression. Wildfires can be ignited by lightning or by human activity such as smoking, campfires, equipment use, or arson. As average temperatures increase in the summer and fall and drought becomes more likely due to climate change, the risks of wildfire in the County increase. The geography, weather patterns, and vegetation in the East Bay area provide ideal conditions for recurring wildfires. Especially vulnerable are the East Bay Hills in Lamorinda, which includes Lafayette, Moraga, and Orinda. Parts of Walnut Creek, including the area surrounding Rossmoor, are vulnerable to wildfires, as are Clayton, the Danville/San Ramon area, and San Pablo/El Cerrito/El Sobrante area.

Smoke from fires, sometimes many hundreds of miles away, carries gases and fine particles from burning trees, plants, buildings, and other sometimes highly toxic materials. Smoke degrades air quality, leading to irritation of airways, stinging eyes, increased heartbeat, headaches, chest pain, and other symptoms. Some people have a higher risk of being sickened by smoke, including people with chronic conditions such as asthma, Chronic Obstructive Pulmonary Disease (COPD), diabetes, chronic kidney disease, or heart disease, as well as those who are pregnant, children, unhoused persons, and, of course, first responders. Risks of smoke exposure can last days, or even weeks.

Smoke disproportionately affects Black and Latinx residents as well as lower income households and those living in identified **Environmental Justice areas**. These residents have more cases of asthma and die of asthma more frequently. Homeless individuals are also at particular risk since they wouldn't necessarily have the ability to find refuge indoors from smoke and air pollution. Furthermore, extreme heat events which bring an increasing risk to wildfires are now exacerbated by the present PG&E policy of cutting power in windy conditions to help prevent fires sparked by power lines.

**Landslide - High Risk.** Landslides are commonly categorized by the type of ground failure. The most common type is the shallow colluvial slide, usually occurring in response to intense, short duration storms. Landslides are often triggered by other natural hazards such as earthquakes, heavy rain, floods or wildfires, therefore landslide frequency is often related to the frequency of these other hazards. In Contra Costa County, landslides typically occur during and after severe rainstorms, so the potential of landslides largely coincides with the potential for sequential severe storms that saturate steep, vulnerable soils.

**Severe Weather - Medium Risk.** Severe Weather, which includes extreme heat events to which East County is more susceptible, is a medium risk but one more associated with climate change.

The risk associated with severe weather has increased since 2018. Predicted impacts of worsening severe weather includes:

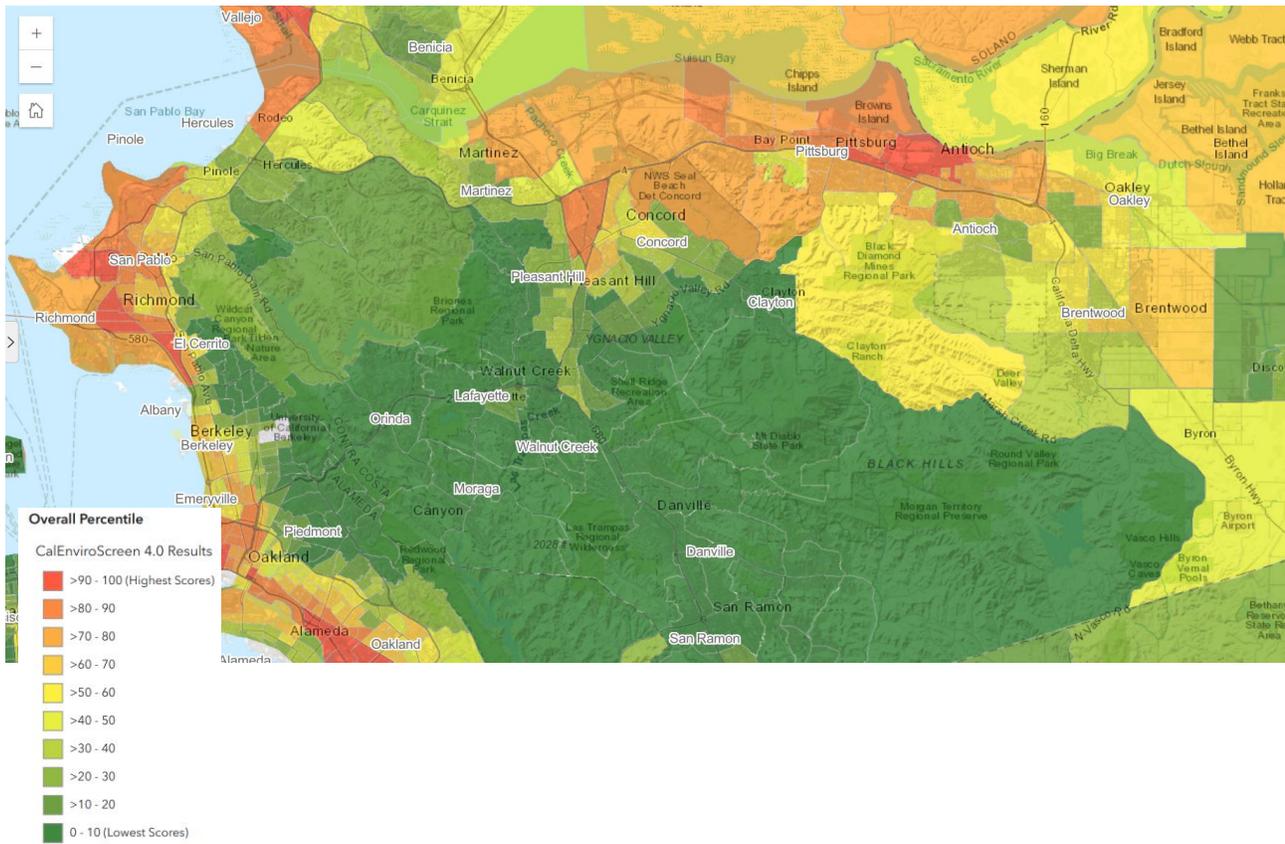
- Drastic increase in severe heat days, heat waves, and associated health events and energy costs
- Increasingly volatile weather, negatively affecting agricultural yields and recreation/tourism
- Increasingly frequent severe storms, which can increase risk of flood, landslide, power outages, and disruption of transportation systems

Vulnerable populations are the elderly, low-income households, people with life threatening illnesses, unhoused persons, and residents living in areas that are isolated from major roads.

**Flood – Medium Risk.** Floods are the most common and widespread of all weather-related natural disasters and result in more deaths each year than tornadoes, hurricanes, and lightning. A flood is defined as an overflowing of water onto dry land which occurs when the existing channel of a stream, river, canyon, or other watercourses cannot contain excess runoff from rainfall or snowmelt. In Contra Costa County, flooding is most likely to occur from flash flooding and riverine flooding. While flooding was initially thought to be a longer-term concern, intense storms over the last five years have already caused damages in Contra Costa County. Sea level rise and increasingly severe weather can both contribute to flooding.

While everyone in Contra Costa County is vulnerable to flooding, at-risk and underserved populations are particularly vulnerable to the dangers caused by flooding. These populations include households in poverty and low-income households, people with limited English proficiency, elderly populations, unhoused populations especially those living along creeks, rivers and the Delta, and undocumented individuals.

**Environmental Justice Areas in Contra Costa County** - An environmental justice community is an area of a community disproportionately affected by environmental pollution and other hazards that can lead to negative health effects, exposure, or environmental degradation. Contra Costa County contains these heavily impacted areas in confined locations. Typically, these communities are primarily located in close proximity to heavy industrial facilities, such as oil refineries, shipyards, landfills, chemical plants, and both current and former military installations. Moreover, a number of these communities are impacted by their proximity to major transportation arterials, such as highway, rail, and aeronautics sites.



## STRATEGIC PLAN

### SP-05 Overview

#### Strategic Plan Overview

The Strategic Plan discusses the priority housing and community development needs of Contra Costa County as a whole and establishes objectives intended to meet those needs as well as strategies to implement the objectives.

Priority needs have been determined as the result of the needs assessment process. Assessment consisted of an analysis of the community setting including housing and population characteristics, consultations, public workshops, and an online survey.

Priority needs have been grouped into four major categories: Affordable Housing, Homeless, Non-Housing Community Development, and Administration. Housing needs are further divided into the acquisition of land for purposes of affordable housing development, new construction and/or rehabilitation of rental, homeownership and special needs housing. Non-Housing Community Development is divided into public services, economic development, and infrastructure/public facilities. Administration refers to the general administration of the CDBG, HOME, and ESG Programs.

## SP-10 Geographic Priorities - 91.415, 91.215(a)(1)

### Geographic Area

| SP-10 Geographic Priorities  |                     |
|--|---------------------|
| Area Name:   | Contra Costa County |
| Area Type:   | Countywide          |
| Other Target Area Description:   | Countywide          |
| HUD Approval Date:   |                     |
| % of Low/ Mod:   |                     |
| Revitalization Type:   |                     |
| Other Revitalization Description:  |                     |
| Identify the neighborhood boundaries for this target area.   |                     |
| Include specific housing and commercial characteristics of this target area.   |                     |
| How did your consultation and citizen participation process help you to identify this neighborhood as a target area? |                     |
| Identify the needs in this target area.  |                     |
| What are the opportunities for improvement in this target area?  |                     |
| Are there barriers to improvement in this target area?   |                     |

### General Allocation Priorities

#### Describe the basis for allocating investments geographically within the state

The Contra Costa County HOME Consortium area is comprised of the unincorporated areas and incorporated cities/towns of the County. In terms of geographic distribution of investment of HOME funds, HOME housing activities will go towards all eligible areas of the HOME Consortium area to benefit low-income households.

Contra Costa County also receives an allocation of CDBG funds from HUD to benefit residents of the Urban County. The Urban County area is comprised of all the unincorporated areas and incorporated cities/towns of the County, minus the Cities of Antioch, Concord, Pittsburg, and Walnut Creek. These four cities receive their own allocation of CDBG funds from HUD and therefore are not part of the Urban County area. In terms of specific geographic distribution of investments, infrastructure improvements and public facilities will be focused primarily in areas with concentrations of low- to moderate-income populations within the Urban County area. Investments in CDBG housing activities may occur in any Urban County area. Investments in public facilities and services serving special needs populations and primarily low- and moderate-income persons will be made throughout Contra Cost County as long as the facility and/or service is benefiting a reasonable percentage of residents that reside in the Urban County area.

Contra Costa County also receives an allocation of ESG funds from HUD. The ESG area for the County is the Urban County area (similar to the County's CDBG Urban County area explained above). In terms of geographic investment of ESG funds, ESG funds will be distributed throughout the Urban County to provide assistance to the homeless population or those at risk of becoming homeless who are within the Urban County area of Contra Costa County.

Contra Costa County is also a project sponsor to the City of Oakland (Alameda County) for the HOPWA program. Contra Costa County's HOPWA area is the entire unincorporated areas and incorporated cities/towns of the County.

**SP-25 Priority Needs - 91.415, 91.215(a)(2)**

**Priority Needs**

| Table 59 – Priority Needs Summary |                                  |   |
|-----------------------------------|----------------------------------|---|
| <b>1</b>                          | <b>Priority Need Name</b>        | Affordable Housing  |
|                                   | <b>Priority Level</b>            | High  |
|                                   | <b>Population</b>                | Extremely Low<br>Low<br>Moderate<br>Large Families<br>Families with Children<br>Elderly<br>Chronic Homelessness<br>Individuals<br>Families with Children<br>veterans<br>Persons with HIV/AIDS<br>Victims of Domestic Violence<br>Elderly and Frail Elderly<br>Persons with Mental Disabilities<br>Persons with Physical Disabilities<br>Persons with Developmental Disabilities<br>Persons with HIV/AIDS and their Families     |
|                                   | <b>Geographic Areas Affected</b> | Countywide  |
|                                   | <b>Associated Goals</b>          | <b>AH-1 New Construction of Affordable Rental Housing</b><br><b>AH-2 Homeownership Opportunities</b><br><b>AH-3: Maintain and Preserve Affordable Housing</b><br><b>AH-4: New Supportive Housing - Special Needs</b>  |
|                                   | <b>Description</b>               | The Affordable Housing Priority Need addresses the need to preserve existing affordable housing units and develop new units of affordable housing for low-income families and individuals, including special needs populations in the Contra Costa County HOME Consortium area. The priority is further divided into various objectives to address this priority, which are found in the "Goals" section of the Strategic Plan. |

|  |                                    |  |
|--|------------------------------------|--|
|  | <b>Basis for Relative Priority</b> | This priority is a high priority based on the analysis of the housing data within the Community Needs and Market Analysis sections of this Consolidated Plan. Also, the results of the Community Needs survey that was distributed at the various public meetings and also via our website indicated that the need for affordable housing is high. |
|--|------------------------------------|--|

|          |                                    |   |
|----------|------------------------------------|---|
| <b>2</b> | <b>Priority Need Name</b>          | <b>Homelessness Prevention</b>  |
|          | <b>Priority Level</b>              | <b>High</b>   |
|          | <b>Population</b>                  | Extremely Low, Low<br>Large Families<br>Families with Children<br>Elderly<br>Chronic Homelessness<br>Individuals<br>Families with Children<br>Mentally Ill<br>Chronic Substance Abuse<br>veterans<br>Persons with HIV/AIDS<br>Victims of Domestic Violence<br>Unaccompanied Youth<br>Elderly, Frail Elderly<br>Persons with Mental Disabilities<br>Persons with Physical Disabilities<br>Persons with Developmental Disabilities<br>Persons with Alcohol or Other Addictions<br>Persons with HIV/AIDS and their Families<br>Victims of Domestic Violence  |
|          | <b>Geographic Areas Affected</b>   | Countywide  |
|          | <b>Associated Goals</b>            | <b>H-1: Housing &amp; Supportive Services for Homeless</b><br><b>H-2: Rapid Rehousing &amp; Homelessness Prevention</b>   |
|          | <b>Description</b>                 | The Homelessness Priority is to address the need to expand and preserve shelter and housing for the homeless or those at imminent risk of becoming homeless, and to expand and preserve services to assist the homeless and those that are at imminent risk of becoming homeless.   |
|          | <b>Basis for Relative Priority</b> | This priority is a high priority based on the analysis of the data on homelessness and the homeless population found within the Needs Assessment and Market Analysis sections of this Consolidated Plan. This priority also falls in line with the Continuum of Care's Strategic Plan to end homelessness. Furthermore, the results of the Community Needs survey that was distributed at the public meetings and via the County's website during the public participation process indicated that the need to address homelessness and provide services and housing to the homeless population is high. |

|          |                                  |   |
|----------|----------------------------------|---|
| <b>3</b> | <b>Priority Need Name</b>        | <b>Non-Housing Community Development</b>  |
|          | <b>Priority Level</b>            | <b>High</b>   |
|          | <b>Population</b>                | Extremely Low, Low, Moderate<br>Large Families<br>Families with Children<br>Elderly<br>Public Housing Residents<br>Elderly and Frail Elderly<br>Persons with Mental Disabilities<br>Persons with Physical Disabilities<br>Persons with Developmental Disabilities<br>Persons with Alcohol or Other Addictions<br>Persons with HIV/AIDS and their Families<br>Victims of Domestic Violence |
|          | <b>Geographic Areas Affected</b> | Countywide  |
|          | <b>Associated Goals</b>          | <b>CD-1: General Public Services</b><br><b>CD-2: Non-Homeless Special Needs Population</b><br><b>CD-3: Youth</b><br><b>CD-4: Fair Housing</b><br><b>CD-5: Economic Development</b><br><b>CD-6: Infrastructure/Public Facilities</b>   |
|          | <b>Description</b>               | The Non-Housing Priority is to address the need of providing various public services, infrastructure/public facilities, and economic development opportunities to extremely low-, low-, and moderate-income persons, including non-homeless special needs populations of the County.  |

|   |                                    |  |
|---|------------------------------------|--|
|   | <b>Basis for Relative Priority</b> | The priority need of Non-Housing Community Development activities, such as public services, economic development activities, improving infrastructure/public facilities activities is based off of the information regarding special needs populations, such as homeless, persons with disabilities, elderly/frail elderly, victims of domestic violence, and persons living with HIV/AIDS within the County. This information is found within the Needs Assessment section of this Consolidated Plan. Also, this priority need was based off of the demographic and income information found within the Needs Assessment and Market Analysis section of the Consolidated Plan. Special needs populations and the general low-income population of the County typically have limited access to various public services and economic opportunities. Also, most infrastructure/public facility improvements are generally needed in low-income neighborhoods where the infrastructure/public facilities are antiquated and in need of upgrades. Lastly, the results of the Community Needs survey that was distributed at the public meetings and on the County's website during the public participation process indicated that the need for public services, economic development activities, and improvements to infrastructure/public facilities for various low-income populations and areas of the County is high. |
| 4 | <b>Priority Need Name</b>          | Administration   |
|   | <b>Priority Level</b>              | High   |
|   | <b>Population</b>                  | Other  |
|   | <b>Geographic Areas Affected</b>   | Countywide   |
|   | <b>Associated Goals</b>            | <b>CD-7: Administration</b>  |
|   | <b>Description</b>                 | General Administration of the Community Development Block Grant (CDBG), HOME Investment Partnership Act (HOME), and Emergency Solutions Grant (ESG) Programs.  |
|   | <b>Basis for Priority</b>          |  |

## SP-30 INFLUENCE OF MARKET CONDITIONS - 91.415, 91.215(B)

### Influence of Market Conditions

| <b>Table 60 – Influence of Market Conditions</b> |  |
|--|--|
| <b>Affordable Housing Type</b>                   | <b>Market Characteristics that will influence the use of funds available for housing type</b>  |
| Tenant Based Rental Assistance (TBRA)            | Contra Costa has a lack of housing affordable to lower income households. There is significant need for new housing units, as well as rehabilitation and preservation of existing housing. Therefore, the County uses HOME, CDBG, and HOPWA funds for construction and rehabilitation. The Consortium does not provide tenant-based rental assistance (TBRA) with HOME funds. The Housing Authority of Contra Costa County provides TBRA through its Section 8 Housing Choice Voucher program, through Veteran's Assistance (VASH), and the Continuum of Care (CoC) Program.   |
| TBRA for Non-Homeless Special Needs              | As stated above, TBRA is provided through the Housing Authority.   |
| New Unit Production                              | Historically, the Consortium has used most of its HOME and HOPWA funds for new unit production. CDBG funds cannot be used for new construction, but may be used to support new construction through site acquisition, or infrastructure improvements.  |
| Rehabilitation                                   | The Urban County uses 45 percent of its CDBG funds for housing activities. Nearly half of those funds are used to support owner-occupied single family home rehabilitation and accessibility improvements. Additional funds are used for multi-family rehabilitation and energy efficiency improvements. HOME funds may be used for rehabilitation. As many early HOME-funded projects are reaching the end of the HOME compliance period, some will be seeking a new allocation of HOME funds for major systems replacement (i.e. roofs, furnace, energy efficiency upgrades) |
| Acquisition, including preservation              | Most HOME funded projects in the Consortium were financed with low income housing tax credits. As the tax credit and HOME regulatory periods expire, some general partners will seek funds to buy out their limited partners, and many will re-syndicate to rehabilitate and improve their properties. These property owners often seek HOME and CDBG funds to assist with acquisition and rehabilitation activities.  |

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## **SP-35 Anticipated Resources - 91.420(b), 91.215(a)(4), 91.220(c)(1,2)**

### **Introduction**

Contra Costa anticipates that over the five-year course of the Strategic Plan it will have CDBG, HOME, ESG, and HOPWA (pass through from the City of Oakland) available. These federal funds will be used to leverage public and private resources in all program areas. The Annual Action Plan budgets reflect one-fifth of the anticipated resources

## Anticipated Resources

| Table 61 – Anticipated Resources |                  |  |                                  |                    |                          |           |   |   |
|----------------------------------|------------------|--|----------------------------------|--------------------|--------------------------|-----------|---|---|
| Program                          | Source of Funds  | Uses of Funds  | Expected Amount Available Year 1 |                    |                          |           | Expected Amount Available Remainder of ConPlan \$ | Narrative Description   |
|                                  |                  |  | Annual Allocation: \$            | Program Income: \$ | Prior Year Resources: \$ | Total: \$ |   |   |
| CDBG                             | public - federal | Acquisition<br>Admin and Planning<br>Economic Development<br>Housing<br>Public Improvements<br>Public Services | 4,638,753                        | 700,000            | 196,292                  | 5,535,045 | 18,400,000  | Expected amount available based on recent allocation and anticipated estimated Program Income during the FY 2020/21 program year. |

**Table 61 – Anticipated Resources**

| Program | Source of Funds  | Uses of Funds  | Expected Amount Available Year 1 |                    |                          |           | Expected Amount Available Remainder of ConPlan \$ | Narrative Description                                 |
|---------|------------------|--|----------------------------------|--------------------|--------------------------|-----------|---|---|
|         |                  |  | Annual Allocation: \$            | Program Income: \$ | Prior Year Resources: \$ | Total: \$ |   |   |
| HOME    | public - federal | Acquisition<br>Homebuyer assistance<br>Homeowner rehab<br>Multifamily rental new construction<br>Multifamily rental rehab<br>New construction for ownership<br>TBRA                      | 3,181,000                        | 300,000            | 0                        | 3,481,000 | 12,000,000  | Expected amount available based on recent allocation. |
| ESG     | public - federal | Conversion and rehab for transitional housing<br>Financial Assistance<br>Overnight shelter<br>Rapid re-housing (rental assistance)<br>Rental Assistance Services<br>Transitional housing | 372,905                          | 0                  | 0                        | 372,905   | 1,480,000   | Expected amount available based on recent allocation. |

**Table 61 – Anticipated Resources**

| Program | Source of Funds  | Uses of Funds   | Expected Amount Available Year 1 |                    |                          |           | Expected Amount Available Remainder of ConPlan \$ | Narrative Description   |
|---------|------------------|---|----------------------------------|--------------------|--------------------------|-----------|---|---|
|         |                  |   | Annual Allocation: \$            | Program Income: \$ | Prior Year Resources: \$ | Total: \$ |   |   |
| Other   | public - federal | Acquisition<br>Admin and Planning<br>Housing<br>Multifamily rental new construction<br>Multifamily rental rehab<br>Services | 830,000                          | 0                  | 0                        | 830,000   | 3,200,000   | The County is a sub-grantee to the City of Oakland (Alameda County) for the Housing Opportunities for Persons with AIDS (HOPWA) program. The HOPWA area is the entire County. |

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

County policy requires projects funded with CDBG funds to provide a minimum match as follows: 10 percent required from non-profit organizations, 25 percent from local government agencies, and 100 percent from for-profit entities. Public service and economic development projects (sponsored by non-profit organizations and public agencies) receiving multiple year funding are further required to increase the level of match for each year of funding up to 50 percent match after year five.

In accordance with federal regulations, all projects funded with Consortium HOME funds are required to provide a minimum 25 percent permanent match to the project from non-federal sources.

In accordance with federal regulations, all projects funded with ESG funds are required to provide a minimum 100 percent match from non-federal sources.

HOPWA regulations do not require matching funds. However, housing development projects using HOPWA funds must provide HOPWA-assisted units in proportion to the amount of HOPWA funds in the project.

**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 County, as the Housing Successor Agency to the former redevelopment agency, owns land that will be used for affordable housing development in Bay Point, North Richmond, and Rodeo.

The Housing Successor (to the former Redevelopment Agency) will issue requests for proposals to develop the Rodeo and Bay Point parcels during the Consolidated Plan period. The Housing Successor is considering using the proceeds of that sale to support the Rodeo, and Bay Point developments.

## SP-40 Institutional Delivery Structure - 91.415, 91.215(k)

Explain the institutional structure through which the jurisdiction will carry out its consolidated plan including private industry, non-profit organizations, and public institutions.

| Table 62 – Institutional Delivery Structure                          |                         |  |                        |
|--|-------------------------|--|------------------------|
| Responsible Entity   | Responsible Entity Type | Role   | Geographic Area Served |
| County of Contra Costa<br>Department of Conservation and Development | Government              | Economic Development<br>Homelessness<br>Non-homeless special needs<br>Ownership<br>Planning<br>Rental<br>neighborhood improvements<br>public facilities<br>public services | Jurisdiction           |
| Contra Costa Continuum of Care                                       | Government              | Homelessness   | Jurisdiction           |
| City of Antioch  | Government              | Ownership<br>Planning<br>Rental  | Jurisdiction           |
| City of Concord  | Government              | Ownership<br>Planning<br>Rental  | Jurisdiction           |
| City of Pittsburg  | Government              | Ownership<br>Planning<br>Rental  | Jurisdiction           |
| City of Walnut Creek   | Government              | Ownership<br>Planning<br>Rental  | Jurisdiction           |
| Housing Authority of Contra Costa                                    | PHA                     | Public Housing   | Jurisdiction           |
| Pittsburg Housing Authority  | PHA                     | Public Housing   | Jurisdiction           |
| Richmond Housing Authority   | PHA                     | Public Housing   | Jurisdiction           |

### Assess of Strengths and Gaps in the Institutional Delivery System

At the County level, the Department of Conservation and Development (DCD) is responsible for the administration and management of the CDBG, HOME, ESG and HOPWA programs. DCD is responsible for the County's lead administrative duties (ESG, HOPWA, and HOME as well as for the

Urban County programs and projects (CDBG). The County is the lead agency for the Contra Costa HOME Consortium.

Antioch's Community Development Department has responsibility for CDBG activities occurring in the City of Antioch carried out under this Strategic Plan. The City also has a redevelopment agency with several active project areas.

The Community and Economic Development Department implements the CDBG program in the City of Concord.

In the City of Pittsburg, the CDBG program is implemented by the Community Services Department. The City of Pittsburg has its own autonomous Housing Authority.

The City of Walnut Creek's Community and Economic Development Department implements its CDBG program, primarily through the Housing division.

Although Contra Costa County is the lead agency of the Contra Costa County Consortium, all the Consortium jurisdictions take a collaborative approach in administering and implementing goals and objectives in their respective programs. The Consortium members coordinate Consolidated Planning efforts. The County Consortium developed a streamlined process for applying for program funds that allows applicants to complete one application for multiple jurisdictions and, once funded, complete one periodic performance report for all jurisdictions if funded by multiple Consortium jurisdictions. This joint effort has eased the administrative burden for subrecipients and allows jurisdictions to easily share information. The Consortium also developed a joint monitoring process; eliminating duplicative and repetitive monitoring's for many of the CDBG/HOME funded programs within the County. Furthermore, the Consortia established a 2-year funding cycle for the first two years of the five-year Consolidated Plan period, and a 3-year funding cycle to complete the last three years of the five-year Consolidated Plan period. The multiple-year funding cycles have greatly reduced the time spent on completing and reviewing applications for both subrecipient and CDBG/HOME program staff respectively.

Each entitlement jurisdiction in the Consortia, however, completes its own annual planning and allocation process, including preparation and completion of its Annual Action Plan, as well as its Consolidated Annual Performance Evaluation Report (CAPER) and are subsidiary to the Consolidated Plan. These planning efforts have a high degree of coordination. Where appropriate, countywide services and efforts that have a countywide impact are coordinated.

### **Availability of services targeted to homeless persons and persons with HIV and mainstream services**

| <b>Table 63 – Homeless Prevention Services Summary</b>       |                                   |                             |                                    |
|--|-----------------------------------|-----------------------------|------------------------------------|
| <b>Homelessness Prevention Services</b>                      | <b>Available in the Community</b> | <b>Targeted to Homeless</b> | <b>Targeted to People with HIV</b> |
| <b>Homelessness Prevention Services</b>                      |                                   |                             |                                    |
| Counseling/Advocacy  | X                                 | X                           | X                                  |
| Legal Assistance   | X                                 | X                           |                                    |
| Mortgage Assistance  | X                                 |                             | X                                  |
| Rental Assistance  | X                                 | X                           | X                                  |
| Utilities Assistance   | X                                 | X                           | X                                  |
| <b>Street Outreach Services</b>                              |                                   |                             |                                    |
| Law Enforcement  | X                                 | X                           |                                    |
| Mobile Clinics   | X                                 | X                           |                                    |
| Other Street Outreach Services                               | X                                 | X                           |                                    |
| <b>Supportive Services</b>                                   |                                   |                             |                                    |
| Alcohol & Drug Abuse   | X                                 | X                           |                                    |
| Child Care   | X                                 | X                           |                                    |
| Education  | X                                 |                             |                                    |
| Employment and Employment Training                           | X                                 | X                           |                                    |
| Healthcare   | X                                 | X                           | X                                  |
| HIV/AIDS   | X                                 | X                           | X                                  |
| Life Skills  | X                                 | X                           | X                                  |
| Mental Health Counseling                                     | X                                 | X                           | X                                  |
| Transportation   | X                                 | X                           | X                                  |
| <b>Other</b>   |                                   |                             |                                    |
| Child care for homeless is Respite, adding daytime this year | X                                 | X                           | X                                  |

**Describe how the service delivery system including, but not limited to, the services listed above meet the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth)**

In addition to providing direct medical care, testing and immunization services, the County's Countywide Health Care for the Homeless Program uses its mobile healthcare van for outreach. The bilingual Healthcare for the Homeless Team assesses client's needs, provides social support, and links clients to appropriate services and programs, including mental health and substance abuse programs, Medi-Cal, the County's Basic Adult Care program, and the Covered California healthcare insurance exchange. This program is operating at capacity and has added 2 additional staff in the last year, with emphasis on substance abuse and opioid addiction treatment.

In cooperation with the local Veterans Affairs office, Contra Costa's CoC has worked to increase its capacity to house and serve homeless veterans, including the distribution of HUD-VASH vouchers and rental assistance for permanent housing units provided to homeless veterans and their families under the Supportive Services for Veteran Families (SSVF) program. The Veteran By-Name list identifies new Veterans entering the system to house as rapidly as possible.

When foster youth age out of the foster care system, they are linked to the Independent Living Skills Program (ILSP). ILSP includes workshops that prepare youth for emancipation (money management, education, computer skills, home management, and social skills), employment assistance, non-McKinney-Vento housing and retention services, and an individualized transition plan out of foster care. In addition, foster youth can elect to remain in foster care or return to care after emancipation (but before turning 21) to receive a two-year housing subsidy, which can be used in a market-rate unit, student housing, or congregate living. This is a State program that all foster youth and former foster youth are able to access. Additionally, CDBG funds help support the work of Court Appointed Special Advocates which also work to keep foster youth connected to services and out of the homeless system of care. They have been expanding their services substantially in the past year, but still cannot serve all the foster youth that the courts would like to have CASA representation.

**Describe the strengths and gaps of the service delivery system for special needs population and persons experiencing homelessness, including, but not limited to, the services listed above**

Many of the services provided to special needs populations are provided by various nonprofit agencies that provide services to specific special needs populations, including those experiencing homelessness. Many of these agencies provide "in-home" services to better serve their clients, especially those who have physical disabilities. In addition to the nonprofit service providers, the County provides various services to special needs populations as well. In addition to providing shelter and shelter related service to the homeless, the County's Health Services Department provides treatment and counseling services to those who are suffering with alcohol/other drug addictions and those who are HIV positive or who are living with AIDS.

The system is currently developing resources and integrating services for special needs populations, such as persons exiting jails and prisons, and persons who are high utilizers of multiple systems. The multiple agencies tasked with supporting these populations are working with CCHS's H3 to integrate both funding and services, to ensure housing placement and stability upon identification of these individuals. These key agency partners are working with H3 to learn the homelessness system of care, including the federally mandated Coordinated Entry process, and various best practices and standards used by the County to ensure quality, low barrier, client centered and trauma informed approaches to housing persons at risk of and experiencing

homelessness. These collaborations are a strength that the system is building upon to better address the lack of services previously unavailable to these high and special need populations.

**Provide a summary of the strategy for overcoming gaps in the institutional structure and service delivery system for carrying out a strategy to address priority needs**

In the Summer of 2019 the County developed a system map with a Technical Assistance provider, which was designed to identify system gaps and strengths and develop strategies and benchmarks for addressing those issues in the institutional structure and service delivery system. The system map was a great success and is now used as a “living” tool by which the community creates an annual priority plan to identify and strategically address priority needs. The system map outlined long-term and short-term goals and strategies, which guide the priority planning process and allow the Council on Homelessness and CCHS’s H3 to make data driven and evidence-based policy, funding, and operational decisions to grow and improve the system.

Additionally, as mentioned above, there is ongoing concern about the long-term capacity of the non-profit community to provide services in Contra Costa County, particularly during severe budgetary times, and their ability to comply with often complex federal regulations and requirements to implement federally funded programs. Factors that contribute include the relatively low pay scale associated with non-profits leading to high staff turnover and a severe lack of resources for ongoing training and professional development. In an effort to address this issue, the County Consortium jurisdictions provide technical assistance to non-profit organizations that receive County CDBG and HOME funds, to build capacity and assist in the development of programs/projects designed to meet the Consortium's Consolidated Plan goals and objectives.

**SP-45 Goals - 91.415, 91.215(a)(4)**

**Goals Summary Information**

| <b>Table 64 – Goals Summary</b> |  |                   |                 |                    |                     |                         |   |  |
|---------------------------------|--|-------------------|-----------------|--------------------|---------------------|-------------------------|---|--|
| <b>Sort Order</b>               | <b>Goal Name</b>                                   | <b>Start Year</b> | <b>End Year</b> | <b>Category</b>    | <b>Area</b>         | <b>Needs Addressed</b>  | <b>Funding</b>                          | <b>Goal Outcome Indicator</b>  |
| 1                               | AH-1 New Construction of Affordable Rental Housing | 2020              | 2025            | Affordable Housing | Contra Costa County | Affordable Housing      | CDBG: \$3,000,000<br>HOME: \$4,500,000  | <b>Rental units constructed: 150 Household Housing Unit</b>  |
| 2                               | AH-2 Homeownership Opportunities                   | 2020              | 2025            | Affordable Housing | Contra Costa County | Affordable Housing      | HOME: \$3,000,000                       | <b>Homeowner Housing Added: 50 Household Housing Unit</b>  |
| 3                               | AH-3: Maintain and Preserve Affordable Housing     | 2020              | 2025            | Affordable Housing | Contra Costa County | Affordable Housing      | CDBG: \$7,000,000<br>HOME: \$3,000,000  | <b>Rental units rehabilitated: 350 Household Housing Unit</b><br><b>Homeowner Housing Rehabilitated: 100 Household Housing Unit</b>  |
| 4                               | AH-4: New Supportive Housing - Special Needs       | 2020              | 2025            | Affordable Housing | Contra Costa County | Affordable Housing      | HOME: \$3,000,000<br>HOPWA: \$3,859,500 | <b>Housing for People with HIV/AIDS added: 25 Household Housing Unit</b>   |
| 5                               | H-1: Housing & Supportive Services for Homeless    | 2020              | 2025            | Homeless           | Contra Costa County | Homelessness Prevention | CDBG: \$500,000<br>ESG: \$1,209,420     | <b>Public Facility/ Infrastructure Activities other than Low/Moderate Income Housing Benefit: 5,000 Persons Assisted</b><br><b>Homeless Person Overnight Shelter: 1,630 Persons Assisted</b> |

**Table 64 – Goals Summary**

| Sort Order | Goal Name                                      | Start Year | End Year | Category   | Area                | Needs Addressed                   | Funding                           | Goal Outcome Indicator   |
|------------|--|------------|----------|--|---------------------|-----------------------------------|-----------------------------------|--|
| 6          | H-2: Rapid Rehousing & Homelessness Prevention | 2020       | 2025     | Homeless   | Contra Costa County | Homelessness Prevention           | CDBG: \$125,375<br>ESG: \$655,105 | <b>Tenant-based rental assistance / Rapid Rehousing: 90 Households Assisted</b><br><b>Homelessness Prevention: 50 Persons Assisted</b> |
| 7          | CD-1: General Public Services                  | 2020       | 2025     | Non-Housing Community Development                            | Contra Costa County | Non-Housing Community Development | CDBG: \$1,037,500                 | <b>Public service activities other than Low/Moderate Income Housing Benefit: 50,000 Persons Assisted</b>                               |
| 8          | CD-2: Non-Homeless Special Needs Population    | 2020       | 2025     | Non-Homeless Special Needs Non-Housing Community Development | Contra Costa County | Non-Housing Community Development | CDBG: \$1,121,500                 | <b>Public service activities other than Low/Moderate Income Housing Benefit: 7,000 Persons Assisted</b>                                |
| 9          | CD-3: Youth                                    | 2020       | 2025     | Non-Housing Community Development                            | Contra Costa County | Non-Housing Community Development | CDBG: \$472,500                   | <b>Public service activities other than Low/Moderate Income Housing Benefit: 10,000 Persons Assisted</b>                               |
| 10         | CD-4: Fair Housing                             | 2020       | 2025     | Non-Housing Community Development                            | Contra Costa County | Non-Housing Community Development | CDBG: \$200,000                   | <b>Public service activities other than Low/Moderate Income Housing Benefit: 200 Persons Assisted</b>                                  |

**Table 64 – Goals Summary**

| Sort Order | Goal Name                               | Start Year | End Year | Category                          | Area                | Needs Addressed                   | Funding   | Goal Outcome Indicator  |
|------------|---|------------|----------|-----------------------------------|---------------------|-----------------------------------|---|---|
| 11         | CD-5: Economic Development              | 2020       | 2025     | Non-Housing Community Development | Contra Costa County | Non-Housing Community Development | CDBG:<br>\$2,057,000  | <b>Public service</b> activities other than Low/Mod Income Housing Benefit:<br><b>100 Persons</b> Assisted<br>Jobs created/retained:<br><b>25 Jobs</b><br><b>Businesses</b> assisted:<br><b>900 Businesses</b> Assisted |
| 12         | CD-6: Infrastructure/ Public Facilities | 2020       | 2025     | Non-Housing Community Development | Contra Costa County | Non-Housing Community Development | CDBG:<br>\$2,538,950  | <b>Public Facility or Infrastructure</b> Activities other than Low/ Moderate Income Housing Benefit:<br><b>5,000 Persons</b> Assisted   |
| 13         | CD-7: Administration                    | 2020       | 2025     | Administration                    | Contra Costa County | Administration                    | CDBG:<br>\$4,638,755<br><br>HOME:<br>\$1,690,525<br><br>ESG:<br>\$151,180 | Other:<br>4 Other   |

**Goal Descriptions**

**Table 65 – Goal Descriptions**

| Table 65 – Goal Descriptions |                    |  |
|------------------------------|--------------------|--|
| 1                            | <b>Goal Name</b>   | <b>AH-1 New Construction of Affordable Rental Housing</b>  |
|                              | <b>Description</b> | Expand housing opportunities for extremely-low income, very-low income, and moderate-income households through an increase in the supply of decent, safe, and affordable rental housing via new housing construction or acquisition of land for the purpose of housing construction. |

|    |                    |  |
|----|--------------------|--|
| 2  | <b>Goal Name</b>   | <b>AH-2 Homeownership Opportunities</b>  |
|    | <b>Description</b> | Increase homeownership opportunities via the construction, acquisition, and/or rehabilitation of housing units for homeownership; and or direct financial assistance provided to low- to moderate-income homebuyers.   |
| 3  | <b>Goal Name</b>   | <b>AH-3: Maintain and Preserve Affordable Housing</b>  |
|    | <b>Description</b> | Maintain and preserve the existing affordable housing stock.   |
| 4  | <b>Goal Name</b>   | <b>AH-4: New Supportive Housing - Special Needs</b>  |
|    | <b>Description</b> | Increase the supply of appropriate and supportive housing for special needs populations, which may include short-term tenant-based rental assistance.  |
| 5  | <b>Goal Name</b>   | <b>H-1: Housing &amp; Supportive Services for Homeless</b>   |
|    | <b>Description</b> | Further “Housing First” approach to ending homelessness by supporting homeless outreach efforts, emergency shelter, transitional housing, and permanent housing with supportive services to help homeless persons achieve housing stability.   |
| 6  | <b>Goal Name</b>   | <b>H-2: Rapid Rehousing &amp; Homelessness Prevention</b>  |
|    | <b>Description</b> | Expand existing rapid rehousing and/or prevention services including emergency rental assistance, security deposit/financial assistance, case management, housing search assistance, legal assistance, landlord mediation, money management and credit counseling for those who are homeless or at risk of homelessness.                     |
| 7  | <b>Goal Name</b>   | <b>CD-1: General Public Services</b>   |
|    | <b>Description</b> | Ensure that opportunities and services are provided to improve the quality of life and independence for low-income persons (below 80 percent of Area Median Income), and ensure access to programs that promote prevention and early intervention related to a variety of social concerns such as substance abuse, hunger, and other issues. |
| 8  | <b>Goal Name</b>   | <b>CD-2: Non-Homeless Special Needs Population</b>   |
|    | <b>Description</b> | Ensure that opportunities and services are provided to improve the quality of life and independence for persons with special needs, such as elderly/frail elderly, persons with disabilities, battered spouses, abused children, persons with HIV/AIDS, illiterate adults, and migrant farmworkers.  |
| 9  | <b>Goal Name</b>   | <b>CD-3: Youth</b>   |
|    | <b>Description</b> | Increase opportunities for children/youth to be healthy, succeed in school, and prepare for productive adulthood, with a priority/emphasis in areas/neighborhoods that are identified as low/moderate-income per Census Tract information.   |
| 10 | <b>Goal Name</b>   | <b>CD-4: Fair Housing</b>  |
|    | <b>Description</b> | Promote fair housing activities and affirmatively further fair housing.  |

|    |                         |  |
|----|-------------------------|--|
| 11 | <b>Goal Name</b>        | <b>CD-5: Economic Development</b>  |
|    | <b>Description</b>      | <p>Reduce the number of persons with incomes below the poverty level (annual income below \$31,743), expand economic opportunities for extremely low-, very low- and low-income residents, and increase the viability of neighborhood commercial areas by providing job training/job placement services and technical assistance to microenterprises and small businesses.</p> <ul style="list-style-type: none"> <li>○ Support job training, retraining, and employment search for low-income persons;</li> <li>○ Provide technical assistance and/or capital (loan or grant) to small businesses/micro-enterprises to develop and/or expand capacity and produce jobs for low-income persons.</li> </ul>   |
| 12 | <b>Goal Name</b>        | <b>CD-6: Infrastructure/Public Facilities</b>  |
|    | <b>Goal Description</b> | <p>Maintain quality public facilities and adequate infrastructure, and ensure access for the mobility-impaired by addressing physical access barriers to public facilities.</p> <ul style="list-style-type: none"> <li>○ To construct or improve public facilities and infrastructure including, but not limited to, providing and improving access to facilities for persons with disabilities. This may include directly improving or constructing facilities or infrastructure in low-income areas or providing assistance to non-profit agencies that serve low-income populations.</li> <li>○ To remove barriers to the safe travel of persons with disabilities that exist in the public right-of-way.</li> <li>○ To make improvements to the public right-of-way to enhance public safety and accessibility, and to improve public health, and to promote the provision of a "complete streets program." Improvements will be targeted to areas where the current level of improvements is less than the current standard.</li> </ul> |
| 13 | <b>Goal Name</b>        | <b>CD-7: Administration</b>  |
|    | <b>Goal Description</b> | <p>Support development of viable urban communities through extending and strengthening partnerships among all levels of government and the private sector, and administer federal grant programs in a fiscally prudent manner. Strategies include:</p> <ul style="list-style-type: none"> <li>○ To continue the collaborative administration with the other Consortia jurisdictions for the County's housing and community development programs undertaken under this Strategic Plan. This effort will include common policies and procedures for requests for the use of funds, subrecipient reporting, record-keeping, and monitoring.</li> <li>○ To support the efforts of the housing authorities of Contra Costa County, City of Pittsburg, and City of Richmond.</li> <li>○ Members will also cooperatively further the efforts of the Continuum of Care (CoC).</li> </ul>   |

**Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.315(b)(2)**

Based on the current HOME grant, and the expected HOME grant over the five-year planning period, the Contra Costa Consortium anticipates providing 150 units of new affordable rental housing. Unless additional subsidies are identified, the housing will be affordable to very-low and low-income households. Providing permanent supportive housing for homeless, and

other extremely-low income households is a priority, but may not be achievable with current funding sources.

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## **SP-50 Public Housing Accessibility and Involvement - 91.415, 91.215(c)**

### **Need to Increase the Number of Accessible Units (if Required by a Section 504 Voluntary Compliance Agreement)**

N/A. The Housing Authority of Contra Costa does not have a Voluntary Compliance Agreement.

### **Activities to Increase Resident Involvements**

Resident Advisory Board (RAB): HACCC holds three to five meetings a year with approximately 10 members of the Resident Advisory Board (RAB). The RAB is comprised of members of active Resident Councils, resident leaders from other public housing developments without a Resident Council and a Section 8 Housing Choice Voucher participant. The RAB is very active and participatory in the planning of the 5 Year/Annual Plan, Capital Fund Program, and all other related Resident Initiatives.

Resident Councils: The creation of Resident Councils is an important means of obtaining resident input and participation in public housing programs and activities, including the identification of appropriate resident services, resolution of safety issues, and implementation of activities designed to move households from welfare to work and greater independence. HACCC currently has active Resident Councils at two of the thirteen Public Housing Developments owned by HACCC (Bayo Vista in Rodeo and Elder Winds in Antioch). In addition to office facilities and materials, HACCC provides technical assistance and sponsors quarterly town hall meetings at each development in an effort to develop resident leaders. Over the past few months, there has been renewed interest at other developments to create Resident Councils. Plans have been initiated to create active Resident Councils at El Pueblo (Pittsburg), Los Arboles (Oakley), and Casa de Mañana (Oakley).

The Bayo Vista Resident Council is particularly active. Board training has been provided to this Resident Council in the past as it will going forward. The Bayo Vista Resident Council Board of Directors supports the YMCA of the East Bay which operates an after-school program for families at the Bayo Vista Development. In addition, the Bayo Vista Resident Council members operate a lunch program for school age children during the summer months when children are not attending school.

HACCC continues to operate one youth programs at the Bayo Vista property. The program provide youth oriented activities, which include arts and crafts, homework club, movie time, spelling bees and cooking classes. Staff is also instrumental in providing field trips to museums, baseball games and the Discovery Kingdom amusement park. -This program has around 50 children enrolled in their summer program, most of whom continue in the after-school program during the fall.

HACCC has applied to HUD for a Resident Opportunity Self Sufficiency (ROSS) Grant to further enhance services and programs provided at all Public Housing sites.

**Is the public housing agency designated as troubled under 24 CFR part 902?**

No

**Plan to remove the 'troubled' designation**

N/A.

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## SP-55 Strategic Plan Barriers to Affordable Housing - 91.415, 91.215(h)

### Barriers to Affordable Housing

There are several significant barriers to affordable housing within Contra Costa County, in general, and the entitlement cities of Antioch, Concord, Pittsburg, and Walnut Creek. At a high level, cross-cutting barriers include:

- Zoning and land use restrictions that prevent or otherwise limit the development of dense housing types that are more likely to be affordable than detached single-family homes;
- Zoning and land use approval processes that prolong the time it takes for development to occur;
- Community opposition to the development of affordable housing;
- Local development standards for height limits, stories, lot coverage maximums, and parking requirements which reduce the number of units allowed on any given site;
- Contra Costa County has an urban limit line to concentrate development in urban areas and protect open space. This policy increases the cost of land, which increases the cost of development;
- High land costs;
- Inadequate inclusionary housing policies;
- Insufficient financial resources for affordable housing development; and
- Insufficient tenant protections.

### Strategy to Remove or Ameliorate the Barriers to Affordable Housing

Strategies to remove or ameliorate the barriers to affordable housing include eliminating minimum acres required for P1 zoning, encouraging in-fill development in "Priority Development Areas", encouraging dense development adjacent to transit hubs and requiring residential developers to pay fees or include affordable units in housing developments. Some jurisdictions are charging commercial linkage fees for affordable housing.

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## **SP-60 Homelessness Strategy - 91.415, 91.215(d)**

**Describe how the jurisdiction's strategic plan goals contribute to:**

### **Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs**

The 2014 update to Forging Ahead Towards Preventing and Ending Homelessness, the Contra Costa County strategic plan, has been referenced annually to guide the community's annual priority planning process. The plan set large goals of decreasing the length of time people experience homelessness and decreasing the percentage of people who become homeless using three strategies. The three strategies to reach the strategic plan goals include: (1) implementing a coordinated assessment system to streamline access to housing and services while addressing barriers and getting the right resources to the right people at the right time; (2) integrate evaluation and performance measures with the implementation of evidence-based programs and practices; and (3) develop the most effective communication platforms such as websites, email, videos, and social media to provide access, support advocacy, and connect the community to available resources to address homelessness.

The strategic plan and annual priority plans have focused on building the County's homeless coordinated entry system to ensure persons experiencing homelessness can access the system of care and be assessed with a standardized evidence-based tool using best practice modalities that ensure client centered approaches. From 2015 to 2016 the community and stakeholders engaged in the development of the system, which included selecting a standardized evidence-based tool (Vulnerability Index-Service Prioritization Decision Assistance Tool or VI-SPDAT) to conduct housing and resource needs assessments of persons experiencing homelessness in Contra Costa.

In 2017, phase 1 of coordinated entry was launched and completed. That year, the system launched Coordinated Outreach Referral & Engagement (CORE) Teams which provide outreach, identification, and assessments for persons experiencing homelessness. The system also opened Coordinated Assessment Referral and Engagement (CARE) and Warming Centers which function as multidisciplinary service sites and offer system intakes and assessments (using VI-SPDATs), as well as case management support and daytime shelter and other services. That year 2-1-1, the phone-based access point to the system was also launched with the intention to provide additional mechanisms for easy access to the system of care, as well as the ability to perform system intakes and triage individual needs for services.

### **Addressing the emergency and transitional housing needs of homeless persons**

The Goal of "H-1: Housing & Supportive Services for the Homeless" includes the provision of operational support for existing emergency shelters and to assist existing emergency shelters with

the capital costs of repair, maintenance, or expansion of capacity. Goal H-1 also incorporates support for the increase of shelter beds and housing for homeless families with children.

**Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again.**

The Goal of "H-1: Housing & Supportive Services for the Homeless" incorporates production and preservation of new permanent supportive housing units. These units can be stand-alone developments dedicated to housing the homeless or units dedicated to the homeless integrated into larger developments. Activities under this goal include:

- Land acquisition
- Construction and development
- Acquisition and rehabilitation

In addition, both Goals of "H-1: Housing & Supportive Services for the Homeless" and "H-2: Prevention Services for Homeless" includes services that will meet the following objectives:

- Help homeless people (re)gain housing as soon as possible.
- Provide integrated, wraparound services to facilitate long-term residential stability.
- Help people to access employment that pays a "housing wage."
- Conduct outreach to link chronically homeless people with housing, treatment, and services.
- Prevent homelessness from occurring in the first place.
- Increase permanent supportive housing opportunities for the homeless.

**Help low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families who are likely to become homeless after being discharged from a publicly funded institution or system of care, or who are receiving assistance from public and private agencies that address housing, health, social services, employment, education or youth needs**

Goal "H-2: Prevention Services for Homeless" includes support for housing crisis intervention services which prevent homelessness for all low- to extremely-low income populations, including those who are being discharged from health care facilities, mental health care facilities, foster care,

etc. Goal H-2 further includes services to the homeless or those at risk of becoming homeless that will meet the following objectives.

- Help homeless people (re)gain housing as soon as possible.
- Provide integrated, wraparound services to facilitate long-term residential stability.
- Help people to access employment that pays a “housing wage.”
- Conduct outreach to link chronically homeless people with housing, treatment, and services.
- Prevent homelessness from occurring in the first place.
- Increase permanent supportive housing opportunities for the homeless.

## SP-65 Lead-based Paint Hazards - 91.415, 91.215(i)

### Actions to address LBP hazards and increase access to housing without LBP hazards

**WHY IT MATTERS** - High blood lead levels (i.e.,  $\geq 70 \mu\text{g}/\text{dL}$ ) can cause serious health effects, including seizures, coma, and death. Blood lead levels (BLLs) as low as  $10 \mu\text{g}/\text{dL}$  have been associated with adverse effects on cognitive development, growth, and behavior among children aged 1-5 years. Since the virtual elimination of lead from gasoline and other consumer products in the United States, lead-based paint in homes remains the major source of lead exposure among U.S. children. Most commonly, children are exposed through chronic ingestion of lead-contaminated dust. However, there are many sources of lead as the chart shows.

### 12 MOST COMMON POTENTIAL SOURCES OF EXPOSURE INCLUDE THE FOLLOWING LEAD-CONTAINING ITEMS

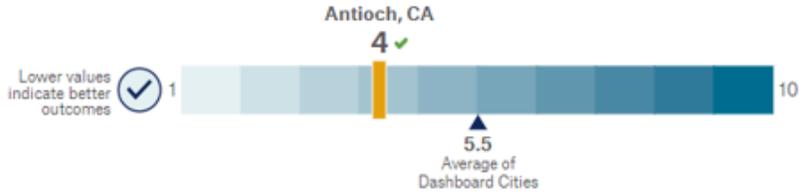


Because children with elevated BLLs in the 10-25  $\mu\text{g}/\text{dL}$  range do not develop clinical symptoms, screening is necessary to identify children who need environmental or medical intervention to reduce their BLLs.

Medicaid and state regulations require that every child in a government-funded health program be screened for blood lead level at 12 months and again at age 2. When a blood test is missed, health care providers are required to screen the child at the first opportunity up to age 6. It is also recommended that health professionals screen any child or youth who exhibits symptoms of lead exposure, has known lead exposure, or is considered to be at risk for lead exposure. For children/youth who receive multiple tests, it is their highest blood lead level, and their county of residence at the time of their highest blood lead level, that is reported.

## Lead Exposure Risk Index in 2021

Antioch had an estimated lead exposure risk index score of 4 (out of 10) in 2021, compared to an average of 5.5 across the Dashboard's cities.

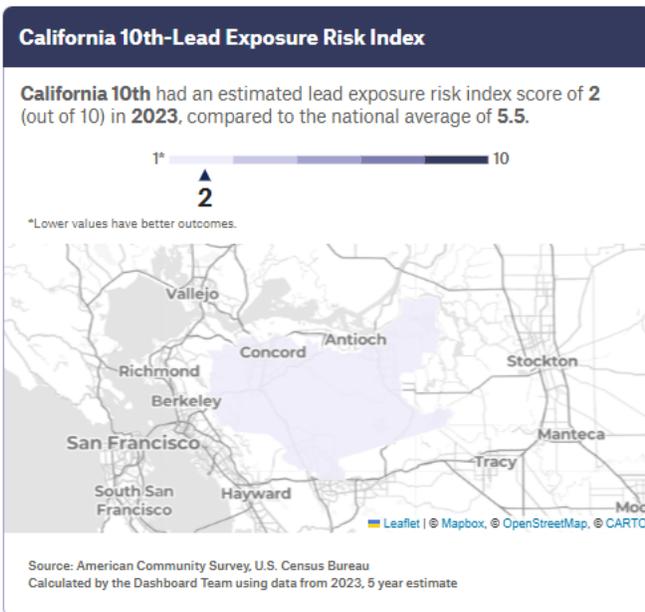


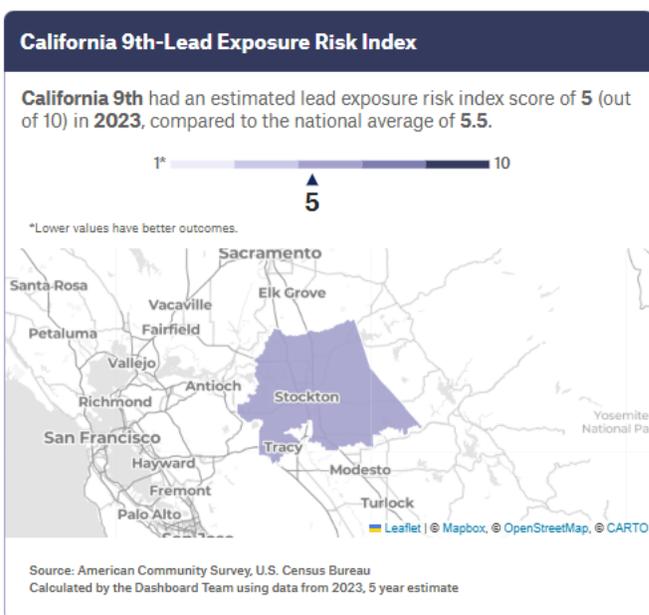
✓ Shows if value is better than average of Dashboard Cities

| City             | Score | Average | Remove |
|------------------|-------|---------|--------|
| Concord, CA      | 4 ✓   | 5.5     | ✗      |
| Pittsburg, CA    | 4 ✓   | 5.5     | ✗      |
| Walnut Creek, CA | 2 ✓   | 5.5     | ✗      |
| Richmond, CA     | 7     | 5.5     | ✗      |

## Comparing Values for Lead Exposure Risk Index

Choose different districts and states to compare values for the metric you selected. The scale bars below show the values for the selected locations. [Data Tips](#)





Reports for Contra Costa County continue to find LBP poisoning to be an almost negligible issue in the County. In 2015 (the latest date for which data is available), there were 48 children (0.59% of the 8,154 tested) with blood lead levels between 4.5 and 9.5, and 13 (0.16%) with levels greater than 9.5. Investigation by the Contra Costa Health Department shows that most new cases of elevated blood lead levels are not due to paint, but to toys, candies and certain ethnic remedies, which are high in lead.

Nevertheless, the County and Consortium members will continue to protect young children from lead-based paint hazards in housing funded with CDBG, HOME, ESG, and HOPWA resources through the implementation of 24 CFR Part 35.

- All developers enter into legal agreements that include requirements for compliance with the lead-based paint regulation.
- The Neighborhood Preservation Program has developed a program-specific lead hazard reduction implementation plan.
- All other projects will develop plans appropriate to the project type and level of funding received.

Adherence to the County's Lead-based Paint Plan allows for both new construction and rehabilitated properties to be free of lead-based paint. In addition, the County Health Department has a website with information on lead hazards, including common sources of lead in homes. <http://cchealth.org/lead-poison/>

**How are the actions listed above related to the extent of lead poisoning and hazards?**

The County Health Department has identified house paint containing lead as one of several potential sources of lead in homes. Other sources include recreational and do-it-yourself activities (e.g. radiator repair, soldering, casting fishing sinkers), consumer products (e.g. imported or old dishes, pottery, or pewter), and home remedies (e.g. Azarcon, Greta, or Surma).

### **How are the actions listed above integrated into housing policies and procedures?**

All applicants for housing rehabilitation loans are informed of the County's Lead-based Paint Plan during the application stage. The applicant must submit its plan on how it will comply with the County requirements. Prior to rehabilitation activities, paint is tested for lead. If lead is found, it must be remediated pursuant to the Lead-based Paint Plan. Following remediation activities, the unit is tested again to ensure all work was completed correctly.

#### **Antioch Action Plan**

The City has developed a Lead Based Paint Implementation Plan (LBP Plan) that describes the actions to be taken, and the responsibility, for compliance with lead-based paint abatement regulations (24 CFR 35 and Title X of the Housing and Community Development Act of 1992) under each of its existing affordable housing programs. Any homes constructed prior to 1978 that are assisted with CDBG funds through the City's Homeowner Housing Rehabilitation Program are addressed in compliance with lead-based paint abatement requirements.

Antioch CAPER - The City of Antioch does not have a significant problem with lead-based paint poisoning. The last case of a child living in Antioch diagnosed with elevated blood lead levels attributed to lead-based paint was in 2015, for a house that had lead in the dripline soil. This case was unrelated to any City-funded rehabilitation work. Since 2015 there have been six cases of elevated blood lead levels in children, but none of those have lead-based paint as a probable source.

The City has a Lead-Based Paint Implementation Plan (LBP Plan) that describes the actions to be taken, and the responsibility, for compliance with the lead-based paint abatement regulations (24 CFR 35 and Title X of the Housing and Community Development Act of 1992) under each of its existing affordable housing programs. The City has incorporated the requirements of the lead-based paint regulations into its programs, including the Homeowner Rehabilitation Program (funded with Housing Successor funds.) All rehabilitation projects are required to complete lead inspections and provide a plan and budget for the proper removal of lead or any other toxic material found on the property.

County Action Plan - Actions planned to reduce lead-based paint hazards The County will continue to protect young children from lead-based paint hazards in housing funded with CDBG, HOME, and ESG resources through the implementation of 24 CFR Part 35. This regulation aims to reduce or eliminate lead-based paint hazards in federally owned housing and housing receiving federal

funds. All developers enter into legal agreements that include requirements for compliance with the lead-based paint regulation. The Neighborhood Preservation Program has developed a program specific lead-hazard reduction implementation plan. All other projects will develop plans appropriate to the project type and level of funding received.

County CAPER - The County has incorporated the requirements of the lead-based paint regulations (24 CFR PART 35) into its affected programs, including the homeowner and rental rehabilitation programs. These programs developed implementation plans that include procedures to test for lead-based paint, determine a scope of work to address lead-based paint hazards, ensure qualified contractors are performing the required work, and obtain a clearance examination at project completion. Additionally, the County's Neighborhood Preservation Program, a home rehabilitation program, provides grants to homeowners who have received rehabilitation loans and need to abate lead hazards.

Walnut Creek Action Plan – Actions planned to reduce lead-based paint hazards The City of Walnut Creek developed a Lead Based Paint Implementation Plan (LBP Plan) that describes the actions to be taken, and the responsibility for compliance with lead based paint abatement regulations (24 CFR 35 and Title X of the Housing and Community Development Act of 1992) under each of its existing affordable housing programs. In particular, any homes constructed prior to 1978 that are assisted through the City's Homeowner Rehabilitation Grant Program or the City's New Construction/Substantial Rehabilitation Program must be in compliance with lead-based paint abatement requirements.

Walnut Creek CAPER - Actions taken to reduce lead-based paint hazards. 91.220(k); 91.320(j) The City has developed a Lead Based Paint Implementation Plan (LBP Plan) that describes actions to be taken, and the responsibility for compliance with the lead-based paint abatement regulations (24 CFR 35 and Title X of the Housing and Community Development Act of 1992), under each of its existing affordable housing programs. In addition, the City will continue to provide information about the dangers of lead-based paint, the requirements for lead abatement and about the certification that must be signed by the Borrower acknowledging receipt of this information for all participants in the City's homeowner and rental rehabilitation programs and First-Time Homebuyer Assistance (FTHBA) Program. Habitat for Humanity East Bay/Silicon Valley administers the City's Home Rehabilitation Program and complies with the federal Lead Based Paint Program regulations. As a Consortium member, the City will participate in any joint efforts to address the new federal lead based paint regulations throughout the County.

Concord Action Plan - Actions planned to reduce lead-based paint hazards Lead-based paint management and abatement has been incorporated into the City of Concord's Home Rehabilitation Loan and Grant Program. Lead-based paint abatement grants up to \$22,500 are provided to low-income homeowners (households earning at or below 80% of the Area Median Income [AMI]). The City requires that recipients of funds from the Housing Rehabilitation Loan and Grant program

sign HUD's Notification for Lead Based Paint and that any abatement required be included in the home's repairs.

Concord CAPER - In November, 2007, the City of Concord was awarded a Lead Hazard Control grant by HUD totaling \$1,389,228 over a three year period. Using a comprehensive strategy, the City clearly identified all single family and multi-family housing stock built before 1979 that had the possibility of being contaminated by lead-based paint. The City conducted extensive outreach and provided education about the hazards of lead poisoning and lead-based paint. Owners of multi-family properties built before 1979 were also contacted directly and given information about health hazards associated with lead-based paint and the methods and resources for lead based paint stabilization and abatement. It is estimated that, through this program, the City was able to address a large percentage of the lead hazards in homes in Concord. Since the end of the grant period Concord has continued to address lead based paint hazards citywide through the Homeowner Rehabilitation Loan and Grant Program. Each loan and grant application received is assessed for lead based paint. If remediation is triggered then a parallel process for lead based paint is followed for the application, which includes a separate property evaluation, inspection, report, work write-up, bid process, contractor evaluation and selection, separate execution and clearance of the work, and separate documentation and record keeping to satisfy federal regulations.

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## **SP-70 Anti-Poverty Strategy - 91.415, 91.215(j)**

### **Jurisdiction Goals, Programs and Policies for reducing the number of Poverty-Level Families**

The County and cities within it employ a variety of strategies to help alleviate poverty, including efforts to stimulate economic growth and job opportunities, and to provide County residents with the skills and abilities required to take advantage of those opportunities. This also includes implementation of Section 3 strategies to ensure employment and contracting opportunities for low- and very-low income persons or businesses residing within the community where a HUD-funded project is located. The County, and a majority of cities actively work to attract and retain businesses. Many are involved in revitalization efforts for their downtown areas utilizing a variety of strategies such as infrastructure and façade improvement programs, the State Main Street Program, and the preparation of revitalization plans to guide future development. The County, through its various departments, provides services and supports programs that promote personal responsibility, independence and self-sufficiency.

### **How are the Jurisdiction poverty reducing goals, programs, and policies coordinated with this affordable housing plan**

The County's anti-poverty goals and policies coordinate with the affordable housing plan through several housing goals. Expanding housing opportunities for extremely-low income households will reduce cost burden, which will allow these households to spend additional funds on other necessities such as food, transportation, and medical care.

Funding requirements for tax credits and other State funds encourage urban infill with affordable housing located near jobs and transit. Most affordable housing developers offer on-site computer learning labs, and access to service coordinators. Together, these efforts support low income tenants in obtaining job skills. Locations proximate to jobs and transit ease commute burden and 74cost.

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## SP-80 Monitoring - 91.230

**Describe the standards and procedures that the jurisdiction will use to monitor activities carried out in furtherance of the plan and will use to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements**

### **Housing:**

All applications are reviewed to ensure consistency with federal regulations, the Consolidated Plan, the Analysis of Impediments to Fair Housing Choice, and the County Housing Element. In addition, the County Board of Supervisors adopted a MBE/WBE outreach program as a component of the Consortium HOME Program and the County's Affordable Housing Program.

Project sponsors are required to meet with County staff to discuss the project funding, applicable federal regulations, and County restrictions including the County's MBE/WBE policies. The County and project sponsor then enter into legal documents, which specify project objectives, scope of work, eligible activities, performance targets, project budget, implementation time frame, federal regulatory requirements, and monitoring and reporting requirements. All housing development funds are provided to projects in the form of a loan or grant with regulations, use restrictions, and term incorporated into the legal documents. Requirements concerning MBE/WBE participation have been incorporated into all HOME project agreement and loan documents. Each project will be monitored and evaluated on meeting the performance measurement outcome indicator.

During project implementation, project sponsors are required to submit periodic progress reports detailing project progress, significant development problems, project funding and expenditures, outreach to women and minority-owned businesses, Section 3 Plan progress and affirmative marketing activity. Projects are monitored for compliance with federal accounting and procurement standards, labor and construction standards, relocation, affirmative marketing, equal opportunity, fair housing, and other federal requirements.

At project completion, project sponsors submit project completion reports identifying: project accomplishments; population served, data on household characteristics (e.g., size, income, and ethnicity); rent and/or housing affordability; and total sources and uses of funds, etc.

Affordable housing development projects submit annual compliance (including financial) reports throughout the period of required affordability. These reports ensure continued compliance with federal regulations, affordability and use restrictions, and other requirements as specified in project loan documents. HOME-, HOPWA- and CDBG-assisted rental projects will be subject to periodic onsite inspections. Financial reports and tenant rosters are reviewed on an annual basis. Projects are monitored (physical inspection and on-site tenant file review) within the first year of

the HOME-, HOPWA-, or CDBG-affordability term and once every three years thereafter for the length of the required affordability term.

**Non-housing projects and programs:**

All applications are reviewed for consistency with federal regulations, the Consolidated Plan, and Board of Supervisors policies. New Subrecipients attend a mandatory meeting to learn program standards, County requirements, and federal regulations. Subrecipients are required to enter into agreements that specify objectives, scope of work, applicable timelines and performance targets, budget, federal, state and local regulatory requirements, and monitoring and reporting requirements.

Subrecipients submit quarterly progress reports, detailing progress toward objectives, problems and/or resolution to meeting goals, quantitative participation data by ethnicity, income, and household status. Subrecipients provide sources and uses budgets with each quarterly payment demand. Projects are subject to an onsite performance and financial audit review.