

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.

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 67 percent of all housing units. Attached single-family homes make up approximately 8 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.

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 (83%), while most rental units have either two bedrooms (37%) or three or more bedrooms (36%).

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

All residential properties by number of units

Table 31 – Consortium Residential Properties by Unit Number										
Property Type	County		Antioch		Concord		Pittsburg		Walnut Creek	
	#	%	#	%	#	%	#	%	#	%
1-unit detached structure	271,014	67.0%	27,272	76.3%	29,263	61.2%	15,336	69.1%	12,316	37.7%
1-unit, attached structure	30,842	7.6%	1,616	4.5%	2,614	5.5%	1,352	6.1%	4,458	13.6%
2-4 units	28,020	6.8%	2,023	5.6%	2,814	6.7%	1,224	5.6%	4,507	13.8%
5-19 units	35,141	8.1%	2,523	7.0%	4,974	10.4%	2,208	10.0%	4,642	14.2%
20 or more units	33,112	8.7%	1,886	5.3%	6,756	14.1%	1,398	6.3%	6,644	20.3%
Mobile Home, boat, RV, van, etc.	7,200	1.7%	401	1.1%	1,401	2.9%	666	3.0%	120	0.4%
Total:	404,969	100%	35,721	100%	47,822	100%	22,184	100%	32,687	100%

Unit Size by Tenure – County & Consortium

Table 32 – County Unit Size by Tenure				
	Owners		Renters	
	Number	%	Number	%
No bedroom	747	0%	5,334	4%
1 bedroom	4,430	2%	30,724	23%
2 bedrooms	37,348	15%	50,710	37%
3 or more bedrooms	206,111	83%	49,181	36%
Total	248,636	100%	135,949	100%

Table 33 – Consortium City Unit Size by Tenure																
Unit Size by Tenure	Antioch				Concord				Pittsburg				Walnut Creek			
	Owners		Renters		Owners		Renters		Owners		Renters		Owners		Renters	
	#	%	#	%	#	%	#	%	#	%	#	%	#	%	#	%
No bedroom	97	0.5%	139	1.0%	138	0.5%	942	5.1%	52	0.4%	246	2.7%	15	0.1%	800	7.1%
1 bedroom	59	0.3%	1,994	15.1%	568	2.1%	4,503	24.2%	103	0.9%	2,104	22.7%	1,018	5.1%	3,703	33.0%
2 or 3 bedrooms	10,286	50.0%	7,677	58.0%	16,488	60.4%	11,732	63.0%	7,135	60.4%	5,536	59.8%	12,105	61.2%	6,360	56.7%
4 + bedrooms	10,120	49.2%	3,431	25.9%	10,101	37.0%	1,433	7.7%	4,525	38.3%	1,368	14.8%	6,656	33.6%	351	3.1%
Total:	20,562	100%	13,241	100%	27,295	100%	18,610	100%	11,815	100%	9,254	100%	19,794	100%	11,214	100%

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

The County and cities continue to collaborate to expand affordable housing in communities where such opportunities are limited. The County and many of the Consortium cities have continued 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?

Census data indicate that overcrowding is not a major problem. However, these data likely do not accurately count all individuals living in a household because it does not include household members who have not lived at an address for at least 3 months. The count likely missed individuals who are not on leases or are temporarily staying at an address.

There is a severe lack of affordable housing units to meet the needs of the population. Approximately 53 percent of renters in Contra Costa are paying 30 percent or more of their income in rent, with 44 percent of renters paying 35 percent or more of their income in rent. More than half of all renters in Antioch, Concord, and Pittsburg spend at least 30 percent of their income on rent as well. Approximately 47 percent of renters in Walnut Creek pay 30 percent or more of their income on rent. Pittsburg has the highest rate of cost burden with slightly more than 60 percent of renters spending at least 30 percent of their income on rent.

Describe the need for specific types of housing:

The greatest need for housing is affordable rental apartment units. Single-family homes make up nearly 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 \$582,400 (November 2019), 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 dearth 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.

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

Introduction

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.

According to the Urban Displacement "Rising Cost and Re-Segregation in Contra Costa County" report, rents rose across the County between 2000 and 2015, with (inflation-adjusted) median rent paid increasing more than 30% in parts of Brentwood, Concord, Hercules, Pittsburg, and Richmond over the 15-year period. By 2018, the median asking rent for a two-bedroom unit in Contra Costa County was \$2,250. Per the Urban Displacement report, a person would need to earn \$43 per hour—around \$90,000 annually—to afford the median asking rent for a two-bedroom apartment in the County today.

Cost of Housing

Table 34 – Cost of Housing, Consortium			
	Base Year: 2014	Most Recent Year: 2017	% Change
Contra Costa County			
Median Home Value	417,400	522,300	25%
Median Contract Rent	1,289	1,480	15%
Antioch, CA			
Median Home Value	240,000	330,900	38%
Median Contract Rent	1,213	1,409	16%
Concord, CA			
Median Home Value	368,900	461,700	25%
Median Contract Rent	1,218	1,382	13%
Pittsburg, CA			
Median Home Value	228,600	324,500	42%
Median Contract Rent	1,197	1,349	13%
Walnut Creek, CA			
Median Home Value	591,700	704,900	19%
Median Contract Rent	1,422	1,731	22%
<i>Data Source: American Community Survey 2013-2017 5-Year Estimates</i>			

Table 35 – Rent Paid, Consortium										
	County		Antioch		Concord		Pittsburg		Walnut Creek	
Rent Paid	#	%								
Less than \$500	13,103	9.6%	750	5.8%	609	3.4%	86	1.0%	311	2.8%
\$500-999	25,684	18.9%	1,708	13.2%	1,507	8.3%	328	3.7%	691	6.3%
\$1,000-1,499	46,896	34.5%	3,606	27.8%	7,622	42.1%	1,870	21.1%	2,100	19.2%
\$1,500-1,999	31,282	23.0%	3,385	26.1%	4,692	25.9%	2,582	29.2%	3,902	35.7%
\$2,000 or more	18,933	13.9%	3,520	27.2%	3,690	20.3%	3,991	45.0%	3,932	35.9%
Total:	135,898	100%	12,969	100%	18,120	100%	8,857	100%	10,936	100%
<i>Data Source: 2011-2015 American Community Survey 5-Year Estimates</i>										

Housing Affordability

Table 36 – Housing Affordability by Tenure, by % of Units Affordable to Households, Consortium										
% Units affordable to Households earning	County		Antioch		Concord		Pittsburg		Walnut Creek	
	Renter	Owner	Renter	Owner	Renter	Owner	Renter	Owner	Renter	Owner
30% HAMFI	9,490	No Data	3,965	1,760	4,770	2,070	2,730	1,050	1,605	1,615
50% HAMFI	28,311	10,795	6,515	3,545	8,190	4,365	4,310	2,520	3,030	3,245
80% HAMFI	68,079	30,046	8,565	6,390	11,405	7,540	5,620	4,005	4,490	5,080
100% HAMFI	No Data	48,014	9,690	8,475	13,210	10,560	6,625	5,395	5,575	6,735
<i>Total</i>	<i>105,880</i>	<i>88,855</i>	<i>12,220</i>	<i>19,995</i>	<i>17,715</i>	<i>27,165</i>	<i>8,580</i>	<i>11,030</i>	<i>9,895</i>	<i>19,955</i>
Data Source: 2011-2015 CHAS										

Monthly Rent

Table 37 – Monthly Rent					
Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	1,397	1,693	2,109	2,902	3,558
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 Source: HUD FMR and HOME Rents					

Is there sufficient housing for households at all income levels?

There is not sufficient housing for households at all income levels. 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 39 percent of all households in Contra Costa County are cost burdened (paying more than 30% of their income towards housing costs) while 17 percent of all households are severely cost burdened (paying more than 50% of their income towards housing costs). Among extremely low-income households, 80 percent are cost burdened. Among all households who make below the median income, 51,960 households (44 percent) are cost burdened.

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 median rent in Contra Costa is now \$2,700.

In addition, the sales price for a home has increased from \$473,000 in January 2014 to \$596,000 in January 2019, a 26 percent increase over 5 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 2019 Low HOME (50% AMI) rent in Contra Costa County for a two-bedroom apartment is \$1,395. The High HOME (65% AMI) rent is \$1,791. The 2019 Fair Market Rent for a two-bedroom apartments is \$2,126. 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.

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. 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 roof, foundation, 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

Table 38 – Condition of Units, County				
Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	83,000	33%	66,490	49%
With two selected Conditions	1,863	1%	7,878	6%
With three selected Conditions	98	0%	530	0%
With four selected Conditions	25	0%	4	0%
No selected Conditions	163,679	66%	61,089	45%
Total	248,665	100%	135,991	100%
<i>Data Source: 2011 – 2015 ACS</i>				

Table 39 - Condition of Units in Consortium Cities																
Condition of Units – # of Selected Conditions	Antioch				Concord				Pittsburg				Walnut Creek			
	Owner-Occupied		Renter-Occupied		Owner-Occupied		Renter-Occupied		Owner-Occupied		Renter-Occupied		Owner-Occupied		Renter-Occupied	
	#	%	#	%	#	%	#	%	#	%	#	%	#	%	#	%
With 1 condition	7,059	34.3%	7,197	54.3%	8,506	31.2%	9,528	51.2%	3,762	31.8%	4,811	52%	6,123	30.9%	4,686	41.8%
With 2 condition	148	0.7%	656	5.0%	204	0.8%	1,346	7.2%	244	2.1%	666	7.2%	16	0.1%	480	4.3%
With 3 condition	0	0%	0	0%	30	0%	85	0.5%	0	0%	20	0.2%	50	0.3%	52	0.4%
With 4 condition	0	0%	0	0%	0	0%	0	0	0	0%	0	0	0	0%	0	0
No conditions	13,355	65%	5,388	40.7%	18,555	68%	7,651	41.1%	7,809	66.1%	3,757	40.6%	13,605	68.7%	5,996	53.5%
Total:	20,562	100%	13,241	100%	27,295	100%	18,610	100%	11,815	100%	9,254	100%	19,794	100%	11,214	100%
<i>Data Source: 2013-2017 American Community Survey 5-Year Estimates</i>																

Year Unit Built

Table 41 – Year Unit Built in Consortium Cities

Year Unit Built	Antioch				Concord				Pittsburg				Walnut Creek			
	Owner-Occupied		Renter-Occupied		Owner-Occupied		Renter-Occupied		Owner-Occupied		Renter-Occupied		Owner-Occupied		Renter-Occupied	
	#	%	#	%	#	%	#	%	#	%	#	%	#	%	#	%
2000 or later	3,512	17.1%	1,652	12.5%	1,558	5.7%	881	4.7%	2,628	22.2%	1,648	17.8%	1,025	5.2%	979	8.7%
1980-1999	8,996	43.8%	5,304	40.0%	4,074	14.9%	4,095	22.0%	3,340	28.3%	3,270	35.3%	3,436	17.4%	2,895	25.8%
1950-1979	6,810	33.1%	5,228	39.5%	19,900	72.9%	12,375	66.5%	5,055	42.8%	3,475	37.6%	14,299	72.2%	6,882	61.4%
Before 1950	1,244	6.0%	1,057	8.0%	1,763	6.5%	1,259	6.8%	792	6.7%	861	9.3	1,034	5.2%	458	4.1%
Total	20,562	100%	13,241	100%	27,295	100%	18,610	100%	11,815	100%	9,254	100%	19,784	100%	11,214	100%

Data Source: 2013-2017 American Community Survey 5-Year Estimates

Table 40 – Year Unit Built, County

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	35,389	14%	18,073	13%
1980-1999	69,283	28%	40,155	30%
1950-1979	117,173	47%	61,883	46%
Before 1950	26,805	11%	15,829	12%
Total	248,650	100%	135,940	101%

Data Source: 2011 – 2015 ACS

Risk of Lead-Based Paint Hazard

Table 42 – Risk of Lead-Based Paint Hazard, County

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	143,978	58%	77,712	57%
Housing Units build before 1980 with children present	30,782	12%	17,398	13%

Data Source: 2011-2015 ACS (Total Units) 2011-15 CHAS (Units with Children Present)

Table 43 – Risk of Lead-Based Paint Hazard, Consortium Cities

	Antioch				Concord				Pittsburg				Walnut Creek			
	Owner-Occupied		Renter-Occupied		Owner-Occupied		Renter-Occupied		Owner-Occupied		Renter-Occupied		Owner-Occupied		Renter-Occupied	
	#	%	#	%	#	%	#	%	#	%	#	%	#	%	#	%
Total Number of Units Built Before 1980	7,747	38.7%	6,516	53.3%	21,818	80.3%	12,778	72.1%	5,521	50.0%	4,128	48.11%	15,310	76.7%	8,476	85.6%
Housing units built before 1980 with children present	1,070	5.4%	2,090	17.1%	3,010	11.1%	3,300	18.6%	625	5.7%	1,380	16.1%	1,214	6.1%	890	9.0%

Data Source: 2009-2013 ACS (Total Units) 2009-2013 CHAS (Units with Children present)

Vacant Units

Table 44 – Vacant Units, County			
	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	0	0	0
Abandoned Vacant Units	0	0	0
REO Properties	0	0	0
Abandoned REO Properties	0	0	0
Data Source: 2005-2009 CHAS			

Table 45 – Vacant Units, Consortium Cities												
	Antioch			Concord			Pittsburg			Walnut Creek		
	Suitable for Rehab	NOT Suitable	Total	Suitable for Rehab	NOT Suitable	Total	Suitable for Rehab	NOT Suitable	Total	Suitable for Rehab	NOT Suitable	Total
Vacant Units	19,520	0	19,520	1,917	0	1,917	1,115	0	1,115	1,679	0	1,679
Abandoned Vacant Units	0	0	0	0	0	0	0	0	0	0	0	0
REO Properties	220	0	220	18	0	18	14	0	14	7	0	7
Abandoned REO Properties	0	0	220	0	0	0	0	0	0	0	0	0
Data Source: 2013-2017 ACS (Total Vacant Units); PropertyRadar (REO Properties)												

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

Slightly less than 5 percent of all housing units in Contra Costa are vacant. The homeowner vacancy rate, which is the proportion of inventory that is vacant and for sale, is approximately 1 percent while the rental vacancy rate, which is the proportion of rental inventory vacant for rent, is approximately 3 percent. These low vacancy rates indicate that Contra Costa has a strong housing market with limited inventory available. The low rental vacancy rate particularly indicates that there is a shortage of rental housing.

Current rehabilitation needs involve general maintenance including roof repair and replacement, window replacement and upgrades, plumbing and electrical improvements, foundation repair, siding repair (moisture barrier), and accessibility improvements.

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. A majority of the housing stock in the County was built prior to 1980 and thus has more risk of containing lead-based paint hazards. Low and moderate income 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 39% of HOME Consortium households (148,873 of 384,593), both renter and owner, 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 (221,690 units) results in approximately 86,459 units that may contain lead-based paint hazards occupied by low-income households.

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

Introduction

Three public housing authorities operate within Contra Costa County:

- The Housing Authority of Contra Costa County (HACCC), headquartered in Martinez, CA, owns 1,091 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 Richmond Housing Authority (RHA), located in northwest Contra Costa County on the San Francisco Bay, has two public housing developments, the Nystrom Village 102-unit scattered-site development and Nevin Plaza, a 142-unit high-rise for those 60 and older and/or individuals with disabilities.
- The Housing Authority of the City of Pittsburg (HACP), seated in north-central Contra Costa County, manages 1,123 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

Table 46 – Total Number of Units by Program Type									
Program Type									
	Certi- ficate	Mod- Rehab	Public Housing	Vouchers					
				Total	Project -based	Tenant -based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available	0	0	1,854	9,570	219	6,564	331	185	0
# of accessible units									
*Includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									
Data Source: PIC (PIH Information Center)									

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:

HACCC: The Housing Authority of the County of Contra Costa (HACCC) provides 1,091 public housing units in 12 developments scattered throughout 9 communities in the County. The properties are all in serious need of repair. The below table provides the current physical inspection component of the REAC scores for the housing authority's properties, which are all out of a maximum of 40 (data provided by HACCC). The housing authority's properties are each inspected every year, further indicating considerable capital needs and concerns about physical condition of the properties. Las Deltas and El Pueblo score especially lowly, according to the below table.

RHA: The below table provides physical inspection scores from downloaded from HUD, out of a maximum of 100. Nystrom Village and Nevin Plaza (242 total units) obtain very low scores, indicating the need for comprehensive rehabilitation and upgrades.

Public Housing Condition

Table 47 – Public Housing Condition	
Public Housing Development	Average Inspection Score
Alhambra Terrace	30.4
Las Deltas	0
Las Deltas Annex 1	30.4
Elder Winds	22.8
Casa De Serena	26.4
Bayo Vista	24
Vista Del Camino	32.0
El Pueblo	23.2
Los Nogales	28.8
Richmond Hacienda	49
Richmond Village III	83
Nysytrom Village	40
Nevin Plaza	35
Richmond Village II	93
Richmond Village I	84

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

HACCC: In 2014, HACCC identified over \$54 million dollars in immediate capital needs for the properties and that number has only grown considering the housing authority only gets approximately \$2.9 million dollars per year for capital improvements.

RHA: All units are in need of comprehensive rehabilitation and upgrades.

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

HACCC: HACCC has begun a long-term project to reposition and rehabilitate its public housing portfolio in the face of ever-decreasing federal, state and local funding. The planning portion of this process is expected to be completed this year and implementation has actually begun on portions of the plan. As part of this process HACCC has been approved for four RAD conversions that will remove 214 long-term vacant units at Las Deltas in North Richmond. These units will be removed from the public housing portfolio and converted to project-based voucher assistance that will be used to help fund construction or rehabilitation of more affordable housing units.

Over the long term, HACCC intends to convert all public housing to project-based units via RAD, although capacity to oversee that is not available at present.

HACCC anticipates utilizing approximately \$3.0 million of HUD funding for a variety of modernization improvements at all its public housing developments. Specific improvements include:

- \$1,183,000 for demolition of Las Deltas CA006/9A public housing site in North Richmond.
- \$1,131,000 for relocation costs during the RAD disposition of Las Deltas in North Richmond.
- \$245,000 for unscheduled and emergency unit modernization and site improvements at various properties.
- \$136,000 for non-routine maintenance repairs (ordinary maintenance items such as window and flooring replacement or electrical repair where the scale of damage is beyond the scope of day-to-day maintenance) at various properties.
- \$134,000 for construction and rehabilitation of on-site management offices at various properties.
- \$63,000 for new appliances at various properties.

Discussion:

HACCC: The HACCC is facing significant challenges in maintaining its public housing. Annually, Capital Fund allocations (approximately \$2.9 million) have not been sufficient to repair and

maintain all of the public housing units, most of which have considerable physical needs. The HACCC has been approved for RAD conversions and has begun to demolish long-term vacant units at Las Deltas in North Richmond and replace them with project-based voucher assistance.

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

Introduction

Consistent with the County's/CoC's Ten Year Plan to end homelessness, 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

Table 48 – 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)	159	78	42	646	0
Households with Only Adults	315	0	144	465	0
Chronically Homeless Households	0	0	0	477	0
Veterans	4	0	16	266	0
Unaccompanied Youth	0	0	0	0	0
<i>Data Source Comments: Annual Homeless Inventory Count (HIC) Comments: This does not include the number of rapid rehousing units supplying additional permanent housing units for persons experiencing homelessness in the County.</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 many partners that provide mainstream benefits and services, which allows the CoC to provide consumers of homeless services access to a holistic range of care and individualized treatment and case management. The CoC is administered by the County Health Services department, which includes healthcare and behavioral healthcare divisions. This structure allows consumers of homeless services to have streamlined and coordinated access to health and behavioral health care, including practitioner access to a shared database

to ensure consistent nonduplicative service provision. Additionally, 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 on outreach teams and in multiservice center and emergency shelter sites.

The County Employment and Human Services Department partners with the CoC, including the Health Services Department and local nonprofit service providers serving the CoC. The Department offers a wide range of mainstream employment, vocational, and social supports to consumers 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 consumers of homeless services in the County.

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 and housing readiness and stability of individuals and households experiencing or at risk of homelessness. These services and facilities are evaluated, resourced, and updated based on client and community need, compliance with state and federal guidance designed to best support client and community needs, and best practices based on evidence, data, and consumer input around what is necessary for achieving positive health and housing outcomes for consumers of homeless services in Contra Costa.

Furthermore, these services and facilities are built around a coordinated access, assessment, and referral system. The system maintains data on client, program, and system level needs, inputs and outputs, which informs how services and facilities are developed and prioritized. Additionally, the system is governed by a body of knowledgeable, concerned, and invested citizens and stakeholders 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 partners make every effort to develop and enhance the services and facilities designed to address them.

Services

- Shelter and housing assistance (housing navigation, rapid resolution/problem solving support, housing resources, assessments, referrals)
- Case management and supportive services
- Coordinated Outreach Referral and Engagement (CORE) Teams
- Health and Behavioral health care, case management, and support
- Financial services
- Legal services
- Educational and Vocational services
- Employment and workforce development

Facilities

- Emergency Shelters (adult, transition aged youth (age 18-24), and family options)
- Coordinated Assessment Referral and Engagement (CARE) Centers and Warming/CARE Capable Sites
- Transitional Housing
- Permanent Housing
- Food Assistance
- Physical and Behavioral Health Hospitals, Clinics, Treatment Centers

MA-35 Special Needs Facilities and Services - 91.410, 91.210(d)

Introduction

When considering the supportive housing needs of homeless individuals across the Consortium, there is a significant gap between the supply of supportive housing and the population that experiences homelessness who need it. Individuals and families across a range of special needs categories have strong need for supportive housing, and the rise in the elderly homeless population is highly concerning.

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

The 2019 Point In Time (PIT) and 2018 Annual report on homelessness show that, over the past five years that Adults with disabilities increased 22% and Seniors 62+ increased 97%, while Veterans decreased 11% and Families decreased 16%. PIT data showed 2,295 persons experiencing homelessness - 668 sheltered (11% families [62], 89% single adults) and 1,627 unsheltered (3% families [37], 97% singles) - a 43% increase from 2017. Chronically

homeless individuals increased 65%. Chronically homeless individuals are more likely to need supportive housing than other homeless individuals, and prefer supportive housing rather than institutional or congregate settings.

The CoC 2018 Annual Report of the 7,024 people who received services during the calendar year states that 67% self-reported having a disability:

- Developmental (743)
- Substance Abuse (1,952)
- Chronic Health Issues (1,964)
- Physical disability (2,026)
- Mental Health disability (2,241)

Seniors age 62+ numbered 659 and were 9% of those served. Almost half (46%) of the transition age youth (TAY) respondents in the Youth and Family Needs Assessment reported having a disability. Over 25% of those interviewed by the CORE Outreach teams report that substance abuse, and 20% reported that an illness or health condition, led to their homelessness.

The CoC reported 899 persons served by permanent supportive housing programs. Most likely to be housed were Veterans and Seniors, and least likely were persons with psychiatric disabilities. Family households were much more likely to exit to housing than adult-only households.

Supportive housing needs for persons with HIV/AIDS is more difficult to access. The 2017 CC Health Dept. *HIV Surveillance Brief* reported 2,075 individuals living with HIV or AIDS, with a higher concentration in west County, followed by east, with central County having the lowest rates. Although many need 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. The report found that 69.7% of individuals with HIV or AIDS had a suppressed viral load, 25.2% had not had a viral load test, and only 5.1% had a viral load that was not suppressed. Therefore, the potential number of people with HIV/AIDS who may need supportive housing numbers from 105 to some unknown portion of those 522 who have not been tested.

To address need for supportive services, CC Behavioral Health Services provides Full Service Partnership services – the most intensive community-based services and those likely to be utilized by individuals in need of supportive housing – to 201 children, 100 transition age youth aged 16 to 25, and 190 adults. Some of these residents are already live in integrated, supportive housing, but others may be living in congregate facilities or may be reliant upon housing with family members who may not be able to accommodate them in the future. Data from the East Bay Regional Center does not facilitate a precise breakdown of the population of persons with developmental disabilities between Alameda and Contra Costa Counties, respectively.

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

Contra Costa Behavioral Health Services 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. Beyond general preferences for persons with disabilities in a variety of affordable housing programs or developments, including the Housing Choice Voucher Program, there are no specific programs for connecting persons with physical disabilities to supportive housing.

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)

Increase the supply of permanent supportive housing for people with disabilities and services for people with disabilities:

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:

- To the extent practicable, use affordable housing funds for the construction of permanent supportive housing in 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.
- 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 elderly, persons with HIV/AIDS, victims of domestic violence (which includes abused/neglected children), and persons with physical/mental disabilities. Many of the supportive needs are addressed strategically through CDBG funding of Public Service activities for non-homeless special needs populations, which includes elderly/frail elderly, persons with HIV/AIDS, victims of domestic violence, and persons with physical/mental

disabilities. In addition, the Consolidated Plan goal of “CD-6 Infrastructure/Public Facilities” includes funding activities with CDBG funds 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 nonprofit agencies that serve low-income populations, including non-homeless special needs populations.

To the extent that other funds, especially low-income housing tax credits, are available, the County will use CDBG, HOME, and HOPWA 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.

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

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

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.

Specific barriers in each of the jurisdictions included in this Consolidated Plan are further discussed below.

Contra Costa County: The areas of Contra Costa outside the four entitlement cities vary widely and include some of the most affordable parts of the County as well as some of the least affordable. They also include areas where the built environment is urban, suburban, and rural, respectively. Leaving aside protected agricultural lands and public lands, the non-entitlement areas within the County tend to have the most restrictive density regulations are in the central portion of the County. Zoning and land use policies that restrict density are not the only causes of the imbalances in the housing stock compared to the rest of the County. Some areas may have topographical characteristics that make multifamily construction difficult, and some areas may have few remaining buildable sites. Nonetheless, density restrictions play a role, and easing restrictions could encourage the gradual reuse of land that is currently devoted to detached single-family homes in addition to multifamily development on currently unoccupied sites.

In Western Contra Costa County, by contrast, density restrictions play a much smaller role in exacerbating housing affordability challenges. Eastern Contra Costa County has less residential density than western Contra Costa County does, but the area also has fewer housing affordability challenges. Although more permissive zoning might facilitate greater housing affordability in the area, a relative abundance of available land for development and longer commute times between eastern Contra Costa County and regional job centers make housing more affordable. In fact, when low-income households are displaced from Inner Bay communities like Richmond, Oakland, and San Francisco by rising housing costs, they often move to eastern Contra Costa County.

In the context of inclusionary housing, delays in approval processes can adversely affect the financial feasibility of providing affordable a significant number of units. Some delays may flow from provisions in municipal ordinances that afford agencies and elected boards excessive time to act upon applications. Others may result from factors outside of the immediate control of Contra Costa County or its municipalities such as developers and friendly local officials adopting an overly methodical approach in response to fears that neighbors will file litigation under the California Environmental Quality Act. Recently enacted state laws that expedite local zoning and land use approval processes under certain circumstances may help to ameliorate this problem.

High land costs are a significant barrier to affordable housing in central and western Contra Costa County. A review of current listings of unbuilt lots for sale in the southern portion of central Contra Costa County revealed prices ranging from roughly \$300,000 per acre to \$2 million per acre.

City of Antioch: The City of Antioch has among the most affordable housing costs in Contra Costa County. According to the American Community Survey 2013-2017 5-Year estimates the median value of owner-occupied housing units was \$330,900 (as opposed to \$522,300 countywide). Although the city's housing stock is skewed toward single-family homes, 12.3% of housing units are in multifamily structures with five or more units. This reflects underlying

zoning that, while not particularly permissive, is less exclusionary than the land use controls in several municipalities that are much closer to the job centers of the Inner Bay and the Tri-Valley. Slow approval processes also do not appear to be a major barrier in Antioch as reflected in the high percentage of units that have built in recent decades. Land costs are also low by regional standards.

City of Concord: The City of Concord arguably has the most variation between neighborhoods within its boundaries of any municipality in Contra Costa County. Concord includes the area with the most concentrated poverty in the entire county in the vicinity of Monument Boulevard in the western portion of the city. It also includes stable middle-class neighborhoods and more affluent ones. Despite having lower housing production than communities to its east like Antioch and Pittsburg in recent decades, Concord is on the precipice of significant growth as the Naval Weapons Station is redeveloped. At a citywide level, zoning places less of a constraint on housing density in Concord than it does in most of the county: 24.5% of housing units are in multifamily structures of five units or more. The City of Concord publishes its zoning maps in a manner that facilitates a fine-grained analysis of land use regulations at a parcel by parcel level, but that does not readily facilitate a bird's eye view of the city. The map below reflects part of the southeastern portion of the city, which is relatively more affluent than the city as a whole. As can be seen, there are no parcels zoned for high density housing and few zoned for medium density housing. Restrictive zoning in the eastern portion of the city is a barrier to housing affordability though the redevelopment of the Naval Weapons Station will help ameliorate that problem. This planning process did not reveal specific issues related to delays in the development approval process or community opposition in Concord. Land costs are relatively high and are a barrier to affordable housing. Concord has an inclusionary housing ordinance and, moreover, was involved in the negotiation of specific community benefits with regard to the provision of affordable housing at the Naval Weapons Station. The requirements for that site go beyond what is generally required under the ordinance and should make the redevelopment a tremendous positive for housing affordability in the city and the county. Nonetheless, there is room for improvement as the ordinance only requires 10% of units to be affordable with the potential of a reduction down to 6% if there is deeper affordability targeting. Concord suffers from the same lack of resources as the county as a whole in the absence of an affordable housing bond issue.

City of Pittsburg: In some respects, the City of Pittsburg has the fewest barriers to affordable housing of any community in Contra Costa County. A higher proportion of its housing units, 16.3%, are in multifamily structures with five or more units than in Antioch.

Affordable Rental Units At Risk Between 2015 And 2025 - State law requires that the City assess the risk of losing affordable rental housing over a 10-year planning period. Though the City has a higher proportion of multifamily rental housing, several developments are at risk of losing its status as housing affordable for low- and moderate-income tenants due to the expiration of federal, state, or local agreement. The at-risk analysis from the most recent Housing Element updated in 2015 covers the period from January 31, 2015, through January

31, 2025. Pittsburg contains 261 multi-family units at risk of conversion to market rate; all other assisted housing units are preserved or at low risk of conversion due to nonprofit ownership or long-term affordability restrictions.

Two of the at-risk developments are financed through Section 8 and governed by HUD. One of these developments, Lido Square, contains 162 units divided into 88 two -bedroom units and 84 three-bedrooms, is privately owned, financed through Section 8, and governed by HUD. The 162 low-income units within Lido Square are at low risk of conversion due to a trust agreement with HUD and an intention to maintain affordability at the complex.

The other at-risk Section 8 development is East Santa Fe Avenue Apartments, comprising 19 units divided into studio and one-bedroom apartments. The apartment complex is owned and managed by Shelter, Inc. of Contra Costa County, an independent, charitable nonprofit organization whose mission is to prevent and end homelessness for low-income residents of the county. Based on the organization's mission, the East Santa Fe Avenue Apartments are at a low risk of conversion.

Woods Manor is a Low Income Housing Tax Credit (LIHTC) project. Woods Manor is an 80-unit multi-family apartment complex composed of eight one-bedroom units, 32 two-bedroom units, 28 three-bedroom units, and 12 four-bedroom units. The complex is owned by Bridge Housing, an affordable housing developer. In 2009, Bridge Housing applied for and received an \$800,000 commitment in Contra Costa County HOME funds (at \$10,000 per unit), triggering new affordability restrictions lasting a minimum of ten years.¹⁰ Due to the new affordability restrictions and Bridge Housing's mission to provide housing to low-income families, Woods Manor is currently not at risk of conversion due to new restrictions.

Preservation Options - The appropriate preservation options depend largely on the type of project at risk and the type of financing used to make the units affordable. Two methods are available to ensure there is no net loss of at-risk units converting to market rate within the planning period: the units must be acquired and preserved or new affordable units must be constructed to replace those lost in conversion. Either of those options will ensure affordable controls and price restrictions are extended under federal, state, and local programs. The cost of acquiring and preserving the units is estimated to be less than replacement through new construction. Preservation typically requires rent subsidies to cover the difference between market-rate and assisted rents.

City of Walnut Creek: With respect to zoning and land use, units in multifamily structures with two or more units make up a higher concentration in Walnut Creek. 35% of housing units in Walnut Creek are in multifamily structures with two or more units, a figure that nearly matches the 37% of units that are detached single-family homes (2019 Department of Finance Housing Estimates). Affordable housing projects within close proximity to amenities, usually near downtown, are competitive for tax credit and other funding sources, but obtaining vacant land to build multifamily is becoming harder to find due to limited resources.

To encourage more housing and mixed-use development downtown near transportation and jobs, the City completed the North Downtown and West Downtown Specific Plans in 2018 and 2019 respectively. Throughout the extensive public outreach process some residents expressed concern over increased density; however, the community overall was supportive. The concerns are potential displacement and increase in housing cost as more activity happens in the area. Direct displacement occurs when older homes and apartments are replaced by newer, more expensive housing units. Indirect displacement occurs due to rising housing costs. Existing residents may find it more difficult to remain as rent increases. These issues are not unique to West Downtown, North Downtown, nor are they unique to Walnut Creek. Housing production and displacement are regional issues. However, the City also has local policies to mitigate displacement and encourage affordable housing.

Walnut Creek has inclusionary housing and commercial linkage fee regulations that support affordable housing development. Housing in-lieu and commercial linkage fees are primarily used for acquisition and predevelopment funding of affordable housing. Affordable housing developers are able to leverage city funds to secure other state and federal funding sources. Over the span of 15 years, Walnut Creek collected \$26,125,000, which translated to over 300 affordable units.

Walnut Creek also has a local density bonus program that supplements the state density bonus law. Through Walnut Creek's local program (adopted in 2009), developments that include substantial affordability can request density bonuses beyond 35%. Three affordable housing developments have utilized this program to obtain the following bonuses: 150% (Arboleda), 45% (St. Paul's Commons, and 42% (Habitat for Humanity – 1250 Las Juntas). These supplemental bonuses helped to generate more affordable housing as well as increase the competitiveness of the projects for state and federal programs. Walnut Creek is in the process of updating its local density bonus program to include broader incentives for affordable housing development. With changes in state law, and increased savviness on the part of developers in regards to density bonus, Walnut Creek is seeing more developers utilizing this tool for residential development. As a result, Walnut Creek anticipates seeing less inclusionary in lieu fees in the future and more integrated affordable housing units throughout market rate developments.

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

Introduction

Contra Costa County is one of two counties (Alameda County is the other) comprising the East Bay region of the San Francisco Bay area. Like many other regions across the country, the East Bay was significantly impacted by one of the worst economic downturns, known as the "Great Recession" about a decade ago. The unemployment rate in Contra Costa County more than doubled from 5.1 percent in April 2008 to 11.1 percent in October 2009, subsequently staying

at or above 10 percent for another two years. Virtually every industry and occupation was negatively impacted during this period, with job losses outpacing gains across the board. Based on an East Bay Economic Development Alliance report, "Building on our Assets: Economic Development and Job Creation in the East Bay", the result of the Great Recession was the loss of one out of ten jobs in the East Bay.

Fortunately, the economy has seen a significant uptick due to its strength as a high growth region and a number of years for recovery to occur. In fact, many have described the current economic state as booming. Most recently, according to the California Employment Development Department, the unemployment rate has dropped dramatically over the decade and now stands at just 2.6 percent.

Unfortunately, there is growing sentiment that this growth is unsustainable and will begin to slow soon. A recent economic outlook report on Contra Costa County, performed by Beacon Economics, identified a number of important measures that may temper optimism about the future. These include: 1) an impending labor shortage; 2) tightening housing supply; 3) Political uncertainty (election year); 4) a sharply widening federal deficit, and 5) odd market fluctuations, combined with a flattening yield curve.

Economic Development Market Analysis

Table 49 – Business Activity					
Business by Sector	# Workers	# of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	3,533	3,250	1	2	1
Arts, Entertainment, Accommodations	32,222	23,326	13	14	1
Construction	16,976	14,310	7	9	2
Education and Health Care Services	49,905	31,086	20	19	-1
Finance, Insurance, and Real Estate	19,036	13,377	8	8	0
Information	9,911	4,136	4	3	-1
Manufacturing	18,676	11,926	7	7	0
Other Services	10,873	7,689	4	5	1
Professional, Scientific, Management Services	40,732	20,217	16	12	-4
Public Administration	0	0	0	0	0
Retail Trade	31,413	22,322	12	14	2
Transportation and Warehousing	7,951	4,404	3	3	0
Wholesale Trade	12,074	7,151	5	4	-1
Total	253,302	163,194	--	--	--
<i>Data Source: 2011-2015 ACS (Workers), 2015 Longitudinal Employer-Household Dynamics (Jobs)</i>					

Labor Force

Table 50 – Labor Force	
Total Population in the Civilian Labor Force	373,038
Civilian Employed Population 16 years and over	343,035
Unemployment Rate	8.03
Unemployment Rate for Ages 16-24	19.24
Unemployment Rate for Ages 25-65	5.54
<i>Data Source: 2011-2015 ACS</i>	

Table 51 - Occupations by Sector	
Occupations by Sector	# of People
Management, business and financial	111,558
Farming, fisheries and forestry occupations	12,895
Service	31,761
Sales and office	79,172
Construction, extraction, maintenance and repair	26,010
Production, transportation and material moving	12,826

Travel Time

Table 52 – Travel Time		
Travel Time	Number	Percentage
< 30 Minutes	143,530	46%
30-59 Minutes	106,235	34%
60 or More Minutes	62,167	20%
Total	311,932	100%

Education:

Educational Attainment by Employment Status (Population 16 and Older)

Table 53 – Educational Attainment by Employment Status			
Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	23,658	3,317	13,271
High school graduate (inc. equivalency)	43,068	4,715	15,548
Some college or Associate's degree	84,359	6,830	24,783
Bachelor's degree or higher	139,625	6,974	27,320
<i>Data Source: 2011-2015 ACS</i>			

Educational Attainment by Age

Table 54 – Educational Attainment by Age					
	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	765	3,899	6,683	10,693	6,512
9th to 12th grade, no diploma	6,526	5,588	5,078	8,228	4,991
High school graduate, GED, or alternative	17,537	16,683	14,650	32,053	19,671
Some college, no degree	25,471	19,299	18,628	46,068	20,694
Associate's degree	3,464	6,661	7,862	17,685	7,411
Bachelor's degree	6,424	24,312	30,098	56,566	21,996
Graduate or professional degree	299	8,542	17,840	36,592	16,786
<i>Data Source: 2011-2015 ACS</i>					

Educational Attainment – Median Earnings in the Past 12 Months

Table 55 – Median Earnings in the Past 12 Months	
Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	1,271,590
High school graduate (includes equivalency)	1,868,854
Some college or Associate's degree	2,759,847
Bachelor's degree	4,212,005
Graduate or professional degree	4,763,883
<i>Data Source: 2011-2015 ACS</i>	

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

A little less than half of all Contra Costa County jobs are management, business, science and arts occupations. It is expected that health care and educational services jobs, in particular, continue to grow in Contra Costa County than in the rest of the East Bay. The Business Activity table above further confirms the strength of these sectors in Contra Costa County. The

educational services, health care, and social assistance industries currently comprise 22 percent of the jobs held by the civilian employed population, 16 years old and over.

Describe the workforce and infrastructure needs of the business community:

The County, via its Workforce Development Board (WDB) has utilized a sector approach to address workforce and business needs in the region since 2004, and identified construction, healthcare, manufacturing, and retail as priority sectors during the early/mid 2000s. As part of its sector engagement process, the WDB has bundled quantitative analysis with anecdotal information gathered through business engagement efforts (e.g. interviews, surveys, and conversations), in order to better ascertain business needs, validate labor market projections, and identify skills gaps in the workforce. The WDB has been able to effectively group occupations and skill requirements into functional clusters across businesses and/or industries. Following roughly one year of research and analysis, in July 2012, the WDB adopted a policy to prioritize and target investments in the following four industry sectors: 1) Advanced Manufacturing; 2) Health and Life Sciences; 3) Energy; and 4) Information Communication Technology (ICT) and Digital Media. These four industry sectors typically require a highly skilled and/or trained workforce.

Therefore, the primary workforce need is the provision of education/training programs in which the County's workforce population can participate. The WDB's vision to fulfill the workforce needs of the business community within these four sectors is to create a highly skilled workforce, prepared through targeted training programs and dynamic education/training systems. The WDB works towards the realization of this vision by building a workforce development network that includes strategic partnerships with a wide range of organizations and businesses, the use of industry sector strategies, leveraging of investments to increase impact, a data-driven approach that includes using economic intelligence in decision-making, and shared accountability for results.

The infrastructure needs of the County's overall business community is largely met due to the County's location within the San Francisco Bay Area. 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. The area of west Contra Costa and east Contra Costa, are housing-rich places with 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. These subareas have a business mix that serves the area households, and therefore do have lower concentrations of driving industry sectors. The area of central Contra Costa has a higher ratio of jobs to residents, stronger regional accessibility, and specific industry concentrations in driving sectors like Advanced Manufacturing, Health and Life Sciences, Energy, and ICT and

Digital Media. However, in lower-income communities of the County, there is a continual need for various infrastructure improvements, where the current infrastructure is antiquated and in need of replacement or in need of a major upgrade to address efficiency and accessibility concerns.

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.

One of the biggest potential changes continues to be the initiative to develop and expand the Northern Waterfront of Contra Costa County. This initiative is currently underway, and is examining the necessary infrastructure required to develop the waterfront area that stretch from the City of Hercules to the City of Oakley so that the industrial lands 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?

Generalizations about the skills and knowledge needed to find employment in the priority sectors are difficult to make. However, an analysis of the available economic and workforce data by the East Bay Economic Development Alliance makes a number of things clear. First, in many of the industry sectors that are expected to grow and provide high-quality employment opportunities, scientific and technical skills and knowledge are required. Jobs in the priority sectors mentioned above, including professional & business services, and health care & social assistance, will largely require these kinds of skills and knowledge. This idea points to the importance of providing educational and career pathways in the STEM (Science, Technology, Engineering, Math) fields for local residents.

Second, many of the jobs being created by new and growing industries will require at least some post-secondary education. A recent report by the California Employment Development Department (EDD) estimates that eight out of ten of the fastest growing job categories in the state will require at least a bachelor's degree. According to the Labor Force table above, the total civilian labor force population in the Urban County is 582,886, of which 547,323 is employed, with over 50 percent having a bachelor's degree or higher. However, the proportion of residents of Contra Costa County who are above the age of 62 (18.5 percent) is nearly 2 percent higher than the statewide average for California (16.8 percent). For employers, highly educated and/or skilled older workers who are aging out of the workforce will need to be replaced. Yet the challenge is the upcoming younger generations, especially those between 16-24 years of age, are not meeting the educational and or skill level necessary to fill many of the jobs that are being vacated by the older workforce. Addressing the education

and training needs of the younger population is critically important for a number of reasons. Disconnected youth are more likely to engage in illegal behavior and become dependent on public aid. In addition, a lack of connection with school and work during these critical years can interfere with the transition to a productive and self-sufficient adulthood. Finally, a lack of education and work experience results in reduced employability and earning potential.

In addition, according to an East Bay Economic Alliance's 2019-20 Outlook, the East Bay's largest occupational skills gap between the skills of the region's resident workforce and those sought after by the region's employers is in sales and office occupations. It further indicated that an emphasis should be on the sales and administrative positions that are expected to grow such as Securities, Commodities and Financial Services Sales Agents, Insurance Sales Agents and First-Line Supervisors of Office and Administrative Support Workers. The reports analysis of wage pressure and employment growth also showed that healthcare practitioners and technical occupations, as well as architecture and engineering occupations, are seeing the most substantial regional wage pressure and provide a valuable indication of where regional job training and education should be focused moving forward.

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.

There is currently one major workforce training initiative occurring in Contra Costa County, the East Bay Biomedical Manufacturing Network. The East Bay Biomedical Manufacturing Network is building a regional innovation ecosystem for technology transfer, economic development, and workforce development in medical device and bioscience manufacturing along the I-80/880 Corridor of the Inner San Francisco East Bay Area. This region includes Western Alameda and Contra Costa Counties from San Pablo/Richmond in the North to Fremont/Newark in the South and is home to world-class innovation assets such as UC Berkeley and Lawrence Berkeley National Laboratory.

There is also a call for a second workforce training initiative for electric vehicles (EVs) and electric vehicle service equipment (EVSE). The Contra Costa Transportation Authority produced a framework and strategic plan in 2019 that outlines that suggests there will be a strong need for electricians as demand for EVs continues to rise in the state.

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 County, at this time, does not have a comprehensive economic development plan. The County's Workforce Development/Investment Board has a Five-Year Strategic Plan that addresses economic growth as it relates to the County's overall workforce.

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, which utilized the 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, Montalvin Manor, 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.

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.

As is illustrated on the accompanying table, 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%. All areas except Bethel Island, which is 70%, are even higher at 95% - 99%. California is the 12th most connected state in the nation, with 98% of the population having access to broadband speeds of 25 Mbps or more. A search by zip code reveals no major differences in coverage and accessibility in lower income neighborhoods.

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.

The need for broadband wiring and connections is viewed to be more than adequate for all households and areas in the County with the exception of Bethel Island. This remote area in far East County has the least amount of Broadband coverage at 70%.

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

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. See Tables 56 & 57.

Table 56–Available Broadband Providers in County With Type & Speed									
CDBG Jurisdictions	Broadband Internet Availability > 25 Mbps			Internet Provider Types and Coverage %			Internet Speed Availability in Mbps		
	City	CA	USA	Cable	DSL	Fiber	3	10	25
Antioch	97%	94%	79%	97%	94%	3%	100%	100%	97%
Concord	98%	94%	79%	98%	97%	-	100%	100%	98%
Pittsburg	97%	94%	79%	96%	96%	100%	100%	100%	97%
Walnut Creek	99%	94%	79%	100%	99%	-	100%	100%	99%
Contra Costa County									
WEST-Richmond Area	98%	94%	79%	98%	99%	-	100%	100%	98%
CENTRAL-Martinez Area	97%	94%	79%	97%	98%	-	100%	100%	97%
CENTRAL-LaMorinda Area	99%	94%	79%	90-99%	89-99%	-	100%	100%	99%
FAR EAST-Bethel Island	70%	94%	79%	70%	89%	-	100%	100%	70%
FAR EAST-Discovery Bay	95%	94%	79%	95%	92%	6%	100%	100%	95%
FAR EAST-Brentwood	96%	94%	79%	96%	85%	12%	100%	100%	96%
FAR EAST-Oakley	99%	94%	79%	99%	87%	11%	100%	100%	99%
SOUTH-San Ramon	99%	94%	79%	96%	82%	14%	100%	100%	99%

Consortium Broadband Availability

Table 57 – Available Broadband Providers in Contra Costa County

CDBG Jurisdictions	AT&T	Earthlink	Wave Broadband	Xfinity	Viasat	HughesNet	Sonic	Internet Free Planet
	Fiber-1000 Mbps Rating 3.0 / 5	Fiber-1000 Mbps Rating 3.5 / 5	Cable-1000 Mbps Rating 2.5 / 5	Cable-1000 Mbps Rating 2.5 / 5	Satellite-25 Mbps Rating 2.0 / 5	Satellite - 25 Mbps Rating 2.5 / 5	DSL-25 Mbps Rating N/A	Fixed Wireless-10 Mbps Rating N/A
	Availability	Availability	Availability	Availability	Availability	Availability	Availability	Availability
Antioch	Yes	No		Yes	Yes	Yes	Yes	No
Concord	Yes	No		Yes	Yes	Yes	Yes	No
Pittsburg	Yes	Yes		Yes	Yes	Yes	No	Yes
Walnut Creek	Yes	No		Yes	Yes	Yes	Yes	No
Contra Costa County								
WEST-Richmond Area	Yes	No		Yes	Yes	Yes	Yes	No
CENTRAL-Martinez Area	Yes	Yes		Yes	Yes	Yes	Yes	Yes
CENTRAL-LaMorinda Area	Yes	No	No	Yes	Yes	Yes	L&M Yes, O-No	No
FAR EAST-Bethel Island	Yes	No	No	Yes	Yes	Yes	No	Yes
FAR EAST-Discovery Bay	Yes	Yes	No	Yes	Yes	Yes	No	Yes
FAR EAST-Brentwood	Yes	Yes	No	Yes	Yes	Yes	No	Yes
FAR EAST-Oakley	Yes	Yes	No	Yes	Yes	Yes	No	Yes
SOUTH-San Ramon	Yes			Yes	Yes	Yes	No	No

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 hazards on lower income communities and individuals for many years with the latest update to the Contra Costa County Hazard Mitigation Plan (Vol 2) in January 2018.

In addition, cities, counties and agencies have incorporated such planning in the creation and implementation of Climate Action Plans. These documents have provided suggested actions jurisdictions can take to limit the Greenhouse Gas Emissions. Some jurisdictions have gone beyond GHG reduction-focused Climate Action Plans and have incorporated climate resilience into their climate action programs. These documents outline key adaptation strategies and structural changes that make communities more climate resilient. Among the cities that have incorporated resilience into climate planning are San Francisco, Oakland, and Alameda, and Contra Costa is following in such footsteps.

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 their effects. The Contra Costa County Consolidated Plan will address current and developing vulnerabilities, and how they will change in the coming years.

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

- Earthquake
- Landslide

Medium hazard risks include the following:

- Severe Weather
- Wildfire
- Dam and Levee Failure
- Flood

Low hazard risks include the following:

- Sea level rise
- Tsunami
- Drought

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

Earthquakes - High Risk

By far the greatest natural hazard risk to the entire County is from earthquake. 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 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 less likely to have insurance to compensate for losses in earthquakes. 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.

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 rain storms, so the potential of landslides largely coincides with the potential for sequential severe storms that saturate steep, vulnerable soils. According to the County Hazard Mitigation Plan it is difficult to determine demographics of populations vulnerable to landslide damage. In general, all of the estimated 166,205 persons exposed to higher risk landslide areas are considered to be vulnerable.

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. 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, and residents living in areas that are isolated from major roads.

Wildfire - Medium 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. 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 and air pollution from wildfires can be a severe health hazard, especially for sensitive populations, including children, the elderly, and those with respiratory and cardiovascular diseases. 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.

Figure 2 - Contra Costa County Hazard Mitigation Plan

Contra Costa County Hazard Mitigation Plan		
Volume 1—Planning-Area-Wide Elements		
January 2018		
RISK ASSESSMENT		
Risk assessment is the process of measuring the potential loss of life resulting from natural hazards, as well as personal injury, economic injury and property damage, in order to determine the vulnerability of people, buildings, and infrastructure to natural hazards. For this update, risk assessment models were enhanced with new data and technologies that have become available since 2011. The Steering Committee used the risk assessment to rank risk and to gauge the potential impacts of each hazard of concern in the Operational Area. The risk assessment included the following:		
<ul style="list-style-type: none"> • Hazard identification and profiling • Assessment of the impact of hazards on physical, social, and economic assets • Identification of particular areas of vulnerability • Estimates of the cost of potential damage. 		
Based on the risk assessment, hazards were ranked for the risk they pose to the overall Operational Area, as shown in Table ES 3. Each planning partner also ranked hazards for its own area. Table ES 4 summarizes the categories of high, medium and low (relative to other rankings) based on the numerical ratings that each jurisdiction assigned each hazard. The results indicate the following general patterns:		
<ul style="list-style-type: none"> • The earthquake hazard was most commonly ranked as high. • The flood, landslide and severe weather hazards were most commonly ranked as medium. • The dam failure and drought hazards were most commonly ranked as low. 		
Table ES-3. Hazard Risk Ranking		
Hazard Ranking	Hazard Event	Category
1	Earthquake	High
2	Landslide	High
3	Severe Weather	Medium
4	Wildfire	Medium
5	Dam and Levee Failure	Medium
6	Flood	Medium
7	Sea Level Rise	Low
7	Tsunami	Low
8	Drought	Low