

2

HOUSING NEEDS ASSESSMENT

To successfully plan for housing needs, the demographic and socioeconomic variables of the community must be assessed. This chapter was prepared in accordance with Government Code Section 65538 (a) which requires “an assessment of housing needs and an inventory of resources and constraints relevant to the meeting of these needs.” The Government Code specifically requires the analysis of housing needs, which to include population characteristics, household characteristics, and employment and housing stock conditions. Unless otherwise specified, the data in this chapter is specific to Antioch. This chapter summarizes the Housing Needs Assessment. Additional information and graphs can be found in Appendix A, Housing Needs Data Report: Antioch. For the Assessment of Fair Housing required under California’s Assembly Bill 686 of 2018, please see Appendix B, Affirmatively Furthering Fair Housing.

~~Unless otherwise specified, the data in this chapter is specific to the city of Antioch. This chapter summarizes the Housing Needs Assessment. Additional information and graphs can be found in Appendix A.~~

This chapter begins with an overview of the Regional Housing Needs Allocation assigned to Antioch. These are the quantified housing needs assigned by the State and region for which the City must plan. The chapter then moves on to discuss population and housing trends in Antioch, including identifying at-risk housing units and housing needs for special needs populations.

A. REGIONAL HOUSING NEEDS ALLOCATION

The Regional Housing Needs Allocation (RHNA) process is mandated by California law and requires local jurisdictions to plan for their ‘fair share’ of housing units at all affordability levels. The Regional Housing Needs Plan (RHNP) assigns housing need allocations to cities and towns within the nine-county region. The RHNP is part of the Association of Bay Area Governments’ (ABAG) 6th Cycle RHNA, sometimes referred to as the “Draft Regional Housing Needs Allocation (RHNA) Plan: San Francisco Bay Area,” and covers the 2023 to 2031 planning period ~~and assigning housing need allocations to cities and towns within~~

2. HOUSING NEEDS ASSESSMENT

~~the nine-county region.~~ The nine counties are Alameda, Contra Costa, Marin, Napa, San Francisco, San Mateo, Santa Clara, Solano, and Sonoma.

State Housing Element Law requires ABAG to develop a methodology that calculates the number of housing units assigned to each city and county and distributes each jurisdiction's housing unit allocation among four affordability levels.

In December 2021, ABAG approved their Final RHNA Plan. For Antioch, the ~~proposed~~ RHNA ~~obligation to be planned~~ for this cycle is 3,016 units, a slated increase from the last cycle. The allocation ~~is~~ broken down by income category ~~is shown~~ in Table 2-1.

TABLE 2-1 ANTIOCH REGIONAL HOUSING NEEDS ALLOCATION FROM DRAFT METHODOLOGY

Income Group	Units	Percent
Very Low-Income (0-50% of AMI)	792	26.3%
Low-Income (51-80% of AMI)	456	15.1%
Moderate-Income (81-120% of AMI)	493	16.3%
Above Moderate-Income (More than 120% of AMI)	1,275	42.3%
Total	3,016	100.0%

Source: Final Regional Housing Needs Allocation (RHNA) Plan: San Francisco Bay Area, 2023-2031.

~~As shown in the site inventory section of the Housing Element,~~ As discussed in Chapter 6, Adequate Sites, Antioch will provide ~~a mix of~~ sites to accommodate a variety of housing opportunities at various densities, including multi-family, ~~as well as and~~ accessory dwelling units, along with programs to accommodate the RHNA ~~allocation obligation~~ for all income levels.

B. COMMUNITY PROFILE

Housing needs are ~~generally~~ influenced by population and employment trends. This section provides a summary of the changes to the population size, age, and racial composition of the city. For a more detailed analysis of housing needs, see *Appendix A, Housing Needs and Data Report: Antioch.*

1. POPULATION CHARACTERISTICS AND TRENDS

POPULATION GROWTH

As Table 2-2 and Figure 2-1 highlight, Antioch experienced a significant population increase at more than double the overall growth rate of Contra Costa County dating back to the early 1990s. Since 2000, the growth rate has slowed ~~substantially~~ to 13.1 percent between 2000 and 2010 and 10.2 percent between 2010 and 2021, which more closely aligns with county-wide trends. The population of Antioch makes up 9.8 percent of Contra Costa County.

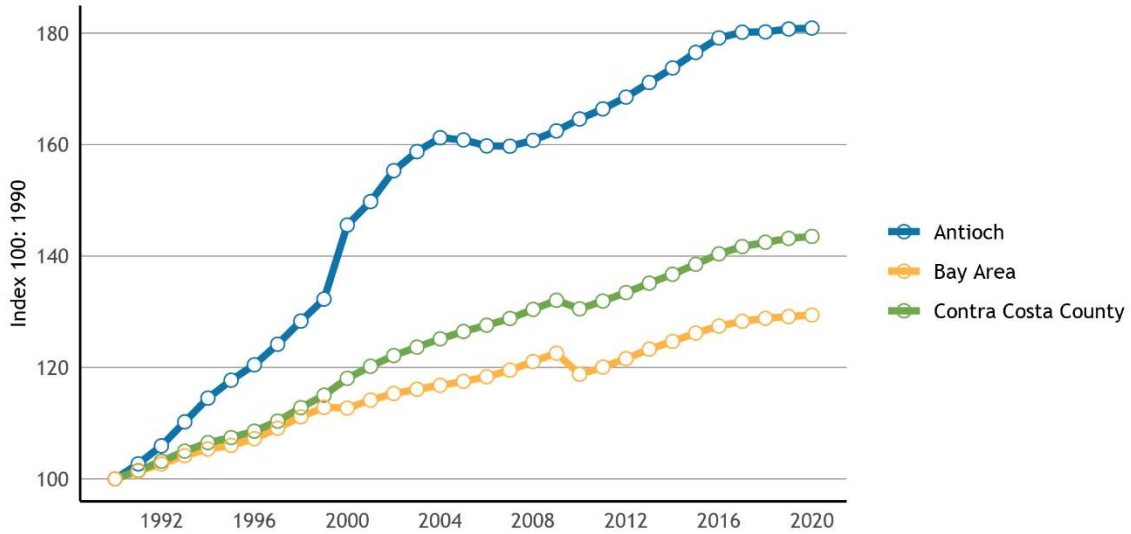


Figure 2-1 Population Growth Trends

Source: California Department of Finance, E-5 series.

TABLE 2-2 CITY AND COUNTY POPULATION TRENDS, 1990-2021

Jurisdiction	1990	2000	Percent Increase 1990-2000	2010	Percent Increase 2000-2010	2020	Percent Increase 2010-2020
Contra Costa County	803,732	948,816	18.1%	1,049,025	10.6%	1,153,854	9.9%
Antioch	62,195	90,532	45.6%	102,372	13.1%	112,520	9.9%

Source: Department of Finance, Report E-5, 2021.

RACE AND ETHNICITY

It is important to understand the racial makeup of a city and region to identify housing trends, needs, and preferences, and to design and implement effective housing policies and programs. Different ethnic groups may have varying housing needs that affect their housing preferences. Understanding current trends provides a basis for addressing housing needs.

Since 2000, the percentage of residents in Antioch identifying as White has decreased while the percentage of residents of all other races and ethnicities has increased – by 30.6 percentage points. As of 2019, the White population stands at 30,883, or 27.8 percent of overall population (see Figure 2-2). In absolute terms, the Hispanic or Latinx population increased the most while the White, Non-Hispanic population decreased the most.

2. HOUSING NEEDS ASSESSMENT

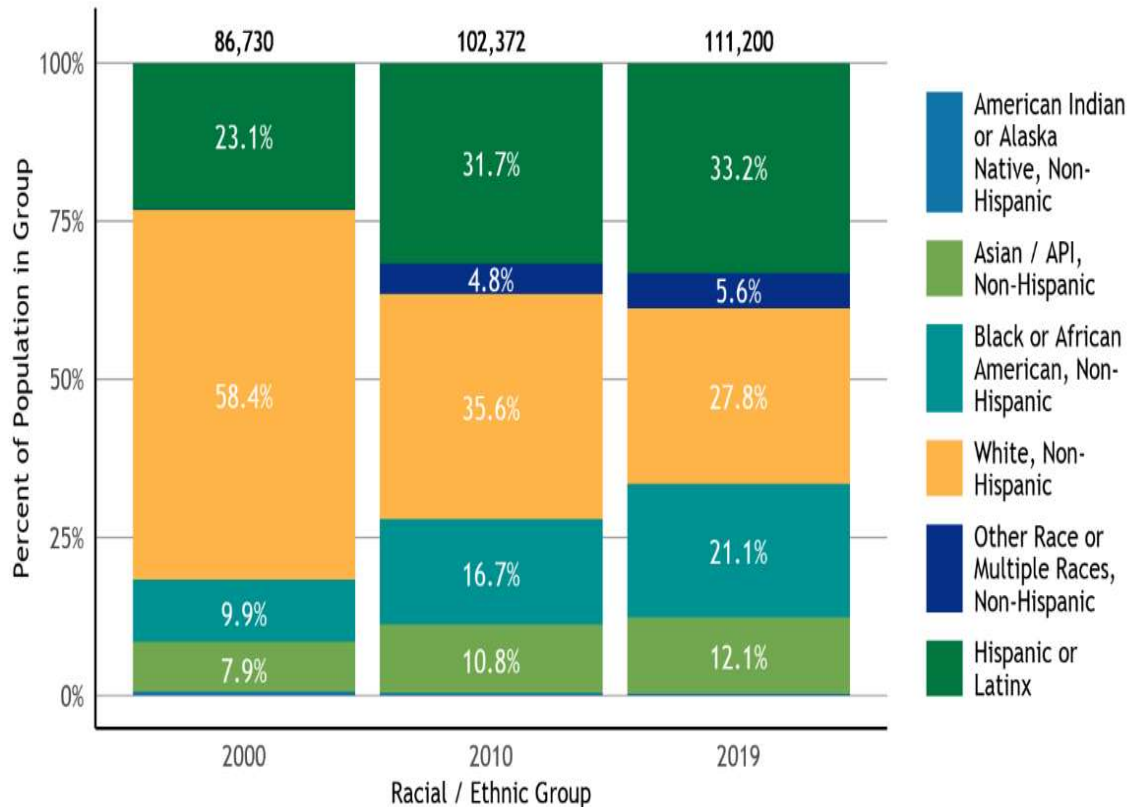


Figure 2-2 Population by Race, 2000-2019

Notes:

Data for 2019 represents 2015-2019 ACS estimates.

The Census Bureau defines Hispanic/Latinx ethnicity separate from racial categories. For the purposes of this graph, the “Hispanic or Latinx” racial/ethnic group represents those who identify as having Hispanic/Latinx ethnicity and may also be members of any racial group. All other racial categories on this graph represent those who identify with that racial category and do not identify with Hispanic/Latinx ethnicity.

Source: U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B03002.

As seen in Figure 2-3, no one-racial group comprises a majority population (over half of the total) in Antioch. Hispanic or Latinx residents make up the largest percentage (33 percent), which is larger than the Hispanic/Latinx population of both Contra Costa County and the larger Bay Area. White residents (approximately 28 percent of Antioch’s population) make up a significantly smaller proportion compared to the county and region, while Black or African American residents make up a much larger proportion (21 percent).

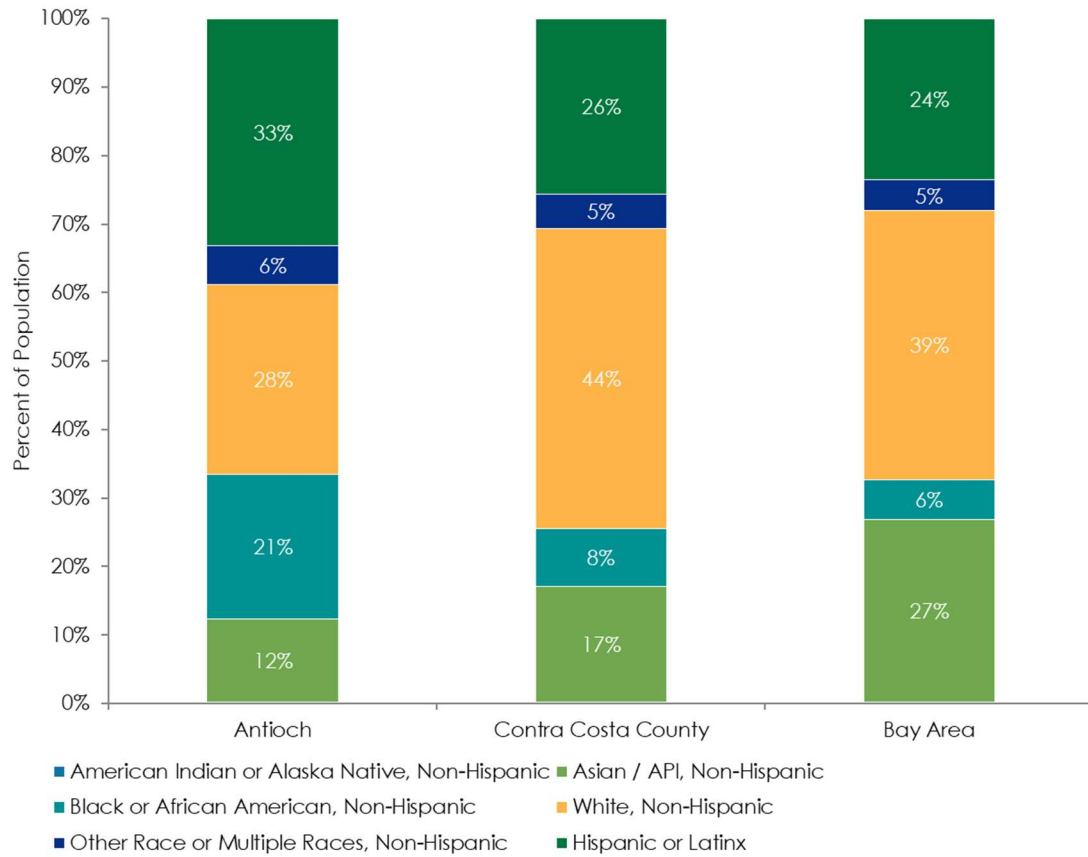


Figure 2-3 Population by Race

Notes:

Data for 2019 represents 2015-2019 ACS estimates.

The Census Bureau defines Hispanic/Latinx ethnicity separate from racial categories. For the purposes of this graph, the “Hispanic or Latinx” racial/ethnic group represents those who identify as having Hispanic/Latinx ethnicity and may also be members of any racial group. All other racial categories on this graph represent those who identify with that racial category and do not identify with Hispanic/Latinx ethnicity.

Source: U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B03002.

AGE COMPOSITION

Since 2000, the median age in Antioch has increased but remains relatively young. The median age in 2000 was just over 31; by 2019, this figure had increased to 36 years old. During this same timeframe, the youth population declined while the 55+ population increased (see Figure 2-4).

An increase in the 55+ population may indicate that there is a developing need for more senior housing options. ~~There has also been a move by many 55+ population often desires~~ to age-in-place or downsize to stay within their communities, which can mean more multi-family and ADA accessible units are ~~also~~ needed. Families and seniors of color are even more likely to experience challenges finding affordable housing. People of color make up 41.2 percent of seniors in Antioch and 69.9 percent of youth under 18 (see Figure 2-5).

2. HOUSING NEEDS ASSESSMENT

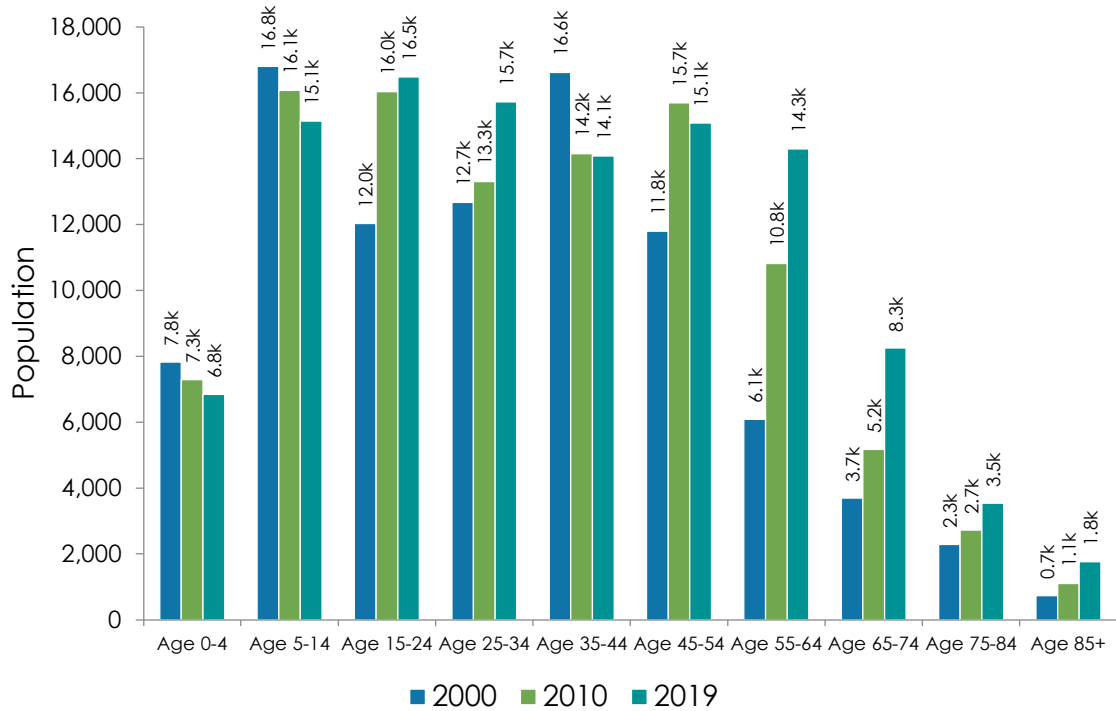


Figure 2-4 Population by Age, 2000-2019

Universe: Total population

Source: U.S. Census Bureau, Census 2000 SF1, Table P12; U.S. Census Bureau, Census 2010 SF1, Table P12; U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B01001.

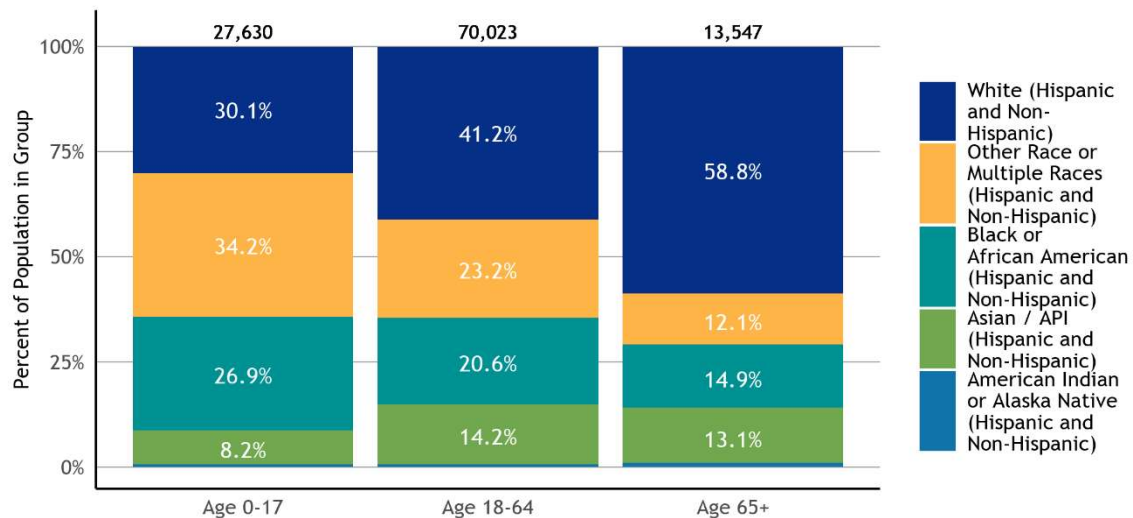


Figure 2-5 Senior and Youth Population by Race

Universe: Total population

Source: U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B01001(A-G).

2. EMPLOYMENT AND INCOME TRENDS

A city with more workers than jobs “exports” workers to other areas, whereas a city with a surplus of jobs must “import” them. With 49,236 employed residents and 21,541 jobs, Antioch is an exporter city, one which struggles with the opposite problem **as many of** other cities in the Bay Area: there are more housing units than there are jobs in the city. And this occurs at both ends of the income spectrum: There are more low-wage residents making less than \$25,000 annually than there are low-wage jobs, and more high-wage residents making more than \$75,000 than high-wage jobs (see Figure 2-6). Most of the residents and jobs in Antioch are in the \$25,000 to \$49,999 wage group. The largest employment sector in Antioch is Health & Educational Services.

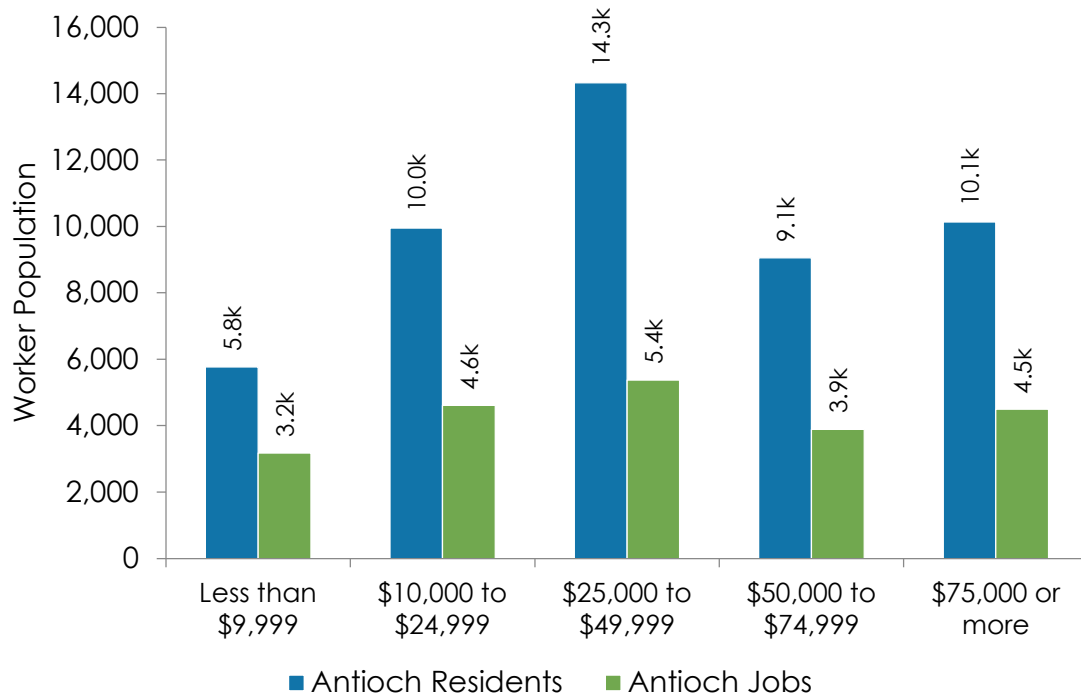


Figure 2-6 Workers by Earnings, by Jurisdiction as Place of Work and Place of Residence

Universe: Workers 16 years and over with earnings
Source: U.S. Census Bureau, American Community Survey 5-Year Data 2015-2019, B08119, B08519.

Economic activity in Antioch is increasing **though**—from January 2010 to January 2021 the unemployment rate **in Antioch** decreased by 5.1 percentage points. Since 2010, the number of jobs **located** in the city increased by 3,450 (17.9 percent).

2. HOUSING NEEDS ASSESSMENT

Despite the economic and job growth experienced throughout the region since 1990, the income gap has continued to widen. In Antioch, 41.5 percent of households **make earn** more than the Area Median Income (AMI),¹ compared to 18.5 percent making less than 30 percent of AMI, which is considered extremely low-income (see Figure 2-7). In Contra Costa County, 30 percent of the AMI is the equivalent to the annual income of \$34,850 for a family of four. There are 6,233 existing extremely low-income households in Antioch (i.e., households that earn below 30 percent of AMI). In general, Antioch has a lower share of above moderate-income households and a higher share of lower-income households than the Bay Area region and Contra Costa County.

The Area Median Income for a household of four in the Oakland-Fremont metro area is \$125,600. AMI is used to define household income levels as follows

- Moderate-income households make between 80 and 120 percent of the AMI.
- Low-income households make 50 to 80 percent of AMI.
- Very-low-income households make 30 to 50 percent of AMI.
- Extremely low-income households make less than 30 percent of AMI.

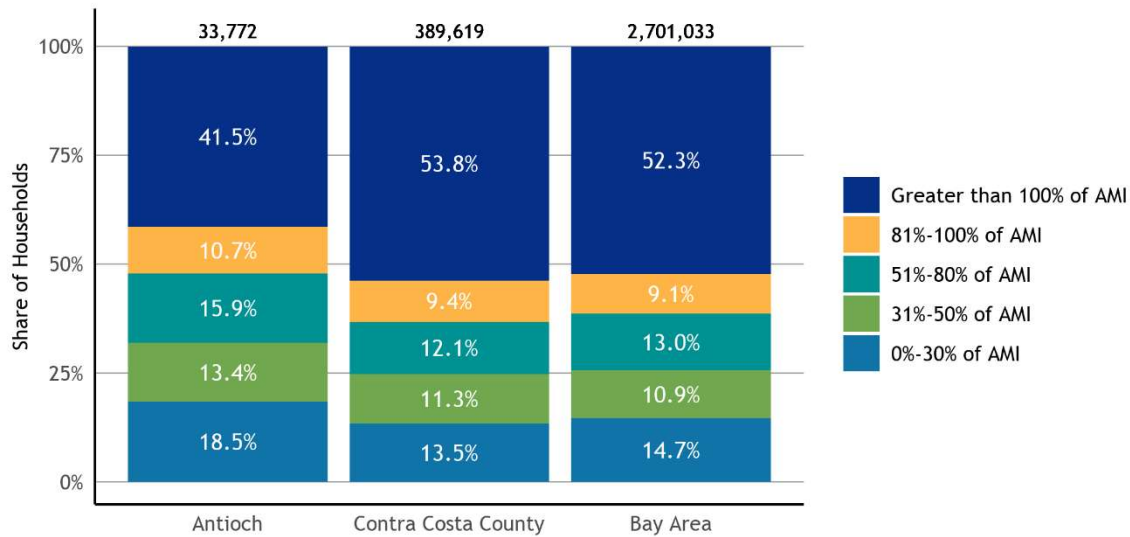


Figure 2-7 Households by Household Income Level

Universe: Occupied housing units

Source: U.S. Department of Housing and Urban Development (HUD), Comprehensive Housing Affordability Strategy (CHAS) ACS tabulation, 2013-2017 release.

Throughout the region, there are **also** disparities between the incomes of homeowners and renters. Typically, the number of low-income renters greatly outpaces the amount of housing available that is affordable for these households. **In Antioch, a majority of households are owner-occupied as depicted below in Figure 2-8. Similar to the County and Bay Area region, 60.3 percent of households are owner occupied, whereas 39.7 percent are renter occupied.** In Antioch, the largest proportion of renters falls in

¹ Income groups are based on HUD calculations for Area Median Income (AMI). HUD calculates the AMI for different metropolitan areas, and the nine-county Bay Area includes the following metropolitan areas: Napa Metro Area (Napa County), Oakland-Fremont Metro Area (Alameda and Contra Costa Counties), San Francisco Metro Area (Marin, San Francisco, and San Mateo Counties), San Jose-Sunnyvale-Santa Clara Metro Area (Santa Clara County), Santa Rosa Metro Area (Sonoma County), and Vallejo-Fairfield Metro Area (Solano County). The AMI levels in this chart are based on the Oakland-Fremont Metro Area.

the 0 percent to 30 percent of AMI income group, while the largest proportion of homeowners are found in the Greater than 100 percent of AMI group (see Figure 2-9).

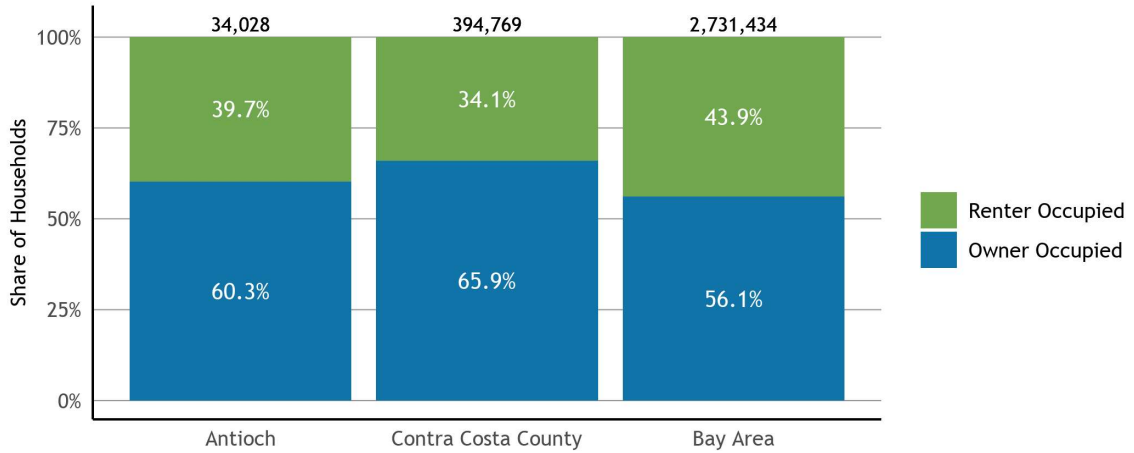


Figure 2-8 Housing Tenure

Universe: Occupied housing units

Source: U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B25003.

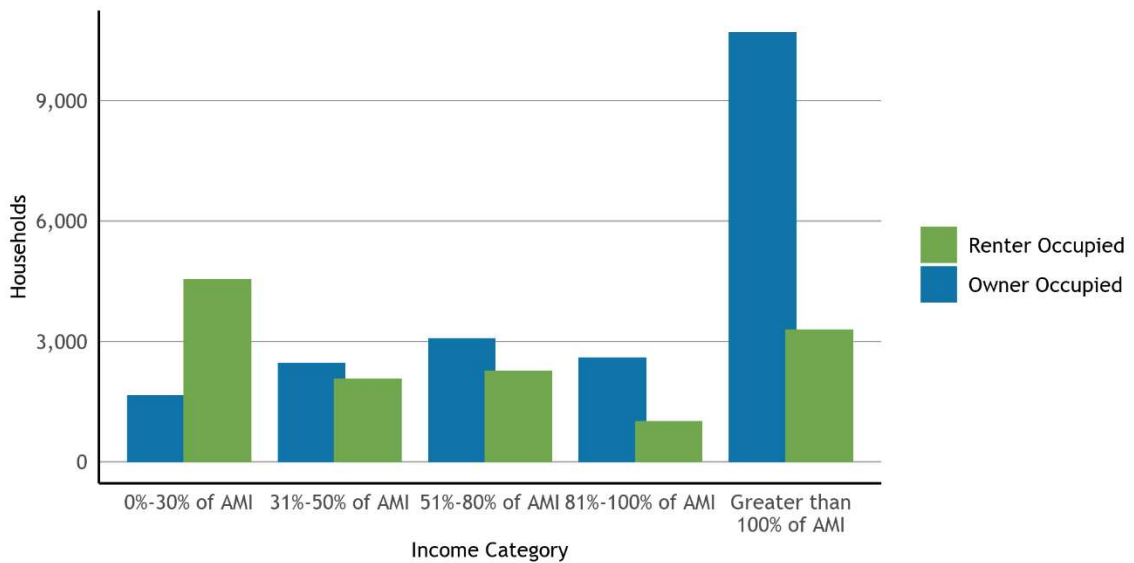


Figure 2-9 Household Income Level by Tenure

Universe: Occupied housing units

Source: U.S. Department of Housing and Urban Development (HUD), Comprehensive Housing Affordability Strategy (CHAS) ACS tabulation, 2013.

3. HOUSING STOCK CHARACTERISTICS AND TRENDS

HOUSING GROWTH

The number of new homes built throughout the greater Bay Area has not kept pace with the demand, resulting in longer commutes, increasing prices, and exacerbating issues of displacement and homelessness. A diversity of homes at all income levels is important to create opportunities for all Antioch residents to live and thrive in the community. However, the number of homes in Antioch only increased 3.7 percent from 2010 to 2020, which is *below* the growth rate for both Contra Costa County and the Bay Area during this time period.

HOUSING COSTS AND COST BURDEN

Relative to other jurisdictions. Antioch remains one of the more affordable cities in the Bay Area, although prices have increased in recent years. In December 2019, Zillow reported that homes ~~were~~ sold at a median price of around \$455,100, up from \$419,700 two years earlier. In December 2020, there was ~~an even starker~~ another dramatic increase to \$524,890. By comparison, the typical home value is \$772,410 in Contra Costa County and \$1,077,230 in the entire Bay Area region. Like home values, rents throughout the Bay Area have also increased dramatically, causing many renters, particularly low-income renters of color, to be priced out, evicted, or displaced, especially from high-cost areas closer to more job opportunities. It is a widespread phenomenon in the Bay Area that residents in this situation ~~have had~~ must ~~to~~ choose between commuting long distances to their jobs and schools or moving out of the region or ~~even the~~ state.

- **Ownership** – The largest proportion of homes had a value in the range of \$250k-\$500k in 2019. Home prices increased by 122.4 percent from 2010 to 2020.
- **Rental Prices** – The typical contract rent for an apartment in Antioch was \$1,610 in 2019, ~~representing a~~ Rental prices increased by 50.8 percent ~~increase~~ from 2009 ~~to 2019~~. To rent a typical apartment without cost burden, a household in Antioch would need to make \$64,560 per year.² It is important to note that contract rents may differ significantly from market rents based on housing market conditions. According to Zillow rental data, the median market rent in the city of Antioch was \$2,850 as of fall 2022, reflecting a 26% percent annual increase from 2021.³

The U.S. Department of Housing and Urban Development (HUD) considers housing to be affordable for a household if the household spends less than 30 percent of its income on housing costs. A household is ~~considered~~ “cost-burdened” if it spends more than 30 percent of its monthly income on housing costs, while those who spend more than 50 percent of their income on housing costs are ~~considered~~ “severely cost-burdened.” In Antioch, 20.3 percent of households spend 30-50 percent of their income on housing and are considered cost burdened; while 20.8% percent of households are severely cost burdened and spend over 50 percent of their income on housing.

Throughout the city, the level of cost burden experienced by households varies by income level as demonstrated in Figure 2-10 below. As also discussed in Chapter 2, due to renters’ disproportionate experiencing of cost burden, renters also disproportionately experience overcrowding in the City. Overcrowding is also more prevalent in rental households.

² Note that contract rents may differ significantly from, and often being lower than, current listing prices.

³ Per Zillow Rental Manager, <https://www.zillow.com/rental-manager/market-trends/antioch-ca/>; accessed November 23, 2022.

the cost burden percent As part of the hHousing eElement update, the City of Antioch includes a number of programs within Chapter -7, Housing Goals, Policies, and Programs. -of the element whichThe programs seek encourage the development of rental housing options affordable to lower income households. These programs, including those Program 2.1.6. Housing for Extremely Low-Income Households, Program 2.1.7. Support Non-Profit Housing Sponsors, Program 2.1.9. Housing for Unhoused Populations, and Program 3.1.4. Coordination with Agencies Serving the Unhoused Population. These programs relate to ongoing outreach and coordination with non-profit housing developers and service providers to provide housing and services for ELI and VLI households. Chapter 7 also includes additional programs related to special needs housing which that are intended to encourage the development of emergency, transitional, and supportive housing options which typically serve ELI, and VLI households.

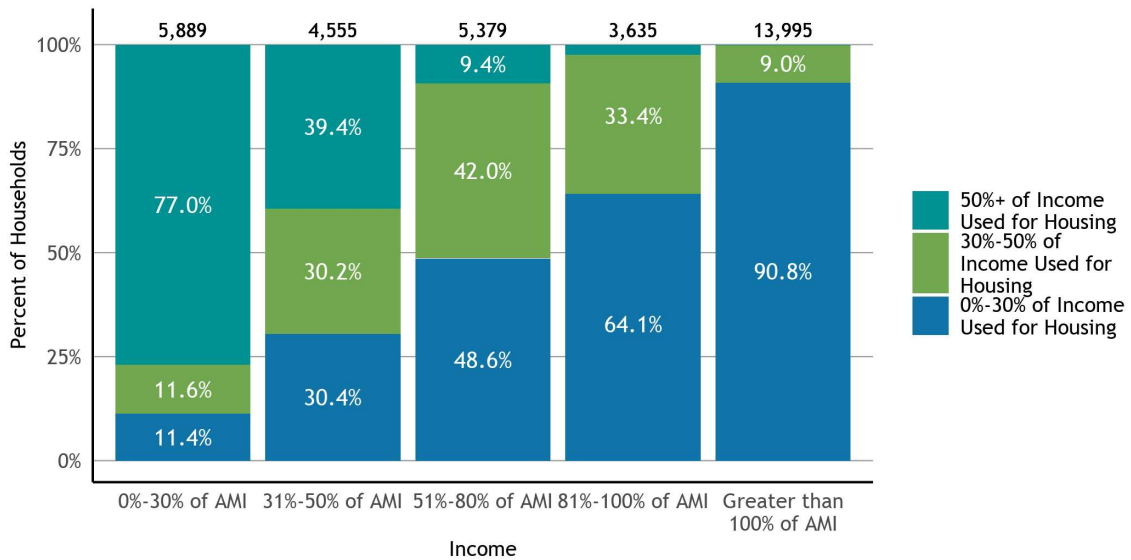


Figure 2-10: -Cost Burden by Income Level

Universe: Occupied housing units

Notes: Cost burden is the ratio of housing costs to household income. For renters, housing cost is gross rent (contract rent plus utilities). For owners, housing cost is “select monthly owner costs,” which includes mortgage payment, utilities, association fees, insurance, and real estate taxes. HUD defines cost-burdened households as those whose monthly housing costs exceed 30% of monthly income, while severely cost-burdened households are those whose monthly housing costs exceed 50% of monthly income. Income groups are based on HUD calculations for Area Median Income (AMI). HUD calculates the AMI for different metropolitan areas, and the nine county Bay Area includes the following metropolitan areas: Napa Metro Area (Napa County), Oakland-Fremont Metro Area (Alameda and Contra Costa Counties), San Francisco Metro Area (Marin, San Francisco, and San Mateo Counties), San Jose-Sunnyvale-Santa Clara Metro Area (Santa Clara County), Santa Rosa Metro Area (Sonoma County), and Vallejo-Fairfield Metro Area (Solano County). The AMI levels in this chart are based on the HUD metro area where this jurisdiction is located. Source: U.S. Department of Housing and Urban Development (HUD), Comprehensive Housing Affordability Strategy (CHAS) ACS tabulation, 2013-2017 release.

In the city cost Cost burden also varies by housing tenure. As previously discussed, in Antioch 60.3 percent of households are owner occupied; whereas 39.7 percent are renter occupied in Antioch. However, as shown in Figure 2-11, 58.8 percent of renter occupied households experience some level of cost burden. Conversely, only 33.1 percent of owner occupied households experience some level of cost burden. This indicates that renters in the City of Antioch disproportionately experience cost burden in housing cost burdens.

2. HOUSING NEEDS ASSESSMENT

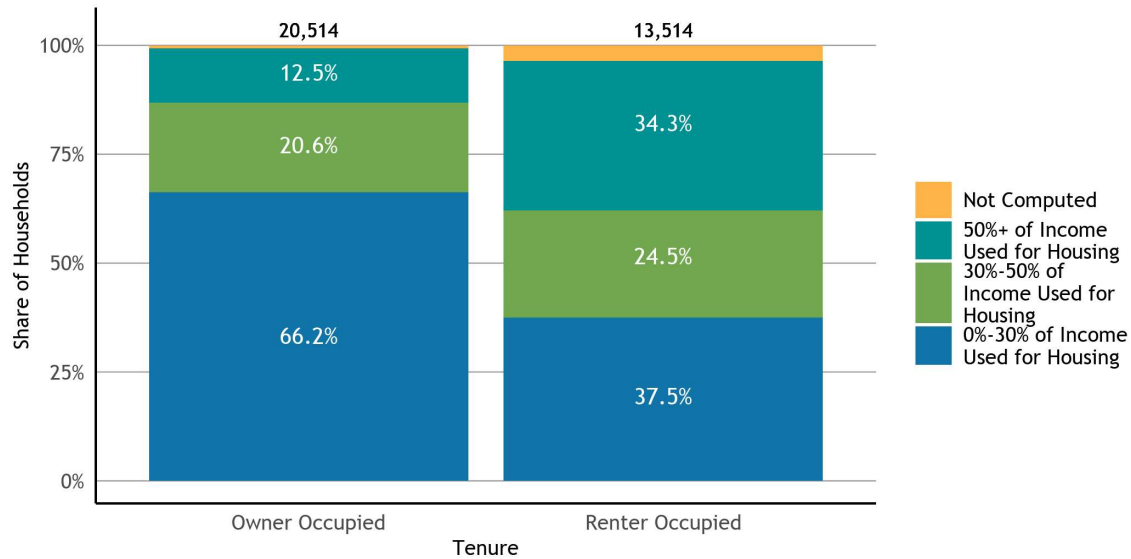


Figure 2-11:- Cost Burden by Tenure

Universe: Occupied housing units

Notes: Cost burden is the ratio of housing costs to household income. For renters, housing cost is gross rent (contract rent plus utilities). For owners, housing cost is “select monthly owner costs”, which includes mortgage payment, utilities, association fees, insurance, and real estate taxes. HUD defines cost-burdened households as those whose monthly housing costs exceed 30% of monthly income, while severely cost-burdened households are those whose monthly housing costs exceed 50% of monthly income.

Source: U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B25070, B25091.

HOUSING TYPE AND TENURE

It is important to have a variety of housing types to meet the needs of a community today and in the future. In 2020, 77.7 percent of homes in Antioch were single-family detached, 4.7 percent were single-family attached, 4.1 percent were small multi-family (2-4 units), and 12.4 percent were medium or large multi-family (5+ units). Between 2010 and 2020, the number of single-family units increased more than multi-family units (see Figure 2-12). Generally, in Antioch, the share of housing stock that is detached single-family homes is above that of other jurisdictions in the region. Most of the future development opportunities **are** on sites designated for multi-family and mixed use, which will lead to an increase the availability of multi-family units in Antioch.

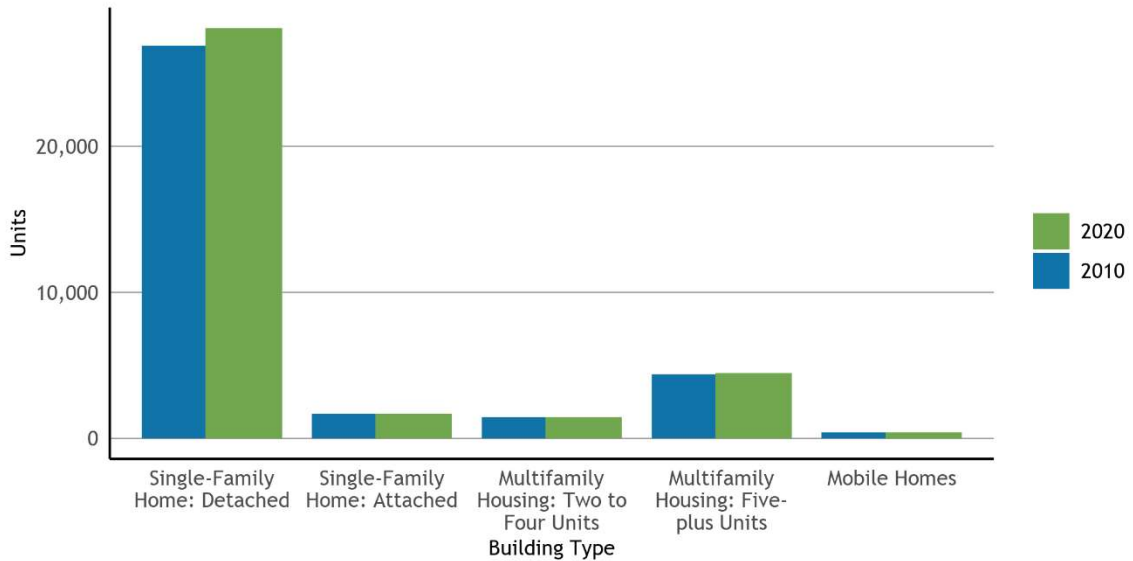


Figure 2-12 Housing Type Trends

Universe: Housing units

Source: California Department of Finance, E-5 series.

Vacant units make up 3.8 percent of the overall housing stock in Antioch. The rental vacancy stands at 4.2 percent, while the ownership vacancy rate is 1.2 percent. A vacancy rate of 5 percent for rental housing and 2 percent for ownership housing is generally considered a healthy balance between supply and demand. A low vacancy rate may ~~lead to result in an~~ increased competition ~~of units~~, resulting in increased prices on rents and ownership units and can lead to overcrowding and/or overpayment.

The number of residents who own their homes compared to those who rent their homes can help identify the level of housing insecurity, ~~or~~ ability for individuals to stay in their homes, ~~in~~ a city and region. Generally, renters may be displaced ~~more quickly~~ quicker if prices increase, and are more likely to experience overcrowding. Homeownership rates ~~often~~ vary considerably across race/ethnicity in the Bay Area and throughout the country. These disparities not only reflect differences in income and wealth but also stem from federal, State, and local policies that limited access to homeownership for communities of color while facilitating homebuying for White residents. While many of these policies, such as redlining, have been formally disbanded, the impacts of race-based policy are still evident across Bay Area communities.⁴ Notably, recent changes to State law require local jurisdictions to examine these dynamics and other fair housing issues when updating their Housing Elements. This analysis can be found in *Appendix B, Affirmatively Furthering Fair Housing*.

In Antioch, there are ~~a total of~~ 34,028 housing units, ~~and~~ fewer residents rent ~~rather~~ than own their homes: 39.7 percent ~~rent~~ versus 60.3 percent, ~~respectively~~ ownership. By comparison, 34.1 percent of households in Contra Costa County are renters, while 44 percent of Bay Area households rent their homes. In Antioch, 2.3 percent of households that rent are severely overcrowded (more than 1.5 occupants per room), compared to 0.8 percent of households that are owner occupied. If a city’s rental housing stock does not include larger apartments, large households who rent could end up living in

⁴ See, for example, Rothstein, R. (2017). *The color of law: A forgotten history of how our government segregated America*. New York, NY & London, UK: Liveright Publishing.

2. HOUSING NEEDS ASSESSMENT

overcrowded conditions. In Antioch, for large households with 5 or more persons, most units (54.3 percent) are owner occupied.

No neighborhoods in Antioch are identified as “Highest Resource” or “High Resource” areas by State-commissioned research, while 89.6 percent of residents live in areas identified by this research as “Low Resource” or “High Segregation and Poverty” areas. These neighborhood designations are based on a range of indicators, including education, poverty, proximity to jobs and economic opportunities, low pollution levels, and other factors.⁵ According to research from The University of California, Berkeley, 31.3 percent of households in Antioch live in neighborhoods that are susceptible to or experiencing displacement, and 19.2 percent live in areas at risk of or undergoing gentrification. In Antioch, 6.8 percent of households in Antioch live are in neighborhoods where low-income households are likely excluded due to prohibitive housing costs. Displacement can be addressed by There are various ways to address displacement including ensuring building new housing at all income levels is built.

HOUSING CONDITION

Generally, there is limited data on the extent of substandard housing issues in a community. However, The U.S. Census Bureau data gives a sense of some of the substandard conditions that may be present in Antioch. In Antioch, 1.6 percent of renters in Antioch reported lacking a kitchen and 0.7 percent of renters lack plumbing, compared to 0.3 percent of owners who lack a kitchen and 0.3 percent of owners who lack plumbing. In addition, the City’s Code Enforcement Division estimates that approximately 10-15 percent of the housing stock needs rehabilitation, while another 15 percent likely needs to be replaced all together.

The age of a community’s housing stock can provide another indicator of overall housing conditions. Typically, housing over 30 years in age is likely to have rehabilitation needs that may include new plumbing, roof repairs, and foundation work, and other repairs. In Antioch, the largest proportion of the housing stock was built 1980 to 1999, with 15,182 units constructed during this period (see Figure 2-1023). With the majority of the City’s city’s housing stock built prior to or approaching the 30-year benchmark, it is a priority of the City city to ensure that housing units are maintained and in compliance with health and safety codes. Based on community outreach related to the Housing Element Update it is known that a majority of the city’s substandard housing stock is primarily located in northwestern parts of the city, including within the city’s environmental justice neighborhoods. Programs are included within Chapter 7 of the Element to ensure the City routinely monitor housing conditions throughout environmental justice neighborhoods and advertise home improvement, and tenant rights resources available to residents and landlords in these areas.

⁵ For more information on the “opportunity area” categories developed by HCD and the California Tax Credit Allocation Committee, see this website: <https://www.treasurer.ca.gov/ctcac/opportunity.asp>. The degree to which different jurisdictions and neighborhoods have access to opportunity will likely need to be analyzed as part of new Housing Element requirements related to affirmatively furthering fair housing. ABAG/MTC will be providing jurisdictions with technical assistance on this topic this summer, following the release of additional guidance from HCD.

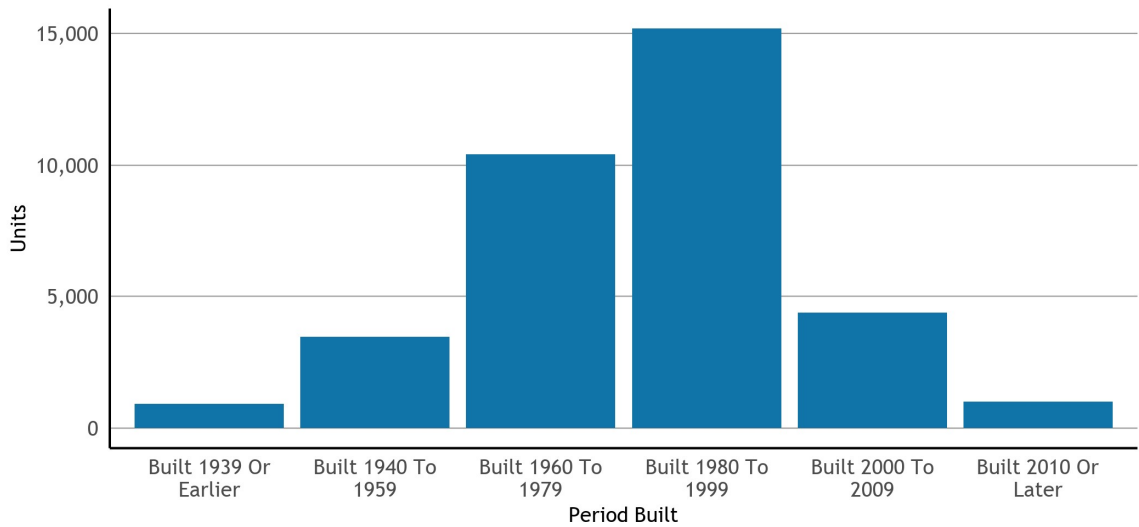


Figure 2-13 Housing Units by Year Structure Built

Universe: Housing units

Source: U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B25034.

ANALYSIS OF AT-RISK HOUSING

While there is an **immense-immediate** need to produce new affordable housing units, ensuring that the existing affordable housing stock remains affordable is equally important. **Additionally, it** is typically faster and less expensive to preserve currently affordable units that are at risk of converting to market-rate than it is to build new affordable housing.

California Housing Element **law** Law Section 65583(a)(D)(9) requires the analysis of government-assisted housing units that are eligible to convert from low-income housing to market-rate housing during the next 10 years due to expiring subsidies, mortgage prepayments, or expiration of affordability restrictions; and **the** development of programs aimed at their preservation. An inventory of assisted units in the **City-city** of Antioch was compiled based on information gathered from the California Housing Partnership Corporation (Table 2-3). According to the California Housing Partnership Corporation, there are 1,691 subsidized affordable units in Antioch. Of these units, none are at *High Risk* or *Very High Risk* of conversion. There are no properties at risk of opting out of programs that keep them affordable to very low- and low-income households over the Housing Element period (2023-2031). However, the 4 units at **Hope Solutions and the 50 at Antioch Rivertown Senior are at moderate or low risk of conversion, respectively, within 10 years.**

2. HOUSING NEEDS ASSESSMENT

TABLE 2-3 ASSISTED UNITS INVENTORY

Projects	Type of Units	Total Units	Assisted Units	Funding Source	Earliest Date of Conversion	Risk Level
Hope Solutions 1601 Francisco Ct.	Supportive	4	4	CalHFA	02/01/32	Moderate
Antioch Rivertown Senior 1400 A St	Senior	50	50	HUD	08/30/32	Low
Hillcrest Terrace 3420 Deer Valley Rd	Senior	65	64	HUD	03/31/40	Low
Casa Del Rio Senior Housing 615 West 7 th St	Senior	82	82	LIHTC; CalHFA; HCD	06/05/54	Low
West Rivertown Apartments 811 West 4 th St	Family	57	56	LIHTC	2057	Low
Rivertown Place 7121 I Street	Family	40	39	LIHTC	2062	Low
Riverstone Apartments 2200 Sycamore Dr	Family	136	134	LIHTC	2062	Low
Hudson Townhouse Manor 3421 Hudson Ct	Family	122	121	LIHTC; HUD	2066	Low
Delta View Apartments 3915 Delta Fair Blvd.	Family	205	203	LIHTC	2069	Low
Tabora Gardens Senior Apartments 3701 Tabora Dr	Senior	85	84	LIHTC; HCD	2070	Low
Delta Pines Apartments 2301 Sycamore Dr	Family	186	185	LIHTC	2070	Low
Casa Blanca Apartments 1000 Claudia Ct	Family	115	114	LIHTC	2070	Low
Antioch Scattered Site Renovation (Site A- Pinecrest Apartments) 1945 Cavallo Rd	Family	56	54	LIHTC	2072	Low
Villa Medanos 2811 Cadiz Ln	Family	112	111	LIHTC	2073	Low
Antioch Senior and Family Apartments 3560 East 18 th St.	Senior/ Family	394	390	LIHTC; CalHFA	2074	Low

Source: California Housing Partnership Corporation 2022 Database, Communication with City Staff and Hope Solutions.

~~Hope Solutions and the 50 at Antioch Rivertown Senior are at moderate or low risk of conversion, respectively, within 10 years.~~

The Hope Solutions is a four-bedroom house. —eEach resident has their own bedroom, and they share common space. These units are under the auspices of Behavioral Health and eligible residents may be homeless or at risk of homelessness. Hope Solutions mission is to provide permanent housing solutions and vital support services to highly vulnerable families and individuals. Given their mission and values this project is very unlikely to turnover after 2032. If necessary, a purchasing a replacement home of a similar size would be approximately \$630,000 to \$700,000 based on recent listings in Antioch.

Antioch Rivertown is affordable to very low-income seniors, owned by a stable nonprofit developer, with almost no risk of turnover after 2032. ~~If necessary, t~~The construction of new below market rate housing is a way to replace the at-risk units. Using data produced by BAE Economics for Antioch, new multi-family units cost approximately \$450,000 per unit to construct. The cost ~~the cost~~ to replace 50 units would be approximately \$22,500,000.

~~Based on an evaluation of LoopNet commercial real estate listings, the per unit cost of acquiring and preserving assisted affordable units at-risk of turnover averages approximately \$279,89680,000 per unit (for small multi-family properties for sale in the City of Antioch which were developed between the years 1965 and 1980); the per unit cost of acquiring and preserving assisted affordable units at-risk of turnover averages approximately \$279,896 per unit.~~

Funding sources for housing preservation, including the preservation of at-risk units, include the Golden State Acquisition Fund, Multi-Family Housing Program, and Predevelopment Loan Program. There are several qualified entities that acquire and manage affordable housing in Contra Costa County. These organizations include:

- BRIDGE Housing Corporation
- Christian Church Homes
- Eden Housing Inc.
- Mercy Housing Corporation
- USA Properties Fund
- Pacific Housing and Resources for Community Development (RDC)

Housing resources, including resources for preservation, are ~~more~~ thoroughly discussed in *Chapter 5, Resources*.

4. SPECIAL NEEDS POPULATIONS

~~Finally, some population~~Population groups may have special housing needs that require specific program responses; and these groups may experience barriers to accessing stable housing due to their specific housing circumstances. For resources available for these special needs populations, see *Chapter 5, Resources*.

SENIOR HOUSEHOLDS

Senior households ~~often~~ experience a combination of factors that can make accessing or keeping affordable housing a challenge. ~~Seniors~~They often live on fixed incomes and are more likely to have disabilities, chronic health conditions, and/or reduced mobility.

Understanding how seniors might be cost-burdened is of particular importance due to their special housing needs, particularly for low-income seniors. Approximately 44 percent of seniors making less than 30 percent of AMI are spending the majority of their income on housing. For seniors making more than 100 percent of AMI, 91 percent are not cost-burdened and spend less than 30 percent of their income on housing.

Seniors who rent may be at even greater risk for housing challenges than those who own; due to income differences between these groups. The largest proportion of senior households who rent make-earn 0 percent to 30 percent of AMI, while the largest proportion of senior households who are homeowners falls in the income group *Greater than 100 percent of AMI* (see Figure 2-14).

2. HOUSING NEEDS ASSESSMENT

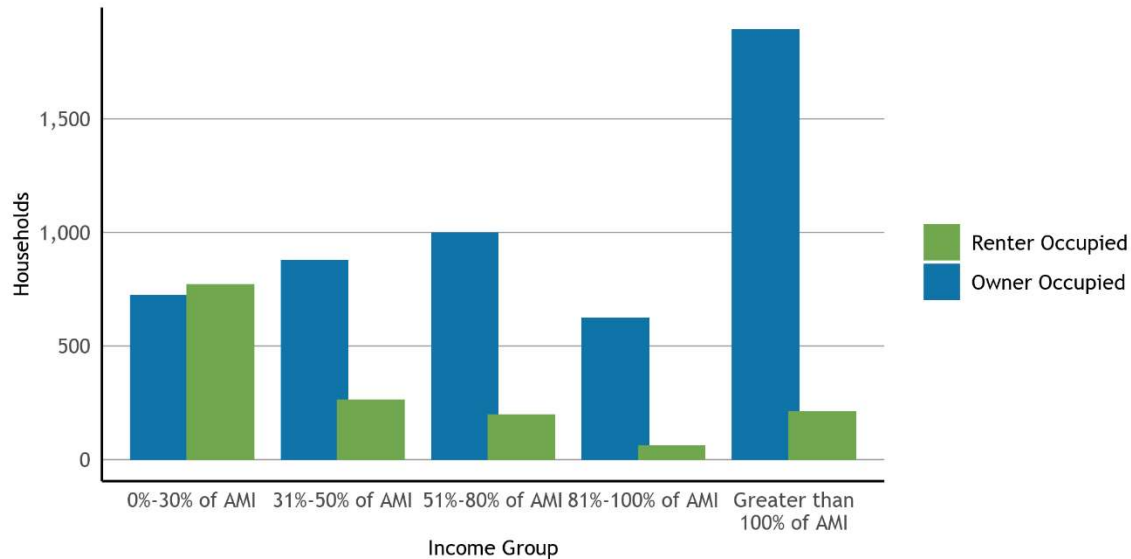


Figure 2-14 Senior Households by Income and Tenure

Universe: Senior households

Notes: For the purposes of this graph, senior households are those with a householder who is aged 62 or older. Income groups are based on HUD calculations for Area Median Income (AMI). HUD calculates the AMI for different metropolitan areas, and the nine county Bay Area includes the following metropolitan areas: Napa Metro Area (Napa County), Oakland-Fremont Metro Area (Alameda and Contra Costa Counties), San Francisco Metro Area (Marin, San Francisco, and San Mateo Counties), San Jose-Sunnyvale-Santa Clara Metro Area (Santa Clara County), Santa Rosa Metro Area (Sonoma County), and Vallejo-Fairfield Metro Area (Solano County). The AMI levels in this chart are based on the HUD metro area where this jurisdiction is located.

Source: U.S. Department of Housing and Urban Development (HUD), Comprehensive Housing Affordability Strategy (CHAS) ACS tabulation, 2013-2017 release.

PERSONS WITH DISABILITIES

Persons with disabilities, defined as those living with a variety of physical, cognitive, and/or sensory impairments, face additional housing challenges. Encompassing a broad group of individuals living with a variety of physical, cognitive, and sensory impairments, many people Persons with disabilities often live on fixed incomes and need are in need of specialized care, yet often rely on family members for assistance due to the high cost of care. In Antioch, 15.2 percent of residents have a disability of any kind and of any kind that may require accessible housing, which is a higher percentage than the County county (11.1 percent) and the region (9.6 percent). The American Community Survey (ACS) documents the presence of the following types of disabilities among Antioch's residents:

- Ambulatory – 7.3 percent
- Cognitive – 6.7 percent
- Independent Living Difficulty – 5.7 percent
- Hearing – 3.2 percent
- Vision – 2.9 percent

In Antioch, of the population with a developmental disability, children under the age of 18 make up 41.4 percent of the population with a developmental disability, while adults account for 58.6 percent. The most common living arrangement for individuals with developmental disabilities in Antioch is the home of a parent, family member, or guardian.

DEVELOPMENTAL DISABILITIES

~~Affordable and accessible housing is a crucial need for P~~persons with disabilities ~~but the demand typically outweighs what is available~~ ~~are not only in need of affordable housing but accessibly designed housing, which offers greater mobility and opportunity for independence.~~ Unfortunately, ~~the need typically outweighs what is available, particularly in a housing market with such high demand.~~ People with disabilities are at a high risk for housing insecurity, homelessness, and institutionalization, particularly when they lose aging caregivers. Figure 40, in Appendix A, *Housing Needs Data Report: Antioch* shows the rates at which different disabilities are present among residents of Antioch. ~~Overall, 15.2 percent of people in Antioch have a disability of any kind.~~

State law Government Section 65583 (a)(D)(7) also requires Housing Elements to examine the housing needs of people with developmental disabilities. Developmental disabilities are defined as severe, chronic, and/or attributed to a mental or physical impairment that begins before a person turns 18 years old. This can include Down Syndrome, autism, epilepsy, cerebral palsy, and mild to severe mental impediment. Some people with developmental disabilities are unable to work, rely on Supplemental Security Income, and live with family members. In addition to their specific housing needs, they are at increased risk of housing insecurity after an aging parent or family member is no longer able to care for them.

In Antioch, there are 576 children under the age of 18 (41.4% percent) ~~and 816 adults (58.6%)~~ with a developmental disability, ~~and 816 adults (58.6%)~~. The most common living arrangement for individuals with disabilities in Antioch is the home of parent, ~~family member, or~~ guardian. Table 6, in Appendix A, *Housing Needs Data Report: Antioch* shows the population with developmental disabilities by residence.

LARGE HOUSEHOLDS

Large family households often have special housing needs due to a lack of ~~available and~~ adequately sized affordable housing ~~available~~. The higher costs required for homes with multiple bedrooms can result in larger families experiencing a disproportionate cost burden than the rest of the population and can increase the risk of housing insecurity. In Antioch, 17.5 percent of large family households experience a cost burden of 30 percent to 50 percent, while 18.4 percent of households spend more than half of their income on housing. Some 20.9 percent of all other households have a cost burden of 30 percent to 50 percent, with 21.3 percent of households spending more than 50 percent of their income on housing.

FEMALE-HEADED FAMILY HOUSEHOLDS

Households headed by one person are often at greater risk of housing insecurity, particularly female-headed households, who may be supporting children or a family with only one income. In Antioch, the largest proportion of households is *Married-couple Family Households* at 49.1 percent of total, while *Female-Headed Households* make up 20.4 percent of all households. The portion of female-headed households in Antioch (20.4 percent) is greater than the portion in the ~~Country-country~~ (12.2 percent) or larger Bay Area region (10.4 percent). Moreover, the female-headed households tend to be concentrated in census tracts in northwestern Antioch, as discussed ~~more~~ thoroughly in Appendix B, *Affirmatively Furthering Fair Housing*.

Female-headed households with children may face particular housing challenges, with pervasive gender inequality resulting in lower wages for women. ~~Moreover, the added need for childcare can make finding a home that is affordable more challenging.~~ In Antioch, 32.7 percent of female-headed households with

2. HOUSING NEEDS ASSESSMENT

children ~~fall below the Federal Poverty Line~~, while 8.1 percent of female-headed households *without* children ~~live in poverty~~ fall below the Federal Poverty Level.

FARMWORKERS

Across the state, housing for farmworkers has been recognized as an important and unique concern. Farmworkers are traditionally defined as persons whose primary incomes are earned through seasonal agricultural work. Farmworkers have special housing needs because they earn lower incomes than many other workers and move throughout the season from one harvest to the next. Farmers and farmworkers are the keystone of the ~~larger~~ food sector, which includes the industries that provide farmers with fertilizer and equipment; farms to produce crops and livestock; and the industries that process, transport, and distribute food to consumers.

~~While overall the Bay Area has shifted away from our historical agricultural economic base, Bay Area counties still preserve strong agricultural roots. And yet, the responsibility for farmworker housing is not just with these counties.~~ In many Bay Area counties, farmworkers choose to live within incorporated cities due to the diversity and availability of housing, proximity to schools and other employment opportunities for other family members, and overall affordability.

~~Many~~ Farmworker households tend to have difficulties securing safe, decent, and affordable housing. Far too often, farmworkers are forced to occupy substandard homes or live in overcrowded situations.

In the Bay Area, about 3.7 percent of farmworkers, including both seasonal and permanent residents, are in Contra Costa County. However, per the USDA, ~~today's~~ farmworkers can commute up to 75 miles to the workplace. ~~Based on this, the need for housing for agricultural workers is not just the responsibility of Bay Area counties with a robust agricultural economy.~~ In Antioch, according to the U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), there are approximately 206 residents employed in the agriculture, forestry, and fishing industries.

EXTREMELY LOW-INCOME HOUSEHOLDS

In Antioch, 6,233 households (or 18.5 percent of total households) makeing less than 30 percent of AMI and are considered extremely low income.⁶ This is a higher percentage than that of the region or Contra Costa County (see Figure 2-15).

HCD's guidance notes that instead of using ~~use~~ U.S. Census data to calculate the percentage of the very low-income RHNA obligation that qualifies for extremely low-income households, local jurisdictions can presume that 50 percent of their RHNA obligation for very low-income households qualifies for extremely low-income households. In Antioch, the RHNA obligation for very low-income households is 792, which means that half, or 396 units, roughly half, are represent the number of housing units required to serve the needs of, will qualify for extremely low-income ~~households persons~~.

⁶ Income groups are based on HUD calculations for Area Median Income (AMI). HUD calculates the AMI for different metropolitan areas, and the nine county Bay Area includes the following metropolitan areas: Napa Metro Area (Napa County), Oakland-Fremont Metro Area (Alameda and Contra Costa Counties), San Francisco Metro Area (Marin, San Francisco, and San Mateo Counties), San Jose-Sunnyvale-Santa Clara Metro Area (Santa Clara County), Santa Rosa Metro Area (Sonoma County), and Vallejo-Fairfield Metro Area (Solano County). The AMI levels in this chart are based on the HUD metro area where this jurisdiction is located. Households making between 80 and 120 percent of the AMI are moderate-income, those making 50 to 80 percent are low-income, those making 30 to 50 percent are very low-income, and those making less than 30 percent are extremely low-income (adjusted for household size).

The Housing is-Element includes programs intended to facilitate the development of housing units in the city which serve extremely low-income households earning less than 30 percent of AMI. This includes Program 3.1.1. Housing for Special Needs Groups, which proposes to give persons with disabilities the opportunity to request reasonable accommodation from zoning laws when they are a barrier to equal housing access pursuant to State and federal law.

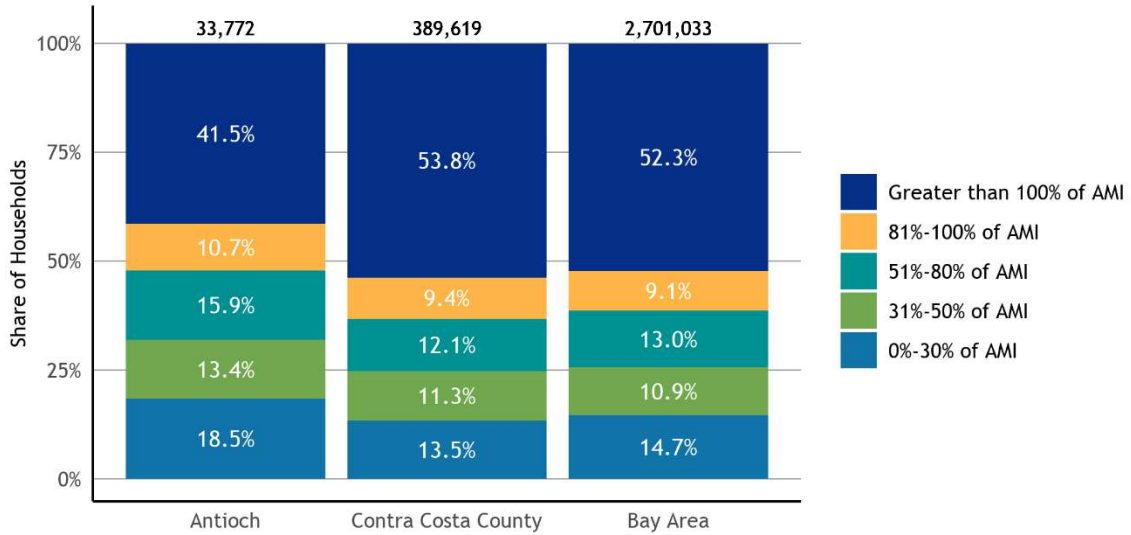


Figure 2-15 Households by Household Income Level

Universe: Occupied housing units

Notes: Income groups are based on HUD calculations for Area Median Income (AMI). HUD calculates the AMI for different metropolitan areas, and the nine county Bay Area includes the following metropolitan areas: Napa Metro Area (Napa County), Oakland-Fremont Metro Area (Alameda and Contra Costa Counties), San Francisco Metro Area (Marin, San Francisco, and San Mateo Counties), San Jose-Sunnyvale-Santa Clara Metro Area (Santa Clara County), Santa Rosa Metro Area (Sonoma County), and Vallejo-Fairfield Metro Area (Solano County). The AMI levels in this chart are based on the HUD metro area where this jurisdiction is located. The data that is reported for the Bay Area is not based on a regional AMI but instead refers to the regional total of households in an income group relative to the AMI for the county where that household is located. Local jurisdictions are required to provide an estimate for their projected extremely low-income households (0-30% AMI) in their Housing Elements. HCD’s official Housing Element guidance notes that jurisdictions can use their RHNA for very low-income households (those making 0-50% AMI) to calculate their projected extremely low-income households. As Bay Area jurisdictions have not yet received their final RHNA numbers, this document does not contain the required data point of projected extremely low-income households. The report portion of the housing data needs packet contains more specific guidance for how local staff can calculate an estimate for projected extremely low-income households once jurisdictions receive their 6th cycle Cycle RHNA numbers.

Source: U.S. Department of Housing and Urban Development (HUD), Comprehensive Housing Affordability Strategy (CHAS) ACS tabulation, 2013-2017 release.

Currently, people of color are more likely to experience poverty and financial instability ~~as a result of~~ ~~because of~~ federal and local housing policies that have historically excluded them from the same opportunities extended to ~~W~~white residents.⁷ These economic disparities ~~also~~ leave communities of color at higher risk for housing insecurity, displacement, or homelessness. In Antioch, Black or African

⁷ Moore, E., Montojo, N. and Mauri, N., 2019. Roots, Race & Place: A History of Racially Exclusionary Housing the San Francisco Bay Area. Hass Institute.

2. HOUSING NEEDS ASSESSMENT

American (Hispanic and Non-Hispanic) residents experience the highest rates of poverty, followed by Other Race or Multiple Races (Hispanic and Non-Hispanic) residents (see Figure 2-16).

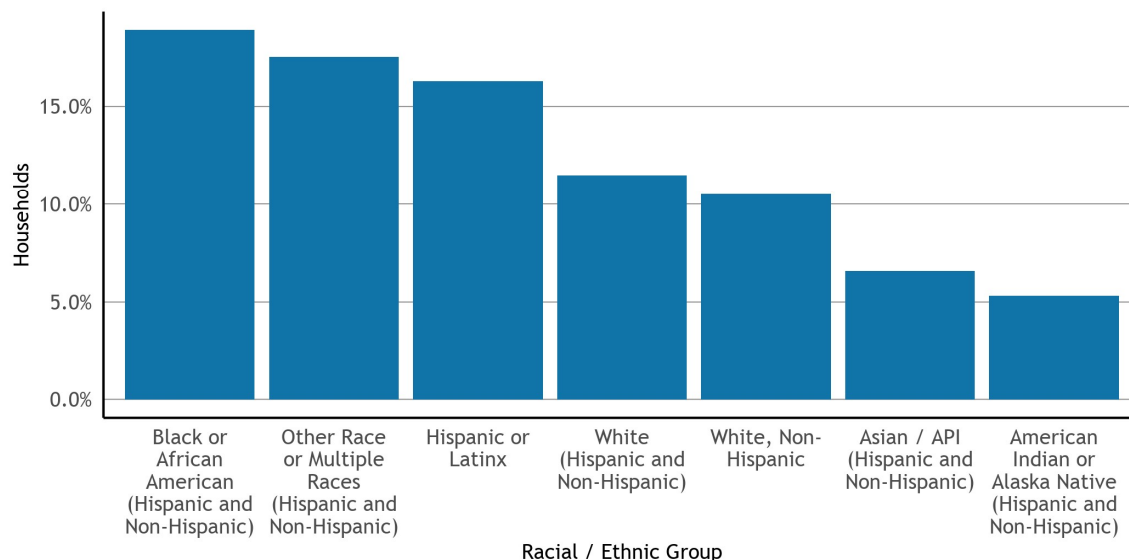


Figure 2-16 Poverty Status by Race

Universe: Population for whom poverty status is determined

Notes: The Census Bureau uses a federally defined poverty threshold that remains constant throughout the country and does not correspond to Area Median Income. For this table, the Census Bureau does not disaggregate racial groups by Hispanic/Latinx ethnicity. However, data for the white racial group is also reported for white householders who are not Hispanic/Latinx. Since residents who identify as white and Hispanic/Latinx may have very different experiences within the housing market and the economy from those who identify as white and non-Hispanic/Latinx, data for multiple white sub-groups are reported here. The racial/ethnic groups reported in this table are not all mutually exclusive. Therefore, the data should not be summed as the sum exceeds the population for whom poverty status is determined for this jurisdiction. However, all groups labelled “Hispanic and Non-Hispanic” are mutually exclusive, and the sum of the data for these groups is equivalent to the population for whom poverty status is determined.

Source: U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B17001(A-I).

PERSONS EXPERIENCING HOMELESSNESS

Persons experiencing homelessness remains an urgent challenge throughout the region, reflecting a range of social, economic, and psychological factors. Addressing the specific housing needs for the unhoused population remains a priority for the City of Antioch, particularly since homelessness is disproportionately experienced by people of color, persons with disabilities, those struggling with addiction, and those dealing with traumatic life circumstances. In Contra Costa County, the most common type of household experiencing homelessness is those without children in their care. Among households experiencing homelessness that do not have children, 75.9 percent are unsheltered. Of homeless households with children, most are sheltered in emergency shelter (see Figure 2-1467).

Crucially, there remain an estimated 238 individuals in Antioch who are experiencing unsheltered homelessness who have a need for supportive housing, which is a higher number than almost all other jurisdictions in Contra Costa County (see Table 2-4Figure 2-158).

More information on each of these population groups can be found in Appendix A, [Housing Needs Data Report: Antioch](#).

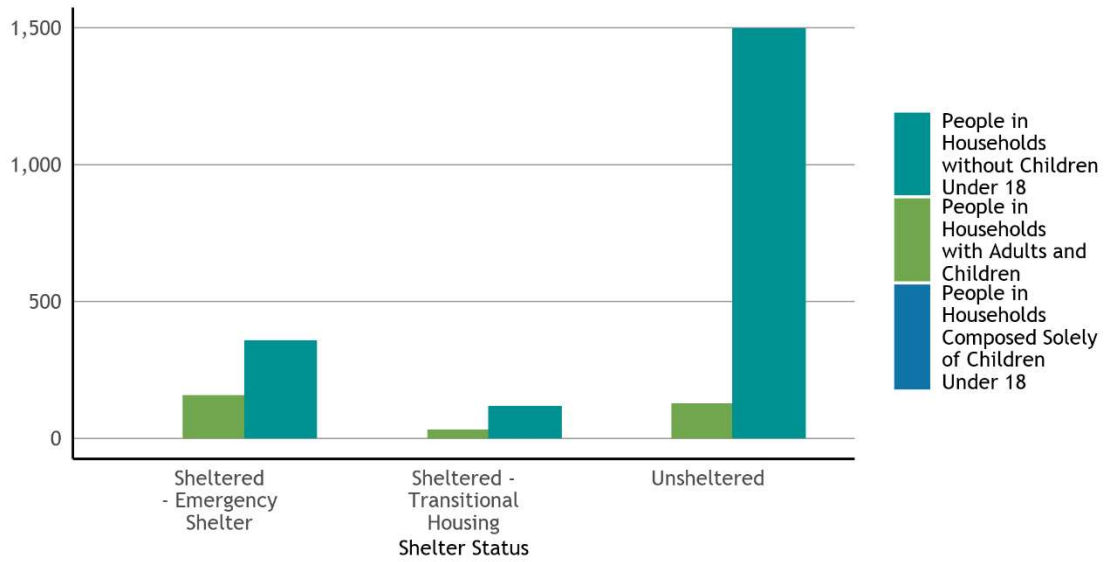


Figure 2-17 Homelessness by Household Type and Shelter Status, Contra Costa County

Universe: Population experiencing homelessness

Notes: This data is based on Point-in-Time (PIT) information provided to HUD by CoCs in the application for CoC Homeless Assistance Programs. The PIT Count provides a count of sheltered and unsheltered homeless persons on a single night during the last ten days in January. Each Bay Area county is its own CoC, and so the data for this table is provided at the county-level. Per HCD’s requirements, jurisdictions will need to supplement this county-level data with local estimates of people experiencing homelessness.

Source: U.S. Department of Housing and Urban Development (HUD), Continuum of Care (CoC) Homeless Populations and Subpopulations Reports (2019).

~~**Figure 2-18 Number of Unsheltered Individuals by Contra Costa County Cities**~~

~~Universe: Population experiencing homelessness~~

~~Source: Contra Costa County: Annual Point in Time Count Report.~~

2. HOUSING NEEDS ASSESSMENT

TABLE 2-4 NUMBER OF UNSHELTERED INDIVIDUALS BY CONTRA COSTA COUNTY CITIES

<u>West County</u>		<u>Central County</u>		<u>East County</u>	
<u>Location</u>	<u>#</u>	<u>Location</u>	<u>#</u>	<u>Location</u>	<u>#</u>
<u>Crockett</u>	<u>35</u>	<u>Alamo</u>	<u>2</u>	<u>Antioch</u>	<u>238</u>
<u>El Cerrito</u>	<u>24</u>	<u>Blackhawk</u>	<u>6</u>	<u>Bay Point</u>	<u>49</u>
<u>El Sobrante</u>	<u>9</u>	<u>Clayton</u>	<u>2</u>	<u>Bayview</u>	<u>2</u>
<u>Hercules</u>	<u>7</u>	<u>Concord</u>	<u>160</u>	<u>Bethel Island</u>	<u>2</u>
<u>North Richmond</u>	<u>22</u>	<u>Danville</u>	<u>7</u>	<u>Brentwood</u>	<u>80</u>
<u>Pinole</u>	<u>7</u>	<u>Lafayette</u>	<u>3</u>	<u>Discovery Bay</u>	<u>2</u>
<u>Richmond</u>	<u>280</u>	<u>Martinez</u>	<u>127</u>	<u>Oakley</u>	<u>50</u>
<u>Rodeo</u>	<u>62</u>	<u>Moraga</u>	<u>4</u>	<u>Pittsburg</u>	<u>102</u>
<u>San Pablo</u>	<u>67</u>	<u>Orinda</u>	<u>1</u>		
		<u>Pacheco</u>	<u>26</u>		
		<u>Pleasant Hill</u>	<u>90</u>		
		<u>San Ramon</u>	<u>6</u>		
		<u>Walnut Creek</u>	<u>80</u>		

Source: Contra Costa County: Annual Point in Time Count Report.