

APPENDIX B. AFFIRMATIVELY FURTHERING FAIR HOUSING ANALYSIS

Assembly Bill 686 (AB 686), passed in 2018, requires cities and counties to administer programs and activities relating to housing and community development in a manner to affirmatively further fair housing, and to not take any action that is materially inconsistent with this obligation. AB 686 defined “affirmatively further fair housing” to mean “taking meaningful actions, in addition to combat discrimination, which overcome patterns of segregation and foster inclusive communities free from barriers that restrict access to opportunity” for persons of color, persons with disabilities, and other protected classes.

AB 686 requires that all housing elements prepared on or after January 1, 2021, include a program with the following:

- An assessment of fair housing within the jurisdiction that includes the following components: a summary of fair housing issues and assessment of the City’s fair housing enforcement and outreach capacity; an analysis of segregation patterns and disparities in access to opportunities; an assessment of contributing factors; and an identification of fair housing goals and actions.
- Affirmatively Further Fair Housing as part of achieving the goals and objectives.
- The Sites Inventory in all housing elements incorporate affirmatively furthering fair housing.

The City of Walnut Creek (City) has completed the following outreach and analysis to inform the Housing Element and all housing goals, policies, and programs to meet State (State or California) law housing requirements. The City’s objective is to promote and Affirmatively Further Fair Housing opportunities throughout the community for all people regardless of age, race, color, religion, sex, gender, gender identity, gender expression, sexual orientation, marital status, national origin, ancestry, familial status, source of income, disability, and genetic information.

It should be noted that some of the statistics referenced in this appendix might differ from those in Chapter 2, Housing Needs Assessment, of the Housing Element. The data in the Housing Needs was largely obtained from the Association of Bay Area Governments (ABAG) reporting for each community that has been pre-certified by the California Department of Housing and Community Development (HCD). However, additional data research and analysis beyond these

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parameters of the pre-certified data was required for this appendix. The data utilized in several portions of this appendix are more current than that in the pre-certified data.

Outreach

As discussed in Appendix A, Public Engagement, the City held two community workshops and several stakeholder meetings; passed out flyers; created a dedicated website; sent out updates to City list-serve accounts, reached out individually to various fair housing providers and developers; posted information at City facilities; and conducted an online public survey (see Appendix A for more in-depth descriptions). In addition, email blasts were sent out to notify people of the opportunity to provide comment at Planning Commission and City Council meetings as a part of the public hearing process. Outreach efforts are summarized below and in detail in Appendix A.

Community Survey

A public survey was conducted and was available on the City's website from March 4 through May 31, 2022. The results of the survey (contained in Appendix A) indicate lack of affordable housing as the primary issue identified by survey respondents.

Community Workshops

Community workshops were held on March 21 and April 20, 2022, with notice provided at the February 10, 2022 Planning Commission meeting, the February 15 City Council meeting, at the City's Farmer's Market on March 29, April 3, and April 10, 2022, through the City's HEU project website (www.walnut-creek.org/HEU) social media announcements, fliers, and the City's email notification system to the affordable housing, housing policy, and housing element update list-serve mailing lists on March 11 and April 10, 2022. Due to the ongoing COVID-19 pandemic, the workshops were held virtually via Zoom on weekday evenings to facilitate participation. During the workshops, public input received clearly indicated that a lack of affordable housing is the primary housing issue facing Walnut Creek from the community's perspective. Appendix A contains the presentations from each workshop, the live polling results, and the minutes from each workshop. The graphic below has been available on the City's website since March 4, 2022.

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Stakeholder Outreach

Walnut Creek Homelessness Task Force

The City's consultant, Harris and Associates, attended the May 4, 2022, Walnut Creek Homelessness Task Force meeting to present information on the Housing Element Update and request input from the Task Force. A summary of this meeting (including input received) is provided in Appendix A.

Stakeholder Focus Group Meetings

Three stakeholder meetings were held with housing advocacy groups, nonprofit service providers, property managers for affordable housing projects, and market rate and affordable housing developers. The meetings were held to obtain input on housing needs/opportunities, as well as ways the City can encourage housing (including affordable housing).

Fair Housing Providers, Housing Advocacy Groups, Non-Profit Service Providers and Affordable Housing Project Property Managers

The City made an intentional effort to reach fair housing organizations. City staff invited the Trinity Center, the Eden Council for Hope and Opportunity (ECHO Housing), Shelter Inc., Greenbelt Alliance, Faith Alliance for a Moral Economy, East Bay Housing Coalition, Hope Solutions, Winter Nights Family Shelter, Ensuring Opportunity Ending Poverty, Covia (Home Match)/Front Porch, and Multifaith Action Coalition to meet and discuss housing issues in Walnut Creek. Of the 10 groups, the City met with five housing advocacy groups and non-profit service providers, and two affordable housing property managers on May 25, 2022. Attendees included:

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- Leslie Gleason, Trinity Center of Walnut Creek/member of Walnut Creek Homelessness Task Force
- Doug Leich, Multi-Faith Action Coalition/member of East Bay Housing Coalition and Walnut Creek Homelessness Task Force
- Kristen Richard, Property Manager at Oaks Apartments (EAH Housing affordable property)
- John Eckstrom, Shelter Inc./member of Walnut Creek Homelessness Task Force
- Jessica Boyd, Property Manager at Ivy Hill Apartments (affordable property)
- Delia Pedroza, HUD certified mediator with ECHO Housing
- Reverend Sophie DeWitt, East Bay Housing Organization

City staff called the property management entities for projects identified as having affordable units expiring during the 8-year Planning Period (2023–2031) and obtained email addresses. City staff sent an email to the property managers of these projects on May 19, 2022, to invite them to the May 25, 2022, stakeholder meeting with fair housing providers and non-profit service providers. The email also included the webpage address for the Housing Element Update, City staff contact information and requested input from all residents on housing needs.

The minutes from this meeting are included in Appendix A. Local housing needs and solutions were discussed. The major themes were that more affordable housing units are needed (including extremely low and low-income), there is a high demand for affordable senior and family units, zoning overlays would help to simplify affordable housing development on properties owned by religious institutions, higher grants amounts are needed (City grants), it is important to preserve naturally occurring affordable housing where possible, coordination with developers is needed to preserve at-risk affordable units and rehabilitate properties.

Market Rate Housing Developers

City staff invited 13 local market rate housing developers, including Hall Equities Group, Brad Griggs Properties, Anton Development, LCA Architects, Align Real Estate, Volkmann Architecture, Vital Building & Enterprises, Douglas Pancake Architects, Perry Architects, Bayrock Multifamily, LLC, Kissane Company, Edward Novak, and Calibr Ventures, to meet to discuss discussing challenges and opportunities when developing affordable housing and providing related services in Walnut Creek. Of the 13 developers, the City met with four market-rate housing developers on May 25, 2022. Attendees included:

- David Balducci, Align Real Estate

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- Andy Byde, Calibr Ventures
- Brandon Dinon, Anton Development
- Brandon Griggs, Brad Griggs Properties

The minutes from this meeting are included in Appendix A. The comments and recommendations included reworking the development entitlement and application process to streamline and reduce the time and expense, by-right residential zoning, allowing higher density bonuses than State law allows, capacity building and training for City staff in regard to state housing legislation, reductions to City impact fees, and the facilitation of commercial conversions to residential.

Affordable Housing Developers

City staff invited two affordable housing developers, including Satellite Affordable Housing Associates and Resources for Community Development, to meet and discuss challenges and opportunities when developing affordable housing and providing related services in Walnut Creek. On May 26, 2022, City staff met with both housing developers. Attendees included:

- Eve Stewart, Satellite Affordable Housing Associates
- Norma Guzman, Resources for Community Development

The minutes from this meeting are included in Appendix A. The comments and recommendations included looking for a local Senate Bill (SB) 35 replacement to extend streamlining after its sunset, reduction of parking minimums, increase of height allowances, reduction/removal of City impact fees for affordable housing, general streamlining for project entitlements, by-right zoning for affordable developments, language clarification for overlay districts that allow residential developments in commercial areas, and collaborations with faith-based organizations to develop affordable housing.

Additional Developer Outreach

Following the focus group meetings, the City met one-on-one with Stuart Greundi of Bayrock Multifamily, LLC on May 31, 2022. In addition, the City facilitated a follow-up meeting held June 15, 2022 with interested developers and religious institutions to foster potential partnerships pursuant to AB 1851.

The City also benefited from outreach led by the Contra Costa County Collaborative (C4). On April 20, 2022, C4 held a panel discussion with affordable housing developers. Panelists were Elizabeth Kuwada, Mercy Housing; Dixie Baus, Eden Housing; Sarah Walker, National Community Renaissance; and Parker Evans, Mutual Housing. The panelists discussed the

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challenges of building affordable housing, and identified incentives, solutions, and project characteristics most conducive to realizing affordable housing. Overall, the developers sought support from City staff for streamlining and flexibility in project design. Please see Chapter 3, Housing Constraints, for additional information and insights from the developer panel.

Assessment of Fair Housing Issues

Summary of Data Results and Findings

As detailed in the data and analysis presented in this section of the Housing Element, Walnut Creek faces the following fair housing issues:

- **A lack of affordable housing (which in turn results in a lack of housing choice) is a high-priority fair housing issue.** As shown in the data presented in this section of the Housing Element, Walnut Creek residents are significantly cost-burdened. Specifically, 42.8% of renters and 28.4% of homeowners spend more than 30% of their income in housing costs. While the Walnut Creek has lower percentages of cost-burdened households than Contra Costa County (Contra Costa or County) as a whole, this represents a significant amount. The Housing Plan contained in Chapter 8 of this Housing Element includes 20 programs to encourage, facilitate and expand affordable housing in the City at all income levels. These programs are also listed in **Table B-24** of this Appendix.
- **Income Segregation within Walnut Creek’s neighborhoods is a high-priority housing issue.** Analysis from the ABAG/MTC AFFH Segregation Report for Walnut Creek indicates that Above Moderate-income residents are the most isolated income group in Walnut Creek, with the average Above Moderate-income resident residing in a neighborhood that is 60.8% Above Moderate-income. Among all income groups, Moderate Income population has changed the most over time, becoming more segregated from other income groups between 2010 and 2015. Segregation between lower-income residents and residents who are not lower income, however, decreased during that same time period. This underscores the need for programs that address increasing Moderate Income housing unit production in Walnut Creek neighborhoods.
- **Displacement is a medium-priority fair housing issue in Walnut Creek.** Displacement occurs when housing costs or neighboring conditions force current residents out and rents become so high that lower-income people are excluded from moving in. As housing costs increase, displacement has become a greater concern in the Bay Area. According to research from the University of California, Berkeley, Walnut Creek has communities sensitive to displacement risk. However, this is a regional

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phenomenon linked to the broader economic pressures of housing costs and job markets. Regardless, in an effort to proactively address displacement in Walnut Creek, Chapter 8 of this Housing Element includes ~~six–nine~~ programs to help address the risks of displacement. These programs are also listed in **Table B-24** of this Appendix B.

- **Fair housing enforcement and outreach capacity is another issue in the City.** The City of Walnut Creek contracts with ECHO Housing, a Department of Housing and Urban Development (HUD)-approved housing counseling agency dedicated to affirmatively furthering fair housing choice through fair housing counseling, investigation, mediation, enforcement, and education. While residents are provided fair housing services, the 2020-2025 Contra Costa AI suggests that fair housing service providers may not be able to meet existing needs of residents due to a lack of capacity. To help increase capacity for ECHO Housing and other fair housing organizations, the City has included four programs. These programs are also listed in **Table B-24** of this Appendix B.
- **Exposure to Environmental Hazards is a secondary fair housing issue in Walnut Creek.** According to the U.S. Department of Housing and Urban Development's Environmental Health Hazard Index, the downtown and western areas of Walnut Creek have a higher exposure to environmental hazards (air quality), while those further to the east have lower exposures. The City has already taken several steps to reduce pollutants and greenhouse gas emissions. However, in an effort to continue to mitigate air pollution, the Housing Plan includes five programs. These programs are also listed in **Table B-24** of this Appendix B.
- **Lack of Regional and Local Cooperation.** The US Department of Housing and Urban Development (HUD) and other local data sources show that census tracts with the highest numbers of Black and Hispanic residents have the lowest scores of access to opportunity. Among other contributing factors, lack of regional and local cooperation plays a role in lack of access to opportunity. To mitigate this, the City included five programs in Chapter 8 of this Housing Element to help encourage regional and local collaboration. These programs are also listed in **Table B-24** of this Appendix B.

Housing Element Requirement

California Government Code, Section 65583(c)(10)(A)(ii), requires all counties in California to analyze areas of segregation, racially or ethnically concentrated areas of poverty, disparities in access to opportunity, and disproportionate housing needs including displacement risk.

California Government Code Section 65583(c)(1)(C)(10)(A)(ii) requires the City of Walnut Creek to analyze areas of segregation, racially or ethnically concentrated areas of poverty, disparities in access to opportunity, and disproportionate housing needs, including displacement risk.

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According to the California Tax Credit Allocation Committee (TCAC)/HCD 2020 Opportunity Areas Map, of the 21 census tracts in Walnut Creek, 18 are High or Highest Resource areas with only 3 tracts designated as Moderate Resource areas. There are no Low Resource areas or Disadvantaged Communities within Walnut Creek

Highest and High Resource areas are those with the highest index scores for a variety of educational, environmental, and economic indicators. Some of these indicators include high levels of employment and close proximity to jobs, access to effective educational opportunities for both children and adults, low concentrations of poverty, and low levels of environmental pollutants, among other factors. The designations of predominantly Highest and High Resource areas across the City of Walnut Creek is likely a result of a strong business core, access to large employers, access to public transportation, and good environmental indicators in most, if not all, of the City, which have resulted in high property values.

To assist in this analysis of integration and segregation, HCD and the California Tax Credit Allocation Committee (TCAC) convened the California Fair Housing Task Force to “provide research, evidence-based policy recommendations, and other strategic recommendations to HCD and other related state agencies/departments to further the fair housing goals (as defined by HCD).” The Task Force has created Opportunity Maps to identify resource levels across the State “to accompany new policies aimed at increasing access to high opportunity areas for families with children in housing financed with 9% Low-income Housing Tax Credits (LIHTCs).” The maps are created using composite scores of three different “domains,” each consisting of a set of indicators. The maps include a measure or “filter” to identify areas with poverty and racial segregation. To identify these areas, census tracts were first filtered by poverty and then by a measure of racial segregation. The criteria for these filters were:

- **Poverty:** Tracts with at least 30% of population under federal poverty line.
- **Racial Segregation:** Tracts with location quotient higher than 1.25 for African Americans, Hispanics, Asians, or all people of color in comparison to Contra Costa County high segregation and poverty census tracts are, therefore, areas of over-concentrated low-income and minority households with limited access to resources and pathways to success.

Data Sources

The City has conducted the following analysis of available data to assess local access to opportunities and indicators of fair housing issues in addition to the designations provided by the 2022 TCAC/HCD Opportunity Area Map (described in the next section). Data for disability was available at the City and regional (County subdivision) levels, while data for poverty rates, opportunity areas, housing cost burden, jobs proximity, and diversity were available at the block group level, and data for familial status was available at the zip code level. The City used the

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most localized levels of data available for this analysis and the 2020 American Community Survey (ACS) 5-Year Estimates for consistency with the demographic data prepared in the Bay Area Association of Governments pre-certified data packet and incorporated into the Housing Element. The City also benefited from the “Assessment of Fair Housing: Contra Costa County Regional Analysis” prepared by MIG for C4. Information from the 2020-2025 Analysis of Impediments to Fair Housing Choice for Contra Costa County (Contra Costa AI) was also used for the analysis.

HCD provides a statewide AFFH Data Viewer (AFFH Data Viewer) that assembles various data sources and provides options for addressing each of the components within the full scope of the assessment of fair housing. The City used the AFFH Data Viewer in combination with other local and regional data as directed by HCD. The AFFH map data layers are organized by:

- Fair Housing Enforcement and Outreach Capacity.
- Segregation and Integration.
- Disparities in Access to Opportunity.
- Disproportionate Housing Needs, including Displacement Risks.
- Racially and Ethnically Concentrated Areas of Poverty and Affluence, and
- Supplemental Data.

California Tax Credit Allocation Committee/California Department of Housing and Community Development Opportunity Areas Map

Background

The 2022 TCAC/HCD Opportunity Area map uses composite index scores of three different domains (economic, environmental, and education) to categorize tracts as low, moderate, or high resource. TCAC and HCD identify between one and five indicators for each domain. The indicators are:

- Poverty.
- Adult education.
- Employment.
- Job proximity.
- Median home value.

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- Exposures and environmental effects, as measured for CalEnviroScreen 3.0.
- Math proficiency.
- Reading proficiency.
- High School graduation rates, and
- Student poverty rate.

Higher index scores indicate higher levels of access to opportunity. Scores are displayed in “Disparity in Access to Opportunity” AFFH map data layers. As described in this appendix, the City analyzed several additional factors to assess patterns that may further fair housing issues and to identify actions to combat these barriers to accessing opportunities. Categorization is based on percentile rankings for census tracts within the Contra Costa County region and higher composite scores mean higher resources.

Walnut Creek Opportunity Map Scores and Categories

Of the 21 census tracts in Walnut Creek, 18 are High or Highest Resource areas with only 3 tracts designated as Moderate Resource areas. There are no Low Resource areas or Disadvantaged Communities (per the TCAC/HCD Opportunity Map) within Walnut Creek. Within Contra Costa County, most of the high and highest resource areas are located within the southern and central parts of the County.

Table B-1, Opportunity Area Map Scores and Categorization, shows the scores by domain for each census tract. Figure B-1, TCAC/HCD Opportunity Area Map (located at the end of this appendix), illustrates the categorization of resource areas in and around the City.

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Table B-1. Opportunity Area Map Scores and Categorization

CENSUS TRACT	ECONOMIC DOMAIN SCORE	ENVIRONMENTAL DOMAIN SCORE	EDUCATION DOMAIN SCORE	COMPOSITE INDEX SCORE	FINAL CATEGORY
06013325000	0.440	0.706	0.781	0.312	High Resource
06013334200	0.627	0.547	0.819	0.421	High Resource
06013337300	0.372	0.867	0.602	0.140	Moderate Resource
06013338201	0.414	0.828	0.623	0.188	High Resource
06013338203	0.600	0.316	0.576	0.133	Moderate Resource
06013338204	0.592	0.751	0.686	0.336	High Resource
06013338301	0.589	0.889	0.789	0.451	High Resource
06013338302	0.648	0.913	0.842	0.550	Highest Resource
06013339001	0.450	0.450	0.819	0.295	High Resource
06013339002	0.449	0.330	0.855	0.306	High Resource
06013340001	0.330	0.406	0.789	0.161	Moderate Resource
06013340002	0.705	0.484	0.815	0.445	High Resource
06013341000	0.776	0.552	0.867	0.576	Highest Resource
06013343001	0.620	0.688	0.850	0.490	Highest Resource
06013343002	0.572	0.691	0.913	0.533	Highest Resource
06013343003	0.724	0.625	0.845	0.533	Highest Resource
06013346101	0.638	0.843	0.845	0.528	Highest Resource
06013351101	0.300	0.970	0.947	0.477	High Resource
06013351102	0.135	0.909	0.921	0.272	High Resource
06013351103	0.203	0.944	0.894	0.327	High Resource
06013355302	0.694	0.879	0.811	0.533	Highest Resource

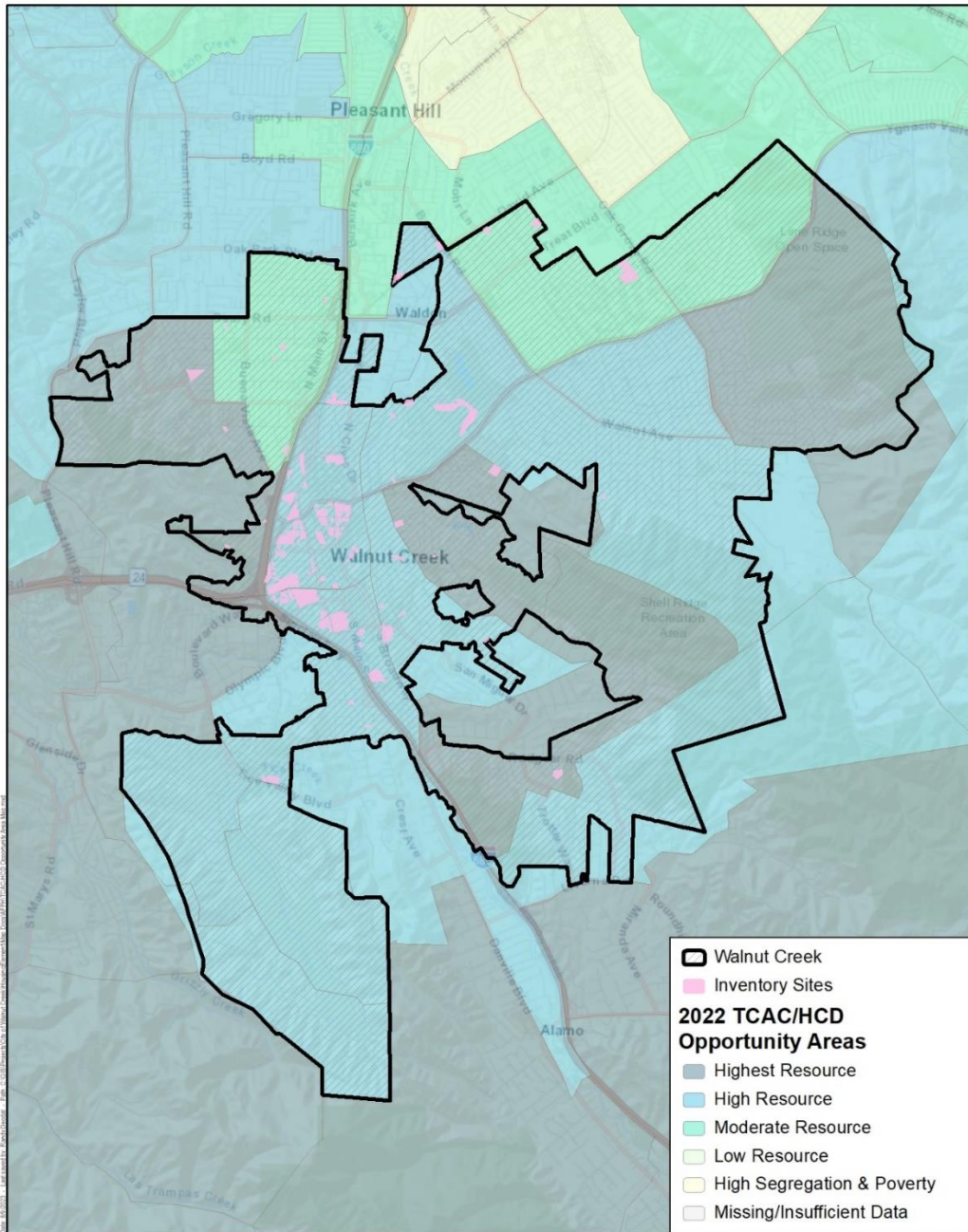
Source: 2022 TCAC/HCD Opportunity Area Maps.

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Figure B-1. TCAC/HCD Opportunity Area Map

[Editor's note: Map was modified to reflect updated Sites Inventory]



Source: California Tax Credit Allocation Committee 2022.



2022 TCAC/HCD Opportunity Map

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Patterns of Integration and Segregation

Segregation is defined as the separation or isolation of a race/ethnic group, national origin group, individuals with disabilities, or other social group by enforced or voluntary residence in a restricted area, by barriers to social connection or dealings between persons or groups, by separate educational facilities, or by other discriminatory means. To measure segregation in a given jurisdiction, HUD provides racial or ethnic dissimilarity trends. Dissimilarity indices are used to measure the evenness with which two groups (frequently defined on racial or ethnic characteristics) are distributed across the geographic units, such as block groups within a community.

Segregation Patterns in the Bay Area

Across the Bay Area, White residents and above moderate-income residents are significantly more segregated from other racial and income groups. The highest levels of racial segregation occur between the Black and White populations. As indicated by the AFFH Segregation Report prepared by ABAG and the University of California Merced (UC Merced), the amount of racial segregation within Bay Area cities and across jurisdictions in the region has decreased since the year 2000. This finding is consistent with recent research from the Othering and Belonging Institute at the University of California Berkeley (UC Berkeley). UC Berkeley concluded that:

“Although seven of the nine Bay Area counties were more segregated in 2020 than they were in either 1980 or 1990, racial residential segregation in the region appears to have peaked around the year 2000 and has generally declined since.”¹

Furthermore, the AFFH Segregation Report found the following:

- Walnut Creek has a higher share of White residents than other jurisdictions in the Bay Area as a whole, a lower share of Latinx residents, a lower share of Black residents, and a lower share of Asian/Pacific Islander residents (See Table B-2).
- Regarding income groups, Walnut Creek has a lower share of very low-income residents than other jurisdictions in the Bay Area as a whole, a lower share of low-

¹ *The Most Segregated Cities and Neighborhoods in the San Francisco Bay Area*, UC Berkeley Othering and Belonging Institute, 11 Oct. 2021, <https://belonging.berkeley.edu/most-segregated-cities-bay-area-2020>.

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income residents, a similar share of moderate-income residents, and a higher share of above moderate-income residents.

Table B-2. Racial Isolation Index Values for Segregation Within Walnut Creek

Race	Walnut Creek			Bay Area Average
	2000	2010	2020	2020
Asian/Pacific Islander	0.109	0.138	0.172	0.245
Black/African American	0.013	0.022	0.030	0.053
Latinx	0.080	0.108	0.122	0.251
White	0.812	0.746	0.651	0.491

Source: IPUMS National Historical Geographic Information System, U.S. Census Bureau, 2020 Census, UC Merced Urban Policy Lab and ABAG/MTC AFFH Segregation Report.

Segregation in the Bay Area is generally more pronounced than in other jurisdictions. Specifically, Bay Area jurisdictions have more neighborhood level segregation between residents from different racial groups than in other regions in the State.

Concentrations of Minority Population

There are no census tract block groups designated by TCAC/HCD maps as “High Segregation & Poverty” in Walnut Creek. The 2022 TCAC/HCD Opportunity Areas map combines both poverty and patterns of minority concentrations. Those census tracts that have both a poverty rate of over 30% and are designated as racially segregated are filtered into the “High Segregation & Poverty” category. The term “concentration” is defined as a census tract block group with a proportion of a particular race/ethnic group greater than that of the countywide average for that group.

Per the 2020 ACS 5-Year Estimates, the City has three block groups where the minority population made up over 40% of the population. These groups are located in the north-central portion of the City along Ygnacio Valley Road, and in the northwest corner of the City near Larkey Lane. The majority of the City had block groups where the population is a White majority. There are only two areas in the City where the census tracts have a gap of less than 10% between White and minority populations. Walnut Creek does not have any census tracts with an Asian, African American, Hispanic, or Native American majority. Figure B-2 through Figure B-5 illustrate the concentrations of minorities in general, as well as African American, Hispanic, and Asian populations.

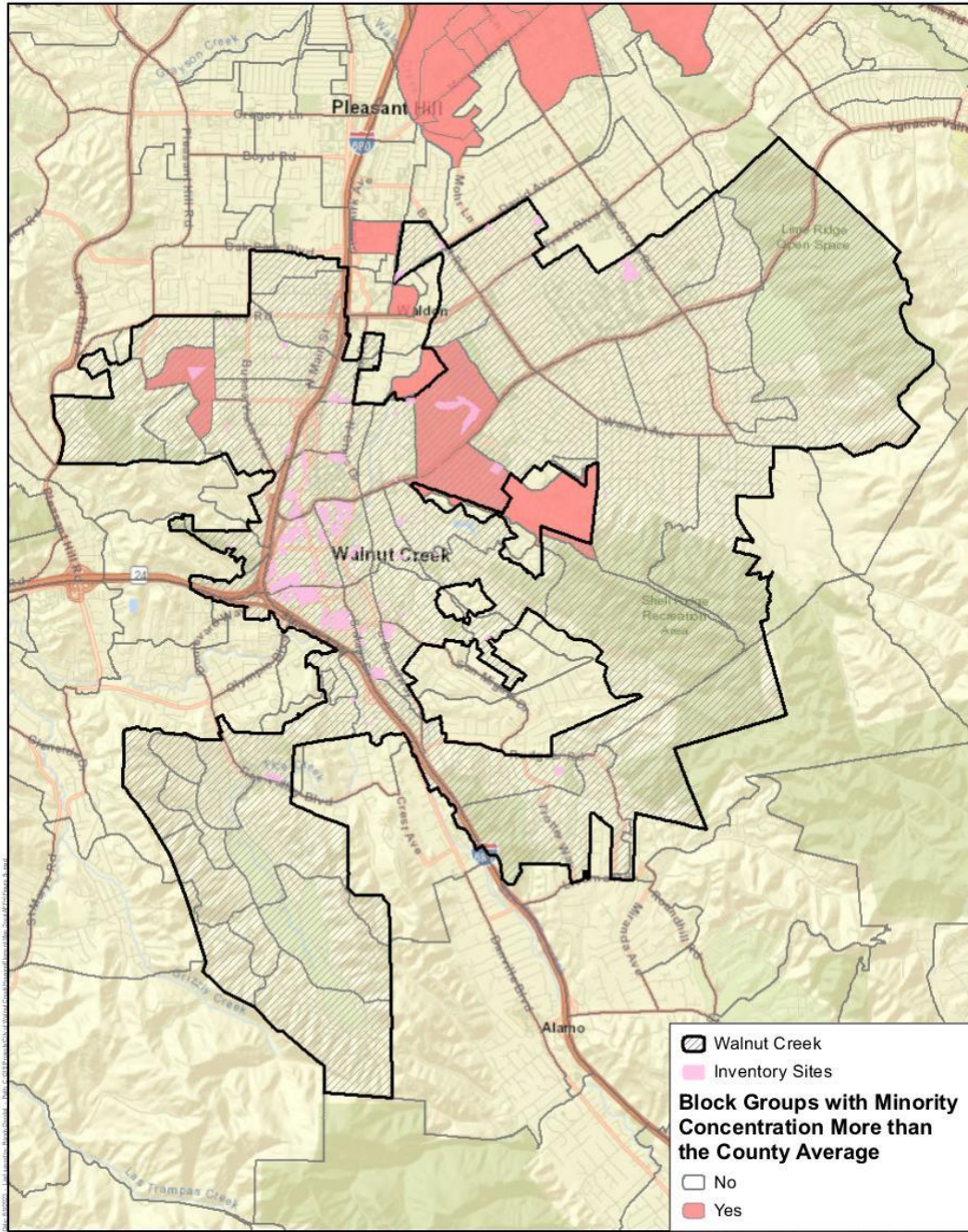
According to the 2010 census data in the AFFH Mapping resources, there were no block groups with minority concentrations or non-White concentrations over 40%. Therefore, the number of census tracts with minority concentrations has increased in the last 10 years.

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Figure B-2. Minority Concentration Map

[Editor's note: Map was modified to reflect updated Sites Inventory]



Minority Concentration

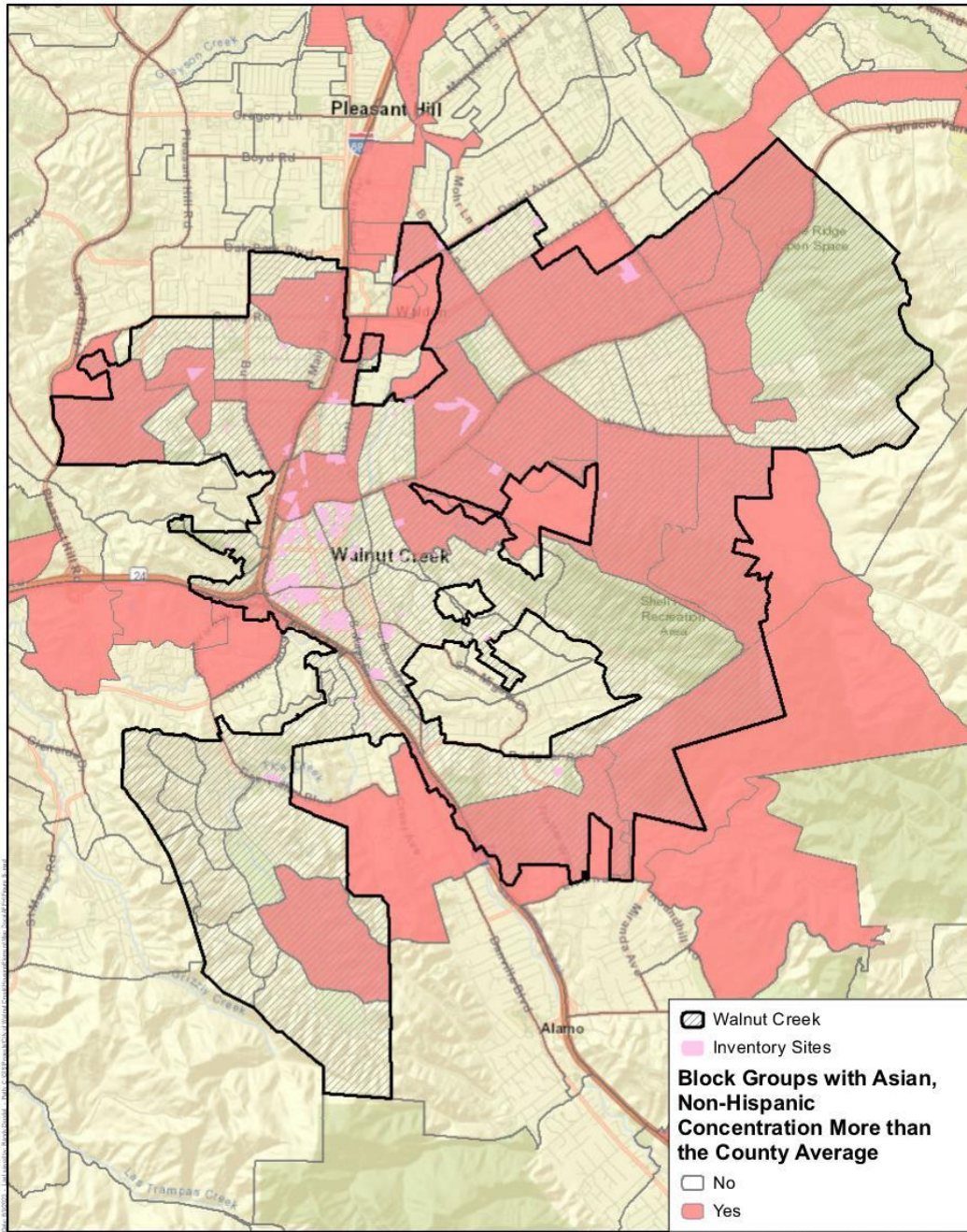
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Figure B-3. Asian, Non-Hispanic Concentration Map

[Editor's note: Map was modified to reflect updated Sites Inventory]

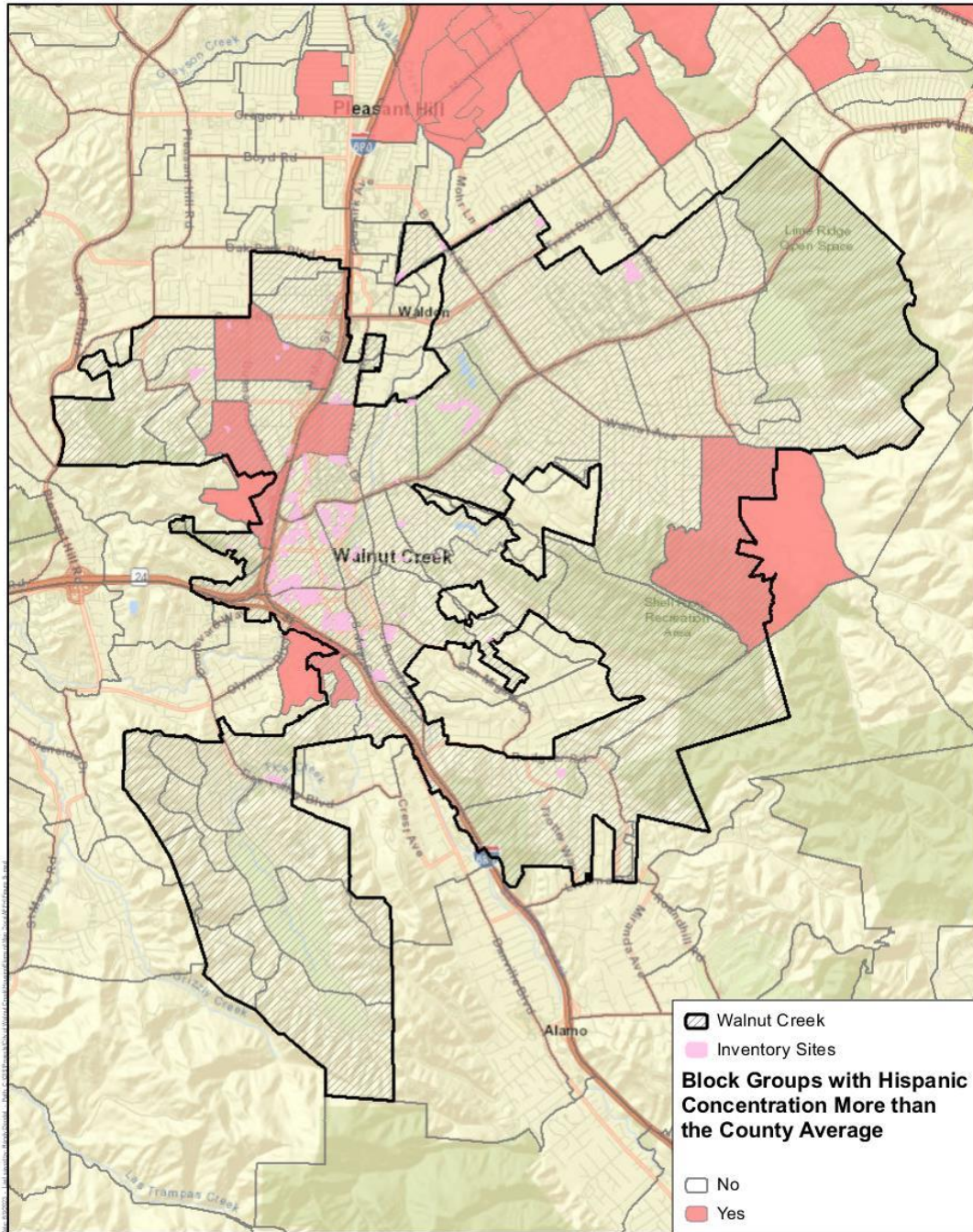


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Figure B-4. Hispanic Concentration Map

[Editor's note: Map was modified to reflect updated Sites Inventory]



Source: American Community Survey 2020 5-Year Estimates.



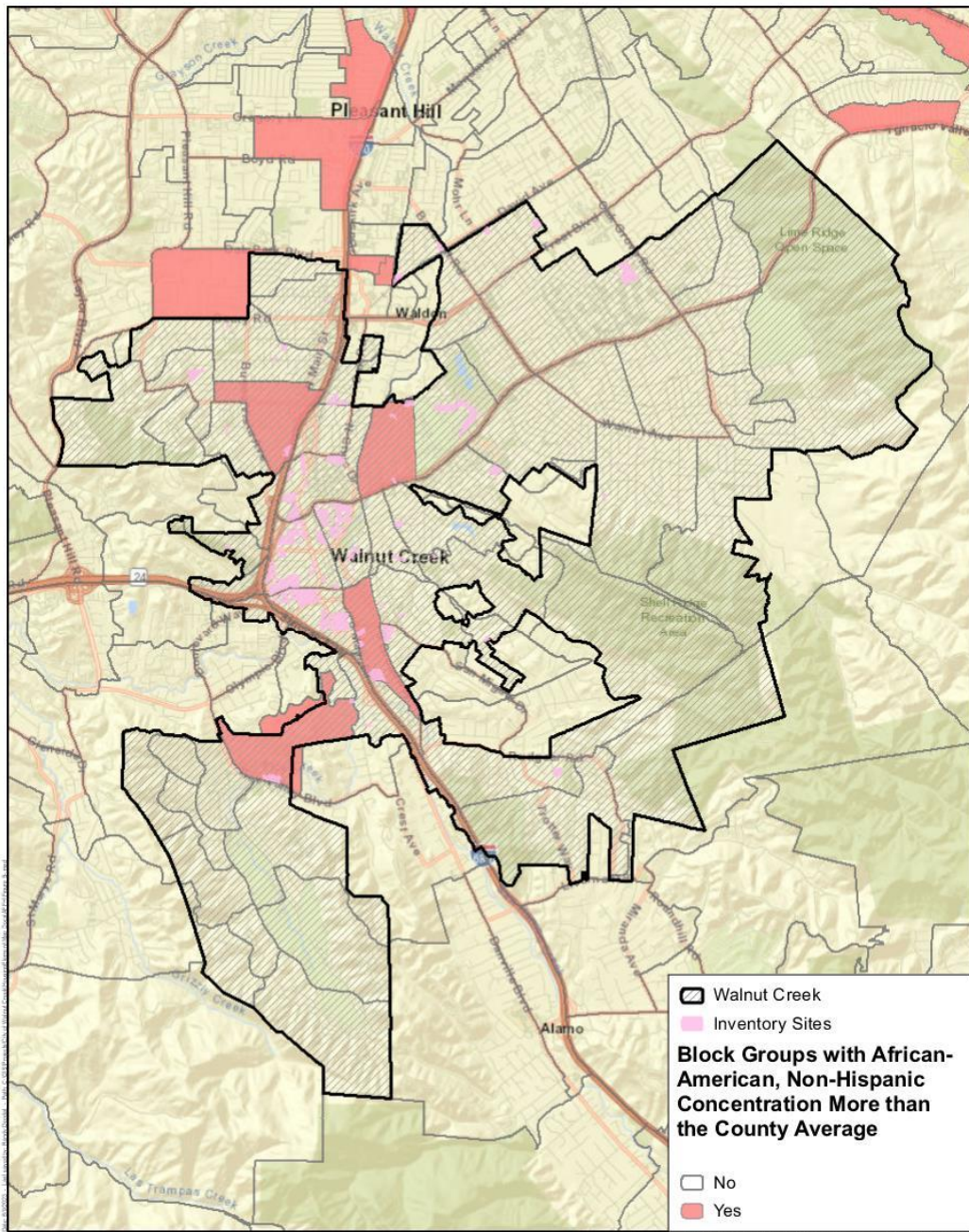
Hispanic Concentration

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Figure B-5. African American, Non-Hispanic Concentration Map
[Editor's note: Map was modified to reflect updated Sites Inventory]



Source: American Community Survey 2020 5-Year Estimates.



African-American, Non-Hispanic Concentration

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Areas with Limited English Proficiency

California, and specifically the Bay Area, has long been an immigration gateway to the United States, which means that many languages are spoken throughout the Bay Area. Since learning a new language is universally challenging, it is not uncommon for residents who have immigrated to the United States to have Limited English Proficiency (LEP).

This limit can lead to additional disparities if there is a disruption in housing, such as an eviction, because residents might not be aware of their rights, or they might be wary to engage due to immigration status concerns. Those with LEP may be more susceptible to discrimination due to limited English proficiency.

According to the 2020 5-Year ACS Estimates, approximately 23.8% of Walnut Creek residents were foreign born. This data is important so the City can ensure residents are treated fairly in housing regardless of national origin. The foreign-born portion of the population may be more susceptible to discrimination due to limited English proficiency. The U.S. Census Bureau defines a “linguistically isolated household” as a household in which all members aged 14 years and older speak a non-English language and also speak English less than “very well.” The ACS provides information on households with populations five years of age and over who speak English “less than very well.” In Walnut Creek, the percentage of linguistically isolated population is an estimated 9.1% of the population which is lower than the County rate of 12.9%. The most spoken language for those in Walnut Creek with Limited English Proficiency (LEP) are Asian and other Pacific Islander languages – distinct from the most common language spoken by those with LEP in the County (Spanish).

Language barriers may not only prevent residents from accessing services, information, and housing but may also affect educational attainment and employment.

In order to ensure that residents can access services, information and housing, the City contracts with a service to provide translation and interpretation services. More specifically, per the 2019 Contra Costa AI, “Walnut Creek uses Language Line, a language translation and interpretation service for LEP Persons. Local organizations such as ECHO Housing provides information in Spanish and Bay area Legal Aid used volunteer interpreters/translators to help provide language access and its legal advice line provides council and advice in different languages.”

Language Access in the County

The 2019 Contra Costa AI identified that the lack of meaningful language access for individuals with limited English proficiency (LEP) may be a significant contributing factor to fair housing issues in Contra Costa County. The 2019 Contra Costa AI notes, “The County has a Language Access Plan and provides language assistance to persons upon request; however, given the diversity and size of the LEP population in Contra Costa County, a lack of language access in a

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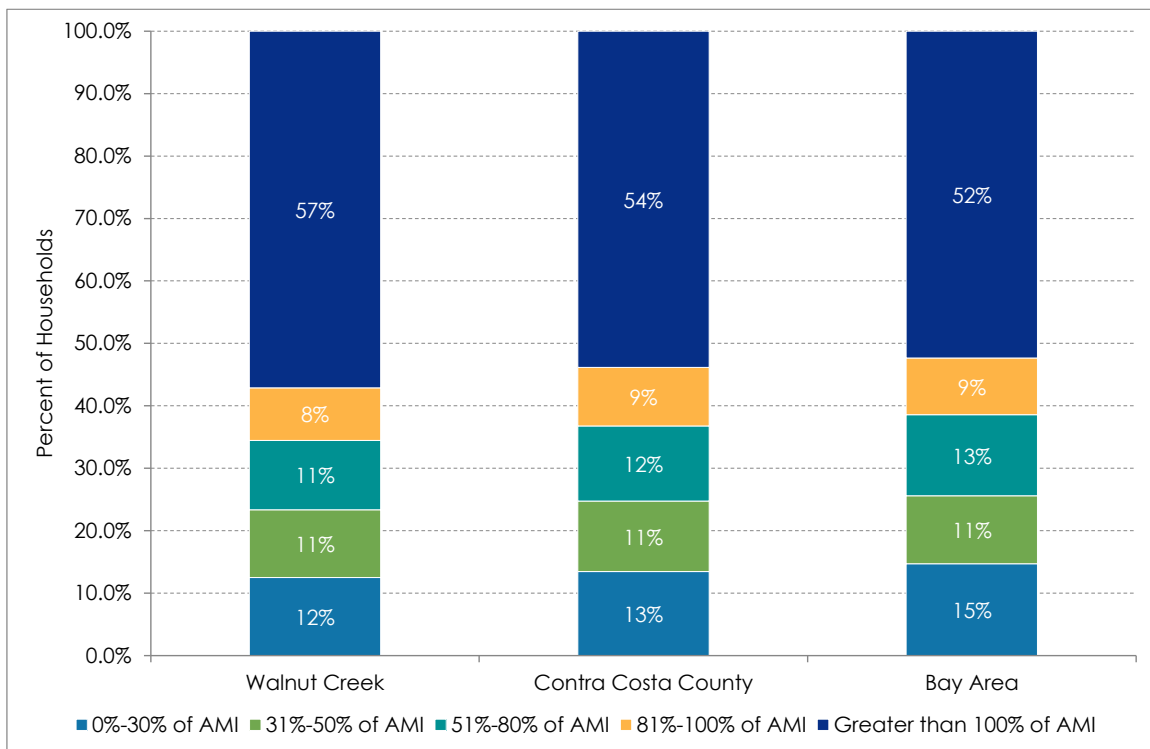
broad range of languages may still limit fair housing outreach efforts.” Walnut Creek and the County as a whole are dedicated assisting LEP individuals in order to achieve fair housing.

Income Trends and Patterns

The Bay Area is commonly known for its booming economy, highly skilled workforce, competitive wages, and soaring housing costs - Walnut Creek is no exception to this trend. Similarly, to the Bay Area and Contra Costa County, over half of Walnut Creek’s households have a median income greater than Area Median Income (AMI). According to the HCD “Revised State Income Limits for 2021” letter dated December 31, 2021, the 2021 AMI in Contra Costa County was \$125,600.

As shown on Figure 2-22, Households by Household Income Level, 34% of Walnut Creek households had lower incomes, 8% had below median incomes, and 57% of households had above median incomes. **The City has slightly less lower-income households than the County (36%) and the Bay Area (39%) and a higher percentage of above-median income households than the County (54%) and the Bay Area (52%).**

Figure 2-22. Households by Household Income Level



Source: HUD, CHAS ACS tabulation, 2013–2017 release.

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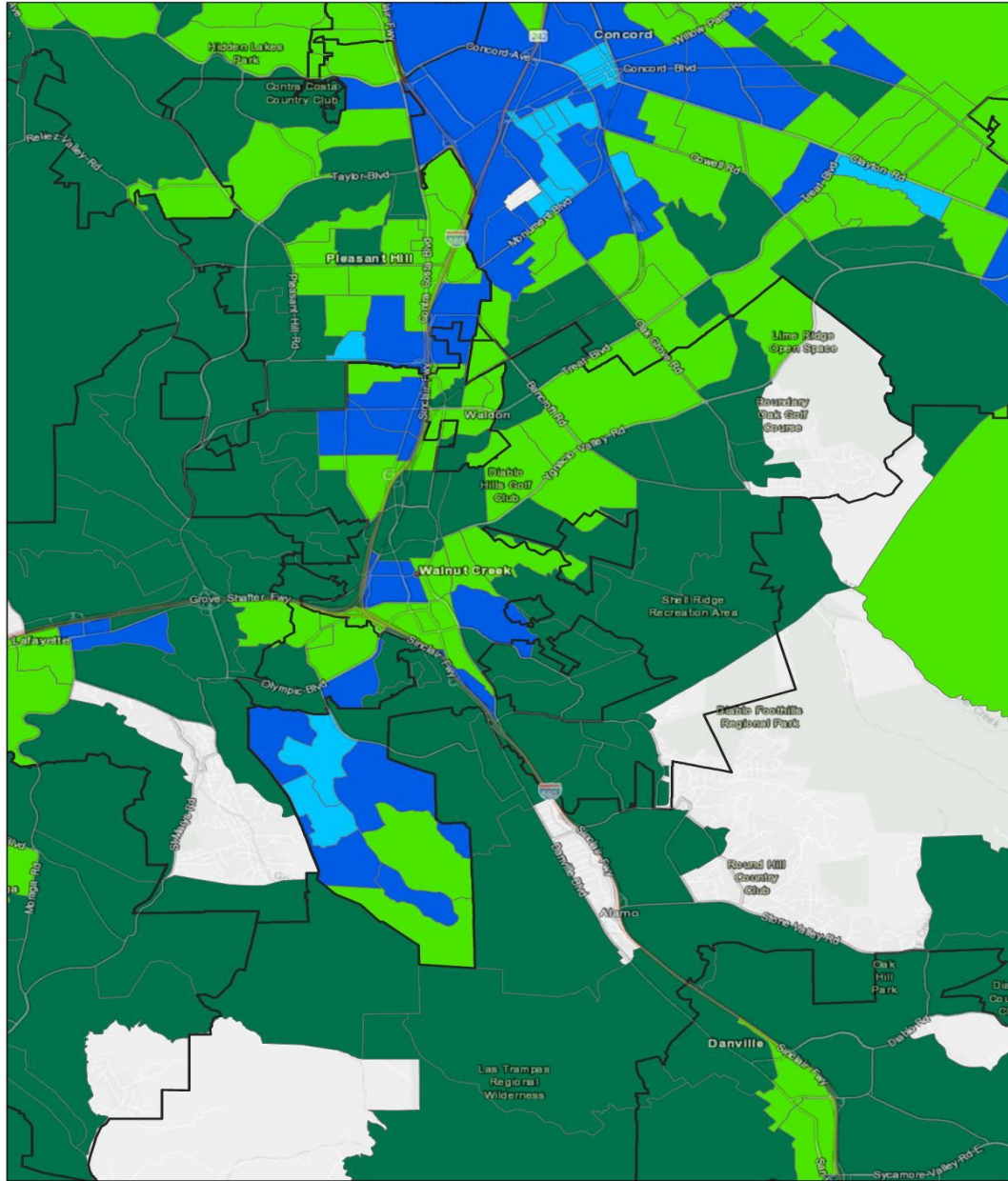
As shown in Figure 2-22, Median Income by Block Group (2015-2019), the lowest incomes in Walnut Creek are concentrated in the Southern and Downtown areas of the City. The Southern portion of the City encompasses the Rossmoor Community, an award-winning active senior adult community. This is an important consideration, as residents of the Rossmoor community are typically seniors on fixed incomes that own their own homes. This provides residents of the community with stability and predictability of housing expenditures. Furthermore, the Downtown area of the City includes three Block Groups that range between \$79,700 and \$81,157 and fall below the HCD 2020 State Median Income (\$87,100).

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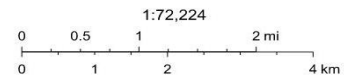
Figure B-6. Median Income by Block Group (2015-2019)

[Editor's note: Map was modified to reflect updated Sites Inventory]



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- City/Town Boundaries
- (R) Median Income (ACS, 2015-2019) - Block Group
- < \$55,000
- < \$87,100 (HCD 2020 State Median Income)
- < \$125,000
- Greater than \$125,000



Bureau of Land Management, Esri, HERE, Garmin, GeoTechnologies, Inc., USGS, EPA Esri, HERE, Garmin, © OpenStreetMap contributors, and the GIS user community

CA HCD

Source: HCD AFFH Data Viewer, U.S. Census 2015-2019 5-Year American Community Survey

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HCD’s Intersectional Policy Work webpage asserts the following regarding housing and transportation:

“After housing, transportation is the second-largest household expense... People who live near transit and job centers drive less, particularly lower income residents. More recently, however, those areas have become less and less affordable. Housing near transit is in high demand, and rents and property values near transit are 10 to 20 percent higher on average than similar homes further from transit. Modeling and analysis by the Legislative Analyst’s Office suggest ‘California’s high housing costs cause workers to live further from where they work, likely because reasonably priced housing options are unavailable in locations nearer to where they work.’ When households move further from job- and transit-rich areas to find more affordable homes, they encounter higher transportation costs and longer commutes. Beyond the quality-of-life consequences for individual households, longer commutes also increase greenhouse gas emissions and decrease productivity.”

As ~~stated~~ ~~by~~ HCD, lower-income households benefit from housing near transportation, which provides accessibility to jobs, amenities, and services. Due to the increased demand for housing near transit, lower-income households are much more vulnerable to displacement and housing cost burden. In order to mitigate the effects of increased development near amenities, services, and transportation, Walnut Creek planned for the development of affordable housing near the Downtown area, where lower income families would be less vulnerable to extreme housing cost burden and displacement.

Prioritizing the City’s available sites closest to transportation and job centers for lower-income families is an important goal of this Housing Element. However, the City also considers housing mobility to be an important element of helping our community thrive.

To continue its efforts to increase housing mobility, the Housing Plan contains the following programs:

- ~~H-2.Q. Assist Faith-Based Properties Organizations With Affordable Housing Development~~
- ~~H-2.R. Amend Density Bonus Ordinance to Meet and Exceed State Law Requirements~~
- ~~H-4.H. Zoning Ordinance Review and Update~~
- ~~H-6.G. Codify Senate Bill 9~~
- ~~H-6.H. Provide Missing-Middle Housing/ and Housing Mobility Education to Owners~~
- H-6.I. Enhance Core Area Connectivity

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- H-6.J. Housing Mobility
- H-6.M. Capital Improvement Program
- H-8.A. Housing Element Annual Progress Report and Mid-Cycle Monitoring

To address prior trends that deterred persons with lower incomes from living in the City, increased development of affordable housing is critical. The Housing Element therefore includes the following programs:

- H-1.B. Technical Assistance to Developers
- H-1.D. Provide a ~~menu~~ Menu of Incentives/Concessions for Developers
- H-2.A. Pursue State and Federal Funding for Affordable Housing
- H-2.B. Local Funding for Affordable Housing
- H-2.D. Facilitate Access to Affordable Housing for Residents
- H-2.E. Community Housing Engagement
- H-2.F. Mortgage Credit Certificate Program
- H-2.G. Improve First Time Homebuyer Assistance Program
- H-2.I. Provide Density Bonus Ordinance Training/Education
- H-2.J. Legislative Advocacy for Affordable Housing
- H-2.K. Coordinate with Contra Costa County for Affordable Housing
- H-2.L. Regional Collaboration on Affordable Housing and Homelessness
- H-2.M. Prioritize Review and Expedite Development of Affordable and Special Needs Projects
- H-2.N. Assist with Development of Affordable Housing
- H-2.O. Funding, Incentives, and Concessions for Extremely Low-Income Developments
- H-2.P. Advertise Available Resources
- H-2.Q. ~~Assist Faith-Based Properties Organizations With Affordable Housing Development~~
- H-2.S. ~~Continue to Allow By-Right Residential Development on Non-Vacant Sites Designated for lower income Households and Used in the~~ Previous Sites Inventory
- H-3.F. Identify Incentives for Larger Housing Units ~~A part of this program requires City to consider and develop financial and regulatory incentives to non-profit housing corporations, private developers, and public agencies to increase affordable housing for identified groups.~~

Concentration of Poverty

Concentrations of poverty are not prominent in the city. The city's northwestern and southwestern area block groups are the only block groups in the city where 10-20% of

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households have incomes below the poverty level. No block group in the city approaches the U.S. Department of Housing and Urban Development (HUD) definition of a concentrated area of poverty. Figure B-7, Poverty Concentration Map, identifies concentrations of poverty in Walnut Creek by census block group per the 2020 ACS 5-Year Estimates.

A concentrated area of poverty is defined by HUD as a census tract where the percentage of individuals living in households with incomes below the poverty rate is more than the lesser of 40% or three times the average poverty rate for the metropolitan area. The City is within the San Francisco-Oakland-Berkeley metropolitan area, where the average household poverty rate (according to 2020 ACS 5-Year Estimates) is approximately 8.57%.

While census data cited above does not indicate concentrations of poverty in the city, other data and analysis presented in this section of the Housing Element indicate that the primary fair housing issue in Walnut Creek is a lack of housing choice and mobility caused by a lack of affordable housing. To address this ongoing issue, the Housing Plan contains 20 programs specifically targeted to encourage and facilitate the development of affordable housing units in the City. This effort will increase the number of affordable housing units and support access to resources such as housing choice vouchers, thereby alleviating the lack of housing choice and fostering greater housing mobility. These programs include the following:

- **H-2.A.** Pursue State and Federal Funding for Affordable Housing
- **H-2.B.** Local Funding for Affordable Housing
- **H-2.C.** Allocate CDBG Funding for Housing
- **H-2.D.** Facilitate Access to Affordable Housing for Residents
- **H-2.E.** Community Housing Engagement
- **H-2.F.** Mortgage Credit Certificate Program
- **H-2.G.** Improve First Time Homebuyer Assistance Program
- **H-2.H.** Housing Choice Voucher Program
- **H-2.I.** Provide Density Bonus Ordinance Training/Education
- **H-2.J.** Legislative Advocacy for Affordable Housing
- **H-2.K.** Coordinate with Contra Costa County for Affordable Housing
- **H-2.L.** Regional Collaboration on Affordable Housing and Homelessness
- **H-2.M.** Prioritize Review and Expedite Development of Affordable and Special Needs Projects

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- **H-2.N.** Assist with Development of Affordable Housing
- **H-2.O.** Funding, Incentives, and Concessions for Extremely Low-Income Developments
- **H-2.P.** Advertise Available Resources
- **H-2.Q.** ~~Assist~~ Faith-Based ~~Properties~~Organizations ~~With Affordable Housing Development~~
- **H-2.R.** Amend Density Bonus Ordinance
- **H-2.S.** ~~Continue to Allow By-Right Residential Development on Non-Vacant Sites Designated for lower-income Households and Used in the~~ Previous Sites Inventory
- **H-2.T.** Clarify Mixed-Use Commercial Requirements

Racially/Ethnically Concentrated Areas of Poverty (R/ECAPs)

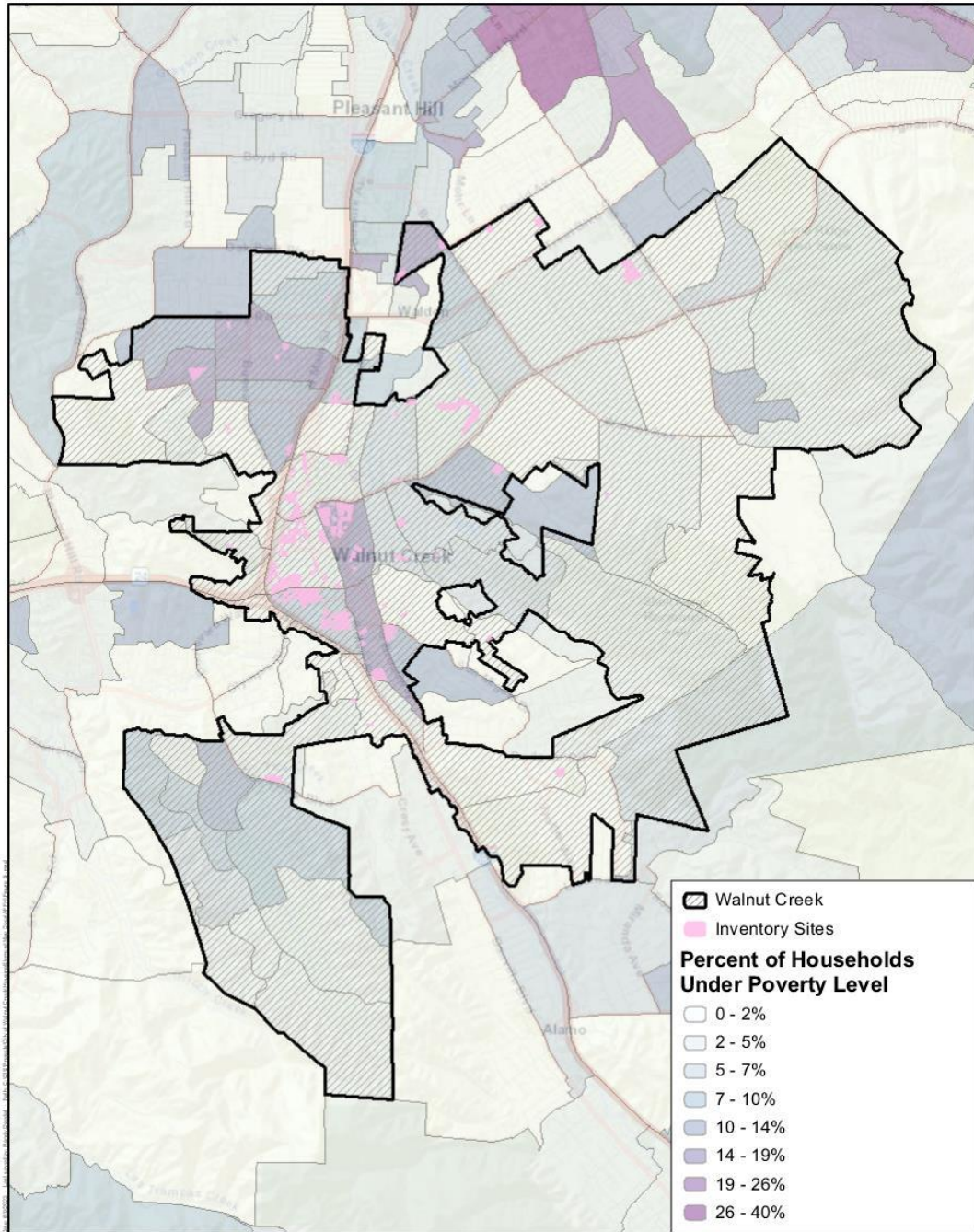
Racially and Ethnically Concentrated Areas of Poverty (R/ECAPs) are geographic areas with significant concentrations of poverty and minority populations. Identifying R/ECAPS facilitates an understanding of entrenched patterns of segregation and poverty due to the legacy effects of historically racist and discriminatory housing laws. To identify R/ECAPs, HUD has identified census tracts with the majority of non-White population (greater than 50%) and a poverty rate that exceeds 40% or is three times the average census tract poverty rate for the metro/micro area, whichever threshold is lower. In Contra Costa County, the only area that meets the official definition of a R/ECAP is Monument Corridor in Concord. There are no R/ECAPs in Walnut Creek, as shown on Figure B-8, Racially or Ethnically Concentrated Areas of Poverty (R/ECAPs) Map.

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Figure B-7. Poverty Concentration Map

[Editor's note: Map was modified to reflect updated Sites Inventory]



Source: American Community Survey 2020 5-Year Estimates.



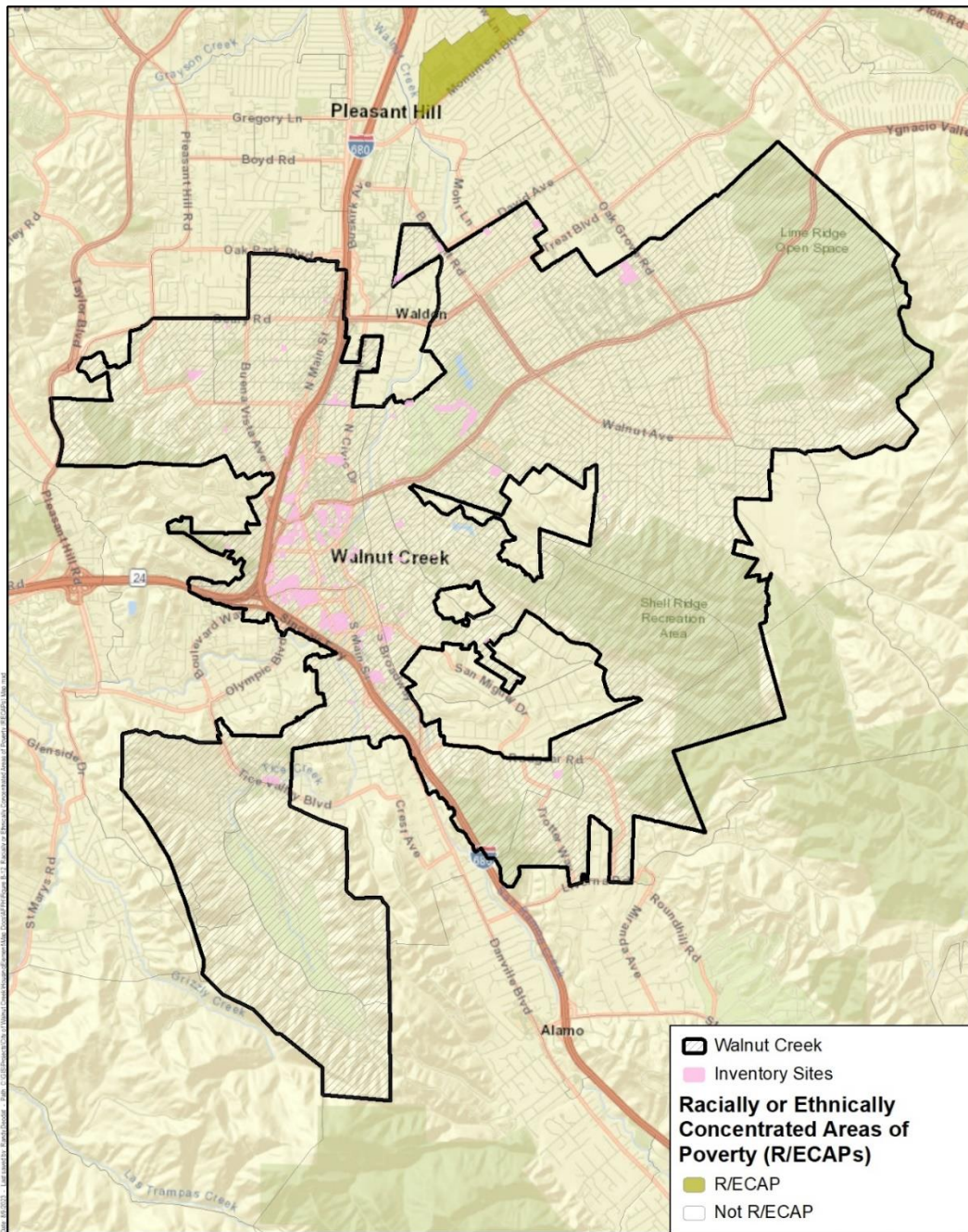
Poverty Concentration

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Figure B-8. Racially or Ethnically Concentrated Areas of Poverty (R/ECAPs) Map
[Editor's note: Map was modified to reflect updated Sites Inventory]



Source: California Tax Credit Allocation Committee 2022.



Racially and Ethnically Concentrated Areas of Poverty
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Diversity Index

The Diversity Index from ESRI, an international supplier of geographic information system (GIS) software, web GIS, and geodatabase management applications, represents the likelihood that two people, chosen at random from the same area, belong to different race or ethnic groups. The Housing Element utilizes ESRI's definition of the Diversity Index - ethnic and racial diversity. ESRI's diversity calculations accommodate up to seven race groups: six single-race groups (White, African American, Native American, Asian, Pacific Islander, Some Other Race) and one multiple-race group (two or more races). Each race group is divided into two ethnic origins, Hispanic and Non-Hispanic.

If an area is ethnically diverse, then racial diversity is compounded. The Diversity Index ranges from 0 (no diversity) to 100 (complete diversity). If an area's entire population belongs to one race group and one ethnic group, then an area has 0 diversity. An area's Diversity Index increases to 100 when the population is evenly divided into two or more race/ethnic groups.

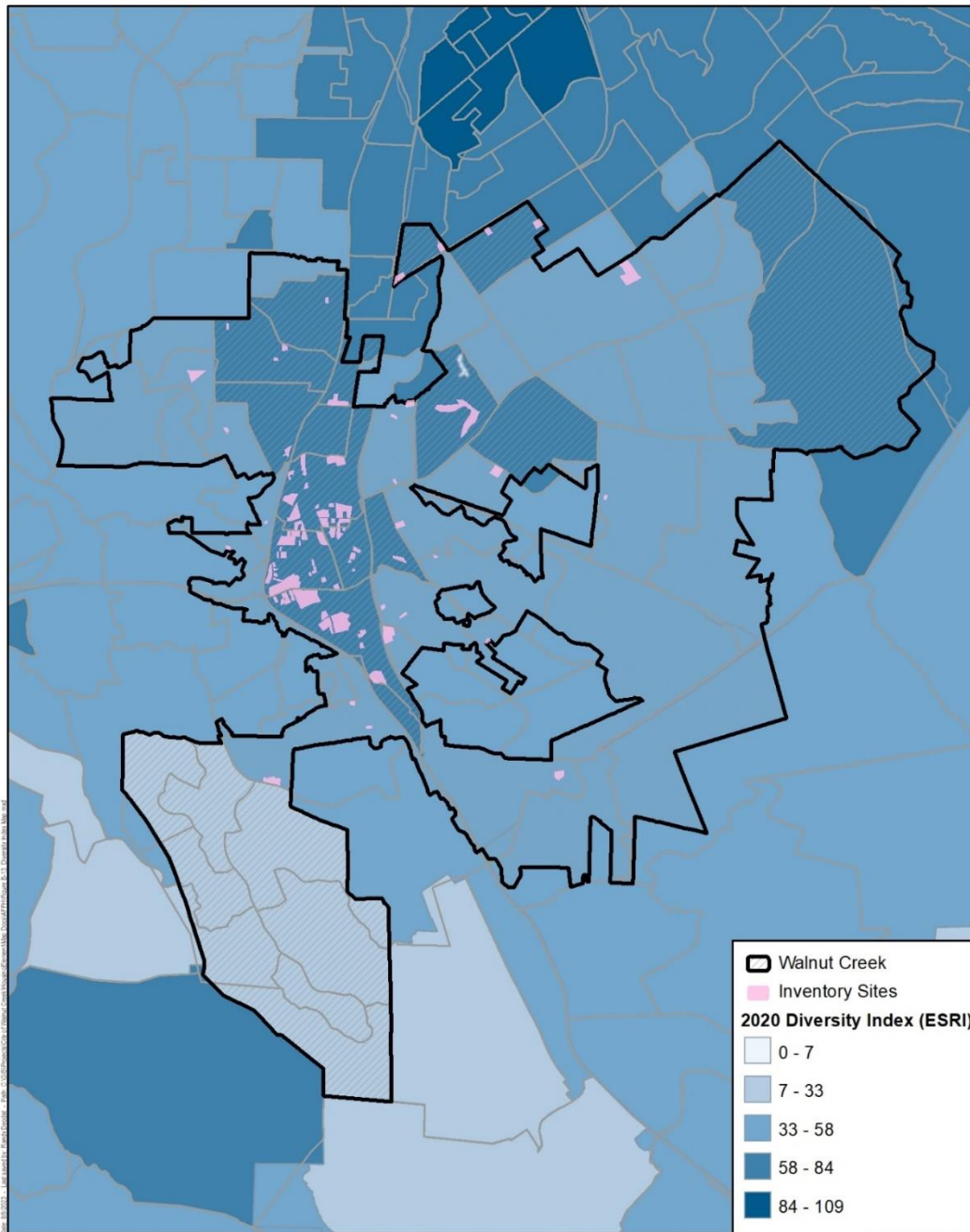
The relative diversity of different areas of the City is illustrated through the 2020 Diversity Index by block group seen in Figure B-9, Diversity Index Map. The City has 64 block groups (23 census tracts), which indicate that Walnut Creek has mid-low to mid-high levels of diversity. Specifically, the southwestern area of the city has lower diversity levels on the diversity index. There are 11 census block groups (four census tracts) with a diversity index of 55-85 along the Interstate Highway 680 corridor, and there are eight block groups (three census tracts) near the Boundary Oak Golf Course and Lime Ridge Open Space with a diversity index of 55-70.

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Figure B-9. Diversity Index Map

[Editor's note: Map was modified to reflect updated Sites Inventory]



Source: ESRI 2020.



Diversity Index

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Racially Concentrated Areas of Affluence (RCAs)

While R/ECAPs have long been the focus of fair housing policies, racially concentrated areas of affluence (RCAs) must also be analyzed to ensure housing is integrated, a key to fair housing choice. According to “Racially Concentrated Areas of Affluence: A Preliminary Investigation” authored by Edward G. Goetz, Anthony Damiano, and Rashad A. Williams of the Center for Urban and Regional Affairs, University of Minnesota (a policy paper published by HUD), RCA is defined as an affluent, White community. The policy paper goes on to state that “Whites are the most racially segregated group in the United States and in the same way neighborhood disadvantage is associated with concentrated poverty and high concentrations of people of color, conversely, distinct advantages are associated with residence in affluent, White communities.”

RCAs have not been studied extensively or defined precisely by the HCD or HUD. The Housing Element uses a definition recommended by Veronica Tam & Associates, based on her extensive coordination with HCD. That definition uses the percent of White population (i.e., 40%) and median household income (top quartile) as proxies to identify potential areas of racial concentration and affluence.

According to the 2020 ACS 5-Year Estimates, White, non-Hispanic households in the City have a median annual income of approximately \$104,571, or \$4,118 (3.8%) less than the median income of all Walnut Creek households. In the County, White, non-Hispanic households have a median annual income of approximately \$115,457, or \$11,460 (11.0%) more than the median income of all households in Contra Costa County. This data indicates that White households in Walnut Creek are not as affluent (based on median income) as compared to White households in Contra Costa County. As shown on

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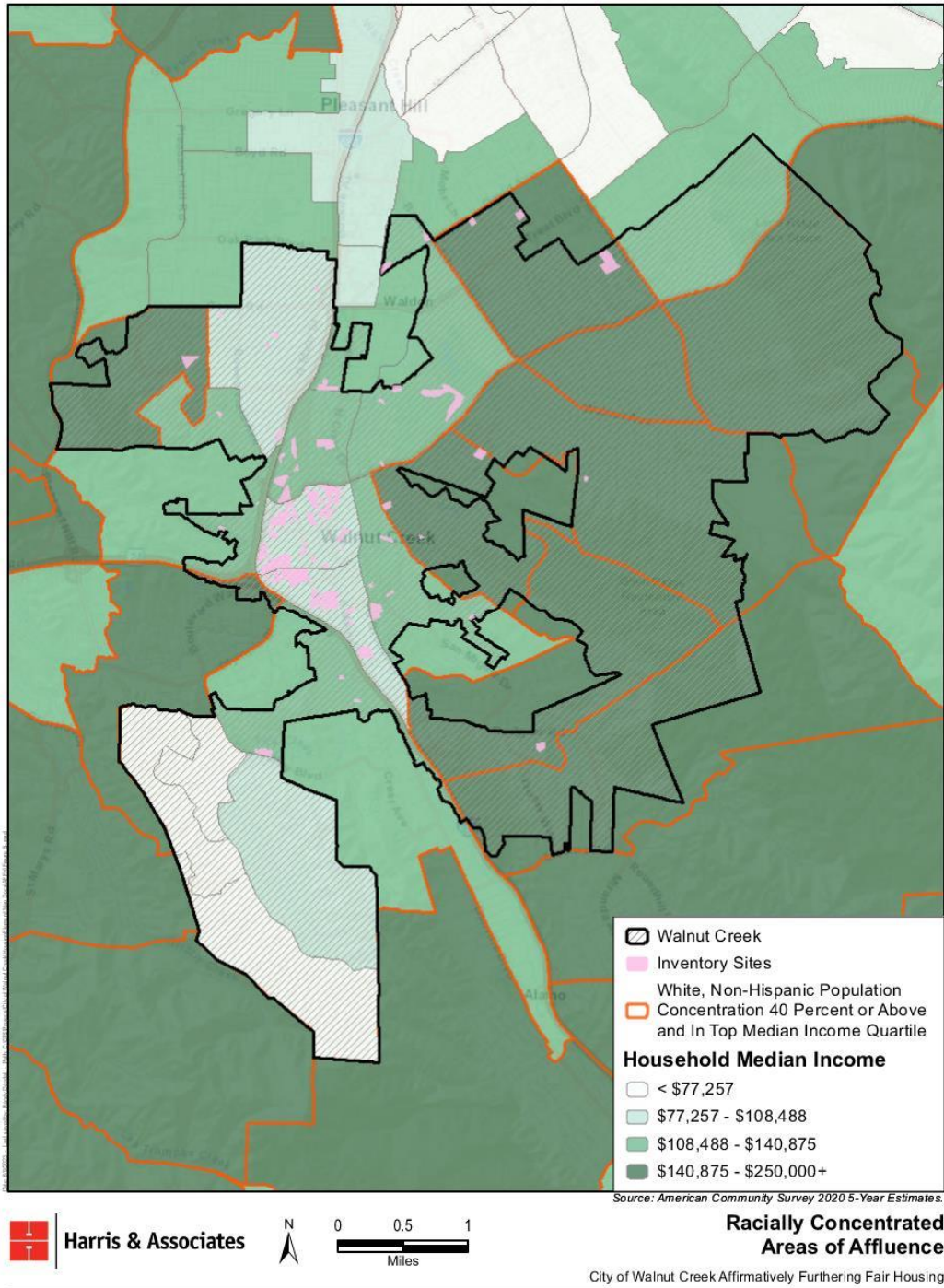
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Figure B-10, Racially Concentrated Areas of Affluence, census tracts with a White, non-Hispanic population over 40% and household income in the top median-income quartile of all City census tracts (greater than \$140,875), are mostly located in the eastern and northwestern portion of the city.

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Figure B-10. Racially Concentrated Areas of Affluence
[Editor's note: Map was modified to reflect updated Sites Inventory]



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Regional Income Segregation (between Walnut Creek and other jurisdictions)

As discussed in the “Patterns of Integration and Segregation” section of this AFFH, ABAG and UC Merced prepared an AFFH Segregation Report for the City of Walnut Creek. According to the AFFH Segregation Report, White residents and above moderate-income residents across the Bay Area are significantly more segregated from other racial and income groups. However, the amount of racial segregation within Bay Area cities and across jurisdictions in the region has decreased since the year 2000. This finding is consistent with recent research from the Othering and Belonging Institute at UC Berkeley. UC Berkeley concluded that:

“Although seven of the nine Bay Area counties were more segregated in 2020 than they were in either 1980 or 1990, racial residential segregation in the region appears to have peaked around the year 2000 and has generally declined since.”²

At the regional level, segregation is measured between jurisdictions instead of between neighborhoods. When looking at income segregation between jurisdictions in the Bay Area, one can examine how Walnut Creek differs from the region. The income demographics in the City for 2010 and 2015 are shown in Table B-3, Population by Income Group, Walnut Creek and the Region. Through these findings, the AFFH Segregation Report found:

- Walnut Creek had a lower share of very low-income residents than the Bay Area in 2015, a lower share of low-income residents, a similar share of moderate-income residents, and a higher share of above moderate-income residents.

² *The Most Segregated Cities and Neighborhoods in the San Francisco Bay Area*, UC Berkeley Othering and Belonging Institute, 11 Oct. 2021, <https://belonging.berkeley.edu/most-segregated-cities-bay-area-2020>.

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Table B-3. Population by Income Group, Walnut Creek and the Region

Income Group	Walnut Creek		Bay Area
	2010	2015	2015
Very Low-Income (<50% AMI)	16.52%	20.48%	28.7%
Low-Income (50%-80% AMI)	11.32%	9.58%	14.3%
Moderate-Income (80%-120% AMI)	15.05%	16.86%	17.6%
Above Moderate-Income (>120% AMI)	57.11%	53.08%	39.4%

Source: 2006-2010, 2011-2015, and 2015-2019 5-Year ACS Estimates, HUD, UC Merced Urban Policy Lab and ABAG/MTC AFFH Segregation Report.

Those same data sources show that the above moderate-income residents are the most isolated group at the neighborhood level. Further, the income segregation in Walnut Creek between lower-income residents and other residents was higher than the average value for Bay Area jurisdictions, indicating that lower-income residents are more segregated from other residents within Walnut Creek compared to other jurisdictions in the region.

Furthermore, [Aa regional AFFH analysis prepared by the Contra Costa County Collaborative \(C4\) found “a string of RCAAs running from Danville to Lafayette and that tapers off towards Walnut Creek.”](#) The C4 analysis found that the reduced areas of affluence in Walnut Creek is aligned with the cities’ racial demographics and median income based on data showing that [Walnut Creek’s White population \(74.05%\) and 2019 median household income \(\\$105,948\) was less than that of Danville \(80.53% and \\$160,808\) and Lafayette \(81.23% and \\$178,889\).](#)

~~Table B-~~Table B-4. White, Non-Hispanic Household Income and Household Percentage², ~~White, Non-Hispanic Household Income and Household Percentage~~, presents data from the 2020 ACS 5-Year Estimates. As indicated in ~~Table B-4~~ ~~Table B-2~~, White, non-Hispanic households make up approximately 72.3% of Walnut Creek households, compared to approximately 52.4% of County households, according to the 2020 ACS 5-Year Estimates.

Table B-4. White, Non-Hispanic Household Income and Household Percentage

MEDIAN HOUSEHOLD INCOME	CITY OF WALNUT CREEK	CONTRA COSTA COUNTY
All Households	\$108,689	\$103,997
White, Non-Hispanic	\$104,571	\$115,457
White, Non-Hispanic Household Percentage	72.3%	52.4%

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Source: American Community Survey 2020 5-Year Estimates.

Neighborhood-Level Income Segregation

The AFFH Segregation Report also discusses neighborhood-level income segregation in the City. According to the report:

- Above-moderate income residents are the most isolated income group in Walnut Creek.
- Walnut Creek has an isolation index of 0.608 for above-moderate residents, which means the average above moderate-income resident in the City lives in a neighborhood that is 60.8% above moderate-income (See ~~Table B-5~~ Table B-5. Income Group Isolation Index Values for Segregation Within Walnut Creek).
- Among all income groups, the moderate-income population's isolation index has changed the most over time, becoming more segregated from other income groups between 2010 and 2015.

Table B-5. Income Group Isolation Index Values for Segregation Within Walnut Creek

Income Group	Walnut Creek		Bay Area Average
	2010	2015	2015
Very Low-Income (<50% AMI)	0.251	0.242	0.269
Low-Income (50%-80% AMI)	0.137	0.121	0.145
Moderate-Income (80%-120% AMI)	0.163	0.195	0.183
Above Moderate-Income (>120% AMI)	0.628	0.608	0.507

Source: 2006-2010 and 2015-2019 5-Year ACS Estimates, HUD, UC Merced Urban Policy Lab and ABAG/MTC AFFH Segregation Report.

Furthermore, the AFFH Segregation Report discusses the isolation between residents who are lower-income (earning less than 80% of AMI) and those who are not lower-income (earning above 80% AMI). This analysis aligns with the requirements described in HCD's AFFH Guidance Memo for identifying dissimilarity for lower-income households. This dissimilarity index shows the percentage of residents that would need to move to a different neighborhood within the jurisdiction to create perfect income group integration in that jurisdiction. As shown on Table B-6. Income Group Dissimilarity Index Values for Segregation Within Walnut Creek, Income Group Dissimilarity Index Values of Segregation Within Walnut Creek:

- Segregation in the City between lower-income residents and residents who are not lower-income decreased between 2010 and 2015, while still being higher than the Bay Area.

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- Segregation in Walnut Creek between residents who are very low-income (earning less than 50% AMI) and those who are above moderate-income (earning above 120% AMI) also decreased between 2010 and 2015, while still being higher than the Bay Area.

Table B-6. Income Group Dissimilarity Index Values for Segregation Within Walnut Creek

Income Group	Walnut Creek		Bay Area Average
	2010	2015	2015
Below 80% AMI vs. Above 80% AMI	0.309	0.274	0.198
Below 50% AMI vs. Above 120% AMI	0.387	0.351	0.253

Source: 2006-2010 and 2015-2019 5-Year ACS Estimates, HUD, UC Merced Urban Policy Lab and ABAG/MTC AFFH Segregation Report.

Neighborhood-Level Tenure Segregation

Walnut Creek recognizes the importance of promoting fair housing and ensuring that all residents have equal access to safe and affordable housing. As part of the City’s efforts to affirmatively further fair housing, this Housing Element examines the concentration of renters and owners in different areas of the City.

According to the 2021 ACS 5-Year Estimates, the Downtown Core Area of Walnut Creek has a higher concentration of renters than the City as a whole, as shown in Table B-7. Tenure Concentration (Core Area vs. Citywide). Specifically, in the Downtown Core Area, 81% of residents are renters, while 35% of all households in the City are renter households. On the other hand, 65% of the households in the City are owner households, while the Downtown Core Area’s owner households make up 19% of the total households.

Table B-7. Tenure Concentration (Core Area vs. Citywide)

TENURE	DOWNTOWN CORE AREA (Tracts 3390.01, .03, and .04)		WALNUT CREEK	
	#	%	#	%
Owner	1,158	19%	20,735	65%
Renter	4,992	81%	11,391	35%
Total	6,150	100%	32,126	100%

Source: 2017-2021 5-Year ACS Estimates.

This disparity in tenure between the Downtown Core Area and entire City may have implications for fair housing, as renters may face different housing challenges than homeowners, such as affordability, stability, and access to resources. The City of Walnut Creek is committed to addressing these challenges and ensuring that all residents have access to safe and affordable housing. To further our efforts in promoting fair housing, Chapter 8. Housing Plan includes the

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following goals, policies, and programs to protect renters and provide them with more housing opportunities:

- **Goal H-4~~2~~:** Affordable Housing – To facilitate affordable housing opportunities, particularly for Walnut Creek workers, first-time homebuyers, and lower-income renters.
- **Policy H-2.3:** The City shall encourage, streamline, and give high priority to housing that is affordable to Walnut Creek, first-time homebuyers, and lower-income renters.
- **Policy H-2.14:** The City shall assist extremely low-, very low- and low-income renters with securing affordable housing.
- **Policy H-5.6:** If preservation is not possible, the City shall ensure that renters of 1) at-risk units opting out of low-income use restrictions and 2) homes acquired for public improvement projects are properly noticed and informed of resources available to them for assistance.
- **Program H-5.C. Code Enforcement:** “...the City will continue funding ECHO Housing and referring renters for repairs and habitability issues.”
- **Program H-5.D. ~~Continue the~~ Preservation and Monitoring of Existing and Future Affordable Units:** “...Monitoring: Monitor the units to ensure renters receive proper notifications, education, and support.”
- **Program H-5.E. Replacement Housing:** “... To ensure that any demolished units are replaced, the City will review all available information for the property, reach out to existing renters to determine their income levels, calculate the number of units with lower-income households, and determine if the proposed units are sufficient for replacement. The City will coordinate with developers to ensure the appropriate numbers of affordable units are built to replace existing units with lower-income households, pursuant to California Government Code, Section 65915.”
- **Program H.5.F Housing Rehabilitation. Participate in the Contra Costa County Neighborhood Preservation Program (NPP) housing rehabilitation program and publicize the availability of the County’s low-interest loan programs for lower income seniors and other households.**
- **Program H-6.E. Legal Assistance for Renters:** The City will continue to contract with ECHO Housing and provide information on housing services provided by ECHO Housing and other nonprofits, such as Centro Legal and Senior Legal Services. Information will be provided on the City’s website, social media outlets, and to community organizations that work with different populations through targeted emails.

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Additionally, The Housing Plan contained in Chapter 8 of this Housing Element includes 20 programs to encourage, facilitate and expand affordable housing in the City at all income levels. These programs are also listed in ~~Table B-19~~ Table B-24. AFFH Contributing Factors and Programs of this Appendix B. We believe that by addressing the concentration of renters in the Downtown Core Area and promoting equitable housing opportunities across the City, we can help create a more inclusive and equitable community for all residents of Walnut Creek.

Displacement in the Downtown Corridor

As discussed in the previous section, the Downtown Corridor of the City is primarily made up of renter and, therefore, lower-income households. In addition, this Housing Element plans for the majority of its lower income sites to be located in the Downtown Corridor. With the concentration of new housing in the Walnut Creek Downtown Corridor, the displacement of residents in the Walnut Creek Downtown Corridor is a concern that needs to be addressed.

High costs of living, which includes exorbitant rents and property prices, has resulted in the displacement of low-income households across California, affecting the social fabric and economic stability of communities, including Walnut Creek. In 2019, the National Low Income Housing Coalition (NLIHC) published an article titled “Gentrification and Neighborhood Revitalization: What’s the Difference?” (2019 Article). In this 2019 Article, NLIHC states the following:

One case of extreme gentrification is the Bay Area in California, which is undergoing a radical makeover due to the rise in technology companies replacing old industries and jobs. New people moved in to work for these companies and replaced the pre-existing residents. Land values and housing prices increased dramatically, as did the pressure for property owners to get the most out of rents on urban spaces. The Bay Area has become the second densest urbanized area in the country after Los Angeles.

The Bay Area has grown radically wealthier, but the newfound wealth coming from the tech, medicine and finance businesses goes to a small percentage of people. (The area has more millionaires and billionaires than New York City.) The upper layers of the labor force are getting paid very well, allowing them to outbid ordinary working people, the elderly, and people with disabilities for homes. This increased competition for housing has left areas like Oakland and the San Francisco Mission less affordable for long-term residents.

In recent years, California has prioritized Transit Oriented Development (TOD) as a way to reduce greenhouse gas emissions and promote sustainable urban development. TOD is a planning approach that emphasizes the development of compact, mixed-use communities around public transit stations. TOD has become a key component of California's housing policy.

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In 2018, the state passed Senate Bill 828, which requires cities to plan for their fair share of housing, including affordable housing, and to prioritize the development of housing near transit. The State has also allocated funds for TOD projects through its Affordable Housing and Sustainable Communities (AHSC) program.

While TOD has many benefits, it can also lead to the displacement of lower-income families who live near public transportation. The 2021 UCLA Institute of Transportation Studies (2021 UCLA ITS) publication, “Transit Oriented Development Without Displacement: Strategies to Help Pacoima Business Thrive,” speaks to this conundrum:

TOD, while seeking to advance equitable outcomes for low-income communities of color suffering the brunt of air pollution, climate change, and traffic violence, carries the inherent risk of exacerbating gentrification and displacement in those same communities.

Local jurisdictions must now balance the need for greenhouse gas emission reductions and proximity to public transit for lower-income families with the obligation to produce affordable housing and protect residents from displacement. To do so, policymakers and planners must prioritize affordable housing and anti-displacement measures in areas near public transportation. According to the 20201 UCLA ITS publication, this can include requiring developers to include affordable housing in new developments through inclusionary housing requirements or density bonus incentives. In addition, jurisdictions can encourage the preservation and development of affordable housing in areas near transportation hubs.

Development for the sake of increasing supply will not protect lower-income families from the effects of gentrification and displacement in the Downtown Corridor. As such, this Housing Element prioritizes the development of lower-income housing in the Downtown Corridor, where families can become vulnerable to displacement resulting from the demand of TOD. Lower-income families are in need of affordable housing at the lowest levels in order to have the opportunity to remain in their communities, while spending a reasonable amount on housing costs and, therefore, finding financial stability.

Exclusionary Housing Practices

Research on past exclusionary housing practices in the San Francisco Bay Area was also reviewed to learn if such practices were a part of Walnut Creek’s history, and to investigate if past practices have contributed to current housing conditions and areas of affluence. The publication “Roots, Race, & Place – A History of Racially Exclusionary Housing in the San

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Francisco Bay Area³ (Roots, Race & Place Report) identified a timeline of racially exclusionary policies and practices in the Bay Area which identified 1880-1966 as a time when racially restrictive covenants and homeowner association (HOA) bylaws resulted in deed restrictions prohibiting the sale or lease of homes to specific racial groups, and bylaws restricting HOA membership by race. The Roots, Race & Place Report identified some municipalities in the Bay Area as among the earliest adopters of explicitly racial exclusionary zoning in the nation and reported that racially restrictive real estate covenants were common across the Bay Area. The Root, Race and Place Report authors also identify implicitly racial zoning, public housing policies, and urban renewal policies that have continued post 1970, as well as “low-density development patterns, consumer preferences for suburban neighborhoods and low tax rates” as exclusionary tactics.

The City of Walnut Creek was incorporated in 1914 as the eighth city in Contra Costa County. At the time, the City had a total land area of 482 acres (compared to 12,700 acres today), consisting primarily of the now-older portion of downtown, plus some residential and industrial areas to the north and west⁴. While rapid suburban development in surrounding communities began with the end of World War II (and benefitted from the opening of the San Francisco-Oakland Bay Bridge in 1936 and the Caldecott Tunnel in 1937, which allowed central Contra Costa County residents to travel by car or bus to San Francisco in under an hour), the strong agricultural economy in Walnut Creek delayed significant suburban development in the city until the mid-1950s.

Walnut Creek adopted its first single-family zoning in 1954, when the City’s population was about 3,000 (compared to approximately 70,000 today), and its first major residential subdivision was developed in 1955 in a former walnut orchard located a couple of miles east of downtown in the Ygnacio Valley. Other single-family residential neighborhoods in the valley continued to develop over the next 20 years, with some multifamily neighborhoods developed in the 1970s and 80s closer to downtown and the Pleasant Hill BART station. In 1964, Rossmoor, a gated retirement community on a 2,200-acre site located a few miles southwest of downtown, opened and

³ Moore, Eli, Nicole Montojo, and Nicole Mauri. "Roots, Race, and Place: A History of Racially Exclusionary Housing in the San Francisco Bay Area." Haas Institute for a Fair and Inclusive Society, University of California, Berkeley. October 2019. [haasinstitute.berkeley.edu/rootsraceplace](https://haas.berkeley.edu/rootsraceplace)

⁴ Walnut Creek Historical Society. "Walnut Creek’s History: A Look Back." <https://wchistory.org/history/local-history/>. Accessed 12/12/2022.

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continues to serve seniors with about 6,700 residences. These developments were part of the 4,791 units built in Walnut Creek prior to 1960, and another 8,271 units were built between 1960 to 1969 (ACS, 2019). Thus, 13,062 units, or about 39.3% of Walnut Creek’s current stock of 33,157 housing units, were built prior to 1970 (ACS, 2019).

Walnut Creek was only specifically mentioned once in the Roots, Race & Place Report (p. 52) where it is cited as one of several East Bay cities where “the Black population did not rise above a half of a percent through the early 1970s.” The report links this outcome to the racial steering, blockbusting, and other exclusionary tactics being practiced at the time. Given the history of racially exclusionary practices in the Bay Area, it is possible that Walnut Creek’s development and population were influenced by these past practices. However, the impact of these practices has been reduced in part because approximately 95% of the City’s housing stock was built after the 1948 Supreme Court case *Shelley vs. Kraemer* (which rendered racially restrictive real estate covenants unenforceable), and over 60% of the City’s housing stock was built after the passage of the Fair Housing Act of 1968.

Though racial and income segregation persists, the City’s leaders have long been aware of this issue and have made attempts to address it through housing policy. For example, on September 2, 1964, the Walnut Creek City Council voted unanimously to oppose Proposition 14, a state initiative that allowed property owners and agents to discriminate based on race in the rent or sale of housing. This initiative was passed by the state’s ~~voters, but~~ voters but was ultimately struck down by the Supreme Court in 1967.

In 1971, the City stated in its first General Plan:

Unlike the stereotyped image of many suburban communities, Walnut Creek is providing variety in housing choice today. Slightly less than two-thirds of the 22,700 dwelling units within the Planning Area in 1970 were single dwelling units. Of the 15,000 dwelling units within the City today, 45% are single family, 32% multiple family and 23% Rossmoor.

The City’s first General Plan also stated:

In order to provide home ownership opportunities for more people in broader income ranges, conventional single family detached dwellings on relatively large lots should be supplemented with the choice of clusters of attached single family dwellings with common open spaces and recreation facilities. Apartment residents who either prefer or need to rent their homes should have a choice of convenient outlying locations, as well as Core Area locations. And, if the above choices were provided, not only in Walnut Creek but in all suburban portions of the Bay Region, there would be increased opportunities for integration of minority groups throughout the region.

Walnut Creek made significant progress towards this goal over the 18-year planning period of the 1971 General Plan, as the City successfully shifted away from detached single-family

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residential development, and towards denser development primarily consisting of townhouse and large apartment/condominium developments. This pattern has continued in the decades since, as new development has provided increased housing choices through the construction of denser multi-family residential housing, in a larger region still typified by detached single-family homes.

With the goal of providing further choices in housing, and increased housing mobility into the City's highest-resource areas, programs have been added to support development of 200 units in single-family zones and areas of affluence. These programs include streamlining the approval of additional homes in existing Planned Development Districts, facilitating the construction of Accessory Dwelling Units and SB 9 Units, and reducing the minimum lot area requirements in most of the City's single-family zones (with the greatest reductions occurring in areas of affluence which currently have the largest minimum lot area requirements).

According to the 2020 Census, 66% of Walnut Creek residents identify as White. This compares to 79% in 2010, 84% in 2000, 91% in 1990, 94% in 1980, and 98% in 1970. As can be seen, the racial makeup of the city is changing with increasing speed, particularly as generational turnover occurs, and the city attracts new residents. Additionally, the City's diverse housing stock offers opportunities for all races in a range of product types and price points. Notably, the city's single-family neighborhoods share a similar demographic profile as the city as a whole, with White residents making up a slightly smaller percentage of the residents in these neighborhoods than in multifamily neighborhoods. For example, 64% of the residents in Census Tracts 3373, 3382.01, 3382.02, and 3553.02 (which consist almost entirely of single-family neighborhoods in the Ygnacio Valley, and approximately a third of the city's population) identify as White, compared to the aforementioned citywide figure of 66%.

Familial Status

Familial status refers to the presence of children under the age of 18, whether the child is biologically related to the head of household, and the marital status of the head of household.

Adults Living Alone or With Spouse

The percentage of adults living with their spouse or partner in the city is 3% higher than that of the County. More specifically, according to the 2020 ACS 5-Year Estimates, the percentage of adults living with their spouse or partner is approximately 58.4% in Walnut Creek, compared to approximately 55.3% of adults countywide. Local block groups with the highest shares of adults living with their spouse or partner are located mainly in the City's eastern and north-western areas, as seen on Figure B-11, Percent of Adults Living with Spouse or Partner Map. Approximately 0.9% of households in the City and approximately 1.71% of households in the County are married-couple families living below the poverty line.

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Additionally, 19.8% of Walnut Creek heads of a household and 9.9% of County heads of households live alone. As shown on Figure B-12, Percent of Adults Living Alone Map, adults living alone primarily reside in the southwest and central areas of the city. It is important to note that the majority of the area shown on Figure B-12 represents Rossmoor, a large master planned senior (55 and over) community developed in the 1960s through 1990s.

Children in Married-Couple Households

The percentage of children in married-coupled households in Walnut Creek is similar to the percentage in the County as a whole. More specifically, according to the 2020 ACS 5-Year Estimates, 78.5% of children under 18 live in married-couple families throughout the City, compared to approximately 77.9% countywide, as shown on Figure B-13, Percent of Children in Married-Couple Families Map. Families with children can have special housing needs due to lower per capita income, the need for affordable childcare, the need for affordable housing, or the need for larger units with three or more bedrooms. Families with children and especially teenagers may face discrimination in the rental housing market. For example, some landlords may charge large households a higher rent or security deposit, limit the number of children in a complex or unit, limit the time children can play outdoors, or choose not to rent to families with children altogether.

Children in Single Female-Headed Households

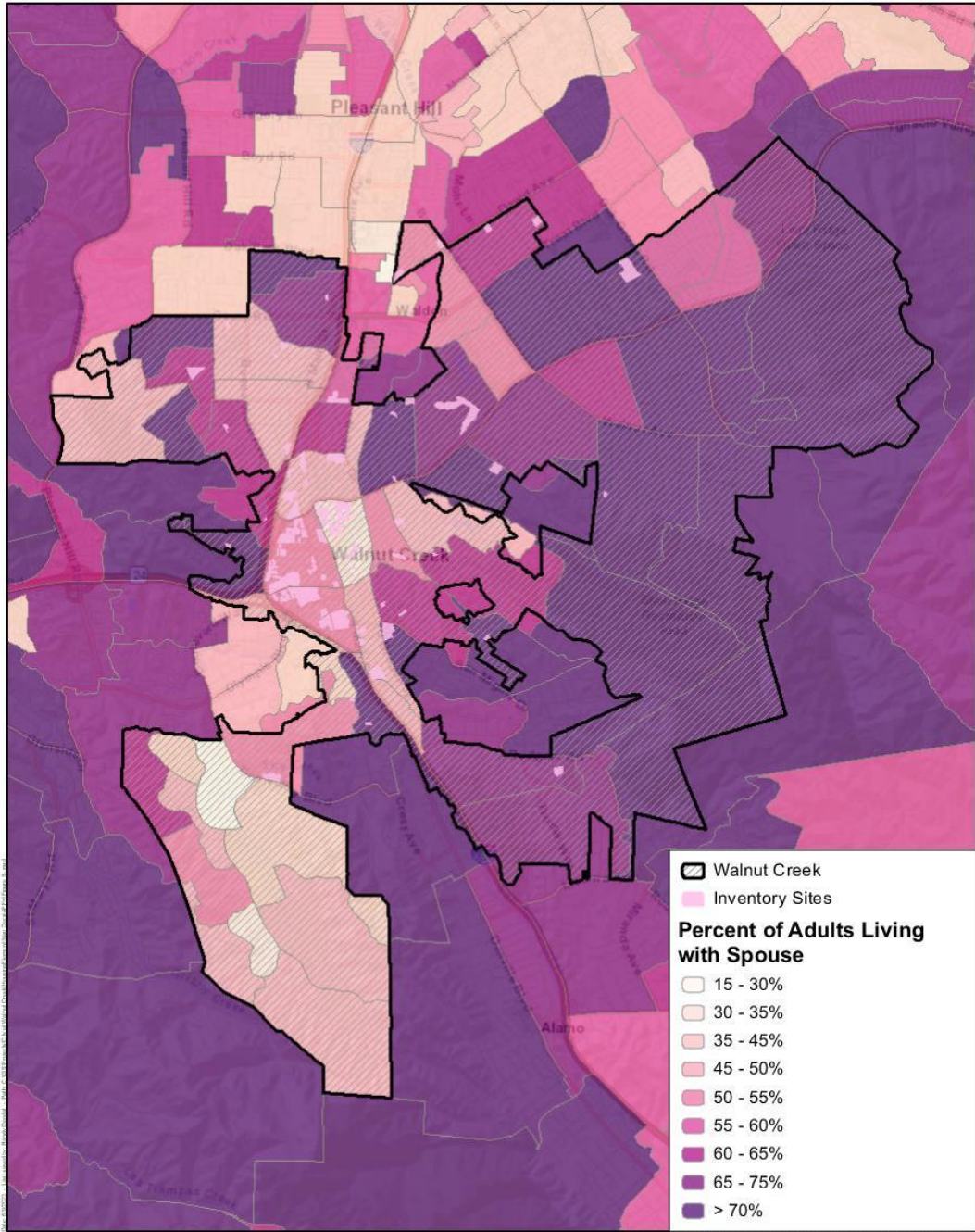
The percentage of children in single female-headed households in the city is also similar to the percentage in the County as a whole. According to the 2020 ACS 5-Year Estimates, approximately 16.1% of children in Walnut Creek under 18 and approximately 16.4% of children in the county under 18 live in female-headed households, as shown on Figure B-14, Percent of Children in Single Female-Headed Households Map. Single-parent households require special consideration and assistance because of their greater needs for daycare, healthcare, and other facilities. According to HCD, female-headed households with children tend to have lower-incomes, thus limiting housing availability for this group. It is important to note that fair housing laws protect single parent households.

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Figure B-11. Percent of Adults Living with Spouse or Partner Map

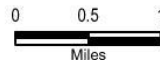
[Editor's note: Map was modified to reflect updated Sites Inventory]



Source: American Community Survey 2020 5-Year Estimates.



Harris & Associates



Percent of Adults Living with a Spouse or Partner

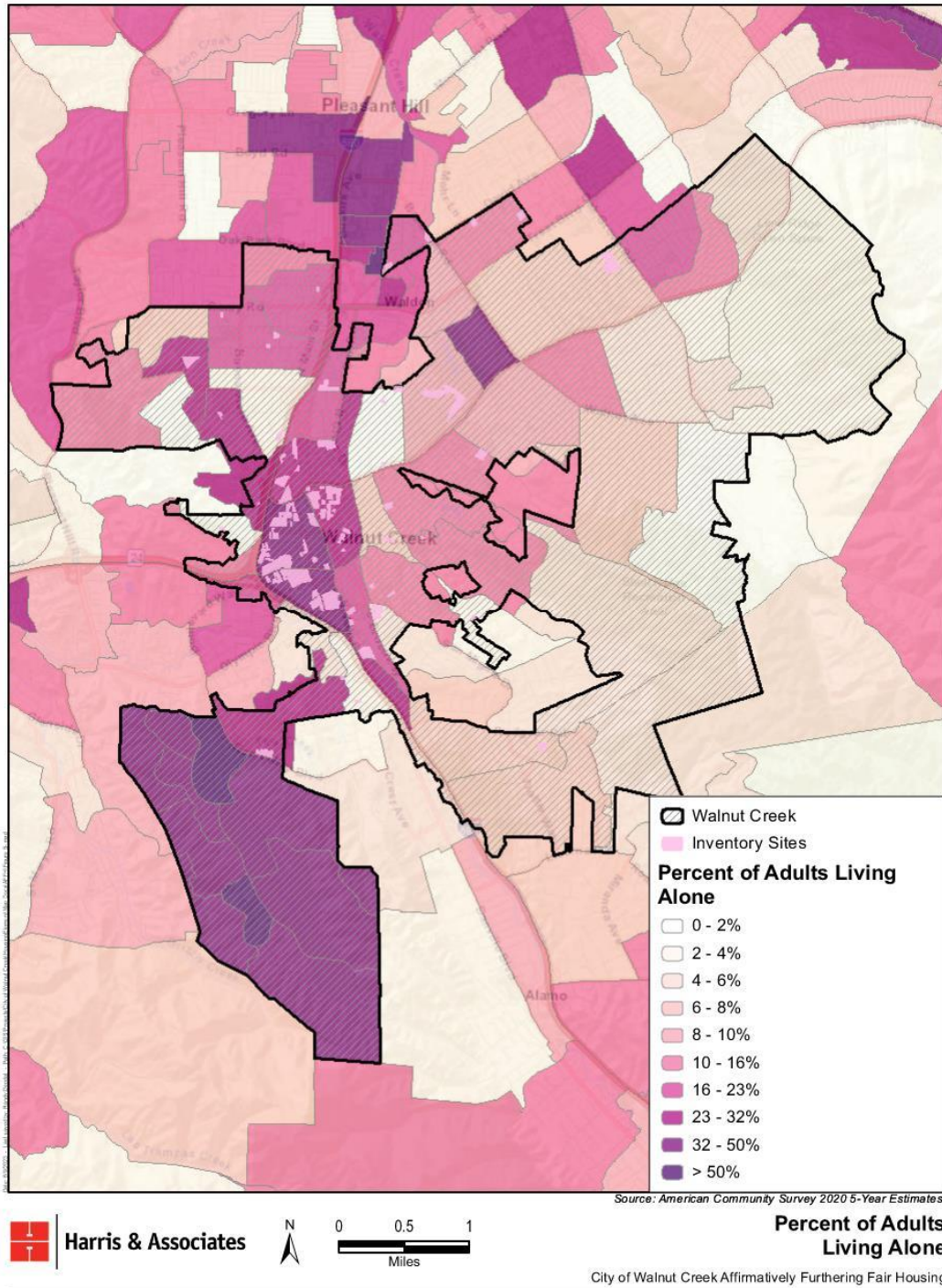
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Figure B-12. Percent of Adults Living Alone Map

[Editor's note: Map was modified to reflect updated Sites Inventory]

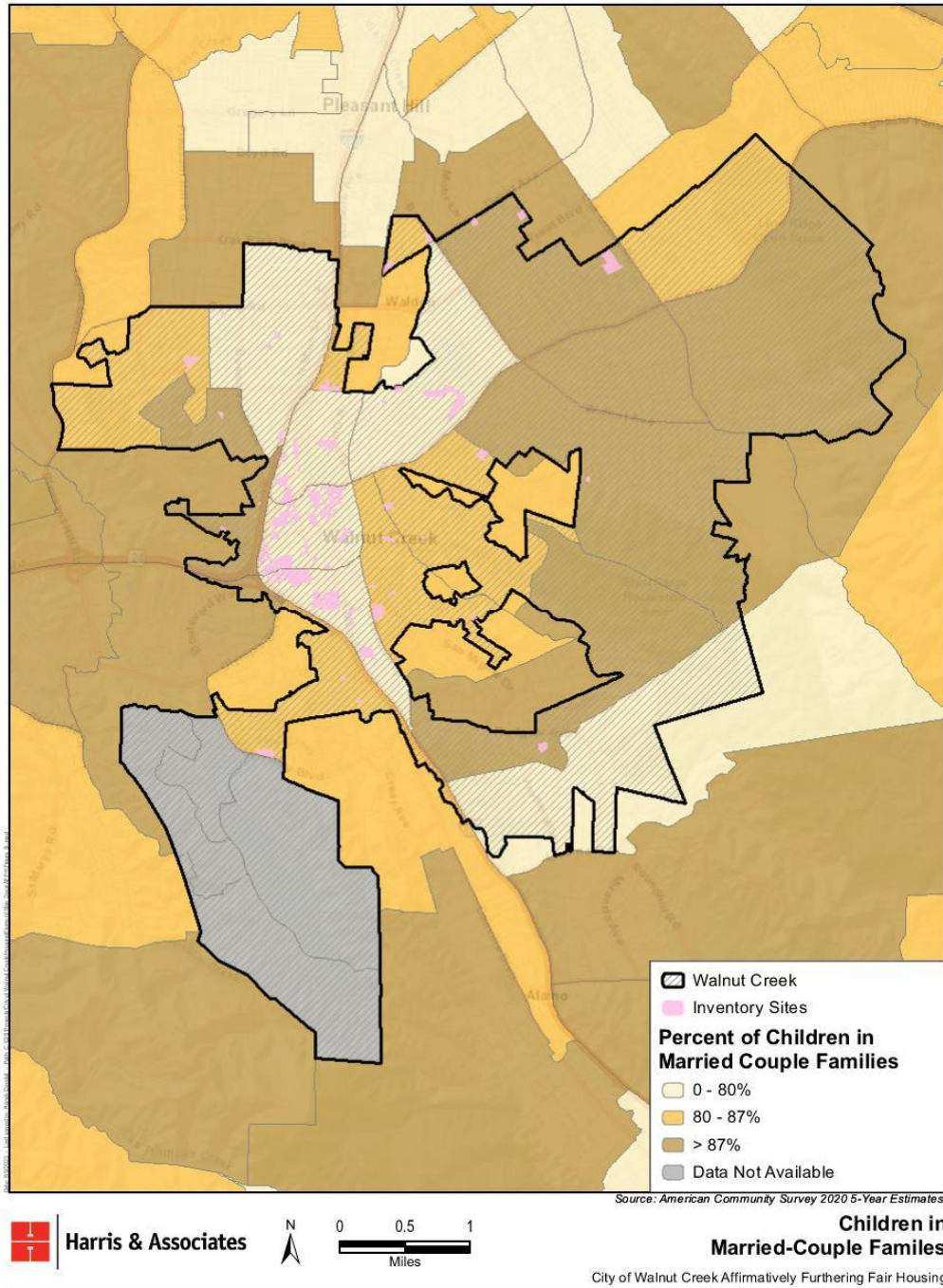


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Figure B-13. Percent of Children in Married-Couple Families Map

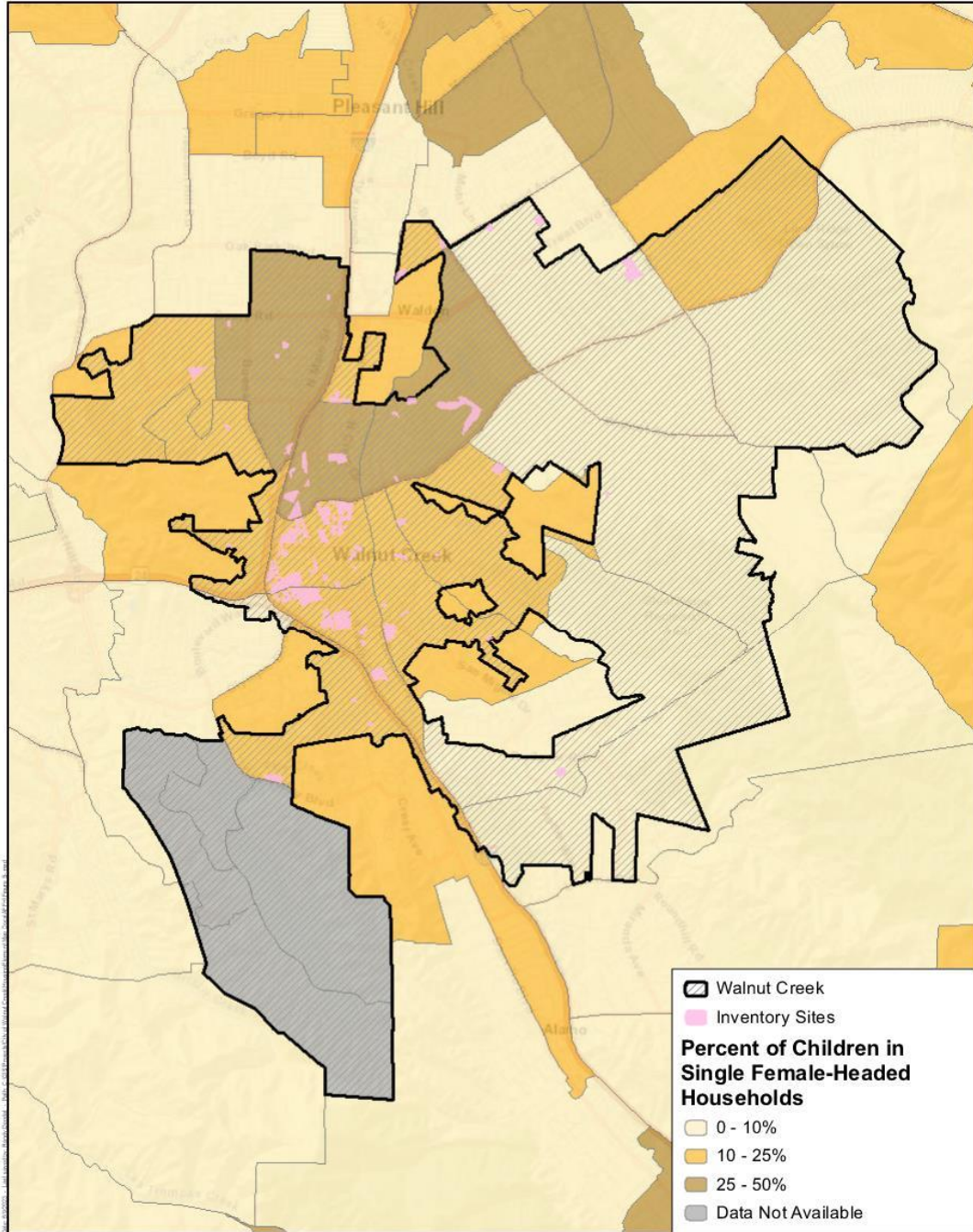
[Editor's note: Map was modified to reflect updated Sites Inventory]



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Figure B-14. Percent of Children in Single Female-Headed Households Map
[Editor's note: Map was modified to reflect updated Sites Inventory]



Source: American Community Survey 2020 5-Year Estimates.



Children in Single Female-Headed Households
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Access to Opportunity

Access to opportunity is a concept to approximate the link between place-based characteristics (e.g., education, employment, safety, and the environment) and critical life outcomes (e.g., health, wealth, and life expectancy). Ensuring access to opportunity means both improving the quality of life for residents of low-income communities, as well as supporting residents' mobility and access to 'high resource' neighborhoods.

Environmental Quality

U.S. Department of Housing and Urban Development's Environmental Health Hazard Index (Ratings on Index)

The Environmental Quality Index (EQI) presents data in five domains: air, water, land, built, and sociodemographic environments to provide a county-by-county snapshot of overall environmental quality across the entire U.S. The EQI helps researchers better understand how health outcomes relate to cumulative environmental exposures that typically are viewed in isolation.

The Environmental Health Hazard Index (EHHI) utilizes Environmental Protection Agency (EPA) data and is a measure of potential exposure to harmful toxins at a neighborhood level. The EHHI measures a linear combination of standardized EPA estimates of cancer causing, respiratory, and neurological air quality hazards by census tract. It does not measure specific environmental hazards, but rather provides a score for the neighborhood's general air quality based on standardized EPA standards. According to HUD, the values are inverted and then percentile ranked nationally, ranging from zero to 100. The higher the index value, the less exposure to toxins harmful to human health and the better the environmental quality of a census block-group.

As of 2018, the City has a wide range of ratings on HUD's EHHI, with northwestern portions of the city rated generally between 38 and 51, while southern and northern-central portions of the city are rated generally around 54. This reflects higher exposure to environmental hazards in the areas closer to downtown neighborhoods and in the western portions of the City, with lower exposure to environmental hazards in the areas closer to preserved open spaces to the east.

The City has taken several steps to both identify climate impacts, reduce pollutants and greenhouse gas (GHG) emissions, and prepare for a climate resilient future by completing the following:

- Enjoy Cleaner Options Department Program (ECO) – The City formed a program with the goal of preserving a higher quality of life in the surrounding area. ECO provides incentives such as rebates and credits for switching to sustainable energy options as well as

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practices aligning with climate action planning, energy innovation, air and water protection, transportation aimed at reducing carbon emissions, improved “green” building practices, and waste reduction.

- Climate Action Plan (CAP) – The City adopted its first CAP in 2012 and has been actively working to reduce its GHG emissions that cause climate change by at least 15% below 2005 levels by 2020.
- The Sustainability Action Plan is based on the 2012 Climate Action Plan and will be the plan used in the future to guide climate action and resilience.
- Sustainability Action Plan – This plan will continue and strengthen citywide efforts to reduce greenhouse gas emissions to address climate change in the short-term, through the year 2030, and in the long-term, out to 2050. This new Plan will look at resilience to climate change as well, addressing the threat posed by climate change and how to stay healthy and safe in a future climate. The Plan will also address other key sustainability topics, such as equity, air pollution, water conservation, and waste.
- Community-Based Electricity – The City partnered with Marin Clean Energy (MCE) as a community-based electricity provider to provide increased access to affordable and 100% renewable electricity to residents, and GHG emissions. In addition, all City-owned facilities now use 100% renewable energy.
- Public Transportation Options – The City has many transportation options available to residents and visitors to reduce traffic and pollution, including County Connection, Free Rides, Bay Area Rapid Transit (BART), and Senior & Paratransit Services.
- Master Plans – The City adopted both a Pedestrian Master Plan and Bicycle Master Plan to create infrastructure that encourages alternative modes of transportation and reduces GHG emissions.
- GHG Emission Reduction Leader – The City has been a long-term leader in greenhouse gas emission reductions and sustainability. Achievements as of 2017 include:
 - Significant transportation and energy GHG reductions from 2005 levels by 27%.
 - Per capita, residential electricity use decreased by 589 kilowatt hours since 2005.
 - Annual BART passenger miles increased by approximately 12.8 million since 2005.
 - 25 miles of new bike lanes constructed.
 - Over 1,000 residences installed solar energy systems.
 - 650 kilowatts of solar systems installed on municipal buildings.

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To further address air pollutant exposure and prepare for emergencies in Walnut Creek, the City will adopt the following programs, shown in the Housing Plan (Chapter 8) of this Housing Element:

- **H-7.A.** Residential Energy Conservation Program
- **H-7.B.** Energy Retrofits Through the Home Rehabilitation Loan Program
- **H-7.C.** Energy Upgrade California
- **H-7.D.** Energy Efficiency and Conservation
- **H-7.E.** Reduce Exposure to Environmental Pollution

California Communities Environmental Health Screening Tool

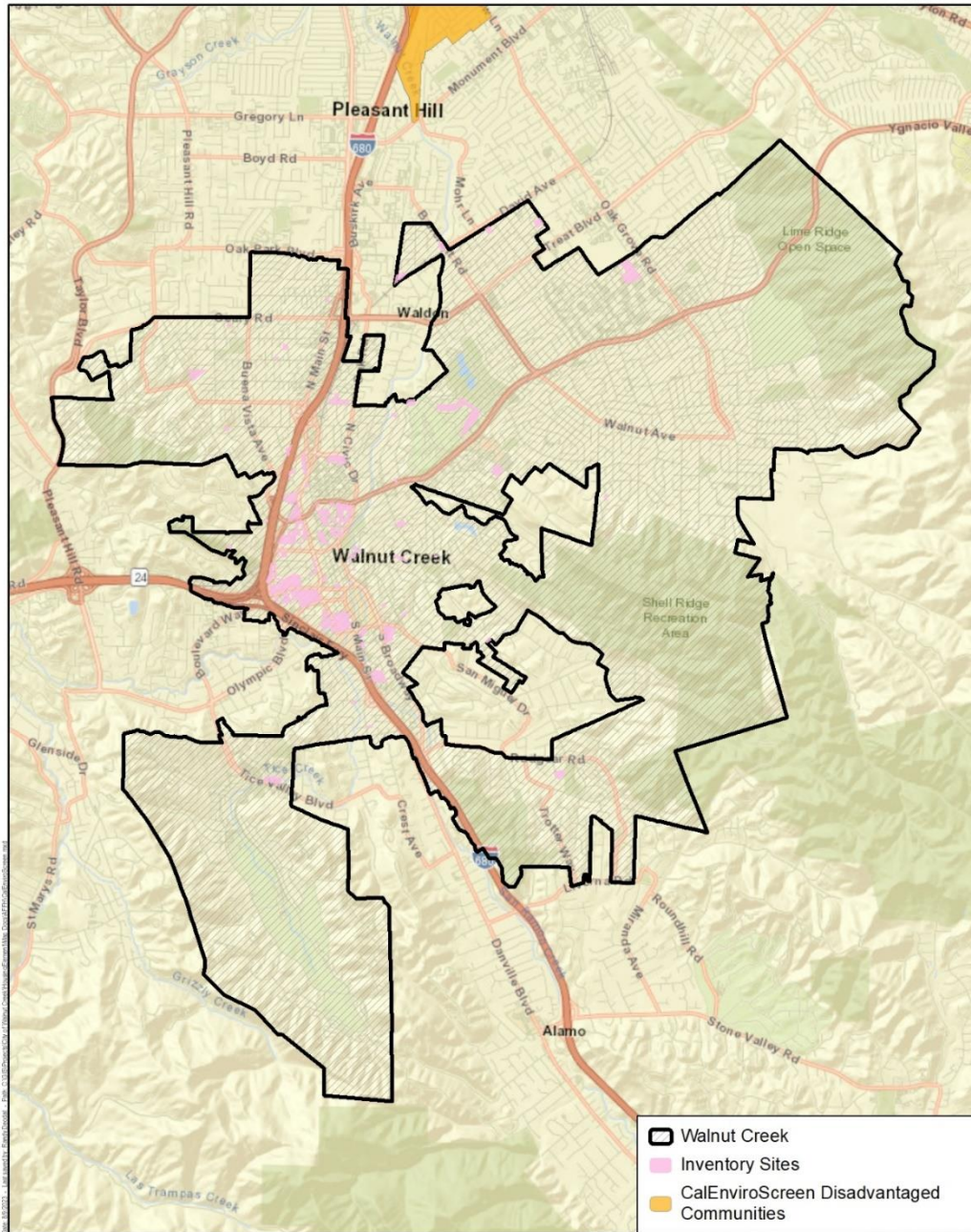
The California Office of Environmental Health Hazard Assessment developed a screening methodology tool called the California Communities Environmental Health Screening Tool (CalEnviroScreen) to help identify California communities disproportionately burdened by multiple sources of pollution. Census tracts with high scores are more burdened by pollution from multiple sources and are most vulnerable to impacts, given the socio-economic characteristics and underlying health data. The CalEnviroScreen 4.0 tool provides scores for all census tracts in Walnut Creek. CalEnviroScreen scores are incorporated into the TCAC Environmental Opportunity Maps. As shown on Figure B-15, CalEnviroScreen Disadvantaged Communities Map, there are no areas with sources of pollution.

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Figure B-15. CalEnviroScreen Disadvantaged Communities Map

[Editor's note: Map was modified to reflect updated Sites Inventory]



Source: HUD (2020).



CalEnviroScreen Disadvantaged Communities
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TCAC Environmental Score

In February 2017, HCD and TCAC convened a group of independent organizations and research centers that would become the California Fair Housing Task Force (“Task Force”). TCAC and HCD charged the Task Force with creating an opportunity map to identify areas in every region of the state whose characteristics have been shown by research to support positive economic, educational, and health outcomes for low-income families—particularly long-term outcomes for children.

TCAC utilizes CalEnviroScreen in their Environmental Score calculations. Variables for the CalEnviroScreen includes ozone diesel drinking water pesticides toxic release traffic children’s lead risk from housing cleanup sites, groundwater threats, hazardous waste, impaired water bodies, and solid waste sites.

The index scales from 0 to 1 with the lower indexes indicating low environmental scores and more environmental issues present. There are no census tracts with index scores below 0.25 in Walnut Creek as seen in Figure B-16, TCAC Environmental Index Score Walnut Creek Map. Index scores throughout the Contra Costa County region can be seen in Figure B-17, TCAC Environmental Index Score Contra Costa Map.

Location of Environmental Health Hazards (Countywide)

The 2019 Contra Costa AI identified that the location of environmental health hazards may be a significant contributing factor to fair housing issues in the County. The analysis notes that “non-Hispanic Blacks and Hispanics have access to somewhat less environmentally healthy neighborhoods than non-Hispanic Whites and non-Hispanic Asians.”

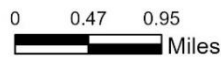
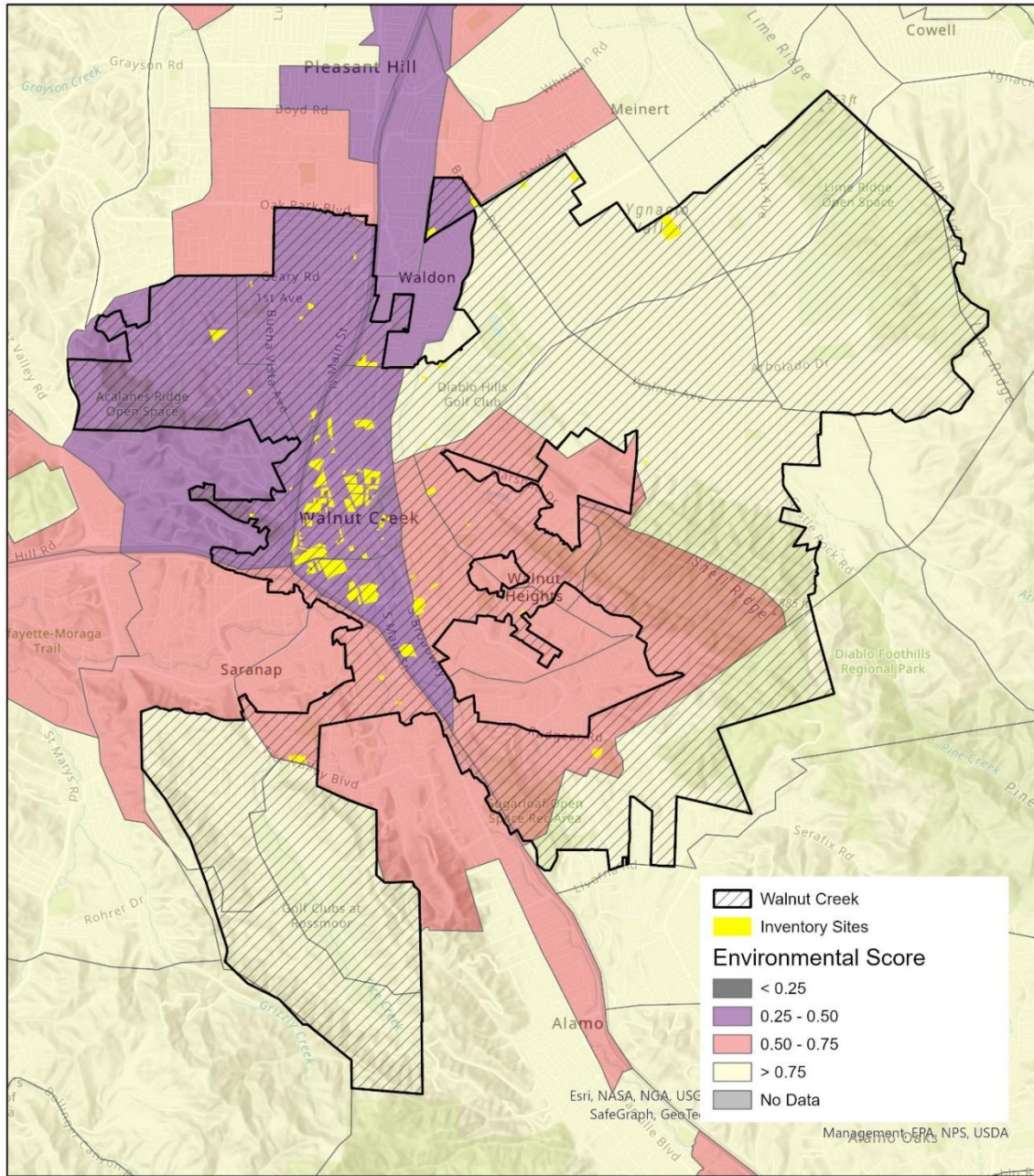
The CalEnviroScreen 4.0 tool provides scores for all census tracts in the County. A score of 100 indicates that an area has a pollution burden of 100%. Countywide, the pollution burden ranges from 10% to 60% with Walnut Creek experiencing a 50–60% pollution burden along the downtown area.

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Figure B-16. TCAC Environmental Index Score Walnut Creek Map

[Editor's note: Map was modified to reflect updated Sites Inventory]



TCAC Environmental Score

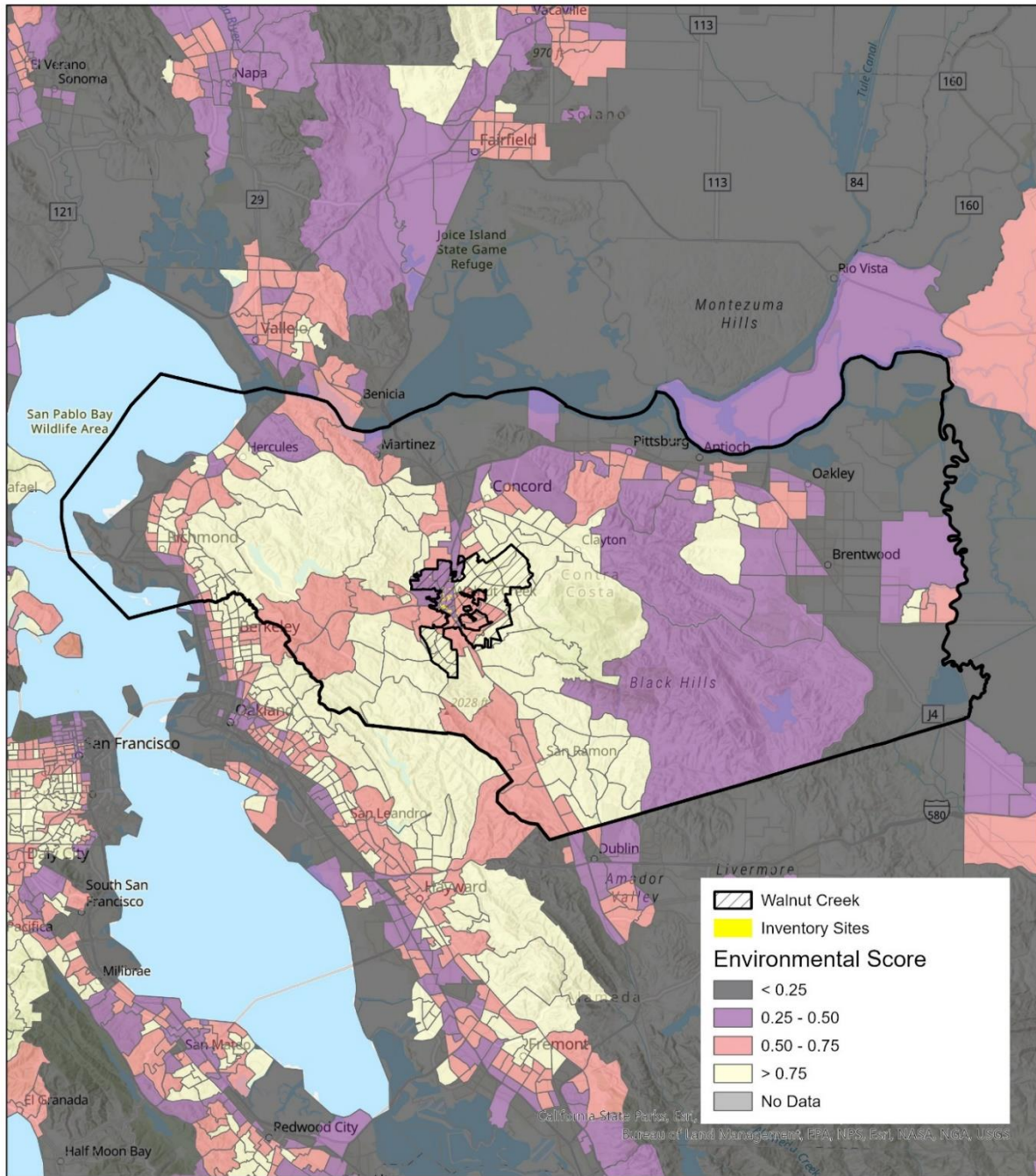
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Figure B-17. TCAC Environmental Index Score Contra Costa Map

[Editor's note: Map was modified to reflect updated Sites Inventory]



Source: TCAC (2021)



TCAC Environmental Score

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City Actions to Address Environmental Health Issues

The City has taken several steps to both identify climate impacts, reduce pollutants and greenhouse gas (GHG) emissions, and prepare for a climate resilient future by completing the following:

- **Enjoy Cleaner Options Program (ECO)** – The City formed a program with the goal of preserving a higher quality of life in the surrounding area. ECO provides incentives such as rebates and credits for switching to sustainable energy options as well as practices aligning with climate action planning, energy innovation, air and water protection, transportation aimed at reducing carbon emissions, improved “green” building practices, and waste reduction.
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- **Public Transportation Options** – The City has many transportation options available to residents and visitors to reduce traffic and pollution, including County Connection, Bay Area Rapid Transit (BART), and Senior & Paratransit Services.
- **Master Plans** – The City adopted both a Pedestrian Master Plan and Bicycle Master Plan to create infrastructure that encourages alternative modes of transportation and reduces GHG emissions.
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- Annual BART passenger miles increased by approximately 12.8 million since 2005.
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- 650 kilowatts of solar systems installed on municipal buildings.

To further address air pollutant exposure and prepare for emergencies in Walnut Creek, the City will adopt the following program, shown in the Housing Plan (Chapter 8) of this Housing Element:

- **H-7.A.** Residential Energy Conservation Program
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- **H-7.C.** Energy Upgrade California
- **H-7.D.** Energy Efficiency and Conservation
- **H-7.E.** Reduce Exposure to Environmental Pollution

Economic Opportunity

Access to Public Transit

As shown in B-1914, the sites contained in the Sites Inventory (Appendix C) are in close proximity to the Walnut Creek BART station. In addition, the city has numerous transportation options available to residents and visitors to reduce traffic and pollution and increase accessibility to jobs, services, and recreation.

The City and its transit providers offer a range of transit options for Walnut Creek residents. Public transit helps people who cannot afford personal transportation or who elect not to drive. Elderly and disabled persons also rely on public transit to visit doctors, go shopping, or attend activities at community facilities. Many lower-income persons are also dependent on transit to go to work. Public transit that provides a link between job opportunities, public services and affordable housing helps to ensure that transit dependent residents have adequate opportunity to access housing, services, and jobs.

County Connection

County Connection was formed in 1980 as a Joint Powers Agency under the legal name the Central Contra Costa Transit Authority. County Connection provides fixed-route and paratransit bus service throughout the communities of Concord, Pleasant Hill, Martinez, Walnut Creek, Clayton, Lafayette, Orinda, Moraga, Danville, San Ramon, as well as unincorporated communities in Central Contra Costa County.

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County Connection operates a fleet of 121 fully accessible transit buses and 63 paratransit vehicles. Service is provided from approximately 6 AM to 9 PM on weekdays, and from approximately 9 AM to 7 PM on weekends.

Free Routes

The City of Walnut Creek, in partnership with County Connection and the businesses of the Shadelands Business Park, support a number of free transportation options for residents and visitors to Walnut Creek, including the Route 4 Downtown Trolley, the Route 5 Creekside Shuttle, and the Route 7 Shadelands Shuttle (described below).

Route 4, Downtown Trolley

The Route 4 Free Downtown Trolley operates ~~7~~seven days a week from the Walnut Creek BART Station and provides complimentary hop-on, hop-off service between various shopping, restaurant, and entertainment destinations in downtown Walnut Creek. The Downtown Trolley encourages residents and visitors to leave the car at home and take the Trolley with bus service every 12 minutes on weekdays and every 20 minutes on weekends.

Route 5, Creekside Shuttle

The Route 5 Creekside/Walnut Creek BART service operates weekdays from the Walnut Creek BART Station serving destinations along California Boulevard, South Main Street and Creekside Drive, including destinations downtown. This bus provides easy access to Kaiser Hospital - Walnut Creek, Los Lomas High School, and neighborhoods on Creekside Drive.

Route 7, Shadelands Shuttle

The Route 7 Shadelands Shuttle offers complimentary weekday bus service between the Pleasant Hill/Contra Costa Centre BART Station and the Shadelands Business Park.

Bay Area Rapid Transit (BART)

The City of Walnut Creek is currently served by two BART Stations:

- The Walnut Creek BART Station, which serves downtown Walnut Creek and major employment and shopping areas; and
- The Pleasant Hill/Contra Costa Centre BART Station, which serves northern portions of Walnut Creek, unincorporated Contra Costa County, the City of Pleasant Hill and the City of Concord.

Both of the area BART stations offer secure vehicle parking and bicycle storage lockers available for public use.

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Senior & Paratransit Services

- **County Connection LINK Paratransit Service.** County Connection LINK paratransit service is an Americans with Disabilities Act (ADA) paratransit service.
- **Senior Helpline Services.** Senior Helpline Services offers home-bound senior residents of Contra Costa County, free one-on-one, door-through-door rides provided by volunteer drivers. These rides are primarily for the purpose of obtaining medical care, groceries, and other basic necessities.
- **Rossmoor Shuttle.** Rossmoor offers a variety of convenient and easy-to-use transportation options to meet the needs of Rossmoor residents. Rossmoor is a master planned, senior community in the city.
- **Expanded Transportation Program for Seniors.** The Senior Mini-Bus Program provides over 3,000 rides per year to seniors in Walnut Creek. It utilizes volunteer drivers and dispatchers to schedule rides. Transportation plays a key role in combating isolation among seniors. The Mini-Bus program helps seniors maintain their independence, by ~~allows~~ allowing them to get to important medical appointments and to do grocery shopping, provides opportunities for socialization, and helps alleviate traffic and parking congestion in Walnut Creek.

The City of Walnut Creek is also utilizing the ride sharing app Lyft to expand its transportation services. In addition to the Senior Mini-Bus program, the Lyft pilot program will provide rides outside of regular Mini-Bus hours, allowing members the freedom to get where they need to be within the borders of Walnut Creek.

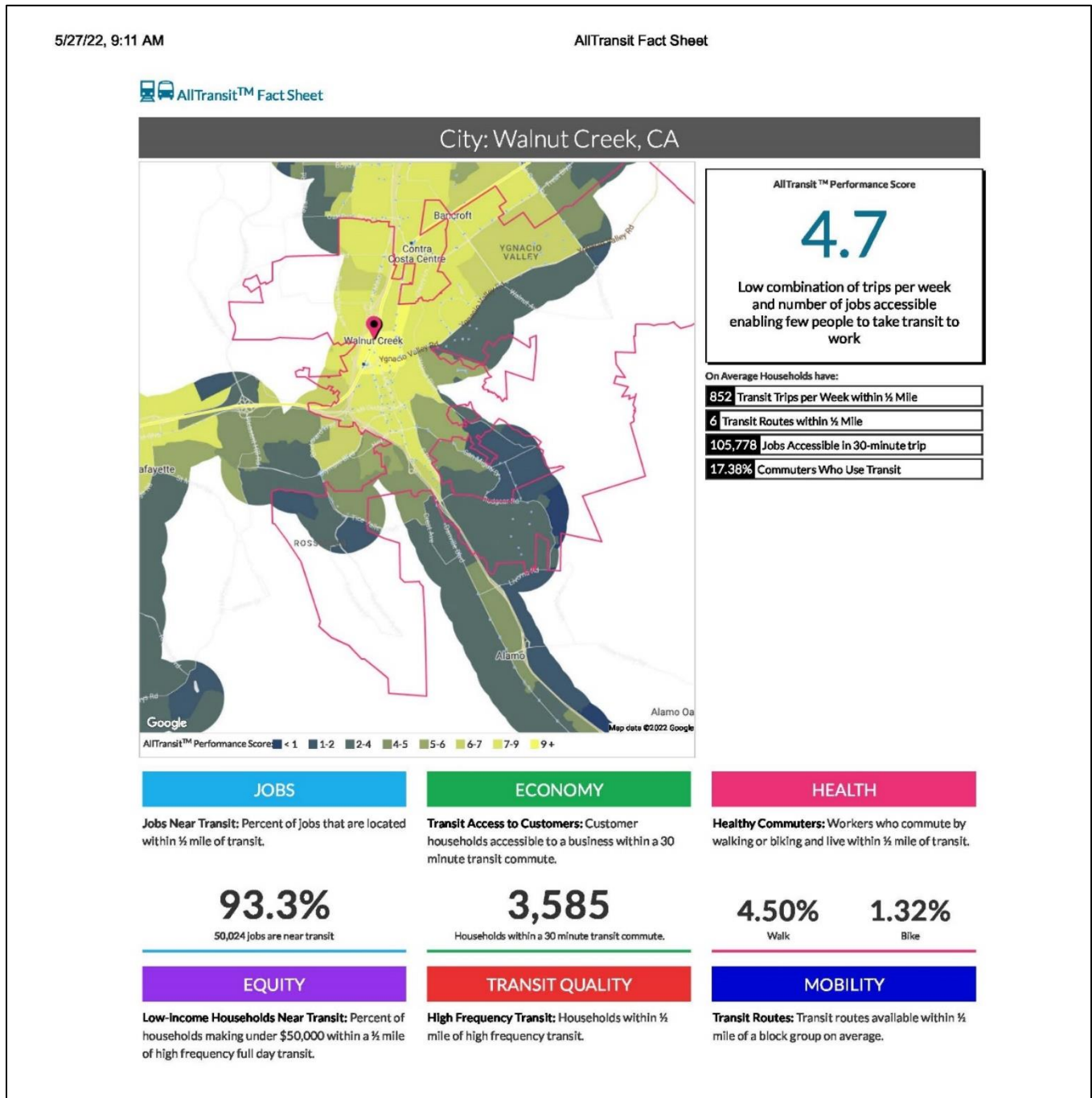
AllTransit Performance Score

AllTransit is a data repository managed by the Center for Neighborhood Technology, an award-winning innovations laboratory for urban sustainability. AllTransit explores metrics that reveal the social and economic impact of transit, specifically looking at connectivity, access to jobs, and frequency of service. The City's AllTransit performance score is 4.7, while Contra Costa County has a score of 5.0. These scores would illustrate a low combination of trips per week and number of jobs accessible, which enable only a few people to take transit to work in Contra Costa County and even fewer in the City. However, it is important to note that the vast majority of sites are within the highest AllTransit Performance Score Areas (yellow in Figure B-18, AllTransit Performance Score Map – Walnut Creek) and all lower-income sites are within the highest scored areas (6-9+). Figure B-19, Transit Proximity Map, illustrates what areas of the City are within a half-mile of a BART stop or major highway and that the sites identified for housing are located in close proximity to transit options.

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Figure B-18. AllTransit Performance Score Map – Walnut Creek

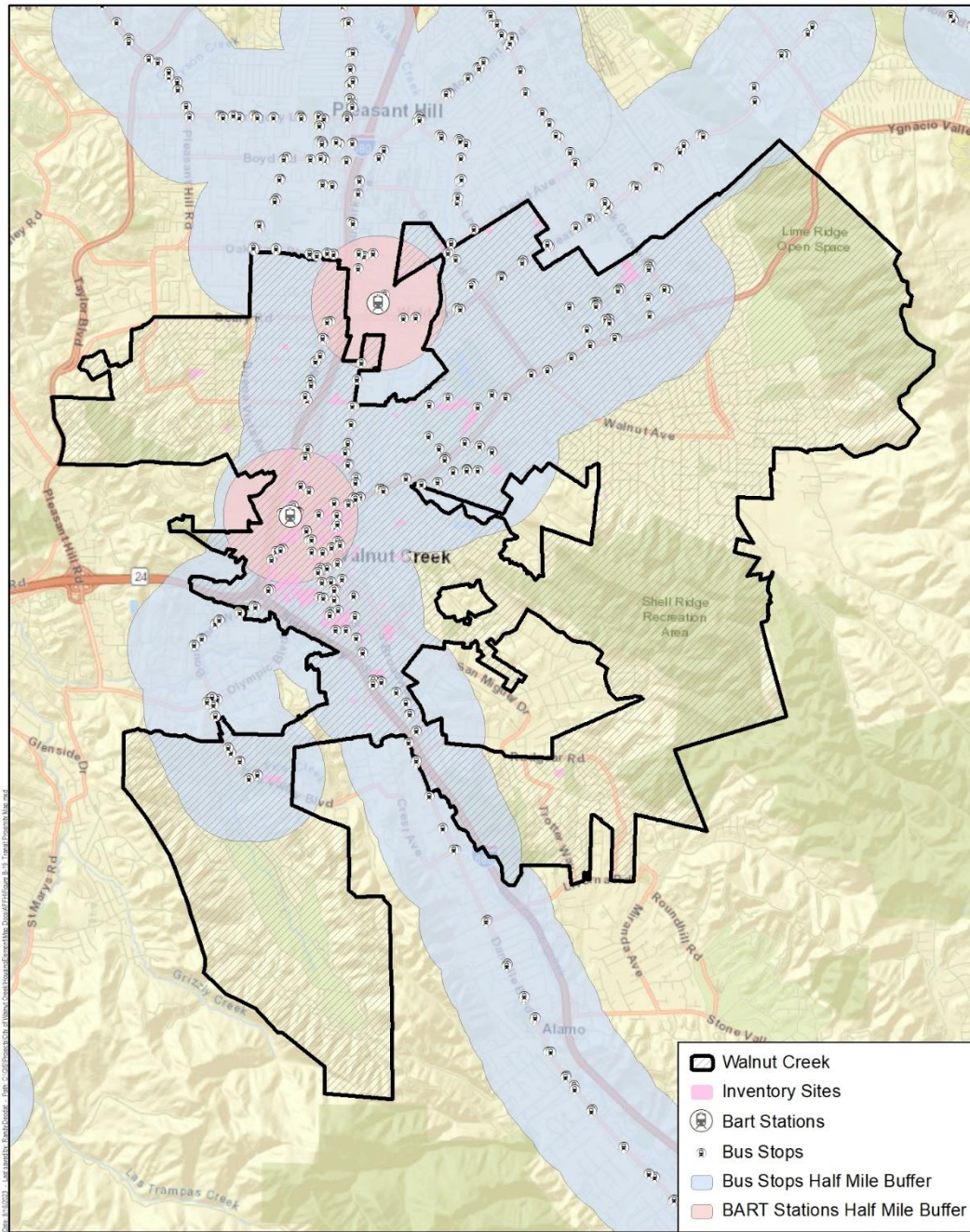


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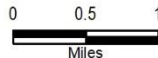
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Figure B-19. Transit Proximity Map

[Editor's note: Map was modified to reflect updated Sites Inventory]



Source: ESRI 2019.



Transit Station Proximity

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Pedestrian Master Plan

The Walnut Creek Pedestrian Master Plan provides a comprehensive framework for pedestrian facilities and programs. This document is intended to be dynamic and will be updated to maintain consistency with best practices in pedestrian policy, planning, and design.

There are four stated goals of the Pedestrian Master Plan. These goals are synthesized from the numerous goals in the General Plan that support walking in the City.

1. Provide a citywide walking network that facilitates pedestrian travel.
2. Improve pedestrian safety.
3. Provide programs that encourage walking.
4. Maintain the Pedestrian Retail District and Core Area as premier walking environments.

A Short-Range (2016–2018) Action Plan was implemented in the city to audit walkways, develop, and identify a list of projects, and secure funding for the Pedestrian Master Plan to deliver pedestrian improvements.

Bicycle Master Plan

The City adopted the Walnut Creek Bicycle Master Plan in connection with the Walnut Creek General Plan 2025 inclusion of new and proposed facilities as part of the City's long-term goal to accommodate bicycle use. The purpose of the Bicycle Plan is to:

- Support the City's ongoing efforts to create a green, environmentally sustainable environment that encourages alternative modes of transit, consistent with goals and policies in the General Plan.
- Provide recommendations to improve the overall safety of the bicyclist.
- Identify and prioritize the needs of the bicyclist.
- Promote bicycling as a viable and sustainable transportation option.
- Emphasize Walnut Creek's importance as a regional destination by providing a bicycle network that is consistent with other local and regional plans.
- Establish a set of short- and long-term goals and policies intended to guide the development of new facilities as well as the maintenance of existing facilities.
- Allow the City to compete for grant opportunities from outside funding sources for plan implementation, such as the California Bicycle Transportation Account (BTA) funds and other state and federal funding programs.

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Promoting bicycle use in the City will further improve the air quality in downtown. A number of General Plan action items are directed at improving the quality of life for bicycle use and create better accessibility and safety for paths leading to parks, the built environment, and BART stations.

Proximity to Jobs

As shown on Figure B-20, Jobs Proximity Map (measured by HUD’s Jobs Proximity), the majority of Walnut Creek has an index value of over 80, while the remainder of Contra Costa County has scores below 80 (per the AFFH Data Viewer). It is important to note that many of the lower-income sites identified in the Site Inventory are located in the downtown Core Area where the job index is the highest (between 90-99).

The higher the index value, the better the access to employment opportunities for residents in the neighborhood. According to the AFFH Data Viewer, which used 2015–2019 ACS 5-Year Estimates, the City has among the highest job proximity index scores when compared to the rest of the County that has scores below 80.

According to the 2020 ACS 5-Year Estimates, the average commute travel times to work for both the City and County residents were 45-60+ minutes. The BART stations make Walnut Creek a major residential center in Contra Costa County despite the long commute for its residents. Chapter 2 of the Housing Element presents additional information on employment by industry and occupation.

Educational Access

The City of Walnut Creek is served by the Walnut Creek School District, Acalanes Union High School District, Mt. Diablo Unified School District, Lafayette School District, and San Ramon Valley Unified School District.

Figure B-21, Schools Proximity Map, shows what areas of the City are within one mile of a school. School access is consistent throughout the City, with a significant majority of the City’s area and all of the projected units in the Sites Inventory located within one mile of a school. All sites identified in the Site Inventory (Appendix C) are within one mile from a school.

The TCAC/HCD Opportunity Areas Map provides an Education Domain Index score on a scale from 0 – 1 analyzing various education factors. The majority of the schools in the City have more positive outcomes with an average Education Domain Index score of 0.80, the lowest score in the City is of 0.58. For reference, the County average Education Domain Index score was 0.47.

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The majority of the schools are considered high-quality, according to School-Ratings.com, with ratings distributed from the 78th to the 93rd percentiles. The Walnut Creek School District is ranked within the top 10% of school districts in California.

The City has provided funding to support the school districts' crisis counselors at the elementary, middle, and high schools, serving about 695 students, parents, and teacher/assistants.

Population With a Disability

According to 2020 ACS 5-Year Estimates, the percentage of population with one or more disabilities in the City of Walnut Creek is 13.0% and 11.2% in Contra Costa County. Figure B-22, Percent of People with Disabilities Regional Map, takes a regional view, illustrating the share of residents with a disability in the City of Walnut Creek.

According to the AFFH Data Viewer (which uses 2015–2019 ACS 5-Year Estimates), there are some concentrations of population with a disability throughout the City. The highest concentration is of 30-40% in the southwestern portion of the City.

The ADA defines a disability as a “physical or mental impairment that substantially limits one or more major life activities.” Fair housing choice for persons with disabilities can be compromised based on the nature of their disability. Persons with physical disabilities may face discrimination in the housing market because of the use of wheelchairs, need for home modifications to improve accessibility, or other forms of assistance. Landlords/owners sometimes fear that a unit may sustain wheelchair damage or may refuse to exempt disabled tenants with service/guide animals from a no-pet policy. A major barrier to housing for people with mental disabilities is opposition based on the stigma of mental disability. Property owners often refuse to rent to tenants with a history of mental illness. Neighbors may object when a house becomes a group home for persons with mental disabilities.

People with disabilities are not only in need of affordable housing, but also can require accessibly designed housing to provide 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. Special housing needs for persons with disabilities generally fall into two general categories:

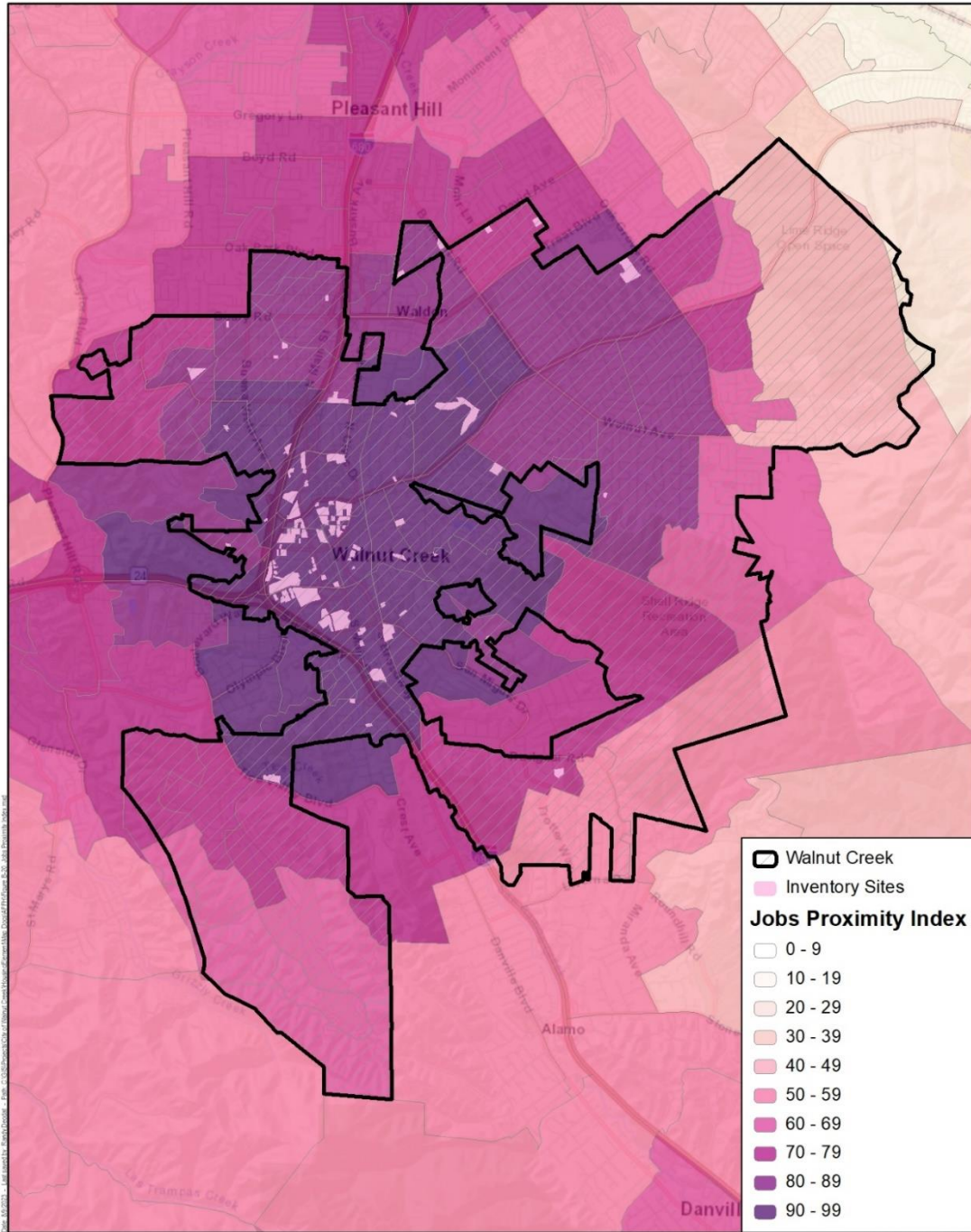
- Physical design to address mobility impairments.
- In-home social, educational, and medical support to address developmental and mental impairments.

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Figure B-20. Jobs Proximity Map

[Editor's note: Map was modified to reflect updated Sites Inventory]

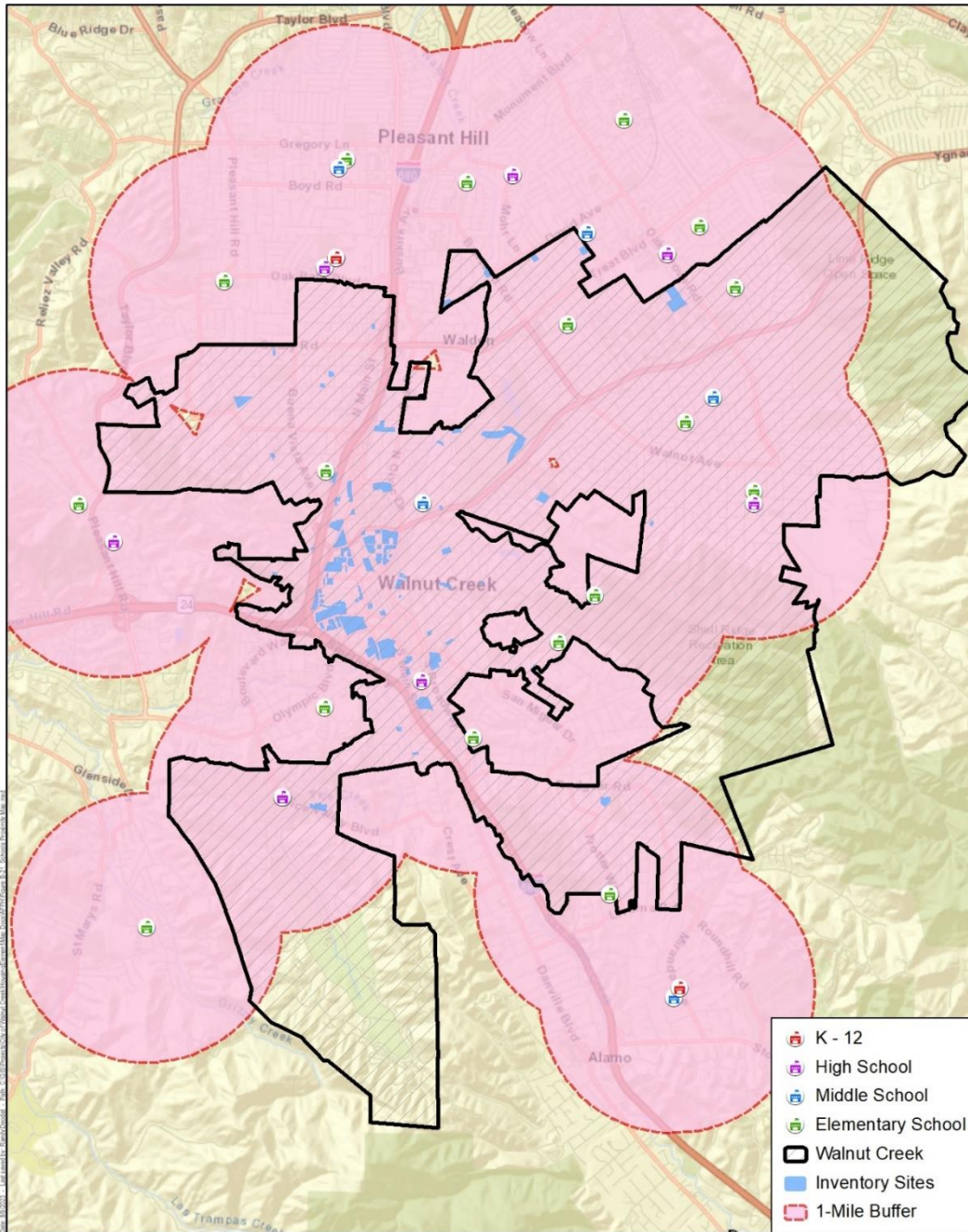


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Figure B-21. Schools Proximity Map

[Editor's note: Map was modified to reflect updated Sites Inventory]



 Harris & Associates



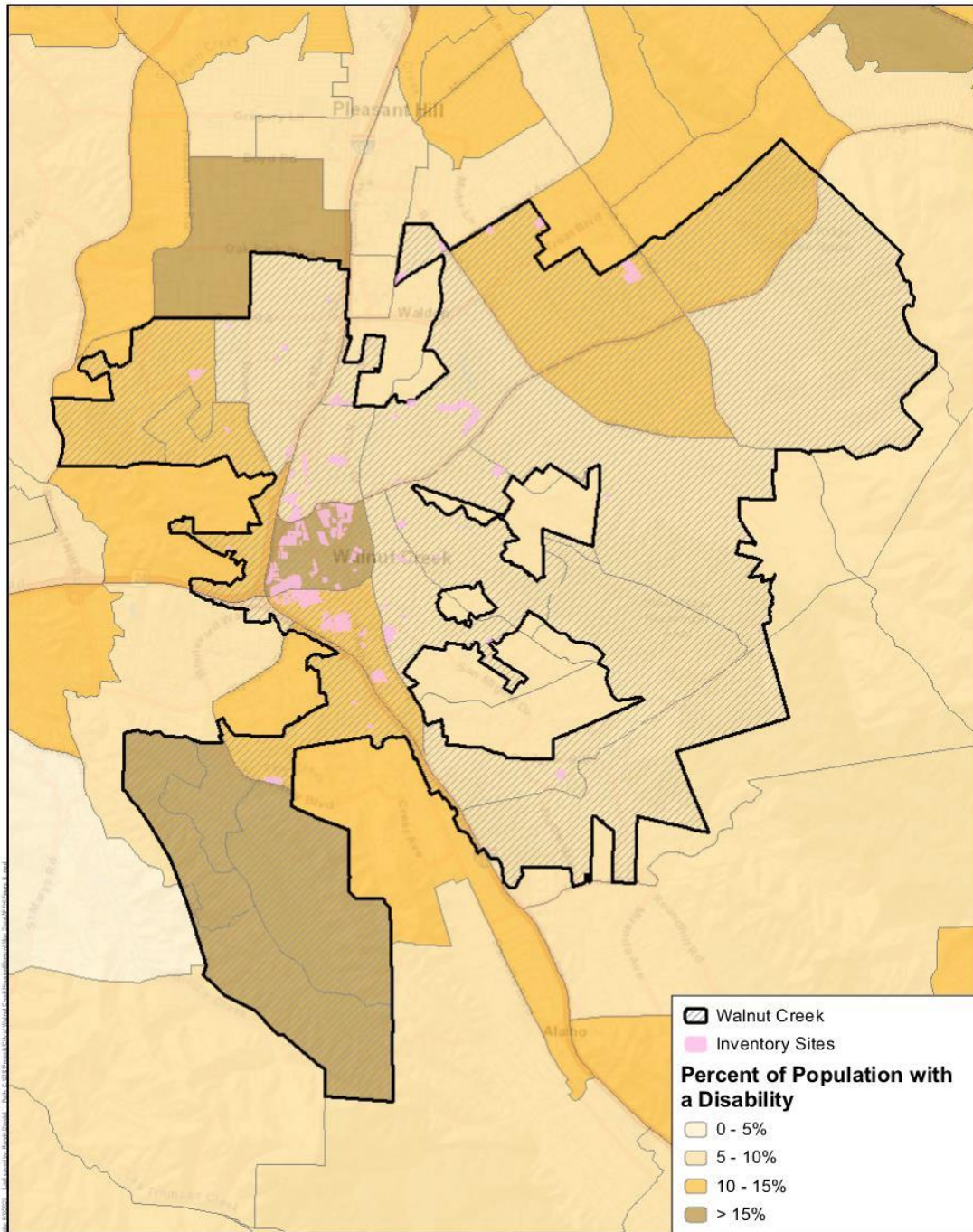
Walnut Creek Schools

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Figure B-22. Percent of People with Disabilities Regional Map
[Editor's note: Map was modified to reflect updated Sites Inventory]



Source: American Community Survey 2020 5-Year Estimates.



Percent of Population with a Disability

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Disability and Access in Contra Costa County

The Disability and Access section of the Contra Costa AI provides an overview of housing accessibility, community integration, and access to reasonable accommodations and modifications. The Contra Costa AI states that the amount of affordable, accessible housing in Contra Costa County is insufficient to meet the total need among low-income persons with disabilities who need accessibility features.

Community integration efforts in California for individuals who are at risk of unjustified institutionalization, particularly including persons with intellectual and developmental disabilities and persons with psychiatric disabilities, are further along than they are in most states. This is due to the ambitious use of Medicaid waivers and the availability of funds for permanent supportive housing through the Mental Health Services Act, as well as the recent implementation of the No Place Like Home program, which dedicates up to \$2 billion in bond proceeds to the development of permanent supportive housing.

Nonetheless, there are unmet needs for wraparound supportive services for persons with psychiatric disabilities and for permanent supportive housing for persons with intellectual and developmental disabilities.

Summary of Contra Costa County Access to Opportunity

As a composite, HUD, and other local data show that:

- Access to opportunity is highest for non-Hispanic Whites in Contra Costa County. The various report measurements show that County neighborhoods with the most Whites have the most access to opportunity.
- Access to opportunity is lowest for non-Hispanic Black people and Hispanics. The various report measurements show that census tracts with the highest numbers of Black people and Hispanics have the lowest scores in the categories that measure access to opportunity.

In addition, opportunity scores are often lower on average in those County neighborhoods with higher numbers of foreign-born individuals.

Geographic trends are also evident. Across various dimensions, access to opportunity is:

- Lowest in western and north-eastern sections of the County, specifically in the cities of Richmond, Pittsburg, and in Antioch.
- Highest in central Contra Costa County, including Walnut Creek, Danville, Alamo, San Ramon, Lafayette, Orinda, and Moraga.

Significant contributing factors to disparities in access to opportunity include:

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- Availability of dependable public transportation;
- Lack of access to opportunity due to rising housing costs;
- Lack of regional and local cooperation;
- The County findings show that access to opportunity is highest in central Contra Costa County, including Walnut Creek, and the disparities in access to opportunities are due to:
 - Availability of reliable public transportation,
 - Lack of access to opportunity due to rising housing costs,
 - Lack of regional and local cooperation,
 - Location of employers
 - Location of schools and student assignment plans, and
 - Location of environmental health hazards.
- The Housing Plan contains programs to increase regional cooperation to help ensure that there is access to the opportunities offered by Walnut Creek and that progress is made to address regional inequities. These activities include:
 - CDBG funding,
 - Mortgage Credit,
 - ~~coordination~~ Coordination with the CCCHA on vouchers,
 - ~~reaching~~ Reaching out to CCCHA on interjurisdictional programs, and
 - ~~regional~~ Regional collaboration on affordable housing.

Cost Burden among Renters

According to the 2020 ACS 5-Year Estimates, 42.8% of renters in the city experience rent cost burden while the percentage in the County is 49.9%. Figure B-23, Renter Cost Burden Map, illustrates there are rent-burdened households throughout the City of Walnut Creek. The highest concentration of renters overpaying for housing are near the east to southeast as well as the northwest neighborhoods of the city.

In order to address this issue, the City is proposing the following:

- **H-2.A.** Pursue State and Federal Funding for Affordable Housing
- **H-2.B.** Local Funding for Affordable Housing
- **H-2.C.** Allocate CDBG Funding for Housing

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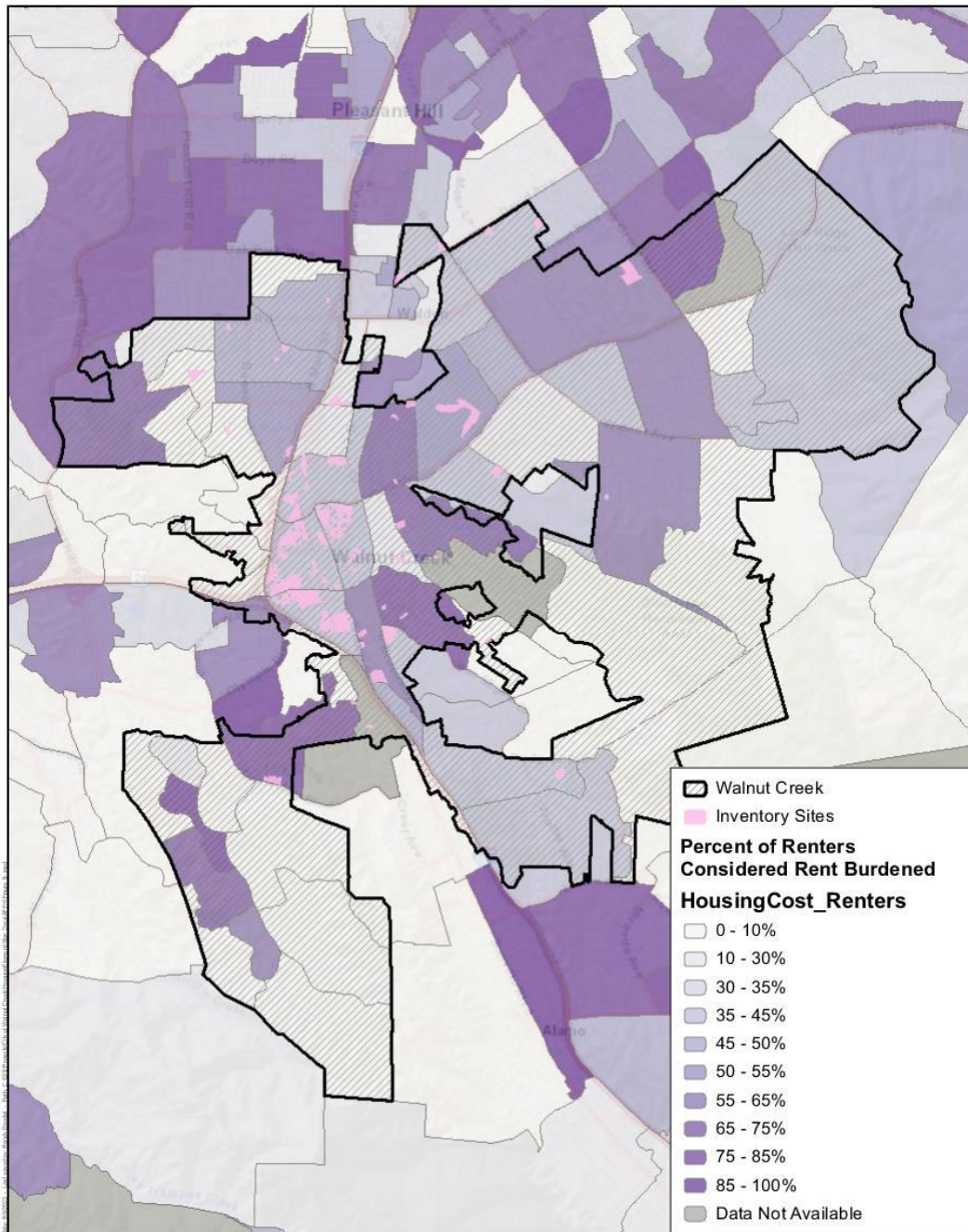
- H-2.D. Facilitate Access to Affordable Housing for Residents
- H-2.E. Community Housing Engagement
- H-2.H. Housing Choice Voucher Program
- H-2.J. Legislative Advocacy for Affordable Housing
- H-2.K. Coordinate with Contra Costa County for Affordable Housing
- H-2.M. Prioritize Review and Expedite Development of Affordable and Special Needs Projects
- H-2.N. Assist with Development of Affordable Housing
- H-2.O. Funding, Incentives, and Concessions for Extremely Low-Income Developments
- ~~H-2.Q. Assist Faith-Based Properties Organizations With Affordable Housing Development~~
- ~~_____~~

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Figure B-23. Renter Cost Burden Map

[Editor's note: Map was modified to reflect updated Sites Inventory]



Source: American Community Survey 2020 5-Year Estimates.



Housing Cost Burden by Renters

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Cost Burden among Owners

According to the 2014-2018 ACS 5-Year Estimates, 28.4% of City homeowners are cost-burdened while the percentage in the County is 29.6%. Figure B-24, Owner Cost Burden Map, shows that east/northeast and western parts of the city are locations where homeowners are cost-burdened. Homeowners in both the City and County paying a mortgage are more cost-burdened than those without a mortgage payment. In the City, the percentage with a mortgage payment is 33.4% and with no mortgage payment is 21.8%. In the County, 35.5% homeowners with a mortgage are cost-burdened and 13.5% without a mortgage are cost-burdened.

In order to address this issue, the Housing Plan contains the following programs:

- **H-1.A.** Encourage and ~~Incentivize~~ Monitor Accessory Dwelling Units (ADUs)
- **H-2.B.** Local Funding for Affordable Housing
- **H-2.F.** Mortgage Credit Certificate Program
- **H-2.G.** Improve First Time Homebuyer Assistance Program
- **H-5.A.** Residential Rehabilitation Loan and Emergency Grant Program
- **H-5.B.** Foreclosure Assistance

Overcrowding

Some households may not be able to accommodate high-cost burdens for housing but may instead accept smaller housing or reside with other individuals or families in the same home. Potential fair housing issues emerge if non-traditional households are discouraged or denied housing due to a perception of overcrowding.

Household overcrowding is considered reflective of various living situations:

- a. A family lives in a home that is too small.
- b. A family chooses to house extended family members.
- c. Unrelated individuals or families are sharing one affordable housing unit.

Not only is overcrowding a potential fair housing concern, but it can also strain physical facilities and the delivery of public services, reduce the quality of the physical environment, contribute to a shortage of parking, and accelerate the deterioration of homes.

As described in Chapter 2 of the Housing Element, less than 3% of housing units in Walnut Creek meet the ACS definition of “overcrowding” and it is not a significant problem. The overcrowding rate of 3% in the City is less than in the County (5%) and the Bay Area as a whole

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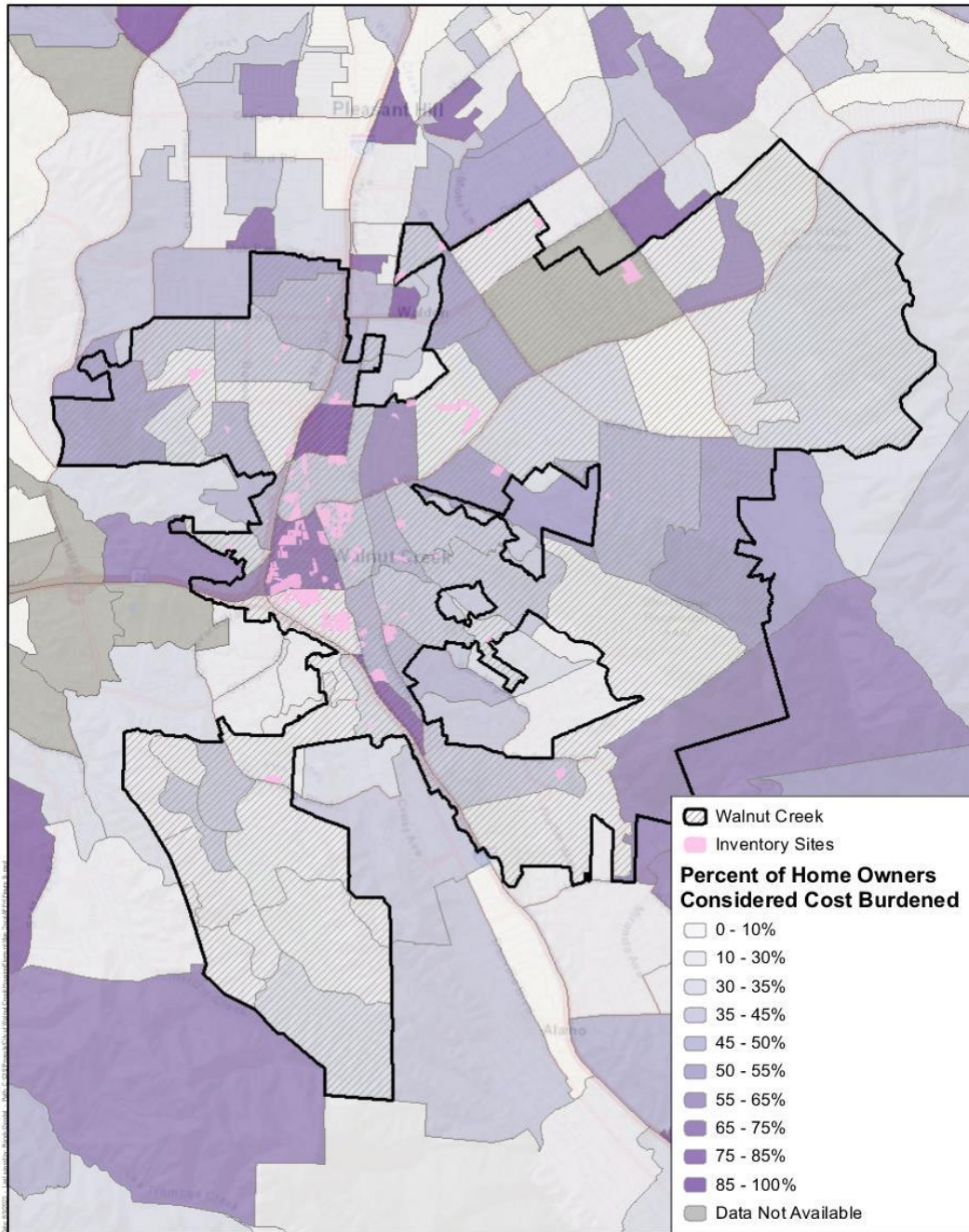
(7%) (Figure 2-~~29~~30, Overcrowding Severity, Table 2-10, Overcrowding Severity, and Table 2-11, Overcrowding by Tenure and Severity).

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Figure B-24. Owner Cost Burden Map

[Editor's note: Map was modified to reflect updated Sites Inventory]



Source: American Community Survey 2020 5-Year Estimates.



**Housing Cost Burden
by Owners**

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Displacement Risk in Walnut Creek

Background and Data Sources

Displacement occurs when housing costs or neighboring conditions force current residents out and rents become so high that lower-income people are excluded from moving in. Because of increasing housing prices, displacement is a major concern in the Bay Area. Displacement has the most severe impacts on low- and moderate-income residents. When individuals or families are forced to leave their homes and communities, they also lose their support network.

The Urban Displacement Project (UDP) is a research and action initiative of the University of California Berkeley and the University of Toronto and defines “residential displacement” as “the process by which a household is forced to move from its residence – or is prevented from moving into a neighborhood that was previously accessible to them because of conditions beyond their control.” As part of this research project, the UDP identifies sensitive communities as those that have neighborhoods with a high proportion of residents vulnerable to displacement in the case of rising housing costs and market-based displacement pressures present in and/or near the community. Figure B-25, Sites Inventory Map – Sites with Lower-Income Units, displays the site inventory along with other regional factors relating to displacement.

According to research from the University of California, Berkeley:

- 15.1% of households in Walnut Creek live in neighborhoods that are susceptible to or experiencing displacement.
- 0.0% live in areas at risk of or undergoing gentrification.
- 36.6% of households in Walnut Creek live in neighborhoods where low-income households are likely excluded due to prohibitive housing costs.
- Much of the City is designated as “Stable Moderate/Mixed Income” or “At Risk to Becoming Exclusive” especially in the north-western part of the City.

There is a Low-Income/Susceptible to Displacement section in the south-western Rossmoor area of the city, the site of a master planned, senior community where it is likely that residents are retired and are on fixed incomes. This designation indicates high housing costs and low-income households but is not identified as an area of active displacement. The 2019 Contra Costa AI also utilized UDP data in the displacement risk analysis and explains that the displacement of residents is not only due to economic pressures in the City. The document states that displacement is a regional phenomenon linked to the broader economic pressures of housing costs and job markets. Western Contra Costa County areas experienced the most displacement within the County. The AI states that some portions of Walnut Creek are classified as potential areas undergoing displacement, as well as some census tracts that show signs of

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advanced exclusion meaning that these areas have a very low proportion of low-income households and little in-migration of low-income households. The UDP data does not indicate that displacement is currently taking place. Although the UDP identifies the Rossmoor area as susceptible to displacement, it is important to note that the area identified is a planned development for seniors with a 97% homeownership rate.

There are various ways to address displacement, including ensuring new housing at all income levels is built, and addressing the high cost of housing. In order to take a proactive approach on the issue of displacement, the Housing Plan contains the following programs:

- H-2.H. Housing Choice Voucher Program, including coordinating to conduct a region-wide rent study to help increase HUD’s Fair Market Rent determination.
- H-2.U-W. Increase Housing Choices within residential areas, including identifying a housing mobility coordinator to provide housing mobility counseling, such as information on opportunity areas, housing search skills and tools, workshops, one-on-one research assistance, referrals, structured support for a time after a move to the City, landlord-tenant mediation, and retention counseling.
- H-6.A. Funding to Support Fair Housing
- H-6.B. Analysis of Impediments to Fair Housing
- H-6.C. Collaboration with Community-Based Organizations
- H-6.D. Displacement Prevention
- ~~H-6.E. Legal Assistance for Renters~~
-
- H-6.F. Provide Fair Housing Enforcement, Information and Education Education to Residents in the City’s Website
- H.6.H. Missing-Middle Housing and Housing Mobility Education. Provide landlord education and outreach on source of income discrimination and voucher programs to expand the location and number of participating voucher properties.

Disproportionate Housing Need

The Affirmatively Furthering Fair Housing Guidance for All Public Entities and for Housing Elements published by HCD in 2021 defines “disproportionate housing needs” as:

“a condition in which there are significant disparities in the proportion of members of a protected class experiencing a category of housing needs when compared to the

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proportion of a member of any other relevant groups or the total population experiencing the category of housing need in the applicable geographic area.”

The analysis is completed by assessing cost burden, severe cost burden, overcrowding, and substandard housing. Many housing problems such as housing overpayment or overcrowded housing are directly related to the cost of housing in a community. If housing costs are high relative to household income, a correspondingly high prevalence of housing problems occurs. This appendix evaluates the disproportionate housing need and displacement risk.

Table B-8, Impacts on Patterns of Disproportionate Housing Needs, provides a Site Inventory summary of the number of units by income group for each of the AFFH categories relative to the impacts on patterns of disproportionate housing needs. ~~The table analyzes the following categories:~~

Overpayment/Cost Burden

According to the federal government, overpayment is considered any housing condition where a household spends more than 30% of income on housing. A cost burden of 30% to 50% is considered moderate overpayment; payment in excess of 50% is considered severe overpayment. Overpaying is an important housing issue because paying too much for housing leaves less money available for emergency expenditures.

The analysis evaluates the number of units in the Sites Inventory that are in areas where the majority (more than 50%) of households experience housing cost burden. Cost burden is defined as having over 30% of a household's income go towards rent and utilities each month. The analysis differentiates between ownership cost burden and rent burden. Table B-8. Impacts on Patterns of Disproportionate Housing Needs. ~~Table B-8~~ shows that 22.8% of all the units are in areas where over 50% of *homeowners* are cost-burdened. In comparison, 8.1% of units are in areas where over 50% of *renter* households are rent burdened.

Another way to measure the relative cost or rent burden is by comparison to the countywide average. A total of 42.8% of Walnut Creek renters experience a rent cost burden while 49.9% of County renters do. Homeowners in the city experience a cost burden 28.4% of the time while 29.6% of County homeowners do.

Homelessness

As discussed in Section 2.6.6.1, Needs Assessment for Homelessness, of Chapter 2, Needs Section, the published August 2020 Contra Costa County Annual Point in Time Count Report conducted in January 2020, 2,277 individuals are experiencing homelessness in Contra Costa County. The Point in Time count equates to 1,972 households of which 92 households (5%) were families with children. These 92 households are composed of 261 individuals, 80 of whom

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are unsheltered. The remaining 1,880 households (95%) were solely adults. Furthermore, a total of 1,570 (70%) people experiencing homelessness are unsheltered and 1,510 are experiencing mental illness or substance abuse.

In Contra Costa County, homelessness is addressed regionally by the Contra Costa County Continuum of Care program, a program designed to assist individuals and families experiencing homelessness by providing services that are needed to help these individuals and families move into permanent housing, with the goal of long-term stability. Walnut Creek provides funding, community outreach and coordination for these regional efforts through actions including the following:

- Participates in the Contra Costa County Consortium and preparation of the Consolidated Plan which includes objectives and strategies to reduce and alleviate homelessness.
- Active membership in the Homeless Task Force, Contra Costa County CDBG Consortium, HOME Consortium, the Association of Bay Area Governments, the East Bay Housing Organizations, and the Council on Homelessness.
- Provides funding for overnight emergency shelters and safe parking for homeless individuals and families.
- Provides a conditional use permit to the Trinity Center, as has been done for the past ~~6~~ six years, allowing for continued temporary emergency shelter services to the homeless population in Walnut Creek during the winter months.
- Provides funding for daytime drop center, outreach programs and homeless prevention services.
- Provides funding for programs providing critical and supportive services to low-income individuals and households, including crisis intervention services, food provision services, tenant/landlord services, and support groups.
- Provides funding for HUD-certified fair housing providers, and
- Co-hosts an educational forum to address homelessness in the community. The purpose of the forum is not only to educate our neighbors about what homelessness is, but also to teach the community about the need for affordable housing, homeless prevention efforts, and what individuals can do to help. Links to videos of past forums are posted on the City's website.

In addition, the Walnut Creek Police Department partners with local and county homeless service centers to provide assistance to individuals experiencing homelessness. The Walnut Creek Police Department also participates in monthly meetings with community members, business owners, Trinity Center staff and City staff to network and coordinate the City's activities

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for services and housing resources for residents experiencing homelessness. Finally, the Walnut Creek Downtown Association is committed to serving business owners by assisting the Police Officers and coordinating with business owners.

The various pages within the Homeless Solutions section of the City's website provides information regarding the City's Homeless Outreach Team and provide links to resources for those experiencing homeless. The City's website also provides a detailed description for business and property owners about their rights and various steps and actions to be taken pertaining to activities which may occur on their property.

Homelessness Trends and Patterns

As discussed, the Walnut Creek Police Department partners with local and county homeless service centers to provide assistance to residents experiencing homelessness – known as the Homeless Outreach Team (HOP). The HOP participates in monthly meetings to coordinate the City's activities for services and housing resources for residents experiencing homelessness. As part of its work, the HOP connects with residents experiencing homelessness and refers them to available resources. During their engagement, the HOP develops important knowledge of local homelessness conditions, trends, concentrations, and patterns.

Homelessness Concentrations

As reported by the HOP, ***Walnut Creek experiences homelessness concentrations in the Core Area of the City, where the Walnut Creek BART Station is located.*** Homeless concentrations near transportation hubs are a common trend in the United States, as public transportation provides access and shelter. A 2021 report titled "Homelessness in Transit Environments Volume II: Transit Agency Strategies and Responses" published by the University of California Los Angeles (UCLA Study) states the following:

"In the U.S., over 500,000 people lack a stable roof over their heads on any given night (U.S. HUD, 2020). With few other places for unhoused individuals to turn, transit settings such as buses, train cars, bus stops, and train stations often represent sites of visible homelessness in U.S. cities, especially since the advent of the Coronavirus Disease 2019 (COVID-19) pandemic."

While concentrations of homelessness near transit hubs is a common trend across California, this concentration provides the City with insight into the needs of unhoused residents. According to the UCLA Study, another study performed in 2011 in Santa Clara County found that a significant portion of unhoused individuals use public transportation as a safe shelter due to dissatisfaction with local shelters, as well as safety. The UCLA Study states the following:

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“A 2011 study surveyed unhoused individuals sleeping overnight in buses in Santa Clara County, California (Nichols and Cázares, 2011). Of 49 interviewees, about two thirds reported that the 24-hour bus line was their only shelter or one of their usual shelters; many slept on the bus every day. Respondents cited dissatisfaction with shelter rules as a major reason for sleeping on the bus, while safety was another important consideration, especially for women. This study offers insights on who tends to use the bus as shelter, and why they do so.”

In addition to the Core Area, the HOP reports citywide homelessness “hot spots” resulting from building vacancies. Specifically, when properties become disused and become slated for demolition, the HOP will find an increase in concentration. Similar to public transportation, vacant properties provide unsheltered individuals with an unsanctioned opportunity for shelter.

Homelessness Characteristics and Trends

Furthermore, the HOP reports that mental illness and substance abuse are the two conditions most commonly observed in Walnut Creek residents experiencing homelessness. Particularly, the HOP considers the extremely addictive nature of fentanyl to be a major contributor to substance abuse in the unhoused community.

The Contra Costa Continuum of Care publishes an annual report with a summary of services provided to residents who accessed homeless services. The 2021 Contra Costa Continuum of Care on Homelessness Annual Report (2021 CoC Report) states that 71% of the households served in Contra Costa County reported having a disabling condition. Mental health (46%) is the most common disability among households served in Contra Costa County, followed by chronic health (36%), physical disability (34%), substance use disorder (16%), and developmental disabilities (16%). While the City of Walnut Creek does not have specific data on such demographics, the 2021 CoC Report provides some insight into the characteristics of the unhoused population in Walnut Creek.

Finally, the HOP has observed an increase in the number of Walnut Creek residents experiencing homelessness in the last decade. Although there is a lack of data, the HOP considers increased housing costs and the widespread availability, low cost, and extremely addictive nature of fentanyl to be the two most significant factors leading to their observed increase in homelessness.

White and Asian Concentration Areas (Census Tracts)

Approximately 96.7% of site inventory units are in areas with a White concentration and 21.8% are in areas with an Asian concentration. It should be noted that there are some areas with both a White and an Asian concentration. Our analysis defines an area of concentration as an area

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where the percent of a racial or ethnic concentration is over 40%. Since most of the City has a higher White population than the County average, nearly all sites in the site inventory units are located in White concentrated areas. This contrast is not a concern because of the relative wealth of the City's White and Asian community.

Areas of Affluence

As shown in Table B-8, 4.7% of all units are in areas of affluence. This is due primarily to the fact that affluent areas are mostly built out, with few sites for potential new development.

R/ECAP and Displacement Risk Areas

As shown in Table B-3. Population by Income Group, Walnut Creek and the Region ~~Table B-3~~, there are no units in Racially/Ethnically Concentrated Areas of Poverty (R/ECAP) or in areas where there is a risk of displacement. Figure B-8, [Racially or Ethnically Concentrated Areas of Poverty \(R/ECAPs\) Map](#), also demonstrates the nearest R/ECAP to the City which is located in the Monument Corridor area in Concord, north of Walnut Creek.

Housing Conditions

As discussed in the Housing Needs section, a relatively low number of housing units in Walnut Creek are considered substandard. Substandard housing issues can include structural hazards, poor construction, faulty wiring or plumbing, fire hazards, and inadequate sanitation or facilities for living. The 2014–2018 ACS 5-Year Estimates indicate the following on substandard housing issues in the City:

- 331 rental units (3%) are without a complete kitchen, [and](#)
- 35 rental units (0.3%) have inadequate plumbing.

Given the relatively young age of the housing stock, the number of substandard housing units is limited. Walnut Creek rigorously pursues code enforcement and housing rehabilitation programs to improve and maintain the housing stock. Based on information provided by the City's Code Enforcement Division, the percentage of residences in the City that could qualify as substandard housing are 1% or less for ownership and 1% to 3% for rental. According to Code Enforcement staff, it is rare to encounter homes that could be described as substandard, based on the complaints communicated to their division. Furthermore, substandard housing complaints are not concentrated in any areas of the City and are sparsely distributed throughout the City. Moreover, the Code Enforcement Division receives more complaints of active remodel work without a permit than for habitability conditions at a residence.

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The significantly low percentage of residences that could be considered to be substandard housing is result of Walnut Creek’s strong housing market. As a desirable community in which to live, Walnut Creek has long had a strong housing market that supports the upkeep and maintenance of its housing stock. Desirability, along with upkeep provides owners with increased assessed values, which provide a financial incentive for owners of rental properties to maintain their buildings, while providing financial opportunities to homeowners needing additional funds for maintenance and upkeep. Furthermore, the City contracts with Habitat for Humanity to provide low-interest home rehabilitation loans and emergency repair grants to lower income Walnut Creek homeowners for the purpose of improving their property. Both financial incentive and the City’s rehabilitation program provides for a well-maintained housing stock where Walnut Creek residents can thrive.

Overcrowding

Less than 3% of housing units in Walnut Creek meet the ACS definition of “overcrowding” and it is not a significant problem as described in Chapter 2 of the Housing Element. The overcrowding rate of 3% in the City is less than in the County (5%) and the Bay Area as a whole (7%).

The City has worked to distribute the units in the Sites Inventory in a way that will not concentrate affordable housing in areas of high minority concentration or poverty. No units are in areas designated as susceptible to displacement because there are no census tracts in the City identified as susceptible to displacement.

Table B-8. Impacts on Patterns of Disproportionate Housing Needs

Site Inventory Units	Total Units	Overpayment		White Concentration ¹	Asian Concentration ²	Areas of Affluence	R/ECAP	Dis-placement
		Owner Cost Burden	Rent Burden					
Very Low	1,977	489	0	1971	109	0	0	0
Low	1,107	285	0	1096	82	0	0	0
Moderate	913	448	0	913	66	0	0	0
Above Moderate	2,276	218	515	2135	1124	299	0	0
Total	6,273	1,440	515	6,115	1,381	299	0	0

¹ Areas of White Concentration are areas where over 40% of the Census Tract/Block Group identifies as White. Some areas of concentration may overlap with others.

² Areas of Asian Concentration are areas where over 40% of the Census Tract/Block Group identifies as Asian. Some areas of concentration may overlap with others.

As stated in previous sections above, the Housing Plan contains programs to address all identified fair housing issues that are primarily focused on increasing the supply of affordable housing which reduces/prevents displacement risk and reduces the housing cost burden for residents.

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Fair Housing Outreach, Education and Enforcement

Fair housing enforcement and outreach capacity refers to the ability of a locality and fair housing entities to disseminate information related to fair housing laws and rights and provide outreach and education to community members. Enforcement and outreach capacity also includes the ability to address compliance with fair housing laws, such as investigating complaints, obtaining remedies, and engaging in fair housing testing. The Fair Employment and Housing Act and the Unruh Civil Rights Act are the primary California fair housing laws. California state law extends anti-discrimination protections in housing to several classes that are not covered by the federal Fair Housing Act (FHA) of 1968, including prohibiting discrimination on the basis of sexual orientation.

In Contra Costa County, local housing, social services, and legal service organizations include the Fair Housing Advocates of Northern California (FHANC), ECHO Housing, Bay Area Legal Aid, and Pacific Community Services.

The City of Walnut Creek contracts with ECHO Housing, a Department of Housing and Urban Development (HUD)-approved housing counseling agency dedicated to affirmatively furthering fair housing choice through fair housing counseling, investigation, mediation, enforcement, and education.

BayLegal is the largest civil legal aid provider serving seven Bay Area counties (Alameda, Contra Costa, Marin, Napa, San Francisco, San Mateo, and Santa Clara). With respect to affordable housing, BayLegal has a focus area in housing preservation (landlord-tenant matters, subsidized and public housing issues, unlawful evictions, foreclosures, habitability, and enforcement of fair housing laws) as well as a homelessness task force that provides legal services and advocacy for systems change to maintain housing, help people exit homelessness, and protect unhoused persons' civil rights. The organization provides translations for their online resources to over 50 languages and uses volunteer interpreters/translators to help provide language access. Its legal advice line provides counsel and advice in different languages. Specific to Contra Costa County, tenant housing resources are provided in English and Spanish.

Fair Housing Compliance

Fair housing enforcement and outreach capacity refers to the ability of a locality and fair housing entities to disseminate information related to fair housing laws and rights, and provide outreach and education to community members. Enforcement and outreach capacity also includes the ability to address compliance with fair housing laws, such as investigating complaints, obtaining remedies, and engaging in fair housing testing. The Fair Employment and Housing Act and the Unruh Civil Rights Act are the primary California fair housing laws. California state law extends anti-discrimination protections in housing to several classes that are not covered by the federal

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Fair Housing Act (FHA) of 1968, including prohibiting discrimination on the basis of sexual orientation. The City of Walnut Creek complies with all state and federal fair housing laws, as documented in this housing element and the Contra Costa County Assessment of Impediments. The City has not received any judgements, lawsuits, consent decrees or enforcements as a result of fair housing violations.

In Contra Costa County, local housing, social services, and legal service organizations include the Fair Housing Advocates of Northern California (FHANC), Eden Council for Hope and Opportunity (ECHO) Fair Housing, Bay Area Legal Aid, and Pacific Community Services

Fair Housing Enforcement **County-Level Enforcement**

California's Department of Fair Employment and Housing (DFEH) has statutory mandates to protect the people of California from discrimination pursuant to the California Fair Employment and Housing Act (FEHA), Ralph Civil Rights Act, and Unruh Civil Rights Act (with regards to housing).

The FEHA prohibits discrimination and harassment on the basis of race, color, religion, sex (including pregnancy, childbirth, or related medical conditions), gender, gender identity, gender expression, sexual orientation, marital status, military or veteran status, national origin, ancestry, familial status, source of income, disability, and genetic information, or because another person perceives the tenant or applicant to have one or more of these characteristics.

The Unruh Civil Rights Act (Civ. Code, § 51) prohibits business establishments in California from discriminating in the provision of services, accommodations, advantages, facilities and privileges to clients, patrons and customers because of their sex, race, color, religion, ancestry, national origin, disability, medical condition, genetic information, marital status, sexual orientation, citizenship, primary language, or immigration status.

The Ralph Civil Rights Act (Civ. Code, § 51.7) guarantees the right of all persons within California to be free from any violence, or intimidation by threat of violence, committed against their persons or property because of political affiliation, or on account of sex, race, color, religion, ancestry, national origin, disability, medical condition, genetic information, marital status, sexual orientation, citizenship, primary language, immigration status, or position in a labor dispute, or because another person perceives them to have one or more of these characteristics.

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Table B-9. Number of DFEH Housing Complaints in Contra Costa County (2020)

Year	Housing	Unruh Civil Rights Act
2015	30	5
2016	32	2
2017	26	26
2018	22	2
2019	22	2
2020	20	1

Source: <https://www.dfeh.ca.gov/LegalRecords/?content=reports#reportsBody>

Based on DFEH Annual Reports, Table B-9, Number of DFEH Housing Complaints in Contra Costa County (2020), shows the number of housing complaints filed by Contra Costa County to DFEH between 2015 and 2020. A slight increase in the number of complaints precedes the downward trend from 2016 to 2020. Note that fair housing cases alleging a violation of FEHA can also involve an alleged Unruh violation as the same unlawful activity can violate both laws. DFEH creates companion cases that are investigated separately from the housing investigation.

The Department of Housing and Urban Development’s Office of Fair Housing and Equal Opportunity (HUD FHEO) enforces fair housing by investigating complaints of housing discrimination. Table B-10. Number of FHEO Filed Cases by Protected Class in Contra Costa County (2015–2020) ~~Table B-5, Number of FHEO Filed Cases by Protected Class in Contra Costa County (2015–2020)~~, shows the number of FHEO Filed Cases by Protected Class in Contra Costa County between 2015 and 2020. A total of 148 cases were filed within this time period, with disability being the top allegation of basis of discrimination followed by familial status, race, national origin, and sex. These findings are consistent with national trends stated in FHEO’s FY 2020 State of Fair Housing Annual Report to Congress where disability was also the top allegation of basis of discrimination.

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Table B-10. Number of FHEO Filed Cases by Protected Class in Contra Costa County (2015–2020)

Year	Number of Filed Cases	Disability	Race	National Origin	Sex	Familial Status
2015	28	17	4	2	2	4
2016	30	14	8	7	5	6
2017	20	12	3	5	1	5
2018	31	20	6	3	4	9
2019	32	27	4	4	4	1
2020	7	4	1	0	2	1
Total	148	94	26	21	18	26
Percentage of Total Filed Cases		63.5%	17.6%	14.2%	12.2%	17.6%

Note: Cases may be filed on more than one basis.

Source: Data.Gov - Department of Housing and Urban Development Office of Fair Housing and Equal Opportunity (FHEO) Filed Cases, <https://catalog.data.gov/dataset/fheo-filed-cases>

Table B-10 indicates that the highest number of fair housing complaints are due to discrimination against those with disabilities, followed by income source, race, and national origin.

Furthermore, the AFFH Data Viewer reports that from the years 2013 through 2021, there were 32 filed cases in the City, of which 11 (52.4%) moved forward and 21 did not have a valid issue or basis. The 11 valid cases consisted of five (45.5%) disability, three (27.3%) race, two (18.2%) familial status, and one (9.1%) national origin cases. This data illustrates a similar distribution of cases in the City as in the County.

Local Enforcement (ECHO Housing)

The City of Walnut Creek contracts with ECHO Housing for the enforcement of fair housing through the investigation of housing discrimination complaints. Each complaint submitted to ECHO Housing involves intensive case management, taking the organization approximately six to eight hours to complete. This process begins with a client lodging a complaint with ECHO Housing regarding illegal housing discrimination and asking for an investigation.

Investigations will then take place in any of the following forms:

- Conducting tenant or landlord interviews.
- Conducting interviews of all parties to the discriminatory act.
- Conducting tenant surveys.
- Conducting a telephone test of the property using trained testers, and
- Conducting a site test on the property using trained testers.

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A test will generally use at least two testers, one minority and one majority tester. Once the test takes place, the data from both testers is gathered, compared, contrasted, and used to determine if discrimination has occurred.

Fair housing complaints may be conciliated or resolved by ECHO Housing by providing fair housing education to tenants and landlords, or may be referred to attorneys, the California Department of Fair Employment and Housing (DFEH), or HUD.

A summary of ECHO Housing’s 2020-2021 Fair Housing Complaint Log on fair housing issues, actions taken, services provided, and outcomes in Contra Costa County can be found in Table B-11. Action(s) Taken/Services Provided in Contra Costa County (2020-2021) ~~Table B-11~~ and Table B-12. Outcomes in Contra Costa County (2020-2021) (*Editor’s note: column headings edited*) ~~Table B-12~~.

Table B-11. Action(s) Taken/Services Provided in Contra Costa County (2020-2021)

Protected Class	1	3	5	6	7	Grand Total
Disability	7	1	14	33	5	60
Familial Status	0	0	0	3	0	3
Income Source	15	0	1	7	1	24
Marital Status	0	0	0	1	0	1
National Origin	13	0	0	1	0	14
Race	21	0	0	2	0	23
Religion	0	0	0	0	0	0
Sex	0	0	0	0	0	0
Sexual Harrassment	0	0	0	1	0	1
Sexual Orientation	0	0	0	0	0	0
Other	0	0	1	11	5	17
Total	56	1	16	59	11	143

1. Testers sent for investigation; 3. Referred to attorney; 5. Concilation with landlord; 6. Client provided with counseling; 7. Client provided with brief service

Source: ECHO Fair Housing (2020-2021)

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Table B-12. Outcomes in Contra Costa County (2020-2021) (Editor’s note: column headings edited)

Protected Class	Landlord Counseling	Tenant Counseling	Landlord Education	Insufficient Evidence	Preparing Site Visit	Referred to DFEH/HUD	Successful Mediation
Race	0	0	2	20	0	1	0
National Origin	0	0	1	13	0	0	0
Marital Status	0	0	0	1	0	0	0
Sex	0	0	0	0	0	0	0
Disability	2	25	2	12	0	4	15
Religion	0	0	0	0	0	0	0
Sexual Orientation	0	0	0	0	0	0	0
Familial Status	0	3	0	0	0	0	0
Income Source	3	3	0	16	1	0	1
Sexual Harrassment	0	8	2	2	1	4	0
Other	0	0	0	0	0	1	0
Total	5	39	7	64	2	10	16

Services that were not provided include (2.) Case tested by phone; (4.) Case referred to HUD and (8.) Case accepted for full representation. The most common action(s) taken/services provided are providing clients with counseling, followed by sending testers for investigation, and conciliation with landlords. Regardless of actions taken or services provided, almost 45% of cases are found to have insufficient evidence. Only about 12% of all cases resulted in successful mediation.

Source: ECHO Fair Housing (2020-2021)

Furthermore, a summary of ECHO Housing’s 2015-2021 Fair Housing Complaint Log on fair housing issues, actions taken, services provided, and outcomes in Walnut Creek can be found in Table B-13. Potential Housing Violations by Protected Class in Walnut Creek (2015-2021) ~~Table B-13, and~~ Table B-14. Cases Opened by Protected Class in Walnut Creek (2015-2021) ~~Table B-14,~~ Table B-15. Final Findings of Opened Cases in Walnut Creek (2015-2021), ~~and~~ Table B-16. Landlord and Tenant Complaints in Walnut Creek (2015-2021).

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Table B-13. Potential Housing Violations by Protected Class in Walnut Creek (2015-2021)

Protected Class	Number of Complaints
Age	3
Arbitrary	2
Familial Status	1
Gender	1
Marital Status	1
National Origin	6
Disability	40
Race	14
Religion	1
Source of Income	1
Sexual Harassment	2
Other	14
Total	86

Source: ECHO Fair Housing (2015-2021)

Table B-14. Cases Opened by Protected Class in Walnut Creek (2015-2021)

Protected Class	Number of Complaints
Age	3
Arbitrary	2
Familial Status	1
Gender	1
Marital Status	1
National Origin	6
Disability	40
Race	14
Religion	1
Source of Income	1
Sexual Harassment	2
Total	72

Source: ECHO Fair Housing (2015-2021)

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Table B-15. Final Findings of Opened Cases in Walnut Creek (2015-2021)

Final Findings	Number of Cases
Sustains the Allegation	1
Inconclusive	28
No Evidence	6
Counseling Provided	20
Conciliation/Mediation	9
Case Dropped	1
Referred to DFEH/HUD/Private Attorney	7
Total	72

Source: ECHO Fair Housing (2015-2021)

Table B-16. Landlord and Tenant Complaints in Walnut Creek (2015-2021)

Complaint	Number of Complaints
Eviction	57
Habitability	67
Harassment	6
Illegal Entry	3
Rent Increase	23
Retaliation	7
Rights & Responsibilities	22
Security Deposit	27
Other	142
Total	354

Source: ECHO Fair Housing (2015-2021)

Fair Housing Testing

Fair housing testing is a randomized audit of property owners' compliance with local, State, and federal fair housing laws. Initiated by the Department of Justice's Civil Rights Division in 1991, fair housing testing involves the use of an individual or individuals who pose as prospective renters for the purpose of determining whether a landlord is complying with local, State, and federal fair housing laws.

ECHO Housing conducts fair housing investigations in Contra Costa County (except Pittsburg) and unincorporated Contra Costa County. To perform such investigations, ECHO Housing testers are trained to pose as home seekers, collect information, and report to staff on their experiences. A test will generally use at least two testers – one minority tester and one majority tester. The data from both testers is then gathered, compared and contrasted, and used to

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determine if discrimination has occurred. Tests usually take 5-8 hours each to complete. This process includes creating a tester profile, finding vacant units, assigning testers, briefing and debriefing testers, and reporting findings.

The 2020 Contra Costa County AI did not report any findings on fair housing testing at the County level, however, it does bring to attention that private discrimination is a problem in Contra Costa County, which continues to perpetuate segregation. Based on fair housing testing conducted in the City of Richmond, it was found that there was significant differential treatment in favor of White testers over Black testers in 55% of phone calls towards 20 housing providers with advertisements on Craigslist. Because Whites receive better services, they tend to live in neighborhoods apart from minority groups.

Fair Housing Education

To promote awareness of fair housing laws and ensure that all persons can secure safe and decent housing without regard to their race, color, religion, gender, sexual orientation, national origin, familial status, marital status, disability, ancestry, age, source of income, or other characteristic protected by laws, ECHO Housing conducts fair housing education, such as workshops, community events, and trainings. ECHO Housing has distributed almost 10,000 flyers in English and Spanish to Walnut Creek-based agencies during the 5th Cycle Planning period. In addition, ECHO Housing conducted fair housing trainings and outreach for several organizations and property management groups in the County, including:

- Advantage Property Management¹
- Apartment Owners' Association¹
- Cerda-Zein Property Management¹
- City of Concord Property Owner Training¹
- Contra Costa Health and Community Services¹
- Eat Bay Rental Housing Association¹
- Eclipse Property Management¹
- Independent Living Resource¹
- Interfaith Council of Contra Costa County¹
- National Association of Residential Property Managers¹
- Park Place Asset Management¹
- Rainbow Community Center¹

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- Senior Services Network,
- Shelter, Inc.,
- Vasona Property Management,
- Walnut Creek Methodist Church Food Bank, and
- Walnut Creek Senior Center.

Furthermore, ECHO Housing staff conducts presentations for and interviews on various radio stations (KDYA, KPFA, KALW, and KEAR), appears on cable television, is a regular contributor to the Rental Housing Magazine published by the East Bay Rental Housing Association, airs public services announcements, and conducts two Tester Trainings each year.

Finally, a Housing Counselor is available once a week to meet with residents, particularly seniors, at the Walnut Creek Senior Center. First-time home buyer education provides classroom training regarding credit information, home ownership incentives, home buying opportunities, predatory lending, home ownership responsibilities, government-assisted programs, as well as conventional financing. The class also provides education on how to apply for HUD-insured mortgages; purchase procedures, and alternatives for financing the purchase. Education also includes information on fair housing and fair lending and how to recognize discrimination and predatory lending procedures and locating accessible housing if needed.

Resources for Fair Housing Agencies and Organizations

The 2020 Contra Costa AI also notes that the lack of resources for fair housing agencies and organizations may be a significant contributing factor to fair housing issues in the County.

Department of Fair Employment and Housing

The mission of the DFEH is to protect Californians from employment, housing, and public accommodation discrimination, and hate violence. To achieve this mission, DFEH keeps track of and investigates complaints of housing discrimination, as well as complaints in the areas of employment, housing, public accommodations and hate violence.

Each year, DFEH generates an annual report that presents complaint trend data by county. As shown in Table B-17. DFEH Complaint Trends in Contra Costa County (2015–2020) ~~Table B-17, DFEH Complaint Trends in Contra Costa County (2015–2020)~~, Contra Costa County has steadily decreased the number of complaints filed with DFEH since 2015, which is consistent with the enforcement data reported above.

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Table B-17. DFEH Complaint Trends in Contra Costa County (2015–2020)

Year	Employment	Housing	Ralph Civil Rights Act	Unruh Civil Rights Act	Disabled Persons Act	Grand Total
2015	354	30	4	5	0	393
2016	351	32	0	2	0	385
2017	124	26	2	26	0	178
2018	103	22	1	2	0	128
2019	103	22	1	2	0	128
2020	102	20	2	1	1	126
Total:¹	1,137	152	10	38	1	1,338

¹ Does not represent the total for the entire 5th Cycle Planning Period, as 2020 is the latest data available.

Source: DFEH Annual Reports, <https://www.dfeh.ca.gov/LegalRecords/?content=reports#reportsBody>.

Summary of Fair Housing Issues

While the City works to provide fair housing opportunities, fair housing issues continue to exist. Data provided in this section of the Housing Element reflects a limited number of fair housing issues given the population and compared to the County as a whole. The primary fair housing issues in the City are a lack of housing choice related to a lack of affordable housing and access to opportunity. Ensuring access to opportunity means both improving the quality of life for residents of low-income communities, as well as supporting residents' mobility and access to 'high resource' neighborhoods. Greater access to opportunity would also provide more opportunities for lower-income and disadvantaged persons to move to Walnut Creek to enjoy the high level of opportunity offered. The public outreach conducted as part of the Housing Element (through a survey and two workshops with live polling, question and answer periods and follow up coordination) also confirmed these issues.

With regard to fair housing complaints, it is important to note that the numbers reflect only the number of discrimination complaints that were reported to ECHO Housing and may not reflect the full extent of discrimination. Housing discrimination can go undetected and unreported, and it is common for victims of housing discrimination not to be able to identify, prove, or document, the discrimination that occurs. Residents may feel that they could be subject to retaliation by their housing provider if they report discrimination.

Although City residents are provided services and education by ECHO Housing, these resources may not be sufficient to resolve all discrimination. The 2020-2025 Contra Costa AI suggests that fair housing service providers may not be able to meet the existing needs of residents due to insufficient funding.

Local Data and Knowledge

History

Located in the heart of Contra Costa County, Walnut Creek serves as a vibrant hub of commerce in the East Bay region of the San Francisco Bay Area and home to a variety of neighborhoods that offer a high quality of life for its diverse community members, a range of active and passive cultural, recreational, and educational opportunities, and multiple transportation options for local and regional mobility. Incorporated in 1914, the city has grown into a strong and diverse residential and business community with a unique urban suburban feel amidst large protected open spaces at the foot of Mt. Diablo.

As the City has grown, the importance of planning decisions has increased. Thoughtful planning and community-based policies have guided the controlled growth of the City with emphasis on invigorating its commercial core, maintaining its unique neighborhood charm, and preserving the surrounding natural open spaces. The City's growth was predominantly residential until the opening of the Walnut Creek BART station in 1973 and economic growth at the time spurred large commercial development in the City from the late 1970s to the mid-1980s.

Since adoption of its first general plan in 1971, the City has focused new development to higher-density buildings in the "Core Area" centered on the downtown Pedestrian Retail District and the Walnut Creek BART station, with the desire of establishing Walnut Creek as a regional city center. While early development in the Core Area was primarily commercial in nature, for more than the last thirty years, a majority of the City's residential construction has occurred in the Core Area, consisting almost entirely of higher-density multifamily residential or mixed-use developments. Protection and preservation of open space has also been a long-held community value, as evidenced by Walnut Creek voters approving a \$6.7 million bond measure in 1974 to acquire and protect open space in and around the City. The City's highly rated schools and transit connectivity to the greater Bay Area also added to the appeal of the community.

These desirable attributes have translated into attracting industries with higher paying jobs and significant increases in home sale prices and rents. This Affirmatively Furthering Fair Housing section of the Housing Element provides a detailed analysis of fair housing issues in the City. As shown in the analysis, **the data indicates that the primary fair housing issue in Walnut Creek is housing affordability.** In order to address this issue, the City has prioritized programs to encourage, facilitate and preserve affordable housing in the community.

The City is and has been aware of this issue over the years and has taken very proactive steps to address the need for more affordable housing. First, the City adopted an inclusionary housing ordinance in 2004 requiring a number of inclusionary units in new housing projects for very low-, low-, and moderate-income households. This ordinance implements the 5th cycle Housing

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Element program to “study and adopt an inclusionary housing program and ordinance.” Second, the City subsidizes housing projects that are 100% affordable. To date, the City has provided funding for nine projects with a total of 381 units for the deepest levels of affordability (i.e., very low- and low-income households). Third, the City provides a Below Market Rate Homeownership Program (BMR) to support homeownership at affordable levels for low- and moderate-income households. These homes have sales price restrictions and eligibility requirements to ensure they are bought and occupied by low- and moderate-income households. These actions have resulted in the development of close to 600 affordable housing units in the City during the 5th Cycle Housing Element Planning Period (see Chapter 5). The City is committed to increasing its efforts to promote and facilitate affordable housing choices in the community. Chapter 8 of this Housing Element (Housing Plan) details over 20 programs to encourage, preserve, streamline, and help fund affordable housing in the City over the 6th Cycle Planning Period.

Home Purchase Loans

The 2019 Contra Costa AI analyzed available HMDA loan data for the MSA and found that the applications for African American and Hispanic applicants were uniformly denied at higher rates than those of White or Asian Applicants. Lending discrimination is a major contributing factor to segregation in a community. When minorities are unable to obtain loans, they are far more likely to be regulated to certain areas of the community. As the Contra Costa rental market grows more expensive, minorities can be disproportionately impacted.

A key aspect of fair housing choice is equal access to financing for the purchase or improvement of a home. In 1977, the Community Reinvestment Act (CRA) was enacted to improve access to credit for all communities, regardless of the race/ethnic or income makeup of its residents. CRA was intended to encourage financial institutions to help meet the credit needs of communities, including low- and moderate-income people and neighborhoods. Depending on the type of institution and total assets, a lender may be examined by different supervising agencies for its CRA performance.

Additionally, the Home Mortgage Disclosure Act (HMDA) requires financial institutions with assets exceeding \$10 million to collect and submit detailed information on the disposition of home loans inclusive of applicant characteristics such as race, ethnicity, and income. HMDA data can then be evaluated to determine if there are any lending patterns indicating that loan approval rates are significantly different for one group versus another. While this evaluation can identify differences in loan application approval rates, the data and the evaluation fall short of establishing bona fide discrimination. Nonetheless, the evaluation of lending outcomes based on HMDA data is helpful in determining where to focus future study as well as present or future homebuyer education and lender training concerning the Fair Housing Act.

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Federal Housing Administration (FHA) insured loans generally offer a down payment as low as 3.5% of the purchase price or home value and include the ability to finance some of the closing costs, which are generally lower than conventional loan closing costs. FHA loans are insured by the FHA, meaning that private lenders can file a claim with the FHA in the event of borrower default on an FHA insured loan. Similarly, the United States Veterans Administration (VA) offers VA guaranteed loans that are available to a current member of the U.S. armed forces, a veteran, a reservist or National Guard member, or an eligible surviving spouse through VA-approved lenders. VA mortgage loans can be guaranteed with no money down and there is no private mortgage insurance requirement. Like FHA loans, the lender is protected against loss if the borrower fails to repay the loan. FHA and VA loans provide access to credit for borrowers that may not have a sufficient down payment or credit history to qualify for conventional loans, which generally require a minimum down payment or equity stake in the property of 5%. Since there is no government insurance on conventional loans, so these loans pose a higher risk to the financial institution and thus generally have more stringent credit, income, and asset requirements.

As shown in Table B-18. Disposition of Home Purchase and Improvement Loan Applications (2020) Table B-18, 2020 HMDA data for the City and shows trends for the different loan types. Of the loan types, conventional home purchase, conventional home improvement and conventional refinance loans had the highest number of loan applications for each loan type with 80.9% of conventional home purchase loans, 60.8% of conventional home improvement loans and 71.7% of conventional refinance loans approved. Conventional refinancing loan applications accounted for over three-quarters of all loan applications in this dataset.

Table B-18. Disposition of Home Purchase and Improvement Loan Applications (2020)

	Loan Type							
	Govt-Backed Purchase		Conventional Purchase		Refinance		Home Improvement	
	#	%	#	%	#	%	#	%
Approved ¹	55	78.6%	1,425	80.9%	6,492	71.7%	312	60.8%
Denied	4	5.7%	72	4.1%	721	8.0%	130	25.3%
Other ²	11	15.7%	264	15.0%	1,842	20.3%	71	13.8%
Total Applicants	70	100%	1,761	100%	9,055	100%	513	100%

¹ Includes applications approved by lenders but not accepted by the applicants.

² Includes files closed for incompleteness and withdrawn applications

Source: FFIEC MSA/MD 2020 Aggregate Report for Census Tracts in Walnut Creek

Home Improvement Loans

Reinvestment in the form of home improvement is critical to maintaining the supply of safe and adequate housing. Historically, home improvement loan applications have a higher rate of denial when compared to home purchase loans. Part of the reason is that an applicant's debt-to-income ratio may exceed underwriting guidelines when the first mortgage is considered with consumer

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credit balances. Another reason is that many lenders use the home improvement category to report both second mortgages and equity-based lines of credit, even if the applicant’s intent is to do something other than improve the home (e.g., pay for a wedding or college). Loans that will not be used to improve the home are viewed less favorably since the owner is divesting in the property by withdrawing accumulated wealth. From a lender’s point of view, the reduction in owner’s equity represents a higher risk. As shown in Table B-18. Disposition of Home Purchase and Improvement Loan Applications (2020) ~~Table B-18~~, in 2020, 513 applications for home improvement loans were received in Walnut Creek. Approximately 60.8% of applications in Walnut Creek were approved. Table B-19. Disposition of Home Purchase and Improvement Loan Applications (2012) ~~Table B-19~~ shows the applications for home improvement loans for Walnut Creek households in 2012. In 2012, 211 applications for home improvement loans were received with approximately 67.8%.

This Act established minimum standards for home mortgages and increased requirements for loan approval.

Table B-19. Disposition of Home Purchase and Improvement Loan Applications (2012)

	Loan Type							
	Govt-Backed Purchase		Conventional Purchase		Refinance		Home Improvement	
	#	%	#	%	#	%	#	%
Approved ¹	189	74.4%	1,101	82.4%	5,882	76.4%	143	67.8%
Denied	29	11.4%	112	8.4%	748	9.7%	44	20.9%
Other ²	36	14.2%	123	9.2%	1,069	13.9%	24	11.4%
Total Applicants	254	100%	1,336	100%	7,699	100%	211	100%

¹ Includes applications approved by lenders but not accepted by the applicants.

² Includes files closed for incompleteness and withdrawn applications

Source: FFIEC MSA/MD 2012 Agregate Report for Census Tracts in Walnut Creek

Refinancing

Homebuyers will often refinance existing home loans for several reasons. Refinancing can allow homebuyers to take advantage of better interest rates, consolidate multiple debts into one loan, reduce monthly payments, alter risk (i.e., by switching from variable rate to fixed rate loans), or free up cash and capital. A substantial proportion of loan applications submitted in the City in 2020 were for refinancing existing home loans (9,055 applications) with a 71.7% approval rate. In 2012, there were 7,699 applications for refinancing with a 76.4% approval rate.

Mortgage Financing Comparison (2012 to 2020)

Overall, 70 households applied for government-backed mortgage loans, and 1,761 households applied for conventional home mortgage loans in Walnut Creek in 2020 (see Table B-18. Disposition of Home Purchase and Improvement Loan Applications (2020) ~~Table B-18~~,

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~~Disposition of Home Purchase and Improvement Loan Applications (2020)~~. Of the applications for conventional purchase loans, 80.9% were approved, 4.1% were denied, and 15.0% were withdrawn or closed for incompleteness. In 2012, there were more applications for government-backed home purchase loans than in 2020. The 2020 approval rate for government-backed home purchase loans and conventional mortgage loans is also lower than the approval rates in 2012 (Table B-19. ~~Disposition of Home Purchase and Improvement Loan Applications (2012)~~ ~~Table B-19, Disposition of Home Purchase and Improvement Loan Applications (2012)~~). More than half (71.7%) of refinance applications were approved in 2020, lower than the approval rate of 76.4% in 2012. The denial rate in 2020 was greatest for home improvement loans (25.3%), while 2012 saw a lower denial rate (20.9%).

Lending Patterns by Race/Ethnicity and Income Level (2020)

Lending patterns in the MSA indicate a higher approval rating for White and Asian applicants and lower ratings for other minority groups. Table B-20. Home Loan Approval Rates by Applicant Characteristics ~~Table B-20, Home Loan Approval Rates by Applicant Characteristics~~, shows the loan approval rates for all loan applications for properties in the San Jose-San Francisco-Oakland MSA in 2020 where HMDA data is available. This examination of lending activity focuses on potential discrimination in lending decisions that could prevent an individual or family from securing loan approval based on race or ethnicity. Table B-20 breaks the loan applications into income level categories first, then examines approval rates based on race or ethnicity for each loan type to determine if there are significant differences between the income category approval rate and the approval rate for each race or ethnicity group within that category.

Table B-20. Home Loan Approval Rates by Applicant Characteristics

Type	Low/Mod Income < 80 Percent MFI		Middle Income 80-120 Percent MFI		Upper Income 120+ Percent MFI	
Race/Ethnicity	Loan Applications	Approval Rate	Loan Applications	Approval Rate	Loan Applications	Approval Rate
White	24,050	62.5%	24,768	73.7%	50,678	73.4%
Asian	11,047	60.0%	15,210	71.7%	50,498	71.4%
African-American	3,775	54.7%	3,077	64.3%	3,508	63.9%
Hispanic	8,503	57.3%	6,260	67.6%	5,862	67.3%
All Others	905	50.3%	866	66.2%	1,106	66.0%
Decline or N/A	13,288	55.2%	14,511	67.5%	32,224	68.5%

Source: HMDA Database, 2020.

Predatory Lending

Predatory lending involves abusive loan practices usually targeting minority homeowners or those with less-than-perfect credit histories. The predatory practices include high fees, hidden costs,

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unnecessary insurance, and larger repayments due in later years. A common predatory practice is directing borrowers into more expensive and higher fee loans in the “subprime” market, even though they may be eligible for a loan in the “prime” market. Predatory lending is prohibited by several state and federal laws.

Community Perspectives on Fair Housing Discrimination

To gather additional perspectives on fair housing choice, the City asked residents responding to the 2020-2025 Consolidated Plan Community Survey a series of questions about their personal experience with housing discrimination and whether housing discrimination exists in the City. The results of the survey led the City to identify fair housing as a goal in their 2020-2025 Consolidated Plan. This goal is to promote fair housing activities and affirmatively further fair housing and identifies \$30,400 of CDBG funds for fair housing service activities to assist at least 75 persons.

The 2020-2025 Consolidated plan also identifies ECHO Housing as a HUD-approved housing counseling agency that satisfies HUDs definition of a Fair Housing Enforcement Organization and Qualified Fair Housing Enforcement Organization. ECHO Housing affirmatively furthers fair housing by addressing discrimination in Walnut Creek, investigating allegations of discrimination, conducting audits to uncover discrimination, and providing training to housing providers.

The City will develop programs that reach out to the City’s residents, working to develop a collaborative understanding and community response to address the issues. The Housing Element includes the following programs that promote community involvement:

- H-4.J. Measure A Outreach and Review. The City will conduct public outreach and receive public comments on potential impacts of Measure A on the City’s ability to provide new housing consistent with the new housing units identified in the Housing Element and, if the City is not on schedule to produce the new housing units or has identified heights limitations to be an additional constraint on housing production, and assuming available funding for election costs, prepare for City Council consideration and action a ballot measure amending Measure A Height limits for properties that allow multi-family development under the General Plan.
- H-2.U. Housing Choices, specifically to “Provide landlord education and outreach on source of income discrimination and voucher programs to expand the location and number of participating voucher properties.”
- H-6.L. Metrics and Goals- work collaboratively with a mix of residents, business owners, and local non-profits who create data-centered evaluation metrics and establish ongoing

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City goals and actions. Seek participation from diverse participants representative of the regional population.

- ~~As a part of the mid-cycle review in 2027, the City will conduct public outreach and receive public comments on potential impacts of Measure A on the City's ability to provide new housing consistent with the new housing units identified in the Housing Element and, if the City is not on schedule to produce the new housing units and assuming available funding for election costs, place before the voters prepare for City Council consideration and action a ballot measure amending Measure A Height limits for properties that allow multi-family development under the General Plan (see Program H-4.J).~~
- ~~Provide landlord education and outreach on source of income discrimination and voucher programs to expand the location and number of participating voucher properties.~~

~~Work collaboratively with a mix of residents, business owners, and local non-profits who create data-centered evaluation metrics and establish ongoing City goals and actions. Seek participation from diverse participants representative of the regional population.~~

Real Estate Advertising

Owner-Occupied

The first step in buying a home is generally searching for available housing through advertisements that appear in magazines, newspapers, or on the Internet. Advertising is a sensitive issue in the real estate and rental housing market because advertisements can advertently or inadvertently signal preferences for certain buyers or tenants. Recent litigation has held publishers, newspapers, the Multiple Listing Service (MLS), real estate agents, and brokers accountable for discriminatory ads.

Advertising can suggest a preferred buyer or tenant in several ways. Examples include advertisements or listings that:

- Suggest a preferred type of buyer or tenant household;
- Use models that indicate a preference or exclusion of a type of resident;
- Publish advertisements or listings in certain languages; or
- Restrict publication to certain types of media or locations indicating a preference.

Generally, advertisements cannot include discriminatory references that describe current or potential residents, the neighbors, or the neighborhood in racial or ethnic terms, or terms suggesting preferences for one group over another (e.g., adults preferred, ideal for married couples with kids, or conveniently located near Catholic church).

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Rental Housing

While the process of renting an apartment or home may be less expensive and burdensome initially than the home-buying process, it may be just as time-consuming and potential renters may face discrimination during various stages of the rental process. Some of the more prevalent forms of discriminatory treatment are discussed in the sections below.

The main sources of information on rentals are newspaper advertisements, word of mouth, signs, apartment guides, the Internet, and apartment brokers. Litigation has held publishers, newspapers, and others accountable for discriminatory ads. While advertisements cannot include discriminatory references that describe current or potential residents, the neighbors or the neighborhood in racial or ethnic terms, or other terms suggesting preferences (e.g., adults preferred, ideal for married couples with kids, or conveniently located near a Catholic church), the content of the advertisement can suggest a preferred tenant by suggesting preferred residents, using models, publishing in certain languages, or restricting media or locations for advertising.

Accessibility of Public Facilities

The City provides a number of the key facilities and services that are identified in Table B-21. Public Services and Facilities. The 2019 Contra Costa AI identified inaccessible public or private infrastructure as a significant contributing factor to fair housing issues in the County. The analysis revealed a few examples of infrastructure that is inaccessible which include:

- Comprehensive reporting on accessible sidewalks and curb cuts.
- Curb ramp installation and upgrades.
- Audible pedestrian signal installation.
- Uneven sidewalks, notably next to bus stops.

Other Relevant Factors

Other contributions that affect the accumulation of wealth and access to resources include historical disinvestment, lack of infrastructure improvements, and presence of older affordable housing units that may be at risk of conversion to market-rate housing. As documented in this Housing Element, Walnut Creek is a generally a high resource area and has historically made significant investments in infrastructure and affordable housing. Additionally, the Housing Plan includes Program H-2.A to pursue state and federal funding for affordable housing, including the state Infill Infrastructure Grant, as grants become available during the 6th Cycle time period.

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Table B-21. Public Services and Facilities

Public Facility	Location
City Hall	1666 N. Main St.
Civic Park	1375 Civic Dr.
Heather Farm Park	301 N. San Carlos Dr.
Shadelands Art Center	111 N. Wiget Lane
Tice Valley Park	2055 Tice Valley Blvd.
Walnut Creek Library	1644 Broadway
Clarke Memorial Swim Center	1750 Heather Dr.
Larkey Swim Center	2771 Buena Vista Ave
Arbolado Community Park	Arbolado Dr. & Doncaster Dr.
Boundary Oak Golf Course	3800 Valley Vista Rd
Walnut Creek Tennis Center	1751 Heather Dr.
Larkey Park	First Ave & Buena Vista Ave
Alma Park	California Blvd & Botelho Dr.
Castle Rock Sports Fields	800 Hutchinson Rd
Diablo Shadows Park	3205 Diablo Shadows Dr.
El Divisadero Park	El Divisadero Dr. & San Carlos Dr.
Howe Homestead Park	2950 Walnut Blvd.
Lar Rieu Park	196 El Camino Corto
Northgate Park	Castle Rock Rd. near Northgate High School
Old Oak Park	Rossmoor Pkwy.
Remembrance Park	Lancaster Rd. & Lilac Dr.
Rudgear Park	2261 Dapplegray Ln.
San Miguel Park	10 San Jose Ct.
Shadelands Museum	2660 Ygnacio Valley Rd.
Valley Verde Park	Valley Verde Ct. & Peach Willow Dr.
Walden Park	2628 Oak Rd.
Ygnacio Valley Library	2661 Oak Grove Rd.

Source: City of Walnut Creek, 2022

Historical Governmental and Nongovernmental Land Use

Zoning and Investment Practices (e.g., Infrastructure)

Walnut Creek has evolved and matured since 1849 when the first American settler settled on the west bank of Arroyo de las Nueces near the present-day Liberty Bell Plaza. When Walnut Creek was incorporated in 1914, it had a population of 500. During the boom years of 1950 to 1970, Walnut Creek was the fastest-growing community in California. The City had its first major residential subdivision project in 1955, Rancho San Miguel, which is still noted today for its midcentury modern homes built by developer Joseph Eichler. In 1964, Walnut Creek became a haven for active retirees with the opening of Rossmoor, a gated Leisure World community on a 2,200-acre site. In 2020, the City had a population of over 70,000. Much of the residential neighborhoods in the City are well established and have close access to community facilities, such as schools and parks, but are further from retail and public facilities located mostly in the Core Area of the City.

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The land uses in the Core Area are primarily commercial, higher density residential infill, and public and civic facilities, including parks and schools. Residential growth in the last few decades has largely been in multifamily housing projects which have been concentrated within the Core Area. Residences in the Core Area are conveniently located to retail, public and civic facilities, and transit. The downtown, also within the Core Area, is highly walkable and provides a variety of shopping and entertainment opportunities. Employment growth has been concentrated adjacent to regional transportation facilities (i.e., BART stations, and routes of regional significance, including freeways) on the western and northern portions of the City. Both the residential and employment populations have experienced steady growth in the past decade and is expected to continue.

Land use policies have been developed to help shape the Walnut Creek's growing population and to continue providing public amenities and infrastructure to maintain and enhance a high quality of life for the diverse members of the community. Several voter initiatives have influenced the growth management of Walnut Creek. The countywide Measures C and J (adopted by the voters in 1988 and 2004, respectively) require specific growth management policies in the form of a countywide urban limit line, however Walnut Creek is entirely located within the urban limit line.

Measure A, Building Height Freeze Initiative

In 1985, the voters passed Measure A (the Building Height Freeze Initiative) in response to the perception of traffic impacts resulting from new office development around the Walnut Creek BART station, and a large downtown retail/hotel development then being proposed in the downtown Pedestrian Retail District. Measure A established building height limitations that could only be modified with the approval of the electorate. While such limitations applied to residential development, the limits to new residential development were high enough to never have been reached.

A significant majority of the City's downtown Core Area has Measure A height limits ranging from 50 to 89 feet (54 to 93 feet with pitched roofs), while the single-family and "missing middle" density areas within the rest of the City have Measure A height limits ranging from 25 to 30 feet (29 to 34 feet with pitched roofs). Furthermore, these Measure A height limits have been exceeded through the use of waivers and concessions for density bonus projects. As with any height limit found in any jurisdiction, the Measure A height limits can be an impediment to even taller residential development; however, the local housing market has not shown an indication of being able to support the concrete and steel construction necessary for high-rise development above the Core Area's Measure A height limits, or the concrete podium construction with elevators typically necessary to exceed three stories in height in the lower-density areas of the City.

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Type V construction (consisting of conventional wood frame structures) without elevators (generally limiting structures to two or three stories with individual ground floor entrances), is the most affordable method of construction on a per-unit basis. The areas of the City outside of the Core Area generally have lower land values due to their distance from BART, freeways, and downtown shops, restaurants, and entertainment venues. These lower land values reduce the profit margin for taller buildings, which a higher capital outlay, as it is not necessary to use more expensive construction methods (at a higher per-unit construction cost) in order to spread the land cost over a larger number of units.

While Measure A has not been an impediment to achieving development consistent with the City's General Plan, and while this Housing Element demonstrates how under Measure A the City can significantly exceed its regional housing needs allocation in a manner which affirmatively furthers fair housing, it is also true that Measure A can be an impediment to further exceeding these goals through the construction of even taller buildings. This is particularly the case in the limited portion of the Core Area with a 35-foot height limit, and some of the areas immediately surrounding the Core Area with 25 to 30-foot height limits.

While Measure A remains active, its height limits have typically coincided with the height of residential buildings that can be supported by the local housing market (when taking into account the increased costs of construction associated with the use of concrete and steel for buildings over five or six stories in height). More recently, residential developers have made use of the state density bonus law to exceed the Measure A height limit in the limited number of cases where the market can support taller heights, and in doing so have increased the availability of new housing affordable to low and moderate-income households. ***Given the tools available for developers to exceed the height limits, when appropriate, Measure A does not represent a constraint to housing development.*** The following program is intended to address the potential impacts of Measure A:

- **Program H-4.J. Measure A Outreach and Review, including which includes preparation for City Council consideration and action a ballot measure** amending Measure A Height limits for properties that allow multi-family development under the General Plan, if the City is not on schedule to produce new housing units, **or has identified height limitations to be an additional constraint on housing production**, and assuming available funding for election costs.

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Growth Limitation Plan

Community concerns about growth and urbanization led to the adoption of a growth limitation program in 1993, which slowed new commercial development in Walnut Creek. In 2006, the City Council extended the program through the adoption of the 2025 General Plan and continued it through 2015. The Growth Limitation Plan limited new commercial growth to 75,000 sq. ft. per year for 10 years (from 2006 to 2015). Furthermore, Policy 9.3 in Chapter 4, Built Environment, of the General Plan establishes a housing cap consistent with the Regional Housing Needs Assessment (RHNA) allocation assigned to the City, and exempts affordable units and density bonus units from the cap.

The housing portion of the Growth Limitation Plan remains in the General Plan. However, the City lacks a legal mechanism to enforce it, as it has not adopted a corresponding ordinance to date. Such an ordinance was not adopted in light of the City never reaching the limit imposed by the Growth Limitation Plan. Furthermore, Walnut Creek has considered the housing portion of the Growth Limitation Plan to be null and void under state law pursuant to the Housing Accountability Act and the Housing Crisis Act of 2019 (Senate Bill 330). ***The Growth Limitation Plan does not represent a constraint to housing development, given the existing state legislation. However, Program H-4.G., Update-Amend the General Plan to Remove Policy 9.3, Related to the Growth Limitation Plan, is included in Chapter 8 to officially remove any constraint related to the Growth Limitation plan.***

Other Local Initiatives and Land Use Related Lawsuits

The City has not enacted any other local growth limitation initiatives affecting residential development, nor has the City been party to any significant land use related law-suits affecting residential development.

The Great Recession and Redevelopment Dissolution

As with other cities across the country, housing development slowed significantly starting in 2008-09 with the Great Recession. Housing types developed in the City also shifted as more multifamily units to adapt the housing market changes caused by the Recession.

The Walnut Creek Redevelopment Agency was formed in the early 1970s and two redevelopment projects were subsequently adopted – South Broadway and Mt. Diablo Blvd. Together, these projects generated approximately \$1.6 million annually (according to the Contra Costa County Auditor-Controller 2021-2022 Redevelopment Dissolution Property Tax Revenue report). Under state law, redevelopment agencies must set aside 20% of the annual tax increment revenue for low- and moderate-income housing. If redevelopment law were in effect

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today, these projects would have generated approximately \$320,000 in 2021-2022 alone. It was also common practice for redevelopment agency to issue bonds for affordable housing projects secured with the annual stream of tax increment revenue. However, Redevelopment Dissolution in 2012 removed this funding source for affordable housing and left the City with very limited local resources or funding to provide affordable housing to the community.

The City's 2018-2023 Economic Strategic Plan highlights past accomplishments including a greater flexibility with zoning within the Shadelands Park area. This provided opportunities for new and emerging business uses, job creation, and enhancing the viability for a wide range of prospective enterprises, including housing.

The City does have an inclusionary housing ordinance and commercial linkage in lieu fee that has helped create affordable units since Redevelopment Dissolution. Additionally, since the establishment of statewide density bonuses several years ago, several residential projects have been developed that include affordable units.

Occupancy Codes and Restrictions (Countywide)

Occupancy codes are codes within a City's municipal code or master plans that instruct on occupancy limitations in the area that the code governs. The 2019 Contra Costa AI identified that occupancy codes and restrictions may be a significant contributing factor to fair housing issues in the County. The analysis illustrated this, "Although some occupancy codes and restrictions within Contra Costa County may be more restrictive than is justified by health and safety concerns, this Assessment did not reveal a spatial pattern whereby families with children or Black and Hispanic families have been concentrated in certain parts of the County, the Region, or the entitlement cities, thus perpetuating segregation."

Sites Inventory

Lower Income Sites

The location of housing in relation to resources and opportunities is integral to addressing disparities in housing needs and opportunity and to fostering inclusive communities where all residents have access to opportunity. This is particularly important for lower-income households. AB 686 added a new requirement for Housing Elements to analyze the location of lower-income sites in relation to areas of high opportunity.

The TCAC and HCD have prepared opportunity maps that identify resource areas. Areas of high or highest resource have increased access to public services, educational and employment opportunities, medical services, and other daily services (e.g., grocery, pharmacy).

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The sites in the Sites Inventory were also chosen and qualified based on the legal criteria in the California Government Code and based on the HCD Site Inventory Guidebook instructions on selecting appropriate sites. Additionally, affordability assumptions are made to balance locating lower-income sites in areas that are already zoned for higher-density residential development, in high resource areas, and in close proximity to jobs, goods and resources. Lower-income sites were also selected in close proximity to the Walnut Creek BART station, which coupled with the majority of lower-income sites in the high and highest TCAC resource areas, allows potential affordable housing projects seeking low-income housing tax credits to be competitive, increasing the feasibility of funding and completed projects.

Figure B-25 [Sites Inventory Map - Sites with Lower-Income Units](#), provides a map of sites with lower-income units along with fair housing overlays including R/ECAP Areas, CalEnviroScreen Disadvantaged Communities, and Racially Concentrated Areas of Affluence. There are no sites located in area shown with a racial or ethnic concentration of poverty. Figure B-27 through Figure B-34, Sites Inventory Map, also illustrates the location of the sites throughout the City (on a different scale), which are detailed in the Sites Inventory.

Disproportionate Housing Need

As provided earlier in this section, Table B-8. Impacts on Patterns of Disproportionate Housing Needs, provides a Site Inventory summary of the number of units by income group for each of the AFFH categories relative to the impacts on patterns of disproportionate housing needs. The table analyzes the following categories:

Overpayment/Cost Burden

Table B-8 shows that 22.8% of all the units are in areas where over 50% of homeowners are cost-burdened. In comparison, 8.1% of units are in areas where over 50% of renter households are rent burdened. Overall, 42.8% of Walnut Creek renters experience a rent cost burden while 49.9% of County renters do. Homeowners in the City experience a cost burden 28.4% of the time while 29.6% of County homeowners do.

White and Asian Concentration Areas (Census Tracts)

Approximately 96.7% of site inventory units are in areas with a White concentration and 21.8% are in areas with an Asian concentration. It should be noted that there are some areas with both a White and an Asian concentration. Our analysis defines an area of concentration as an area where the percent of a racial or ethnic concentration is over 40%. Due to the fact that the majority of the City has a higher White population than the County average, nearly all sites in the sites inventory units are located in White concentrated areas. This contrast is not a concern because of the relative wealth of the City's White and Asian community.

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Areas of Affluence

As shown in Table B-8, 4.7% of all units are in areas of affluence. This is due primarily to the fact that affluent areas are mostly built out, with few sites for potential new development.

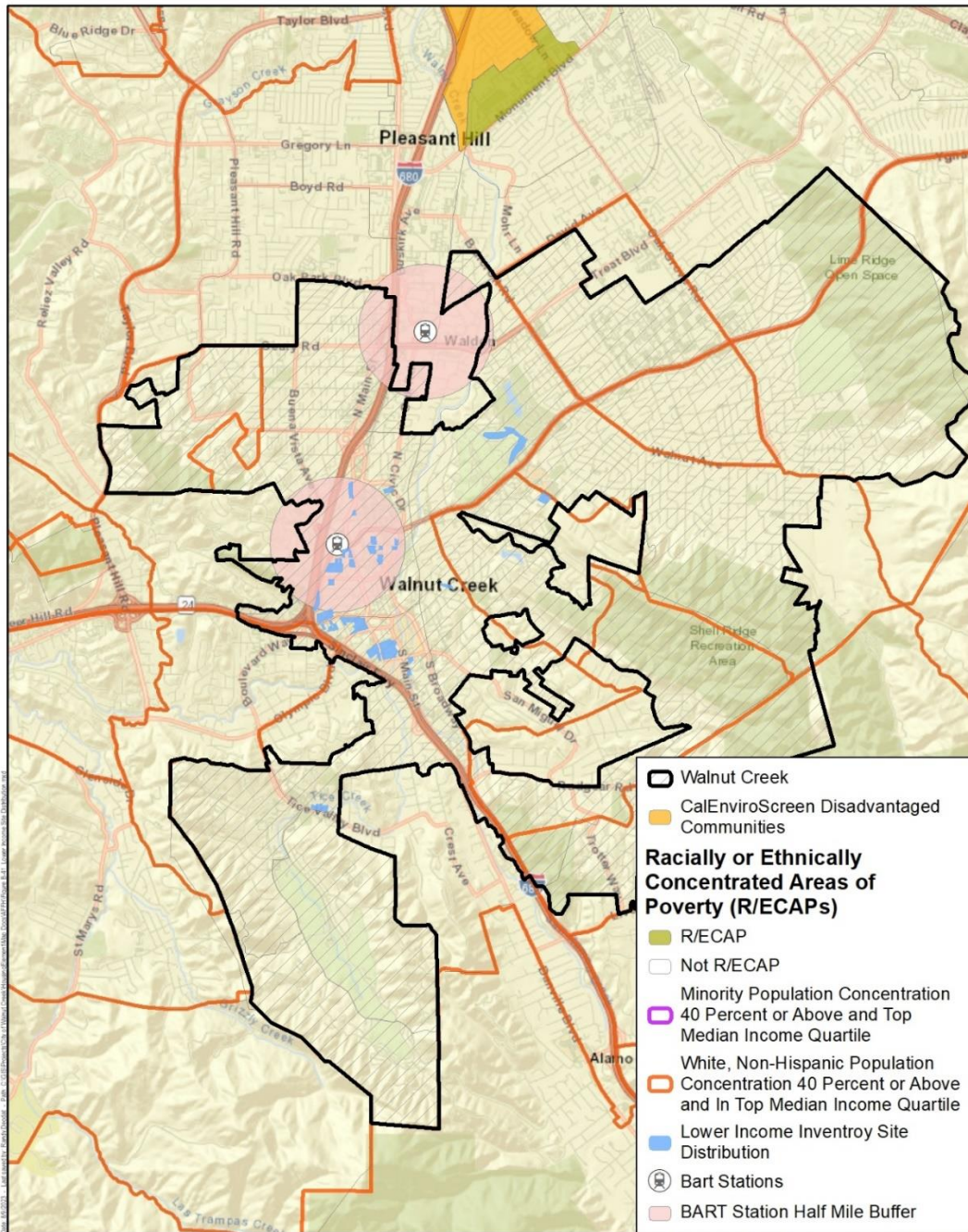
R/ECAP and Displacement Risk Areas

There are no units in Racially/Ethnically Concentrated Areas of Poverty (R/ECAP) or in areas where there is a risk of displacement.

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Figure B-25. Sites Inventory Map – Sites with Lower-Income Units
[Editor's note: Map was modified to reflect updated Sites Inventory]



Source: American Community Survey 2020 5-Year Estimates, CAOEHHA 2022, HUD.



Lower Income Inventory Site Distribution

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Overcrowding

Less than 3% of housing units in Walnut Creek meet the ACS definition of “overcrowding” and it is not a significant problem as described in Chapter 2 of the Housing Element. The overcrowding rate of 3% in the City is less than in the County (5%) and the Bay Area as a whole (7%) (Figure 2-2930, Overcrowding Severity, Table 2-10, Overcrowding Severity, and Table 2-11, Overcrowding by Tenure and Severity).

The City has worked to distribute the units in the Sites Inventory in a way that will not concentrate affordable housing in areas of high minority concentration or poverty. No units are in areas designated as susceptible to displacement because there are no census tracts in the City identified as susceptible to displacement. ~~Table B-22. Impacts on Patterns of Disproportionate Housing Needs~~

(editor’s note – see Table B-8 for content contained in the former Table B-22)

As stated in previous sections above, the Housing Plan contains programs to address all identified fair housing issues that are primarily focused on increasing the supply of affordable housing which reduces/prevents displacement risk and reduces the housing cost burden for residents.

Integration and Segregation: Race and Income

The City has no block groups with a poverty concentration, while minority concentration areas are located throughout the City. A concentrated area of poverty is defined by the HUD as a census tract where the percentage of individuals living in households with incomes below the poverty rate is more than the lesser of 40% or three times the average poverty rate for the metropolitan area. The City is in the San Francisco-Oakland-Berkeley metropolitan area, where the average household poverty rate (according to 2020 ACS 5-Year Estimates) is approximately 8.57%.

Minority Concentration here is defined as a Block Group or Census Tract that has a minority population higher than the County average.

The lower-income sites in the Sites Inventory (Appendix C) are less likely to be in minority and poverty concentration areas, as detailed in the following:

- 0.0% of lower-income units are in (overall) minority concentration areas compared to 0.2% of moderate- and above moderate-income units.
- 6.2% of lower-income units are in Asian concentration areas compared to 37.3% of moderate- and above moderate-income units.
- 0.2% of lower-income units are in African American concentration areas compared to 7.9% of moderate- and above moderate-income units.

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- 0.0% of lower-income units are in Hispanic concentration areas compared to 0.3% of moderate- and above moderate-income units.
- 99.4% of lower-income units are in White concentration areas compared to 95.6% of moderate and above moderate-income units.
- There are no areas of poverty concentration as defined above in Walnut Creek.
- 0.0% of lower-income units are in census tracts that are areas of affluence of compared to 9.4% of moderate and above moderate-income units.

It is important to note that sites, including lower-income sites, were identified pursuant to state law requirements and the HCD Site Inventory Guidebook, which dictate that non vacant properties designated with lower-income units (there is little to no vacant land appropriate for residential development in the City) must demonstrate redevelopment potential in order to be included in the site inventory. The evidence provided in Chapter 7, Adequate Sites Inventory Analysis and Methodology, of this Housing Element shows that the highest redevelopment potential exists for properties within the Downtown Core.

This area of the City is also close to high frequency transit, goods and services, jobs and schools and residential development in Downtown aligns with developing housing near transit and jobs as detailed in the 2025 California Statewide Housing Needs Assessment. Additionally, the location of the lower-income sites provides for higher scoring on Low-income Housing Tax Credits, the largest single funding source for affordable housing that exists today.

Racially Concentrated Areas of Affluence

The Racially Concentrated Area of Affluence definition uses the percent of White population (i.e., 40%) and median household income (top quartile) as proxies to identify potential areas of racial concentration and affluence. There are 299 sites (4.8% of all sites) in areas of concentrated White affluence.

As stated previously, the sites in the Sites Inventory were chosen and qualified based on the legal criteria in the California Government Code and based on the HCD Site Inventory Guidebook instructions on selecting appropriate sites. Additionally, lower-income sites were selected in close proximity to the BART station, which coupled with the high and highest TCAC resource areas, allows potential affordable housing projects seeking low-income housing tax credits to be competitive, increasing the feasibility of funding and completed projects. Also, planning for housing in close proximity to high frequency transit ensures that climate action goals to reduce GHG emission can be realized. The methodology utilized for site selection is also aligned with the California State 2025 Assessment (described in Chapter 7 of this Housing Element).

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Access to Opportunity

Figure B-1 [TCAC/HCD Opportunity Area Map](#), shows housing sites identified in the Sites Inventory in relation to resource areas defined by the 2022 TCAC/HCD Opportunity Areas Map. Per the 2022 TCAC/HCD Opportunity Areas Map, the City consists of highest, high, and moderate resource areas. There are no low resource or high segregation and poverty areas located in the City. The sites are located in and around the City’s Downtown core which is a job center, near transit and goods and services.

Concentration of Lower-Income Sites in the Downtown Area

Figure B-26, Sites Inventory Map (Citywide), illustrates the placement of all Housing Element Sites. As shown in this map, the majority of sites are found in the Core Area of the City, near transportation and services. As mentioned earlier in this Appendix B, HCD’s Intersectional Policy Work webpage asserts the following regarding housing and transportation:

“After housing, transportation is the second-largest household expense... People who live near transit and job centers drive less, particularly lower income residents. More recently, however, those areas have become less and less affordable. Housing near transit is in high demand, and rents and property values near transit are 10 to 20 percent higher on average than similar homes further from transit. Modeling and analysis by the Legislative Analyst’s Office suggest ‘California’s high housing costs cause workers to live further from where they work, likely because reasonably priced housing options are unavailable in locations nearer to where they work.’ When households move further from job- and transit-rich areas to find more affordable homes, they encounter higher transportation costs and longer commutes. Beyond the quality-of-life consequences for individual households, longer commutes also increase greenhouse gas emissions and decrease productivity.”




As stated by HCD, lower-income households are especially vulnerable to displacement and higher housing cost burden. The increase in housing demand in the Bay Area, especially near transportation can force families to move further away from job centers and “over-commute,” leading to increased transportation costs for an already-impacted portion of our community. Walnut Creek’s plan for the development of affordable housing near the Downtown area provides lower income families, who would be more vulnerable to extreme housing cost burden and displacement, with more opportunities to live near amenities, services, job centers and transportation.

However, living near transportation corridors carries a consequence of potentially exposing residents to higher levels of air pollution resulting from vehicle emissions. The California Air Resources Board prepared a Technical Advisory with strategies to reduce air pollution exposure

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near high-volume roadways. The advisory notes that infill development provides many environmental and public health benefits. To minimize the health impacts of pollution near highways which pursuing infill development CARB recommends the following seven strategies:

	Strategies that reduce traffic emissions	<ol style="list-style-type: none">1. Speed reduction mechanisms including roundabouts2. Traffic signal management3. Speed limit reductions on high-speed roadways (>55 mph)
	Strategies that reduce the concentration of traffic pollution	<ol style="list-style-type: none">4. Urban design that promotes air flow and reduces the concentration of pollution along street corridors5. Solid barriers such as sound walls6. Vegetation that reduces the concentration of pollution
	Strategies that remove pollution from indoor air	<ol style="list-style-type: none">7. Indoor high efficiency filtration that removes pollution from the air

The Health Equity Action Packet- Air Pollution in Transportation Corridors (2018) prepared by the Public Health Alliance of Southern California provides additional complementary suggestions for local jurisdictions, including:

- Reduce car use through transportation demand management, active transportation infrastructure, and transit service expansion.
- Promote Smart Growth to reduce car travel and enabling people to live close to jobs, services and other destinations through transit-oriented affordable housing and parking requirements.
- Protect residents from pollution through monitoring and warning systems, site planning, and weatherization programs.
- Promote cool communities, which use natural systems to protect workers by reducing heat island effects and providing shade through green roofs, urban greening, and green stormwater infrastructure.

The City of Walnut Creek has taken several actions that are aligned with these recommendations, including:

- General Plan alignment with transit-oriented development/smart growth strategies
- Requirements for developments to install HEPA filters and take other actions to reduce air pollution exposure.

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- A track record of working with developers to implement transportation demand management programs to reduce the need for vehicle parking and demonstrate the viability of multifamily projects with reduced parking to lenders.
- A suite of actions identified in the City’s Sustainability Action Plan including measures to reduce emissions from vehicle and energy use.

In addition, the Housing Element Program H-7.E. Reduce Exposure to Environmental Pollution calls for the City to continue to implement climate planning initiatives to mitigate climate impacts, reduce pollutants and greenhouse gas emissions (GHG), and prepare for a climate resilient future, in part through the Enjoy Cleaner Options (ECO) program. This program works to preserve a high quality of life through environmental protection and climate change mitigation. ECO provides programs that incentivize residents to take rebates and credits for using sustainable energy options, climate action, energy innovation, air and water protection, transportation aimed at reducing carbon emissions, environmentally better green building practices, and reducing overall waste.

Prioritizing the City’s available sites closest to transportation and job centers for lower-income families is an important goal of this Housing Element. However, the City also considers housing mobility to be an important element of helping the community thrive. The City has supported housing mobility and opportunity through the following actions:

- Local Density Bonus Program: The local density bonus program supplements state density bonus law. Through this program, developments that include substantial affordability (in any area of the City) can request density bonuses beyond the allowable 35%. The City has already issued bonuses of up to 150%. These supplemental bonuses help generate more affordable housing and increase the competitiveness of the projects for state and federal programs.
- Inclusionary Housing and Commercial Linkage Fee: Inclusionary housing and commercial linkage fee regulations support affordable housing development in the entire City. Over the span of 15 years, Walnut Creek collected over \$26M and helped develop over 300 affordable units. It is important to note, though, that as more developers are utilizing density bonuses as a tool for residential development, the City is seeing less inclusionary in-lieu fees and more integrated affordable housing units throughout the City.
- Up-zoning: In the 1980s and 90s, the City up-zoned a number of single-family neighborhoods to Missing Middle densities, including the area on the west side of Oak Road, approximately one-half mile south of the Pleasant Hill BART station (in 1981); and the neighborhoods along Overlook Drive and Buena Vista Avenue within one-half mile of the Walnut Creek BART station (in 1996). While these neighborhoods have seen a considerable amount of redevelopment since their rezoning, they still contain a significant

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number of opportunities for further redevelopment, as the demand for these densities increases.

In addition, the City has about 5,000 single-family attached units (i.e., townhomes), which make up about one-seventh of the City's total housing stock. These units are mostly located in the areas between the high-density Core Area and the surrounding single-family neighborhoods, and the high-density unincorporated island around the Pleasant Hill BART station and surrounding single-family neighborhoods. Generally, densities in the City increase when in closer proximity to transportation and services.

While the City has taken important steps to increase housing opportunity and availability throughout the City, the data and analysis presented in this section of the Housing Element indicate that the primary fair housing issue in Walnut Creek is a lack of housing choice and mobility caused by a lack of affordable housing. In addition to accommodating the RHNA, the City will implement a suite of actions to improve housing mobility and offer new choices and affordability. These actions are intended to address the City's RCAA's and well as increase diversity. Actions could include but are not limited to the objectives from the following programs of the Housing Plan (Chapter 8):

- **H-1.A.1.A.** –Encourage and Monitor Accessory Dwelling Units (Incentivize ADUs) including: production of pre-approved ADU designs and permit-ready construction plans, distributing educational materials, and monitoring production and affordability.
- **H-2.R.** Amend Density Bonus Ordinance. Maintain the existing provisions of its Density Bonus Ordinance relating to density bonus benefits that exceed state requirements to encourage the development of affordable housing and housing mobility.
- **H-2.Q.** Assist Faith-Based Organizations With Affordable Housing Development Properties
- **H-6.I.** Core Area Connectivity
- **H-6.M.** Multi-Modal Mobility Capital Improvement Program. Through CIP projects, improve multi-modal mobility to increase access from lower income housing opportunity sites, higher poverty level block groups, higher renter overpayment areas, and higher disabled population areas to jobs, education and amenities, and to meet recreational needs.
- ~~**H-2.T. Clarify Mixed-Use Commercial Requirements**~~
- **H-2.U.** –Housing Choices.–_Commit to multiple actions including addressing: home-sharing, a mobility coordinator, landlord education and outreach, public education on Measure A, and height limits.
- ~~**H-2.W. Research and propose a home-sharing program, including research and coordination with non-profit and other organizations to assist with matching tenants with existing homeowners.**~~
- **H-3.H.** Housing Opportunities.–_Increase housing opportunities for identified groups, such as persons with disabilities, unhoused persons, extremely low-income households, seniors,

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and local critical workforce. In summary, implement actions including: zoning amendments, rental programs, fair housing support, and financial and regulatory incentives.

- **H-4.B. Reduce Parking Requirements** Complete Parking Study and Continue to Implement Reduced Parking for Affordable Housing. Amend the City’s residential parking requirements to reduce parking requirements for multifamily and mixed-use projects. based on the findings of the study, with the intent of reducing parking requirements.
- **H-6.G.** Codify Senate Bill 9. Consider allowing larger square foot SB 9 dwelling units. Permit homeowners to develop both an ADU and JADU in SB9 lot splits beyond the current requirements of state law, provided that a deed restriction for affordability provisions is recorded for 55 years.
- **H-6.J. Increase Housing Mobility. City will implement a suite of actions to improve housing mobility and affordability within the City in concentrated areas of affluence with a goal of producing 200 additional housing opportunities affordable to lower, moderate and above-moderate income households and to special needs households through some or all of the following actions, as described in Program H-6.J .**
- **H-6.H. Missing-Middle Housing and Housing Mobility Education** Provide Missing Middle and Housing Mobility Education to increase voucher access and usage.
- **H-6.K. Mid-Cycle Review.** —Conduct a Mid-Cycle Review to examine progress of housing units production. If unit production is not achieving anticipated progress identified in program goals, programs are ineffective, or constraints are identified, the City shall take action to develop alternative strategies as necessary to achieve the anticipated progress.

Furthermore, the general lack of affordable housing in the City contributes to the lack of housing choice and mobility. To address this ongoing issue, the Housing Plan contains 20 programs specifically targeted to encourage and facilitate the development of affordable housing units in the City. This effort will increase the number of affordable housing units and support access to resources such as housing choice vouchers, thereby alleviating the lack of housing choice and fostering greater housing mobility. These programs include but are not limited to the following:

- **H-2.A.** Pursue State and Federal Funding for Affordable Housing
- **H-2.B.** Local Funding for Affordable Housing
- **H-2.C.** Allocate CDBG Funding for Housing
- **H-2.D.** Facilitate Access to Affordable Housing for Residents
- **H-2.E.** Community Housing Engagement
- **H-2.F.** Mortgage Credit Certificate Program
- **H-2.G.** Improve First Time Homebuyer Assistance Program
- **H-2.H.** Housing Choice Voucher Program

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- **H-2.I.** Provide Density Bonus Ordinance Training/Education
- **H-2.J.** Legislative Advocacy for Affordable Housing
- **H-2.K.** Coordinate with Contra Costa County for Affordable Housing
- **H-2.L.** Regional Collaboration on Affordable Housing and Homelessness
- **H-2.M.** Prioritize Review and Expedite Development of Affordable and Special Needs Projects
- **H-2.N.** Assist with Development of Affordable Housing
- **H-2.O.** Funding, Incentives, and Concessions for Extremely Low-Income Developments
- **H-2.P.** Advertise Available Resources
- **H-2.S.** ~~Continue to Allow By-Right Residential Development on Non-Vacant Sites Designated for lower-income Households and Used in the~~ Previous Sites Inventory
- **H-2.T.** Clarify Mixed-Use Commercial Requirements

Moderate and Above Moderate-Income Units

All of the total moderate and above moderate-income units in the Site Inventory are located in moderate to highest resource areas. Table B-22, TCAC/HCD Opportunity Area Map Summary, provides a summary of units in the Sites Inventory in relation to their location on the TCAC/HCD Opportunity Area Map.

Table B-22. TCAC/HCD Opportunity Area Map Summary

TCAC Resources	Very Low (%)	Low (%)	Moderate (%)	Above Moderate (%)	All
Highest Resource	0.0%	0.0%	0.0%	1.1%	0.4%
High Resource	100.0%	100.0%	98.7%	85.9%	94.7%
Moderate Resource	0.0%	0.0%	1.3%	12.9%	4.9%
Low Resource	0.0%	0.0%	0.0%	0.0%	0.0%
High Segregation & Poverty	0.0%	0.0%	0.0%	0.0%	0.0%
Missing/Insufficient Data	0.0%	0.0%	0.0%	0.0%	0.0%

Source: California Tax Credit Allocation Committee 2022

Furthermore, lower-income sites feature the following characteristics:

- 99.3% of ~~Lower~~lower-income sites have a job proximity index score of 90-99 compared to a score of 88.1% for moderate- and above moderate-income sites, indicating a high level of access to jobs for all income categories. This is due to higher job indices for all block groups in the City and all job indexes throughout the City are over 70.

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- 100% of lower-income units and more than 99% of all units in the Sites Inventory are on sites located within 0.5 miles of a bus stop or Downtown BART station. More than 3,300 units in the Sites Inventory are located less than one-mile from the Walnut Creek BART Station.
- 100% of lower, moderate, and above moderate units are located within one mile of a school.

Equitable Site Placement

The City's used a multi-layered approach in selecting sites, including reviewing access to local and regional resources, socio-economic indicators, and housing market opportunities. Housing sites were identified in relation to resources and opportunities, as this is integral to fostering inclusive communities and addressing disparities in housing. Higher resourced areas have increased access to public services, educational and employment opportunities, medical services, and other daily services (e.g., grocery, pharmacy). This is further described in Appendix B, starting on page B-1043, under the "Sites Inventory" heading.

As shown in Table B-23. Socio-economic Indicators By Census Tract, census tracts 3390.01, 3390.03, and 3390.04 contain the majority of the 6th Cycle Housing Element sites, including the majority of lower-income units. By examining the data provided, it becomes evident that these census tracts were selected with the intention of mitigating fair housing issues and ensuring equal access to affordable housing opportunities for all residents.

All three of these census tracts are designated as high resourced areas (as identified on the TCAC maps), which sits at in the middle between the City's three moderate resourced census tracts and four very-high resourced census tracts, when simply counting the number of census tracts by category. However, when taking into account the population of each census tract (where the moderate resourced tracts have significantly more population than the very high resourced tracts), the TCAC resource level for census tracts 3390.01, 3390.03, and 3390.04 is above the City's average. Additionally, the percentage of non-white residents, low to moderate income residents, renter cost-burdened residents, and owner cost-burdened residents in these three census tracts is in line with the City as a whole. Furthermore, none of the City's census tracts are racially or ethnically concentrated areas. The one outlying data point is the percentage of overcrowded units, which is higher in these three census tracts, indicating a higher demand for housing than elsewhere in the city. **The strategic placement of housing element sites in census tracts 3390.01, 3390.03, and 3390.04 in Walnut Creek effectively addresses fair housing concerns and promotes equity within the City.**

In addition to the Sites Inventory, the City has added several AFFH programs intended to expand locations of housing opportunities throughout the City, and specifically the highest resourced

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areas. These AFFH programs aim to provide an additional 200 units of housing in these areas, in addition to the City's RHNA. These programs also have the added benefit of furthering opportunities for housing equity and mobility across the City.

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Table B-23. Socio-economic Indicators By Census Tract

Census Tract	Net Units of Capacity									TCAC Opp. Category	% Non-White	% LMI Pop.	R/ECAP ?	% Over-crowded	Renter Cost Burden	Owner Cost Burden
	Very Low	%	Low	%	Mod	%	Above Mod	%	Total							
3342	6	0.3%	-	-	-	-	3	0.1%	9	High Resource	31%	28%	No	0%	56%	22%
3382.01	-	-	-	-	-	-	276	12.1%	276	Moderate Resource	35%	25%	No	2%	36%	25%
3382.03	-	-	22	2.0%	29	3.2%	46	2.0%	97	High Resource	53%	19%	No	2%	37%	25%
3382.04	-	-	-	-	-	-	5	0.2%	5	High Resource	44%	19%	No	3%	52%	25%
3383.02	-	-	-	-	-	-	1	0.0%	1	High Resource	44%	16%	No	0%	35%	23%
3390.01	591	29.9%	204	18.4%	130	14.2%	339	14.9%	1,264	High Resource	42%	22%	No	8%	45%	35%
3390.03	1,134	57.4%	741	66.9%	565	61.9%	736	32.3%	3,176	High Resource	37%	20%	No	5%	39%	23%
3390.04	109	5.5%	60	5.4%	25	2.7%	805	35.4%	999	High Resource	42%	20%	No	9%	39%	23%
3400.01	-	-	-	-	12	1.3%	18	0.8%	30	Moderate Resource	48%	31%	No	1%	44%	31%
3400.03	-	-	-	-	-	-	6	0.3%	6	Highest Resource	39%	23%	No	1%	27%	32%
3400.04	-	-	-	-	-	-	4	0.2%	4	Highest Resource	29%	23%	No	1%	27%	32%
3430.01	137	6.9%	80	7.2%	152	16.6%	21	0.9%	390	High Resource	30%	25%	No	2%	44%	19%
3430.02	-	-	-	-	-	-	13	0.6%	13	Highest Resource	36%	25%	No	3%	43%	29%
3430.03	-	-	-	-	-	-	3	0.1%	3	Highest Resource	24%	18%	No	1%	18%	27%
Total:	1,977		1,107		913		2,276		6,273							

Sources: TCAC Opportunity 2022, Census 5-year ACS 2021, CHAS HUD 2015-2019, AFFH Map Viewer

Note: Census Tract Data may include areas located outside of The City of Walnut Creek which may differ from the actual data within the borders of the City.

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Summary

In general, the City's Sites Inventory will Affirmatively Further Fair Housing by:

- Distributing affordable housing sites across high and highest resource areas (including the higher share of lower-income units located in the City's TCAC/HCD high and highest resource areas). This location increases scoring for affordable housing projects for Low-income Housing Tax Credits, the largest single funding source for affordable housing that exists today. Multiple programs supporting the development of affordable housing by amending the Zoning Ordinance to streamline permitting processes and remove development constraints are found under Goals H-2 and H-4, including -Program H-2-R to amend the Density Bonus Ordinance to exceed state requirements, Program H-4.B to reduce parking requirements, and Program H-2.N for permit streamlining, and financial and regulatory incentives among others.
- Planning affordable housing sites in areas with excellent access to jobs, transit, schools, public services, and other amenities and in areas where housing cost burdens are highest aligning with developing housing near transit and jobs as detailed in the 2025 California Statewide Housing Needs Assessment. Housing near transit and jobs also assist in meeting California's climate goals.
- Planning affordable housing sites that are non-vacant in areas that clearly demonstrate redevelopment potential ensuring that affordable housing is feasible and will be implemented to increase the supply of these units. This addresses the primary fair housing issue in the City – a lack of affordable housing supply and thereby housing choices.
- There are no sites located in area shown with a racial or ethnic concentration of poverty. Due to the fact that the majority of the City has a higher White population than the County average, nearly all sites in the sites inventory units are located in White concentrated areas.
- The City has worked to distribute the units in the Sites Inventory in a way that will not concentrate affordable housing in areas of high minority concentration or poverty. No units are in areas designated as susceptible to displacement because there are no census tracts in the City identified as susceptible to displacement. However, displacement is a regional phenomenon linked to broader economic pressures. Programs designed to provide displacement projection include H-6.D. Displacement Prevention, H-6.E. Legal Assistance for Renters, and H-6.F. Fair Housing Enforcement, Information and Education.

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- Walnut Creek’s plan for the development of affordable housing near the Downtown area provides lower income families, who would be more vulnerable to extreme housing cost burden and displacement, with more opportunities to live near amenities, services, job centers and transportation. **In addition, programs were developed to further provide amenities and opportunities for lower income families. These programs include: H-6.1 Enhance Core Area Connectivity and H-6.M- Capital Improvement Program among others. There are also programs that focus on increasing support to lower income families so that they have more housing choices, including: H-2.H Housing Choice Vouchers Program, H-3.H Housing Opportunities, and H-2.U Housing Choices among others.**
- 100% of lower-income units and more than 99% of all units in the Sites Inventory are on sites located within 0.5 miles of a bus stops or Downtown BART station. More than 3,300 units in the Sites Inventory are located less than 1-mile from the Walnut Creek BART Station.

However, 0.0% of lower-income units are in census tracts that are areas of affluence compared to 9.4% of moderate and above moderate-income units. To address this, programs have been added to support development of 200 units in single-family zones and areas of affluence. These units are in addition to the RHNA goals and sites identified on the sites inventory. Specifically, **Program H-6.J. Housing Mobility** states: “In addition to the available sites that the City has identified to satisfy the RHNA units as discussed in Chapter 7, the City will implement a suite of actions to improve housing mobility and affordability within single-family zones and in concentrated areas of affluence...”. In addition, **Program H-6.G** is to codify Senate Bill 9 with allowances that go beyond state law, **Program H-1.A** supports ADUs, and **Program H-2.Q** supports housing development on faith-based properties.

~~Table B-25~~Table B-24. AFFH Contributing Factors and Programs below provides a more detailed discussion of how the City’s programs addressing fair housing issues in the following categories: New Housing Choices and Affordability in Higher Opportunity and Income Areas; Housing Mobility, Displacement Protection, Fair Housing Enforcement and Outreach, and Place-Based Strategies.

Contributing Factors

A fair housing contributing factor is a factor that creates, contributes to, perpetuates, or increases the severity of one or more fair housing issues. Examining the history, planning patterns and evolution of Walnut Creek, coupled with the data and analysis presented earlier in this section, is an important step in identifying and prioritizing contributing factors and effective solutions to further fair housing in the City.

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As detailed in this section, Walnut Creek is a mature City that has historically developed with conventional land use development patterns. Community concerns with rapid growth and urbanization led to several voter initiatives in the 1970s and 1980s to manage growth and maintain a high quality of life. Walnut Creek is becoming more diverse in racial and ethnic composition although it remains predominantly White. The City's population is relatively mature compared to the County as a whole, though the median age in the City decreased despite larger increase in the City's older population. The City continues to maintain a strong employment base and a highly ranked public school system. These attributes, along with the City's central location Contra Costa County, has made Walnut Creek a highly desirable place to live. The attractiveness of the City has led to increased market prices for housing which in turn has increased the need for affordable housing in the community.

This information, combined with surveys of the community and discussions with community members, housing advocates, affordable housing property managers, service providers, market and affordable housing developers, and an analysis of impediments to fair housing by the Contra Costa County Consortium, guided the identification of the following factors that contribute to fair housing in the City of Walnut Creek.

A lack of affordable housing and housing mobility remain the primary issues and are the focus of the majority of the goals, objectives, policies, and programs contained in the Housing Plan. Table B-24. AFFH Contributing Factors and Programs, presents all factors identified, the priority level and a list of programs (with more details provided in the Housing Plan) to address contributing factors.

Editor's Note: The previous Table B-19 has been deleted and replaced with the following Table B-24. AFFH Contributing Factors and Programs:

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Table B-24. AFFH Contributing Factors and Programs

Contributing Factor	Programs	Geographic Target	Timeframe/Metrics
New Housing Choices and Affordability in Higher Opportunity and Income Areas – High Priority			
Shortage of affordable rental and home ownership options	<p>H-2.D. Facilitate Access to Affordable Housing for Residents. Coordinate with others to improve referrals to available affordable housing units, including outreach to nonprofits serving the region as a means to reach a broader range of prospective residents.</p> <p>H-3.H. Housing Opportunities. Evaluate and pursue supportive rental programs for targeted groups, including seniors, unhoused persons, veterans, extremely low-income households, persons with disabilities.</p>	Citywide, with emphasis in relatively higher resource and income areas, and concentrated -areas of affluence	Provide rental or homeowner assistance to at least 66 ⁵ lower income or special needs households. Focus resources so that 80% of households assisted find housing in the relatively higher resource and income areas, and concentrated areas of affluence.
	<p>H-2.P. Advertise Available Resources. Publish affordable housing funding opportunities available to developers and property owners on the City's website, disseminate them via targeted email notifications, and post them on all City social media accounts.</p>	Citywide, with a focused effort to reach property owners in -relatively higher resource and income areas, and concentrated -areas of affluence.	<p>Provide annual updates and notifications to affordable housing developers and property owners.</p> <p>This action, along with others, is to facilitate the development of 1,5066 units</p>

⁵ Quantified unit goals are consistent with those provided on **Housing Element Table 8-1 – Quantified Objectives**

⁶ Quantified unit goals are consistent with those provided on **Housing Element Table 8-1 – Quantified Objectives**

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Table B-24. AFFH Contributing Factors and Programs

Contributing Factor	Programs	Geographic Target	Timeframe/Metrics
	Address funding, state laws, and city incentives to encourage housing production as a part of the annual outreach meeting described in H-1.B. , which calls for City to shall hold one outreach meeting with housing developers each year to discuss sites identified in the Housing Element sites inventory that are available, density bonus, and other incentives.		to meet the RHNA and AFFH quantified objectives for new construction over the course of the 6th Cycle. Target 80% of the production of affordable units to be located in relatively higher resource and income areas, and concentrated areas of affluence.
	To assist in the development of affordable for-sale and rental housing, the City will continue to offer density bonuses in excess of state law per Program H-2.R and will implement additional measures, including, but not limited to, expedited permit processing, financial and regulatory incentives (Program H-2.M and Program H-3.F.), increased housing opportunities (Program H-3.H) reduced parking standards (Program H-4.B), increased height limits and reduced lot sizes (Program H-6.J).		This action, along with others, is to facilitate the development of 1,506 units to meet the AFFH and RHNA quantified objectives for new construction over the course of the 6th Cycle. Target 80% of the production of affordable units to be located in -relatively higher resource and income areas, and concentrated -areas of affluence
Lack of funding for subsidies	H-2.A. Pursue State and Federal Funding for Affordable Housing. Access state, federal and regional opportunities to apply for grants that support affordable housing.	Prioritize grant opportunities that support 80% of the affordable units being located in relatively higher resource and income areas, and concentrated areas of affluence .	Apply for or support a minimum of two grant applications per year. This action, along with others, is to facilitate the provision of diverse housing types and to

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Table B-24. AFFH Contributing Factors and Programs

Contributing Factor	Programs	Geographic Target	Timeframe/Metrics
			meet 1,7747 eligible affordable housing units to meet the total RHNA quantified objective and AFFH quantified objectives over the course of the 6th Cycle.
	<p>H-2.B. Local Funding for Affordable Housing. Continue to allocate commercial linkage and in-lieu fees for affordable housing. Provide information on available funds annually, including a three-year projection.</p>	Same as above	Same as above
Permit processing	<p>H-1.B. Technical Assistance to Developers. Assist on how to maximize density bonus and/or seek waivers and concessions.</p> <p>H-2.I. Provide Density Bonus Ordinance Training/Education. Provide training to city staff on how to streamline permit processing to address a specific constraint identified by affordable housing developers in focus group meetings.</p> <p>H-2.O. Funding, Incentives, and Concessions for Extremely Low-Income Developments. Provide assistance by identifying feasible financial incentives</p>	Target assistance so that 80% of the production of affordable units are in relatively higher resource and income areas, and concentrated areas of affluence, so that at least 145 extremely-low or very-low units are produced.	This action, along with others, is to facilitate the development of 1,506 units to meet the RHNA and AFFH quantified objective for new construction over the course of the 6th Cycle.

⁷ Same as above

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Table B-24. AFFH Contributing Factors and Programs

Contributing Factor	Programs	Geographic Target	Timeframe/Metrics
	and regulatory concessions to encourage the development of lower income housing types.		
	H-2.M. Prioritize Review and Expedite Development of Affordable and Special Needs Projects. Adopt a formal policy for expedited review and permitting of affordable housing developments and housing for special needs populations.	Target 25% -of the projects assisted to have units available for special needs populations in- relatively higher resource and income areas, and concentrated areas of affluence.	Same as above.
	H-2.N. Assist with Development of Affordable Housing. To assist the development of housing for households with lower-incomes on larger sites, the City will amend the timing of the fee collection process for land divisions and lot line adjustments resulting in parcel sizes that facilitate multifamily developments affordable to households with lower-incomes and with special needs. The City will also identify potential property owners and nonprofit developers by December 31, 2024, and work with them on an annual basis to target and market the availability of sites with the best potential for development.	Prioritize assistance for projects in relatively higher resource and income areas, and concentrated- areas of affluence.	Identify potential property owners and developers by December 31, 2024. This action, along with others, is to facilitate the development of 1,506 units to meet AFFH and RHNA new construction targets over the course of the 6th Cycle. Target assistance so that at least 145* extremely-low or very-low income units are produced.
Community opposition/ ballot measures	H-4.J – Measure A Outreach and Review. The City will conduct an education and public outreach program and receive public comments on potential impacts of Measure A as a potential constraint on development and on the City’s ability to provide new housing consistent with the new housing units identified in the Housing Element. If the City is not on schedule to produce the new housing units or has identified height limitations to be an additional constraint on housing production, and assuming available funding for election costs, staff will prepare for City Council consideration and action	Measure A is a citywide program. Outreach to be focused on achieving change in multi-family zoned areas.	Education and outreach program <u>initiated by end Spring</u> of 2024. If the assumptions in the Housing Element Sites Inventory are not being met based on the findings of the Mid-Cycle Review completed in 2027, or has identified height limitations to be an additional constraint on

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Appendix B. Affirmatively Furthering Fair Housing Analysis

Table B-24. AFFH Contributing Factors and Programs

Contributing Factor	Programs	Geographic Target	Timeframe/Metrics
	<p>a ballot measure amending Measure A Height limits for properties that allow multi-family development under the General Plan to allow for additional residential units or pursue and implement other strategies as appropriate to address identified constraints.</p>		<p>housing production, and assuming available funding for election costs, staff will prepare for City Council consideration and action a ballot measure amending Measure A Height limits or pursue and implement other strategies as appropriate to address identified constraints as shown in the program.</p> <p>Timeline: mid-cycle review completion <u>in 2027</u> and <u>identification of action of potential</u> next steps by 2028.</p>
<p>Zoning Ordinance</p>	<p>H-2.R. Amend Density Bonus Ordinance. Amendment is to meet state law, while maintaining the existing provisions of its Density Bonus Ordinance that exceed state requirements to encourage the development of affordable housing and housing mobility.</p> <p>H-2.T. Clarify Mixed-Use Commercial Requirements. Clarify ground floor requirements to reduce perceived constraints on mixed-use development.</p> <p>H-4.B. Reduce Parking Requirements. The City shall complete the parking study currently underway and use the findings as a basis to amend the Zoning Ordinance to reduce minimum parking requirements for multifamily and mixed-use projects. The amendments will meet the requirements of AB 2097 (2022) and achieve further adjustments in other areas based on study results to ensure that parking</p>	<p>Citywide Zoning Ordinance amendments with emphasis on facilitating new units in relatively higher resource and income areas, and concentrated areas of affluence.</p>	<p><u>Amend Density Bonus Ordinance</u> By the end of FY 2023–24.</p> <p>These actions, along with others, is to facilitate the development of 1,506 units to meet the RHNA and AFFH quantified objectives for new construction and AFFH program objectives over the course of the 6th Cycle. Target assistance so that at least 145* extremely-low or very-low units are produced, or 25% of the projects assisted have units available for special needs populations. <u>See individual programs for</u></p>

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Appendix B. Affirmatively Furthering Fair Housing Analysis

Table B-24. AFFH Contributing Factors and Programs

Contributing Factor	Programs	Geographic Target	Timeframe/Metrics
	<p>requirements do not constrain a housing development including but not limited to development costs that arise from excessive parking requirements and from achieving the maximum allowed density.</p> <p>H-4.I. Planned Development Permits. Remove requirement for a separate Planned Development Permit (PDP) in the M-U and M-H-D zones for residential development, subject only to the Objective Design Standards administrative design review process. As a part of carrying out such zoning amendment, the City will also evaluate and amend as necessary discretionary CUP, PDP and Design Review findings used for residential developments that do not otherwise qualify for streamlined or ministerial review to address potential impacts on housing supply, cost, approval certainty, timing and feasibility.</p> <p>H-4.K - Building Envelope Analysis. Conduct a Building Envelope Analysis Needs Assessment. If study results show that existing zoning standards are a constraint to achieving General Plan densities, prepare and implement Zoning Ordinance amendments to address the identified constraints.</p>		<p><u>timeframes associated with each action.</u></p>
Special Needs Zoning	<p>H-3.H. Housing Opportunities. Increase housing opportunities for identified groups, such as persons with disabilities, unhoused persons, extremely low-income households, seniors, and local critical workforce. In summary, the City will implement actions including:</p> <ol style="list-style-type: none"> 1. Amend the Zoning Ordinance to allow as a permitted use residential care facilities for 7 or more persons subject only to objective standards in all zones allowing residential uses 	<p>Prioritize housing opportunities providing special needs housing in relatively higher resource and income areas, and concentrated areas of affluence.</p>	<p>Fall of 2025</p> <p>This action, along with others, is to facilitate the development of 1,506 units to meet the RHNA quantified objective for new construction and AFFH program objectives over the course of the 6th Cycle.</p>

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Appendix B. Affirmatively Furthering Fair Housing Analysis

Table B-24. AFFH Contributing Factors and Programs

Contributing Factor	Programs	Geographic Target	Timeframe/Metrics
	<p>similar to other residential uses of the same type in the same zone. <u>Schedule of Action: Fall of 2025.</u></p> <ol style="list-style-type: none"> 2. Reduce parking requirements for residential care facilities. 3. Evaluate and pursue supportive rental programs for targeted groups. Convene and consult with community-based organizations serving special needs populations. 4. Expand existing priority processing and expedited review for projects providing housing to all targeted communities including special needs housing. 5. Strengthen City's relationship with the local fair housing provider (ECHO) and explore ways to expand services and mutually pursue additional funding resources for that expansion. 6. Consider and develop financial and regulatory incentives to non-profit housing corporations, private developers, and public agencies to increase affordable housing for identified groups. Incentives may include: <ol style="list-style-type: none"> a. Reduced parking for studio and one-bedroom units with affordable multifamily projects (considered on a case-by-case basis), b. Waive covered parking requirements for affordable developments, opportunity for deferred or reduced fees for affordable units (beyond inclusionary housing requirements), and c. Development impact fee reductions for 100% affordable housing projects/projects with housing for targeted populations. 		<p>Target 25% of the projects assisted to have units available for special needs populations.</p>

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Appendix B. Affirmatively Furthering Fair Housing Analysis

Table B-24. AFFH Contributing Factors and Programs

Contributing Factor	Programs	Geographic Target	Timeframe/Metrics
	<p>H-4.C. Update Special Need Zoning. Includes updating the Zoning Ordinance and related policies pertaining to emergency shelters, Low-Barrier Navigation Centers, transitional and supportive housing, and group care facilities to conform to State requirements, by the end of 2024.</p>		
Housing Mobility - High Priority			
<p>Location and type of affordable housing</p> <ul style="list-style-type: none"> - Missing Middle - Single Family zones 	<p>In addition to accommodating the RHNA, implement actions drawing from a suite of options-to improve housing mobility through programs addressing location of sites, density, affordability, development standards, and public education.</p> <p>Programs including amending the Zoning Ordinance to streamline permitting processes as stated in programs H-2, H-3 and H-4, including Program H-2-R to amend the Density Bonus Ordinance to exceed state requirements, H-4.B to reduce parking requirements, and H-2.Q to expand the ADU regulations to allow faith-based organizations to develop ADUs and JADUs similar to what is permitted for single-family uses.</p> <p>Additional programs aim to offer new choices and affordability through some or all of the following actions:</p> <p>H-6.G - Codify Senate Bill 9. Adopt an ordinance to expand beyond the minimum requirements of SB 9. This could include allowing larger SB 9 dwelling units, and permitting homeowners to develop both an ADU and JADU in SB 9 lot splits beyond the current requirements of state law, provided that a deed restriction for affordability provisions is recorded for 55</p>	<p>Focus in highest income areas, concentrated areas of affluence, single-family zones, faith-based sites, and areas with low percentages of renter-occupied households, to facilitate housing mobility and integration of ownership and rental units.</p>	<p>Collectively these programs would produce 200 units in addition to the City's RHNA allocation and opportunity sites inventory in concentrated areas of affluence, highest income areas, and single family zones. Create approximately 100 of those new units through Program H-6.J. Housing Mobility.</p> <p>As a part of the Mid-Cycle Review (to be completed by December 2027), evaluate the number of units produced in single family zones. If unit production is not making anticipated progress to achieve program goals, make adjustments to strategies by December 2028 to achieve such goals.</p>

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Appendix B. Affirmatively Furthering Fair Housing Analysis

Table B-24. AFFH Contributing Factors and Programs

Contributing Factor	Programs	Geographic Target	Timeframe/Metrics
	<p>years. As stated in Program H-6.H, include a Fair Housing Fact Sheet as a part of SB 9 and ADU application packages.</p> <p>H-1.E. Increase Workforce Housing Options. As a part of the permanent ordinance implementing Senate Bill 9, the City will consider allowing total larger square foot SB 9 dwelling units.</p> <p>Further, the City will add geographic targeting to the ADU and SB 9 programs, to increase education, marketing, incentives for specific areas of the City that are RCAAs and have larger lots.</p> <p>H-6.H Missing Middle and Housing Mobility Education. The purpose of this program is to spread to awareness of opportunities and need, and it includes the preparation of a Fair Housing Fact Sheet.</p> <p>H-6.J. Housing Mobility. In addition to the available sites that the City has identified to satisfy the RHNA units as discussed in Chapter 7, the City will implement a suite of actions to improve housing mobility and affordability within single-family zones and in concentrated areas of affluence through some or all of the following actions:</p> <ol style="list-style-type: none"> 1. Create overlay zones in portions of R-8 through the R-12 zones, reduce minimum lot areas from between 8,000 to 12,000 sq. ft. to 7,260 sq. ft. and in R-15, through R-40 zones from between 15,000 and 40,000 sq. ft. to 14,250 sq. ft. to contribute to meeting at least 50 units of the 200-unit goal in single-family zones. Schedule of Action: December Fall of 2025 2. Create overlay zones in portions of R-8 through R-12 zones that allow duplex, tri-plex or four plex 		

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Appendix B. Affirmatively Furthering Fair Housing Analysis

Table B-24. AFFH Contributing Factors and Programs

Contributing Factor	Programs	Geographic Target	Timeframe/Metrics
	<p>developments as permitted uses to diversify housing types in single family zones and contribute to meeting at least 50 units of the 200-unit goal in single-family zones. <u>Schedule of Action: December Fall of 2025</u></p> <p>3. Consider amendment to the General Plan and related zoning to modify minimum allowable lot size for residential units within some areas currently designated as R-8 to R-12. <u>Schedule of Action: December Fall of 2025</u></p> <p>4. Amend the Zoning Ordinance to allow additional affordable housing units in some existing P-D zones, without a separate need for a P-D rezoning, if the new development complies with the General Plan density. <u>Schedule of Action: December Fall of 2025</u></p> <p>5. Amend the Zoning Ordinance to allow duplexes/triplexes/fourplexes on larger lots in single-family zones which currently contain non-residential uses (i.e. churches, etc.), at density consistent with General Plan. Ensure that appropriate development standards are in place to facilitate maximum densities and transitions in scale including but not limited to: lot size requirements, setbacks, FAR and unit size requirements. The action would affect approximately 30-40 lots and would contribute to the 200-unit goal in single-family zones. <u>Schedule of Action: December Fall of 2025</u></p> <p>6. Evaluate and consider an amendment to the Zoning Code to increase heights in multi-family residential districts (outside of North Downtown Specific Plan and West Downtown Specific Plan areas) to the maximum height authorized under Measure A to increase density. <u>Schedule of Action: December of 2025/27 Fall of 2027</u></p>		

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Table B-24. AFFH Contributing Factors and Programs

Contributing Factor	Programs	Geographic Target	Timeframe/Metrics
	<p>7. Identify potential sites outside of the downtown Core Area that meet the statutory requirements for transit-rich areas and urban infill sites requirements for considering pursuant to SB-10 in order to facilitate development applications in these areas. <u>Schedule of Action: December of 2028</u></p> <p>As a part of Program H-2.U.1 – Housing Choices, Research and propose a home-sharing program, including research and coordination with non-profit and other organizations to assist with matching tenants with existing homeowners. Coordinate or partner with regional organizations to conduct outreach to individuals beyond existing city residents, such as people who work in the city but don't live in the city.</p> <p>H-6.K. Mid-Cycle Review. Conduct a Mid-Cycle Review to examine progress of housing units production for lower, moderate, above-moderate income housing and special needs housing, and evaluate status, schedule and timing of accomplishing some or all of the actions stated above. If unit production is not achieving anticipated progress identified in program goals, programs are ineffective or constraints are identified, the City shall take action to develop alternative strategies, including amending development standards and initiating a rezoning program to identify additional sites as necessary to achieve the anticipated progress. Schedule of Action: Conduct review by December 2027. Adopt alternative strategies as needed by December 2028.</p> <p>H-3.E. Coordinate with the Regional Center of the East Bay. Expand program to pursue partnerships</p>		

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Appendix B. Affirmatively Furthering Fair Housing Analysis

Table B-24. AFFH Contributing Factors and Programs

Contributing Factor	Programs	Geographic Target	Timeframe/Metrics
	with the Regional Center of the East Bay to identify funding opportunities and promote housing for persons with disabilities. In addition, encourage housing providers to designate a portion of new affordable housing developments for special needs populations such as persons with disabilities, and especially persons with developmental disabilities.		
Missing Middle Faith-Based Sites	<p>H-2.Q. Faith-Based Properties.</p> <p>+ 1. <u>Generate a list of properties that contain facilities operated by faith-based organizations that can take advantage of state law for the development of affordable housing. Compile the information of faith-based organizations looking to develop affordable housing and affordable housing developers interested in developing on their property.</u></p> <p>+2. Expand ADU ordinance to be applicable to faith-based properties. Proactively reach out to churches and affordable housing developers to provide information on state law, city ordinances, and the list of sites.</p>	Prioritize outreach to faith-based organizations located in single-family neighborhoods within relatively higher resource and income areas, and concentrated areas of affluence.	Generate list by the end of FY 2024 with updates every fiscal year by June 30.
Accessory Dwelling Units (ADUs)	<p>H-1.A. Encourage and Monitor ADUs.</p> <p>Actions include:</p> <p>1. Adopt pre-approved ADU designs and permit-ready construction plans.</p> <p>3-2. Encourage the development of ADUs by developing and distributing educational materials that inform property owners of the standards for ADU development, permitting procedures, and the importance of ADUs. City staff will distribute these promotional materials and flyers by making them available at the Planning Counter, publishing them on the City's</p>	Single-family neighborhoods within relatively higher resource and income areas, and concentrated areas of affluence	<p>To facilitate development of 176 ADUs (as specified on Table 7-7). Achieve 80% of ADUs in high and highest opportunity areas.</p> <p>Complete ADU designs and develop educational materials by December 2023. <u>Develop the ADU Monitoring program by the end of 2024.</u></p> <p>If the assumptions in the Housing Element Sites</p>

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Appendix B. Affirmatively Furthering Fair Housing Analysis

Table B-24. AFFH Contributing Factors and Programs

Contributing Factor	Programs	Geographic Target	Timeframe/Metrics
	<p>website, and providing information in the City's newsletter that is mailed to all residents.</p> <p>4.3. Encourage regional partners to pursue a regional ADU incentive program. If pursued, participate in program development and implementation.</p> <p>5.4. Develop an ADU Monitoring Program to collect data from project applicants during the building permit application process in order to enhance existing tracking of ADU production with more details such as occupancy status and rent levels at time of occupancy. Utilize the data collected from the Monitoring Program to better understand the income groups they serve and inform future improvements to the outreach and educational efforts. Assess the production and affordability of ADUs in comparison to the estimates in the Sites Inventory as a part of the Mid-Cycle Review (see Program H-6.K).</p> <p>6.5. If the assumptions in the Housing Element Sites Inventory are not met, the City shall take alternative actions (e.g., outreach, technical assistance, development standard modifications, incentives, funding and rezoning) depending on the needs identified through the ADU Monitoring Program, by December 2028.</p>		<p>Inventory are not met, the City shall take alternative actions depending on the needs identified through the ADU Monitoring Program, by December 2028.</p>
Displacement Protection – Medium Priority			
Economic pressures due to rising housing costs and inflation	H-6.A. Funding to Support Fair Housing. Continue to allocate funds to support local nonprofit organizations for fair housing counseling and education and outreach efforts.	No census tracts are currently susceptible to displacement, but displacement is a regional phenomenon linked to broader economic pressures.	Preserve 200 units of At Risk Housing during the 6 th Cycle.

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Appendix B. Affirmatively Furthering Fair Housing Analysis

Table B-24. AFFH Contributing Factors and Programs

Contributing Factor	Programs	Geographic Target	Timeframe/Metrics
<p>Lack of sufficient funding for direct services to individuals in need]</p> <p>At Risk Housing</p>	<p>H-6.B. Analysis of Impediments to Fair Housing. Continue to implement the actions included in the Contra Costa Consortium's Analysis of Impediments to Fair Housing Choice.</p> <p>H-6.C. Collaboration with Community-Based Organizations. Compile a list of local organizations and reach out to inquire about possible collaborations for housing programs, and hold a meeting once a year.</p> <p>H-6.D. Displacement Prevention. Provide information on website and promote the use of Housing Choice Vouchers.</p> <p>H-6.E. Legal Assistance for Renters. Continue to contract with ECHO Housing and provide information on housing services provided by ECHO Housing and other nonprofits. Continue to contract with ECHO Housing and provide information on housing services provided by ECHO Housing and other nonprofits.</p> <p>H-6.F. Fair Housing Enforcement, Information and Education. Provide information and education to residents in the City's website and through social media. Continue to provide links to ECHO Housing to provide Walnut Creek residents with information regarding fair housing law, tenant and landlord rights.</p> <p>H-5.D. Preservation and Monitoring of Existing and Future Affordable Units. (see Housing Plan) (no changes)</p>	<p>Focus efforts in:</p> <ul style="list-style-type: none"> • Northwestern, core, and southwestern area block groups where 10-20% of households have incomes below the poverty level, as shown on Figure B-7- Poverty Concentration Map • Where the percent of population with a disability exceeds 15%, as shown on Figure B-22- Percent of People with Disabilities Regional Map; and • In block groups with more than 65% of renters considered cost burdened as shown on Figure B-23- Housing Cost Burden by Renters. 	<p>Provide direct assistance to 16 homeowners during the 6th Cycle.</p> <p>By Spring 2025. Achieve a 10% increase in low-income persons assisted by ECHO Housing over what was reported in the 2022-2023 Annual Action Plan which estimated service to 15 low-income persons for Fair Housing and 80 persons for Tenant Landlord issues.</p>

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Table B-24. AFFH Contributing Factors and Programs

Contributing Factor	Programs	Geographic Target	Timeframe/Metrics
	<p>H-5.E. Replacement Housing (<u>see Housing Plan</u>) (no changes)</p>		
	<p>As a part of Program H-2.U – Housing Choices, identify a housing mobility coordinator to provide housing mobility counseling, such as information on opportunity areas, housing search skills and tools, workshops, one-on-one research assistance, referrals, structured support for a time after a move to the City, landlord-tenant mediation, and retention counseling.</p> <p>H-5.F. Housing Rehabilitation. Participate in the Contra Costa County Neighborhood Preservation Program (NPP) housing rehabilitation program and publicize the availability of the County’s low-interest loan programs for lower income seniors and other households.</p> <p>Coordinate with County staff to confirm program requirements and eligibility annually. Advertise the program on the City’s website and in its newsletter, and distribute information on the program in areas of concentrated need.</p>	<p>Focus actions of housing mobility coordinator to benefit the same areas as above.</p> <p>For housing rehabilitation efforts, focus efforts in areas with over 65% of homeowners considered cost burdened as shown on Figure B-24.</p>	<p>Metrics same as above.</p> <p>Timeframe -- <u>Identify the coordinator by Spring of 2025</u> <u>December 2024</u> and ongoing <u>participation in the NPP</u>.</p>
Access to Housing Choice Vouchers	<p>H-2.H. Housing Choice Voucher (HCV) Program. Actions include conducting a region-wide rent study to help increase HUD’s Fair Market Rent determination, which will enable the City to identify critical areas for HCV promotion.</p>	<p>Citywide with an emphasis to encourage HCV use in relatively higher resource and income areas, and concentrated areas of affluence.</p>	<p>Provide HCVs for at least 50* households, with 80% located in relatively higher resource and income areas, and concentrated areas of affluence during the 6th Cycle.</p>
	<p>H-6.H. Missing-Middle Housing and Housing Mobility Education. Conduct actions to promote the acceptance of HCVs, including providing landlord education and outreach on source of income discrimination and voucher programs to expand the location and number of participating voucher properties. Include a Fair Housing Fact Sheet</p>	<p>Same as above.</p>	<p>Same as above</p>

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Table B-24. AFFH Contributing Factors and Programs

Contributing Factor	Programs	Geographic Target	Timeframe/Metrics
	including voucher program rules and responsibilities as a part of SB-9 and ADU application packages.		
Fair Housing Enforcement and Outreach - Low Priority			
Resources for fair housing agencies and organizations	H-6.A. Funding to Support Fair Housing. Continue to allocate funds to support local nonprofit organizations for fair housing counseling and education and outreach efforts.	Citywide	Achieve a 10% increase in low-income persons assisted by ECHO Housing over what was reported in the 2022-2023 Annual Action Plan, which estimated service to 15 low-income persons for Fair Housing and 80 persons for Tenant Landlord issues. Achieve the increase by December 2027.
Collaboration	H-2.C. Allocate CDBG Funding for Housing. Increase funding for ECHO housing fair housing services if needed. H-6.C. Collaboration with Community-Based Organizations H-6.L. Metrics and Goals. Work collaboratively with a mix of residents, business owners, and local non-profits to create data-centered evaluation metrics and establish ongoing City goals and actions. Seek participation from diverse participants representative of the regional population.	Citywide	Same as above
Place-Based Strategies - Low Priority			
Exposure to air pollutants in areas of the City	H-7.E. Reduce Exposure to Environmental Pollution. Includes work through the Enjoy Cleaner Options (ECO) program, implementing the Contra Costa	Focus on the downtown and western area of city.	Report on latest CalEnviroScreen pollution rankings as a part of the Mid-

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Appendix B. Affirmatively Furthering Fair Housing Analysis

Table B-24. AFFH Contributing Factors and Programs

Contributing Factor	Programs	Geographic Target	Timeframe/Metrics
	County Local Hazard Mitigation Plan, and adopting a Sustainability Action Plan (SAP).		Cycle Review in 2027. Develop additional strategies if pollution exposure worsens.
Capital Improvement Program (CIP)	<p>H-6.I. Enhance Core Area Connectivity. Implement Class 1 bike trails from Core Area to schools and other amenities.</p> <p>H-6.M. Capital Improvement Program.</p> <ol style="list-style-type: none"> Multi-Modal Mobility. Through CIP projects, improve multi-modal mobility to increase access from lower income housing opportunity sites, higher poverty level block groups, higher renter overpayment areas, and higher disabled population areas to jobs, education and amenities. Implements strategies from the City's Rethinking Mobility initiative. Projects include: <ul style="list-style-type: none"> Locust Street Streetscape reconstruction to improve ADA accessibility and provide enhancements to address increased intensity of downtown development. Pedestrian improvements at non-signalized intersections Parkside Dr. Sidewalk Gap Closure to improve connectivity between the residential areas to the west and the Walnut Creek BART station–Shadelands Multimodal Improvements to support recent rezoning for livable communities. Lincoln Ave Ped-Bike Path to provide safe access from the Iron Horse Trail to the Library and into the traditional downtown. School Area Active Transportation and Traffic Calming Citywide Bicycle Amenities and projects Walnut Boulevard Sidewalk at Walnut Heights Elementary 	<p>Focus efforts within and providing improved connectivity to:</p> <ul style="list-style-type: none"> The City's northwestern, core and southwestern area block groups where 10-20% of households have incomes below the poverty level, as shown on Figure B-7-Poverty Concentration Map; Where the percent of population with a disability exceeds 15%, as shown on Figure B-22- Percent of People with Disabilities Regional Map, and Lower Income Inventory sites as shown on Figure B-25. 	<p>Complete eight public improvement projects that benefit higher density or are special needs housing projects during the 6th Cycle.</p>

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Table B-24. AFFH Contributing Factors and Programs

Contributing Factor	Programs	Geographic Target	Timeframe/Metrics
	<ul style="list-style-type: none"> • Olympic Corridor Trail Connector Study and Improvements to connect the Iron Horse Trail to the Lafayette/Moraga Trail. • Ygnacio Valley Road Safe and Smart Corridor Study • Pursue “complete street” CIP projects for Oakland Boulevard and Mt. Diablo Corridor transportation improvements per West Downtown Specific Plan <p>2. Parks and Recreation. Implement the 2025 Parks Vision Plan to help meet the recreational needs generated by new residential development.</p> <ul style="list-style-type: none"> • Continue to maintain the City’s 22 parks and 5 designated open space areas. • Complete the design process for replacement of the Heather Farm (Clarke) Swim Center. • Complete Arbolado Park Improvements Planning & Outreach • Provide All-Weather Sports Fields at HFP • Provide Tice Sports Field Lighting and sand volleyball courts to support youth sport leagues. • Improve Old Oak Park • Complete various park and open space facility projects. 		
Specific Plan implementation	As a part of Program H-4.K - Building Envelope Analysis , determine if specific plan standards and review processes affect attainment of residential density in those areas.	Specific Plan areas	See Program H-4.K

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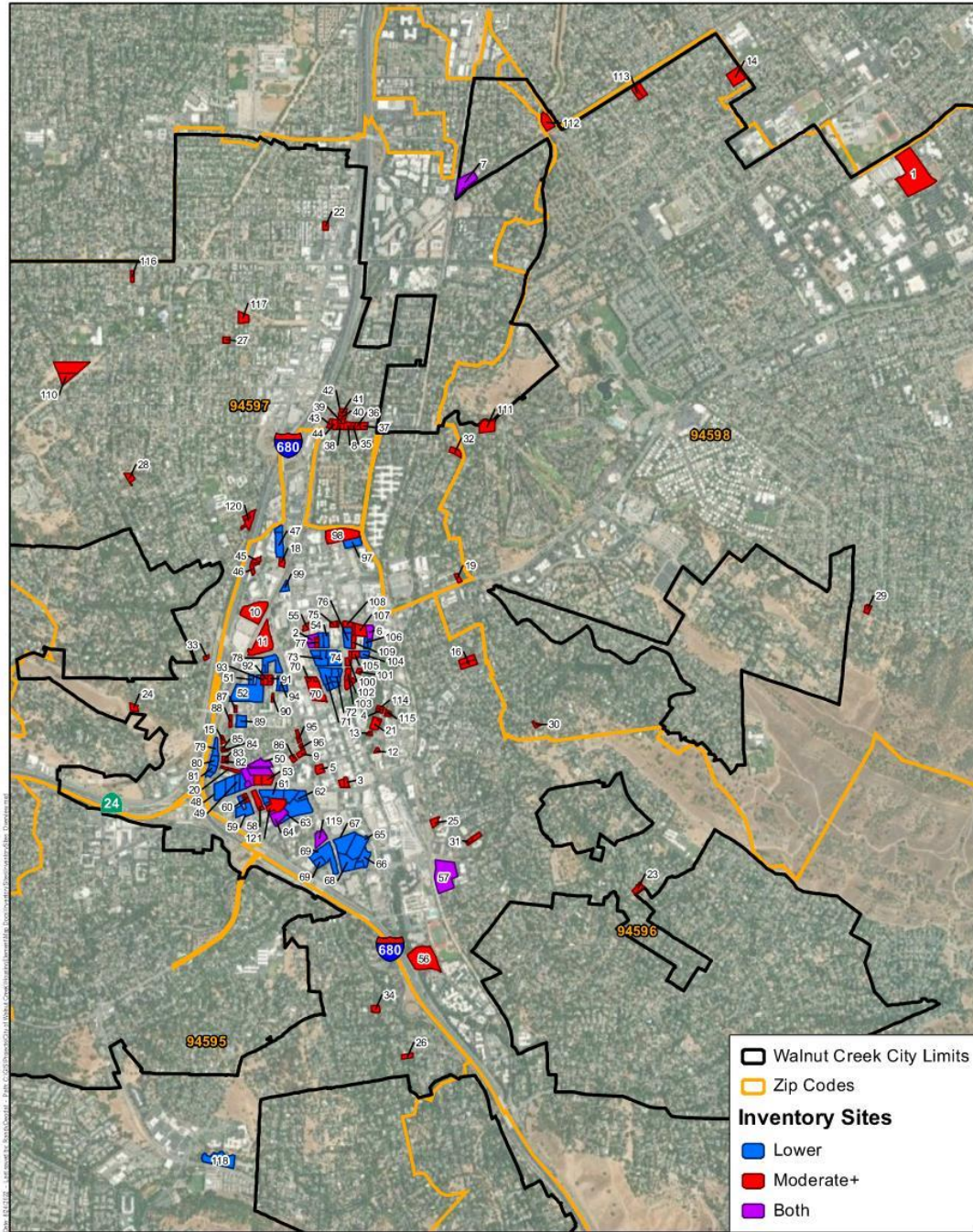
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As identified in the assessment of disproportionate housing need and displacement risk there is a shortage of both rental and ownership housing that is affordable to all lower-income households. The City is aware of this affordability issue and has identified the need for a variety of types of affordable housing. The City has incorporated actions throughout the Housing Element goals, policies, and programs to address these factors, and all issues identified in this assessment. The programs in this Housing Element will affirmatively further fair housing, per AB 686, and are intended to address significant disparities in housing needs and in access to opportunity for all groups protected by state and federal law. Furthermore, the programs in this Housing Element will ensure that the City of Walnut Creek furthers patterns of integration and development of affordable housing in such a way that it will have a positive impact on residents of the City and the region.

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Figure B-26. Sites Inventory Map (Citywide)

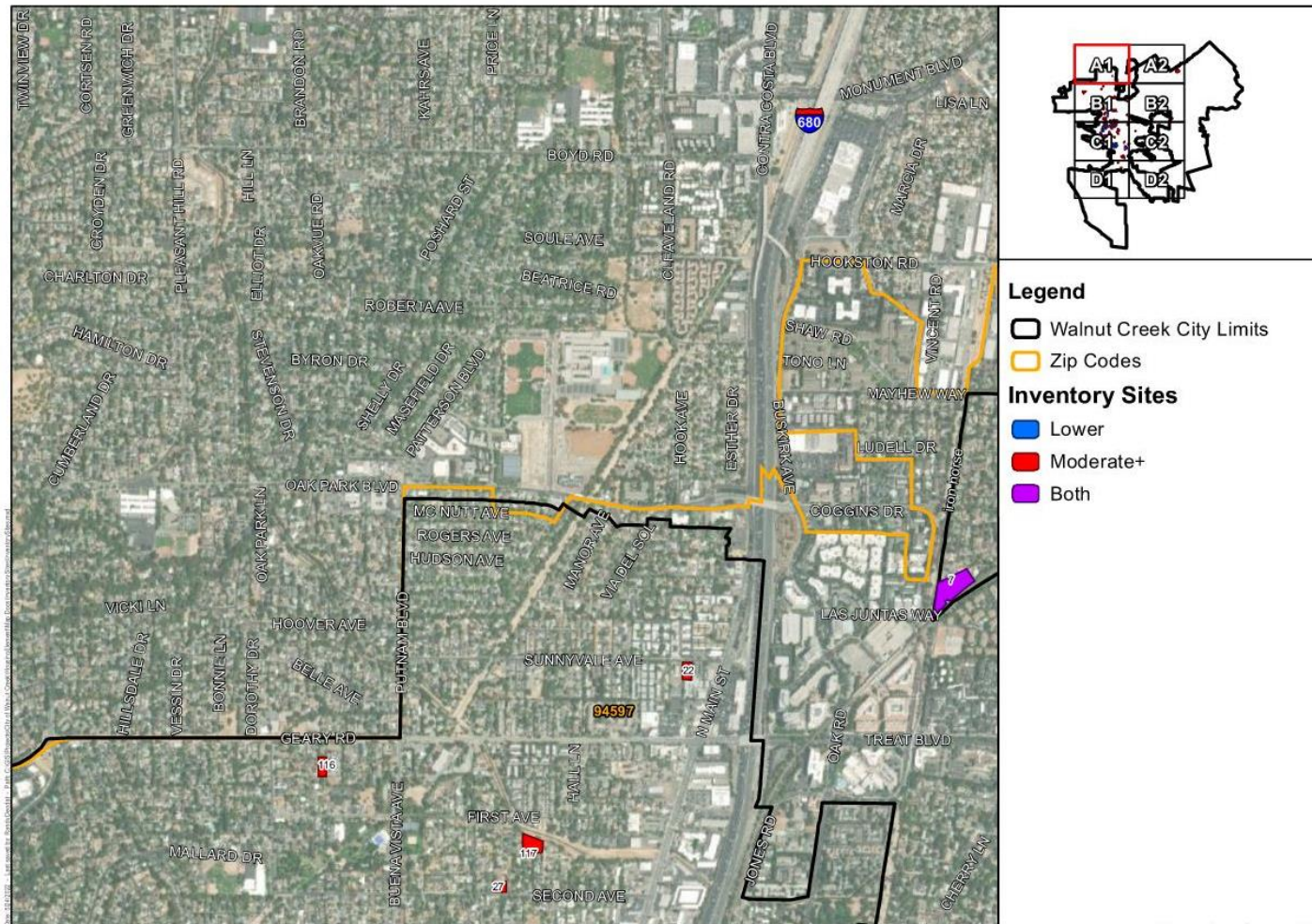


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Appendix B. Affirmatively Furthering Fair Housing Analysis

Figure B-27. Sites Inventory Map – A1

[Editor's note: Map was modified to reflect updated Sites Inventory]



Legend

Walnut Creek City Limits

Zip Codes

Inventory Sites

Lower

Moderate+

Both

Source: Maxar Imagery 2019.


Harris & Associates




Figure A1

Inventory Sites

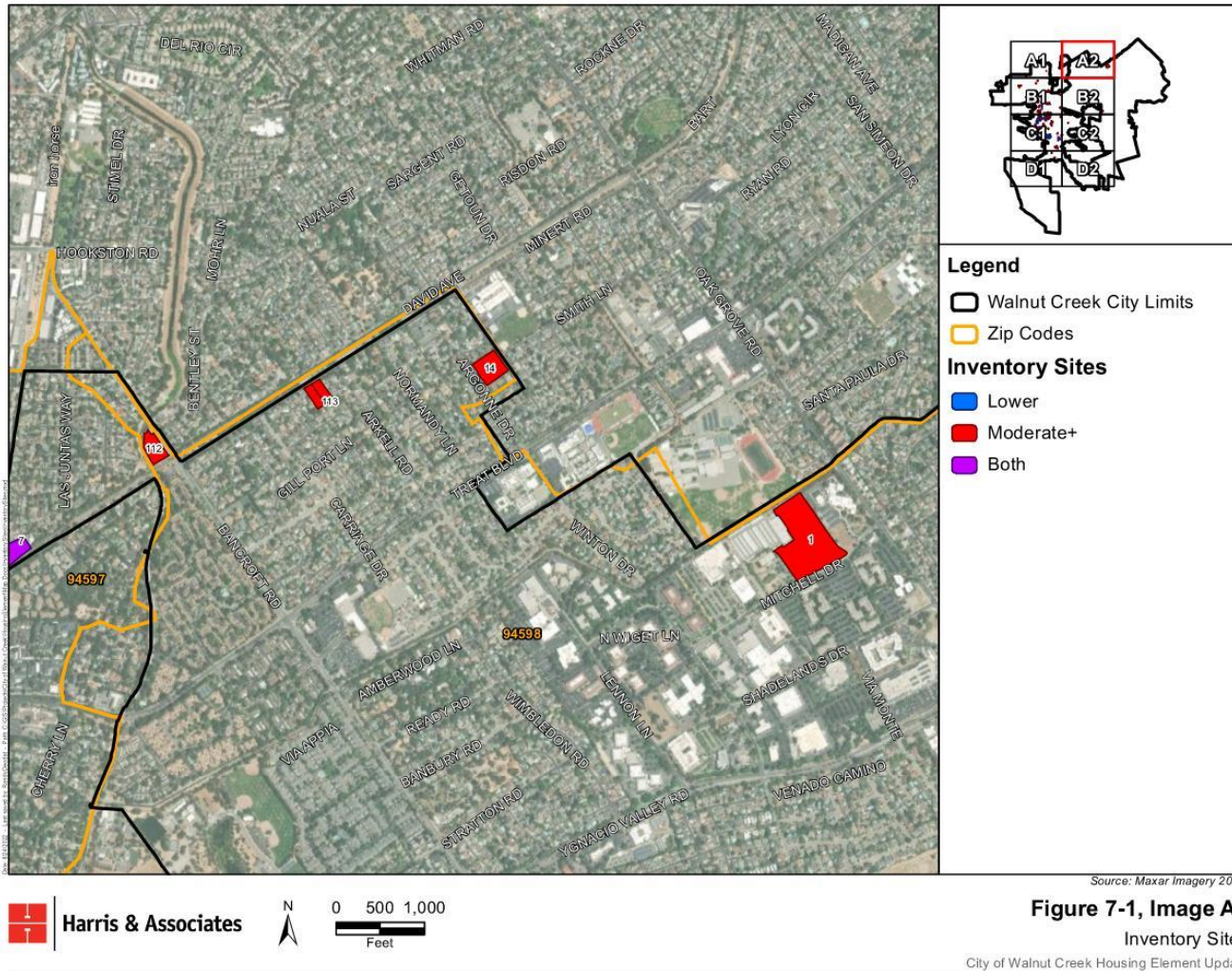
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Figure B-28. Sites Inventory Map – A2

[Editor's note: Map was modified to reflect updated Sites Inventory]

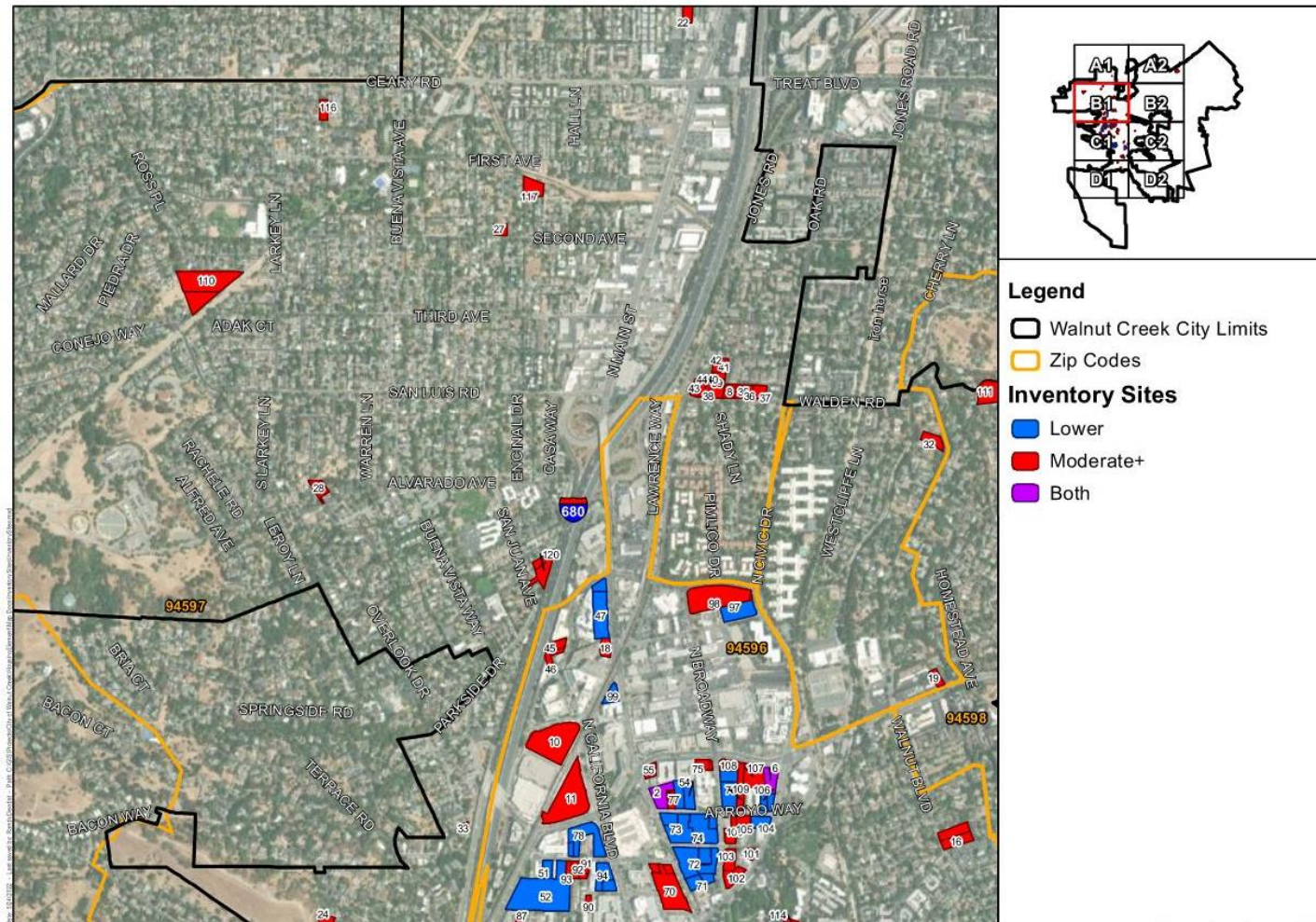


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Figure B-29. Sites Inventory Map – B1

[Editor's note: Map was modified to reflect updated Sites Inventory]



Source: Maxar Imagery 2019.


Harris & Associates




Figure B1

Inventory Sites

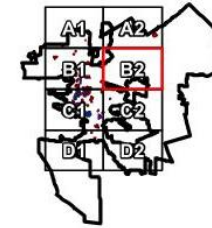
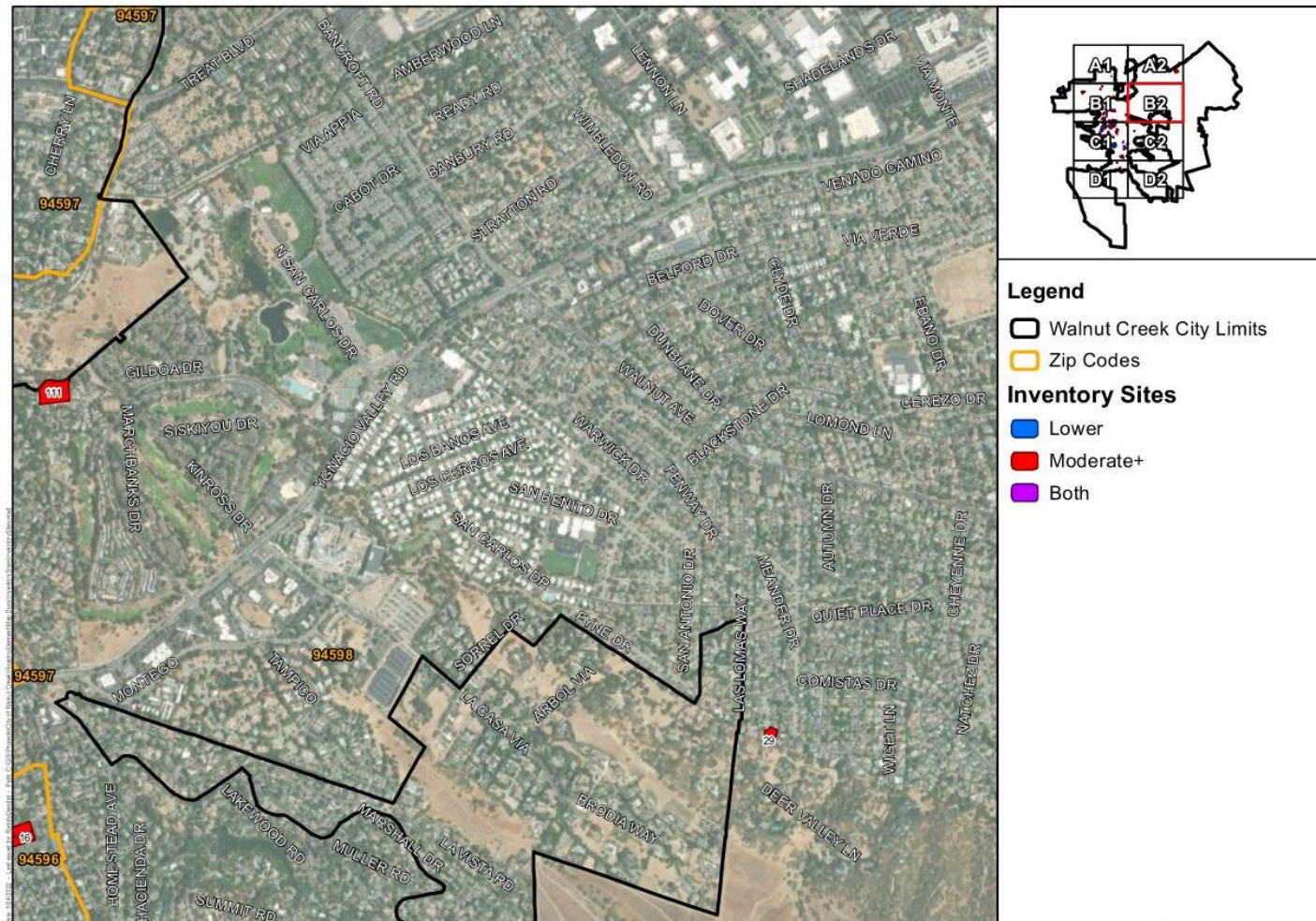
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Figure B-30. Sites Inventory Map – B2

[Editor's note: Map was modified to reflect updated Sites Inventory]



Legend

- Walnut Creek City Limits
- Zip Codes
- Inventory Sites**
- Lower
- Moderate+
- Both

Source: Maxar Imagery 2019.

Figure B2

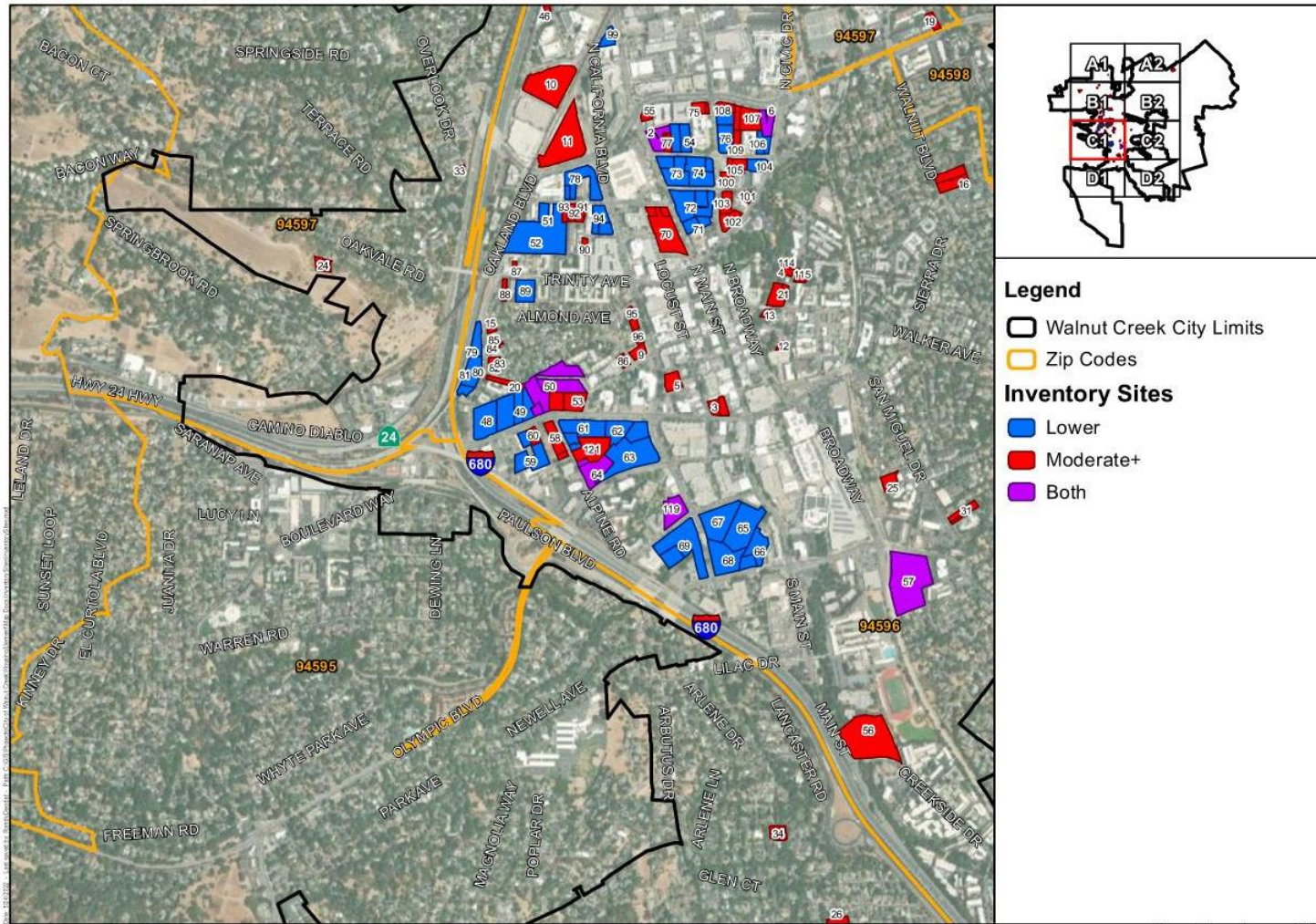
Inventory Sites

City of Walnut Creek Housing Element Update

2023–2031 Housing Element

Appendix B. Affirmatively Furthering Fair Housing Analysis

Figure B-31. Sites Inventory Map – C1 *[Editor’s note: Map was modified to reflect updated Sites Inventory]*



Source: Maxar Imagery 2019.


Harris & Associates

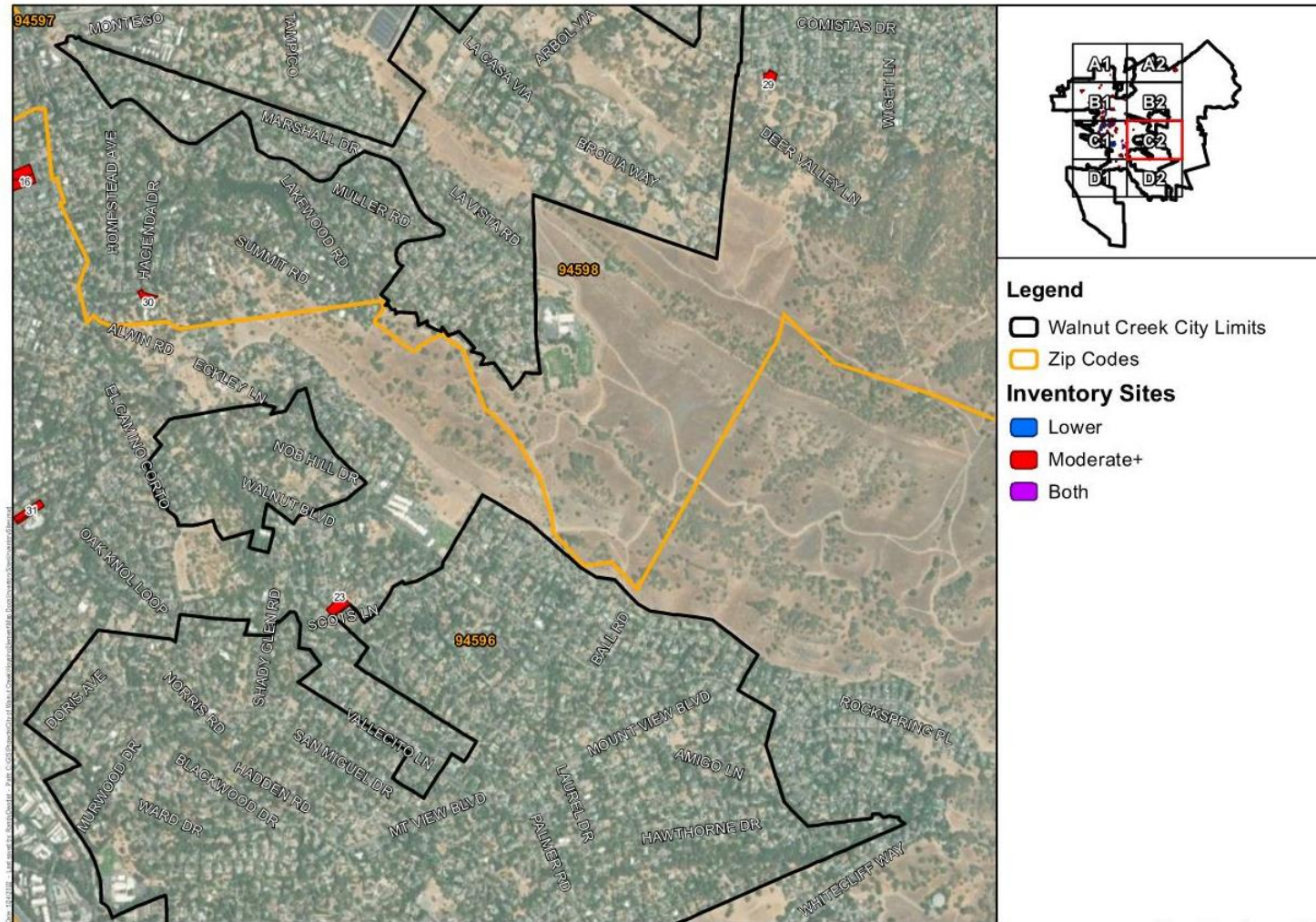



Figure C1
Inventory Sites
City of Walnut Creek Housing Element Update

2023–2031 Housing Element

Appendix B. Affirmatively Furthering Fair Housing Analysis

Figure B-32. Sites Inventory Map – C2 *[Editor’s note: Map was modified to reflect updated Sites Inventory]*



- Legend**
- ◻ Walnut Creek City Limits
 - ◻ Zip Codes
- Inventory Sites**
- Lower
 - Moderate+
 - Both

Source: Maxar Imagery 2019.


Harris & Associates



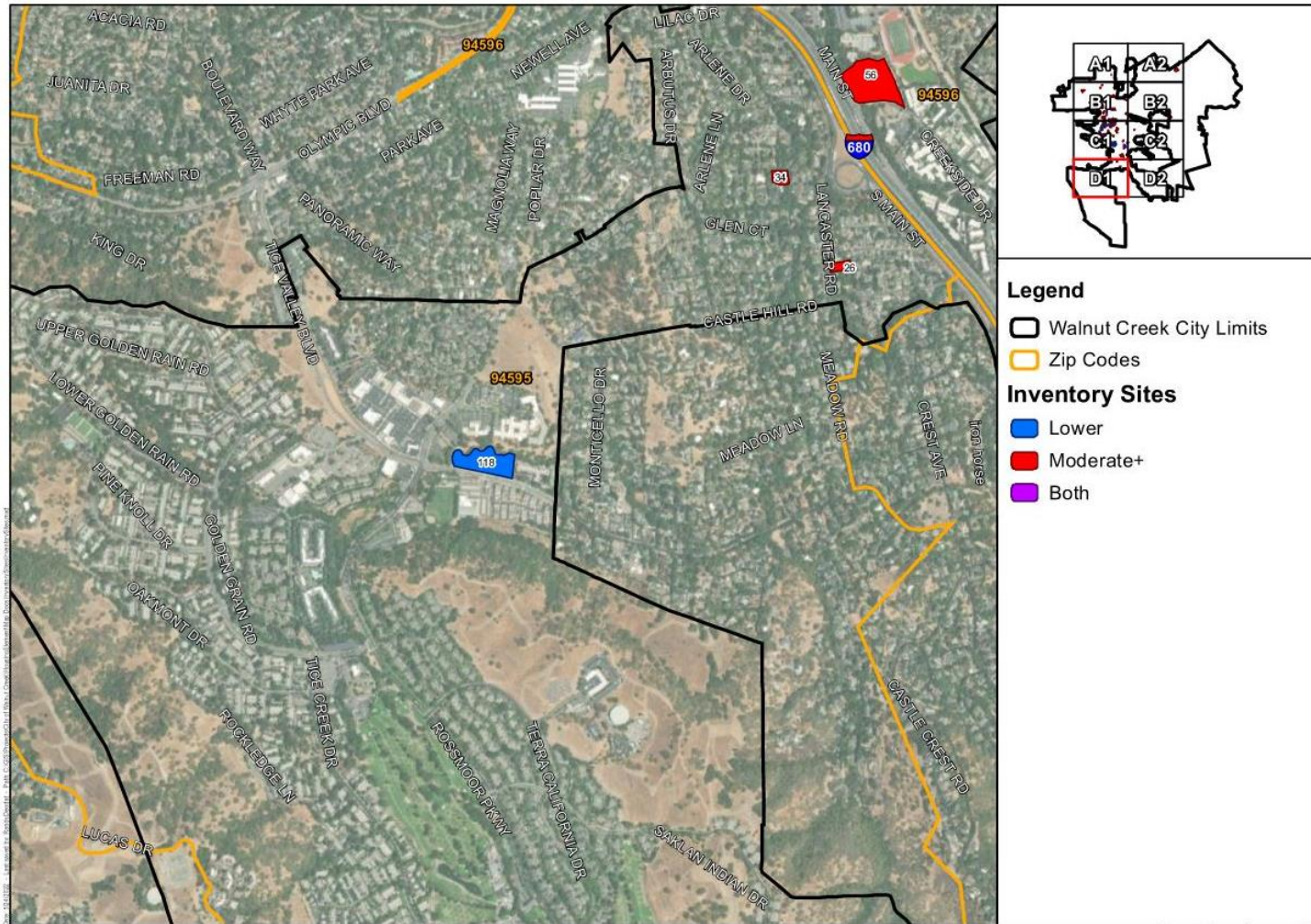

Figure C2
Inventory Sites

City of Walnut Creek Housing Element Update

2023–2031 Housing Element

Appendix B. Affirmatively Furthering Fair Housing Analysis

Figure B-33. Sites Inventory Map – D1 *[Editor’s note: Map was modified to reflect updated Sites Inventory]*



Source: Maxar Imagery 2019.

 **Harris & Associates**

N
0 500 1,000
Feet

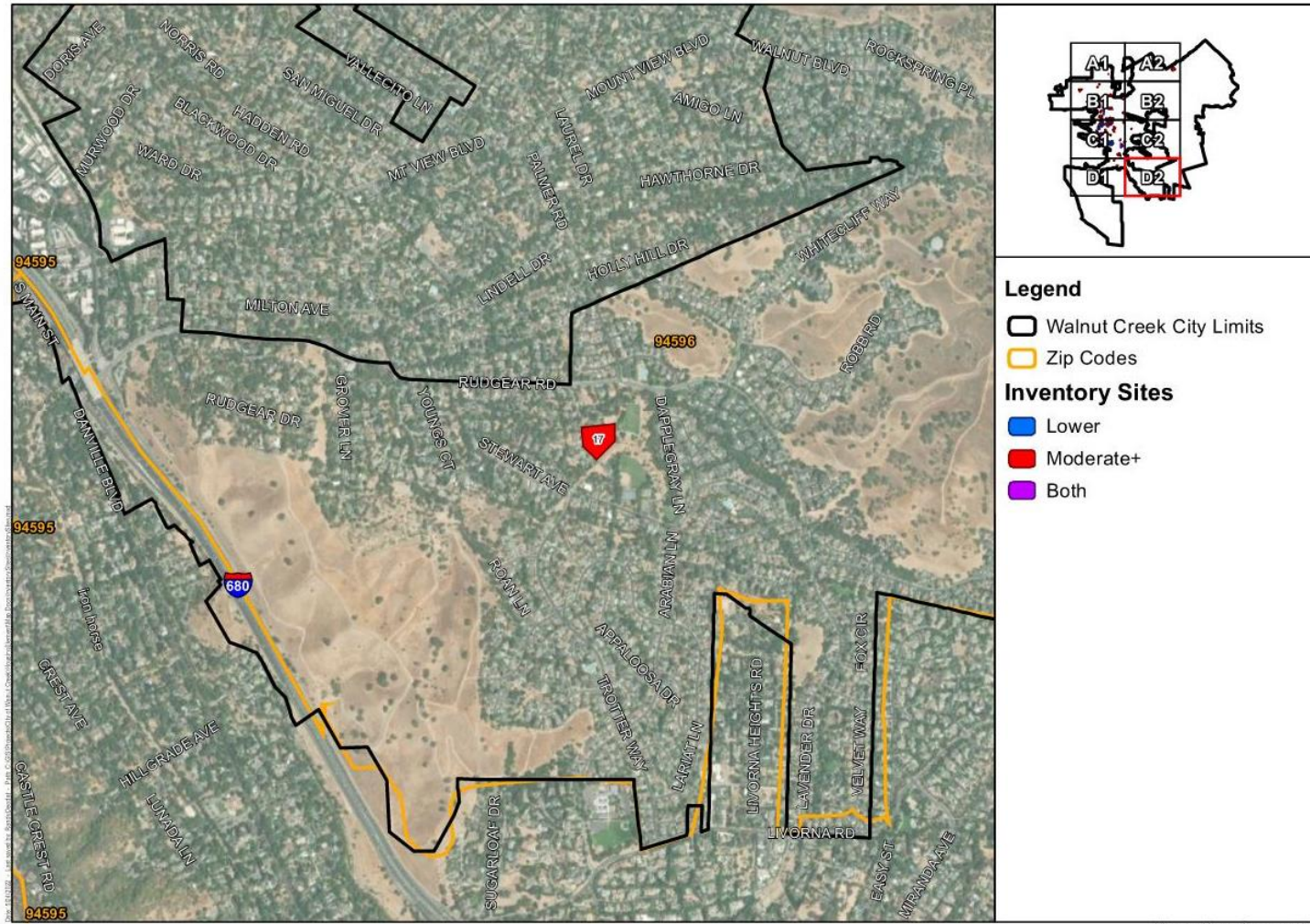
Figure D1
Inventory Sites

City of Walnut Creek Housing Element Update

2023–2031 Housing Element

Appendix B. Affirmatively Furthering Fair Housing Analysis

Figure B-34. Sites Inventory Map – D2 *[Editor’s note: Map was modified to reflect updated Sites Inventory]*



Source: Maxar Imagery 2019.


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Figure D2

Inventory Sites

City of Walnut Creek Housing Element Update