2010-2015 Consolidated Plan

Contra Costa Consortium



March, 2010

City of Antioch, City of Concord, City of Pittsburg, City of Richmond, City of Walnut Creek, Contra Costa County

CONTRA COSTA CONSORTIUM

2010-2015 Draft Consolidated Plan

CONTRA COSTA COUNTY

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March 23, 2010

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EXECUTIVE SUMMARY

INTRODUCTION

The Consolidated Plan fulfills the requirement that recipients of certain funds administered by the federal Department of Housing and Urban Development (HUD) create a plan describing how these funds will be expended over a five-year period. These funds are Community Development Block Grant (CDBG), Home Investment Partnerships Program (HOME), Emergency Shelter Grant (ESG), and Housing for Persons With AIDS (HOPWA). This Consolidated Plan is for the period of July 1, 2010 to June 30, 2015.

The cities of Antioch, Concord, Pittsburg, Richmond, and Walnut Creek and the County of Contra Costa have formed the Contra Costa Consortium to cooperatively plan for the housing and community development needs of the County. This Consolidated Plan was created by the Consortium to assess the needs of all Consortium member communities and to guide the use of funds within each individual member community.

The County of Contra Costa is responsible for planning for the use of funds in the unincorporated areas of the County and the communities of Brentwood, Clayton, Danville, El Cerrito, Hercules, Lafayette, Martinez, Moraga, Oakley, Orinda, Pinole, Pleasant Hill, San Pablo, and San Ramon.

PLAN ORGANIZATION

The Consolidated Plan has four major components: the Executive Summary, the introduction, the assessment of Community Needs, and the Strategic Plan. The Consolidated Plan also has several appendices including maps, tables and supplemental information regarding community needs and the planning process.

THE PLANNING PROCESS

The planning process involved the assessment of current housing and population needs through the analysis of available data; public meetings; an online survey; and consultations with service providers and key stakeholders.

HOUSING AND POPULATION DATA

Available data utilized includes the 2000 US Decennial Census, the 2007 American Community Survey, housing and population reports from the California Department of Finance, reports from the California Department of Employment Development, the Association of Bay Area Governments, and the U.S. Department of Housing and Urban Development.

PUBLIC MEETINGS

Public meetings requested those attending to comment on the level of housing and community development needs in the County and the relative priority of those needs. The meetings made use of live polling technology (Turning Point) to document audience responses. All public meetings were advertised in the Contra Costa Times. The Consortium held five public meetings:

- August 26, 2009 (evening) -- Pinole, Public Library
- September 8, 2009 (evening) -- Oakley, Community Annex
- September 15, 2009 (day) -- Walnut Creek, St. Paul's
- September 29, 2009 (evening) -- Concord, Meadow Homes School

The Consortium also discussed priority needs with the County's housing and social services providers at its annual CDBG and HOME application workshop on October 8, 2009.

Online Survey

Recognizing that not all can attend public meetings and that the scope of a one-hour meeting is limited, the Consortium provided an online survey. The survey was mentioned in all meeting advertisements and mentioned at all public meetings.

CONSULTATIONS

The Consortium consulted with a wide range of service providers and stakeholders. These involved both the public sector and private non-profit sector. These personal contacts asked those who help to meet the housing and social services needs of the residents of Contra Costa County to describe level of needs in the community, the relative priority of needs and what they believe can be done to better meet the needs of the County's residents.

PUBLIC REVIEW

A draft of the Consolidated Plan was made available for public review and comment from March __, 2010 to April __, 2010.

SUMMARY OF PRIORITY NEEDS, OBJECTIVES AND STRATEGIES

The Consolidated Plan sets forth the priority needs, objectives and strategies for the five-year planning period. Priority needs have been determined as the result of the needs assessment process. The Community Needs section of the Consolidated Plan provides a detailed discussion of needs.

The Strategic Plan section establishes the priority of needs, objectives and strategies. The objectives are intended to meet the identified priority needs. The strategies are programs or polices intended to implement the objectives. Each strategy is identified with one or more objectives that it advances.

A priority need is one that has a demonstrated level of need and will have a preference for funding. A higher level of priority can be established as the result of a high absolute level of need or a high level of need in relation to resources available to meet that need.

A detailed discussion of the priority needs, objectives and strategies are included in the Strategic Plan section.

HOUSING STRATEGY

Affordable Housing

Objectives

AH-1: Expand housing opportunities for extremely low-income, very low-income, low-income, and moderate-income households through an increase in the supply of decent, safe, and affordable rental housing and rental assistance.

AH-2: Increase homeownership opportunities.

AH-3: Maintain and preserve the existing affordable housing stock.

AH-4: Reduce the number and impact of home foreclosures.

Strategies

- Land Acquisition for New Construction (AH-1, 2)
- Construction and Development of New Affordable Housing (AH-1, 2)
- Acquisition and Rehabilitation (AH-1, 2, 3, 4)
- Owner-Occupied Single-Family Rehabilitation (AH-3)
- Rental Rehabilitation (AH-1, 3)
- First-Time Homebuyer (AH-2)
- Homebuyer Foreclosure Counseling (AH-4)

Special Needs Housing

Objectives

AH-5: Increase the supply of appropriate and supportive housing for special needs populations.

AH-6: Preserve existing special needs housing.

AH-7: Adapt or modify existing housing to meet the needs of special needs populations.

AH-8: Improve access to services for those in special needs housing.

Strategies

All affordable housing programs will target special needs populations as appropriate.

• Supportive and Special Needs Housing Production (AH-5)

- Supportive and Special Needs Housing Preservation (AH-6)
- Housing Accessibility Modifications (AH-7)
- Housing and Supportive Services Coordination (AH-8)

Homeless Strategy

Objectives

H-1: Assist the homeless and those at risk of becoming homeless by providing emergency, transitional, and permanent affordable housing with appropriate supportive services.

H-2: Reduce the incidence of homelessness and assist in alleviating the needs of the homeless.

In addition to these objectives, the affordable housing and human services objectives of the Plan also address the needs of the homeless and the problem of homelessness.

Strategies

- Affordable Housing Production (H-1)
- Emergency Shelter Programs (H-1)
- Crisis Intervention (H-2)
- Family Shelter and Homeless Housing (H-1)
- Services to the Homeless (H-2)

NON-HOUSING COMMUNITY DEVELOPMENT STRATEGY

Public Services

Objectives

CD-1 General Public Services: Ensure that opportunities and services are provided to improve the quality of life and independence for lower-income persons, and ensure access to programs that promote prevention and early intervention related to a variety of social concerns such as substance abuse, hunger, and other issues.

CD-2 Seniors: Enhance the quality of life of senior citizens and frail elderly, and enable them to maintain independence.

CD-3 Youth: Increase opportunities for children/youth to be healthy, succeed in school, and prepare for productive adulthood.

CD-4 Non-Homeless Special Needs: Ensure that opportunities and services are provided to improve the quality of life and independence for persons with special needs, such as disabled persons, battered spouses, abused children, persons with HIV/AIDS, illiterate adults, and migrant farmworkers.

CD-5 Fair Housing: Continue to promote fair housing activities and affirmatively further fair housing.

Strategies

- Social Services Programs General (CD-1, 2, 3, 5)
- Emergency Shelter Non-Homeless (CD-4)
- Crisis Intervention (CD-1, 2, 3, 4)
- Information and Referral, and Outreach (CD-1)

Economic Development

Objectives

CD-6 Economic Development: Reduce the number of persons with incomes below the poverty level, expand economic opportunities for very low- and low-income residents, and increase the viability of neighborhood commercial areas.

Strategies

- Job Training (CD-6)
- Small Business Assistance (CD-6)

Infrastructure/Public Facilities

Objectives

CD-7 Infrastructure and Accessibility: Maintain quality public facilities and adequate infrastructure, and ensure access for the mobility-impaired by addressing physical access barriers to public facilities.

Strategies

- Construct or Improve Public Facilities (CD-7)
- Removal of Barriers (CD-7)
- Right-of-Way Improvements (CD-7)

Administration

Objective

CD-8 Administration: Support development of viable urban communities through extending and strengthening partnerships among all levels of government and the private sector, and administer federal grant programs in a fiscally prudent manner.

Strategies

- Collaboration and Standardization (CD-8)
- Support of Inter-Jurisdictional Efforts (CD-8)

INTRODUCTION

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The cities of Antioch, Concord, Pittsburg, Richmond, and Walnut Creek and the County of Contra Costa have formed the Contra Costa Consortium to cooperatively plan for the housing and community development needs of the County. This Consolidated Plan was created by the Consortium to assess the needs of all Consortium member communities and to guide the use of funds within each individual member community.

The County of Contra Costa is responsible for planning for the use of funds in the unincorporated areas of the County and the communities of Brentwood, Clayton, Danville, El Cerrito, Hercules, Lafayette, Martinez, Moraga, Oakley, Orinda, Pinole, Pleasant Hill, San Pablo, and San Ramon.

Principal cities of metropolitan areas and other metropolitan cities with populations of at least 50,000 persons and urban counties with populations of at least 200,000 persons are eligible to receive an annual allocation of funds through the federal Community Development Block Grant (CDBG) program. These cities and counties are known as "entitlement communities." The jurisdiction of an Urban County entitlement community includes the unincorporated area of the county and the non-entitlement municipalities within the county.

Cities and counties who are eligible to receive at least \$500,000 in funding under the HOME Investment Partnerships Program (HOME) may receive a direct allocation of HOME Program funding from HUD. These municipalities are known as "Participating Jurisdictions." Cities and counties may join together to form a HOME Consortium to meet the HOME funding threshold and thereby receive a joint allocation of HOME funding.

The Urban County and the cities of Antioch, Concord, Pittsburg, and Walnut Creek receive HOME funds as a formal HOME Consortium. The City of Richmond receives HOME funds as a Participating Jurisdiction.

The Urban County receives Emergency Shelter Grant (ESG) and Housing Opportunities for People With AIDS (HOPWA) funds that it administers for the benefit of the Urban County.

PLAN ORGANIZATION

The Consolidated Plan has four major components: the Executive Summary, this introduction, the assessment of Community Needs, and the Strategic Plan. The Consolidated Plan also has several appendices including maps, tables and supplemental information regarding community needs and the planning process.

GEOGRAPHIC TERMS

Throughout this document the following geographic terms will be used. To assist the reader, below is an explanation of each.

- Contra Costa County "County" (countywide): Includes all 19 jurisdictions within the County as well as the unincorporated area of the County (Antioch, Brentwood, Clayton, Concord, Danville, El Cerrito, Hercules, Lafayette, Martinez, Moraga, Oakley, Orinda, Pinole, Pleasant Hill, Pittsburg, Richmond, San Pablo, San Ramon, the unincorporated area of the County, and Walnut Creek).
- **Urban County:** Includes all jurisdictions which are not entitlement jurisdictions (Brentwood, Clayton, Danville, El Cerrito, Hercules, Lafayette, Martinez, Moraga, Oakley, Orinda, Pinole, Pleasant Hill, San Pablo, San Ramon, and the unincorporated area of the County).
- **Unincorporated County:** Includes unincorporated area of the County (this area is not a part of any municipality).
- Entitlement Cities: The CDBG entitlement cities in the County are Antioch, Concord, Pittsburg, Richmond and Walnut Creek.
- **HOME Consortium:** The members of the HOME Consortium are Antioch, Concord, Pittsburg, and Walnut Creek.

COMMUNITY NEEDS

The community needs section of the Consolidated Plan provides a community profile that describes the housing and population characteristics of the County and cities in the County. This section serves as the basis for determining the housing and community development needs in Contra Costa County.

The data sources used to compile this section include the U.S. Census, the Association of Bay Area Governments (ABAG) Projections, and the California Department of Finance, supplemented with current market data and secondary sources of information such as local Housing Elements, reports from service providers, and reports produced by local government agencies. As the 2000 U.S. Census data is 10 years old, information from the Census was only used when more recent data was unavailable.

DEMOGRAPHIC PROFILE

The following information provides a profile of the residents of Contra Costa County, the Urban County, and specifically the cities of Antioch, Concord, Pittsburg, Richmond, and Walnut Creek, including age and racial/ethnic composition. The section focuses on anticipated changes, which are significant when planning for the Consortium's needs over the next five years.

POPULATION

Tables 1 and **2** demonstrate a few notable growth trends in the Bay Area and in Contra Costa County and its cities. The estimated annual percentage growth rate from 2000 to 2010 decreased with respect to the actual annual growth percentage rate from 1990 to 2000 for the County and cities.

From 1990 to 2000, the actual growth percentage rate in the County (18.1 percent), Antioch (46.0 percent), Pittsburg (19.5 percent), and Richmond (14.1 percent) exceeds the percentage growth for the Bay Area (12.6 percent) as a whole.

According to the Association of Bay Area Governments (ABAG) Projections 2007, the population in Contra Costa County is expected to reach 1,061,900 in 2010 and grow to 1,105,600 by 2015. Between 2010 and 2015 the County's population is estimated to grow by 4.3 percent.

Jurisdiction	1990 ¹	2000 ¹	2010 ²	2015 ²	2020 ²
Bay Area	6,023,577	6,783,760	7,412,500	7,730,000	8,069,700
Urban County					
Brentwood	7,563	23,284	51,300	56,900	67,400
Clayton	7,317	10,792	11,300	11,700	12,000
Danville	31,306	42,127	44,000	44,400	45,000
El Cerrito	22,869	23,179	23,600	23,900	24,500
Hercules	16,829	19,299	23,900	25,200	26,400
Lafayette	23,501	23,463	24,500	24,700	25,300
Martinez	32,038	36,167	37,600	38,600	39,600
Moraga	15,852	16,642	16,700	16,900	17,500
Oakley ³	18,225	25,465	31,950	34,050	35,850
Orinda	16,642	17,446	18,000	18,200	18,500
Pinole	17,460	19,394	20,100	20,300	20,700
Pleasant Hill	31,585	32,847	33,900	34,400	34,900
San Pablo	25,158	30,121	31,400	31,700	32,100
San Ramon	35,303	44,477	58,200	64,400	70,300
Unincorporated County	151,690	159,650	165,550	173,050	179,050
Urban County Subtotal	377,247	427,978	592,000	618,400	649,100
Entitlement Jurisdictions					
Antioch	62,195	90,814	106,000	111,400	115,000
Concord	111,348	121,710	125,800	129,400	135,400
Pittsburg	47,564	56,820	65,900	67,900	71,000
Richmond	87,425	99,716	104,700	109,800	115,600
Walnut Creek	60,569	64,583	67,500	68,700	70,900
Contra Costa County (countywide) Total	746,348	861,621	1,061,900	1,105,600	1,157,000

 TABLE 1

 CURRENT AND PROJECTED POPULATION

Source: 1990 and 2000 U.S. Census, Summary File 3, Table P1; Association of Bay Area Governments, Projections 2007 Note: Due to rounding errors, total percentage of persons under 18 and over 18 for individual jurisdictions may not equal 100. 1 Data provided by the 1990 and 2000 Census.

2 Data provided by ABAG.

3 Oakley was incorporated as a city July 1, 1999; therefore, the data under 1990 is from the Oakley Census Designated Place (CDP).

 TABLE 2

 Rate of Change in Current and Projected Population

	1990 t	o 2000	2000 t	o 2010	2010 t	o 2015
Jurisdiction	Annual Growth	Total Growth	Annual Growth	Total Growth	Annual Growth	Total Growth
Urban County						
Brentwood	20.8%	207.9%	12.0%	120.2%	3.2%	16.2%
Clayton	4.7%	47.5%	0.5%	5.0%	0.7%	3.5%
Danville	3.5%	34.6%	0.6%	5.5%	0.2%	0.9%
El Cerrito	0.1%	1.4%	0.2%	1.8%	0.3%	1.3%
Hercules	1.5%	14.7%	2.3%	22.7%	1.1%	5.4%
Lafayette	0.0%	-0.2%	0.3%	2.5%	0.1%	0.8%
Martinez	1.3%	12.9%	0.4%	4.8%	0.5%	2.7%
Moraga	0.5%	5.0%	0.3%	2.5%	0.2%	1.2%
Oakley	3.9%	39.5%	2.5%	24.7%	1.3%	6.6%
Orinda	0.5%	4.8%	0.2%	2.3%	0.2%	1.1%
Pinole	1.1%	11.1%	0.6%	5.6%	0.2%	1.0%
Pleasant Hill	0.4%	4.0%	0.3%	3.2%	0.3%	1.5%
San Pablo	2.0%	19.7%	0.4%	3.9%	0.2%	1.0%
San Ramon	2.6%	26.0%	3.0%	30.1%	2.1%	10.7%
Unincorporated County	0.5%	5.2%	0.9%	9.1%	0.9%	4.5%
Urban County Total	1.4%	13.6%	1.5%	14.9%	0.4%	4.46%
Entitlement Jurisdictions						
Antioch	4.6%	46.0%	1.7%	17.1%	0.8%	4.2%
Concord	0.9%	9.3%	0.3%	3.3%	0.6%	2.9%
Pittsburg	1.9%	19.5%	1.6%	16.1%	0.6%	3.0%
Richmond	1.4%	14.1%	0.6%	5.5%	1.0%	4.9%
Walnut Creek	0.7%	6.6%	0.5%	5.0%	0.4%	1.8%
Contra Costa County (countywide) Total	1.8%	18.1%	1.2%	11.9%	0.9%	4.3%

Source: 1990 and 2000 U.S. Census, Summary File 3, Table P1; Association of Bay Area Governments, Projections 2007

POPULATION BY AGE

Table 3 shows population by age group. Of the jurisdictions in Contra Costa County, Walnut Creek had the largest share of persons over 65 (25.0 percent), followed by El Cerrito (20.7 percent) and Orinda (18.4 percent). Oakley had the largest percentage of persons under the age of 18 (34.7 percent), followed by Brentwood (33.8 percent) and Antioch (33.7 percent). Contra Costa County had a total of 27.7 percent of persons under 18 and 11.3 percent of persons over 65.

Jurisdiction	Percentage of Persons Under 18	Percentage of Persons Over 18	Percentage of Persons Age 19–64	Percentage of Persons Over 65
Urban County				
Brentwood	33.8%	66.1%	56.5%	9.6%
Clayton	26.9%	72.5%	63.4%	9.1%
Danville	29.5%	70.5%	60.2%	10.3%
El Cerrito	16.6%	83.4%	62.7%	20.7%
Hercules	28.7%	71.3%	64.5%	6.8%
Lafayette	26.4%	73.6%	59.6%	14.0%
Martinez	24.0%	76.0%	65.8%	10.2%
Moraga	25.6%	74.4%	59.2%	15.2%
Oakley	34.7%	64.6%	58.8%	5.8%
Orinda	26.4%	73.6%	55.2%	18.4%
Pinole	26.6%	73.5%	59.4%	14.1%
Pleasant Hill	22.6%	77.4%	64.3%	13.1%
San Pablo	33.0%	67.0%	58.1%	8.9%
San Ramon	27.4%	72.6%	66.4%	6.2%
Unincorporated County	27.2%	72.8%	61.9%	10.9%
Urban County Total	27.4%	72.6%	60.1%	11.1%
Entitlement Jurisdictions				
Antioch	33.7%	66.3%	59.0%	7.3%
Concord	26.5%	72.4%	61.6%	10.8%
Pittsburg	31.3%	67.9%	59.7%	8.2%
Richmond	28.7%	71.2%	61.6%	9.6%
Walnut Creek	18.0%	81.6%	56.6%	25.0%
Contra Costa County (countywide) Total	27.7%	72.3%	61.0%	11.3%

TABLE 3 POPULATION BY AGE

Source: 2000 U.S. Census, Summary File 3, Table P8

Note: Due to rounding errors, total percentage of persons under 18 and over 18 for individual jurisdictions may not equal 100.

RACE/ETHNICITY

Although Contra Costa County is generally diverse, the particular racial and ethnic composition varies by community. Please see **Tables 4 and 5**.¹ Of the nineteen cities in the County, there are eight with a White population of over 80 percent (Clayton, Danville, Lafayette, Martinez, Moraga, Orinda, Pleasant Hill, Walnut Creek), and six with a minority population near or greater than 50 percent (El Cerrito, Hercules, Pinole, San Pablo, Pittsburg, and Richmond).

In a similar fashion, four communities have an Hispanic or Latino population over 25 percent (Brentwood, Oakley, San Pablo, Richmond), and six have an Hispanic or Latino population of less than 6 percent (Clayton, Danville, Lafayette, Moraga, Orinda, Walnut Creek).

The communities that are predominantly White tend to be those located in the central portion of the County, in the Interstate Highway 680 corridor. The predominantly minority and Hispanic or Latino communities tend to be in the industrial and agricultural eastern and western regions of the County.

AREAS OF MINORITY CONCENTRATION

Data on race and ethnicity were examined at the block group level to determine areas of minority and ethnic concentration (2000 U.S. Decennial Census, Summary File 3). Minority population is defined as the total population less those who responded "White alone" to the U.S. Census. Block group areas where the percentage of total minority population exceeds the group's countywide total percentage by at least one percentage point are considered to be areas of "minority concentration." Areas that have a minority population at least 1.5 times the countywide total percentage are considered to be areas of "high minority concentration." Note that of all the entitlement jurisdictions, Walnut Creek does not have any areas of minority concentration, therefore a map was not included. Please see **Maps 1 through 5** in **Appendix 1**. (Please note that although Census tract boundaries are contiguous with current city boundaries, block group area boundaries within tracts may not be contiguous with current city boundaries.)

It should be noted that in all areas which show an overall minority concentration, the predominant minority group is Black/African American.

Since the U.S. Census enumerates Hispanic as a distinct ethnic category, this characteristic was examined separately. Block group areas where the percentage of total Hispanic population exceeds the countywide percentage by at least one percentage point are considered to be areas of Hispanic concentration. The average countywide percentage of Hispanic population is 17.6 percent. Areas that have a Hispanic population at least 1.5 times the countywide percentage are considered to be areas of high Hispanic concentration. Of all the entitlement jurisdictions,

¹ Race is shown for persons who reported being of that race alone. Persons reporting more than one race are included in "two or more races." Persons who indicated they were of only one race but did not report a race in one of the five categories shown are included in "some other race."

Walnut Creek does not have any areas of Hispanic concentration therefore a map was not included. Please see **Maps 6 through 10** in **Appendix 2**.

Jurisdiction	White	Black or African American	American Indian or Alaskan Native	Asian	Native Hawaiian and Other Pacific Islander	Some other race	Two or more races
Urban County							
Brentwood	74.0%	1.5%	0.5%	3.3%	0.2%	14.0%	6.6%
Clayton	87.7%	1.2%	0.1%	5.5%	0.4%	1.3%	3.8%
Danville	86.3%	1.0%	0.2%	8.5%	0.0%	0.9%	3.0%
El Cerrito	57.0%	8.1%	0.6%	24.3%	0.5%	3.4%	6.2%
Hercules	28.0%	18.8%	0.6%	43.0%	0.2%	5.1%	4.6%
Lafayette	88.0%	0.5%	0.2%	7.0%	0.1%	0.9%	3.3%
Martinez	81.0%	3.3%	0.8%	6.4%	0.1%	3.4%	5.0%
Moraga	80.0%	1.3%	0.4%	13.0%	0.1%	1.6%	4.1%
Oakley	76.0%	3.0%	0.7%	3.0%	0.0%	11.1%	6.6%
Orinda	87.0%	0.3%	0.2%	8.7%	0.2%	0.8%	3.0%
Pinole	55.0%	10.9%	0.5%	21.1%	0.9%	5.8%	6.0%
Pleasant Hill	82.0%	1.1%	0.5%	10.0%	0.3%	1.9%	4.3%
San Pablo	31.0%	18.3%	1.1%	16.3%	0.2%	26.0%	7.0%
San Ramon	76.0%	2.1%	0.4%	15.3%	0.2%	2.2%	3.8%
Unincorporated County	66.1%	9.9%	0.8%	10.9%	0.6%	5.9%	5.7%
Urban County Total	65.3%	9.2%	0.6%	10.9%	0.4%	8.2%	5.5%
Entitlement Jurisdictions							
Antioch	65.2%	9.5%	0.8%	7.3%	0.4%	9.2%	7.5%
Concord	70.7%	3.0%	0.8%	9.4%	0.5%	9.7%	5.9%
Pittsburg	43.5%	18.9%	0.8%	12.7%	0.9%	16.1%	7.2%
Richmond	31.4%	36.1%	0.7%	12.3%	0.5%	13.9%	5.3%
Walnut Creek	83.9%	1.1%	0.3%	9.4%	0.2%	2.0%	3.3%
Contra Costa County (countywide) Total	65.5%	9.4%	0.6%	11.0%	0.4%	8.1%	5.1%

TABLE 4 RACE AS A PERCENTAGE OF TOTAL POPULATION

Source: 2000 U.S. Census, Summary File 3, Table P6

Note: Rounding may lead to row totals slightly more or less than 100%.

Jurisdiction	Hispanic or Latino (all races)	Not Hispanic or Latino (all races)
Urban County		
Brentwood	28.9%	71.1%
Clayton	5.7%	94.3%
Danville	4.9%	95.1%
El Cerrito	7.9%	92.1%
Hercules	10.8%	89.2%
Lafayette	4.3%	95.7%
Martinez	10.6%	89.4%
Moraga	4.6%	95.4%
Oakley	24.6%	75.4%
Orinda	3.5%	96.5%
Pinole	14.4%	85.6%
Pleasant Hill	8.2%	91.8%
San Pablo	44.5%	55.5%
San Ramon	7.2%	92.8%
Unincorporated County	20.6%	79.4%
Urban County Total	17.7%	82.3%
Entitlement Jurisdictions		
Antioch	22.0%	78.0%
Concord	21.9%	78.1%
Pittsburg	32.0%	68.0%
Richmond	26.8%	73.2%
Walnut Creek	5.8%	94.2%
Contra Costa County (countywide) Total	17.7%	82.3%

 TABLE 5

 HISPANIC ORIGIN AS A PERCENTAGE OF TOTAL POPULATION

Source: 2000 U.S. Census, Summary File 3, Table P7

INCOME

In this plan, income will be discussed using the terms as defined in **Table 6** below. These terms correspond to the income limits published annually by HUD. HUD bases these income categories on the Decennial Census with adjustment factors applied using the annual American Community Survey. Income categories take into consideration family size. The income limit for a family of four is shown for illustration.

Term	Percentage AMI ¹	2009 Income Limit, Family of 4 ²
Extremely low income	30%	\$26,790
Very low income	50%	\$44,650
Low income	80%	\$66,250
Moderate income ³	120%	\$107,160

TABLE 6 INCOME CATEGORIES

1 AMI = area median family income

2 Oakland-Fremont HMFA (HUD Metropolitan FMR Area) including Contra Costa County.

3 HUD does not publish a "moderate income" limit. It is calculated as 2.4 times the published very low-income limit.

Table 7 provides a summary of income statistics as reported by the 2000 Census for all jurisdictions within Contra Costa County except the unincorporated area of the County. The 2000 Census does not provide information for the unincorporated area but does include data for a Census-designated place (CDP). A CDP comprises a densely settled concentration of population that is not within an incorporated place but is locally identified by a name. Contra Costa County has 22 different CDPs. To get a better idea of the incomes for the unincorporated area, **Table 8** provides data for each CDP in the unincorporated County.

The communities of Contra Costa County have a significant disparity of household income between them. Four cities and three CDPs have annual median household incomes above \$100,000 (Clayton, Danville, Lafayette, Orinda, Alamo, Blackhawk-Camino/Tassajara, and Diablo). None of these communities are CDBG entitlement jurisdictions.

Three cities and eight CDPs have annual median household incomes near or below \$50,000 (San Pablo, Pittsburg, Richmond, Bay Point, Bethel Island, Byron, Crockett, El Sobrante, Pacheco, Rollingwood, and Vine Hill). Two of these communities are CDBG entitlement jurisdictions, eight are un-incorporated CDPs.

Higher income communities in the County tend to be in the central region, lower income communities are more likely to be in the industrial and agricultural communities of the eastern and western regions.

TABLE 7
INCOME CHARACTERISTICS FOR INCORPORATED JURISDICTIONS

Jurisdiction	Median Household Income	Per Capita Income
Urban County		
Brentwood	\$69,198	\$24,909
Clayton	\$101,651	\$42,048
Danville	\$114,064	\$50,773
El Cerrito	\$57,253	\$32,593
Hercules	\$75,196	\$27,699
Lafayette	\$102,107	\$54,319
Martinez	\$63,010	\$29,701
Moraga	\$98,080	\$45,437
Oakley	\$65,589	\$21,895
Orinda	\$117,637	\$65,428
Pinole	\$62,256	\$25,170
Pleasant Hill	\$67,489	\$33,076
San Pablo	\$37,184	\$14,303
San Ramon	\$95,856	\$42,336
Unincorporated County	See Tabl	e 8
Urban County Total	n/a	n/a
Entitlement Jurisdictions		
Antioch	\$60,359	\$22,152
Concord	\$55,597	\$24,727
Pittsburg	\$50,557	\$18,241
Richmond	\$44,210	\$19,788
Walnut Creek	\$63,238	\$39,875
Contra Costa County (countywide) Total	\$63,675	\$30,615

Source: 2000 U.S. Census, Summary File 3, Table P53 and P82

Census Designated Place	Median Household Income	Per Capita Income
Alamo CDP	\$137,105	\$65,705
Bay Point CDP	\$44,951	\$16,743
Bayview-Montalvin CDP	\$50,750	\$16,056
Bethel Island CDP	\$44,569	\$26,739
Blackhawk-Camino Tassajara CDP	\$154,598	\$66,972
Byron CDP	\$35,938	\$21,231
Clyde CDP	\$66,875	\$30,822
Crockett CDP	\$48,574	\$27,469
Diablo CDP	\$197,904	\$95,419
Discovery Bay CDP	\$89,915	\$41,313
East Richmond Heights CDP	\$57,500	\$27,873
El Sobrante CDP	\$48,272	\$24,525
Kensington CDP	\$93,247	\$55,275
Knightsen CDP	\$58,929	\$22,191
Mountain View CDP	\$51,986	\$26,071
Pacheco CDP	\$45,851	\$26,064
Port Costa CDP	\$61,429	\$33,563
Rodeo CDP	\$60,522	\$21,432
Rollingwood CDP	\$48,229	\$13,428
Tara Hills CDP	\$56,380	\$22,946
Vine Hill CDP	\$48,125	\$17,985
Walden CDP	\$58,552	\$41,093

 TABLE 8

 INCOME CHARACTERISTICS FOR UNINCORPORATED AREAS

Source: 2000 U.S. Census, Summary File 3, Table P53 and P82

AREAS OF LOW- AND VERY LOW-INCOME CONCENTRATION

Data on income was examined at the block group level to determine areas of low- and very low-income concentration (2009 HUD Low and Moderate Income Summary Data).

Low-income areas are those that have 51 percent or more low-income persons.² The exception is the Urban County and entitlement communities within the County which have been designated by HUD as "exception grantees." In those communities, the HUD exception

² Using the LOWMODPCT variable which is defined as "the percentage of persons who are of low/moderate income; calculated by LOWMOD/LOWMODUNIV times 100."

threshold was used to determine low-income areas.³ Please see **Maps 11 through 16** in **Appendix 3**. Very low-income areas are those that have 51 percent or more very low-income persons or a percentage of very low-income persons that exceeds the applicable exception threshold.⁴ Please see **Maps 17 through 18** in **Appendix 3**.

POVERTY

In addition to reporting income, the 2000 Census reports the number of persons and families that have incomes that fall below the federal poverty level.⁵ The poverty level is adjusted for family size and composition making it a more relative measure than household income. Persons and families that are below the poverty level are in general very poor. Please see **Table 9** for persons and families who fall below the poverty line. The table also shows children who are below the poverty line.

The cities of San Pablo and Richmond are notable for the level of poverty as is the unincorporated area of the County. The un-incorporated area of the County has a notably high level of children in poverty.

³ Defined by HUD as an area "within the highest quartile of all areas within the jurisdiction . . . in terms of the degree of concentration of persons of low and moderate income." This threshold is 42.60% for the Urban County; 47.9% for Concord; 32.5% for Walnut Creek.

⁴ Calculated as "PVLOW/LOWMODUNIV times 100." PVLOW = "The total number of persons below the very low-income threshold. LOMODUNIV = "Persons with the potential for being deemed Low Mod."

⁵ The "poverty level" is a measure of poverty used by the U.S. Census Bureau based on a set of money income thresholds that vary by family size and composition. If the total income for a family or unrelated individual falls below the applicable poverty threshold, that family or person is classified as being below the "poverty level."

Jurisdiction	Persons	Persons Under 18 Years of Age	Families
Urban County			
Brentwood	5.8%	2.5%	5.1%
Clayton	2.6%	1.0%	1.9%
Danville	2.2%	0.5%	1.2%
El Cerrito	6.7%	1.3%	3.8%
Hercules	3.2%	1.0%	2.4%
Lafayette	2.9%	0.6%	2.0%
Martinez	5.2%	1.0%	3.0%
Moraga	2.9%	0.9%	2.0%
Oakley	5.0%	1.8%	3.7%
Orinda	1.9%	0.3%	1.1%
Pinole	5.0%	1.4%	3.3%
Pleasant Hill	5.0%	0.8%	2.3%
San Pablo	18.1%	7.5%	15.5%
San Ramon	2.0%	0.4%	1.4%
Unincorporated County	47.8%	16.8%	36.7%
Urban County Total	17.6%	6.0%	13.3%
Entitlement Jurisdictions			
Antioch	8.5%	3.8%	7.2%
Concord	7.6%	2.4%	5.6%
Pittsburg	11.5%	4.3%	9.6%
Richmond	16.2%	6.4%	13.5%
Walnut Creek	3.7%	0.6%	1.6%
Contra Costa County (countywide) Total	7.6%	10.3%	5.8%

 TABLE 9

 SHARE OF POPULATION BELOW POVERTY

Source: 2000 U.S. Census, Summary File 3 (persons and families for whom poverty status is determined), Table P87 and P89

EDUCATION

Education level plays a critical role in determining the income level of a household. **Table 10** provides a summary of educational attainment for persons aged 25 years and older for the share of the population in the state and in each jurisdiction. Both Clayton and Orinda had zero persons who reported no schooling, with Moraga and Danville following close behind (0.1 percent). San Pablo (6.6 percent) and Richmond (3.4 percent) had the greatest number of persons who reported no schooling. For the share of persons having a college degree, only 6 of the 19 jurisdictions in Contra Costa County were below the state percentage (33.7 percent).

Jurisdiction	% No Schooling	% Some Schooling (nursery– 11 th grade)	% High School (without diploma)	% High School Graduate and Equivalent	% Some College (no degree)	% College Degree
State of California	3.2%	15.3%	4.7%	20.1%	22.9%	33.7%
Urban County						
Brentwood	1.9%	11.4%	3.9%	25.4%	28.7%	28.8%
Clayton	0.0%	1.3%	1.2%	15.1%	22.9%	59.5%
Danville	0.1%	2.1%	1.3%	11.2%	19.0%	66.4%
El Cerrito	1.0%	4.5%	1.9%	13.0%	17.6%	62.0%
Hercules	1.4%	4.8%	3.2%	16.8%	27.2%	46.5%
Lafayette	0.2%	1.2%	0.9%	8.7%	15.8%	73.1%
Martinez	0.4%	5.3%	3.3%	20.3%	28.8%	42.0%
Moraga	0.1%	1.7%	1.2%	8.3%	16.3%	72.4%
Oakley	0.8%	10.3%	4.1%	30.4%	32.4%	22.0%
Orinda	0.0%	1.0%	1.2%	5.5%	12.7%	79.6%
Pinole	1.1%	7.7%	3.0%	24.1%	28.1%	36.1%
Pleasant Hill	0.4%	4.4%	2.1%	17.5%	24.1%	51.5%
San Pablo	6.6%	24.2%	6.8%	26.1%	21.2%	15.1%
San Ramon	0.3%	1.7%	1.5%	11.8%	23.8%	60.9%
Unincorporated County	1.5%	8.8%	3.5%	20.4%	24.7%	41.1%
Urban County Total	1.3%	7.9%	3.2%	19.3%	24.2%	44.2%
Entitlement Jurisdictions						
Antioch	1.1%	9.2%	4.1%	28.6%	29.9%	27.1%
Concord	1.7%	10.0%	3.6%	23.2%	26.9%	34.6%
Pittsburg	2.6%	16.2%	5.5%	25.9%	27.8%	22.1%
Richmond	3.4%	15.4%	5.8%	21.8%	24.4%	29.2%
Walnut Creek	0.3%	3.3%	1.4%	12.6%	21.1%	61.3%
Contra Costa County (countywide) Total	1.4%	8.4%	3.4%	19.8%	24.4%	42.7%

 TABLE 10

 EDUCATIONAL ATTAINMENT FOR PERSONS AGED 25 YEARS AND OLDER

Source: 2000 U.S. Census, Summary File 3, Table P37

Note: Due to rounding, the total percentage for each jurisdiction may not equal 100.

EMPLOYMENT

Table 11 provides a summary of the civilian labor force, employment (the number employed), unemployment (the number unemployed), and the unemployment rate for 2007 and 2008–2009 for all jurisdictions in Contra Costa County. The 2007 data is the annual average, and the 2008–2009 data was collected from March 2008 through December 2009. When comparing the 2007 data to the 2008–2009 data for Contra Costa County as a whole, due to the current economic conditions the unemployment rate has increased dramatically from 4.7 percent in 2007 to 11 percent in 2008–2009. This increased unemployment rate is the trend for all jurisdictions in the County, with every jurisdiction seeing an increase in unemployment.

The jurisdictions that had the greatest increase in unemployment rates for 2008–2009 were San Pablo (11.7 percent increase) and Richmond and Moraga (each with an approximate 10 percent increase). The Department of Finance does not provide a breakdown of occupation for individual jurisdictions, therefore the 2000 U.S. Census was used. As shown in **Table 12**, management, professional, and related occupations represent the largest share of occupations for the Urban County and entitlement jurisdictions, followed by sales and office occupations. Persons employed in farming, fishing, and forestry represent the smallest share of the workforce.

An increase in demand for a wide range of services has resulted from job losses and reductions in work hours. There has been a particular increase in demand from families who previously did not need services. As a result of a job loss or work reductions, there have been families pushed down into a lower income category and in need of financial assistance to meet their most basic living expenses, housing, food, and health services. SHELTER, Inc. saw a 37 percent increase in demand for homeless prevention services between 2008 and 2009.⁶ Many cities consulted noted an increase in the need for affordable housing resources in light of decreases in household income resulting from job losses and cuts to benefits.⁷

⁶ SHELTER, Inc, September 17, 18, and 19, 2009; Loaves and Fishes of Contra Costa County, September 17, 18, and 19, 2009.

⁷ City of Clayton, December 2009 ; City of El Cerrito, December 2009; City of Orinda, December 2009; City of Oakley, December 2009.

		2008–2009				2007			
Jurisdiction	Labor France	Employment	Unemployed				Uner	Unemployed	
	Labor Force		Number	Percentage	Labor Force	Employment	Number	Percentage	
Urban County									
Brentwood	10,900	9,900	1,100	9.8%	10,900	10,400	400	4.1%	
Clayton	6,200	6,000	100	2.3%	6,400	6,400	100	0.9%	
Danville	23,100	21,700	1,300	5.8%	23,500	23,000	600	2.4%	
El Cerrito	14,000	12,600	1,400	9.8%	13,900	13,300	600	4.1%	
Hercules	11,300	10,400	800	7.4%	11,400	11,000	400	3.1%	
Lafayette	12,600	12,100	500	4.0%	12,900	12,700	200	1.6%	
Martinez	21,900	20,000	1,900	8.8%	21,900	21,100	800	3.7%	
Moraga	9,400	7,800	1,600	16.5%	8,900	8,300	700	7.3%	
Oakley	13,700	12,600	1,100	8.0%	13,800	13,300	500	3.3%	
Orinda	8,600	8,300	300	3.9%	8,900	8,700	100	1.6%	
Pinole	10,500	9,800	700	7.1%	10,600	10,300	300	3.0%	
Pleasant Hill	20,300	18,500	1,800	9.0%	20,300	19,600	800	3.8%	
San Pablo	14,400	11,300	3,100	21.5%	13,200	11,900	1,300	9.8%	
San Ramon	28,100	26,800	1,300	4.6%	28,900	28,300	500	1.9%	
Entitlement Jurisdictions									
Antioch	49,500	43,400	6,200	12.4%	48,400	45,800	2,600	5.3%	
Concord	70,500	62,100	8,400	11.9%	69,100	65,600	3,500	5.1%	
Pittsburg	31,000	25,700	5,300	17.2%	29,300	27,100	2,200	7.6%	
Richmond	54,000	44,500	9,500	17.6%	51,000	47,000	4,000	7.8%	
Walnut Creek	34,200	31,600	2,600	7.5%	34,500	33,400	1,100	3.1%	
Contra Costa County (countywide) Total	527,100	469,100	58,000	11.0%	519,700	495,400	24,300	4.7%	

TABLE 11EMPLOYMENT STATISTICS

Source: Economic Development Department, Labor Force and Unemployment Data, 2007 and 2008–2009.

Note: The data is not seasonally adjusted; therefore the employment and unemployment numbers may not be the total labor force.

Jurisdiction	Management, professional, and related	Service	Sales and office	Farming, fishing, and forestry	Construction, extraction, and maintenance	Production, transportation, and material moving
Urban County						
Brentwood	35.9%	15.0%	25.6%	1.2%	14.1%	8.1%
Clayton	54.5%	9.3%	27.0%	0.0%	4.6%	4.6%
Danville	58.1%	5.7%	28.5%	0.1%	4.0%	3.6%
El Cerrito	58.2%	8.6%	24.2%	0.1%	4.0%	4.9%
Hercules	39.6%	9.6%	35.1%	0.0%	6.0%	9.7%
Lafayette	64.3%	7.8%	20.1%	0.1%	4.2%	3.6%
Martinez	41.3%	10.1%	31.0%	0.1%	10.6%	7.0%
Moraga	61.2%	7.8%	24.7%	0.1%	2.3%	3.9%
Oakley	25.2%	15.9%	29.9%	0.4%	15.7%	12.9%
Orinda	66.4%	6.3%	22.2%	0.3%	2.0%	2.8%
Pinole	34.3%	16.1%	29.6%	0.0%	9.7%	10.2%
Pleasant Hill	48.9%	10.7%	26.9%	0.1%	8.2%	5.2%
San Pablo	20.2%	23.4%	25.8%	0.7%	13.8%	16.2%
San Ramon	54.8%	6.0%	30.6%	0.0%	4.5%	4.0%
Unincorporated County	41.2%	13.5%	26.9%	0.5%	9.3%	8.7%
Urban County Total	47.8%	10.3%	27.8%	0.2%	7.4%	6.6%
Entitlement Jurisdictions						
Antioch	29.1%	15.1%	31.2%	0.2%	13.2%	11.3%
Concord	34.0%	17.8%	27.9%	0.1%	10.9%	9.3%
Pittsburg	24.0%	19.1%	29.8%	0.1%	13.2%	13.7%
Richmond	32.9%	18.1%	26.4%	0.2%	9.0%	13.3%
Walnut Creek	55.5%	9.0%	27.6%	0.1%	4.1%	3.6%
Contra Costa County (countywide) Total	41.0%	13.4%	28.0%	0.2%	8.9%	8.5%

 TABLE 12

 OCCUPATION AS A PERCENTAGE OF THE WORKFORCE

Source: 2000 U.S. Census, Summary File 3, Table P50

Note: Due to rounding errors, total employment shares for each jurisdiction may not total 100.

HOUSEHOLDS

The type, size, and composition of a household can affect the type of housing and services that are needed. The following section provides an analysis of the household profiles for all jurisdictions in Contra Costa County, as well as in the unincorporated County.

Table 13 presents household size, percentage of persons living alone, and percentage of persons over age 65. San Pablo had the largest average household size (3.25 persons) of all the jurisdictions, with the second largest household size (3.23 persons) reported in Oakley. Based on the 2000 U.S. Census, Walnut Creek had the largest share of persons living alone (38.4 percent) and householders over the age of 65 (35.8 percent).

Jurisdiction	Average Household Size (persons) ¹	% of Single Persons Living Alone ²	% Headed by Person 65 and Older ²
Urban County			
Brentwood	3.04	14.5%	18.2%
Clayton	2.73	14.5%	15.9%
Danville	2.75	15.7%	16.7%
El Cerrito	2.23	30.9%	30.8%
Hercules	2.99	17.8%	8.6%
Lafayette	2.57	18.9%	21.6%
Martinez	2.39	27.3%	16.0%
Moraga	2.56	19.9%	26.2%
Oakley	3.23	12.9%	11.5%
Orinda	2.63	16.4%	30.4%
Pinole	2.76	20.0%	23.2%
Pleasant Hill	2.33	28.9%	20.1%
San Pablo	3.25	22.4%	16.3%
San Ramon	2.60	21.1%	9.8%
Unincorporated County	2.69	21.7%	18.9%
Urban County Total	-	21.3%	18.5%
Entitlement Jurisdictions			
Antioch	3.04	15.8%	13.3%
Concord	2.71	23.2%	17.8%
Pittsburg	3.13	18.3%	15.2%
Richmond	2.79	25.9%	17.7%
Walnut Creek	2.07	38.4%	35.8%
Contra Costa County (countywide) Total	2.75	22.9%	19.3%

TABLE 13HOUSEHOLD COMPOSITION, 2009

Source: ¹2000 U.S. Census, Summary File 3, P10 and H1; ² Department of Finance 2009, E-5 Report

Table 14 presents the number of family households and the share of family households that are married, single parents, and have children under 18 years of age for all jurisdictions in Contra Costa County. Of the 344,129 households in the County, 243,971 (70.9 percent) were family households.⁸ Of the family households, 123,948 (50.8 percent) had children under 18. When looking closer at the jurisdictions in the County: Oakley (63.4 percent), San Pablo (61.1 percent), and Antioch (59.8 percent) had the largest share of families with children under 18; Orinda (91.5 percent), Clayton (90.5 percent), and Lafayette (90.1 percent) had the largest share of married couples; and San Pablo (21.7 percent) and Richmond (18.9 percent) had the largest share of single parents. These percentages exceed that of the County for each category: families with children under 18, married couples, and single parents.

Jurisdiction	Family Households	% Married	% With Children Under 18	% Single Parent
Urban County				
Brentwood	6,231	87.0%	58.7%	9.3%
Clayton	3,212	90.5%	48.1%	5.4%
Danville	12,054	89.0%	52.1%	6.1%
El Cerrito	6,047	78.5%	34.5%	7.7%
Hercules	4,993	78.9%	55.2%	11.4%
Lafayette	6,805	90.1%	49.1%	6.3%
Martinez	9,279	78.6%	48.0%	11.6%
Moraga	4,361	88.6%	47.1%	5.7%
Oakley	6,483	86.4%	63.4%	8.8%
Orinda	5,231	91.5%	46.1%	4.2%
Pinole	5,148	77.3%	46.3%	9.6%
Pleasant Hill	8,435	80.6%	46.9%	10.3%
San Pablo	6,672	63.1%	61.1%	21.7%
San Ramon	12,077	86.1%	53.3%	8.4%
Unincorporated County	39,370	79.1%		11.1%
Urban County Total	136,398	82.1%	42.1%	9.7%
Entitlement Jurisdictions				
Antioch	23,307	77.5%	59.8%	14.8%
Concord	30,637	75.6%	51.4%	12.8%
Pittsburg	13,509	72.9%	55.1%	14.7%
Richmond	23,403	63.4%	51.0%	18.9%
Walnut Creek	16,717	85.0%	39.1%	7.4%
Contra Costa County (countywide) Total	243,971	78.7%	50.8%	11.6%

 TABLE 14

 FAMILY HOUSEHOLD COMPOSITION

Source: 2000 U.S. Census, Summary File 3, P10

⁸ Comprising related individuals.

SPECIAL NEEDS POPULATIONS – NON-HOMELESS

Certain groups may have more difficulty finding housing and may require specialized services or assistance. Owing to their special circumstances, they are more likely to have extremely low, very low, low, or moderate incomes. These groups include the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addiction, victims of domestic violence, large households, and single parent-headed (female and male) households. HUD also requires an analysis of the needs of persons with HIV/AIDS and their families. HUD does not require an analysis on large households or single parentheaded households, but the Consortium believes both of these groups fall into the special needs group.

ELDERLY AND FRAIL ELDERLY

The three jurisdictions with the largest share of senior households were Walnut Creek (36.1 percent), Orinda (31.9 percent), and El Cerrito (31.4 percent). Please see **Table 15**.

Of all jurisdictions in the County, both San Pablo (52.6 percent) and Pittsburg (50.7 percent) had over half of their senior population reporting a disability, compared to the total County with 39.6 percent of the senior population reporting a disability.

Seniors are among several groups especially adversely impacted by the increase in evictions in 2008 and 2009 that resulted from property owners being foreclosed upon. There is little legal recourse for tenants who are evicted during foreclosure. Seniors are more likely to be on fixed incomes and fall into a low-income category, making it more difficult to find new housing that they can afford.⁹

Seniors are also among those who have experienced an increase in domestic abuse — both physical and financial — in 2008 and 2009. Contra Costa Senior Legal Services, based in Richmond, reported significant increases in requests for elder abuse services, both physical and financial. Contra Costa Senior Legal Services has experienced a sharp increase in calls from seniors who have relatives who are trying to force them to sign their homes over to their relatives. Many of these seniors are victims of both physical and financial abuse.¹⁰

Seniors were also among the groups of people most likely to use food services offered by Loaves and Fishes of Contra Costa County in 2009.¹¹

Frail elderly persons are especially adversely impacted by decreases in public benefits, retirement income, and health services. In 2009, medical costs continued to increase for seniors

⁹ Bay Area Legal Aid, Contra Costa County, September 17, 2009; Contra Costa Senior Legal Services, September 18, 2009; Loaves and Fishes of Contra Costa County, September 17, 2009.

¹⁰ Contra Costa Senior Legal Services, September 17 and 18, 2009.

¹¹ Loaves and Fishes of Contra Costa County, September 17, 2009.

and the disabled, while their SSI and Medicare benefits were the same or less. In addition, funding and provision of health services, such as in-home support services, were cut substantially in 2009. Due to state budget cuts and constrained local resources, Contra Costa County has had to significantly reduce funding for in-home support services, HIV prevention, and meal delivery services, among others. These reductions increase the need among the frail elderly for financial assistance, food banks, nursing home care, emergency room visits, and paratransit services.¹²

Jurisdiction	% Senior Population	% Senior Households	% Renter Households	% Owner Households	% With a Disability*
Urban County					
Brentwood	9.6%	19.4%	9.2%	90.8%	34.9%
Clayton	9.1%	16.2 %	1.6%	98.4%	34.1%
Danville	10.3%	17.6%	11.5%	88.5%	37.8%
El Cerrito	20.7%	31.4%	16.5%	83.5%	38.0%
Hercules	6.8%	8.8%	18.0%	82.0%	39.3%
Lafayette	14.0%	21.5%	11.8%	88.2%	25.4%
Martinez	10.2%	16.3%	23.9%	76.1%	42.0%
Moraga	15.2%	27.8%	8.2%	91.8%	28.4%
Oakley	5.8%	12.0%	18.8%	81.2%	45.8%
Orinda	18.4%	31.9%	8.7%	91.3%	22.3%
Pinole	14.1%	22.6%	20.7%	79.3%	44.1%
Pleasant Hill	13.1%	20.3%	31.3%	68.7%	42.7%
San Pablo	8.9%	16.8%	36.3%	63.7%	52.6%
San Ramon	6.2%	9.3%	22.0%	78.0%	35.0%
Unincorporated County	10.9%	19.1%	16.8%	83.2%	37.5%
Urban County Total	11.1%	21.2%	19.5%	80.5%	37.2%
Entitlement Jurisdictions					
Antioch	7.3%	13.8%	26.0%	74.0%	44.0%
Concord	10.8%	17.6%	21.5%	78.5%	41.9%
Pittsburg	8.3%	15.9%	25.5%	74.5%	50.7%
Richmond	9.6%	18.0%	22.6%	77.4%	47.2%
Walnut Creek	25.0%	36.1%	15.1%	84.9%	37.0%
Contra Costa County (countywide) Total	11.3%	19.5%	18.9%	81.1%	39.6%

TABLE 15 SENIOR HOUSEHOLDS

Source: 2000 U.S. Census, Summary File 3, Table P8, P11, P41 and H14

¹² Bay Area Legal Aid, Contra Costa County, September 17, 18, and 19, 2009; Rainbow Community, September 17, 18, and 19, 2009.

PERSONS WITH DISABILITIES

Table 16 presents data from the 2000 Census for persons with disabilities in the state, Urban County (all non-entitlement jurisdictions), and entitlement jurisdictions. Of the jurisdictions in Contra Costa County, San Pablo (25.5 percent) had the greatest share of the persons with a disability for all persons over 5 years of age, followed by Richmond (21.6 percent). Moraga (9.7 percent) had the smallest share of persons with a disability, followed by Lafayette (9.8 percent).

Of the disabled persons in the County, 24.1 percent reported an employment disability and 23.5 percent reported a physical disability. These percentages were consistent with the state and most jurisdictions in the County.

Disabled persons are among several groups especially adversely impacted by the increase in evictions during 2008 and 2009 that resulted from property owners being foreclosed upon. There is little legal recourse for tenants who are evicted as a result of foreclosure. Disabled persons find it more difficult to find housing that can accommodate their needs than nondisabled persons and are more likely to fall into a low-income category, making it more difficult to find new housing that meets their needs and that they can afford.¹³

Disabled persons were also adversely impacted by decreases in public benefits, retirement income, and health services in 2008 and 2009. Reductions in funding for in-home support services and meal delivery services, among others, have increased the need among disabled persons for financial assistance, food banks, disabled home care, emergency room visits, and paratransit services.¹⁴

SHELTER, Inc. reported that 19 percent of their homeless service clients self-reported having mental health needs.¹⁵ The actual number of homeless service clients with mental health needs is anticipated to be much higher as this is an underreported number, particularly for parents who are scared they might lose custody of their children if they self-report having mental health needs.

¹³ Bay Area Legal Aid, Contra Costa County, September 18, 2009; Contra Costa Senior Legal Services, September 18, 2009; Loaves and Fishes of Contra Costa County, September 18, 2009.

¹⁴ Bay Area Legal Aid, Contra Costa County, September 17 and 18, 2009; Rainbow Community, September 17 and 18, 2009.

¹⁵ SHELTER, Inc., September 17, 2009.

Jurisdiction	Number of Disabled Persons	% of Persons Disabled	% of Disabled Population – Sensory*	% of Disabled Population – Physical*	% of Disabled Population – Mental*	% of Disabled Population – Self-care*	% of Disabled Population –Go- outside-home*	% of Disabled Population – Employment Disability*
State of California	5,923,361	19.2%	9.3%	21.0%	13.3%	7.2%	23.0%	26.2%
Urban County								
Brentwood	3,232	15.4%	9.5%	24.6%	13.6%	6.5%	21.1%	24.6%
Clayton	1,128	11.2%	10.7%	21.4%	13.0%	4.7%	23.8%	26.5%
Danville	4,330	11.1%	10.7%	22.6%	16.5%	8.7%	19.5%	22.1%
El Cerrito	3,746	16.9%	12.3%	25.0%	14.7%	9.8%	21.7%	16.4%
Hercules	2,595	14.3%	9.0%	20.5%	11.9%	6.7%	20.4%	31.5%
Lafayette	2,167	9.8%	15.0%	25.2%	16.0%	6.3%	15.8%	21.7%
Martinez	5,322	16.2%	10.1%	28.1%	15.8%	6.6%	16.1%	23.2%
Moraga	1,540	9.7%	12.3%	26.9%	14.5%	7.7%	21.1%	17.5%
Oakley	3,604	15.4%	8.5%	25.7%	16.2%	7.8%	18.4%	23.4%
Orinda	1,881	11.4%	11.9%	23.4%	15.1%	7.3%	21.1%	21.2%
Pinole	3,255	17.7%	11.7%	26.6%	14.7%	8.1%	21.5%	17.4%
Pleasant Hill	4,486	14.7%	11.5%	25.2%	13.7%	7.5%	20.0%	22.1%
San Pablo	6,915	25.5%	8.5%	17.6%	12.3%	7.0%	26.2%	28.4%
San Ramon	4,135	10.0%	9.9%	23.0%	13.0%	7.2%	20.3%	26.6%
Unincorporated County	23,268	16.6%	10.2%	23.1%	14.2%	7.4%	21.0%	24.1%
Urban County Total	71,604	15.0%	10.4%	23.5%	14.3%	7.4%	20.8%	23.6%
Entitlement Jurisdictions								
Antioch	13,488	16.3%	9.2%	24.6%	15.7%	6.8%	18.7%	25.0%
Concord	21,184	18.9%	9.6%	23.2%	13.1%	7.2%	20.5%	26.4%
Pittsburg	10,981	21.1%	7.5%	21.3%	12.5%	8.1%	22.6%	28.0%
Richmond	19,666	21.6%	8.8%	22.0%	14.0%	7.9%	21.9%	25.4%
Walnut Creek	10,649	17.4%	14.6%	27.3%	15.2%	8.5%	19.9%	14.5%
Contra Costa County (countywide) Total	147,572	16.8%	10.0%	23.5%	14.1%	7.5%	20.8%	24.1%

TABLE 16DISABILITY STATUS AND TYPES

Source: 2000 U.S. Census, Summary File 3, Table P41 and P42

*People may have reported more than one disability, resulting in numbers over 100 percent in this column.

Licensed Community Care Facilities

Certain groups may have more difficulty finding housing and may require specialized services or assistance. Due to their special circumstances, these groups are more likely to have low or moderate incomes. These groups include the elderly, frail elderly, persons with disabilities, large households, female-headed households, persons with substance abuse problems, the homeless, victims of domestic violence, and persons with HIV/AIDS.

There are many different types of licensed care facilities in Antioch, Concord, Contra Costa County, Pittsburg, Richmond, and Walnut Creek. Below is a description of the different types of care facilities within these jurisdictions.

- Adult Day Care Facilities (ADCF) provide programs for frail elderly and developmentally disabled and/or mentally disabled adults in a day care setting.
- Adult Residential Facilities (ARF) are facilities of any capacity that provide 24-hour nonmedical care for adults ages 18 through 59 who are unable to provide for their own daily needs. Adults may be physically handicapped, developmentally disabled, and/or mentally disabled.
- Group homes are facilities of any capacity and provide 24-hour nonmedical care and supervision to children in a structured environment.
- Residential Care Facilities for the Elderly (RCFE) provide care, supervision, and assistance with daily living activities to persons 60 years of age and over and persons under 60 with compatible needs.
- Small Family Homes (SFH) provide 24-hour-a-day care in the licensee's family residence for six or fewer children who are mentally disabled, developmentally disabled, or physically handicapped and who require special care and supervision as a result of such disabilities.
- A Social Rehabilitation Facility is any facility that provides 24-hour-a-day nonmedical care and supervision in a group setting to adults recovering from mental illnesses who temporarily need assistance, guidance, or counseling.
- The Transitional Housing Placement Program provides care and supervision for children at least 17 years of age participating in an independent living arrangement.

Table 17 provides a summary of the number of licensed care facilities by type and their capacity in the jurisdictions of Antioch, Concord, Contra Costa County (countywide), Pittsburg, Richmond, and Walnut Creek.

Jurisdio	ction	Adult Day Care Facility	Adult Residential Facility	Group Home	Residential Care Facility	Small Family Home	Social Rehabilitation Facility	Transitional Housing Placement	Total
Antioch	Number of Facilities	9	28	12	42	4	0	1	96
	Capacity	354	166	74	550	19	0	12	1,175
Concord	Number of Facilities	4	27	7	92	1	0	1	132
	Capacity	221	178	56	928	6	0	15	1,404
Contra Costa County	Number of Facilities	14	57	24	194	7	2	0	298
(balance of County)	Capacity	485	408	180	3,399	42	32	0	4,546
Pittsburg	Number of Facilities	1	18	5	15	1	0	0	40
	Capacity	72	105	30	101	2	0	0	310
Richmond	Number of Facilities	6	21	6	18	1	1	0	53
	Capacity	306	118	36	216	5	16	0	697
Walnut Creek	Number of Facilities	2	6	0	79	0	0	0	87
	Capacity	84	36	0	1,290	0	0	0	1,410
Total	Number of Facilities	36	157	54	440	14	3	2	706
	Capacity	1,522	1,011	376	6,484	74	48	27	9,542

 TABLE 17

 LICENSED CARE FACILITIES BY JURISDICTION AND TYPE

Source: State of California Community Care Licensing Division, September 2009

Large Households

Large family households are defined as households of five or more persons who are related. Large family households are considered a special needs group because there is a limited supply of adequately sized housing to accommodate their needs.

Table 18 provides data for large households for all jurisdictions in Contra Costa County. The jurisdictions with the greatest share of large households (households with five or more persons) were San Pablo (24.7 percent), Pittsburg (19.9 percent), and Oakley (19.2 percent). Walnut Creek had the smallest share of large households (4.4 percent). Of all the jurisdictions in Contra Costa County, the majority of large households own their homes, with the exception of San Pablo and Richmond. As shown in **Table 18**, of all the housing units countywide with three or more bedrooms, 77.3 percent were owner-occupied housing units and 24.4 percent were renter-occupied housing units.

The supply of housing units with three or more bedrooms available for ownership and rental is in excess of the number of large owner and rental households (please see table below). This suggests that there is not a numerical shortage of available housing units to meet the needs of large households. However, lower-income large households may be priced out of the larger housing units.

Some service providers noted that there has been growth in large households as households have been adversely financially impacted by job loss and reduction in work hours. Increasingly, multigenerational family members are living together as large households to reduce housing costs.¹⁶

Large households are also among several groups impacted by the increase in evictions during 2008 and 2009 that resulted from property owners being foreclosed upon. There is little legal recourse for tenants who are evicted as a result of foreclosure. Large households find it more difficult to find housing that can accommodate their household size and are more likely to fall into a low-income category, making it more difficult to find new housing that meets their needs and that they can afford.¹⁷

¹⁶ SHELTER, Inc., September 17, 2009.

¹⁷ Bay Area Legal Aid, Contra Costa County, September 17 and 18, 2009; Contra Costa Senior Legal Services, September 17 and 18, 2009; Loaves and Fishes of Contra Costa County, September 17 and 18, 2009.

TABLE 18 LARGE HOUSEHOLDS

Jurisdiction	Large Households	% Large Households	% of Total Owner- Occupied Households	%of Total Renter- Occupied Households	% of Total Owner Housing Units w/3+ Bedrooms	% of Total Renter Housing Units w/3 + Bedrooms
Urban County						
Brentwood	1,368	17.1%	13.4%	3.7%	72.6%	34.0%
Clayton	403	9.7%	9.3%	0.4%	90.2%	72.4%
Danville	1,567	10.3%	9.3%	1.0%	91.1%	48.4%
El Cerrito	553	5.5%	4.2%	1.3%	69.1%	16.4%
Hercules	1,117	16.9%	14.0%	2.8%	70.5%	44.0%
Lafayette	729	7.9%	7.3%	0.6%	91.4%	22.4%
Martinez	1,123	7.1%	5.6%	1.5%	81.1%	21.6%
Moraga	465	8.5%	7.7%	0.8%	85.3%	33.5%
Oakley	1,552	19.2%	15.6%	3.6%	87.0%	51.5%
Orinda	522	8.4%	7.4%	1.0%	91.0%	43.0%
Pinole	868	12.2%	8.9%	3.3%	85.7%	28.2%
Pleasant Hill	851	6.3%	4.9%	1.4%	82.5%	21.3%
San Pablo	2,259	24.7%	12.4%	12.3%	42.4%	13.6%
San Ramon	1,480	8.6%	7.0%	1.7%	87.6%	22.8%
Unincorporated	6,725	12.3%	8.7%	3.5%	75.4%	26.7%
Urban County Total	43,359	11.3%	8.5%	2.8%	80.3%	25.5%
Entitlement Jurisdiction	IS					
Antioch	5,173	17.6%	13.0%	4.6%	88.0%	30.8%
Concord	5,580	12.7%	6.8%	5.9%	78.0%	26.4%
Pittsburg	3,533	19.9%	12.5%	7.4%	79.7%	27.7%
Richmond	5,488	15.8%	7.8%	8.0%	60.9%	19.8%
Walnut Creek	1,330	4.4%	3.3%	1.1%	58.3%	15.5%
Contra Costa County (countywide) Total	42,355	12.3%	8.4%	3.9%	77.3%	24.4%

Source: 2000 U.S. Census, Summary File 3, Table H16 and H42

* Numbers in this table do not include persons in group quarters.

SINGLE-PARENT HOUSEHOLDS

Nearly three-quarters of single-parent households in the state are headed by a female. As shown in **Table 19**, the share of female-headed households is much larger than the share of male-headed single-parent households for all jurisdictions in the County.

The share of female-headed households at or below the poverty level is also much greater than male-headed households at or below the poverty level.¹⁸ The share of single-parent households at or below the poverty level in the state (29.0 percent) is much higher than in the jurisdictions in the Urban County and the entitlement jurisdictions.

Jurisdiction	Total	Percentage in Poverty	Female- headed	% Female- headed in Poverty	Male- headed	% Male- headed in Poverty
Antioch	5,250	17.7%	3,712	20.9%	1,538	9.9%
Concord	7,476	11.4%	5,305	13.9%	2,171	5.3%
Pittsburg	3,656	18.6%	2,626	21.3%	1,030	11.7%
Richmond	8,575	23.0%	6,674	24.8%	1,901	16.6%
Walnut Creek	2,508	6.8%	1,942	7.7%	566	2.9%
Urban County	51,891	14.8%	37,740	16.8%	14,151	9.5%
Contra Costa County (countywide) Total	43,682	14.5%	32,054	16.6%	11,628	8.8%

 TABLE 19
 SINGLE-PARENT HOUSEHOLDS

Source: 2000 U.S. Census, Summary File 3, Table P12, P89

ALCOHOL/OTHER DRUG ABUSE

The Contra Costa County Department of Health Services Alcohol and Other Drugs Services Division (AOD) reported in its 2007–2013 Strategic Plan¹⁹ that 41 percent of Contra Costa County 11th grade students reported drinking alcohol in the past 30 days and 18 percent reported using marijuana in the past 30 days. The National Center for Health Statistics indicated that 6.0 percent of persons 12 years of age and over who were surveyed said that they had used marijuana within the past month, one-third the rate of 11th graders in Contra Costa County who had used marijuana.

¹⁸ The "poverty level" is a measure of poverty used by the U.S. Census Bureau based on a set of money income thresholds that vary by family size and composition. If the total income for a family or unrelated individual falls below the applicable poverty threshold, that family or person is classified as being below the "poverty level."

¹⁹ Strategic Plan for Contra Costa County Alcohol and Other Drugs Prevention, 2007 – 2013, Contra Health Services, Alcohol and Other Drugs Services Division (2007)

Higher percentages of Contra Costa County 7th, 9th, and 11th grade students reported using alcohol in the past 30 days than did students statewide in the same grades (15 percent, 31 percent, and 41 percent in Contra Costa County vs. 10 percent, 25 percent, and 37 percent respectively statewide).

AOD reported that the number of adults between the ages of 19 and 54 in treatment decreased dramatically between 2001 and 2005 in Contra Costa County. In 2001 a total of 8,436 clients in this age range were admitted to publicly funded treatment in the County. By 2005, that total had fallen to 5,595, a 33.6 percent decrease.

The percentage of adults over the age of 54 entering publicly funded treatment is increasing. A total of 256 people 55 years of age or older entered treatment in 2001. In 2005, the number rose to 291, an increase of 13.7 percent.²⁰

SHELTER, Inc. reported 52 percent of their homeless service clients suffered from alcohol or substance abuse and 63 percent were addicted to drugs in 2008–2009.²¹

The National Center for Health Statistics indicated that 8.1 percent of persons 12 years of age and over who were surveyed said that they had used illegal drugs within the past month, 6.0 percent used marijuana and 2.6 percent used psychotherapeutic drugs.

PERSONS WITH HIV/AIDS

The Contra Costa Public Health Division²² reported that as of December 31, 2008:

- 1,119 Contra Costa County residents were living with a diagnosis of AIDS
 - o 224 females
 - o 895 males
- 775 Contra Costa County residents were living with a positive HIV test
 - 138 females
 - o 637 males

Broken down by jurisdiction, the following persons were living with HIV/AIDS as of December 31, 2008:

- Alamo: 10 persons
- Antioch: 153 persons
- Bay Point: 43 persons
- Brentwood: 35 persons
- Clayton: 14 persons

- Moraga: 9 persons
- North Richmond: 16 persons
- Oakley: 38 persons
- Orinda: 16 persons
- Pacheco: 6 persons

²⁰ Ibid.

²¹ SHELTER, Inc., September 17, 2009.

^{22 2009} HIV/AIDS Epidemiology Report, Contra Costa Health Services, August 2009

- Concord: 256 persons
- Crocket: 8 persons
- Danville: 38 persons
- El Cerrito: 45 persons
- El Sobrante: 43 persons
- Hercules: 34 persons
- Kensington: 12 persons
- Lafayette: 40 persons
- Martinez: 103 persons

- Pinole: 28 persons
- Pittsburg: 158 persons
- Pleasant Hill: 66 persons
- Richmond: 358 persons
- Rodeo: 19 persons
- San Pablo: 120 persons
- San Ramon: 32 persons
- Walnut Creek: 168 persons
- Other: 26 persons

Persons with HIV/AIDS are another group especially adversely impacted by decreases in public benefits and public health services in 2008 and 2009. Reductions in funding for in-home support services, meal delivery services, and bill paying assistance services, among others, have increased the need among persons with HIV/AIDS for financial assistance, food banks, nursing home care, emergency room visits, and paratransit services.²³

VICTIMS OF DOMESTIC VIOLENCE

In February 2000, the Contra Costa County Board of Supervisors declared a policy of "zero tolerance for domestic violence." This policy was established because the Board found that, although the law enforcement and service provider communities had identified reducing domestic/family violence and elder abuse as priorities and had devoted significant resources and effort to reducing these crimes, domestic violence and elder abuse were on the rise. ²⁴

Established in 2000, the "Zero Tolerance for Domestic Violence" initiative is a multijurisdictional partnership, created to help eliminate domestic and family violence and elder abuse in Contra Costa County. County staff, local law enforcement, the courts, and community service providers have banded together under the leadership of the Board of Supervisors to offer a comprehensive, coordinated, community-wide response to break the progressive cycle of domestic and family violence.²⁵

All domestic service providers interviewed in September 2009 indicated that they are experiencing significant increases in demand for their domestic violence related services, which they attribute to increased stress among people resulting from financial hardship. One organization providing domestic violence related services, STAND! Against Domestic Violence based in Concord, experienced a 65 percent increase in the number of phone calls to their crisis line between 2008 and 2009 and a 25 percent increase in use of their domestic violence housing shelter.²⁶ Between 2004 and 2008, STAND! received the greatest number of calls to their crisis

²³ Rainbow Community, September 17 and 18, 2009.

²⁴ Contra Costa County Zero Tolerance for Domestic Violence Initiative, September 18, 2009.

²⁵ Ibid.

²⁶ STAND! Against Domestic Violence, September 18, 2009.

line from residents of Antioch, Concord, Richmond, unincorporated County areas, and Pittsburg.

Bay Area Legal Aid in Contra Costa County also has seen a significant increase in demand for domestic violence related services.²⁷ Contra Costa Senior Legal Services, based in Richmond, reported significant increases in requests for elder abuse services, both physical and financial.²⁸ Bay Area Legal Aid assisted over 750 low-income Contra Costa County domestic violence survivors in 2008.²⁹ There were 18 deaths in Contra Costa County resulting from domestic violence in 2009 as of September, while there were a total of 3 such deaths in 2008.³⁰ Domestic violence related service providers reported that it was increasingly difficult to meet service demands.³¹

In 2007 (the most recent year for which statistics are available), there were 3,950 domestic violence calls for assistance to law enforcement in Contra Costa County (countywide), and 547 of those involved weapons.³² Between January and June 2009 (the most recent time period for which statistics are available), there were 1,276 court protection orders requested in Contra Costa County and 52 percent of these requests were granted by the court. In 2005, there were 3,241 domestic violence arrests reported via the Contra Costa Domestic Violence Tracking System, and 3,585 in 2006.

Half of men who abuse their spouses also abuse their children. There were 5,290 reports of suspected child abuse/neglect affecting 9,823 children in Contra Costa County during 2007.³³

The statistics only tell part of the story: domestic violence is the most underreported crime in the country and it is estimated that one in three adult women will experience at least one physical assault in her lifetime by an intimate partner or family member.³⁴ Abuse in relationships exists among all classes, races, and cultural groups, although women between ages 16 and 24 are nearly three times more vulnerable to intimate partner violence. Every year, almost 6 percent of California's women suffer physical injuries from domestic violence. Nearly

²⁷ Bay Area Legal Aid, Contra Costa County, September 18, 2009.

²⁸ Contra Costa Senior Legal Services, September 18, 2009.

²⁹ Bay Area Legal Aid, Contra Costa County, September 18, 2009.

³⁰ Contra Costa County Zero Tolerance for Domestic Violence Initiative, September 2009.

³¹ STAND! Against Domestic Violence, September 18, 2009; Bay Area Legal Aid, Contra Costa County, September 18, 2009; Contra Costa Senior Legal Services, September 18, 2009; Contra Costa County Zero Tolerance for Domestic Violence Initiative, September 18, 2009.

³² California Department of Justice, 2007.

³³ Child Abuse Prevention Council of Contra Costa County, September 18, 2009.

³⁴ Bay Area Legal Aid, Contra Costa County, September 2009; American Psychological Association, September 2009.

20 percent of women who went hungry because they couldn't afford to buy food were also a victim of intimate partner violence.³⁵

National statistics show that one in four girls and one in eight boys will be maltreated before the age of 18. Child abuse/neglect affect children of all ages, races, and incomes. Children under the age of 2 are at the greatest risk of abuse. Child abuse is the most common cause of brain injury in children under 1 year of age. Children with disabilities are three to seven times more likely to suffer from child maltreatment than children without disabilities. Parents abusing drugs or alcohol are at a higher risk of neglecting/abusing their children. Circumstances that place parents under substantial stress, for example, mental and physical illness, economic stress, drug abuse, and isolation, are likely to increase the risk of child abuse. Overall, domestic violence greatly impacts children in the home.³⁶

HOMELESS

The Contra Costa Homeless Program conducted a count of sheltered and unsheltered homeless persons in the County in January 2009. **Table 20** (unsheltered) and **Table 21** (sheltered) provide a summary of the count. Please note, because of recent anecdotal reports of changes in the characteristics of the homeless population thought largely to be driven by the high level of home foreclosures and job loss, and the limitations of the count methodology, certain groups and/or persons may have been undercounted.

According to the count, Richmond had the largest share of unsheltered homeless persons in the entire County (23.1 percent). Concord (15.7 percent) and Antioch (7.8 percent) had the second and third largest share of unsheltered homeless individuals in the County. The five entitlement cities of the Consortium accounted for the majority (56.6 percent) of all homeless individuals identified in the count. The remaining jurisdictions in the County accounted for the remaining 43.4 percent.

The homeless count identified 1,958 sheltered homeless persons in the County. **Table 21** provides a summary of the variety of services sheltered homeless persons were using at the time of the count. According to the count, emergency and transitional housing were the most widely used type of service throughout the County, especially for families and the unaccompanied youth population.

In addition to the findings presented in **Tables 20** and **21**, the Contra Costa Homeless Program reports the following findings from the 2009 count:

- 8 percent decrease from 2007 of homeless persons in the County.
- 57 percent of unsheltered homeless persons live in encampments.

³⁵ STAND! Against Domestic Violence website, September 18, 2009.

³⁶ Child Abuse Prevention Council of Contra Costa County, September 18, 2009.

- Single adults accessing services increased 20 percent over 2007.
- The number of homeless persons in alcohol or drug treatment centers doubled from 2007.
- Homeless persons accessing food programs increased over 2007.

Jurisdiction	Unsheltered Individuals	% of Unsheltered Individuals
Contra Costa County (countywide)	1,872	100.0%
Antioch	146	7.8%
Concord	294	15.7%
Pittsburg	109	5.8%
Richmond	433	23.1%
Walnut Creek	78	4.2%

TABLE 20UNSHELTERED INDIVIDUALS

Source: Contra Costa Homeless Program, 2009 Homeless Count

TABLE 21Sheltered Individuals

	Couples	Families with Children	Individuals in Families	Children in Families	Individuals without Children	Unaccom- panied Youth
Alcohol/Drug Treatment	0	0	0	0	189	0
Employment/Job Training	0	0	0	0	128	0
Emergency Housing	2	62	203	118	282	24
Food Programs/Soup Kitchen	0	4	14	10	220	5
Medical Providers (including hospitals)	0	0	0	0	42	0
Mental Health Treatment	0	0	0	0	10	0
Multiservice Center	0	5	16	9	396	0
Outreach/ Engagement	0	0	0	0	45	0
Transitional Housing*	1	54	181	112	161	36
Total	3	125	414	249	1,473	65

Source: Contra Costa Homeless Program, 2009 Homeless Count

* Permanent supportive housing not reported.

HOUSING MARKET PROFILE

Like most other jurisdictions throughout the state, the most significant trend in the Contra Costa County housing market has been the decrease in single-family home sales prices and the corresponding decrease in the value of single-family housing. Combined with an environment

of historically low interest rates, this has reduced the gap between the cost to buy a home and the price which households at the lower end of the range of incomes can afford. Although this "affordability gap" has been reduced when it comes to home purchase, the combination of instability in the job market, stagnating real wages, and the general tightening of credit has not necessarily made a home purchase easier for lower income households.

The rental market has seen continued low vacancy rates and rents have been stable and trending upward.

The following discussion identifies housing characteristics, trends, and needs for County jurisdictions.

HOUSING GROWTH

Between 2000 and 2009 the number of housing units in the state increased 10.78 percent. **Table 22** displays housing growth in all jurisdictions in Contra Costa County. Of all the jurisdictions in Contra Costa County, Brentwood had the largest increase in housing units (126.9 percent). Second to that was San Ramon with an increase of 43.1 percent. Of the entitlement cities, Pittsburg had the largest increase with 13.9 percent.

Tenure

Housing tenure refers to whether a unit is owner-occupied or renter-occupied. **Table 23** provides a summary of housing tenure for all jurisdictions in Contra Costa County. As shown, Clayton had the greatest share of owner-occupied households and San Pablo had the greatest share of renter-occupied housing units. It is important to note that the level of single-family foreclosures may have significantly shifted the owner/renter distribution.

 TABLE 22

 HOUSING UNITS, 2000–2009

Jurisdiction	2000 Housing Units	2009 Housing Units	Percentage Change 2000–2009
Urban County			
Brentwood	7,788	17,671	126.9%
Clayton	3,924	4,006	2.1%
Danville	15,130	15,795	4.4%
El Cerrito	10,462	10,705	2.3%
Hercules	6,546	8,319	27.1%
Lafayette	9,334	9,511	1.9%
Martinez	14,597	14,972	2.6%
Moraga	5,760	5,791	0.5%
Oakley	7,946	10,987	38.3%
Orinda	6,744	6,849	1.6%
Pinole	6,828	7,032	3.0%
Pleasant Hill	14,034	14,505	3.4%
San Pablo	9,354	9,953	6.4%
San Ramon	17,552	25,113	43.1%
Unincorporated County	57,609	65,604	13.9%
Urban County Total	193,608	226,813	17.2%
Entitlement Jurisdictions			
Antioch	30,116	33,982	12.8%
Concord	45,084	46,638	3.4%
Pittsburg	18,300	20,848	13.9%
Richmond	36,044	38,433	6.6%
Walnut Creek	31,425	32,473	3.3%
Contra Costa County (countywide) Total	354,577	399,187	12.6%

Source: Department of Finance, 2000 and 2009 E-5 Report

TABLE 23 Housing Tenure

Jurisdiction	Owner-Occupied	Renter-Occupied
Urban County		
Brentwood	80.7%	19.3%
Clayton	94.1%	5.9%
Danville	89.4%	10.6%
El Cerrito	60.9%	39.1%
Hercules	84.2%	15.8%
Lafayette	75.8%	24.2%
Martinez	69.0%	31.0%
Moraga	84.5%	15.5%
Oakley	85.0%	15.0%
Orinda	91.6%	8.4%
Pinole	74.5%	25.5%
Pleasant Hill	63.7%	36.3%
San Pablo	49.8%	50.2%
San Ramon	71.1%	28.9%
Unincorporated County	73.5%	26.5%
Urban County Total	70.4%	29.6%
Entitlement Jurisdictions		
Antioch	70.9%	29.1%
Concord	62.6%	37.4%
Pittsburg	62.8%	37.2%
Richmond	53.4%	46.6%
Walnut Creek	68.1%	31.9%
Contra Costa County (countywide) Total	69.3%	30.7%

Source: 2000 U.S. Census, Summary File 3, Table H7

HOUSING TYPE

Table 24 exhibits the percentage of housing units as a share of total housing units by the number of units in the structure and tenure for all jurisdictions in Contra Costa County, separating out the Urban County jurisdictions and entitlement jurisdictions. Demand for owner-occupied housing is primarily met through the supply of single-family housing, while renter-occupied housing demand is primarily met through a combination of single-family housing and multi-family units.

TABLE 24
TENURE BY UNITS IN STRUCTURE

		Ov	vner-Occupied				Re	enter-Occupied		
Jurisdiction	Single- family Units	Multi-family (2–4 units)	Multi-family (>5 units)	Mobile Homes	Boat, RV, Van, etc.	Single- family Units	Multi-family (2–4 units)	Multi-family (>5 units)	Mobile Homes	Boat, RV, Van, etc.
Urban County										
Brentwood	96.8%	0.4%	0.2%	2.7%	0.0%	52.4%	14.7%	29.6%	3.0%	0.4%
Clayton	99.7%	0.1%	0.0%	0.1%	0.0%	91.5%	2.7%	5.8%	0.0%	0.0%
Danville	98.6%	0.6%	0.9%	0.0%	0.0%	71.8%	6.5%	21.7%	0.0%	0.0%
El Cerrito	97.7%	1.4%	0.6%	0.3%	0.1%	38.7%	29.4%	31.9%	0.0%	0.0%
Hercules	94.2%	1.9%	3.9%	0.0%	0.0%	71.1%	13.5%	15.4%	0.0%	0.0%
Lafayette	99.3%	0.6%	0.1%	0.0%	0.0%	42.5%	12.8%	44.7%	0.0%	0.0%
Martinez	97.8%	1.0%	1.0%	0.2%	0.0%	47.6%	17.0%	35.4%	0.0%	0.0%
Moraga	97.2%	1.2%	1.5%	0.2%	0.0%	40.3%	15.6%	44.2%	0.0%	0.0%
Oakley	98.4%	0.0%	0.0%	1.5%	0.0%	84.4%	6.7%	2.7%	5.9%	0.2%
Orinda	99.3%	0.5%	0.3%	0.0%	0.0%	68.3%	9.0%	21.3%	1.5%	0.0%
Pinole	98.2%	0.5%	1.2%	0.2%	0.0%	43.6%	18.5%	37.7%	0.0%	0.2%
Pleasant Hill	97.3%	0.4%	2.0%	0.3%	0.0%	34.6%	12.6%	52.5%	0.2%	0.0%
San Pablo	83.6%	5.4%	4.7%	6.0%	0.2%	41.6%	22.3%	33.9%	2.1%	0.1%
San Ramon	96.6%	0.9%	2.3%	0.2%	0.0%	36.6%	13.1%	50.3%	0.0%	0.0%
Unincorporated County	93.7%	0.8%	0.9%	4.5%	0.2%	56.5%	11.3%	28.6%	3.4%	0.2%
Urban County Total	96.1%	0.9%	1.2%	1.8%	0.1%	49.7%	14.9%	33.6%	1.7%	0.1%
Entitlement Jurisdictions						•				
Antioch	98.0%	0.6%	0.7%	0.7%	0.0%	50.0%	17.0%	32.8%	0.1%	0.0%
Concord	91.0%	2.3%	3.8%	2.9%	0.1%	35.5%	12.8%	51.0%	0.7%	0.1%
Pittsburg	96.1%	0.6%	0.3%	3.0%	0.0%	48.8%	17.8%	32.6%	0.8%	0.0%
Richmond	95.2%	3.0%	1.5%	0.3%	0.1%	40.5%	27.6%	31.7%	0.0%	0.0%
Walnut Creek	79.9%	7.0%	12.9%	0.1%	0.0%	29.6%	16.2%	54.1%	0.1%	0.0%
Contra Costa County (countywide) Total	94.5%	1.6%	2.2%	1.6%	0.1%	44.3%	17.2%	37.5%	0.9%	0.1%

Source: 2000 U.S. Census, Summary File 3, Table H33

Due to rounding, total percentages of renter and owner housing types for each jurisdiction may not total 100.

VACANCY RATE

Vacancy trends in housing are analyzed using a "vacancy rate" which establishes the relationship between housing supply and demand. For example, if the demand for housing is greater than the available supply, then the vacancy rate is low and the price of housing will most likely increase. Additionally, the vacancy rate indicates whether or not the community has an adequate housing supply to provide choice and mobility. HUD standards indicate that a vacancy rate of 5 percent is sufficient to provide choice and mobility.

Table 25 provides the total number of vacant housing units as well as the percentage of vacant housing units in 2009 for all of the jurisdictions in Contra Costa County, separating out the Urban County jurisdictions and the entitlement jurisdictions. Please note the state Department of Finance (DOF) estimate is for all housing unit types and does not exclude seasonal, recreational, or occasional use and all other vacant units. The DOF also does not provide vacancy by tenure. To provide vacancy by reason for vacancy, 2000 Census data was used (see **Table 26)**.

Overall, the 2009 data (**Table 25**) indicate that the County has a very low vacancy rate. Several communities in the Urban County have vacancy rates below 5 percent, which is extremely low. Historical data from the 2000 Census (**Table 26**) indicate that in several communities (Brentwood, Clayton, and Moraga) the share of vacant units that are for rent is well below the overall County share (30.5%). These communities also have a very low share of renter-occupied units. The data would suggest that renters might be challenged to find affordable housing in these communities.

TABLE 25VACANCY STATUS, 2009

Jurisdiction	Total Vacant Housing Units	% of Total Housing Units Vacant
Urban County		
Brentwood	649	3.67%
Clayton	41	1.02%
Danville	328	2.08%
El Cerrito	259	2.42%
Hercules	156	1.88%
Lafayette	185	1.95%
Martinez	304	2.03%
Moraga	98	1.69%
Oakley	322	2.93%
Orinda	149	2.18%
Pinole	86	1.22%
Pleasant Hill	291	2.01%
San Pablo	308	3.09%
San Ramon	868	3.46%
Unincorporated County	2,711	4.13%
Urban County Total	6,755	2.98%
Entitlement Jurisdictions		
Antioch	878	2.58%
Concord	1,098	2.35%
Pittsburg	634	3.04%
Richmond	1,514	3.94%
Walnut Creek	1,161	3.58%
Contra Costa County (countywide) Total	12,040	3.02%

Source: Department of Finance, 2009 E-5 Report

TABLE 26VACANCY STATUS, 2000

Jurisdiction	Total Vacant Housing Units	% of Total Housing Units Vacant	% of Total Vacant Units that Are for Rent	% of Total Vacant Units that Are for Sale	% of Total Vacant Units that Are Rented/ Sold, Not Occupied	% of Total Vacant Units that Are Vacant for Other Reasons
Urban County						
Brentwood	239	3.2%	4.2%	30.5%	31.8%	33.5%
Clayton	46	1.2%	2.3%	26.1%	56.5%	13.0%
Danville	309	2.1%	15.9%	29.4%	23.6%	31.1%
El Cerrito	260	2.5%	23.1%	35.8%	28.8%	12.3%
Hercules	124	1.9%	14.5%	77.4%	0.8%	7.3%
Lafayette	183	2.0%	29.5%	35.0%	12.0%	23.5%
Martinez	278	1.9%	34.5%	30.2%	8.3%	27.0%
Moraga	105	1.8%	4.8%	21.0%	31.4%	42.9%
Oakley	128	1.6%	15.6%	62.5%	0.0%	21.9%
Orinda	155	2.3%	11.0%	20.6%	18.7%	49.7%
Pinole	78	1.1%	38.5%	48.7%	3.8%	9.0%
Pleasant Hill	274	2.0%	29.9%	17.2%	13.1%	39.8%
San Pablo	282	3.1%	29.4%	20.6%	14.2%	35.8%
San Ramon	620	3.7%	38.2%	9.5%	20.8%	31.5%
Unincorporated County	2,376	4.3%	17.5%	18.0%	15.7%	48.8%
Urban County Total	5,457	1.3%	21.6%	23.4%	17.2%	37.8%
Entitlement Jurisdictions						
Antioch	800	2.7%	41.6%	38.8%	3.5%	16.1%
Concord	1,018	2.3%	44.2%	21.7%	8.2%	25.9%
Pittsburg	587	3.2%	46.5%	21.0%	17.4%	15.2%
Richmond	1,446	4.0%	43.8%	23.8%	11.6%	20.8%
Walnut Creek	1,140	3.6%	27.5%	23.3%	15.7%	33.5%
Contra Costa County (countywide) Total	10,448	3.0%	30.5%	24.3%	14.4%	30.9%

Source: 2000 U.S. Census, Summary File 3, Table H8

Age of Housing Stock

Table 27 displays the share of housing units constructed by age and tenure for the state and for all jurisdictions in Contra Costa County. With the exception of El Cerrito, Lafayette and Orinda most housing in each jurisdiction was built after 1960.

TABLE 27							
AGE OF HOUSING BY TENURE							

lunia di alta a	19	939 or ear	lier	1	940 to 19	59	1	960 to 19	79	1	980 to 19	94	1995	5 to March	2000
Jurisdiction	Total	Renter	Owner	Total	Renter	Owner	Total	Renter	Owner	Total	Renter	Owner	Total	Renter	Owner
State of California	9.5%	4.6%	4.9%	23.5%	9.6%	13.9%	37.2%	17.5%	19.7%	24.1%	9.7%	14.4%	5.7%	1.6%	4.1%
Urban County															
Brentwood	1.8%	1.0%	0.8%	6.9%	2.9%	4.0%	15.2%	4.7%	10.4%	29.2%	4.7%	24.5%	47.0%	6.0%	41.0%
Clayton	1.6%	0.8%	0.8%	3.2%	0.0%	3.2%	42.7%	2.0%	40.7%	29.7%	2.4%	27.3%	22.8%	0.7%	22.1%
Danville	0.4%	0.1%	0.3%	10.0%	0.9%	9.1%	44.4%	4.5%	39.9%	32.3%	4.0%	28.3%	12.9%	1.1%	11.8%
El Cerrito	12.9%	3.4%	9.5%	52.6%	15.3%	37.3%	25.4%	15.2%	10.3%	7.9%	4.7%	3.2%	1.2%	0.5%	0.6%
Hercules	0.4%	0.2%	0.3%	0.9%	0.4%	0.5%	24.6%	4.1%	20.6%	70.2%	9.6%	60.6%	3.8%	1.6%	2.2%
Lafayette	4.7%	1.2%	3.5%	47.6%	8.7%	38.8%	37.6%	11.9%	25.7%	8.4%	1.9%	6.5%	1.7%	0.5%	1.2%
Martinez	10.5%	5.3%	5.2%	16.7%	6.0%	10.7%	38.1%	10.4%	27.6%	31.5%	9.0%	22.5%	3.3%	0.3%	3.0%
Moraga	0.5%	0.2%	0.4%	8.0%	1.7%	6.3%	74.7%	12.1%	62.6%	16.3%	1.5%	14.9%	0.5%	0.2%	0.3%
Oakley	2.6%	0.8%	1.7%	6.1%	1.9%	4.3%	15.7%	4.2%	11.4%	60.6%	5.8%	54.8%	15.0%	2.2%	12.8%
Orinda	7.9%	0.6%	7.3%	48.0%	2.3%	45.7%	31.5%	2.4%	29.1%	10.0%	2.1%	7.9%	2.5%	0.9%	1.6%
Pinole	3.8%	1.4%	2.4%	18.8%	3.5%	15.3%	48.9%	12.6%	36.3%	27.0%	7.9%	19.1%	1.6%	0.1%	1.4%
Pleasant Hill	1.3%	0.9%	0.5%	32.8%	5.3%	27.5%	34.6%	17.4%	17.2%	28.1%	11.3%	16.8%	3.1%	1.4%	1.7%
San Pablo	4.8%	1.8%	2.9%	33.5%	14.3%	19.2%	36.3%	23.3%	13.0%	22.2%	8.6%	13.6%	3.3%	2.2%	1.1%
San Ramon	0.2%	0.1%	0.1%	0.8%	0.4%	0.4%	37.0%	6.2%	30.8%	47.2%	18.6%	28.6%	14.8%	3.7%	11.1%
Unincorporated County	7.7%	2.6%	5.1%	27.5%	6.5%	21.0%	29.8%	8.3%	21.5%	29.1%	7.8%	21.3%	5.8%	1.3%	4.5%
Urban County	3.9%	1.4%	2.5%	20.6%	4.7%	15.8%	35.8%	9.8%	26.0%	30.6%	7.7%	22.9%	9.1%	1.6%	7.4%
Entitlement Jurisdictions															
Antioch	2.9%	1.4%	1.5%	14.3%	5.6%	8.7%	30.9%	11.1%	19.8%	38.0%	9.8%	28.2%	13.9%	1.3%	12.6%
Concord	1.6%	0.8%	0.8%	25.7%	7.3%	18.3%	54.9%	21.1%	33.8%	16.3%	7.9%	8.5%	1.6%	0.4%	1.2%
Pittsburg	3.6%	1.6%	2.0%	17.7%	7.2%	10.4%	37.6%	11.2%	26.3%	34.0%	14.3%	19.6%	7.2%	2.8%	4.5%
Richmond	10.7%	3.8%	7.0%	37.8%	14.7%	23.1%	28.6%	16.3%	12.3%	20.0%	10.7%	9.3%	2.9%	1.2%	1.7%
Walnut Creek	1.7%	0.8%	0.9%	15.0%	4.9%	10.1%	62.1%	18.9%	43.2%	19.1%	6.9%	12.2%	2.1%	0.5%	1.6%
Contra Costa County (countywide)	4.6%	1.7%	2.9%	22.9%	6.6%	16.3%	38.6%	12.7%	25.9%	27.3%	8.5%	18.8%	6.7%	1.3%	5.4%

Source: 2000 U.S. Census, Summary File 3, Table H36

HOUSING CONDITIONS

Housing age is an important indicator of housing condition in a community because housing is subject to gradual physical deterioration over time. If not properly and regularly maintained, housing can deteriorate and discourage reinvestment, depress neighboring property values, and eventually impact the quality of life in a neighborhood. Thus, maintaining and improving housing quality is an important goal for a community. Structures older than 30 years typically begin to show signs of deterioration and require reinvestment to maintain their quality. Unless properly maintained, homes older than 50 years require major renovations to remain in good working order.

Housing condition data was gathered from each jurisdiction's Housing Element, and where housing condition survey information was not available, housing conditions were determined by age (structural deficiencies and standards) and the lack of infrastructure and utilities.

CONTRA COSTA COUNTY (UNINCORPORATED COUNTY)

According to the 2000 U.S. Census, 65 percent of the unincorporated County's housing stock is older than 30 years. This percentage means it is safe to assume that more than half of the homes in the unincorporated County are beginning to show signs of deterioration and will require reinvestment to maintain their quality.

Based on the fact that 65 percent of the housing stock is older than 30 years, there is a strong likelihood that many homes will require reinvestment or renovations to ensure the housing stock is maintained in good working order. Both the County Redevelopment Agency and the Building Inspection Division have identified areas of the County that may be in need of rehabilitation assistance, including Bay Point, Bethel Island, Byron, Clyde, Crockett, El Sobrante, Montalvin Manor, North Richmond, Rodeo, and Vine Hill (near Martinez).

ANTIOCH

According to the 2000 U.S. Census, 42.4 percent of owner-occupied housing units in Antioch were built before 1980 and 14.4 percent were built before 1960. Of the renter-occupied units, 61.9 percent were built before 1980 and 23.9 percent were built before 1960. Overall, 48.1 percent of housing units were built before 1980 and 17.2 percent were built before 1960.

Of the total occupied units in Antioch, 101 units lacked complete plumbing facilities. Fifty-four of the units were owner-occupied and 47 of the units were renter-occupied. A total of 189 of the occupied units lacked complete kitchen facilities, of which 36 were owner-occupied and 153 were renter-occupied units. It should be noted that there may be some overlap in the number of substandard housing units, as some units may lack both complete plumbing and kitchen facilities.

Concord

According to the 2000 U.S. Census, 82.1 percent (36,097 units) of the city's housing stock was built over 30 years ago (prior to 1980). Of the 36,097 units built, 64.5 percent were owner-occupied units and 35.5 percent were renter-occupied units. In 2007, more than half of the existing homes in Concord were more than 38 years old and 25.2 percent were more than 48 years old, with the majority of the older units being owner-occupied units.

City staff regularly conducts windshield surveys (which is a visual assessment based on predetermined criteria) to assess the age and condition of Concord's housing stock. Housing in the Monument Corridor is an area of particular concern, especially with respect to the condition of multi-family units. Rehabilitation efforts in the last few years included staff visits through the City's Neighborhood Code Enforcement and Multifamily Housing Inspection Program (MFHIP) and loans through the Multifamily Rehabilitation Loan Program. According to the City's Building & Neighborhood Services annual reports, Monument Corridor Partnership Housing Task Force Projects have included quarterly tenant rental education and certification workshops called "How to Be a Good Tenant" to highlight the importance of maintenance. The City also promotes rehabilitation through its Housing Rehabilitation Loan and Grant Program geared toward providing necessary funds for repairs to single-family owner-occupied units to avert deterioration and extend the life and quality of existing homes and neighborhoods. Monument Community Partnership and Housing Rights assists the City in outreach to residents and stakeholders to promote the City's various programs. For example, Housing Rights hosts a Tenants' Rights Clinic at the Mt. Diablo Housing Opportunity Center once per month. The City also has funds for a Multi-Family Rehabilitation Program to provide low interest loans to assist property owners with major repair work, targeted at residential properties of 2 to 6 units.

Pittsburg

In August 2008 a housing conditions survey was conducted to better understand the city's housing rehabilitation and replacement needs. Housing Element project staff surveyed approximately 5 percent of the total housing stock (487 addresses; 1,023 units) within selected U.S. Census block groups containing a concentration of 50 percent or more of housing units built prior to 1970. Census block groups having a preponderance of units built before 1970 are likely to have higher concentrations of units in need of rehabilitation or replacement.

The windshield survey analyzed the exterior condition of existing housing units, reviewing each unit's (1) foundation; (2) roof and chimney; (3) electrical; (4) windows; (5) siding, stucco, and other exterior surfaces; and (6) overall site drainage and external conditions. Residential structures scored into the following housing condition categories: "sound," "minor," "moderate," "substantial," or "dilapidated." Units defined as sound are in generally good condition and do not require rehabilitation. Units defined as in minor condition require nonstructural repairs but are otherwise in sound condition. Units defined as in moderate condition require some structural improvements as well as major façade improvements. Units

defined as substantial would require significant structural and façade improvements at a cost nearing the improved value of the home. Finally, units defined as dilapidated are homes where the cost to rehabilitate the home is more than the cost to demolish and rebuild a comparable unit on the same site.

Overall Housing Conditions Findings

In total, the survey evaluated 362 single-family addresses, 4 live-work addresses, 76 duplex addresses, 43 multi-family (3–50+ units per structure) addresses, and two mobile home parks. Approximately 84 percent of addresses were in sound condition, 9 percent in minor condition, and 7 percent in moderate condition. Although no dilapidated units or units requiring substantial rehabilitation were recorded in the windshield survey, it should be noted that some units classified as moderate could possibly be categorized as needing substantial rehabilitation if continued inattention to the property or structure ensues.

Areas in Need of Housing Rehabilitation

Four of the selected census tract block groups contained 26 percent or more units that were in minor or moderate condition. Among those, three had units where 10 percent or more were in moderate condition. The specific neighborhoods in question are Tenth Street (on both sides of Railroad Avenue), Central Addition (west of Harbor Street), Heights/West Boulevard, and the southern half of Willow Cove. High School Village had more than 10 percent of units in moderate condition and should equally be an area of concern.

Richmond

The largest percentage of Richmond's housing stock, 25.1 percent (7,135 units), was built between 1950 and 1959, while approximately 25.0 percent was built since 1980. The majority of housing was built before 1970 and three-quarters of the city's housing stock was constructed prior to 1980. According to the 2000 Census, the median year built for the housing stock in the city was 1961, which indicates an older housing stock, possibly in need of rehabilitation.

Another measure of housing condition is the number of housing units lacking complete plumbing and kitchen facilities. The 2000 Census reported 264 occupied housing units lacking complete plumbing facilities and 161 housing units lacking complete kitchen facilities in the city. In both areas (lacking complete plumbing and kitchen facilities), a slightly higher percentage of rental units lacked these facilities than did owner-occupied units.

WALNUT CREEK

As of 2008, 76 percent of the total housing units (30,700) in Walnut Creek were over 38 years old and approximately 14 percent were over 50 years old. Most of the housing stock (62 percent) was built between 1960 and 1980.

In January 2009 the City completed a windshield survey as part of the Housing Needs Assessment of the 2009 Housing Element Update. The survey consisted of an assessment of six areas in the city that have a high occurrence of multi-family housing identified by code enforcement as having maintenance issues. The survey found the need to be the highest in the following areas: Creekside Drive Area, Mt Pisgah Road, Sierra Drive, Ygnacio Valley Road, Sunnyvale Avenue, and Second and Third Avenues.

HOUSING COST

Table 28 provides a summary of home sales prices for all jurisdictions. The County has experienced a sharp decrease in the median sales price for homes with the exception of Hercules, Martinez, and Pleasant Hill, which have all seen a year-to-year increase in median sales price. It is important to note that as a measure of central tendency median sales price is sensitive to sales volume in market sub-sectors as much as it is to overall price trends. An increase in the volume of sales of higher priced homes relative to overall sales volume can lead to an increase in median sales price even though overall prices remain low.

As shown, as of February 2010, San Pablo had the lowest median sales price (\$152,344) and Orinda the highest (\$829,500). San Ramon, San Pablo, and Brentwood experienced the sharpest declines in the median sales price of homes from November 2008 to November 2009.

In December 2009, a survey of local Contra Costa newspapers and online rental listings was conducted for both single-family homes and multi-family units for all jurisdictions in the County. The results are presented in **Table 29**. According to the results of the survey, average rental rates in San Ramon are the most expensive at \$1,662, followed by Lafayette at \$1,533 and Walnut Creek at \$1,518. These cities are the most expensive for all unit sizes and housing types. The most expensive rents occur in the central portion of Contra Costa County, with the least expensive in the east. The west has considerably lower rents than the central part of the County.

The U.S. Department of Housing and Urban Development publishes annual Fair Market Rents (FMR), which include an estimated utility cost, and the annual income required to afford them. **Table 30** shows the Fair Market Rents for 2009 for Contra Costa County.

Jurisdiction	Three Month Median Sales Price		ear Change – Nov 2009)	Number of Homes for Sale (Jan 2010)
	(Sep – Nov 2009)	Dollars	Percentage	IOI Sale (Jali 2010)
Urban County				
Brentwood	\$290,000	\$-50,000	-14.7%	189
Clayton	525,000	-72,500	-12.1%	26
Danville	807,500	-30,000	-3.6%	195
El Cerrito	539,500	-28,500	-5.0%	21
Hercules	325,000	-25,000	8.3%	54
Lafayette	805,000	-55,000	-6.4%	76
Martinez	333,000	5,750	1.8%	90
Moraga	810,000	-40,000	-4.7%	34
Oakley	232,850	-17,100	-6.8%	119
Orinda	829,500	-109,500	-11.7%	49
Pinole	267,354	-27,646	-9.4%	32
Pleasant Hill	439,500	-30,500	7.5%	54
San Pablo	152,344	-27,360	-15.2%	45
San Ramon	559,500	-155,500	-21.7%	169
Entitlement Jurisdice	tions			
Antioch	199,000	-18,150	-8.4%	208
Concord	246,000	-9,000	-3.5%	173
Pittsburg	180,000	-15,000	-7.7%	112
Richmond	157,000	-17,500	-10.0%	177
Walnut Creek	447,500	-64,500	-12.6%	202

TABLE 28MEDIAN HOME SALE LISTINGS

Source: Trulia.com, February 2010

		Type: B	edroom (BR)/B	ath (BA)		Overall
Place/Community	Studio	1BR/1 BA	2 BR/1 BA	2 BR/1+ BA	3 BR/1+ BA	Average Rent
East						
Antioch	\$762	\$750	\$1,178	\$1,167	\$1,512	\$1,074
Bay Point	\$595	\$650	\$1,183	\$1,391	\$1,400	\$1,045
Pittsburg	\$762	\$750	\$941	\$1,039	\$1,512	\$1,001
Central						
Concord	none	\$875	\$1,073	\$1,369	\$1,725	\$1,261
Lafayette	\$950	\$1 <i>,</i> 359	\$1,303	\$2,034	\$2,020	\$1,533
Martinez	\$723	\$1,137	\$1,204	\$1,512	\$1,860	\$1,287
Pleasant Hill	\$989	\$1,202	\$1,236	\$1,478	\$2,004	\$1,382
San Ramon	\$1,448	\$1,908	\$1,307	\$1,728	\$1,921	\$1,662
Walnut Creek	\$1,122	\$1,075	\$1090	\$1,578	\$2,725	\$1,518
West						
El Cerrito	\$756	\$1,217	\$1,260	\$1,515	\$1,387	\$1,227
El Sobrante	\$1,256	\$1,247	\$1,264	\$1,639	\$1,406	\$1,362
Pinole	\$800	\$944	\$1,082	\$1,793	\$1,610	\$1,246
Richmond	\$985	\$888	\$1,026	\$1,510	\$2,450	\$1,372
San Pablo	\$870	\$899	\$1,247	\$1,908	\$1,751	\$1,335
Countywide Average	\$952	\$1,096	\$1,170	\$1,559	\$1,837	\$1,323

TABLE 29 MEDIAN RENTAL LISTINGS

Source: PMC Rental Survey, December 2009

TABLE 30FAIR MARKET RENTS, 2009

Unit Size	FMR	Annual Income to Afford
Studio	\$905	\$36,200
1-bedroom	\$1,093	\$43,720
2-bedroom	\$1,295	\$51,800
3-bedroom	\$1,756	\$70,240
4-bedroom	\$2,174	\$86,960

Source: U.S. Dept. Housing and Urban Development, 2009 FMR; 2009 "Out of Reach" Report

HOUSING AFFORDABILITY BY TENURE AND HOUSEHOLD TYPE

The assessment of Contra Costa County's housing needs relies on custom tabulations of U.S. Decennial Census data provided by HUD. These tabulations are referred to as the "CHAS" tables obtained using HUD's "State of the Cities Data System" (SOCDS). These data are

presented in two main tables, one presenting "housing problems" by households and the other presenting "affordability mismatch" by housing units. **Tables 31** and **32** provide a summary, and the full tables can be found in **Appendix 4**. The needs of renter and owner households are examined separately.

(Tables are provided for the State of California, Contra Costa County, the Urban County area, and the five entitlement communities. Because of the nature of the Consortium, data tables were acquired according to the CDBG geography. Although this best approximates the jurisdictional boundaries within the Consortium, it does introduce a significant level of rounding in the data.³⁷)

The CHAS housing problems table presents the number of households paying more than 30 percent and 50 percent of gross income for housing by tenure, household type, and income category. This cost of housing as a percentage of gross income is referred to as the housing "cost burden." According to HUD, a household which has a housing cost burden over 30 percent has a "high" housing cost burden. Those with a cost burden over 50 percent have a "severe" cost burden.

Overpayment is a concern for low-income households since they may be forced to live in overcrowded situations or cut other necessary expenditures, such as health care, in order to afford housing. The HUD definition of housing cost includes not only monthly rent and mortgage payments but an estimate of utilities.

RENTER HOUSEHOLDS

Household Type

Overall, approximately 40 percent of renter households in the County have a high cost burden. Less than 18 percent have a severe cost burden. This is roughly consistent in all jurisdictions with the exception of Walnut Creek which has 34 percent of renter households with high cost burdens.

Elderly one- and two-person renter households tend to experience a higher degree of high cost burden (58 percent) and severe cost burden (32 percent) countywide. Antioch is alone with a significantly higher number experiencing severe cost burden (41 percent). Both Pittsburg and Richmond have a lower number experiencing severe cost burden (21 percent and 24 percent, respectively).

Large renter households (five or more persons) experience cost burdens at roughly the same rate as all renter households as do small related (two to four persons) and the balance of renter households.

³⁷ Please see http://socds.huduser.org/chas/Frequently%20Asked%20Questions.htm

Income Groups

The rate of high cost burden for renter households with incomes above low income (>80 percent AMI) is 9 percent. Low-income renter households (>50 to \leq 80 percent area median income [AMI]) experience a high cost burden at close to the same rate (44 percent) as do all renter households countywide. The severe cost burden is significantly lower (6 percent). Very low-income (>30 percent to \leq 50 percent AMI) and extremely low-income renter households (\leq 30 percent AMI) experience cost burdens much higher than all renters (71 percent and 76 percent, respectively). The rate of severe cost burden for the very low-income population (25 percent) is slightly higher than all renters. The extremely low-income population has a rate of severe cost burden (58 percent) more than three times that of all renters.

The Urban County and Concord have cost burden rates among the income groups very similar to the County as a whole. Notable exceptions are a higher rate of severe cost burden for low-income households in the Urban County (9 percent); a lower rate of severe cost burden for low-income households in Concord (3 percent); and a higher rate of high cost burden for very low-income households in Concord (78 percent).

Antioch is similar to the County as a whole with the exception of a lower rate of high cost burden for low-income (32 percent) and lower rates of severe cost burden for very low-income households (17 percent). Antioch also has a generally lower cost burden for households with incomes above low income (4.6 percent).

Much like its neighbor Antioch, Pittsburg is more affordable for lower-income households than the County as a whole, with 2.8 percent of low-income households experiencing a severe cost burden (43 percent high cost burden) and virtually no above low-income renter households experiencing a significant cost burden.

Richmond has much lower rates of cost burden for lower-income renter households across all income categories: 54 percent high and 13 percent severe for very low-income; 33 percent high and 2 percent severe for low-income. Cost burden rates for the extremely low-income are comparable to the County as a whole.

Although the cost burden for extremely low-income households is consistently high across the County as a whole, Walnut Creek stands out with a rate of 68 percent. It is similarly higher for cost burden rates of very low-income (85 percent high, 53 percent severe), low-income (60 percent and 10 percent), and above low-income (12 percent high) households.

Owner Households

Household Type

Approximately one-third (29 percent) of owner households in the County have a high cost burden. Approximately 10 percent have a severe cost burden. This is consistent across all jurisdictions. Elderly one- and two-person owner households tend to experience a slightly higher degree of severe cost burden (12 percent) countywide, although this rate is the same as the rate of all households. The rate of high cost burden is 26 percent.

Large owner households (five or more persons) experience a cost burden at roughly the same rate as all owner households as do small related (two to four persons). Antioch, and Walnut Creek have lower rates of severe cost burden for large owner households (5.5 and 3.5 percent, respectively) than other jurisdictions. Pittsburg is notable for its higher rate of severe cost burden for owner households (12.9 percent).

Income Groups

Low-income owner households (>50 to \leq 80 percent AMI) experience a high cost burden at a higher rate (52 percent) than do all households countywide (29 percent). The severe cost burden is nearly twice as high for low-income owners (19 percent) as for all owners (10 percent). Very low-income owners (>30 percent to \leq 50 percent AMI) experience high and severe cost burdens much higher than the general population (59 percent and 36 percent). Extremely low-income households (\leq 30 percent AMI) are even more cost burdened (72 percent high, 56 percent severe). The rate of cost burden for owner households with incomes above low income (>80 percent AMI) is lower than the overall population (20 percent high, 3 percent severe).

The Urban County area has cost burden rates by income roughly the same as the County as a whole.

Antioch has among the highest overall cost burden rates for lower-income owner households, with 58 percent of low-income homeowners experiencing a high cost burden and 14 percent severe. Very low-income homeowners in Antioch have a 66 percent high cost burden rate and a 43 percent severe rate. Extremely low-income owner households in Antioch have rates similar to the County as a whole.

Concord has a pattern similar to the County as a whole with the exception of low-income households having a lower rate of severe cost burden (15 percent).

Pittsburg has a pattern similar to Concord. It also has a lower rate of cost burden for above low-income households (16 percent high, 1 percent severe).

Richmond has a generally lower rate of cost burden for low-income owner households (46 percent high, 12 percent severe). It is otherwise similar to the County as a whole.

Walnut Creek is also similar to the County as a whole with the exception of a lower rate of high cost burden for low-income owners (39 percent).

Jurisdiction	All R	enters	Eld	erly	La	rge		e low- ome	Low-ir	ncome	Very lov	v-income		ely low- ome
	High	Severe	High	Severe	High	Severe	High	Severe	High	Severe	High	Severe	High	Severe
Antioch	43.8%	20.4%	58.6%	40.6%	41.9%	19.0%	4.6%	0.4%	31.5%	5.5%	72.8%	17.0%	77.4%	58.0%
Concord	39.8%	16.4%	61.2%	30.8%	33.4%	14.7%	5.6%	0.1%	43.6%	3.0%	78.2%	22.2%	78.0%	62.4%
Pittsburg	41.5%	18.5%	53.2%	21.4%	32.2%	15.3%	3.2%	0.0%	42.8%	2.8%	73.4%	22.2%	72.3%	54.6%
Richmond	40.6%	19.3%	52.3%	24.2%	40.3%	18.0%	6.2%	0.2%	33.2%	1.9%	53.8%	13.0%	77.4%	55.2%
Walnut Creek	33.8%	16.4%	56.2%	35.3%	34.5%	12.0%	11.8%	2.2%	59.8%	10.1%	85.2%	53.3%	76.9%	67.7%
Urban County	36.0%	16.3%	58.5%	32.9%	32.9%	13.0%	10.7%	1.4%	46.6%	9.4%	72.7%	29.0%	74.1%	56.7%
Countywide	38.4%	17.4%	57.5%	32.1%	35.6%	15.3%	9.1%	1.0%	43.5%	6.4%	70.9%	24.48%	75.7%	57.6%

 TABLE 31

 COST BURDEN SUMMARY, RENTERS

Source: 2000 CHAS data

TABLE 32COST BURDEN SUMMARY, OWNERS

Jurisdiction	All O	wners	Eld	erly	La	rge		e low- ome	Low-i	ncome	Very lov	v-income		ely low- ome
	High	Severe	High	Severe	High	Severe	High	Severe	High	Severe	High	Severe	High	Severe
Antioch	29.3%	8.0%	28.3%	14.4%	28.5%	5.5%	19.7%	1.5%	57.8%	13.9%	65.6%	42.8%	67.3%	54.5%
Concord	27.9%	8.8%	28.6%	13.9%	26.9%	6.1%	17.9%	1.6%	50.4%	15.2%	56.9%	35.0%	76.6%	57.4%
Pittsburg	29.4%	11.0%	28.6%	12.6%	32.7%	12.9%	15.7%	1.0%	51.2%	14.7%	60.9%	36.8%	70.7%	60.9%
Richmond	30.7%	11.3%	25.1%	13.6%	28.5%	7.0%	17.2%	2.2%	45.7%	11.2%	56.3%	27.9%	67.6%	51.4%
Walnut Creek	26.2%	9.8%	26.5%	11.2%	26.6%	3.5%	17.0%	3.4%	38.7%	18.6%	63.9%	32.2%	76.3%	60.9%
Urban County	28.1%	9.4%	23.9%	11.0%	30.0%	8.5%	21.0%	3.4%	54.7%	23.7%	57.1%	37.9%	71.7%	55.9%
Countywide	28.6%	9.7%	25.9%	12.0%	29.7%	8.2%	19.8%	2.8%	51.9%	19.3%	58.8%	35.7%	71.7%	56.0%

Source: 2000 CHAS data

OVERCROWDING

Table 33 illustrates the share of households by person per room for owners and renters in the state and entitlement cities. Households with more than 1 person per room are considered overcrowded. Households with more than 1.5 persons per room are considered severely overcrowded. As shown in **Table 33**, renter-occupied households have a higher incidence of overcrowding than owner-occupied households. In both categories (owner and renter), Walnut Creek has the smallest share of overcrowded households.

	-	Owner Occupied	l	-	Renter Occupied			
Jurisdiction	< 1.0 persons	1.01 to 1.5 persons	> 1.5 persons	< 1.0 persons	1.01 to 1.5 persons	> 1.5 persons		
State of California	91.4%	4.3%	4.3%	76.1%	8.5%	15.4%		
Contra Costa County (countywide)	95.8%	2.5%	1.7%	85.3%	6.7%	8.0%		
Antioch	96.1%	2.2%	1.8%	85.0%	9.3%	5.7%		
Concord	96.0%	2.3%	1.7%	81.9%	7.6%	10.8%		
Pittsburg	89.9%	6.2%	3.9%	77.3%	9.8%	12.9%		
Richmond	90.0%	5.6%	4.4%	78.7%	9.1%	12.1%		
Walnut Creek	99.2%	0.4%	0.4%	92.5%	3.7%	3.8%		

TABLE 33 PERSONS PER ROOM

Source: 2000 U.S. Census, Summary File 3, Table H20

Note: Due to rounding errors, the total percentage for owner or renter occupied may not total 100.

FORECLOSURES

A foreclosure is a term used to describe the procedure followed in enforcing a creditor's rights when a debt secured by any lien on property is in default. According to DataQuick, in Contra Costa County (countywide) there were 5,017 households with a notice of default (first stage in the foreclosure process) in the second quarter of 2009, a decrease of 0.6 percent over the same quarter in 2008. In the second quarter of 2009 there were 2,048 homes lost to foreclosure, representing a decrease of 30.9 percent from the same quarter in 2008.

The Contra Costa County Recorder keeps an inventory of notices of defaults, notices of trustee sales, and trustee's deed upon sale (see definitions of each below). **Table 34** provides the number of homes with each status for the entire year. Please note that one housing unit may be counted more than once per year.

• Notice of Default: A written document that gives constructive notice of a trustor's failure to perform his/her obligation under a deed of trust. This document must be recorded.

- Notice of Trustee's Sale: A written document that sets forth the day, date, and time of the trustee's sale and describes the property to be sold. This document is prepared by the trustee and must be recorded with the county recorder in the county in which the property is located at least 14 days prior to the scheduled sale date.
- Trustee's Deed Upon Sale: A written document which is prepared and signed by the trustee when the secured property is sold at a trustee's sale. This document transfers ownership to the successful bidder at the sale and must be recorded with the county recorder in the county in which the property is located.

Year	Total Notices of Defaults	Total Notices of Trustee Sales	Total Trustee's Deed Upon Sale
2009	18,323	14,623	8,360
2008	17,714	14,932	11,679
2007	11,837	6,666	4,189
2006	4,380	1,479	502
2005	2,519	777	131
2004	2,413	864	163
2003	2,713	1,020	205
2002	2,815	1,076	190
2001	2,351	881	209
2000	2,207	1,034	398

TABLE 34 FORECLOSURE ACTIVITY

Source: Contra Costa County Recorder, 2009

One of the most significant increases in demand for a range of services has come as a result of low-income tenants being evicted from their homes because the property owner has been foreclosed upon. Most often the tenants are unaware that the foreclosure is under way and find themselves without housing. Due to the costs of moving, security deposit requirements, and the rent qualification process, they find it difficult or impossible to find new housing, particularly if they have experienced a job loss and have little or no income to qualify for a new rental and little in the way of savings. Seniors, disabled persons, and large families are especially adversely impacted when evicted. There is little legal recourse for tenants who are evicted as a result of foreclosures.³⁸

³⁸ Bay Area Legal Aid, Contra Costa County, September 17 and 18, 2009; Contra Costa Senior Legal Services, September 17 and 18, 2009; Loaves and Fishes of Contra Costa County, September 17 and 18, 2009.

LEAD-BASED PAINT

Lead-based paint in residential units can pose severe health risks for children. California requires public health agencies to identify children at risk of lead poisoning and requires that all children up to 6 years of age be evaluated.

HUD provides a standard method to estimate the community-wide risk of lead poisoning resulting from lead-based paint in residential structures. The method assumes that a certain percentage of homes built before the sale of lead-based paint was banned in 1979 constitute a lead poisoning hazard. The older the home, the more likely it is to constitute a lead poisoning hazard. The method also assumes that low-income households are more likely to be at risk of lead poisoning. Applying the percentage of low-income households by tenure to the age of homes by tenure and multiplying by the presumed lead hazard percentage results in the estimated number of households at risk of lead poisoning. The Lead Hazard Assessment tables in **Appendix 5** provide estimates for the County and for each entitlement city.

As shown in the Lead Hazard Assessment tables, renter-occupied households have a higher risk of lead poisoning than owner-occupied households. Nearly 8 percent of renter-occupied households in the County are at risk of lead poisoning and roughly 7 percent of owner-occupied households are at risk.

PUBLIC HOUSING AND PUBLIC HOUSING AUTHORITIES

There are three housing authorities in the County that provide affordability assistance: the Housing Authority of Contra Costa County, the of the Pittsburg Housing Authority, and the Richmond Housing Authority. The County Housing Authority has jurisdiction throughout the County with the exception of the cities of Pittsburg and Richmond, while the Pittsburg and Richmond authorities provide assistance to residents within those cities.

HOUSING AUTHORITY OF THE CONTRA COSTA COUNTY

The County Housing Authority provides housing assistance to low-income County residents through three programs:

- Housing Choice Voucher Program (Section 8) Approximately 7,000 households are aided through voucher assistance. Table 35 provides a summary of the needs of households on the County's waiting list.
- **Public Housing** The Housing Authority administers 1,168 public housing units in nine cities: Antioch (3 developments), Brentwood (1 development), Oakley (2 developments), Richmond (1 development), San Pablo (2 developments), Bay Point (1 development), Martinez (2 developments), Pittsburg (1 development), and Rodeo (1 development).
- **Family Self-Sufficiency** Voluntary program for Section 8 participants interested in becoming independent of public assistance.

TABLE 35 NEEDS OF FAMILIES ON THE PUBLIC HOUSING AUTHORITY WAITING LIST, CONTRA COSTA COUNTY

	Families	Percentage of Total
Total		
By Family Income		
Very low income		
Low income		
By Family Type		
Families with children		
Elderly		
Families with disabilities		

PITTSBURG HOUSING AUTHORITY

The Pittsburg Housing Authority manages the Section 8 voucher program for the City. The authority provides voucher assistance to 948 households. **Table 36** provides a summary of the needs of families on the City's Section 8 waiting list.

	Families	Percentage of Total
Total	1,526	100.0%
By Family Income		
Extremely low income	1,109	72.6%
Very low income	298	19.5%
Low income	119	7.8%
By Family Type		
Families with children	1,045	68.5%
Elderly	47	3.1%
Families with disabilities	260	17.0%

TABLE 36 NEEDS OF FAMILIES ON THE PUBLIC HOUSING AUTHORITY WAITING LIST, PITTSBURG

Source: 2009 PHA Annual Plan, Housing Authority of the City of Pittsburg.

RICHMOND HOUSING AUTHORITY

The Richmond Housing Authority uses HUD funding to provide rental assistance to lowerincome households through the following programs:

• **Public Housing** – Available to lower-income residents that are either elderly, disabled, or a family. According to the City's 2008–2009 PHA plan, the Housing

Authority manages 678 public housing units. In addition, the plan identifies that there are 713 families on the public housing waiting list, of which 99 percent are extremely low-income households.

• Housing Choice Vouchers (Section 8) – The Housing Authority manages the City's Section 8 program. According to the PHA plan, there are 1,375 Section 8 units in the City. Table 37 provides a summary of the needs of families on the City's Section 8 waiting list.

 TABLE 37

 NEEDS OF FAMILIES ON THE PUBLIC HOUSING AUTHORITY WAITING LIST, RICHMOND

	Families	Percentage of Total			
Total	2,241	100%			
By Family Income					
Extremely low income	2,197	98%			
Very low income	33	1.5%			
Low income	11	0.5%			
By Family Type					
Families with children	962	42.9%			
Elderly	1,096	48.9%			
Families with disabilities	183	8.2%			

Source: 2009 PHA Annual Plan, Housing Authority of the City of Richmond

STRATEGIC PLAN

PURPOSE AND ORGANIZATION OF THE STRATEGIC PLAN

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

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

A priority need is one that has a demonstrated level of need and will have a preference for funding. A higher level of priority can be established as the result of a high absolute level of need or a high level of need in relation to resources available to meet that need.

The discussion of priority needs is grouped into three major categories: housing, homeless and non-housing community development. Housing needs are further divided into affordable housing and special needs housing. Non-housing community development is divided into public services, economic development, infrastructure/public facilities, and administration.

Each category begins with a summary of priority needs. Following the summary are one or more short objective statements intended to meet the identified priority needs. Finally there are summaries of strategies that are intended to implement the objectives. Each strategy is identified with one or more objectives that it advances.

Following the discussion of strategies is a description of how the resources estimated to be available over the planning period will be targeted by priority need, by income category, and by geography.

A section is devoted to a description of the public housing strategies within the County and another briefly describes barriers to affordable housing and actions Consortium members will take to reduce them.

There is also a final category of implementation strategies that address the general implementation requirements of the Consortium's housing and community development programs covered by this Strategic Plan. These strategies include:

- Meeting underserved needs,
- Reducing lead poisoning hazards,
- Reducing the level of poverty,
- Assuring adequate institutional structure to implement the plan,
- Affirmatively furthering fair housing,
- Monitoring, and

• Meeting the needs of persons with limited English proficiency.

The strategies are intended to guide the implementation of the Consolidated Plan. They serve as a framework for individual projects, programs, and activities undertaken over the five-year planning period. The annual Action Plan for each program year will identify the objective(s) which the undertaking is meeting and the strategy(ies) being pursued for each undertaking.

Strategies may be revised or additional strategies may be adopted during the term of this Strategic Plan provided they are consistent with the priority needs identified in this Plan and fulfill Plan objectives.

The discussion of funding sources and lead agencies follows this section. The association of the following strategies with The U.S. Department of Housing and Urban Development's Community Planning and Development (CPD) Performance Measurement System outcome/objective categories, specific objectives, and performance indicators is shown in the tables appended to this Plan.

HOUSING STRATEGY

AFFORDABLE HOUSING

Priority Needs

The generally high cost of housing in the County relative to household income continues to indicate a high priority need for affordable housing. The cost and availability of housing varies significantly across the County; however low-income households (\leq 80% area median income [AMI]) continue to be challenged finding affordable housing in any part of the County. Very low-income households (\leq 50% AMI) have an even more significant challenge. Providing affordable housing to those income groups is a high priority need.

There is also a priority need for an increase in housing types that are more affordable, such as mixed use and higher-density housing.

Energy costs have a significant impact on housing affordability. New housing construction and housing rehabilitation should have energy efficiency as a goal.

Housing conditions are also varied across the County. In general there is a significant amount of housing in need of repair. Preservation of existing rental housing is seen as key to preserving housing affordability for renters, either by preserving rent-restricted housing or rehabilitating housing that is currently occupied by lower-income households.

Ownership is expensive for low-income and prohibitively expensive for very low-income and extremely low-income households. The level of subsidy required to construct or rehabilitate ownership housing for these income groups is also prohibitive. In order to create the greatest

number of homes with the limited resources available, efforts to improve housing for these income groups is focused on rental housing.

The recent collapse of home values in combination with the high level of foreclosures has led to a shift in housing needs. These new needs include preventing foreclosures through homeowner counseling, providing incentives for the purchase and "re-occupancy" of foreclosed homes, and an increase in the need for affordable rental housing. The need for blight prevention has also increased as the high number of foreclosures results in a high number of vacant properties.

Objectives

AH-1: Expand housing opportunities for extremely low-income, very low-income, low-income, and moderate-income households through an increase in the supply of decent, safe, and affordable rental housing and rental assistance.

AH-2: Increase homeownership opportunities.

AH-3: Maintain and preserve the existing affordable housing stock.

AH-4: Reduce the number and impact of home foreclosures.

Strategies

Please note that housing activities that benefit households with incomes above low income will be assisted using funds other than CDBG or HOME. These funds may include local redevelopment area tax increment funds.

Land Acquisition for New Construction (AH-1, 2)

Land acquisition for the purpose of constructing new affordable housing units. Housing constructed on the land may be rental or ownership. Ownership housing to target very low-income, low-income, and moderate-income households; rental housing to target extremely low-income and very low-income households.

Construction and Development of New Affordable Housing (AH-1, 2)

New affordable housing production. Housing may be rental or ownership. Ownership housing to target very low-income, low-income, and moderate-income households; rental housing to target extremely low-income and very low-income households.

Acquisition and Rehabilitation (AH-1, 2, 3, 4)

Acquisition and rehabilitation of existing housing. Housing may be used for rental or ownership and may include foreclosed housing. Dilapidated properties and/or properties that have a blighting influence on the surrounding area will be targeted for acquisition. Ownership housing to target very low-income, low-income, and moderate-income households; rental housing to target extremely low-income and very low-income households.

Owner-Occupied Single-Family Rehabilitation (AH-3)

Assistance to extremely low-income to moderate-income owner-occupant households to make repairs to their homes. Repairs will be to correct health and safety deficiencies, to repair or replace major building systems that are beyond their useful life, and to improve energy efficiency.

Rental Rehabilitation (AH-1, 3)

Assistance to owners of rental properties to improve properties currently occupied by extremely low-income and very low-income households. Repairs will be to correct health and safety deficiencies, to repair or replace major building systems that are beyond their useful life, and to improve energy efficiency.

First-Time Homebuyer (AH-2)

Assistance to very low-income, low-income, and moderate-income first-time homebuyers to subsidize the purchase of a home. Assistance may be targeted to areas harder hit by vacant foreclosed homes and/or targeted to buyers of vacant foreclosed homes.

Homebuyer Foreclosure Counseling (AH-4)

Counseling of homeowners in danger of foreclosure.

Special Needs Housing

Priority Needs

There are several groups that have a higher need for affordable housing and have special housing needs. These groups have been identified as:

- The elderly and frail elderly
- Persons with disabilities (mental, physical, developmental)
- Persons with HIV/AIDS and their families
- Victims of domestic violence
- Persons with alcohol or other drug addiction
- Large households (more than 5 persons)
- Youth (in general and aging-out foster youth)
- Persons discharged from institutions (prison, jail, mental hospital)

Note that the U.S. Department of Housing and Urban Development (HUD) does not require an analysis of large households but the Consortium believes this group falls into the special needs category.

Seniors and the disabled are more likely to face housing problems and have difficulty affording housing. Seniors and the disabled also have a need for accessible housing, whether it be new housing, rehabilitated existing housing, or the adaptation of the housing they currently occupy. In addition to general challenges, seniors may have supportive needs resulting from dementia.

A specific need was identified for senior housing that allows the elderly to care for school-aged children, presumably grandchildren.

A need for housing with supportive services was identified for seniors, the disabled, mentally ill persons, those with developmental disabilities, persons with HIV/AIDS, victims of domestic violence, persons with alcohol and other drug addiction, aging-out foster youth, and persons discharged from institutions.

Objectives

AH-5: Increase the supply of appropriate and supportive housing for special needs populations.

AH-6: Preserve existing special needs housing.

AH-7: Adapt or modify existing housing to meet the needs of special needs populations.

AH-8: Improve access to services for those in special needs housing.

Strategies

All affordable housing programs will target special needs populations as appropriate.

Supportive and Special Needs Housing Production (AH-5)

The development and construction of special needs and supportive housing. May include the purchase of land for the construction of housing. Services should be integral to the housing.

Supportive and Special Needs Housing Preservation (AH-6)

Preserve supportive and special needs housing through subsidy of operations, services, and rehabilitation. Assistance must result in the creation of new special needs housing units or the extension of present restrictions on existing special needs units.

Housing Accessibility Modifications (AH-7)

Modifications and improvements to homes occupied by the frail elderly and persons with permanent physical disabilities. These modifications and improvements will be focused on improving the safety and accessibility of the home.

Housing and Supportive Services Coordination (AH-8)

Where possible, housing intended for special needs groups will be located in proximity to public transportation and services required by the special needs group occupying the housing. Supportive services will be provided as a resident service on site if they are not readily accessible to residents. This strategy would apply to site acquisition, new construction, and rehabilitation.

Homeless Strategy

Priority Needs

Homeless persons and families have both housing and services needs. The immediate housing need is for shelter. Medium and long-term housing needs are for transitional housing and permanent supportive housing. Homeless results from a combination of factors related to the persons and families who are homeless and the socioeconomic systems that support them. Personal factors include generational poverty, weak or absent family and social networks, inadequate education or job skills, family break-up resulting from violence or divorce, catastrophic illness, mental illness, and substance abuse/addiction. Socioeconomic factors include an inadequate supply of affordable housing, reduction in health and human services, the high cost of child care and transportation, and the lack of jobs that pay living wages. The affordable housing strategies address this need.

The homeless population is very diverse in nature and need. It varies by type of homelessness and family type. There are three types of homelessness: the chronically homeless, those discharged into homelessness, and the transitionally homeless.³⁹

The chronically homeless, most often individuals, have been homeless for a year or longer and have experienced at least four episodes of homelessness in the last three years.⁴⁰ They typically have significant untreated or undertreated mental illness or social disorders in addition to substance abuse issues and physical health problems. The chronically homeless are the most visible and have the most service demands.

Those discharged into homelessness are released from public institutions such as prisons, jails, and hospitals; from time-limited treatment programs for mental illness and substance abuse; and from custodial care such as the foster care system. Without appropriate planning for permanent housing, these homeless can become part of the chronic homeless population.

The transitional homeless are those who experience homelessness perhaps once or twice in a lifetime and for periods of less than a year. They are often families, including families with children, and are often homeless because of a particular crisis such as loss of income, eviction, foreclosure, illness, disaster, or calamity (fire, flood, condemnation of unsafe housing). The greatest challenge for this segment is finding affordable housing.

The homeless may be single persons or families. Families may or may not have school-aged children.

³⁹ Ending Homelessness in Ten Years: A County-Wide Plan for the Communities of Contra Costa County, Spring 2004.

⁴⁰ Defining Chronic Homelessness: A Technical Guide for HUD Programs, September 2007

A moderate level of need was indicated for new shelter and housing for the homeless, including transitional and permanent supportive housing. Shelter and housing that serves homeless families with children under 18 years of age was indicated as a high priority need, as was shelter and housing for aging-out and emancipated foster youth.

Priority need services for the homeless are those services that are in highest need and lowest availability. Priority need services include mental health services and services for homeless children including day care. Homeless housing should include services.

The homeless also have a priority need for services on discharge from an institution. Many have recently been incarcerated or committed in a mental institution.

Prevention of homelessness is also a high need. Specific priority needs were for housing crisis intervention/housing placement, foreclosure prevention, tenants' rights/counseling, and short-term assistance with rent and utilities.

Contra Costa County's ten-year plan to end homelessness lays out a set of priorities and an action plan to end homelessness in the County, including within individual jurisdictions.⁴¹ The plan establishes the following five priorities to address homelessness:

- Help homeless people (re)gain housing as soon as possible.
- Provide integrated, wraparound services to facilitate long-term residential stability.
- Help people to access employment that pays a "housing wage."
- Conduct outreach to link chronically homeless people with housing, treatment, and services.
- Prevent homelessness from occurring in the first place.

The ten-year plan further establishes an action plan to help achieve these specific priorities. This Strategic Plan adopts those five priorities as objectives and the proposed actions as strategies.

Objectives

H-1: Assist the homeless and those at risk of becoming homeless by providing emergency, transitional, and permanent affordable housing with appropriate supportive services.

H-2: Reduce the incidence of homelessness and assist in alleviating the needs of the homeless.

In addition to these objectives, the affordable housing and human services objectives of this Plan also address the needs of the homeless and the problem of homelessness.

⁴¹ Ending Homelessness in Ten Years: A County-Wide Plan for the Communities of Contra Costa County, 2004.

Strategies

Affordable Housing Production (H-1)

Use the following strategies described under affordable housing to produce new transitional or permanent supportive housing units. These units can be stand-alone developments dedicated to housing the homeless or units dedicated to the homeless integrated into larger developments.

- Land acquisition
- Construction and development
- Acquisition and rehabilitation

Emergency Shelter Programs (H-1)

Provide operational support for existing emergency shelters. Assist existing emergency shelters with the capital costs of repair, maintenance, or expansion of capacity.

Crisis Intervention (H-2)

Support housing crisis intervention services which prevent homelessness.

Family Shelter and Homeless Housing (H-1)

Support the increase of shelter beds and housing for homeless families with children.

Where new housing for the homeless is being created, assure that beds or units are created that meet the needs of homeless families with children.

Services to the Homeless (H-2)

Services will be provided to the homeless in three ways:

- In coordination with shelter and housing.
- Directly to the homeless.
- By facilitating access to existing programs.

Services to the homeless will meet the following objectives.

- Help homeless people (re)gain housing as soon as possible.
- Provide integrated, wraparound services to facilitate long-term residential stability.
- Help people to access employment that pays a "housing wage."
- Conduct outreach to link chronically homeless people with housing, treatment, and services.
- Prevent homelessness from occurring in the first place.
- Increase permanent supportive housing opportunities for the homeless.

Homeless services provided will be comprehensive. Priority will be given to those services identified in this Strategic Plan as priority needs.

<u>Coordinated Services:</u> Support services provided where the homeless are sheltered and/or housed. Where new shelter or housing is created for the homeless, services will be provided. The focus will be on the transition to permanent housing.

<u>Direct Services</u>: Support services that are provided directly to homeless persons. These programs would serve sheltered and unsheltered homeless, and the chronically homeless.

<u>Homeless Access to Services:</u> Human services programs will be open to homeless persons and families that are sheltered or unsheltered. Programs that meet the needs of a special needs population targeted under this Plan will be made available to homeless persons with special needs.

NON-HOUSING COMMUNITY DEVELOPMENT STRATEGY

PUBLIC SERVICES

Priority Needs

High priority services needs are for nutrition (home delivery and food bank), health care, mental health care, transportation, in-home support, crisis intervention, violence prevention, child care, recreation/social programs, and fair housing. Moderate priority needs are for substance abuse treatment, employment, case management, and emergency shelter (non-homeless).

Priority need populations identified were youth, seniors, children, emancipated youth, victims of domestic violence, the lesbian/gay/bisexual/transgender (LGBT) community, and persons recently released from jail or on parole.

Seniors have priority needs for food, in-home support, transportation, protective services (physical and financial), dementia care, and assistance with access to existing services. Services targeted to the elderly homeless are needed as are services that support family caregivers to the elderly. Elderly who care for school-age youth (grandchildren) also have special needs, including child care. Services to the elderly should focus on independent living.

Persons with disabilities have priority needs for transportation, food, in-home support, and assistance with access to existing services. In general, all services should be made accessible to the blind.

The mentally ill have priority needs for mental health treatment and treatment of substance abuse.

Persons with HIV/AIDS need in-home support, transportation, food, and interim financial assistance.

Children and families with children have priority needs for child care, health care, and afterschool programs. A specific need exists for programs that serve teens. These programs include enrichment programs, prenatal care, parenting, basic life skills, and preparation for higher education and employment.

The coordination of existing services is important to overall efficacy. Services should be equally available and accessible to all residents of the County without regard to where they reside. The current concentration of services in large population centers is a barrier to serving all those in need. Services should also be made available in languages other than English as appropriate to the population being served.

Objectives

CD-1 General Public Services: Ensure that opportunities and services are provided to improve the quality of life and independence for lower-income persons, and ensure access to programs that promote prevention and early intervention related to a variety of social concerns such as substance abuse, hunger, and other issues.

CD-2 Seniors: Enhance the quality of life of senior citizens and frail elderly, and enable them to maintain independence.

CD-3 Youth: Increase opportunities for children/youth to be healthy, succeed in school, and prepare for productive adulthood.

CD-4 Non-Homeless Special Needs: Ensure that opportunities and services are provided to improve the quality of life and independence for persons with special needs, such as disabled persons, battered spouses, abused children, persons with HIV/AIDS, illiterate adults, and migrant farmworkers.

CD-5 Fair Housing: Continue to promote fair housing activities and affirmatively further fair housing.

Strategies

Social Services Programs – General (CD-1, 2, 3, 5)

Support social services programs that meet the basic human needs of low-income persons with an emphasis on serving priority needs populations and meeting priority needs. ("Low income" includes those presumed to be low income under CDBG regulations.)

Emergency Shelter – Non-Homeless (CD-4)

Support the operation of emergency shelters that serve non-homeless populations such as victims of domestic violence and aging-out foster youth. Funding may also be provided for capital improvements to increase capacity.

Crisis Intervention (CD-1, 2, 3, 4)

Support crisis intervention services including those that serve victims of domestic violence, the elderly, and youth.

Information and Referral, and Outreach (CD-1)

Support efforts to provide information on existing services to those in need of services and to refer individuals in need of services. Encourage subrecipients to have an information, referral, and outreach plan.

ECONOMIC DEVELOPMENT

Priority Needs

Given the rates of unemployment in most of the Consortium jurisdictions, the downturn in the economy and other equally important factors, economic development (specifically training and re-training), job development/creation, and small business lending is considered of moderate priority. The target population for economic development programs are the unemployed, under-employed, disabled and homeless.

Objectives

CD-6 Economic Development: Reduce the number of persons with incomes below the poverty level, expand economic opportunities for very low- and low-income residents, and increase the viability of neighborhood commercial areas.

Strategies

Job Training (CD-6) Support job training, retraining, and employment search services for low-income persons.

Small Business Assistance (CD-6)

Provide technical assistance and capital (loan or grant) to small businesses/micro-enterprises to develop and/or expand capacity and produce jobs for low-income persons.

INFRASTRUCTURE/PUBLIC FACILITIES

Priority Needs

Improvements to infrastructure range from a low to high priority need. Identified needs were accessibility improvements in the right-of-way, street lighting, and general improvements to the right-of-way to improve its appearance.

Improvements to infrastructure which enhance accessibility (including right-of-way and street lighting) are a high priority need. Such improvements ensure that disabled members of the public have full and complete access to public facilities, sidewalks and thoroughfares.

Priority need public facilities are those that serve youth, meet recreation and social needs, provide child care and after-school programs, are specific to a neighborhood (small scale), and serve as a source of information on available services. Public facility needs represent both physical improvements and structures that meet the needs of the identified populations, as well as programming and services available at those facilities.

Types of facilities include centers, gymnasiums, sports facilities, and playfields. Both new facilities and improvements to existing facilities such as lighting are priority needs. Improvements were cited as needed to enhance safety and to increase utilization.

Public facilities were identified as having an underutilized but potentially significant role in facilitating the provision of information and services to those in need. There is a need for multilingual/multicultural services and access to new technologies.

Public facilities can be owned and operated by a public entity or a private nonprofit entity that primarily serves the residents of the County.

Objectives

CD-7 Infrastructure and Accessibility: Maintain quality public facilities and adequate infrastructure, and ensure access for the mobility-impaired by addressing physical access barriers to public facilities.

Strategies

Construct or Improve Public Facilities (CD-7)

Construct or improve public facilities including, but not limited to, providing and improving access to facilities for disabled persons. This may include directly improving or constructing facilities or providing assistance to nonprofit agencies that serve low-income populations.

Removal of Barriers (CD-7)

Remove barriers to the safe travel of persons with disabilities that exist in the public right-ofway.

Right-of-Way Improvements (CD-7)

Make improvements to the public right-of-way to enhance public safety and accessibility, and to improve public health, and to promote the provision of a "complete streets program." Improvements will be targeted to areas where the current level of improvements is less than the current standard.

ADMINISTRATION

Objective

CD-8 Administration: Support development of viable urban communities through extending and strengthening partnerships among all levels of government and the private sector, and administer federal grant programs in a fiscally prudent manner.

Strategies

Collaboration and Standardization (CD-8)

Consortium member jurisdictions will continue the collaborative administration of the County's housing and community development programs undertaken under this Strategic Plan. This

effort will include common policies and procedures for requests for the use of funds, subrecipient reporting, record-keeping, and monitoring.

Support of Inter-Jurisdictional Efforts (CD-8)

Consortium member jurisdictions will support the efforts of the housing authorities of the City of Pittsburg, City of Richmond, and Contra Costa County. Members will also cooperatively further the efforts of the Contra Costa Inter-jurisdictional Council on Homelessness (formerly known as the Continuum of Care Board).

TARGETING OF ESTIMATED RESOURCES

The resources available under this Strategic Plan are limited. By necessity, they are targeted according to the priority of need within each jurisdiction. Needs also vary by income group and geography. Resources are targeted appropriately.

The following total resources are estimated to be available over the five-year planning period:

Federal Funds

Community Development Block Grant \$37,612,290

HOME Investment Partnerships Program \$20,366,895

Emergency Shelter Grants \$761,980

LOCAL FUNDS

Redevelopment Housing Set-Aside \$34,200,000

These estimates are based on the current (FY 2009) allocations.

Please see the tables located in **Appendix 6** for estimated resources by priority need and income group.

GEOGRAPHIC TARGETING AND NEIGHBORHOOD REVITALIZATION

Depending on the type of need being addressed, resources may or may not be geographically targeted.

Affordable housing, including special needs housing, will be dispersed throughout the County to avoid concentrating low-income populations. However, affordable housing and housing for the homeless will be located so services will be accessible to residents.

Assistance to improve or construct public facilities or infrastructure will generally be targeted to low-income areas. Low-income areas are indicated on the maps in **Appendix 3**. Assistance to improve public facilities may also be provided outside of low-income areas if they primarily benefit low-income households or persons or those groups presumed to be low-income.

Services are not geographically targeted. Services will be provided in such a manner as to provide the greatest level of availability to the widest area possible.

There are several targeted efforts described below.

Iron Triangle NRSA (City of Richmond)

The City of Richmond has a Neighborhood Revitalization Strategy Area (NRSA) in the Iron Triangle and Woods neighborhoods. This area has been an officially designated NRSA since 1996. The majority of work in this neighborhood will continue to be steered by two major plans, the Macdonald Avenue Economic Revitalization Plan and the Central Richmond Revitalization Initiative. This NRSA is comprised of (year 2000) Census Tracts 3750, 3760 and 3770.

City of Richmond Target Neighborhoods

The City of Richmond will target assistance to the following neighborhoods based on historically high levels of poverty and unemployment, high housing density, and the poor condition of the housing stock.

٠	Easter Hill	_	Census Tract 3800
٠	Santa Fe	_	Census Tract 3790
٠	Pullman Plaza	_	Census Tract 3810;
٠	Parchester	_	Block Group 1 of Census Tract 3650.01.

North Richmond (City of Richmond/ Contra Costa County)

The City of Richmond and Contra Costa County will continue to participate in partnerships and collaboratives with the County and other agencies to better coordinate improvements in North Richmond. This target area is comprised of (year 2000) Census Tract 3650.02.

PUBLIC HOUSING STRATEGY

CONTRA COSTA COUNTY HOUSING AUTHORITIES

There are three housing authorities that serve Contra Costa County. The Pittsburg Housing Authority serves the City of Pittsburg. The Richmond Housing Authority serves the City of Richmond. The Housing Authority of Contra Costa County serves the balance of the County.

The summaries of public housing strategies that follow are taken from each individual housing authority's current five-year Public Housing Agency (PHA) Plan and most recent annual PHA Plan.

City of Pittsburg Housing Authority

Meeting Needs by Income

The City of Pittsburg Housing Authority (PHA) only administers the Housing Choice Voucher (HCV) Program. HUD has awarded the PHA with 948 vouchers and the PHA is currently 102% leased-up.

Families served by the PHA are 71 percent extremely low-income and 29 percent very low-income.

The City of Pittsburg Housing Authority is a High Performing Housing Authority and as a result of its performance HUD awarded it with 35 rental vouchers to administer the Veterans Affairs Supportive Housing (VASH) Program. The PHA works closely with the Department of Veterans Affairs to serve homeless veterans with special needs. Presently the PHA has housed thirty veterans with the assistance of the Department of Veterans Affairs.

The PHA's waiting list has been closed since December 2006. The PHA currently has 1,527 applicants on the waiting list. The waiting list consists of applicants with extremely low income (72.63%); very low income (19.52%) and low income (7.85%). Families with children are 68.43%, elderly families are 3.21% and single families are 11.33%.

The PHA has a First Time Homeownership Program. To date two (2) Section 8 participants have purchased homes and two (2) are in escrow and due to close in the next 30 days. We continue to work with families to determine eligibility.

The PHA has also acquired three single family homes which are being rented to low income families.

<u>Physical Needs of Public Housing</u> The Pittsburg Housing Authority does not own or operate any public housing.

<u>Management and Operation of Public Housing</u> The Pittsburg Housing Authority does not own or operate any public housing.

<u>Improving Living Environment of Public Housing Residents</u> The Pittsburg Housing Authority does not own or operate any public housing.

City of Richmond Housing Authority

<u>Meeting Needs by Income</u> The Richmond Housing Authority has adopted the following strategies by income group.

- Target available assistance to families at or below 30 percent of AMI.
 - Exceed HUD federal targeting requirements for families at or below 30 percent AMI in public housing.
 - Adopt rent policies to support and encourage work.
- Target available assistance to families at or below 50 percent of AMI.

- Employ admissions preferences aimed at families who are working.
- Adopt rent policies to support and encourage work.

Physical Needs of Public Housing

The Richmond Housing Authority has a significant capital improvement program to meet the physical needs of public housing. The details of those efforts and the amount of funding for specific efforts are included in the annual PHA Plan. Capital needs exceed three million dollars.

The Richmond Housing Authority has adopted the following strategies to meet the physical needs of public housing.

- Renovate or modernize public housing units. (See capital improvement plan.)
- Demolish or dispose of obsolete public housing units. (Nystrom Village and Hacienda)
- Provide replacement public housing. (Nystrom Village and Hacienda)
- Provide replacement vouchers.
- Continue to find facilities able to accommodate expansion.

Management and Operation of Public Housing

The Richmond Housing Authority has adopted the following strategies to improve the management and operation of public housing.

- Expand the supply of assisted housing.
 - Reduce public housing vacancies: develop management and maintenance policies minimizing turnaround time.
- Improve the quality of assisted housing.
 - Improve public housing management.
 - Improve voucher management.
 - Increase customer satisfaction. RHA has processes and procedures in place to better serve the housing community.
 - Concentrate on efforts to improve specific management functions. RHA has adopted asset management policies and procedures including budgeting and accounting requirements.
- Other
 - RHA will maintain at least three months operating reserve.
 - RHA will establish revenue generating policies.
 - RHA will continue to find facilities to accommodate expansion.

Improving Living Environment of Public Housing Residents

The Richmond Housing Authority has adopted the following strategies to improve the living environment of public housing residents.

- Increase assisted housing choices.
 - Implement voucher homeownership programs.
 - Partner with agencies assisting in areas of counseling and lending.
 - Establish foster care "timing out" in the housing choice voucher program.

- Improve community quality of life and economic vitality.
 - Implement measures to de-concentrate poverty by bringing higher-income households into lower-income developments.
 - Implement measures to promote income mixing by assuring access for lowerincome families into higher-income developments.
 - Implement public housing security measures.
- Promote self-sufficiency and asset development of assisted households.
 - Increase the number and percentage of employed persons in assisted families. RHA will refer families to employment and training agencies.
 - Provide or attract supportive services to improve assistance recipients' employability.
 - Provide or attract supportive services to increase independence for the elderly or families with disabilities.
 - Support the Family Self-Sufficiency Program and Homeownership Program.

STRATEGIES TO ADDRESS THE NEEDS OF PUBLIC HOUSING

The member jurisdictions of the Consortium will meet the needs of public housing by coordinating the production and rehabilitation of affordable housing with the County's housing authorities. Member jurisdictions will also coordinate housing programs such as homeownership with the housing authorities.

BARRIERS TO AFFORDABLE HOUSING

As defined by the Consolidated Plan regulations, a barrier to affordable housing is a public policy such as land use controls, property taxes, zoning ordinances, building codes, fees and charges, growth limits, and other policies.

The State of California requires each city and county to prepare a Housing Element to its General Plan every five years. The Housing Element includes an analysis of constraints to housing and strategies to reduce or remove those constraints. Constraints that must be addressed include public policies and regulations that limit the availability of housing, particularly affordable housing.

The member jurisdictions' Housing Elements have identified the following barriers to affordable housing and actions to address those barriers.

• **Infrastructure constraints** – Affordable housing developments are located in infill locations in areas already served by existing infrastructure. Such infill sites are beneficial in that they provide housing near public transit and jobs, encourage economic growth in urban areas, and don't require the extension of services, thereby promoting "smart growth" development principles.

- Fees and exactions To facilitate affordable housing development, member jurisdictions may defer, reduce, or waive a portion of the planning fees for nonprofit housing developers.
- **Potential constraints for persons with disabilities** In order to facilitate the development of appropriate housing for persons with special needs, member jurisdictions may remove development constraints and provide reasonable accommodations in the development of such housing as requests are made.

IMPLEMENTATION STRATEGIES

OBSTACLES TO MEETING UNDERSERVED NEEDS

Phone interviews with a wide range of social, health, and housing service providers in the Consortium jurisdictions consistently indicated that the current economic conditions has had a disproportionate impact on low-income persons. The demand for these services increased substantially in 2009 while at the same time funding decreased substantially, resulting in the decrease or elimination of some services. Service providers are struggling to meet the demand for increased services with smaller budgets. They sometimes have to turn away clients or refer them to other service providers. The challenge of making services accessible to those who need them remains. Those in need of services most often do not own a car and are low-income, disabled, or seniors. Poor public transportation options make it difficult for people in need of services to physically get to the service providers in many of the Consortium jurisdictions.

Increase in demand was linked to four factors:

- 1) Tenants being evicted as a result of foreclosures.
- 2) Job losses and reductions in work hours.
- 3) Reduction in supportive services and public benefits for seniors, disabled persons, and persons with HIV/AIDS.
- 4) Family stressors leading to an increase in domestic violence.

Several obstacles were identified to meeting underserved needs. In no particular order, they were:

- Accessibility of services
- Awareness of services
- Coordination of services
- Resources appropriate to the level of need
- Language barriers

Accessibility

Lack of accessibility to services can be the result of lack of transportation for those in need, services that are not delivered in a culturally appropriate manner or in the appropriate language, burdensome prerequisites to accessing services ("red tape"), and services that are not provided in proximity to those in need.

Lack of transportation is a particular challenge for those who do not drive, do not have a car, or are elderly and for persons with disabilities. Transportation to services must be appropriate for the population in need, such as "door-to-door" transit for the elderly and persons with disabilities.

Services should be made available in the many languages and in a manner that is sensitive to the cultural context of all those being served. Several comments were made that some services appear to only be available to certain language or cultural groups.

Services should be offered in a manner that minimizes the burden of providing information prior to accessing services. Interactions with different agencies and different persons within those agencies should be minimized. The process involved to access services should be made as clear as possible to those being served.

In smaller County communities, in the unincorporated areas, and in the eastern region of the County, local access to a full range of services is limited. An effort will be made to encourage the provision of services countywide, with an emphasis on outreach to smaller communities and the use of local facilities to provide services. Services should be provided in safe and accessible facilities.

Awareness of Services

The lack of awareness of the availability of services by those in need and a lack of knowledge about how to access services are significant obstacles to the provision of services. Outreach to those in need should be significant and culturally appropriate.

Coordination of Services

Those in need must often access services from several points; similar services may also be provided by more than one agency. Those being served by one agency may have needs that are not being addressed by the particular agency currently serving that person or family. Services should be coordinated to avoid duplication. Collaboration among agencies is encouraged.

Efforts should be made to reduce the number of contacts a person or family must make to receive a full range of services. Every agency providing services should assess the complete needs of those being served and make referrals as needed.

Resources

Resources are generally less than required to meet the level of need and include funding, staff, staff with the appropriate skills and knowledge, facilities, and leadership. Those funds that are available will be prioritized to the highest priority needs. Funding will also be prioritized to those undertakings that represent the most efficient use of funds, are delivered by the most qualified persons, and serve the broadest geography.

LEAD HAZARD REDUCTION

Each jurisdiction under this Strategic Plan is responsible for complying with the Residential Lead-Based Paint Hazard Reduction Act of 1992 as implemented in 24 CFR 35 Subpart B. Compliance includes the following strategies.

Housing Rehabilitation

All housing rehabilitation activities funded under this Plan will assess lead hazard risk before proceeding. This applies to any work on structures constructed prior to January 1, 1978. The work will comply with the appropriate level of protection indicated in 24 CFR 35.100.

All work on homes constructed prior to January 1, 1978, will have a lead hazard risk assessment conducted as described at 24 CFR 35.110.

At the completion of any prescribed lead hazard reduction activities, a clearance examination is required as described at 24 CFR 35.110.

Each jurisdiction undertaking housing rehabilitation activities will be required to have a lead hazard reduction plan.

Information and Education

Households that participate in housing activities under this Plan, including home purchase, rental assistance, or rehabilitation, will be given educational material regarding the hazards of lead-based paint, signs of lead poisoning, and strategies to reduce exposure. Materials will include the use of HUD/EPA publications such as "Protect Your Family from Lead in Your Home." Information will be provided in multiple languages.

Testing

Blood testing of children occupying housing constructed prior to January 1, 1978. Testing can be in conjunction with housing programs, public health programs, or other programs conducted under this Plan.

Monitoring

Annual monitoring of reporting of cases of child lead poisoning by the County Health Department. The results may be used to modify the current strategies and/or develop new programs.

Anti-Poverty

Reduction of Number of Families in Poverty

The objectives and strategies of this Strategic Plan are generally focused on reducing the number of families in poverty, improving the quality of life for the poorest of families, and lessening the impacts of poverty. Strategies include those addressing affordable housing, special needs housing, homelessness, public facilities, public improvements, and economic development.

The movement of people above the poverty line involves a variety of policies and programs that extend beyond providing opportunities for employment at a living wage. Access to education, transportation, childcare, and housing are key components that can assist persons to secure and retain economically self-sustaining employment. The Consortium will employ a variety of strategies to help alleviate poverty in the County, including efforts to stimulate economic growth and job opportunities, and to provide Urban County residents with the skills and abilities required to take advantage of those opportunities.

Cal WORKS, California's response to the Workforce Development Act of 1998, has altered the structure and function of the public social service delivery system. The new system emphasizes outcomes, the value of work and the duty of government to support its citizens in their self-sufficiency efforts.

The County's implementation of Cal WORKS has been constructed with the purpose of going beyond "welfare reform" to building models that integrate services, leverage funding and share expertise across agencies. Contra Costa County, in partnership with the Workforce Investment Boards from the City of Richmond, Alameda, and Oakland has formed a collaborative known as "Eastbay Works". Presently there are 14 East Bay One Stop and Career Centers, more commonly known as One Stops; six of which specifically serve the needs of Contra Costa residents. One Stops are located in Richmond, Hilltop Mall (also in the City of Richmond), Concord, Pittsburg, Brentwood and San Pablo. The North Richmond Employment Collaborative opened in November of 1998 and provides employment services primarily to residents of North Richmond and surrounding communities, and is electronically linked to the One Stop facilities. In addition, Bay Point Works Community Career Center provides employment services to residents of Bay Point.

The East Bay One Stop and Career Centers offer services to the universal population that include targeted services for those who are presently receiving Temporary Assistance for Needy Families (TANF) funds. In addition to Job Training Partnership Act funds, the Workforce Investment Board receive Welfare to Work formula grants and have secured competitive grants to provide enhanced services and expanded training options for this population. Services are available for eligible individuals and include in-depth assessment, team case management, training, job placement assistance, and development of skills leading to higher wage earnings. Opportunities for microenterprise and small business development are facilitated through a Small Business and Microenterprise Loan Program sponsored by the County's CDBG Program. The purpose of the program is to stimulate local economic growth by providing loans and technical assistance to microenterprises and small businesses.

Childcare training programs assist low-income persons in establishing themselves as in-home childcare providers to achieve economic self-sufficiency through self-employment.

To the greatest extent possible, residents of housing rehabilitated or constructed under this Plan will have access to anti-poverty programs. Owners and operators of such housing will be required to have a plan for resident services. Providers of services under this Strategic Plan will be required to inform and educate the residents of affordable housing and to facilitate access to services to the extent possible.

A significant number of affordable housing units produced under this Plan will be affordable to extremely low- and very low-income households as well as to low income-households. Units will also be made available to low- and very low-income special needs households including seniors, persons with disabilities, homeless individuals and families, and persons with mental illness.

INSTITUTIONAL STRUCTURE

The Consortium members coordinate Consolidated Planning efforts., Each entitlement jurisdiction in the Consortium completes its own annual planning and allocation process as well as its annual report (CAPER). These planning efforts have a high degree of coordination. Where appropriate, countywide services and efforts that have a countywide impact are coordinated.

The Contra Costa County Department of Conservation and Development (DCD) is responsible for the administration and management of the CDBG, HOME, ESG and Housing Opportunities for Persons with AIDS (HOPWA). The Department is responsible for the County's lead administrative duties as well as for the Urban County programs and projects. The County is also the lead agency for the Contra Costa HOME Consortium. The County's Redevelopment Agency also provides support, as do various County departments and divisions including Building Inspection Division, Department Employment and Human Services, and Department of Health Services. The County is served by the Housing Authority of Contra Costa County.

Antioch's Community Development Department has responsibility for activities carried out under this Strategic Plan. The City also has a redevelopment agency with several active project areas.

The Community and Recreation Services Department of the City of Concord implements the CDBG program.

In Pittsburg, programs are implemented by the Community Access Department. Pittsburg also has active redevelopment project areas. Pittsburg has one of two stand-alone housing authorities in the County.

In Richmond, the programs are overseen by the Housing and Community Development division of the Development Services Department. Like Pittsburg, Richmond also has its own autonomous public housing authority.

Walnut Creek's Community Development Department implements its programs, primarily through the Housing division.

The Contra Costa Inter-jurisdictional Council on Homelessness (formerly known as the Continuum of Care Board) implements the County's Ten-Year Plan to End Homelessness.

AFFIRMATIVELY FURTHERING FAIR HOUSING

Please see the Contra Costa Consortium 2010 Analysis of Impediments to Fair Housing Choice.

Monitoring

Each member jurisdiction is responsible for monitoring the use of funds it awards.

Prior to funding consideration, all applications are reviewed for consistency with federal regulation, Consolidated Plan and local policy. Following funding approval, new subrecipients are required to attend a mandatory meeting to become familiar with program standards, County requirements, and federal regulations. Project sponsors are also required to enter into agreements that specify objectives, scope of work, applicable timelines and performance targets, budget, federal, state, and local regulatory requirements, and monitoring and reporting requirements.

During project implementation, project sponsors are required to submit periodic progress reports detailing project progress toward objectives, problems and/or resolution to meeting goals, and quantitative participation data by ethnicity, income, and household status. In addition, project sponsors are also required to provide updated sources and uses budgets subsequent to the completion of the second quarter. Projects are also subject to an on-site performance and financial audit review on a selective basis. Priority is given to high-risk programs for on-site performance and/or audit review.

Periodic reports and payment requests are reviewed for compliance with the project agreement, budget consistency, and documentation of expenditures. Project sponsors are advised of any procedural errors and/or ineligible activities, and provided with technical assistance as needed.

Upon project completion, project sponsors are required to submit completion reports identifying program/project accomplishments, quantitative data, including number of persons or households served, ethnicity, and income level, and a final sources and uses budget.

In the Public Services category, the County seeks to coordinate activities for the efficient provision of services in the following ways:

Where applicable, the County and other Consortium members have developed standardized forms, including reporting forms and applications, in order to streamline and minimize paperwork.

The County follows a strategy of supporting programs that provide a variety of complementary and integrated services to targeted areas, and ensures that service providers are aware of other organizations that may augment their program.

The County also participates with other County departments and nonprofit organizations efforts to collaborate on the provision of services.

Affordable housing development projects must also submit annual compliance reports throughout the period of required affordability. These reports are designed to ensure continued compliance with federal regulations, affordability and use restrictions, and other requirements as specified in project loan documents. In addition, all HOME and CDBG-assisted projects will be subject to periodic on-site inspections to ensure continued compliance with federal housing quality standards.

Concurrent with on-site inspections, DCD staff inspects tenant files to ensure the management company complies with HOME program and County requirements. The review includes confirming proper income certifications, correct rent and utility allowance calculations, and appropriate tenant lease provisions. The County has a licensing agreement with U.S. Communities for their FOCUS program. HUD's income and rent limits are embedded in the program. The program allows for immediate feedback to asset managers on whether or not the unit is in compliance.

The County and the other entitlement jurisdictions within the County work together to refine and implement the Performance Outcome Measurement System framework. The effort is in response to HUD's consolidated planning guidelines for the measurement of outcomes for HUD's four major community development formula grant programs. The system includes objectives, outcomes, and indicators for each type of activity undertaken with funds made available from these programs.

LIMITED ENGLISH PROFICIENCY

In order to better serve Contra Costa County's limited-English-proficient (LEP) residents, Contra Costa County (County) has developed a Language Assistance Plan (LAP). The implementation of the LAP is consistent with the U.S. Department of Housing and Urban Development's Final Guidance (Federal Register/Vol. 72, No. 13, January 22, 2007) and Executive Order 13166 (August 11, 2000) to ensure that programs receiving federal financial assistance provide meaningful access to LEP persons. Failure to ensure that LEP persons can effectively participate in or benefit from federally assisted programs may violate Title VI of the Civil Rights Act of 1964 that prohibits discrimination based on national origin.

Implementation of the LAP will enable the County to better serve its beneficiaries by ensuring access to language assistance for its various housing and community development programs funded with federal funds. Although the County may have limited resources at a given time, the LAP ensures that access to language assistance for LEP residents will be provided in some form.

Goals of the LAP

The three major goals of the Contra Costa County Language Assistance Plan are as follows:

- 1) To provide meaningful access for the County's LEP residents through the provision of free language assistance for the CDBG, HOME, ESG, and HOPWA programs;
- 2) To provide an appropriate means to ensure the involvement of LEP residents that are most likely to be affected by the programs and to ensure the continuity of their involvement;
- 3) To ensure that the County's CDBG, HOME, ESG, and HOPWA staff will assist the County's LEP population in obtaining the necessary services and/or assistance requested.

Each jurisdiction has adopted its own individual version of the LAP that implements these goals.

Monitoring and Updating the LAP

Given that the demographics and the needs of Contra Costa County residents are in constant flux, the County will periodically monitor and update the Language Assistance Plan. In order to consider changes to demographics, types of services, or other needs, the evaluation of the LAP shall be conducted annually in conjunction with the development of the County's Consolidated Annual Performance and Evaluation Report (CAPER) of the CDBG, HOME, ESG, and HOPWA programs. In addition, the LAP shall be reevaluated in conjunction with the development of the County's 5-year Consolidated Plan for the CDBG, HOME, ESG, and HOPWA programs.

Areas that shall be considered during the evaluation and assessment of the LAP shall include the following:

- Current LEP populations in the jurisdiction's geographic area or population affected or encountered;
- Frequency of encounters with LEP language groups;
- The nature and importance of activities/services/programs to LEP persons;
- The availability of resources, including technological advances and sources of additional resources, and the costs imposed;

- Whether existing assistance is meeting the needs of LEP persons;
- Whether staff knows and understands the LAP and how to implement it; and
- Whether identified sources for assistance are still available and viable.