

DRAFT

# ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING

Contra Costa County Consortium  
(Contra Costa County, Antioch,  
Concord, Pittsburg, and Walnut Creek)

Housing Authority of Contra Costa County  
Housing Authority of the City of Pittsburg  
& Richmond Housing Authority

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# Chapter 1. Executive Summary

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## 1.1 Glossary

Throughout this document you will find specialized terms used to describe some of the research and findings. Please take a few minutes to familiarize yourself with some of the words and the way they are being defined and used in this Analysis of Impediments to Fair Housing Choice.



**Accessibility:** whether a physical structure, object, or technology is able to be used by people with disabilities such as mobility issues, hearing impairment, or vision impairment. Accessibility features include wheelchair ramps, audible crosswalk signals, and TTY numbers. See: TTY

**Affirmatively Further Fair Housing (AFFH):** a requirement under the Fair Housing Act that local governments take steps to further fair housing, especially in places that have been historically segregated.

**American Community Survey (ACS):** a survey conducted by the US Census Bureau that regularly gathers information about demographics, education, income, language proficiency, disability, employment, and housing. Unlike the Census, ACS surveys are conducted both yearly and across multiple years. The surveys study samples of the population, rather than counting every person in the U.S. like the Census.

**Americans With Disabilities Act (ADA):** federal civil rights law that prohibits discrimination against people with disabilities.

**Annual Action Plan:** an annual plan used by local jurisdictions that receive money from HUD to plan how they will spend the funds to address fair housing and community development. The Annual Action Plan carries out the larger Consolidated Plan. See also: Consolidated Plan.

**Bane Civil Rights Act:** a state civil rights law which forbids anyone from interfering by force or threat of violence with your federal or state constitutional or statutory rights.

**Capital Improvement Plan:** a short-range plan, usually four to ten years, which identifies capital projects and equipment purchases, provides a planning schedule and identifies options for financing the plan.

**CDBG:** Community Development Block Grant. Money that local governments receive from HUD to spend on housing and community improvement.

**Census Designated Places:** a label assigned by the Census Bureau to communities that resemble cities or towns, but which are not formally incorporated and do not have their own municipal government. See: Unincorporated Land.

**Census Tract:** small subdivisions of cities, towns, and rural areas that the Census uses to group residents together and accurately evaluate the demographics of a community. Several census tracts, put together, make up a town, city, or rural area.

**Central Contra Costa County:** in this analysis, “central Contra Costa County” refers to the communities in the central part of the County, including (for example) Concord, Walnut Creek, Alamo, Clayton, Pleasant Hill, Martinez, Danville, Lafayette, Moraga, Orinda, and San Ramon.

**Consent Decree:** a settlement agreement that resolves a dispute between two parties without admitting guilt or liability. The court maintains supervision over the implementation of the consent decree, including any payments or actions taken as required by the consent decree.

**Consolidated Plan (Con Plan):** a plan that helps local governments evaluate their affordable housing and community development needs and market conditions. Local governments must use their Consolidated Plan to identify how they will spend money from HUD to address fair housing and community development. Any local government that receives money from HUD in the form of CDBG, HOME, ESG, or HOPWA grants must have a Consolidated Plan. Consolidated Plans are carried out through annual Action Plans. See: Action Plan, CDBG, HOME, ESG, HOPWA.

**Consortium:** the Contra Costa County Consortium includes the cities of Antioch, Concord, Pittsburg, and Walnut Creek, and Contra Costa County (with the County representing the other incorporated cities as well the unincorporated areas of the County).

|           |            |          |               |           |
|-----------|------------|----------|---------------|-----------|
| Brentwood | El Cerrito | Martinez | Orinda        | Richmond  |
| Clayton   | Hercules   | Moraga   | Pinole        | San Pablo |
| Danville  | Lafayette  | Oakley   | Pleasant Hill | San Ramon |

|               |          |                       |                 |                |            |
|---------------|----------|-----------------------|-----------------|----------------|------------|
| Alamo         | Byron    | Contra Costa Centre   | El Sobrante     | North Richmond | Port Costa |
| Bay Point     | Canyon   | Diablo                | Kensington      | Rodeo          | Saranap    |
| Bethel Island | Crockett | Discovery Bay         | Knightsen       | Rollingwood    | Tara Hills |
| Blackhawk     | Clyde    | East Richmond Heights | Montalvin Manor | Pacheco        | Vine Hill  |

**Continuum of Care (CoC):** a HUD program designed to promote commitment to the goal of ending homelessness. The program provides funding to nonprofits and state and local governments to quickly rehouse homeless individuals and families, promote access to and

effect utilization of mainstream programs by homeless individuals, and optimize self-sufficiency among individuals and families experiencing homelessness.

**Contra Costa County (“the County”):** as used throughout this document’s fair housing analysis, the term “County” refers to the entirety of Contra Costa County, inclusive of the entitlement jurisdictions that are also part of the Consortium.

**Data and Mapping Tool (AFFHT):** an online HUD resource combining data from various sources including HUD, the decennial Census data and the American Community Survey to generate maps and tables evaluating the demographics of an area for a variety of categories, including race, national origin, disability, Limited English Proficiency, housing problems, environmental health, and school proficiency, etc.

**Density Bonus:** an incentive for developers that allows developers to increase the maximum number of units allowed at a building site in exchange for either affordable housing funds or making a certain percentage of the units affordable.

**Disparate Impact:** practices in housing that negatively affect one group of people with a protected characteristic (such as race, sex, or disability, etc.) more than other people without that characteristic, even though the rules applied by landlords do not single out that group.

**Dissimilarity Index:** measures the percentage of a certain group’s population that would have to move to a different census tract in order to be evenly distributed with a city or metropolitan area in relation to another group. The higher the Dissimilarity Index, the higher the level of segregation. For example, if a city’s Black/White Dissimilarity Index was 65, then 65 percent of Black residents would need to move to another neighborhood in order for Blacks and Whites to be evenly distributed across all neighborhoods in the city.

**East Contra Costa County:** in this analysis, “east Contra Costa County” refers to the eastern side of the County, including (for examples) communities such as Pittsburg, Antioch, Brentwood, Bay Point, Oakley, Knightsen, Discovery Bay, and Bethel Island.

**ESG:** Emergency Solutions Grant. Funding provided by HUD to 1) engage homeless individuals and families living on the street, 2) improve the number and quality of emergency shelters for homeless individuals and families, 3) help operate these shelters, 4) provide essential services to shelter residents, 5) rapidly re-house homeless individuals and families, and 6) prevent families/individuals from becoming homeless.

**Entitlement Jurisdiction:** a local government that receives funds from HUD to be spent on housing and community development. Within the Consortium, Antioch, Concord, Pittsburg, and Walnut Creek are entitlement jurisdictions. Other areas receive funding through the County.

**Environmental Health Index:** a HUD calculation based on potential exposure to harmful toxins at a neighborhood level. This includes air quality carcinogenic, respiratory, and

neurological hazards. The higher the number, the less exposure to toxins harmful to human health.

**Environmental Justice:** the fair treatment and meaningful involvement of all people, especially minorities, in the development, implementation, and enforcement of environmental laws, regulations, and policies. In the past, environmental hazards have been concentrated near segregated neighborhoods, making minorities more likely to experience negative health effects. Recognizing this history and working to make changes in future environmental planning are important pieces of environmental justice.

**Exclusionary Zoning:** the use of zoning ordinances to prevent certain land uses, especially the building of large and affordable apartment buildings for low-income people. A city with exclusionary zoning might only allow single-family homes to be built in the city, excluding people who cannot afford to buy a house.

**Exposure Index:** a measurement of how much the typical person of a specific race is exposed to people of other races. A higher number means that the average person of that race lives in a census tract with a higher percentage of people from another group.

**Fair Housing Act:** a federal civil rights law that prohibits housing discrimination on the basis of race, class, sex, religion, national origin, or familial status. See also: Housing Discrimination.

**Federal Uniform Accessibility Standards (UFAS):** a guide to uniform standards for design, construction, and alternation of buildings so that physically handicapped people will be able to access and use such buildings.

**Gentrification:** the process of renovating or improving a house or neighborhood to make it more attractive to middle-class residents. Gentrification often causes the cost of living in the neighborhood to rise, pushing out lower-income residents and attracting middle-class residents. Often, these effects which are driven by housing costs have a corresponding change in the racial demographics of an area.

**HOME:** HOME Investment Partnership. HOME provides grants to States and localities that communities use (often in partnership with nonprofits) to fund activities such as building, buying, and/or rehabilitating affordable housing for rent or ownership, or providing direct rental assistance to low-income people.

**HOPWA:** Housing Opportunities for Persons With AIDS. HUD makes grants under the HOPWA program to local communities, states, and nonprofits for projects that benefit low-income people living with HIV/AIDS and their families

**Housing Choice Voucher (HCV):** a HUD rental subsidy issued to a low-income household that promises to pay a certain amount of the household's rent. Prices, or payment standards, are set based on the rent in the metropolitan area, and voucher households must pay any

difference between the rent and the voucher amount. Participants of the HCV program are free to choose any rental housing that meets program requirements

**Housing Discrimination:** the refusal to rent to or inform a potential tenant about the availability of housing. Housing discrimination also applies to buying a home or getting a loan to buy a home. The Fair Housing Act makes it illegal to discriminate against a potential tenant/buyer/lendee based on that person's race, class, sex, religion, national origin, or familial status.

**Housing Element:** a required chapter in a California city's General Plan which must be regularly reviewed and approved by the state. A Housing Element contains information on the housing needs of the community, including low-income households and people with special needs. It provides a detailed explanation of how the government addresses the needs of the community based on existing and future housing needs, and inventories sites in the community that could accommodate affordable housing development.

**Housing Impact Fee:** a fee imposed on new construction to help fund affordable housing construction. See also: Commercial Linkage Fee.

**HUD Grantee:** a jurisdiction (city, country, consortium, state, etc.) that receives money from HUD. See also: Entitlement Jurisdiction.

**Inclusionary Zoning:** a zoning ordinance that requires that a certain percentage of any newly built housing must be affordable to people with low and moderate incomes.

**Individuals With Disabilities Education Act (IDEA):** a federal civil rights law that ensures students with a disability are provided with Free Appropriate Public Education that is tailored to their individual needs.

**Isolation Index:** a measurement of how much the typical person of a specific race is only exposed to people of the same race. For example, an 80 percent isolation index value for White people would mean that the population of people the typical White person is exposed to is 80 percent White.

**Jobs Availability Index:** number of jobs per 1000 people within a five mile radius of the census tract center-point. Index is computed by the UC Davis Center for Regional Change.

**Jobs Proximity Index:** a HUD calculation based on distances to all job locations, distance from any single job location, size of employment at that location, and labor supply to that location. The higher the number, the better the access to employment opportunities for residents in a neighborhood.

**Labor Market Engagement Index:** a HUD calculation based on level of employment, labor force participation, and educational attainment in a census tract. The higher the number, the higher the labor force participation and human capital in the neighborhood.



**Lamorinda:** an informal name used to refer to the Lafayette-Moraga-Orinda area.

**Limited English Proficiency (LEP):** residents who do not speak English as a first language, and who speak English less than “very well.”

**Local Data:** any data used in this analysis that is not provided by HUD through the Data and Mapping Tool (AFFHT), or through the Census or American Community Survey.

**Low Income Housing Tax Credit (LIHTC):** provides tax incentives to encourage individual and corporate investors to invest in the development, acquisition, and rehabilitation of affordable rental housing.

**Low Poverty Index:** a HUD calculation using both family poverty rates and public assistance receipt in the form of cash-welfare (such as Temporary Assistance for Needy Families (TANF)). This is calculated at the Census Tract level. The higher the score, the less exposure to poverty in the neighborhood.

**Low Transportation Cost Index:** a HUD calculation that estimates transportation costs for a family of 3, with a single parent, with an income at 50 percent of the median income for renters for the region. The higher the number, the lower the cost of transportation in the neighborhood.

**Market Rate Housing:** housing that is not restricted by affordable housing laws. A market rate unit can be rented for any price that the market can support.

**NIMBY:** Not In My Back Yard. A social and political movement that opposes housing or commercial development in local communities NIMBY complaints often involve affordable housing, with reasons ranging from traffic concerns to small town quality to, in some cases, thinly-veiled racism.

**Poverty Line:** the minimum level of yearly income needed to allow a household to afford the necessities of life such as housing, clothing, and food. The poverty line is defined on a national basis. The US poverty line for a family of four with two children under 18 is \$22,162.

**Project-Based Section 8, Project-Based Rental Assistance, PBRA:** a government-funded program that provides rental housing to low-income households in privately owned and managed rental units. The funding is specific to the building. If you move out of the building, you will no longer receive the funding.

**Public Housing:** housing that is owned and managed by a Public Housing Authority for eligible low-income households.

**Publicly Supported Housing:** housing assisted with funding through federal, State, or local agencies or programs, as well as housing that is financed or administered by or through any such agencies or programs.

**Other Multi-Family Housing:** multifamily housing that is owned and operated by private owners, and is subsidized through programs other than HCV, PBRA, or LIHTC. Units include properties funded through Supportive Housing for the Elderly (Section 202), and Supportive Housing for Persons with Disabilities (Section 811).

**Quintile:** twenty percent of a population; one-fifth of a population divided into five equal groups

**Ralph Civil Rights Act:** a state civil rights law which forbids acts of violence, because of (for example) your race, color, religion, ancestry, national origin, age, disability, sex, sexual orientation, political party, or your part in a labor dispute

**Reasonable Accommodation:** a change to rules, policies, practices, or services which would allow a handicapped person an equal opportunity to use and enjoy their housing, including in public and common use areas. It is a violation of the Fair Housing Act to refuse to make a reasonable accommodation when such accommodation is necessary for the handicapped person to have equal use and enjoyment of the housing.

**R/ECAPS:** Racially and Ethnically Concentrated Areas of Poverty. This is a HUD-defined term indicating a census tract that has more than 50 percent Non-White residents, and 40 percent or more of the population is in poverty OR where the poverty rate is greater than three times the average poverty rate in the area. In the HUD Data and Mapping Tool (AFFHT), R/ECAPS are outlined in pink.

**Region:** As designated by HUD, Contra Costa County is located within the San Francisco-Oakland-Hayward Region, which includes the Counties of San Francisco, Alameda, Marin, Contra Costa, and San Mateo. The region may also be referred to as “the Bay Area” more generally.

**Rehabilitation Act (Section 504):** a federal civil rights law that prohibits discrimination on the basis of disability in programs conducted by federal agencies, in programs receiving federal financial assistance, in federal employment and in the employment practices of federal contractors.

**Rent Control:** a form of price control that limits the amount a property owner can charge for renting out a home, apartment, or other real estate. Rent can be controlled by setting a maximum dollar amount, or by setting a maximum percentage increase when rents are raised. Rent control is usually put in place by a local law. For example, Richmond has a rent control ordinance.

**School Proficiency Index:** a HUD calculation based on performance of 4<sup>th</sup> grade students on state exams to describe which neighborhoods have high-performing elementary schools nearby and which are near lower performing elementary schools. The higher the number, the higher the school system quality is in a neighborhood.

**Segregation:** the separation or isolation of a race/ethnic group, national origin group, individuals with disabilities, or other social group by enforced or voluntary residence in a restricted area, by barriers to social connection or dealings between persons or groups, by separate educational facilities, or by other discriminatory means.

**Source of Income Discrimination:** for purposes of this analysis, housing discrimination based on whether a potential tenant plans to use a Housing Choice Voucher/Section 8 Voucher to pay part of their rent. Increasingly, cities and states are outlawing source of income discrimination. See also: Housing Choice Voucher/Section 8 Voucher.

**Superfund Sites:** any land in the U.S. that has been contaminated by hazardous waste and identified by the EPA as a candidate for cleanup because it poses a risk to human health and/or the environment

**Supplemental Security Income (SSI):** benefits paid to disabled adults and children who have limited income and resources, or to people 65 and older without disabilities who meet the financial limits.

**Testers:** people who apply for housing to determine whether the landlord is illegally discriminating. For example, Black and White testers will both apply for housing with the same landlord, and if they are treated differently or given different information about available housing, their experiences are compared to show evidence of discrimination.

**Transit Trips Index:** a HUD calculation that estimates transit trips taken for a family of 3, with a single parent, with an income at 50 percent of the median income for renters for the region. The higher the number, the more likely residents in that neighborhood utilize public transit.

**TTY/TDD:** Text Telephone/Telecommunication Device for the Deaf. TTY is the more widely used term. People who are deaf or hard of hearing can use a text telephone to communicate with other people who have a TTY number and device. TTY services are an important resource for government offices to have so that deaf or hard of hearing people can easily communicate with them.

**Unbanked:** not served by a financial institution.

**Underbanked:** an area that does not have enough banks to meet market demand

**Unincorporated land:** land that has not been formally converted into a city or town and that does not have its own municipal government. Unincorporated land within the County is governed by the County government. Unincorporated land can still have large communities that resemble cities or towns, even though these communities lack municipal governments. See: Census Designated Places.

**Unruh Civil Rights Act:** a state civil rights law that outlaws discrimination based on sex, race, color, religion, ancestry, national origin, age, disability, medical condition, genetic information, marital status, or sexual orientation.

**Violence Against Women Act (VAWA):** a federal law protecting women who have experienced domestic and/or sexual violence. The law establishes several programs and services including a federal rape shield law, community violence prevention programs, protections for victims who are evicted because of events related to domestic violence or stalking, funding for victim assistance services, like rape crisis centers and hotlines, programs to meet the needs of immigrant women and women of different races or ethnicities, programs and services for victims with disabilities, and legal aid for survivors of domestic violence.

**West County:** in this analysis, “west Contra Costa County” refers to the western part of the County, covering areas such as (for example) Richmond, Hercules, Kensington, San Pablo, Pinole, and El Cerrito.

**White Flight:** the movement of White residents from cities to predominantly White suburbs

**YIMBY:** “Yes In My Back Yard.” A social movement to counter NIMBYism, which is pro-development and particularly pro-affordable development. YIMBYism attempts to respond to the skyrocketing housing market in the San Francisco Bay area.

## 1.2 Introduction

This Analysis of Impediments to Fair Housing Choice (AI) documents a variety of fair housing issues faced by the residents of Contra Costa County, assesses their underlying causes, and identifies goals and actions to address those issues. It aims to harness data, community input, and policy analysis to craft solutions that will have a real impact for the people of Contra Costa County. Ultimately, we hope that this information will advance housing choice and stability, help families break the cycle of poverty and find new opportunities, address segregation, and invest in the communities that need it most.

This AI is a collaborative effort by a number of local governments and public housing authorities: the Contra Costa County Consortium, which includes the cities of Antioch, Concord, Pittsburg, and Walnut Creek, and Contra Costa County (with the County representing the other incorporated cities and unincorporated areas of the County); and the Housing Authorities of Contra Costa County, Richmond, and Pittsburg. Each of these entities has varied needs, but they also face issues of collective significance to the region and its future, and have a shared commitment to advancing fair housing. In addition, because each of them receives federal housing and community development funding, they are required to take steps to “affirmatively further fair housing”: that is, to take proactive steps to expand choice, address segregation and exclusion, and enable fair access to opportunity. The U.S. Department of Housing and Urban Development (HUD) has described this responsibility as follows:

“Taking meaningful actions, in addition to combating discrimination, that overcome patterns of segregation and foster inclusive communities free from barriers that restrict access to opportunity based on protected characteristics. Specifically, affirmatively furthering fair housing means taking meaningful actions that, taken together, address significant disparities in housing needs and in access to opportunity, replacing segregated living patterns with truly integrated and balanced living patterns, transforming racially and ethnically concentrated areas of poverty into areas of opportunity, and fostering and maintaining compliance with civil rights and fair housing laws.” (2015 AFFH Regulation Preamble.)

As recipients of Community Development Block Grant (CDBG) funds from the U.S. Department of Housing and Urban Development, the Consortium members must periodically develop an AI, which they use to better understand current fair housing needs in the County, localities, and region and communicate these needs to the public. The AI is a part of a multi-stage planning process: it provides a focused, comprehensive look into fair housing issues and generates fair housing goals, which the CDBG Consortium members will then use to inform later planning processes, such as the Consolidated Plan (designating use of block grant funds), as well as other relevant activities.

While housing issues are complex and multi-faceted, and affect all residents of the region, the purpose of this AI is to focus specifically on *fair housing* and related needs and actions. The AI therefore examines whether housing issues are experienced differently on the basis of characteristics protected by the Fair Housing Act, which was crafted to address segregation and to prohibit discrimination on the basis of race, ethnicity, national origin, religion, sex, familial status, and disability. It also includes characteristics protected under state and local law, including California’s protections for sexual orientation and gender identity.

The AI follows the Assessment of Fair Housing process and template, as developed by HUD in its 2015 regulation and Assessment Tool. As described below, its scope includes in-depth looks at a number of areas relevant to fair housing, including: trends and description of demographics; patterns of segregation and integration; identification of racially/ethnically concentrated areas of poverty (“R/ECAPs”); disproportionate housing needs (including cost burden and the adequacy and safety of housing); disparities in access to opportunity (education, employment, low poverty exposure, and environmental health); disabilities and access; publicly-supported housing; and fair housing enforcement, outreach, and capacity. In addition to data, maps, and policy analysis, it examines barriers to fair housing and their underlying causes (“contributing factors”). Most importantly, its data and analyses (including community input) provide the foundation for meaningful fair housing goals that address specific local issues.

### 1.3 Demographic Summary

Contra Costa County is a large, diverse jurisdiction that contains urban, suburban, and rural areas within its boundaries. The County also includes areas that afford high levels of

opportunity to their residents, communities suffering from severe distress, and many in between those two poles. Its communities include both those that have been historically subject to redlining and state-sanctioned disinvestment and those that have deliberately excluded low-income people and people of color. Some of those historically disinvested areas are now facing gentrification and displacement pressures due to broader regional trends in the Bay Area. Meanwhile, a few, but not most, of the County's historically exclusionary areas have undergone significant demographic changes as a result of the suburbanization of poverty and the displacement of low-income people of color from communities like Richmond, Oakland, and San Francisco.

The County's four cities of Antioch, Concord, Pittsburg, and Walnut Creek, as well as the service area of the Richmond Housing Authority, are microcosms of these broader patterns.

- The Cities of Antioch and Pittsburg in eastern Contra Costa County (east County) have rapidly become much more racially and socioeconomically diverse in recent decades.
- Concord has a range of neighborhoods from those characterized by concentrated poverty, middle-class areas, and affluent ones, and, in the predominantly Hispanic and low-income "Monument Corridor," initial displacement risk factors are apparent.
- The City of Walnut Creek remains an area of concentrated advantage and predominantly non-Hispanic White population.
- The City of Richmond, served by the Richmond Housing Authority, is beginning to experience the gentrification and displacement pressures that are widespread in the Inner Bay.
- Consistent with the relatively high Hispanic population and relatively low Asian American population in the County in relation to the region, Mexican ancestry is the most common national origin in the County and in the cities of Antioch, Concord, Pittsburg, and Walnut Creek.
- The degree to which Mexican American population is concentrated in relation to other groups is less pronounced in Walnut Creek than in the other cities.

With respect to age and familial status, the County has a higher proportion of children, a lower proportion of working age adults, and a similar proportion of elderly individuals in comparison to the region.

- The Cities of Antioch and Pittsburg have much higher concentrations of children.
- The City of Walnut Creek is more heavily elderly and has fewer families with children.
- The City of Concord has the highest concentration of working age adults and comparatively few families with children.
- Antioch, Pittsburg, and Walnut Creek are more heavily female than the County and the region, while Concord is more heavily male.

The population of persons with disabilities is higher in the County than region-wide.

- In the Cities of Antioch and Pittsburg, that is true across all categories of disabilities.
- In Walnut Creek, that is true for all types of disabilities except for cognitive and self-care disabilities.
- In Concord, that is true for all types of disabilities except for self-care and independent living disabilities.

## 1.4 Summary of Key Fair Housing Issues and Contributing Factors

### Segregation/Integration

Segregation in the County, the region, and the cities of Antioch, Concord, Pittsburg, and Walnut Creek is primarily an inter-jurisdictional rather than an intra-jurisdictional phenomenon (that is, it is more apparent when comparing various jurisdictions rather than within the jurisdictions).

- Cities like Antioch, Pittsburg, Walnut Creek, and Richmond either have high concentrations of people of color or high concentrations of non-Hispanic White individuals, and those residents live across those cities' neighborhoods.
- The exception to this trend arises mostly in the region's larger cities such as San Francisco, Oakland, and, in the case of the County, Concord.
  - These larger cities have more variety between neighborhoods.
  - In the case of Concord, Hispanic population is relatively concentrated in the Monument Corridor and adjacent neighborhoods in the western portion of the city.

This qualified, yet predominant trend of inter-city, rather than intra-city, segregation explains why the County and the region have relatively high levels of segregation as measured by the Dissimilarity Index, but the County's cities generally do not.

Segregation in the area has many drivers or contributing factors including but not limited to zoning and land use laws, the location and type of affordable housing, and source of income discrimination.

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

Under HUD's definition of Racially and Ethnically Concentrated Areas of Poverty (R/ECAPs), there is only one R/ECAP in the County, which is located in the Monument Corridor in the City of Concord. R/ECAPs are defined as census tracts in which a majority of the population is

comprised of people of color and the poverty rate is at least three times that of the average census tract level poverty rate in the region. For example, the federal poverty line for a family of four is \$25,100. In the context of the County, the national poverty rate is not a good measurement for R/ECAPs, as the cost of living in the Bay Area far exceeds the national average.

The R/ECAPs section of this AI expands the focus to look at all census tracts that meet the racial/ethnic composition threshold and have a poverty rate of 25 percent or more. Under this definition, there are R/ECAPs in Richmond, North Richmond, San Pablo, Bay Point, Pittsburg, and Antioch, in addition to those in Concord. This understanding of the County's R/ECAPs is consistent with local knowledge. These R/ECAPs, particularly those in east County, are fueled by a lack of opportunities for decent paying jobs as well as the exclusionary policies, such as zoning, that prevent low-income people of color living in R/ECAPs from moving elsewhere.

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## **Disproportionate Housing Needs**

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According to HUD data, a significant percentage of residents throughout Contra Costa County experience housing needs, defined by HUD as cost burden, severe cost burden, overcrowding, and incomplete kitchen or plumbing facilities. The rate of these needs varies by group and location.

- Hispanic and Black residents face particularly severe housing problems. These housing burdens are greatest in portions of Richmond, North Richmond, San Pablo, Hercules, Concord, Martinez, Pittsburg, Antioch, and Oakley.
- Data on publicly-supported housing shows a significant need for family-sized units; a significant minority of Project-Based Voucher and public housing units are multi-family units.
  - Among assisted households, a disproportionately large share of family-sized households are located in Pittsburg and Antioch, compared to the rest of the County.
- HUD data also shows significant disparities in the rates of renter and owner-occupied housing by race/ethnicity in Contra Costa County, although Antioch and Pittsburg have significantly higher homeownership rates by Hispanic and Black residents than in the County as a whole.

Additional sources of data and information document the severity of rising cost pressures and the extent of residential displacement and relocation throughout the County. This has also contributed to homelessness in the County, and to a lack of sufficient services to support residents in east County.

Significant contributing factors to disproportionate housing needs include:

- Availability of family-sized subsidized units (or those affordable to subsidized households) throughout the County;



- Displacement of residents due to economic pressures;
- Rising housing costs; source of income discrimination (because this prevents voucher holders from accessing a wider variety of units in more locations);
- Displacement due to domestic violence and sexual assault (as well as harassment on the basis of sexual orientation and gender identity);
- Lending discrimination;
- Loss of affordable housing; and
- Lack of regional cooperation (which has contributed to a shortage of affordable units).

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## Access to Opportunity

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This analysis examines several dimensions of access to opportunity, by supplementing HUD data with local data and knowledge. Often, groups that have experienced housing discrimination have lower access to a variety of opportunity factors, which are discussed in this document. These disparities include lower access to educational opportunity, employment; transit; lower access to areas of concentrated poverty (low poverty exposure); and lower access to healthy neighborhoods. Lack of access to opportunity factors often goes hand-in-hand with segregation and housing choice.

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

- Access to opportunity is **highest** for non-Hispanic whites in Contra Costa County. The various report measurements show that County neighborhoods with the most whites have the most access to opportunity.
- Access to opportunity is **lowest** for non-Hispanic blacks and Hispanics. The various report measurements show that census tracts with the highest numbers of blacks and Hispanics have the lowest scores in the categories that measure access to opportunity.
- In addition, opportunity scores are often lower on average in those County neighborhoods with higher numbers of foreign-born individuals.

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

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

Significant contributing factors to disparities in access to opportunity include:

- Availability of reliable public transportation;

- Lack of access to opportunity due to rising housing costs;
- Lack of regional and local cooperation;
- Location of employers;
- Location of schools and student assignment plans; and
- Location of environmental health hazards.

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## **Publicly Supported Housing**

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The analysis of Publicly Supported Housing takes into account HUD and local public Housing Authority data to provide a comprehensive fair housing examination of publicly supported housing in the County. This includes the jurisdictions of the three Public Housing Authorities (PHAs) operating in Contra Costa: the Housing Authority of Contra Costa County (HACCC), the Housing Authority of the City of Pittsburg (HACP), and the Richmond Housing Authority (RHA).

Across the three PHAs and all programs of publicly supported housing in the County, this study finds that:

- Blacks comprise the most significantly overrepresented population
- Hispanics comprise the second-most overrepresented.
- Whites, comprise a significantly smaller share of each program compared to the jurisdiction's overall White population, despite their greater representation in the overall population of residents that are eligible for publicly supported housing.
- Low Income Housing Tax Credit (LIHTC) units are fairly evenly distributed throughout the County.
- While Project-Based Section 8 units tend to be more evenly dispersed throughout the Consortium's area, patterns of concentration can be seen in central Contra Costa County.
- Public housing is most heavily concentrated in and around the cities of Richmond and Pittsburg.
- Overall, publicly supported housing in the County is predominantly located in low-opportunity areas, where lower-proficiency schools, environmental health concerns, and higher poverty rates are prevalent.

Significant contributing factors to publicly supported housing location and occupancy include:

- Lack of housing search assistance, appropriate voucher payment standards, landlord outreach, and formalized mobility counseling for Housing Choice Voucher participants;

- Lack of source of income protections;
- Jurisdictional fragmentation;
- Lack of a consolidated waitlist; and
- Siting selection policies and practices.

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## **Disability and Access**

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This AI's review of Disability and Access provides an overview of housing accessibility, community integration, and access to reasonable accommodations and modifications, and finds:

- The amount of affordable, accessible housing across the region, the County, and cities within Contra Costa County is insufficient to meet the total need among low-income persons with disabilities who need accessibility features.
- Community integration efforts in California for individuals who are at risk of unjustified institutionalization, particularly including persons with intellectual and developmental disabilities and persons with psychiatric disabilities, are further along than they are in most states. This is due to the ambitious use of Medicaid waivers and the availability of funds for permanent supportive housing through the Mental Health Services Act, as well as the recent implementation of the No Place Like Home program, which dedicates up to \$2 billion in bond proceeds to the development of permanent supportive housing.
- Nonetheless, there are unmet needs for wraparound supportive services for persons with psychiatric disabilities and for permanent supportive housing for persons with intellectual and developmental disabilities.

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## **Fair Housing Enforcement, Outreach, and Capacity**

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The Fair Employment and Housing Act and the Unruh Civil Rights Act are the primary California fair housing laws. California state law extends anti-discrimination protections in housing to several classes that are not covered by the federal Fair Housing Act of 1968, including prohibiting discrimination on the basis of sexual orientation.

Several organizations provide fair housing services in Contra Costa County. ECHO Housing conducts fair housing testing and provides counseling, mediation, and education in Antioch, Concord, Walnut Creek, the other cities in the County (except Pittsburg) and unincorporated Contra Costa County. Bay Area Legal Aid also works to eliminate housing discrimination through education, outreach, and enforcement throughout Contra Costa County while Pacific Community Services works in Pittsburg.

While these organizations provide valuable assistance, the capacity and funding that they have is generally insufficient. Greater resources would enable stronger outreach efforts, including populations that may be less aware of their fair housing rights, such as limited-English proficiency and LGBTQ residents.

In addition to lack of resources for fair housing enforcement and outreach, private discrimination is a significant contributing factor in this area.

## 1.5 Conclusion

The accompanying document provides a more in-depth look into each of the areas above, based on maps and data provided by HUD, additional local data and maps, and policy documents. It also identifies Contributing Factors that play a role in creating these fair housing. The final version of the AI will incorporate community input and additional information provided by the public. It will also set out fair housing goals for the Consortium members and PHAs.

## Chapter 2. Community Participation Process

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Community participation is critical to ensuring that the Analysis of Impediments reflects community conditions, and that the goals and strategies to address fair housing issues are both targeted and feasible. The Contra Costa Consortium and public housing authorities engaged a wide range of stakeholders and members of the community in this process. Outreach efforts included the dissemination of a survey, in-person meetings with an array of stakeholders and agencies, and community meetings to engage with residents across Contra Costa County. The input from stakeholders, agencies, and residents was deeply appreciated and essentially in shaping this AI.

### Stakeholder Meetings

PRRAC and the Lawyers' Committee conducted rounds of targeted in-person stakeholder meetings starting in September 2017. Additional meetings were held during January, February, March, May, and June 2018. These stakeholders included community-based organizations that represent protected classes, housing developers, social services organizations, government agencies, fair housing groups, legal services providers, researchers, and others.

Stakeholders expressed great concern about the lack of affordable housing and the difficulties of accessing housing. Additional concerns were raised about barriers to housing. One major theme that emerged is that community opposition to building housing is a pervasive problem in Contra Costa County. Other issues include displacement, a lack of regional cooperation, a lack of coordination between government agencies, difficulties in navigating affordable housing options, disparities between different regions of the county, restrictive land-use and zoning laws that prevent housing from being built, and the need for more tenant protections such as source of income anti-discrimination laws. Transportation, especially the lack of adequate transit, also emerged as a critical issue affecting housing and access to opportunity. Numerous stakeholders also stressed the need to provide more services for the homeless population and increase housing assistance to help marginalized groups such as persons with disabilities, low-income seniors, the LGBTQ community (especially LGBTQ seniors), and immigrants.

Below is a list of stakeholders consulted:

Bridge Housing  
Contra Costa Interfaith Housing  
National Housing Law Project  
Contra Costa Association of Realtors  
Bay Area Legal Aid  
East Bay Housing Organization  
Public Interest Law Project  
ECHO Fair Housing

Raise the Roof Coalition  
Contra Costa Senior Legal Services  
NAMI of Contra Costa County  
Non-Profit Housing Association of Northern California  
Shelter, Inc.  
Greenbelt Alliance  
Eden Housing  
Rainbow Community Center  
Housing and Economic Rights Advocates (HERA)  
Bay Area Metro (ABAG and MTC)  
NAACP Richmond, CA Branch  
Communities for a Better Environment  
Ensuring Opportunity  
Contra Costa Health Services  
Contra Costa County Health, Housing, and Homeless Services  
Contra Costa Sustainability Coordinator  
Contra Costa Department of Conservation and Development  
Contra Costa Alcohol and Other Drugs Program Services  
Pacific Community Services

### Community Meetings

The final Analysis of Impediments also reflects two rounds of community meetings, each round held at three separate locations across the county.

In June 2018, three community meetings were held in the eastern, central, and western regions of Contra Costa County as part of the first phase of public meetings for the AI process. These meetings were located at Richmond City Hall, Concord City Hall, and Antioch City Hall. Attendees at each meeting learned about the Analysis of Impediments process and shared their experiences with fair housing issues.

The meetings provided important insights into the problems that communities in Contra Costa County face with fair housing. The primary concern residents expressed at all three community meetings is a lack of affordability in Contra Costa and the Bay Area. Residents spoke about the negative financial and social impact of high housing costs as well as displacement due to the lack of affordable housing. In all three meetings, numerous residents voiced concerns about problems with transportation including high commuting costs and inadequate transit service. Economic development concerns were also raised in all of the meetings.

More specific issues were also raised in each meeting. In Concord, residents expressed concern about whether affordable housing was being distributed fairly across communities in Contra Costa, being unable to afford housing near jobs, tenant protections, and the treatment of the Latino population in the city. Participants in Richmond discussed environmental problems as well as the lingering effects of the foreclosure crisis on both homeowners and

renters. In Antioch, residents expressed worries over the difficulty of finding housing with a Housing Choice Voucher and overcrowding due to high rent burdens.

Below is a list of the June 2018 community meetings.

Concord      June 25, 2018  
Richmond     June 27, 2018  
Antioch         June 28, 2018

An additional round of public meetings was held after the Draft Analysis of Impediments was posted for public review and comment. These meetings took place on the following dates:

Richmond     March 4  
Pittsburg     March 5  
Concord       March 7

Attendees at these meetings raised a number of concerns regarding fair housing and related issues in the region. These included the importance of high quality “customer service” and responsiveness by the housing authorities to landlords, in order to help address the reluctance of landlords to rent to voucher holders; the difficulty of securing housing following an eviction; and the severity and variety of cumulative health risks in low-income neighborhoods.

#### Publicly Supported Housing-Specific Meetings

It was determined by HCP, PRRAC, and Consortium housing authority staff that PSH-specific input sessions should be held at public housing communities and with Housing Choice Voucher program participants and landlords throughout the Consortium region. Initially, three meetings were scheduled in June of 2018 with limited outreach to a select group of individuals, held at HACCC offices in Martinez, CA, and at Antioch City Hall during the weekday. This proved to be unsuccessful in garnering participation, and so additional meetings were set at public housing developments and at city halls during non-working hours. The meetings were publicized through the housing authorities’ contact lists, including targeted community outreach at the developments themselves.

Meetings were held at the following HACCC public housing developments:

|                            |                 |
|----------------------------|-----------------|
| Bayo Vista, Rodeo, CA      | August 18, 2018 |
| Kidd Manor, San Pablo, CA  | August 18, 2018 |
| El Pueblo, Pittsburg, CA   | August 19, 2018 |
| Elder Winds, Pittsburg, CA | August 19, 2018 |

Public housing residents at all locations expressed concerns regarding lack of public transportation near their communities and feelings of isolation in the larger community. Environmental and health concerns were also expressed, particularly in Bayo Vista, which is situated close to industrial oil refineries near San Pablo Bay, and Kidd Manor, which is located

in a community that was observed to be isolated from the nearby community at the end of a street surrounded by vacant lots. Lack of access to services for individuals with disabilities was also a prevalent concern, particularly in the Kidd Manor and Elder Winds communities, both housing primarily senior residents. Long waitlists for transfers and lack of choice on where to move should a resident need or wish to were also common concerns.

Residents of both Kidd Manor and Elder Winds expressed concerns regarding possible differences in HACCC program offerings for senior residents among different developments, although this was not able to be substantiated. However, consultants did recognize a visual difference in the overall maintenance and aesthetic of these two properties, with Kidd Manor seeming to be less serviced in garbage pickup, landscaping, and exterior maintenance than Elder Winds. Residents at all communities expressed concerns regarding unresponsive property managers and maintenance staff.

HCV program participant meetings were held at the following:

|                    |                 |
|--------------------|-----------------|
| Richmond City Hall | August 20, 2018 |
| Antioch City Hall  | August 21, 2018 |

Primary concerns from HCV participants centered around discrimination against voucher holders in the private rental market throughout the county and an overall lack of affordable units available to voucher participants. A number of participants underscored the difficulty of renting with a voucher in the Consortium area due to landlords' unwillingness to take part in the program, pointing to inaccurate, discriminatory stigmas of participants, as well as lack of PHA customer service for landlords as some reasons for this.

Participants also conveyed concerns regarding information on available units provided by the PHAs, in particular the usage of GoSection8 for listings, and the lack of unit listings available on the platform in neighborhoods close to good schools, job centers, and/or public transportation.

Discrimination against Spanish-speaking voucher holders was also a concern. Spanish-speaking participants predominantly stated concerns of being taken advantage of by landlords, including demands of cash payments in addition to rent and other fraudulent behaviors. Participants stated the difficulty in navigating the HCV program, with children often needed to translate documents or PHA communications for parents.

### Email comments

Stakeholders were also provided the opportunity to submit comments via email. Comments received emphasized the high cost of housing in the region. Commenters also noted inconsistencies in compliance with reasonable accommodations procedures for public housing residents, the need for tenant protections such as just cause evictions and rent control ordinances, the importance of informing public officials and the general public



regarding the Right to a Safe Home Act (which expanded protections against evictions or other penalties for victims of crimes or those in need of emergency services), and the need to assess the impact of restrictive criminal background screenings on housing access. Commenters also emphasized the importance of compliance with Language Access Plans by all entities. Comments also stated the need for additional supportive housing in Contra Costa County.

### Survey

In addition, the Contra Costa Consortium and PHA Analysis of Impediments process used a survey to gather additional information about fair housing and related issues from the public. The survey was made available in English and Spanish. Two hundred and ninety-seven respondents completed the survey. Approximately 60% of survey respondents lived in single-family homes, with the remainder in condominiums or apartments; approximately 6% of respondents lived in publicly supported housing or currently had a Housing Choice Voucher. When asked, "If you have used a Housing Choice Voucher (portable "Section 8"), how much difficulty have you had finding a landlord to rent to you with the voucher?", twenty five respondents noted that they had faced some or a lot of difficulty, or difficulty in some neighborhoods, while 11 stated that they had not faced difficulty. Increasing housing cost was an issue many respondents found salient. 35% said that their own housing costs had increased "a lot" while 36% said housing costs had "increased some" over the past three years. Sixty five percent said that affordable options in their neighborhood had decreased over the past five years. Of those who responded to the question whether they had been displaced ("had to move when you didn't want to") within the past ten years, approximately half of those who were renters answered yes, and 21 out of 160 owners said yes. Of those who answered yes, 34% also said yes when asked "did you have trouble finding safe, quality housing that you could afford in a neighborhood you would like to live in."

## Chapter 3. Assessment of Past Goals and Actions

### 3.1 Fair Housing Goals in Recent Analysis of Impediments

The following table outlines the goals identified by the Consortium in its 2016 AI.

| <b>Table 3 – 2015-2020 Goals, Contra Costa Analysis Of Impediments to Fair Housing Choice</b>   |                       |                 |   |   |
|---|-----------------------|-----------------|---|---|
| <b>Action Steps</b>   | <b>Responsibility</b> | <b>Complete</b> | <b>Deliverable</b>  | <b>Comments</b>   |
| <b>Goal # 1: Increase Public Awareness of Fair Housing Rights</b>   |                       |                 |   |   |
| a) Contract with Fair Housing Services or consultant(s) to educate County residents, tenants, and owners and agents of rental properties regarding their fair housing rights and responsibilities | Consortium members    | 2017            | Service contracts with each jurisdiction of the Consortium; assignments related to standardizing public information materials Countywide  | Expect to renew contracts every fiscal year; plan joint semiannual meetings with fair housing providers   |
| b) Update existing guidance on fair housing rights to include recent changes in protected classes and equal access  | Fair Housing Services | 2017            | Content for website and brochures with consistent message and inclusive delivery  | Refer to HUD Exchange for updated guidance and coordinate content production from County  |
| c) Promote and coordinate expansion of outreach to the community regarding fair housing rights  | Consortium Lead       | 2018            | Campaign to highlight the single toll-free telephone number for fair housing services; strategies to jurisdictions and pre-prepared content for trade publications                      | Involve Home Builders, Realtors, Property Management Association, and small landlords   |
| d) Diversify form and content of outreach   | Fair Housing Services | 2019            | Alternatives to traditional fair housing outreach that reach different populations or present a fresh way of sharing information; also, develop a LAP                                   | Collect best practices & outcomes to share with grantees. (This will be ongoing and updates will be provided annually in CAPER.)  |
| <b>Goal # 2: Improve and Better Utilize Financial Assistance for Housing</b>  |                       |                 |   |   |
| a) Continue to support and expand development of new affordable housing and preservation of existing affordable housing, which include the CDBG, HOME, and HOPWA Programs                         | Consortium members    | 2017            | Action Plan budget allocation percentages maintained with minimum reduction; project selection criteria that relate to new State resources, e.g. Housing Trust Fund and Rapid Rehousing | Coordinate funding levels from within the Consortium and CCD Lead report performance in CAPER; improve efficiencies through innovative housing options, e.g., tiny homes & accessory dwelling units |

| <b>Action Steps</b>  | <b>Responsibility</b> | <b>Complete</b> | <b>Deliverable</b>  | <b>Comments</b>   |
|--|-----------------------|-----------------|---|---|
| b) Publicize information about housing assistance programs, especially rental assistance with referral feature for available housing   | Consortium Lead       | 2017            | Annual update/ distribution of material; update County website list of subsidized rental housing; maintain interactive map of affordable rental units | Include information rental assistance programs; create list of realtors, brokers, banks, credit unions etc  |
| c) Continue to fund agencies that facilitate tenant/landlord dispute resolution or other dispute resolution services   | Consortium members    | 2017            | Reduced evictions and greater lease renewals  | Collect and monitor data on tenant rent increases; promote rights of protected classes and equal access   |
| d) Diversify information on the availability of home financing and rental subsidy programs   | Consortium members    | 2018            | Expanded multi-lingual services and outreach to special needs population and the organizations that serve these populations                           | Ensure website and social media has all materials in Spanish that serve these populations (will be necessary to establish best modes of outreach and coordination)  |
| <b>Goal # 3: Review Home Purchase Loan Denial Figures with Local Lenders</b>   |                       |                 |   |   |
| a) Require their respective fair housing consultant(s) to review and monitor HMDA data in regards to loan denial rates among racial/ethnic minorities                                    | Consortium members    | 2017            | Reports of any disparate impacts between racial and ethnic minorities to Consortium members and possible enforcement action                           | Refer cases as appropriate to State and Federal complaint centers   |
| b) Support consumer credit and homebuyer education programs to educate borrowers about perils of subprime lending  | Consortium members    | 2019            | Expanded course curriculum  | In addition to current counseling agencies, interest other agencies in these deliveries   |
| c) Utilize preapproved lenders and encourage them to examine loan approval policies and procedures   | Consortium members    | 2017            | Documentation of review by lenders  | Include established networks such as the Home Equity Preservation Alliance; indicate what affirmative steps lenders might take to address this apparent issue   |
| d) Prefer lenders with Community Reinvestment Act (CRA) rating of "Outstanding" when selecting participants of first-time homebuyer programs   | Consortium members    | 2018            | Review of CRA rating reports  | In addition, review lenders most recent HMDA reporting published by Federal Financial Institutions Examination Council (FFIEC)  |
| <b>Goal # 4: Increase Access to Special Needs Housing</b>  |                       |                 |   |   |
| a) Adopt formal policies and procedures, in jurisdictions that have none, for persons with disabilities to request reasonable accommodations to local planning and development standards | Consortium members    | 2017            | New appeals process within jurisdictions that presently do not offer such protection  | Gather more information to determine extent to which the available supply of supportive housing is limited particularly for individuals with physical and mental disabilities; use County policy as model for other jurisdictions |

| Action Steps   | Responsibility                 | Complete | Deliverable   | Comments  |
|--|--------------------------------|----------|---|---|
| b) Promote best practices for alternative types of special needs/elderly housing and considering policy changes                  | Consortium members             | 2017     | Prototypes of housing designs that permit vulnerable populations to gain access, receive services/ age in place (this includes development of accessory dwelling units by reducing fees for new units), placement services for seniors, and expanded use of VASH vouchers | Reflect changes in plans, program descriptions and funding requests for CoC, PHA, etc. (Also, follow new State legislation to further encourage accessory dwelling units) |
| c) Educate tenants, and owners and agents of rental properties   | Fair Housing Service Providers | 2018     | Targeted outreach to property owners and representatives that have not received past notification   | Include landlords and small property owners with scattered site units   |
| <b>Goal # 5: Review Municipalities Planning Code and Publicize Incentives</b>  |                                |          |   |   |
| a) Examine the review & approval process to identify opportunities to streamline and simplify action on affordable projects      | Consortium members             | 2018     | Report recommending possible changes in zoning, land use and building permit issuance   | Confer with both planners, developers and builders  |
| b) Publicize the density bonus ordinance and encourage developers to utilize the ordinance in order to create affordable housing | Consortium lead                | 2018     | Media campaign to draw attention to recent successes in the region (e.g. as a 25% parking reduction permitted with the inclusion of very low income rental housing units); updates of promotional material and outreach strategies  | Track progress to determine whether further changes are necessary in other jurisdictions and promote consideration of similar incentives                                  |
| c) Develop policy for priority review to affordable housing projects as needed   | Consortium members             | 2019     | Model development codes, including one adopted recently in the region which streamlines the review process for many types of development; facilitate information sharing & networking among municipalities  | Compile best practices from other states, ask APA and ICMA for best practices   |

## 3.2 Progress Toward Goals

### *Contra Costa County*

Contra Costa County reported the following fair housing progress in its 2017-18 CAPER:<sup>1</sup>

**Recommendation # 1: Increase Public Awareness of Fair Housing Rights.** The County and the Consortium cities continue to provide CDBG support to agencies to provide Fair Housing consulting services. Fair housing service providers and their partner agencies continue to expand outreach to the community regarding fair housing rights. Eden Council for Hope and Opportunity (ECHO) is one example of a service provider that conducted fair housing trainings and outreach at 16 non-profit agencies throughout the County. This outreach was focused on low-income communities and described their services and contact information. Many of these communities contain a significant number of Spanish-speaking and other non-English speaking residents.

**Recommendation # 2: Improve Financial Assistance for Housing.** The County and cities continue to collaborate to expand affordable housing in communities where such opportunities are limited. The County and many of the Consortium cities have continued to allocate resources to encourage and facilitate the development of affordable housing throughout the entire Consortium, resulting in the development of new affordable housing. Additionally, provisions were made for a single-family rehabilitation program, first-time homebuyer programs, and fair housing counseling, legal service and outreach. In addition, the County continues to provide CDBG financial support for tenant/landlord services for low-income residents of the County. Lastly, the County's Mortgage Credit Certificate program reserves 40 percent of its allocation for households with incomes at or below 80 percent of the area median income. Lenders have cooperated with the program, and 10 Mortgage Credit Certificates were provided to low-income households.

**Recommendation # 3: Review Home Purchase Loan Denial Figures with Local Lenders.** The County and the Consortium cities have incorporated in the CDBG contracts with their respective Fair Housing consulting agencies a review and monitoring of HMDA data in regard to loan denial rates among racial/ethnic minorities. The agencies will provide an update of their reviews of this information in quarterly reports and in quarterly meetings with the County and Consortium cities.

**Recommendation # 4: Increase Access to Special Needs Housing.** The County and the Consortium cities will inform its Fair Housing services providers to incorporate education and information to tenant, owners, and agents of rental properties about the necessity to provide equal access to housing to special needs populations.

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<sup>1</sup> Available at: <http://www.co.contra-costa.ca.us/DocumentCenter/View/47019/FY-201718-Consolidated-Annual-Performance-and-Evaluation-Report-CAPER?bidId=>.

Recommendation #5: Review Municipalities Planning Code and Offer Incentives. This recommendation is a long-term goal and the County will begin developing steps to implement this recommendation. However, the County has continued its efforts to remove or ameliorate public policies within County code that negatively impact affordable housing development in the County including the following: through the Density Bonus Ordinance, the County is required to grant one density bonus and incentives or concessions when an applicant for a housing development seeks and agrees to construct a housing development, excluding any units permitted by the density bonus that will contain at least one of the following: ten percent of the for lower income households; five percent of the total units for very low income households; a senior citizen housing development, or a mobile home park that limits residency based on age requirements for housing older persons; or ten percent of the total dwelling units in a common interest development for persons and families of moderate income, provided that all units in the development are offered to the public for purchase. The Inclusionary Housing Ordinance requires all developers of five or more units to provide 15 percent of the units at affordable costs to moderate, low or very-low income households depending on the type of project. Developers may pay a fee in lieu of providing the affordable units. The County will review and develop new regulations to permit the development of agriculturally related structures on agriculturally zoned land without a use permit in order to encourage the provision of onsite farmworker housing

## Antioch

The City of Antioch reported in its 2017-18 CAPER that:

For the past two years, it has urged nonprofits to engage in greater outreach to the Hispanic community in order to encourage greater participation in government service programs—generally resulting in increased outreach efforts, but “with declining success.”<sup>2</sup> Additionally, while Antioch reported significant new outreach programming for people experiencing homelessness (as well as production of additional housing units), it also faces a severe continuing lack of available funding and services to support this population.

It is in the process of developing a First Time Homebuyer program, which will encompass outreach to and participation by voucher holders.

It amended its zoning ordinance to allow for additional high-density development and greater ease of such development in designated areas.<sup>3</sup>

It supported the activities of ECHO housing, which has engaged in testing, audits, public education and outreach (in English and Spanish) within the city<sup>4</sup>.

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<sup>2</sup> City of Antioch 2017-18 CAPER at 7, available at <https://www.antiochca.gov/fc/cdbg/FY-2017-18-CAPER.pdf>.

<sup>3</sup> Id. at 17-18.

<sup>4</sup> Id. at 24.

It updated its fair housing guidance to include additional protected classes and equal access.

It diversified its fair housing outreach activities, using a range of media.

### *Concord*

The City of Concord undertook the following fair housing activities (as reported in its 2017-18 CAPER):

Concord contracts with Hello Housing, a non-profit housing agency, to administer the City's Housing Conservation Program, which provides grants and loans for home repairs to low-income homeowners of single-family homes and mobile homes.

The Concord Reuse Plan Area Plan includes a commitment toward affordable housing with a stated requirement of 25 percent of the overall units (12,200) targeted as affordable. At the end of 2016, Concord City Council selected community members to serve on a newly-formed CNWS Community Advisory Committee (CAC). The purpose of this committee is to serve as an advisory body to provide input and encourage public participation during the development of a Specific Plan. The following key milestones must be reached before development can begin on the former CNWS: property conveyance from the Navy to the City, Disposition and Development Agreement (DDA), Specific Plan and Infrastructure Master Plan, and permitting. Progress toward receiving a variety of permits required for site development continues, including Environmental Permitting, National Historic Preservation, and the U.S. Army Corps of Engineers Federal Clean Water Act (Section 404). Once these major activities are complete, site development can begin. Development is anticipated to begin in 2019 or 2020.

During this funding year, the Contra Costa Housing Authority agreed to prioritize qualified homeless individuals for Housing Choice Vouchers. Local agencies are working with property managers across the County to house these individuals.

Concord contracts with Hello Housing to assist qualified low-and moderate-income individuals with the purchase of their first home. FTHB loan funds are to assist with down payment and/or closing costs. Households earning at or below 60 percent of AMI are eligible for up to a \$40,000 loan, while those earning between 61 percent and 80 percent of AMI are eligible for up to a \$30,000 loan.

ECHO housing and its partner agencies spoke at and distributed fair housing literature at events throughout the City. Outreach was focused on low income communities, many with significant numbers of Spanish speaking and other non-English speaking residents.

As the City's Fair Housing provider, ECHO Housing opened 39 cases with the following results: 16 cases were counseled, six cases were investigated, three cases no evidence found, one case landlord was provided with training, 12 cases pending.

### *Pittsburg*

The City of Pittsburg reported that it has:

Engaged in outreach to the homeless population regarding available services, including those provided in coordination with the County.<sup>5</sup>

Engaged in outreach regarding its First Time Homebuyers program.<sup>6</sup>

### *Walnut Creek*

As reported in its 2017-18 CAPER, the City of Walnut Creek undertook the following fair housing activities:

The City continued funding ECHO Housing, a HUD approved housing counseling agency, which opened 15 cases this year and conducted a 5-site fair housing audit. Results from the audit will be shared in September, 2018. ECHO Housing has distributed over 1,000 flyers in English and Spanish to Walnut Creek based agencies. They conducted fair housing trainings and outreach for several organizations and property management groups. ECHO also receives funding for its Tenant/Landlord program to help mediate disputes and provide education, which may help reduce evictions and unreasonable rent increases.

The City continues to implement its Reasonable Accommodation Ordinance, which one household took advantage of this year. It also adopted a new zoning ordinance for Accessory Dwelling Units effective October 2017 that includes state requirements. It continues to implement the Blueprint for Success to further streamline and simplify action on all housing projects, including affordable housing, and expedites review of affordable housing projects. The City has a consultant working on updating its Density Bonus ordinance, and held two stakeholder outreach meetings in summer/fall 2018.

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<sup>5</sup> City of Pittsburg 2017-18 CAPER at 8.

<sup>6</sup> Id. at 28.



## Chapter 4. Fair Housing Analysis

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### 4.1 Demographic Profile Summary

This Demographic Summary provides an overview of data concerning race and ethnicity, sex, familial status, disability status, limited English proficiency, national origin, and age. The data discussed below reflects the composition of the Region, Contra Costa County, and each of the four CD entitlement cities of Antioch, Concord, Pittsburg, and Walnut Creek. In addition to capturing current conditions, the data reflects change over time in the nearly three decades since the 1990 Census. The data and analysis in the succeeding sections of this Analysis build upon the foundation laid in this section and, at times, refer back to this section.

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#### Demographic Patterns Since 1990

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##### *Contra Costa County*

The two tables of data (see appendix, Tables 1 & 2), provided by HUD, describes Contra Costa in regional context. The region (designated by HUD) includes the counties of San Francisco, Alameda, Marin, Contra Costa, and San Mateo. Together, these are known as the San Francisco-Oakland-Hayward Metropolitan Area, or the “Region.”

**Race** is defined by the Census Bureau as a person’s self-identification with one or more social groups. An individual can report as White, Black or African American, Asian, American Indian and Alaska Native, Native Hawaiian and Other Pacific Islander, or some other race. Survey respondents may report multiple races.

**Ethnicity** determines whether a person is of Hispanic origin or not. For this reason, ethnicity is broken out in two categories, Hispanic or Latino and Not Hispanic or Latino. Hispanics may report as any race.

In all of the tables (see appendix), the Race groupings include only those who report that they are NOT of Hispanic origin. Those of Hispanic origin are reported under the Race groupings as Hispanic. Hispanic includes people of any of the races above.

#### **Race and Ethnicity**

The Contra Costa County Consortium (“the County” or “the Consortium”), which consists of the entirety of Contra Costa County, is a large, diverse jurisdiction in which people of color comprise a majority of the population. As of the 2010 Census, 47.75 percent of residents were non-Hispanic Whites, 8.92 percent of residents were non-Hispanic Blacks, 24.36 percent were Hispanics, 14.61 percent were non-Hispanic Asians or Pacific Islanders, 0.28 percent were non-Hispanic Native Americans, 3.77 percent were non-Hispanic multiracial individuals, and 0.30 percent identified as some other race. As discussed in the Segregation/Integration

section of this Assessment, diversity and integration are not synonymous, and the County has areas of racial and ethnic concentration as well as more integrated cities and neighborhoods.

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

### **National Origin**

The ten most common national origins in the County are, from most populous to least populous, Mexico, Philippines, China (excluding Hong Kong and Taiwan),<sup>7</sup> India, El Salvador, Korea, Vietnam, Iran, Hong Kong, and Guatemala. Mexican-Americans and Filipino-Americans are, by far the two most populous national origin groups in the County, with a combined population that is greater than the combined population of the other eight most populous national origin groups. The representation of national origin groups in the broader Region is similar though with minor differences. Iranian-Americans, the eighth most populous national origin group in the County, is not among the ten largest groups in the Region, and Taiwanese-Americans are the tenth most populous group in the Region despite not being among the ten most populous groups in the County. Other salient differences between the County and the Region are consistent with the higher proportion of Asians and Pacific Islanders in the Region than in the County discussed above. In particular, the percentages of individuals of Chinese national origin (excluding Hong Kong and Taiwan) and Vietnamese national origin in the Region far exceed those in the County.

### **Limited English Proficiency**

The ten most commonly spoken first languages of individuals with Limited English Proficiency (LEP) in the County are, from most populous to least populous, Spanish, Chinese, Tagalog, Korean, Persian, Vietnamese, Other Indic Language, Other Asian Language, Russian, and Portuguese. With the exceptions of Russian and Portuguese, these languages mirror the most commonly spoken languages in the ten most common countries of origin discussed above. As with national origin, the differences between the County and the Region are minor and primarily relate to the greater Asian or Pacific Islander population of the Region outside of the County. For the Region, Japanese replaces Portuguese as the tenth most commonly spoken first language of LEP individuals, and, although Chinese is the second most commonly spoken first language for LEP individuals in both the County and the Region, the percentage of Chinese speaking LEP individuals is significantly higher in the Region than in the County.

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<sup>7</sup> This exclusion is based on HUD’s provided data.

## **Disability**

The most common types of disabilities experienced by County residents closely mirror those in the Region as a whole. Ambulatory difficulties are the most common type of disability followed by, in order of, independent living difficulties, cognitive difficulties, hearing difficulties, self-care difficulties, and vision difficulties. For four out of the six types of disabilities, there were greater concentrations of persons with those disabilities in the County than in the Region. In no case did the percentage of individuals with a particular type of disability deviate by more than 0.27 percent, suggesting that the population of persons with disabilities in the County is generally similar to that of the Region. Data from the 2012-2016 American Community Survey 5-Year Estimates generally confirms this point while adding an additional dimension to the discussion. Eleven percent of the total civilian noninstitutionalized population of the County has a disability as opposed to 9.9 percent of the population of the Region. This small but real difference suggests that fewer people in the County have multiple disabilities than in the Region.

## **Sex**

In the County, 51.24 percent of residents are female while 48.76 percent are male. The population is slightly more heavily female than in the Region as a whole where 50.69 percent of the population is female and 49.31 percent is male.

## **Age**

The County has a significantly higher percentage of children than does the Region as a whole, a slightly lower yet similar percentage of elderly residents, and a significantly lower percentage of working age adults. The higher representation of children is consistent with the County's housing stock, which has a higher proportion of detached single-family homes and thus a higher average number of bedrooms per unit.

## **Familial Status**

Consistent with the County's younger population as discussed above, a higher percentage of households in the County consists of families with children than in the Region as a whole.

Since 1990, the County's non-Hispanic White population has decreased slightly in number while decreasing significantly as a percentage of the total population. The Black population has increased slightly in number while remaining flat as a percentage of the overall population. In the meanwhile, both the Hispanic and Asian/Pacific Islander populations have increased substantially both in number and as percentages of the entire population. There has not been a clear trend with respect to the County's small Native American population.

It is important to note that growth in the Black population was most pronounced between 1990 and 2000, becoming much flatter since. Longitudinal trends with respect to all racial or ethnic groups except Blacks in the Region match those for the County. Regionally, from 1990

to the present the Black population has declined both in number (by 61,542) and as a percentage of the total population. This trend almost exclusively reflects the displacement of Blacks from the Cities of Oakland and San Francisco. Between 1990 and the present, the Black population of Oakland dropped by 52,192, and the Black population of San Francisco decreased by 29,366. Although some Black households have been displaced from those central cities to other communities within the Region, some have left the Region entirely.

The number and proportion of the population of both the County and the Region comprised of foreign-born individuals and LEP individuals, which are often but not always closely linked to each other, have risen significantly and consistently since 1990. The rate of increase has been higher in the County than in the Region, albeit starting from lower baseline populations of foreign-born individuals and LEP individuals.

There has been little change in the proportion of the population by sex in either the County or the Region since 1990. The elderly population has increased consistently since 1990 in both the County and the Region while the youth population increased between 1990 and 2000 before decreasing since 2000. Meanwhile, the working age adult population decreased between 1990 and 2000 but has increased since 2000. The proportion of families with children followed a similar trend to the youth population in both the County and the Region, rising between 1990 and 2000 before falling between 2000 and the present.

## *Antioch*

### **Race and Ethnicity**

The racial and ethnic composition of the City of Antioch diverges significantly from those of the County and the Region and has changed significantly over time. In particular, the City of Antioch has much higher Black and Hispanic population concentrations than both the County and the Region and lower non-Hispanic White and Asian or Pacific Islander population concentrations. The Native American population concentration is also slightly higher. Trends in Hispanic and Asian or Pacific Islander population over time roughly mirror those in the County and the Region despite a slightly faster rate of Hispanic population growth than in the Region and a lower baseline Asian or Pacific Islander population in 1990. The growth in the Black population, however, stands in stark contrast to a County with flat Black population and a region with declining Black population. The City of Antioch accounts for a majority of total Black population growth in the County since 1990. Although the decline in the percentage of non-Hispanic White residents in the City of Antioch appears to be consistent over time, the reasons for this decline do not stay consistent. It appears that the decline in the White population share between 1990 and 2000 was primarily the result of an increasing overall population driven by people of color moving into the City of Antioch. However, the decline since 2000 may be more properly attributed to White Flight.

## **National Origin**

In the City of Antioch, as in the City of Concord, Mexico and the Philippines are the two most common reported national origins. Unlike in the City of Concord, Antioch is actually more heavily Filipino American than the Region as a whole. The percentage of the population that is Mexican American is slightly lower in the City of Antioch than it is in the City of Concord while remaining higher than in the County and the Region. The population of other East Asian national origin groups is generally lower than in the County and the Region. Like in the City of Concord, the Afghan population is somewhat higher than in the County and the Region. There is also a notable population of individuals of Fijian national origin in the City of Antioch. The City of Antioch is more heavily Nicaraguan American than both the County and the Region. Over time, the percentage of the population of the City of Antioch that is foreign born has grown more rapidly than in the County and the Region but remains lower than in the County and the Region by virtue of starting at a lower baseline in 1990.

## **Limited English Proficiency**

As in the City of Concord, the most spoken language by LEP individuals is Spanish, but, in light of the somewhat larger Filipino American population, the percentage of Tagalog speaking LEP individuals is higher than the percentage of Chinese speaking LEP persons. Similar to in the City of Concord, the City of Antioch has a higher percentage of Persian speaking LEP individuals than the County and the Region. The City of Antioch has small but notable populations of LEP speakers of African languages, Hindi, and Arabic. Over time, the percentage of LEP individuals in the City of Antioch has increased more rapidly than in the County and the Region but remains lower by virtue of starting from a lower baseline in 1990.

## **Sex**

In the City of Antioch, the percentage of the population that is female exceeds that of the County and the Region, and the trend over time, also in contrast to the County and the Region, has been toward a more heavily female population. The City's increasing Black population share may partially explain this trend. As of the 2012-2016 ACS 5-Year Estimates, 52.1 percent of Black residents in the Region were female as opposed to just 50.7 percent of all residents of the Region.

## **Age**

The City of Antioch has had a much higher share of children residing within its boundaries than either the County or the Region and a lower share of elderly individuals since 1990. The City of Antioch follows the same broad regional trend of increasing youth population (and declining working age adult population) between 1990 and 2000 followed by a reversal of that pattern. The elderly population has undergone slow but steady growth, albeit from a lower baseline than in the County and the Region.

## **Familial Status**

The representation of families with children in the City of Antioch broadly mirrors that of the youth population, starting at a high baseline in 1990 and increasing slightly in the lead-up to 2000 before falling since. The percentage of households in the City of Antioch that are families with children remains higher than the percentages in the County and the Region.

## **Disability**

The City of Antioch has higher concentrations of persons with disabilities across all categories than both the County and the Region. The gap is particularly large for persons with cognitive disabilities. This data raises questions about whether there may be concentrations of congregate settings for persons with intellectual and developmental disabilities in the City of Antioch, such as group homes, because of the combination of relatively low housing costs combined with a concentration of detached single-family homes.

## **Concord**

## **Race and Ethnicity**

Non-Hispanic Whites make up a bare majority of the population of the City of Concord, which is a slightly higher concentration of non-Hispanic Whites than in the County or the Region but a significantly lower percentage than in 1990. The City of Concord has undergone more rapid demographic change than the surrounding areas due to significant increases in the Hispanic population from just 11.36 percent in 1990 to 30.3 percent currently. Black and Asian or Pacific Islander populations have increased in the City of Concord, albeit from low baseline levels and, in the case of the Asian or Pacific Islander population, at a slower rate than in the County and the Region. At its peak in 2000, the City of Concord had a somewhat higher Native American population concentration than both the County and the Region. Native American population followed the same broader trend, which is also observable nationwide, of increasing between 1990 and 2000 before decreasing between 2000 and 2010.

## **National Origin**

Mexico is, by far, the most common country of origin for individuals in the City of Concord with a reported national origin, and the concentration of Mexican Americans is higher in the City of Concord than in either the County or the Region. For other national origin groups, with the exception of individuals with Salvador, Guatemalan, or Afghan ancestry, concentrations in the City of Concord are generally lower than in the County and the Region. This is broadly consistent with the high concentration of Hispanics in the City of Concord as discussed above. Filipino Americans are the most highly represented Asian or Pacific Islander national origin group, comprising only a slightly lower population of the City of Concord than of the Region, while the concentration of Chinese American individuals is far lower in the City of Concord than in the Region and slightly lower than in the County. Overall, the foreign-born population of the City of Concord has increased significantly between 1990 and the present, drawing near to but not quite reaching regional levels.

### **Limited English Proficiency**

Consistent with the data concerning national origin, Spanish is, by far, the most commonly spoken language among LEP individuals in the City of Concord. Notably, the percentage of LEP individuals who speak Chinese is higher than the percentage who speak Tagalog, suggesting that Chinese Americans in the City of Concord are more likely to be immigrants or first-generation Americans than are Filipino Americans in the City of Concord. Russian is the fourth most commonly spoken language among LEP individuals. The LEP population of the City of Concord has increased rapidly since 1990, nearly reaching regional levels.

### **Sex**

The population of the City of Concord is more heavily male than both the County and the Region, but that was not the case in 1990. The City of Concord has had more change in the distribution of its population by sex than surrounding areas, perhaps as a result of the significant increase in the Hispanic population. In the Region, according to the 2012-2016 American Community Survey 5-Year Estimates, 50.8 percent of Hispanics in the Region were male.

### **Age**

The City of Concord has consistently had a higher concentration of working age adults and a lower concentration of children than the County over time, with the elderly population similar though slightly lower in the City of Concord. The age distribution of the population of the City of Concord is more similar to that of the Region as a whole than it is to the County. As in the County and the Region, the population of children increased between 1990 and 2000 before falling since 2000, and the population of working age adults followed the opposite trajectory. The elderly population grew somewhat more rapidly in Concord than it did in the County and the Region.

### **Familial Status**

Families with children comprise a smaller percentage of households in the City of Concord than they do in the County and a similar percentage to that which they make up in the region. This represents a significant change from 1990 when there was a higher concentration of families with children in the City of Concord than in both the County and the Region.

### **Disability**

Similar to in the County, the percentages of persons with hearing, vision, cognitive, and ambulatory disabilities in the City of Concord exceed those of the Region while the percentages of persons with self-care and independent living disabilities trail those of the Region. The split is more extreme than in the County with the City of Concord having higher concentrations of persons with the former four types of disabilities than the County and lower concentrations of persons with the latter two types of disabilities.

### **Race and Ethnicity**

The City of Pittsburg is much more heavily Black and Hispanic and has a far lower non-Hispanic White population share than the County and the Region. Over time, the percentage of the population that is Hispanic has grown significantly while the percentage of the population that is Asian or Pacific Islander has increased at a more modest rate. Black population growth has been relatively stagnant, and the non-Hispanic White population share has decreased precipitously. Although the City of Pittsburg has experienced some population growth since 1990, that growth has been much more modest than in neighboring Antioch. The existing concentration of Black population in Pittsburg in 1990 stands in stark contrast to the City of Antioch, which went from having a very small Black population to one of the largest in the Region in the space of two decades. Trends with respect to the Native American population, which is slightly more concentrated in the City of Pittsburg than in the County and the Region though not to as great of an extent as in the Cities of Antioch and Concord, mirror those found at every level of geography in the Region.

### **National Origin**

Data with respect to national origin in the City of Pittsburg largely mirrors the plurality Hispanic demographics of the City of Pittsburg with higher concentrations of persons of Mexican, Salvadoran, Nicaraguan, Peruvian, and Honduran national origin than in the County and the Region. Individuals of Filipino national origin comprise, by far, the largest Asian or Pacific Islander national origin group, and relatively few people of Chinese national origin reside in the City of Pittsburg in comparison to the Region. The percentage of residents who are foreign born has increased at a slightly faster rate than in the Region and at a slightly slower rate than in the County. The 1990 baseline for the foreign born population was higher than elsewhere in the County but slightly lower than in the Region.

### **Limited English Proficiency**

As in the Cities of Antioch and Concord, the most common spoken language for LEP individuals is Spanish, followed by Tagalog. Other languages, especially Chinese, are generally less commonly spoken in the City of Pittsburg than they are in the County and in the Region as a whole. In 1990, the percentage of residents of the City of Pittsburg comprised of LEP individuals was lower than that in the Region. Since, it has grown to be larger than in the Region. The percentage of LEP individuals is higher than in other cities in the County like the Cities of Antioch and Concord that have experienced significant growth in their LEP populations.

### **Sex**

As in the City of Antioch, the long-term trend with respect to the composition of the population by sex has cut in the opposite direction of the Region as a whole with the percentage of residents who are female increasing over time. As of 1990, like in the City of



Antioch, the population of the City of Pittsburg was followed a roughly similar trend to the Region, with women outnumbering men.

### **Age**

The City of Pittsburg has a much higher share of children and lower shares of working age adults and elderly individuals than does the Region. Compared to the County as a whole, the City of Pittsburg has a higher number of children and a lower proportion of elderly individuals, but the share of working age adults is higher. Over time, the pattern in the age distribution of the City of Pittsburg has largely mirrored that of the Region, the County, and the other cities: the youth population concentration grew between 1990 and 2000 before decreasing since, the working age adult population share decreased between 1990 and 2000 before increasing since, and there was modest but consistent growth in the elderly population concentration.

### **Familial Status**

The percentage of households that is comprises of families with children is higher in the City of Pittsburg than it is in the Region. The percentage has decreased since 1990 despite the trend in the Region being flat. The representation of families with children in the City of Pittsburg is similar to that in the City of Antioch.

### **Disability**

The population of persons with disabilities in the City of Pittsburg closely mirrors those of the City of Antioch. The percentages of residents with all listed types of disabilities are higher in the City of Pittsburg than they are in the County. With the exception of persons with hearing disabilities, the percentages of persons with disabilities by type of disability are higher across all other types of disabilities in the City of Pittsburg than they are in the City of Antioch.

## ***Walnut Creek***

### **Race and Ethnicity**

The City of Walnut Creek has a population that is significantly more heavily non-Hispanic White than that of the County, the Region, and the Cities of Antioch, Concord, and Pittsburg. The City of Walnut Creek's Black and Hispanic population concentrations are significantly lower than in the County, the Region, and the Cities of Antioch and Pittsburg. The City of Walnut Creek's Hispanic population share is significantly lower than in the City of Concord, but the Black population concentration in the City of Concord is only slightly higher than in the City of Walnut Creek. The percentage of residents of the City of Walnut Creek who are Asian or Pacific Islander is similar to that in the County and the Cities of Antioch, Concord, and Pittsburg. Like the County and those cities, the percentage of residents who are Asian or Pacific Islander is significantly lower than in the Region as a whole. The Native American population share in the City of Walnut Creek is lower than in the Region, the County, and the

Cities of Antioch, Concord, and Pittsburg. Since 1990, the proportions of the population of the City of Walnut Creek that are Hispanic and Asian or Pacific Islander, respectively, have increased at a faster rate than in the Region and at a similar rate to that of the County and the Cities of Antioch and Concord, albeit starting from a lower concentration of Hispanic residents in 1990 than in the other cities. Asian or Pacific Islander population concentration has increased more rapidly than in the City of Pittsburg while the increase in Hispanic population concentration has been similar in both cities. Overall population growth in the City of Walnut Creek has been more muted than in the Region, the County, and the Cities of Antioch, Concord, and Pittsburg.

### **National Origin**

Consistent with the relatively low concentration of Hispanic residents and the high concentration of non-Hispanic Whites in the City of Walnut Creek, the composition of the City of Walnut Creek by national origin looks quite different from elsewhere in the County and the Region. Although individuals of Mexican national origin remain the largest national origin group, the gap between Mexican Americans and Chinese Americans is far smaller than elsewhere in the County. Additionally, Russia, England, the Ukraine, and Canada are all among the four most common countries of origin. The distribution of the Asian or Pacific Islander population also varies from other cities within the County where individuals of Filipino national origin predominate. In the City of Walnut Creek, China, Iran, and India are more common national origins than the Philippines, and the concentration of Filipino Americans only barely exceeds that of Korean Americans. Like elsewhere in the County, the percentage of foreign-born residents of the City of Walnut Creek has increased at a faster rate than in the Region. The percentage of foreign-born residents still lags behind the Region since the percentage of foreign-born residents of the City of Walnut Creek in 1990 was low.

### **Limited English Proficiency**

Consistent with the data discussed above with respect to national origin, the City of Walnut Creek has higher concentrations of Russian, Korean, and Persian speakers than do the County and the Region. Although Spanish remains the most commonly spoken language for LEP individuals, the percentage of LEP Spanish speakers in the City of Walnut Creek is far below those of the Region, the County, and the Cities of Antioch, Concord, and Pittsburg. The percentage of LEP Chinese speakers is lower than that of the Region but similar to that of the County. Unlike elsewhere in the County, Tagalog is not among the most commonly spoken languages for LEP individuals. Since 1990, the percentage of the population that is LEP, as elsewhere in the County, has increased at a faster rate than in the Region while starting from a lower baseline percentage of LEP individuals in 1990.

### **Sex**

The percentage of the population of the City of Walnut Creek that is female is far greater than in the Region, the County, and the Cities of Antioch, Concord, and Pittsburg. This is likely, at least in part, the result of the older nature of the population of the City of Walnut Creek, as life

expectancy is longer for women than it is for men. Age-restricted communities like Rossmoor are likely to have disproportionately female populations. The sex distribution of the population of the City of Walnut Creek has been relatively stable since 1990 though the percentage of the population that is male has increased slightly.

### **Age**

The City of Walnut Creek has a higher concentration of elderly individuals and lower concentrations of children and working-age adults than the Region, the County, and the Cities of Antioch, Concord, and Pittsburg. This is likely the result of the presence of age-restricted developments like Rossmoor within the boundaries of the City of Walnut Creek. As was the case elsewhere in the Region, the percentage of children increased between 1990 and 2000 before falling back to approximately the same level as in 1990 by 2010. The percentage of working age adults decreased between 1990 and 2000 but was flat between 2000 and 2010. Elsewhere in the Region, the percentage of working age adults tended to increase between 2000 and 2010. The percentage of elderly individuals steadily increased between 1990 and the present.

### **Familial Status**

The percentage of families with children in the City of Walnut Creek is significantly lower than in the Region, the County, and the Cities of Antioch, Concord, and Pittsburg. As is true across the Region, the percentage of families with children increased between 1990 and 2000 before falling since 2000.

### **Disability**

The percentages of residents of the City of Walnut Creek with various types of disabilities exceed those of the region for four out of the six types of disabilities for which data is available. The City of Walnut Creek has higher concentrations of individuals with hearing, vision, ambulatory, and independent living disabilities than the Region and lower concentrations of individuals with cognitive and self-care disabilities. In part as a result of the high concentration of elderly residents in the City of Walnut Creek as discussed below and the presence of large, age-restricted developments like Rossmoor, the percentage of individuals with hearing disabilities is particularly high. Although not all individuals with hearing disabilities are elderly, older adults are statistically more likely to have hearing disabilities than are younger individuals.

## 4.2 Segregation and Integration

Segregation exists where there is a concentration of individuals with a particular protected characteristic in relation to the broader geographic area. Segregation can exist wholly within a particular city where particular neighborhoods have concentrations of protected class members. Within Contra Costa County, the City of Concord typifies this type of segregation. Segregation can also exist between municipalities and even across County boundaries within a broader metropolitan area. The contrast between east and west County communities with high Black and Hispanic population concentrations, such as Antioch, Pittsburg, and Richmond, and central County communities with low Black and Hispanic population concentrations, like Danville, Lafayette, and Walnut Creek, provides an example of this type of segregation.

For persons with disabilities, as is explored in the Disability and Access Section of this Analysis, segregation also includes residence in congregate and/or institutional facilities that allow for limited interaction with people who do not have disabilities, regardless of where those dwellings are located. Integration, by contrast, consists of both relative dispersion or lack of concentration of protected class members and, for persons with disabilities, residence in settings like permanent supportive housing that provide opportunities for interaction with persons who do not have disabilities. As the passage of the Fair Housing Act by Congress in 1968 was, in large measure, as response to pervasive patterns of residential segregation to which government action contributed significantly, segregation and integration are essential topics in any fair housing planning process. This section reviews data to build an understanding of the dynamics of segregation in the Region, the County, and the Cities of Antioch, Concord, Pittsburg, and Walnut Creek.

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### Segregation in jurisdictions, region, and racial/ethnic groups

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#### *Contra Costa County and the Region*

As measured by the Dissimilarity Index, Black residents face the highest levels of segregation of any racial or ethnic group in both the County and the Region. Hispanics are the next most segregated group, followed by Asian or Pacific Islanders. The Dissimilarity Index shows the percentage of people of a particular race or ethnicity within a geographic area, such as a city or metropolitan area that would have to move to a different Census Tract in order to be evenly distributed across the broader area in relation to another group. The higher the Dissimilarity Index, the more uneven the population of different groups is in relation to each other. Dissimilarity Indices of less than 40 are generally considered low, Indices of 40 to 55 are considered moderate, and those over 55 are considered high. While levels of Black-White segregation are above thresholds that social scientists would consider to characterize high segregation, index levels for Hispanics and Asians and Pacific Islanders suggest moderate segregation. Across all groups, segregation is higher in the Region than it is within the County although the difference in the intensity of segregation is more modest for Blacks and Hispanics than it is for Asians and Pacific Islanders. The lower level of segregation for Asians

and Pacific Islanders in the County than in the Region is consistent with the relatively smaller concentration of Asian or Pacific Islander residents in the County than in the Region. In general, less populous groups tend to face lower levels of segregation.

The table (see appendix, Table 2) shows the Isolation and Exposure Indices for the Region as of the 2010 Census. Note that the name of the Region varies from that included in the HUD-provided data because the federal Office of Management and Budget changed the designation of the third principal city in the metropolitan statistical area from the City of Fremont to the City of Hayward based on labor market statistics. The Isolation and Exposure Indices combine to illustrate the typical neighborhood (or Census Tract-level) experience of the average member of each racial or ethnic group. For the average member of a particular racial or ethnic group within a geographic area, the Isolation Index shows the percentage of residents of the Census Tract in which they live that is of the same race or ethnicity as them.

For example, as reflected in the tables in the appendix, the Isolation Index for Hispanic residents of the Region is 35.5. This means that the average Hispanic resident of the Region lives in a Census Tract that is 35.5 percent Hispanic. The Exposure Index works similarly but shows the concentration of individuals of other races and ethnicities. For Hispanic residents of the Region, the Exposure Index with respect to non-Hispanic White residents is 30.8. This means that the average Hispanic resident of the Region lives in a Census Tract that is 30.8 percent non-Hispanic White.

Significant differences between those neighborhood conditions and the overall demographics of a region or place are reflective of segregation. The Isolation and Exposure Indices offer a less abstract frame for evaluating residential segregation than does the Dissimilarity Index since the Isolation and Exposure Indices directly reflect the experience of daily life for residents. Unfortunately, unlike at the regional level, Isolation and Exposure Index data is not readily available at the County level for any year past 2000 and is not available updated with more recent American Community Survey data. Additionally, available data for the Isolation and Exposure Indices does not combine Asians with Pacific Islanders.

In the Region, the average White resident lives in a Census Tract that has lower percentages of Blacks, Hispanics, and Asians than the Region as a whole. The gap is proportionally smallest for Asians and is largest for Hispanics. The average Black resident lives in a Census Tract that is much more heavily Black, slightly more heavily Hispanic, slightly less heavily Asian, and much less heavily White than the Region as a whole. The average Hispanic resident lives in a Census Tract that is much more heavily Hispanic, much less heavily White, slightly more heavily Black, and slightly less heavily Asian than the Region as a whole. The average Asian resident lives in a Census much more heavily Asian, slightly less heavily White, slightly less heavily Black, and slightly less heavily Hispanic than the Region as a whole.

Overall, the picture that this data paints of the Region is a nuanced one. Asians are, on the one hand, are the more isolated than Blacks and Hispanics yet more exposed to Whites. The Region clearly has many neighborhoods with relatively high White and Asian populations and low Black and Hispanic populations. This dynamic is apparent in Contra Costa County in the

City of San Ramon. Blacks are simultaneously less isolated than Hispanics and Asians but also less exposed to Whites. The average Black resident of the Region lives in a neighborhood characterized by what, in the Dissimilarity Index discussed above, would be termed White-Non-White segregation. The total population of a racial or ethnic group within an area is often predictive of how segregated that group will appear. Isolation Index values tend to be lower for groups that are less numerous in a place.

### *Antioch*

In the City of Antioch, levels of segregation are low for all groups, but Asians and Pacific Islanders face the lowest levels of segregation, followed by Blacks. Hispanics are, by far, the least segregated group. This data is instructive of the manner in which segregation is a regional and inter-municipal phenomenon. Blacks, in particular, are segregated in the City of Antioch, but the areas from which they are disproportionately excluded are other municipalities and unincorporated areas throughout the County and the Region, not other neighborhoods within the City of Antioch.

In the City of Antioch, Isolation and Exposure Index data confirms that point made above with regard to segregation in the City: the primary dynamic of segregation in Antioch is between the City of Antioch and other communities in the County and Region, not between neighborhoods in the City of Antioch. The average resident of each race or ethnicity lives in a Census Tract that is between 32.9 percent and 38.1 percent White, between 17.2 percent and 21.1 percent Black, between 27.0 percent and 33.8 percent Hispanic, and between 11.8 percent and 16.7 percent Asian. These are relatively narrow bands. One aspect of residential patterns in the City of Antioch that is unique from those of the Region is that Asian exposure to Blacks is actually higher than Black isolation. This cuts against the regional trend of relatively greater overlap between White and Asian concentration.

### *Concord*

Hispanic residents of the City of Concord face the highest level of segregation, which is moderate, of any racial or ethnic group within the City of Concord. Black residents in the City of Concord face the next highest level of segregation while Asian or Pacific Islanders face by far the lowest level of segregation. For all racial or ethnic groups, levels of segregation in the City of Concord are below what they are in the Region and the County. The higher level of segregation faced by Hispanics in comparison to Blacks is consistent with the fact that the City of Concord has a much larger concentration of Hispanics than it does of Blacks and segregation levels tend to be higher for more populous groups.

In the City of Concord, Isolation and Exposure Index data makes clear that racial and ethnic groups vary significantly in their exposure to Whites and Hispanics while the average resident of each racial or ethnic group lives in a Census Tract with relatively similar percentages of Blacks and Asians. Hispanics live in the Census Tracts with the highest concentrations of Hispanic residents and the lowest concentrations of Whites. Unsurprisingly, Whites live in the Census Tracts with the highest concentrations of Whites and the lowest

concentrations of Hispanics. The average Black and Asian residents of the City have experiences falling in between those polls, with Blacks encountering neighborhood conditions that are somewhat more similar to those faced by Hispanics and with Asians residing in neighborhoods that are more similar to those occupied by Whites.

### *Pittsburg*

In the City of Pittsburg, levels of segregation are low across racial and ethnic groups. Blacks and Asians and Pacific Islanders face modestly higher levels of segregation than Hispanics. As in the City of Antioch, the City of Pittsburg is an area of population concentration for Blacks and Hispanics who are excluded from other communities within the County and the Region to a much greater extent than they are excluded from neighborhoods within the City of Pittsburg.

In the City of Pittsburg, the Isolation and Exposure Indices reveal slightly more segregation than in the City of Antioch though the broad trend of relatively similar neighborhood demographics across racial and ethnic groups still holds. In the City of Pittsburg, the indices reflect a wider gap between Asian and Hispanic resident experiences than between any two other groups.

### *Walnut Creek*

In the City of Walnut Creek, Black residents face the highest levels of segregation of any racial or ethnic group, followed closely by Hispanics while segregation is lowest for Asians and Pacific Islanders. At the same time, segregation across all groups is low. The situation in the City of Walnut Creek is, in some respects, the inverse of that in the Cities of Antioch and Pittsburg. Although there may be some concentration of people of color in particular neighborhoods in the City of Walnut Creek, the primary way in which exclusion operates in the City of Walnut Creek is through the disproportionate exclusion of Black and Hispanic households from the City of Walnut Creek, as a whole, rather than from specific neighborhoods within the City of Walnut Creek.

In the City of Walnut Creek, as in the Cities of Antioch and Pittsburg, the Isolation and Exposure Indices do not suggest high levels of segregation within each city. The average neighborhood demographics experienced by members of each racial or ethnic group largely mirror each other. With that said, the Isolation Index for Whites in the City of Walnut Creek is the highest Isolation Index value for any of the four entitlement cities in Contra Costa County. This suggests that, between the City of Walnut Creek and other parts of the County and Region, non-White individuals disproportionately face barriers to residing in the City of Walnut Creek.

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## **Areas of high segregation and integration**

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### *Contra Costa County in Regional Context*

There are areas of segregation throughout Contra Costa County.

- Black residents are concentrated in the cities of Antioch, Hercules, Pittsburg, and Richmond and the unincorporated community of North Richmond.
- Hispanic residents are concentrated in the cities of Pittsburg, Richmond, and San Pablo; in specific neighborhoods within the cities of Antioch, Concord, and Oakley; and in the unincorporated communities of Bay Point, Montalvin Manor, North Richmond, and Rollingwood. Asians and Pacific Islanders are concentrated in the Cities of Hercules and San Ramon as well as in the unincorporated communities of Camino Tassajara and Norris Canyon.
- There are also areas of concentration of Asians and Pacific Islanders within neighborhoods in the cities of El Cerrito and Pinole.
- Non-Hispanic White residents are concentrated in the cities of Clayton, Lafayette, Orinda, and Walnut Creek; in the Town of Danville; and in the unincorporated communities of Alamo, Alhambra Valley, Bethel Island, Castle Hill, Diablo, Discovery Bay, Kensington, Knightsen, Port Costa, Reliez Valley, San Miguel, and Saranap.
- There are also concentrations of non-Hispanic Whites within specific neighborhoods in the cities of Concord, Martinez, and Pleasant Hill. In general, the areas with the greatest concentrations of non-Hispanic Whites are located in the southern portions of central Contra Costa County.

In the Region, there are concentrations of:

- Black residents in East and West Oakland, in the Bayview-Hunters Point neighborhood in the City of San Francisco, and in the City of East Palo Alto in San Mateo County.
- Hispanic residents are concentrated in East Oakland, the Mission District within the City of San Francisco, the Cities of East Palo Alto and Redwood City within San Mateo County, and the City of San Rafael within Marin County.
- Asians and Pacific Islander residents in several neighborhoods throughout the City of San Francisco including the Richmond and Sunset Districts and Chinatown; in Downtown Oakland, including Chinatown; in the Cities of Fremont and Union City in Alameda County; in the Cities of Daly City and South San Francisco in San Mateo County; and around the campus of the University of California, Berkeley in the City of Berkeley in Alameda County.

In Contra Costa County, there is a concentration of individuals of:

- Mexican national origin are concentrated in the Cities of Richmond and San Pablo in west County; in the western portions of the City of Concord; and in the Cities of Antioch and Pittsburg as well as the unincorporated community of Bay Point in east County.



- Filipino national origin are concentrated in the Cities of Hercules and Pinole in west County; in the City of San Ramon; and in the southern portions of the Cities of Antioch and Pittsburg in east County.
- Chinese national origin are concentrated in the City of El Cerrito in west County and in the City of San Ramon.
- Indian national origin are concentrated in the City of San Ramon.
- El Salvadoran national origin are concentrated in the Cities of Richmond and San Pablo and the unincorporated community of North Richmond in west County and in the southern portion of the City of Pittsburg in east County.

In the Region, there are concentrations of individuals of:

- Mexican national origin in the Mission District in the City of San Francisco; in the cities of East Palo Alto and Redwood City in San Mateo County; in the southern portion of the City of San Rafael in Marin County; and in East Oakland, the northern portion of the City of San Leandro, and in the City of Hayward in Alameda County.
- Chinese national origin in Chinatown and the Richmond and Sunset Districts in the City of San Francisco; in the City of Millbrae in San Mateo County; and in Downtown Oakland and in the southeastern portion of the City of Fremont in Alameda County.
- Filipino national origin in Chinatown in the City of San Francisco; in the City of Daly City in San Mateo County; and in the Cities of Alameda, Dublin, and Union City and in the southern portion of the City of San Leandro in Alameda County.
- Indian national origin in the Cities of Fremont and Union City in Alameda County.
- Vietnamese national origin in the Richmond District in the City of San Francisco, in the southern portions of the City of San Leandro, and the City of Livermore.

In Contra Costa County, persons with limited proficiency in speaking English are concentrated as follows:

- Spanish speakers in the cities of Richmond and San Pablo in west County; in the western portions of the City of Concord, including the Monument Corridor; and in the unincorporated community of Bay Point and the nearby northern portions of the Cities of Pittsburg and Antioch.
- Chinese speakers in the southern City of San Ramon and in the City of El Cerrito and the eastern portions of the Cities of Richmond and San Pablo in west County.
- Tagalog speakers in the eastern portions of the City of Concord, in the Cities of Hercules and Pinole in west County, and in the City of Oakley and the southeastern portion of the City of Antioch in east County.

- Persian speakers in the City of Pleasant Hill, the City of Clayton, the northern portion of the City of Orinda, the southwestern portion of the City of Walnut Creek, and the eastern portion of the City of Concord.
- Korean speakers in the cities of Pleasant Hill and San Ramon.

In the Region, persons with limited proficiency in speaking English are concentrated as follows:

- Spanish speakers in the Mission District in the City of San Francisco; in the City of East Palo Alto, in the northern portion of the City of San Mateo, in the southern portion of Redwood City, and in the unincorporated community of North Fair Oaks in San Mateo County; in the southern portion of the City of San Rafael in Marin County; and in East Oakland, the northern portion of the City of San Leandro, the City of Hayward, and in the northern portion of Union City in Alameda County.
- Chinese speakers in Chinatown, the Sunset District, and the Richmond District in the City of San Francisco; the Cities of Daly City and Millbrae in San Mateo County; and Downtown Oakland, the southern portion of the City of San Leandro, and the Cities of Alameda, Fremont, and Union City in Alameda County.
- Tagalog speakers in Chinatown in the City of San Francisco; in the City of Daly City in San Mateo County; and in the City of Alameda, in the unincorporated community of Ashland, and in the southern portions of the City of San Leandro in Alameda County.

## Antioch

Within the City of Antioch, there is a concentration of:

- Black residents in the western portion of City of Antioch along both sides of California Route 4 as well as in more recently built subdivisions in the southeastern portion of the City of Antioch.
- Hispanic residents throughout the City of Antioch but appear to be more highly concentrated north of Route 4.
- Asians and Pacific Islanders south of Route 4 and, in particular, in the southeastern portion of the City of Antioch.
- Non-Hispanic White residents throughout the City of Antioch but appear to be somewhat concentrated north of Route 4, particularly in neighborhoods that are not immediately adjacent to the highway.
- It is worth noting that even in the census tracts in Antioch with higher concentrations of Non-Hispanic White residents, the proportion of White residents is still lower than the White population share in the region.

In the City of Antioch, individuals of:

- Mexican national origin are relatively concentrated in the northern and, in particular, the northwestern portions of the City of Antioch.
- Filipino national origin are largely concentrated in the central and southern portions of the City of Antioch
- Nigerian-Americans are largely concentrated in the central and southern portions of the City of Antioch
- There are no apparent areas of concentration for individuals of El Salvadoran and Nicaraguan national origin.

In the City of Antioch, persons with limited proficiency in speaking English are concentrated as follows:

- Spanish speakers are concentrated in the northern portion of the City.
- Tagalog and Chinese speaking LEP individuals are concentrated in the central and southern portions of the City of Antioch.
- Persian speaking LEP individuals are concentrated in the central portion of the City of Antioch.
- There are no evident patterns of concentration with respect to LEP individuals who speak African languages.

### *Concord*

In the City of Concord, Hispanics are concentrated along the Monument Corridor in the western portion of the City of Concord and immediately to the north of the Monument Corridor. Asians and Pacific Islanders appear to be spread relatively evenly across the City of Concord. Non-Hispanic Whites are concentrated in the eastern half of the City of Concord. The City of Concord's Black population is small and relatively spread out, but the areas that come closest to having concentrations of Black residents are heavily Hispanic neighborhoods to the north of the Monument Corridor.

In the City of Concord, there is a concentration of individuals of:

- Mexican national origin in the western portions of the City of Concord, including the Monument Corridor.
- Filipino national origin in the southwestern, central, and eastern portions of the City of Concord. Filipino-Americans are more integrated throughout the City of Concord but largely do not reside in the Monument Corridor and neighborhoods immediately to its north.

- El Salvadoran national origin are more integrated throughout the City of Concord than are individuals of Mexican national origin but are still somewhat concentrated in the western portions of the City of Concord, albeit not within the Monument Corridor.
- There are no areas of concentration of individuals of Chinese or Indian national origin in the City of Concord.

In the City of Concord, persons with limited proficiency in speaking English are concentrated as follows:

- Spanish speakers in the western portions of the City, following a pattern consistent with areas of concentration for Hispanics, Mexican-Americans, and Salvadoran-Americans as discussed above.
- Tagalog and Chinese speakers in the southern portions of the City of Concord, including in the southwestern corner of the City of Concord near the Monument Corridor though to a greater extent in the south-central and southeastern portions of the City of Concord.
- Russian and Persian speakers in the central and southeastern portions of the City of Concord.

### *Pittsburg*

In the City of Pittsburg, residents are concentrated as follows:

- Black residents in the eastern portion of the city.
- Hispanics in the central and northern portions.
- Asians and Pacific Islanders in the far western portion, which lies to the south of Bay Point.
- Non-Hispanic White - As in the City of Antioch, there are no areas of intense non-Hispanic White population concentration in the City of Pittsburg. In comparison to the rest of the city, the far southern portion, which features newly constructed subdivisions, is more heavily non-Hispanic White than the rest of the city.

In the City of Pittsburg, individuals of:

- Mexican, El Salvadoran, and Vietnamese national origin are relatively even distributed throughout the City of Pittsburg.
- Filipino-American and Indian-American residents are concentrated in the far western portion of the city.

In the City of Pittsburg, persons with limited proficiency in speaking English are concentrated as follows:

- Spanish speakers reside throughout the City of Pittsburg, with a particular concentration in the central part of the city.
- Tagalog, Vietnamese, and Chinese speakers show no clear patterns of concentration.
- Other Pacific Island language speakers are somewhat concentrated in the northern portion of the city.

### *Walnut Creek*

In the City of Walnut Creek, residents are concentrated as follows:

- Hispanic in and adjacent to Downtown Walnut Creek.
- Asians and Pacific Islanders in the northern portions of the City of Walnut Creek.
- Non-Hispanic Whites predominate throughout the city but make up even larger majorities in the southern portions of the city.
- Consistent with the City of Walnut Creek's very small Black population, there are no areas of relative Black population concentration in the City of Walnut Creek.

In the City of Walnut Creek, individuals are concentrated as followed:

- Mexican national origin near downtown Walnut Creek.
- Filipino national origin in the northeastern portion of the city.
- Chinese, Iranian, and Indian national origin are not concentrated in particular parts of the city.

In the City of Walnut Creek, persons with limited proficiency in speaking English are concentrated as follows:

- Spanish speaking are relatively concentrated in and around Downtown Walnut Creek.
- Russian speaking relatively to the east of Downtown in the north-central portion of the city.
- Chinese, Korean, and Persian - there are no areas of apparent areas of concentration.

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### **Change in segregation over time (since 1990)**

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#### *Contra Costa County in Regional Context*

Since 1990, segregation for Blacks has decreased in the County while levels of segregation for Hispanics and Asians and Pacific Islanders have increased. The increase in the level of segregation faced by Hispanics is significantly greater than the increase faced by Asians and Pacific Islanders. This is consistent with Region-wide trends. The levels of segregation faced

by Asians and Pacific Islanders actually decreased initially, between 1990 and 2000 in the County and between 1990 and 2010 in the Region, before increasing more recently.

Despite long-term decreases in segregation, Blacks have experienced a modest uptick in segregation in both the County and the Region since 2010. The contrast between the decrease in segregation faced by Blacks in the County and the Region and the increases experienced in the Cities of Antioch, Concord, and Walnut Creek are readily explicable.

The main driver of desegregation at a higher level of geography – whether the County or the Region – has been the out-migration of Blacks from historically Black neighborhoods in the Cities of Richmond, Oakland, and San Francisco toward suburban cities that have historically had small Black populations. Some of the neighborhoods to which Blacks have moved in these cities, like the City of Antioch, have concentrations of Black population relative to the city-wide average but relatively low Black populations in comparison to historically Black neighborhoods in the Cities of Richmond, Oakland, and San Francisco.

Isolation and Exposure Index data provides a fuller context to the Dissimilarity Index data discussed above. The data confirms that the segregation of Hispanic and Asian individuals has increased but tells a more ambiguous story with respect to Blacks. The isolation of Blacks has plummeted while Black exposure to non-Hispanic Whites has barely changed. This means that, as the proportion of the Region’s population comprised of Hispanics and Asians has increased, the neighborhoods in which Blacks have lived have become decreasingly Black and increasingly Hispanic and Asian while the White population of those neighborhoods has remained the same. Because Whites comprise a smaller percentage of the Region’s population than they did previously, the Dissimilarity Index suggests that there is less imbalance between where Blacks and Whites live. However, since neighborhood amenities are still concentrated in predominantly White areas, the Exposure Index data suggests that the desegregation shown by the Dissimilarity Index does not carry all of the expected benefits.

Historical Isolation and Exposure Index data also confirms what Dissimilarity Index data showed with respect to relative levels of segregation with respect to Whites among racial and ethnic minority groups. In 1980, Hispanics and Asians in the Region lived in neighborhoods that were approximately as heavily White as the neighborhoods in which the average White individual in the Region resides today. Thus, in the Region, the intergenerational effects of residential segregation affect Blacks in a profound way that is unique among racial and ethnic groups.

### *Antioch*

Since 1990, levels of segregation faced by Black, Hispanic, and Asian or Pacific Islander residents of the City of Antioch have increased across the board. At the same time, the rate of increase has not been consistent. Segregation for Blacks actually decreased between 1990 and 2010 before increasing in the past few years. Segregation for Hispanics increased notably between 1990 and 2000 but has been mostly flat since. Only for Asians and Pacific Islanders has the increase in segregation been relatively consistent.

### *Concord*

Since 1990, segregation has increased for Blacks, Hispanics, and Asians and Pacific Islanders. Compared to the Cities of Antioch, Pittsburg, and Walnut Creek, these changes have been both relatively consistent and relatively large. The one caveat to that characterization is that levels of segregation for Asians and Pacific Islanders were relatively flat in the City of Concord between 1990 and 2010 before a recent increase. The increase in Hispanic segregation, which more than doubled, is particularly noteworthy.

Isolation and Exposure Index data confirm increasing levels of segregation for Blacks, Hispanics, and Asians in the City of Concord in recent decades with Hispanics experiencing the largest increases. Unlike the Dissimilarity Index, Isolation and Exposure Index data show relatively consistent increases in the segregation of Asians.

### *Pittsburg*

Since 1990, levels of segregation for Blacks and Hispanics in the City of Pittsburg have been relatively unchanged while segregation for Asians and Pacific Islanders has increased. These overall trends mask significant instability in the levels of segregation for Blacks and Hispanics in Pittsburg. The segregation of Blacks decreased steadily between 1990 and 2010 before a recent increase wiped out all of that improvement. For Hispanics, segregation increased between 1990 and 2000 before decreasing between 2000 and 2010. It has been stable since 2010.

### *Walnut Creek*

Since 1990, segregation in the City of Walnut Creek has risen for Blacks and Hispanics but has been relatively unchanged for Asians and Pacific Islanders. Trends in segregation have not been consistent over time. Segregation for Blacks was essentially unchanged between 1990 and 2010 but has risen since. For Hispanics, segregation rose between 1990 and 2000 before decreasing between 2000 and 2010 yet then increasing again between 2010 and the present. Segregation for Asians and Pacific Islanders decreased between 1990 and 2010, but an increase since 2010 has negated much of that improvement.

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## **Owner & Renter Housing with Trends Over Time**

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### *Contra Costa County and the Region*

In Contra Costa County, segregated communities with high concentrations of non-Hispanic Whites tend to have the highest rates of homeownership while areas of racial and ethnic minority population concentration, in general, and Black and Hispanic population concentration, in particular, tend to have the lowest rates of homeownership. Regardless of demography, communities in the more urbanized western portion of the County tend to have



lower rates of homeownership than communities in the suburban central portion of the County and the exurban fringe of east County. Thus, the east County City of Oakley, which has a significantly higher combined Black and Hispanic population concentration than the west County City of El Cerrito, has a higher homeownership than the City of El Cerrito. This trend of higher homeownership levels in areas with less urban land use and development patterns does not negate the overall trend toward higher rates of homeownership in areas of non-Hispanic White population concentration. Predominantly non-Hispanic White communities with high rates of homeownership include, but are not limited to, the Cities of Clayton, Danville, and Orinda and the unincorporated areas of Alamo, Alhambra Valley, Castle Hill, Diablo, and San Miguel. One heavily minority unincorporated community, Bayview, has a high homeownership rate. Heavily Black and Hispanic communities with low homeownership rates include the Cities of Richmond and San Pablo and unincorporated North Richmond. Unincorporated Contra Costa Centre, which is predominantly non-Hispanic White and Asian, has a very low homeownership rate, which is consistent with the predominant high-density land use patterns in the small community near the Pleasant Hill BART station.

### *Antioch*

In the City of Antioch, homeownership rates are highest in the southern and northeastern portions of the City of Antioch and are lowest in the northwestern and central parts of the City of Antioch. The southern portion of the City of Antioch is more heavily Asian and Pacific Islander than the City of Antioch as a whole while the northeastern portion of the City of Antioch is more heavily White than the City of Antioch as a whole. Areas with low homeownership rates are predominantly Black and Hispanic.

### *Concord*

Map 18 (see appendix) reflects the percentage of occupied housing units that are owner occupied by census tract for census tracts that are fully or partially within the City of Concord. The City of Concord contains parts of multiple Census Tracts that are not coterminous with the City of Concord's borders, so, as a result, the area depicted on the map is considerably larger than the City of Concord itself. The City of Concord's south-central and southeastern sections tend to have the highest homeownership rates. The Monument Corridor and nearby neighborhoods to its north tend to have the lowest homeownership rates. In general, the areas with higher homeownership rates are more heavily White while those with lower homeownership rates are more heavily Hispanic.

### *Pittsburg*

As with the City of Concord, there is significant overlap between the Census Tracts that comprise the City of Pittsburg and neighboring communities, including the City of Antioch and unincorporated Bay Point. In general, the western and far southern portions of the City of Pittsburg have the highest homeownership rates (note that the Census Tracts in the far



northwest with relatively low homeownership rates are primarily comprised of Bay Point). The eastern portions of the City of Pittsburg along both sides of Highway 4 tend to have the lowest homeownership rates. The portions of the City of Pittsburg with the lowest homeownership rates are disproportionately Black. Those with the highest homeownership rates are more heavily Asian and Pacific Islander, in the case of the far western portion of the City of Pittsburg, and more heavily White, in the case of the far southern portion of the City of Pittsburg, than the City of Pittsburg as a whole.

### *Walnut Creek*

In the City of Walnut Creek, homeownership rates are highest in the eastern and southern portions of the City of Walnut Creek. Homeownership rates are lowest in Downtown Walnut Creek. Areas to the west and north of Downtown Walnut Creek have more moderate homeownership rates. The areas with the lowest homeownership rates are among the most heavily Hispanic portions of the City of Walnut Creek. The southern portions of the City of Walnut Creek, which have high homeownership rates, are more heavily White than the City of Walnut Creek as a whole.

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## **Demographic Patterns Contributing to Future Segregation**

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### **Regional Housing Crisis**

As has been abundantly documented, the San Francisco Bay Area, defined broadly to include the South Bay in addition to the Region as defined in this Assessment, is in the midst of a housing affordability crisis that has stretched the resources of middle- and upper-middle-income households while displacing low-income households. This dynamic contributes to segregation in Contra Costa County and the Cities of Concord, Antioch, Pittsburg, and Walnut Creek in a few distinct ways. First, because housing supply is so constrained and housing prices are so high, new private development tends to go on the market at a very high price point, especially in central County. Given the correlation between race, ethnicity, and socioeconomic status in the Region, this means that White and Asian and Pacific Islander households can disproportionately afford newly constructed housing while Black and Hispanic households cannot. Thus, in the absence of policy interventions such as inclusionary zoning, new development tends to reproduce existing patterns of segregation. There are examples within the County of effective interventions to ensure inclusion despite high home values for new construction, including the Dougherty Valley section of the City of San Ramon and the planned redevelopment of the Concord Naval Weapons Station. The test for communities in Contra Costa County will be to make these examples the rule rather than the exception.

Second, longtime low-income communities of color within the Region, such as historically Black West Oakland and the historically Hispanic Mission District in San Francisco, have undergone significant gentrification as a result of infill development and the rehabilitation and flipping of existing structures to meet demand from high-income and middle-income

households seeking proximity to jobs, transit, and other amenities. Signs of this phenomenon are starting to appear in the City of Richmond in Contra Costa County though the process has not progressed as far there as in Oakland and San Francisco. Displaced households have few options in the urban core of the Region or in high-opportunity suburbs and, instead, often relocate to communities at the edges of the Region. East Contra Costa County and the City of Antioch, in particular, are frequent destinations though exurban communities in Solano County and cities that are outside of the Region entirely, such as Fresno and Stockton, have experienced influxes of displaced residents, as well. The communities to which displaced residents have moved sometimes, as in the City of Pittsburg, have an existing base of racial and ethnic diversity but at other times, as in the City of Antioch, do not. In the former case, the population shift of Black and Hispanic residents from Oakland and San Francisco to areas of Black and Hispanic population concentration reinforces existing patterns of segregation. In the latter case, the shift of population can hold the fleeting promise of integration, but, in practice and without strategic policy interventions, integration is only a brief prelude to resegregation. As cities like Brentwood and Oakley at the eastern edge of Contra Costa County grow and change, it will be important to apply the lessons learned by other diverse suburbs around the country including Oak Park, Illinois, Shaker Heights, Ohio, and Maplewood-South Orange, New Jersey about maintaining stable residential integration.<sup>8</sup> Representative types of efforts include restrictions on blockbusting tactics and attempts to induce panic selling, efforts to ensure access to affordable home purchase and refinance loans, incentives for households to move to neighborhoods in which they are underrepresented, and aggressive, affirmative marketing.

### **Aftereffects of the Foreclosure Crisis**

The subprime foreclosure crisis of a decade ago hit multiple communities in Contra Costa County extremely hard. In parts of the County, the crisis has had lasting effects on the housing market that have contributed to patterns of segregation.

A few clear trends are apparent from this data. The first is that cities that were existing areas of Black and Hispanic population concentration when the foreclosure crisis hit were areas of concentrated foreclosure activity at the height of the foreclosure crisis. The second is that communities at the developing fringe of east County that were historically predominantly White but that have rapidly diversified were also areas of concentrated foreclosure activity. Lastly, predominantly White or predominantly White and Asian and Pacific Islander, affluent communities in central County had the lowest rates of foreclosure.

The downstream impact of the crisis on segregation has been profound yet complex. First, concentrated foreclosures in predominantly Black and Hispanic communities wiped out significant wealth among Black and Hispanic homeowners, both those who lost their homes to foreclosure and those whose home equity was diminished by declining home values. This

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<sup>8</sup> See, e.g., Rob Breymaier, A Shared Future, available at [http://www.jchs.harvard.edu/sites/default/files/a\\_shared\\_future\\_social\\_and\\_economic\\_value\\_intentional\\_integration\\_programs\\_0.pdf](http://www.jchs.harvard.edu/sites/default/files/a_shared_future_social_and_economic_value_intentional_integration_programs_0.pdf).

loss of wealth imposed an additional barrier to Black and Hispanic homeowners using their accumulated wealth to purchase homes in and relocate to affluent communities with small Black and Hispanic populations in central County.

Second, the nationally documented trend of poor maintenance of real estate owned (REO) properties following foreclosure, particularly in communities of color, resulted in the deterioration of the physical condition of neighborhoods in a manner that, in the demographically changing communities of east County, could accelerate White Flight (the movement of White residents from cities to predominantly White suburbs).

Third, many owners of REO properties opted not to bring those homes back to the market for sale, instead choosing to rent out single-family homes. This trend has accelerated patterns of racial succession in east County and undermined stable integration in light disparities in housing tenure by race and ethnicity throughout the region. The City of Antioch, which has undergone starker and less stable demographic change than any other community in the County, is a prime example of this phenomenon. Between the 2005-2007 American Community Survey 3-Year Estimates and the 2016 American Community Survey 1-Year Estimates, the homeownership rate in the City of Antioch dropped from 72.9 percent to 61.5 percent while the percentage of occupied housing units that are in structures with five or more units barely increased from 12.2 percent to 13.0 percent.

### **Open Space and Growth Boundaries**

For a County that is located entirely within a major metropolitan area, a significant portion of the land area of Contra Costa County is dedicated to state and regional parkland and other open space preservation. Map 21 (see appendix) from the Land Use Element of the County's General Plan depicts the land area of the County, including incorporated cities, by broad land use classification. In particular, it shows the amount of land set aside for Parks and Recreation, Open Space, Agricultural Lands, Agricultural Core, Delta Recreation, and Watershed. The second map shows the County's Urban Limit Line, outside of which most of the land uses specified above are located.

Three attributes of land protected from development in Contra Costa County are immediately apparent from these maps. The first is the amount of protected land is vast in comparison with what one might ordinarily find in a suburban County in a large metropolitan area. The second is that the protected land is not contiguous and is not all located at the eastern periphery of the County. Thus, land that is much closer to the central urban areas of the Region, like Briones Regional Park, is closed to development while subdivisions rapidly crop up in the much more remote communities of Brentwood and Oakley. The third is that many, though not all, of the protected areas are adjacent to predominantly White and often affluent communities.

Combined, these factors show the difficulty of breaking down existing patterns of segregation. New development that is intentionally crafted to include affordable housing, whether through inclusionary zoning or through subsidized projects, located near existing predominantly

White, affluent communities would be pivotal in such efforts. However, undeveloped land that is located within the Urban Limit Line in such locations is limited, and, in the absence of strong inclusionary zoning, the development of such land will most often result in the production of more luxury housing. Furthermore, the housing stock in many predominantly White, affluent parts of the County is relatively new, thus limiting the potential for the adaptive reuse of land for denser and more affordable housing.

The extent of open space preservation in the County complicates efforts to foster residential racial and ethnic integration but does not necessarily mean that high-density residential development should dot the hillsides and valleys of state and regional parks. There is clear value in preserving open spaces for the benefit of all Contra Costa County residents, regardless of income, race, and ethnicity. Instead, it raises the stakes for the nature of the development of what infill opportunities do exist in areas adjacent to protected lands. It also highlights the importance of utilizing an equity frame when evaluating whether to preserve more marginal open spaces that may not have the obvious natural or recreational value of a recognized treasure like Mount Diablo. Lastly, it underscores the need to identify opportunities to preserve open space in and around low-income communities of color, including by remediating contaminated sites along the County's waterfront.

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## **Segregation Affecting Other Protected Groups**

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### **Religion**

HUD does not provide and the Census Bureau does not collect data concerning religious affiliation, but religion remains a prohibited basis for discrimination under the Fair Housing Act. Although the data discussed above with respect to national origin and LEP status can provide some insight into residential patterns with respect to religion given correlations between language, national origin, and religion, the resulting picture is merely a rough proxy. It is also a proxy that does not genuinely capture minority religious communities whose members are less likely to be recent immigrants. Data from the Urban Institute's National Center for Charitable Statistics provides another complementary frame for analyzing residential patterns with respect to religious affiliation. Although congregations vary in size and not all congregants live in or even near the cities in which their congregations are located, the location of congregations of minority faiths still contributes to a broad impressionistic picture of where religious adherents live. Table 17 (in the appendix) reflects the presence of minority faith congregations and religiously affiliated non-profit organizations in Contra Costa County by city or unincorporated community.

Table 17 (in the appendix) reveals concentrations of Buddhist congregations and organizations in the Cities of Moraga, Richmond, and San Ramon. There are concentrations of Hindu congregations and organizations in the Cities of Concord and San Ramon. Jewish congregations and organizations are concentrated in the Cities of Lafayette and, in particular, Walnut Creek. Muslim and Bahai congregations and organizations appear to be relatively

evenly distributed across the County while there are too few Sikh and Ravidassia congregations and organizations to draw conclusions.

### **Familial Status and Sex**

HUD provides geospatial maps depicting the percentage of households comprised of families with children to inform the Disparities in Access to Opportunity section of this Assessment but does not provide maps depicting the proportion of households that are female-headed families with children that have no male householder present. Often, in attempting to access housing through the private market, sex and familial status intersect to compound the discrimination faced by single mothers. Map 23 (see appendix) depicts the concentration of households headed by single mothers in the County by Census Tract. Areas of concentration include Richmond, North Richmond, San Pablo, Bay Point, Pittsburg, and Antioch. Those communities are also areas of high combined Black and Hispanic population. By contrast, central County, in general, and the portions of central County to the south of the City of Concord, in particular, have relatively low concentrations of single mothers. These tend to be more heavily White or White and Asian and Pacific Islander communities.

### **Other relevant information (place-based investments, geographic mobility options, etc.)**

As is discussed in greater detail in the Publicly Supported Housing Analysis section of this Assessment, the Housing Authority of Contra Costa has adopted a two-tier rent ceiling system, setting higher rent ceilings for Housing Choice Vouchers in certain parts of Central and west County served by the Housing Authority. Subject to some exceptions, areas where vouchers are worth more tend to be higher opportunity areas as well as areas with lower concentrations of Black and Hispanic residents. Thus, the two-tier rent system is a positive initial step in promoting mobility for voucher holders who are disproportionately Black.

Both private and public entities are involved in making place-based investments in predominantly Black and Hispanic areas where a legacy of disinvestment has perpetuated segregation. The impact of these investments is discussed in greater detail in connection with four contributing factors: displacement of residents due to economic pressures; lack of community revitalization strategies; lack of private investment in specific neighborhoods; and lack of public investments in specific neighborhoods, including services or amenities. In the context of the Region's tight housing market, ensuring that place-based investments provide a platform for revitalization and stable integration without displacement rather than gentrification and racial succession requires a delicate balancing act. Parts of the City of Richmond have begun to experience gentrification pressures, and some community members and renters' rights advocates in the City of Concord are concerned that a similar pattern may unfold in the Monument Corridor.

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## Contributing Factors to Segregation

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### **Community opposition**

Community opposition to affordable housing is a significant contributing factor to segregation in the Region and parts of Contra Costa County. California in general, and Contra Costa County in particular, have a strong Not In My Back Yard (NIMBY) movement. NIMBY sentiment often reflects a desire to preserve the quaint, semi-rural character of an area and protect against overcrowding, traffic, and the obstruction of views.<sup>9</sup> In some cases, it can also indicate thinly-veiled racism under the guise of “preserving neighborhood character”; in other cases, even when not rooted in racism, it may have the same effect of exclusion. In California, NIMBYism is most often driven by a fear that increased housing construction will lower the values of existing homes.<sup>10</sup> The problem is so extreme in California, that even renters feel the localized effects. These fluctuations in home value can lead to massive displacement (compounded by the already extreme market rent prices in the Bay Area), and even homelessness.<sup>11</sup>

In Contra Costa County, people in the Western portion of the County worry about Alameda and San Francisco County residents moving in and driving up housing costs.<sup>12</sup> In contrast to the NIMBYers, who tend to be baby boomers, well-settled in their homes and with a vested interest in preserving “neighborhood quality,” a corresponding YIMBY (Yes In My Back Yard) movement has emerged. So-called YIMBYs tend to be millennials crippled by exorbitant rental prices and pushing for an increase in the supply of housing. The movement is tech-funded, with people like Yelp CEO Jeremy Stoppelman supporting the movement so that his employees will be able to afford to live near their jobs.<sup>13</sup>

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<sup>9</sup> Tanvi Misra, *San Francisco Is So Expensive Even Renters Can Be NIMBYs*, CITY LAB (Feb. 9, 2017),

<https://www.citylab.com/equity/2017/02/renters-in-expensive-cities-are-all-about-nimbyism/516021/>.

<sup>10</sup> Katy Murphy, *‘Homes for human beings’: Millennial-driven anti-NIMBY movement is winning with a simple message*, Mercury News (Nov. 13, 2017, 3:10 AM), <https://www.mercurynews.com/2017/11/12/homes-for-human-beings-millennial-driven-anti-nimby-movement-is-winning-with-a-simple-message/>. (“California has built so few homes over the past four decades that it needs as many as 100,000 more per year in its high-cost metro areas – nearly double what it typically constructs – just to keep prices from rising faster than the national average, according to the Legislative Analyst’s Office.”)

<sup>11</sup> More than 25% of the national homeless population lives in California – roughly 114,000 people. Jennifer Medina, *California Today: State’s Homeless Population Drives National Increase*, NEW YORK TIMES (Dec. 21, 2017), <https://www.nytimes.com/2017/12/21/us/california-today-states-homeless-population-drives-national-increase.html>. Of additional concern is the California Ellis Act, which allows landlords to evict all of their tenants and “go out of business.” This law is commonly used to convert properties into condos which will not be subject to rent control. See chart and map of no-fault evictions via the Ellis Act. Ellis Act Evictions, ANTI EVICTION MAPPING PROJECT, <http://www.antievictionmappingproject.net/ellis.html>.

<sup>12</sup> Aaron Davis, *Contra Costa Communities Seek Solutions to Housing Crisis, NIMBYism*, East Bay Times (Dec. 15, 2017), (<https://www.eastbaytimes.com/2017/12/15/contra-costa-communities-seek-solutions-to-housing-crisis-nimbyism/>).

<sup>13</sup> Murphy, *supra* note 4.



The state recognizes NIMBYism as a problem as well, with so-called Anti-NIMBY legislation passing as far back as 1982,<sup>14</sup> and amended in 2016 and 2017. The law as amended streamlines the approval process for low-income housing projects that meet existing zoning and environmental requirements, bypassing community opposition. The law also mandates that attorney fees be awarded to successful plaintiffs, and gives judges the power to fine cities that violate the law. Even though this law passed handily, NIMBY sentiment was felt even in the high echelons of state government, with senators from Marin County, Santa Barbara, Fullerton, and Lamorinda (a portmanteau of the Contra Costa cities of Lafayette, Moraga, and Orinda) – all areas with a strong NIMBY presence – voting against.<sup>15</sup>

A notable example of NIMBY and YIMBY forces at work in Contra Costa County took place in Lafayette from 2015-2017. In 2015, 315 moderate-income apartments called the Terraces of Lafayette was proposed in a large empty lot away from downtown. The city initially granted the project approval, but was met with significant pushback from residents and issues with the Environmental Impact Report. Consequently, it modified the project to 44 single-family homes called Deer Hill.<sup>16</sup> This move gained pushback from both directions: NIMBYs and YIMBYs.

Citizen group “Save Lafayette”<sup>17</sup> filed a lawsuit to block the project alleging violations of state environmental review laws. It also launched a petition challenging the project, which would require the City Council to reconsider its approval or put a referendum on the ballot. Save Lafayette got enough signatures for the referendum measure, and when that was not placed on the ballot, they filed another lawsuit alleging violations of election law. These lawsuits were primarily motivated by desires to maintain open space and minimize traffic impacts.

The presence of community opposition does not inevitably doom development proposals to failure. In recent years, multiple developments in the County that either included affordable housing or ultimately paid an in-lieu fee faced opposition but went on to be constructed. The Berrelles Palms in the City of Martinez is a 48-unit, 100 percent affordable senior development. A lawsuit by neighbors under state environmental law and attacks in the press did not succeed in derailing the development. Although community opponents sought to restrict occupancy to Martinez residents, the developer and the County did not bend to that discriminatory request. Saranap Village is a market-rate development in an unincorporated area adjacent to Walnut Creek. Although there was no lawsuit challenging the development, neighbors voiced strong opposition in public meetings. The development ultimately went forward and paid an in-lieu fee under the County’s Inclusionary Housing Ordinance. Lastly, the Danville Town Council approved an otherwise market-rate development with a set-aside of 13 affordable units under California’s density bonus law despite community opposition.

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<sup>14</sup> The California Housing Accountability Act.

<sup>15</sup> Nik Bonovich, *Inside a Capitol Fight Over Housing*, CAPITOL WEEKLY (Oct. 26, 2017), <http://capitolweekly.net/inside-capitol-push-housing/>.

<sup>16</sup> Riley McDermid, *A New Twist in the Struggle to Build an Embattled Housing Development in Lafayette*, SAN FRANCISCO BUSINESS TIMES (Sept. 18, 2015), <https://www.bizjournals.com/sanfrancisco/blog/real-estate/2015/09/lafayette-housing-petition-voter-referendum.html>.

<sup>17</sup> SAVE LAFAYETTE, [www.savelafayette.org](http://www.savelafayette.org).

These examples show that simultaneously that it is possible to overcome community opposition and that community opposition can add cost and delay that lead developers to explore opportunities in alternative areas where community opposition is less prevalent.

At the same time, the San Francisco Bay Area Renters Federation (SFBARF)<sup>18</sup> sued Lafayette for its abrupt change from affordable apartments to single-family homes. The suit claimed that Lafayette violated the Housing Accountability Act when it failed to approve the apartment project, as the property was zoned for high density housing. The result of the denial, they said, would be discrimination and a disproportionate effect on racial minorities through this failure to build apartments. The court dismissed the portion of the lawsuit alleging the city broke state housing law, but the city and SFBARF eventually settled the case. As part of the settlement, all city planning staffers were required to attend a training session on the Housing Accounting Act, and the property developer paid some of SFBARF's fees. The single-family Deer Hill project was subsequently approved.

Because a lack of affordable housing, which might be stymied by community opposition, does not contribute to segregation in the Cities of Antioch and Pittsburg or in the service area of the Richmond Housing Authority, community opposition is not a significant contributing factor to segregation in those communities. Because this Assessment did not reveal specific instances of community opposition derailing affordable housing development in predominantly non-Hispanic White neighborhoods within the City of Concord, community opposition is not a significant contributing factor to segregation in that city.

### **Displacement of residents due to economic pressures**

Displacement of residents due to economic pressures is a major contributing factor to segregation in Contra Costa County and the Bay Area. The Bay Area has been facing a major affordable housing crisis for years due to factors including insufficient housing production, especially in predominantly non-Hispanic White high-opportunity areas, and a strong regional economy boosted by the growth of the technology industry. Rising housing prices have contributed to the displacement of many low-income residents in the Bay Area, particularly from Oakland<sup>19</sup> and San Francisco and communities near these cities such as Richmond, where housing prices rose from an average of \$199,000 in 2010 to \$362,000 in 2015.<sup>20</sup> There are also areas of displacement concentrated around BART stations from Hayward to Richmond that offer easy access to transit.<sup>21</sup> Proximity to transit is an increasingly large factor in displacement. For example, the Monument Boulevard Corridor in Concord near the Concord BART station is relatively affordable but is experiencing soaring

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<sup>18</sup> SF BAY AREA RENTERS' FEDERATION, [www.sfbarf.org](http://www.sfbarf.org).

<sup>19</sup> Devin Katayama, *An Oakland Diaspora: What Drives Longtime Residents to Leave?*, KQED NEWS (Mar. 2, 2016), <https://www.kqed.org/news/2016/03/02/an-oakland-diaspora-what-drives-longtime-residents-to-leave/>.

<sup>20</sup> Karina Iofee and Bay Area News Group, *Richmond's African American population declining*, Mercury News (Aug. 12, 2016), <http://www.mercurynews.com/2015/05/22/richmonds-african-american-population-declining/>.

<sup>21</sup> Association of Bay Area Governments, *Addressing Displacement in the Bay Area*, available at <https://abag.ca.gov/files/ABAGDisplacementWhitePaper.pdf>.



rents due to its location. Consequently, its largely working-class Latino residents may be vulnerable to displacement.<sup>22</sup> Rising rents contribute to evictions, especially in areas with lower household incomes.<sup>23</sup> Developers may also seek to capitalize on rising property values by making improvements in housing in order to attract more affluent and largely white individuals.<sup>24</sup> Displacement can occur as speculators rehabilitate homes to resell at higher prices, renovate rental units, or convert rental units into more expensive condominiums.<sup>25</sup>

Despite increasing housing prices, much of Contra Costa remains relatively affordable compared to the rest of the Bay Area.<sup>26</sup> From 2011-2015, Contra Costa County gained thousands of net residents from Alameda County, San Mateo County, and San Francisco.<sup>27</sup> In particular, many individuals are moving to the Eastern portions of Contra Costa County where housing prices are generally lower. Many Black residents have moved to east County communities or further out.<sup>28</sup> In Antioch, the Black population has risen sharply since 2000, more than doubling from 2000 to 2010, while the Black population has declined in much of the Bay area including in the City of Richmond.<sup>29</sup> As lower-income residents have been displaced from more expensive parts of the Bay Area, poverty in Eastern Contra Costa County has increased dramatically.<sup>30</sup> From 2000-2014, the increase in poverty in Bay Point and Antioch was the highest in the Bay Area.<sup>31</sup> Displacement is thus perpetuating segregation as low-income people of color increasingly concentrate in east County.

The Urban Displacement Project (UDP), an initiative of the University of California, Berkeley and the University of California, Los Angeles conducted research on gentrification and displacement in the Bay Area. The UDP conducted a 2015 study which concluded that nearly 48 percent of Bay Area neighborhoods are experiencing displacement though not all

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<sup>22</sup> Celina Chan et al, *Concord: Signs of Speculation in the Monument Corridor*, CENTER FOR COMMUNITY INNOVATION AT UC BERKELEY (June 2015), [http://www.urbandisplacement.org/sites/default/files/concord\\_final.pdf](http://www.urbandisplacement.org/sites/default/files/concord_final.pdf).

<sup>23</sup> Cat Schuknect, *Richmond Has Contra Costa's Highest Number of Sheriff-Enforced Evictions, Document Shows*, RICHMOND CONFIDENTIAL (Dec. 5, 2016), <http://richmondconfidential.org/2016/12/05/richmond-has-highest-rate-of-sheriff-enforced-evictions-in-county-doc>.

<sup>24</sup> Celina Chan, Viviana Lopez, Sydney Cespedes, & Nicole Montojo, *Concord: Signs of Speculation in the Monument Corridor*, [http://www.urbandisplacement.org/sites/default/files/concord\\_final.pdf](http://www.urbandisplacement.org/sites/default/files/concord_final.pdf).

<sup>25</sup> *Id.*

<sup>26</sup> Richard Scheinin, *Bay Area rents: still rising, but starting to level off*, Mercury News (Aug. 11, 2016, 10:44 PM) <http://www.mercurynews.com/2016/07/21/bay-area-rents-still-rising-but-starting-to-level-off/>.

<sup>27</sup> Census Mapping Tool, <https://flowsmapper.geo.census.gov>.

<sup>28</sup> *Id.*

<sup>29</sup> Joaquin Palomino, *As Bay Area Poverty Shifts from Cities to Suburbia, Services Lag*, SAN FRANCISCO CHRONICLE, (Dec. 31, 2015), <http://www.sfchronicle.com/bayarea/article/As-poverty-spreads-to-new-Bay-Area-suburbs-6730818.php>.

<sup>30</sup> Joaquin Palomino, *As Bay Area Poverty Shifts From Cities to Suburbia, Services Lag*, SAN FRANCISCO CHRONICLE (Jan. 2, 2016), <http://www.sfchronicle.com/bayarea/article/As-poverty-spreads-to-new-Bay-Area-suburbs-6730818.php>.

<sup>31</sup> *Race, Inequality, and the Resegregation of the Bay Area*, URBAN HABITAT (Nov. 2016), <http://urbanhabitat.org/sites/default/files/UH%20Policy%20Brief2016.pdf>.

displacement is due to economic pressures.<sup>32</sup> One key theme of the study is that displacement is a regional phenomenon linked to the broader economic pressures of housing costs and job markets. Western Contra Costa has experienced the most displacement and gentrification. Most areas of Richmond and El Cerrito are undergoing displacement or have already gentrified. Parts of Antioch, Brentwood, Concord, Hercules, Martinez, Moraga, Pinole, and Walnut Creek were also identified as undergoing displacement. Census tracts in unincorporated parts of the County including North Richmond, Contra Costa Centre, Alamo, and Crockett were also categorized as undergoing displacement or experiencing gentrification. Parts of Moraga and Walnut Creek were classified as census tracts with advanced exclusion, indicating that these areas have a very low proportion of low income households and little in-migration of low-income households.

### **Lack of community revitalization strategies**

Lack of community revitalization strategies is a significant contributing factor to the increasing segregation of Black and Hispanic residents in the Cities of Antioch and Pittsburg, the nearby unincorporated community of Bay Point, and the east County cities of Brentwood and Oakley, as well as of the Hispanic community in the Monument Corridor in the City of Concord. A lack of decent jobs and a slow recovery from the foreclosure crisis in these portions of the County has contributed to the increased concentration of poverty and of people of color in these communities. From 1945 until 2012, California operated local redevelopment agencies (RDAs), designed to revitalize blighted neighborhoods and, importantly, devote 20 percent of allocated funds to affordable housing.<sup>33</sup> In response to budget concerns, the RDAs were disbanded in 2012, and successor agencies were designated to wind down the RDA activities.<sup>34</sup> The lack of community revitalization strategies is a product of this loss of funding. In concluding that a lack of community revitalization strategies is contributing to segregation, this Assessment is not stating that community revitalization strategies are absent but rather that the extent of those strategies is not commensurate with the total need. In discussing community revitalization strategies, communities within the County where particularly noteworthy activity has taken place are highlighted, including communities that do not directly receive CDBG funds from HUD.

### ***Contra Costa County***

In Contra Costa County at large, which manages unincorporated communities within the County, the successor agency is the Board of Supervisors of Contra Costa County.<sup>35</sup> The

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<sup>32</sup>Urban Displacement Project, University of California, Berkeley, *Executive Summary*, [http://www.urbandisplacement.org/sites/default/files/images/urban\\_displacement\\_project\\_-\\_executive\\_summary.pdf](http://www.urbandisplacement.org/sites/default/files/images/urban_displacement_project_-_executive_summary.pdf).

<sup>33</sup> Casey Blount et al, *Redevelopment Agencies in California: History, Benefits, Excesses, and Closure*, ECONOMIC MARKET ANALYSIS WORKING PAPER SERIES (Jan. 2014), [https://www.huduser.gov/portal/publications/redevelopment\\_whitepaper.pdf](https://www.huduser.gov/portal/publications/redevelopment_whitepaper.pdf).

<sup>34</sup> *Id.*

<sup>35</sup> CONTRA COSTA COUNTY OVERSIGHT BOARD, <http://www.co.contra-costa.ca.us/4308/Contra-Costa-County-Oversight-Board>.

successor agency's activities are further supervised by the Contra Costa County Oversight Board.<sup>36</sup> The oversight board is independent, and has a fiduciary duty to contractual parties which had agreements with the previous RDAs.<sup>37</sup> The oversight board also has a fiduciary duty to the taxing entities that receive distributions of property tax that is paid out of former redevelopment project areas.<sup>38</sup> The oversight board is further supervised by the Director of the California Department of Finance, who may disapprove or modify actions taken by the oversight board.<sup>39</sup>

There are projects in Rodeo and at the Pittsburg/Bay Point BART station which were assumed by the successor agency.<sup>40</sup> The County has secured a development partner for Bay Point and is currently seeking a partner for Rodeo. The County has also undertaken a Northern Waterfront Economic Development Initiative, in cooperation with its partners, the cities of Antioch, Concord, Hercules, Martinez, Oakley, and Pittsburg.<sup>41</sup>

Bay Point is an unincorporated community, so oversight is conducted by the County. After the dissolution of the California RDAs, a plan to construct transit-adjacent housing and retail space near the Pittsburg/Bay Point BART Station, known as Orbisonia Heights, stalled indefinitely.<sup>42</sup> The demolished plot of land attracted squatters and transients.<sup>43</sup> Several years passed, but as of March 2017, the Contra Costa County Housing Successor to the Redevelopment Agency has selected a developer to rekindle the Orbisonia Heights project.<sup>44</sup>

North Richmond is an unincorporated community, so oversight is conducted by the County. A 42-unit affordable housing complex (accepting Section 8 vouchers) is under construction in downtown North Richmond, and proponents hope that it will revitalize the city center.<sup>45</sup> The Heritage Point Development is being built across the street from an existing senior apartment complex, and near the Contra Costa Health Services' North Richmond Center for Health.<sup>46</sup> Hopefully, construction will attract new residents, businesses and, importantly, a grocery

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<sup>36</sup> *Id.*

<sup>37</sup> *Id.*

<sup>38</sup> *Id.*

<sup>39</sup> *Id.*

<sup>40</sup> CONTRA COSTA COUNTY: DEVELOPMENT OPPORTUNITIES, <http://www.co.contra-costa.ca.us/6413/Development-Opportunities>.

<sup>41</sup> Northern Waterfront Economic Development Initiative, Contra Costa County, <http://www.co.contra-costa.ca.us/4437/Northern-Waterfront-Economic-Development>.

<sup>42</sup> Sean Maher, *Project to Revitalize Bay Point Stalled Indefinitely Without Redevelopment*, THE MERCURY NEWS (Jan. 22, 2012), <https://www.mercurynews.com/2012/01/22/project-to-revitalize-bay-point-stalled-indefinitely-without-redevelopment/>.

<sup>43</sup> *Id.*

<sup>44</sup> Request for Qualifications/Request for Proposals, Orbisonia Heights Site, Contra Costa County, <http://www.co.contra-costa.ca.us/DocumentCenter/View/44957>.

<sup>45</sup> Sam Richards, *'Catalyst' North Richmond Apartment Project Moves Forward*, EAST BAY TIMES (Dec. 16, 2017), <https://www.eastbaytimes.com/2017/12/16/catalyst-north-richmond-apartment-project-moves-forward/>.

<sup>46</sup> *Id.*

store – as the area is a food desert.<sup>47</sup> Specific outreach will be conducted to connect current North Richmond residents with the new units.<sup>48</sup>

Pleasant Hill - The successor to the Pleasant Hill Redevelopment Agency is the City Council of Pleasant Hill.<sup>49</sup> The Pleasant Hill RDA has had one of Contra Costa's most significant success stories, in terms of revitalizing the community. Under the regime of the Pleasant Hill RDA, the city saw vast improvements to its once-dormant downtown area.<sup>50</sup> In its 39 years of operation, the RDA leveraged \$66 million to help create over \$600 million in private property value, completing 15 major projects and six major schoolyard redevelopments.<sup>51</sup> The RDA also helped fund over 400 affordable housing units in Pleasant Hill, as part of its statutory mandate that 20 percent of funds go toward affordable housing.<sup>52</sup>

Richmond – The successor to the Richmond Community Redevelopment Agency is the City of Richmond.<sup>53</sup> The Richmond RDA was heavily involved in projects such as the BART redesign, sidewalk replacement, and the Nevin Park renewal, but many of these plans were derailed during the recession.<sup>54</sup> After the dissolution of the California RDAs, nonprofits like the Richmond Main Street Initiative stepped in, organizing music events and farmers' markets, and giving guidance to small business owners.<sup>55</sup> The Richmond RDA had several pending housing projects: Metro Walk, Chesley Mutual Housing, Easter Hill, Trinity Plaza/Macdonald Senior Housing, Miraflores, Lillie Mae Jones Plaza, Nevin Court, Filbert Townhomes, Arbors Preservation Project, and Carquinez Apartments.<sup>56</sup>

Most of these affordable housing projects seem to have been completed under the supervision of the successor agency, with the notable exception of Filbert Townhomes. An Inspector General report found that the City of Richmond did not adequately support its use of HUD-funded expenses in constructing the Filbert Townhomes.<sup>57</sup> Although the buildings

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<sup>47</sup> *Id.* See also USDA Food Desert Map, <https://www.ers.usda.gov/data-products/food-access-research-atlas/go-to-the-atlas/>.

<sup>48</sup> *Id.*

<sup>49</sup> Redevelopment Successor Agency, *Overview*, <https://www.ci.pleasant-hill.ca.us/184/Redevelopment-Successor-Agency>.

<sup>50</sup> Bay Area News Group, *Downtown Dreams: Antioch Looks Again to Revitalize Historic Rivertown*, EAST BAY TIMES (Mar. 14, 2014), <https://www.eastbaytimes.com/2014/03/14/downtown-dreams-antioch-looks-again-to-revitalize-historic-rivertown/>.

<sup>51</sup> Pleasant Hill Redevelopment Agency, *A history of the Redevelopment Agency and its accomplishments*, <https://www.ci.pleasant-hill.ca.us/ArchiveCenter/ViewFile/Item/1167>.

<sup>52</sup> *Id.*

<sup>53</sup> City of Richmond as Successor Agency To The Richmond Community Redevelopment Agency, <http://www.ci.richmond.ca.us/97/Successor-Agency-To-Redevelopment>.

<sup>54</sup> Elly Schmidt-Hopper, *Long Neglected, Richmond's Downtown Is Being Slowly Reborn*, RICHMOND CONFIDENTIAL (Dec. 21, 2014), <http://richmondconfidential.org/2014/12/21/long-neglected-richmonds-downtown-is-being-slowly-reborn/>.

<sup>55</sup> *Id.*

<sup>56</sup> What Redevelopment Means to Richmond, City of Richmond, <http://www.ci.richmond.ca.us/DocumentCenter/Home/View/6846>.

<sup>57</sup> United States Department of Housing and Urban Development, *The City of Richmond, CA, Did Not Adequately Support Its Use of HUD-Funded Expenses for Its Filbert Phase 1 and Filbert Phase 2 Activities*,

were constructed, the City severely overspent funds on the project; it also removed the requirement that HOME funded units be occupied by low income families for 15 years, misrepresented the status of the project, and withdrew funds without an agreement in place.<sup>58</sup> The City of Richmond was required to repay the funds and implement city policies to prevent this situation from occurring again.<sup>59</sup>

### Antioch

The successor to the Antioch Redevelopment Agency is the Antioch City Council.<sup>60</sup> As factories started closing in the 1960s, people started moving away from the industrial town of Antioch, and the downtown area suffered with the loss of retailers following residents.<sup>61</sup> Past revitalization efforts have been largely considered failures; the constant recipe suggested over the years has been the addition of high-density housing downtown, which would provide nearby customers for shops and restaurants.<sup>62</sup> Other proposed strategies include a downtown park which could host festivals and farmers' markets, or closing off some streets to create a pedestrian mall.<sup>63</sup> The four east County cities (Antioch, Brentwood, Oakley, and Pittsburg) have also launched a website to connect businesses and development opportunities in the region.<sup>64</sup> The website promotes available sites, demographics, and business reports, and allows side-by-side comparison of communities to highlight the advantages of locating a business there.<sup>65</sup>

### Concord

The successor to the Concord Redevelopment Agency is the Concord City Council.<sup>66</sup> Concord has recently seen an influx in restaurants and businesses, drawing developers to put in high density housing downtown and near public transit.<sup>67</sup> The City Council, acting as the successor agency, is authorized to sell the properties, keep them for future development, or retain them

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<https://www.hudoig.gov/reports-publications/memorandums/city-of-richmond-ca-did-not-adequately-support-its-use-of-hud>.

<sup>58</sup> *Id.*

<sup>59</sup> *Id.*

<sup>60</sup> Boards and Commissions, ANTIOCH, CALIFORNIA, <http://www.ci.antioch.ca.us/CityGov/Oversight/>.

<sup>61</sup> Bay Area News Group, *Downtown Dreams: Antioch Looks Again to Revitalize Historic Rivertown*, EAST BAY TIMES (Mar. 14, 2014), <https://www.eastbaytimes.com/2014/03/14/downtown-dreams-antioch-looks-again-to-revitalize-historic-rivertown/>.

<sup>62</sup> *Id.*

<sup>63</sup> *Id.*

<sup>64</sup> EAST COUNTY 4 YOUR BUSINESS, <http://www.eastcounty4you.com/>.

<sup>65</sup> Antioch Economic Development Updates, ANTIOCH ON THE MOVE (Nov. 20, 2017), <https://antiochonthemove.com/antioch-economic-development-updates/>.

<sup>66</sup> Lisa P. White, *Former Concord Redevelopment Agency Properties Eyed for Housing*, East Bay Times (Aug. 29, 2017), <https://www.eastbaytimes.com/2017/08/29/former-concord-redevelopment-agency-properties-eyed-for-housing/>.

<sup>67</sup> Roland Li, *Developers to Break Ground on 180 Apartments Next to East Bay BART Station*, SAN FRANCISCO BUSINESS TIMES (Aug. 25, 2016), <https://www.bizjournals.com/sanfrancisco/blog/real-estate/2016/08/concord-housing-development-legacy-syres.html>.



for government use.<sup>68</sup> Five former RDA properties have been sold to mixed-use high density housing and retail developers, and three other high density housing projects have been initiated independent of the former RDA program.<sup>69</sup> There is one other proposed multifamily high density housing project in the works.<sup>70</sup> Three other RDA properties have been ceded to companies to be developed into parking lots and car dealership expansions.<sup>71</sup>

## Pittsburg

Pittsburg's general approach has been to sell off its portfolio of properties left over from the RDA.<sup>72</sup> However, in early 2018, city staff suggested that 1595 Railroad Avenue and the adjacent lot would be better suited to aiding BART and city transit goals.<sup>73</sup> Staff prepared a report to recommend that the properties be used to address worsening traffic conditions, pedestrian safety concerns, and possible BART station parking.<sup>74</sup> The City Council voted on the matter pursuant to the staff report, and resolved that the land was needed for a public purpose and would be retained by the City to be used to alleviate traffic and other concerns, as proposed by the staff.<sup>75</sup>

### **Lack of private investments in specific neighborhoods**

Lack of private investment in specific neighborhoods is a contributing factor to segregation in areas of Black and Hispanic population concentration in west and east County communities. One indicator of a lack of private investment in low-income neighborhoods is the distribution of grocery stores across a residential area. Traveling more than one mile in urban areas and ten miles in rural areas to a grocery store classifies an area as a food desert. In Maps 25-28 (in the appendix), the green coloring indicates food deserts based on that criteria, and the yellow coloring indicates areas where more than 100 housing units do not have a vehicle and are more than ½ mile from the nearest supermarket in urban areas (20 miles in rural areas).

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<sup>68</sup> Lisa P. White, *Former Concord Redevelopment Agency Properties Eyed for Housing*, East Bay Times (Aug. 29, 2017), <https://www.eastbaytimes.com/2017/08/29/former-concord-redevelopment-agency-properties-eyed-for-housing/>.

<sup>69</sup> Roland Li, *Developers to Break Ground on 180 Apartments Next to East Bay BART Station*, SAN FRANCISCO BUSINESS TIMES (Aug. 25, 2016), <https://www.bizjournals.com/sanfrancisco/blog/real-estate/2016/08/concord-housing-development-legacy-syres.html>; Lisa P. White, *Concord: Former Redevelopment Properties Eyed for Housing*, EAST BAY TIMES (Aug. 29, 2017), <https://www.eastbaytimes.com/2017/08/29/former-concord-redevelopment-agency-properties-eyed-for-housing/>.

<sup>70</sup> *Id.*

<sup>71</sup> *Id.*

<sup>72</sup> Aaron Davis, *Pittsburg Suggests Public Uses for Lot Slated to Be Sold to Seeno*, EAST BAY TIMES (Jan. 11, 2018), <https://www.eastbaytimes.com/2018/01/11/pittsburg-suggests-public-uses-for-lot-slated-to-be-sold-to-seeno/>.

<sup>73</sup> *Id.*

<sup>74</sup> *Id.*

<sup>75</sup> Resolution 18-, City Council of the City of Pittsburg, (Apr. 2, 2018), <http://apps.ci.pittsburg.ca.us/sirepub/cache/2/efi4lqecivsxzfdaglm21yf/350526311092018092438436.PDF>.

These food deserts line up roughly with the expanded selection of R/ECAPs identified elsewhere in this report (accounting for the higher average cost of living in the Bay Area), including the Iron Triangle area of Richmond, Antioch/Pittsburg, Bay Point, and North Richmond/San Pablo.

Pharmacies are often located within grocery stores, but to supplement the food deserts previously identified, there are an abundance of CVS and Walgreens pharmacies available throughout the County. Even so, especially in the western part of the County, the pharmacies tend to cluster along the main highway, leaving significant pockets without access. The Iron Triangle of Richmond, in particular, seems to be lacking in pharmacies, as does downtown Antioch north of the California Delta Highway. Entire towns such as Hercules, El Sobrante, and Martinez lack adequate pharmacy access except along their town borders, formed by the highway. It is worth noting that Kaiser Permanente insurance is only accepted at Kaiser pharmacies, but they seem to be fairly well-distributed throughout the County.

Another indicator of private investment is the distribution of banks. There are many different banks to choose from in the County, including credit unions.<sup>76</sup> Overall, it seems that there are many banking options in the County, and they are well distributed across population centers.

### **Lack of public investments in specific neighborhoods, including services or amenities**

Lack of public investments in specific neighborhoods, including services or amenities, is a significant contributing factor to the segregation of Black and Hispanic residents in Contra Costa County, the City of Antioch, and the service area of the Richmond Housing Authority. Another indicator of a lack of public investment in certain neighborhoods is the condition of paved roads and sidewalks. Local residents can report potholes and other road/traffic problems on [www.seeclickfix.com](http://www.seeclickfix.com). Pittsburg has a Go City app to serve a similar purpose. The interactive map is not a perfect resource, however, due to reporting bias (people in affluent neighborhoods are more likely to report problems, and more likely to have the computer access to do so), as well as the lack of sorting by date (perhaps some of the older reports have since been resolved) and general knowledge about town of the reporting function. Nevertheless, per this reporting, it seems clear that affluent areas like San Ramon, Walnut Creek, Lafayette, Moraga, Orinda, and Brentwood have few reports of potholes or poor road conditions, although the residents do tend to use the website to report other issues such as illegal dumping, graffiti, and homeless camps. Unsurprisingly, less affluent areas such as Antioch and Richmond have more road issues reported. The Go City app in the City of Pittsburg similarly allows for the reporting of issues like potholes.

Another problem with evaluating the quality of sidewalks in much of the County is the fact that in a number of areas, owners are required to fix sidewalk problems themselves. As such,

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<sup>76</sup> Examples include BAC Community Bank, Wells Fargo, Opus Bank, Citibank, Bank of the West, US Bank, Chase Bank, Fremont Bank, First Northern California Credit Union, Mechanics Bank, Umpqua Bank, Pacific Service Credit Union, BBVA Compass, Westamerica Bank, First Republic Bank, Provident Credit Union, and Heritage Bank of Commerce.

municipalities are unlikely to have a comprehensive record of sidewalk problems, as it is not their responsibility to fix them. In poorer neighborhoods, the responsibility of owners to fix the sidewalk can cut both ways. Owners in poorer neighborhoods are less likely to have the necessary resources to fix the problem. At the same time, poorer neighborhoods are more likely to have rental properties, and the owners of those properties probably can afford the repairs, as long as they are aware of the problem. The City of Pittsburg is an exception, and its government is responsible for maintenance of some sidewalks.

### **Lack of regional cooperation**

Lack of local and regional cooperation is a contributing factor to segregation. Many high opportunity areas with predominantly Non-Hispanic White populations in Contra Costa have been vehemently opposed to state and local affordable housing development in their cities.<sup>77</sup> For example, one city official from Lafayette, which has a population that is 84 percent white and only .7 percent Black told a local paper, “as projects come down the line that may be denser and encroach upon single-family neighborhoods in a way that people aren’t comfortable with. I know my public officials want to have the residents know very clearly that it is the doing of the state and not the city.”<sup>78</sup> Lafayette and Orinda, and many other local Bay Area governments opposed SB 827 a state measure that would have allowed for greater density development near transit sites. Though it is unclear whether the measure would have improved affordability, Lafayette’s opposition came out of a desire to maintain single-family zoning and keep out larger, affordable housing complexes. Further, Lafayette has only 15 units listed as affordable to low income residents and available to non-seniors according to the Contra Costa Housing Authority.<sup>79</sup> In 2016, activists sued Lafayette after a developer scrapped a plan to build 315 affordable units due to pressure from the city.<sup>80</sup> The developer replaced the plan with a plan to build forty-four single-family homes. Though the activists ultimately lost the lawsuit, the proceedings laid bare Lafayette’s vehement objections to the development of any affordable housing.<sup>81</sup>

Oponents of residential racial integration has historically used calls for local control to mask their discriminatory intent. Thus, localism in Contra Costa is impeding integration.

### **Land use and zoning laws**

Land use and zoning laws are a significant contributing factor to the segregation of Black and Hispanic residents throughout the County and the Region. People of color disproportionately occupy high-density housing, which can generally be built only in areas zoned for multi-

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<sup>77</sup> *News and Talk Tops in Overall Local Radio Market*, SANTA CRUZ SENTINEL (Mar. 10, 2006), <http://www.santacruzsentinel.com/article/NE/20180419/NEWS/180419655>.

<sup>78</sup> *Id.*

<sup>79</sup> Rachel Swan, *Renters Group Sues to Force Suburbs to Add Housing Amid Shortage*, SAN FRANCISCO CHRONICLE (May 2, 2016), <https://www.sfchronicle.com/bayarea/article/Renters-group-tries-to-force-suburbs-to-add-7386206.php>.

<sup>80</sup> *Id.*

<sup>81</sup> *Id.*



family homes, multiple dwellings or single-family homes on small lots. This tends to segregate people of color into the municipal areas zoned for high-density housing. One of the most effective tools to combat segregation is an inclusionary zoning ordinance, which requires a certain percentage of multi-family units to be reserved for low-income tenants. California's A.B. 1505 authorizes localities to adopt inclusionary zoning ordinances, with requirements that in lieu fees,<sup>82</sup> off-site development,<sup>83</sup> and other alternatives be available to developers in implementing the law.

All of the unincorporated areas of the County fall under the Contra Costa County zoning ordinance, which is an inclusionary zoning ordinance with options for an in lieu fee and off-site development. Four municipalities do not have inclusionary zoning or density bonus legislation: Antioch, El Cerrito, Martinez, and Moraga. Of the fifteen municipalities with some form of inclusionary zoning: three do not impose residential unit requirements but rather offer density bonuses or incentives (Oakley, Orinda, and San Pablo); eleven permit developers to pay an in-lieu fee instead of complying with affordable housing unit requirements (Brentwood, Clayton, Concord, Danville, Hercules, Lafayette, Pittsburg, Pleasant Hill, Richmond, San Ramon, and Walnut Creek); and twelve permit off-site construction of affordable housing units (Brentwood, Clayton, Concord, Danville,<sup>84</sup> Hercules, Lafayette, Pinole, Pittsburg, Pleasant Hill, San Pablo, San Ramon, and Walnut Creek).

The greatest concentrations of both low-income and non-white populations are in Antioch, Concord, Hercules, Pinole, Pittsburg, Richmond, San Pablo, and Walnut Creek (low-income only).<sup>85</sup> Brentwood, El Cerrito (low-income only), Martinez (low-income only), Oakley, and Pleasant Hill (low-income only) may be counted as well; however, their demographic maps (see appendix) show less obvious concentrations and more variation between city subdivisions, making segregation a less obvious concern. Contrastingly, Clayton, Lafayette, Orinda, Martinez, and Moraga have very low populations of low-income people of color. Zoning ordinances and land use are likely large determinants of this.

Antioch's high and medium density residential zones lie mostly within the northern and western parts of the city.<sup>86</sup> This correlates with the locations of higher concentrations of low-income households and non-white populations in Antioch.

Concord's zoning map is similar, with high and medium density residential zones correlating with higher concentrations of low-income and non-white populations.<sup>87</sup> These are mostly located to the west and slightly south of the city center, known as Monument Corridor.

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<sup>82</sup> (paying a penalty in lieu of constructing affordable units)

<sup>83</sup> (building a separate building with affordable units)

<sup>84</sup> Only for projects subject to inclusionary zoning that have less than 13 units/acre

<sup>85</sup> *Mapping Displacement and Gentrification in the San Francisco Bay Area*, URBAN DISPLACEMENT PROJECT (2017), <http://www.urbandisplacement.org/map/sf>.

<sup>86</sup> *City of Antioch General Plan: Draft Map for Analysis*, CITY OF ANTIOCH, GIS DIVISION (2005), <http://www.ci.antioch.ca.us/CityGov/PublicWorks/GIS/docs/General-Plan.pdf>.

<sup>87</sup> *City of Concord Zoning Map*, CITY OF CONCORD (Aug. 23, 2012), [http://www.cityofconcord.org/pdf/dept/planning/zoning\\_mapbook.pdf](http://www.cityofconcord.org/pdf/dept/planning/zoning_mapbook.pdf).

Concord has very few areas zoned for high density residences, and the city is mostly zoned for single family residences.

The pattern also shows up in the western area of Hercules near the San Pablo Bay (with medium density and low density multifamily residence zones correlating with areas that are more heavily low-income and non-white households). However, the pattern does not extend to the southeastern and northeastern areas of Hercules (which show a pattern of single family zoning or low density multifamily zoning with high concentrations of non-white populations but less concentrated percentages of low-income households).<sup>88</sup> Notably, the only medium density, multifamily zone in Hercules is both heavily non-white and majority (63 percent or more) low-income households (the area including and surrounding Village Parkway).

Pinole is mostly zoned for suburban residential housing.<sup>89</sup> Some clusters are zoned for medium density, high density, and very high density (only one area); these are found in the northwestern area (off the bay and the San Pablo Avenue Corridor), and the middle of the city in two areas lining Pinole Valley Road (also called Tennent Road in some areas). All of these areas appear to be approximately 57 percent non-white and between 37 and 63 percent low-income households, but almost all of Pinole demonstrates these same features. Therefore, it remains difficult to conclude that zoning coincides with concentrations of non-white and low-income households.

Pittsburg's zoning proves fairly mosaic and well-distributed.<sup>90</sup> The only area that may be said to contain a concentration of medium and high density residential zones is in the east of the city, south of the California Delta Highway, east of Railroad Avenue, and north of Stoneman Avenue. This area contains at least 63 percent low-income households, but contains only a minority non-white population. Majority non-white populations are located north, northwest, and west of the area described previously; these areas are zoned in varying and mosaic-like fashion, but, where zoned for residences, mostly for single family residences.

Richmond remains mostly zoned for single family residences and industrial use.<sup>91</sup> Multifamily residence zones lie in the center of the city, near Carlson Boulevard, Nevin Avenue, Ohio Avenue, Roosevelt Avenue, and the western side of Highway 80. These areas correlate with higher concentrations of low-income households and non-white residents.

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<sup>88</sup> *City of Hercules Land Use and Zoning Map*, CITY OF HERCULES (Oct. 2014), <http://www.ci.hercules.ca.us/Home/ShowDocument?id=193>.

<sup>89</sup> *City of Pinole Zoning Map*, CITY OF PINOLE (Nov. 16, 2010), [http://www.ci.pinole.ca.us/planning/docs/Pinole\\_Zoning\\_2010.pdf](http://www.ci.pinole.ca.us/planning/docs/Pinole_Zoning_2010.pdf).

<sup>90</sup> *City of Pittsburg Zoning*, CITY OF PITTSBURG, BUREAU OF LAND MGMT. (2010), <http://cityofpittsburg.maps.arcgis.com/apps/webappviewer/index.html?id=54f347e4fe8b405ab2b93b922bcce89c>.

<sup>91</sup> *City of Richmond Zoning*, CITY OF RICHMOND GEOGRAPHIC INFO. SYS., <http://www.ci.richmond.ca.us/DocumentCenter/Home/View/3624> (last visited Nov. 29, 2017).

San Pablo also shows a majority of zoning for single family residences; multifamily residence zones lie on the borders of the “main” north-to-south corridor of San Pablo, and in the eastern “appendage” of the municipality that juts from this longitudinal area.<sup>92</sup> Urban Displacement’s maps (see appendix, Map 24) of San Pablo are fairly monochromatic, showing that close to 90 percent of its population is non-white, and between 50 and 76 percent is low-income households. Therefore, it remains difficult to conclude that locations of single and multifamily residence zones correlate with locations of concentrations of non-white and low-income residents.

Finally, Walnut Creek is also overwhelmingly zoned for single family residences.<sup>93</sup> Most multifamily residence zones lie near Civic Park in the middle of the city, off of Interstate 680 (running north to south through the city), and in the northern and slightly eastern part of the city near Heather Farm Community Park and Bancroft Elementary School. However, most of Walnut Creek does not contain a majority non-white population, and only the area near Civic Park with multifamily residence zones (an area east of Interstate 680) shows a concentration of low-income households. Therefore, Walnut Creek does not exemplify clear evidence of correlation between zoned areas and concentrations of non-white and low-income households.

Zones for moderate and high density multifamily housing in Brentwood lie in areas that, at maximum, reach 50.2 percent low-income households and 62.1 percent non-white populations.<sup>94</sup> Some high density multifamily zones lie in areas with 33.2 percent low-income households and 38.1 percent non-white population.<sup>95</sup> Though most of the city is zoned for family residences,<sup>96</sup> it remains difficult to conclude that zoning correlates with segregation or concentrations of sizeable non-white and low-income populations.

In El Cerrito, the largest percentage of non-white population is 69.8 percent, and the largest percentage of low-income households is 70 percent.<sup>97</sup> The latter statistic is associated with an area zoned entirely for multifamily residences.<sup>98</sup> No zones on the northeast or east side of Elm and Richmond streets (loose boundaries) are zoned for multifamily residences.<sup>99</sup> However, the remaining areas zoned for multifamily residences, and even those with single

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<sup>92</sup> *City of San Pablo Zoning Map*, CITY OF SAN PABLO (Mar. 17, 2004), <http://www.ci.san-pablo.ca.us/DocumentCenter/Home/View/244>

<sup>93</sup> *Zoning Map*, CITY OF WALNUT CREEK (June 13, 2017), <http://www.walnut-creek.org/home/showdocument?id=13123>.

<sup>94</sup> *Compare Zoning Map*, CITY OF BRENTWOOD CMTY. DEV. DEP’T (Nov. 11, 2015) [hereinafter *City of Brentwood Zoning Map*], <http://www.brentwoodca.gov/civicax/filebank/blobdload.aspx?BlobID=35194>, with URBAN DISPLACEMENT SF MAP, <http://www.urbandisplacement.org/map/sf#>.

<sup>95</sup> *Compare City of Brentwood Zoning Map*, *supra* note 121, with URBAN DISPLACEMENT SF MAP, *supra* note 89.

<sup>96</sup> *City of Brentwood Zoning Map*, *supra* note 89.

<sup>97</sup> URBAN DISPLACEMENT SF MAP, *supra* note 89.

<sup>98</sup> *Compare Zoning Map*, CITY OF EL CERRITO (Feb. 2008) [hereinafter *City of El Cerrito Zoning Map*], <http://www.el-cerrito.org/DocumentCenter/Home/View/817>, with URBAN DISPLACEMENT SF MAP, *supra* note 89.

<sup>99</sup> *City of El Cerrito Zoning Map*, *supra* note 93.

family residences, remain fairly mixed in percentages of non-white and low-income demographics.

Oakley offers only six, small multifamily residence zones in a city primarily zoned for commercial and industrial use, recreation, and single family residences.<sup>100</sup> Two of these zones lie in an area characterized by 39.4 percent low-income households, and 64.4 percent non-white population; two others lie in an area showing 43.3 percent low-income households and 61.9 percent non-white population; the last two lie in an area with 57.1 percent low-income households and 55.6 percent non-white population.<sup>101</sup> The information offered by Urban Displacement for these zones encompasses too much other land area (and, therefore, dozens of other zones) to draw any final conclusions, but the non-white and low-income populations have mostly increased across Oakley between 1990 and 2013, and as of 2013 the largest concentrations of these demographics are in the areas encompassing the six zones mentioned previously.<sup>102</sup>

Finally, the city of Pleasant Hill has placed most multifamily residence zones near the city's boundaries.<sup>103</sup> The southern zones appear to be of minimal concern, as the non-white population does not even constitute 20 percent (though the low-income household percentage is nearly 40 percent).<sup>104</sup> Most if not all high density multifamily residence zones are located in areas showing 51.2 or 54.4 percent low-income households, and 36 and 44.9 percent non-white population, the highest in Pleasant Hill.<sup>105</sup> Medium and low density multifamily zones remain small and scattered in areas showing less concentration of non-white and low-income households and populations.<sup>106</sup>

State law formerly restricted, in part, the ability of localities to adopt equitable zoning and land use policies as a result of the decision of the California Court of Appeal in *Palmer/Sixth Street Properties v. City of Los Angeles*. In that decision, the court held that the application of mandatory inclusionary zoning requirements to new rental housing was a form of rent control in violation of California's Costa-Hawkins Act. This decision effectively blocked robust inclusionary zoning for several years until the legislature overturned the court decision in 2017. Now, for the first time in nearly a decade, California municipalities have the opportunity to ensure that their zoning and land use policies truly foster inclusivity, residential integration, and housing affordability.

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<sup>100</sup> *Zoning Map City of Oakley, Contra Costa County, California*, City of Oakley (Aug. 11, 2015), [http://www.ci.oakley.ca.us/wp-content/uploads/2015/07/Oakley\\_Zoning\\_Updating\\_08-22-17.pdf](http://www.ci.oakley.ca.us/wp-content/uploads/2015/07/Oakley_Zoning_Updating_08-22-17.pdf).

<sup>101</sup> *Compare id.*, with URBAN DISPLACEMENT SF MAP, *supra* note 89.

<sup>102</sup> *See* URBAN DISPLACEMENT SF MAP, *supra* note 89.

<sup>103</sup> *City of Pleasant Hill Zoning Map*, CITY OF PLEASANT HILL (May 16, 2011), <https://www.ci.pleasant-hill.ca.us/DocumentCenter/Home/View/276>.

<sup>104</sup> *Compare id.*, with URBAN DISPLACEMENT SF MAP, *supra* note 89.

<sup>105</sup> *Compare City of Pleasant Hill Zoning Map*, *supra* note 98, with URBAN DISPLACEMENT SF MAP, *supra* note 89.

<sup>106</sup> *Compare City of Pleasant Hill Zoning Map*, *supra* note 98, with URBAN DISPLACEMENT SF MAP, *supra* note 89.

## **Lending discrimination**

Table 18 (see appendix) lists, by race, the percentage of applications denied for various types of loans in the Oakland-Hayward-Berkeley region in 2016, based on Home Mortgage Disclosure Act (HMDA) data from the Federal Financial Institutions Examination Council.<sup>107</sup> The applications for Blacks and Hispanics (or Latinos) are uniformly denied at higher rates than those of Whites or Asians.

Lending discrimination is a major contributing factor to segregation. When minorities are unable to obtain loans, they are far more likely to be relegated to certain areas of the community.<sup>108</sup> While *de jure* segregation (segregation that is created and enforced by the law) is currently illegal, the drastic difference in loans denied between whites and minorities perpetuates *de facto* segregation, which is segregation that is not created by the law, but which forms a pattern as a result of various outside factors, including former laws.

Similarly, lending discrimination is a significant contributing factor to R/ECAPs, as minorities are less likely to be homeowners than whites and thus more likely to be concentrated in high-poverty communities. Lending discrimination directly contributes to economic segregation, which prevents minorities from living in thriving areas and instead relegates them to struggling neighborhoods.

Lending discrimination is also a contributing factor to disparities in access to opportunity. Wealth is commonly derived from home equity, particularly for minority families. Housing equity comprises two-thirds of wealth for the average households.<sup>109</sup> The inability to purchase a home will not only impact the current applicants, but also future generations to come. The wealth gap persists across educational boundaries. For example, black families with a college degree have, on average, one-eighth of the wealth of white families with a college degree.<sup>110</sup> Thus, access to housing is key to minority households, even those whose heads of household have attained degrees in higher education. Because blacks and Hispanics in the region are denied loans at far higher rates than white and Asians, their families are far more likely to have less access to quality education, healthcare, and employment.

Lending discrimination also greatly contributes to disproportionate housing needs, as class groups who struggle to obtain access to loans are more likely to experience housing problems such as cost burdens, overcrowding, and substandard housing. When banks and other financial institutions deny minorities' loan applications, those groups cannot achieve

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<sup>107</sup> Data can be accessed at <https://www.ffiec.gov/hmda/default.htm>.

<sup>108</sup> Angela Hanks, Danyelle Solomon, & Christian E. Weller, *Systemic Inequality: How America's Structural Racism Helped Create the Black-White Wealth Gap*, American Progress (Feb. 21, 2018, 9:03AM), <https://www.americanprogress.org/issues/race/reports/2018/02/21/447051/systemic-inequality/>.

<sup>109</sup> Janelle Jones, *The racial wealth gap: How African-Americans have been shortchanged out of the materials to build wealth*, Economic Policy Institute (Feb. 12, 2017, 12:01 PM), <https://www.epi.org/blog/the-racial-wealth-gap-how-african-americans-have-been-shortchanged-out-of-the-materials-to-build-wealth/>.

<sup>110</sup> *Id.*



home ownership and instead must turn to the rental market. As Contra Costa's rental housing market grows increasingly unaffordable, blacks and Hispanics are disproportionately impacted.

HMDA data does not track denials based on disability, thus it is difficult to determine if lending discrimination is a contributing factor to disability and access.

### **Location and type of affordable housing**

The location of accessible housing is not a significant contributing factor to fair housing issues in Contra Costa County. Although it is not possible to precisely map the location of accessible housing in the County, it tends to exist where there are concentrations of new, multifamily housing and where there are concentrations of publicly supported housing. These two dimensions cut in somewhat contradictory directions. The American Community Survey does not facilitate the disaggregation of housing units by units in structure and year structure built together but does allow a look at those two data points separately. As the maps (see appendix, Maps 29 & 30) reflect, there is some overlap: both newer and denser housing tends to be clustered in parts of central County including Concord, Contra Costa Centre, and Walnut Creek; and in San Ramon in southern Contra Costa County. There are concentrations of new, predominantly single-family homes in east County and concentrations of older multifamily housing in west County. The parts of the County with more new, multifamily housing offer relatively high access to opportunity in countywide perspective.

By contrast, publicly supported housing, as reflected in Map 31 (see appendix), is much more concentrated in East and West Counties, places with lower access to opportunity but also the very places that do not have concentrations of new, multi-family development. The good news is that between these two categories of (likely accessible) housing, there is a wide dispersion across the County. There are some exceptions, including parts of central County to the west of Walnut Creek and between Walnut Creek and San Ramon. These gaps tend to decrease access to opportunity as the locations with less accessible housing tend to have very high levels of opportunity. Nonetheless, the number of gaps is modest, and the areas with accessible housing include high opportunity areas. When affordability is not factored into the equation, the location of accessible housing does not appear to significantly contribute to fair housing issues.

According to local data, accessible and affordable housing is fairly well-distributed across the major population centers in the County, per Map 32 (see appendix). At least one affordable, accessible option is available in nearly every major community in Contra Costa, with the notable exceptions of Moraga and Alamo.

Alamo and Moraga's status draws attention to the lack of affordable options in the wealthy, predominantly white suburbs, especially regrettable because of the convenient proximity to the BART in Orinda and Walnut Creek via bus connections (BART stations marked by the "house" icon on the next page).

## **Loss of Affordable Housing**

Loss of affordable housing greatly contributes to segregation and the creation of R/ECAPS. In California, state law mandates that jurisdictions evaluate affordable housing stock that is at-risk of conversion to market-rate housing as part of the Housing Element of a comprehensive General Plan. Housing elements conducted by incorporated cities in Contra Costa as well as by the County government indicate that thousands of affordable units in the County are at-risk of conversion to market-rate housing.<sup>111</sup> If low-income and minority families are priced out of their current homes, they will be forced to relocate to R/ECAPS, further perpetuating segregation in Contra Costa.

The loss of affordable housing negatively affects access to opportunity. Rents have increased dramatically in Contra Costa County, pricing many tenants out of their homes. Since 2000, median rents in the County have increased by 25 percent, while median renters' incomes have decreased by three percent.<sup>112</sup> Low-income renters in Contra Costa are severely rent burdened, spending 57 percent of their paycheck on rent.<sup>113</sup> This burden prevents families from allocating resources to other needs, such as food, transportation, health, and education.

The loss of affordable housing is also a contributing factor to disproportionate housing needs. Market-rate development has led to the loss of affordable housing in cities such as El Cerrito and Richmond.<sup>114</sup> According to a 2017 California Housing Partnership study, the County needs 30,939 more affordable housing units to meet the needs of low-income renters.<sup>115</sup> When low-income and minority families do not have access to affordable housing, they are more likely to experience live in substandard accommodations with housing problems.

Additionally, loss of affordable housing impacts publicly supported housing, as demand for programs such as HCV and public housing increases with housing costs. According to a

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<sup>111</sup> See City of Richmond General Plan 2030 5<sup>th</sup> Cycle Housing Element Update (2015-2023), <http://www.ci.richmond.ca.us/DocumentCenter/View/31210>; City of Concord Housing Element Update—Final 2014-2022, <http://www.cityofconcord.org/pdf/projects/housingElement/11072014.pdf>; and Contra Costa County Housing Element 2014, <http://www.contracosta.ca.gov/documentcenter/view/30916>.

<sup>112</sup> California Housing Partnership, *Contra Costa County Renters In Crisis: A Call For Action*, <https://1p08d91kd0c03rlxhmhtydpr-wpengine.netdna-ssl.com/wp-content/uploads/2017/05/ContraCostaCounty2017.pdf>

<sup>113</sup> *Id.*

<sup>114</sup> Sam Levin, *Low-Income Tenants to Be Directly Displaced by Development in El Cerrito*, EAST BAY EXPRESS (July 7, 2015), <https://www.eastbayexpress.com/oakland/low-income-tenants-to-be-directly-displaced-by-development-in-el-cerrito/Content?oid=4402578>; Sawsan Morrar, *Richmond Residents Fighting Eviction, Gentrification*, RICHMOND CONFIDENTIAL (Sept. 29, 2016), <http://richmondconfidential.org/2016/09/29/richmond-residents-fighting-eviction-gentrification/>.

<sup>115</sup> California Housing Partnership, *supra* note 107.

2016 database, a person remained on the waiting list for vouchers for the Housing Authority of the County of Contra Costa (HACCC) for an average of 47 months.<sup>116</sup>

Finally, diminished affordable housing is a strong contributing factor to perpetuating disability and access problems. In 2016, the average annual income of an individual receiving supplemental security income (SSI) was \$9,156, which is just 20 percent of the national median income of a one-person household and 22 percent below the federal poverty level.<sup>117</sup> In California, the statewide average one-bedroom rent is 138 percent of the state's monthly SSI payment.<sup>118</sup> In 2017, 25,747 individuals in Contra Costa received SSI payments.<sup>119</sup>

### **Occupancy codes and restrictions**

Although some occupancy codes and restrictions within Contra Costa County may be more restrictive than is justified by health and safety concerns, this Assessment did not reveal a spatial pattern whereby families with children or Black and Hispanic families have been concentrated in certain parts of the County, the Region, or the entitlement cities, thus perpetuating segregation. California has adopted the Uniform Housing Code, and the only occupancy standards therein are designed for safety and to ensure there is no overcrowding. The Richmond, Pittsburg, and Contra Costa County Public Housing Authorities implement certain occupancy standards for their Section 8 and Public Housing programs in accordance with Fair Housing Act standards.

#### ***Housing Authority of Contra Costa County***

HACCC will assign one bedroom for each two persons within the household, except in the following circumstances:

- Live-in aides will be allocated a separate sleeping area. No additional bedrooms will be provided for the live-in aide's family.
- Single person families will be allocated a zero or one bedroom
- Adults of different generations, persons of the opposite sex (other than spouses), and unrelated adults will not be required to share a bedroom.

Exceptions to this standard closely track the exceptions detailed above for the Richmond Housing Authority and Pittsburg Housing Authority. Given that this standard is more

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<sup>116</sup> Waiting Lists, Housing Authority of the County of Contra Costa, <https://affordablehousingonline.com/housing-authority/California/Housing-Authority-of-the-County-of-Contra-Costa/CA011>.

<sup>117</sup> *Priced Out: Fact Sheet*, TECHNICAL ASSISTANCE COLLABORATIVE (Dec. 12, 2017) <http://www.tacinc.org/media/59489/priced-out-fact-sheet.pdf>.

<sup>118</sup> *Id.*

<sup>119</sup> Table 3. Number of recipients in state (by eligibility category, age, and receipt of OASDI benefits) and amount of payments, by county, December 2017, Social Security Administration, [https://www.ssa.gov/policy/docs/statcomps/ssi\\_sc/2017/ca.pdf](https://www.ssa.gov/policy/docs/statcomps/ssi_sc/2017/ca.pdf).



restrictive than the other housing authorities, though still consistent with the Keating Memorandum conveying HUD's guidance on reasonable occupancy standards, an exception allowing more occupants per bedroom if the total size of the unit is above a certain square footage may be advisable.

### *Housing Authority of the City of Pittsburg*

HACP does not determine who shares a bedroom, but there must be at least one person per bedroom on the Voucher, regardless of sex/age/ relationship/health/personal preference. Family Unit standard: two persons per bedroom, but head of household and spouse are not required to share a bedroom with their children.

Exceptions to this standard closely track the exceptions detailed above for the Richmond Housing Authority.

### *Richmond Housing Authority*

- 1 bedroom for the head of household (and spouse if any) plus
- 1 bedroom for the next one or two persons in the household regardless of age/sex
- 24-hour live-in aides (including a family member) may be allocated a separate bedroom, and/or may use the living room as a bedroom

Exceptions may be justified based on relationship, age, sex, health or disability of family members, or other personal circumstances (like the need for an additional bedroom for medical equipment, or the need for a separate bedroom for reasons related to disability/medical/health condition). No exceptions (regarding number of bedrooms) may be made for sole-occupants who are not elderly/disabled.

### **Private discrimination**

Private discrimination continues to be a problem in Contra Costa County, perpetuating segregation. In 2016, the California Department of Fair Employment and Housing reported that it received 32 housing complaints from residents of Contra Costa County.<sup>120</sup> In 2011, Fair Housing of Marin (now known as Fair Housing Advocates of Northern California) under contract with Bay Area Legal Aid conducted fair housing testing via phone to investigate housing discrimination in Richmond. In the testing, white testers and Black testers called 20 housing providers who had posted rental advertisements on Craigslist. Ultimately, the test showed there was significant differential treatment in favor of white testers over Black

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<sup>120</sup> 2016 Annual Report, Department of Fair Employment and Housing, <http://www.dfeh.ca.gov/wp-content/uploads/sites/32/2016/09/Department-of-Fair-Employment-and-Housing-2016-Annual-Report.pdf>.

testers in 55 percent of calls.<sup>121</sup> Because whites receive better services, they tend to live in neighborhoods apart from minority groups.

### **Source of income discrimination**

Source of income discrimination is a contributing factor to segregation. Many Housing Choice Voucher (HCV) holders in the Bay Area face considerable difficulty in finding a landlord willing to accept a voucher.<sup>122</sup> For example, residents of a Richmond Housing Authority project undergoing renovation were given Housing Choice Vouchers as part of a relocation process but reported being unable to find housing due in part to source of income discrimination.<sup>123</sup> When tenants are able to find rentals that will accept vouchers, they may face long waiting lists.<sup>124</sup>

In areas that do offer more affordable housing, some voucher holders have been met with resistance by some longtime community members.<sup>125</sup> In 2011, the City of Antioch settled a class-action lawsuit filed by Black Housing Choice Voucher holders who alleged that the city and its police department engaged in a targeted campaign of discrimination against voucher holders.<sup>126</sup>

Although the California Fair Employment and Housing Act bars discrimination on the basis of source of income, Housing Choice Vouchers are not considered a protected source of income.<sup>127</sup> Legislation which would have barred source of income discrimination against renters who rely on Housing Choice Vouchers statewide failed in the State Senate in 2016.<sup>128</sup> There is currently no county-wide ordinance banning source of income discrimination nor is there such an ordinance in any municipality in Contra Costa County. In the Bay Area, jurisdictions with ordinances banning source of income discrimination against Housing Choice Voucher holders include San Francisco, East

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<sup>121</sup> Derek Lartaud, *Test Suggests Discrimination Against African Americans in Search of Rental Housing*, RICHMOND CONFIDENTIAL (Oct. 27, 2011), <http://richmondconfidential.org/2011/10/27/test-suggests-discrimination-against-african-americans-in-search-of-rental-housing/>.

<sup>122</sup> Tammerlin Drummond, *Red Hot Bay Area Housing Puts Big Chill on Section 8*, *The Mercury News* (June 17, 2016), <http://www.mercurynews.com/2016/06/17/red-hot-bay-area-housing-puts-big-chill-on-section-8/>.

<sup>123</sup> Karina Ioffe, *Richmond: City Struggles to Find Homes for Troubled Public Housing Project's Residents*, *THE MERCURY NEWS* (Apr. 24, 2015), <http://www.mercurynews.com/2015/04/24/richmond-city-struggles-to-find-homes-for-troubled-public-housing-projects-residents/>.

<sup>124</sup> Matthias Gafni, *Walnut Creek: Section 8 Tenants in Apartment Complex Squeezed Out*, *THE MERCURY NEWS* (Mar. 27, 2015), <http://www.mercurynews.com/2015/03/27/walnut-creek-section-8-tenants-in-apartment-complex-squeezed-ou>.

<sup>125</sup> Solomon Moore, *As Program Moves Poor to Suburbs, Tensions Follow*, *NEW YORK TIMES* (Aug. 8, 2008), <http://www.nytimes.com/2008/08/09/us/09housing.html>.

<sup>126</sup> *Williams v. City of Antioch*, PUBLIC ADVOCATES, <http://www.publicadvocates.org/our-work/housing-justice/williams-v-city-antioch/>.

<sup>127</sup> *Sabi v. Sterling*, 183 Cal. App. 4th 916 (Cal. Ct. App. 2010).

<sup>128</sup> Eric Kurhi, *Santa Clara County Mandates Landlords Take Section 8*, *THE MERCURY NEWS* (Feb. 7, 2017), <http://www.mercurynews.com/2017/02/07/santa-clara-county-considers-making-landlords-take-section-8/>.

Palo Alto, and Santa Clara County.<sup>129</sup> The San Diego City Council is currently considering such an ordinance.<sup>130</sup> Passing such an ordinance in Contra Costa may help reduce source of income discrimination in the County.

Other ordinances, such as a reusable screening report ordinance and a “first-in-time” ordinance, would strengthen a source of income ordinance.<sup>131</sup> The reusable screening report ordinance would ensure Housing Choice Voucher holders do not have to pay excessive fees to multiple landlords, while the “first-in-time” ordinance would require landlords to offer tenancy to the first qualified applicants who complete an application.

### 4.3 Racially or Ethnically Concentrated Areas of Poverty (R/ECAPs)

R/ECAPs are geographic areas with significant concentrations of poverty and minority populations.<sup>132</sup> HUD has developed a census-tract based definition of R/ECAPs. In terms of racial or ethnic concentration, R/ECAPs are areas with a non-White population of 50 percent or more. With regards to poverty, R/ECAPs are census tracts in which 40 percent or more of individuals are living at or below the poverty limit or that have a poverty rate three times the average poverty rate for the metropolitan area, whichever threshold is lower.<sup>133</sup> For example, the federal poverty line for a family of four is \$25,100.<sup>134</sup> If the average percentage of people living in poverty the metropolitan were eight percent, and a particular census tract had 24 percent of people living in poverty (plus the necessary demographics), that census tract would be considered a R/ECAP. Similarly, any census tract with 40 percent or more people living in poverty would be a R/ECAP with the necessary demographics (majority of the census tract is non-White). Additionally, due to the substantial cost of living in California, the federal poverty line definitions are often inadequate.<sup>135</sup>

Where one lives has a substantial effect on mental and physical health, education, crime levels, and economic opportunity. Urban areas that are more residentially segregated by race

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<sup>129</sup> *Id.*

<sup>130</sup> Ken Stone, *No Bias Against Section 8 Renters, Says Plan Going to San Diego Council*, TIMES OF SAN DIEGO (June 27, 2018), <https://timesofsandiego.com/politics/2018/06/27/no-bias-against-section-8-renters-says-plan-going-to-san-diego-council/>.

<sup>131</sup> *Preventing Source of Income Discrimination*, HAAS INSTITUTE, <https://haasinstitute.berkeley.edu/belongingrichmond-sourceofincomediscrimination>.

<sup>132</sup> Office of the Secretary, HUD, *Affirmatively Furthering Fair Housing, Sections 5.160 through 5.180 appear at 80 FR 42363*, July 2015, <https://www.gpo.gov/fdsys/pkg/CFR-2016-title24-vol1/pdf/CFR-2016-title24-vol1-sec5-152.pdf>.

<sup>133</sup> U.S. Department of Housing and Urban Development, HUD Open Data for R/ECAP Tract Current and Historic, [https://egis-hud.opendata.arcgis.com/datasets/320b8ab5d0304daaa7f1b8c03ff01256\\_0](https://egis-hud.opendata.arcgis.com/datasets/320b8ab5d0304daaa7f1b8c03ff01256_0).

<sup>134</sup> U.S. Department of Health & Human Services, *Poverty Guidelines*, <https://aspe.hhs.gov/poverty-guidelines>.

<sup>135</sup> Public Policy Institute of California, *Poverty in California*, <http://www.ppic.org/publication/poverty-in-california/>.

and income tend to have lower levels of upward economic mobility than other areas.<sup>136</sup> Research has found that racial inequality is thus amplified by residential segregation.<sup>137</sup> Concentrated poverty is also associated with higher crime rates and worse health outcomes.<sup>138</sup> However, these areas may also offer some opportunities as well. Individuals may actively choose to settle in neighborhoods containing R/ECAPs due to proximity to job centers.<sup>139</sup> Ethnic enclaves in particular may help immigrants build a sense of community and adapt to life in the U.S. The businesses, social networks, and institutions in ethnic enclaves may help immigrants preserve their cultural identities while providing a variety of services that allow them to establish themselves in their new homes.<sup>140</sup> Overall, identifying R/ECAPs facilitates understanding of entrenched patterns of segregation and poverty.

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## Identification of R/ECAPs

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There is only one area within Contra Costa County that meets the official criteria for R/ECAPs. It is located in the Monument Corridor area of Concord. However, the current R/ECAP criteria are not well-suited to this area because they utilize a nationwide poverty rate. Due to the high cost of living in the San Francisco Bay area, utilization of a nationwide poverty rate severely underestimates whether an individual is living in poverty. To combat this problem, this report expands the definition of R/ECAPs to include majority-minority census tracts that have poverty rates of 25 percent or more. This report identifies twelve census tracts that qualify as R/ECAPs.

Under the expanded definition, the twelve identified R/ECAPS are located in the areas of Antioch, Bay Point, Concord, Pittsburg, North Richmond, Richmond and San Pablo. The Cities of Richmond and Concord have the largest concentrations of census tracts living in poverty, with three each. As of the 2012-2016 American Community Survey, 69,326 people lived in these R/ECAPs. This figure represented 6.3 percent of the County's population as of that date.

Please see Map 1 in appendix.

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<sup>136</sup> National Bureau of Economic Research, *Where is the Land of Opportunity? The Geography of Intergenerational Mobility in the United States*, January 2014, <http://www.nber.org/papers/w19843.pdf>.

<sup>137</sup> Raj Chetty & Nathaniel Hendren, *The Impacts of Neighborhoods on Intergenerational Mobility: Childhood Exposure Effects and County-Level Estimates*, HARVARD UNIVERSITY AND NBER (May 2015), [http://www.equality-of-opportunity.org/images/nbhds\\_paper.pdf](http://www.equality-of-opportunity.org/images/nbhds_paper.pdf); Raj Chetty & Nathaniel Hendren, *The Impacts of Neighborhoods on Intergenerational Mobility II: County-Level Estimates*, STANFORD UNIVERSITY, HARVARD UNIVERSITY, AND NBER (Dec. 2017), [http://www.equality-of-opportunity.org/assets/documents/movers\\_paper2.pdf](http://www.equality-of-opportunity.org/assets/documents/movers_paper2.pdf).

<sup>138</sup> Brookings Institute, *The Re-Emergence of Concentrated Poverty: Metropolitan Trends in the 2000s*, November 2011, <https://www.brookings.edu/research/the-re-emergence-of-concentrated-poverty-metropolitan-trends-in-the-2000s/>.

<sup>139</sup> Center for the Study of Immigrant Integration, *Root Races: Latino Engagement, Place Identities, and Shared Futures in South Los Angeles*, October 2016, [https://dornsife.usc.edu/assets/sites/731/docs/RootsRaices\\_Full\\_Report\\_CSII\\_USC\\_Final2016\\_Web\\_Small.pdf](https://dornsife.usc.edu/assets/sites/731/docs/RootsRaices_Full_Report_CSII_USC_Final2016_Web_Small.pdf).

<sup>140</sup> Journal of Environmental Psychology, *Creating a Sense of Place: The Vietnamese-American and Little Saigon, 2000*, [http://users.clas.ufl.edu/msscha/landarch/readings/res\\_report\\_qual\\_creating\\_sense\\_place.pdf](http://users.clas.ufl.edu/msscha/landarch/readings/res_report_qual_creating_sense_place.pdf).

## *Contra Costa County*

In Bay Point, there is one R/ECAP. It is located north of Willow Pass Road, and goes all the way to the water. It is roughly bounded to the east by Loftus Road and the west by Port Chicago Highway.

In North Richmond, there is one R/ECAP. Its eastern boundary is formed by Giant Road. It lies between W. Gertrude Avenue to the south and Parr Boulevard to the north. The census tract extends all the way to the water on the west side.

In Richmond, there are three R/ECAPs, all roughly located within the Iron Triangle area. Two of the R/ECAPs are stacked on top of each other, and form a triangle shape. The southern border aligns with Ohio Avenue, and sides of the triangle are bounded by Richmond Parkway to the west, and the railroad tracks along Carlson Boulevard to the east. The third R/ECAP is directly to the east of the other two. It extends roughly to Highway 80 on its eastern side, and the southern border is formed by Cutting Boulevard. The western boundary is shared with the other two R/ECAPs, and is formed by the railroad tracks along Carlson Boulevard. The northern boundary roughly aligns with Macdonald Avenue.

In San Pablo, there is one R/ECAP. It is bounded by Highway 80 to the east, and El Portal Road to the north. The western boundary is formed by San Pablo Avenue and 23<sup>rd</sup> Street. The southern boundary roughly traces the San Pablo city boundary.

## *Antioch*

In Antioch, there is one relatively small R/ECAP. It is located in the area between Highway 4 (on the southern end) and railroad tracks (on the northern end). Somerville Road and L Street form the eastern and western boundaries.

## *Concord*

In Concord, there are three R/ECAPS which share borders with each other. They are all located in the Monument Corridor area of Concord, and include the one official R/ECAP identified through the HUD AFFH Data and Mapping Tool. The R/ECAPs are roughly bounded by Highway 242 to the west, and Monument Boulevard to the east.

## *Pittsburg*

In Pittsburg, there are two R/ECAPS which border each other. The northern R/ECAP is bounded by E. 14<sup>th</sup> Street to the north and Highway 4 to the south. The other R/ECAP, immediately to the south of the first, is similarly bounded by Highway 4 to the north and Buchanan Road to the south. It is bounded by Railroad Avenue to the west.



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## Predominant Protected Classes Residing in R/ECAPs

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Hispanics make up a disproportionately large percentage of residents who reside in R/ECAPs compared to the population of the County and the Region as a whole, and even when compared to the R/ECAPs in the region. Hispanic residents comprise approximately 53 percent of all individuals living in R/ECAPs in the County and 29 percent of individuals in R/ECAPs regionally, while making up approximately 25 percent of the County's population and 22 percent of the regional population. Black residents also constitute a disproportionate percentage of R/ECAP residents in the County and the region. Black residents are approximately nine percent of the County's population and seven percent of the regional population, but make up nearly 18 percent of residents within R/ECAPs in the County and 23 percent of R/ECAPs in the Region. The share of Asian Americans in County R/ECAPs is smaller than the overall proportion of Asian Americans in the County and the Region, but the share of Asian Americans in the Region's R/ECAPs is roughly equivalent to the Region's overall proportion of Asian Americans. The share of non-Hispanic Whites in R/ECAPs in the County and the Region is smaller than the overall proportion of non-Hispanic Whites in the County and the Region.

People of Mexican, Salvadoran, and Guatemalan national origin disproportionately reside in Contra Costa's R/ECAPs. Mexican Americans make up 6.4 percent of the County's overall population, but account for 19.57 percent of the population in R/ECAPs. Salvadoran Americans make up 1.3 percent of the County's overall population, but account for 4.65 percent of the population in R/ECAPs. Guatemalan Americans make up 0.4 percent of the County's overall population, but account for 1.49 percent of the population in R/ECAPs. In the Region overall, Mexican American and Chinese American individuals disproportionately reside in R/ECAPs.

The proportion of families with children under 18 still in the household is notably higher in both the Contra Costa County R/ECAPs and the Regional R/ECAPs than in the general population in either the County or the Region. In the San Francisco-Oakland-Hayward metropolitan area, it is 43 percent, compared to 45 percent in Contra Costa County. Meanwhile, the statistic rises to 49.11 percent and 59.93 percent in their respective R/ECAPs, though much more notably in the County than the region. This data is important because the higher rate of dependent children living in R/ECAPs translates to an even greater strain on the resources of the people living there who, statistically, are already living in poverty.

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## Change in R/ECAPs Over Time (since 1990)

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In the maps (see appendix), the official R/ECAPs are highlighted in pink. Over time, the number of official R/ECAPs within the County has declined. However, as previously discussed, due to the high cost of living in the San Francisco Bay area, the usual criteria for R/ECAPs severely underestimate the concentration of individuals living in poverty. One of the best uses for the R/ECAP maps is to show the relative continuity of the newly-identified

R/ECAPs per this analysis's own criteria. What follows is a discussion in the change of R/ECAP locations over time.

The officially identified R/ECAPs are all clustered on the west side of the County, in the Richmond/North Richmond area. When the definition is expanded, R/ECAPs appear to cluster in a grouping around the northern waterfront and down through the center of the County between the large regional parks on either side (e.g. Antioch, Pittsburg, and Concord).

The official R/ECAPs which align with the expanded definition are located in Richmond and North Richmond. In 1990, there were four R/ECAPs, three of which align with the current definition. The southernmost R/ECAP is not currently represented, although it is still part of the Iron Triangle area of Richmond.

By 2000, the number of official R/ECAPs had shrunk, and there was some slight shifting of the location of the R/ECAPs, although they all stayed in the Iron Triangle area of Richmond and North Richmond. The southernmost tract disappeared off the map, but the adjacent tract took its place. This tract has not been identified as a R/ECAP using the new criteria, although it is adjacent to tracts which do qualify.

In 2010, the number of official R/ECAPs reduced to two, and once again, the R/ECAPs shifted to adjacent census tracts. Of the two 2010 R/ECAP census tracts, only one qualifies under our new criteria. However, once again, the other tract is adjacent to a tract that qualifies as a R/ECAP under the expanded definition. As before, the tracts are all located within the Iron Triangle area of Richmond.

Since the number of R/ECAP census tracts diminished over the past three censuses, does this suggest that poverty in the area is getting marginally better? Perhaps, but it is difficult to draw such comparisons when using the expanded definition, which the map does not display. It is also difficult to draw that comparison because of the shifting of the official R/ECAPs back and forth between the adjacent tracts within the Iron Triangle. If anything, this suggests that each of these areas continued to be poor, but not all of them registered under the nationwide R/ECAP criteria.

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## **Additional R/ECAP Information**

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[Additional information may be provided through public input in final draft.]

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## **R/ECAP Place-based Investments & Mobility Options**

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### **Place-Based Investments**

Place-based investments concentrate development funds in specific areas with the aim of improving and revitalizing places that may have fallen into disrepair or which may be strategically located but in need of support in order to develop fully. From 1945 until 2012,

California operated local redevelopment agencies (RDAs), designed to revitalize blighted neighborhoods and, importantly, devote 20 percent of allocated funds to affordable housing.<sup>141</sup> In response to budget concerns, the RDAs were disbanded in 2012, and successor agencies were designated to wind down the RDA activities.<sup>142</sup> Whereas under the RDA system specific revenue was devoted to place-based investments, now the successor agencies are mostly focused on selling off remaining properties to private third parties. Nevertheless, some of these private parties propose useful place-based investments, like affordable housing and businesses aimed at revitalizing the area. Place-based investments specific to historic and current R/ECAP communities are detailed below, although there were additional RDA projects in Rodeo, Montalvin Manor, and Contra Costa Centre which are not discussed here.

### Contra Costa County

There are projects in Rodeo and at the Pittsburg/Bay Point BART station which were assumed by the Contra Costa County successor agency and are actively seeking development partners to complete the planned development.<sup>143</sup> The County has also undertaken a Northern Waterfront Economic Development Initiative, in cooperation with its partners, the cities of Antioch, Concord, Hercules, Martinez, Oakley, and Pittsburg.<sup>144</sup> The project is expected to advance the manufacturing subsectors of clean tech, food processing, diverse manufacturing, bio-tech/bio-medical, and advanced transportation fuels, and create 18,000 new jobs by 2035.<sup>145</sup>

Bay Point -After the dissolution of the California RDAs, a plan to construct transit-adjacent housing and retail space near the Pittsburg/Bay Point BART Station, known as Orbisonia Heights, stalled indefinitely.<sup>146</sup> The demolished plot of land attracted squatters and transients.<sup>147</sup> Several years passed, but as of March 2017, the Contra Costa County Housing Successor to the Redevelopment Agency has selected a developer to rekindle the Orbisonia Heights project.<sup>148</sup>

North Richmond -A 42-unit affordable housing complex with project-based Section 8 vouchers and Rental Assistance Demonstration vouchers is under construction in North

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<sup>141</sup> Casey Blount et al, *Redevelopment Agencies in California: History, Benefits, Excesses, and Closure*, ECONOMIC MARKET ANALYSIS WORKING PAPER SERIES (Jan. 2014), [https://www.huduser.gov/portal/publications/redevelopment\\_whitepaper.pdf](https://www.huduser.gov/portal/publications/redevelopment_whitepaper.pdf).

<sup>142</sup> *Id.*

<sup>143</sup> CONTRA COSTA COUNTY: DEVELOPMENT OPPORTUNITIES, <http://www.co.contra-costa.ca.us/6413/Development-Opportunities>.

<sup>144</sup> CONTRA COSTA COUNTY: NORTHERN WATERFRONT ECONOMIC DEVELOPMENT INITIATIVE, <http://www.co.contra-costa.ca.us/4437/Northern-Waterfront-Economic-Development>

<sup>145</sup> *Id.*

<sup>146</sup> Sean Maher, *Project to Revitalize Bay Point Stalled Indefinitely Without Redevelopment*, THE MERCURY NEWS (Jan. 22, 2012), <https://www.mercurynews.com/2012/01/22/project-to-revitalize-bay-point-stalled-indefinitely-without-redevelopment/>.

<sup>147</sup> *Id.*

<sup>148</sup> Request for Qualifications/Request for Proposals: Orbisonia Heights Site, CONTRA COSTA COUNTY, <http://www.co.contra-costa.ca.us/DocumentCenter/View/44957>.



Richmond, and proponents hope that it will revitalize the community center.<sup>149</sup> The Heritage Point Development is being built across the street from an existing senior apartment complex, and near the Contra Costa Health Services' North Richmond Center for Health.<sup>150</sup> Hopefully, construction will attract new residents, businesses and, importantly, a grocery store – as the area is a food desert.<sup>151</sup>

## Antioch

As factories started closing in the 1960s, people started moving away from the industrial town of Antioch, and the downtown area suffered with the loss of retailers following residents.<sup>152</sup> Past revitalization efforts have been largely considered failures; the constant recipe suggested over the years has been the addition of high-density housing downtown, which would provide nearby customers for shops and restaurants.<sup>153</sup> Other proposed strategies include a downtown park which could host festivals and farmers' markets, or closing off some streets to create a pedestrian mall.<sup>154</sup> The four east County cities (Antioch, Brentwood, Oakley, and Pittsburg) have also launched a website to connect businesses and development opportunities in the region.<sup>155</sup> The website promotes available sites, demographics, and business reports, and allows side-by-side comparison of communities to highlight the advantages of locating a business there.<sup>156</sup>

## Concord

Concord has recently seen an influx in restaurants and businesses, drawing developers to put in high density housing downtown and near public transit.<sup>157</sup> The City Council, acting as the successor agency, is authorized to sell the properties, keep them for future development, or

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<sup>149</sup> Sam Richards, *'Catalyst' North Richmond Apartment Project Moves Forward*, EAST BAY TIMES (Dec. 16, 2017), <https://www.eastbaytimes.com/2017/12/16/catalyst-north-richmond-apartment-project-moves-forward/>.

<sup>150</sup> *Id.*

<sup>151</sup> *Id.* See also USDA Food Desert Map, <https://www.ers.usda.gov/data-products/food-access-research-atlas/go-to-the-atlas/>.

<sup>152</sup> Bay Area News Group, *Downtown Dreams: Antioch Looks Again To Revitalize Historic Rivertown*, EAST BAY TIMES (Mar. 14, 2014), <https://www.eastbaytimes.com/2014/03/14/downtown-dreams-antioch-looks-again-to-revitalize-historic-rivertown/>.

<sup>153</sup> *Id.*

<sup>154</sup> *Id.*

<sup>155</sup> EAST COUNTY 4 YOUR BUSINESS, <http://www.eastcounty4you.com/>.

<sup>156</sup> Antioch Economic Development Updates, ANTIOCH ON THE MOVE, <https://antiochonthemove.com/antioch-economic-development-updates/>.

<sup>157</sup> Roland Li, *Developers to Break Ground on 180 Apartments Next to East Bay BART Station*, SAN FRANCISCO BUSINESS TIMES (Aug. 25, 2016), <https://www.bizjournals.com/sanfrancisco/blog/real-estate/2016/08/concord-housing-development-legacy-syres.html>.

retain them for government use.<sup>158</sup> Three former RDA properties have been sold to mixed-use high density housing and retail developers, and three other high density housing projects have been initiated independent of the former RDA program.<sup>159</sup> There is one other proposed multifamily high density housing project in the works.<sup>160</sup> Most of these projects are located in the Monument Corridor area, or just to the north, in downtown Concord; this aligns well with the R/ECAPs in the Monument Corridor area of Concord (using the expanded definition based on the high cost of living in the Bay Area). Three other RDA properties have been ceded to companies to be developed into non-housing investments like parking lots and car dealership expansions.<sup>161</sup>

## Pittsburg

Pittsburg's general approach has been to sell off its portfolio of properties left over from the RDA.<sup>162</sup> However, in early 2018, city staff suggested that two of the lots would be better suited to aiding BART and city transit goals.<sup>163</sup> This suggestion comes after the Oversight Board voted to sell the properties to a Concord-based development company.<sup>164</sup> Staff prepared a report to recommend that the properties be used to address worsening traffic conditions, pedestrian safety concerns, and possible BART station parking.<sup>165</sup> The City Council voted on the matter pursuant to the staff report, and resolved that the land was needed for a public purpose and would be retained by the City to be used to alleviate traffic and other concerns, as proposed by the staff.<sup>166</sup>

## Richmond

The Richmond RDA was heavily involved in non-housing investment projects such as the BART redesign, sidewalk replacement, and the Nevin Park renewal, but many of these plans

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<sup>158</sup> Lisa P. White, *Former Concord Redevelopment Agency Properties Eyes for Housing*, EAST BAY TIMES (Aug. 29, 2017), <https://www.eastbaytimes.com/2017/08/29/former-concord-redevelopment-agency-properties-eyed-for-housing/>.

<sup>159</sup> Roland Li, *Developers to Break Ground on 180 Apartments Next to East Bay BART Station*, SAN FRANCISCO BUSINESS TIMES (Aug. 25, 2016), <https://www.bizjournals.com/sanfrancisco/blog/real-estate/2016/08/concord-housing-development-legacy-syres.html>; Lisa P. White, *Former Concord Redevelopment Agency Properties Eyed for Housing*, EAST BAY TIMES (Aug. 29, 2017), <https://www.eastbaytimes.com/2017/08/29/former-concord-redevelopment-agency-properties-eyed-for-housing/>.

<sup>160</sup> *Id.*

<sup>161</sup> *Id.*

<sup>162</sup> Aaron Davis, *Pittsburg Suggests Public Uses for Lot Slated to Be Sold to Seeno*, EAST BAY TIMES (Jan. 11, 2018), <https://www.eastbaytimes.com/2018/01/11/pittsburg-suggests-public-uses-for-lot-slated-to-be-sold-to-seeno/>.

<sup>163</sup> *Id.*

<sup>164</sup> *Id.*

<sup>165</sup> *Id.*

<sup>166</sup> See City of Pittsburg Agenda (Jan. 16, 2018), <http://apps.ci.pittsburg.ca.us/sirepub/mtgviewer.aspx?meetid=732&doctype=AGENDA>.

were derailed during the recession.<sup>167</sup> After the dissolution of the California RDAs, nonprofits like the Richmond Main Street Initiative stepped in, organizing music events and farmers' markets, and giving guidance to small business owners.<sup>168</sup> The Richmond RDA had several pending housing projects: Metro Walk, Easter Hill, Trinity Plaza/Macdonald Senior Housing, Nevin Court, Filbert Townhomes, and Carquinez Apartments.<sup>169</sup> Most of these affordable housing projects seem to have been completed under the supervision of the successor agency, with the notable exception of Filbert Townhomes. Nearly all of these projects were located in or near the Iron Triangle area of Richmond, aligning with both current and former R/ECAP locations.

### **Mobility Options**

As is discussed in greater detail in the Publicly Supported Housing Analysis, the Housing Authority of Contra Costa County utilizes a two-tiered rent system for the Housing Choice Voucher Program. This system expands the options available to voucher holders residing in R/ECAPs, but more intensive policy interventions could be more effective.

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## **Contributing Factors of R/ECAPs**

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### **Community opposition**

The nature and extent of community opposition to affordable and multi-family housing is discussed in greater detail in the Segregation section. Community opposition is a significant contributing factor to R/ECAPs in the Region, Contra Costa County, the City of Antioch, the City of Concord, the City of Pittsburg, and the service area of the Richmond Housing Authority. By reducing the living options available to current R/ECAP residents outside of R/ECAPs, community opposition reinforces the racial, ethnic, and socioeconomic demographics of R/ECAPs.

### **Deteriorated and abandoned properties**

Deteriorated and abandoned properties are a significant contributing factor to R/ECAPs in Contra Costa County and in the service area of the Richmond Housing Authority, in particular. Most of the available data and news coverage pertains to the Richmond area, and so that is the focus of the following discussion. Contra Costa County and the City of Richmond were hit hard by the housing crisis and are just beginning to recover. As a result of the housing crisis, there is an epidemic of empty homes and abandoned properties. So-called “zombie foreclosures” are a particular problem – homes that have been abandoned by the owners in

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<sup>167</sup> Elly Schmidt-Hopper, *Long Neglected, Richmond's Downtown Is Being Slowly Reborn*, RICHMOND CONFIDENTIAL (Dec. 21, 2014), <http://richmondconfidential.org/2014/12/21/long-neglected-richmonds-downtown-is-being-slowly-reborn/>.

<sup>168</sup> *Id.*

<sup>169</sup> What Redevelopment Means to Richmond, RICHMOND COMMUNITY REDEVELOPMENT AGENCY, <http://www.ci.richmond.ca.us/DocumentCenter/Home/View/6846>.

anticipation of foreclosure, but that have not actually been foreclosed upon by the banks.<sup>170</sup> Data on these issues come from various sources and do not always match up year to year, but the year of each data set is noted below. An estimated 13 percent of foreclosed homes in Contra Costa are zombie foreclosures.<sup>171</sup> There are a variety of reasons why the bank might not foreclose. Since 2007, the average time period for foreclosure has more than doubled. Additionally, foreclosure fees may be more than the property is actually worth. Quite simply, an avoidance of this formal step allows banks to avoid liability. Bank officials claim that zombie foreclosures are a result of regulations, not profit-motivated. They further insist that when foreclosure is postponed, the owner is notified. But local community members beg to differ. Troublingly, such lack of notice forestalls owners' futures.

Zombie foreclosures are only part of the picture. In Richmond alone, 432 homes are in foreclosure,<sup>172</sup> with an estimated 800 total abandoned properties.<sup>173</sup> These 800 properties cost the city \$1.7 million (\$7,000/house) to keep them shuttered, keep squatters out, and mow the grass.<sup>174</sup> A large proportion of these properties are in Richmond's Iron Triangle – a predominantly Black and Hispanic neighborhood that fell into disrepair during the housing crisis and has developed a reputation as a poor, high crime area. Twice a week, Richmond Code Enforcement employees visit individual properties to check for signs of blight which might attract squatters or illicit activities, and fix the problems. The abandoned homes are fire hazards and sites for illegal activity, including trash dumping. The abandoned properties are a problem for the County for reasons similar to the banks: there is little chance such properties will sell at auction because they owe more in outstanding taxes than they are worth.<sup>175</sup>

Local governments have tried a variety of strategies over the years, to varying degrees of success. Richmond made national headlines with its short-lived, creative strategy of using eminent domain to block home foreclosures, but that effort did not ultimately succeed.<sup>176</sup> Instead, Richmond became the first California municipality in 30 years to regulate rents and

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<sup>170</sup> Joaquin Palomino, *Zombie Foreclosures: Richmond's Hidden Housing Crisis*, Richmond Confidential (Oct. 9, 2013), <http://richmondconfidential.org/2013/10/09/zombie-foreclosures-richmonds-hidden-housing-crisis/>.

<sup>171</sup> As of 2013, there were 1178 zombie foreclosures in Contra Costa County alone, with 2,000 zombie foreclosures in the entire East Bay. David Mills, *Is There A "Zombie House" In Concord Near You?*, PATCH (Apr. 2, 2013), <https://patch.com/california/concord-ca/is-there-a-zombie-house-in-concord-near-you>.

<sup>172</sup> Joaquin Palomino, *Zombie Foreclosures: Richmond's Hidden Housing Crisis*, Richmond Confidential (Oct. 9, 2013), [http://richmondconfidential.org/2013/10/09/zombie-foreclosures-richmonds-hidden-housing-crisis/\(as of 2013\)](http://richmondconfidential.org/2013/10/09/zombie-foreclosures-richmonds-hidden-housing-crisis/(as%20of%202013)).

<sup>173</sup> Karina Ioffe, *Richmond: Slow Going for Anti-Blight Effort*, EAST BAY TIMES (July 14, 2016), <https://www.eastbaytimes.com/2016/07/14/richmond-slow-going-for-anti-blight-effort/> (as of 2016).

<sup>174</sup> Karina Ioffe, *Richmond Looks to Social Impact Bonds to Clean Up Blight*, THE MERCURY NEWS (May 29, 2015), <https://www.mercurynews.com/2015/05/29/richmond-looks-to-social-impact-bonds-to-clean-up-blight-2/>.

<sup>175</sup> Alex Nieves, *Vacant, Neglected, Destructive: How Richmond's Abandoned Homes Became Fire Hazards*, RICHMOND CONFIDENTIAL (Jan. 15, 2018), <http://richmondconfidential.org/2018/01/15/vacant-neglected-destructive-how-richmonds-abandoned-homes-became-fire-hazards/>.

<sup>176</sup> Steve Early, *Richmond, California, Teaches US a Lesson About Progressive Organizing*, TRUTH OUT (Feb. 9, 2017), <http://www.truth-out.org/opinion/item/39416-richmond-california-teaches-us-a-lesson-about-progressive-organizing>.

evictions for properties built before 1995.<sup>177</sup> In 2008, Richmond passed an ordinance allowing the city to collect \$1,000 fines/day from banks that do not maintain their foreclosed properties after 30 days of notice.<sup>178</sup> The program had great success, with \$1 million in fees collected in 2011-2012, making up over 20 percent of the Code Enforcement budget. However, with the recent increase in zombie foreclosures (wherein banks delay actually foreclosing), these fines have plummeted; the ordinance also expired in 2013.

Richmond has also launched an ambitious program to use social impact bonds to rehab abandoned properties. The California Community Reinvestment Act requires institutional investors to invest in community programs, so the city has been able to transfer the risk associated with this rehab program to powerful banks better equipped to handle a potential loss.<sup>179</sup> The Richmond Community Foundation manages the project, and is hoping to acquire and rehab 80-100 properties in the next five years.<sup>180</sup> Finished homes will first be made available to graduates of a financial literacy program, to prevent bidding wars and help first-time homeowners take advantage of the program. Despite the program's ambition, RCF has not made much progress yet. One year after the introduction of the social impact bonds, RCF had rehabbed only one property, with another one underway. The program encountered significant obstacles in trying to free up the titles of liens and unpaid taxes. California law requires that a home be tax delinquent for five years before auction, or three years if it has a nuisance abatement lien. RCF has communicated with the Contra Costa County tax collector's office about expediting the process, but the office is constrained by state law.

### **Displacement of residents due to economic pressures**

Displacement of residents due to economic pressures is discussed in greater detail in the Segregation section. Displacement due to economic pressures is a major contributing factor to R/ECAPs, as the most vulnerable residents living near the poverty line who are displaced from their original homes often end up in R/ECAPs, concentrated with other people displaced by poverty.

### **Lack of community revitalization strategies**

The scope and adequacy of community revitalization strategies is discussed in greater detail in the Segregation section. The lack of community revitalization strategies and, in particular, the lack of funding for the full implementation of community revitalization strategies is a significant contributing factor to R/ECAPs, particularly in the Cities of Antioch and Pittsburg

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<sup>177</sup> See Karina Ioffe, *Richmond Rent Control: Tenants Love It, Landlords Grudgingly Go Along with It*, EAST BAY TIMES (Mar. 29, 2017), <https://www.eastbaytimes.com/2017/03/29/richmond-rent-control-tenants-love-it-landlords-grudgingly-go-along-with-it/>.

<sup>178</sup> Joaquin Palomino, *Zombie Foreclosures: Richmond's Hidden Housing Crisis*, RICHMOND CONFIDENTIAL (Oct. 9, 2013), <http://richmondconfidential.org/2013/10/09/zombie-foreclosures-richmonds-hidden-housing-crisis/>.

<sup>179</sup> Karina Ioffe, *Richmond Looks to Social Impact Bonds to Clean Up Blight*, THE MERCURY NEWS (May 29, 2015), <https://www.mercurynews.com/2015/05/29/richmond-looks-to-social-impact-bonds-to-clean-up-blight-2/>.

<sup>180</sup> Karina Ioffe, *Richmond: Slow Going for Anti-Blight Effort*, EAST BAY TIMES (July 14, 2016), <https://www.eastbaytimes.com/2016/07/14/richmond-slow-going-for-anti-blight-effort/>.



and nearby portions of the County such as Bay Point. Community revitalization efforts that bring decent jobs that are accessible to local residents could reduce poverty rates in the area to levels below the expanded R/ECAP threshold.

### **Lack of local or regional cooperation**

The Segregation section contains a more detailed discussion of the lack of local or regional cooperation. Lack of local or regional cooperation is a contributing factor to R/ECAPs in the Region, Contra Costa County, the City of Antioch, the City of Concord, the City of Pittsburg, and the service area of the Richmond Housing Authority. In the Bay Area, many cities have not met their goals under the Regional Housing Needs Allocation (RHNA) process. The RHNA process is mandated by state housing law to determine how much each local government in a region will accommodate its portion of the region's housing need. Local governments must zone land to meet its portion of the housing need and identify sites for housing development. Generally, Bay Area governments do not permit enough housing to meet their RHNA targets for low-income housing. For the period of 2007-2014, Contra Costa County issued permits for less than 25 percent of its allocated need for very low and low-income RHNA units.<sup>181</sup> Across the Bay Area, more than two thirds of the housing needed for very low, low, and moderate households was not permitted between 2007 and 2014.<sup>182</sup> There are significant disparities in how jurisdictions have permitted to meet their RHNA goals. Cities that do not permit their "fair share" of housing may place greater housing pressure on other jurisdictions that are more likely to permit housing. It is also important to note that a lack of permitting may reflect market forces as developers may lack an incentive to apply for permits to build affordable housing.

A lack of regional cooperation may help artificially constrain regional housing supply and contribute to R/ECAPs as low-income people of color may have few affordable housing options outside of R/ECAPs. The race to the bottom in providing business development incentives, which can be a result of a lack of coordination and has the potential to perpetuate R/ECAPs, does not appear to be a significant issue in Contra Costa County. Affluent cities like Walnut Creek, Danville, and San Ramon do not appear to offer tax incentives that divert job creation away from R/ECAPs.

### **Lack of private investments in specific neighborhoods**

Lack of private investments in specific neighborhoods is discussed in greater detail in the Segregation section. Lack of private investments is a significant contributing factor to

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<sup>181</sup> Report 1614, *Where Will We Live? The Affordable Housing Waiting List Is Closed*, THE 2015-2016 CONTRA COSTA COUNTY GRAND JURY (June 14, 2016), [http://www.cc-courts.org/civil/docs/grandjury/1614%20Affordable%20Housing%20Final%2006\\_14\\_16.pdf](http://www.cc-courts.org/civil/docs/grandjury/1614%20Affordable%20Housing%20Final%2006_14_16.pdf).

<sup>182</sup> Heather Bromfield & Eli Moor, *Unfair Shares: Racial Disparities and the Regional Housing Needs Allocation Process in the Bay Area*, HAAS INSTITUTE (Aug. 2017), [http://haasinstitute.berkeley.edu/sites/default/files/haasinstitute\\_unfairshares\\_rhnbayarea\\_publish.pdf](http://haasinstitute.berkeley.edu/sites/default/files/haasinstitute_unfairshares_rhnbayarea_publish.pdf).

R/ECAPs as the lack of decent, accessible jobs is a major driver of poverty in Contra Costa County's R/ECAPs, particularly in east County.

### **Lack of public investments in specific neighborhoods, including, services or amenities**

Lack of public investments in specific neighborhoods, including, services or amenities is discussed in greater detail in the Segregation section. Lack of public investments is a significant contributing factor to R/ECAPs both because road and sidewalk conditions deter the creation of decent jobs in R/ECAPs throughout the County and because the lack of public funding for social service provision in east County communities experiencing increasing poverty undermines broader anti-poverty initiatives.

### **Land use and zoning laws**

Land use and zoning laws are discussed in greater detail in the Segregation section. Land use and zoning laws are a significant contributing factor to R/ECAPs because restrictive zoning in affluent, predominantly White parts of the County reduces living options for R/ECAP residents. By contrast, this Assessment did not reveal evidence that zoning restrictions limiting mixed-use or commercial development within R/ECAPs have decreased access to employment.

### **Location and type of affordable housing**

Location and type of affordable housing is discussed in more detail in the Segregation section. Location and type of affordable housing is not a major contributing factor to R/ECAPs.

### **Loss of Affordable Housing**

Loss of affordable housing is discussed in greater detail in the Segregation section. Loss of affordable housing greatly contributes to segregation and the creation of R/ECAPs. In California, state law mandates that jurisdictions evaluate affordable housing stock that is at-risk of conversion to market-rate housing as part of the Housing Element of a comprehensive General Plan. Housing elements conducted by incorporated cities in Contra Costa as well as by the County government indicate that thousands of affordable units in the County are at-risk of conversion to market-rate housing.<sup>183</sup> If low-income and minority families are priced out of their current homes, they will be forced to relocate to R/ECAPs or even out of the County all-together, further perpetuating segregation in Contra Costa.

### **Occupancy codes and restrictions**

Occupancy codes and restrictions are discussed in greater detail in the Segregation section. Occupancy codes and restrictions do not appear to be a significant contributing factor to

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<sup>183</sup> City of Richmond Housing Element (May 19, 2015), <http://www.ci.richmond.ca.us/DocumentCenter/View/31210>; City of Concord Housing Element (Nov. 7, 2014), <http://www.cityofconcord.org/pdf/projects/housingElement/11072014.pdf>; Contra Costa County Housing Element (Dec. 2, 2014), <http://www.contracosta.ca.gov/documentcenter/view/30916>.

R/ECAPs, since, although families with children disproportionately reside in R/ECAPs, the occupancy codes and restrictions in place in those areas do not appear to be more relaxed than in higher opportunity areas.

### **Private discrimination**

Private discrimination is discussed in greater detail in the Segregation section. Private discrimination is a significant contributing factor to the development of R/ECAPs. Blacks and Latinos who receive poor treatment when seeking housing are ultimately forced to live in neighborhoods with a high concentration of minorities.

### **Source of income discrimination**

Source of income discrimination is discussed in greater detail in the Segregation section. Source of income discrimination is a major contributing factor to R/ECAPs. Blacks are nine times more likely to live in communities with high levels of poverty and lower home values.<sup>184</sup> Suburban landlords' refusal to rent to voucher holders may account for this large disparity.<sup>185</sup>

## **4.4 Disparities in Access to Opportunity**

The following section describes locational differences and disparities experienced by different groups in accessing key features of opportunity: educational quality, employment, transportation, low poverty exposure, and environmental health. Access to neighborhoods with high levels of opportunity is made more difficult due to discrimination and insufficient range and supply of housing in such neighborhoods. In addition, the continuing legacy of discrimination and segregation can impact the availability of quality infrastructure, educational resources, environmental protections, and economic drivers, all of which can create disparities in access to opportunity.

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### **Educational Opportunities**

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Housing and school policies are mutually reinforcing, which is one reason why access to educational opportunities is included in the Assessment of Fair Housing. At the most general level, because of the disparities in income and wealth across different racial and ethnic groups, school districts with the greatest amount of affordable housing will tend to attract larger numbers of low and moderate income families. Because school-wide test scores are primarily (but not entirely) a reflection of student demographics, school districts that have excluded affordable housing will tend to have higher income households and higher

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<sup>184</sup> Tracy Jan, *The One Area Where Racial Disparities in Housing Have Disappeared*, THE WASHINGTON POST (May 5, 2017), [https://www.washingtonpost.com/news/wonk/wp/2017/05/05/the-one-area-where-racial-disparities-in-housing-has-disappeared/?noredirect=on&utm\\_term=.dc0440149b12](https://www.washingtonpost.com/news/wonk/wp/2017/05/05/the-one-area-where-racial-disparities-in-housing-has-disappeared/?noredirect=on&utm_term=.dc0440149b12).

<sup>185</sup> *Id.*



proficiency scores. These higher scores, along with other measures of “perceived” school quality, tend to attract higher income families to buy homes, further increasing the overall cost of housing in these higher rated school districts, and creating a stronger exclusionary effect.

Fiscally, a combination of higher student need and lower local revenues may deprive schools in the lower income districts of the resources they need to compete with schools in districts that have less affordable housing, and fewer educational needs, creating a cycle in which such districts are increasingly less desirable. Within school districts, school assignment policies can have similar effects, though the greatest disparities are usually across school district lines. California has taken significant steps to address disparities in local school funding, through the Local Control Funding Formula (LCFF), but funding disparities remain for the highest need districts, exacerbated by the impacts of local private and parental contributions, school facilities investment, and by variations in local policies on distributing supplemental funds.

A related issue is the effect of high concentration of low income students within schools. Although the precise thresholds are not understood with precision,<sup>186</sup> it is clear that academic outcomes for low income students are depressed by the presence of high proportions of low income classmates, and that similarly situated low income students perform at higher levels in lower poverty schools. The research on racial segregation is consistent with the research on poverty concentration – positive levels of school integration lead to improved short term and long term educational outcomes for all students.<sup>187</sup> For these reasons, it is important wherever possible to reduce school-based poverty concentration as much as feasible, and to give low income families greater access to lower poverty, racially diverse public schools.

One of the most striking aspects of the data on Contra Costa County’s multiple school districts is the rapid demographic changes that have occurred over the past ten years, especially the rapidly increasing rates of Latino and Asian-American enrollment in several local districts, and corresponding decreases in White enrollment rates. To the extent that these trends are associated with increasing racial and economic segregation across school districts, and decreased access to high performing schools for children in certain racial and ethnic groups, they become fair housing issues as well, and make it even more important to coordinate housing and education policy. As the data indicate, the greatest disparities in access to high performing schools occur across district lines, but even within school districts, housing and school officials can work together to equalize student investments and outcomes.

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<sup>186</sup> See Roslyn Mickelson, “Is There Systematic Meaningful Evidence of School Poverty Thresholds?” (National Coalition on School Diversity Research Brief, September 2018), [http://school-diversity.org/wp-content/uploads/2018/09/NCSD\\_Brief14.pdf](http://school-diversity.org/wp-content/uploads/2018/09/NCSD_Brief14.pdf).

<sup>187</sup> See Jennifer Ayscue, Erica Frankenberg, & Genevieve Siegel-Hawley, The Complementary Benefits of Racial and Socioeconomic Diversity in Schools (National Coalition on School Diversity Research Brief, March 2017), <https://school-diversity.org/pdf/DiversityResearchBriefNo10.pdf>.

## **Disparities in access to proficient schools**

The HUD School Proficiency Index ranges from 0 to 100, with higher values indicating the presence of higher quality neighborhoods schools. In California, the HUD School Proficiency Index uses data from the Great Schools 2013-14 dataset. While the index is initially computed for Census block groups, HUD also estimates the index for protected classes at the jurisdiction level (see Table 1)<sup>188</sup>.

The HUD School Proficiency Index relies on the geographic proximity of local schools to persons residing in the designated census block groups. These are not necessarily the same schools that individual children are assigned to (the HUD index does not use actual school assignment zones), but since all the school districts in Contra Costa County primarily assign children to their neighborhood schools, the HUD index will serve as a good proxy.<sup>189</sup>

Overall, there is considerable divergence across racial and ethnic groups in neighborhood access to high-performing elementary schools. Table 1<sup>190</sup> (from HUD AFFHT<sup>191</sup>) shows that the elementary schools to which non-Hispanic Blacks and Hispanics have access are lower performing than those of all other racial groups. By contrast, schools attended by non-Hispanic Whites are the highest-performing, followed closely by non-Hispanic Asian/Pacific Islanders. Similar results are evident at the regional level.

Tables 2 through 5<sup>192</sup> appear to show little variability of school proficiency across racial/ethnic groups within the jurisdictions, but do point to profound differences across locations. From table 2 we observe the racial and ethnic groups in Antioch obtaining school proficiency scores in the 30s and 40s. In Concord (table 3), these values are in the 40s and 50s, while in Pittsburg (table 4), the scores are in the teens and 20s. Finally, school proficiency index scores in Walnut Creek (table 5) are about 90 for each racial and ethnic group.

## **Disparities in access to proficient schools, relationships to residential living patterns**

### *Contra Costa County*

Map 1 depicts the HUD school proficiency index for Contra Costa County. Access to proficient schools varies across the County. Schools are lower performing in the eastern and northern

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<sup>188</sup> Higher numbers on these indices correspond to more opportunity: e.g. lower poverty, more proficient schools, higher proximity to jobs, etc.

<sup>189</sup> Many of the Contra Costa County districts have some form of intra-district choice, which are used by a relatively small percentage of students. If, as reported to us anecdotally, these intra-district school transfer policies are utilized by higher income families, or by a disproportionately high percentage of White families, then the HUD proficiency index would tend to underestimate disparities in access to educational opportunity.

<sup>190</sup> See the column entitled "School Proficiency Index".

<sup>191</sup> AFFHT refers to the HUD AFFH Data and Mapping Tool.

<sup>192</sup> See the column entitled "School Proficiency Index".

neighborhoods of the County, including the cities of Antioch, Concord, Pittsburg and Richmond (see also maps 7, 8, and 9). School proficiency index values are higher in the central and southern sections of the jurisdiction, of which Walnut Creek is a part (see also map 10).

Overlaying race and ethnicity over school proficiency levels reveals correspondences at the jurisdiction level between these factors. Maps 2 - 6 examine the relationships between school proficiency and race/ethnicity at the jurisdiction level. From map 4, we observe the extent to which non-Hispanic Blacks appear to concentrate in neighborhoods across the County with low school proficiency scores. Non-Hispanic Asians or Pacific Islanders (see map 5) appear spread across the jurisdiction in neighborhoods with low- and high- performing schools. Map 6 shows the highest concentrations of Hispanics in neighborhoods with low school proficiency scores.

We also observe (see maps 11, 12, 13, and 14) concentrations of Mexican and Filipino national origin in neighborhoods of low school proficiency, especially in Antioch, Concord and Pittsburg.

Whereas the maps are useful to illustrate high-level visual spatial patterns, the AFFHT raw data permit more fine-grained analysis into relationships between opportunity factors and protected groups. Tables 6 to 10 reflect custom analyses of the AFFH block-level and tract-level raw data.<sup>193</sup> Specifically, the tables permit comparisons of average school proficiency index values across the census-tract quintiles of protected groups in the Consortium. Quintiles divide the Consortium's census tracts into five equally sized groups, after ranking tracts by their shares of protected groups.

Table 6 shows the average school proficiency index value for each Census tract quintile of the 2010 non-Hispanic Black population. The average school proficiency index value is only 24.85 for the census tracts in the County with the largest non-Hispanic Black populations ("Very High"). By contrast, the smallest non-Hispanic Black quintile ("Very Low") has the highest average school proficiency value of 88.05. Across all Census tracts in the jurisdiction, the average school proficiency index score is 56.52. Table 7 shows a similar pattern for the Hispanic population, with the highest average index value in the census tracts with low Hispanic populations, and the lowest average index value in those census tracts with more Hispanics. The trend is reversed for non-Hispanic Whites, as evident in table 8, with schools performing better on average in those Census tracts that have more non-Hispanic Whites.

Patterns are a bit different for non-Hispanic Asians or Pacific Islanders, as evident in table 9. Average school performance is high in the highest and middle quintiles of Asian population. The averages in the other three quintiles approximate the County average, suggesting a lower

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<sup>193</sup> Raw data version AFFHT0004, from November 2017. The school proficiency index data are summarized from block groups to tracts for using a tract-to-block group crosswalk from Mable Geocorr (<http://mcdc.missouri.edu/websas/geocorr14.html>).

correlation between presence of Asians and school performance.<sup>194</sup> Similar trends are evident regionally (see tables 12, 13, 14, and 15).

The five most frequent places of birth for the foreign-born population in the jurisdiction are Mexico, the Philippines, China (excluding Hong Kong and Taiwan), India, and El Salvador. Table 10 shows that the mean school proficiency index score is lowest in the 20 percent of tracts that have the highest population of foreign-born residents from these five countries, and the mean school proficiency index score is highest in the tracts with the fewest such residents.<sup>195</sup>

Table 11 shows 2017 shares of 4<sup>th</sup> grade students making or exceeding English/Language Arts and Math standards for each Contra Costa public school district. The lowest scoring school districts on both ELA and Math are Antioch Unified, Pittsburg Unified, West Contra Costa Unified, and John Swett Unified. These four districts also have the highest student poverty rates (see map 22), as measured by share of students receiving free and reduced price meals. By contrast, the highest performing districts on both ELA and Math are Orinda Union, Lafayette, Walnut Creek, and San Ramon Valley. These five districts are well above both the overall County and state shares. Each is also characterized by low student poverty (see map 22) and small concentrations of Hispanic or non-Hispanic Black residents.

#### *Region - San Francisco-Oakland-Hayward, CA MSA*

Map 23 depicts the HUD school proficiency index for the region. Across the five counties in the MSA, there is variation in access to high-performing schools. Neighborhoods in south and east San Francisco County, north and west Contra Costa County, and west Alameda County score lowest on the index.

From map 26, we observe the extent to which non-Hispanic Blacks are especially concentrated in neighborhoods across the region with low school proficiency scores, especially in north and northwest Contra Costa County and western Alameda County. Non-Hispanic Asians or Pacific Islanders (see map 27) by contrast appear spread across the region in locations with low- and high-performing schools. Map 28 shows high concentrations of Hispanics in neighborhoods with low school proficiency scores, such as in northern/northwestern Contra Costa and western Alameda. However, Hispanics also appear located – albeit in smaller densities – in neighborhoods of moderate to high school proficiency, such as in central Contra Costa and Alameda counties and central and southern San Mateo.

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<sup>194</sup> Pairwise correlations between tract-level school proficiency index scores and: (1) 2010 non-Hispanic Black population,  $r=-0.5473$ ; (2) 2010 non-Hispanic White population,  $r=0.6571$ ; (3) 2010 Hispanic population,  $r=-0.6009$ ; (4) 2010 non-Hispanic Asian or Pacific Islander,  $r=0.1026$ . All except non-Hispanic Asian or Pacific Islander are significant at the 0.05 level; non-Hispanic Asian or Pacific Islander is insignificant.

<sup>195</sup> For tables 6, 7, 8 and 10, the difference in the mean school proficiency index between the top (“very high”) and bottom (“very low”) quintiles is statistically significant at the 0.01 level. Two-sample t-test with equal variances. The difference for non-Hispanic Asians or Pacific Islanders is insignificant.

The five most frequent places of birth for the foreign-born population in the San Francisco-Oakland-Hayward, CA region are Mexico, China,<sup>196</sup> the Philippines, Vietnam, and India. Table 16 shows that the mean school proficiency index score is lowest in the 20 percent of tracts that have the highest population of foreign-born residents from these five countries, and the mean school proficiency index score is highest in the tracts with the fewest such residents. Regionally, Mexicans and Filipinos in particular appear most highly concentrated in locations with the lowest performing schools.

### **Local programs, policies, or funding mechanisms that affect disparities in access to proficient schools**

Academic achievement and school spending vary widely across Contra Costa County, with the reasons for these disparities remaining complex.<sup>197</sup> In the 2010-2011 school year, the County's top-spending district, Orinda Elementary, spent \$9,473 per student. Orinda's proficiency rates are among the highest in the County (see table 11). Orinda receives about one-third of their funding from parcel taxes, foundations, and parent donations, which gives them the option to spend their budget on "luxuries" that some less affluent districts cannot afford, such as small class sizes, art teachers, and expanded programs and staff<sup>198</sup>. Districts with high proportions of low income and at-risk students benefit from California's redistributive Local Control Funding Formula (LCFF), and receive additional funding based on student need. For example, in one of the County's lowest-scoring districts, West Contra Costa, a higher percentage of children from low-income families translated into additional income to help level the playing field.

Nonetheless, low-income students in West Contra Costa and similar districts are faced with continuing educational challenges. Low income students, defined as students whose families earn below 185 percent of the federal poverty line, make up most of the total student population in West Contra Costa. In the district-run schools, they make up 70 percent, and in charter schools, they make up 81 percent of the total student body.<sup>199</sup> English learners make up approximately one-third of students. The performance gap between West Contra Costa students and students across California and the rest of Contra Costa County widens each year.<sup>200</sup>

A 2017 report published by Contra Costa County Public Schools revealed that the percentage of students in west County on-level in Kindergarten has stayed low and flat through

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<sup>196</sup> HUD AFFH data excludes Hong Kong and Taiwan.

<sup>197</sup> T. Harrington (2011). Study shows some East Bay districts get bigger bang for their bucks than others. Oakland, CA: East Bay Times. <https://www.eastbaytimes.com/2011/06/04/study-shows-some-east-bay-districts-get-bigger-bang-for-their-bucks-than-others/>

<sup>198</sup> *Id.*

<sup>199</sup> Go Public Schools 2017, available at <https://drive.google.com/file/d/1-WyDjVXlo2nakX7gs2tj3KBS0hn0X6XY/view>

<sup>200</sup> *Id.*



elementary, middle, and high school—hovering overall at just one in three students proficient in English and Language Arts and one in four in Math.<sup>201</sup> In West Contra Costa, 44 percent of all ninth graders received at least one D or F grade in the 2016-2017 school year, and only eight out of 537 English Learning eighth grade students (1.5 percent) met Math standards. In eleventh grade, only seven English Learner students (1.6 percent) did. In the last ten years, only four schools in West Contra Costa—Middle College High School San Pablo, Hanna Ranch Elementary, Olinda Elementary, and Kensington Elementary—received the title of California Distinguished School, a state-recognized title that honors exemplary public schools based on performance and progress in narrowing achievement gaps. In comparison, the rest of Contra Costa County, including but not limited to San Ramon Valley Unified School District and Mt. Diablo Unified School District, is home to over eighty California Distinguished Schools.<sup>202</sup>

The impact of poverty and high student need in several of the County’s school districts is exacerbated by high rates of demographic change and student turnover. Countywide, during the twenty year period from 1997-2017, White public school enrollment declined by almost 30,000 students, while Latino enrollment increased by over 30,000 students, and Asian/Pacific Islander enrollment rose by over 10,000 students (see figure 1 in appendix). At the same time, the overall student poverty rate (as measured inexactly by the percentage of students eligible for free and reduced price lunch) in the County increased dramatically, from 29 percent to 41 percent.<sup>203</sup>

Importantly, these demographic changes in the schools were not distributed evenly across the County’s school districts – they followed the path of affordable housing and concentrated in districts that included communities with more open housing policies – in particular Antioch, Mt. Diablo, Oakley, Pittsburg, and West Contra Costa (see table 18).<sup>204</sup> Other districts saw increased Latino enrollment, but relatively stable enrollment of other racial and ethnic groups. These districts, which include Brentwood, Byron, Knightsen, Liberty, and Martinez, have the potential of becoming stable, racially and economically integrated school districts, if the right investments in schools, housing, and community infrastructure are made. The remainder of Contra Costa’s school districts appear to be more racially isolated, with relatively small percentages of non-White students. As illustrated by the school proficiency data (see appendix), these are also some of the highest performing schools in the County. These districts have the capacity to easily absorb a substantial influx of economic diversity without any loss of perceived quality or student outcomes.

Consistent with these observations, the data show that the most serious “segregation” problem in the County is not within school districts, but across school districts. Only the San

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<sup>201</sup> N. Walchuk, M. Lopez, T. Kang, E. Ruiz Rodriguez, S. Ramirez, B. Vickers (2017). West Contra Costa Kids Can: Second Annual Student Outcomes Report. <https://gopublicschoolswwcc.org/2017/11/wcckidsan2017launch/>

<sup>202</sup> California Distinguished Schools Program. California Department of Education. <https://www.cde.ca.gov/ta/sr/cs/>

<sup>203</sup> For 1997-98 data, see here: <https://www.cde.ca.gov/ds/sh/cw/filesafdc.asp>. For 2017-18 data, see here: <https://www.cde.ca.gov/ds/sd/sd/filesesp.asp>. Data are only for public school students.

<sup>204</sup> Table 18 shows the absolute and percentage change in enrollment by school district, 1997-98 to 2017-18.

Ramon, West Contra Costa, and Mount Diablo districts have elevated levels of segregation between White students and Black or Latino students. In these districts the cross-county levels of African-American segregation (using the standard “dissimilarity index”<sup>205</sup>) are quite high, and Latino segregation also approach high levels (see table 17).

The policies and practices that underlay patterns of school segregation are largely housing practices, including historical (20<sup>th</sup> century) disinvestment and segregation, local zoning and land use policies and practices (as discussed in the preceding section on Contributing Factors to Segregation), placement of subsidized housing, administration of the housing choice voucher program, housing discrimination in the private market, and personal choices made by families within the constraints of a market that is distorted by these policies and practices.

But education policies also influence these patterns of segregation. These housing-related educational policies that affect housing segregation include school district lines and school assignment zones that closely mirror local demographic divisions across and within districts, school district “choice” policies that exacerbate school concentrations of poverty, test- or criteria-based admission to choice schools, lack of free student transportation for students opting for intradistrict transfers, absence of free inter-district transfers for low income students attending high poverty schools (and unregulated access to inter-district transfers for higher income students), unregulated private and parental contributions to local schools, and unequal capital expenditures (school construction and renovation) across schools within a district.

There have also been a number of positive steps:

- In August of 2017, in response to a movement for five schools to secede from the Mt. Diablo Unified school district, the Contra Costa County Board of Education recommended against the formation of a new district, which would have increased the concentration of low income children in the remaining Mt. Diablo district, decreased overall revenues for the district, and diminished the opportunities for racial and economic integration for all students in the current Mt. Diablo district.<sup>206</sup>
- School districts are actively taking steps to incentivize teachers to stay. In the West Contra Costa Unified school district, the board is increasing teachers’ compensation and considering the development of new housing specifically for teachers to encourage teachers to remain in the district.<sup>207</sup> According to a district survey, 70

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<sup>205</sup> The dissimilarity index represents the extent to which the distribution of two groups differs across census tracts. Values range from 0 to 100, with a value of zero representing perfect integration between two groups and 100 representing perfect segregation.

<sup>206</sup> M. Robertson (2018). Maps show the segregation within Bay Area school districts. San Francisco: SF Gate. <https://www.sfgate.com/education/article/maps-bay-area-school-segregation-district-zone-vox-12519144.php#photo-14928885>

<sup>207</sup> T. Harrington (2018). Higher Pay, Smaller Classes, Housing Perks in West Contra Costa Unified School District’s Plan to Attract Teachers. Oakland, CA: East Bay Express.

percent of school employees who rent considered leaving because of high housing costs.<sup>208</sup>

- California's reliance on state funding of local education and the 2014 Local Control Funding Formula have helped to equalize funding for poor districts.

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## Employment Opportunities

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### **Disparities in access to employment opportunities**

Employment opportunities are depicted by two HUD indices: (1) the labor market engagement index and (2) the jobs proximity index. The labor market engagement index provides a summary description of the relative intensity of labor market engagement and human capital in a neighborhood, taking into account the unemployment rate, labor-force participation rate, and percent with a bachelor's degree or higher. The index ranges from 0 to 100, with higher values indicating higher labor force participation and human capital.

The jobs proximity index measures the physical distances between jobs and places of residence. It too varies from 0 to 100, and higher scores point to better accessibility to employment opportunities. Although these indices are initially computed for census block groups (job proximity) or tracts (labor marker engagement), HUD also estimates them for protected classes at the Consortium, entitlement jurisdiction and region level. There is considerable variation in labor market engagement by race/ethnicity in the Consortium (see table 1). Non-Hispanic Whites (68.76) and non-Hispanic Asians or Pacific Islanders (66.87) score the highest on the labor market engagement index, while non-Hispanic Blacks and Hispanics are the lowest in the County, each with scores around 32.

Across race and ethnic categories, Pittsburg's and Antioch's labor market engagement index values are all under 40. Concord has labor market engagement index values in the mid-40s to high-50s. Walnut Creek obtains labor market engagement index values around 90. See tables 2-5.

However, jobs proximity does not discernibly track race/ethnicity at the Consortium, entitlement jurisdiction or regional level (see tables 1-5). Similarly, looking at maps 33 and 55 the jobs proximity index varies widely by census tract and doesn't appear to follow any particular spatial pattern. As a result, from here we focus attention on labor market engagement.

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<https://www.eastbayexpress.com/SevenDays/archives/2018/07/06/higher-pay-smaller-classes-housing-perks-in-west-contra-costa-unified-school-districts-plan-to-attract-teachers>

<sup>208</sup> *Id.*



## **Disparities in access to employment, relationships to residential living patterns**

### *Contra Costa County Consortium*

Map 32 shows the spatial variability of labor market engagement for the Contra Costa Consortium. Labor market engagement is especially high in central and southern neighborhoods of the County, including Walnut Creek (see also map 42). By contrast, the index obtains more moderate and lower scores in some northwestern tracts (including Richmond) as well as northeastern neighborhoods such as Pittsburg and Antioch (see also maps 39 to 41).

From map 36 we observe that non-Hispanic Blacks are located predominantly in those County neighborhoods with low to moderate labor market engagement. Map 38 reveals a similar pattern for Hispanics, whereby the largest concentrations are in these same tracts. By contrast, non-Hispanic Whites (map 35) and non-Hispanic Asians (map 37) are more frequently located in neighborhoods with higher labor market participation and human capital.

We also observe (see maps 43, 44, 45, and 46) concentrations of persons with Mexican and Filipino national origin in neighborhoods of low labor market engagement, especially in Antioch, Concord and Pittsburg.

We compare average labor market engagement index values across the census-tract quintiles of protected groups.<sup>209</sup>

Table 19 shows the average labor market engagement index value for each quintile of 2010 non-Hispanic Black Population. The average labor market engagement index value is only 32.88 for the segment of census tracts in the County with the largest non-Hispanic Black populations (“Very High”). By contrast, the smallest non-Hispanic Black population quintile (“Very Low”) has the highest average labor market engagement value of 84.17. Across all census tracts in the jurisdiction, the average labor market engagement index score is 60.06. Table 20 shows a similar pattern for the Hispanic population, with an average index value highest for the census tracts with low Hispanic populations and lowest for those with more Hispanics. The trend is reversed for non-Hispanic Whites, as evident in table 21, with index scores higher on average in those census tracts with more non-Hispanic Whites.

Patterns are a bit different for Asians or Pacific Islanders, as evident in table 22. Average labor market performance is highest in the highest quintile of Asian population and lowest in the lowest quintile. The averages in the other three quintiles approximate the County

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<sup>209</sup> These analyses use AFFH raw data version AFFHT0004, from November 2017.

average, once again suggesting a lower correlation between presence of Asians and labor market engagement.<sup>210</sup>

Similar trends are evident regionally (see tables 29 to 32).

The five most frequent places of birth for the foreign-born population in the jurisdiction are Mexico, the Philippines, China,<sup>211</sup> India, and El Salvador. Table 23 shows that the mean labor market index score is lowest in census tracts with the highest population of individuals from these five countries, and highest in those with the fewest such residents.<sup>212</sup>

Map 53 depicts the Job Availability Index as computed by the UC Davis Center for Regional Change, using data from the 2014 Longitudinal Employer-Household Dynamics / Origin-Destination Employment Statistics database. The index measures the number of jobs per 1,000 people within a five-mile radius of the census tract center-point. Red areas depict neighborhoods with fewer available jobs, while tracts shaded in green denote locations with more jobs close by.

Areas to the west and northeast, including Richmond, Antioch and Concord, have low levels of job availability, whereas neighborhoods in central Contra Costa score highest on the index. As evident in tables 24, 25, and 28, average job availability is lowest in census tracts that have the highest non-Hispanic Black, Hispanic, and foreign-born populations, respectively. By contrast, job availability is on average considerably higher in the neighborhoods with the largest non-Hispanic white population (see table 26).<sup>213</sup>

#### *Region - San Francisco-Oakland-Hayward, CA MSA*

Map 54 depicts the labor market engagement index for the region. Neighborhoods in north and west Contra Costa County and west Alameda County score lowest on the index.

Non-Hispanic Blacks are distributed across the region in those neighborhoods with low labor market scores, especially in north and northwest Contra Costa County and western Alameda County (see map 58). Non-Hispanic Asians or Pacific Islanders (see map 59) by contrast appear spread across the region in locations with low- and high-index values. Map 60 shows high concentrations of Hispanics in neighborhoods with low labor market engagement, such as in northern/northwestern Contra Costa and western Alameda.

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<sup>210</sup> Pairwise correlations between tract-level labor market engagement index scores and: (1) 2010 non-Hispanic black population,  $r=-0.4857$ ; (2) 2010 non-Hispanic white population,  $r=0.4973$ ; (3) 2010 Hispanic population,  $r=-0.6887$ ; (4) 2010 Asian or Pacific Islander,  $r=0.2506$ . All are significant at the 0.05 level.

<sup>211</sup> HUD AFFH data excludes Hong Kong and Taiwan.

<sup>212</sup> For all five tables (19 through 23), the difference in the mean labor market engagements index between the top (“very high”) and bottom (“very low”) quintiles is statistically significant. Two-sample t-test with equal variances.

<sup>213</sup> For tables 24, 25, 26, and 28, the difference in the mean job availability index between the top (“very high”) and bottom (“very low”) quintiles is statistically significant. Two-sample t-test with equal variances.

The five most frequent places of birth for the foreign-born population in the San Francisco-Oakland-Hayward, CA region are Mexico, China,<sup>214</sup> the Philippines, Vietnam, and India. Table 33 shows that the mean labor market engagement index score is lowest in the 20 percent of tracts with the highest population of individuals from these five countries, and highest in the tracts with the fewest such residents.

### **Local programs, policies, or funding mechanisms that affect disparities in access to employment**

Formerly incarcerated residents of Contra Costa County face barriers to employment. Nearly all of the top employers in the County ask applicants on their initial application whether they have been convicted of a felony.<sup>215</sup> This creates the possibility of employer discrimination against those seeking reentry. In 2014, a “Ban the Box” rule applying only to state agencies, cities, counties and special districts did go into effect, eliminating questions regarding criminal convictions on applications to said employers. Although employers in California cannot legally ask about arrests that did not lead to a conviction, such information may also be obtained from for-profit, third-party providers. In a study done by the Safe Return Project, a Richmond-based research and action initiative aimed at improving community reintegration after incarceration, one in three respondents to a survey of formerly incarcerated residents in west Contra Costa County had worked since being released from prison. At the time of the survey, 78 percent of the respondents were unemployed, an unemployment rate that is nearly seven times that of the State of California.<sup>216</sup>

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## **Transportation Opportunities**

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### **Disparities in access to transportation opportunities**

Transportation opportunities are depicted by two HUD AFFH indices: (1) the transit trips index and (2) the low transportation cost index. The transit trips index measures how often low-income families in a neighborhood use public transportation. The index ranges from 0 to 100, with higher values indicating a higher likelihood that residents in a neighborhood utilize public transit. The low transportation cost index measures cost of transportation and proximity to public transportation by neighborhood. It too varies from 0 to 100, and higher scores point to lower transportation costs in that neighborhood.

While these indices are initially computed for census tracts, HUD also estimates them for protected classes at the Consortium, entitlement jurisdiction, and region level. Neither HUD AFFH transportation index, at any level, varies noticeably across racial/ethnic categories. All

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<sup>214</sup> HUD AFFH data excludes Hong Kong and Taiwan.

<sup>215</sup> Andres Abarra, et al (2011). Community Reintegration and Employment in Contra Costa County. Safe Return Project. <http://pacinst.org/wp-content/uploads/2013/07/reintegration-employment-final.pdf>

<sup>216</sup> Id.

racess and ethnicities score highly on both indices with values close in magnitude. If these indices are accurate depictions of transportation accessibility, then we would conclude from them that all racial and ethnic classes have high and relatively equal access to transportation at both the jurisdiction and regional levels. If anything, both indices appear to take slightly *higher* values for non-Hispanic Blacks and Hispanics, suggesting better access to transit and lower costs for these protected groups.

### **Disparities in access to transportation, relationships to residential living patterns**

Maps 63 through 74 show the lack of spatial variability in the two HUD transportation indices at all levels. The two indices each take mostly high values. Further, higher and moderate index scores are mostly interspersed, such that discernible spatial patterns aren't evident. There does not appear to be significant disparities in access to transit on the basis of race or ethnicity in the Consortium, region, or entitlement jurisdictions, based upon these HUD indices.

However, other data suggest disparate access to transportation opportunity. Map 75 shows the census tract percentages of workers 16 years of age and above with commute times of at least 45 minutes. Longer commute times may result from a lack of proximate jobs or from poor transportation access. Higher percentages of workers have longer commute times in north-eastern Contra Costa, including Pittsburg and Concord. Smaller percentages of workers have long commutes in much of central Contra Costa – places such as Walnut Creek and Lafayette.

Tables 34 through 37 show that average percentages of workers with long commutes are generally highest in the census tract quintiles with large populations of protected groups. For instance, on average 37.7 percent of workers in the quintile of census tracts with “Very High” non-Hispanic black populations have long commutes, whereas less than 29 percent have long commutes in the quintile of tracts with the smallest (i.e. “Very Low”) black populations. Similar trends are observed for Hispanics (table 35), non-Hispanic Asians (table 36) and the foreign-born population (table 37).<sup>217</sup>

Figure 2 (see appendix) shows the 2015 share of transit assets that are past their useful life for Bay Area transit operators, using data from the Metropolitan Transportation Commission's Regional Transit Capital Inventory.<sup>218</sup> Assets include vehicles, systems, guideway elements, and facilities and stations. BART, Tri Delta Transit, WestCat, AC Transit, and County Connection all operate in Contra Costa County. Of these, all except County Connection exceed the regional average share of assets past their useful life. Close to half of BART assets and over a quarter of Tri Delta Transit assets are past their useful life. BART, Tri

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<sup>217</sup> For all four tables (34 through 37), the difference in the mean percentage of workers with long commutes between the top (“very high”) and bottom (“very low”) quintiles is statistically significant. Two-sample t-test with equal variances.

<sup>218</sup> Vital Signs. [www.vitalsigns.mtc.ca.gov](http://www.vitalsigns.mtc.ca.gov)

Delta Transit, and WestCAT are all among the operators with the highest shares of assets past their useful life. Aging transit infrastructure negatively impacts system reliability and readiness.

Finally, information from the Center for Neighborhood Technology AllTransit<sup>219</sup> database provides additional insight into transit accessibility issues for Contra Costa as a whole and Richmond, Antioch, Concord, Walnut Creek, and Pittsburg.

According to AllTransit, the County and all five of the cities have over 80 percent of their jobs within a half mile of transit.<sup>220</sup> However, there is considerable fluctuation across locations in terms of jobs near *high frequency* transit,<sup>221</sup> here defined as having average headways of 15 minutes or less.

For instance, 0.0 percent of jobs in Antioch and only 0.6 percent of jobs in Pittsburg are within a half mile of high-frequency transit. By contrast in Concord, 12.8 percent of jobs are near frequent full-day transit and 17.7 percent of jobs are close to frequent rush-hour transit.

In Richmond, 13.6 percent of jobs are near frequent full-day transit while 21.4 percent of jobs are within a half mile of frequent rush-hour transit. Finally, in Walnut Creek, 24.2 percent of jobs are close to full-day frequent transit and 40.2 percent of jobs are near to frequent rush hour transit. For Contra Costa County overall, 11.6 percent of jobs are near full-day high-frequency transit and 15.4 percent are close to frequent rush hour transit options. These figures may not reflect the May 2018 opening of the eBART station in Antioch.

Similar differences are evident when examining the percentage of low-income households within a half mile of high-frequency full-day or rush-hour transit. Only 11.5 percent of households making under \$50,000 are within a half mile of high-frequency full day transit, and only 14.4 percent are near to rush-hour high-frequency transit. In Antioch, 0.0 percent of low-income households live near to frequency transit. Only 1.2 percent of Pittsburg low-income households live nearby to full-day or rush-hour high frequency transit. For Concord, 8.8 percent and 11.2 percent of low-income households live within a half mile of full-day or rush-hour frequent transit, respectively. In Walnut Creek, these same percentages are higher, at 12.6 percent and 20.3 percent. Finally, in Richmond, 20.4 percent and 33.1 percent of low-income households live within a half mile to full-day and rush-hour frequent transit, respectively.

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<sup>219</sup> AllTransit. [alltransit.cnt.org](http://alltransit.cnt.org)

<sup>220</sup> Specifically the percentages are as follows: Contra Costa County – 82.3%; Richmond CA – 81.8%; Pittsburg CA – 88.8%; Antioch CA – 91.2%; Walnut Creek CA – 93.4%; Concord CA – 94.4%.

<sup>221</sup> Includes frequent around the clock transit, frequent rush hour transit, or frequent full day transit.

## **Local programs, policies, or funding mechanisms that affect disparities in access to employment**

Access to employment and services can be hindered for some County residents because of existing transportation infrastructure. For example, trips to and from Contra Costa County are served only by a few transit routes, forming a service-level gap in comparison with the rest of the Bay Area.<sup>222</sup> Ongoing efforts such as the Alameda County Service Expansion Plan seek to close the gap, and the Bay Area Rapid Transit (BART) Silicon Valley extension includes extensions to east County. Additionally, accessibility gaps in existing public transit pose difficulties for residents with disabilities. An absence of a forum for leadership and a lack of standards, coordination, or a structural platform have led to an understanding that accessible transportation in the County needs to be improved.<sup>223</sup> Reliable public transportation is crucial in the ability of residents to access employment opportunities and an array of services.

In 2018, voters in all nine Bay Area counties voted to pass Regional Measure 3, which will increase tolls on the region's seven state-owned bridges—four of which are in Contra Costa County—by \$3 over several years, with a final increase occurring in 2025--the revenue from which will fund transportation projects aimed at long-term reduction of traffic congestion.<sup>224</sup> The measure, which needed a simple majority to pass, had 54 percent of the vote from all nine counties combined; however, in Contra Costa and Solano counties, it did not pass. Rep. Mark DeSaulnier from Concord criticized the Legislature's and Metropolitan Transportation Commission's process in developing its master project list and claimed that those who will pay the bulk of the new tolls—commuters from Alameda and Contra Costa counties—will see little congestion relief from them.<sup>225</sup> Among other concerns cited for opposing the measure was the idea that higher bridge tolls amount to a regressive tax that hit lower- and middle-income workers already struggling with rising housing costs.<sup>226</sup>

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<sup>222</sup> Alameda County Transportation Commission (2016). Alameda Countywide Transit Plan.

[https://www.alamedactc.org/files/managed/Document/19157/AlamedaCTC\\_CountywideTransitPlan.pdf](https://www.alamedactc.org/files/managed/Document/19157/AlamedaCTC_CountywideTransitPlan.pdf)

<sup>223</sup> Accessible Transportation in Contra Costa County (2017). <http://www.co.contra-costa.ca.us/DocumentCenter/View/47102/Accessible-Transit-in-Contra-Costa-County-Final9-19-17?bidId=>

<sup>224</sup> D. Brekke (2018). 10-Plus Things to Know: Regional Measure 3, the Proposed Bay Area Bridge Toll Increase. KQED News. <https://www.kqed.org/news/11671240/10-things-to-know-regional-measure-3-the-proposed-bay-area-bridge-toll-increase>

<sup>225</sup> Id.

<sup>226</sup> Id.



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## Access to Low Poverty Neighborhoods

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### **Disparities in access to low poverty neighborhoods**

The HUD Low Poverty Index ranges from 0 to 100, with higher values indicating the less exposure to poverty in a neighborhood. While the index is initially computed for census block groups, HUD also estimates the index for protected classes at the Contra Costa Consortium, entitlement jurisdiction and region level. There is considerable divergence across racial and ethnic groups in neighborhood exposure to poverty. Neighborhoods in which non-Hispanic Blacks and Hispanics live are characterized by higher poverty than neighborhoods of all other racial groups. By contrast, non-Hispanic Whites have the greatest access to low-poverty neighborhoods, followed closely by non-Hispanic Asian or Pacific Islanders. Similar results are evident in Concord and Pittsburg, as well as regionally.

### **Disparities in access to low poverty neighborhoods, related to residential living patterns**

#### *Contra Costa County Consortium*

Map 76 depicts the HUD low poverty index for the Consortium. Access to low poverty neighborhoods varies across Contra Costa County. Neighborhoods exhibit higher poverty in the northeastern and western neighborhoods of the Consortium, including in the cities of Richmond, Antioch, and Pittsburg (see also maps 82-84). Poverty is lower in the central and southern sections of the Consortium, of which Walnut Creek is a part (see map 85).

Overlaying race and ethnicity over poverty levels reveals correspondences between these factors. Maps 77-81 examine the relationships between poverty and race/ethnicity for the Consortium.

From map 79, we observe the extent to which non-Hispanic Blacks appear to concentrate in neighborhoods across the Consortium with higher poverty. Non-Hispanic Asians or Pacific Islanders (see map 81) appear spread across the jurisdiction in neighborhoods with low- and high-poverty. Map 80 shows the highest concentrations of Hispanics in neighborhoods with higher poverty. We also see high concentrations of Mexicans in the highest poverty tracts (map 86).

We again use AFFHT raw data to undertake more detailed analysis than permitted by the HUD tables, this time into relationships between access to low poverty neighborhoods and protected groups. As before, tables (see appendix) reflect custom analyses of the AFFH tract-



level raw data.<sup>227</sup> Specifically, the tables permit comparisons of average low poverty index values across the census tract quintiles of protected groups.

Table 38 shows that, on average, the low poverty index is only 39.46 for the 20 percent of census tracts in the Consortium with the largest non-Hispanic Black populations (“Very High”). By contrast, the low poverty index is 85.41, on average, for the 20 percent of census tracts with the smallest non-Hispanic Black population (“Very Low”). This means that poverty is lowest (on average) in those tracts with the smallest non-Hispanic black populations, and highest (on average) in neighborhoods with the largest non-Hispanic black populations. Table 39 shows a similar pattern for the Hispanic population. The trend is reversed for non-Hispanic Whites (see Table 40), such that the low poverty index is larger on average in those neighborhoods with more non-Hispanic whites. Across all census tracts in the Consortium, the low poverty index score is 64.96, on average.

Patterns are a bit different for non-Hispanic Asians or Pacific Islanders, as evident in table 41. Accessibility to low poverty locales is on average highest in the “Very High” and “Moderate” quintiles of Asian population. However, the differences across the quintiles are less pronounced, suggesting a lower correlation between presence of Asians and low poverty.<sup>228</sup> Similar trends are evident regionally (see tables 48, 49, 50, and 51).

The five most frequent places of birth for the foreign-born population in the Consortium are Mexico, the Philippines, China,<sup>229</sup> India, and El Salvador. Table 42 shows that the mean low poverty index score is lowest in the 20 percent of tracts with the highest population of individuals from these five countries, and highest in the tracts with the fewest such residents.<sup>230</sup>

Supplemental Nutrition Assistance Program (SNAP)<sup>231</sup> benefits are received by low-income households. To be eligible, gross monthly income must be at or below 130 percent of the poverty line while net income must be at or below the poverty line.<sup>232</sup> As a result, the percent of households in a neighborhood reveals additional information about the degree of impoverishment in different locations. Map 96 shows that the share of households receiving SNAP benefits is highest in the northern/northeastern sections of the County, including Pittsburg and Antioch, as well as in Richmond and other parts in the west. Tables 43-47 show similarly that, on average, receipt of SNAP benefits is higher as a share of households in

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<sup>227</sup> Raw data version AFFHT0004, from November 2017. The school proficiency index data are summarized from block groups to tracts for using a tract-to-block group crosswalk from Mable Geocorr (<http://mcdc.missouri.edu/websas/geocorr14.html>).

<sup>228</sup> Pairwise correlations between tract-level low poverty index scores and: (1) 2010 non-Hispanic black population,  $r=-0.4851$ ; (2) 2010 non-Hispanic white population,  $r=0.5681$ ; (3) 2010 Hispanic population,  $r=-0.6798$ ; (4) 2010 non-Hispanic Asian or Pacific Islander,  $r=0.2233$ . All are significant at the 0.01 level.

<sup>229</sup> HUD AFFH data exclude Hong Kong and Taiwan.

<sup>230</sup> For tables 38 to 42, the difference in the mean low poverty index between the top (“very high”) and bottom (“very low”) quintiles is statistically significant at the 0.01 level. Two-sample t-test with equal variances.

<sup>231</sup> Previously known as food stamps.

<sup>232</sup> (2018). A Quick Guide to SNAP Eligibility and Benefits. Center on Budget and Policy Priorities. <https://www.cbpp.org/research/food-assistance/a-quick-guide-to-snap-eligibility-and-benefits>

neighborhoods with more non-Hispanic Blacks, Hispanics, and foreign-born residents and lower in tracts with more non-Hispanic Whites and non-Hispanic Asians.<sup>233</sup>

### *Region - San Francisco-Oakland-Hayward, CA MSA*

Map 97 depicts the HUD low poverty index for the region. Across the five counties in the region, there is variation in access to low poverty neighborhoods. Neighborhoods in north and west Contra Costa County and west Alameda County score lowest on the index.

From map 100, we observe the extent to which non-Hispanic Blacks are especially concentrated in neighborhoods across the region with low access to low-poverty neighborhoods, especially in north and northwest Contra Costa County and western Alameda County. Non-Hispanic Asians or Pacific Islanders (see map 102) are observed locating across the region in locations with low- and high- poverty census tracts. Map 101 shows high concentrations of Hispanics in neighborhoods with higher poverty, such as, in northern/northwestern Contra Costa and western Alameda. However, Hispanics appear located – albeit once again in smaller densities – in neighborhoods of moderate to low poverty, such as in central Contra Costa and Alameda counties and central and southern San Mateo.

The five most frequent places of birth for the foreign-born population in the San Francisco-Oakland-Hayward, CA region are Mexico, China,<sup>234</sup> the Philippines, Vietnam, and India. Table 52 shows that the mean low poverty index score is lowest in the 20 percent of tracts with the highest population of individuals from these five countries, and highest in the tracts with the fewest such residents.

### **Local programs, policies, or funding mechanisms that affect disparities in access to low poverty neighborhoods**

As discussed later, displacement of residents due to economic pressure may affect disparate access to low-poverty neighborhoods. The Bay Area has been facing a major affordable housing crisis for years, and rising housing prices have contributed to the displacement of many low-income residents. From 2011-2015, Contra Costa County gained thousands of net residents from nearby Alameda County, San Mateo County, and San Francisco. As lower-income residents have been displaced from more expensive parts of the Bay Area, poverty in Eastern Contra Costa County has increased. From 2000-2014, the increase in poverty in Bay Point and Antioch was the highest in the Bay Area.

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<sup>233</sup> For tables 41 to 45, the difference in the mean percent of households receiving SNAP between the top (“very high”) and bottom (“very low”) quintiles is statistically significant at the 0.01 level. Two-sample t-test with equal variances.

<sup>234</sup> HUD AFFH data exclude Hong Kong and Taiwan.

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## Access to Environmentally Healthy Neighborhoods

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### **Disparities in access to environmentally healthy neighborhoods**

The HUD Environmental Health Index ranges from 0 to 100, with higher values indicating lower exposure to harmful toxins at a neighborhood level, and therefore better environmental quality. While the index is initially computed for census tracts, HUD also estimates the index for protected classes at the Consortium, entitlement jurisdiction, and regional levels. There are modest differences across racial and ethnic groups in neighborhood access to environmental quality.

All of the racial/ethnic groups in the Consortium obtain environmental health scores in the middle of the national distribution (from the low 40's to mid- 50's). Non-Hispanic Blacks and Hispanics have access to somewhat less environmentally healthy neighborhoods than non-Hispanic Whites and non-Hispanic Asians. Environmental health scores are on the lower half of the national distribution at the regional level, with non-Hispanic Blacks obtaining the lowest value and non-Hispanic Whites the highest.<sup>235</sup> Regionally, non-Hispanic whites live in neighborhoods with the highest environmental quality. The residents of Concord have access to lower environment health than the other entitlement jurisdictions and the Consortium and region as a whole.

### **Disparities in access to environmentally healthy neighborhoods, relationships to residential living patterns**

#### *Contra Costa County Consortium*

Map 105 depicts the HUD environmental health index for the Consortium. The index obtains mostly moderate values across Contra Costa County, and access to environmentally healthy neighborhoods – those with lower exposure to airborne environmental toxins – varies modestly across the jurisdiction. Neighborhoods exhibit lower environmental health scores – indicating more exposure to toxins – in some eastern and northern neighborhoods of the County, including the cities of Richmond and Antioch, as well as some centrally located places like Concord, Pleasant Hill and Walnut Creek. Environmental health appears highest in some southern sections of the County, as well as in some northern neighborhoods including Clyde.

Maps 106 - 114 examine the relationships between environmental health and race/ethnicity at the Consortium and entitlement jurisdiction levels. We observe the extent to which non-Hispanic Blacks appear to concentrate in neighborhoods across the County with somewhat lower environmental health (map 108). Non-Hispanic Whites and non-Hispanic Asians or Pacific Islanders appear spread across the jurisdiction in neighborhoods with moderate

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<sup>235</sup> At both the Consortium and regional level, when comparing the population below the poverty line to the total population, the Environmental Health Index score exhibits a larger drop for non-Hispanic Asians or Pacific Islanders than the other races/ethnicities. See AFFH table 12.

environmental health. The patterns for Hispanics appear similar to those of non-Hispanic Blacks. National origin does not appear to align closely to environmental health.

The CalEnviroScreen<sup>236</sup> data were developed by the California Environmental Protection Agency in April 2013. CalEPA's objective in developing the tool and data was to "assist California communities by directing state and potentially local government resources toward a common purpose: the revitalization of disadvantaged communities and the pursuit of environmental justice." The most recent data were released in January 2017, and are employed here. As noted by CalEPA, "People in real life are simultaneously exposed to multiple contaminants from multiple sources and also have multiple stressors based on their health status as well as living conditions. Thus, the resulting cumulative health risk is also often influenced by nonchemical factors such as socioeconomic and health status of the people living in a community." In response to this, "CalEnviroScreen uses a science-based method for evaluating multiple pollution sources in a community while accounting for a community's vulnerability to pollution's adverse effects." Measures of pollution burden<sup>237</sup> and population characteristics<sup>238</sup> are combined into a single composite CalEnviroScreen index, which is then mapped and analyzed. Higher values on the index indicate higher cumulative environmental impacts on individuals arising from these burdens and population factors.

Maps 125 – 129 show the CalEnviroScreen impacts for Contra Costa County and the four entitlement jurisdictions. In map 125, it is apparent that cumulative environmental impacts are highest in western and northeast sections of the County (yellow to red shaded tracts) and lowest in the central part of the County (green shaded neighborhoods). These sorts of adverse environmental impacts are especially visible in Antioch (map 126), Pittsburg (map 128), and northern sections of Concord (map 127). Impacts are low in Walnut Creek (map 129).

Table 53 furthermore shows that non-Hispanic Blacks and Hispanics have the highest exposures<sup>239</sup> to adverse environmental impacts, whereas non-Hispanic Whites and non-Hispanic Asians have lower exposures (as measured by the CalEnviroScreen index).

Tables 54, 55, and 58 portray how CalEnviroScreen scores (and therefore cumulative impacts) are higher, on average, in neighborhoods with more non-Hispanic Blacks, Hispanics, and foreign-born residents respectively. Tables 56 and 57 show that mean CalEnviroScreen

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<sup>236</sup> CalEnviroScreen 3.0 (2018). California Office of Environmental Health Hazard Assessment.

<https://oehha.ca.gov/calenviroscreen/report/calenviroscreen-30>

<sup>237</sup> Includes (1) exposure indicators such as Ozone, PM2.5, Diesel Particulate Matter, Drinking Water Contaminants, Pesticide Use, Toxic Releases from Facilities, and Traffic Density, and (2) environmental effects indicators such as Cleanup sites, Groundwater Threats, Hazardous Waste Generators and Facilities, Impaired Water Bodies, and Solid Waste Sites and Facilities.

<sup>238</sup> Includes (1) sensitive population indicators such as Asthma, Cardiovascular Disease, Low Birth Weight Infants, and (2) socioeconomic factor indicators such as Educational Attainment, Housing Burdened Low Income Households, Linguistic Isolation, Poverty, and Unemployment.

<sup>239</sup> Values in table 53 are computed in a similar fashion to how HUD generates tables 1 through 5, above.

scores are lower in neighborhoods with more non-Hispanic Whites and non-Hispanic Asians.<sup>240</sup>

### *Region - San Francisco-Oakland-Hayward, CA MSA*

In map 130 we observe low HUD environmental health index scores in much of Alameda and San Francisco counties, as well as in eastern and north-central Contra Costa County.

Maps 131 through 135 overlay race/ethnicity on the Environmental Health Index. As noted above, there is an especially close relationship (see map 133) between non-Hispanic Blacks and low environmental health.

### **Local programs, policies, or funding mechanisms that affect disparities in access to environmentally healthy neighborhoods**

In April 2017, the California Environmental Protection Agency (CalEPA) released a list of communities as part of the implementation of SB 535, a 2012 law that directs the state to make investments to benefit disadvantaged communities that suffer from pollution, socioeconomic, and health challenges.<sup>241</sup> To determine which communities are disadvantaged, CalEPA used a screening tool called CalEnviroScreen 3.0 developed by the Office of Environmental Health Hazard Assessment. CalEnviroScreen 3.0 identifies communities in California that are disproportionately burdened by multiple sources of pollution and face vulnerability due to socioeconomic factors.<sup>242</sup> The highest scoring 25 percent of census tracts were designated as disadvantaged communities. In Contra Costa County, disadvantaged communities include census tracts in North Richmond, Richmond, Pittsburg, San Pablo, Antioch, Rodeo, and Oakley.<sup>243</sup>

Environmental justice concerns are especially high in Richmond and neighboring areas of west County. Richmond is surrounded by oil refineries, chemical plants, superfund sites, highways, rail yards, and ports which contribute to pollution.<sup>244</sup> Residents of Richmond are also exposed to a wide array of industrial contaminants including benzene and mercury. Pollution likely contributes to higher risks of death from heart disease and stroke and greater rates of hospitalization due to asthma in Richmond.<sup>245</sup> Health is notably worse for people of

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<sup>240</sup> For tables 54 to 58, the difference in the mean CalEnviroScreen score between the top (“very high”) and bottom (“very low”) quintiles is statistically significant at the 0.05 level. Two-sample t-test with equal variances.

<sup>241</sup> California Climate Investments to Benefit Disadvantaged Communities. CalEPA.

<https://calepa.ca.gov/envjustice/ghginvest/>

<sup>242</sup> CalEnviroScreen 3.0 <https://oehha.ca.gov/calenviroscreen/report/calenviroscreen-30>

<sup>243</sup> Economically Disadvantaged Communities by Census Tract. CalEPA. [https://calepa.ca.gov/wp-content/uploads/sites/34/2017/04/SB-535-List-of-DACs\\_CES30.xlsx](https://calepa.ca.gov/wp-content/uploads/sites/34/2017/04/SB-535-List-of-DACs_CES30.xlsx)

<sup>244</sup> J. Kay, C. Katz (2012). Pollution, Poverty and People of Color: Living with Industry. Scientific American. <https://www.scientificamerican.com/article/pollution-poverty-people-color-living-industry/>

<sup>245</sup> Pollution, Poverty and People of Color. <https://www.scientificamerican.com/article/pollution-poverty-people-color-living-industry/>



color in Richmond, and black residents have the worst health indicators of all residents.<sup>246</sup> One major refinery, operated by Chevron, has played a large role in the health of Richmond and other surrounding communities. One major incident occurred on August 6, 2012, when a massive fire broke out at the refinery and sent more than 15,000 people to local hospitals.<sup>247</sup> Since then, Chevron has paid hundreds of thousands of dollars in penalties due to air pollution violations in recent years.<sup>248</sup> Another facility in Richmond, a Chemtrade West Chemical Plant, repeatedly violated air pollution rules between 2009 and 2014.<sup>249</sup>

North Richmond, an unincorporated part of the County, is located near the Chevron refinery and other hazards. The community is predominantly populated by low-income people of color and is one of the most affordable parts of the Bay Area, but suffers from high poverty and a lack of services. North Richmond may suffer from disinvestment and depressed housing prices due to its reputation as a community that is exposed to greater environmental hazards.<sup>250</sup>

Lead poisoning is another environmental health hazard that remains a concern in the County. According to Contra Costa Health Services, levels of lead exposure are concentrated in certain areas of the County. Approximately 46 percent of children with elevated blood lead levels in the County are from the Richmond/San Pablo Area while another 26 percent are from the Pittsburg/Antioch area and another 10 percent are from the Concord area.<sup>251</sup> Richmond's housing stock is older than that of Contra Costa County as a whole, and this may contribute to higher levels of lead exposure.<sup>252</sup> Other communities with other housing stock may experience high lead exposure, such as Crockett, Martinez, and Port Costa.

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<sup>246</sup>Pollution, Poverty and People of Color. <https://www.scientificamerican.com/article/pollution-poverty-people-color-living-industry/>

<sup>247</sup> C. Lazzeretti, T. Lochner (2017). Refinery fire settlement forces Chevron to implement 'extrarodinary measures'. Oakland, CA: East Bay Times. <http://www.eastbaytimes.com/2017/07/24/chevron-settles-with-state-regulators-over-2012-refinery-fire/>

<sup>248</sup> D. Cuff (2014). Chevron's Richmond refinery to pay \$278,000 for air pollution violations. San Jose, CA: The Mercury News. <http://www.mercurynews.com/2014/09/04/chevrons-richmond-refinery-to-pay-278000-for-air-pollution-violations/>

<sup>249</sup> (2017). Air District settles case with Chemtrade West US LLC. Bay Area Air Quality Management District. [http://sc-prod.cylog.com/~media/files/communications-and-outreach/publications/news-releases/2017/settle\\_170801\\_chemtrade-pdf.pdf?la=en](http://sc-prod.cylog.com/~media/files/communications-and-outreach/publications/news-releases/2017/settle_170801_chemtrade-pdf.pdf?la=en)

<sup>250</sup> R. Rogers (2011). Part 7: North Richmond's troubled environmental history. Berkeley, CA: Richmond Confidential. <http://richmondconfidential.org/2011/08/03/part-7-north-richmonds-troubled-environmental-history/>

<sup>251</sup> Facts about Lead Poisoning in Contra Costa County. Contra Costa Health Services. <https://cchealth.org/lead-poison/facts.php>

<sup>252</sup> The Richmond Health Equity Report Card. Contra Costa Health Services. <https://cchealth.org/health-data/pdf/Richmond-Health-Equity-Report-Card-Full.pdf>

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## Summary

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HUD and other local data show that access to opportunity is highest for non-Hispanic Whites in Contra Costa County. Opportunity metrics also routinely have the highest average scores in County neighborhoods with the most non-Hispanic Whites. By contrast, access to opportunity is lowest for non-Hispanic Blacks and Hispanics, and metrics are lowest on average in census tracts with more of each of these groups. As compared to these other groups, non-Hispanic Asians and Pacific Islanders appear to live in a wider variety of neighborhoods in terms of access to opportunity. In addition, average opportunity scores are often lower on average in those County neighborhoods with higher numbers of foreign-born individuals from the five most frequent countries.

These same overarching trends tend to also recur for the San Francisco-Oakland-Hayward CA metro area. For example, map 4 from this chapter clearly shows the extreme concentration of non-Hispanic Black residents in those neighborhoods in Contra Costa with the lowest school proficiency index scores. Table 6 further illustrates this outcome, by showing that the school proficiency index is close to 60 points lower on average in the census tracts with the highest non-Hispanic Black populations. Local data point in the same direction. For instance, CalEnviroScreen data point to more severe environmental impacts in those neighborhoods with more Blacks and Hispanics and lower impacts in neighborhoods with more Whites.

Geographic trends are also evident. Across various dimensions, access to opportunity is lowest in western and northeastern sections of the County, specifically in the cities of Richmond and Pittsburg, and frequently also Antioch. For instance, tables 2 and 4 show that school proficiency index scores are low in Antioch and Pittsburg, regardless of race or ethnic group. By contrast, access to opportunity is frequently highest in central Contra Costa, including Walnut Creek.

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## Contributing Factors to Disparity in Access to Opportunity

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### **Access to financial services**

Access to financial services is a contributing factor to disparities in access to opportunity. Overall, in 2015, 5.4 percent of households in Contra Costa County were unbanked (those without a checking or savings account) compared to 6.2 percent of households in California and seven percent of households in the United States as a whole.<sup>253</sup> A further 16.8 percent of Contra Costa County households are underbanked (those who have a checking and/or a savings account at a bank but still use non-bank financial services such as cash-checking and payday loans) compared to 19.1 percent of California households, and 19.9 percent of U.S.

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<sup>253</sup> Prosperity Now Scorecard: Contra Costa County, CA. <http://scorecard.prosperitynow.org/data-by-location#county/6013>



households.<sup>254</sup> Within Contra Costa County, there are significant geographic variations in access to financial services. For example, as of 2015, 17 percent of households in San Pablo were unbanked<sup>255</sup> while just 1.1 percent of households in Danville are unbanked.<sup>256</sup> There are significant racial disparities as well. While only 1.8 percent of White households and 2.6 percent of Asian households are unbanked, 13.9 percent of Black households and 14.2 percent of Hispanic households are unbanked.<sup>257</sup>

These racial disparities persist throughout the County. As of 2015, Walnut Creek, which has a population that is 72.8 percent<sup>258</sup> Non-Hispanic White has an unbanked rate of 2.6 percent.<sup>259</sup> In contrast, Antioch, which has a population that is 31.4 percent Non-Hispanic White<sup>260</sup> has an unbanked rate of 7.9 percent.<sup>261</sup> Similarly, Pittsburg which has a Non-Hispanic White population a population of 18.8 percent<sup>262</sup> has an unbanked rate of 11.5 percent.<sup>263</sup> Thus, communities within Contra Costa with large percentages of non-White residents are more likely to lack access to financial services.

### **Availability, type, frequency, and reliability of public transportation**

The availability of reliable public transportation is a contributing factor to disparities in access to opportunity. Contra Costa County is served by public transit but the quality of service varies across the County. Much of Contra Costa County is connected to other parts of the East Bay as well as to San Francisco and San Mateo County by Bay Area Rapid Transit (BART) rail service. The Richmond-Warm Springs/South Fremont and Richmond-Daly City/Millbrae Lines serve El Cerrito and Richmond during peak hours while the Antioch-SFO Line extends east from Oakland to serve Orinda, Lafayette, Walnut Creek, Contra Costa Centre/Pleasant Hill, Concord, and the Pittsburg/Bay Point station. An eastward extension, commonly known as eBART, began service on May 26, 2018. The extension provides service beyond the Pittsburg/Bay Point station to the new Pittsburg Center and Antioch stations. BART is an important form of transportation that helps provide Contra Costa County residents access to jobs and services in other parts of the Bay Area. The Capitol Corridor

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<sup>254</sup> Prosperity Now Scorecard: Contra Costa County, CA <http://scorecard.prosperitynow.org/data-by-location#county/6013>

<sup>255</sup> Prosperity Now Scorecard: San Pablo, CA. <http://scorecard.prosperitynow.org/data-by-location#city/668294>

<sup>256</sup> Prosperity Now Scorecard: Danville, CA. <http://scorecard.prosperitynow.org/data-by-location#city/617988>

<sup>257</sup> Prosperity Now Scorecard: Contra Costa County, CA <http://scorecard.prosperitynow.org/data-by-location#county/6013>

<sup>258</sup> U.S. Census Bureau Quick Facts: Walnut Creek city, CA.

<https://www.census.gov/quickfacts/fact/table/walnutcreekcitycalifornia/PST045216>

<sup>259</sup> <http://localdata.assetsandopportunity.org/place/6013>

<sup>260</sup> U.S. Census Bureau Quick Facts: Antioch city, CA.

<https://www.census.gov/quickfacts/fact/table/antiochcitycalifornia/PST045217>

<sup>261</sup> Prosperity Now Scorecard: Walnut Creek, CA. <http://scorecard.prosperitynow.org/data-by-location#city/683346>

<sup>262</sup> U.S. Census Bureau Quick Facts: Pittsburg city, CA.

<https://www.census.gov/quickfacts/fact/table/pittsburgcitycalifornia/PST045216>

<sup>263</sup> Prosperity Now Scorecard: Pittsburg, CA. <http://scorecard.prosperitynow.org/data-by-location#city/657456>

route provides rail service between San Jose and Sacramento and serves commuters in Martinez and Richmond.

In contrast to rail transportation, bus service is much more fragmented in the County and regionally. Several different bus systems including Tri-Delta Transit, AC Transit, County Connection, and WestCat provide local service in different sections of the County. In the Bay Area, there are 18 different agencies that provide bus service. The lack of an integrated network can make it harder for transit riders to understand how to make a trip that spans multiple operators and add costs during a daily commute.<sup>264</sup> For example, an East Bay Regional Local 31-Day bus pass is valid on County Connection, Tri-Delta Transit, and WestCAT, but cannot be used on AC Transit. Additionally, these bus systems often do not have frequent service. In central Contra Costa, County Connection buses may run as infrequently as every 45 to 60 minutes on some routes.<sup>265</sup>

Within Contra Costa, transit is generally not as robust in east County despite growing demand for public transportation among residents.<sup>266</sup> The lack of adequate public transportation makes it more difficult for lower-income people in particular to access jobs. Average transit commutes in Pittsburg and Antioch exceed 70 minutes. In Brentwood, average transit commute times exceed 100 minutes.<sup>267</sup>

Data indicates that transit is the third largest expense for low income families second only to housing and food spending.<sup>268</sup> Since low-income riders often have to utilize multiple transit systems on their commute, transit costs can be extremely high and burdensome as commuters then have to pay multiple different fares. These fares can often be masked by the clipper card, which allows riders to pay for rides on multiple different transit operators but doesn't provide significant discounts for riders as they transfer such that the first and last mile of a rider's commute can be the most costly.<sup>269</sup> Though many Bay Area operators do have bulk sales programs which are intended to provide reduced rates to social service providers, only the San Francisco Metropolitan Transit Authority and the Valley Transportation Authority have programs that directly provided discounts to low-income riders.<sup>270</sup> Despite having housing costs that are below the Bay Area regional average, Antioch has significantly higher average transit costs, when compared to the Bay Area average. This is largely due to the high rate of car ownership in Antioch and the comparatively long distance of

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<sup>264</sup> R. Amin, S. Barz (2015). Seamless Transit: How to make Bay Area public transit function like one rational, easy-to-use system. [http://www.spur.org/sites/default/files/publications\\_pdfs/SPUR\\_Seamless\\_Transit.pdf](http://www.spur.org/sites/default/files/publications_pdfs/SPUR_Seamless_Transit.pdf)

<sup>265</sup> County Connection maps and schedules. <https://countyconnection.com/maps-schedules/>

<sup>266</sup> Devin Katayama, The Suburbs: The New Face of Bay Area Homelessness, <https://ww2.kqed.org/news/2017/06/26/the-suburbs-the-new-face-of-bay-area-homelessness/>; <http://confrontingsuburbanpoverty.org/the-communities/east-contra-costa-co-san-francisco/>

<sup>267</sup> Vital Signs (2018). Commute Time. <http://www.vitalsigns.mtc.ca.gov/commute-time>

<sup>268</sup> [https://mtc.ca.gov/sites/default/files/Summary\\_MTC\\_Mean\\_Based\\_Overview\\_DRAFT\\_FINAL.pdf](https://mtc.ca.gov/sites/default/files/Summary_MTC_Mean_Based_Overview_DRAFT_FINAL.pdf), 4

<sup>269</sup> A. Fleisher (2017). How Clipper Masks the Bay Area's Transit Fare Policy Problems. Spur News. <https://www.spur.org/news/2017-08-31/how-clipper-masks-bay-area-s-transit-fare-policy-problems>

<sup>270</sup> Regional Means-Based Transit Fare Pricing Study (2016). Metropolitan Transportation Commission. [https://mtc.ca.gov/sites/default/files/1\\_MTC\\_Means\\_Based\\_TM\\_1\\_DRAFT\\_FINAL.pdf](https://mtc.ca.gov/sites/default/files/1_MTC_Means_Based_TM_1_DRAFT_FINAL.pdf), 23

commutes.<sup>271</sup> Moreover, when transit costs are combined with housing costs, the Antioch/Pittsburg Bay Point area is less affordable than Oakland, where housing costs are much higher.<sup>272</sup>

In May of 2018, rail service reached east County with the 10 mile long eBART (East Contra Costa BART) extension from the Pittsburg/Bay Point station to Antioch. The eBART may defray some of the cost of travel, by decreasing time spent driving, but will not be easily accessible to residents without cars since it is in the middle of a freeway and is not close to the town center of Pittsburg.<sup>273</sup> In the future, eBART may be extended further east to Brentwood.<sup>274</sup> Though eBART will increase access to transportation for some residents of east County, its roll out has not been without its issues. eBART had planned for about 5,600 riders per day, but in its first week ridership exceeded 7,000 riders a day. As a result, riders have complained that parking is insufficient and police have reported that riders have taken to parking illegally in dangerous places. While BART claims to be evaluating options for creating more parking, it has not proposed any concrete solutions.<sup>275</sup> Thus, some Antioch residents may be forced to drive to the further Pittsburg and Pittsburg-Bay Point stations, increasing the time of riders' commutes and making it more difficult for them to access jobs in other parts of the County.

### **Lack of access to opportunity due to high housing costs**

Extremely high housing costs in the Bay Area contribute greatly to disparities in access to opportunity. In 2018, HUD income limits for the Bay Area were among the highest in the country.<sup>276</sup> Although Contra Costa County is relatively affordable compared to much of the Bay Area, its housing costs are still quite high. Under HUD's FY 2018 Income limits, which help to determine eligibility for affordable housing programs, a family of four in Contra Costa County with a household income of up to \$89,600 is considered low income. A family of four with an income of up to \$58,100 is considered very low income, while a family of four with a household income of up to \$34,850 is considered extremely low income. According to the California Housing Partnership Corporation, the lowest-income renters in Contra Costa County spend 57 percent of their income on rent. Additionally, when taking housing costs into account, the County's poverty rate increases from 10.8 percent to 16.1 percent. As of

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<sup>271</sup> Bay Area Housing and Transportation Affordability (2009). Metropolitan Transportation Commission. [https://mtc.ca.gov/sites/default/files/Transpo\\_Housing\\_Affordability-FullRpt.pdf](https://mtc.ca.gov/sites/default/files/Transpo_Housing_Affordability-FullRpt.pdf), 24

<sup>272</sup> Bay Area Housing and Transportation Affordability (2009). [https://mtc.ca.gov/sites/default/files/Transpo\\_Housing\\_Affordability-FullRpt.pdf](https://mtc.ca.gov/sites/default/files/Transpo_Housing_Affordability-FullRpt.pdf), 25

<sup>273</sup> R. Rudick (2018). Editorial: Impressions of BART's New Line to Antioch. Streetsblog SF. <https://sf.streetsblog.org/2018/06/05/editorial-impressions-of-barts-new-line-to-antioch/>

<sup>274</sup> Bay Area Rapid Transit (2017). BART Board backs Brentwood Transit Center. <https://www.bart.gov/news/articles/2017/news20170511-0>

<sup>275</sup> D. Brekke (2018). BART's New Antioch Station Is Very Popular – and Doesn't Have Enough Parking. KQED News. <https://www.kqed.org/news/11672057/barts-new-antioch-station-is-very-popular-and-doesnt-have-enough-parking>

<sup>276</sup> U.S. Department of Housing and Urban Development. FY 2018 Income Limits Summary. <https://www.huduser.gov/portal/datasets/il/il2018/2018summary.odn>

2015, 43.3 percent of Contra Costa's renters spend at least 35 percent of their income on housing and 23.3 percent of homeowners spent at least 35 percent of their income on housing.<sup>277</sup>

High housing costs can price individuals out of high opportunity areas with access to services, employment opportunities, robust transit, and quality education. Areas of Contra Costa County that offer the highest access to opportunity have some of the highest housing costs in the Bay Area. For example, homes in Orinda had a median sales price of \$1,425,000 and Moraga had a median sales price of \$1,504,000 as of October 2017.<sup>278</sup> Households that devote large portions of their incomes towards housing also have less money available to cover other expenses such as transportation, food, healthcare, and childcare. Additionally, families with children may face even higher housing costs as they may need larger units with multiple bedrooms.

### **Lack of local or regional cooperation**

A lack of local or regional cooperation contributes to disparities in access to opportunity. The San Francisco Bay Area is traditionally defined as consisting of nine counties (Alameda, Contra Costa, Marin, Napa, San Francisco, San Mateo, Santa Clara, Solano, and Sonoma). Within the nine counties there are 101 cities. This municipal fragmentation poses a challenge for regional cooperation. Although there are several regional planning organizations, they have been criticized for being ineffective.<sup>279</sup> Key regional agencies include The Association of Bay Area Governments (ABAG), the Bay Area's council of governments and the Metropolitan Transportation Commission (MTC), the Bay Area metropolitan planning organization. In 2017, ABAG and MTC released Plan Bay Area to assess long-range regional transportation and land use needs. To improve coordination, the staff of the two planning agencies merged on July 1, 2017 following the release of the Bay Area 2040 plan.<sup>280</sup> The Bay Area 2040 plan is "a state-mandated, integrated long-range transportation, land-use and housing plan that will support a growing economy, provide more housing and transportation choices and reduce transportation-related pollution in the nine-county San Francisco Bay Area."<sup>281</sup>

Following the release of this plan, MTC convened CASA: The Committee to House The Bay Area. CASA's mandate was to increase the stock of affordable housing, preserve existing affordable housing, and protect vulnerable populations from housing instability and

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<sup>277</sup> Vital Signs (2017). Housing Affordability. <http://www.vitalsigns.mtc.ca.gov/housing-affordability>

<sup>278</sup> R. Scheinin (2017). Housing crisis: East Bay sales and price trends mirror the Bay Area as a whole. San Jose, CA: The Mercury News. <http://www.mercurynews.com/2017/11/13/housing-crisis-east-bay-sales-and-price-trends-mirror-the-bay-area-as-a-whole/>

<sup>279</sup> L. Braunstein (2015). Mayors Tackling the Bay Area's Regional Housing, Transportation Challenges. Urban Land Institute. <https://urbanland.uli.org/sustainability/mayors-tackling-bay-areas-regional-housing-transportation-challenges/>

<sup>280</sup> (2017). ABAG and MTC Staff Join Forces. Metropolitan Transportation Commission. <https://mtc.ca.gov/whats-happening/news/abag-and-mtc-staff-join-forces>

<sup>281</sup> Plan Bay Area 2040. The Context. <https://www.planbayarea.org/2040-plan/context>

displacement. CASA is expected to release a plan in late 2018 that contains recommendations for increasing the regional stock of affordable housing.<sup>282</sup>

Despite these changes in regional coordination, local disparities persist within Contra Costa County. High opportunity, majority non-Hispanic White communities such as Orinda have a dearth of affordable units. Further, the affordable units in Orinda are reserved for seniors and adults without school aged children.<sup>283</sup> Orinda also lacks the type of local laws that foster affordable housing, such as an inclusionary zoning ordinance or a housing impact fee. In contrast, Richmond, a community with a low non-Hispanic White population has an inclusionary zoning ordinance and a provision providing for housing impact fees.<sup>284</sup> Thus, local differences in affordable housing policies may play a role in preventing low income people from moving into high opportunity neighborhoods.

While there has been some development of affordable housing, this development has been piecemeal and does not represent a county-wide commitment to building affordable housing in high opportunity neighborhoods. For example, Walnut Creek, a high opportunity area with a majority non-Hispanic White population has an inclusionary zoning ordinance and a provision for housing impact fees.<sup>285</sup> Recently, Walnut Creek opened applications for a 58 unit complex intended for families between 20 percent and 60 percent of area median income. The complex is close to the Walnut Creek BART station and will have social services support for residents.<sup>286</sup> However, 58 units is a small step in meeting the County's large demand for affordable units. An important aspect of this is the challenge of financing affordable housing in relatively expensive, high opportunity areas, in the absence of funding measures (such as a bond measure) that would provide support for this.

Further, Contra Costa's fragmented transit system leads to disparities in opportunity. For example, in east County where until recently there was a lack of accessible rail service, residents using transit must rely more on the County's piecemeal bus system, making it more difficult for residents to reach high opportunity neighborhoods and jobs. Antioch residents have the longest average commute of any city in the Bay Area, with average transit commute times of 81.1 minutes.<sup>287</sup>

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<sup>282</sup> Metropolitan Transportation Commission. The Committee to House the Bay Area. About.

<https://mtc.ca.gov/our-work/plans-projects/casa-committee-house-bay-area/about>

<sup>283</sup> City of Orinda, CA. Senior Affordable Housing. <https://www.cityoforinda.org/280/Senior-Affordable-Housing>

<sup>284</sup> Contra Costa County Grand Jury (2015-2016). Where Will We Live? The Affordable Housing Waiting List is Closed. [http://www.cc-](http://www.cc-courts.org/civil/docs/grandjury/1614%20Affordable%20Housing%20Final%2006_14_16.pdf)

[courts.org/civil/docs/grandjury/1614%20Affordable%20Housing%20Final%2006\\_14\\_16.pdf](http://www.cc-courts.org/civil/docs/grandjury/1614%20Affordable%20Housing%20Final%2006_14_16.pdf)

<sup>285</sup> Id.

<sup>286</sup> J. Littman (2018). Affordable Housing Complex in Walnut Creek Nears Completion. Bisnow.

<https://www.bisnow.com/san-francisco/news/affordable-housing/affordable-housing-complex-in-walnut-creek-nears-completion-86863>

<sup>287</sup> A. Martichoux (2018). Think you have it bad? Here's where commuting is worst in the Bay Area. SFGate.

<https://www.sfgate.com/local/article/longest-shortest-drives-traffic-san-francisco-sf-12955710.php#photo-15080855>



## **Location of proficient schools and school assignment policies**

Contra Costa County is divided into 18 school districts of widely varying quality. Generally, school districts in central County have better performance than school districts in east County or west County which tend to have many more students of color and students from lower-income households.

School district boundaries in Contra Costa County are loosely based on existing community borders and many of the most proficient school districts are located in wealthier areas with relatively little multifamily or affordable housing. However, school districts are not completely coterminous with municipal boundaries, which creates additional challenges in connecting housing and school policymakers. In central County, housing located in some of the most proficient school districts—including Acalenes Union High School District, Lafayette Elementary School District, San Ramon Valley Unified School District, and Walnut Creek School District—command large price premiums over housing in Contra Costa County as a whole.<sup>288</sup> As a result, lower-income students may be effectively priced out of access to the most proficient schools in the County, unless steps are taken to dramatically increase affordable housing levels in the highest performing school districts.

Other contributing factors affecting unequal access to high performing schools are discussed in more detail in the publicly-supported housing section. This includes the siting of government assisted housing in areas with high poverty, low performing schools. Specifically, most of the County's publicly supported housing is clustered in areas that rank lower than average on the school proficiency index, particularly in the west and the northeast where public housing and other multifamily housing is more heavily concentrated. In central Contra Costa, publicly supported housing is also generally located in areas that rank low on the school proficiency index, although school proficiency increases in relation to publicly supported housing as one moves further south in the jurisdiction. Additionally, in many parts of the County, Housing Choice Voucher program administration tends to concentrate low income families with children in school districts and zones with higher poverty, low performing schools.

## **Location of employers**

The location of employers significantly affects access to opportunity for County residents. Jobs are not spread evenly across the County. Within Contra Costa, nearly two-thirds of jobs are located in central County but significant job growth is anticipated along with population increases in Hercules and Oakley.<sup>289</sup>

Contra Costa contains many bedroom communities for other Bay Area counties. Indeed, Contra Costa County has the highest percentage of residents who commute outside of their

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<sup>288</sup> [https://research.realtor.com/housing-insights-in-top-rated-school-districts/?cid=prt\\_patch\\_editorial\\_web\\_move](https://research.realtor.com/housing-insights-in-top-rated-school-districts/?cid=prt_patch_editorial_web_move)

<sup>289</sup> Contra Costa County Housing Element (2014). <http://www.contracosta.ca.gov/documentcenter/view/30916>

County for work in the Bay Area.<sup>290</sup> According to the 2015 American Community Survey, 42.3 percent of Contra Costa residents commute to jobs outside of the County.<sup>291</sup> Many residents commute to San Francisco, Alameda County, San Mateo County, and Santa Clara County. This jobs-housing imbalance contributes to lengthy commutes. Census data reveal that Contra Costa residents face an average commute of 35.3 minutes, longer than the average Bay Area commute of 31 minutes. One in four County residents travel 60 minutes or more to get to work, while 8.4 percent have a 90+ minute commute.<sup>292</sup> Many east County residents who have moved to the area in search of affordable housing face long commutes to job centers, as east County has relatively few jobs despite large population growth.<sup>293</sup> As of 2015, Pinole, Clayton, Hercules, Antioch, Brentwood, Oakley, and Pittsburg have some of the longest overall commutes in the Bay Area.<sup>294</sup> Residents of Antioch have the longest overall commute, longest transit commute time, and longest drive alone commute time of any city in the Bay Area.<sup>295</sup>

Low-wage workers may also be willing to commute longer distances to access jobs in neighboring cities such as Oakland and Emeryville that have higher minimum wage rates than their own communities. Jurisdictions in Alameda and Contra Costa Counties have not coordinated their minimum wage increases and pay differences between jurisdictions can exceed \$1 per hour.<sup>296</sup>

Regionally, approximately 35 percent of all jobs within the San Francisco Metropolitan Area are accessible within 90 minutes via transit.<sup>297</sup> Although this ranks highly among major U.S. metropolitan areas, many jobs remain out of reach for Contra Costa residents who depend on public transportation.

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<sup>290</sup> Vital Signs (2015). Where are Bay Area workers commuting from?

<http://www.vitalsigns.mtc.ca.gov/commute-patterns>

<sup>291</sup> 2011-2015 American Community Survey 5-Year Estimates: Commuting Characteristics by Sex – Contra Costa County. U.S. Census Bureau. Available at: American Factfinder (Census Bureau), <http://factfinder.census.gov/>; Accessed: 10/16/17.

<sup>292</sup> *Id*; Vital Signs (2018). How long is it taking us to travel to work? <http://www.vitalsigns.mtc.ca.gov/commute-time>

<sup>293</sup> J. Palomino (2016). As Bay Area poverty shifts from cities to suburbia, services lag. San Francisco Chronicle.

<http://www.sfchronicle.com/bayarea/article/As-poverty-spreads-to-new-Bay-Area-suburbs-6730818.php>; A.

Glantz (2011). A One-Time Industrial Hub With Few Prospects. New York Times.

<http://www.nytimes.com/2011/12/16/us/bay-point-a-one-time-industrial-hub-has-few-job-prospects.html>

<sup>294</sup> Vital Signs 2015; A. Martichoux (2018). Think you have it bad? Here's where commuting is worst in the Bay Area. SF Gate. <https://www.sfgate.com/local/article/longest-shortest-drives-traffic-san-francisco-sf-12955710.php#photo-15646435>

<sup>295</sup> *Id*.

<sup>296</sup> P. De La Hoya (2016). In search of higher wages, East Bay workers brave longer commutes. Berkeley, CA: Richmond Confidential. <https://richmondconfidential.org/2016/09/20/in-search-of-higher-wages-east-bay-workers-brave-longer-commutes/>

<sup>297</sup> Alan Berube et al., Missed Opportunity: Transit and Jobs in Metropolitan America, available at: [https://www.brookings.edu/wp-content/uploads/2016/06/0512\\_jobs\\_transit.pdf](https://www.brookings.edu/wp-content/uploads/2016/06/0512_jobs_transit.pdf)



## **Location of environmental health hazards**

The location of environmental health hazards is a significant contributing factor to disparities in access to opportunity. Contra Costa is the most industrialized county in the Bay Area and has many oil refineries, chemical plants, power plants (including newer natural gas plants as well as older plants), and other industrial sites that may affect health. Environmental hazards that pose risks to health and safety are concentrated in west County and east County. For instance, power plants have clustered in east County since 1996.<sup>298</sup> West County is the site of major facilities such as the Phillips 66 oil refinery, which releases the most toxic chemicals of any facility in Contra Costa.<sup>299</sup>

## **Source of income discrimination**

Source of income discrimination is discussed in detail in the Segregation section, and is also a contributing factor to disparities in access to opportunity. Voucher holders that remain in high-poverty neighborhoods are likely to have less access to jobs and transportation. Their children are more likely to attend poorly performing schools. They are also more likely to suffer from poor health outcomes. This problem is especially prevalent for women and children. According to a 2016 study, only 13 percent of female-headed households are able to use vouchers to move to high opportunity areas.<sup>300</sup>

## **4.5 Disproportionate Housing Needs**

This section provides an analysis of the ways in which housing safety, quality, and cost burden impact different groups throughout the County, and how these issues vary among groups and locations. These problems can potentially present fair housing issues when experienced disproportionately by different groups or in areas of segregation. The following analysis addresses several housing problems, including housing cost burden, overcrowding, and substandard housing (lacking plumbing or kitchen facilities), and also includes information on other problems of local importance, including displacement, rising cost pressures, and homelessness. HUD-provided information on housing cost burden, overcrowding, and substandard housing is from the Comprehensive Housing Affordability Strategy (CHAS) dataset which is based on data from the Census Bureau's American Community Survey. Cost

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<sup>298</sup> H. Dreier, P. Bugarino (2011). East Contra Costa cities welcome power plants in their backyard. Oakland, CA: East Bay Times. <https://www.eastbaytimes.com/2011/03/20/east-contra-costa-cities-welcome-power-plants-in-their-backyard/>

<sup>299</sup> United States Environmental Protection Agency (2015). 2015 TRI Factsheet: County – Contra Costa, CA. [https://iaspub.epa.gov/triexplorer/tri\\_factsheet.factsheet?pstate=CA&pcounty=contra%20costa&pYear=2015&pParent=NAT](https://iaspub.epa.gov/triexplorer/tri_factsheet.factsheet?pstate=CA&pcounty=contra%20costa&pYear=2015&pParent=NAT)

<sup>300</sup> Laura Sullivan & Meg Anderson, *Section 8 Vouchers Help the Poor – But Only If Housing Is Available*, NPR (May 10, 2017), <https://www.npr.org/2017/05/10/527660512/section-8-vouchers-help-the-poor-but-only-if-housing-is-available>.

burden and overcrowding are by far the most common housing problems that Contra Costa households experience. The analysis reveals that there are significant disparities in housing needs by race/ethnicity in Contra Costa County and in the region.

Note: All tables and maps are included for reference in the technical appendix at the end of the document.

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## Groups with Higher Rates of Housing Problems & Cost Burden

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### *Region and Contra Costa County*

#### **Housing Problems**

In the broader region, defined as the San Francisco-Oakland-Hayward metropolitan area, 44.38 percent of all households experience any of the four housing problems. As in Contra Costa County, Hispanic residents in the metropolitan area have the highest rate of housing problems. Black households experience the second highest rate of problems, followed by Native American households. Asian or Pacific Islander households have a rate of housing problems that is nearly the same as for all households. Non-Hispanic White households have the lowest rate of housing problems among all racial or ethnic groups. Hispanic households also have the highest rate of severe housing problems followed by Black Households, Native American households, Asian households, and Non-Hispanic White households. The rate of housing problems and severe housing problems experienced by each of these groups is higher in the region as a whole than in Contra Costa County.

Among all households, 43.90 percent of Contra Costa households experience any of four housing problems: 1) incomplete kitchen facilities; 2) incomplete plumbing facilities; 3) overcrowding – more than one person per room; and 4) household is cost burdened – monthly housing costs exceeding 30 percent of monthly income.

Table 1 shows that Hispanic households suffer the highest rates of housing problems in Contra Costa County compared to other racial and ethnic groups. In the County, 57.58 percent of Hispanic households experience at least one of the four housing problems. A slightly lower share of Black households (56.36 percent) in Contra Costa experience at least one of the four housing problems. Asian Americans or Pacific Islanders experience approximately the same rates of housing problems as households as a whole, with 42.14 percent of Asian households experiencing a problem. Non-Hispanic Whites have a lower rate of housing problems than every racial/ethnic group in Contra Costa.

Overall, 22.62 percent of households in Contra Costa County experience any one of four severe housing problems (defined as 1) incomplete kitchen facilities; 2) incomplete plumbing facilities; 3) overcrowding - more than one persons per room; and 4) severe cost burden - monthly housing costs exceeding than 50 percent of monthly income). Hispanic households experience the highest rate (35.28 percent) of severe housing problems. Blacks experience a

slightly smaller rate (30.53 percent) of severe housing problems. Asian Americans experience approximately the same rate of severe housing problems as the overall population. Non-Hispanic Whites are the least likely to have severe housing problems.

There are significant disparities between the rates of housing problems that larger families (households of five or more people) experience and the rates of housing problems that families of five or fewer people experience. Both small and large families in Contra Costa experience lower rates of housing problems than families in the region overall. In the County, 59.04 percent of large families experience any one of the four defined housing problems, compared to 62.57 percent in the region. In contrast, 38.51 percent of smaller family households experience housing problems in the County while 38.67 percent of smaller family households in the region have problems. Non-family households in Contra Costa and the region experience housing problems at a higher rate than smaller family households, but at a lower rate than larger family households. Antioch, Concord, Pittsburg all have higher percentages of large, small and nonfamily households with problems than the Consortium and region.

### **Severe Housing Cost Burden**

Table 2 shows the number of people by race and ethnicity who have a severe cost burden. Severe rent cost burden is defined as paying more than 50 percent of one's income on rent.

In the region as a whole, Black households experience the highest rates of severe cost burden followed by Hispanic Households. Asian households have the second-lowest rate of severe cost burden and Non-Hispanic White households experience the lowest rate of severe cost burden.

Black households experience the highest rate of severe housing cost burden in Contra Costa with approximately 28 percent of households having a burden. Hispanic households have the second highest rate of housing cost burden, followed by Native Americans and Whites. Asian or Pacific Islander households have the lowest rate of severe cost burden with slightly more than 15 percent of households being cost burdened. Since Black households experience the highest rate of severe cost burden but have a lower rate of overall housing problems as compared to Hispanic households, Hispanic households are disproportionately likely to experience overcrowding.

## ***Antioch***

### **Housing Problems**

More than half of all households in Antioch experience any of the four defined housing problems, with 51.08 percent of households in the city facing housing problems (see table 3). Blacks, Hispanics, and Native Americans have substantially higher rates of housing problems compared to the overall population. Black households have the highest rate of housing problems in Antioch (63.18 percent) followed by Hispanic households (61.17 percent), and Native American households (58.48 percent). Approximately half (47.57 percent) of Asian

American and Pacific Islander households experience any of the four housing problems while 39.97 percent of non-Hispanic White households have housing problems. As in the County, large families in Antioch have a higher rate of housing problems (62.95 percent) of problems compared to smaller families.

A total of 26.80 percent of all households in Antioch experience any of the four severe housing problems. Hispanic households experience the highest rate (34.79 percent) of severe housing problems while Black households have a slightly lower rate (32.97 percent) of severe housing problems. About one-fourth of Asian American households (25.48 percent) experience severe housing problems followed by non-Hispanic Whites (19.23 percent). Native American households have the lowest rate of severe housing problems (14.04 percent) in Antioch.

### **Severe Housing Cost Burden**

In Antioch, 22.16 percent of all households are severely cost burdened (see table 4). Black households have the highest rate of severe cost burden (30.37 percent) followed by Hispanic households (26.98 percent). Asian Americans experience approximately the same rate of severe cost burden as all households with 21.72 percent of Asian households being severely cost burdened. Non-Hispanic White households have the lowest rate (15.53 percent) of severe cost burden.

## ***Concord***

### **Housing Problems**

Concord has a higher rate of households facing housing problems than the County Consortium with 45.42 percent of all households experiencing any of the defined housing problems (see table 5). Hispanic households experience the highest rate of housing problems (61.80 percent) followed by Black households (55.43 percent). Asian American and Pacific Islander households have a slightly lower rate of housing problems (43.70 percent) compared to all households followed by non-Hispanic Whites. Native Americans households have the lowest rate of housing problems. Large family households have a much higher rate of housing problems compared to smaller families.

In terms of severe housing problems, nearly a quarter (24.45 percent) of all households in Concord experience such problems. Hispanic households have the highest rate of severe housing problems followed by Black households, Asian households, non-Hispanic White households, and Native American households.

### **Severe Housing Cost Burden**

Nearly one-fifth of all households in Concord experience severe housing cost burden (see table 6). Hispanic and Black households are the most likely to have severe housing cost burden. Non-Hispanic White households experience the next most housing cost burden. Asian

American households are the next most likely to have housing cost burden while Native Americans are the least likely to experience severe housing cost burden.

## *Pittsburg*

### **Housing Problems**

More than half (51.86 percent) of Pittsburg households experience at least one of the four housing problems (see table 7). This is the highest rate compared to the County and the other three CDBG entitlement cities. Native American households make up a very small share of households in Pittsburg and 100 percent of them experience any of the four housing problems. Hispanic households are the next most likely to experience at least one of the four housing problems (60.80 percent) followed by Black households (54.74 percent). About 44 percent of Asian households experience at least one of the four housing problems while non-Hispanic Whites the least likely (41.67 percent) to experience a housing problem. Nearly 64 percent of large family households experience any of the four housing problems compared to about 46 percent of households with fewer than five people.

About 29 percent of all households experience at least one of the four severe housing problems. Hispanic households are the most likely to experience severe housing problems (39.23 percent) followed by Black households (26.48 percent). Asian Americans are the next most likely (22.74 percent) to experience severe housing problems followed by non-Hispanic White households (20.41). Native American households are the least likely to have severe housing problems with about 19 percent of such households experiencing any of the four severe housing problems.

### **Severe Housing Cost Burden**

A total of 22 percent of households in Pittsburg are severely cost burdened. Hispanic households have the highest rate of severe cost burden of any ethnic or racial group closely followed by Black households. About 20 percent of Native American households and nearly 19 percent of non-Hispanic White households are severely cost burdened. Asian American households experience the least severe housing cost burden of any racial or ethnic group in Pittsburg at about 15 percent. Large family households are slightly more likely to be severely cost burdened than smaller family households.

## *Walnut Creek*

### **Housing Problems**

Approximately 39 percent of all households in Walnut Creek experience at least one of the four housing problems. Hispanic households experience the highest rate of any of the four housing problems at 52.97 percent followed by Black households at 49.37 percent. Non-Hispanic White households have a significantly lower rate of housing problems with 38.67 percent experiencing any of the four housing problems. Asian American (30.24 percent) and

Native American households (29.76 percent) experience the lowest rates of housing problems. The difference in the rates of large family households and smaller family households that experience housing problems is relatively small. About 37 percent of large family households experience any of the four housing problems while about 32 percent of smaller family households experience any of the four the four housing problems. Almost one-fifth (19.83 percent) of all households in Walnut Creek experience any of the four severe housing problems. Black households are the most likely to have any of the severe housing problems followed by Native American and Hispanic households. Non-Hispanic White households experience severe housing problems at about the same rate as the overall population while Asian households are the least likely to experience any of the four severe housing problems.

### **Severe Housing Cost Burden**

Overall, 17.47 percent of households in Walnut Creek experience severe housing cost burden. There are significant disparities in severe cost burden by race and ethnicity. Black households are more than twice as likely as the overall population (35.44 percent) to be severely cost burdened. Native American households are the next most likely to be severely cost burdened followed by Hispanic and non-Hispanic White households. Asian American households are the least likely to be cost burdened. Large family households are slightly more likely to be severely cost burdened than smaller family households but both experience less severe cost burden than the overall population. Almost a quarter of non-family households are severely cost burdened.

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### **Areas of Greatest Housing Burdens**

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| <i>Region</i> |
|---------------|
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In the broader San Francisco-Oakland-Hayward metropolitan area, there are many R/ECAPs with high housing problems in San Francisco in the neighborhoods immediately north of Market Street such as the Tenderloin (see map 4). There are also high housing burdens in much of Berkeley and Oakland that align with R/ECAPs or have very high shares of people of color. Other portions of western Alameda County near Hayward and Union City also have relatively high burdens. On the Peninsula, portions of Northern San Mateo County such as Daly City have high rates of housing problems, as do East Palo Alto and Redwood City. In the North Bay, there is high housing burden in Bolinas, Marin City, and San Rafael in Marin County. Solano County, Napa County, and Sonoma Counties fall outside the boundaries of the San Francisco-Oakland-Hayward Metropolitan Area but are very close to Contra Costa County. In Solano County, Fairfield, Santa Rosa, and Vallejo have relatively high rates of housing burden. Parts of the City of Napa and Santa Rosa also experience high rates of housing problems.



Households with housing burdens (experiencing one or more housing problems) are greatest in portions of Richmond, North Richmond, San Pablo, Hercules, Concord, Martinez, Pittsburg, Antioch, and Oakley (see map 3). At least 60 percent of households in parts of these communities are experiencing at least one of the four housing problems.

In North Richmond, census tracts with the highest rate of housing problems are predominantly Black and Hispanic. The largest national origin groups in these census tracts are individuals from Mexico, El Salvador, the Philippines, India, and China. The Richmond census tracts experiencing the most housing problems are also predominantly Hispanic and Black and have small numbers of non-Hispanic Whites. The top national origin groups in these tracts are individuals from Mexico and El Salvador. Asian Americans make up about half the population (47.47 percent) in the Hercules census tract with the highest rate of housing burdens while there are much smaller shares of non-Hispanic Whites, Blacks, and Hispanic households. Residents from the Philippines are the predominant national origin group in the census tract.

In east County, census tracts in Pittsburg with the most housing problems are majority Hispanic, with much smaller percentages of Asian Americans or Pacific islanders, Non-Hispanic Whites, and Blacks. Individuals from Mexico comprise the largest national-origin group in these parts of Pittsburg. Census tracts in Antioch that experience the greatest housing burdens are predominantly Black and Hispanic. There are also areas with high housing burdens southwest of Brentwood.

The one R/ECAP identified by HUD in the County is located in Concord along the Monument Boulevard corridor. This area has one of the highest rates of housing burden in the County. Within the R/ECAP, 69.11 percent of total households experience any one of the four main housing problems. The R/ECAP is also overwhelmingly Hispanic and the top nation of origin is Mexico. The R/ECAPs section of this analysis used an expanded definition of R/ECAPs to better estimate poverty in the San Francisco Bay Area and identified an additional 11 R/ECAPs in Contra Costa. These R/ECAPs also experience significant housing burdens. In Concord, more than 60 percent of households in two additional R/ECAPs experience any of the four housing problems. As in the official R/ECAP (Monument Boulevard corridor) identified through the HUD AFFH Data and Mapping tool, residents of these R/ECAPs are predominantly Hispanic.

In North Richmond, 63.18 percent of households in the R/ECAP experience any of the four housing problems while 67.8 percent of households in a R/ECAP identified in Antioch experience housing problems. A majority of residents in the North Richmond R/ECAP are Hispanic. Hispanic and Black households are a roughly equal share of the population in the Antioch R/ECAP. More than 50 percent of households experience housing burdens in R/ECAPs identified in San Pablo, Richmond, Bay Point, and Pittsburg.

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## Availability of Family Units in Publicly Supported Housing Stock

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HUD-provided data show the number of family-sized units available in publicly supported housing programs and the number of families with children who are housed by these programs (see table 11). In Contra Costa County, households with children make up approximately 32 percent of public housing residents, nearly 36 percent of Project-Based Section 8 residents, and about 42 percent of residents in the HCV program. Less than one percent of households in other publicly supported multifamily housing have children, reflecting the fact that the type of housing in this category (such as Section 202 housing for the elderly and Section 811 housing for persons with disabilities) is far less likely to accommodate residents with children.

Nearly half (47.13 percent) of all Project-Based Section 8 units in the Consortium have 0-1 bedrooms while nearly all (95.04 percent) of other multifamily units are 0-1 bedrooms. The HCV program has the greatest number of units that can support families, with 38.22 percent of households using the HCV program living in a unit that has three or more bedrooms and 35.49 percent of households occupying 2-bedroom units. The HCV program has by far the greatest number of multi-bedroom units of any publicly supported program. For traditional public housing units, approximately 67 percent of households live in units with two or fewer bedrooms.

In Antioch, households with children make up higher shares of both Project-Based Section 8 and the HCV program than in the County. In Pittsburg, households with children comprise larger percentages of public housing and HCV units than in Contra Costa County overall. In both Antioch and Pittsburg, the shares of multi-family units for those respective types of publicly supported housing appear large enough to accommodate households with children. There is relatively little publicly supported housing in Walnut Creek in a variety of unit sizes.

There is not a substantial mismatch between existing publicly supported housing stock and the number of family households currently housed by public housing programs. However, the data indicate that there remains a substantial need for affordable housing units for families. The existing publicly supported housing stock is not fully able to meet the needs of family households in Contra Costa County. More than 110,000 family households are experiencing any of the four housing problems in Contra Costa County. There are more than 35,000 households experiencing severe housing cost burden in the jurisdiction while there are slightly fewer than 9,000 publicly supported housing units that have two or more bedrooms.

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## Renter & Owner-Occupied Housing Differences by Race/Ethnicity

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There are significant disparities in the rates of renter and owner occupied housing by race/ethnicity in Contra Costa County (see table 12). Whites make up well over half (63.55 percent) of all homeowners in Contra Costa County. By contrast, only about six percent of homeowners in Contra Costa County are Black, while just over 13 percent of homeowners are Hispanic, and under 15 percent are Asian. Blacks and Hispanics make up a much larger share

of renters than of homeowners in the County, with 15.25 percent of renters being Black and 25.33 percent being Hispanic. Non-Hispanic Whites are a significantly smaller portion of renters (43.63 percent) than they are of homeowners in the County. Asian American are also a significantly smaller share of renters in the County (11.80 percent) than they are of homeowners.

In Antioch, Blacks and Hispanics make up a larger share of homeowners than in the County or region, although Whites still comprise by far the largest percentage. In addition, Blacks and Hispanics also make up about 58 percent of all renters in Antioch, a much higher share than in the Consortium or region. Asian Americans and Pacific Islanders make up a significantly larger share of homeowners (11.78 percent) than of renters (7.36 percent).

Hispanics and Blacks make up a higher share of homeowners in Pittsburg than in the other three CDBG entitlement cities, Contra Costa County, and the San Francisco-Oakland-Hayward metropolitan area overall. Nearly 30 percent of homeowners in Pittsburg are Hispanic while 16.86 percent of homeowners are Black. These rates are much higher than in the Consortium and the region. Pittsburg also has a higher rate of Asian Americans and Pacific Islanders who are homeowners (18.04 percent) than the other entitlement jurisdictions and the Consortium, while Whites make up 32.23 percent of homeowners. Hispanics make up the largest share of renters (37.76 percent), while Whites and Blacks each make up roughly the same share of renters (23.25 percent and 25 percent respectively). The share of renters who are Hispanic is the largest among the entitlement jurisdictions and is also higher than in the County and the region. Asian Americans make up a smaller share of renters (10.02 percent) than homeowners.

Homeowners in Concord are predominantly White – over 70 percent of homeowners in this jurisdiction are non-Hispanic Whites. Less than two percent of Concord homeowners are Black, 11.28 percent are Asian Americans and Pacific Islanders, and about 14 percent of homeowners are Hispanic. In stark contrast, people of color make up a majority of the renters in Concord while about 45 percent of renters are White. Nearly one-third (32.60 percent) of renters are Hispanic, while 6.66 percent are Black and 11.88 percent are Asian or Pacific Islander. The disparity between the shares of homeowners who are Black or Hispanic and the shares of renters who are Black or Hispanic is quite large.

In Walnut Creek, overwhelming majorities of both renters and homeowners are White, likely due to the smaller numbers of nonwhites in the jurisdiction. Asian Americans and Pacific Islanders comprise an almost identical share of homeowners (11.5 percent) and of renters (11.47 percent). Less than one percent of homeowners in Walnut Creek are Black, while only 4.81 percent of homeowners are Hispanic. Larger percentages of Blacks and Hispanics are renters in Walnut Creek, with 2.68 percent of renters being Black and 11.52 percent of renters being Hispanic.

Regionally, Whites are also a majority of homeowners (58.19 percent), while Asians are a larger share of homeowners (22.73 percent) than in Contra Costa. Blacks and Hispanics make

up a similar share of homeowners in the region as in Contra Costa County. Among renters in the region, 44.07 percent are White, 12.60 percent are Black, 19.83 percent are Hispanic, and 19.66 percent are Asian or Pacific Islander. The share of renters who are White are almost identical in both Contra Costa and the region. Asians and Pacific Islanders are a significantly larger share of renters in the region than in the County, while Hispanics and Blacks make up a larger share of renters in Contra Costa than in the region overall.

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## **Additional Information About Disproportionate Housing Needs**

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*Rising Housing Costs and Re-Segregation in Contra Costa County*, a September 2018 report by the University of California, Berkeley's Urban Displacement Project, which conducts research on displacement and gentrification, and the California Housing Partnership, found that Contra Costa County experienced large increases in housing costs between 2000 and 2015 and that these costs correlated with shifts in where low-income people of color live.<sup>301</sup> The report found that Contra Costa experienced a 55 percent increase in low-income households of color between 2000 and 2015. The report found that rents increased across Contra Costa County between 2000 and 2015 with increases of 30 percent or more in parts of Brentwood, Concord, Richmond, Pittsburg, and Hercules. Communities of color were particularly vulnerable to the impact of rent increases while there was no significant relationship between rent increases and the loss of low-income White households. The report also found that rent burden increased the most for low- and very low-income households. Over 70 percent of the lowest income renters spent more than half of their income on rent in 2015. The average Black and Hispanic household had higher rent burdens in 2015 compared to White and Asian households due to the fact that Blacks and Hispanics are overrepresented in lower income categories.

The Haas Institute conducted an analysis of data on housing in Richmond and found that low-income renters, and Black and Hispanic residents face disproportionate housing needs.<sup>302</sup> The foreclosure crisis contributed to a substantial decrease in the number of Richmond households who own their home between 2005 and 2015, declining from 61 percent in 2005 to 49 percent in 2015. A majority of Black (60 percent) and Hispanic (63 percent) households in Richmond are renters while only 36 percent of White households and 29 percent of Asian households are renters. For renters, cost burden has also increased with 46 percent of renters being cost burdened in 2015 compared to 34 percent in 2000. Crowding in renter-occupied homes also increased in Richmond between 2005 and 2015.

### **Displacement**

Displacement is a major concern in Contra Costa County and the Bay Area. The Bay Area has been facing a major affordable housing crisis for years due to factors including insufficient

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<sup>301</sup> [http://www.urbandisplacement.org/sites/default/files/images/cc\\_final.pdf](http://www.urbandisplacement.org/sites/default/files/images/cc_final.pdf)

<sup>302</sup> By the Numbers: Housing Needs, <https://haasinstitute.berkeley.edu/belongingrichmond-bynumbers>

housing production, especially in predominantly non-Hispanic White high-opportunity areas, and a strong regional economy boosted by the growth of the technology industry. Rising housing prices have contributed to the displacement of many low-income residents in the Bay Area, particularly from Oakland<sup>303</sup> and San Francisco and communities near these cities such as Richmond, where housing prices rose from an average of \$199,000 in 2010 to \$362,000 in 2015.<sup>304</sup> There are also areas of displacement concentrated around BART stations from Hayward to Richmond that offer easy access to transit.<sup>305</sup> Proximity to transit is an increasingly large factor in displacement. For example, the Monument Boulevard Corridor in Concord near the Concord BART station is relatively affordable but is experiencing soaring rents due to its location. Consequently, its largely working-class Latino residents may be vulnerable to displacement.<sup>306</sup> Generally, low-income renters, people of color, and residents without college degrees are especially vulnerable to ongoing displacement pressures. Immigrant renters, especially undocumented immigrant renters, also face higher risk as do renters with high rent burden.<sup>307</sup>

Despite increasing housing prices, much of Contra Costa remains relatively affordable compared to the rest of the Bay Area.<sup>308</sup> As a result, Contra Costa has gained many residents from surrounding Bay Area counties. In particular, many individuals have moved to the Eastern portions of Contra Costa County where housing prices are generally lower. Between 2000 and 2015, the increase in low-income people of color in Contra Costa was concentrated in east County in cities such as Antioch, Pittsburg, and Bay Point.<sup>309</sup>

In 2015, the Urban Displacement Project (UDP) concluded that 48 percent of Bay Area neighborhoods are experiencing displacement due to physical and economic conditions.<sup>310</sup> One key theme of the study is that displacement is a regional phenomenon linked to the broader economic pressures of housing costs and job markets. The UDP has also published maps that indicate the extent of displacement and gentrification in Contra Costa County.<sup>311</sup> Western Contra Costa has experienced the most displacement and gentrification. Most areas of Richmond and El Cerrito are undergoing displacement or have already gentrified. Parts of Antioch, Brentwood, Concord, Hercules, Martinez, Moraga, Pinole, and Walnut Creek were also identified as undergoing displacement. Census tracts in unincorporated parts of the County including North Richmond, Contra Costa Centre, Alamo, and Crockett were also categorized as undergoing displacement or experiencing gentrification. Parts of Moraga and

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<sup>303</sup> <https://ww2.kqed.org/news/2016/03/02/an-oakland-diaspora-what-drives-longtime-residents-to-leave/>

<sup>304</sup> Association of Bay Area Governments, Addressing Displacement in the Bay Area, available at <https://abag.ca.gov/files/ABAGDisplacementWhitePaper.pdf>

<sup>305</sup> Association of Bay Area Governments, Addressing Displacement in the Bay Area, available at <https://abag.ca.gov/files/ABAGDisplacementWhitePaper.pdf>

<sup>306</sup> [http://www.urbandisplacement.org/sites/default/files/concord\\_final.pdf](http://www.urbandisplacement.org/sites/default/files/concord_final.pdf)

<sup>307</sup> [http://www.urbandisplacement.org/sites/default/files/images/cc\\_final.pdf](http://www.urbandisplacement.org/sites/default/files/images/cc_final.pdf)

<sup>308</sup> <http://www.mercurynews.com/2016/07/21/bay-area-rents-still-rising-but-starting-to-level-off/>

<sup>309</sup> [http://www.urbandisplacement.org/sites/default/files/images/cc\\_final9\\_18.pdf](http://www.urbandisplacement.org/sites/default/files/images/cc_final9_18.pdf)

<sup>310</sup> [http://www.urbandisplacement.org/sites/default/files/images/urban\\_displacement\\_project\\_-\\_executive\\_summary.pdf](http://www.urbandisplacement.org/sites/default/files/images/urban_displacement_project_-_executive_summary.pdf)

<sup>311</sup> <http://www.urbandisplacement.org/map/sf>

Walnut Creek were classified as census tracts with advanced exclusion, indicating that these areas have a very low proportion of low income households and little in-migration of low-income households.

## **Homelessness**

Contra Costa Health Services' Division of Health, Housing and Homeless Services released a report in May 2018 based on their annual point-in-time count to document people experiencing homelessness. The 2018 Point in Time Count showed that 2,234 people were counted as persons experiencing homelessness, and 1,537 of them were unsheltered. Compared to the 2017 Point in Time Count, there was a 39 percent increase in individuals identified, a 68 percent increase in the number of chronically homeless individuals, and an 88 percent increase in the number of homeless seniors age 62 or older. More than 75 percent of homeless individuals identified have been residents of Contra Costa County for more than one year, with 50 percent residing in Contra Costa for 20 or more years. In addition, the 2018 Point in Time Count found that 65 percent of homeless persons reported a disability. Antioch had the greatest number of homeless individuals in the County followed by Richmond and Concord.<sup>312</sup> The report found significant variation in where unsheltered people are sleeping across Contra Costa County as 45 percent of homeless individuals sleeping outside were in east County while 34 percent were in central County and 21 percent were in west County.<sup>313</sup> According to the Contra Costa County Homeless Continuum of Care's 2016-2017 Fiscal Year Annual Report, 44 percent of those that are homeless are Black, 38 percent are White, 17 percent are Latino/Hispanic and nine percent are American Indian.<sup>314</sup>

## **Causes**

The increase in the homeless population in Contra Costa County reflects similar growth in homeless populations across the Bay Area. Rising rents and a scarcity of affordable housing contribute to homelessness.<sup>315</sup> A report by the 2016-2017 Contra Costa Grand Jury concluded that cities within Contra Costa have not adequately promoted shelter and permanent housing for homeless individuals in their communities although it did recognize that the cities of Antioch, Concord, Pittsburg, and Walnut Creek are the only cities in Contra Costa that have an approved written plan to end or reduce homelessness in their jurisdictions.<sup>316</sup>

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<sup>312</sup> <https://cchealth.org/h3/coc/pdf/PIT-report-2018.pdf>

<sup>313</sup> Id.

<sup>314</sup> <https://insight.livestories.com/s/v2/2016-2017-annual-report/bc4f18b1-7419-496e-a6d5-8adb18753f44/>

<sup>315</sup> <https://cchealth.org/h3/coc/pdf/PIT-report-2018.pdf>

<sup>316</sup> [http://www.cc-courts.org/civil/docs/grandjury/Report\\_1707\\_Homelessness\\_in\\_the\\_Cities.pdf](http://www.cc-courts.org/civil/docs/grandjury/Report_1707_Homelessness_in_the_Cities.pdf)



The 2018 point-in-time count also reflected a substantial increase in the proportion of homeless individuals sleeping east County compared to the 2017 point-in-time count.<sup>317</sup> East Contra Costa is lacking in services relative to the other regions of Contra Costa and the development of homeless services has been slow. East County has only a few shelters; one in Antioch which has only 20 beds available only for the mentally ill, and two others in Brentwood and Bay Point which are limited to women and children. Homelessness in Contra Costa has been even more problematic since the housing crisis, which affected east Contra Costa particularly hard, and the situation is exacerbated by Contra Costa's increasingly expensive housing market.<sup>318</sup> .

In early 2017, Contra Costa Health, Housing, and Homeless Services and the Contra Costa Council on Homelessness launched Coordinated Entry, a new initiative to streamline service delivery and enhance collaboration among the County's network of nonprofit, faith-based and government providers of homeless services.<sup>319</sup>

### **The Continuum of Care**<sup>13</sup>

The Continuum of Care serves thousands of homeless and formerly homeless people of all ages and demographics through many service providers delivering homeless prevention and intervention programs. Emergency shelters provide temporary shelter for people that have no safe and healthy sleeping arrangements. Consumers generally come from uninhabitable locations (encampments, streets, or vehicles), are fleeing domestic violence, or have lost temporary housing. Support Services programs include a variety of services to assist homeless individuals get back on their feet and/or simply provide basic health needs. This programming includes Drop-in Centers and Employment Programs. Transitional Housing is short-term housing for underage youth and families to get them off the streets and into more stable living environments until permanent housing can be established. Homelessness prevention and Rapid Rehousing programs provide financial assistance and services to prevent individuals and families from becoming homeless and help those who are experiencing homelessness to be quickly re-housed and stabilized. Permanent Supportive Housing links long-term, safe, affordable, community-based housing with flexible, voluntary support services designed to help the individual or family stay housed and live a more productive life in the community. Street Outreach provides basic hygiene supplies, housing and shelter referrals, food, and water.

### **Council on Homelessness**<sup>320</sup>

Contra Costa has a Council on Homelessness appointed by the Board of Supervisors and consists of 17 seats that represent homeless or formerly homeless persons, health care,

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<sup>317</sup> <https://cchealth.org/h3/coc/pdf/PIT-report-2018.pdf>

<sup>318</sup> <https://www.mercurynews.com/2016/05/26/east-contra-costa-countys-homeless-population-increases-by-double-digits/>

<sup>319</sup> <https://cchealth.org/h3/coc/pdf/CES-P-and-P.pdf>

<sup>320</sup> <https://cchealth.org/h3/coc/council.php>

education, the faith community, government, housing providers, nonprofit homeless service providers, and the Veterans Administration. The Council provides advice and input on the operations of homeless services, program operations, and program development efforts in the County, including the local process for applying and reviewing projects for funding in HUD Homeless Assistance Grant Competitions including the Continuum of Care program and the Emergency Solutions Grant program. The Council on Homelessness meets on the first Thursday of each month between 1 and 3 pm in Martinez.

### **Services and Campaigns:**

- **Built for Zero**<sup>321</sup>

Built for Zero is a rigorous national campaign coordinated by Community Solutions to help the community end chronic and veteran homelessness by December 2017. Contra Costa County has created a By-Name List of homeless veterans and the chronically homeless in the community to help communities get a clearer picture of who needs help, how many people are being housed and how many people are entering or returning to homelessness each month.

- **Contra Costa Interfaith Housing Scattered Site Housing**<sup>322</sup>

In 2015, Contra Costa Interfaith Housing (CCIH) launched its new scattered-site permanent housing program to provide housing for 48 chronically homeless adults struggling with mental health and other complex issues. In addition to obtaining affordable permanent housing, residents in this program receive intensive support from a mobile service team of case managers and mental health clinicians who visit them in their homes. Case managers partner with residents to set goals specific to their unique needs including mental health, sobriety, and employment needs, and access to essentials such as food and primary health care. This supportive housing model is cost-effective and successful in preventing high cost emergency room visits, hospitalizations, and incarceration, while offering dignity and support to chronically homeless adults. This is a new housing model for CCIH which already provides permanent housing and/or supportive services at four affordable housing sites, serving more than 1,000 formerly homeless and very low-income Contra Costa residents.

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## **Contributing Factors of Disproportionate Housing Needs**

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### **Availability of affordable units in a range of sizes**

The availability of affordable units in a range of sizes does not appear to be a significant contributing factor to disproportionate housing needs. Data indicates that overcrowding in unincorporated Contra Costa County has declined since 2000, though there are areas such as

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<sup>321</sup> <https://cchealth.org/h3/coc/zero/>

<sup>322</sup> <https://ccinterfaithhousing.org/scattered-site-supportive-housing/>

North Richmond where overcrowding is relatively high.<sup>323</sup> This may be due to several factors such as a change in data collection methods or the general aging of the population.<sup>324</sup> The City of Richmond also reported a decline in overcrowding since 2000.<sup>325</sup> Further, only five percent of Contra Costa residents occupy rooms with more than one person. Though this rate is slightly higher than the national rate of three percent, it is lower than the California rate of eight percent.<sup>326</sup>

However, despite not exhibiting signs of overcrowding, there is a lack of affordable units for low-income residents. In 2015, only one percent of the permits issued by all jurisdictions in Contra Costa County were for housing that was affordable to low-income residents.<sup>327</sup> Correspondingly, 93 percent of the permits issued were for housing that was affordable only to residents of above-moderate income.<sup>328</sup> Compared to other counties in the Bay Area such as Alameda, San Mateo, and Santa Clara, jurisdictions in Contra Costa did not issue as many permits for very low-income and low-income housing in 2015.<sup>329</sup> Another report by the Association of Bay Area Governments on Bay Area Housing Permit Activity during 2015-2017 found that collectively, jurisdictions in Contra Costa County issued housing permits to meet six percent of the Regional Housing Needs Assessment (RHNA) goal for very low income housing and 13 percent of the RHNA goal for low income housing in Contra Costa over the time period.<sup>330</sup> The report also found that there was significant variation among jurisdictions in Contra Costa County. For example, Antioch met 24 percent of its RHNA goal for very low income housing while Walnut Creek met seven percent of its goal for very low income housing and Pittsburg achieved six percent of its RHNA goal for low income housing.<sup>331</sup> Many other communities in Contra Costa met zero percent of their RHNA goals for very low income housing.<sup>332</sup> Finally, 56.4 percent of renters in Contra Costa pay more than 30 percent of their income in rent, and increases in rent prices have not corresponded with an increase in incomes.<sup>333</sup>

Further, the Monument Corridor, a predominantly Hispanic community in Concord, exhibits more overcrowding than other parts of the County. Research indicates that the population in Monument Corridor has risen 67 percent since 1980, to 24,000 residents.<sup>334</sup> In contrast, the population in the city of Concord as a whole has increased only 30 percent since 1980. The

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<sup>323</sup> <http://www.co.contra-costa.ca.us/DocumentCenter/View/30916>

<sup>324</sup> *Id.*

<sup>325</sup> <http://www.ci.richmond.ca.us/DocumentCenter/View/31210>

<sup>326</sup> <https://factfinder.census.gov/faces/tableservices/jsf/pages/productview.xhtml?src=bkmk>

<sup>327</sup> [https://abag.ca.gov/planning/housing/datasets/RPC\\_April%202017\\_Attach2\\_Permit\\_Data%20-040417.pdf#page=4](https://abag.ca.gov/planning/housing/datasets/RPC_April%202017_Attach2_Permit_Data%20-040417.pdf#page=4)

<sup>328</sup> *Id.*

<sup>329</sup> *Id.*

<sup>330</sup> <https://abag.ca.gov/planning/housing/pdfs/2015-2017PermitDataReport.pdf>

<sup>331</sup> *Id.*

<sup>332</sup> *Id.*

<sup>333</sup> <https://www.eastbaytimes.com/2017/12/15/contra-costa-communities-seek-solutions-to-housing-crisis-nimbyism/>

<sup>334</sup> [https://www.urbandisplacement.org/sites/default/files/concord\\_final.pdf;2](https://www.urbandisplacement.org/sites/default/files/concord_final.pdf;2)

Monument Corridor population is likely underestimated since many of the residents are undocumented immigrants who are unlikely to give information to the Census Bureau because of fear of being reported to Immigration and Customs Enforcement. The actual population is likely closer to 37,000 people.<sup>335</sup> Though Census data indicates that overcrowding in Monument Corridor has declined, advocates and residents say that this data is misleading, as undocumented immigrants are also unlikely to report substandard housing conditions. Residents report that it is common for multiple families to live in one apartment or even in one room.<sup>336</sup> Thus, the predominantly Hispanic community in Monument Corridor is disproportionately experiencing overcrowding.

### **Displacement of residents due to economic pressures**

Displacement of residents is a contributing factor to disproportionate housing needs. East County, where many residents who were displaced from other parts of the Bay Area end up, has one of the highest rates of residents experiencing housing problems. In Antioch, 51.08 percent of residents experience either 1) incomplete kitchen facilities, 2) incomplete plumbing facilities, 3) overcrowding (more than one person per room), or 4) a housing cost burden (paying more than 30 percent of income on housing). Further, Hispanic residents of Antioch are more likely to experience these housing problems than their non-Hispanic White neighbors. This indicates that when Hispanic families are displaced from other areas of the Bay Area to east County, they are likely to experience disproportionate housing needs.

### **Displacement of and/or lack of housing support for victims of domestic violence, dating violence, sexual assault, and stalking**

Lack of housing support for victims of domestic violence is a contributing factor to disproportionate housing needs in Contra Costa. According to a California Health Interview Survey in 2007, 103,000 adults in Contra Costa were victims of intimate partner violence.<sup>337</sup> This number is on par with the rates of domestic violence in the greater Bay Area and California. In 2001, Contra Costa was the first jurisdiction to pass a “Zero Tolerance for Domestic Violence” bill.<sup>338</sup> The bill provides an ongoing stream of funding for a collaborative domestic violence program that includes emergency shelter and housing referrals for victims of domestic violence.<sup>339</sup> Due to the success of the program, other jurisdictions have adopted its collaborative model. In 2015, Contra Costa received a \$1.6 million grant for domestic violence prevention work, which allocated money for victim services.

However, there are local disparities in domestic violence rates. Antioch, Concord, Pittsburg, and Richmond had higher domestic violence rates when compared to the rest of the County.<sup>340</sup> Antioch, which sits in the eastern part of the County, has less social service

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<sup>335</sup> [https://www.urbandisplacement.org/sites/default/files/concord\\_final.pdf](https://www.urbandisplacement.org/sites/default/files/concord_final.pdf), 2

<sup>336</sup> [https://www.urbandisplacement.org/sites/default/files/concord\\_final.pdf](https://www.urbandisplacement.org/sites/default/files/concord_final.pdf), 4

<sup>337</sup> [https://cchealth.org/health-data/hospital-council/2010/pdf/43\\_domestic\\_violence.pdf](https://cchealth.org/health-data/hospital-council/2010/pdf/43_domestic_violence.pdf)

<sup>338</sup> [https://cchealth.org/health-data/hospital-council/2010/pdf/43\\_domestic\\_violence.pdf](https://cchealth.org/health-data/hospital-council/2010/pdf/43_domestic_violence.pdf)

<sup>339</sup> Id.

<sup>340</sup> [https://cchealth.org/health-data/hospital-council/2010/pdf/43\\_domestic\\_violence.pdf](https://cchealth.org/health-data/hospital-council/2010/pdf/43_domestic_violence.pdf)

providers and less federal funding, and may be less able to provide housing support for victims of domestic violence.<sup>341</sup> These disparities in incidences of domestic violence also correlate with race. The communities with the lowest incidence of reported incidents of domestic violence were the predominantly White communities of Orinda and Moraga. In contrast Antioch, Concord, Pittsburg, and Richmond all have majority non-White populations.<sup>342</sup> Thus, these increased domestic violence rates may contribute to communities of color experiencing the disproportionate housing problems associated with domestic violence such as homelessness.

### **Lack of Access to Opportunity due to high housing costs**

Lack of Access to Opportunity due to high housing costs is a contributing factor to disproportionate housing needs. When rents in high opportunity neighborhoods are too high, residents are deprived of the benefits of such neighborhoods such as transit and quality schools. Further, as high housing costs push Contra Costa residents further away from jobs and public transportation, they lose the opportunities for economic mobility that would mitigate their housing cost burdens. Studies indicate that shorter commutes are highly correlated with economic mobility, thus it is likely that lack of access for east County residents to high opportunity neighborhoods with transit and good jobs is contributing to housing cost burdens in Contra Costa.<sup>343</sup>

### **Lack of Private Investment**

Lack of private investment is a contributing factor to disproportionate housing needs. Property owners may choose to ignore the needs of tenants in order to encourage tenants to vacate and bring in new tenants who can pay higher rents.<sup>344</sup> This type of disinvestment leads to a lack of adequate maintenance that can address habitability issues.<sup>345</sup>

### **Land use and zoning laws**

Current land use and zoning laws contribute to disproportionate housing needs. As discussed in the Segregation/Integration section of this analysis, people of color disproportionately reside in high-density housing, which can generally be built in areas zoned for multi-family housing, multiple dwellings, or single-family homes on small lots. The majority of land in Walnut Creek, Concord, and much of the unincorporated areas are zoned for single family residences. Strict planning codes and zoning in jurisdictions can also restrict the ability to add

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<sup>341</sup> <https://www.eastbaytimes.com/2017/12/15/contra-costa-communities-look-for-solutions-to-housing-crisis-nimbyism/>

<sup>342</sup> [https://cchealth.org/health-data/hospital-council/2010/pdf/43\\_domestic\\_violence.pdf](https://cchealth.org/health-data/hospital-council/2010/pdf/43_domestic_violence.pdf)

<sup>343</sup> <https://www.nytimes.com/2015/05/07/upshot/transportation-emerges-as-crucial-to-escaping-poverty.html?login=smartlock&auth=login-smartlock>

<sup>344</sup> <http://workingeastbay.org/wp-content/uploads/2018/07/Housing-Crisis-Hits-Home-in-Concord-7-2018.pdf>

<sup>345</sup> [https://www.urbandisplacement.org/sites/default/files/concord\\_final.pdf](https://www.urbandisplacement.org/sites/default/files/concord_final.pdf)



more housing through multiple units. As a result, there are significant limitations on housing construction. Additionally, policies such as minimum parking requirements, height limits, and lot coverage maximums can reduce the number of units that can be built on a site and contribute to difficulties in producing more housing.<sup>346</sup>

### **Lending discrimination**

Lending discrimination is a contributing factor to disproportionate housing needs, as class groups who struggle to obtain access to loans are more likely to experience housing problems such as cost burdens, overcrowding, and substandard housing, and to be renters rather than homeowners. When banks and other financial institutions deny loan applications from people of color, they are less likely to achieve home ownership and instead must turn to the rental market. As Contra Costa's rental housing market grows increasingly unaffordable, Blacks and Hispanics are disproportionately impacted.

Table 13 lists, by race, the percentage of applications denied for various types of loans in the Oakland-Hayward-Berkeley region in 2016, based on Home Mortgage Disclosure Act (HMDA) data from the Federal Financial Institutions Examination Council.<sup>347</sup> Blacks' and Hispanics' (or Latinos') applications are uniformly denied at higher rates than those of Whites or Asians.

### **Loss of affordable housing**

The loss of affordable housing is also a contributing factor to disproportionate housing needs. Rents have increased dramatically in Contra Costa County, pricing many tenants out of their homes. Since 2000, median rents in the County have increased by 25 percent, while median renters' incomes have decreased by three percent.<sup>348</sup> Low-income renters in Contra Costa are severely rent burdened, spending 57 percent of their paycheck on rent.<sup>349</sup> Market-rate development has led to the loss of affordable housing in cities such as El Cerrito and Richmond.<sup>350</sup>

In California, state law mandates that jurisdictions evaluate affordable housing stock that is at-risk of conversion to market-rate housing as part of the Housing Element of a comprehensive General Plan. Housing elements conducted by incorporated cities in Contra Costa as well as by the County government indicate that thousands of affordable units in the

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<sup>346</sup> [http://www.cc-courts.org/civil/docs/grandjury/1614%20Affordable%20Housing%20Final%2006\\_14\\_16.pdf](http://www.cc-courts.org/civil/docs/grandjury/1614%20Affordable%20Housing%20Final%2006_14_16.pdf)

<sup>347</sup> <https://www.ffiec.gov/hmdaadwebreport/AggTableList.aspx>

<sup>348</sup> <https://1p08d91kd0c03rlxhmhtydpr-wpengine.netdna-ssl.com/wp-content/uploads/2017/05/ContraCostaCounty2017.pdf>

<sup>349</sup> *Id.*

<sup>350</sup> <https://www.eastbayexpress.com/oakland/low-income-tenants-to-be-directly-displaced-by-development-in-el-cerrito/Content?oid=4402578>; <http://richmondconfidential.org/2016/09/29/richmond-residents-fighting-eviction-gentrification/>



County are at-risk of conversion to market-rate housing.<sup>351</sup> According to a 2017 California Housing Partnership study, the County also needs 30,939 more affordable housing units to meet the needs of low-income renters.<sup>352</sup> When low-income and minority families do not have access to affordable housing, they are more likely to experience cost burden and substandard accommodations with housing problems.

### **Source of income discrimination**

Source of income discrimination is a significant contributing factor to disproportionate housing needs. Although California law prohibits discrimination on the basis of other sources of income, it excludes housing assistance from these protections. Many Housing Choice Voucher holders in the Bay Area face considerable difficulty in finding a landlord willing to accept a voucher.<sup>353</sup> For example, residents of a Richmond Housing Authority project undergoing renovation were given Housing Choice Vouchers as part of a relocation process, but reported being unable to find housing due in part to source of income discrimination.<sup>354</sup> When tenants are able to find rentals that will accept vouchers, they may face long waiting lists.<sup>355</sup>

In areas that do offer more affordable housing, some voucher holders have been met with resistance by some longtime community members.<sup>356</sup> In 2011, the City of Antioch settled a class-action lawsuit filed by Black Housing Choice Voucher holders who alleged that the city and its police department engaged in a targeted campaign of discrimination against voucher holders.<sup>357</sup>

Although the California Fair Employment and Housing Act bars discrimination on the basis of source of income, Housing Choice Vouchers are not considered a protected source of income.<sup>358</sup> Statewide legislation which would have barred source of income discrimination against renters who rely on Housing Choice Vouchers failed in the State Senate in 2016.<sup>359</sup> There is currently no countywide ordinance banning source of income discrimination, nor is there such an ordinance in any municipality in Contra Costa County. In the Bay Area, jurisdictions with ordinances banning source of income discrimination against Housing

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<sup>351</sup> <http://www.ci.richmond.ca.us/DocumentCenter/View/31210>;  
<http://www.cityofconcord.org/pdf/projects/housingElement/11072014.pdf>;  
<http://www.contracosta.ca.gov/documentcenter/view/30916>

<sup>352</sup> <https://1p08d91kd0c03rlxhmhtydpr-wpengine.netdna-ssl.com/wp-content/uploads/2017/05/ContraCostaCounty2017.pdf>

<sup>353</sup> <http://www.mercurynews.com/2016/06/17/red-hot-bay-area-housing-puts-big-chill-on-section-8/>

<sup>354</sup> <http://www.mercurynews.com/2015/04/24/richmond-city-struggles-to-find-homes-for-troubled-public-housing-projects-residents/>

<sup>355</sup> <http://www.mercurynews.com/2015/03/27/walnut-creek-section-8-tenants-in-apartment-complex-squeezed-ou>

<sup>356</sup> <http://www.nytimes.com/2008/08/09/us/09housing.html>

<sup>357</sup> <http://www.publicadvocates.org/our-work/housing-justice/williams-v-city-antioch/>

<sup>358</sup> *Sabi v. Sterling*, 183 Cal. App. 4th 916 (Cal. Ct. App. 2010).

<sup>359</sup> <http://www.mercurynews.com/2017/02/07/santa-clara-county-considers-making-landlords-take-section-8/>

Choice Voucher holders include San Francisco, East Palo Alto, and Santa Clara County.<sup>360</sup> The San Diego City Council is currently considering such an ordinance.<sup>361</sup> Passing such an ordinance in Contra Costa and providing resources for enforcement could help reduce source of income discrimination in the County.

Other ordinances, such as a reusable screening report ordinance and a “first-in-time” ordinance, would strengthen a source of income ordinance.<sup>362</sup> The reusable screening report ordinance would ensure Housing Choice Voucher holders do not have to pay excessive fees to multiple landlords, while the “first-in-time” ordinance would require landlords to offer tenancy to the first qualified applicants who complete an application.

### **Lack of local or regional cooperation**

Lack of local and regional cooperation is a contributing factor that influences housing burden. Many high opportunity areas with predominantly non-Hispanic White populations in Contra Costa have been sites of opposition to State and local affordable housing development.<sup>363</sup> For example, Lafayette has only 15 units listed as affordable to low income residents and available to non-seniors according to the Contra Costa Housing Authority.<sup>364</sup> In 2016, activists sued Lafayette after a developer scrapped a plan to build 315 affordable units due to pressure from the City.<sup>365</sup> The developer replaced the plan with a plan to build forty-four single family homes.

### **Source of income discrimination**

Source of income discrimination is discussed in detail in the Segregation section, and also contributes to disproportionate housing needs. When landlords in high opportunity areas refuse to accept vouchers, HCV holders may be forced to live in housing with deteriorating conditions, or may even become homeless.<sup>366</sup>

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<sup>360</sup> *Id.*

<sup>361</sup> <https://timesofsandiego.com/politics/2018/06/27/no-bias-against-section-8-renters-says-plan-going-to-san-diego-council/>.

<sup>362</sup> <https://haasinstitute.berkeley.edu/belongingrichmond-sourceofincomediscrimination>.

<sup>363</sup> <http://www.santacruzsentinel.com/article/NE/20180419/NEWS/180419655>

<sup>364</sup> <https://www.sfchronicle.com/bayarea/article/Renters-group-tries-to-force-suburbs-to-add-7386206.php>

<sup>365</sup> *Id.*

<sup>366</sup> *Id.*

## 4.6 Publicly Supported Housing Analysis

The following section describes fair housing issues relevant to Publicly-Supported Housing (PSH) throughout Contra Costa County. This section examines patterns in the location and occupancy of various types of PSH – including Public Housing, Project-Based Rental Assistance (PBRA)<sup>367</sup>, Housing Choice Vouchers (HCV), Low Income Housing Tax Credit (LIHTC) properties, and other assisted multifamily housing properties – with regard to demographics, segregation, and access to opportunity. It also assesses the role of Public Housing Authority (PHA) policies and other contributing factors to PSH-related fair housing issues, such as segregation, housing choice, and access to opportunity for PSH residents.

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### History

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To put these programs in context, below is a brief history compiled by the National Low Income Housing Coalition (NLIHC). An expanded history can be found at their website: [https://nlihc.org/sites/default/files/Sec1.03\\_Historical-Overview\\_2015.pdf](https://nlihc.org/sites/default/files/Sec1.03_Historical-Overview_2015.pdf).

*Federal housing programs grew and changed based on the economic, social, cultural, and political circumstances of the times. The programs and agencies that led to the federal department now known as HUD began in the early 1930s with construction and finance programs meant to alleviate some of the housing hardships caused by the Great Depression. In 1937, the U.S. Housing Act sought to address the housing needs of low income people through public housing. The nation's housing stock at this time was of very poor quality in many parts of the country. Inadequate housing conditions, such as the lack of hot running water or dilapidation, were commonplace for poor families. Public housing was a significant improvement for those who had access to it.*

*However, the cost of operating public housing soon eclipsed the revenue brought in from resident rents. This reality is an ever-present challenge to any program that seeks to provide housing or other goods or services to people whose incomes are not great enough to afford the prices offered in the marketplace.*

*After World War II, migration from urban areas to the suburbs meant declining cities. Federal programs were developed to improve urban infrastructure and to clear “blight.” This often meant wholesale destruction of neighborhoods and housing, albeit often low-quality housing, lived in by immigrants and people of color.*

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<sup>367</sup> HUD's AFFH Data Tool provides data on households on five categories of housing as listed here. However, HUD refers throughout the AFH guidebook, tools, and rule to PBRA data as “Project-Based Section 8”. For clarity of reference in this document, we are simply using the PBRA term to describe that data.

*In 1965, Congress elevated housing to a cabinet-level agency of the federal government, creating the Department of Housing and Urban Development (HUD). HUD began providing subsidies to public housing agencies (PHAs) that would help make up the difference between revenue from rents and the cost of adequately maintaining the housing. In January 1973, President Nixon created a moratorium on the construction of new rental and homeownership housing by the major HUD programs. The following year, the Housing and Community Development Act of 1974 made significant changes to housing programs, marked by a focus on block grants and an increase in the authority granted to local jurisdictions. This act was the origin of the tenant- and project-based Section 8 rental assistance programs.*

*Structural changes in the American economy, deinstitutionalization of persons with disabilities, and a decline in housing and other support for low-income people resulted in a dramatic increase in homelessness in the 1980s. The shock of visible homelessness spurred Congressional action, and the McKinney Act of 1987 (later renamed the McKinney-Vento Act) created new housing and social service programs within HUD specially designed to address homelessness.*

*In the 1980s and 1990s, waves of private affordable housing owners deciding to “opt out” of the project-based Section 8 program occurred. Housing advocates – including PHAs, nonprofit affordable housing developers, local government officials, nonprofit advocacy organizations and low-income renters – organized to preserve this disappearing stock of affordable housing using whatever funding and financing was available to them.*

*The Department of the Treasury’s Internal Revenue Service was given a role in affordable housing development in the Tax Reform Act of 1986 with the creation of the Low-Income Housing Tax Credit, which provides tax credits to those investing in the development of affordable rental housing. That same act codified the use of private activity bonds for housing finance, authorizing the use of such bonds for the development of housing for homeownership, as well as the development of multifamily rental housing.*

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## **Public Housing Authorities**

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Three public housing authorities operate within Contra Costa County:

- The Housing Authority of Contra Costa County (HACCC), headquartered in Martinez, CA, owns approximately 1177 units of public housing in 14 developments throughout the County. The HACCC also administers approximately 7000 units under the Housing Choice Voucher (HCV) and Shelter Care Plus programs, and 243 other multi-family units.
- The Richmond Housing Authority (RHA), located in northwest Contra Costa County on the San Francisco Bay, has approximately 1851 Housing Choice Vouchers, and 559 units of public housing, including two public housing developments, the Nystrom Village 102-unit scattered-site development and Nevin Plaza, a 142-unit high-rise for those 60 and older and/or individuals with disabilities.

- The Housing Authority of the City of Pittsburg (HACP), seated in north-central Contra Costa County, manages 1118 tenant-based HCVs and has no public housing of its own. In the HACP jurisdiction, there are 176 public housing units administered by the HACCC.

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## **Demographic Analysis**

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### **Population in Publicly Supported Housing**

Different forms of publicly-supported housing (PSH) in the Contra Costa Consortium are racially disparate. Table 1 of the Technical Appendix PSH section provides demographic information on residents living in Publicly Supported Housing in the Contra Costa Consortium and the region. The demographics are presented by race and ethnicity and categorized into four housing types, described below.

#### *Contra Costa County*

### **Public Housing**

Black residents comprises the largest percentage of public housing (55 percent) in the Consortium's jurisdiction, despite comprising only nine percent<sup>368</sup> of the Consortium's total population. White and Hispanic populations are both underrepresented in Public Housing, as each group makes up approximately 19 percent of households residing in Public Housing while accounting for approximately 48 percent and 24 percent, respectively, of the Consortium's total population. The smallest group in Public Housing is the Asian/Pacific Islander population, who only make up 6.2 percent of those in Public Housing, despite accounting for nearly 15 percent of the Consortium's total population.

### **Project-Based Rental Assistance (PBRA) Housing**

Black residents also make up the largest percentage (37 percent) of those residing in PBRA units, again comprising a disproportionately larger share of residents, followed by Whites (28 percent), Hispanics (21 percent), and Asians/Pacific Islanders (15 percent). While Blacks are overrepresented and Whites are underrepresented compared to their share of the overall population, Hispanics and Asian/Pacific Islanders are roughly proportionately represented in the jurisdiction's PBRA Housing.

### **Other Multifamily Housing**

White residents make up the greatest percentage (33 percent) of Other Multifamily housing, followed closely by Asians/Pacific Islanders (29 percent), Hispanics (21 percent), and Blacks

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<sup>368</sup> Demographic trends come from Table 2 of HUD's provided data.

(16.52 percent). While Whites are still underrepresented, they make up the largest portion of Other Multifamily housing relative to other racial/ethnic groups.

### **Housing Choice Voucher (HCV) Program**

The HCV Program is the most racially disproportionate, composed of approximately 62 percent Black households, followed by Whites (22 percent), Hispanics (9 percent), and Asians/Pacific Islanders (7 percent). Even still, the HCV Program is the largest of these four categories of PSH, with the majority of all racial groups using the HCV program.

### **Race / Ethnicity Representation within PSH Categories**

The preceding summarizes the separate racial/ethnic distribution for each category of PSH. By contrast, the following depicts in which category of PSH an individual of a certain race/ethnicity is most likely to reside. The following analysis answers whether certain racial/ethnic groups are more likely to be residing in one program category of publicly supported housing than other program categories.

Table 2 in the Technical Appendix PSH section shows the percentage of each race residing in PSH that lives in each category of PSH in the Consortium's jurisdiction. For example, the first box shows that eight percent of Whites who live in some type of PSH live in Public Housing.

As the table shows, all people who reside in some form of PSH, regardless of race, are most likely to use the HCV program. However, Blacks are disproportionately likely to use the HCV program, with 76 percent of Black PSH households using the HCV program, as compared with 63 percent, 45 percent, and 48 percent of White, Hispanic and Asian/Pacific Islander PSH households, respectively, who use the HCV program.

After the HCV program, people of all races who live in PSH are most likely to reside in PBRA housing. However, this is particularly true for Hispanics and Asians/Pacific Islanders, 31 percent and 28 percent, respectively, of whom live in PBRA housing. In contrast, only 13 percent and 22 percent of Blacks and Whites, respectively, who live in PSH live in PBRA Housing.

After PBRA housing, there is no one form of PSH in which all racial groups are most likely to live. Whites in PSH are split evenly between Other Multifamily housing and Public Housing, whereas Blacks are far more likely to live in Public Housing than Other Multifamily housing (10 percent vs. two percent). Hispanics are slightly more likely to live in Public Housing than Other Multifamily housing, with 14 percent of Hispanics in PSH living in Public Housing and 10 percent in Other Multifamily housing. Last, Asians/Pacific Islanders are far more likely to live in Other Multifamily housing than Public Housing, with 18 percent of Asians/Pacific Islanders in PSH living in Other Multifamily housing and only six percent living in Public Housing.



In short, people of each racial group living in PSH are most likely to use the HCV program. However, this is disproportionately true for Blacks. Though PBRA housing is the next largest program for all races, a larger percentage of Hispanics and Asians/Pacific Islanders in particular are likely to reside here. After PBRA housing, Asians/Pacific Islanders are far more likely to live in Other Multifamily housing, Blacks are far more likely to live in Public Housing, and Whites and Hispanics are relatively evenly split between the two.

### *Antioch*

Public housing located in Antioch is more likely to serve White households, as is shown in Table 3. Residents participating the HCV program are disproportionately more likely to be Black. Hispanic residents are most-served by Project-Based Rental Assistance housing, while Asian American/Pacific Islander households are more likely to reside in Other Multifamily Housing.

### *Concord*

Table 4 shows that in Concord, White households comprise 50 percent of households residing in PRBA housing, while Hispanic residents make up about 23 percent of households and Asian/Pacific Islander households are about 22 percent of households. Only four percent of households in PBRA housing in Concord are Black.

In the HCV program, White residents make up about half (48 percent) of households. Black residents comprise 29 percent of HCV households, followed by Asian/Pacific Islanders and Hispanic residents, who make up 14 percent and eight percent of HCV households, respectively. There are very few other multifamily units in Concord; these units are more likely to serve Hispanic residents.

Overall, Asian/Pacific Islander and Hispanic households are more likely to reside in PBRA housing, while Black households are more likely to reside in housing assisted by the HCV program. White households are about as likely to live in PBRA units as they are likely to live in housing supported by the HCV program.

### *Pittsburg*

Black households account for approximately 70 percent of households participating in the HCV program in Pittsburg, as indicated in Table 5. Asian and Pacific Islander residents are disproportionately likely to live in other multifamily housing. Hispanic as well as non-Hispanic White households are more likely to reside in PBRA housing.

## *Walnut Creek*

In Walnut Creek, White households are more likely to live in PBRA than in other forms of publicly supported housing. Other multifamily housing is more likely to serve Asian or Pacific Islander households. Hispanic residents are more likely to live in PBRA while all Black residents in Walnut Creek who live in publicly supported housing live in housing supported by the HCV program.

## *Region*

As HUD data in Table 1 reveals, the largest discrepancy between the Contra Costa Consortium and the San Francisco-Oakland-Hayward region is that Asian/Pacific Islanders make up a greater share of each program for which there are data, increasing approximately 15, 24, and 18 percentage points for Public, PBRA, and Other Multifamily housing, respectively. While this increase may be expected since the Asian population is greater in the region (9 percent higher than in the jurisdiction), the significant increase does not appear to be explainable by the difference in population alone.

The HUD table does not include regional data for the HCV Program; it is therefore unclear whether the Contra Costa consortia demographic breakdown of the HCV program comports with the regional breakdown.

Moving from jurisdiction to region reveals changes in share of publicly-supported housing type for other races as well, albeit less starkly than for Asians/Pacific Islanders. For example, at the regional level, Blacks make up a slightly smaller share of Public Housing (46.9 percent vs. 54.93 percent at the jurisdictional level) and PBRA housing (24.37 percent vs. 36.81 percent at the jurisdictional level). Similarly, Whites make up a slightly smaller share of Other Multifamily Housing at the regional level (25.28 percent vs. 32.53 percent in the jurisdiction). Hispanics make up a smaller share of publicly supported housing across the board at the jurisdictional level, dropping approximately 4, 10, and nine points for Public, PBRA, and Other Multifamily housing, respectively.

### **Comparison to General Population**

Table 1 provides data on the number of households that meet income eligibility requirements for publicly-supported housing, sorted by race and ethnicity, and categorized by Area Median Income (AMI) groupings of 0-30 percent AMI, 0-50 percent AMI, and 0-80 percent AMI.

## *Contra Costa County*

## **Comparison of PSH Programs Demographics to General Population**

Whereas Whites encompass 56.75 percent of total households in the jurisdiction, they make up a significantly smaller share of each PSH program, accounting for between 19 percent (Public Housing) and 32.53 percent (Other Multifamily) of PSH programs. In contrast, whereas Blacks comprise roughly nine percent of households in the jurisdiction, they account for a significantly larger share of PSH across the board, ranging from 16.52 percent (Other Multifamily) to 61.82 percent (HCV Program). Similarly, while Hispanics make up approximately 17 percent of total households in the jurisdiction, they are overrepresented in all but the HCV program, where they only comprise 8.46 percent of total HCV households. Last, Asians/Pacific Islanders, who make up 13.66 percent of total households, are overrepresented in Other Multifamily Housing (29.13 percent), underrepresented in Public Housing (6.2 percent) and the HCV program (7.04 percent), and are roughly proportionally represented in PBRA Housing (14.59 percent).

## **Comparison of PSH Programs Demographics to Eligible Households**

Whereas Whites encompass 56.75 percent of all households at the jurisdictional level, they comprise roughly 41 percent of households *eligible* for some form of PSH, defined as households that fall within 0-80 percent AMI. Contrastingly, White households account for significantly less of those actually residing in a form of PSH.

In contrast, while Blacks comprise roughly nine percent of total households in the jurisdiction, they account for nearly 14 percent of households eligible for some form of PSH. Relative to their p eligible households, Blacks are overrepresented across the board in PSH. Blacks comprise 16.52 percent of households in Other Multifamily housing, and make up 61.82 percent of HCV Program households.

Similarly, while Hispanic families comprise 17 percent of total households in the jurisdiction, they encompass roughly 26 percent of households eligible for some form of PSH. Relative to their share of PSH-eligible households, Hispanics are underrepresented in all forms of PSH, accounting for only 8.46 percent of HCV Program households and 20.68 percent of Other Multifamily housing.

Last, whereas Asians/Pacific Islanders encompass 13.66 percent of the jurisdiction's households, they account for only roughly 11 percent of total households eligible for some form of PSH. Asians/Pacific Islanders are significantly overrepresented in PBRA Housing (14.59 percent) and Other Multifamily housing (29.13 percent), and are underrepresented in Public Housing (6.2 percent) and the HCV Program (7.04 percent).

## **Demographics of PSH Programs Compared to General Demographics**

At the regional level, Whites make up a smaller percentage of total households than at the jurisdictional level (51.73 percent, vs. 56.75 percent). However, mirroring the jurisdiction, Whites are still significantly underrepresented in PSH at the regional level, comprising between 16.55 percent (Public Housing) and 25.35 percent (PBRA housing). Blacks comprise 8.67 percent of total households at the regional level (only slightly less than in the jurisdiction), and are overrepresented in each PSH program for which there are data, ranging from 14.4 percent (Other Multifamily) to 46.9 percent (Public Housing).

Hispanics encompass a slightly smaller percentage of total households in the region (15.29 percent), and are slightly underrepresented across the board in programs for which there are data (from 11.97 percent of Other Multifamily housing to 14.75 percent of Public Housing). Last, Asians/Pacific Islanders constitute a significantly greater portion of total households at the regional level (21.33 percent), are proportionally represented in Public Housing (21.42 percent), and are overrepresented in PBRA Housing (38.56 percent) and Other Multifamily Housing (47.57 percent).

Data on the HCV Program are not available at the regional level.

## **Demographics of PSH Programs Compared to Demographics of Eligible Households**

Whereas Whites comprise 51.73 percent of total households in the region, they constitute only 38.15 percent of households eligible for some form of PSH. Relative to their eligibility, Whites are underrepresented across the board in PSH, especially in Public Housing, where they only account for 16.55 percent of total Public Housing households.

While Blacks comprise 8.67 percent of the regional population, they account for a greater percentage (12.99 percent) of households eligible for some form of PSH. Relative to their eligibility, Blacks are overrepresented in each form of PSH, ranging from 14.4 percent in Other Multifamily housing to 46.9 percent Public Housing.

Hispanics represent 21.85 percent of total households eligible for some form of PSH, six percentage points higher than their share of total households (15.29 percent). However, Hispanics are underrepresented in each form of PSH for which there is data, comprising 14.75 percent, 10.83 percent, and 11.97 percent of Public, PBRA, and Other Multifamily housing, respectively.

Asians and Pacific Islanders make up a significantly larger share of total households at the regional level (21.33 percent), a percentage that is roughly proportionate to Asians'/Pacific Islanders' share of households eligible for some form of PSH (20.66 percent). As opposed to

the jurisdictional level, where Asians/Pacific Islanders are overrepresented in some forms of PSH and underrepresented in others, Asians/Pacific Islanders are overrepresented in all forms of PSH for which there are data relative to their share of those eligible for PSH at the regional level (21.42 percent of Public Housing, 38.56 percent of PBRA, and 47.57 percent of Other Multifamily housing).

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## **Publicly Supported Housing Location and Occupancy Analysis**

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### **Patterns in the location of publicly supported housing in relation to segregated areas and R/ECAPs**

As seen on the maps referenced below, PSH units in Contra Costa are predominantly located in and around the Richmond area, between and around Concord and Walnut Creek, and in and around the Pittsburg and Antioch areas. Table 7 in the Technical Appendix PSH section shows the number of units by type of PSH in R/ECAPs and Non-R/ECAPs.

There are no official HUD R/ECAPs in Pittsburg, but there are two census tracts that could be considered R/ECAPs using the revised definition (discussed at greater length in the R/ECAP section). Those two tracts, 3120 and 3131.01 have poverty levels of over 27 percent in a community where the poverty level is 17 percent and in a county where poverty averages 10 percent. Tract 3120 has all the PSH in Pittsburg and is 36 percent Black and 42 percent Hispanic. It is thus comparatively highly concentrated by poverty, race/ethnicity, and subsidized housing. These publicly supported units are not managed, owned or administered in any way by the PHA.

Tract 3101.01 is significant in its levels of ethnic segregation and poverty compared to rates in Pittsburg and the County, with the tract composed of 35 percent Hispanic households and a 27 percent poverty rate.

### **Public Housing**

Public Housing units are generally geographically concentrated in and around the Richmond and Pittsburg areas, where the population tends to be Black and Hispanic. This comports with the HUD-provided data, which reveals that Public Housing is disproportionately likely to comprise Black and Hispanic households. Furthermore, of the public housing developments in the Consortium, most are located in what could be called high distress neighborhoods (as explained in Map 1 in the Technical Appendix PSH section).

Tables 8 through 11 in the Technical Appendix PSH section show the distribution of public housing developments by community with census tract-level race and poverty details using demographic information first from the American Community Survey (2012-2016) and then from the HUD AFFH tool and local data. Richmond data was gathered through local Resident Characteristics Reports.

As of September 2018, RHA had secured \$160 million in funding from public and private sources to convert Nystrom Village from public housing rentals to a combination of approximately 400 homeownership, tax credit, market rate, and public housing rentals. Five original residences are slated for preservation and will be converted into nonprofit and museum space.

### **Project-Based Rental Assistance (PBRA)**

PBRA Housing units are also more likely to be geographically concentrated in census tracts with predominantly Black and Hispanic residents, and are predominantly located in and around the Richmond area, between and around Concord and Walnut Creek, and to a lesser extent, around the Pittsburg and Antioch areas. A smaller selection of PBRA units in the southwest of Contra Costa are located in predominantly white areas (near Orinda and Lafayette) and are comprised of predominantly White households. See Map 3.

### **Other Multifamily Assisted Housing**

Other Multifamily Assisted Developments are primarily located in White and Asian-dominant census tracts. The majority of developments can be found in more heavily White and Asian areas, such as along the water in northwest Contra Costa near Pinole and Hercules, and in central Contra Costa. See Map 4.

### **Housing Choice Voucher (HCV) Program**

The HCV program is most prominent in western Contra Costa County, in heavily Black and Hispanic areas, and in the northeast of the County, in predominantly Black, Hispanic, and Asian areas. As the HACCC converts some public housing developments under the Rental Assistance Demonstration (RAD) program, the Las Deltas development located in Richmond, a commitment has been made to affirmatively furthering fair housing choice outside of areas of minority concentrations, including providing referrals to housing outside of areas with minority concentrations for those Las Deltas residents that choose to take HCVs as their relocation option. See Map 5.

### **Low Income Housing Tax Credits (LIHTC)**

LIHTC units are geographically distributed in a relatively even manner, with units located heavily in the predominantly Black and Hispanic Richmond, Pittsburg, and Antioch areas, in the predominantly Asian areas of Pinole and Hercules, and in the predominantly White area between and around Concord and Walnut Creek. See Map 6.



## *Antioch*

As Map 7 shows, PSH in Antioch is concentrated north of Highway 4. There are seven LIHTC properties in Antioch north of Highway 4 as well as one other multifamily property. One public housing site is located along Buchanan Road while there is one PBRA property and one LIHTC property sited near Somersville Towne Center. In addition, there is one other multifamily property along Deer Valley Road south of Highway 4.

Map 8 illustrates that most census tracts have at least 12.3 percent of households participating in the HCV program. The highest concentrations of HCV supported housing is in the far southern portion of Antioch that has roughly equal shares of Asians/Pacific Islanders, Blacks, Hispanics, and Non-Hispanic Whites. There is also a high share of HCV voucher holders in several integrated tracts in eastern Antioch as well as in one census tract that lies northeast of Somersville Towne Center that has a predominantly Black and Hispanic population.

## *Concord*

Publicly supported housing in Concord is largely concentrated along Clayton Road and the Monument Corridor, as shown in Map 9. Most of the LIHTC properties in Concord are located along Monument Boulevard in the western section of Concord and are located in census tracts with a predominantly Hispanic population. Two LIHTC properties are located in the one officially defined R/ECAP in Concord. PBRA properties are mostly located along Clayton Road in relatively integrated census tracts.

As Map 10 shows, there is a fairly even distribution of housing supported by the HCV program across Concord, with the greatest concentrations in census tracts that border Clayton Road and Monument Boulevard.

## *Pittsburg*

Map 11 shows that PSH units in Pittsburg are largely concentrated in the central part of the City. LIHTC properties are mostly located in census tracts with a predominantly Hispanic population. PBRA properties are also located in census tracts that are largely comprised of Hispanic residents. There is one public housing property in the City located just north of Highway 4 and to the east of Pittsburg High School, located in a census tract that is overwhelmingly Black and Hispanic.

As indicated in Map 12, HCV holders are concentrated in the northern part of Pittsburg, particularly near the waterfront.

Map 13 shows that publicly supported housing in Walnut Creek is concentrated on the Western side of the city, largely paralleling I-680. LIHTC properties are located in areas that are majority non-Hispanic White and have substantial percentages of people of color as well. The one PBRA property in Walnut Creek is in an overwhelmingly non-Hispanic White area.

The percentage of households in Walnut Creek that live in housing supported by the HCV program is relatively low and is concentrated along the western portion of the city in largely non-Hispanic White areas, as indicated in Map 14. Data is not available on the percentage of voucher units in much of Walnut Creek.

### **Patterns in the location of publicly supported housing that primarily serves families with children, elderly persons, or persons with disabilities in relation to segregated areas or R/ECAPs**

#### **Low Income Housing Tax Credit (LIHTC)**

LIHTC properties include units that serve large families, seniors, and persons with disabilities. In Contra Costa, nearly 6,500 units are devoted to large families in 59 different developments; over 2,600 units are earmarked for seniors in 34 different developments; and special needs and at-risk populations are served in three developments with 91 units.

Table 12 shows the concentration of LIHTC properties overall. Over 40 percent of all developments and 35 percent of all units are located in only five percent of the census tracts in the County, 11 of them located in only eight communities. Those tracts average 13 percent Black, 44 percent Hispanic and 23 percent Poverty, all significantly higher than the County averages. Twenty-seven large family (46 percent of the total), 11 senior, and two other developments are located in these highly concentrated areas.

#### **Public Housing**

Public housing properties (13 in the County's jurisdiction) have units allocated for disabled, family and elderly households. Public housing currently totals 1,193 units (HUD data count 1,460 but some units have been converted to RAD and other units are empty awaiting disposition). Public housing includes at least 60 households with an individual with disabilities and 400 families with children according to PHA and HUD data.

#### **Project-Based Vouchers**

Properties with HACC project-based vouchers include eight for seniors and fourteen for families out of a total of 22. Seniors benefit from 346 units in those eight developments while families make up 233 units in the fourteen family developments. HUD also lists another 30 project-based developments in the County totaling 2,551 units.. The average White population is 35 percent, Blacks 34 percent, Hispanics 19 percent, and Asians 18 percent.

There are 19 Other Multi-Family developments listed with 836 units. The average demographic breakdown of these developments is: 37 percent White, 19 percent Black, 21 percent Hispanic, and 27 percent Asian.

The Las Deltas public housing development is undergoing disposition and relocation of residents using transferred Project-Based Vouchers (PBV) obtained through a RAD conversion. Las Deltas is located in a tract that has a 34 percent poverty rate and is 21 percent Black and 60 percent Hispanic, with a low HUD opportunity index score and a high distress score. Rather than re-build the 214 units on site, the PHA has opted to sell the property and transfer the housing assistance to other developments through PBVs, following RAD program regulations. Only 81 residents remained in the development at the time information was gathered for this report.

In an analysis of the new location for Las Deltas PBVs, there are 125 units committed to 12 developments, with 89-unit locations to be determined. Relocation is underway with 17 moves to other public housing developments and three moves with tenant-based HCV assistance. Once the relocation is complete, a fair housing analysis should be done to ascertain demographic distribution of residents throughout the jurisdiction.

### **Comparison of demographic composition of publicly supported housing in R/ECAPS to that of publicly supported housing outside of R/ECAPS**

A significantly higher proportion of occupants of housing supported by the HCV program that is located within the one officially identified R/ECAP are Black compared to occupants of housing supported by the HCV program that lie outside of the R/ECAP. The proportion of HCV residents who belong to other racial and ethnic groups is lower inside the R/ECAP than outside of the R/ECAP. In addition, a higher share of HCV housing residents within the R/ECAP have a disability and a lower share of occupants are elderly or are households with children. Table 13 shows the demographics of occupied HCV units in the R/ECAP census tract versus non-R/ECAP census tracts in Concord.

### **Significant differences in demographic composition among developments**

#### **Public Housing**

The Public Housing units operated by the HACCC, and for which there are data, are often demographically disparate with regard to race (see Table 14 in the Technical Appendix PSH section). For example, whereas the Vista Del Camino, El Pueblo, and Bayo Vista developments have 51 percent, 58 percent, and 63 percent Black tenants, respectively, the Case de Serena, Elder Winds, and Alhambra Terrace developments have only 36 percent, 28 percent, and 16 percent Black tenants, respectively. This dynamic is reversed among these six developments for the percentage of White tenants, with the former three developments comprising a significantly higher percentage of White tenants than the latter three. Hispanics and Asians are relatively more proportionately distributed amongst Public Housing units, though disparities nonetheless exist. For example, the percentage of Hispanics in a given unit ranges

from 15 percent in Bayo Vista to 25 percent in Elder Winds. Likewise, the percentage of Asians ranges from five percent in Bayo Vista to 18 percent in Alhambra Terrace.

The County's Public Housing units also indicate slight disparities in the percentage of households with children; for example, 10 percent of households Alhambra Terrace have children, whereas 45 percent and 61 percent of households in El Pueblo and Bayo Vista, respectively have children. While Elder Winds has only seven percent of households with children, it is housing primarily designated for seniors.

While the City of Richmond Housing Authority's (RHA) Public Housing developments do not feature the same racial disparities between developments, they are all starkly Black and Hispanic, ranging from 76 percent Black in Nystrom Village to 85 percent Black in Richmond Village I. There are very few Whites in RHA's developments; in Richmond Village III, there are no White tenant households. The development with the greatest percentage of White households has nine percent (Nevin Plaza). Most RHA units have a high percentage of households with children (between 45 percent-72 percent), except for Nevin Plaza, designated as housing for seniors and individuals with disabilities.

### **Project-Based Rental Assistance (PBRA) Housing**

While the HUD data is incomplete for PBRA Housing within the Consortium area, the available data, shown in Table 15, reveals disparities across units. For example, developments such as Tice Oaks Apartments, Chilpacingo Vista, and Phoenix Apartments (among others) are 87 percent, 85 percent, and 82 percent White, respectively, whereas developments such as Crescent Park, Deliverance Temple II, and Arbors Apartments are 84 percent, 76 percent, and 74 percent Black, respectively. Other units, such as Lido Square I and La Vista Apartments, are majority Hispanic, composed of 59 percent and 55 percent Hispanic households, respectively. Whereas most developments have an Asian population averaging approximately 14 percent, two units - Eskaton Hazel Shirley Manor and El Portal Gardens - are majority Asian households (61 percent and 56 percent, respectively).

PBRA Housing within the Consortium area also varies with respect to households with children. Of the 17 developments for which there is data, eight developments have between 60-80 percent households with children. An additional six have between 30-60 percent households with children, while the most drastic outliers have seven percent and eight percent (East Santa Fe Avenue Apartments, and Chilpacingo Vista, respectively).

### **Other Multifamily Housing**

There is very limited HUD data available for Other Multifamily Housing. Nonetheless, the data that is available, gathered into Table 16, reveals inter-development racial disparities. Other Multifamily Housing developments are generally occupied by Whites and Asians, followed by Hispanics and Blacks. Some units, such as, Montego Place and Valley Vista Senior Housing, are almost exclusively White and Asian, housing 64 percent and 23 percent White, and 33

percent and 63 percent Asian, households respectively. Others have significantly fewer White and Asian tenants, instead comprising majority Black and Hispanic households, such as, Columbia Park Manor (42 percent Black, 19 percent Hispanic) and Community Heritage Senior Housing (68 percent Black and 15 percent Hispanic). Others still are slightly more evenly apportioned racially, such as, Presidio Village Senior Housing (30 percent White, 15 percent Black, 31 percent Hispanic, 23 percent Asian).

There is data for only three developments with regard to households with children. These developments - Alvarez Court Apartments, Peace Grove, Inc., and Silver Oak Apartments - have 16 percent, five percent, and four percent of households with children, respectively.

### **RAD**

In the HACCC jurisdiction there is only one RAD conversion applicable. That is Las Deltas located in Richmond. HUD and the PHA have no demographic data for this development since residents are in process of relocations.

### **Additional relevant information about occupancy, by protected class**

#### **Project Based Rental Assistance (PBRA)**

There is incomplete data on families with children in HUD's Table 8 for 30 listed PBRA developments. Seventeen of the developments have varying occupancy by families with children, ranging from seven percent to 83 percent of residents within each development. Hispanics constitute the majority in four developments and Asians make up the majority in two. Asians make up 56 percent and 61 percent in two PBV projects. There is no data for other protected classes, such as national origin, religion, or households with an individual with a disability.

### **Comparison of the demographics of developments to the demographic composition of the areas in which they are located**

#### **Public Housing**

The demographics of the jurisdiction's public housing developments are not necessarily reflective of the corresponding census tract's demographics, as shown in Table 17. While some developments, such as Vista del Camino and Elder Winds, have roughly similar property and census tract demographics, the majority of properties depart demographically from their corresponding census tract. Particularly extreme examples include the three Richmond Village developments (0-4 percent White in developments, 28 percent White in census tract; 77-85 percent Black in developments, 28 percent Black in census tract) and Alhambra Terrace (44 percent White in development, 72 percent White in census tract; 16 percent Black in development, four percent Black in census tract; 18 percent Asian in development, three percent Asian in census tract).

### **Project Based Rental Assistance (PBRA)**

PBRA housing developments are largely demographically dissimilar from their respective census tracts (Table 18). For example, the St. Johns Apartments have 61 percent Black tenants, significantly higher than the 23 percent Black population in its corresponding census tract. Similarly, Pullman Point has 72 percent Black and 14 percent Hispanic tenants, while located in a census tract that is 44 percent Black and 43 percent Hispanic. Other extreme examples of demographic divergence between development and census tract include Arbors Apartment (74 percent Black in property vs. 53 percent in census tract), Orinda Senior Village (66 percent White in property vs. 38 percent in census tract; nine percent Hispanic in property vs. 39 percent in tract), Emerson Arms (39 percent Black in property vs. 18 percent in tract), Eskaton Hazel Shirley Manor (61 percent Asian in property vs. 33 percent in tract), Concord Residential Club (74 percent White in property vs. 49 percent in tract, zero percent Black in property vs. 22 percent in tract), El Portal Gardens (56 percent Asian in property vs. 16 percent in tract), and Barrett Terrace Apartments (66 percent Black in property vs. 32 percent in tract; nine percent Hispanic in property vs. 56 percent in tract).

Relatively few developments closely resemble the demographics of the census tract in which they are located. Those that do reflect their census tract include the Chateau Lafayette development, which diverges at most four percentage points in the case of White tenants while almost exactly mirroring the census tract's demographics for Blacks, Hispanics, and Asians, and Lido Square I, which diverges at most four percentage points in the case of its Black population.

### **Other Multifamily Assisted Developments**

There are often stark disparities between the demographics of other multifamily assisted developments and their surrounding census tract (see Table 19"). All but five developments feature a demographic divergence of more than 20 percentage points for at least one racial group. Particularly extreme examples include Valley Vista Senior Housing (23 percent White in property vs. 58 percent White in tract; 63 percent Asian in property vs. 23 percent Asian in tract), Montego Place (64 percent White in property vs. 11 percent White in tract; zero percent Black in property vs. 39 percent Black in tract; three percent Hispanic in property vs. 38 percent Hispanic in tract; 33 percent Asian in property vs. seven percent Asian in tract), and Sycamore Place (75 percent White in property vs. 44 percent White in tract; 20 percent Hispanic in property vs. 41 percent Hispanic in tract).

### ***Antioch***

As indicated in Table 20, the Elder Winds public housing development serves a disproportionately large share of Black residents compared to the census tract in which it is located. The PBRA units of the Hudson Townhouse Manor development also has a disproportionately high share of Black residents and a disproportionately smaller share of non-Hispanic White residents. In the other multifamily assisted housing properties, Asians



and Pacific Islanders make up a far higher proportion of residents than of the surrounding areas while Blacks and non-Hispanic Whites are underserved.

### *Concord*

Among PBRA properties, Clayton Villa, Hidden Creek Townhomes, and La Vista Apartments have significantly more Asian American residents compared to the share of Asian Americans in the population of the surrounding areas (see Table 21). Hispanic residents are overrepresented at La Vista Apartments and Black residents are overrepresented at the Phoenix Apartments. Non-Hispanic White residents are substantially overrepresented in Concord Creek Residential Club and in the Phoenix Apartments. In other multifamily assisted housing, Black residents comprise a significantly larger share of the Caldera Place Apartments than they do of the population of the surrounding census tract.

### *Pittsburg*

In Table 22, we see that the El Pueblo apartments, a public housing development in Pittsburg, have a disproportionately greater share of Black and Non-Hispanic White residents and a smaller share of Asian/Pacific Islander and Hispanic residents compared to the census tract in which it is located. For PBRA properties in Pittsburg, the demographics of Stoneman Village do not match the demographics of the census tract in which it is situated. The East Santa Fe Avenue Apartments serve a substantially higher proportion of Black residents and a lower proportion of Hispanic residents compared to the census tract it serves. The demographics of the Lido Square Apartments largely reflect the demographics of the surrounding census tract. For the three other multifamily assisted housing projects, there is a disparity as Asian and Pacific Islander residents make up a larger share of residents when compared to the surrounding census tracts while Hispanic residents are underserved. Non-Hispanic White residents make up a disproportionately large share of occupants in Columbia Park manor and in Presidio Village Senior Housing.

### *Walnut Creek*

In Walnut Creek, Asian Americans and Pacific Islanders are generally overrepresented among occupants of publicly supported housing while Hispanic residents are underrepresented (Table 22). Hispanic residents make up a smaller share of the Tice Oaks Apartments compared to the surrounding census tracts while non-Hispanic White residents and Asians and Pacific Islanders are overrepresented. Hispanic residents are also underrepresented in the Casa Montego development while Asian Americans and Pacific Islanders are substantially overrepresented. In the Montego Place development, Asian Americans make up a disproportionately large share of residents as well while Hispanic residents are underrepresented.

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## Disparities in Access to Opportunity for Residents of PSH

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### *Region*

The Region and County show similar trends in relationships between opportunity and the location of publicly-supported housing. Map 15 in the Technical Appendix PSH section represents the location of various forms of PSH in the region. The region's PSH is generally located in areas that are low-opportunity with regard to school proficiency and environmental health. The East Bay area, which contains a substantial portion of the region's PSH, performs the worst on the Jobs Proximity Index, Labor Market Index, and Low Poverty, though the disparities across the region for these factors are not as stark as other opportunity factors. The starkest indicators of low opportunity are seen in the School Proficiency Index and the Environmental Health Index, with the majority of the region's PSH concentrated in the lowest performing areas on both metrics, (predominantly) the areas immediately surrounding the bay.

Maps 16-22 in the PSH Technical Appendix are, modifications of HUD Maps 7-13 from the AFFH-Tool. These provide a visualization of disparities in access to opportunity for residents of publicly supported housing in the jurisdiction. While precise details vary and are detailed below, taken together the maps illustrate that the jurisdiction's publicly supported housing is predominantly located in low-opportunity areas. Each map superimposes the jurisdiction's PSH over the HUD opportunity dimension.

The jurisdiction's public housing can be roughly divided into three geographical regions: the western coastal area, central Contra Costa, and the northeastern boundary of Contra Costa. LIHTC units are spread relatively evenly throughout the three regions.

While Project-Based Rental Assistance housing is also spread across the three regions, it is most heavily concentrated in central Contra Costa (12 developments vs. eight and five in Western and Northeastern Contra Costa, respectively). Other Multifamily Housing is also spread across the three regions, with an equal number of developments (six) in Western and Northeastern Contra Costa, and slightly fewer (four) in central Contra Costa. Public Housing is most heavily concentrated in Western Contra Costa (nine developments vs. three in Northeastern Contra Costa and zero in central Contra Costa).

### **School Proficiency**

As the map (see Map 16 appendix) demonstrates, most of the jurisdiction's publicly supported housing is clustered in areas that rank very low on the school proficiency index, particularly on the west coast and the northeast where Public Housing and Other Multifamily housing is more heavily concentrated. In central Contra Costa, publicly supported housing is generally in areas that rank low on the school proficiency index, although school proficiency increases in publicly supported housing as one moves further south in the jurisdiction.

## **Job Proximity**

In contrast to school proficiency, the jurisdiction's publicly supported housing is in areas that vary with regard to job proximity (see Map 17). Central Contra Costa's publicly supported housing is in areas that rank relatively higher on the job proximity index, while western Contra Costa features publicly supported housing in areas that generally rank lower on the job proximity index. The location of Northeastern Contra Costa's PSH varies widely, often located in tracts with adjacent tracts that vary significantly on the job proximity index. Because of the nature of job concentration in urban areas, the comparison between job proximity and the location of PSH is one of the less-stark indicators of low access to opportunity in Contra Costa's publicly supported housing.

## **Labor Market**

The PSH in Western and Northeastern Contra Costa tends to be located in areas that rank poorly on the labor market index (see Map 18). While Central Contra Costa's northern PSH is in lower-performing labor market areas, the bulk of central Contra Costa's PSH is located in areas that perform well on the labor market index. The housing in central Contra Costa mainly includes LIHTC and Project-Based Rental Assistance housing, whereas Public Housing and, to a lesser extent Other Multifamily housing, tends to be in Western and Northeastern Contra Costa, and consequently tends to be in areas that perform worse on the labor market index.

## **Transit Trips and Low Transportation Costs**

HUD data in Map 19 does not point to differences in access to transportation opportunity across the jurisdiction. However, map 75 in the Disparities to Opportunity section shows that commute times to work are especially long for workers living in north and north-western Contra Costa County. There appear to be significant numbers of LIHTC, Other Multi-family, and several Project-Based Rental Assistance developments near Pittsburg, Antioch and westward. These areas also have the highest shares of workers with long commutes.

## **Low Poverty**

Northeast Contra Costa's PSH (see Map 20), which is primarily composed of LIHTC and Project-Based Rental Assistance units, is in areas that perform the worst on the Low Poverty Index. Western Contra Costa's PSH areas also perform relatively poorly on the Low Poverty index and comprises the majority of the County's Public Housing in addition to a significant number of LIHTC units. Central Contra Costa performs relatively well on the Low Poverty index, again featuring a north-south divide, with more northern units located in lower-performing areas and southern units located in higher performing areas on the low poverty index.

## **Environmental Health**

As the map (see Map 21) shows, Contra Costa jurisdiction performs near-universally poorly on the Environmental Health Index, with all three regions of the County's PSH comprising the main geographical areas with the lowest scores on the index. Also, as seen on map 13b, Contra Costa's PSH is generally located in areas with the highest CalEnviroScreen scores. Scores are particularly high in Western and Northeastern Contra Costa, with the PSH located in areas that are almost exclusively orange or red, indicating areas of hazardous environmental health. While central Contra Costa's PSH is located in areas that fare better than the west and northeast, the majority of this housing is nonetheless located in yellow or light green areas, meaning that it scores poorly relative to the mostly-dark green surrounding areas. In short, assessing Contra Costa's PSH in relation to the region's CalEnviroScreen scores illustrates that those who live in Contra Costa's PSH are disproportionately exposed to environmental health hazards.

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## **Contributing Factors of Publicly Supported Housing Location and Occupancy**

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### **Admission/occupancy policies/procedures, including preferences in publicly supported housing**

#### **Preferences and waitlists**

Housing authority preference and waitlist policies can impact access to housing subsidies by shaping who is able to access subsidized and/or public housing. All waitlists for HACCC, HACP, and RHA are currently closed for new applications.

#### **HACCC**

HACCC maintains a single waitlist for the HCV program and separate site-based lists for each PBV. There is one waitlist for HACCC's public housing units.

HACCC uses a point system based individual or household characteristics to organize its waitlist for public housing, which is detailed in its 2018 Admissions and Continued Occupancy Policy. There are three preferences that are awarded one point: Veterans, Residents of Contra Costa County (defined as those living or working in the County, regardless of length of residency or employment); and Elderly/Disabled preference over singles. One category is awarded ten points. This is the category of Displaced Families (families who have been involuntarily displaced from housing due to a federal or state declared disaster, government action (e.g., code enforcement, public improvement or

development. Government action will also include participants in a witness protection program).

Given increasing displacement of low-income families due to quickly rising costs of living in Contra Costa County, as discussed under “Contributing Factors to Segregation” in the Fair Housing Analysis section, HACCC may consider rebalancing points in order to provide for greater preference for Residents of Contra Costa County to help stem this displacement and support economic diversity in its jurisdiction.

HACCC reports a relatively small number of households on its HCV list. Like its public housing waitlist, HACCC uses a point system for organization of its HCV tenant-based and project-based program waitlists that is detailed in its 2018 Administrative Plan. Preference points range from one (for Veterans) to 500 (for households graduating from Permanent Supportive Housing and those in RAD converted units). Current residents of HACCC’s jurisdiction are awarded 10 points, and those “who live, work, or have been hired to work in the City where a housing unit is located” are given 32 points. Again, HACCC may consider rebalancing its waitlist organization to allow for greater preference for local residents within its jurisdiction to help slow displacement due to economic pressures.

#### *HACP*

HACP’s tenant-based and project-based HCV waitlists are organized similarly, as detailed in its 2018 Administrative Plan, with some additional provisions for PBV assistance. Applicants to HACP’s HCV programs are organized by either veteran/non-veteran, or resident/non-resident, and ranked accordingly. The preferences are greatest for veterans that are residents of Pittsburg, and least for non-veteran, non-resident households. The preference of “Pittsburg residents” is broadly defined as “Any household family member who lives, works, or has been hired to work, or attending school in the city of Pittsburg.” As Consortium members and data have pointed to the migration of low-income families from west to east within the County, the breadth of this HACP policy provides for a greater safety net to counter against further loss of economic diversity within the Consortium.

#### *RHA*

Similar to HACCC and HACP, RHA details a point-based system of organization for its HCV tenant-based and project-based programs in its 2018 Administrative Plan. RHA gives greatest preference to those in its PBV program that were denied a tenant-based voucher due to lack of availability, and families that have been terminated from its HCV program due to insufficient program funding. These preferences indicate a commitment to ensuring current and/or former participants of RHA’s HCV programs are provided assistance first.

RHA's two public housing developments, Nevin Plaza and Nystrom Village, each have their own waitlist. Nevin Plaza is organized as housing for seniors age 62 and over and/or individuals with disabilities. Nystrom Village, a scattered site development, is stated to be housing for "families, including seniors and disabled households" on RHA's website. RHA has indicated in its 2018 Annual Plan that it will be seeking to reposition Nevin Plaza and Nystrom Village for comprehensive rehabilitation. Current residents, as proposed, would receive Tenant Protection Vouchers to ensure continuation of housing assistance and would be guaranteed first right of return after rehab completion. This would effectively necessitate that no new families be offered subsidies from RHA's public housing waitlist until such rehabilitation is complete and former residents are provided the opportunity to return.

### **Community opposition**

Community opposition is discussed in detail in the Segregation analysis section of this AFH. As based on community input, it is a contributing factor to the siting of affordable housing.

### **Displacement of residents due to economic pressures**

As residents are displaced from non-subsidized housing due to economic pressures, as described in the Fair Housing Analysis section, many may turn to rely on the Consortium's limited publicly supported housing programs and supply. There are steps detailed throughout this document and the Goals and Priorities section that can help focus these limited resources to best serve residents within the Consortium's jurisdiction while preserving fair housing rights and greater housing choice, including conducting a rental market survey to determine the need for higher payment standards for HCVs within the allowable 90 percent-110 percent of Fair Market Rent (FMR) and/or requests to HUD for setting of Exception Payment Standards above 110 percent of FMR. Consideration of Small Area FMR implementation should also be given to determine cost/savings to the PHAs and potential for opening higher-cost, higher-opportunity areas to HCV households.

### **Lack of access to opportunity due to high housing costs**

Lack of access to opportunity due to high housing costs is a contributing factor to the location and occupancy of publicly supported housing. High housing costs make it difficult for low-income individuals to access higher-opportunity neighborhoods, even with a subsidy such as a Housing Choice Voucher. This is reflected in HCV locational patterns throughout the Consortium's jurisdiction. For instance, Walnut Creek, an area with a low rate of poverty, access to public transit, and well-performing schools, has approximately 147 units occupied by Housing Choice Voucher holders. Conversely, Antioch, a municipality with higher poverty levels and lower overall opportunities for economic mobility, has 2,243 HCV-subsidized households.

This may be due in part to the Section 8 Fair Market Rents for Contra Costa, which are calculated by HUD utilizing retrospective census data and do not capture rising rents in quickly-changing housing markets. For example, the average rent for a Walnut Creek two-



bedroom apartment is \$2,682. However, HACCC's FMR for a two-bedroom apartment is \$2,390, meaning that many apartments in Contra Costa will not be available to voucher holders. More starkly, the average rent for a two-bedroom home in Orinda is \$4,000 dollars, making this area of HACCC's jurisdiction nearly inaccessible to HCV households.

Consortium PHA members have the authority to set local payment standards between 90 percent-110 percent of HUD Fair Market Rents. This is discussed further below under Impediments to Mobility: Lack of Appropriate Payment Standards.

### **Lack of meaningful language access**

HACCC and RHA have incorporated similar language into their respective 2018 Administrative Plans, and HACCC into its 2018 Admissions and Continued Occupancy Policy, that meets the HUD Limited English Proficiency (LEP) guidance for making reasonable efforts to provide language assistance. This includes conducting HUD's recommended four-factor analysis<sup>369</sup>, determining that translated documents are needed by LEP applicants or those with which the PHAs may come into contact, and that specifies the translation of vital materials, as needed. According to HACCC, these steps are followed as the need arises, such as when a waiting list opens.

HACP has included a significantly truncated version of LEP language into its 2018 Administrative Plan, which states that HACP will take the following into consideration when determining the feasibility of providing translated documents: 1) Number of applicants and participants in the jurisdiction who do not speak English but rather speak another language; 2) Estimated cost to HACP per client for translation of English written documents into another language. HACP does not thoroughly address Limited English Proficiency as recommended by HUD. A formal LEP section should be incorporated following HUD's guidelines.

### **Loss of affordable housing**

Loss of affordable housing is discussed in more detail in the Disproportionate Housing Needs analysis. Additionally, loss of affordable housing impacts publicly supported housing, as demand for programs such as HCV and public housing increases with housing costs. According to a 2016 database, a person remained on the waiting list for vouchers for the Housing Authority of the County of Contra Costa (HACCC) for an average of 47 months.

### **Quality of affordable housing information programs**

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<sup>369</sup> As described online at [https://www.hud.gov/program\\_offices/fair\\_housing\\_equal\\_opp/promotingfh/lep-faq#q7](https://www.hud.gov/program_offices/fair_housing_equal_opp/promotingfh/lep-faq#q7)

## **Unit listings**

HACCC and HACP guide HCV participants in the housing search stage through their websites and briefing materials to the GoSection8 website, a commercial rental listing service widely employed by PHAs. Via GoSection8, rental listings are generated directly by housing providers already familiar with the HCV program, and to be viewed by primarily by tenant-based HCV program participants. While services such as GoSection8 allow HCV-friendly housing providers to directly market units to HCV participants, research has shown that such services may be inhibiting voucher mobility and perpetuating segregation, with available rental listings in neighborhoods of high poverty and with low opportunity factors far outweighing those in lower-poverty, higher-opportunity areas.<sup>370</sup> To better insure the fair housing choice of voucher participants, HACCC and HACP may consider more actively guiding HCV participants to mainstream housing search tools, such as Craigslist, Hot Pads, and other local sources that will provide participants with greater variety in location of available listings.

HACCC also provides online at its website a list of affordable housing developments. HACCC also provides a list of HUD affordable housing units to those searching for family, senior and disabled housing throughout the County.

RHA internally generates an available unit list, which is updated weekly on its website. Landlords must fill out a form for a unit to be included in the list. In a faster-moving market such as that in Richmond, where a unit may be rented in a matter of days or less, it is recommended that in addition to its manually-created list, RHA provides links to online housing search tools available to the general public and guidance on other ways of accessing unit listings in a manner that is timely to the housing market demand.

In addition, approximately 22 percent of RHA's unit listings<sup>371</sup> were roughly \$100 - \$500 over payment standards. A disclaimer at the bottom of each listing sheet states that "there is no guarantee that the rents listed are, either reasonable or approvable...". However, it may serve RHA HCV program participants more directly to only include units that are within payment standards.

## **Briefing materials**

### **HACCC**

Two versions of HACCC's briefing materials can be found online through its website. One version is clearly outdated, with HCV payment standards from October 2014 included within.

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<sup>370</sup> PRRAC. June 2015. Constraining Choice: The Role of Online Apartment Listing Services in the Housing Choice Voucher Program; found at <https://prrac.org/pdf/ConstrainingChoice.pdf>

<sup>371</sup> Dated October 29, 2018. found at <https://www.ci.richmond.ca.us/DocumentCenter/View/440/Rental-Listing?bidId=>. Last accessed 11/5/18.

The second is undated and does not guide participants to specific, time-bound information, but rather provides general information and guidance to participants about the program's policies and procedures. After further clarification, HACCC has two versions of its briefing materials – one for participants continuing in the program and one for new voucher participants. HACCC is recommended to ensure materials on its website are clearly titled and up-to-date.

The version for continuing participants is a truncated version of the materials for new voucher participants. However, both versions of the briefing packet have basic informational elements required by HUD, such as payment standards, porting information, reasonable accommodation information, and direct housing seekers to GoSection8 for available listings. Both also include information and maps on areas of low incomes and high minority concentrations.

The new participant packet includes additional information on filing a housing discrimination complaint with HUD, transportation information, and extensive lists of resources in the County.

HACCC may consider combining some information from each set of briefing materials to provide participants with information on rental housing search assistance that will guide participants to mainstream sources for searching online, and information on direct services and partners within the County that can provide further assistance to participants as they move through their housing search.

#### *HACP*

No briefing materials were received from HACP for review.

#### *RHA*

RHA's briefing material consists primarily of information relating to the administration of the HCV program itself, including a HUD-created pamphlet from September 2010 on how rent is determined and a utility allowance schedule dated July 1, 2017; and forms such as a sample Request for Tenancy Approval and a rent calculation worksheet. No information is presented in the packet regarding where and how to search for housing, or guidance on how and when to request a Reasonable Accommodation.

It is recommended that RHA consider updating its briefing materials in a manner that both functionally informs participants of program expectations and recognizes and supports fair housing choice. Such updates may include detailed information on search times, how to find housing via online and other sources, RHA's port process, current payment standards and utility allowances, and other such information to assist participants in utilizing their vouchers in the community of their choosing.

## **Landlord outreach**

HACCC, HACP, and RHA all state in their respective Administrative Plans that they will actively work to recruit owners outside areas of poverty and minority concentration. HACCC and RHA include in their Plans basic guidelines of where and how they conduct outreach and develop relationships with owners. RHA's outreach is the most detailed, with information about specific media sources and a direct link to its website that prospective owners can visit to receive more information.

The Owner Outreach section of HACP's Administrative Plan does not detail its owner outreach, but rather states that a list of interested landlords is available through GoSection8. It does state that printed materials are available for interested owners to acquaint them with HCV program opportunities. It is recommended that HACP indicates where and how it conducts owner outreach in its Owner Outreach section to demonstrate its commitment to such recruitment efforts.

## **Impediments to mobility**

### **Lack of mobility counseling**

The housing authorities located in Contra Costa County currently lack funding to implement full-scale housing mobility programs. A formal counseling program, as found in Chicago, Dallas, Baltimore, and elsewhere, can make a significant difference in the settlement patterns of HCV households. These programs generally identify opportunity areas, while assisting voucher holders to find new residences within them. Workshops and information sessions allow for participants to ask questions, find higher-performing schools and locate areas of lower crime. Individual counselors may provide assistance to families to find units in opportunity areas, while also following up post-move to ensure the family is adjusting well to their new neighborhood.

### **Lack of appropriate payment standards**

A significant barrier in the County is the lack of affordable housing and the sufficiency of payment standards to provide geographic options to voucher holders. Conducting a rental market study in the Consortium's public housing jurisdictions can ensure FMRs are set within reasonable limits that give HCV participants greater fair housing choice and do not limit their ability to access higher-opportunity neighborhoods.

## **HACCC**

While HACCC has a two-tier system of payment standards to try to capture higher cost areas, it has not implemented Small Area Fair Market Rents (SAFMRs) based on zip codes, or payment standards based on 110 percent of SAFMRs, where appropriate, to facilitate access

to many higher-opportunity areas. By selectively adopting SAFMRs, it could increase HCV participant fair housing choice in opportunity areas.

HACCC's regular payment standard for the Eastern part of the jurisdiction is set below 100 percent of the HUD published Fair Market Rent (FMR) for the larger Statistical Metropolitan Area jurisdiction. This payment standard level is used for the cities of Antioch, Bay Point, Bethel Island, Brentwood, Byron, Discovery Bay, Knightsen, and Oakley, areas with larger numbers of vouchers, poverty and non-white populations. They are also the areas with the most available affordable housing in the County. The lower payment standard is specifically set to discourage the continued migration of assisted families to these impacted areas. HACCC's second tier of payment standards is set at 103 percent of FMRs for all other parts of the County, allowing for HCV participant access to stronger market areas where fewer voucher holders live.

Census data from the 2012-2016 Five-Year ACS indicates an approximately five percent vacancy rate in the County. An additional look at median rents by census tract and bedroom size indicates the cost of a two-bedroom unit at \$2,893. HACCC's 2018 FMR for a two-bedroom unit is \$2,329.

Given the high cost of and large demand for housing in the region, HACCC may want to consider taking additional steps to open higher-income areas to voucher households. For instance, HACCC could request the ability to set payment standards at 120 percent of FMR in areas deemed "opportunity". At 120 percent of FMR, a voucher could potentially offset the cost of a two-bedroom unit up to \$2,795, allowing for wider access to higher-cost markets that tend to hold greater opportunities for upward mobility. Under the SAFMR payment standards for 2018, as set by HUD by zip code, a two-bedroom voucher could range from \$1,960 - \$3,490.

## HACP

HACP has a single payment standard for each FMR area in its jurisdiction, ranging from \$1,463 for a studio unit to \$4873 for a 6-bedroom unit. HACP's Administrative Plan details the housing authority's ability to set higher payment standards should it find it needs to expand housing opportunities outside areas of minority concentration, so long as the payment standard remains within HUD's allowable 90 percent-110 percent of FMR. The Plan as currently authorized does not allow for exception payment standards, except in the case of reasonable accommodation for a person with disabilities. If and when such accommodations are needed, HACP will not exceed 120 percent of FMR.

HACP's Plan specifies that it may conduct a review of units to determine how often owners are increasing rents and the average percent of increase by bedroom size using GoSection8, but that it will "not raise Payment Standards solely to make "high end" units available to

Voucher holders.”<sup>372</sup> This statement calls to mind negative public narratives of voucher participants utilizing public funds to rent in luxury units,<sup>373</sup> and could raise fair housing concerns, in particular for individuals with disabilities who often need to look to higher-cost units in new, often “luxury” buildings built to meet fair housing accessibility standards. HACP can ensure its HCV program is meeting the its overall intention of making 40 percent-50 percent of the housing market available to low-income renters without calling attention to negative stereotypes or narratives. It is recommended that this statement be removed from future Administrative Plans.

## RHA

RHA lists on its website that its existing payment standards range from \$1,506 for a studio unit to \$3,650 for a four-bedroom unit. RHA’s Administrative Plan indicates that the PHA sets payment standards within the “basic range” of 90 percent-110 percent of HUD’s FMRs. RHA does not utilize Exception Payment Standards, except as a reasonable accommodation. As discussed in previous sections, the City of Richmond is experiencing a rapid shift in its housing market as displacement occurs from the Bay Area, causing rises in demand for and costs of housing. A formal rental market scan may help RHA in setting payment standards that provide HCV participants greater fair housing choice within its jurisdiction and avoid further displacement of low-income families from Richmond.

### **HCV portability issues**

While no fair housing-related portability issues have been reported or are apparent in a scan of PHA policies and procedures, given the proximity of all Consortium PHAs to each other, greater efficiencies and improved regional coordination may result from the creation of cooperative agreements among each PHA regarding the movement of voucher holders among jurisdictions. Such agreements may require amending Administrative Plans to match port procedures and/or HUD approval. However, this could lead to greater access to opportunity for low-income families and lessen financial and administrative burdens among Consortium PHAs.

### **Lack of adequate search time**

Having adequate search time is critical to ensuring HCV participants’ can exercise their fair housing choice, particularly in high-demand housing markets that do not have fair housing protections for participants in the HCV program, such as in the Consortium’s jurisdiction.

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<sup>372</sup> HACP 2018 Administrative Plan, pg. 120.

<sup>373</sup> As one example, see <https://abc7chicago.com/home/cha-subsidizing-citys-priciest-rents-for-low-income-residents/225671/>, a discussion of previous payment standards utilized by the Chicago Housing Authority that provided HCV participants the ability to move into higher-end apartments.



While longer search times may not be preferable for PHAs due to budget and resource constraints, allowing additional search time, coupled with other policies and practices that promote voucher household mobility and help participants to become more self-sufficient over time, could in the long run lead to less dependence on the voucher programs overall. HACCC currently issues new vouchers for 90 days and second-move vouchers for 120 days. Extensions are possible for limited reasons, as stated in their Administrative Plan, for an undefined amount of time. HACCC's Administrative Plan is thorough in providing the housing authority leeway in granting extensions due to rental market prohibitions. This is notable given the lack of fair housing protections for voucher participants in the County and the high demand nature of the housing market. With these factors in mind, it is suggested that HACCC considers changing its 90-day initial search time to at least 120 days so that new voucher participants may have the same benefit of searching in a tight housing market as current voucher participants.

HACP and RHA allow for an initial search time of 120 days. Extensions for both PHAs are granted on a case-by-case basis and for limited reasons. RHA's Administrative Plan indicates that extensions will be approved in 60-day increments. HACP's policy does not indicate for how long an extension will be granted past the 120 day initial search time.

### **Lack of private investment**

Lack of private investment is discussed in detail in the Segregation analysis, above. This affects access to opportunity by residents of publicly-supported housing, because of the relative lack of investments in high-poverty and/or segregated areas, where such housing is disproportionately located.

### **Lack of public investment**

Lack of public investment is discussed in detail in the Segregation analysis, above. This affects access to opportunity by residents of publicly-supported housing, because of the relative lack of investments in high-poverty and/or segregated areas, where such housing is disproportionately located.

### **Land use and zoning**

Land use and zoning is discussed in detail in the Segregation analysis, above, and is a contributing factor to the location of publicly-supported housing, as it impedes the construction of a range of housing types in many locations throughout the County.

### **Loss of affordable housing**

Loss of affordable housing is discussed in detail in the Disproportionate Housing Needs analysis, above. This is a contributing factor to the location of publicly-supported housing, because acquisition is made more difficult by prohibitive costs, and rent levels may be too high for voucher holders to access a range of neighborhoods.

## **Occupancy codes and restrictions**

Occupancy codes and restrictions are discussed in detail in the Segregation analysis, above. These codes, when applied in conjunction with the lack of family-sized units, may affect the ability of some households to access a range of neighborhoods.

## **Source of income discrimination/protection**

Source of income discrimination (and the lack of protections) is a significant contributing factor. This is discussed in detail in the Segregation analysis, above. Discrimination against voucher holders is prevalent and stands as a large impediment to residents seeking to access housing and move throughout the County.

## **Siting selection policies/practices/decisions for publicly supported housing including discretionary aspects of QAP plans and other programs.**

### **HACCC**

HACCC's current site selection policy is as follows: in keeping with HUD standards, it is HACCC's goal to select sites for PBV housing that provide for de-concentrating poverty and expanding housing and economic opportunities. In complying with this goal, HACCC will limit approval to sites for PBV housing in census tracts that have poverty concentrations of 20 percent or less. HACCC will grant exceptions to the 20 percent standard where it determines that the PBV assistance will complement other local redevelopment activities designed to de-concentrate poverty and expand housing and economic opportunities in census tracts with poverty concentrations greater than 20 percent, such as sites in:

- A census tract in which the proposed PBV development will be located in a HUD-designated Enterprise Zone, Economic Community, or Renewal Community;
- A census tract where the concentration of assisted units will be or has decreased as a result of public housing demolition and HOPE VI redevelopment;
- A census tract in which the proposed PBV development will be located is undergoing significant revitalization as a result of state, local, or federal dollars invested in the area;
- A census tract where new market rate units are being developed where such market rate units will positively impact the poverty rate in the area;
- A census tract where there has been an overall decline in the poverty rate within the past five years; or
- A census tract where there are meaningful opportunities for educational and economic advancement.

Richmond's current site selection policy similarly follows the HUD standards, and provides: it is RHA's goal to select sites for PBV housing that provide for deconcentrating poverty and expanding housing and economic opportunities. In complying with this goal RHA will limit approval of sites for PBV housing in census tracts that have poverty concentrations of 20 percent or less.

However, RHA will grant exceptions to the 20 percent standard where RHA determines that the PBV assistance will complement other local redevelopment activities designed to deconcentrate poverty and expand housing and economic opportunities in census tracts with poverty concentrations greater than 20 percent, such as sites in:

- A census tract in which the proposed PBV development will be located in a HUD-designated Enterprise Zone, Economic Community, or Renewal Community;
- A census tract where the concentration of assisted units will be or has decreased as a result of public housing demolition and HOPE VI redevelopment;
- A census tract in which the proposed PBV development will be located is undergoing significant revitalization as a result of state, local, or federal dollars invested in the area;
- A census tract where new market rate units are being developed where such market rate units will positively impact the poverty rate in the area;
- A census tract where there has been an overall decline in the poverty rate within the past five years; or
- A census tract where there are meaningful opportunities for educational and economic advancement.

## 4.7 Disability and Access

Congress added protections against housing discrimination for persons with disabilities to the Fair Housing Act in 1988. In addition to protection against intentional discrimination and unjustified policies and practices with disproportionate effects, the Fair Housing Act includes three provisions that are unique to persons with disabilities. The Fair Housing Act prohibits the denial of requests for reasonable accommodations for persons with disabilities if necessary, to afford an individual equal opportunity to use and enjoy a dwelling. Reasonable accommodations are departures from facially neutral policies and are generally available if granting the accommodation request would not place an undue burden on the party providing the accommodation and where granting the accommodation request would not result in a direct threat to the health or safety of others. Permitting an individual with an anxiety disorder to have a dog in their rental unit as an emotional support animal despite a broad “no pets” policy is an example of a reasonable accommodation.

The Act also prohibits the denial of reasonable modification requests. Modifications involve physical alterations to a unit, such as the construction of a ramp or the widening of a door frame, and must be paid for by the person requesting the accommodation unless the unit receives federal financial assistance and is subject to Section 504 of the Rehabilitation Act. Lastly, the design and construction provision of the Fair Housing Act requires most multi-family housing constructed since 1991 to have certain accessibility features. This section of the Analysis looks at the housing barriers faced by persons with disabilities, including those that result in the segregation of persons with disabilities in institutions and other congregate settings.

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### Population Profile

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#### **Geographic dispersal or concentration of people with disabilities, including in R/ECAPs and other segregated areas**

##### **ACS Disability Information**

According to the 2016 American Community Survey (ACS) 5-Year Estimates, 60,768 residents of Contra Costa County have ambulatory disabilities, which represents 5.9 percent of the County’s population; 3.1 percent of residents have hearing disabilities; and 1.9 percent have vision disabilities. The definition of ambulatory disabilities is “having serious difficulty walking or climbing stairs.” People with ambulatory disabilities may not need a fully accessible unit, particularly if they do not use wheelchairs. They may require a unit on the ground floor or in an elevator building, perhaps with some architectural modifications. Therefore, ambulatory disabilities is not an accurate indicator of the number of accessible mobility units needed since people with ambulatory disabilities do not necessarily use wheelchairs. It should be noted that while these disability statistics are fairly consistent

across the entitlement jurisdictions, compared to the County and the region, the greatest variation is among those with cognitive difficulty and ambulatory difficulty. The highest and lowest statistics for these disabilities have more than a two percent differential. The regional and County averages for ambulatory difficulties are both lower than any of the entitlements, suggesting that people with ambulatory difficulties are more likely to live in large cities where they may have more resources available.

Approximately twenty-one percent (20.9 percent) of people with disabilities have incomes below the poverty line, as opposed to 13.1 percent of individuals without disabilities.<sup>374</sup> Although a breakdown of poverty status by type of disability is not available through the American Community Survey (ACS), it is clear that the need for affordable housing is greater among people with disabilities than it is among people without disabilities. Another indicator of disability and limited income are the number of people receiving Supplemental Social Security (SSI) which is limited to people with disabilities. 26,494 Contra Costa County residents receive SSI which is such a small subsidy that all of the recipients are extremely low-income. Not all SSI recipients have the types of disabilities that necessitate accessible units.

### **Concentration and Patterns**

People with disabilities in both the Region and the County tend to be concentrated in the areas of the greatest population density. Within the County, these areas include the bayside metropolitan area around Richmond, the cities to the north along the San Joaquin River such as Antioch, and the communities that run through the center of the County like Concord and Walnut Creek. However, while there is a correlation between areas of population density and areas where people with disabilities live, the relationship is far less apparent than one might expect. Viewing the regional maps (see appendix), there is a far clearer correlation between the population center of San Francisco and the residences of people with disabilities than in Contra Costa. The residences of people with disabilities are very evenly distributed throughout the County – even in the areas of the County that are generally more sparsely populated.

Clear concentrations of people with disabilities are not visible on any of the maps. However, a comparison of the hard data (see appendix, Table 2) yields the conclusion that the R/ECAPs in Contra Costa (an expanded definition, *see* discussion in R/ECAPs section) have higher concentrations of people with disabilities than the general population of the County or the Region.

The average proportions of persons with disabilities in the County and the Region are very comparable, with about three percent of people with hearing difficulty, two percent with

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<sup>374</sup> Lauer L. Kraus et al, *2017 Disability Statistics Annual Report*, UNIVERSITY OF NEW HAMPSHIRE (2018), [https://disabilitycompendium.org/sites/default/files/user-uploads/2017 AnnualReport 2017 FINAL.pdf](https://disabilitycompendium.org/sites/default/files/user-uploads/2017%20AnnualReport%202017%20FINAL.pdf).

vision difficulty, 4-5 percent with cognitive difficulty, six percent with ambulatory difficulty, and two percent with self-care difficulty. However, in the R/ECAPs, the rates of disability are dramatically higher, with the exception of those with hearing difficulty.

### **Variance in geographic patterns for people with each type of disability or for people with disabilities in different age ranges**

There are not clear patterns of population concentration when broken down by type of disability or different age ranges, except for inasmuch as people with disabilities tend to concentrate in the same places that the general population concentrates. Ambulatory difficulties and independent living difficulties present the highest statistics, which makes sense because they are disabilities which commonly develop with age. Cognitive disability is the third highest statistic, with slightly more clustering apparent, especially in the Richmond area. One pattern that remains apparent, even when dividing maps by type of disability and age range, is that people with disabilities in Contra Costa County are much more evenly distributed across the County than the general population. The central-west and central-east parts of the County, which are mostly rural and contain several state and regional parks, are nonetheless quite evenly inhabited by people with disabilities. This would imply that the rate of people with disabilities in these areas of lower population concentration is higher, percentagewise.

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## **Housing Accessibility**

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### **Sufficiency of affordable, accessible housing in a range of unit sizes**

#### **Accessibility Requirement for Federally-Funded Housing**

HUD's implementation of Section 504 of the Rehabilitation Act of 1973 (24 CFR Part 8) requires that federally financed housing developments have five percent (5 percent) of total units be accessible to individuals with mobility disabilities and an additional two percent (2 percent) of total units be accessible to individuals with sensory disabilities. It requires that each property, including site and common areas, meet the Federal Uniform Accessibility Standards (UFAS) or HUD's Alternative Accessibility Standard.

Within Contra Costa County, there are 1,556 public housing units and 2,557 Project-Based Section 8 units that are subject to Section 504 of the Rehabilitation Act. Public Housing and Project Based Section 8 units are considered to be Publicly Supported Housing. About 34 percent of public housing residents have a disability, and 10 percent of Project-Based Section 8 residents have a disability. At this time, we don't know how many accessible units are in public housing or among Project Based Section 8 units. Project Based Section 8 units are located in properties assisted by the County and/or the City of Richmond and in private properties with no County/Richmond financing. Those properties assisted by the



County/Richmond are counted as part of Contra Costa County and Richmond HOME portfolios.

The HOME Partnership Program is a grant of federal funds for housing. Therefore, these units are subject to Section 504. The majority of both the County and Richmond's HOME funds were devoted to developing rental units. According to HOME statistics, Contra Costa has developed 1,181 rental units since 1992, and Richmond has developed an additional 184. In Contra Costa, 257 units are Section 504 compliant; 12 in Richmond.

### **Low Income Housing Tax Credit (LIHTC) Units**

According to data from HUD's LIHTC database, there are 9,809 low-income units in LIHTC-financed developments in Contra Costa County. However, many projects in the early years of the LIHTC were neither approved nor regulated by the City since the developer could apply directly to the California Tax Credit Allocation Committee (CTCAC).

The question of whether Section 504 or Title II of the Americans with Disabilities Act applies to LIHTC developments has not been resolved by the courts. Title II of the ADA prohibits discrimination on the basis of disability in all service, programs, and activities provided to the public by non-federal governmental entities except transportation services. The 2010 ADA Standards (ADAS) differ from Section 504 in some respects but essentially, they contain the same types of requirements including the requirement for five percent mobility units and two percent hearing/vision units.

However, in 2015, CTCAC has issued guidance stating that the accessibility requirements of the California Building Code (CBC) for public housing (Chapter 11B) apply to LIHTC developments. Chapter 11B is the California equivalent of the 2010 ADA Standards. Section 1.9.1.2.1 of the CBC states that the accessibility requirements apply to "any building, structure, facility, complex ...used by the general public." Facilities made available to the public include privately owned buildings. CTCAC has expanded the requirement so that 10 percent of total units in a LIHTC development must be accessible to people with mobility disabilities and that four percent be accessible to people with sensory (hearing/vision) disabilities.

Also, effective 2015, CTCAC required that 50 percent of total units in a new construction project and 25 percent of all units in a rehabilitation project located on an accessible path will be mobility accessible units in accordance with CBC Chapter 11B. CTCAC also provides incentives for developers to include additional accessible units through its Qualified Allocation Plan.

### **Housing Choice Vouchers**

Twenty-four percent of people who utilize Housing Choice Vouchers in Contra Costa County have a disability. However, this does not represent a proxy for actual affordable, accessible units. Rather, Housing Choice Vouchers are a mechanism for bringing otherwise unaffordable housing, which may or may not be accessible, within reach of low-income people with disabilities. Unless another source of federal financial assistance is present, units assisted with Housing Choice Vouchers are not subject to Section 504, although participating landlords remain subject to the Fair Housing Act's duty to provide reasonable accommodations and to allow tenants to make reasonable modifications at their own expense.

### **Fair Housing Amendments Act Units**

The Fair Housing Amendments Act of 1988 (FHAA) covers all multifamily buildings of four or more units that were first occupied on or after March 13, 1991 – not just affordable housing developments. The FHAA added protections for people with disabilities and prescribed certain basic accessibility standards, such as having at least one accessible building entrance; there must be an accessible route throughout the development, and public rooms and common rooms must be accessible to people with disabilities. Although these accessibility requirements are not as intensive as those of Section 504, they were a first step in opening many apartment developments to people with disabilities regardless of income level. The FHAA was also very helpful for middle-income and upper-income people with disabilities also need accessible housing.

It is important to note that FHAA units are not the same as accessible units under Section 504 or ADA Title II. Therefore, utilizing FHAA units as a proxy for the number of accessible housing units available or required under Section 504 or ADA Title II does not produce an accurate count. Although they are not fully accessible, these units are an important source of housing for people with disabilities who do not need a mobility or hearing/vision unit.

Data breaking down affordable, accessible units by number of bedrooms is not available for private housing. For Publicly Supported Housing, nearly half (48 percent) of Project-Based Section 8 units are 0-1 bedroom units while public housing is spread much more evenly across bedroom sizes. In considering the overall distribution of publicly supported units by number of bedrooms, it is important to keep in mind that the number of Project-Based Section 8 units in Contra Costa is nearly 65 percent higher than the number of public housing units. Although data reflecting the percentage of families with children that include children with disabilities is not available, 4.1 percent of all children have a disability. If children with disabilities are evenly distributed across families with children, about 5,782 families in the County include a child with a disability. Data reflecting the distribution of Publicly Supported Housing units by type of Publicly Supported Housing and by number of bedrooms is not available at a regional level.

Focusing on the region as opposed to the County-level makes it clear that the problem is more acute in the County. The proportion of the population that is comprised of people with

disabilities is roughly similar to that of the County. For example, 5.4 percent of residents of the region have an ambulatory disability, and 2.7 percent of residents have a hearing disability, compared to 5.9 percent and 3.1 percent of County residents respectively. At the same time, both Publicly Supported Housing and multi-family housing, which are more likely to be accessible because of the requirements of Section 504 and the Fair Housing Act, are disproportionately concentrated along the eastern shores of the San Francisco Bay near Richmond, and in other population centers outside the County like Oakland and San Francisco. Many accessible, unsubsidized units are likely to be unaffordable to low-income households as relatively new private housing in the San Francisco Bay Area tends to be the most expensive housing. These trends are mirrored at the regional level. Overall, it is clear that the supply of affordable, accessible housing falls short of the level of need for such housing among people with disabilities in Contra Costa.

### Summary

Overall, it is clear that the supply of affordable, accessible units in both the County and the region is insufficient to meet the need. Over 125,000 County residents have some level of need for accessible units, and, by the most generous, over-inclusive measures, there may be roughly 35,000 units that have been produced subject to the Fair Housing Act's design and construction standards and approximately 1,500-2,000 units that must be accessible, subject to Section 504. There is, without question, some overlap between these two categories, some of these units are likely non-compliant, and some accessible units are occupied by individuals who do not have disabilities.

### **Areas where affordable, accessible housing units are located and alignment with R/ECAPs or other segregated areas**

Please note that R/ECAPs are determined based on the national poverty line, which is often an inadequate measurement due to the high cost of living in the Bay Area. An expanded selection of R/ECAPs have been identified in the R/ECAPs section. In general, affordable housing is concentrated in the same places as the R/ECAPs in Contra Costa County, identified earlier in this analysis. The strongest concentrations are in the Iron Triangle area of Richmond and near a particular R/ECAP in Pittsburg. Although the concentration of affordable housing in the Monument Corridor area of Concord (which has three R/ECAPS) is higher than the surrounding area, it is still quite low in comparison to the R/ECAP areas of Richmond and Pittsburg. Curiously, there are some other areas of the County with high concentrations of affordable housing that do not align with the R/ECAPs in the Lamorinda and Danville areas. As these are less populous areas, this display on the HUD Data and Mapping Tool is probably driven by the large percentage of affordable housing in comparison to the smaller population in the area. It is also important to note that these are primarily senior developments.

Relying on local data regarding the accessibility of these buildings, 94 out of 264 affordable and/or moderately-priced housing options affirmatively tout themselves as having some accessibility for people with disabilities. Despite this low percentage, there are one or more affordable housing options in or near each of the identified R/ECAPs.

### **Access of people with different disabilities to different categories of publicly supported housing**

In Contra Costa County, according to the 2012-2016 American Community Survey 5-Year Estimates, 11 percent of the civilian noninstitutionalized population has a disability. In the San Francisco-Oakland-Hayward, CA Metro Area, that figure is 9.9 percent. The American Community Survey does not facilitate the disaggregation of the population of people with disabilities by income in order to facilitate an assessment of what percentage of households that are income-eligible for Publicly Supported Housing include one or more people with disabilities.

As Table 3 (see appendix) reflects, the proportion of people with disabilities in each category of Publicly Supported Housing, both in the County and in the region, far exceeds the overall population concentration of people with disabilities. The entitlement jurisdictions that have applicable statistics for these categories see a similar pattern. For Project-Based Section 8 and Other (HUD) Multifamily housing, however, the degree by which the percentage of occupants who are people with disabilities exceeds the representation of people with disabilities in the overall population is modest. The same is true of the entitlement jurisdictions, except for Concord which has a very small raw number of Other Multifamily residents that likely skews the results. In light of the socioeconomic disparities between people with disabilities discussed above, it is possible that the representation of people with disabilities in those categories of Publicly Supported Housing is merely at parity with or even lags representation in the income-eligible population. By contrast, with regard to Housing Choice Vouchers and Public Housing, it is clear that people with disabilities have robust access to these forms of Publicly Supported Housing and participate at levels that almost certainly exceed their proportion of the income-eligible population. With regard to public housing, in particular, the HUD-provided data may not accurately reflect the proportion of tenant households including people with disabilities. ACS data shows that 22.6 percent of households residing in public housing include one or more people with disabilities.

The HUD AFFH Data & Mapping Tool does not include data reflecting the percentage of occupants of Housing Choice Voucher-assisted units who are people with disabilities in the entire region. By looking separately at data for the counties of Alameda, Contra Costa, Marin, San Mateo, and San Francisco and the cities of Berkeley, Daly City, Oakland, and Redwood City, which comprise the region, it is possible to develop a composite picture. In the region overall, 27.34 percent of HCB residents have disabilities. The consistency between the region and the County is reflective of a pattern of greater access to Housing Choice Vouchers than to

other forms of Publicly Supported Housing among people with disabilities in the region, excepting Public Housing. This split is ironic in that other types of Publicly Supported Housing generally must comply with more intensive accessibility requirements than the units in which people with disabilities utilize vouchers.

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## **Integration of Persons with Disabilities Living in Institutions and Other Segregated Settings**

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### **Extent to which persons with disabilities reside in segregated or integrated settings**

Up until a wave of policy reforms and court decisions in the 1960s and 1970s, states, including California, primarily housed persons with intellectual and developmental disabilities and individuals with psychiatric disabilities in large publicly-run institutions. In California, institutions for persons with intellectual and developmental disabilities are called developmental centers, and institutions for persons with psychiatric disabilities are called state hospitals. Within these institutions, persons with disabilities have had few opportunities for meaningful interaction with individuals without disabilities, limited access to education and employment, and a lack of individual autonomy. The transition away from housing persons with disabilities in institutional settings and toward providing housing and services in home and community-based settings accelerated with the passage of the Americans with Disabilities Act in 1991 and the U.S. Supreme Court's landmark decision in *Olmstead v. L.C.* in 1999. In *Olmstead*, the Supreme Court held that, under the regulations of the U.S. Department of Justice (DOJ) implementing Title II of the Americans with Disabilities Act (ADA), if a state or local government provides supportive services to persons with disabilities, it must do so in the most integrated setting appropriate to the needs of a person with a disability and consistent with their informed choice. This obligation is not absolute and is subject to the ADA defense that providing services in a more integrated setting would constitute a fundamental alteration of the state or local government's programs.

The transition from widespread institutionalization to community integration has not always been linear, and concepts of what comprises a home and community-based setting have evolved over time. Although it is clear that developmental centers and state hospitals are segregated settings and that an individual's own house or apartment in a development where the vast majority of residents are individuals without disabilities is an integrated setting, significant ambiguities remain. Nursing homes and intermediate care facilities are clearly segregated though not to the same degree as state institutions. Group homes fall somewhere between truly integrated supported housing and such segregated settings, and the degree of integration present in group homes often corresponds to their size.

Below, this analysis includes detailed information about the degree to which persons with intellectual and developmental disabilities and individuals with psychiatric disabilities reside in integrated or segregated settings. The selection of these two areas of focus does not mean

that persons with other types of disabilities are never subject to segregation. Although the State of California did not operate analogous institutions on the same scale for persons with ambulatory or sensory disabilities, for example, many people with disabilities of varying types face segregation in nursing homes. Data concerning persons with various disabilities residing in nursing homes is not as available as data relating specifically to persons with intellectual and developmental disabilities and persons with psychiatric disabilities. Because city-level agencies play a limited role in meeting the need for home and community-based services, the analysis that follows is largely the same across Contra Costa County.

In California, a system of regional centers is responsible for coordinating the delivery of supportive services primarily to individuals with intellectual and developmental disabilities. The regional centers serve individuals with intellectual disabilities, autism spectrum disorder, epilepsy, and cerebral palsy. These disabilities may be co-occurring. Although there is some variation from regional center to regional center, individuals with intellectual disabilities and individuals with autism spectrum disorder predominate among this population. All data regarding the regional centers is drawn from their annual performance reports.

In the region, there are two regional centers that perform this role. The Regional Center of the East Bay serves Contra Costa and Alameda Counties while the Golden Gate Regional Center serves Marin, San Francisco, and San Mateo Counties. Unfortunately, the Regional Center of the East Bay does not disaggregate its publicly reported data by county to allow a Contra Costa County-specific analysis.

On an annual basis, these regional centers report to the California Department of Developmental Services on their performance in relation to benchmarks for achieving community integration of persons with intellectual and developmental disabilities. As reflected in Table 4 (see appendix), the two regional centers in the region generally have higher rates of institutionalized consumers than is the case statewide. The main exception to this trend concerns the percentage of children living in large facilities which is slightly lower in the region than statewide and very low across both the region and the state. In some cases, disparities between the regional centers in the region and the state are very small and may not support an inference that structural factors are playing a particularly acute role in perpetuating the segregation of persons with intellectual and developmental disabilities in the region. The disparities appear to be the most significant with respect to residence in developmental centers and the opportunity for adults to live in home-based settings.

The Sonoma Developmental Center, one of three remaining institutions for persons with intellectual and developmental disabilities, is the primary developmental center serving the portion of the state including Contra Costa County. Its population is decreasing rapidly as California Department of Developmental Services prepares to close the facility at the end of 2018. As of June 27, 2018, its population was 83, down from 391 when the closure plan was announced in the fall of 2015 and a peak of well over a thousand. The remaining two facilities, the Fairview Developmental Center in Orange County and the Porterville Developmental



Center in Tulare County, are scheduled to close at the end of 2021. Once the Sonoma Developmental Center is closed, the Porterville Developmental Center will be the closest large institution for persons with intellectual and developmental disabilities to Contra Costa County. Residents leaving the closed facilities will transition into a range of community-based settings and get first priority for In Home Supportive Services (IHSS) if necessary.

The Regional Center of the East Bay reports the number of individuals served by type of setting by race or ethnicity. The categories included are Home, Residential, ILS/SLS, Institutions, Med/Rehab/Psych, and Other. The category of Home includes the home of a parent or guardian, a foster home for children, and a family home for adults. The category of Residential includes community care facilities and intermediate care facilities (ICFs) and continuous nursing. The category of ILS/SLS solely includes independent living and supported living. Institutions include developmental centers, state hospitals, and correctional institutions. The category of Med/Rehab/Psych includes skilled nursing facilities, psychiatric treatment facilities, rehabilitation centers, sub-acute care, and community treatment facilities. The Other category includes individuals who are homeless as well as individuals who do not fall into any category (and one individual living outside of California). In general, Home and ILS/SLS settings are the most integrated, while Institutions and Med/Rehab/Psych are the most segregated. Residential settings fall somewhere in between with community care facilities being more integrated than ICFs within the category. Clearly, homelessness is not consistent with meaningful community integration. Table 5 (see appendix) reflects the percentage of individuals with intellectual or developmental disabilities served in each type of setting.

In Contra Costa and Alameda Counties, Black residents are somewhat overrepresented in the population receiving services for intellectual and developmental disabilities as are individuals who are multi-racial or do not identify with a specific race. Non-Hispanic Whites are underrepresented in the population receiving services. With respect to individual types of settings, Black residents are overrepresented in Institutions and Other, which includes homelessness. This data suggests that, for Black individuals with intellectual and developmental disabilities, the effects of mass incarceration on their prospects for integration may be compounded by both race and disability status. At the same time, Black individuals with intellectual and developmental disabilities appear to be able to access independent living and supported living environments, which are among the most integrated, at disproportionately high rates. Asian and Hispanic residents appear to access all types of settings except for Home settings at disproportionately low rates.

Overall, this data shows that, within the County and the region, persons with intellectual and developmental disabilities are slightly less able to access community-based settings, than others statewide. The data shows that a significant minority of adults with intellectual and developmental disabilities, in particular, reside in comparatively segregated, congregate settings. It is highly likely that not all persons with intellectual and developmental disabilities who would like to live in integrated settings in the County, the Cities of Concord, Antioch, Pittsburg, and Walnut Creek, and the region have the opportunity to do so.

## **Psychiatric Disabilities**

Napa State Hospital is the primary large institution for individuals with psychiatric disabilities serving the part of California including Contra Costa County. As of November 2016, the facility had 1,267 patients, slightly over its official capacity of 1,255 beds. The hospital's website breaks down the patient population among four categories of admittees. 47 percent were committed by virtue of being found not guilty of a crime by reason of insanity. 30 percent were committed because they had been found incompetent to stand trial. 17 percent were civilly committed. Lastly, six percent were classified as mentally disordered offenders. Thus, a significant majority of individuals with psychiatric disabilities institutionalized within Northern California resided in institutions because of contact with the criminal justice.

The Department of State Hospitals does not disaggregate publicly available data about patients by county of origin nor does it disaggregate detailed demographic data about patients by hospital. Nonetheless, some system-wide information is useful. Across California, those institutionalized in state hospitals are disproportionately male (87 percent), Black (25 percent), and have low levels of educational attainment (79 percent lack a high school diploma). This data is consistent with the fact that the criminal justice system is the primary gateway into the state hospital system. 20 percent of patients come from a seven-county definition of the Bay Area region including Alameda, Contra Costa, Marin, Napa, San Francisco, San Mateo, and Sonoma Counties.<sup>375</sup> The most common diagnosis for patients (40 percent) is schizophrenia followed by schizoaffective disorder (24 percent). Interventions, like the Multi-systemic Therapy for Juvenile Offenders supported by Contra Costa Behavioral Health Services, that target needed non-punitive services to children and transition-age youth in overpoliced, disproportionately Black communities in the County and the Region, could advance efforts to reduce the institutionalization of persons with psychiatric disabilities in state hospitals, jails, and prisons.

Contra Costa Behavioral Health Services is responsible for coordinating the provision of supportive services for persons with psychiatric disabilities in Contra Costa County and the Cities of Concord, Antioch, Pittsburg, and Walnut Creek. Though the agency provides or coordinates the provision of needed services and housing in integrated settings, it also assists some more segregated efforts. These include augmented board and care homes, some of which are quite large with as many as 80 beds at the Crestwood Healing Center in Pleasant Hill. Gradually phasing out the use of board and care homes and reducing their scale while increasing the availability of supportive housing, with intensive services and supports if needed and chosen by the consumer, would increase the integration of persons with psychiatric disabilities in Contra Costa County.

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<sup>375</sup> Normally, the Bay Area follows a nine-county definition (including Solano and Santa Clara), but the seven-county definition is used above.

## **Range of options for persons with disabilities to access affordable housing and supportive services**

### **Intellectual Disabilities**

The primary payment streams for supportive services coordinated by the Regional Center of the East Bay include Home and Community-Based Services Waivers and the 1915(i) State Plan Amendment, which funds services to individuals who do not meet the criteria for Home and Community-Based Services Waivers. These Medicaid-funded options provide individuals with intellectual and developmental disabilities, including those with intensive needs, with the services and supports to facilitate community living. The types of settings in which individuals who receive these services reside vary. In a 2017 report, the Regional Center of the East Bay looked at a sample of 75 individuals receiving Home and Community-Based Waiver Services. 29 were living in independent or supported living environments, 17 were living with family, and 29 were living in less integrated community care facilities.

Although most individuals were in truly integrated settings, a significant minority resided in congregate settings, albeit ones that may operate at a small scale. According to a 2017 report from the Kaiser Family Foundation, a lower percentage of potential beneficiaries for Section 1115 Managed Long-Term Services and Supports Waivers, just eight percent, were residing in institutional settings in advance of receiving community-based services than in other states operating that program. Additionally, California served a far larger number of people with intellectual and developmental disabilities – 500,000 – than did other states. Although a gap for fully meeting the needs of individuals with intellectual and developmental disabilities remains, it is comparatively small in national context.

One important gap in the provision of supportive services that applies to both individuals with intellectual and developmental disabilities and to individuals with psychiatric disabilities is that undocumented people are not eligible for federal Medicaid-funded services. State and local solutions are needed to help meet these needs.

There are relatively limited housing resources targeted to persons with intellectual and developmental disabilities in the County. One recent development, Tabora Gardens Senior Apartments, which received support from the County, the City of Antioch, and the Housing Authority of Contra Costa County, has five Section 811 Project Rental Assistance units for which it receives referrals from the Regional Center of the East Bay. Another recent project, Arboleda (formerly Third Avenue Apartments) in Walnut Creek has 15 out of 48 units reserved for people with developmental disabilities. There are also Section 811 units for which service providers for intellectual and developmental disabilities provide referrals in nearby parts of Alameda and Solano Counties. Beyond those resources, housing assistance for persons with intellectual and developmental disabilities is largely limited to generally available affordable housing resources and resources for which there are priorities for all people with disabilities.

## **Psychiatric Disabilities**

Contra Costa Behavioral Health Services is responsible for coordinating the provision of supportive services for persons with psychiatric disabilities in Contra Costa County and the Cities of Concord, Antioch, Pittsburg, and Walnut Creek. The Department operates a range of programs serving adults, children, older adults, and transitional age youth, in addition to its cross-cutting activities. The primary programs specifically geared toward meeting the needs of individuals who are at risk of institutionalization are the Full Service Partnerships. The Department divides the County into three service areas, west County, central County, and east County.

Through the Full Service Partnerships, Contra Costa Behavioral Health Services serves 201 children per year, 100 transition age youth ranging from 16 to 25 years old, and 190 adults. Additional programs funded through Full Service Partnerships reach more consumers across age classifications. These include Assisted Outpatient Treatment and Wellness and Recovery Centers, among others. Based on input gathered through the community participation process, it appears there is a wider gap between available funding for intensive services and supports for people with psychiatric disabilities and the existing need than there is for persons with intellectual and developmental disabilities. Although the onus of closing that gap falls primarily on the State of California, local government can play a role in supporting efforts to increase the availability of resources and in convening partners working toward the shared goal of closing the resource gap.

By contrast, with respect to housing for persons with psychiatric disabilities, far more targeted resources exist than for individuals with intellectual and developmental disabilities. Contra Costa Behavioral Health Services supports residential programs with Mental Health Services Act funds. These include both congregate and integrated settings. Specifically, Contra Costa Behavioral Health Services has funded a 16-bed crisis residential facility; a 16-bed facility for transition age youth in Concord; 119 units of integrated, master-leased supportive housing through Shelter, Inc. countywide; augmented board and care homes of various sizes throughout the County; approximately 75 shelter beds; and 50 units to date of permanent, integrated housing set aside within affordable housing developments throughout the County. California's No Place Like Home program additionally dedicates up to \$2 billion in bond proceeds to the development of permanent supportive housing. Nevertheless, the number of individuals with psychiatric disabilities experiencing homelessness, incarceration, or residence in congregate facilities suggests that there is unmet need for supportive housing for that population.

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## **Disparities in Access to Opportunity**

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### **Major barriers to access for people with disabilities**

## **Government services and facilities**

People with auditory and speech disabilities face significant barriers in accessing emergency services. It takes an estimated three to eight minutes for individuals to be connected via relay services compared to a national standard of being connected within ten seconds for at least 90 percent of emergency calls. This lag has the potential to endanger people with disabilities and their property when threatened by criminal behavior or fire. It can also result in people with disabilities receiving needed medical care in a less timely fashion than individuals without disabilities.

Contra Costa County and the other entitlement jurisdictions have devoted substantial CDBG funds to making accessibility modifications to a variety of public facilities. In its 2015-2016 Annual Action Plan, Contra Costa County included \$60,000 in funding for accessibility modifications as needed to all public housing developments. Antioch devoted \$100,000 to rehabilitating homes, including making necessary accessibility retrofits. Concord devoted \$263,000 to ADA improvements, and Walnut Creek pledged CDBG funds toward accessibility modifications for their senior center. From parks and recreation facilities to government office buildings, maintaining accessible government facilities is essential to efforts to reduce segregation by increasing opportunities for people with disabilities to interact with individuals without disabilities and to advance the economic empowerment of people with disabilities through employment opportunities and access to public benefits.

## **Public infrastructure (e.g., sidewalks, pedestrian crossings, pedestrian signals)**

There is no comprehensive reporting on accessible sidewalks and curb cuts in the County and various municipalities. An accessibility lawsuit settled in 2009 regarding the lack of curb cuts and other accessibility features in Antioch, Brentwood, Concord, Danville, El Cerrito, Martinez, Moraga, Orinda, Pinole, Pittsburg, Pleasant Hill, Richmond, San Pablo, and Walnut Creek. The settlement directed the cities to dedicate at least five percent of gas tax revenues for up to 30 years to ADA Advisory Committee Accounts which would install curb ramps, audible pedestrian signals, and other accessibility features.

Beyond curb ramps, the problem of uneven sidewalks becomes worrisome for wheelchair users, as the maintenance and repair of curbs and sidewalks is the responsibility of individual property owners. As it is individual property owners who are responsible for repairs, cities most likely do not have comprehensive records, or even knowledge, of problem areas within their purview. This may allow for sidewalks to remain in disrepair, virtually unchecked – posing great difficulties for wheelchair users.

## **Transportation**

City bus service is provided by four major companies in Contra Costa, and the area is also serviced by two rail systems, BART and Amtrak. All of these companies allow service animals, and advertise that they are ADA-compliant and wheelchair accessible. There are also five

paratransit providers across the County. It has been proposed by Contra Costa County's Department of Conservation and Development that more timely and efficient paratransit service could be provided by a collaborative between these companies and a single app to coordinate pickups and routes.

The wheelchair accessibility of the train and bus services is fairly standard across providers, but accessibility for people with visual disabilities varies. While AC Transit and WestCAT have automated or driver stop announcements, County Connection merely provides "us identification kits," meant to alert and encourage surrounding passengers to identify and assist people with visual disabilities, and Tri Delta Transit has automated announcement on newer vehicles and an informal policy of asking boarding passengers if they need assistance on older vehicles. Tri Delta Transit also acknowledges that while wheelchair lifts are capable of being deployed at every bus stop, some stops are "a little difficult."

### **Proficient schools and educational programs**

Children with disabilities seem fairly spread-out across the County's residential areas. However, there is not a consistent concentration of children with disabilities across the various school districts, and even individual schools. About 10 percent of the individual public schools in Contra Costa County have an IDEA-enrollment<sup>376</sup> of five percent or below, with 12 of those schools (out of 26) having zero percent IDEA-enrollment. This is in stark contrast to the national average of 13 percent IDEA-enrollment, to which the County statistics as a whole adhere. Notably, four of the nine schools in the Martinez Unified School District have five percent or below IDEA enrollment. This raises the question of whether these schools push out students with disabilities, or alternatively, whether officials are failing in their Child Find obligations to identify students with disabilities and provide them with the services necessary to facilitate effective learning. Finally, a comparison of the percentage of IDEA students enrolled at large versus the percentage of out-of-school suspended students who were also IDEA-classified shows that students with disabilities are punished at twice the rate as other students. Although troubling, this is also consistent with the national average.

### **Jobs**

People with disabilities do not seem to experience pronounced difficulties in accessing gainful employment in Contra Costa County or the broader region. According to the 2011-2013 American Community Survey 3-Year Estimates, of the civilian noninstitutionalized population aged 18-64, 43 percent of people with disabilities in the Region were in the labor force, and of those, 83 percent were employed. The results in the County are roughly equivalent, with 43 percent of people with disabilities in the labor force, and 81 percent of them employed. The entitlement jurisdiction statistics are much more varied (see below). However, all of this is in sharp contrast to other areas of California, such as Los Angeles, where just 25.5 percent of

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<sup>376</sup> Students who qualify under the Individuals with Disabilities Education Act.

noninstitutionalized people with disabilities age 16 and over in the City were in the labor force with only 20.9 percent employed.

Data from the regional centers is reflective of the difficulties faced by individuals with intellectual and developmental disabilities in securing gainful employment in Contra Costa. There is only one regional center serving the area. Data from that regional center speaks to whether people with intellectual and developmental disabilities have access to integrated employment, whether that employment is truly remunerative, and the degree to which the service planning process for individuals is identifying integrated employment as a goal. The regional center data is very comparable to the state average, with one promising exception. Only 42 percent of adults in the area earn below minimum wage, compared to 53 percent statewide. Performance in the other key indicators is slightly below average, with a 2.5 percent differential in consumers with earned income, a three percent differential in adults with paid jobs in a community-based setting, a six percent differential in adults with integrated employment as a goal in their IPP, and a four percent differential in unemployed adults that want a job in the community.

### **Processes for people with disabilities to request and obtain reasonable accommodations and accessibility modifications**

#### **Government services and facilities**

Contra Costa County has a Disability Program, which aims to increase the participation of applicants and employees with disabilities in County government. Employees may request reasonable accommodations by contacting their supervisor, department ADA Coordinator, or the Risk Management ADA Coordinator. The County emphasizes the ADA's role in regulating its own employment practices much more than requesting reasonable accommodations for County residents, and there is almost not readily available information about ADA accommodations for County events and the like. The city and town governments in Contra Costa have their own accommodation systems. The easy accessibility of this information varies widely across the various municipality systems, but the entitlement jurisdictions do not seem to have easily accessible resources for accommodations in city government employment or for attending city events.

#### **Public infrastructure (e.g. sidewalks, pedestrian crossings, pedestrian signals)**

Contra Costa County's Public Works Department upgrades and installs curb ramps throughout the County, and provides a curb ramp request form online,<sup>377</sup> as do some cities

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<sup>377</sup> Curb Ramp Program/ADA, CONTRA COSTA COUNTY, <http://www.co.contra-costa.ca.us/385/Curb-Ramp-Program-ADA>.



within the County.<sup>378</sup> Conversely, individual residents must make their own repairs (i.e. hire a contractor) to damaged or uneven sidewalks on their property.

## **Transportation**

City bus service is provided by four major companies in Contra Costa, and the area is also serviced by two rail systems, BART and Amtrak. Each of these services have dedicated accessibility pages easily found on their websites. There are also five paratransit providers across the County. It has been proposed by Contra Costa County's Department of Conservation and Development that more timely and efficient paratransit service could be provided by a collaborative between these companies and a single app to coordinate pickups and routes.

Uber, an app-based ride-hailing service, has a dedicated, easily found Accessibility page on its website. The page describes the efforts that the company undertakes to serve people with disabilities. The site does not, however, inform users of how they can request accommodations and characterizes the obligation to comply with disability rights laws as falling on Uber drivers as independent contractors rather than on the company itself. Lyft, another app-based ride-hailing service, does not have a dedicated page describing its efforts to ensure accessibility, instead burying such information on ambiguous webpages, including its general anti-discrimination page and pages specific to service animals and wheelchairs. It does have a page dedicated to ordering an accessible ride, and links to other service providers where accessible vehicles are not available.

## **Proficient schools and educational programs**

There are 19 public school districts in Contra Costa County, in addition to 124 private schools and 19 charters schools. The presence (and easy location) of a dedicated page for a school's Educational Equity Compliance Office varies wildly across websites. Similarly, information about making accommodation requests and appeal denials of such requests varies across the different platforms. Many school websites also lack easy-to-find accessibility tabs.

## **Jobs**

The Contra Costa County Personnel Department's website doesn't seem to have a dedicated webpage addressing how the Department receives and processes reasonable accommodation requests. Searches for "accommodation" will yield copies of a reasonable accommodation request form (which are not searchable pdfs), a fill-in webform, and an eight-page policy document. These documents are not in searchable pdf form, meaning "Ctrl-F" will not allow searches for a particular word, which may cause problems for people with low vision. Nor do

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<sup>378</sup> See, e.g. Americans with Disabilities Act (ADA), CITY OF RICHMOND, <http://www.ci.richmond.ca.us/2526/Americans-with-Disabilities-Act-ADA>. However, none of the entitlement jurisdictions (Antioch, Concord, Pittsburg, Walnut Creek) seem to have a similar request form readily available.

the other entitlement jurisdictions have easily accessible accommodation requests information on their personnel websites.

The availability of information about private sector employers' reasonable accommodation policies is uneven. In Contra Costa County, the largest private sector employer is Chevron Corp. Other large private sector employers include medical centers and insurance agencies such as Kaiser Permanente, John Muir Medical Center, Contra Costa Regional Medical Center, Bio-Rad Laboratories, and Martinez Medical Offices. Other Chevron-affiliated companies make up the other large employers, as well as Bay Area Rapid Transit (BART) and Uss-Posco Industries.

Since many Contra Costa residents commute into San Francisco, it may be useful to discuss large San Francisco employers as well. In addition to those already listed, Hewlett Packard, Applied Materials Inc., and Accenture are among the largest employers in the larger area. Kaiser Permanente has an easily locatable link to information for potential job applicants with disabilities on the front page of its Jobs website. The Disability page includes well organized information about the company's commitment to hiring people with disabilities and the process for requesting reasonable accommodations. Chevron Corp, Applied Materials, Accenture, and BART have easy-to-find accessibility tabs that instructs those requesting reasonable accommodations to send an email detailing their request. The other top employers lack meaningful or easy-to-find accommodations information.

### **Disproportionate Housing Needs**

#### **Disproportionate housing needs experienced by people with disabilities and by people with certain types of disabilities**

As with mortgage lending disparities, limited data is available on the extent to which people with disabilities face disproportionate housing needs. The American Community Survey does not disaggregate data relating to overcrowding, incomplete plumbing and kitchen facilities, and cost burden by disability status. Given the age distribution of people with disabilities, it would seem to be unlikely that people with disabilities are disproportionately subject to overcrowding. Just 1.0 percent of households with elderly heads of household are overcrowded while 5.7 percent of households with nonelderly heads of household are overcrowded. By contrast, in light of the relatively low earnings of people with disabilities, it is likely that people with disabilities are disproportionately subject to cost burden and severe cost burden.

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### **Disability and Access Issues Contributing Factors**

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## **Access for persons with disabilities to proficient schools**

Access for persons with disabilities to proficient schools is a significant contributing factor to segregation of people with disabilities. There are 261 public schools within 19 public school districts in Contra Costa County. There are also 124 private schools and 19 charters schools in Contra Costa County. Analysis of these schools' performances in educating students with disabilities is based upon the performance of public schools, as only public schools are required to report such information.

Since the passage of the Individuals with Disabilities Education Act in 1990, there have been 67 administrative law judge decisions regarding violations of the IDEA in Contra Costa County public schools. These decisions seem evenly spread out between 1990 and 2017, and proportionate to the number of students enrolled, with no glaring inequities. Parents unsatisfied with results of their ALJ due process hearing are free to appeal it to U.S. District Court. There have been 19 IDEA lawsuits against Contra Costa County public school districts, about half of which have been appealed from such ALJ hearings.<sup>379</sup>

The U.S. Department of Education Office of Civil Rights compiles data about disability and student discipline in public schools.<sup>380</sup> According to the National Center for Education Statistics, in the 2014-2015 school year, the average percentage of IDEA-classified students enrolled in any given public school was 13 percent.<sup>381</sup> During the 2013-2014 school year, the average percentage of IDEA-classified students in Contra Costa County public schools was 12.7 percent, in keeping with the national average. A comparison of the percentage of IDEA students enrolled at large versus the percentage of out-of-school suspended students who were also IDEA-classified shows that students with disabilities are punished at twice the rate as other students.<sup>382</sup> Although troubling, this is also consistent with the national average.<sup>383</sup>

Several Contra Costa County schools stand out for their low IDEA enrollment. A comparison across the 2013-2014 and 2011-2012 data sets show that in one or both of these years, 26 public schools<sup>384</sup> had an IDEA classification rate of five percent or below, with 12 of those

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<sup>379</sup> The other half were either brought independently, or the ALJ decision is not available for public access. See Special Education Decisions and Orders, CALIFORNIA OFFICE OF ADMINISTRATIVE HEARINGS, <http://www.dgs.ca.gov/oah/SpecialEducation/searchDO.aspx>.

<sup>380</sup> Civil Rights Data Collection: Discipline Report, U.S. DEPARTMENT OF EDUCATION, <https://ocrdata.ed.gov/DataAnalysisTools/DataSetBuilder?Report=6>.

<sup>381</sup> Children and Youth with Disabilities, NATIONAL CENTER FOR EDUCATION STATISTICS, [https://nces.ed.gov/programs/coe/indicator\\_cgg.asp](https://nces.ed.gov/programs/coe/indicator_cgg.asp).

<sup>382</sup> Across all Contra Costa County schools, the IDEA students make up 12.6% of the population, but 24.8% of out-of-school suspended students.

<sup>383</sup> Civil Rights Data Collection, Data Snapshot: School Discipline, U.S. DEPARTMENT OF EDUCATION OFFICE FOR CIVIL RIGHTS (Mar. 2014),

<http://blogs.edweek.org/edweek/rulesforengagement/CRDC%20School%20Discipline%20Snapshot.pdf>.

"Students with disabilities are more than twice as likely to receive an out-of-school suspension (13%) than students without disabilities (6%)." *Id.*

<sup>384</sup> Approximately 10% of Contra Costa County public schools.

schools having zero percent IDEA students. Most notably, four of the nine schools in the Martinez Unified School District have five percent or below IDEA enrollment. As the national average is 13 percent, these low percentages raise the question of whether these schools push out students with disabilities, or alternatively, whether officials are failing in their Child Find obligations to identify students with disabilities and provide them with the services necessary to facilitate effective learning.

Although the amount of ALJ decisions and IDEA lawsuits seems proportionate to the enrollments of the various school districts, a survey of the disabilities of the students who filed complaints may give insight into particular failings of the school districts to provide effective special education. The most highly represented disabilities in these complaints are autism<sup>385</sup> and ADD/ADHD.<sup>386</sup> Notably, San Ramon Valley Unified School District has had eight IDEA lawsuits/ALJ decisions regarding students with autism,<sup>387</sup> and Mt. Diablo Unified school district has had nine IDEA lawsuits/ALJ decisions regarding students with ADD/ADHD.<sup>388</sup> It is also significant that two of the three complaints against Antioch Unified School District have involved diseases with chronic symptoms, suggesting that the school's ability to accommodate chronic absence and fatigue is lacking.<sup>389</sup>

In addition to concerns over disability education, some Contra Costa County public schools have also had budget problems, with predictable results on the suitability of their facilities.<sup>390</sup> In 2012, the ACLU sued the West Contra Costa Unified School District over the conditions in Richmond's Community Day School.<sup>391</sup> The complaint alleged that the school had no electricity, or heat, and had leaky ceilings, insufficient desks and chairs, rat and feral cat feces, and mushrooms growing out of the floors. Students were escorted to a nearby high school to use the restroom, and the school had no regular math or science teacher. All of this was particularly troubling, as the school served some of the district's most at-risk students.

### **Access to publicly supported housing for persons with disabilities**

Access to publicly supported housing for persons with disabilities is a significant contributing factor for segregation of people with disabilities. Contra Costa County has three housing authorities.<sup>392</sup> Each of these housing authorities implement both Public Housing and Section

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<sup>385</sup> 17 separate complaints.

<sup>386</sup> 26 separate complaints

<sup>387</sup> Of 19 total.

<sup>388</sup> Of 19 total.

<sup>389</sup> The diseases at issue were Hashimoto's disease and multiple sclerosis.

<sup>390</sup> See *Cash -Strapped Richmond Schools Ask IBM to Forgive Debt*, FOX RENO (June 20, 2007), <http://archive.li/0jvlp>.

<sup>391</sup> *Palmer v. West Contra Costa Unified School District*, available at [https://www.aclunc.org/sites/default/files/west\\_contra\\_costa\\_county\\_school\\_complaint.pdf](https://www.aclunc.org/sites/default/files/west_contra_costa_county_school_complaint.pdf).

<sup>392</sup> A county-wide housing authority, and separate housing authorities for the cities of Richmond and Pittsburg. HOUSING AUTHORITY OF THE COUNTY OF CONTRA COSTA, <http://www.contracostahousing.org/index.htm>; <https://www.ci.richmond.ca.us/86/Housing-Authority>; <http://www.ci.pittsburg.ca.us/index.aspx?page=150>.

8 programs. Contra Costa County also runs a family self-sufficiency program for Section 8 participants who want to become independent of public assistance.<sup>393</sup> Eligibility standards for the Section 8 and Public Housing programs are set by HUD. Eligible persons may enter their name onto a public housing waitlist. As of December 6<sup>th</sup>, 2017, the Contra Costa County, City of Pittsburg, and City of Richmond waitlists are currently closed.<sup>394</sup>

Listings of public housing options are accessible on each of the Housing Authorities' websites. Additionally, the Housing Authority websites offer lists of affordable and/or subsidized housing options throughout the County.<sup>395</sup> These lists contain at least one "affordable" housing option in every major community in the County except for Moraga and Alamo. However, traditional public housing is only available in Antioch, Bay Point, Brentwood, Martinez, Oakley, Pittsburg, Richmond, Rodeo, and San Pablo.<sup>396</sup>

People seeking housing that is accessible to those with disabilities face significant challenges both because of the number of accessible options and because of the lack of information addressing accessibility. Only a few apartment-listing websites can be consistently relied upon to list whether a property is accessible.<sup>397</sup> This forces apartment-searchers to make individual inquiries, making it much more time-consuming. It also makes it difficult to estimate the number of disability-accessible properties in the area.<sup>398</sup> Based on publicly

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These Housing Authorities are funded by and subject to the rules and guidelines of HUD. About Us, CITY OF RICHMOND, CALIFORNIA, <http://www.ci.richmond.ca.us/221/About-Us>. The Housing Authorities also receive funding for site/development revitalization and capital improvements. *Id.*

<sup>393</sup> Housing Choice Voucher: Family Self-Sufficiency, HOUSING AUTHORITY OF THE COUNTY OF CONTRA COSTA, <http://www.contracostahousing.org/hcvfss.htm>.

<sup>394</sup> Las Deltas Relocation Plan, HOUSING AUTHORITY OF THE COUNTY OF CONTRA COSTA, <http://www.contracostahousing.org/ph.htm>; <http://www.ci.pittsburg.ca.us/index.aspx?page=152>; Wait List/Eligibility, CITY OF RICHMOND, CALIFORNIA, <http://www.ci.richmond.ca.us/231/Wait-ListEligibility>. The City of Richmond waitlist was open from November 27, 2017 at 8:00 AM until December 1, 2017 at 4:00 PM. *Id.*

<sup>395</sup> See, e.g., CCC Affordable Rental Units, CONTRA COSTA COUNTY, <http://www.contracosta.ca.gov/DocumentCenter/View/28332> (last updated July 2017); PITTSBURG HOUSING AUTHORITY: HOUSING LOCATOR, <http://pca.gosection8.com/>; CONTRA COSTA COUNTY HOUSING AUTHORITY: HOUSING LOCATOR, <http://contracosta.gosection8.com/>; Contra Costa County Multi Family List, CONTRA COSTA COUNTY, <http://www.contracostahousing.org/Documents/HCV/Contra%20Costa%20County%20Multi%20Family%20List.pdf>. There is significant overlap between each of these lists, and there doesn't seem to be any centralized, comprehensive listing. These listings also lack a standardized waitlist procedure. Affordable Housing, CONTRA COSTA COUNTY, <http://www.co.contra-costa.ca.us/4807/Affordable-Housing> ("Please call each building manager for the application or waiting list procedures").

<sup>396</sup> Public Housing Developments, HOUSING AUTHORITY OF THE COUNTY OF CONTRA COSTA, <http://www.contracostahousing.org/phdevelopments.htm>.

<sup>397</sup> See, e.g., APARTMENTS.COM, [www.apartments.com](http://www.apartments.com); FORRENT.COM, [www.forrent.com](http://www.forrent.com); HOUSING AUTHORITY OF THE COUNTY OF CONTRA COSTA, [www.contracostahousing.org](http://www.contracostahousing.org); GOSECTION8, [www.gosection8.com](http://www.gosection8.com). Of these websites, only gosection8.com specifically denotes the lack of accessible features; the other websites do not address accessibility on the webpage at all if it is not a feature of the property.

<sup>398</sup> Listings for Contra Costa County Section 8 housing constantly change, as individual landlords list properties and remove advertisements after the units are rented. Contra Costa County, CA, GOSECTION8, <https://www.gosection8.com/Section-8-housing-in-Contra%20Costa%20County-CA/>. There does not seem to be a comprehensive list of Section 8 properties (available and unavailable).



available information (without making individual inquiries), 94 out of 264 affordable housing options are accessible. Based on the same information, at least one accessible housing option is available in each city, town, or large community in the County, excepting Alamo and Moraga. Each of these accessible housing units is located near a public bus stop, ranging in distance from 171 feet to 0.5 miles away.<sup>399</sup>

### **Access to transportation for persons with disabilities**

Access to transportation for persons with disabilities is a major contributing factor for segregation of people with disabilities. There are 27 major cities, towns, and unincorporated communities in Contra Costa County with city bus service<sup>400</sup> and ADA Paratransit<sup>401</sup> for people with physical disabilities.<sup>402</sup> Twenty-eight localities have volunteer transportation services,<sup>403</sup> and twelve communities also have community-based transportation, which mostly services senior citizens.<sup>404</sup> Twelve communities have city-based providers with door to door or curb to curb service for the elderly and disabled residents of the city.<sup>405</sup> City bus service is provided by four major companies, and all advertise that they allow service animals, and are ADA-compliant and wheelchair accessible.<sup>406</sup> All take some action to alert visually-impaired passengers of stops, with varied reliability.<sup>407</sup> Those with qualifying

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<sup>399</sup> Excepting some outliers. For full details, see spreadsheet. The ideal walking distance for public transportation stops is 0.25 miles. Jarrett Walker, *Basics: Walking Distance to Transit*, HUMAN TRANSIT (Apr. 24, 2011), <http://humantransit.org/2011/04/basics-walking-distance-to-transit.html>.

<sup>400</sup> Provided by County Connection, Tri Delta Transit, WestCAT, and AC Transit. All nineteen cities and towns, and eight out of twenty-four unincorporated communities are covered by this bus service.

<sup>401</sup> Provided by County Connection LINK, Tri Delta Transit's Dial-A-Ride, WestCAT Dial-A-Ride, East Bay Paratransit, and Rossmoor Paratransit. One-way fares range across the different providers, and depending on distance: \$2.75-\$7.00 (Tri Delta Transit), \$4-\$10 (East Bay Paratransit), \$4 (County Connection; companions also cost \$4), \$1.25-\$3.00 (WestCAT); Rossmoor Paratransit is free to Rossmoor Senior Community residents.

<sup>402</sup> 27 census-designated places in Contra Costa County are not accounted for in this list.

<sup>403</sup> Provided by Seniors Around Town, Mobility Matters, and Caring Hands: John Muir Health. These services are restricted to seniors, except for Seniors Around Town, which does accept people under 65 if they have a medical condition that limits their driving. Transportation Resource Guide: City Based Providers, WAY TO GO CONTRA COSTA, [http://www.waytogocc.com/services\\_type.php?id=3#descprov\\_15](http://www.waytogocc.com/services_type.php?id=3#descprov_15).

<sup>404</sup> Provided by Antioch Senior Bus Program, Concord Senior Transportation Project, El Cerrito Senior Center (for shopping trips), Hercules Senior Center (for shopping trips), Lamorinda Senior Transportation Project, The Orinda Association's Seniors Around Town, Homebound (Pinole Senior Center), Pleasant Hill Senior Van Service, Richmond Paratransit Program, Subsidized Paratransit Tickets (for East Bay Paratransit), Senior Express Van, Rossmoor/Golden Rain Foundation, and Walnut Creek Seniors' Club Mini Bus Service. "Way to Go, Contra Costa!" *A Guide to Transportation Resources in Contra Costa County*, CONTRA COSTA COUNTY AGING & ADULT SERVICES (Summer 2005), <http://www.co.contra-costa.ca.us/DocumentCenter/Home/View/4478>.

<sup>405</sup> Provided by Rossmoor Bus, Walnut Creek Senior's Club Mini-Bus, Senior Express Van, San Pablo Senior Transportation, R-Transit, Pleasant Hill Senior Van Service, Lamorinda Spirit Van, El Cerrito Easy Ride, and Get Around Taxi Program. Transportation Resource Guide: City Based Providers, WAY TO GO CONTRA COSTA, [http://www.waytogocc.com/services\\_type.php?id=3#descprov\\_15](http://www.waytogocc.com/services_type.php?id=3#descprov_15).

<sup>406</sup> However, Tri Delta Transit acknowledges that while buses are capable of deploying the lift at all stops, some stops are a little difficult. (Conversation with "Mary" at Tri Delta Transit, 925-754-4040).

<sup>407</sup> WestCAT has an automated system which announces stops. AC Transit announces stops at transfer points and major intersections via automated system or verbally by the driver. Tri Delta has an automated system on

disability may apply for a Regional Transit Connection Discount ID Card, allowing them to access discounted fares on all of the regional bus companies that service Contra Costa County.<sup>408</sup>

Rail service is provided by BART (Bay Area Regional Transit), which has ten stations in the County. All platforms have accessible elevators, and passengers in wheelchairs can board directly from the platform onto the train, but must pay special attention to the small gap.<sup>409</sup> However, BART has had extensive problems with making the promise of accessibility a reality, with a 2017 lawsuit alleging a proliferation of broken elevators and inaccessible stations.<sup>410</sup> Service animals are permitted, and operators announce station names and transfer information for vision-impaired passengers. Paratransit options are available through collaboration with County Connection LINK and Tri Delta Transit in the form of lift vans and sedans, operating by reservation only.<sup>411</sup> Rail service is also available through Amtrak in Martinez and Richmond, and fares are reduced 15 percent for seniors (age 62+).

According to John Cunningham's (Principal Planner, Contra Costa County Dept. of Conservation and Development) 2017 report, one of the main challenges in championing accessible transportation is the idea that improvements are likely to increase demand, which will increase expenses.<sup>412</sup> The report notes that riders who may be eligible for paratransit are disqualified by technicalities in an effort to curb these costs. Another challenge comes with over-confidence in new transportation options, like Uber and Lyft.<sup>413</sup> Not only are they less reliable than projected, but they pose an additional challenge to elderly and disabled customers who may struggle to adapt to constantly changing technology. The report

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newer vehicles, and most drivers ask where passengers are headed upon boarding, and will advise disabled passengers when to disembark (*Informal Policy*, conversation with 'Mary' at Tri Delta Transit, 925-754-4040). County Connection provides 'Bus identification kits', which are print-outs displaying bus routes and destinations, meant to "alert the bus driver and encourage other sighted passengers to let the rider know when the correct bus is approaching the stop." Accessibility, COUNTY CONNECTION, <https://countyconnection.com/how-to-ride/accessibility/>.

<sup>408</sup> Discounted fares vary from company to company. County Connection (senior and disability cash fares are half-price), Tri Delta Transit (senior and disability fares are approximately half price), AC Transit (senior and disability cash fares are approximately half price, monthly passes are approximately 1/3 price), WestCAT (senior and disability cash fares are less than half price)

<sup>409</sup> Wheelchair or Limited Mobility, BAY AREA RAPID TRANSIT, <https://www.bart.gov/guide/accessibility/mobility>.

<sup>410</sup> Erin Baldassari, *Lawsuit: BART's Filthy, Broken Elevators Violate Civil Rights for People with Disabilities*, THE MERCURY NEWS (Apr. 5, 2017), <https://www.mercurynews.com/2017/04/05/lawsuit-barts-filthy-broken-elevators-violate-civil-rights-for-people-with-disabilities/>.

<sup>411</sup> Paratransit Service, BAY AREA RAPID TRANSIT, <http://www.bart.gov/guide/accessibility/paratransit>.

<sup>412</sup> *Accessible Transportation in Contra Costa County*, CONTRA COSTA COUNTY BOARD OF SUPERVISORS (Sept. 19, 2017), <http://www.co.contra-costa.ca.us/DocumentCenter/View/47102>.

<sup>413</sup> A somewhat dated report notes that paratransit options like uberWAV and uberASSIST are far less numerous and convenient than projected. Heather Kelly, *Uber's Services for the Disabled Lack Actual Cars*, CNN BUSINESS (May 3, 2016), <http://money.cnn.com/2016/05/02/technology/uber-access/>. There have also been lawsuits in Jackson, Mississippi, New York City, and Chicago due to this lack of accessible vehicles. Megan Rose Dickey, *Uber Faces Another Lawsuit Due to a Lack of Wheelchair-Accessible Rides*, TECH CRUNCH (July 18, 2017), <https://techcrunch.com/2017/07/18/uber-accessibility-lawsuit-new-york/>. Additional inquiries should be made with local advocates and within the community about the reliability of such services in the area.



proposed a large-scale, coordinated paratransit system with specialized one-click, one-call software; this would eliminate administrative complexities and maximize efficiency between passengers from different localities, and cut costs.

Contra Costa County has recently partnered with TransLoc to create a county-wide microtransit system that will help link less-served areas in the County to the existing bus and rail systems.<sup>414</sup> It is similar to Uber and Lyft in that you can use an app to hail transportation wherever you are. The difference is that you will likely share the vehicle (which will probably be a large van) with other passengers, and the destination will be a bus or rail stop, rather than your final destination. It will also be cheaper than Uber or Lyft, with the goal being integration into the larger public transit system.

### **Inaccessible government facilities or services**

Inaccessible government facilities or services is a major contributing factor for segregation of people with disabilities. On a positive note, there are 29 locations affiliated with the Contra Costa County Public Library.<sup>415</sup> All library locations have large screen monitors, large print keyboards, trackball mouses, 20/20 pens, signature guides, 3x handheld magnifiers, headphones/covers, ZoomText, NVDA Text-to-Speech, and T-Bars (Color Preferences and Screen Masking Ruler). The website also lists individual locations that have additional tools and resources such as video magnifiers, hearing assistive technology (HAT), Kurzweil software, and rollators (rolling walkers). The public library offers a wealth of accessibility resources and services, including reading programs, delivery services (for homebound readers), a special collection of books about teens with disabilities, job search resources for people with disabilities, a list of community resources, an Information and Assistance (I&A) helpline, braille and digital talking books exchange with the California State Library, and more.

While the Contra Costa County public libraries provide very strong resources for people with disabilities, the technological accessibility of the larger government is lacking, and the comparison throws these inadequacies into sharp relief. Of the 19 incorporated cities and towns, only eight have accessibility tabs on their websites. These webpages are nearly identical, as are the website formats – they were likely created from the same template. Though identical, the webpages are largely uninformative, primarily citing the statutes and regulations that govern accessibility and providing a feedback mechanism for people encountering additional website accessibility problems.

There is a startling lack of TTY numbers (for deaf or hard of hearing people) listed on any of the government websites for Contra Costa County municipalities. When searching for TTY numbers on individual government websites, a smattering of results are returned, although

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<sup>414</sup> Erin Baldassari, *East Bay Bus Agency to Launch Uber-Like 'On-Demand' Service*, The Mercury News (Nov. 16, 2017), <https://www.mercurynews.com/2017/11/16/east-bay-bus-agency-to-launch-uber-like-on-demand-service/>.

<sup>415</sup> CONTRA COSTA COUNTY LIBRARY, <http://ccclib.org/>.

most often to isolated offices (i.e. Antioch city clerk's office).<sup>416</sup> At least five of the 19 municipal governments have no TTY numbers whatsoever. In the absence of TTY numbers, deaf and hearing-impaired people can use Telecommunications Relay Service<sup>417</sup> by dialing 711 or use Internet Protocol Relay Service<sup>418</sup> with any internet connection. The relay service will then contact the recipient through the regular telephone network, and relay the message back and forth between the parties. Predictably, this is much more time consuming than TTY. In lieu of obtaining TTY equipment, municipalities could consider a live chat option on their websites, which would function similarly and allow deaf and hearing-impaired people to contact governments simply by using an internet connection.

At least four of Contra Costa County's municipality websites have ADA Transition Plans posted and available for the public's perusal. However, only two of those ADA Transition Plans are searchable pdfs, which poses obvious accessibility issues for the people whom the plans affect. The ADA Transition Plans are not alone; oftentimes pdfs, and most especially large pdfs, are not searchable on these municipal websites.<sup>419</sup> This poses a sizeable challenge to readers with disabilities who may need to employ screen reader software to understand the documents; however, it can easily be remedied by the government re-uploading searchable versions of these files.

### **Inaccessible public or private infrastructure**

Inaccessible public or private infrastructure is a major contributing factor to segregation of people with disabilities. Contra Costa County's Public Works Department upgrades and installs curb ramps throughout the County, and provides a curb ramp request form online,<sup>420</sup> as do smaller municipalities within the County.<sup>421</sup> An accessibility lawsuit settled in 2009 regarding the lack of curb cuts and other accessibility features in Antioch, Brentwood, Concord, Danville, El Cerrito, Martinez, Moraga, Orinda, Pinole, Pittsburg, Pleasant Hill, Richmond, San Pablo, and Walnut Creek.<sup>422</sup> The settlement directed the cities to dedicate at

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<sup>416</sup> Contact City of Antioch, ANTIOCH, CALIFORNIA, <http://www.ci.antioch.ca.us/contact.htm>.

<sup>417</sup> Telecommunications Relay Service – TRS, FEDERAL COMMUNICATIONS COMMISSION, <https://www.fcc.gov/consumers/guides/telecommunications-relay-service-trs>.

<sup>418</sup> IP Relay Service, FEDERAL COMMUNICATIONS COMMISSION, <https://www.fcc.gov/consumers/guides/ip-relay-service>.

<sup>419</sup> Particularly relevant examples include "Draft Accessible Transit in Contra Costa County" <http://www.contracosta.ca.gov/DocumentCenter/View/46833>; "Contra Costa County ADA Transition Plan Update" <http://www.contracosta.ca.gov/documentcenter/view/5499>; "Way to go, Contra Costa! A Guide to Transportation Resources in Contra Costa County" <http://www.co.contra-costa.ca.us/DocumentCenter/Home/View/4478>.

<sup>420</sup> Curb Ramp Program/ADA, CONTRA COSTA COUNTY, <http://www.co.contra-costa.ca.us/385/Curb-Ramp-Program-ADA>.

<sup>421</sup> See, e.g. Americans with Disabilities Act (ADA), CITY OF RICHMOND, CALIFORNIA, <http://www.ci.richmond.ca.us/2526/Americans-with-Disabilities-Act-ADA>.

<sup>422</sup> Sara Steffens, *Sidewalk Access Spurs Lawsuits*, EAST BAY TIMES (Apr. 26, 2007), <https://www.eastbaytimes.com/2007/04/26/sidewalk-access-spurs-lawsuits/>; Notice of Proposed Class Action

least five percent of gas tax revenues for up to 30 years to ADA Advisory Committee Accounts which would install curb ramps, audible pedestrian signals, and other accessibility features. Several localities note this in their Capital Improvement Plans.<sup>423</sup> Others note curb cut projects in their ADA Transition Plan documents or more generally on their website.<sup>424</sup> However, looking at localities' government websites, it is far from clear how comprehensive the projects are, or how much progress has been made.

Despite the success of the lawsuit that created this gas tax program, there is a general feeling that ADA lawsuits are brought by profit-minded attorneys, using luring tactics and making quick money via settlements.<sup>425</sup> Such concerns prompted passage of Senate Bill 269 in 2016, which gives small businesses additional time to fix ADA violations before state fines are accrued, and additional time to address violations if privately sued.<sup>426</sup>

Beyond curb ramps, the problem of uneven sidewalks becomes worrisome for wheelchair users, as the maintenance and repair of curbs and sidewalks is the responsibility of individual property owners.<sup>427</sup> As it is individual property owners who are responsible for repairs, cities most likely do not have comprehensive records, or even knowledge, of problem areas within their purview. This may allow for sidewalks to remain in disrepair, virtually unchecked – posing great difficulties for wheelchair users. Potential sidewalk and road problems are also hinted-at by Tri Delta Transit, one of the city bus service providers in Contra Costa County. Tri Delta Transit's website notes that "All Tri Delta Transit buses are wheelchair lift equipped, however not all bus stops are safe for deployment of the lift."<sup>428</sup> When contacted for confirmation and further details, a representative for Tri Delta Transit said that that was no longer accurate, stating instead that Tri Delta Transit buses are capable of deploying the lift at

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Settlement and Fairness Hearing, Press Release, City of Concord,  
[http://www.cityofconcord.org/pdf/docs/joint\\_notice.pdf](http://www.cityofconcord.org/pdf/docs/joint_notice.pdf).

<sup>423</sup> See, e.g., Capital Improvement Program Fund Descriptions, CITY OF PLEASANT HILL (2012-2014), <http://www.ci.pleasant-hill.ca.us/DocumentCenter/View/10184>; Executive Summary: Capital Improvement Plan, CITY OF RICHMOND (2015-2020), <http://www.ci.richmond.ca.us/DocumentCenter/View/34528>; City of Antioch 5 Year Capital Improvement Program 2018-2023, CITY OF ANTIOCH (June 12, 2018), <https://www.antiochca.gov/fc/capital-improvements/2018-2023-five-year-capital-improvement-program.pdf>.

<sup>424</sup> See, e.g., ADA Transition Plan, CITY OF EL CERRITO (August 2009), <https://el-cerrito.org/DocumentCenter/View/484>; ADA Self Evaluation and Transition Plan Update, CITY OF CONCORD (Sept. 2009), <http://www.cityofconcord.org/pdf/pw/ada/setp.pdf>; 2016 Microsurfacing and Curb Ramp Program, CITY OF EL CERRITO, <http://www.el-cerrito.org/995/2016-Microsurfacing-and-Curb-Ramp-Projec>.

<sup>425</sup> Matthias Gafni, *Serial ADA Lawsuit Filer Striking Bay Area*, East Bay Times (Apr. 10, 2016), <https://www.eastbaytimes.com/2016/04/10/serial-ada-lawsuit-filer-striking-bay-area/>; Eric Thomas, *San Ramon Gas Station Owners Accused of Violating ADA Laws*, ABC 7 NEWS (Apr. 11, 2016), <http://abc7news.com/news/san-ramon-gas-station-owners-accused-of-violating-ada-laws/1286761/>.

<sup>426</sup> Calif. Governor Signs ADA Tort-Reform Bill, Press Release, California State Senator Richard D. Roth, May 11, 2016, <http://sd31.senate.ca.gov/news/2016-05-11-calif-governor-signs-ada-tort-reform-bill>.

<sup>427</sup> See California Streets and Highways Code (Sections 5610-5618) and the City of Concord Municipal Code (Sections 12.25.030-12.25.040); Sidewalk Repair Program, CITY OF CONCORD, CALIFORNIA, <http://www.cityofconcord.org/page.asp?pid=7018>.

<sup>428</sup> Passengers with Disabilities, TRI DELTA TRANSIT, <http://trideltatransit.com/disabilities.aspx>.

all stops, but that some stops are “a little difficult.”<sup>429</sup> Tri Delta Transit promised to update the website to reflect this information, but has yet to do so. This discrepancy certainly raises concerns that sidewalks and roads at these bus stops are substandard in their accessibility, and further investigation into the details may be required.

### **Lack of access to opportunity due to high housing costs**

High housing costs are a significant contributing factor to disparities in access to opportunity for people with disabilities. In 2016, the average annual income of an individual receiving supplemental security income (SSI) was \$9,156, which is just 20 percent of the national median income of a one-person household and 22 percent below the federal poverty level.<sup>430</sup> The cost of housing is likely keeping these individuals out of high opportunity neighborhoods. The American Community Survey indicates that Antioch, a lower opportunity area with fewer social services and less public transportation, has higher rates of disability than both the County and the region. 11.9 percent of individuals under 65 have disabilities in Antioch compared with 2.9 percent in Orinda.<sup>431</sup> Orinda, a high opportunity area with access to transit and high-quality schools, also has significantly higher housing costs. While the median home value and the median rent for Antioch respectively is \$291,000 and \$1,439, the median home value in Orinda is \$1,125,000 and the median rent is \$2,337. Thus, Orinda is largely inaccessible to people with disabilities on fixed income.

### **Lack of affordable in-home or community-based supportive services**

Lack of affordable in-home or community-based supportive services is a major contributing factor to segregation of people with disabilities. California offers several home and community-based services through Medi-Cal (California’s Medicaid program) waivers. Often, these services are provided to patients who would otherwise have to live in an institution; these programs allow patients to remain in the community and maintain networks of support. Services include case management, skilled nursing, attendant care, psychotherapy, home-delivered meals, nutritional counseling, nutritional supplements, medical equipment and supplies, minor physical adaptations to the home, non-emergency medical transportation, financial supplements for foster care, and others. Although California does not provide Medi-Cal to undocumented immigrants, it does carve out exceptions for some low-income undocumented immigrants.<sup>432</sup> Under SB 75, to be implemented no sooner than May 1, 2016, all children under age 19 are eligible for Medi-Cal, regardless of immigration status.<sup>433</sup>

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<sup>429</sup> Conversation with “Mary” at Tri Delta Transit.

<sup>430</sup> *Priced Out: Fact Sheet*, TECHNICAL ASSISTANCE COLLABORATIVE (Dec. 12, 2017), <http://www.tacinc.org/media/59489/priced-out-fact-sheet.pdf>.

<sup>431</sup> QuickFacts: Orinda City, California, UNITED STATES CENSUS BUREAU, <https://www.census.gov/quickfacts/fact/table/orindacitycalifornia/DIS010216#viewtop>.

<sup>432</sup> Health Coverage and Care for Undocumented Immigrants, PUBLIC POLICY INSTITUTE OF CALIFORNIA, <http://www.ppic.org/publication/health-coverage-and-care-for-undocumented-immigrants/>.

<sup>433</sup> SB 75 – Full Scope Medi-Cal for All Children, CALIFORNIA DEPARTMENT OF HEALTH CARE SERVICES, <http://www.dhcs.ca.gov/services/medi-cal/eligibility/Pages/sb-75.aspx>.

Seniors and people with disabilities who wish to live at home can also qualify for In-Home Supportive Services (IHSS) through Medi-Cal. IHSS is the nation's largest publicly-funded home care program, open to legal CA residents who don't live in an institution and are 65 or older, blind, or long-term disabled.<sup>434</sup> IHSS pays a caregiver (which can be a friend or relative) to perform necessary daily living activities depending on the person's needs (including housekeeping, spoon feeding, bathing, grocery shopping, etc.). A yearly visit by a social worker is required, and an additional visit by a social worker is required if there are to be any changes to the scope of IHSS. A recent report found that there are thousands of backlogged IHSS cases in the Bay Area, where patients are overdue for their social worker check-ins.<sup>435</sup> Over 30 percent of the backlogged cases are in Contra Costa. Victoria Tolbert, Director of Contra Costa's Adult and Aging Services Department, which implements Contra Costa's IHSS program, points to flaws in the funding structure. The program was conceived while Contra Costa was a rural county, which it no longer is. She also pointed to a lack of social workers, with current workloads at 300+ cases per year, and eight vacancies in the department competing with other counties which can afford to pay more. Tolbert plans to suggest a pilot program for Contra Costa to the state to explore alternative structures.

Dental care is also available to elderly and disabled patients through Denti-Cal. However, recent changes to the budget and authorization procedures have created large gaps in service to needy individuals.<sup>436</sup> Dental hygienists perform in-home visits to vulnerable patients who often have major dental problems and gum disease due to various factors stemming from disability and in-home care. Hygienists often need to visit every three months for preventative care and in order to treat gum disease. The reimbursement rate for these services was recently cut from \$130 to \$55 in a bid to "reduce unnecessary dental treatment."<sup>437</sup> This drastic cut has forced some hygienists out of the market, and prompted a lawsuit arguing that the reimbursement rate was cut without the requisite prior federal approval.

### **Lack of affordable, accessible housing in range of unit sizes**

The lack of affordable, accessible housing in a range of unit sizes is a contributing factor to segregation and disproportionate housing needs for persons with disabilities. Persons with disabilities in Contra Costa County disproportionately have low incomes and live in poverty,

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<sup>434</sup> They must also meet one of the following criteria: currently receiving SSI/SSP, meeting all SSI/SSP standards except for income, meeting all SSI/SSP standards except for being a non-citizen, was once eligible for SSI/SSP but became ineligible because of substantial gainful work and meeting BUT meeting all other SSI/SSP standards. Aging & Adult Services/In Home Supportive Services, CONTRA COSTA COUNTY, <http://www.co.contra-costa.ca.us/DocumentCenter/Home/View/6039>.

<sup>435</sup> 3,682 in Alameda County, 2,796 in Contra Costa County, and 3,285 in Santa Clara County. By percentage, that's 16.2% in Alameda, 14.5% in Santa Clara, and 31.5% in Contra Costa.

<sup>436</sup> Ana B. Ibarra, *Frail Patients Losing Access to Dental House Calls*, KAISER HEALTH NEWS (Jan. 2, 2018) <https://khn.org/news/frail-patients-losing-access-to-dental-house-calls/>.

<sup>437</sup> The California state health department found it "unusual" that nearly 88% of Denti-Cal patients in nursing homes received deep cleanings in 2013-2014. This statistic raised questions of their necessity. Now, patients that live in special care facilities must get prior authorization (via x-rays) to treat gum disease.



thus increasing their relative need for affordable housing. While 8.4 percent of individuals, 16 years of age or older in the County who do not have disabilities, have incomes below the federal poverty line, 16.4 percent of persons, with a disability in the County in that age cohort, have incomes below the federal poverty line. The median earnings for individuals without disabilities in the County is \$42,247 compared to \$25,782 for persons with disabilities. These disparities persist at the city-level in Antioch, Concord, Pittsburg, and Walnut Creek. In light of the broader affordable housing shortage in the County and the Region, there is certainly a shortage for persons with disabilities.

The fact that much of the affordable housing that exists, particularly older units and developments, is not accessible, further compounds the effects that the lack of housing for persons with disabilities who need accessibility features has. In comparison to the Region, the County's housing stock disproportionately consists of single-family homes that are not subject to accessibility requirements. A segment of the County's public housing stock is quite old and was not built with modern accessibility requirements in mind (though it is subject to the modification requirements of Section 504 of the Rehabilitation Act). New affordable, multifamily units – those that are most likely to be both affordable and accessible – are too few in number to meet the total need.<sup>438</sup>

Lastly, supportive housing developments – like the Tabora Gardens Senior Apartments<sup>439</sup> – often consist primarily or exclusively of one-bedroom apartments. Although the need for supportive housing for persons with disabilities likely consists primarily of a need for one-bedroom units, there are individuals at risk of institutionalization who have dependent children and persons with disabilities who need a live-in aide with their own bedroom. Including a mix of a small number of two- and even three-bedroom units in developments with a supportive housing component would foster greater community integration.

The dearth of affordable, accessible housing in a range of unit sizes exacerbates two fair housing issues. First, when individuals with disabilities are not able to secure such housing, the alternative may be segregation in congregate settings like nursing homes and group homes. Second, if low-income persons with disabilities have to navigate the private market in order to obtain housing with the accessibility features they need, they may incur the disproportionate housing need of elevated cost burden as a result.

### **Lack of affordable, integrated housing for individuals who need supportive services**

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<sup>438</sup> Based on local data, approximately 94 out of 264 affordable housing options are accessible. Based on available data, of those options, 22 buildings have only 0-1 bedrooms, 30 buildings have up to 2 bedrooms, 26 buildings have up to 3 bedrooms, and 12 buildings have up to 4 bedrooms.

<sup>439</sup> Based on local data, of approximately 17 dedicated senior affordable living facilities, eight buildings have exclusively one-bedroom units, and 6 have one- and two-bedroom units (3 buildings data unknown).

A lack of affordable, integrated housing for individuals who need supportive services contributes to segregation and disproportionate housing needs for persons with disabilities. As discussed above, very little integrated, supportive housing is targeted at persons with intellectual and developmental disabilities, whether through set-asides that may require HUD approval or through affirmative marketing. Although, thanks to the Mental Health Services Act, there is more affordable housing that is targeted at persons with psychiatric disabilities, the total amount of such housing still falls short of the need. Individuals with psychiatric disabilities, their families, and service providers have noted that lack of access to housing impedes stable community integration for persons with psychiatric disabilities. In the absence of a sufficient supply of affordable, integrated housing for individuals who need supportive services, persons with disabilities are stuck between two undesirable choices: segregation in a congregate and perhaps institutional setting and the cost burden of paying unsustainable rents.

### **Lack of assistance for housing accessibility modifications**

Lack of assistance for housing accessibility modifications contributes to the segregation of persons with disabilities in Contra Costa County. Although the County provides funding for home repairs and improvements that explicitly include those focused on accessibility, its Neighborhood Preservation Program has a waiting list that can require homeowners to wait six months or more for assistance. The program provides both low-interest loans and small grants depending on the income level and creditworthiness of the applicant. In addition to the insufficiency of available resources in comparison to the total need, another gap left by the program is that it does not provide assistance to renters. Although Section 504 of the Rehabilitation requires providers of housing that receives federal financial assistance to pay for the cost of reasonable modifications under certain circumstances, there is no such obligation in private housing. Thus, for low-income tenants with disabilities who do not reside in publicly supported housing, there is no assistance for modifications. If displaced from their current residences, the only option may be segregation in a nursing home.

In addition to the County, the Cities of Antioch, Concord, Pittsburg, and Walnut Creek all provide resources, whether through CDBG funds or redevelopment agency successor funds, for home repair and rehabilitation, including accessibility modifications for homeowners. Antioch and Walnut Creek contract with Habitat for Humanity of the East Bay/Silicon Valley to provide these services while Concord engages Hello Housing and Pittsburg administers its program in-house. These programs help to meet the need for accessibility modifications among homeowners, but the amount of need outstrips available resources. For example, as of August 2018, Habitat's website indicated that it was not currently offering repair services in the City of Antioch, likely because funded services were oversubscribed (the website did note that services are provided in Walnut Creek). As with the County, these four cities have not funded accessibility modifications for low-income renters with disabilities living in private housing.



### **Lack of assistance for transitioning from institutional settings to integrated housing**

A lack of assistance for transitioning from institutional settings to integrated housing is a contributing factor to segregation for persons with disabilities in Contra Costa County. For individuals with psychiatric disabilities, there appears to be a broad lack of support for services specifically targeted at facilitating transition from institutions to integrated housing. The website of the California Department of State Hospitals does not reference any services focused on helping individuals who have been civilly committed transition to community-based settings. The California Department of Developmental Services does provide transition services to residents of Developmental Services; however, both for individuals with intellectual and developmental disabilities and for persons with disabilities more generally, there is a lack of services to assist in the transition from less traditional institutional settings like nursing homes and augmented board and care homes. Some service providers and government agencies provide housing search assistance and case management to individuals with various types of disabilities, including those who are at risk of institutionalization, but those services do not appear to focus on current residents of institutions. Accordingly, there is a significant gap in transition services, particularly for individuals with psychiatric disabilities. Inability to access transition services can prevent transition from occurring, thus perpetuating segregation.

### **Lack of local or regional cooperation**

Lack of local or regional cooperation is discussed in more detail in the Segregation section. Lack of local or regional cooperation is not a significant contributing factor to segregation of people with disabilities.

### **Land use and zoning laws**

Land use and zoning laws are discussed in more detail in the Segregation section. Land use and zoning is a much more significant contributing factor to Segregation and R/ECAPs than to segregation of people with disabilities.

### **Lending discrimination**

Lending discrimination is discussed in more detail in the Segregation section. Lending discrimination is not a significant contributing factor to segregation of people with disabilities.

### **Location of accessible housing**

Location of accessible housing is discussed in more detail in the Segregation section. Location of accessible housing is not a significant contributing factor to segregation of people with disabilities.

### **Loss of Affordable Housing**

Loss of affordable housing is discussed in more detail in the Segregation section of this Assessment. Diminished affordable housing is a strong contributing factor to perpetuating disability and access problems. In 2016, the average annual income of an individual receiving supplemental security income (SSI) was \$9,156, which is just 20 percent of the national median income of a one-person household and 22 percent below the federal poverty level.<sup>440</sup> In California, the statewide average one-bedroom rent is 138 percent of the state's monthly SSI payment. In 2017, 25,747 individuals in Contra Costa received SSI payments.<sup>441</sup>

### **Occupancy codes and restrictions**

Occupancy codes and restrictions are discussed in greater detail in the Segregation section of this Assessment. Occupancy codes and restrictions are not a very strong contributing factor to segregation of people with disabilities.

### **Regulatory barriers to providing housing and supportive services for persons with disabilities Source of income discrimination**

Regulatory barriers to providing housing and supportive services for persons with disabilities are not a significant contributing factor to fair housing issues in Contra Costa County and the Cities of Antioch, Concord, Pittsburg, and Walnut Creek. Some of the municipalities within the County have generally applicable land use regulations requiring congregate facilities, regardless of the disability status of their occupants, to obtain certain permits in order to operate within particular zoning districts. The most common type of restriction along these lines is the requirement of a conditional use permit for group homes with seven or more residents. The added step of having to obtain an administrative permit or, in more extreme cases, a conditional use permit, does burden those providing housing to persons with disabilities.

At the same time, the cities in question also generally have reasonable accommodations policies written into their zoning ordinances. Additionally, neither the community participation process nor available data, including from the Region Center of the East Bay, indicated that difficulty in siting group homes was a major issue. Instead a lack of integrated, permanent supportive housing is the more significant contributing factor to the segregation of persons with disabilities. Generally applicable density restrictions, analyzed alongside

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<sup>440</sup> *Priced Out: Fact Sheet*, TECHNICAL ASSISTANCE COLLABORATIVE (Dec. 12, 2017), <http://www.tacinc.org/media/59489/priced-out-fact-sheet.pdf>.

<sup>441</sup> SSI Recipients by State and County, 2017- Table 3 - California, SOCIAL SECURITY ADMINISTRATION (2017), [https://www.ssa.gov/policy/docs/statcomps/ssi\\_sc/2017/ca.pdf](https://www.ssa.gov/policy/docs/statcomps/ssi_sc/2017/ca.pdf).

other zoning and land use laws and policies, and a shortage of public resources for affordable housing are the drivers of that shortfall. This Assessment did not reveal any regulatory barriers to the provision of supportive services as opposed to housing. The pernicious role of criminal background screening in limiting housing choice for persons with disabilities is analyzed in connecting with the “admissions and occupancy policies and procedures, including preferences in publicly supported housing” contributing factor.

### **State or local laws, policies, or practices that discourage individuals with disabilities from living in apartments, family homes, supportive housing, shared housing and other integrated settings**

State or local laws, policies, or practices that discourage individuals with disabilities from living in apartments, family homes, supportive housing, shared housing, and other integrated settings are a significant contributing factor to fair housing issues to the segregation of persons with disabilities in Contra Costa County or the Cities of Antioch, Concord, Pittsburg, and Walnut Creek. This Assessment did not reveal supportive services programs in the area that condition eligibility for services on residence in segregated settings. However, there is a long history of criticism of the adequacy of Medi-Cal’s reimbursement rates, which have resulted in serial litigation. The service provider community needs adequate reimbursement rates in order to be able to serve persons with complex needs, such as for live-in aides. If the incentive structure is not in place to engage providers, individuals with disabilities often have few residential choices outside of congregate settings. Group homes, though they are less cost-effective than independent living, are structured to minimize the impact of rates by aggregating service costs across consumers. Improved rates would foster community integration. Constraints related to the availability of supportive housing and supportive services are discussed in more detail with respect to other contributing factors.

## **4.8 Fair Housing Enforcement, Outreach Capacity, and Resources Analysis**

The following section describes the status of fair housing enforcement throughout the County, and evaluates related capacity and resources. It provides an overview of current and recent fair housing claims and findings; state and local fair housing laws, which protect residents from discrimination; and local organizations that focus on protecting fair housing rights and providing counseling and public education.

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## Unresolved complaints, findings, etc., including the following

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- *A charge or letter of finding from HUD concerning a violation of a civil rights-related law;*
- *A cause determination from a substantially equivalent state or local fair housing agency concerning a violation of a state or local fair housing law;*
- *Any voluntary compliance agreements, conciliation agreements, or settlement agreements entered into with HUD or the Department of Justice;*
- *A letter of findings issued by or lawsuit filed or joined by the Department of Justice alleging a pattern or practice or systemic violation of a fair housing or civil rights law;*
- *A claim under the False Claims Act related to fair housing, nondiscrimination, or civil rights generally, including an alleged failure to affirmatively further fair housing; or*
- *A pending administrative complaints or lawsuits against the locality alleging fair housing violations or discrimination.*

**Department of Fair Employment and Housing (DFEH) Complaints:** Table 1 (see appendix) details complaint trends in Contra Costa from 2011 through 2017, based on DFEH's annual reports.

**Housing Authority of the County of Contra Costa (HACCC) Conciliation/ Voluntary Compliance Agreement:** On November 7, 2017, a disabled woman filed a complaint with HUD against HACCC and the Vallejo Housing Authority (VHA). The complaint alleged that both housing authorities violated the Fair Housing Act, as well as the Americans with Disabilities Act, by denying her reasonable accommodation request for a time extension to search for suitable housing to accept her Housing Choice Voucher. The woman lost her voucher because of her request's denial.

On February 13, 2018, HUD announced that it reached a Conciliation/ Voluntary Compliance Agreement with HACCC and VHA. As part of the agreement, HACCC and VHA will pay the woman a total of \$10,000 (\$9,000 from HACCC and \$1,000 from VHA) and reinstate her Housing Choice Voucher. The authorities will also give the woman more time to find housing.

**Richmond Housing Authority (RHA) Conciliation Agreement:** On March 28, 2017, a disabled resident filed a complaint with HUD against RHA for refusing to grant his reasonable accommodations request and terminating his Section 8 Housing Choice Voucher. As a result, the resident had to place his belongings in storage and reside in homeless shelters and with relatives.

On December 14, 2017, HUD reached a Conciliation Agreement with the resident and RHA. As part of the agreement, RHA must pay the resident \$5,833.00 to reimburse him for the storage costs. RHA must also reinstate the resident's Section 8 Housing Choice Voucher. Additionally,

RHA employees responsible for making decisions regarding the Housing Choice Voucher Program must attend HUD fair housing training.

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## State and local fair housing laws

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**California Law: Government Code Section 12955 et seq – Fair Employment and Housing Act (FEHA):** Prohibits housing discrimination or harassment in housing practices, including advertising, the application and selection process, unlawful evictions, terms and conditions of tenancy, privileges of occupancy, and mortgage loans and insurance. Government Code Section 12955(l) prohibits discrimination through public or private land use practices, decisions, and authorizations.

The following categories are protected by FEHA: race, color, religion, sex, gender, gender identity, gender expression, sexual orientation, marital status, national origin, ancestry, familial status (households with children under 18 years of age), source of income, disability, or genetic information.

In addition, FEHA contains similar reasonable accommodations, reasonable modifications, and accessibility provisions to the Federal Fair Housing Amendments Act. FEHA explicitly provides that violations can be proven through evidence of the unjustified disparate impact of challenged actions and inactions and establishes the burden shifting framework that courts and the Department of Fair Employment and Housing must use in evaluating disparate impact claims.

The FEHA also incorporates the **Unruh Act (Civil Code section 51)**, the **Ralph Act (Civil Code section 51.7)** and the **Bane Act (Civil Code section 52.1)**. The Unruh Civil Rights Act provides protection from discrimination by all business establishments in California (including housing and accommodations) because of age, ancestry, color, disability, national origin, race, religion, sex, or sexual orientation. While the Unruh Civil Rights Act specifically lists “sex, race, color, religion, ancestry, national origin, disability, and medical condition” as protected classes, the California Supreme Court has held that protections under the Unruh Act are not necessarily restricted to these characteristics. In practice, this has meant that the law protects against arbitrary discrimination, including discrimination on the basis of personal appearance.

Furthermore, the Ralph Civil Rights Act (California Civil Code Section 51.7) forbids acts of violence or threats of violence because of a person’s race, color, religion, ancestry, national origin, age, disability, sex, sexual orientation, political affiliation, or position in a labor dispute. Hate violence can include: verbal or written threats; physical assault or attempted assault; and graffiti, vandalism, or property damage. Ralph Act provides that all persons have the right to be free from violence committed against themselves or their property because of their race, color, religion, ancestry, national origin, political affiliation, sex, sexual orientation,

age, disability, position in a labor dispute, or because another person perceives them to have one or more of these characteristics.

The Bane Civil Rights Act (California Civil Code Section 52.1) provides another layer of protection for fair housing choice by protecting all people in California from interference by force or threat of force with an individual's constitutional or statutory rights, including a right to equal access to housing. The Bane Act also includes criminal penalties for hate crimes; however, convictions under the Act may not be imposed for speech alone unless that speech itself threatened violence.

**California Civil Code Section 1940.3** prohibits landlords from questioning potential residents about their immigration or citizenship status. In addition, this law forbids local jurisdictions from passing laws that direct landlords to make inquiries about a person's citizenship or immigration status.

In addition to these acts, **Government Code Sections 11135, 65008, and 65580-65589.8** prohibit discrimination in programs funded by the State and in any land use decisions. Specifically, recent changes to Sections 65580-65589.8 require local jurisdictions to address the provision of housing options for special needs groups, including: Housing for persons with disabilities (SB 520), Housing for homeless persons, including emergency shelters, transitional housing, and supportive housing (SB 2), Housing for extremely low income households, including single-room occupancy units (AB 2634), and Housing for persons with developmental disabilities (SB 812).

**City of Richmond Ordinance:** The Fair Chance Access to Affordable Housing Ordinance (Chapter 7.110) prohibits discrimination based on past criminal convictions. Housing providers are forbidden from requiring applicants to disclose information regarding their arrest or conviction history.

**City of Walnut Creek Ordinance:** The Reasonable Accommodation Ordinance (Title 10-2.3.1301, 1302) provides for reasonable accommodations in land use and zoning regulations to ensure people with disabilities have equal access to housing.

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## **Local and regional agencies and organizations that provide fair housing information, outreach, and enforcement, and capacity and the resources available to them**

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ECHO Housing, which has an office in Antioch, provides a range of housing counseling to very low and moderate income clients in almost all of Contra Costa County. Currently, ECHO provides fair housing services in unincorporated Contra Costa County, Antioch, Concord, Richmond, and Walnut Creek as well as in other counties in the Bay Area. ECHO also provides tenant/landlord services in unincorporated Contra Costa County and in Richmond and



Walnut Creek. In addition, ECHO operates a rent review and eviction harassment program for the City of Concord. ECHO also conducts fair housing investigations and testing. Recent testing has focused on detecting instances of discrimination based on race or disability. Although ECHO serves almost all of Contra Costa County, it suffers from a severe lack of resources and capacity. Indeed, due to the lack of resources, only one fair housing counselor serves Contra Costa County.

Pacific Community Services is a private non-profit housing agency that provides fair housing counseling in the City of Pittsburg. The organization provides fair housing pre-purchase education workshops, mortgage delinquency and default resolution counseling, rental housing counseling, and pre-purchase counseling for homebuyers.

Bay Area Legal Aid provides free civil legal advice, counsel, and representation to low-income individuals and is also the region's leading provider of legal services to individuals that face discrimination in housing. Bay Area Legal Aid has a Richmond office to serve Contra Costa residents. Specifically, the office helps clients make complaints to government agencies, will investigate unfair treatment, will advocate to landlords on behalf of tenants, and will sue landlords if necessary. Bay Area Legal Aid also has "remote advocacy sites" in Antioch, Concord, and Pittsburg. However, a lack of funding constrains Bay Area Legal Aid's ability to provide fair housing services in Contra Costa.

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## **Fair housing enforcement, outreach capacity, and resources**

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The California Department of Fair Employment and Housing (DFEH) accepts, investigates, conciliates, mediates, and prosecutes complaints under FEHA, the Disabled Persons Act, the Unruh Civil Rights Act, and the Ralph Civil Rights Act. DFEH investigates complaints of employment and housing discrimination based on race, sex, including gender, gender identity, and gender 353 expression, religious creed, color, national origin, familiar status, medical condition (cured cancer only), ancestry, physical or mental disability, marital status, or age (over 40 only), and sexual orientation, DFEH established a program in May 2003 for mediating housing discrimination complaints, which is among the largest fair housing mediation program in the nation to be developed under HUD's Partnership Initiative with state fair housing enforcement agencies. The program provides California's tenants, landlords, and property owners and managers with a means of resolving housing discrimination cases in a fair, confidential, and cost-effective manner. Key features of the program are: 1) it is free of charge to the parties; and 2) mediation takes place within the first 30 days of the filing of the complaint, often avoiding the financial and emotional costs associated with a full DFEH investigation and potential litigation.

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## **Fair Housing Enforcement, Outreach Capacity, and Resources Contributing Factors**

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### **Lack of local public fair housing enforcement**

In recent years, California's Department of Fair Employment and Housing (DFEH) has received 30-40 housing complaints for Contra Costa County annually. The number of housing complaints between 2011 and 2016 has remained relatively stable. While this consistency demonstrates that fair housing enforcement in Contra Costa has not worsened, it also suggests that additional efforts may be needed to prevent reoccurring problems.

### **Lack of meaningful language access**

Contra Costa County has a large limited-English proficient (LEP) population. According to the 2016 American Community Survey, 14.2 percent of the population in Contra Costa County speak English less than "very well". Among Spanish speakers, 44.7 percent of individuals speak English less than well. A slightly smaller percentage (42.5 percent) of speakers of Asian and Pacific Island speakers are able to speak English less than "very well" and 30.1 percent of speakers of other Indo-European languages speak English less than "very well". There are several resources to assist LEP individuals with fair housing. For example, the City of Walnut Creek uses Language Line, a language translation and interpretation service for LEP Persons. ECHO Fair Housing provides information in Spanish and Bay Area Legal Aid uses volunteer interpreters/translators to help provide language access and its legal advice line provides counsel and advice in different languages. The County has a Language Access Plan and provides language assistance to persons upon request; however, given the diversity and size of the LEP population in Contra Costa County, a lack of language access in a broad range of languages may still limit fair housing outreach efforts.

### **Lack of resources for fair housing agencies and organizations**

Fair housing groups' lack of resources is a contributing factor to a lack of fair housing enforcement in Contra Costa. The County and the surrounding region is home to multiple private fair housing organizations, including Fair Housing Advocates of Northern California (formerly Fair Housing of Marin), ECHO Fair Housing, and Bay Area Legal Aid. ECHO performs site investigations in response to housing discrimination complaints. It receives funding from local cities and counties, HUD, and private donors. ECHO currently suffers from a severe lack of resources; it has just one fair housing counselor for the entire County. Similarly, Bay Area Legal Aid does not have the funding to provide services for people facing housing discrimination, which further burdens groups like ECHO that are providing such services.

### **Lack of state or local fair housing laws**

California's Fair Employment and Housing Act prohibits all housing providers, including local governments, from discriminating in housing development and all actions related to the provision of housing based on a wide variety of characteristics including sex, gender identity, gender expression, sexual orientation, marital status, ancestry, familial status, disability, or genetic information. Although there is a robust state fair housing law, Contra Costa County does not have an ordinance on fair housing. Of the incorporated cities within the County, only

Concord has a comprehensive fair housing ordinance. Richmond has a housing ordinance that specifically prohibits discrimination based on past criminal conviction. Walnut Creek has a reasonable accommodation ordinance requiring that people with disabilities have equal access to housing.

### **Private discrimination**

Private discrimination continues to be a problem in Contra Costa County, perpetuating segregation. In 2016, the California Department of Fair Employment and Housing reported that it received 32 housing complaints from residents of Contra Costa County. In 2011, Fair Housing of Marin (now known as Fair Housing Advocates of Northern California) under contract with Bay Area Legal Aid conducted fair housing testing via phone to investigate housing discrimination in Richmond. In the testing, white testers and Black testers called 20 housing providers who had posted rental advertisements on Craigslist. Ultimately, the test showed there was significant differential treatment in favor of white testers over Black testers in 55 percent of calls. A separate round of testing conducted in 2012 to investigate national origin discrimination in Richmond found that in 30 percent of tests, Latino testers faced at least some type of differential treatment compared to a non-Hispanic White tester. Because Whites receive better services, they tend to live in neighborhoods apart from minority groups.

Private discrimination also perpetuates disparities in opportunity, as minorities who face adversity when seeking housing are less likely to live in neighborhoods with access to better schools, jobs, and healthcare options.

### **Unresolved violations of fair housing or civil rights laws**

Fair Housing Advocates of Northern California (FHANC), along with the National Fair Housing Alliance (NFHA) and 18 other fair housing organizations, is suing Deutsche Bank for housing discrimination. The lawsuit alleges that Deutsche Bank intentionally failed to maintain foreclosed bank homes in middle- and working-class Black and Latino homes in 30 metropolitan areas across the country, including Contra Costa cities such as Antioch, Brentwood, and Richmond. The lawsuit highlights how homes in White communities are far more likely to have manicured lawns, secured gates and windows, and well-maintained homes. In contrast, homes in predominantly minority communities are far more likely to have overgrown lawns, graffiti, boarded doors, bent gutters, and trash. The last amended HUD complaint was filed on July 26, 2017.

FHANC, NFHA, and other housing organizations are also suing Fannie Mae for maintaining and marketing foreclosed homes in White neighborhoods better than homes in Black and Latino neighborhoods in areas across the country, including Richmond, California. The lawsuit was filed on December 5, 2016.

Two housing authorities recently resolved complaints filed against them with HUD. On February 13, 2018, the Housing Authority of the County of Contra Costa (HACCC) and the

Vallejo Housing Authority (VHA) reached a Conciliation Agreement with a disabled woman. The woman had filed a complaint against HACCC and VHA after being denied a reasonable accommodation request for a time extension to search for suitable housing to accept her Housing Choice Voucher. On December 14, 2017, the Richmond Housing Authority (RHA) reached a Conciliation Agreement with a disabled resident. The resident had filed a complaint after RHA refused to grant his reasonable accommodations request and terminated his Section 8 Housing Choice Voucher.

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## Chapter 5. Regional Analysis of Impediments Goals

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**1. Increase available financial resources for affordable housing in order to better fund efforts to foster stable residential integration and increased access to opportunity.**

- i. Explore a countywide affordable housing bond issuance that includes efforts to develop permanent supportive housing, to build affordable housing for families, and to preserve affordable housing in areas undergoing gentrification and displacement. Efforts to support a bond issue could include the posting of informational materials regarding the need for affordable housing and the possible uses of bond proceedings on government agency websites.
- ii. If bond does not pass, consider other sources for a County-wide housing trust fund.

**2. Provide for the production of additional affordable housing through market incentives and improvements.**

- i. Promote market rate housing to include affordable units, such as by promoting use of density bonuses
- ii. Explore the production of units that are affordable by design, such as Accessory Dwelling Units (ADUs) and micro-units
- iii. Evaluate options for stream-line processing of affordable housing developments

**3. Increase residential racial and ethnic integration by increasing the supply of affordable housing for families in high opportunity areas.**

- i. Discourage or eliminate live/work preferences in inclusionary ordinances
- ii. Coordinate use of housing subsidies such as Project-Based Vouchers and RAD transfers of assistance with emerging opportunities to build or access affordable housing in high-opportunity areas (such as new bond measures or LIHTC development), in order to increase access to designated opportunity areas with low poverty rates, healthy neighborhoods, and high-performing schools among subsidized households.
- iii. Consider any affordable housing funding sources (including new sources such as bond funds) that create balance in the location of affordable

housing throughout the county, by supporting the creation of affordable units, in particular for families, in high-opportunity areas.

**4. Increase the supply of permanent supportive housing for people with disabilities and services for people with disabilities**

- i. To the extent practicable, use affordable housing funds for the construction of permanent supportive housing in developments in which 10-25% of units are set aside for persons with disabilities. Affirmatively market units to individuals with intellectual and developmental disabilities, their families, and service providers, such as the Regional Center of the East Bay.
- ii. Explore methods for nonprofit partners to assist in purchasing or master leasing affordable units within inclusionary market-rate developments, and set a portion of those units aside for persons with disabilities.
- iii. Explore funding options for continuing community-based services for possible expansion of services, particularly for persons with psychiatric disabilities.

**5. Reduce housing discrimination and discriminatory barriers to residential mobility.**

- i. Educate landlords on criminal background screening in rental housing (using HUD fair housing guidance) and explore the feasibility of adopting ordinances.
- ii. Develop and disseminate a best practices guide to credit screening in the rental housing context in order to discourage the use of strict FICO score cut-offs and overreliance on eviction records.
- iii. Develop and distribute informational brochure on inclusionary leasing practices, including with licenses where applicable.
- iv. Increase outreach to LGBTQ and immigrant stakeholder groups to provide “know your rights” materials regarding housing discrimination.
- v. Continue and increase outreach and education activities for all protected classes.
- vi. Include education on new requirements of the Right to a Safe Home Act in outreach activities to both landlords and the public.
- vii. For publicly-supported housing, develop protocols to ensure responsiveness to reasonable accommodation requests.

**6. Address barriers to mobility for families and individuals in publicly-supported housing, including Housing Choice Voucher participants.**

- i. Provide mobility counseling and updated briefing materials to families with or eligible for Housing Choice Vouchers, including with regard to healthy neighborhoods and high-performing, low poverty schools.
- ii. Provide block grant or other funding for security deposits (including for voucher holders).
- iii. Require developers to affirmatively market affordable units (especially in opportunity areas) to voucher holders throughout the county.
- iv. Implement measures to address source of income discrimination against Housing Choice Voucher participants and landlord reluctance to participate in the HCV program, including increased landlord support and contact, production of an owner's packet, and outreach and education (including workshops).

**7. Reduce the displacement of low-income communities of color by enhancing protections for vulnerable tenants and homeowners and preserving affordable housing in areas that are gentrifying or at risk of gentrification.**

- i. Explore the development of displacement mitigation or replacement requirements for any rezoning activities that could displace existing residents.
- ii. Explore the feasibility of adopting tenant protections, such as relocation costs, increased noticing, just cause, and rent control ordinances (as permitted by state law), to cover the unincorporated areas of the County and the Cities of Antioch, Concord, Pittsburg, and Walnut Creek.
- iii. Continue funding and support multi-agency collaborative efforts for legal services, including organizations that do not receive Legal Services Corporation funding and are able to represent undocumented residents.
- iv. In tandem with investments in affordable housing development in low-poverty areas, provide funds for the preservation of affordable housing in areas that are undergoing gentrification or are at risk of gentrification, in particular in areas of high environmental health.
- v. Encourage the donation of municipally-owned, tax-foreclosed properties to non-profit community land trusts to be rehabilitated, as needed, and preserved for long-term affordable housing.

**8. Increase access to opportunity through targeted public investments and efforts to increase economic mobility within Racially or Ethnically Concentrated Areas of Poverty (R/ECAPs).**

- i. Prioritize economic development expenditures in and around R/ECAPs including through the Northern Waterfront Economic Development Initiative.
- ii. Prioritize funding for job training activities in and around R/ECAPs including for the types of industrial jobs created through the Northern Waterfront Economic Development Initiative.

- iii. Prioritize infrastructure and streetscaping improvements in R/ECAPs in order to facilitate local retail development.
- iv. Engage with small business incubators, like West Contra Costa Small Business Incubator or the Richmond Commercial Kitchen, to expand to R/ECAPs within Contra Costa County or to provide technical assistance to start-up incubators within the County.
- v. Explore methods for providing low-interest loans and below-market leases for tax-foreclosed commercial properties to low-income residents seeking to start businesses within R/ECAPs.

#### **9. Increase and stabilize access to proficient schools**

- i. Create regular lines of communications between PHAs and staff with county and district school boards and school district staff to ensure that districts take into account the needs of low income residents in redistricting and investment decisions, particularly for residents of public and assisted housing in the region.
- ii. To the extent possible, focus the development of new family affordable housing in school districts and school zones with lower rates of school-based poverty concentration, and incentivize new market rate multifamily development in high performing school zones to include more bedrooms in affordable apartments for families with children.

#### **10. Increase coordination of housing and environmental health planning to support access to healthy homes and neighborhoods.**

- i. Expand ongoing interagency connections to support weatherization, energy efficiency, and climate adaptation for low-income residents.

#### **11. Improve inter-jurisdictional coordination.**

- i. Explore an ongoing working group of representatives from Consortium, PHA, and local housing and community development staff, along with representatives of local and regional transportation, education, climate/energy, and health agencies.



# Technical Appendix

Unless otherwise noted, the current data cited below are sourced from the HUD Data and Mapping Tool, the U.S. Census Bureau, and the American Community Survey 2012-2016 5-Year Estimates.

## Demographic Profile

### Tables

**Table 1 - Demographics, Contra Costa County and the San Francisco-Oakland-Hayward, CA Metropolitan Area**

|   |                      | Contra Costa County |        | Region      |         |       |
|---|----------------------|---------------------|--------|-------------|---------|-------|
| Race/Ethnicity  |                      | #                   | %      | #           | %       |       |
| Non-Hispanic  | White                | 500,923             | 47.79% | 1,840,372   | 42.45%  |       |
|   | Black                | 93,604              | 8.92%  | 349,895     | 8.07%   |       |
|   | Asian/Pacific Island | 153,263             | 14.61% | 1,024,377   | 23.63%  |       |
|   | Native American      | 2,984               | 0.28%  | 10,657      | 0.25%   |       |
|   | Two or More Races    | 39,569              | 3.77%  | 157,746     | 3.64%   |       |
|   | Other, Non-Hispanic  | 3,122               | 0.30%  | 13,550      | 0.31%   |       |
| Hispanic  |                      | 255,560             | 24.36% | 938,794     | 21.65%  |       |
| <b>National Origin – County Other than USA Where Residents Were Born</b>                                    |                      |                     |        |             |         |       |
| #1 country of origin  | Mexico               | 68,757              | 6.88%  | Mexico      | 256,611 | 6.19% |
| #2 country of origin  | Philippines          | 31,983              | 3.20%  | China       | 187,949 | 4.54% |
| #3 country of origin  | China                | 15,502              | 1.55%  | Philippines | 160,156 | 3.87% |
| #4 country of origin  | India                | 15,431              | 1.54%  | India       | 85,837  | 2.07% |
| #5 country of origin  | El Salvador          | 12,834              | 1.28%  | Vietnam     | 55,635  | 1.34% |
| #6 country of origin  | Korea                | 6,614               | 0.66%  | El Salvador | 52,767  | 1.27% |
| #7 country of origin  | Vietnam              | 6,352               | 0.64%  | Hong Kong   | 39,414  | 0.95% |
| #8 country of origin  | Iran                 | 5,906               | 0.59%  | Korea       | 29,806  | 0.72% |
| #9 country of origin  | Hong Kong            | 4,708               | 0.47%  | Guatemala   | 27,004  | 0.65% |
| #10 country of origin   | Guatemala            | 4,573               | 0.46%  | Taiwan      | 26,766  | 0.65% |
| <b>Limited English Proficiency (LEP) Language– Language Spoken by Persons with Limited Skill in English</b> |                      |                     |        |             |         |       |
| #1 LEP Language   | Spanish              | 78,105              | 7.81%  | Spanish     | 310,669 | 7.50% |
| #2 LEP Language   | Chinese              | 15,917              | 1.59%  | Chinese     | 203,434 | 4.91% |
| #3 LEP Language   | Tagalog              | 9,228               | 0.92%  | Tagalog     | 53,027  | 1.28% |
| #4 LEP Language   | Korean               | 3,820               | 0.38%  | Vietnamese  | 26,667  | 0.64% |
| #5 LEP Language   | Persian              | 3,781               | 0.38%  | Korean      | 16,910  | 0.41% |
| #6 LEP Language   | Vietnamese           | 3,520               | 0.35%  | Russian     | 15,321  | 0.37% |
| #7 LEP Language   | Other Indic          | 3,090               | 0.31%  | Other Asian | 13,968  | 0.34% |
| #8 LEP Language   | Other Asian          | 3,059               | 0.31%  | Other Indic | 11,716  | 0.28% |
| #9 LEP Language   | Russian              | 2,887               | 0.29%  | Persian     | 10,565  | 0.26% |
| #10 LEP Language  | Portuguese           | 1,745               | 0.17%  | Japanese    | 9,891   | 0.24% |
| <b>Disability or Difficulty Type</b>  |                      |                     |        |             |         |       |

|                           |         |        |           |        |
|---------------------------|---------|--------|-----------|--------|
| <b>Hearing</b>            | 28,044  | 2.82%  | 108,299   | 2.64%  |
| <b>Vision</b>             | 17,330  | 1.74%  | 68,538    | 1.67%  |
| <b>Cognitive</b>          | 39,726  | 4.00%  | 154,925   | 3.77%  |
| <b>Ambulatory</b>         | 55,843  | 5.62%  | 219,714   | 5.35%  |
| <b>Self-care</b>          | 21,796  | 2.19%  | 97,192    | 2.37%  |
| <b>Independent living</b> | 40,478  | 4.07%  | 170,567   | 4.15%  |
| <b>Sex</b>                |         |        |           |        |
| <b>Male</b>               | 511,526 | 48.76% | 2,137,801 | 49.31% |
| <b>Female</b>             | 537,499 | 51.24% | 2,197,590 | 50.69% |

**Table 2 – Demographic Trends, Contra Costa County, San Francisco-Oakland-Hayward, CA**

| Contra Costa County  |                      |            |        |            |        |            |        |           |        |
|--|----------------------|------------|--------|------------|--------|------------|--------|-----------|--------|
|  |                      | 1990 Trend |        | 2000 Trend |        | 2010 Trend |        | Current   |        |
| Race/Ethnicity   |                      | #          | %      | #          | %      | #          | %      | #         | %      |
| Non-Hispanic   | White                | 559,385    | 69.69% | 549,347    | 57.89% | 500,923    | 47.75% | 500,923   | 47.75% |
|  | Black                | 72,410     | 9.02%  | 94,039     | 9.91%  | 105,105    | 10.02% | 93,604    | 8.92%  |
|  | Asian/Pacific Island | 73,641     | 9.17%  | 120,210    | 12.67% | 175,285    | 16.71% | 153,263   | 14.61% |
|  | Native American      | 4,322      | 0.54%  | 8,689      | 0.92%  | 8,125      | 0.77%  | 2,984     | 0.28%  |
| Hispanic   |                      | 91,083     | 11.35% | 167,718    | 17.68% | 255,560    | 24.36% | 255,560   | 24.36% |
| National Origin – County Other than USA Where Residents Were Born  |                      |            |        |            |        |            |        |           |        |
| Foreign-born   |                      | 106,958    | 13.33% | 180,486    | 19.02% | 241,903    | 23.06% | 250,922   | 23.92% |
| Limited English Proficiency (LEP) Language– Language Spoken by Persons with Limited Skill in English   |                      |            |        |            |        |            |        |           |        |
| # of Persons with LEP  |                      | 54,265     | 6.76%  | 101,190    | 10.66% | 129,593    | 12.35% | 136,581   | 13.02% |
| Sex  |                      |            |        |            |        |            |        |           |        |
| Male   |                      | 391,214    | 48.74% | 462,369    | 48.73% | 511,526    | 48.76% | 511,526   | 48.76% |
| Female   |                      | 411,409    | 51.26% | 486,447    | 51.27% | 537,499    | 51.24% | 537,499   | 51.24% |
| Age  |                      |            |        |            |        |            |        |           |        |
| Under 18   |                      | 201,430    | 25.10% | 257,094    | 27.10% | 260,505    | 24.83% | 260,505   | 24.83% |
| 18-64  |                      | 513,735    | 64.01% | 584,819    | 61.64% | 658,082    | 62.73% | 658,082   | 62.73% |
| 65+  |                      | 87,459     | 10.90% | 106,904    | 11.27% | 130,438    | 12.43% | 130,438   | 12.43% |
| Family Type  |                      |            |        |            |        |            |        |           |        |
| Families with children   |                      | 103,823    | 48.36% | 82,817     | 50.47% | 126,893    | 47.83% | 126,893   | 47.83% |
| San Francisco-Oakland-Hayward, CA Region   |                      |            |        |            |        |            |        |           |        |
|  |                      | 1990 Trend |        | 2000 Trend |        | 2010 Trend |        | Current   |        |
| Race/Ethnicity   |                      | #          | %      | #          | %      | #          | %      | #         | %      |
| Non-Hispanic   | White                | 2,157,395  | 58.65% | 2,025,815  | 49.12% | 1,840,372  | 42.45% | 1,840,372 | 42.45% |
|  | Black                | 411,437    | 11.19% | 418,830    | 10.16% | 392,843    | 9.06%  | 349,895   | 8.07%  |
|  | Asian/Pacific Island | 578,189    | 15.72% | 876,048    | 21.24% | 1,119,174  | 25.81% | 1,024,377 | 23.63% |
|  | Native American      | 16,266     | 0.44%  | 30,058     | 0.73%  | 27,459     | 0.63%  | 10,657    | 0.25%  |
| Hispanic   |                      | 505,217    | 13.74% | 733,049    | 17.78% | 938,794    | 21.65% | 938,794   | 21.65% |
| National Origin  |                      |            |        |            |        |            |        |           |        |
| Foreign-born   |                      | 778,388    | 21.17% | 1,127,959  | 27.35% | 1,264,467  | 29.17% | 1,310,790 | 30.23% |
| Limited English Proficiency (LEP)  |                      |            |        |            |        |            |        |           |        |
| # of Persons with LEP  |                      | 449,197    | 12.21% | 667,712    | 16.19% | 719,857    | 16.60% | 735,980   | 16.98% |
| Sex  |                      |            |        |            |        |            |        |           |        |
| Male   |                      | 1,808,731  | 49.18% | 2,037,408  | 49.41% | 2,137,801  | 49.31% | 2,137,801 | 49.31% |
| Female   |                      | 1,868,981  | 50.82% | 2,086,329  | 50.59% | 2,197,590  | 50.69% | 2,197,590 | 50.69% |
| Age  |                      |            |        |            |        |            |        |           |        |
| Under 18   |                      | 806,480    | 21.93% | 953,037    | 23.11% | 920,636    | 21.24% | 920,636   | 21.24% |
| 18-64  |                      | 2,434,697  | 66.20% | 2,687,478  | 65.17% | 2,868,275  | 66.16% | 2,868,275 | 66.16% |
| 65+  |                      | 436,536    | 11.87% | 483,222    | 11.72% | 546,480    | 12.61% | 546,480   | 12.61% |
| Family Type  |                      |            |        |            |        |            |        |           |        |
| Families with children   |                      | 410,719    | 45.97% | 357,466    | 47.23% | 459,242    | 45.61% | 459,242   | 45.61% |
| Note 1: All % represent a share of the total population within the jurisdiction or region for that year, except family type, which is out of total families. Note 2: Data Sources: Decennial Census; ACS Note 3: Refer to the Data Documentation for details |                      |            |        |            |        |            |        |           |        |

**Table 3 – Demographics, City of Antioch, CA**

**and San Francisco-Oakland-Hayward, CA Metropolitan Area**

|   |                      | Antioch, CA |        | Region            |         |       |
|---|----------------------|-------------|--------|-------------------|---------|-------|
| Race/Ethnicity  |                      | #           | %      | #                 | %       |       |
| Non-Hispanic  | White                | 37,430      | 36.48% | 1,840,372         | 42.45%  |       |
|   | Black                | 16,614      | 16.19% | 349,895           | 8.07%   |       |
|   | Asian/Pacific Island | 10,798      | 10.52% | 1,024,377         | 23.63%  |       |
|   | Native American      | 460         | 0.45%  | 10,657            | 0.25%   |       |
|   | Two or More Races    | 4,655       | 4.54%  | 157,746           | 3.64%   |       |
|   | Other                | 252         | 0.25%  | 13,550            | 0.31%   |       |
| Hispanic  |                      | 32,405      | 31.58% | 938,794           | 21.65%  |       |
| <b>National Origin – County Other than USA Where Residents Were Born</b>                                    |                      |             |        |                   |         |       |
| #1 country of origin  | Mexico               | 7,477       | 7.71%  | Mexico            | 256,611 | 6.19% |
| #2 country of origin  | Philippines          | 4,160       | 4.29%  | China             | 187,949 | 4.54% |
| #3 country of origin  | El Salvador          | 1,153       | 1.19%  | Philippines       | 160,156 | 3.87% |
| #4 country of origin  | Nicaragua            | 899         | 0.93%  | India             | 85,837  | 2.07% |
| #5 country of origin  | Nigeria              | 636         | 0.66%  | Vietnam           | 55,635  | 1.34% |
| #6 country of origin  | Afghanistan          | 633         | 0.65%  | El Salvador       | 52,767  | 1.27% |
| #7 country of origin  | China                | 563         | 0.58%  | Hong Kong         | 39,414  | 0.95% |
| #8 country of origin  | India                | 514         | 0.53%  | Korea             | 29,806  | 0.72% |
| #9 country of origin  | Peru                 | 467         | 0.48%  | Guatemala         | 27,004  | 0.65% |
| #10 country of origin   | Fiji                 | 438         | 0.45%  | Taiwan            | 26,766  | 0.65% |
| <b>Limited English Proficiency (LEP) Language– Language Spoken by Persons with Limited Skill in English</b> |                      |             |        |                   |         |       |
| #1 LEP Language   | Spanish              | 7,553       | 7.79%  | Spanish           | 310,669 | 7.50% |
| #2 LEP Language   | Tagalog              | 1,152       | 1.19%  | Chinese           | 203,434 | 4.91% |
| #3 LEP Language   | Chinese              | 818         | 0.84%  | Tagalog           | 53,027  | 1.28% |
| #4 LEP Language   | Persian              | 470         | 0.48%  | Vietnamese        | 26,667  | 0.64% |
| #5 LEP Language   | African              | 243         | 0.25%  | Korean            | 16,910  | 0.41% |
| #6 LEP Language   | Hindi                | 241         | 0.25%  | Russian           | 15,321  | 0.37% |
| #7 LEP Language   | Arabic               | 221         | 0.23%  | Other Asian       | 13,968  | 0.34% |
| #8 LEP Language   | Other Pacific Isl    | 135         | 0.14%  | Other Indic Lang. | 11,716  | 0.28% |
| #9 LEP Language   | Vietnamese           | 129         | 0.13%  | Persian           | 10,565  | 0.26% |
| #10 LEP Language  | Other Indic          | 91          | 0.09%  | Japanese          | 9,891   | 0.24% |
| <b>Disability or Difficulty Type</b>  |                      |             |        |                   |         |       |
| Hearing   |                      | 3,009       | 3.11%  | 108,299           | 2.64%   |       |
| Vision  |                      | 2,199       | 2.27%  | 68,538            | 1.67%   |       |
| Cognitive   |                      | 5,580       | 5.77%  | 154,925           | 3.77%   |       |
| Ambulatory  |                      | 6,524       | 6.75%  | 219,714           | 5.35%   |       |
| Self-care   |                      | 2,600       | 2.69%  | 97,192            | 2.37%   |       |
| Independent living  |                      | 4,646       | 4.81%  | 170,567           | 4.15%   |       |
| <b>Sex</b>  |                      |             |        |                   |         |       |
| Male  |                      | 49,983      | 48.71% | 2,137,801         | 49.31%  |       |
| Female  |                      | 52,633      | 51.29% | 2,197,590         | 50.69%  |       |
| <b>Age</b>  |                      |             |        |                   |         |       |
| Under 18  |                      | 28,965      | 28.23% | 920,636           | 21.24%  |       |
| 18-64   |                      | 64,600      | 62.95% | 2,868,275         | 66.16%  |       |
| 65+   |                      | 9,051       | 8.82%  | 546,480           | 12.61%  |       |

| Family Type   |        |        |         |        |
|---|--------|--------|---------|--------|
| <b>Families with children</b>   | 12,807 | 50.99% | 459,242 | 45.61% |
| <p><i>Note 1: All % represent a share of the total population within the jurisdiction or region, except family type, which is out of total families. Note 2: 10 most populous places of birth and languages at the jurisdiction level may not be the same as the 10 most populous at the Region level, and thus are labeled separately. Note 3: China does not include Hong Kong and Taiwan. Note 4: Data Sources: Decennial Census; ACS. Note 5: Refer to the Data Documentation for details</i></p> <p><a href="http://www.hudexchange.info/resource/4848/affh-data-documentation">www.hudexchange.info/resource/4848/affh-data-documentation</a></p> |        |        |         |        |

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**Table 4 – Demographic Trends,  
City of Antioch and San Francisco-Oakland-Hayward Region**

| City of Antioch                          |                      |            |        |            |        |            |        |           |        |
|--|----------------------|------------|--------|------------|--------|------------|--------|-----------|--------|
|  |                      | 1990 Trend |        | 2000 Trend |        | 2010 Trend |        | Current   |        |
| Race/Ethnicity                           |                      | #          | %      | #          | %      | #          | %      | #         | %      |
| Non-Hispanic                             | White                | 52,127     | 76.43% | 51,951     | 57.55% | 37,430     | 36.48% | 37,430    | 36.48% |
|  | Black                | 1,699      | 2.49%  | 8,597      | 9.52%  | 18,615     | 18.14% | 16,614    | 16.19% |
|  | Asian/Pacific Island | 3,015      | 4.42%  | 7,686      | 8.51%  | 12,724     | 12.40% | 10,798    | 10.52% |
|  | Native American      | 603        | 0.88%  | 1,232      | 1.36%  | 1,092      | 1.06%  | 460       | 0.45%  |
| Hispanic                                 |                      | 10,583     | 15.52% | 19,945     | 22.09% | 32,405     | 31.58% | 32,405    | 31.58% |
| National Origin                          |                      |            |        |            |        |            |        |           |        |
| Foreign-born                             |                      | 5,262      | 7.72%  | 11,679     | 12.93% | 21,680     | 21.13% | 21,123    | 20.58% |
| Limited English Proficiency - LEP        |                      |            |        |            |        |            |        |           |        |
| # of Persons with LEP                    |                      | 3,412      | 5.01%  | 7,359      | 8.15%  | 11,440     | 11.15% | 11,720    | 11.42% |
| Sex                                      |                      |            |        |            |        |            |        |           |        |
| Male                                     |                      | 33,391     | 49.02% | 44,428     | 49.18% | 49,983     | 48.71% | 49,983    | 48.71% |
| Female                                   |                      | 34,726     | 50.98% | 45,910     | 50.82% | 52,633     | 51.29% | 52,633    | 51.29% |
| Age                                      |                      |            |        |            |        |            |        |           |        |
| Under 18                                 |                      | 21,107     | 30.99% | 29,475     | 32.63% | 28,965     | 28.23% | 28,965    | 28.23% |
| 18-64                                    |                      | 41,975     | 61.62% | 54,023     | 59.80% | 64,600     | 62.95% | 64,600    | 62.95% |
| 65+                                      |                      | 5,034      | 7.39%  | 6,841      | 7.57%  | 9,051      | 8.82%  | 9,051     | 8.82%  |
| Family Type                              |                      |            |        |            |        |            |        |           |        |
| Families with children                   |                      | 10,549     | 57.46% | 10,044     | 58.60% | 12,807     | 50.99% | 12,807    | 50.99% |
| San Francisco-Oakland-Hayward, CA Region |                      |            |        |            |        |            |        |           |        |
|  |                      | 1990 Trend |        | 2000 Trend |        | 2010 Trend |        | Current   |        |
| Race/Ethnicity                           |                      | #          | %      | #          | %      | #          | %      | #         | %      |
| Non-Hispanic                             | White                | 2,157,395  | 58.65% | 2,025,815  | 49.12% | 1,840,372  | 42.45% | 1,840,372 | 42.45% |
|  | Black                | 411,437    | 11.19% | 418,830    | 10.16% | 392,843    | 9.06%  | 349,895   | 8.07%  |
|  | Asian/Pacific Island | 578,189    | 15.72% | 876,048    | 21.24% | 1,119,174  | 25.81% | 1,024,377 | 23.63% |
|  | Native American      | 16,266     | 0.44%  | 30,058     | 0.73%  | 27,459     | 0.63%  | 10,657    | 0.25%  |
| Hispanic                                 |                      | 505,217    | 13.74% | 733,049    | 17.78% | 938,794    | 21.65% | 938,794   | 21.65% |
| National Origin                          |                      |            |        |            |        |            |        |           |        |
| Foreign-born                             |                      | 778,388    | 21.17% | 1,127,959  | 27.35% | 1,264,467  | 29.17% | 1,310,790 | 30.23% |
| Limited English Proficiency - LEP        |                      |            |        |            |        |            |        |           |        |
| # of Persons with LEP                    |                      | 449,197    | 12.21% | 667,712    | 16.19% | 719,857    | 16.60% | 735,980   | 16.98% |
| Sex                                      |                      |            |        |            |        |            |        |           |        |
| Male                                     |                      | 1,808,731  | 49.18% | 2,037,408  | 49.41% | 2,137,801  | 49.31% | 2,137,801 | 49.31% |
| Female                                   |                      | 1,868,981  | 50.82% | 2,086,329  | 50.59% | 2,197,590  | 50.69% | 2,197,590 | 50.69% |
| Age                                      |                      |            |        |            |        |            |        |           |        |
| Under 18                                 |                      | 806,480    | 21.93% | 953,037    | 23.11% | 920,636    | 21.24% | 920,636   | 21.24% |
| 18-64                                    |                      | 2,434,697  | 66.20% | 2,687,478  | 65.17% | 2,868,275  | 66.16% | 2,868,275 | 66.16% |
| 65+                                      |                      | 436,536    | 11.87% | 483,222    | 11.72% | 546,480    | 12.61% | 546,480   | 12.61% |
| Family Type                              |                      |            |        |            |        |            |        |           |        |
| Families with children                   |                      | 410,719    | 45.97% | 357,466    | 47.23% | 459,242    | 45.61% | 459,242   | 45.61% |

Note 1: All % represent a share of the total population within the jurisdiction or region for that year, except family type, which is out of total families. Note 2: Data Sources: Decennial Census; ACS. Note 3: Refer to the Data Documentation for details:  
[www.hudexchange.info/resource/4848/affh-data-documentation](http://www.hudexchange.info/resource/4848/affh-data-documentation)

**Table 5 – Disability by Type, Antioch, CA and San Francisco-Oakland-Hayward, CA Metropolitan Area**

| Disability Type    | Antioch, CA |       | Region  |       |
|--------------------|-------------|-------|---------|-------|
|                    | #           | %     | #       | %     |
| Hearing            | 3,009       | 3.11% | 108,299 | 2.64% |
| Vision             | 2,199       | 2.27% | 68,538  | 1.67% |
| Cognitive          | 5,580       | 5.77% | 154,925 | 3.77% |
| Ambulatory         | 6,524       | 6.75% | 219,714 | 5.35% |
| Self-care          | 2,600       | 2.69% | 97,192  | 2.37% |
| Independent living | 4,646       | 4.81% | 170,567 | 4.15% |

Note 1: All % represent a share of the total population within the jurisdiction or region. Note 2: Data Sources: ACS.  
 Note 3: Refer to the Data Documentation for details: [www.hudexchange.info/resource/4848/affh-data-documentation](http://www.hudexchange.info/resource/4848/affh-data-documentation)

**Table 6 - Demographics, City of Concord and the San Francisco-Oakland-Hayward, CA Metropolitan Area**

| Race/Ethnicity  |                      | City of Concord |        | Region      |         |       |
|---|----------------------|-----------------|--------|-------------|---------|-------|
|   |                      | #               | %      | #           | %       |       |
| Non-Hispanic  | White                | 62,146          | 50.70% | 1,840,372   | 42.45%  |       |
|   | Black                | 3,980           | 3.25%  | 349,895     | 8.07%   |       |
|   | Asian/Pacific Island | 13,967          | 11.40% | 1,024,377   | 23.63%  |       |
|   | Native American      | 366             | 0.30%  | 10,657      | 0.25%   |       |
|   | Two or More Races    | 4,655           | 3.80%  | 157,746     | 3.64%   |       |
|   | Other, Non-Hispanic  | 320             | 0.26%  | 13,550      | 0.31%   |       |
| Hispanic  |                      | 37,132          | 30.30% | 938,794     | 21.65%  |       |
| <b>National Origin</b>  |                      |                 |        |             |         |       |
| #1 country of origin  | Mexico               | 10,574          | 9.24%  | Mexico      | 256,611 | 6.19% |
| #2 country of origin  | Philippines          | 3,678           | 3.21%  | China       | 187,949 | 4.54% |
| #3 country of origin  | El Salvador          | 2,524           | 2.20%  | Philippines | 160,156 | 3.87% |
| #4 country of origin  | China                | 1,289           | 1.13%  | India       | 85,837  | 2.07% |
| #5 country of origin  | India                | 1,017           | 0.89%  | Vietnam     | 55,635  | 1.34% |
| #6 country of origin  | Afghanistan          | 979             | 0.86%  | El Salvador | 52,767  | 1.27% |
| #7 country of origin  | Guatemala            | 932             | 0.81%  | Hong Kong   | 39,414  | 0.95% |
| #8 country of origin  | Korea                | 763             | 0.67%  | Korea       | 29,806  | 0.72% |
| #9 country of origin  | Vietnam              | 679             | 0.59%  | Guatemala   | 27,004  | 0.65% |
| #10 country of origin   | Russia               | 635             | 0.55%  | Taiwan      | 26,766  | 0.65% |
| <b>Limited English Proficiency (LEP) Language– Language Spoken by Persons with Limited Skill in English</b> |                      |                 |        |             |         |       |
| #1 LEP Language   | Spanish              | 12,572          | 10.98% | Spanish     | 310,669 | 7.50% |
| #2 LEP Language   | Chinese              | 1,306           | 1.14%  | Chinese     | 203,434 | 4.91% |
| #3 LEP Language   | Tagalog              | 1,041           | 0.91%  | Tagalog     | 53,027  | 1.28% |
| #4 LEP Language   | Russian              | 703             | 0.61%  | Vietnamese  | 26,667  | 0.64% |
| #5 LEP Language   | Persian              | 634             | 0.55%  | Korean      | 16,910  | 0.41% |
| #6 LEP Language   | Korean               | 525             | 0.46%  | Russian     | 15,321  | 0.37% |
| #7 LEP Language   | Vietnamese           | 510             | 0.45%  | Other Asian | 13,968  | 0.34% |



|   |                   |        |        |             |           |        |
|---|-------------------|--------|--------|-------------|-----------|--------|
| <b>#8 LEP Language</b>  | Other Asian       | 297    | 0.26%  | Other Indic | 11,716    | 0.28%  |
| <b>#9 LEP Language</b>  | Portuguese        | 287    | 0.25%  | Persian     | 10,565    | 0.26%  |
| <b>#10 LEP Language</b>   | Other Pacific Isl | 246    | 0.21%  | Japanese    | 9,891     | 0.24%  |
| <b>Disability Type</b>  |                   |        |        |             |           |        |
| <b>Hearing difficulty</b>   |                   | 3,409  | 3.00%  |             | 108,299   | 2.64%  |
| <b>Vision difficulty</b>  |                   | 2,264  | 1.99%  |             | 68,538    | 1.67%  |
| <b>Cognitive difficulty</b>   |                   | 4,734  | 4.16%  |             | 154,925   | 3.77%  |
| <b>Ambulatory difficulty</b>  |                   | 6,817  | 6.00%  |             | 219,714   | 5.35%  |
| <b>Self-care difficulty</b>   |                   | 2,357  | 2.07%  |             | 97,192    | 2.37%  |
| <b>Independent living</b>   |                   | 4,439  | 3.90%  |             | 170,567   | 4.15%  |
| <b>Sex</b>  |                   |        |        |             |           |        |
| <b>Male</b>   |                   | 60,819 | 49.62% |             | 2,137,801 | 49.31% |
| <b>Female</b>   |                   | 61,746 | 50.38% |             | 2,197,590 | 50.69% |
| <b>Age</b>  |                   |        |        |             |           |        |
| <b>Under 18</b>   |                   | 28,078 | 22.91% |             | 920,636   | 21.24% |
| <b>18-64</b>  |                   | 79,725 | 65.05% |             | 2,868,275 | 66.16% |
| <b>65+</b>  |                   | 14,762 | 12.04% |             | 546,480   | 12.61% |
| <b>Family Type</b>  |                   |        |        |             |           |        |
| <b>Families with children</b>   |                   | 13,919 | 45.96% |             | 459,242   | 45.61% |
| <p>Note 1: All % represent a share of the total population within the jurisdiction or region, except family type, which is out of total families. Note 2: 10 most populous places of birth and languages at the jurisdiction level may not be the same as the 10 most populous at the Region level, and are thus labeled separately. Note 3: China does not include Hong Kong and Taiwan. 4: Refer to the Data Documentation for details <a href="http://www.hudexchange.info/resource/4848/affh-data-documentation">www.hudexchange.info/resource/4848/affh-data-documentation</a></p> |                   |        |        |             |           |        |

**Table 7 – Demographic Trends, Concord, CA  
and San Francisco-Oakland-Hayward, CA Metropolitan Area**

| <b>City of Concord</b>                            |                             |                   |          |                   |          |                   |          |                |          |
|---|-----------------------------|-------------------|----------|-------------------|----------|-------------------|----------|----------------|----------|
|   |                             | <b>1990 Trend</b> |          | <b>2000 Trend</b> |          | <b>2010 Trend</b> |          | <b>Current</b> |          |
| <b>Race/Ethnicity</b>                             |                             | <b>#</b>          | <b>%</b> | <b>#</b>          | <b>%</b> | <b>#</b>          | <b>%</b> | <b>#</b>       | <b>%</b> |
| <b>Non-Hispanic</b>                               | <b>White</b>                | 84,672            | 77.53%   | 74,727            | 61.44%   | 62,146            | 50.70%   | 62,146         | 50.70%   |
|   | <b>Black</b>                | 2,418             | 2.21%    | 4,018             | 3.30%    | 5,033             | 4.11%    | 3,980          | 3.25%    |
|   | <b>Asian/Pacific Island</b> | 8,890             | 8.14%    | 13,861            | 11.40%   | 16,693            | 13.62%   | 13,967         | 11.40%   |
|   | <b>Native American</b>      | 600               | 0.55%    | 1,335             | 1.10%    | 1,124             | 0.92%    | 366            | 0.30%    |
| <b>Hispanic</b>                                   |                             | 12,404            | 11.36%   | 26,221            | 21.56%   | 37,132            | 30.30%   | 37,132         | 30.30%   |
| <b>National Origin</b>                            |                             |                   |          |                   |          |                   |          |                |          |
| <b>Foreign-born</b>                               |                             | 15,507            | 14.23%   | 28,389            | 23.34%   | 32,522            | 26.53%   | 31,238         | 25.49%   |
| <b>Limited English Proficiency (LEP) Language</b> |                             |                   |          |                   |          |                   |          |                |          |
| <b># of Persons with LEP</b>                      |                             | 7,595             | 6.97%    | 17,026            | 14.00%   | 19,835            | 16.18%   | 19,023         | 15.52%   |
| <b>Sex</b>  |                             |                   |          |                   |          |                   |          |                |          |
| <b>Male</b>                                       |                             | 53,346            | 48.97%   | 60,044            | 49.37%   | 60,819            | 49.62%   | 60,819         | 49.62%   |
| <b>Female</b>                                     |                             | 55,594            | 51.03%   | 61,584            | 50.63%   | 61,746            | 50.38%   | 61,746         | 50.38%   |
| <b>Age</b>  |                             |                   |          |                   |          |                   |          |                |          |
| <b>Under 18</b>                                   |                             | 26,466            | 24.29%   | 31,239            | 25.68%   | 28,078            | 22.91%   | 28,078         | 22.91%   |
| <b>18-64</b>                                      |                             | 72,010            | 66.10%   | 77,047            | 63.35%   | 79,725            | 65.05%   | 79,725         | 65.05%   |
| <b>65+</b>  |                             | 10,462            | 9.60%    | 13,343            | 10.97%   | 14,762            | 12.04%   | 14,762         | 12.04%   |
| <b>Family Type</b>                                |                             |                   |          |                   |          |                   |          |                |          |
| <b>Families with children</b>                     |                             | 14,117            | 49.21%   | 12,387            | 49.14%   | 13,919            | 45.96%   | 13,919         | 45.96%   |
| <b>San Francisco-Oakland-Hayward, CA Region</b>   |                             |                   |          |                   |          |                   |          |                |          |
|   |                             | <b>1990 Trend</b> |          | <b>2000 Trend</b> |          | <b>2010 Trend</b> |          | <b>Current</b> |          |
| <b>Race/Ethnicity</b>                             |                             | <b>#</b>          | <b>%</b> | <b>#</b>          | <b>%</b> | <b>#</b>          | <b>%</b> | <b>#</b>       | <b>%</b> |
| <b>Non-Hispanic</b>                               | <b>White</b>                | 2,157,395         | 58.65%   | 2,025,815         | 49.12%   | 1,840,372         | 42.45%   | 1,840,372      | 42.45%   |
|   | <b>Black</b>                | 411,437           | 11.19%   | 418,830           | 10.16%   | 392,843           | 9.06%    | 349,895        | 8.07%    |
|   | <b>Asian/Pacific Island</b> | 578,189           | 15.72%   | 876,048           | 21.24%   | 1,119,174         | 25.81%   | 1,024,377      | 23.63%   |
|   | <b>Native American</b>      | 16,266            | 0.44%    | 30,058            | 0.73%    | 27,459            | 0.63%    | 10,657         | 0.25%    |
| <b>Hispanic</b>                                   |                             | 505,217           | 13.74%   | 733,049           | 17.78%   | 938,794           | 21.65%   | 938,794        | 21.65%   |
| <b>National Origin</b>                            |                             |                   |          |                   |          |                   |          |                |          |
| <b>Foreign-born</b>                               |                             | 778,388           | 21.17%   | 1,127,959         | 27.35%   | 1,264,467         | 29.17%   | 1,310,790      | 30.23%   |
| <b>Limited English Proficiency</b>                |                             |                   |          |                   |          |                   |          |                |          |
| <b># of Persons with LEP</b>                      |                             | 449,197           | 12.21%   | 667,712           | 16.19%   | 719,857           | 16.60%   | 735,980        | 16.98%   |
| <b>Sex</b>  |                             |                   |          |                   |          |                   |          |                |          |
| <b>Male</b>                                       |                             | 1,808,731         | 49.18%   | 2,037,408         | 49.41%   | 2,137,801         | 49.31%   | 2,137,801      | 49.31%   |
| <b>Female</b>                                     |                             | 1,868,981         | 50.82%   | 2,086,329         | 50.59%   | 2,197,590         | 50.69%   | 2,197,590      | 50.69%   |
| <b>Age</b>  |                             |                   |          |                   |          |                   |          |                |          |
| <b>Under 18</b>                                   |                             | 806,480           | 21.93%   | 953,037           | 23.11%   | 920,636           | 21.24%   | 920,636        | 21.24%   |
| <b>18-64</b>                                      |                             | 2,434,697         | 66.20%   | 2,687,478         | 65.17%   | 2,868,275         | 66.16%   | 2,868,275      | 66.16%   |
| <b>65+</b>  |                             | 436,536           | 11.87%   | 483,222           | 11.72%   | 546,480           | 12.61%   | 546,480        | 12.61%   |
| <b>Family Type</b>                                |                             |                   |          |                   |          |                   |          |                |          |
| <b>Families with children</b>                     |                             | 410,719           | 45.97%   | 357,466           | 47.23%   | 459,242           | 45.61%   | 459,242        | 45.61%   |

*Note 1: All % represent a share of the total population within the jurisdiction or region for that year, except family type, which is out of total families. Note 2: Data Sources: Decennial Census; ACS Note 3: Refer to the Data Documentation for details*

**Table 8 – Disability by Type, Concord, CA,  
and San Francisco-Oakland-Hayward, CA Metropolitan Area**

| Disability Type               | City of Concord |       | Region  |       |
|-------------------------------|-----------------|-------|---------|-------|
|                               | #               | %     | #       | %     |
| Hearing difficulty            | 3,409           | 3.00% | 108,299 | 2.64% |
| Vision difficulty             | 2,264           | 1.99% | 68,538  | 1.67% |
| Cognitive difficulty          | 4,734           | 4.16% | 154,925 | 3.77% |
| Ambulatory difficulty         | 6,817           | 6.00% | 219,714 | 5.35% |
| Self-care difficulty          | 2,357           | 2.07% | 97,192  | 2.37% |
| Independent living difficulty | 4,439           | 3.90% | 170,567 | 4.15% |

Note 1: All % represent a share of the total population within the jurisdiction or region. Note 2: Data Sources: ACS. Note 3: Refer to the Data Documentation for details: [www.hudexchange.info/resource/4848/affh-data-documentation](http://www.hudexchange.info/resource/4848/affh-data-documentation)

**Table 9 – Demographics, City of Pittsburg  
and the San Francisco-Oakland-Hayward, CA Metropolitan Area**

| Race/Ethnicity  |                      | City of Pittsburg |        | Region      |         |       |
|---|----------------------|-------------------|--------|-------------|---------|-------|
|   |                      | #                 | %      | #           | %       |       |
| Non-Hispanic  | White                | 12,876            | 20.41% | 1,840,372   | 42.45%  |       |
|   | Black                | 10,704            | 16.97% | 349,895     | 8.07%   |       |
|   | Asian/Pacific Island | 10,184            | 16.14% | 1,024,377   | 23.63%  |       |
|   | Native American      | 208               | 0.33%  | 10,657      | 0.25%   |       |
|   | Two or More Races    | 2,338             | 3.71%  | 157,746     | 3.64%   |       |
|   | Other, Non-Hispanic  | 177               | 0.28%  | 13,550      | 0.31%   |       |
| Hispanic  |                      | 26,598            | 42.16% | 938,794     | 21.65%  |       |
| <b>National Origin</b>  |                      |                   |        |             |         |       |
| #1 country of origin  | Mexico               | 8,708             | 14.51% | Mexico      | 256,611 | 6.19% |
| #2 country of origin  | Philippines          | 3,858             | 6.43%  | China       | 187,949 | 4.54% |
| #3 country of origin  | El Salvador          | 1,394             | 2.32%  | Philippines | 160,156 | 3.87% |
| #4 country of origin  | India                | 710               | 1.18%  | India       | 85,837  | 2.07% |
| #5 country of origin  | Vietnam              | 690               | 1.15%  | Vietnam     | 55,635  | 1.34% |
| #6 country of origin  | Nicaragua            | 649               | 1.08%  | El Salvador | 52,767  | 1.27% |
| #7 country of origin  | China                | 501               | 0.84%  | Hong Kong   | 39,414  | 0.95% |
| #8 country of origin  | Peru                 | 329               | 0.55%  | Korea       | 29,806  | 0.72% |
| #9 country of origin  | Honduras             | 305               | 0.51%  | Guatemala   | 27,004  | 0.65% |
| #10 country of origin   | Afghanistan          | 250               | 0.42%  | Taiwan      | 26,766  | 0.65% |
| <b>Limited English Proficiency (LEP) Language– Language Spoken by Persons with Limited Skill in English</b> |                      |                   |        |             |         |       |
| #1 LEP Language   | Spanish              | 9,819             | 16.37% | Spanish     | 310,669 | 7.50% |
| #2 LEP Language   | Tagalog              | 1,359             | 2.27%  | Chinese     | 203,434 | 4.91% |
| #3 LEP Language   | Vietnamese           | 457               | 0.76%  | Tagalog     | 53,027  | 1.28% |
| #4 LEP Language   | Chinese              | 413               | 0.69%  | Vietnamese  | 26,667  | 0.64% |

|  |               |        |        |             |           |        |
|--|---------------|--------|--------|-------------|-----------|--------|
| <b>#5 LEP Language</b>   | Other Pac Isl | 304    | 0.51%  | Korean      | 16,910    | 0.41%  |
| <b>#6 LEP Language</b>   | Other Indic   | 272    | 0.45%  | Russian     | 15,321    | 0.37%  |
| <b>#7 LEP Language</b>   | Korean        | 177    | 0.30%  | Other Asian | 13,968    | 0.34%  |
| <b>#8 LEP Language</b>   | Persian       | 91     | 0.15%  | Other Indic | 11,716    | 0.28%  |
| <b>#9 LEP Language</b>   | Hindi         | 89     | 0.15%  | Persian     | 10,565    | 0.26%  |
| <b>#10 LEP Language</b>  | Arabic        | 64     | 0.11%  | Japanese    | 9,891     | 0.24%  |
| <b>Disability Type</b>   |               |        |        |             |           |        |
| <b>Hearing difficulty</b>  |               | 1,727  | 2.89%  |             | 108,299   | 2.64%  |
| <b>Vision difficulty</b>   |               | 1,650  | 2.76%  |             | 68,538    | 1.67%  |
| <b>Cognitive difficulty</b>  |               | 3,552  | 5.94%  |             | 154,925   | 3.77%  |
| <b>Ambulatory difficulty</b>   |               | 4,631  | 7.75%  |             | 219,714   | 5.35%  |
| <b>Self-care difficulty</b>  |               | 1,677  | 2.81%  |             | 97,192    | 2.37%  |
| <b>Independent living</b>  |               | 3,055  | 5.11%  |             | 170,567   | 4.15%  |
| <b>Sex</b>   |               |        |        |             |           |        |
| <b>Male</b>  |               | 30,748 | 48.74% |             | 2,137,801 | 49.31% |
| <b>Female</b>  |               | 32,336 | 51.26% |             | 2,197,590 | 50.69% |
| <b>Age</b>   |               |        |        |             |           |        |
| <b>Under 18</b>  |               | 17,407 | 27.59% |             | 920,636   | 21.24% |
| <b>18-64</b>   |               | 40,296 | 63.88% |             | 2,868,275 | 66.16% |
| <b>65+</b>   |               | 5,381  | 8.53%  |             | 546,480   | 12.61% |
| <b>Family Type</b>   |               |        |        |             |           |        |
| <b>Families with children</b>  |               | 7,548  | 50.95% |             | 459,242   | 45.61% |
| <p>Note 1: All % represent a share of the total population within the jurisdiction or region, except family type, which is out of total families. Note 2: 10 most populous places of birth and languages at the jurisdiction level may not be the same as the 10 most populous at the Region level, and are thus labeled separately. Note 3: China does not include Hong Kong and Taiwan. Note 4: Data Sources: Decennial Census; ACS. Note 5: Refer to the Data Documentation for details</p> <p><a href="http://www.hudexchange.info/resource/4848/affh-data-documentation">www.hudexchange.info/resource/4848/affh-data-documentation</a></p> |               |        |        |             |           |        |

**Table 10 – Demographic Trends, Pittsburg, CA  
and San Francisco-Oakland-Hayward, CA Metropolitan Area**

| City of Pittsburg                        |                        |            |        |            |        |            |        |           |        |
|--|------------------------|------------|--------|------------|--------|------------|--------|-----------|--------|
|  |                        | 1990 Trend |        | 2000 Trend |        | 2010 Trend |        | Current   |        |
| Race/Ethnicity                           |                        | #          | %      | #          | %      | #          | %      | #         | %      |
| Non-Hispanic                             | White                  | 23,420     | 47.87% | 18,069     | 31.62% | 12,876     | 20.41% | 12,876    | 20.41% |
|  | Black                  | 8,232      | 16.83% | 11,297     | 19.77% | 11,767     | 18.65% | 10,704    | 16.97% |
|  | Asian/Pacific Island   | 5,417      | 11.07% | 8,265      | 14.46% | 11,211     | 17.77% | 10,184    | 16.14% |
|  | Native American        | 291        | 0.59%  | 513        | 0.90%  | 422        | 0.67%  | 208       | 0.33%  |
| Hispanic                                 |                        | 11,431     | 23.37% | 18,356     | 32.13% | 26,598     | 42.16% | 26,598    | 42.16% |
| National Origin                          |                        |            |        |            |        |            |        |           |        |
| Foreign-born                             |                        | 9,067      | 18.56% | 14,084     | 24.68% | 19,358     | 30.69% | 19,977    | 31.67% |
| Limited English Proficiency (LEP)        |                        |            |        |            |        |            |        |           |        |
| # of persons with LEP                    |                        | 5,589      | 11.44% | 9,385      | 16.45% | 12,477     | 19.78% | 13,196    | 20.92% |
| Sex                                      |                        |            |        |            |        |            |        |           |        |
| Male                                     |                        | 24,140     | 49.40% | 28,383     | 49.74% | 30,748     | 48.74% | 30,748    | 48.74% |
| Female                                   |                        | 24,729     | 50.60% | 28,685     | 50.26% | 32,336     | 51.26% | 32,336    | 51.26% |
| Age                                      |                        |            |        |            |        |            |        |           |        |
| Under 18                                 |                        | 15,030     | 30.76% | 17,969     | 31.49% | 17,407     | 27.59% | 17,407    | 27.59% |
| 18-64                                    |                        | 30,037     | 61.46% | 34,376     | 60.24% | 40,296     | 63.88% | 40,296    | 63.88% |
| 65+                                      |                        | 3,802      | 7.78%  | 4,723      | 8.28%  | 5,381      | 8.53%  | 5,381     | 8.53%  |
| Family Type                              |                        |            |        |            |        |            |        |           |        |
| Families with children                   |                        | 7,052      | 56.48% | 5,674      | 54.78% | 7,548      | 50.95% | 7,548     | 50.95% |
| San Francisco-Oakland-Hayward, CA Region |                        |            |        |            |        |            |        |           |        |
|  |                        | 1990 Trend |        | 2000 Trend |        | 2010 Trend |        | Current   |        |
| Race/Ethnicity                           |                        | #          | %      | #          | %      | #          | %      | #         | %      |
| Non-Hispanic                             | White                  | 2,157,395  | 58.65% | 2,025,815  | 49.12% | 1,840,372  | 42.45% | 1,840,372 | 42.45% |
|  | Black                  | 411,437    | 11.19% | 418,830    | 10.16% | 392,843    | 9.06%  | 349,895   | 8.07%  |
|  | Asian/Pacific Islander | 578,189    | 15.72% | 876,048    | 21.24% | 1,119,174  | 25.81% | 1,024,377 | 23.63% |
|  | Native American        | 16,266     | 0.44%  | 30,058     | 0.73%  | 27,459     | 0.63%  | 10,657    | 0.25%  |
| Hispanic                                 |                        | 505,217    | 13.74% | 733,049    | 17.78% | 938,794    | 21.65% | 938,794   | 21.65% |
| National Origin                          |                        |            |        |            |        |            |        |           |        |
| Foreign-born                             |                        | 778,388    | 21.17% | 1,127,959  | 27.35% | 1,264,467  | 29.17% | 1,310,790 | 30.23% |
| Limited English Proficiency (LEP)        |                        |            |        |            |        |            |        |           |        |
| # of persons with LEP                    |                        | 449,197    | 12.21% | 667,712    | 16.19% | 719,857    | 16.60% | 735,980   | 16.98% |
| Sex                                      |                        |            |        |            |        |            |        |           |        |
| Male                                     |                        | 1,808,731  | 49.18% | 2,037,408  | 49.41% | 2,137,801  | 49.31% | 2,137,801 | 49.31% |
| Female                                   |                        | 1,868,981  | 50.82% | 2,086,329  | 50.59% | 2,197,590  | 50.69% | 2,197,590 | 50.69% |
| Age                                      |                        |            |        |            |        |            |        |           |        |
| Under 18                                 |                        | 806,480    | 21.93% | 953,037    | 23.11% | 920,636    | 21.24% | 920,636   | 21.24% |
| 18-64                                    |                        | 2,434,697  | 66.20% | 2,687,478  | 65.17% | 2,868,275  | 66.16% | 2,868,275 | 66.16% |
| 65+                                      |                        | 436,536    | 11.87% | 483,222    | 11.72% | 546,480    | 12.61% | 546,480   | 12.61% |
| Family Type                              |                        |            |        |            |        |            |        |           |        |
| Families with children                   |                        | 410,719    | 45.97% | 357,466    | 47.23% | 459,242    | 45.61% | 459,242   | 45.61% |

Note 1: All % represent a share of the total population within the jurisdiction or region for that year, except family type, which is out of total families. Note 2: Data Sources: Decennial Census; ACS Note 3: Refer to the Data Documentation for details

**Table 11 – Disability by Type, Pittsburg, CA and San Francisco-Oakland-Hayward, CA Metropolitan Area**

| Disability Type               | Pittsburg, CA |       | Region  |       |
|-------------------------------|---------------|-------|---------|-------|
|                               | #             | %     | #       | %     |
| Hearing difficulty            | 1,727         | 2.89% | 108,299 | 2.64% |
| Vision difficulty             | 1,650         | 2.76% | 68,538  | 1.67% |
| Cognitive difficulty          | 3,552         | 5.94% | 154,925 | 3.77% |
| Ambulatory difficulty         | 4,631         | 7.75% | 219,714 | 5.35% |
| Self-care difficulty          | 1,677         | 2.81% | 97,192  | 2.37% |
| Independent living difficulty | 3,055         | 5.11% | 170,567 | 4.15% |

Note 1: All % represent a share of the total population within the jurisdiction or region. Note 2: Data Sources: ACS.  
 Note 3: Refer to the Data Documentation for details: [www.hudexchange.info/resource/4848/affh-data-documentation](http://www.hudexchange.info/resource/4848/affh-data-documentation)

**Table 12 – Demographics, City of Walnut Creek and the San Francisco-Oakland-Hayward, CA Metropolitan Area**

| Race/Ethnicity  |                      | City of Walnut Creek |        | Region      |         |       |
|---|----------------------|----------------------|--------|-------------|---------|-------|
|   |                      | #                    | %      | #           | %       |       |
| Non-Hispanic  | White                | 47,279               | 73.63% | 1,840,372   | 42.45%  |       |
|   | Black                | 967                  | 1.51%  | 349,895     | 8.07%   |       |
|   | Asian/Pacific Island | 8,083                | 12.59% | 1,024,377   | 23.63%  |       |
|   | Native American      | 105                  | 0.16%  | 10,657      | 0.25%   |       |
|   | Two or More Races    | 2,085                | 3.25%  | 157,746     | 3.64%   |       |
|   | Other, Non-Hispanic  | 156                  | 0.24%  | 13,550      | 0.31%   |       |
| Hispanic  |                      | 5,533                | 8.62%  | 938,794     | 21.65%  |       |
| <b>National Origin</b>  |                      |                      |        |             |         |       |
| #1 country of origin  | Mexico               | 1,124                | 1.80%  | Mexico      | 256,611 | 6.19% |
| #2 country of origin  | China                | 1,054                | 1.69%  | China       | 187,949 | 4.54% |
| #3 country of origin  | Iran                 | 962                  | 1.54%  | Philippines | 160,156 | 3.87% |
| #4 country of origin  | India                | 878                  | 1.41%  | India       | 85,837  | 2.07% |
| #5 country of origin  | Philippines          | 823                  | 1.32%  | Vietnam     | 55,635  | 1.34% |
| #6 country of origin  | Korea                | 750                  | 1.20%  | El Salvador | 52,767  | 1.27% |
| #7 country of origin  | Russia               | 579                  | 0.93%  | Hong Kong   | 39,414  | 0.95% |
| #8 country of origin  | England              | 471                  | 0.75%  | Korea       | 29,806  | 0.72% |
| #9 country of origin  | Ukraine              | 454                  | 0.73%  | Guatemala   | 27,004  | 0.65% |
| #10 country of origin   | Canada               | 435                  | 0.70%  | Taiwan      | 26,766  | 0.65% |
| <b>Limited English Proficiency (LEP) Language– Language Spoken by Persons with Limited Skill in English</b> |                      |                      |        |             |         |       |
| #1 LEP Language   | Spanish              | 1,333                | 2.13%  | Spanish     | 310,669 | 7.50% |
| #2 LEP Language   | Chinese              | 917                  | 1.47%  | Chinese     | 203,434 | 4.91% |
| #3 LEP Language   | Russian              | 837                  | 1.34%  | Tagalog     | 53,027  | 1.28% |
| #4 LEP Language   | Korean               | 415                  | 0.66%  | Vietnamese  | 26,667  | 0.64% |
| #5 LEP Language   | Persian              | 270                  | 0.43%  | Korean      | 16,910  | 0.41% |

|  |              |        |        |             |           |        |
|--|--------------|--------|--------|-------------|-----------|--------|
| <b>#6 LEP Language</b>   | Other Indic  | 248    | 0.40%  | Russian     | 15,321    | 0.37%  |
| <b>#7 LEP Language</b>   | African      | 235    | 0.38%  | Other Asian | 13,968    | 0.34%  |
| <b>#8 LEP Language</b>   | Other Slavic | 152    | 0.24%  | Other Indic | 11,716    | 0.28%  |
| <b>#9 LEP Language</b>   | Arabic       | 150    | 0.24%  | Persian     | 10,565    | 0.26%  |
| <b>#10 LEP Language</b>  | Other Asian  | 138    | 0.22%  | Japanese    | 9,891     | 0.24%  |
| <b>Disability Type</b>   |              |        |        |             |           |        |
| <b>Hearing difficulty</b>  |              | 2,626  | 4.25%  |             | 108,299   | 2.64%  |
| <b>Vision difficulty</b>   |              | 1,161  | 1.88%  |             | 68,538    | 1.67%  |
| <b>Cognitive difficulty</b>  |              | 2,020  | 3.27%  |             | 154,925   | 3.77%  |
| <b>Ambulatory difficulty</b>   |              | 4,250  | 6.88%  |             | 219,714   | 5.35%  |
| <b>Self-care difficulty</b>  |              | 1,405  | 2.28%  |             | 97,192    | 2.37%  |
| <b>Independent living</b>  |              | 2,997  | 4.85%  |             | 170,567   | 4.15%  |
| <b>Sex</b>   |              |        |        |             |           |        |
| <b>Male</b>  |              | 29,915 | 46.59% |             | 2,137,801 | 49.31% |
| <b>Female</b>  |              | 34,293 | 53.41% |             | 2,197,590 | 50.69% |
| <b>Age</b>   |              |        |        |             |           |        |
| <b>Under 18</b>  |              | 11,011 | 17.15% |             | 920,636   | 21.24% |
| <b>18-64</b>   |              | 36,745 | 57.23% |             | 2,868,275 | 66.16% |
| <b>65+</b>   |              | 16,453 | 25.62% |             | 546,480   | 12.61% |
| <b>Family Type</b>   |              |        |        |             |           |        |
| <b>Families with children</b>  |              | 6,157  | 37.60% |             | 459,242   | 45.61% |
| <p>Note 1: All % represent a share of the total population within the jurisdiction or region, except family type, which is out of total families. Note 2: 10 most populous places of birth and languages at the jurisdiction level may not be the same as the 10 most populous at the Region level, and are thus labeled separately. Note 3: China does not include Hong Kong and Taiwan. Note 4: Data Sources: Decennial Census; ACS. Note 5: Refer to the Data Documentation for details</p> <p><a href="http://www.hudexchange.info/resource/4848/affh-data-documentation">www.hudexchange.info/resource/4848/affh-data-documentation</a></p> |              |        |        |             |           |        |



**Table 13 – Demographic Trends, Walnut Creek CA  
and San Francisco-Oakland-Hayward, CA Metropolitan Area**

| <b>City of Walnut Creek</b>  |                             |                   |          |                   |          |                   |          |                |          |
|--|-----------------------------|-------------------|----------|-------------------|----------|-------------------|----------|----------------|----------|
|  |                             | <b>1990 Trend</b> |          | <b>2000 Trend</b> |          | <b>2010 Trend</b> |          | <b>Current</b> |          |
| <b>Race/Ethnicity</b>  |                             | <b>#</b>          | <b>%</b> | <b>#</b>          | <b>%</b> | <b>#</b>          | <b>%</b> | <b>#</b>       | <b>%</b> |
| <b>Non-Hispanic</b>  | <b>White</b>                | 52,517            | 87.23%   | 51,524            | 80.42%   | 47,279            | 73.63%   | 47,279         | 73.63%   |
|  | <b>Black</b>                | 591               | 0.98%    | 872               | 1.36%    | 1,311             | 2.04%    | 967            | 1.51%    |
|  | <b>Asian/Pacific Island</b> | 4,030             | 6.69%    | 6,928             | 10.81%   | 9,518             | 14.82%   | 8,083          | 12.59%   |
|  | <b>Native American</b>      | 131               | 0.22%    | 366               | 0.57%    | 350               | 0.55%    | 105            | 0.16%    |
|  | <b>Hispanic</b>             | 2,856             | 4.74%    | 3,840             | 5.99%    | 5,533             | 8.62%    | 5,533          | 8.62%    |
| <b>National Origin</b>   |                             |                   |          |                   |          |                   |          |                |          |
| <b>Foreign-born</b>  |                             | 7,742             | 12.83%   | 11,374            | 17.76%   | 12,851            | 20.01%   | 14,100         | 21.96%   |
| <b>LEP</b>   |                             |                   |          |                   |          |                   |          |                |          |
| <b>Persons with LEP</b>  |                             | 2,581             | 4.28%    | 4,012             | 6.26%    | 4,468             | 6.96%    | 4,983          | 7.76%    |
| <b>Sex</b>   |                             |                   |          |                   |          |                   |          |                |          |
| <b>Male</b>  |                             | 28,015            | 46.44%   | 29,802            | 46.53%   | 29,915            | 46.59%   | 29,915         | 46.59%   |
| <b>Female</b>  |                             | 32,311            | 53.56%   | 34,248            | 53.47%   | 34,293            | 53.41%   | 34,293         | 53.41%   |
| <b>Age</b>   |                             |                   |          |                   |          |                   |          |                |          |
| <b>Under 18</b>  |                             | 10,376            | 17.20%   | 11,776            | 18.39%   | 11,011            | 17.15%   | 11,011         | 17.15%   |
| <b>18-64</b>   |                             | 36,788            | 60.98%   | 36,991            | 57.75%   | 36,745            | 57.23%   | 36,745         | 57.23%   |
| <b>65+</b>   |                             | 13,162            | 21.82%   | 15,283            | 23.86%   | 16,453            | 25.62%   | 16,453         | 25.62%   |
| <b>Family Type</b>   |                             |                   |          |                   |          |                   |          |                |          |
| <b>Families with children</b>  |                             | 5,840             | 36.10%   | 5,488             | 43.00%   | 6,157             | 37.60%   | 6,157          | 37.60%   |
| <b>San Francisco-Oakland-Hayward, CA Region</b>                                  |                             |                   |          |                   |          |                   |          |                |          |
|  |                             | <b>1990 Trend</b> |          | <b>2000 Trend</b> |          | <b>2010 Trend</b> |          | <b>Current</b> |          |
| <b>Race/Ethnicity</b>  |                             | <b>#</b>          | <b>%</b> | <b>#</b>          | <b>%</b> | <b>#</b>          | <b>%</b> | <b>#</b>       | <b>%</b> |
| <b>Non-Hispanic</b>  | <b>White</b>                | 2,157,395         | 58.65%   | 2,025,815         | 49.12%   | 1,840,372         | 42.45%   | 1,840,372      | 42.45%   |
|  | <b>Black</b>                | 411,437           | 11.19%   | 418,830           | 10.16%   | 392,843           | 9.06%    | 349,895        | 8.07%    |
|  | <b>Asian/Pacific Island</b> | 578,189           | 15.72%   | 876,048           | 21.24%   | 1,119,174         | 25.81%   | 1,024,377      | 23.63%   |
|  | <b>Native American</b>      | 16,266            | 0.44%    | 30,058            | 0.73%    | 27,459            | 0.63%    | 10,657         | 0.25%    |
|  | <b>Hispanic</b>             | 505,217           | 13.74%   | 733,049           | 17.78%   | 938,794           | 21.65%   | 938,794        | 21.65%   |
| <b>National Origin</b>   |                             |                   |          |                   |          |                   |          |                |          |
| <b>Foreign-born</b>  |                             | 778,388           | 21.17%   | 1,127,959         | 27.35%   | 1,264,467         | 29.17%   | 1,310,790      | 30.23%   |
| <b>Limited English Proficiency (LEP) – Persons with Limited Skill in English</b> |                             |                   |          |                   |          |                   |          |                |          |
| <b>Persons with LEP</b>  |                             | 449,197           | 12.21%   | 667,712           | 16.19%   | 719,857           | 16.60%   | 735,980        | 16.98%   |
| <b>Sex</b>   |                             |                   |          |                   |          |                   |          |                |          |
| <b>Male</b>  |                             | 1,808,731         | 49.18%   | 2,037,408         | 49.41%   | 2,137,801         | 49.31%   | 2,137,801      | 49.31%   |
| <b>Female</b>  |                             | 1,868,981         | 50.82%   | 2,086,329         | 50.59%   | 2,197,590         | 50.69%   | 2,197,590      | 50.69%   |
| <b>Age</b>   |                             |                   |          |                   |          |                   |          |                |          |
| <b>Under 18</b>  |                             | 806,480           | 21.93%   | 953,037           | 23.11%   | 920,636           | 21.24%   | 920,636        | 21.24%   |
| <b>18-64</b>   |                             | 2,434,697         | 66.20%   | 2,687,478         | 65.17%   | 2,868,275         | 66.16%   | 2,868,275      | 66.16%   |
| <b>65+</b>   |                             | 436,536           | 11.87%   | 483,222           | 11.72%   | 546,480           | 12.61%   | 546,480        | 12.61%   |
| <b>Family Type</b>   |                             |                   |          |                   |          |                   |          |                |          |
| <b>Families with children</b>  |                             | 410,719           | 45.97%   | 357,466           | 47.23%   | 459,242           | 45.61%   | 459,242        | 45.61%   |

Note 1: All % represent a share of the total population within the jurisdiction or region for that year, except family type, which is out of total families. Note 2: Data Sources: Decennial Census; ACS Note 3: Refer to the Data Documentation for details

**Table 14 – Disability by Type, Walnut Creek, CA  
and San Francisco-Oakland-Hayward, CA Metropolitan Area**

| Disability Type               | Walnut Creek, CA |       | Region  |       |
|-------------------------------|------------------|-------|---------|-------|
|                               | #                | %     | #       | %     |
| Hearing difficulty            | 2,626            | 4.25% | 108,299 | 2.64% |
| Vision difficulty             | 1,161            | 1.88% | 68,538  | 1.67% |
| Cognitive difficulty          | 2,020            | 3.27% | 154,925 | 3.77% |
| Ambulatory difficulty         | 4,250            | 6.88% | 219,714 | 5.35% |
| Self-care difficulty          | 1,405            | 2.28% | 97,192  | 2.37% |
| Independent living difficulty | 2,997            | 4.85% | 170,567 | 4.15% |

Note 1: All % represent a share of the total population within the jurisdiction or region. Note 2: Data Sources: ACS. Note 3: Refer to the Data Documentation for details: [www.hudexchange.info/resource/4848/affh-data-documentation](http://www.hudexchange.info/resource/4848/affh-data-documentation)

## Segregation and Integration

### Tables

**Table 1 – Racial/Ethnic Dissimilarity Trends, Contra Costa County and San Francisco-Oakland-Hayward, CA Region**

| Race/Ethnicity                  | Contra Costa County |            |            |         | Region     |            |            |         |
|---------------------------------|---------------------|------------|------------|---------|------------|------------|------------|---------|
|                                 | 1990 Trend          | 2000 Trend | 2010 Trend | Current | 1990 Trend | 2000 Trend | 2010 Trend | Current |
| Non-White/White                 | 41.19               | 41.95      | 41.86      | 44.93   | 44.67      | 44.68      | 43.10      | 45.89   |
| Black/White                     | 67.52               | 62.54      | 58.42      | 61.80   | 66.72      | 63.71      | 59.29      | 63.49   |
| Asian or Pacific Islander/White | 34.89               | 32.73      | 35.67      | 40.55   | 45.55      | 44.94      | 44.33      | 48.21   |
| Hispanic/White                  | 36.70               | 45.24      | 48.07      | 49.49   | 43.56      | 49.67      | 49.59      | 51.24   |

Note 1: Data Sources: Decennial Census. Note 2: Refer to the Data Documentation for details:  
[www.hudexchange.info/resource/4848/affh-data-documentation](http://www.hudexchange.info/resource/4848/affh-data-documentation)

**Table 2 – Isolation and Exposure Indices in the San Francisco-Oakland-Fremont, CA Region**

| Race/Ethnicity |                      | Not Hispanic |       |                      | Hispanic (all races) |
|----------------|----------------------|--------------|-------|----------------------|----------------------|
|                |                      | White        | Black | Asian/Pacific Island |                      |
| Not Hispanic   | White                | 56.3         | 5.9   | 21.2                 | 15.7                 |
|                | Black                | 27.5         | 23.2  | 21.4                 | 27.0                 |
|                | Asian/Pacific Island | 34.7         | 7.5   | 39.0                 | 18.0                 |
|                | Hispanic             | 30.8         | 11.3  | 21.5                 | 35.5                 |

Note 1: Data Source: 2010 Census<sup>442</sup>

**Table 3 – Racial/Ethnic Dissimilarity Trends, City of Antioch and San Francisco-Oakland-Hayward, CA Region**

| Race/Ethnicity                  | Antioch    |            |            |         | Region     |            |            |         |
|---------------------------------|------------|------------|------------|---------|------------|------------|------------|---------|
|                                 | 1990 Trend | 2000 Trend | 2010 Trend | Current | 1990 Trend | 2000 Trend | 2010 Trend | Current |
| Non-White/White                 | 9.60       | 12.55      | 17.06      | 19.40   | 44.67      | 44.68      | 43.10      | 45.89   |
| Black/White                     | 26.15      | 22.28      | 23.96      | 29.12   | 66.72      | 63.71      | 59.29      | 63.49   |
| Asian or Pacific Islander/White | 22.02      | 24.40      | 32.01      | 35.34   | 45.55      | 44.94      | 44.33      | 48.21   |
| Hispanic/White                  | 12.86      | 17.18      | 15.12      | 16.04   | 43.56      | 49.67      | 49.59      | 51.24   |

Note 1: Data Sources: Decennial Census. Note 2: Refer to the Data Documentation for details:  
[www.hudexchange.info/resource/4848/affh-data-documentation](http://www.hudexchange.info/resource/4848/affh-data-documentation)

<sup>442</sup> San Francisco-Oakland-Fremont, CA Metropolitan Statistical Area, America Communities Project, <https://s4.ad.brown.edu/projects/diversity/segregation2010/msa.aspx?metroid=41860>.

**Table 4 – Isolation and Exposure Indices, Antioch**

| Race/Ethnicity  |       | Not Hispanic |       |                        | Hispanic<br>(all races) |
|-----------------|-------|--------------|-------|------------------------|-------------------------|
|                 |       | White        | Black | Asian/Pacific Islander |                         |
| Not<br>Hispanic | White | 38.1         | 17.2  | 11.8                   | 31.6                    |
|                 | Black | 33.0         | 20.7  | 14.4                   | 30.6                    |
|                 | Asian | 32.9         | 21.1  | 16.7                   | 27.0                    |
| Hispanic        |       | 35.5         | 18.0  | 11.3                   | 33.8                    |

*Note: Data Source 2010 Census<sup>443</sup>*

**Table 5 – Racial/Ethnic Dissimilarity Trends, City of Concord and San Francisco-Oakland-Hayward, CA Region**

| Race/Ethnicity  |                              | Concord       |               |               |         | Region        |               |               |         |
|-----------------|------------------------------|---------------|---------------|---------------|---------|---------------|---------------|---------------|---------|
|                 |                              | 1990<br>Trend | 2000<br>Trend | 2010<br>Trend | Current | 1990<br>Trend | 2000<br>Trend | 2010<br>Trend | Current |
| Not<br>Hispanic | Non-White/White              | 14.81         | 25.08         | 27.97         | 31.72   | 44.67         | 44.68         | 43.10         | 45.89   |
|                 | Black/White                  | 23.87         | 25.53         | 27.30         | 36.85   | 66.72         | 63.71         | 59.29         | 63.49   |
|                 | Asian/Pacific Islander/White | 16.76         | 16.57         | 14.77         | 22.21   | 45.55         | 44.94         | 44.33         | 48.21   |
| Hispanic/White  |                              | 18.06         | 34.30         | 38.12         | 40.10   | 43.56         | 49.67         | 49.59         | 51.24   |

*Note 1: Data Sources: Decennial Census. Note 2: Refer to the Data Documentation for details: [www.hudexchange.info/resource/4848/affh-data-documentation](http://www.hudexchange.info/resource/4848/affh-data-documentation)*

**Table 6 – Isolation and Exposure Indices, Concord**

| Race/Ethnicity  |       | Not Hispanic |       |                        | Hispanic<br>(all races) |
|-----------------|-------|--------------|-------|------------------------|-------------------------|
|                 |       | White        | Black | Asian/Pacific Islander |                         |
| Not<br>Hispanic | White | 56.3         | 3.8   | 14.5                   | 24.2                    |
|                 | Black | 46.2         | 4.8   | 13.4                   | 34.4                    |
|                 | Asian | 52.8         | 4.0   | 15.0                   | 27.0                    |
| Hispanic        |       | 39.8         | 4.7   | 12.1                   | 42.3                    |

*Note: Data Source: 2010 Census<sup>444</sup>*

<sup>443</sup> San Francisco-Oakland-Fremont, CA Metropolitan Statistical Area, America Communities Project, <https://s4.ad.brown.edu/projects/diversity/segregation2010/msa.aspx?metroid=41860>.

<sup>444</sup> San Francisco-Oakland-Fremont, CA Metropolitan Statistical Area, America Communities Project, <https://s4.ad.brown.edu/projects/diversity/segregation2010/msa.aspx?metroid=41860>.

**Table 7 – Racial/Ethnic Dissimilarity Trends, City of Pittsburg and San Francisco-Oakland-Hayward, CA Region**

| Race/Ethnicity                  | Pittsburg  |            |            |         | Region     |            |            |         |
|---------------------------------|------------|------------|------------|---------|------------|------------|------------|---------|
|                                 | 1990 Trend | 2000 Trend | 2010 Trend | Current | 1990 Trend | 2000 Trend | 2010 Trend | Current |
| Non-White/White                 | 21.80      | 20.83      | 16.68      | 20.47   | 44.67      | 44.68      | 43.10      | 45.89   |
| Black/White                     | 27.92      | 23.11      | 21.32      | 28.97   | 66.72      | 63.71      | 59.29      | 63.49   |
| Asian or Pacific Islander/White | 16.12      | 21.25      | 20.96      | 28.84   | 45.55      | 44.94      | 44.33      | 48.21   |
| Hispanic/White                  | 23.31      | 27.23      | 22.75      | 23.67   | 43.56      | 49.67      | 49.59      | 51.24   |

Note 1: Data Sources: Decennial Census. Note 2: Refer to the Data Documentation for details: [www.hudexchange.info/resource/4848/affh-data-documentation](http://www.hudexchange.info/resource/4848/affh-data-documentation)

**Table 8 – Isolation and Exposure Indices, Pittsburg**

| Race/Ethnicity |          | Not Hispanic |       |                        | Hispanic (any race) |
|----------------|----------|--------------|-------|------------------------|---------------------|
|                |          | White        | Black | Asian/Pacific Islander |                     |
| Not Hispanic   | White    | 21.9         | 18.4  | 17.8                   | 40.9                |
|                | Black    | 19.8         | 21.5  | 16.0                   | 41.8                |
|                | Asian    | 19.9         | 16.7  | 24.2                   | 38.4                |
|                | Hispanic | 19.3         | 18.4  | 16.2                   | 45.2                |

Note: Data Source 2010 Census<sup>445</sup>

**Table 9 – Racial/Ethnic Dissimilarity Trends, City of Walnut Creek and San Francisco-Oakland-Hayward, CA Region**

| Race/Ethnicity             | Walnut Creek |            |            |         | Region     |            |            |         |
|----------------------------|--------------|------------|------------|---------|------------|------------|------------|---------|
|                            | 1990 Trend   | 2000 Trend | 2010 Trend | Current | 1990 Trend | 2000 Trend | 2010 Trend | Current |
| Non-White/White            | 18.46        | 17.35      | 17.18      | 19.63   | 44.67      | 44.68      | 43.10      | 45.89   |
| Black/White                | 26.40        | 23.29      | 26.25      | 32.32   | 66.72      | 63.71      | 59.29      | 63.49   |
| Asian/Pacific Island/White | 20.04        | 18.20      | 16.32      | 19.23   | 45.55      | 44.94      | 44.33      | 48.21   |
| Hispanic/White             | 23.47        | 26.69      | 24.83      | 27.38   | 43.56      | 49.67      | 49.59      | 51.24   |

Note 1: Data Sources: Decennial Census. Note 2: Refer to the Data Documentation for details: [www.hudexchange.info/resource/4848/affh-data-documentation](http://www.hudexchange.info/resource/4848/affh-data-documentation)

**Table 10 – Isolation and Exposure Indices, Walnut Creek**

| Race/Ethnicity |       | Not Hispanic |       |                        | Hispanic (any race) |
|----------------|-------|--------------|-------|------------------------|---------------------|
|                |       | White        | Black | Asian/Pacific Islander |                     |
| Not Hispanic   | White | 74.4         | 2.0   | 14.6                   | 8.2                 |
|                | Black | 69.7         | 2.8   | 16.0                   | 10.6                |
|                | Asian | 71.8         | 2.3   | 16.1                   | 9.0                 |
| Hispanic       |       | 69.8         | 2.6   | 15.6                   | 11.1                |

<sup>445</sup> San Francisco-Oakland-Fremont, CA Metropolitan Statistical Area, America Communities Project, <https://s4.ad.brown.edu/projects/diversity/segregation2010/msa.aspx?metroid=41860>.

**Table 11 – Isolation and Exposure to Non-Hispanic Whites,  
San Francisco-Oakland-Fremont, CA Metropolitan Statistical Area (1980-2010)**

| Race or Ethnicity |       | Isolation |      |      |      | Exposure to Non-Hispanic Whites |      |      |      |
|-------------------|-------|-----------|------|------|------|---------------------------------|------|------|------|
|                   |       | 1980      | 1990 | 1980 | 1990 | 1980                            | 1990 | 1980 | 1990 |
| Non-Hispanic      | White | 75.8      | 70   | 62.5 | 56.3 | N/A                             | N/A  | N/A  | N/A  |
|                   | Black | 50.8      | 41.4 | 31.6 | 23.2 | 29.7                            | 29.2 | 27.4 | 27.5 |
|                   | Asian | 23.0      | 38.6 | 34.3 | 39.0 | 54.9                            | 47.3 | 39.9 | 34.7 |
| Hispanic          |       | 19.6      | 24.3 | 31.4 | 35.5 | 57.3                            | 47.4 | 35.6 | 30.8 |

**Table 12 – Isolation and Exposure to Non-Hispanic Whites,  
Antioch (1980-2010)**

| Race or Ethnicity |       | Isolation |      |      |      | Exposure to Non-Hispanic Whites |      |      |      |
|-------------------|-------|-----------|------|------|------|---------------------------------|------|------|------|
|                   |       | 1980      | 1990 | 2000 | 2010 | 1980                            | 1990 | 2000 | 2010 |
| Not-Hispanic      | White | 81.4      | 76.5 | 57.2 | 38.1 | N/A                             | N/A  | N/A  | N/A  |
|                   | Black | 2.3       | 3.5  | 12.5 | 20.7 | 80.0                            | 74.3 | 53.0 | 33.0 |
|                   | Asian | 2.2       | 6.0  | 11.6 | 16.7 | 81.1                            | 76.0 | 54.6 | 32.9 |
| Hispanic          |       | 14.4      | 16.7 | 24.6 | 33.8 | 80.9                            | 75.6 | 54.6 | 35.5 |

**Table 13 – Isolation and Exposure to Non-Hispanic Whites,  
Concord (1980-2010)**

| Race or Ethnicity |       | Isolation |      |      |      | Exposure to Non-Hispanic Whites |      |      |      |
|-------------------|-------|-----------|------|------|------|---------------------------------|------|------|------|
|                   |       | 1980      | 1990 | 2000 | 2010 | 1980                            | 1990 | 2000 | 2010 |
| Not-Hispanic      | White | 85.9      | 77.8 | 64.8 | 56.3 | N/A                             | N/A  | N/A  | N/A  |
|                   | Black | 2.7       | 3.3  | 5.1  | 4.8  | 83.7                            | 73.8 | 54.6 | 46.2 |
|                   | Asian | 5.6       | 9.3  | 12.6 | 15.0 | 84.0                            | 76.4 | 61.0 | 52.8 |
| Hispanic          |       | 7.5       | 13.3 | 31.4 | 42.3 | 85.4                            | 75.1 | 51.0 | 39.8 |

**Table 14 – Isolation and Exposure to Non-Hispanic Whites,  
Pittsburg (1980-2010)**

| Race or Ethnicity |       | Isolation |      |      |      | Exposure to Non-Hispanic Whites |      |      |      |
|-------------------|-------|-----------|------|------|------|---------------------------------|------|------|------|
|                   |       | 1980      | 1990 | 2000 | 2010 | 1980                            | 1990 | 2000 | 2010 |
| Not-Hispanic      | White | 58.5      | 50.3 | 34.4 | 21.9 | N/A                             | N/A  | N/A  | N/A  |
|                   | Black | 32.9      | 23.8 | 23.2 | 21.5 | 42.3                            | 41.9 | 29.3 | 19.8 |
|                   | Asian | 6.8       | 13   | 18.9 | 24.2 | 57.2                            | 48   | 31.6 | 19.9 |
| Hispanic          |       | 22.4      | 27.6 | 36.4 | 45.2 | 50.8                            | 44.3 | 28.9 | 19.3 |

<sup>446</sup> San Francisco-Oakland-Fremont, CA Metropolitan Statistical Area, America Communities Project, <https://s4.ad.brown.edu/projects/diversity/segregation2010/msa.aspx?metroid=41860>.

**Table 15 – Isolation and Exposure to Non-Hispanic Whites,  
Walnut Creek (1980-2010)**

| Race or Ethnicity |       | Isolation |      |      |      | Exposure to Non-Hispanic Whites |      |      |      |
|-------------------|-------|-----------|------|------|------|---------------------------------|------|------|------|
|                   |       | 1980      | 1990 | 2000 | 2010 | 1980                            | 1990 | 2000 | 2010 |
| Not Hispanic      | White | 91.5      | 87.8 | 81.2 | 74.4 | N/A                             | N/A  | N/A  | N/A  |
|                   | Black | 1         | 1.4  | 1.7  | 2.8  | 89.5                            | 84.9 | 78.1 | 69.7 |
|                   | Asian | 5.8       | 8.6  | 12   | 16.1 | 88.4                            | 85   | 74.3 | 71.8 |
| Hispanic          |       | 3.9       | 6.5  | 8.3  | 11.1 | 89.9                            | 84.8 | 77.1 | 69.8 |

**Table 16 – Foreclosure Rate,  
January 1, 2007 – June 30, 2008  
HUD Neighborhood  
Stabilization Program Data**

| City          | Foreclosure Rate |
|---------------|------------------|
| San Pablo     | 9.5%             |
| Pittsburg     | 9.2%             |
| Richmond      | 9.1%             |
| Antioch       | 7.7%             |
| Oakley        | 6.2%             |
| Concord       | 6.0%             |
| Pinole        | 5.9%             |
| Hercules      | 5.8%             |
| Brentwood     | 5.4%             |
| Clayton       | 4.1%             |
| Martinez      | 4.1%             |
| El Cerrito    | 4.0%             |
| Pleasant Hill | 3.8%             |
| Moraga        | 3.3%             |
| Orinda        | 3.2%             |
| Walnut Creek  | 3.0%             |
| San Ramon     | 2.2%             |
| Danville      | 2.1%             |
| Lafayette     | 1.7%             |



**Table 17 – Minority Religious Congregations and Non-Profit Organizations  
by Place, Urban Institute**

| City                       | Buddhist | Muslim | Bahai | Hindu | Jewish | Sikh | Ravidassia |
|----------------------------|----------|--------|-------|-------|--------|------|------------|
| Antioch                    | 0        | 2      | 1     | 1     | 1      | 0    | 0          |
| Concord                    | 1        | 2      | 1     | 2     | 0      | 0    | 0          |
| Pittsburg                  | 0        | 0      | 2     | 1     | 0      | 0    | 1          |
| Walnut Creek               | 0        | 2      | 1     | 1     | 5      | 0    | 0          |
| <b>Contra Costa County</b> |          |        |       |       |        |      |            |
| Bay Point                  | 0        | 0      | 0     | 1     | 0      | 1    | 0          |
| Brentwood                  | 0        | 0      | 1     | 0     | 0      | 0    | 0          |
| Clayton                    | 0        | 0      | 1     | 0     | 0      | 0    | 0          |
| Danville                   | 0        | 1      | 2     | 0     | 1      | 0    | 0          |
| El Cerrito                 | 1        | 0      | 2     | 0     | 0      | 0    | 0          |
| El Sobrante                | 1        | 0      | 0     | 0     | 0      | 1    | 0          |
| Hercules                   | 0        | 0      | 1     | 0     | 0      | 0    | 0          |
| Lafayette                  | 0        | 0      | 2     | 0     | 3      | 0    | 0          |
| Martinez                   | 1        | 0      | 1     | 0     | 0      | 0    | 0          |
| Moraga                     | 3        | 0      | 0     | 0     | 0      | 0    | 0          |
| Orinda                     | 0        | 0      | 1     | 0     | 0      | 0    | 0          |
| Pleasant Hill              | 0        | 0      | 1     | 0     | 0      | 0    | 0          |
| Richmond                   | 5        | 2      | 0     | 0     | 0      | 0    | 0          |
| San Ramon                  | 2        | 0      | 1     | 2     | 0      | 0    | 0          |

**Table 18 – Loan Application Denials, Oakland-Hayward, Berkeley, CA Region**

| Race/Ethnicity |          | FHA, FSA/ RHA,<br>and VA Home-<br>Purchase Loans | Conventional<br>Home-Purchase<br>Loans | Refinance<br>Loans | Home<br>Improvement<br>Loans | Multi-Family<br>Homes |
|----------------|----------|--|--|--------------------|------------------------------|-----------------------|
| Not<br>Hispani | White    | 9.2%   | 8.0%                                   | 16.6%              | 19.5%                        | 9.5%                  |
|                | Black    | 14.8%  | 13.5%                                  | 27.1%              | 34.6%                        | 29.4%                 |
|                | Asian    | 13.1%  | 9.8%                                   | 15.2%              | 19.3%                        | 12.3%                 |
|                | Hispanic | 11.3%  | 12.0%                                  | 22.3%              | 31.0%                        | 28.6%                 |

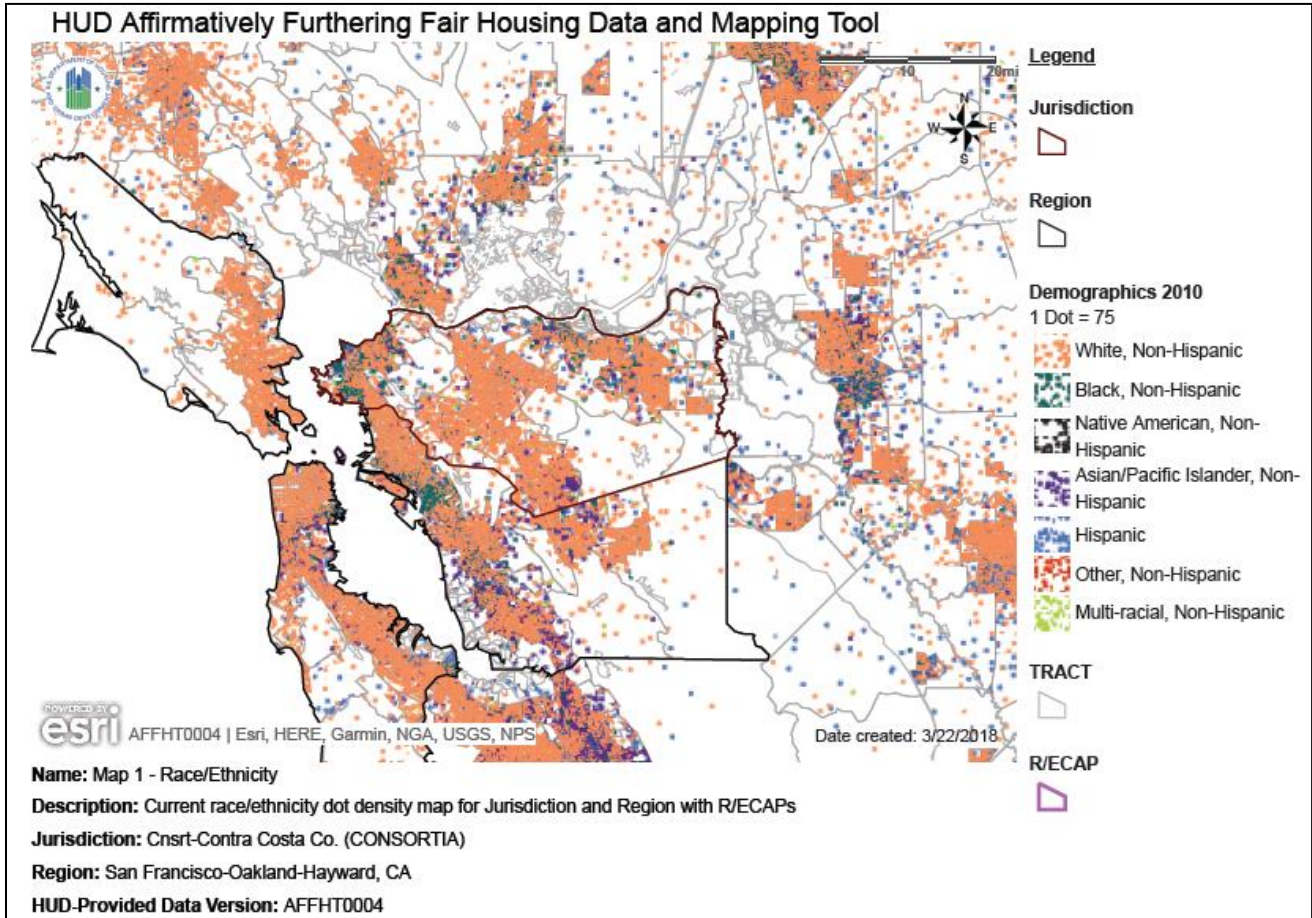
**Table 19 – Bedroom Occupancy Guidelines for Voucher Holders, Contra Costa County**

| Bedroom Size | Minimum Number of Persons | Maximum Number of Persons |
|--------------|---------------------------|---------------------------|
| 0            | 1                         | 2                         |
| 1            | 1                         | 2                         |
| 2            | 2                         | 4                         |
| 3            | 3                         | 6                         |
| 4            | 4                         | 8                         |
| 5            | 5                         | 10                        |

**Table 20 -Uniform Physical Condition Standards for Vouchers Guidelines, Pittsburg, CA**

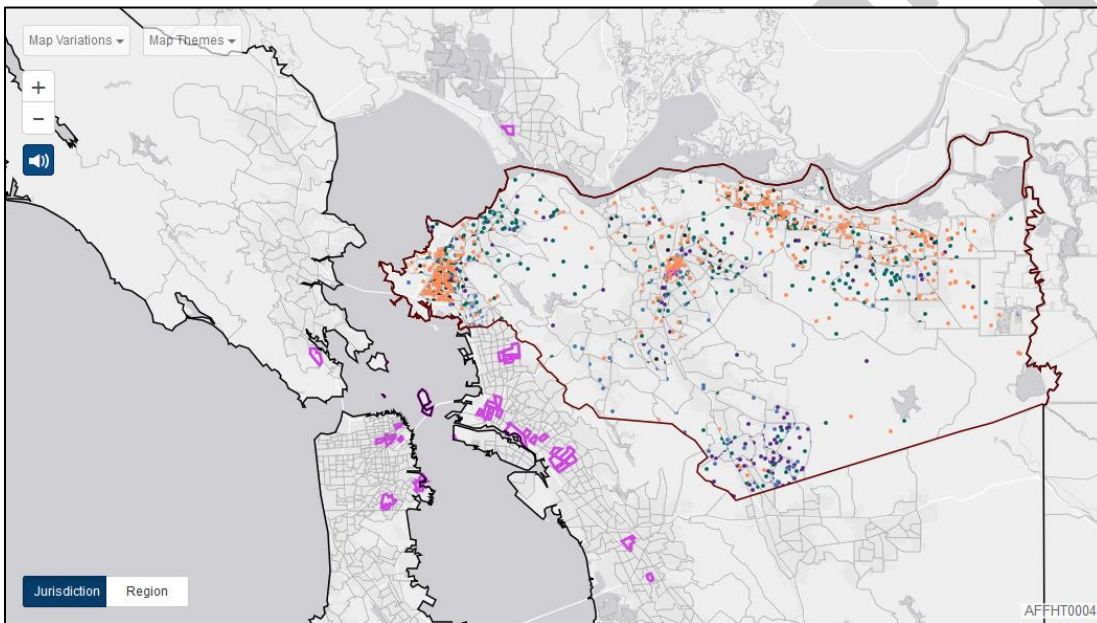
| Voucher Size | Minimum persons in household | Maximum persons in unit |
|--------------|------------------------------|-------------------------|
| 0 bedroom    | 1                            | 1                       |
| 1 bedroom    | 1                            | 4                       |
| 2 bedrooms   | 2                            | 6                       |
| 3 bedrooms   | 3                            | 8                       |
| 4 bedrooms   | 4                            | 10                      |
| 5 bedrooms   | 6                            | 12                      |
| 6 bedrooms   | 8                            | 14                      |

Map 1 - Race/Ethnicity, Contra Costa County



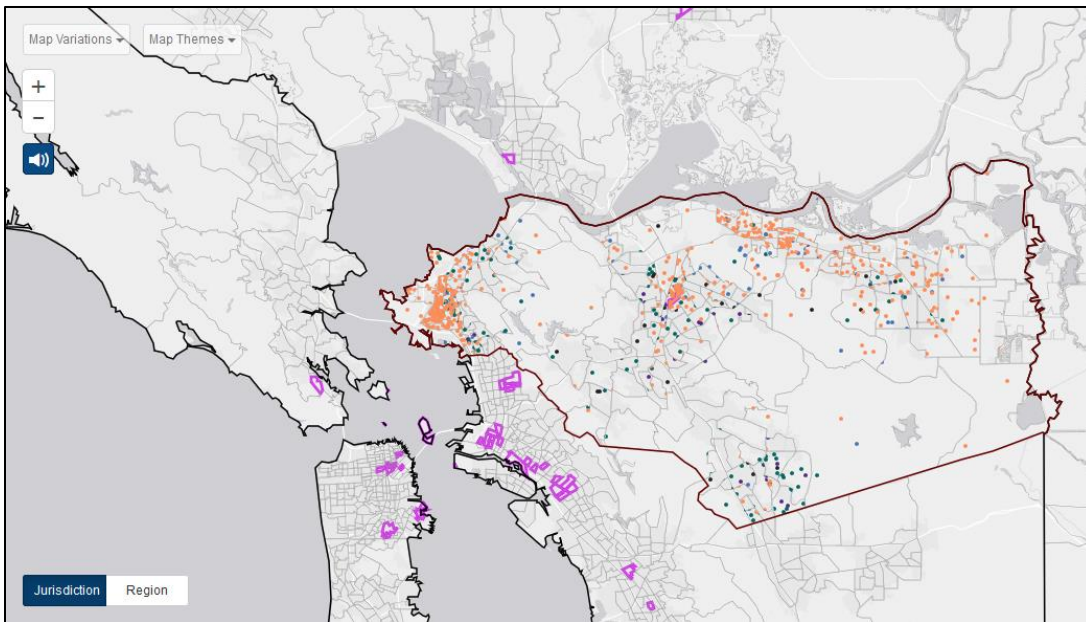
## Map 2 – National Origin, Contra Costa County

**KEY**  
Orange: Mexico  
Green: The Philippines  
Blue: China, excl.  
Hong Kong & Taiwan  
Purple: India  
Black: El Salvador



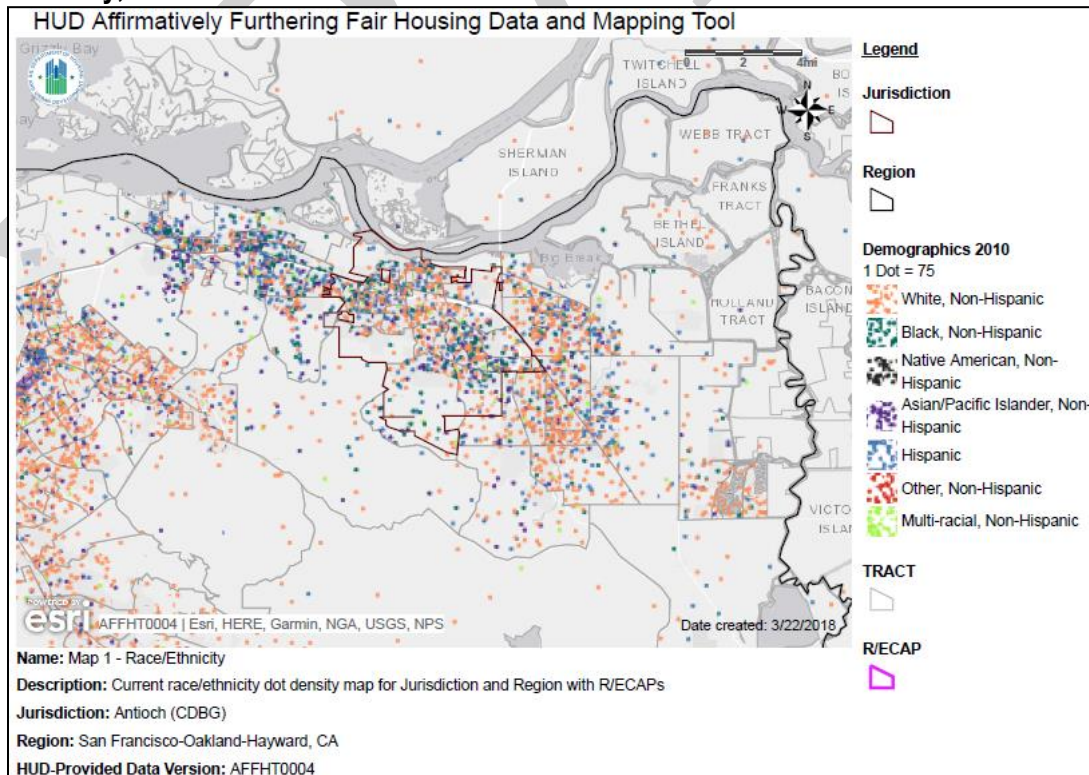
## Map 3 – Limited English Proficiency, Contra Costa County



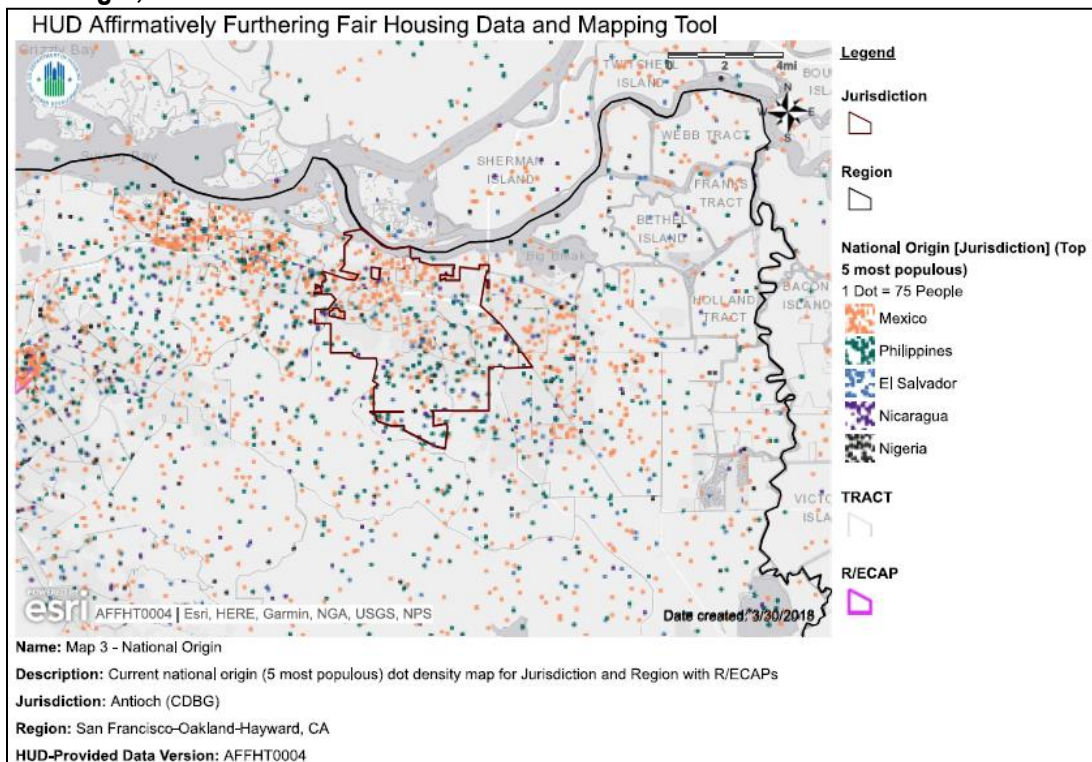


**KEY**  
 Orange: Spanish  
 Green: Chinese  
 Blue: Tagalog  
 Purple: Korean  
 Black: Persian

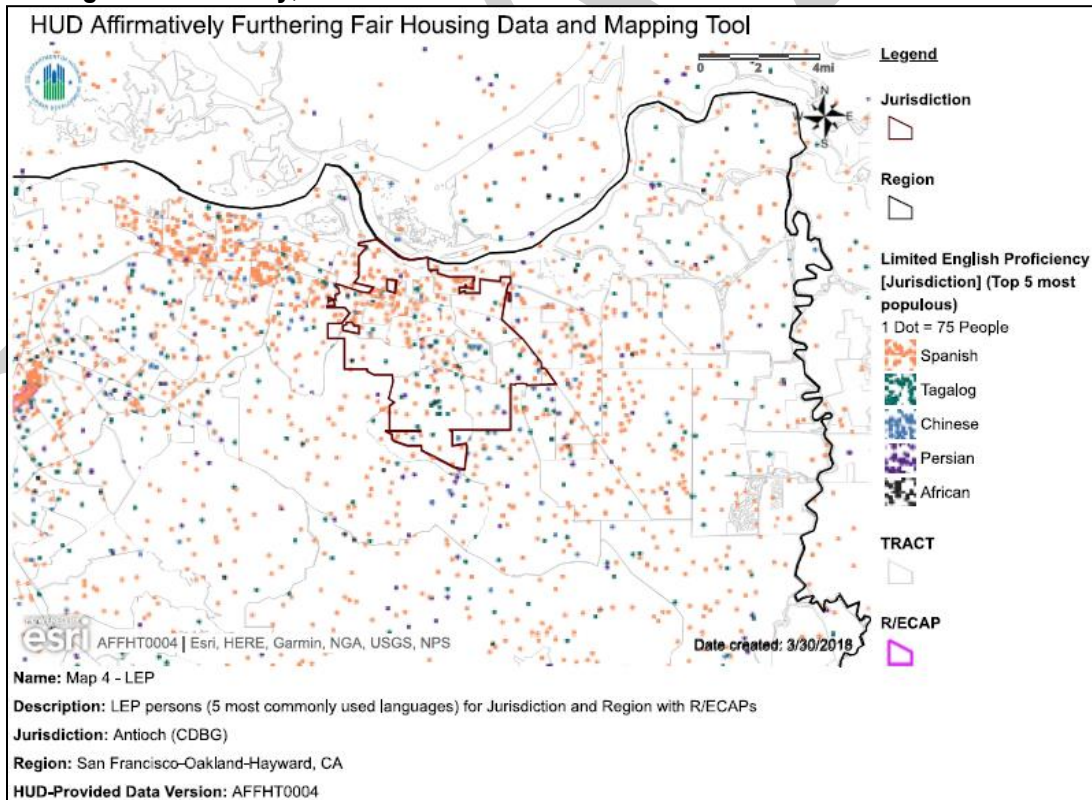
**Map 4 - Race/Ethnicity, Antioch**



## Map 5 - National Origin, Antioch

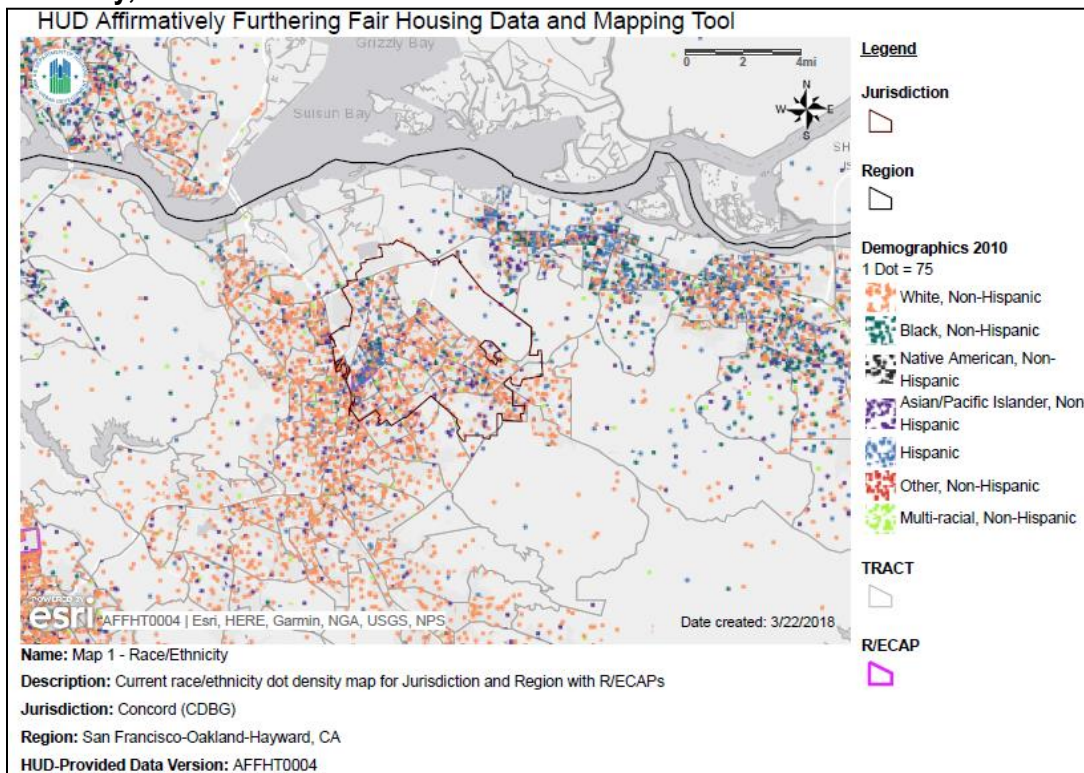


## Map 6 - Limited English Proficiency, Antioch

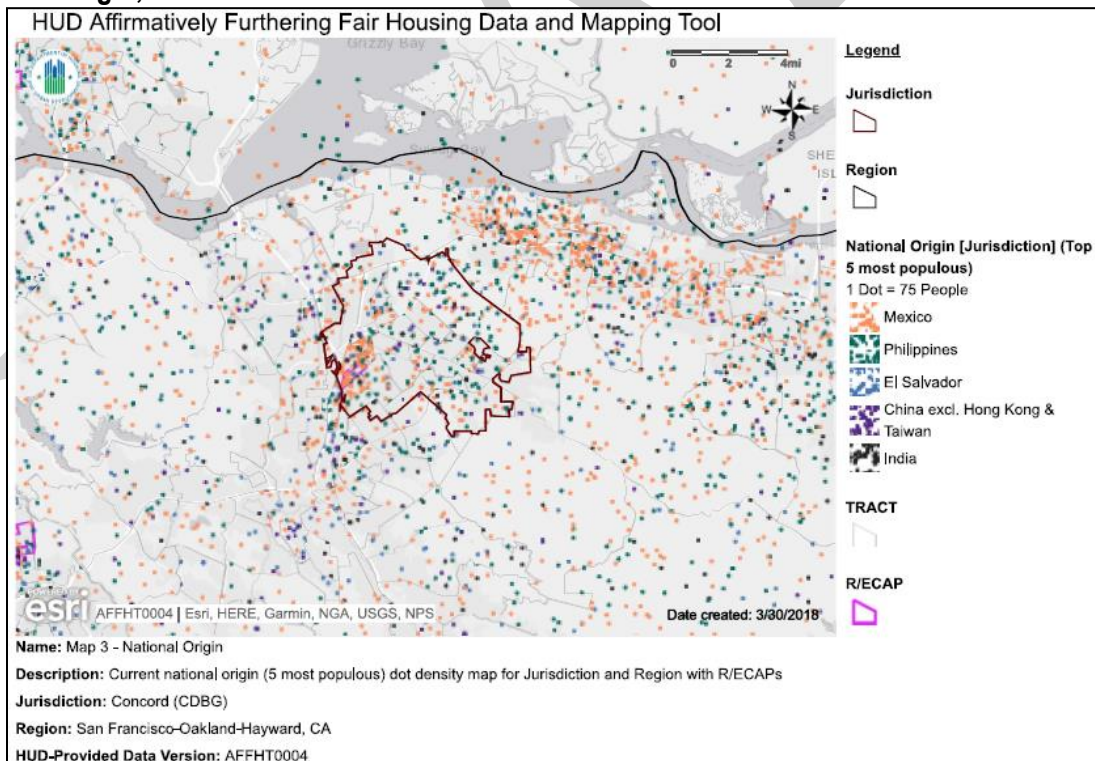




## Map 7 - Race/Ethnicity, Concord

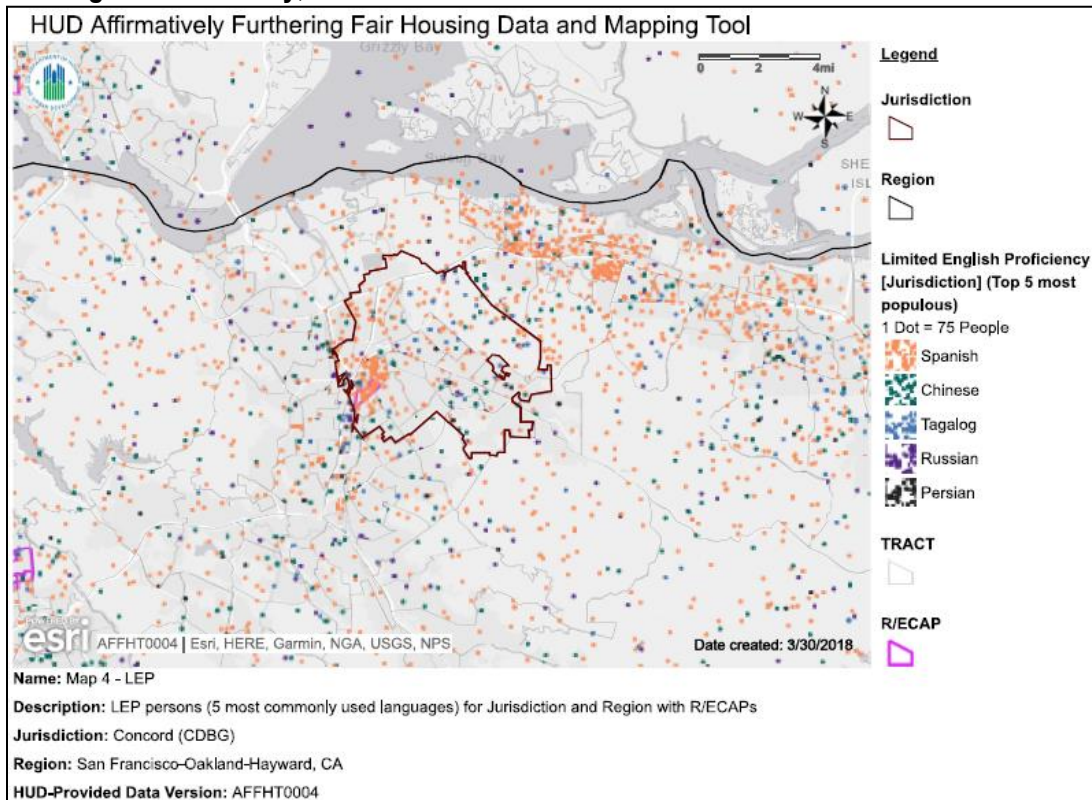


## Map 8 - National Origin, Concord

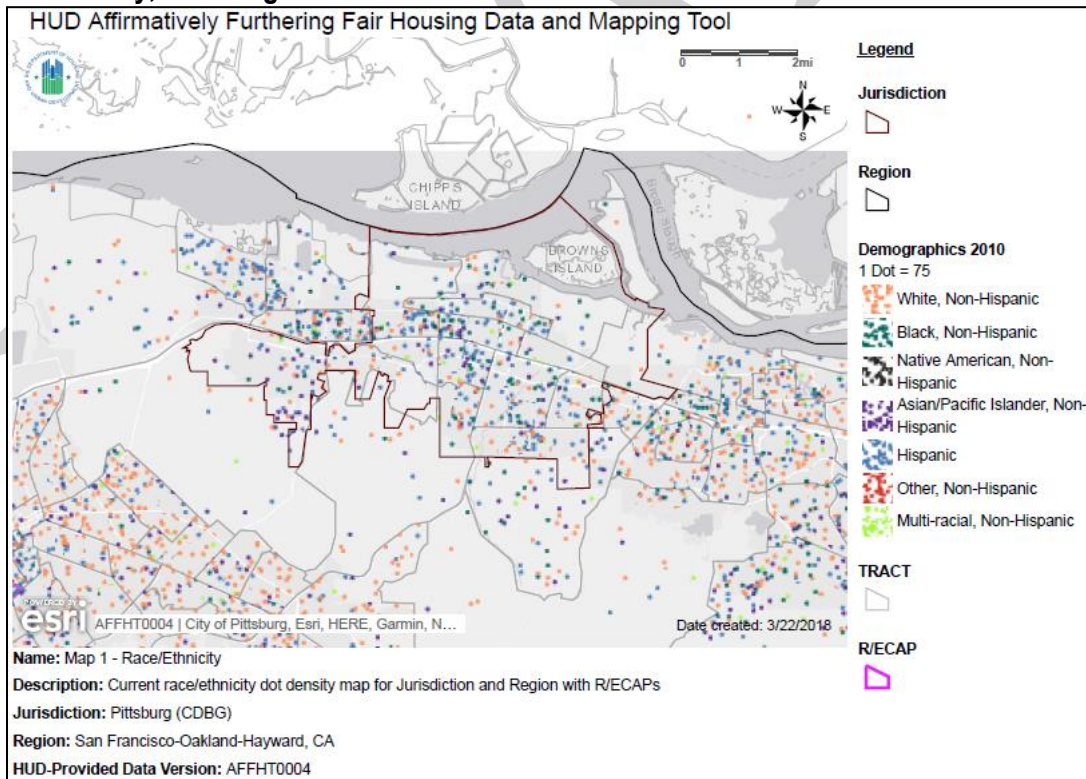




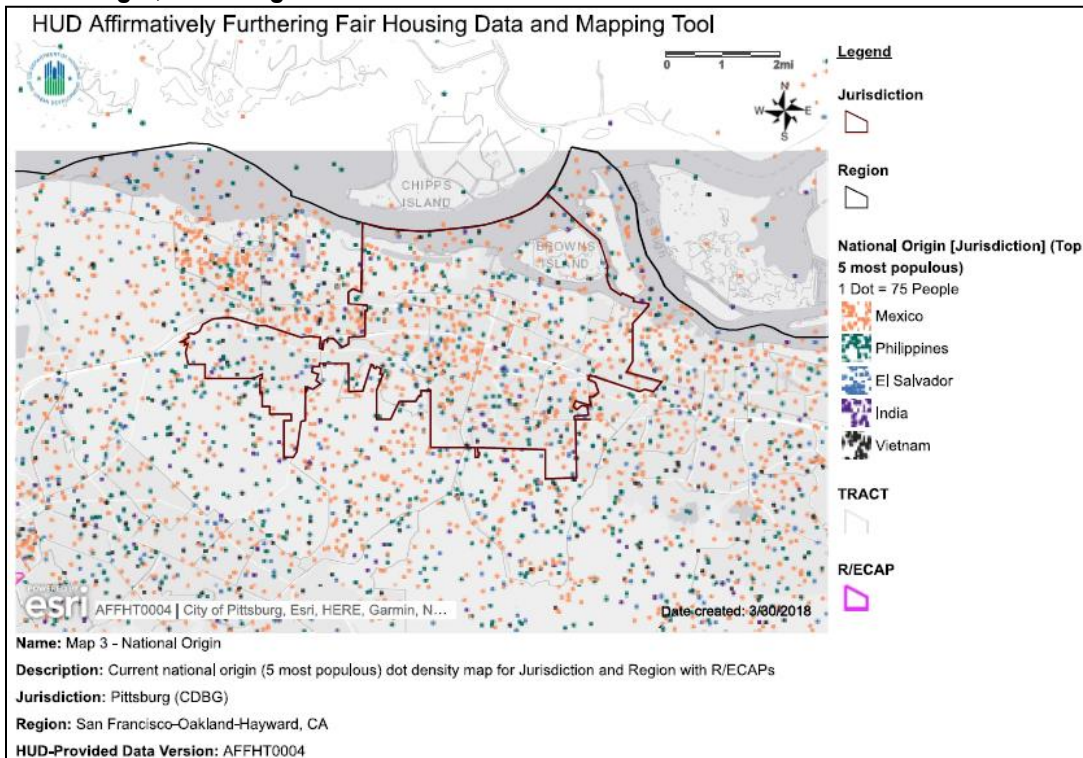
## Map 9 – Limited English Proficiency, Concord



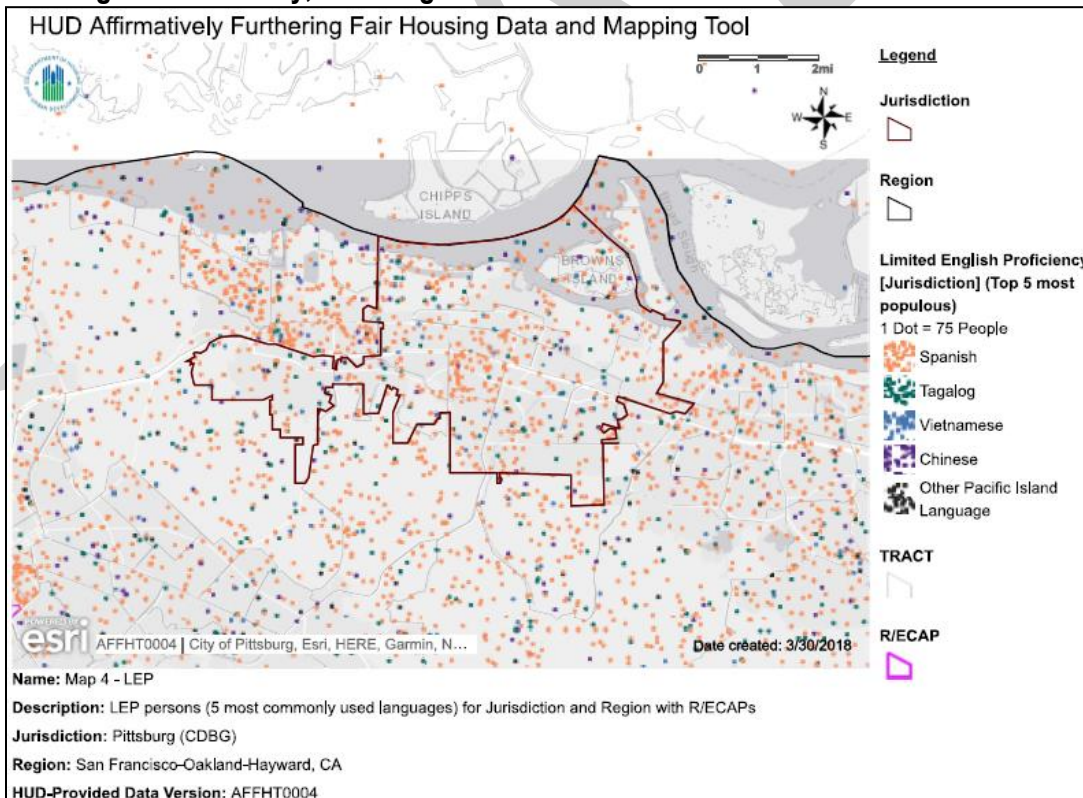
## Map 10 – Race/Ethnicity, Pittsburg



## Map 11 – National Origin, Pittsburg

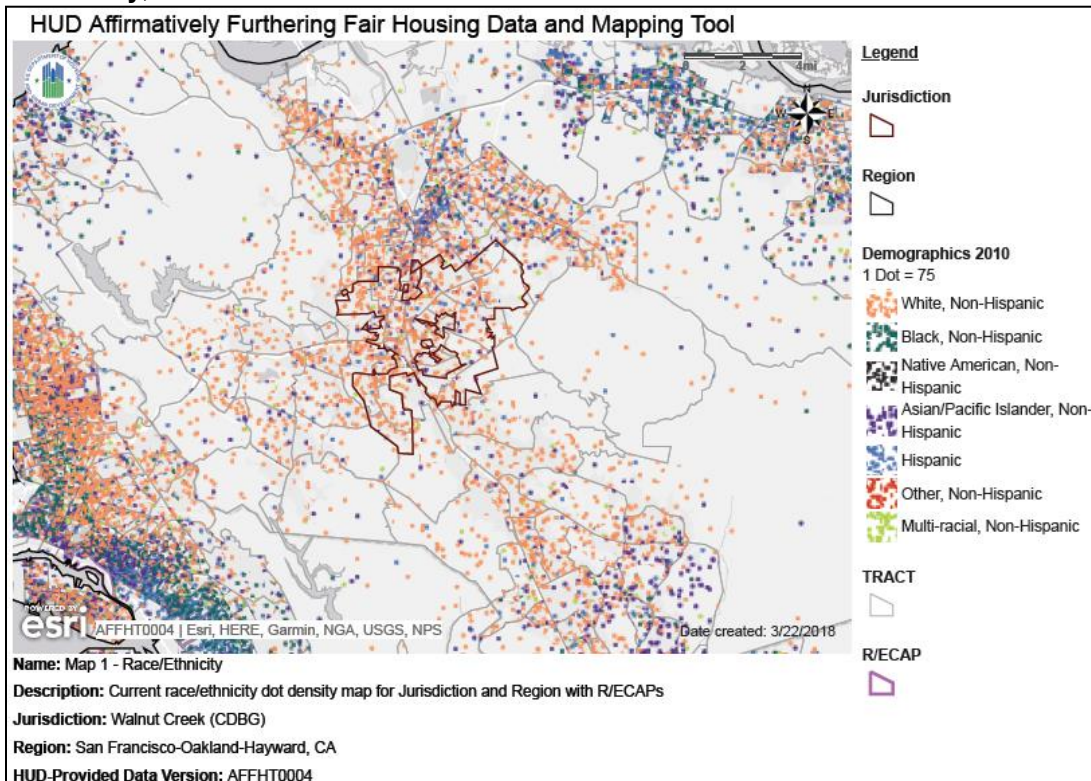


## Map 12 - Limited English Proficiency, Pittsburg

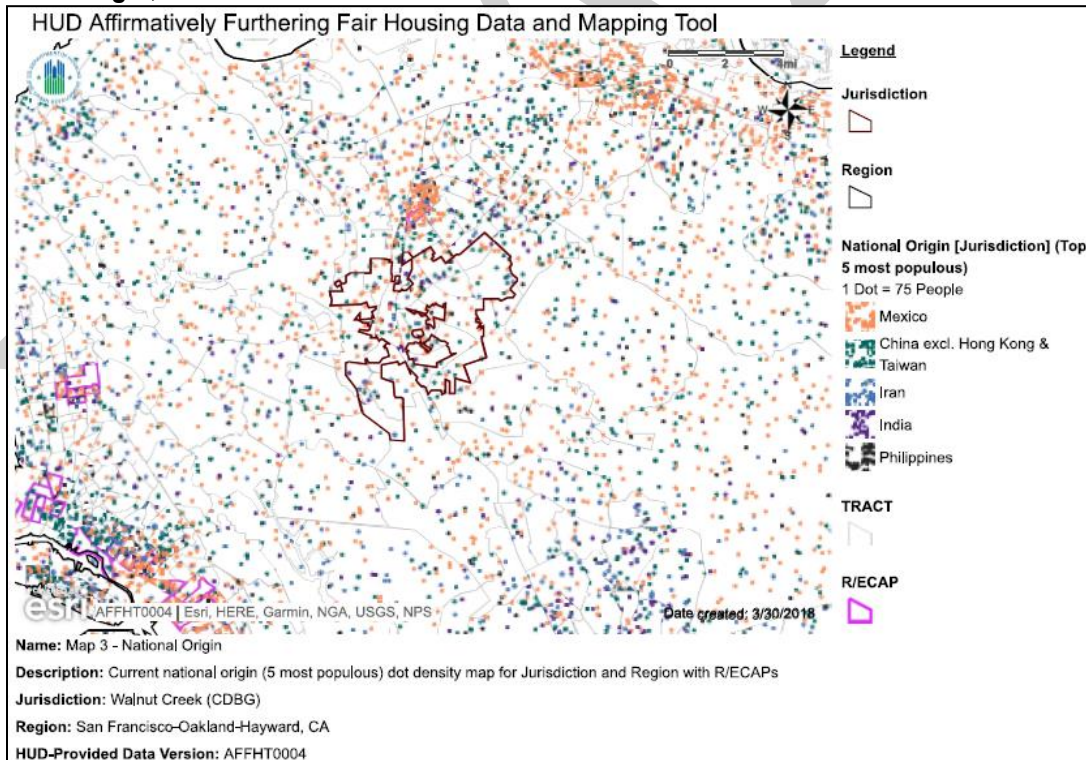




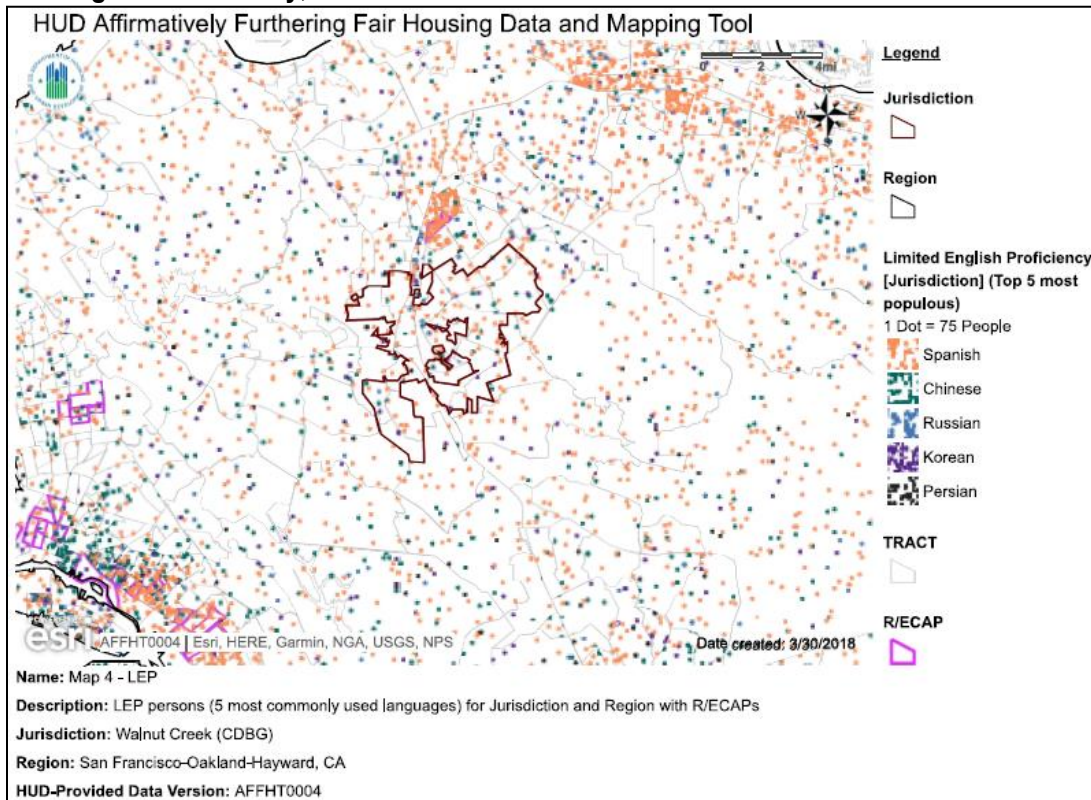
### Map 13 - Race/Ethnicity, Walnut Creek



### Map 14 – National Origin, Walnut Creek

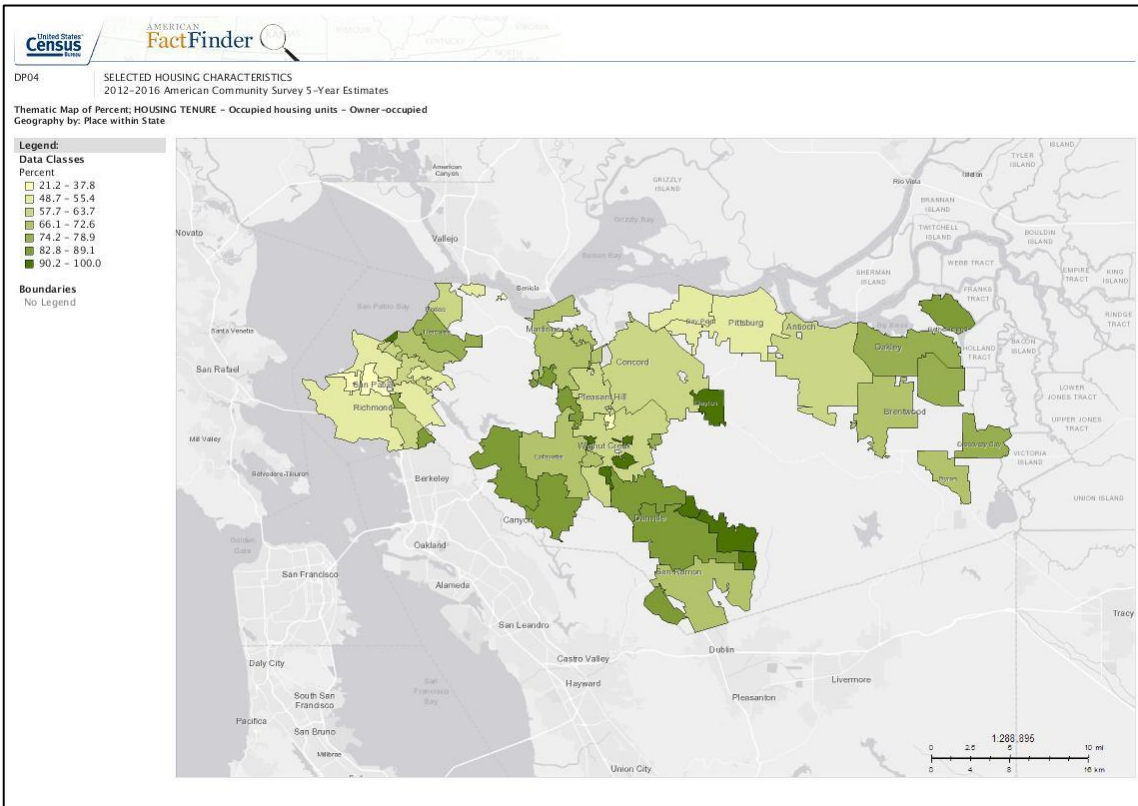


**Map 15 - Limited English Proficiency, Walnut Creek**

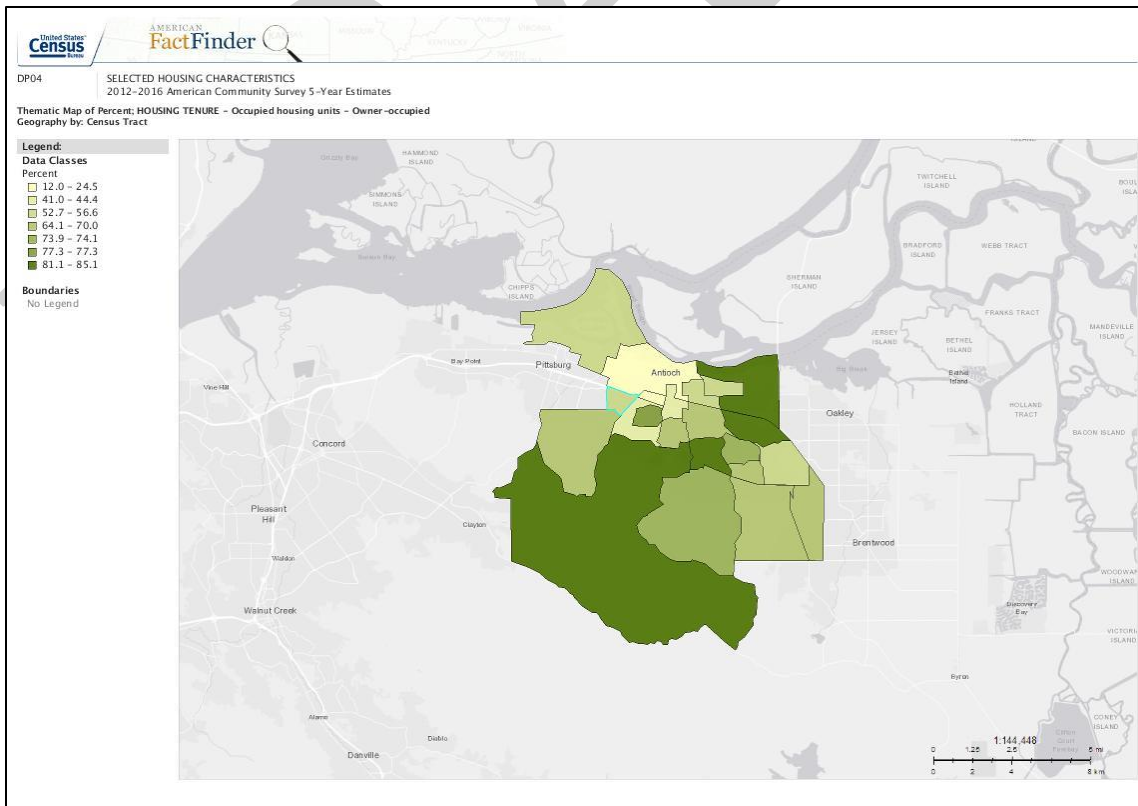


**Map 16 – Owner Occupied Housing by Percentage, Contra Costa County**

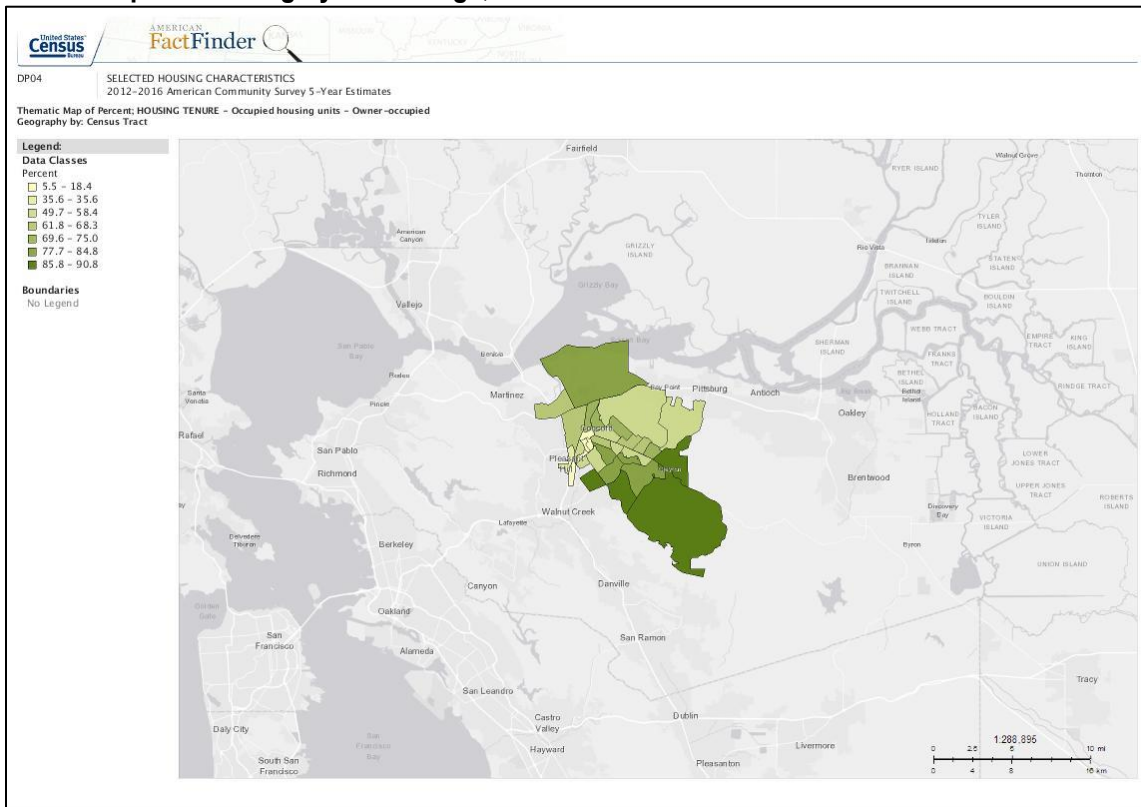




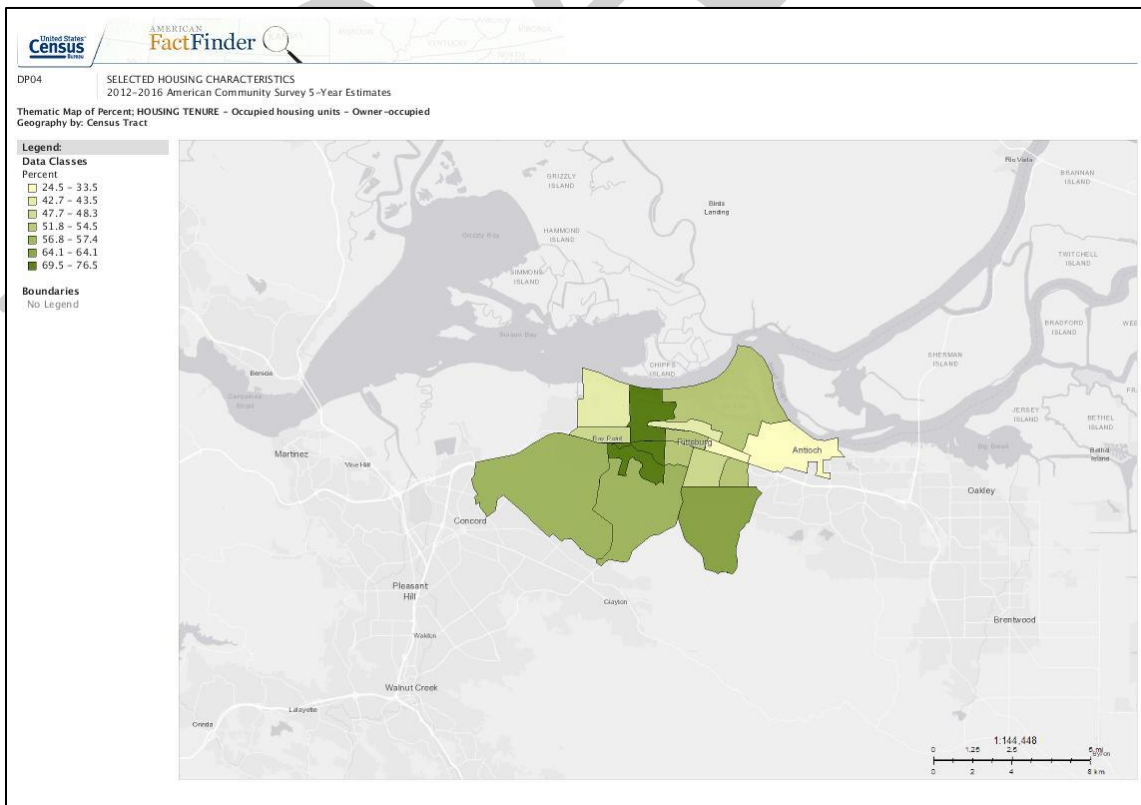
Map 17 - Owner Occupied Housing by Percentage, Antioch



## Map 17 - Owner Occupied Housing by Percentage, Concord

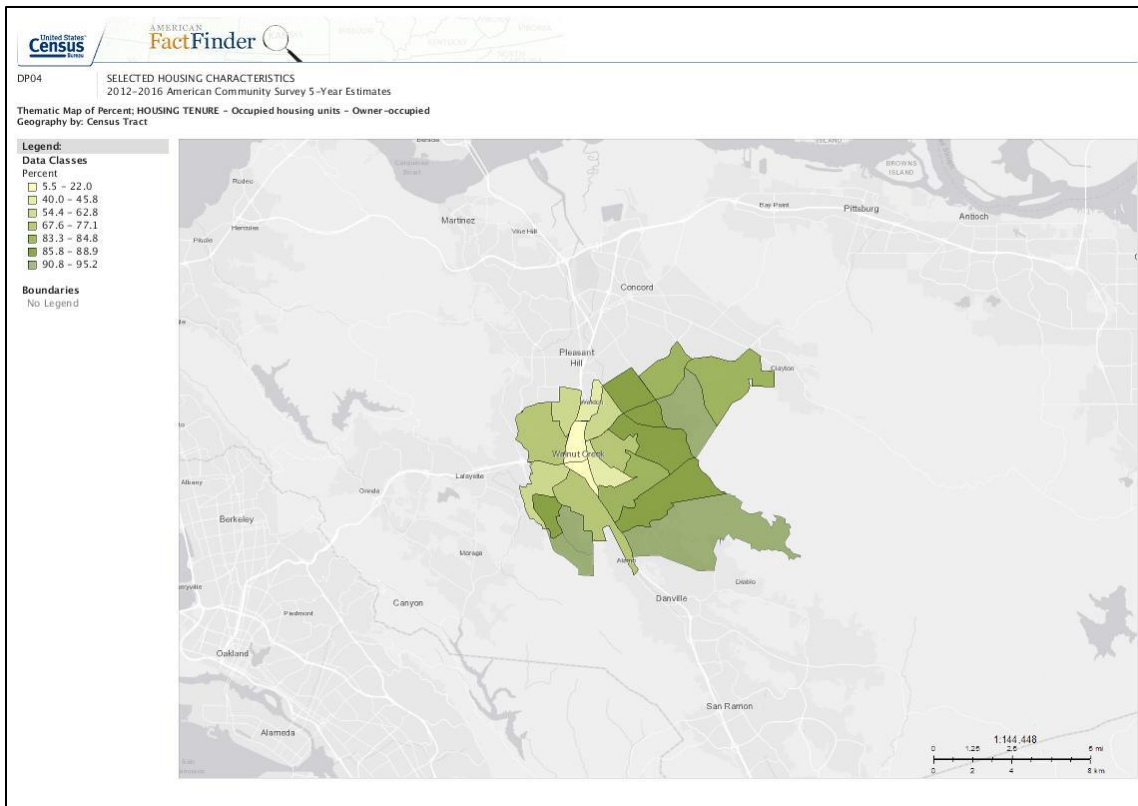


## Map 18 - Owner Occupied Housing by Percentage, Pittsburg

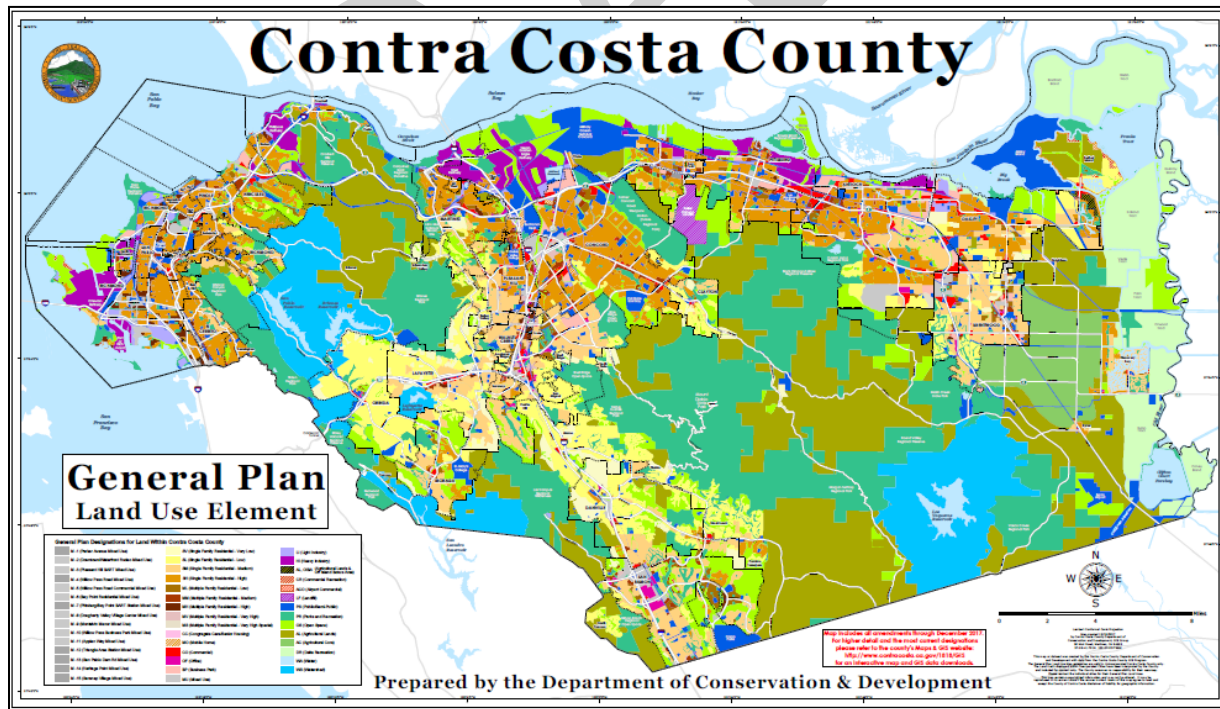


## Map 20 - Owner Occupied Housing by Percentage, Walnut Creek

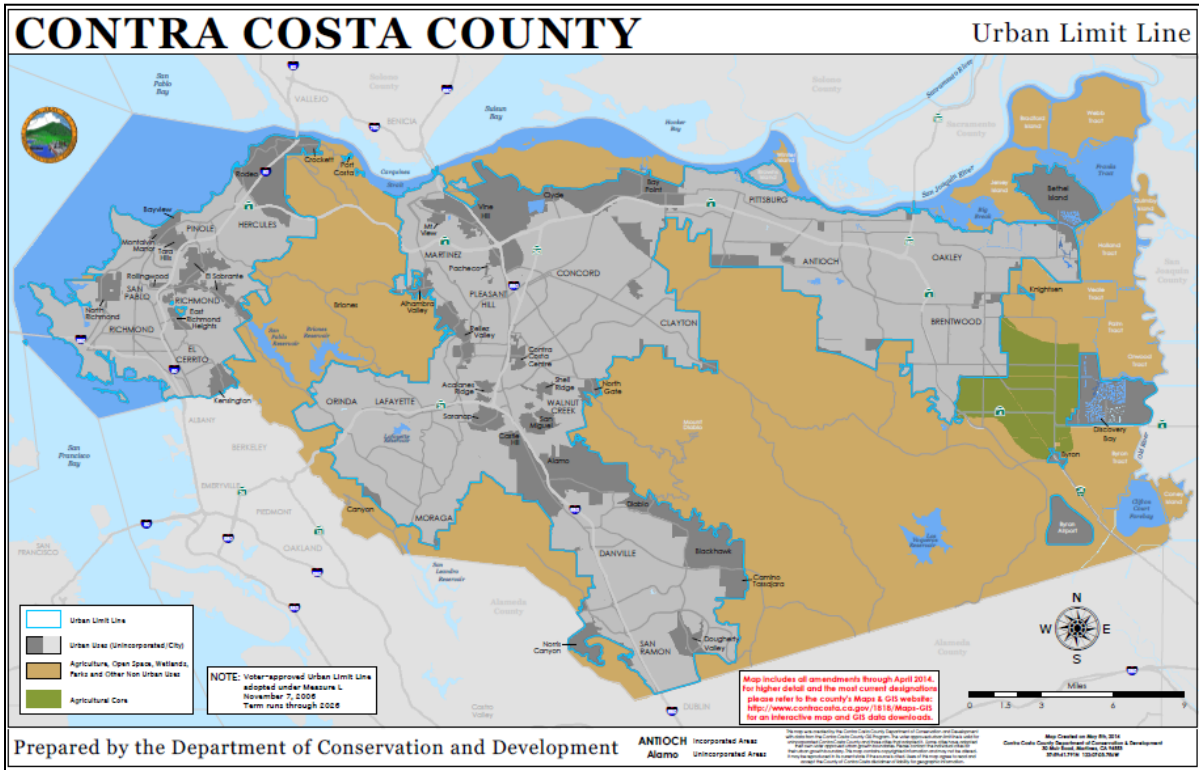




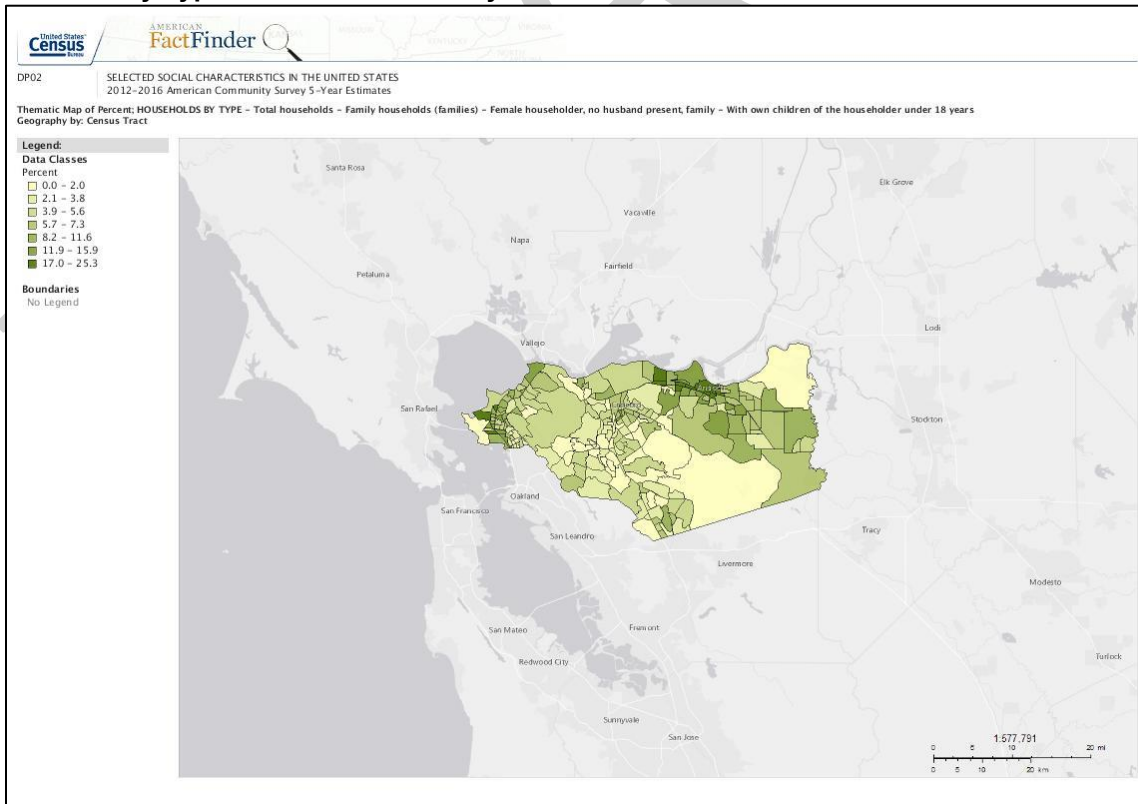
Map 21 - General Plan Land Use Element, Contra Costa County



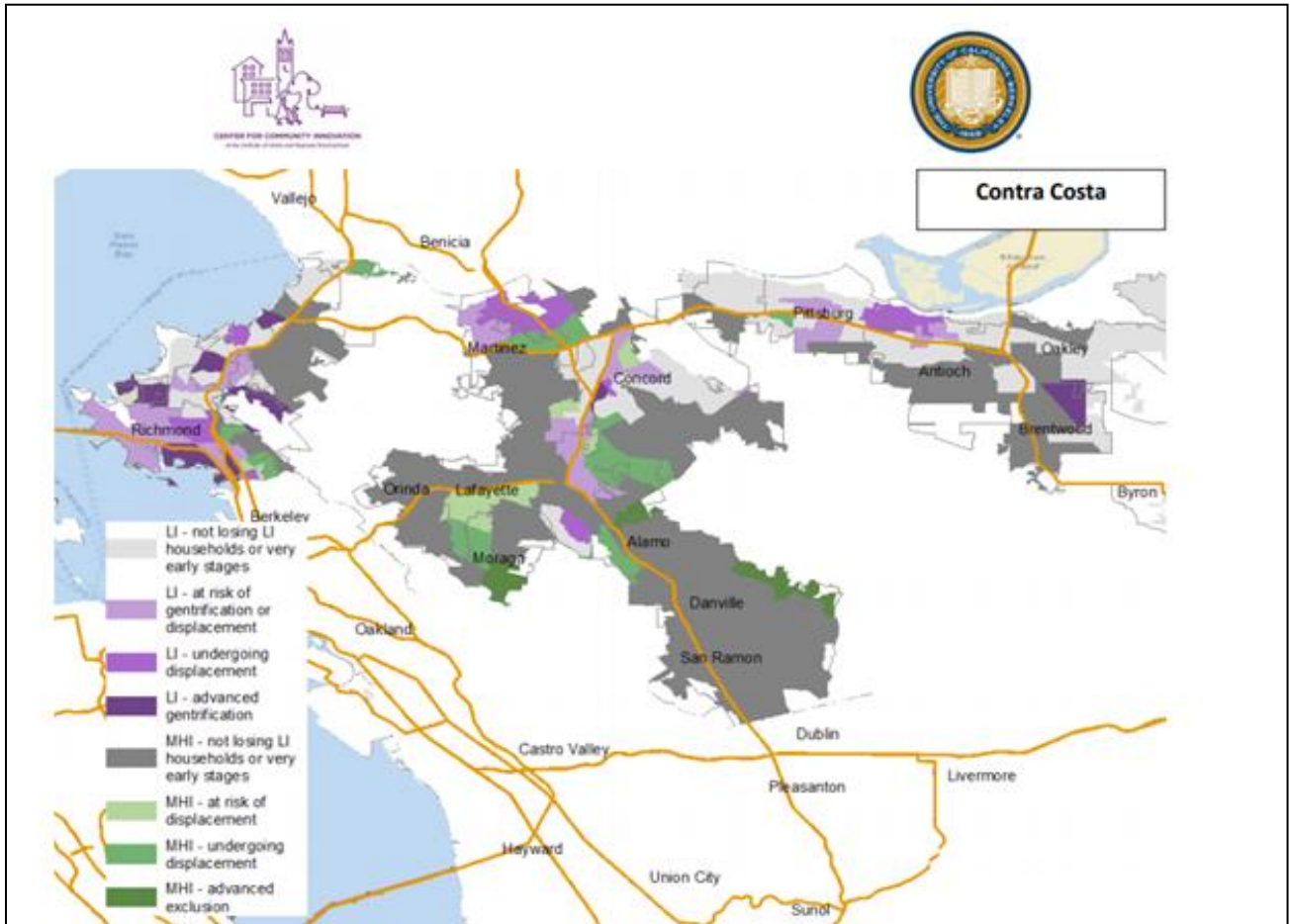
Map 22 – Urban Limit Line, Contra Costa County



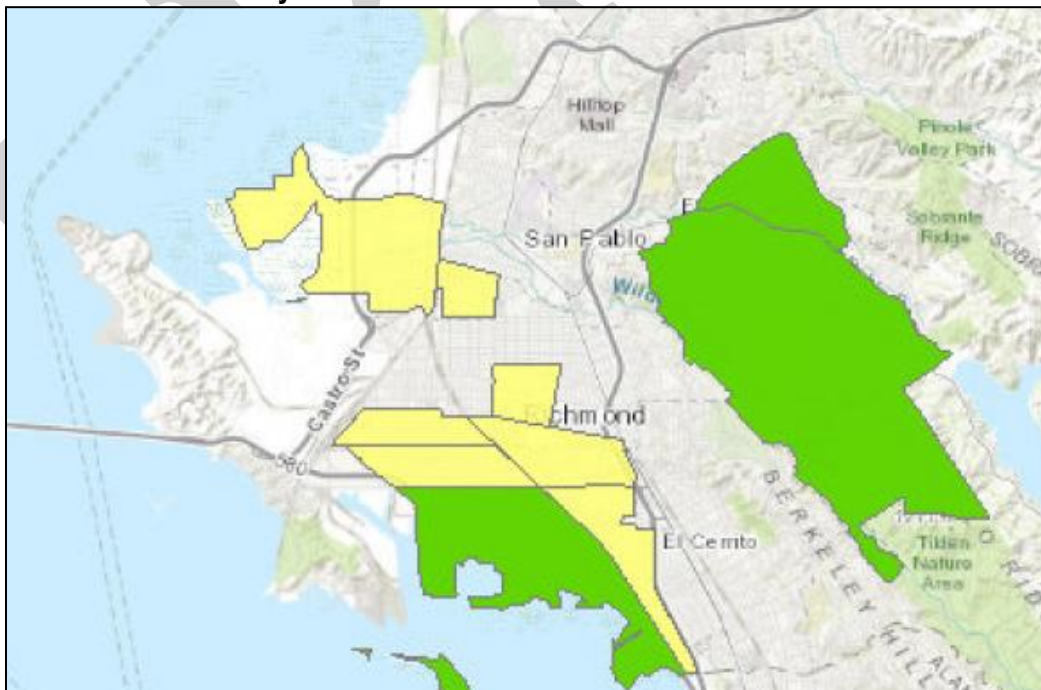
Map 23: Households by Type, Contra Costa County



Map 24 – Urban Displacement, Contra Costa County

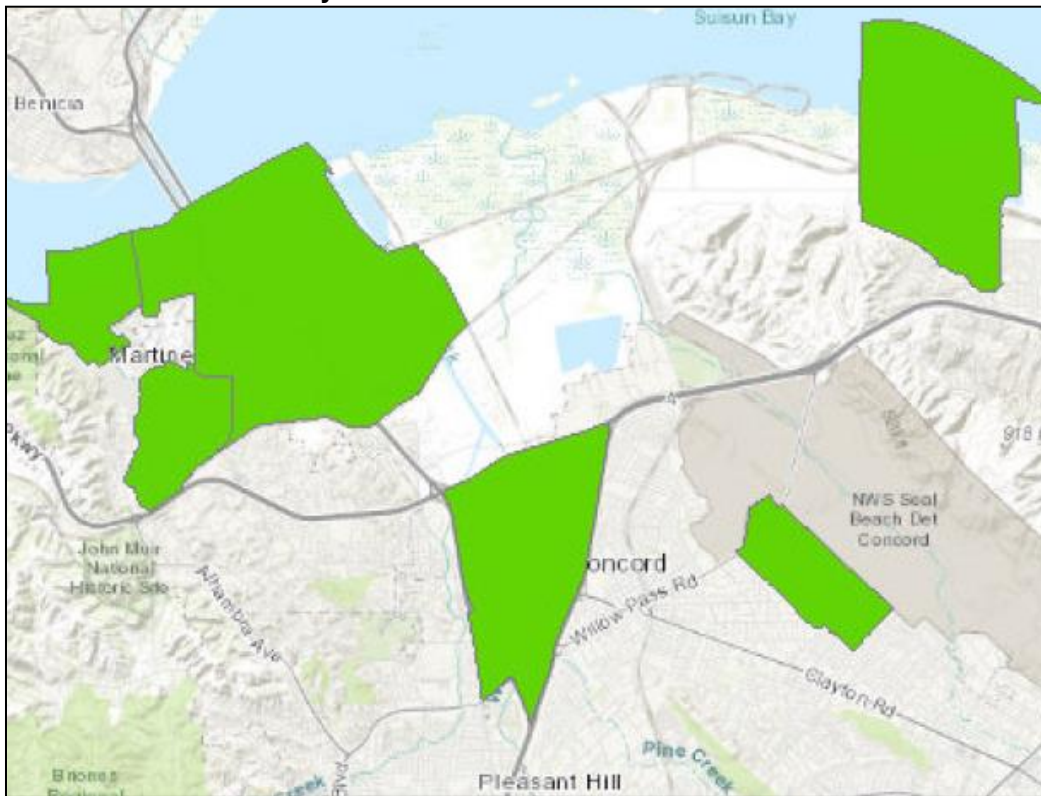


Map 25 – Food Deserts in west County

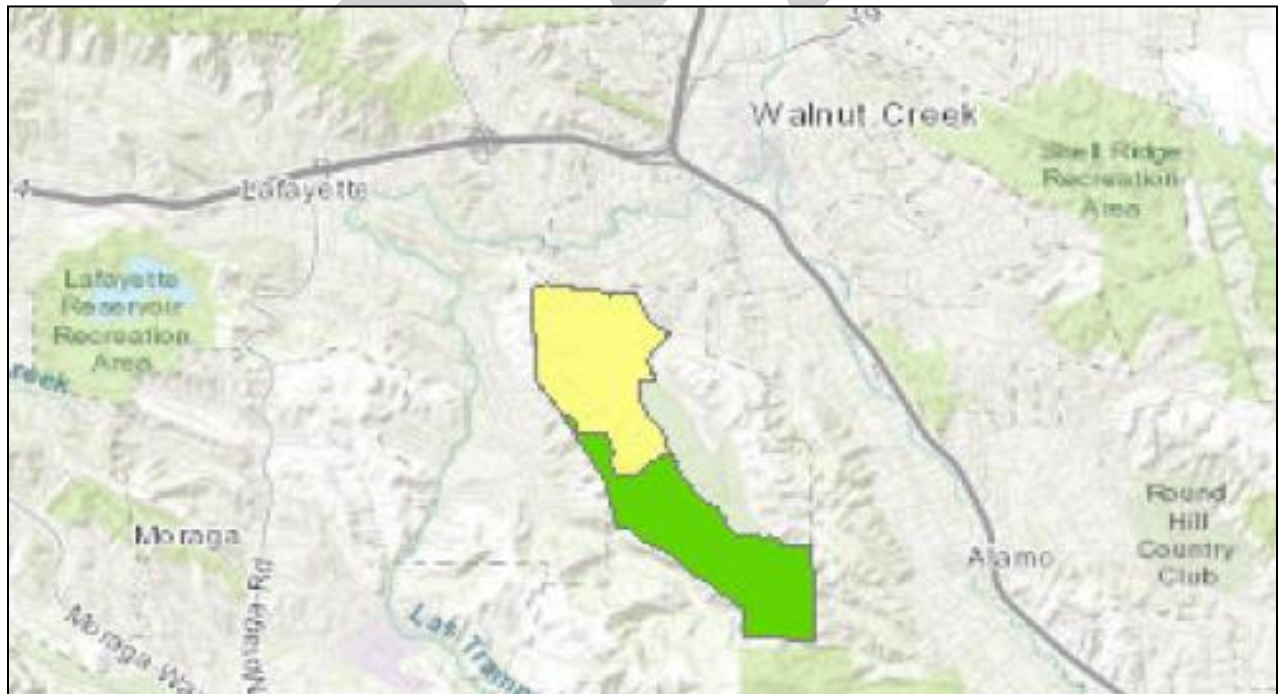




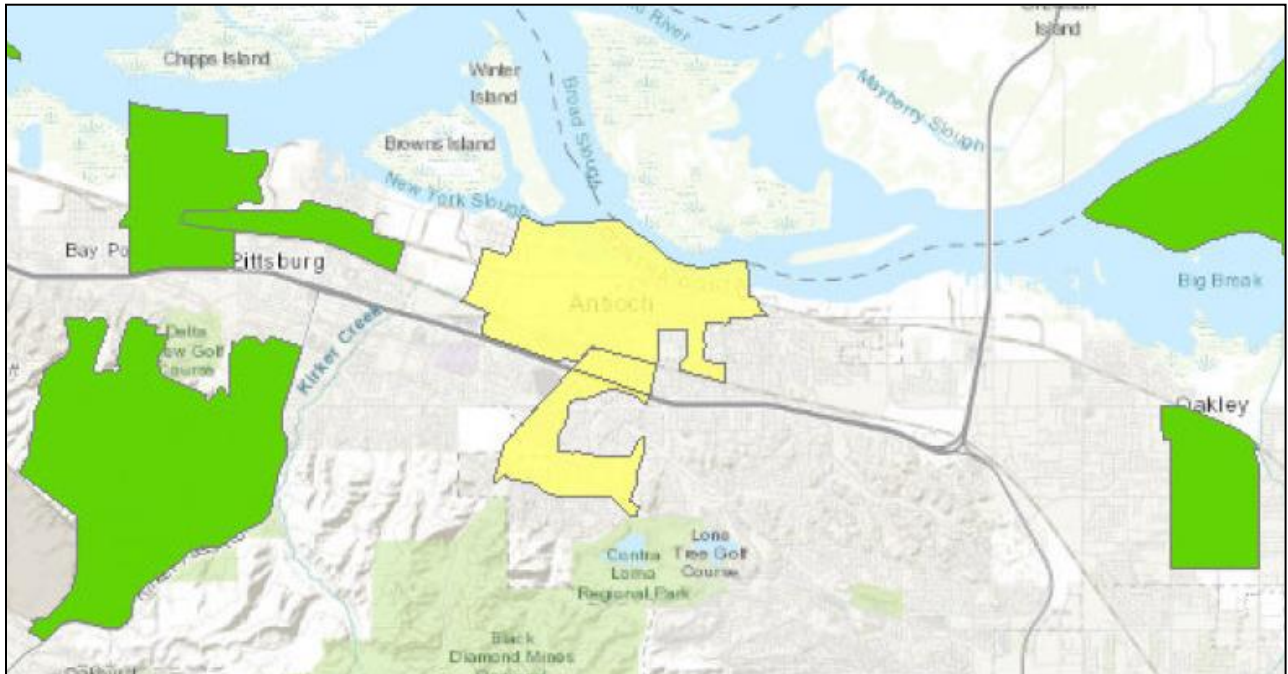
Map 26 – Food Deserts in central County



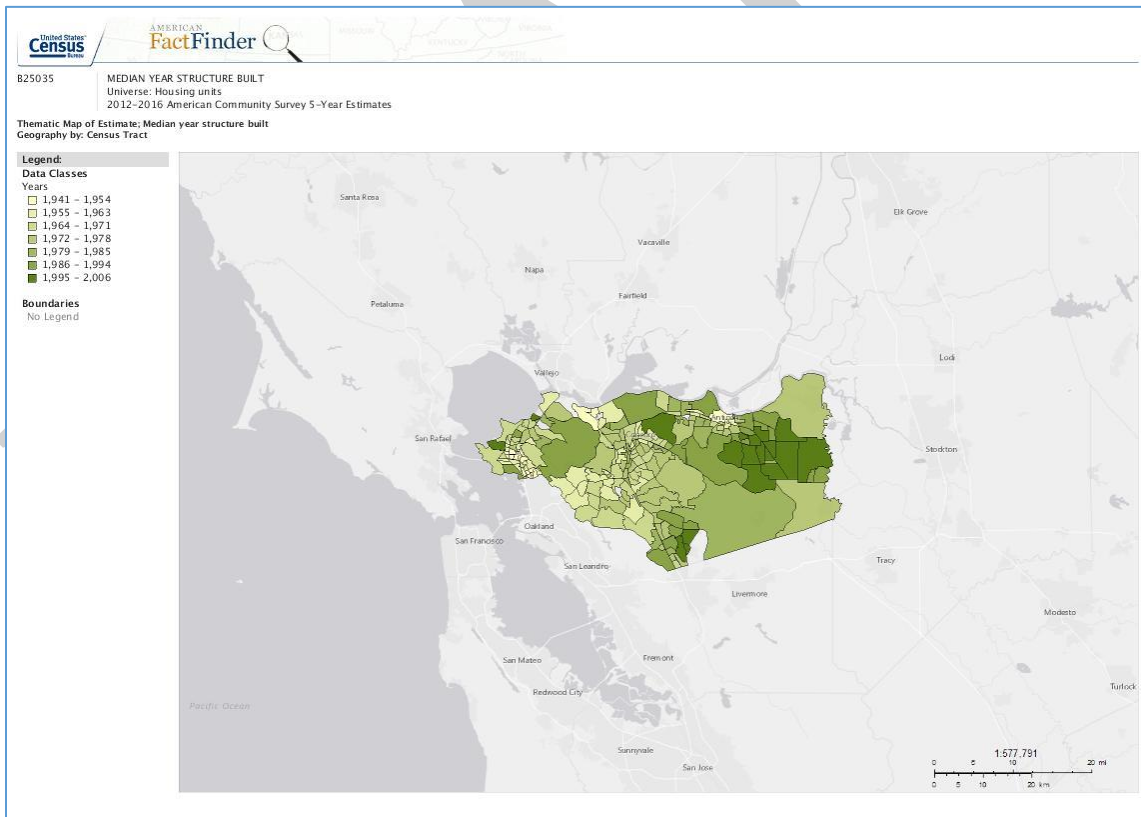
Map 27 – Food Deserts in south-central County



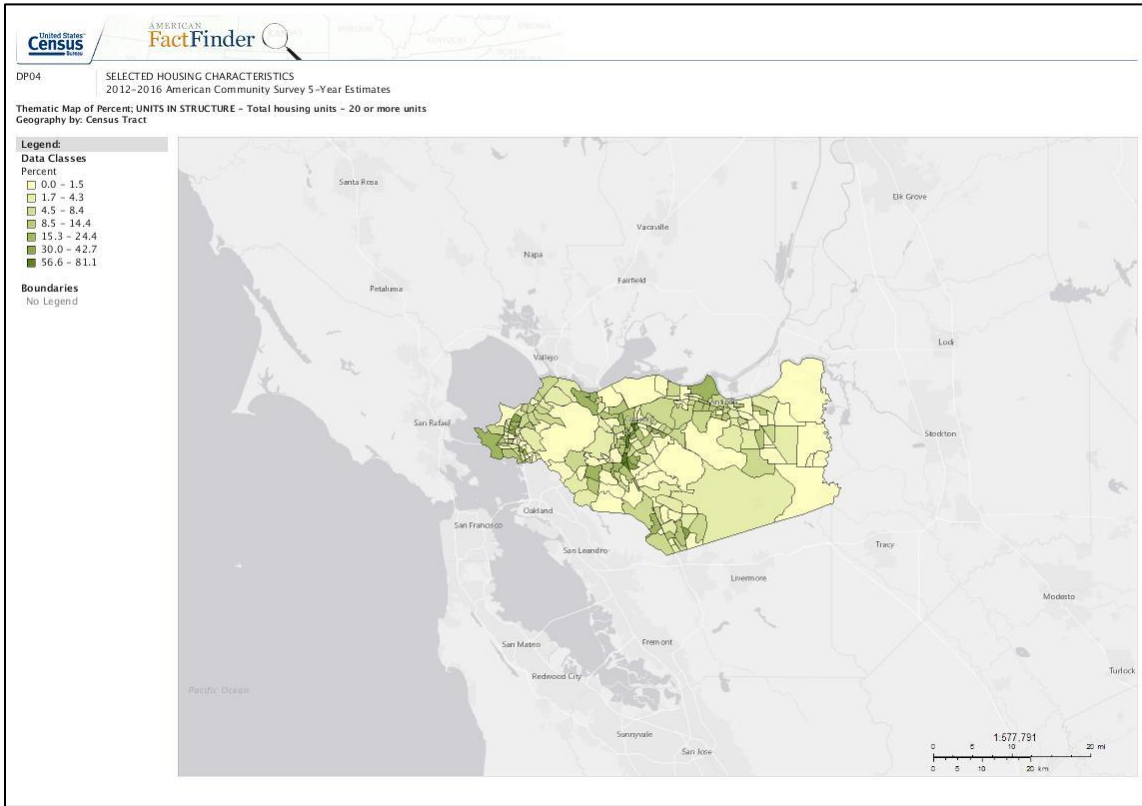
Map 28 - Food Deserts in east County



Map 29 – Median Year Structure Built, Contra Costa County

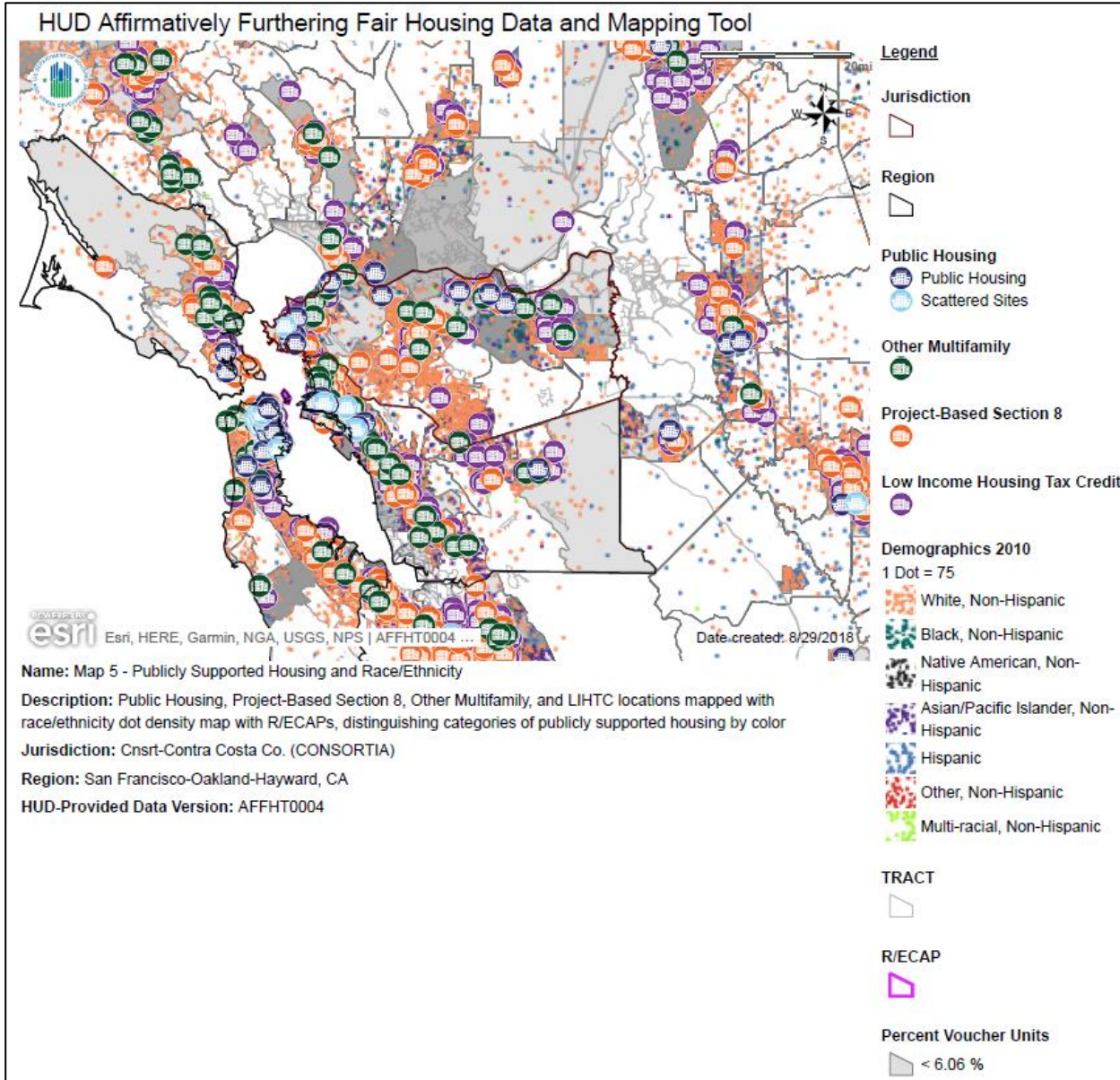


# Map 30 - Units in Structure, Contra Costa County





**Map 31 – Publicly Supported Housing and Race/Ethnicity, San Francisco-Oakland-Hayward, CA Region**



Map 32 - "Affordable" Options and BART Stations, Contra Costa County



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

### Tables

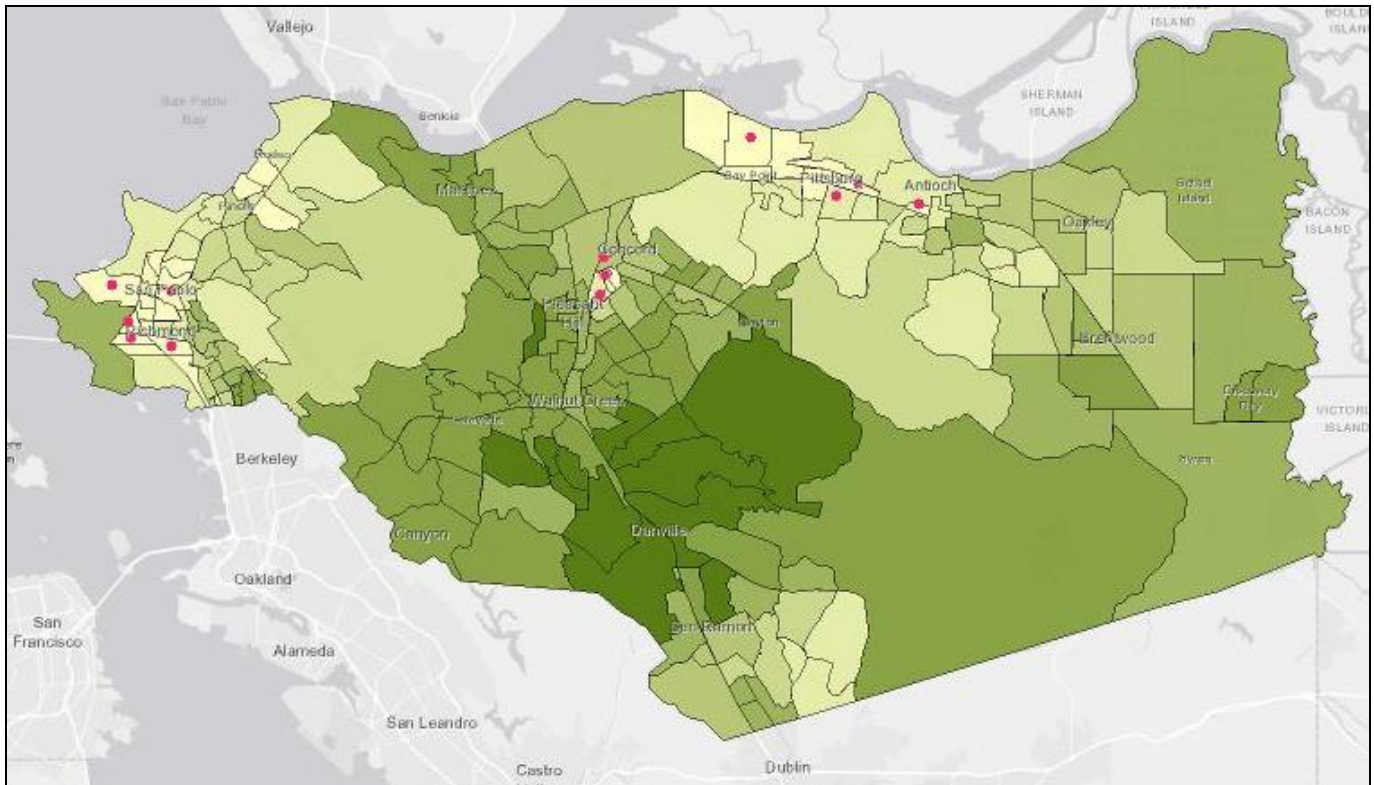
| Table 1 R/ECAP Population by Race and Ethnicity and Top National Origins,<br>Contra Costa County and San Francisco-Oakland-Hayward CA Region |                               |               |        |                |                   |       |
|--|-------------------------------|---------------|--------|----------------|-------------------|-------|
| Contra Costa County  |                               |               |        | Region         |                   |       |
| Race/Ethnicity   |                               | #             | %      | #              | %                 |       |
| <b>Total Population in R/ECAPS</b>   |                               | <b>69,326</b> | -      | <b>142,522</b> | -                 |       |
| <b>Non-Hispanic</b>  | <b>White</b>                  | 9,138         | 13.18% | 18,567         | 18.56%            |       |
|  | <b>Black</b>                  | 12,273        | 17.70% | 22,897         | 22.89%            |       |
|  | <b>Asian/Pacific Islander</b> | 7,636         | 11.01% | 36,557         | 25.65%            |       |
|  | <b>Native American</b>        | 79            | 0.11%  | 507            | 0.36%             |       |
|  | <b>Two or More Races</b>      | 2,975         | 4.29%  | --             | -- <sup>447</sup> |       |
|  | <b>Other, Non-Hispanic</b>    | 171           | 0.25%  | 415            | 0.29%             |       |
| <b>Hispanic</b>  |                               | 5,533         | 53.45% | 41,076         | 28.82%            |       |
| <b>National Origin</b>   |                               |               |        |                |                   |       |
| <b>#1 country of origin</b>  | Mexico                        | 13,569        | 19.57% | Mexico         | 14,138            | 9.92% |
| <b>#2 country of origin</b>  | El Salvador                   | 3,226         | 4.65%  | China          | 11,052            | 7.75% |
| <b>#3 country of origin</b>  | The Philippines               | 2,379         | 3.43%  | Vietnam        | 3,403             | 2.39% |
| <b>#4 country of origin</b>  | Guatemala                     | 1,031         | 1.49%  | Philippines    | 3,245             | 2.28% |
| <b>#5 country of origin</b>  | China                         | 801           | 1.16%  | El Salvador    | 2,326             | 1.63% |
| <b>#6 country of origin</b>  | Nicaragua                     | 795           | 1.15%  | Korea          | 1,615             | 1.13% |
| <b>#7 country of origin</b>  | India                         | 566           | 0.82%  | Guatemala      | 1,294             | 0.91% |
| <b>#8 country of origin</b>  | Vietnam                       | 389           | 0.56%  | India          | 757               | 0.53% |
| <b>#9 country of origin</b>  | Peru                          | 364           | 0.53%  | Hong Kong      | 735               | 0.52% |
| <b>#10 country of origin</b>   | Afghanistan                   | 329           | 0.47%  | Ukraine        | 693               | 0.49% |

| Table 2 R/ECAP Family Type,<br>Contra Costa County and San Francisco-Oakland-Hayward CA Region |  |        |        |                    |        |  |
|--|--|--------|--------|--------------------|--------|--|
| County R/ECAP Family Type  |  |        |        | County Family Type |        |  |
| <b>Total Families in R/ECAPs</b>   |  | 14,761 | -      | 285,345            | -      |  |
| <b>Families with children</b>  |  | 8,847  | 59.93% | 127,640            | 44.73% |  |
| <b>Families without children</b>   |  | 5,014  | 40.07% | 157,705            | 55.27% |  |
| Region R/ECAP Family Type  |  |        |        | Region Family Type |        |  |
| <b>Total Families in R/ECAPs</b>   |  | 23,826 | -      | 1,085,283          | -      |  |
| <b>Families with children</b>  |  | 11,702 | 49.11% | 464,918            | 42.84% |  |
| <b>Families without children</b>   |  | 12,124 | 50.89% | 620,365            | 57.16% |  |

<sup>447</sup> The American Community Survey does not disaggregate this data by Two or More Races, so this statistic is unavailable for comparison in this chart.

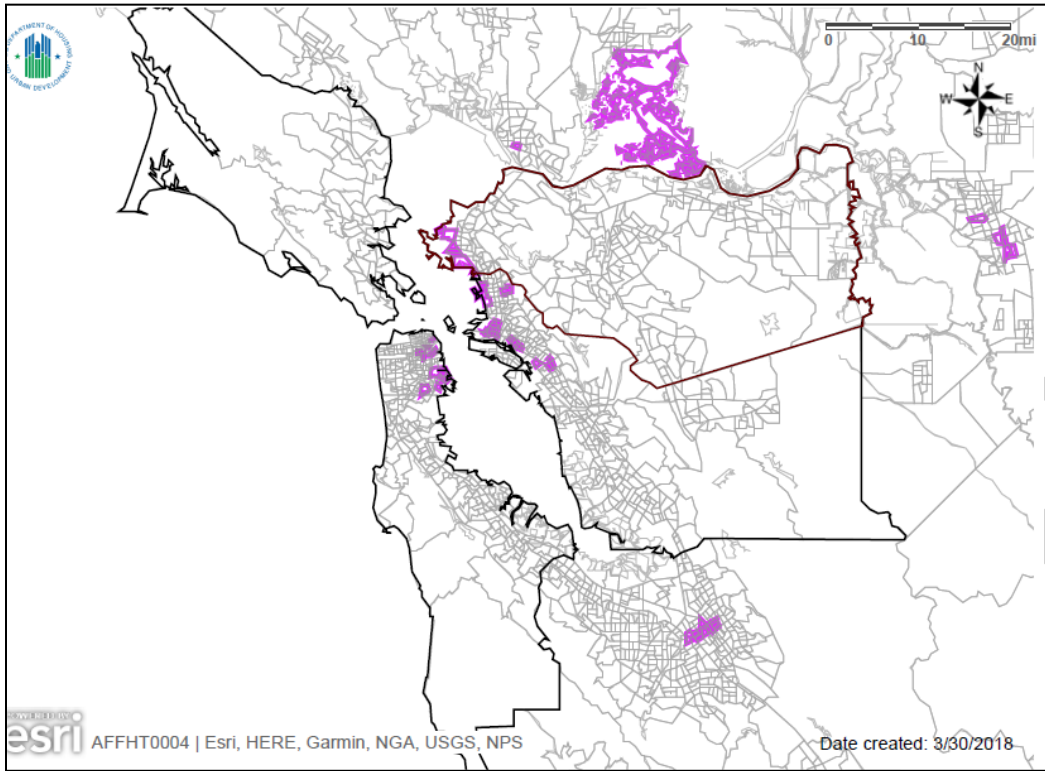
# Maps

**Map 1: Expanded R/ECAPs, Contra Costa County**



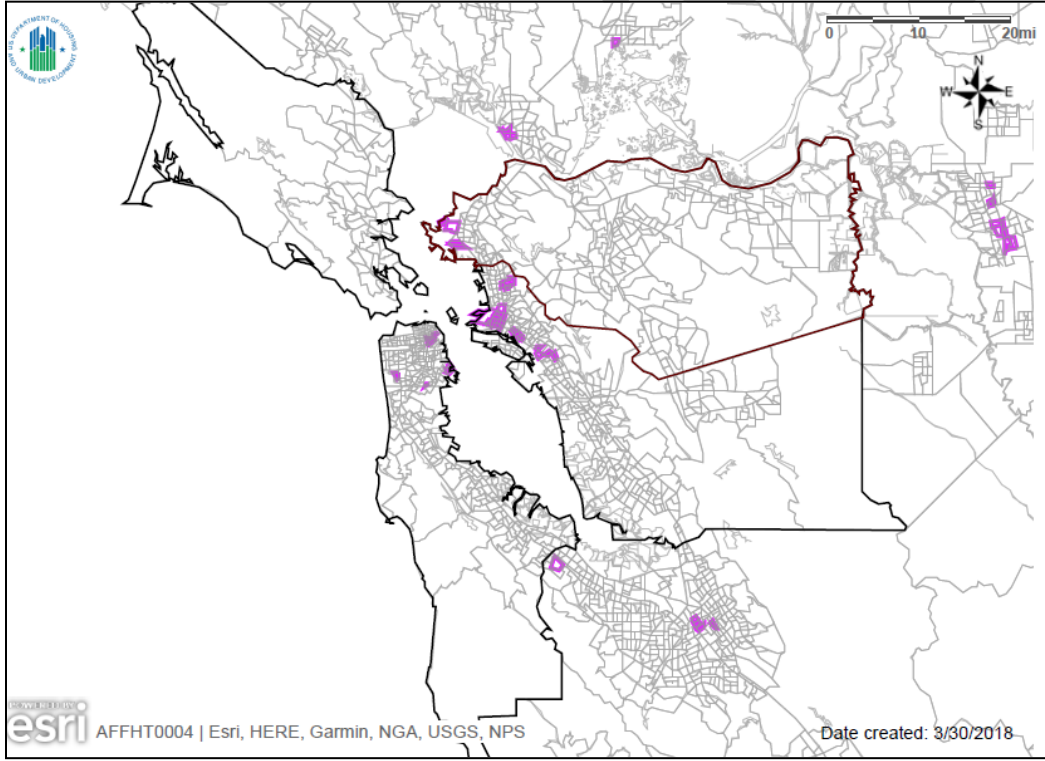
**Map 2 – San Francisco-Oakland-Hayward Region R/ECAPs in 1990**



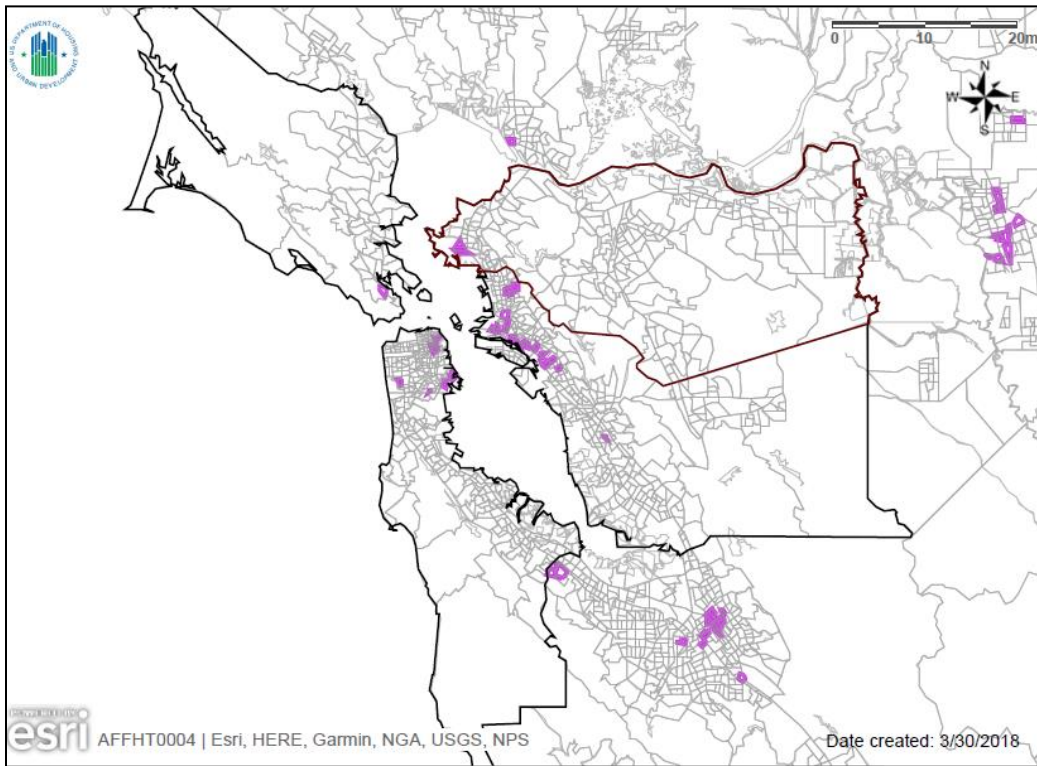


**Map 3 – San Francisco-Oakland-Hayward Region R/ECAPs in 2000**

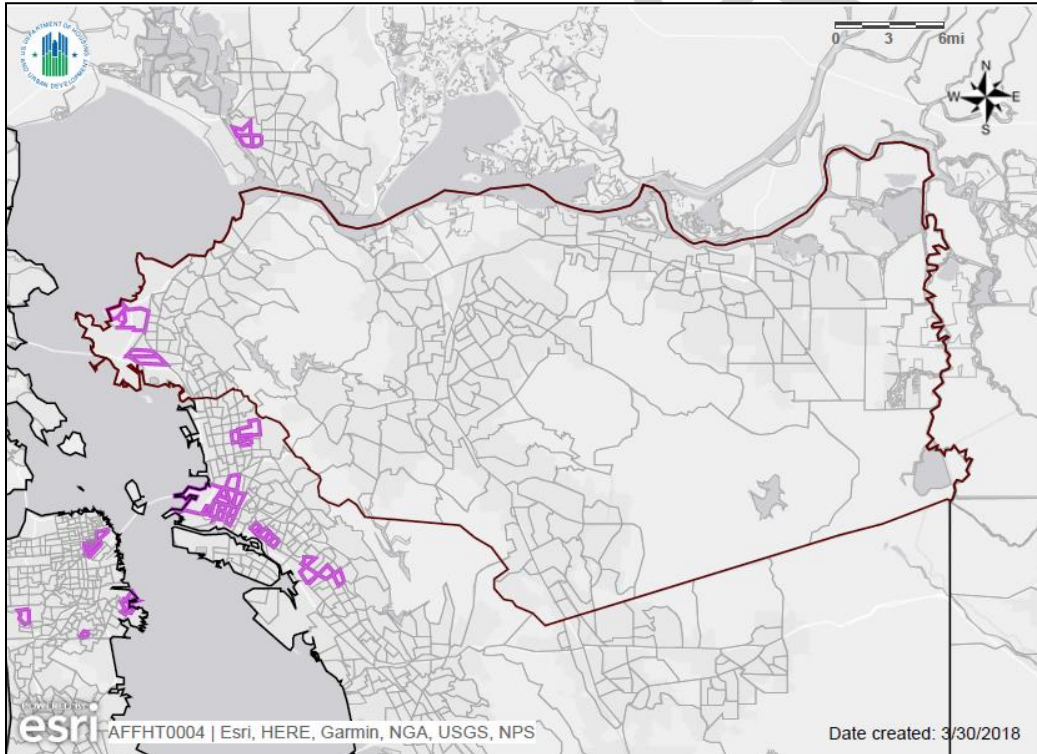
**Map 3 – San Francisco-**



**Map 4 – San Francisco-Oakland-Hayward Region R/ECAPs in 2010**

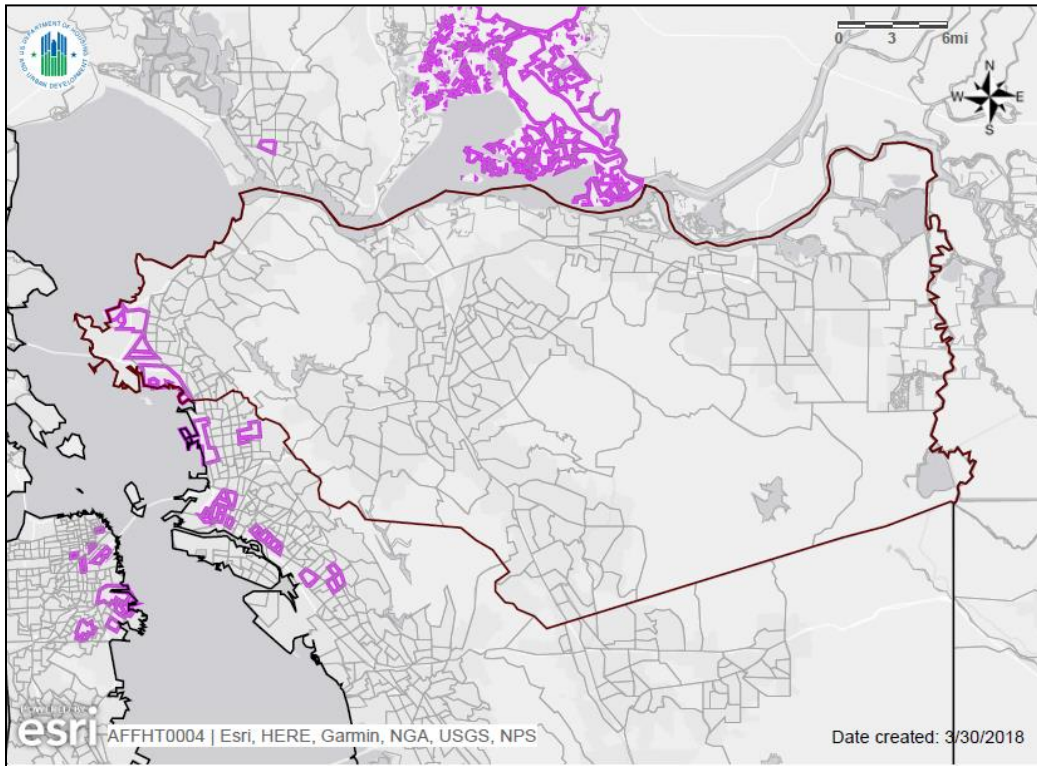


**Map 5 – Contra Costa County R/ECAPs in 1990**

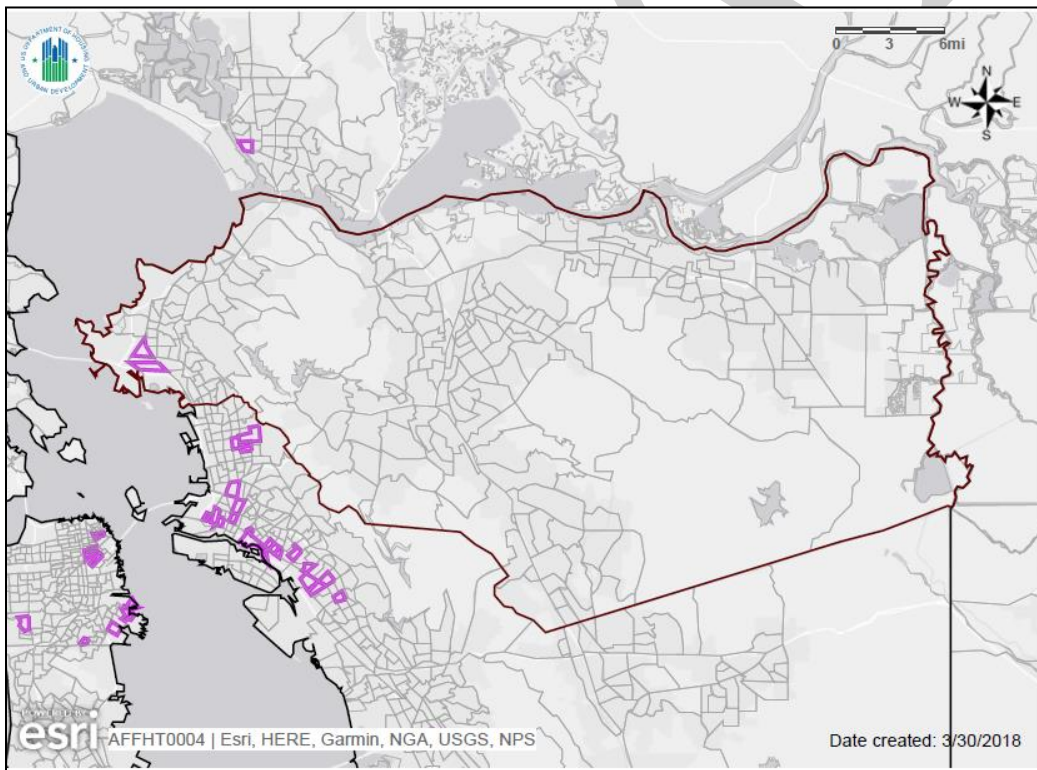


**Map 6 – Contra Costa County R/ECAPs in 2000**





**Map 7 – Contra Costa County R/ECAPs in 2010**



## Disparities in Access to Opportunity

### Tables

**Table 1 – Indices of Access to Opportunity, Contra Costa County and Region**

|  |                        | Low Poverty                                     | School Proficiency | Labor Market | Transit | Low Cost of Transportation | Jobs Proximity | Environmental Health |
|--|------------------------|---|--------------------|--------------|---------|----------------------------|----------------|----------------------|
| <b>Total Population</b>                      |                        | <b>Contra Costa County</b>                      |                    |              |         |                            |                |                      |
| Non-Hispanic                                 | White                  | 74.19   | 69.32              | 68.76        | 79.83   | 71.72                      | 49.30          | 54.75                |
|  | Black                  | 48.69   | 34.34              | 42.52        | 81.81   | 75.62                      | 48.12          | 43.68                |
|  | Asian/Pacific Islander | 70.60   | 59.43              | 66.87        | 80.81   | 72.22                      | 45.27          | 52.22                |
|  | Native American        | 60.28   | 49.99              | 51.19        | 80.47   | 73.09                      | 49.04          | 47.92                |
|  | Hispanic               | 48.69   | 39.38              | 42.30        | 82.31   | 75.57                      | 45.11          | 43.85                |
| <b>Population below federal poverty line</b> |                        |   |                    |              |         |                            |                |                      |
| Non-Hispanic                                 | White                  | 62.29   | 55.60              | 55.46        | 81.05   | 74.17                      | 50.67          | 49.39                |
|  | Black                  | 35.56   | 25.84              | 32.63        | 84.03   | 78.23                      | 48.69          | 39.84                |
|  | Asian/Pacific Islander | 54.25   | 46.48              | 52.15        | 84.04   | 77.75                      | 50.02          | 41.52                |
|  | Native American        | 49.83   | 19.92              | 34.52        | 82.61   | 75.06                      | 48.41          | 46.48                |
|  | Hispanic               | 34.41   | 30.50              | 32.01        | 84.69   | 78.06                      | 44.57          | 38.66                |
| <b>Total Population</b>                      |                        | <b>San Francisco-Oakland-Hayward, CA Region</b> |                    |              |         |                            |                |                      |
| Non-Hispanic                                 | White                  | 72.99   | 66.17              | 76.51        | 84.82   | 83.37                      | 49.68          | 46.26                |
|  | Black                  | 46.10   | 37.58              | 46.70        | 88.00   | 85.41                      | 48.61          | 31.18                |
|  | Asian/Pacific Islander | 67.02   | 58.76              | 67.89        | 88.22   | 86.05                      | 45.86          | 38.67                |
|  | Native American        | 58.27   | 50.31              | 57.84        | 86.50   | 84.28                      | 48.74          | 37.59                |

|  |                        |       |       |       |       |       |       |       |
|--|------------------------|-------|-------|-------|-------|-------|-------|-------|
| Hispanic                                     |                        | 52.70 | 41.45 | 51.62 | 87.15 | 85.36 | 46.05 | 37.00 |
| <b>Population below federal poverty line</b> |                        |       |       |       |       |       |       |       |
| Non-Hispanic                                 | White                  | 62.44 | 57.72 | 68.29 | 87.54 | 86.55 | 53.27 | 37.90 |
|  | Black                  | 34.86 | 31.81 | 39.12 | 90.09 | 88.13 | 51.38 | 26.42 |
|  | Asian/Pacific Islander | 52.36 | 51.71 | 59.01 | 91.54 | 90.97 | 54.52 | 26.69 |
|  | Native American        | 44.15 | 38.59 | 49.37 | 89.93 | 89.73 | 50.46 | 28.16 |
| Hispanic                                     |                        | 38.75 | 34.43 | 42.33 | 88.95 | 87.14 | 47.30 | 31.81 |

Note 1: Data Sources: Decennial Census; ACS; Great Schools; Common Core of Data; SABINS; LAI; LEHD; NATA. Note 2: These data are derived from the HUD AFFHT, which is the HUD Affirmatively Furthering Fair Housing Data and Mapping Tool. Note 3: Refer to the Data Documentation for details: <http://www.hudexchange.info/resource/4848/affh-data-documentation>

| <b>Table 2 – Indicators of Access to Opportunity, City of Antioch</b> |                        |                |                    |              |         |                            |                |                      |  |
|---|------------------------|----------------|--------------------|--------------|---------|----------------------------|----------------|----------------------|--|
|   |                        | Low Poverty    | School Proficiency | Labor Market | Transit | Low Cost of Transportation | Jobs Proximity | Environmental Health |  |
| <b>Total Population</b>   |                        | <b>Antioch</b> |                    |              |         |                            |                |                      |  |
| Non-Hispanic  | White                  | 50.81          | 35.64              | 31.90        | 75.77   | 67.92                      | 48.67          | 57.09                |  |
|   | Black                  | 52.37          | 39.98              | 33.77        | 75.91   | 67.97                      | 52.24          | 58.52                |  |
|   | Asian/Pacific Islander | 60.39          | 49.02              | 38.96        | 73.35   | 64.26                      | 50.49          | 64.23                |  |
|   | Native American        | 46.34          | 32.79              | 29.58        | 77.07   | 69.51                      | 48.79          | 53.90                |  |
| Hispanic  |                        | 46.06          | 31.57              | 28.83        | 77.24   | 70.39                      | 52.25          | 53.43                |  |
| <b>Population below federal poverty line</b>                          |                        |                |                    |              |         |                            |                |                      |  |
| Non-Hispanic  | White                  | 41.00          | 26.05              | 24.10        | 79.06   | 72.26                      | 55.31          | 50.60                |  |
|   | Black                  | 43.24          | 29.53              | 28.65        | 79.89   | 72.96                      | 51.83          | 53.16                |  |
|   | Asian/Pacific Islander | 60.83          | 35.69              | 42.61        | 78.23   | 65.83                      | 41.96          | 59.05                |  |
|   | Native American        | 63.31          | 27.98              | 26.61        | 70.97   | 60.31                      | 56.01          | 62.39                |  |
| Hispanic  |                        | 39.92          | 27.50              | 24.23        | 78.41   | 72.64                      | 55.28          | 49.28                |  |

Note 1: Data Sources: Decennial Census; ACS; Great Schools; Common Core of Data; SABINS; LAI; LEHD; NATA. Note 2: These data are derived from the HUD AFFHT, which is the HUD Affirmatively Furthering Fair Housing Data and Mapping Tool. Note 3: Refer to the Data Documentation for details: [www.hudexchange.info/resource/4848/affh-data-documentation](http://www.hudexchange.info/resource/4848/affh-data-documentation)

| <b>Table 3 – Indicators of Access to Opportunity, City of Concord</b> |       |                |                    |              |         |                            |                |                      |  |
|---|-------|----------------|--------------------|--------------|---------|----------------------------|----------------|----------------------|--|
|   |       | Low Poverty    | School Proficiency | Labor Market | Transit | Low Cost of Transportation | Jobs Proximity | Environmental Health |  |
| <b>Total Population</b>   |       | <b>Concord</b> |                    |              |         |                            |                |                      |  |
| Non-  | White | 66.26          | 50.58              | 57.42        | 85.68   | 78.19                      | 46.42          | 38.82                |  |
|   | Black | 50.41          | 43.84              | 48.33        | 88.19   | 82.88                      | 47.04          | 32.97                |  |

|   |                        |       |       |       |       |       |       |       |
|---|------------------------|-------|-------|-------|-------|-------|-------|-------|
|   | Asian/Pacific Islander | 61.94 | 50.73 | 57.03 | 86.43 | 79.43 | 47.39 | 37.77 |
|   | Native American        | 58.83 | 45.99 | 51.96 | 86.48 | 80.08 | 45.85 | 34.40 |
|   | Hispanic               | 45.03 | 41.69 | 46.27 | 88.52 | 83.55 | 42.72 | 31.14 |
| <b>Population below federal poverty line</b>  |                        |       |       |       |       |       |       |       |
| Non-Hispanic  | White                  | 58.83 | 50.28 | 54.34 | 87.72 | 80.62 | 47.05 | 35.89 |
|   | Black                  | 35.75 | 33.65 | 41.36 | 89.47 | 85.00 | 49.41 | 32.96 |
|   | Asian/Pacific Islander | 48.16 | 45.54 | 51.65 | 89.29 | 84.13 | 47.69 | 31.11 |
|   | Native American        | 75.42 | 32.02 | 48.96 | 87.55 | 81.55 | 58.66 | 31.62 |
|   | Hispanic               | 30.73 | 42.00 | 41.09 | 91.51 | 87.51 | 41.63 | 27.94 |
| <i>Note 1: Data Sources: Decennial Census; ACS; Great Schools; Common Core of Data; SABINS; LAI; LEHD; NATA. Note 2: These data are derived from the HUD AFFHT, which is the HUD Affirmatively Furthering Fair Housing Data and Mapping Tool. Note 3: Refer to the Data Documentation for details: <a href="http://www.hudexchange.info/resource/4848/affh-data-documentation">www.hudexchange.info/resource/4848/affh-data-documentation</a></i> |                        |       |       |       |       |       |       |       |

| <b>Table 4 – Indicators of Access to Opportunity, City of Pittsburg</b>   |                        |                  |                    |              |         |                            |                |                      |
|---|------------------------|------------------|--------------------|--------------|---------|----------------------------|----------------|----------------------|
|   |                        | Low Poverty      | School Proficiency | Labor Market | Transit | Low Cost of Transportation | Jobs Proximity | Environmental Health |
| <b>Total Population</b>   |                        | <b>Pittsburg</b> |                    |              |         |                            |                |                      |
| Non-Hispanic  | White                  | 47.51            | 21.80              | 36.60        | 77.45   | 71.41                      | 34.95          | 51.49                |
|   | Black                  | 39.79            | 17.45              | 31.81        | 78.66   | 73.31                      | 46.42          | 47.95                |
|   | Asian/Pacific Islander | 52.65            | 25.84              | 39.82        | 76.47   | 70.28                      | 36.39          | 51.94                |
|   | Native American        | 43.02            | 17.92              | 32.46        | 79.03   | 72.44                      | 44.70          | 47.20                |
|   | Hispanic               | 38.95            | 18.93              | 30.45        | 79.88   | 72.10                      | 39.89          | 48.04                |
| <b>Population below federal poverty line</b>  |                        |                  |                    |              |         |                            |                |                      |
| Non-Hispanic  | White                  | 43.69            | 18.60              | 32.72        | 77.60   | 71.96                      | 37.41          | 50.20                |
|   | Black                  | 31.93            | 11.96              | 25.06        | 78.95   | 74.08                      | 53.68          | 45.14                |
|   | Asian/Pacific Islander | 38.26            | 21.19              | 33.96        | 80.45   | 73.94                      | 41.17          | 51.28                |
|   | Native American        | 22.00            | 4.71               | 28.00        | 79.00   | 73.00                      | 72.87          | 58.00                |
|   | Hispanic               | 28.42            | 17.33              | 23.66        | 82.46   | 72.49                      | 39.98          | 44.37                |
| <i>Note 1: Data Sources: Decennial Census; ACS; Great Schools; Common Core of Data; SABINS; LAI; LEHD; NATA. Note 2: These data are derived from the HUD AFFHT, which is the HUD Affirmatively Furthering Fair Housing Data and Mapping Tool. Note 3: Refer to the Data Documentation for details: <a href="http://www.hudexchange.info/resource/4848/affh-data-documentation">www.hudexchange.info/resource/4848/affh-data-documentation</a></i> |                        |                  |                    |              |         |                            |                |                      |

| <b>Table 5 – Indicators of Access to Opportunity, City of Walnut Creek</b> |       |                     |                    |              |         |                            |                |                      |
|--|-------|---------------------|--------------------|--------------|---------|----------------------------|----------------|----------------------|
|  |       | Low Poverty         | School Proficiency | Labor Market | Transit | Low Cost of Transportation | Jobs Proximity | Environmental Health |
| <b>Total Population</b>  |       | <b>Walnut Creek</b> |                    |              |         |                            |                |                      |
| Non-   | White | 83.12               | 88.53              | 89.40        | 85.38   | 77.89                      | 53.60          | 51.75                |

|   |                        |       |       |       |       |       |       |       |
|---|------------------------|-------|-------|-------|-------|-------|-------|-------|
|   | Black                  | 80.34 | 88.04 | 91.70 | 87.16 | 83.28 | 59.80 | 44.63 |
|   | Asian/Pacific Islander | 83.10 | 89.10 | 91.03 | 85.23 | 78.26 | 57.80 | 48.83 |
|   | Native American        | 81.00 | 88.58 | 91.26 | 84.84 | 78.20 | 58.72 | 47.23 |
|   | Hispanic               | 80.31 | 88.67 | 91.88 | 86.44 | 82.10 | 60.00 | 45.28 |
| <b>Population below federal poverty line</b>  |                        |       |       |       |       |       |       |       |
| Non-Hispanic  | White                  | 79.28 | 87.74 | 90.67 | 87.17 | 81.15 | 58.93 | 47.55 |
|   | Black                  | 97.00 | 85.63 | 91.00 | 87.00 | 81.00 | 48.94 | 52.00 |
|   | Asian/Pacific Islander | 75.77 | 87.54 | 92.60 | 88.39 | 85.98 | 66.22 | 40.19 |
|   | Native American        | 78.00 | 90.99 | 89.00 | 92.00 | 90.00 | 56.03 | 50.00 |
|   | Hispanic               | 65.80 | 84.62 | 94.20 | 90.79 | 89.46 | 64.16 | 42.55 |
| <i>Note 1: Data Sources: Decennial Census; ACS; Great Schools; Common Core of Data; SABINS; LAI; LEHD; NATA. Note 2: These data are derived from the HUD AFFHT, which is the HUD Affirmatively Furthering Fair Housing Data and Mapping Tool. Note 3: Refer to the Data Documentation for details: <a href="http://www.hudexchange.info/resource/4848/affh-data-documentation">www.hudexchange.info/resource/4848/affh-data-documentation</a></i> |                        |       |       |       |       |       |       |       |

| <b>Table 6 – Average School Proficiency Index by Census Tract Non-Hispanic Black Population</b>   |   |
|---|---|
| <b>Contra Costa County, CA</b>  | <b>Average School Proficiency Index</b> |
| <b>Quintile, Non-Hispanic Black Population</b>  |   |
| Very Low  | 88.05                                   |
| Low   | 71.92                                   |
| Moderate  | 59.50                                   |
| High  | 37.04                                   |
| Very High   | 24.85                                   |
| <i>Note: Tract Non-Hispanic Black population; source is 2010 U.S. Decennial Census, table P2.</i> |   |

| <b>Table 7 – Average School Proficiency Index by Tract Hispanic Population</b>                                 |   |
|--|---|
| <b>Contra Costa County, CA</b>   | <b>Average School Proficiency Index</b> |
| <b>Quintile, Hispanic Population</b>   |   |
| Very Low   | 81.00                                   |
| Low  | 78.28                                   |
| Moderate   | 55.40                                   |
| High   | 39.79                                   |
| Very High  | 27.54                                   |
| <i>Note: Tract Hispanic population from AFFHT0004 raw data; original source is 2010 U.S. Decennial Census.</i> |   |

| <b>Table 8 – Average School Proficiency Index by Tract Non-Hispanic White Population</b> |  |
|--|--|
|--|--|

| Contra Costa County, CA  | Average School Proficiency Index |
|--|----------------------------------|
| <b>Quintile, Non-Hispanic White Population</b>   |                                  |
| Very Low   | 23.34                            |
| Low  | 43.31                            |
| Moderate   | 57.26                            |
| High   | 77.40                            |
| Very High  | 82.08                            |
| <i>Note: Tract Non-Hispanic White population from AFFHT0004 raw data; original source is 2010 U.S. Decennial Census.</i> |                                  |

**Table 9 – Average School Proficiency Index by Tract Non-Hispanic Asian or Pacific Islander Population**

| Contra Costa County, CA   | Average School Proficiency Index |
|---|----------------------------------|
| <b>Quintile, Non-Hispanic Asian or Pacific Islander Population</b>  |                                  |
| Very Low  | 50.39                            |
| Low   | 59.03                            |
| Moderate  | 61.35                            |
| High  | 55.30                            |
| Very High   | 56.88                            |
| <i>Note: Tract Non-Hispanic Asian or Pacific Islander population; source is 2010 U.S. Decennial Census, table P2.</i> |                                  |

**Table 10 – Average School Proficiency Index by Tract Top-Five Places of Birth for the Foreign-Born Population**

| Contra Costa County, CA  | Average School Proficiency Index |
|--|----------------------------------|
| <b>Quintile, Top 5 Places of Birth, Foreign-Born Population</b>  |                                  |
| Very Low   | 84.55                            |
| Low  | 65.86                            |
| Moderate   | 54.52                            |
| High   | 43.58                            |
| Very High  | 33.46                            |
| <i>Note: Tract place of birth for foreign-born population from AFFHT0004; original source is 2013 5-year Census ACS.</i> |                                  |

**Table 11 – Share of Grade 4 Students Meeting or Exceeding Standard on “Smarter Balance” Achievement Test, Contra Costa County Public Schools, 2017**

| District                   | English Language Arts/Literacy |                            |                                | Math    |                            |                                |
|----------------------------|--------------------------------|----------------------------|--------------------------------|---------|----------------------------|--------------------------------|
|                            | Total                          | Economically Disadvantaged | Not Economically Disadvantaged | Total   | Economically Disadvantaged | Not Economically Disadvantaged |
| Antioch Unified            | 27.94                          | 23.07                      | 43.13                          | 21.31   | 17.69                      | 32.50                          |
| Brentwood Union Elementary | 58.41                          | 38.98                      | 65.82                          | 53.20   | 30.95                      | 61.58                          |
| Byron Union Elementary     | 48.68                          | 32.81                      | 56.80                          | 47.34   | 29.69                      | 56.45                          |
| Canyon Elementary          | No Data                        |                            |                                | No Data |                            |                                |
| John Swett Unified         | 30.77                          | 25.00                      | 50.00                          | 29.25   | 25.00                      | 42.31                          |
| Knightsen Elementary       | 50.00                          | 28.57                      | 62.16                          | 30.51   | 19.05                      | 36.84                          |



|                           |       |         |       |       |         |       |
|---------------------------|-------|---------|-------|-------|---------|-------|
| Lafayette Elementary      | 82.51 | No Data | 83.12 | 81.08 | No Data | 81.66 |
| Martinez Unified          | 49.33 | 34.65   | 56.85 | 49.33 | 26.73   | 60.91 |
| Moraga Elementary         | 82.86 | No Data | 83.57 | 81.99 | No Data | 82.21 |
| Mt. Diablo Unified        | 48.12 | 26.32   | 66.87 | 42.44 | 20.98   | 61.09 |
| Oakley Union Elementary   | 34.65 | 18.22   | 48.94 | 32.58 | 22.36   | 41.40 |
| Orinda Union Elementary   | 88.33 | No Data | 88.33 | 86.38 | No Data | 86.38 |
| Pittsburg Unified         | 32.29 | 31.44   | 36.67 | 28.46 | 26.54   | 38.33 |
| West Contra Costa Unified | 31.88 | 21.57   | 59.62 | 26.60 | 17.02   | 52.19 |
| San Ramon Valley Unified  | 77.91 | 46.94   | 79.24 | 78.88 | 47.47   | 80.25 |
| Walnut Creek Elementary   | 73.74 | 34.38   | 77.20 | 71.00 | 27.27   | 74.93 |
| Contra Costa County       | 50.87 | 26.22   | 69.70 | 47.21 | 21.66   | 66.73 |
| State of California       | 45.06 | 31.92   | 66.36 | 40.45 | 27.03   | 62.18 |

Source: CA Department of Education

| <b>Table 12 – Average School Proficiency Index by Census Tract Non-Hispanic Black Population</b> |   |
|--|---|
| <b>(San Francisco-Oakland-Hayward, CA) Region</b>  | <b>Average School Proficiency Index</b> |
| <b>Quintile, Non-Hispanic Black Population</b>   |   |
| Very Low   | 76.85                                   |
| Low  | 68.96                                   |
| Moderate   | 59.36                                   |
| High   | 44.98                                   |
| Very High  | 31.35                                   |

Note: Tract Non-Hispanic Black population; source is 2010 U.S. Decennial Census, table P2.

| <b>Table 13 – Average School Proficiency Index by Tract Hispanic Population</b> |   |
|---|---|
| <b>(San Francisco-Oakland-Hayward, CA) Region</b>                               | <b>Average School Proficiency Index</b> |
| <b>Quintile, Hispanic Population</b>  |   |
| Very Low  | 74.27                                   |
| Low   | 71.94                                   |
| Moderate  | 60.54                                   |
| High  | 45.42                                   |
| Very High   | 29.62                                   |

Note: Tract Hispanic population from AFFHT0004 raw data; original source is 2010 U.S. Decennial Census.

| <b>Table 14 – Average School Proficiency Index by Tract Non-Hispanic White Population</b> |   |
|---|---|
| <b>(San Francisco-Oakland-Hayward, CA) Region</b>   | <b>Average School Proficiency Index</b> |

| Quintile, Non-Hispanic White Population |       |
|---|-------|
| Very Low                                | 33.09 |
| Low                                     | 48.89 |
| Moderate                                | 58.18 |
| High                                    | 66.14 |
| Very High                               | 75.71 |

Note: Tract Non-Hispanic White population from AFFHT0004 raw data; original source is 2010 U.S. Decennial Census.

| Table 15 – Average School Proficiency Index by Tract Non-Hispanic Asian or Pacific Islander Population |                                  |
|--|----------------------------------|
| (San Francisco-Oakland-Hayward, CA) Region   | Average School Proficiency Index |
| Quintile, Non-Hispanic Asian or Pacific Islander Population  |                                  |
| Very Low   | 55.28                            |
| Low  | 57.76                            |
| Moderate   | 52.31                            |
| High   | 55.36                            |
| Very High  | 61.22                            |

Note: Tract Non-Hispanic Asian or Pacific Islander population; source is 2010 U.S. Decennial Census, table P2.

| Table 16 – Average School Proficiency Index by Tract Top-Five Places of Birth for the Foreign-Born Population |                                  |
|---|----------------------------------|
| (San Francisco-Oakland-Hayward, CA) Region  | Average School Proficiency Index |
| Quintile, Top 5 Places of Birth, Foreign-Born Population  |                                  |
| Very Low  | 69.67                            |
| Low   | 64.00                            |
| Moderate  | 54.98                            |
| High  | 48.96                            |
| Very High   | 44.18                            |

Note: Tract place of birth for foreign-born population from AFFHT0004; original source is 2013 5-year Census ACS.

| Table 17 – Segregation (Dissimilarity) between Students at District and County Levels<br>Contra Costa County Public Schools, 2017-18 |                                   |          |          |  |
|--|-----------------------------------|----------|----------|--|
| Among schools in district  | Dissimilarity with White Students |          |          | Between Eligible & Ineligible for Free/Reduced Meals |
|  | Black                             | Asian/PI | Hispanic |  |
| San Ramon Valley Unified   | 0.48                              | 0.52     | 0.22     | 0.15   |
| West Contra Costa Unified  | 0.43                              | 0.32     | 0.57     | 0.46   |
| Mt. Diablo Unified   | 0.48                              | 0.20     | 0.50     | 0.51   |
| Antioch Unified  | 0.26                              | 0.27     | 0.18     | 0.21   |
| Pittsburg Unified  | 0.16                              | 0.12     | 0.11     | 0.13   |
| Brentwood Union Elementary   | 0.15                              | 0.17     | 0.14     | 0.19   |
| Liberty Union High   | 0.17                              | 0.17     | 0.16     | 0.18   |

|  |             |             |             |             |
|--|-------------|-------------|-------------|-------------|
| Acalanes Union High  | 0.28        | 0.09        | 0.11        | 0.27        |
| Oakley Union Elementary  | 0.18        | 0.15        | 0.10        | 0.14        |
| CCC Office of Education  | 0.59        | 0.23        | 0.63        | 0.55        |
| Martinez Unified   | 0.13        | 0.12        | 0.12        | 0.21        |
| Lafayette Elementary   | 0.16        | 0.05        | 0.08        | 0.20        |
| Walnut Creek Elementary  | 0.20        | 0.10        | 0.06        | 0.18        |
| Orinda Union Elementary  | 0.30        | 0.07        | 0.15        | 0.10        |
| Byron Union Elementary   | 0.18        | 0.08        | 0.12        | 0.18        |
| Moraga Elementary  | 0.29        | 0.10        | 0.04        | 0.21        |
| John Swett Unified   | 0.09        | 0.06        | 0.08        | 0.19        |
| Knightsen Elementary   | 0.31        | 0.26        | 0.10        | 0.18        |
| SBE – Rocketship Furturo Academy   | N/A         | N/A         | N/A         | N/A         |
| Canyon Elementary  | N/A         | N/A         | N/A         | N/A         |
| <b>Across all schools in County</b>  | <b>0.66</b> | <b>0.45</b> | <b>0.56</b> | <b>0.57</b> |
| <i>Notes: Excludes 648 students whose school name is listed as “Non-Public, Non-Sectarian Schools” or “School Office.” All groups except Hispanics include only non-Hispanic members of the racial group. Asian Group includes Pacific Islanders.<br/>Source: CA Department of Education</i> |             |             |             |             |

| <b>Table 18 - Change in Enrollment for Contra Costa County and Districts: 1997/98 to 2017/18</b> |   |          |                 |          |                               |          |                 |          |                 |          |
|--|---|----------|-----------------|----------|-------------------------------|----------|-----------------|----------|-----------------|----------|
|  | <b>Total and Major Racial/Ethnic Groups</b> |          |                 |          |                               |          |                 |          |                 |          |
|  | <b>Total</b>                                |          | <b>White</b>    |          | <b>Asian/Pacific Islander</b> |          | <b>Black</b>    |          | <b>Hispanic</b> |          |
|  | <b>Absolute</b>                             | <b>%</b> | <b>Absolute</b> | <b>%</b> | <b>Absolute</b>               | <b>%</b> | <b>Absolute</b> | <b>%</b> | <b>Absolute</b> | <b>%</b> |
| Contra Costa County  | 26,878                                      | 17.9     | -30,334         | -35.9    | 12,851                        | 70.0     | -3,614          | -18.6    | 35,938          | 132.5    |
| Acalanes Union High  | 785   | 16.1     | -160            | -4.2     | 155                           | 21.8     | 37              | 63.8     | 263             | 107.3    |
| Antioch Unified  | -113  | -0.7     | -7,765          | -76.0    | 412                           | 28.8     | 2,511           | 137.8    | 3,900           | 107.3    |
| Brentwood Union Elem.  | 5,904                                       | 187.7    | 1,778           | 91.6     | 959                           | 1155.4   | 600             | 1538.5   | 1,674           | 160.2    |
| Byron Union Elementary   | 1,289                                       | 124.4    | 526             | 63.3     | 110                           | 366.7    | 76              | 475.0    | 381             | 261.0    |
| Canyon Elementary  | -5  | -6.5     | -16             | -25.8    | 3                             | 300.0    | -10             | -83.3    | 7               | NA       |
| CCC Office of Education  | 4,051                                       | 367.3    | 998             | 192.7    | 356                           | 434.1    | 182             | 62.5     | 1,806           | 894.1    |
| John Swett Unified   | -669  | -30.3    | -775            | -75.8    | -25                           | -6.7     | -100            | -22.9    | 160             | 43.2     |
| Knightsen Elementary   | 268   | 81.5     | 23              | 8.8      | 14                            | 200.0    | 2               | 200.0    | 170             | 288.1    |
| Lafayette Elementary   | 121   | 3.5      | -567            | -18.7    | 52                            | 16.0     | 4               | 15.4     | 207             | 240.7    |
| Liberty Union High   | 5,138                                       | 166.8    | 1,319           | 62.3     | 738                           | 838.6    | 671             | 849.4    | 2,016           | 263.5    |
| Martinez Unified   | -159  | -3.7     | -1,305          | -39.8    | 91                            | 47.9     | -38             | -26.6    | 659             | 108.7    |
| Moraga Elementary  | -58   | -3.1     | -485            | -30.7    | 71                            | 29.1     | 4               | 33.3     | 108             | 216.0    |
| Mt. Diablo Unified   | -4,524                                      | -12.6    | -14,120         | -59.4    | -96                           | -2.3     | -533            | -30.3    | 7,286           | 121.2    |
| Oakley Union Elementary  | 1,000                                       | 23.8     | -1,069          | -38.8    | 199                           | 125.2    | 297             | 165.0    | 1,246           | 118.4    |
| Orinda Union Elementary  | 135   | 5.6      | -413            | -19.8    | 218                           | 85.2     | 24              | 200.0    | 81              | 172.3    |
| Pittsburg Unified  | 2,187                                       | 23.4     | -1,528          | -71.8    | -214                          | -16.4    | -629            | -24.2    | 4,047           | 123.3    |

|                           |        |      |        |       |        |       |        |       |       |       |
|---------------------------|--------|------|--------|-------|--------|-------|--------|-------|-------|-------|
| San Ramon Valley Unified  | 12,978 | 66.5 | -2,623 | -16.5 | 10,352 | 441.8 | 223    | 69.9  | 2,011 | 240.8 |
| Walnut Creek Elementary   | 369    | 11.4 | -588   | -22.3 | 342    | 118.8 | 33     | 62.3  | 261   | 113.0 |
| West Contra Costa Unified | -1,461 | -4.4 | -3,344 | -50.6 | -1,418 | -22.5 | -6,395 | -55.0 | 8,537 | 101.0 |

Notes: All groups except "Hispanics include only non-Hispanic members of the racial group. Asian group includes Pacific Islanders and Filipinos. Before 2016-17 data excludes Adult Education. Excludes data for SBE-Rocketship academy, for which no data is available before 2012-13.

Source: 1997/98 from U.S. Department of Education, National Center of Education Statistics, Common Core of Data (CCD), "Local Education Agency (School District) Universe Survey Membership Data"; 2017/18 from CA Department of Education.

**Table 19 – Average Labor Market Engagement Index by Census Tract Non-Hispanic Black Population**

| <b>Contra Costa County, CA</b>                 |  | <b>Average Labor Market Engagement Index</b> |
|--|--|--|
| <b>Quintile, Non-Hispanic Black Population</b> |  |  |
| Very Low                                       |  | 84.17  |
| Low  |  | 73.14  |
| Moderate                                       |  | 58.44  |
| High   |  | 51.57  |
| Very High                                      |  | 32.88  |

Note: Tract Non-Hispanic Black population; source is 2010 U.S. Decennial Census, table P2.

**Table 20 – Average Labor Market Engagement Index by Census Tract Hispanic Population**

| <b>Contra Costa County, CA</b>       |  | <b>Average Labor Market Engagement Index</b> |
|--------------------------------------|--|--|
| <b>Quintile, Hispanic Population</b> |  |  |
| Very Low                             |  | 85.61  |
| Low                                  |  | 78.98  |
| Moderate                             |  | 63.32  |
| High                                 |  | 43.62  |
| Very High                            |  | 28.73  |

Note: Tract Hispanic population from AFFHT0004 raw data; original source is 2010 U.S. Decennial Census.

**Table 21 – Average Labor Market Engagement Index by Tract Non-Hispanic White Population**

| <b>Contra Costa County, CA</b>                 |  | <b>Average Labor Market Engagement Index</b> |
|--|--|--|
| <b>Quintile, Non-Hispanic White Population</b> |  |  |
| Very Low                                       |  | 35.95  |
| Low  |  | 53.48  |
| Moderate                                       |  | 59.90  |
| High   |  | 72.24  |
| Very High                                      |  | 78.61  |

Note: Tract Non-Hispanic White population from AFFHT0004 raw data; original source is 2010 U.S. Decennial Census.

**Table 22 – Average Labor Market Engagement Index by Tract Non-Hispanic Asian or Pacific Islander Population**

| Contra Costa County, CA  | Average Labor Market Engagement Index |
|--|---------------------------------------|
| <b>Quintile, Non-Hispanic Asian or Pacific Islander Population</b> |                                       |
| Very Low   | 45.34                                 |
| Low  | 59.14                                 |
| Moderate   | 64.13                                 |
| High   | 61.12                                 |
| Very High  | 70.83                                 |

*Note: Tract Non-Hispanic Asian or Pacific Islander population; source is 2010 U.S. Decennial Census, table P2.*

**Table 23 – Average Labor Market Engagement Index by Tract Top-Five Places of Birth for the Foreign-Born Population**

| Contra Costa County, CA   | Average Labor Market Engagement Index |
|---|---------------------------------------|
| <b>Quintile, Top 5 Places of Birth, Foreign-Born Population</b> |                                       |
| Very Low  | 80.64                                 |
| Low   | 69.76                                 |
| Moderate  | 60.05                                 |
| High  | 50.40                                 |
| Very High   | 39.19                                 |

*Note: Tract place of birth for foreign-born population from AFFHT0004; original source is 2013 5-year Census ACS.*

**Table 24 – Average Job Availability Index by Census Tract Non-Hispanic Black Population**

| Contra Costa County, CA                        | Average Job Availability Index |
|--|--------------------------------|
| <b>Quintile, Non-Hispanic Black Population</b> |                                |
| Very Low                                       | 800.7                          |
| Low  | 726.7                          |
| Moderate                                       | 663.0                          |
| High   | 379.0                          |
| Very High                                      | 358.0                          |

*Note: Tract Non-Hispanic Black population; source is 2010 U.S. Decennial Census, table P2.*

**Table 25 – Average Job Availability Index by Tract Hispanic Population**

| Contra Costa County, CA              | Average Job Availability Index |
|--------------------------------------|--------------------------------|
| <b>Quintile, Hispanic Population</b> |                                |
| Very Low                             | 743.4                          |
| Low                                  | 754.4                          |
| Moderate                             | 562.3                          |
| High                                 | 469.9                          |
| Very High                            | 403.1                          |

*Note: Tract Hispanic population from AFFHT0004 raw data; original source is 2010 U.S. Decennial Census.*

**Table 26 – Average Job Availability Index by Tract  
Non-Hispanic White Population**

| Contra Costa County, CA                        | Average Job Availability Index |
|--|--------------------------------|
| <b>Quintile, Non-Hispanic White Population</b> |                                |
| Very Low                                       | 426.2                          |
| Low  | 510.6                          |
| Moderate                                       | 574.2                          |
| High   | 740.8                          |
| Very High                                      | 688.7                          |

*Note: Tract Non-Hispanic White population from AFFHT0004 raw data; original source is 2010 U.S. Decennial Census.*

**Table 27 – Average Job Availability by Tract  
Non-Hispanic Asian or Pacific Islander Population**

| Contra Costa County, CA  | Average Job Availability Index |
|--|--------------------------------|
| <b>Quintile, Non-Hispanic Asian or Pacific Islander Population</b> |                                |
| Very Low   | 570.3                          |
| Low  | 652.7                          |
| Moderate   | 598.5                          |
| High   | 582.6                          |
| Very High  | 531.8                          |

*Note: Tract Non-Hispanic Asian or Pacific Islander population; source is 2010 U.S. Decennial Census, table P2.*

**Table 28 – Average Job Availability Index by Tract Top-Five Places of Birth for the  
Foreign-Born Population**

| Contra Costa County, CA   | Average Job Availability Index |
|---|--------------------------------|
| <b>Quintile, Top 5 Places of Birth, Foreign-Born Population</b> |                                |
| Very Low  | 745.6                          |
| Low   | 632.8                          |
| Moderate  | 621.5                          |
| High  | 477.0                          |
| Very High   | 454.7                          |

*Note: Tract place of birth for foreign-born population from AFFHT0004; original source is 2013 5-year Census ACS.*

**Table 29 – Average Labor Market Engagement Index by Census Tract Non-  
Hispanic Black Population**

| (San Francisco-Oakland-Hayward, CA) Region     | Average Labor Market Engagement Index |
|--|---------------------------------------|
| <b>Quintile, Non-Hispanic Black Population</b> |                                       |
| Very Low                                       | 86.06                                 |
| Low  | 81.05                                 |
| Moderate                                       | 71.05                                 |
| High   | 58.98                                 |
| Very High                                      | 39.96                                 |



Note: Tract Non-Hispanic Black population; source is 2010 U.S. Decennial Census, table P2.

| <b>Table 30 – Average Labor Market Engagement Index by Tract Hispanic Population</b>                           |  |
|--|--|
| <b>(San Francisco-Oakland-Hayward, CA) Region</b>  | <b>Average Labor Market Engagement Index</b> |
| <b>Quintile, Hispanic Population</b>   |  |
| Very Low   | 86.07  |
| Low  | 82.11  |
| Moderate   | 71.34  |
| High   | 57.98  |
| Very High  | 39.74  |
| <i>Note: Tract Hispanic population from AFFHT0004 raw data; original source is 2010 U.S. Decennial Census.</i> |  |

| <b>Table 31 – Average Labor Market Engagement Index by Tract Non-Hispanic White Population</b>                           |  |
|--|--|
| <b>(San Francisco-Oakland-Hayward, CA) Region</b>  | <b>Average Labor Market Engagement Index</b> |
| <b>Quintile, Non-Hispanic White Population</b>   |  |
| Very Low   | 38.77  |
| Low  | 62.96  |
| Moderate   | 71.31  |
| High   | 79.17  |
| Very High  | 83.52  |
| <i>Note: Tract Non-Hispanic White population from AFFHT0004 raw data; original source is 2010 U.S. Decennial Census.</i> |  |

| <b>Table 32 – Average Labor Market Engagement Index by Tract Non-Hispanic Asian or Pacific Islander Population</b>    |  |
|---|--|
| <b>(San Francisco-Oakland-Hayward, CA) Region</b>   | <b>Average Labor Market Engagement Index</b> |
| <b>Quintile, Non-Hispanic Asian or Pacific Islander Population</b>  |  |
| Very Low  | 65.87  |
| Low   | 72.53  |
| Moderate  | 64.23  |
| High  | 65.12  |
| Very High   | 68.73  |
| <i>Note: Tract Non-Hispanic Asian or Pacific Islander population; source is 2010 U.S. Decennial Census, table P2.</i> |  |

| <b>Table 33 – Average Labor Market Engagement Index by Tract Top-Five Places of Birth for the Foreign-Born Population</b> |  |
|---|--|
| <b>(San Francisco-Oakland-Hayward, CA) Region</b>   | <b>Average Labor Market Engagement Index</b> |
| <b>Quintile, Top 5 Places of Birth, Foreign-Born Population</b>   |  |
| Very Low  | 84.18  |
| Low   | 77.34  |

|  |       |
|--|-------|
| Moderate   | 67.16 |
| High   | 56.80 |
| Very High  | 51.63 |
| <i>Note: Tract place of birth for foreign-born population from AFFHT0004; original source is 2013 5-year Census ACS.</i> |       |

| <b>Table 34 – Average Percentage of Workers 16+ with Commute Times of 45 minutes and above, by Census Tract Non-Hispanic Black Population</b> |  |
|---|--|
| <b>Contra Costa County, CA</b>  | <b>Average % of workers with commutes &gt;= 45 minutes</b> |
| <b>Quintile, Non-Hispanic Black Population</b>  |  |
| Very Low  | 28.5   |
| Low   | 33.0   |
| Moderate  | 31.4   |
| High  | 37.4   |
| Very High   | 37.7   |
| <i>Note: Tract Non-Hispanic Black population; source is 2010 U.S. Decennial Census, table P2.</i>   |  |

| <b>Table 35 – Average Percentage of Workers 16+ with Commute Times of 45 minutes and above, by Tract Hispanic Population</b> |  |
|--|--|
| <b>Contra Costa County, CA</b>   | <b>Average % of workers with commutes &gt;= 45 minutes</b> |
| <b>Quintile, Hispanic Population</b>   |  |
| Very Low   | 28.5   |
| Low  | 32.5   |
| Moderate   | 34.1   |
| High   | 37.9   |
| Very High  | 35.0   |
| <i>Note: Tract Hispanic population from AFFHT0004 raw data; original source is 2010 U.S. Decennial Census.</i>               |  |

| <b>Table 36 – Average Percentage of Workers 16+ with Commute Times of 45 minutes and above, by Tract Non-Hispanic Asian or Pacific Islander Population</b> |  |
|--|--|
| <b>Contra Costa County, CA</b>   | <b>Average % of workers with commutes &gt;= 45 minutes</b> |
| <b>Quintile, Non-Hispanic Asian or Pacific Islander Population</b>   |  |
| Very Low   | 32.1   |
| Low  | 31.1   |
| Moderate   | 35.3   |
| High   | 32.8   |
| Very High  | 36.9   |
| <i>Note: Tract Non-Hispanic Asian or Pacific Islander population; source is 2010 U.S. Decennial Census, table P2.</i>                                      |  |

| <b>Table 37 – Average Percentage of Workers 16+ with Commute Times of 45 minutes and above, by Tract Top-Five Places of Birth for the Foreign-Born Population</b> |  |
|---|--|
| <b>Contra Costa County, CA</b>  | <b>Average % of workers with commutes &gt;= 45 minutes</b> |
| <b>Quintile, Top 5 Places of Birth, Foreign-Born Population</b>   |  |

|  |      |
|--|------|
| Very Low   | 29.4 |
| Low  | 32.5 |
| Moderate   | 34.5 |
| High   | 35.6 |
| Very High  | 36.1 |
| <i>Note: Tract place of birth for foreign-born population from AFFHT0004; original source is 2013 5-year Census ACS.</i> |      |

| <b>Table 38 – Average Low Poverty Index by Census Tract Non-Hispanic Black Population</b>         |                                  |
|---|----------------------------------|
| <b>Contra Costa County, CA</b>  | <b>Average Low Poverty Index</b> |
| <b>Quintile, Non-Hispanic Black Population</b>  |                                  |
| Very Low  | 85.41                            |
| Low   | 79.48                            |
| Moderate  | 62.29                            |
| High  | 57.98                            |
| Very High   | 39.46                            |
| <i>Note: Tract Non-Hispanic Black population; source is 2010 U.S. Decennial Census, table P2.</i> |                                  |

| <b>Table 39 – Average Low Poverty Index by Tract Hispanic Population</b>                                       |                                  |
|--|----------------------------------|
| <b>Contra Costa County, CA</b>   | <b>Average Low Poverty Index</b> |
| <b>Quintile, Hispanic Population</b>   |                                  |
| Very Low   | 83.78                            |
| Low  | 79.76                            |
| Moderate   | 68.51                            |
| High   | 58.76                            |
| Very High  | 33.78                            |
| <i>Note: Tract Hispanic population from AFFHT0004 raw data; original source is 2010 U.S. Decennial Census.</i> |                                  |

| <b>Table 40 – Average Low Poverty Index by Tract Non-Hispanic White Population</b>                                       |                                  |
|--|----------------------------------|
| <b>Contra Costa County, CA</b>   | <b>Average Low Poverty Index</b> |
| <b>Quintile, Non-Hispanic White Population</b>   |                                  |
| Very Low   | 38.68                            |
| Low  | 54.30                            |
| Moderate   | 71.63                            |
| High   | 76.83                            |
| Very High  | 83.32                            |
| <i>Note: Tract Non-Hispanic White population from AFFHT0004 raw data; original source is 2010 U.S. Decennial Census.</i> |                                  |

| <b>Table 41 – Average Low Poverty Index by Tract Non-Hispanic Asian or Pacific Islander Population</b> |                                  |
|--|----------------------------------|
| <b>Contra Costa County, CA</b>   | <b>Average Low Poverty Index</b> |
|  |                                  |

| <b>Quintile, Non-Hispanic Asian or Pacific Islander Population</b>  |       |
|---|-------|
| Very Low  | 57.10 |
| Low   | 63.41 |
| Moderate  | 68.77 |
| High  | 59.98 |
| Very High   | 75.98 |
| <i>Note: Tract Non-Hispanic Asian or Pacific Islander population; source is 2010 U.S. Decennial Census, table P2.</i> |       |

| <b>Table 42 – Average Low Poverty Index by Tract Top-Five Places of Birth for the Foreign-Born Population</b>            |       |
|--|-------|
| <b>Contra Costa County, CA</b>   |       |
| <b>Average Low Poverty Index</b>   |       |
| <b>Quintile, Top 5 Places of Birth, Foreign-Born Population</b>  |       |
| Very Low   | 85.90 |
| Low  | 66.95 |
| Moderate   | 71.76 |
| High   | 56.93 |
| Very High  | 42.95 |
| <i>Note: Tract place of birth for foreign-born population from AFFHT0004; original source is 2013 5-year Census ACS.</i> |       |

| <b>Table 43 – Average Percent Households Receiving SNAP by Tract Non-Hispanic Black Population</b> |        |
|--|--------|
| <b>Contra Costa County, CA</b>   |        |
| <b>Average % Households Receiving SNAP</b>   |        |
| <b>Quintile, Non-Hispanic Black Population</b>   |        |
| Very Low   | 0.97%  |
| Low  | 3.00%  |
| Moderate   | 5.72%  |
| High   | 8.97%  |
| Very High  | 14.89% |
| <i>Note: Tract Non-Hispanic Black population; source is 2010 U.S. Decennial Census, table P2.</i>  |        |

| <b>Table 44 – Average Percent Households Receiving SNAP by Tract Hispanic Population</b>                       |        |
|--|--------|
| <b>Contra Costa County, CA</b>   |        |
| <b>Average % Households Receiving SNAP</b>   |        |
| <b>Quintile, Hispanic Population</b>   |        |
| Very Low   | 1.47%  |
| Low  | 1.88%  |
| Moderate   | 5.56%  |
| High   | 9.78%  |
| Very High  | 14.87% |
| <i>Note: Tract Hispanic population from AFFHT0004 raw data; original source is 2010 U.S. Decennial Census.</i> |        |

| <b>Table 45 – Average Percent Households Receiving SNAP by Tract Non-Hispanic White Population</b>                       |  |
|--|--|
| <b>Contra Costa County, CA</b>   | <b>Average % Households Receiving SNAP</b> |
| <b>Quintile, Non-Hispanic White Population</b>   |  |
| Very Low   | 14.20%                                     |
| Low  | 8.00%                                      |
| Moderate   | 5.71%                                      |
| High   | 3.03%                                      |
| Very High  | 2.61%                                      |
| <i>Note: Tract Non-Hispanic White population from AFFHT0004 raw data; original source is 2010 U.S. Decennial Census.</i> |  |

| <b>Table 46 – Average Percent Households Receiving SNAP by Tract Non-Hispanic Asian or Pacific Islander Population</b> |  |
|--|--|
| <b>Contra Costa County, CA</b>   | <b>Average % Households Receiving SNAP</b> |
| <b>Quintile, Non-Hispanic Asian or Pacific Islander Population</b>   |  |
| Very Low   | 9.44%                                      |
| Low  | 5.89%                                      |
| Moderate   | 5.68%                                      |
| High   | 7.95%                                      |
| Very High  | 4.51%                                      |
| <i>Note: Tract Non-Hispanic Asian or Pacific Islander population; source is 2010 U.S. Decennial Census, table P2.</i>  |  |

| <b>Table 47 – Average Percent Households Receiving SNAP by Tract Top-Five Places of Birth for the Foreign-Born Population</b> |  |
|---|--|
| <b>Contra Costa County, CA</b>  | <b>Average % Households Receiving SNAP</b> |
| <b>Quintile, Top 5 Places of Birth, Foreign-Born Population</b>   |  |
| Very Low  | 1.70%                                      |
| Low   | 4.42%                                      |
| Moderate  | 5.56%                                      |
| High  | 9.01%                                      |
| Very High   | 12.89%                                     |
| <i>Note: Tract place of birth for foreign-born population from AFFHT0004; original source is 2013 5-year Census ACS.</i>      |  |

| <b>Table 48 – Average Low Poverty Index by Census Tract Non-Hispanic Black Population</b>         |                                  |
|---|----------------------------------|
| <b>(San Francisco-Oakland-Hayward, CA) Region</b>   | <b>Average Low Poverty Index</b> |
| <b>Quintile, Non-Hispanic Black Population</b>  |                                  |
| Very Low  | 80.76                            |
| Low   | 74.63                            |
| Moderate  | 69.34                            |
| High  | 58.08                            |
| Very High   | 38.86                            |
| <i>Note: Tract Non-Hispanic Black population; source is 2010 U.S. Decennial Census, table P2.</i> |                                  |

| <b>Table 49 – Average Low Poverty Index by Tract Hispanic Population</b>                                       |                                  |
|--|----------------------------------|
| <b>(San Francisco-Oakland-Hayward, CA) Region</b>  | <b>Average Low Poverty Index</b> |
| <b>Quintile, Hispanic Population</b>   |                                  |
| Very Low   | 75.43                            |
| Low  | 72.48                            |
| Moderate   | 66.46                            |
| High   | 63.49                            |
| Very High  | 43.88                            |
| <i>Note: Tract Hispanic population from AFFHT0004 raw data; original source is 2010 U.S. Decennial Census.</i> |                                  |

| <b>Table 50 – Average Low Poverty Index by Tract Non-Hispanic White Population</b>                                       |                                  |
|--|----------------------------------|
| <b>(San Francisco-Oakland-Hayward, CA) Region</b>  | <b>Average Low Poverty Index</b> |
| <b>Quintile, Non-Hispanic White Population</b>   |                                  |
| Very Low   | 38.93                            |
| Low  | 61.34                            |
| Moderate   | 66.65                            |
| High   | 72.58                            |
| Very High  | 81.13                            |
| <i>Note: Tract Non-Hispanic White population from AFFHT0004 raw data; original source is 2010 U.S. Decennial Census.</i> |                                  |

| <b>Table 51 – Average Low Poverty Index by Tract Non-Hispanic Asian or Pacific Islander Population</b>                |                                  |
|---|----------------------------------|
| <b>(San Francisco-Oakland-Hayward, CA) Region</b>   | <b>Average Low Poverty Index</b> |
| <b>Quintile, Non-Hispanic Asian or Pacific Islander Population</b>  |                                  |
| Very Low  | 61.07                            |
| Low   | 67.10                            |
| Moderate  | 60.06                            |
| High  | 62.95                            |
| Very High   | 69.98                            |
| <i>Note: Tract Non-Hispanic Asian or Pacific Islander population; source is 2010 U.S. Decennial Census, table P2.</i> |                                  |

| <b>Table 52 – Average Low Poverty Index by Tract Top-Five Places of Birth for the Foreign-Born Population</b>            |                                  |
|--|----------------------------------|
| <b>(San Francisco-Oakland-Hayward, CA) Region</b>  | <b>Average Low Poverty Index</b> |
| <b>Quintile, Top 5 Places of Birth, Foreign-Born Population</b>  |                                  |
| Very Low   | 76.04                            |
| Low  | 69.15                            |
| Moderate   | 64.53                            |
| High   | 58.25                            |
| Very High  | 53.78                            |
| <i>Note: Tract place of birth for foreign-born population from AFFHT0004; original source is 2013 5-year Census ACS.</i> |                                  |



| <b>Table 53 – CalEnviroScreen, by Race</b> |                        |
|--|------------------------|
| <b>Contra Costa County</b>                 | <b>CalEnviroScreen</b> |
| White, Non-Hispanic                        | 25.72                  |
| Asian/Pacific Islander, Non-Hispanic       | 30.90                  |
| Native American, Non-Hispanic              | 39.37                  |
| Hispanic                                   | 53.63                  |
| Black, Non-Hispanic                        | 55.23                  |

| <b>Table 54 – Average CalEnviroScreen Index by Census Tract Non-Hispanic Black Population</b> |                                      |
|---|--------------------------------------|
| <b>(San Francisco-Oakland-Hayward, CA) Region</b>   | <b>Average CalEnviroScreen Index</b> |
| <b>Quintile, Non-Hispanic Black Population</b>  |                                      |
| Very Low  | 8.00                                 |
| Low   | 16.34                                |
| Moderate  | 39.31                                |
| High  | 47.10                                |
| Very High   | 66.17                                |

*Notes: Tract Non-Hispanic Black population; source is 2010 U.S. Decennial Census, table P2.*

| <b>Table 55 – Average CalEnviroScreen Index by Tract Hispanic Population</b> |                                      |
|--|--------------------------------------|
| <b>(San Francisco-Oakland-Hayward, CA) Region</b>                            | <b>Average CalEnviroScreen Index</b> |
| <b>Quintile, Hispanic Population</b>   |                                      |
| Very Low   | 10.69                                |
| Low  | 14.38                                |
| Moderate   | 33.74                                |
| High   | 48.89                                |
| Very High  | 69.09                                |

*Note: Tract Hispanic population from AFFHT0004 raw data; original source is 2010 U.S. Decennial Census.*

| <b>Table 56 – Average CalEnviroScreen Index by Tract Non-Hispanic White Population</b> |                                      |
|--|--------------------------------------|
| <b>(San Francisco-Oakland-Hayward, CA) Region</b>                                      | <b>Average CalEnviroScreen Index</b> |
| <b>Quintile, Non-Hispanic White Population</b>   |                                      |
| Very Low   | 63.66                                |
| Low  | 43.28                                |
| Moderate   | 30.64                                |
| High   | 21.44                                |
| Very High  | 16.55                                |

*Note: Tract Non-Hispanic White population from AFFHT0004 raw data; original source is 2010 U.S. Decennial Census.*

**Table 57 – Average CalEnviroScreen Index by Tract Non-Hispanic Asian or Pacific Islander Population**

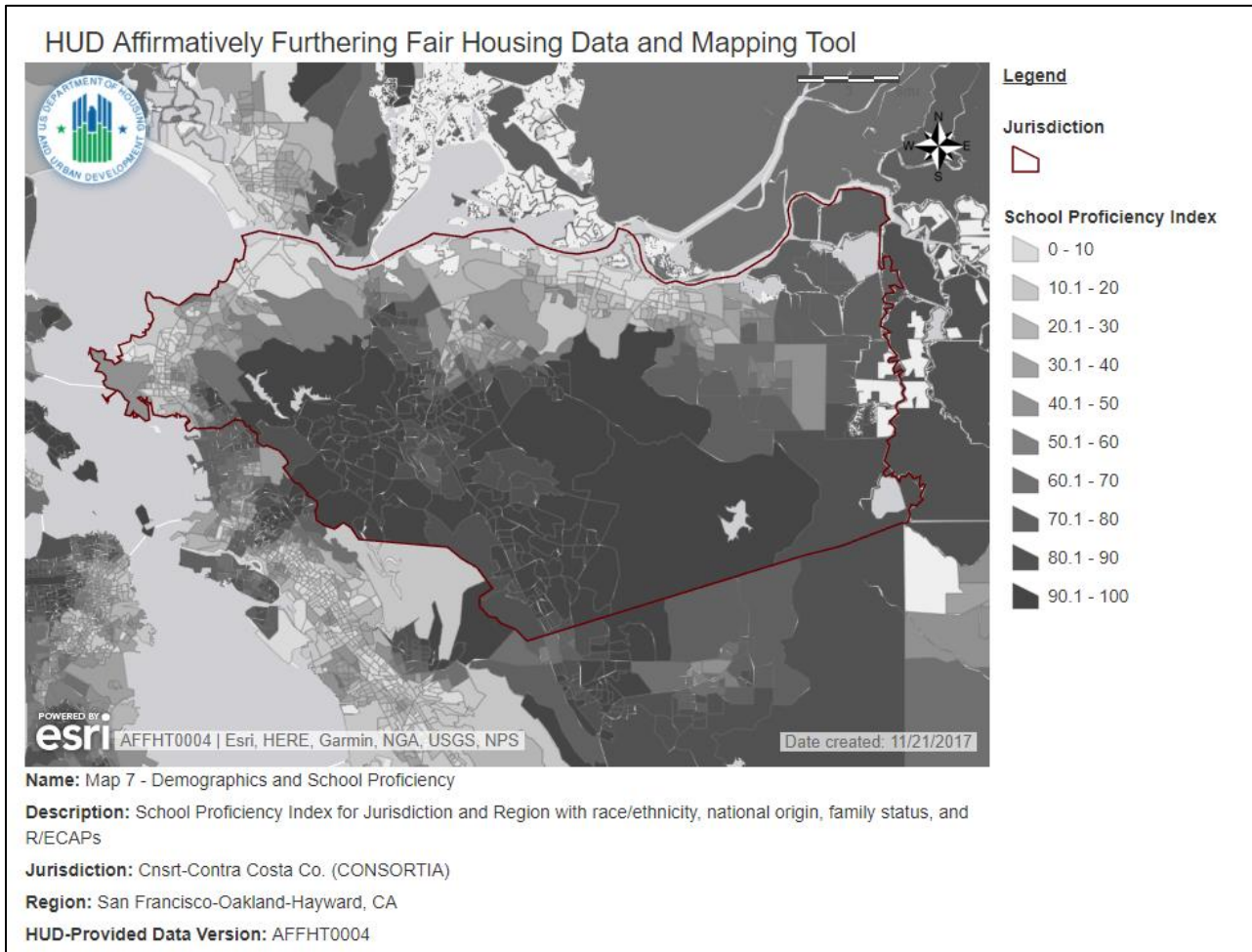
| <b>(San Francisco-Oakland-Hayward, CA) Region</b>   | <b>Average CalEnviroScreen Index</b> |
|---|--------------------------------------|
| <b>Quintile, Non-Hispanic Asian or Pacific Islander Population</b>  |                                      |
| Very Low  | 42.04                                |
| Low   | 32.98                                |
| Moderate  | 31.49                                |
| High  | 38.69                                |
| Very High   | 30.59                                |
| <i>Note: Tract Non-Hispanic Asian or Pacific Islander population; source is 2010 U.S. Decennial Census, table P2.</i> |                                      |

**Table 58 – Average CalEnviroScreen Index by Tract Top-Five Places of Birth for the Foreign-Born Population**

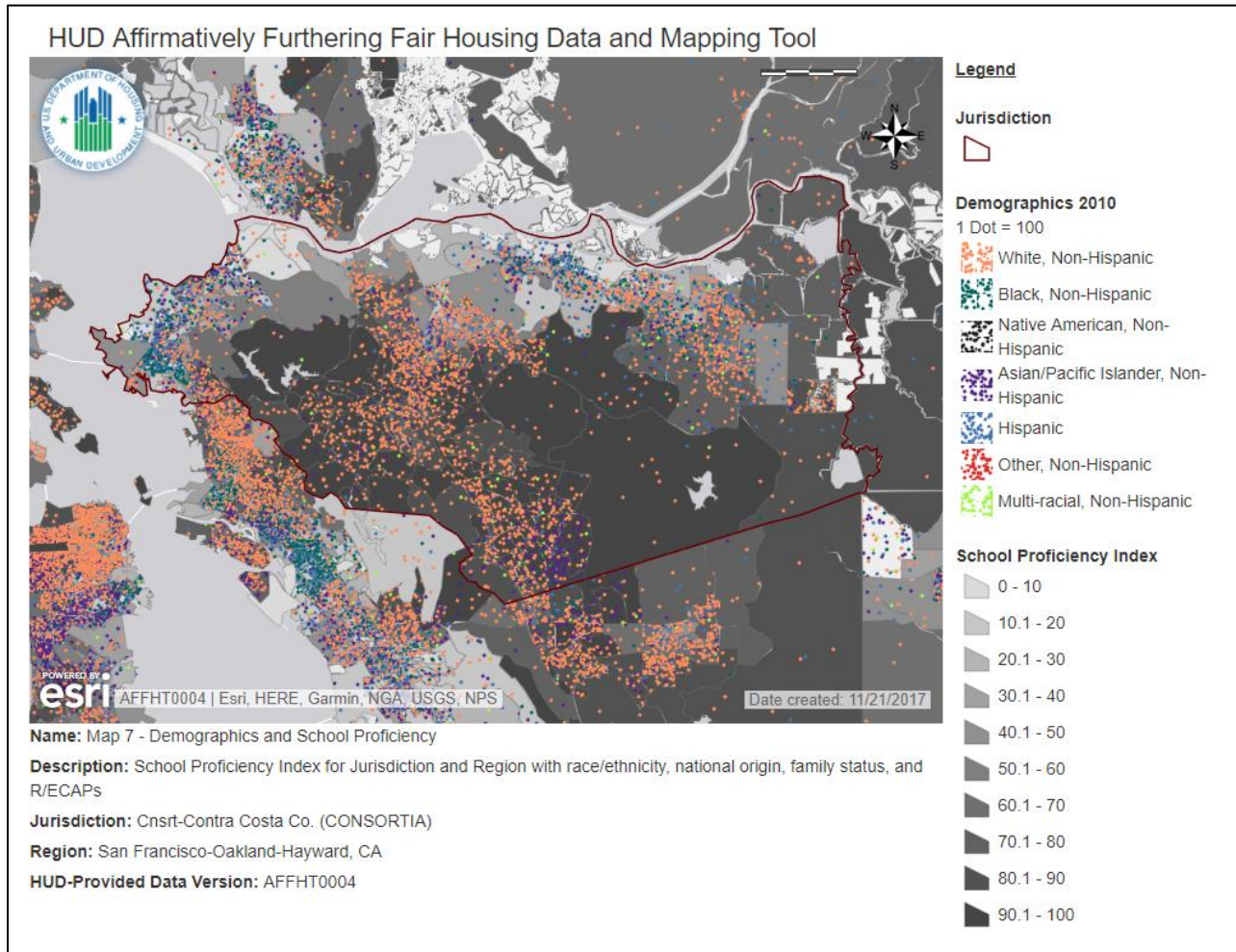
| <b>(San Francisco-Oakland-Hayward, CA) Region</b>  | <b>Average CalEnviroScreen Index</b> |
|--|--------------------------------------|
| <b>Quintile, Top 5 Places of Birth, Foreign-Born Population</b>  |                                      |
| Very Low   | 11.01                                |
| Low  | 25.79                                |
| Moderate   | 31.96                                |
| High   | 46.96                                |
| Very High  | 61.11                                |
| <i>Note: Tract place of birth for foreign-born population from AFFHT0004; original source is 2013 5-year Census ACS.</i> |                                      |

# Maps

Map 1: School Proficiency Index, Contra Costa County

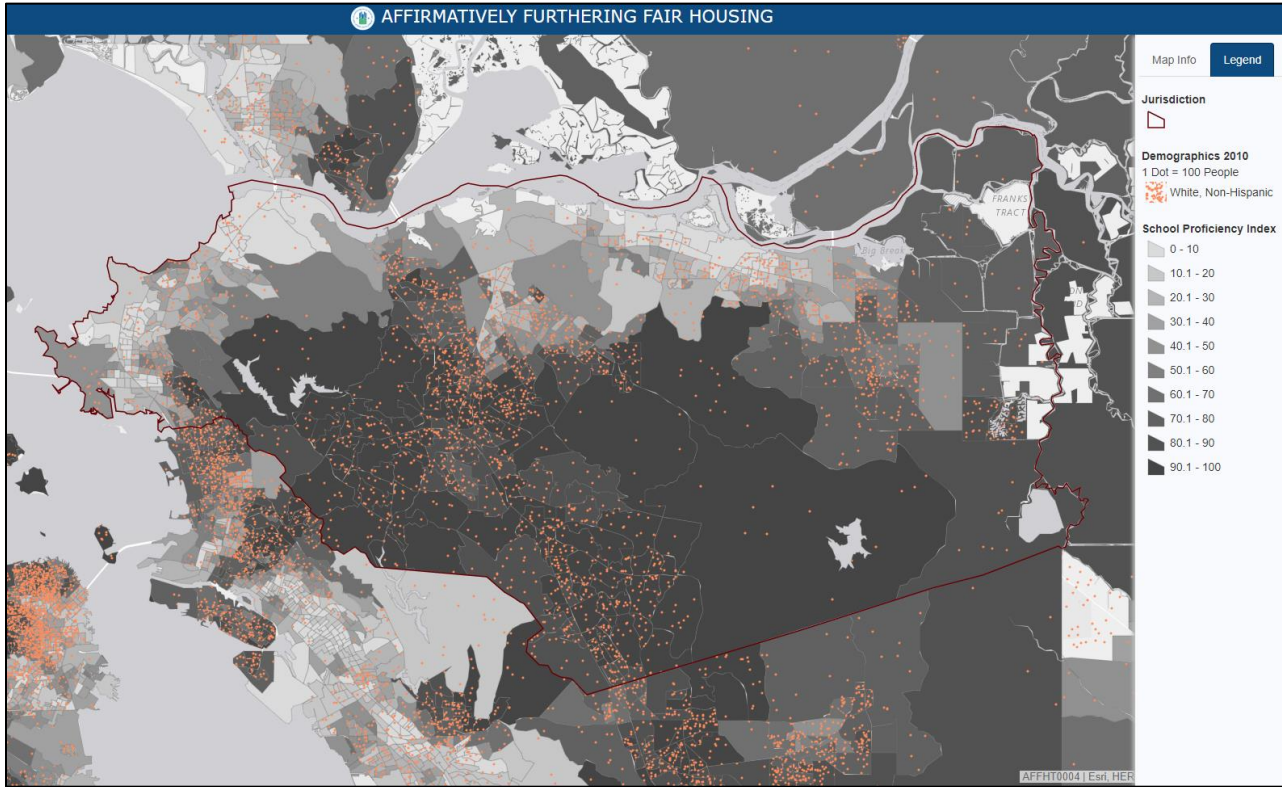


**Map 2: School Proficiency Index by Race/Ethnicity (all races shown), Contra Costa County**

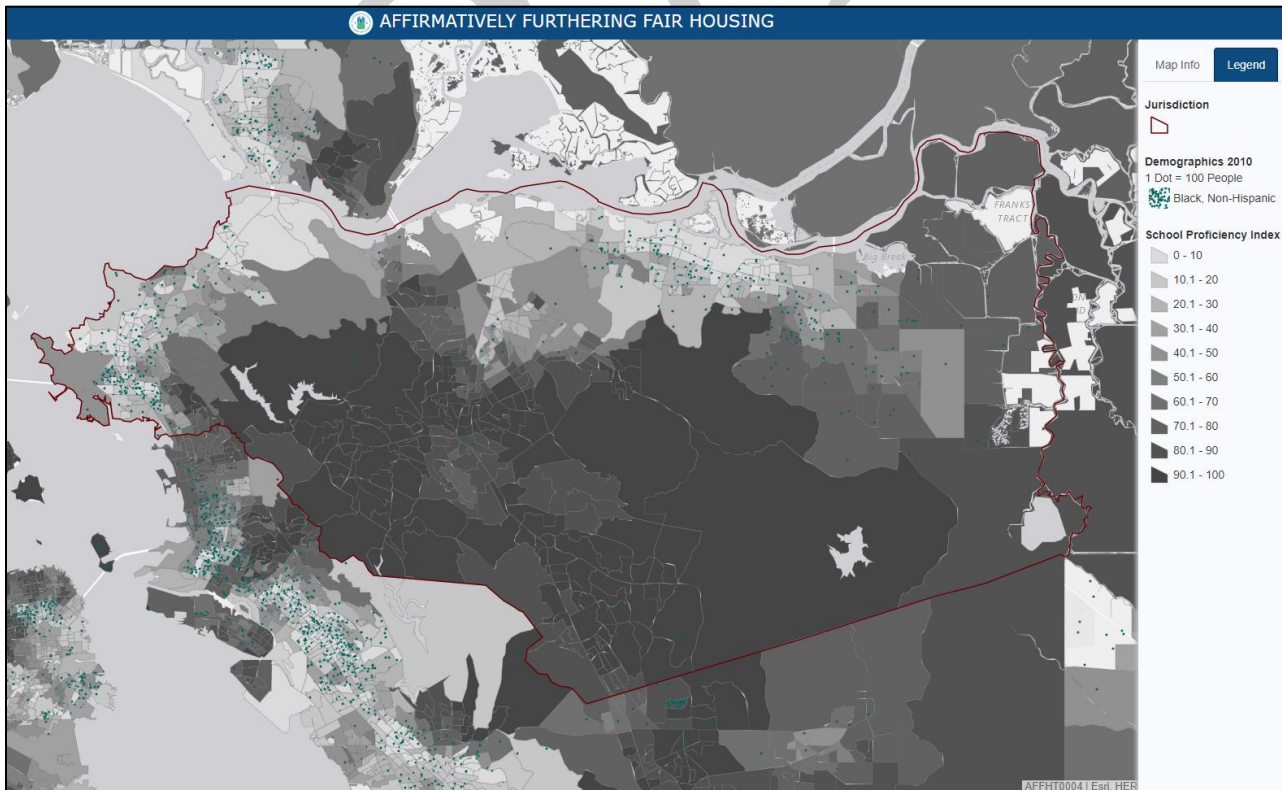




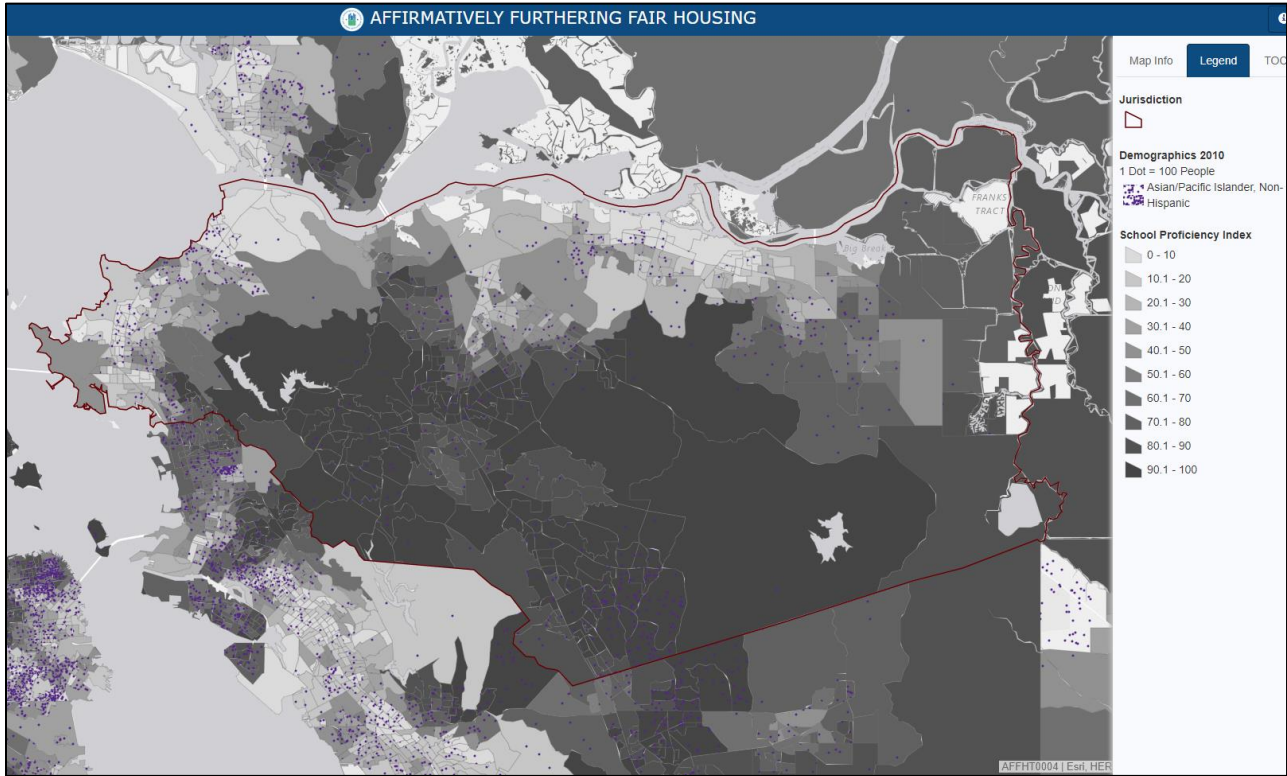
**Map 3: School Proficiency Index by Race/Ethnicity (Non-Hispanic White only), Contra Costa County**



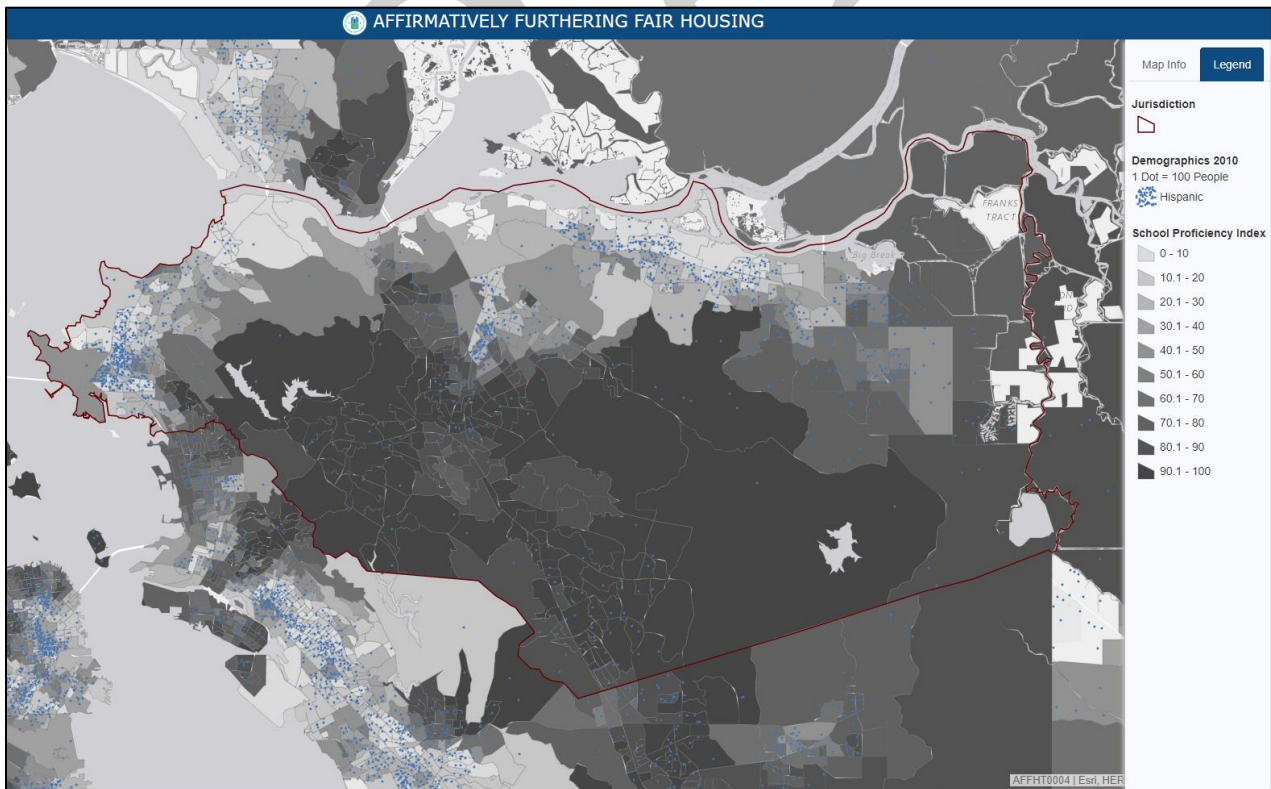
**Map 4: School Proficiency Index by Race/Ethnicity (Non-Hispanic Black only), Contra Costa County**



Map 5: School Proficiency Index by Race/Ethnicity (Non-Hispanic Asian and Pacific Islander only), Contra Costa County

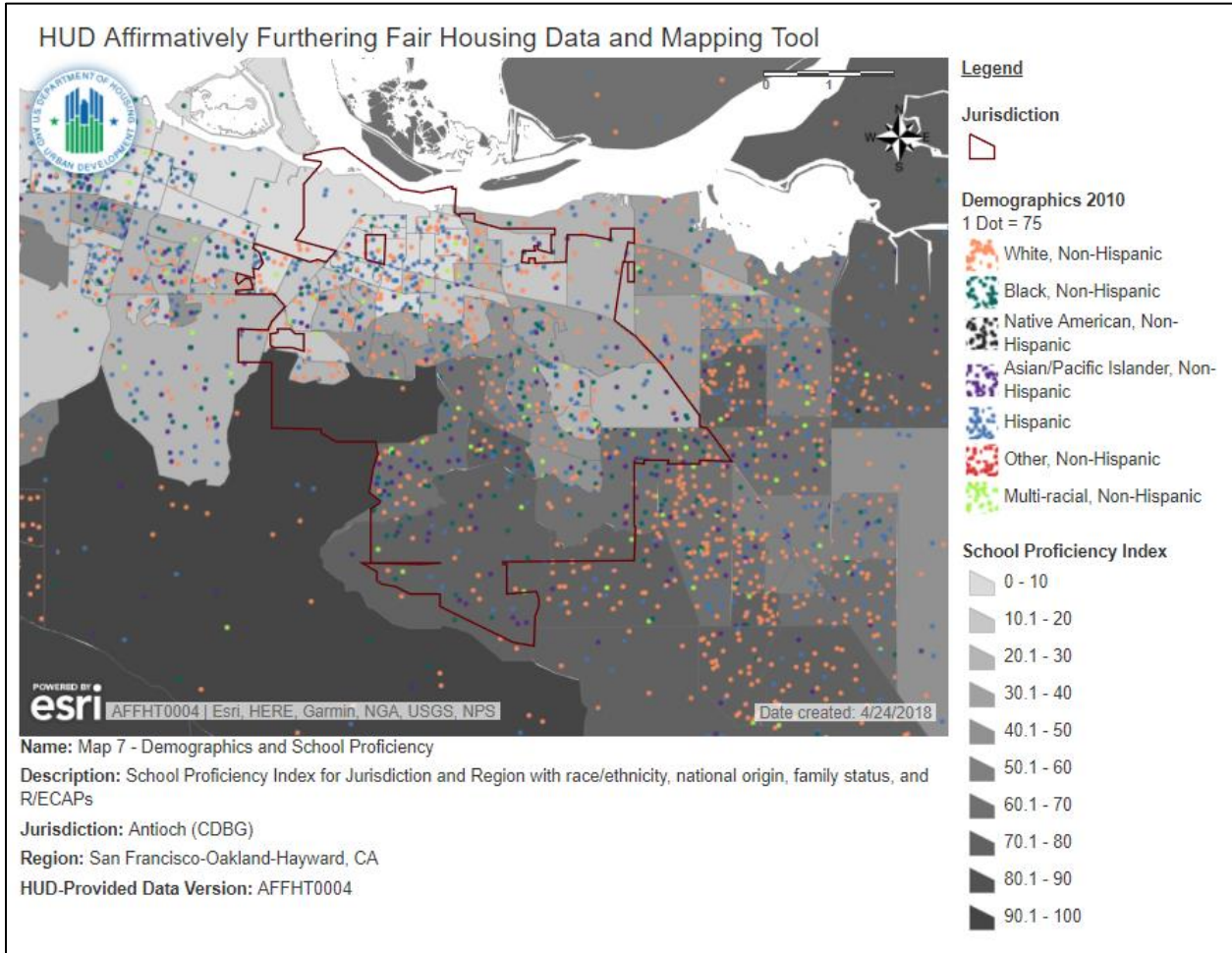


Map 6: School Proficiency Index by Race/Ethnicity (Hispanic only), Contra Costa County

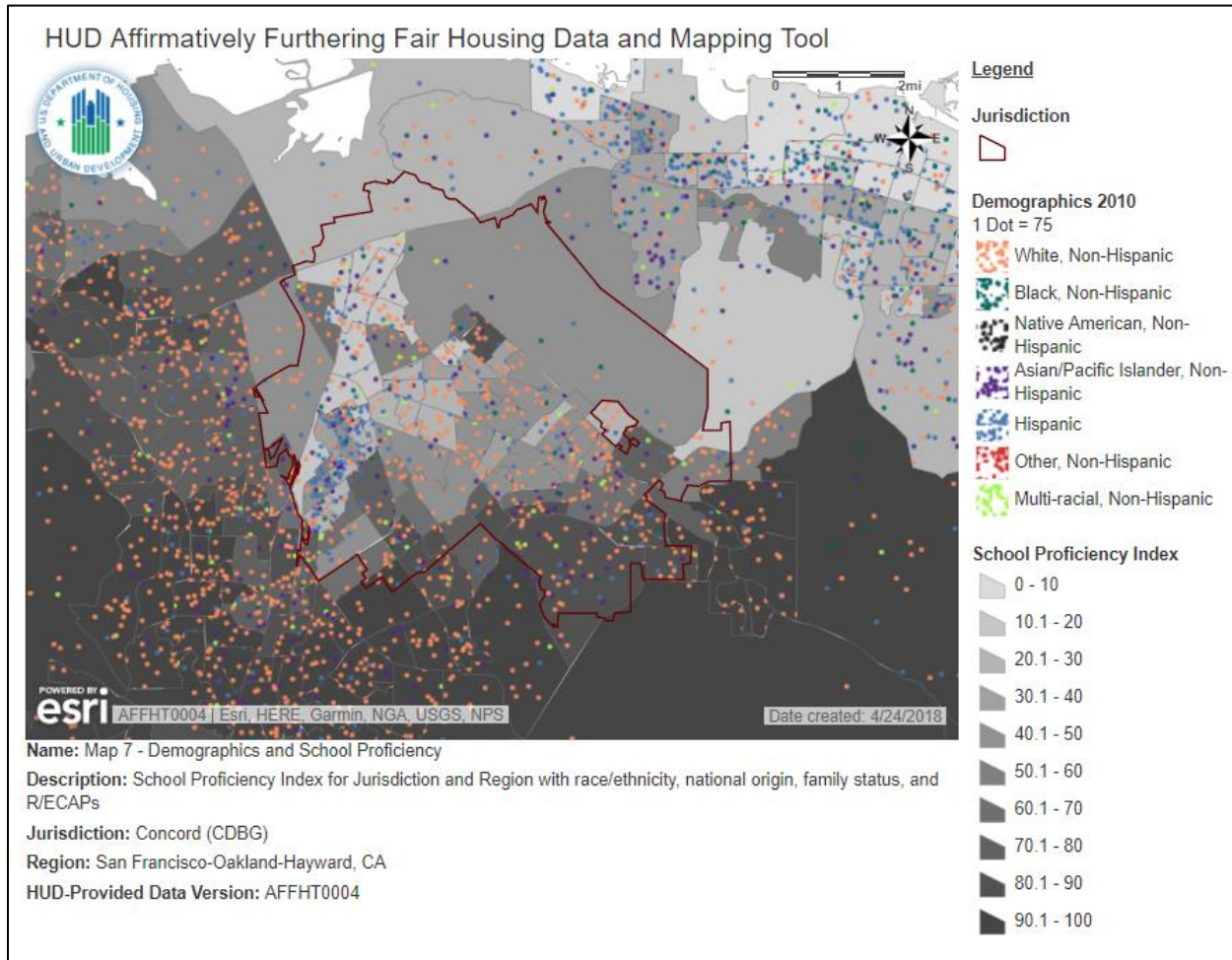




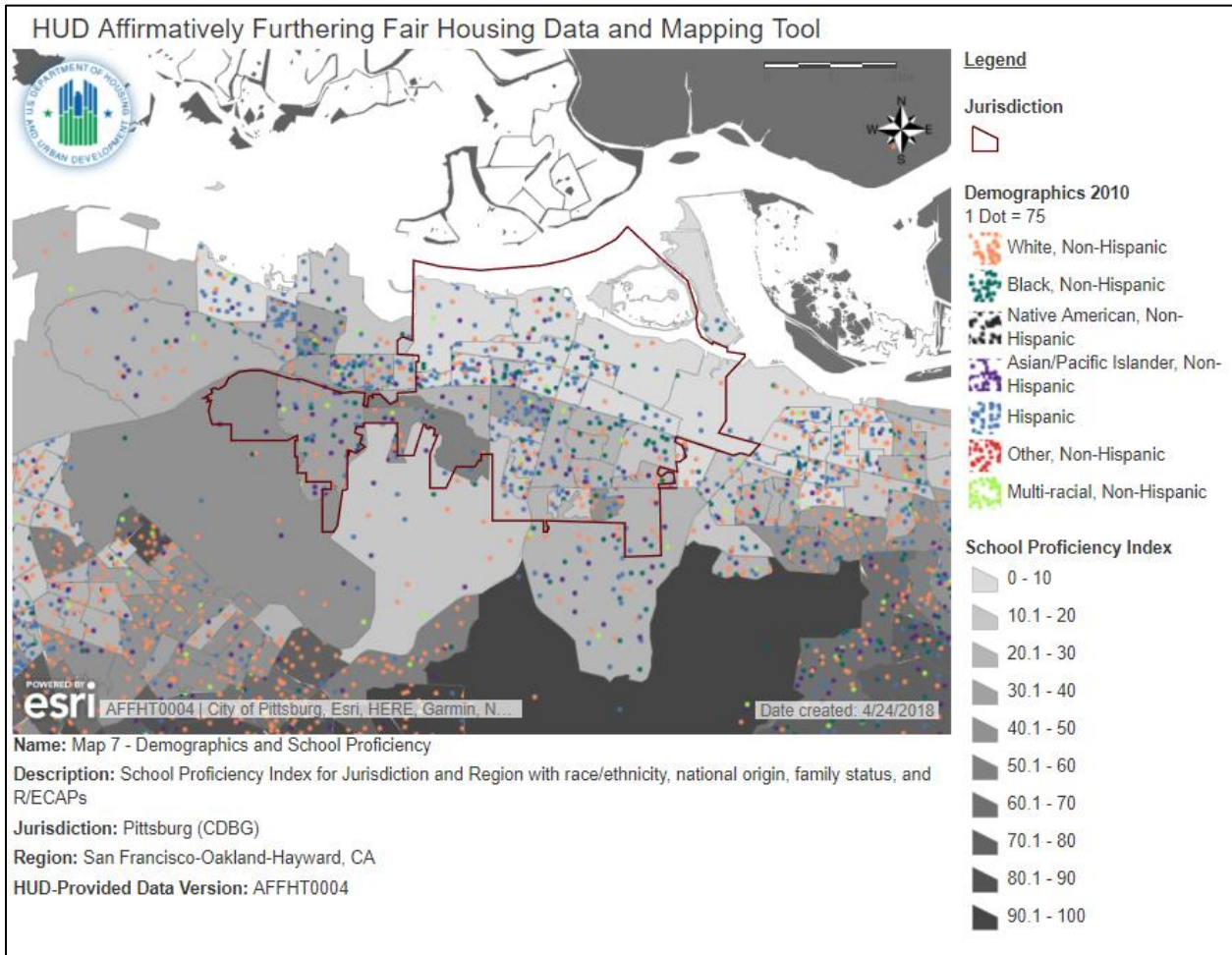
**Map 7: School Proficiency Index by Race/Ethnicity (all races shown), Antioch**



**Map 8: School Proficiency Index by Race/Ethnicity (all races shown), Concord**

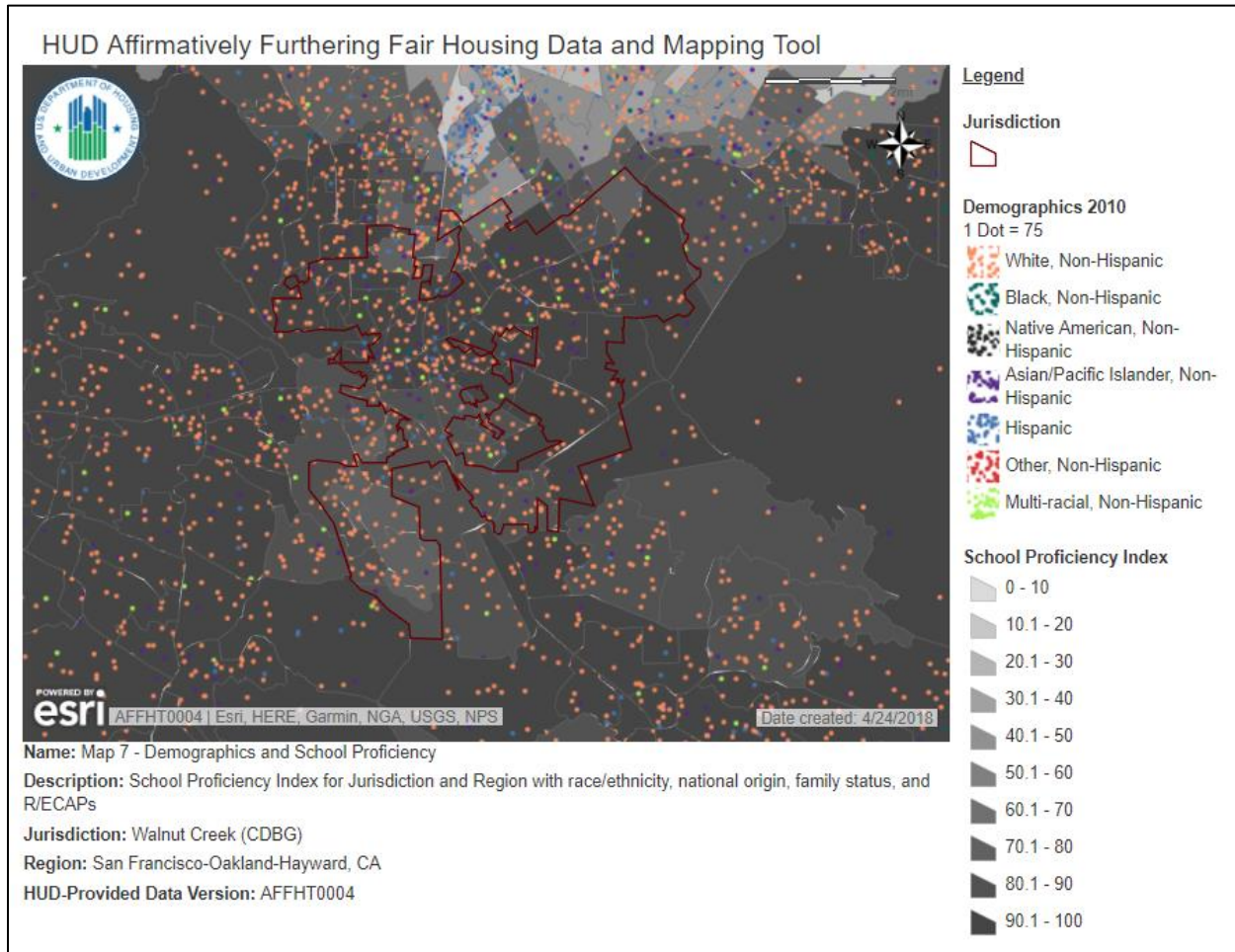


**Map 9: School Proficiency Index by Race/Ethnicity (all races shown), Pittsburg**

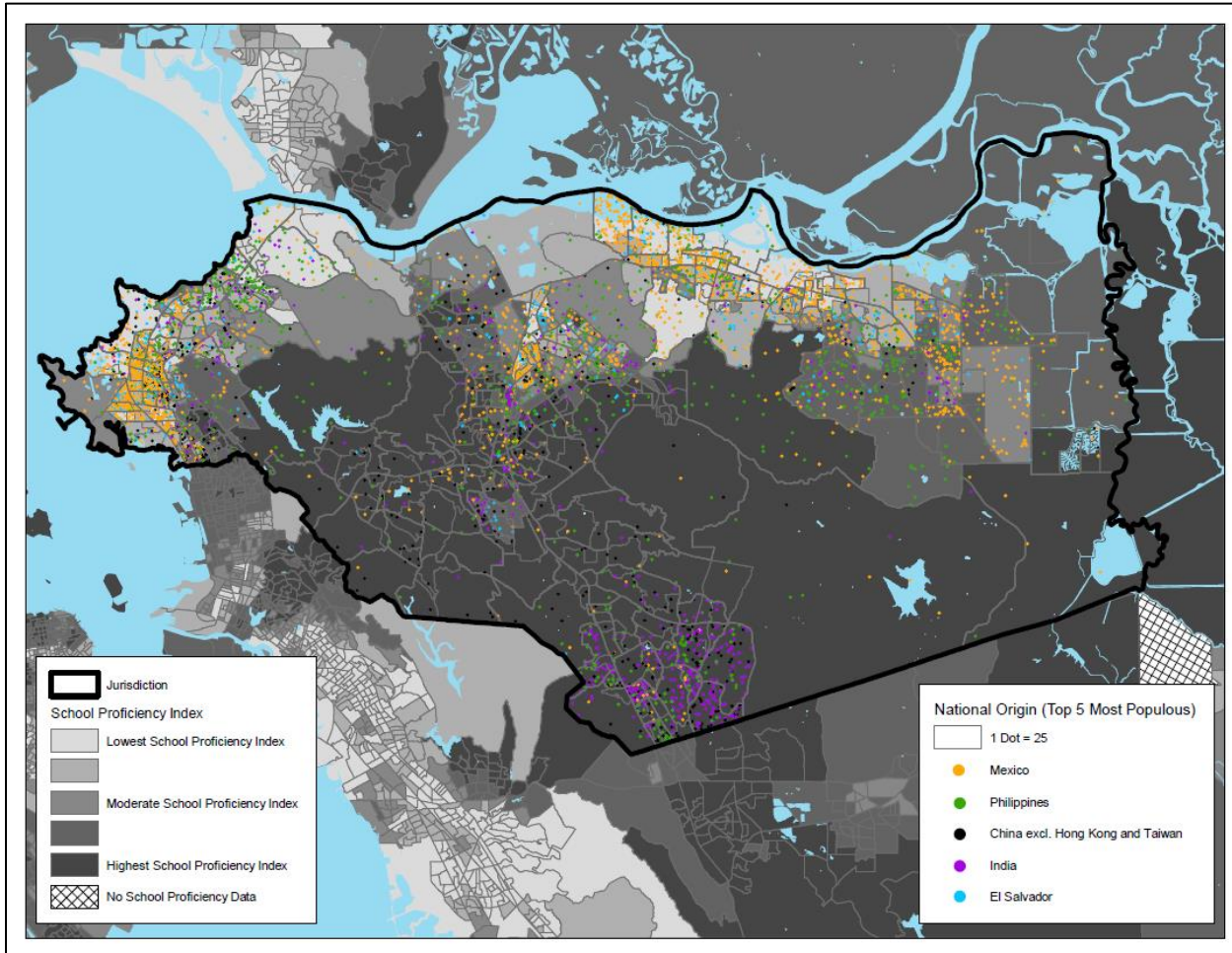




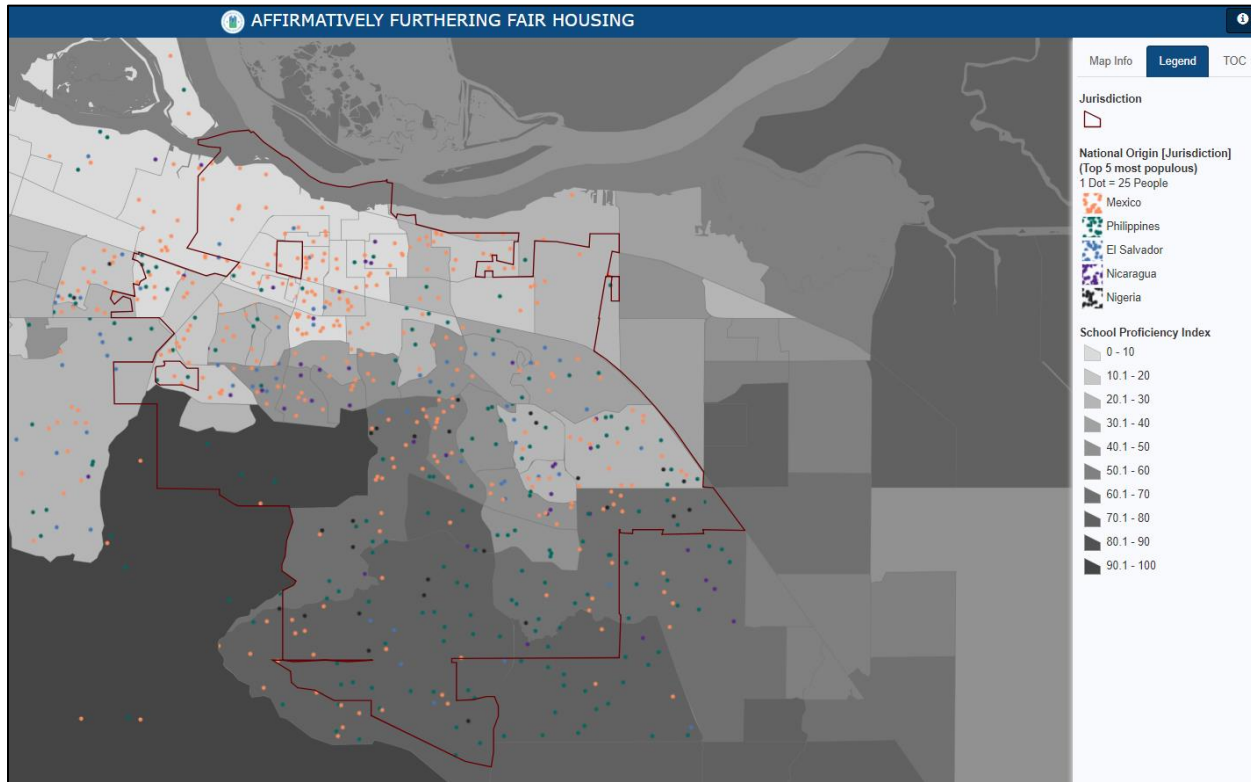
**Map 10: School Proficiency Index by Race/Ethnicity (all races shown), Walnut Creek**



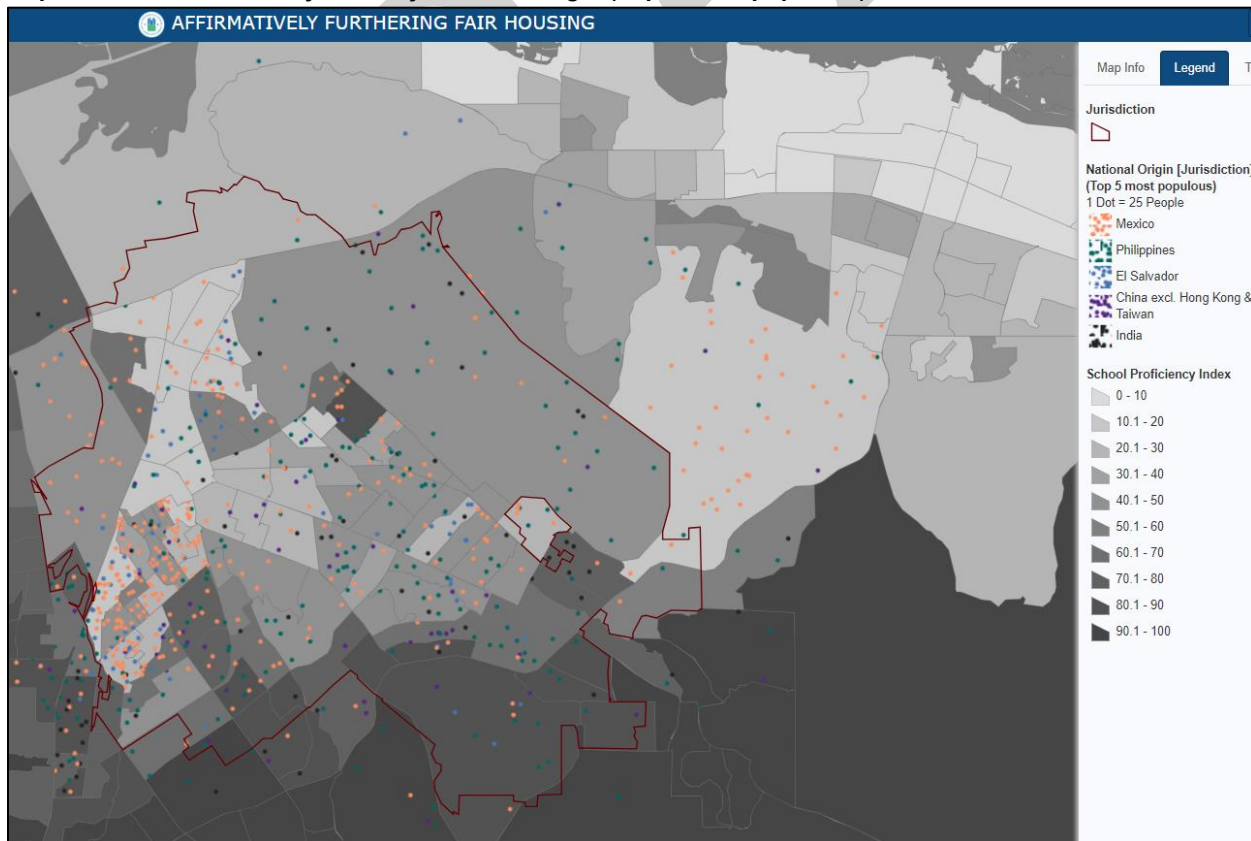
Map 11: School Proficiency Index by National Origin (Top 5 most populous), Contra Costa County



Map 12: School Proficiency Index by National Origin (Top 5 most populous), Antioch

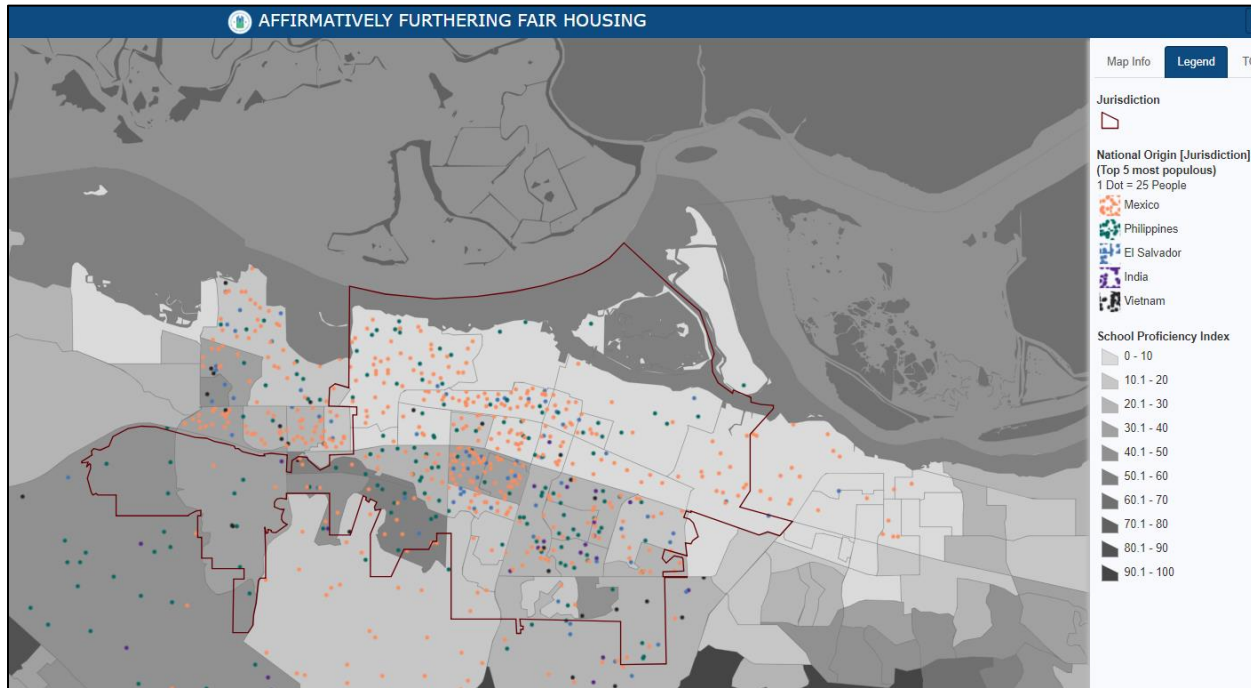


Map 13: School Proficiency Index by National Origin (Top 5 most populous), Concord

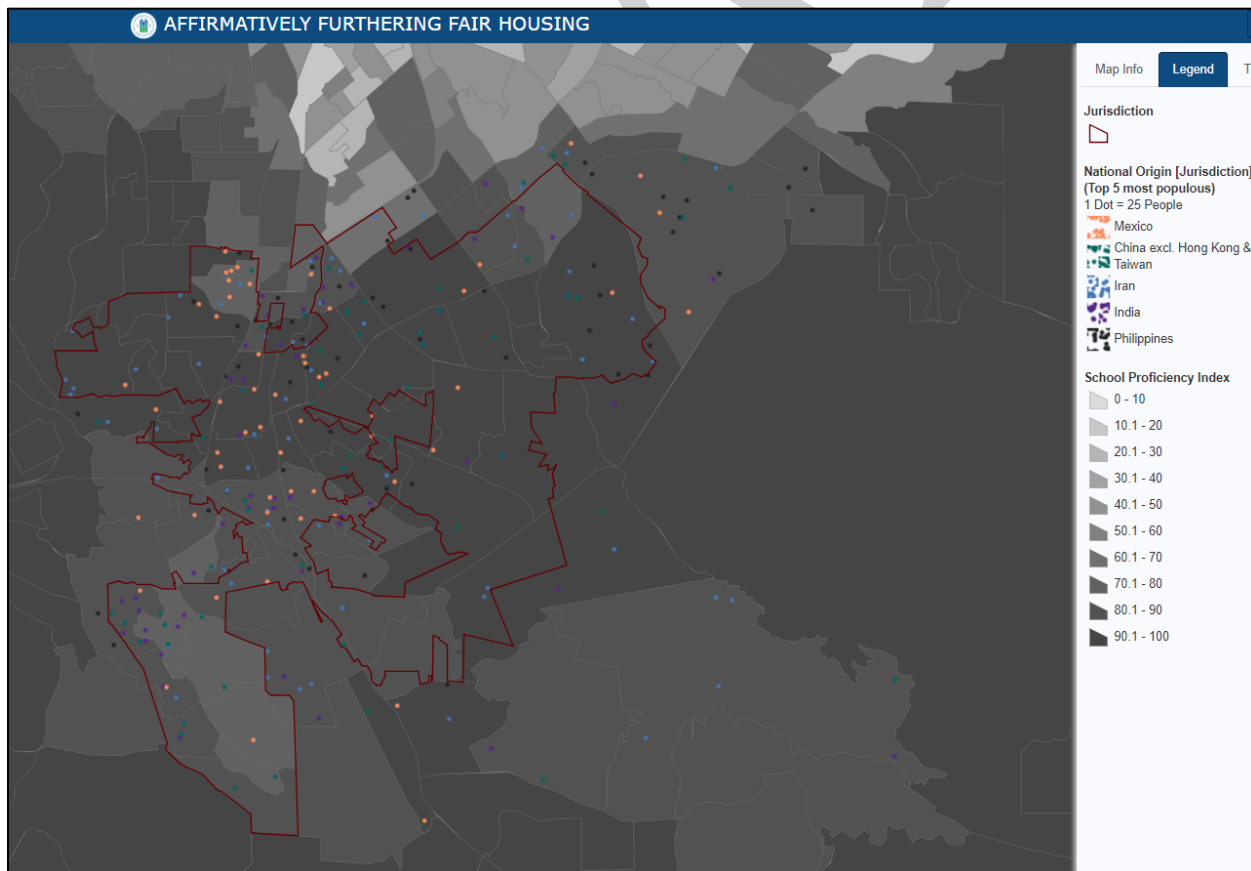




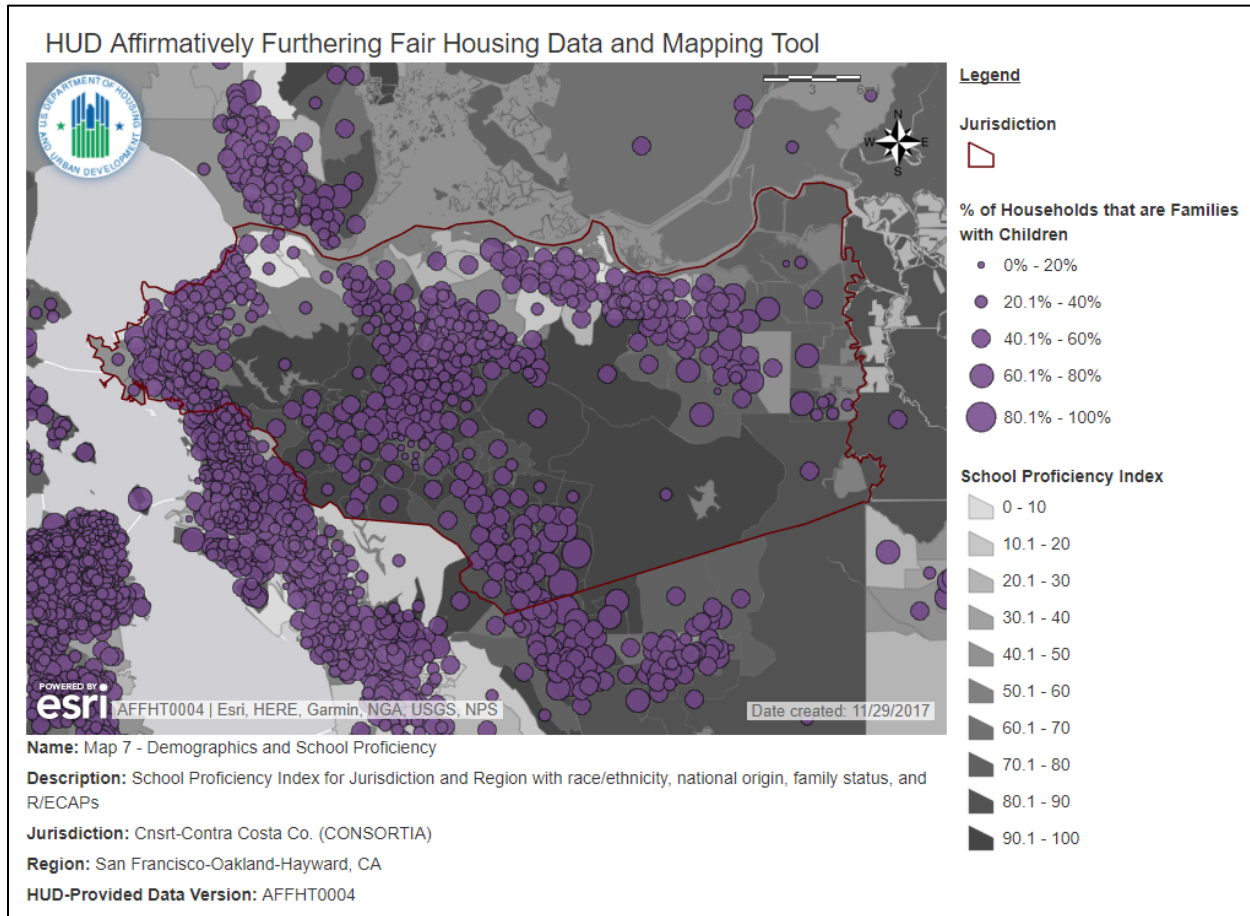
Map 14: School Proficiency Index by National Origin (Top 5 most populous), Pittsburg



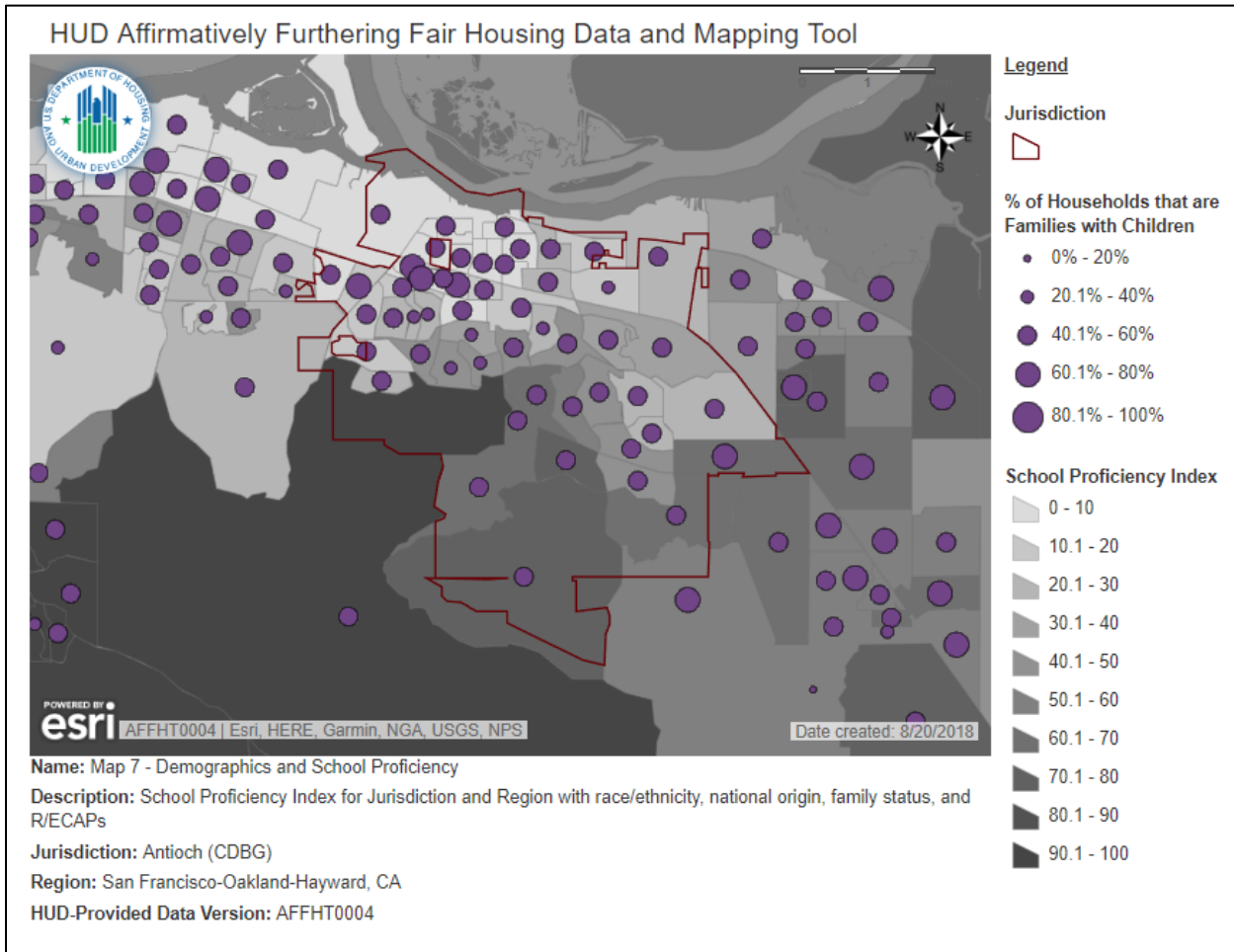
Map 15: School Proficiency Index by National Origin (Top 5 most populous), Walnut Creek



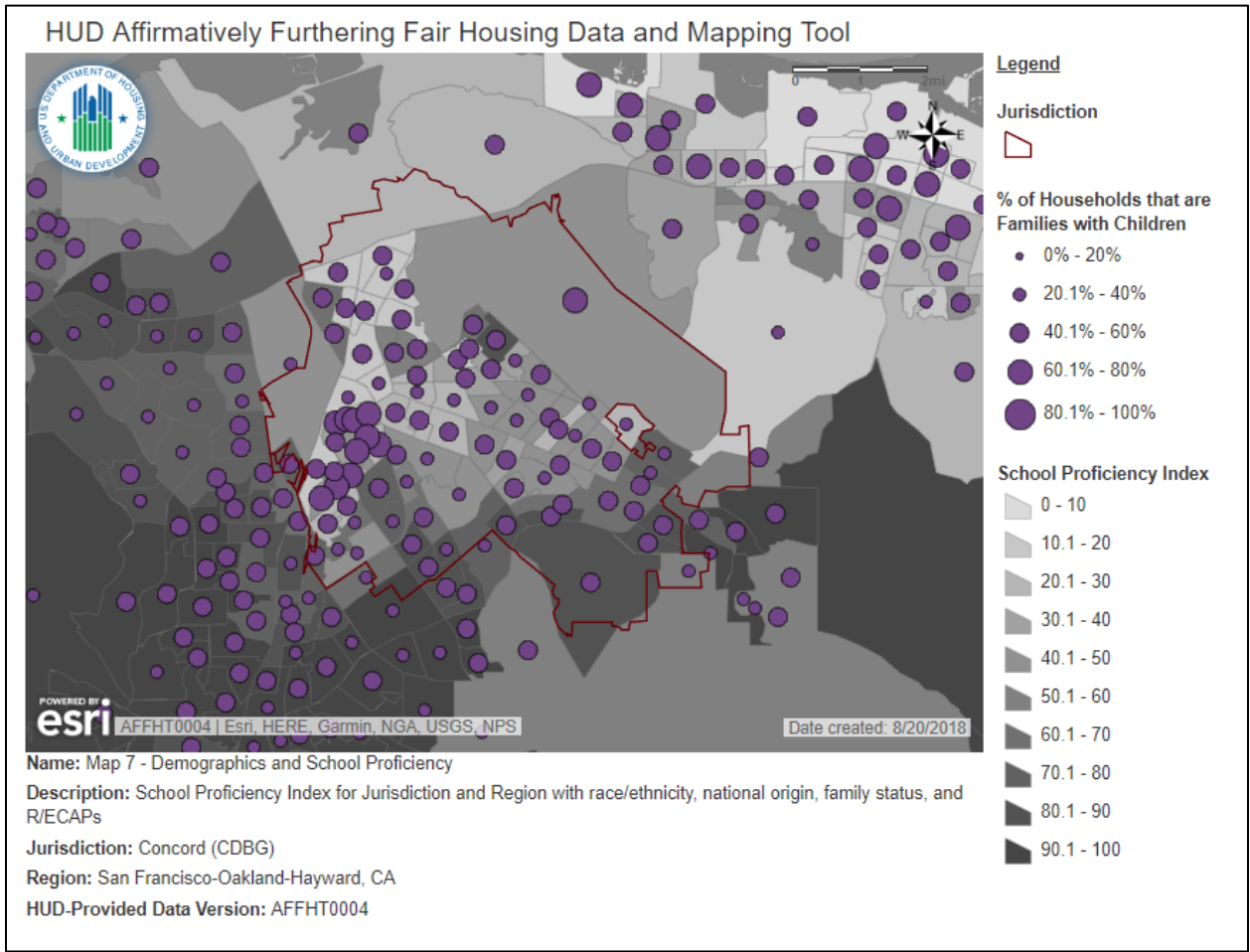
**Map 16: School Proficiency Index by Family Status, Contra Costa County**



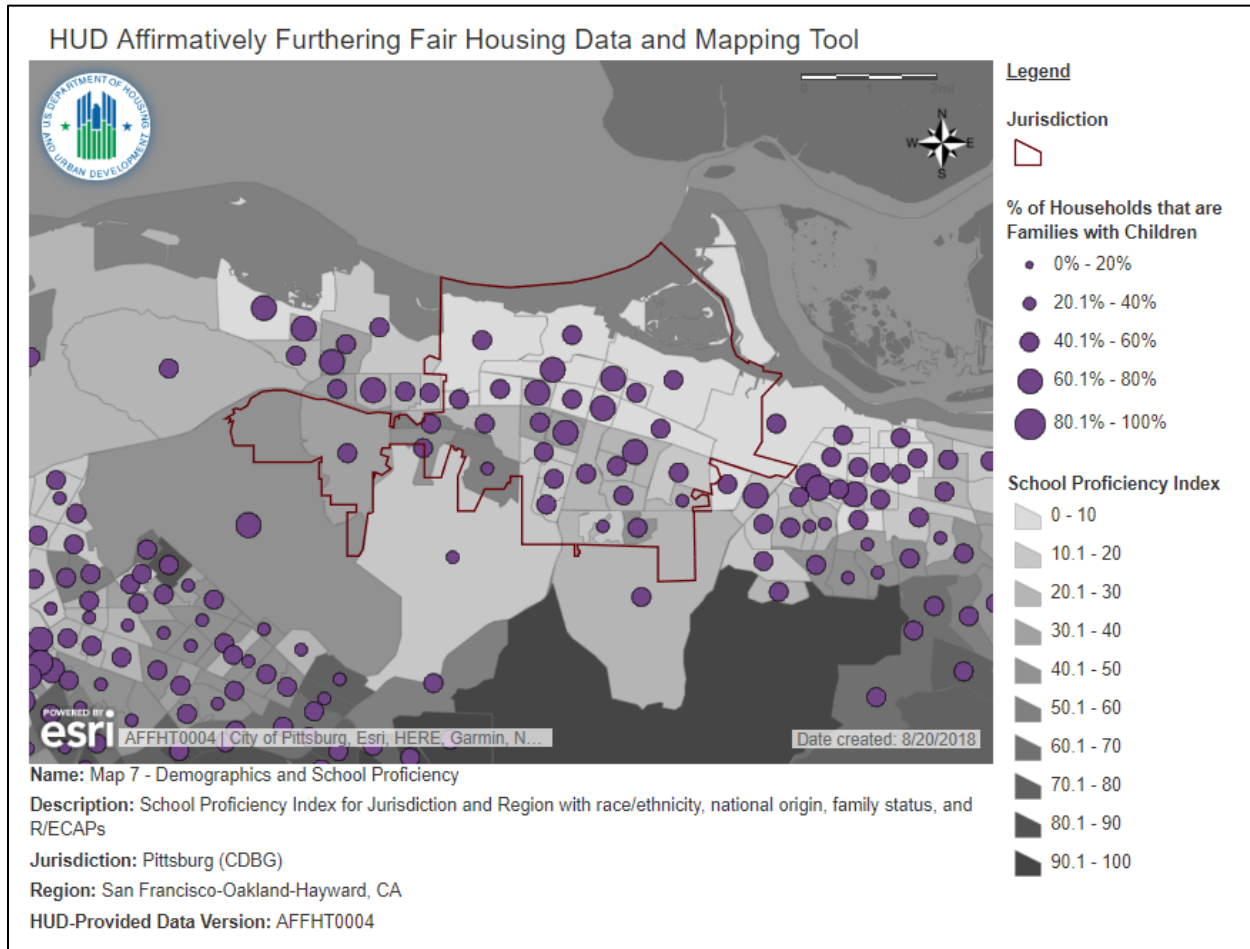
**Map 17: School Proficiency Index by Family Status, Antioch**



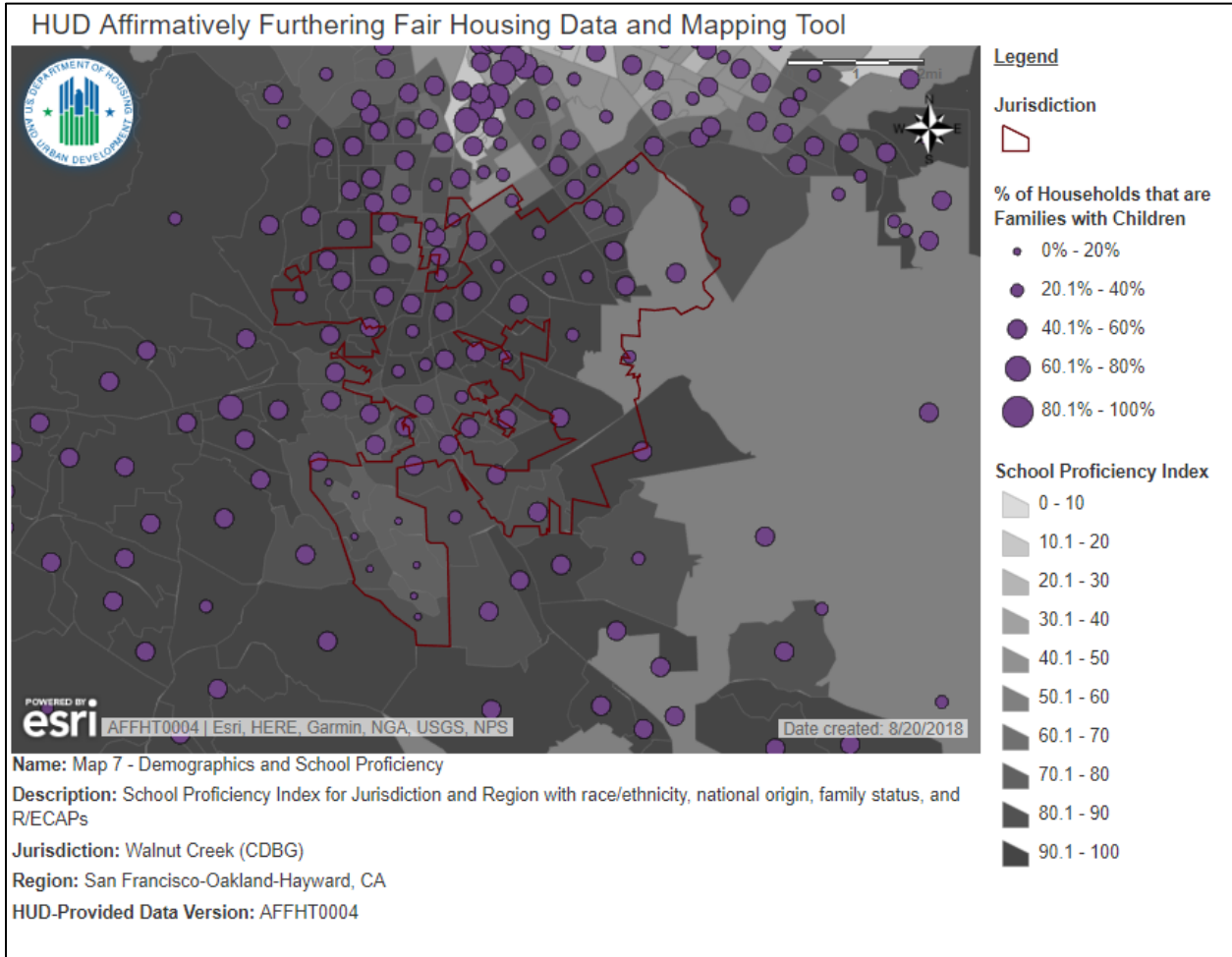
**Map 18: School Proficiency Index by Family Status, Concord**



**Map 19: School Proficiency Index by Family Status, Pittsburg**

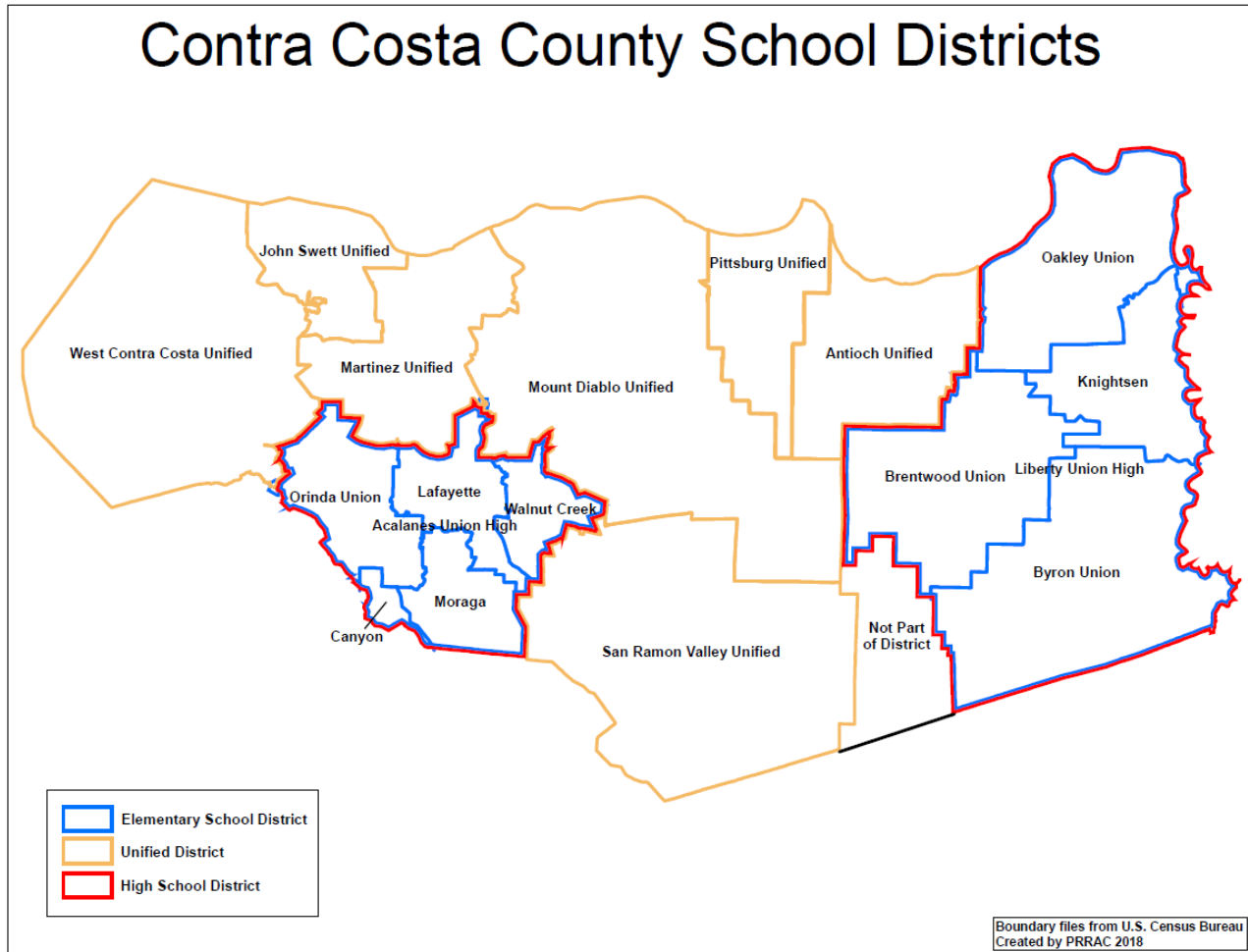


**Map 20: School Proficiency Index by Family Status, Walnut Creek**

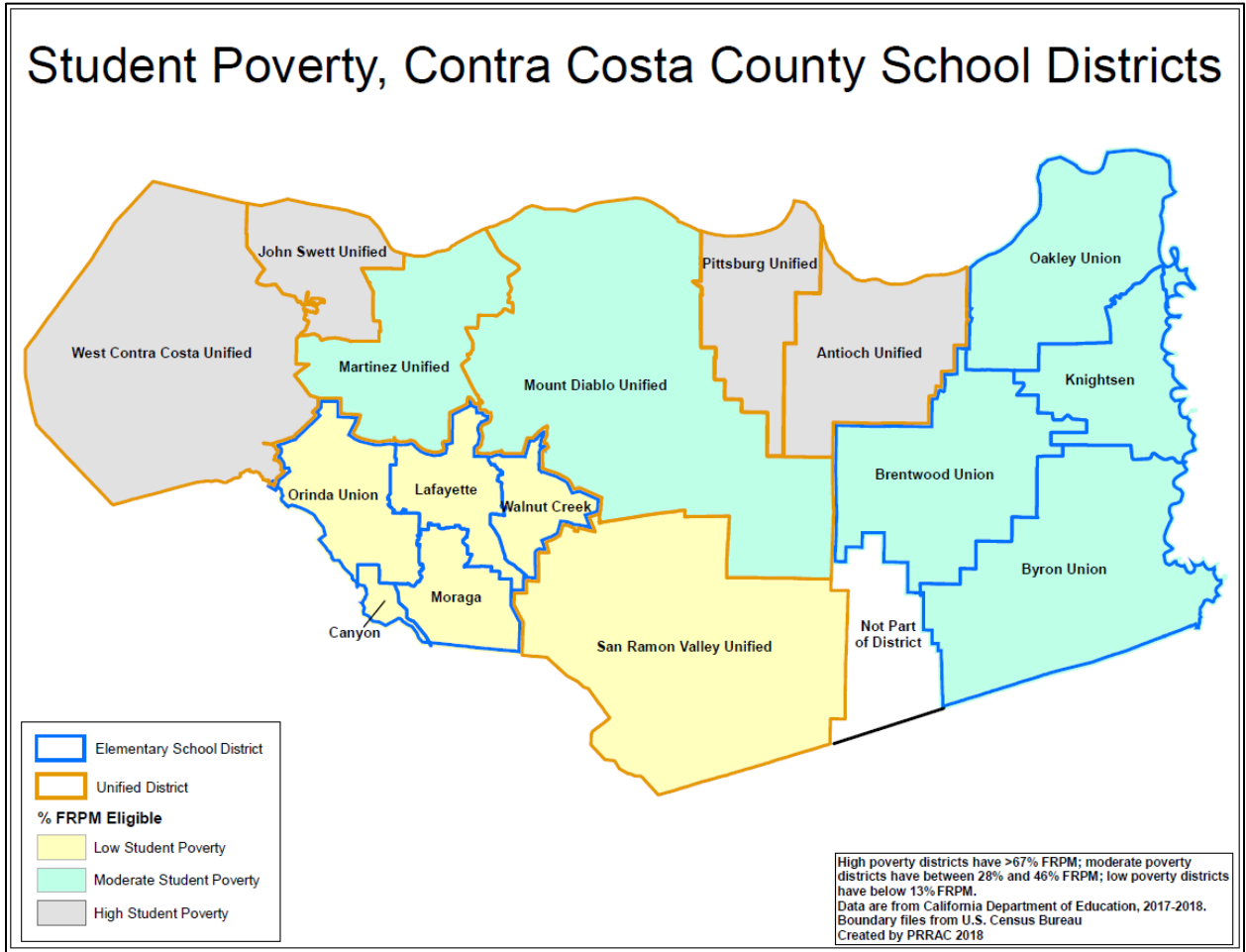




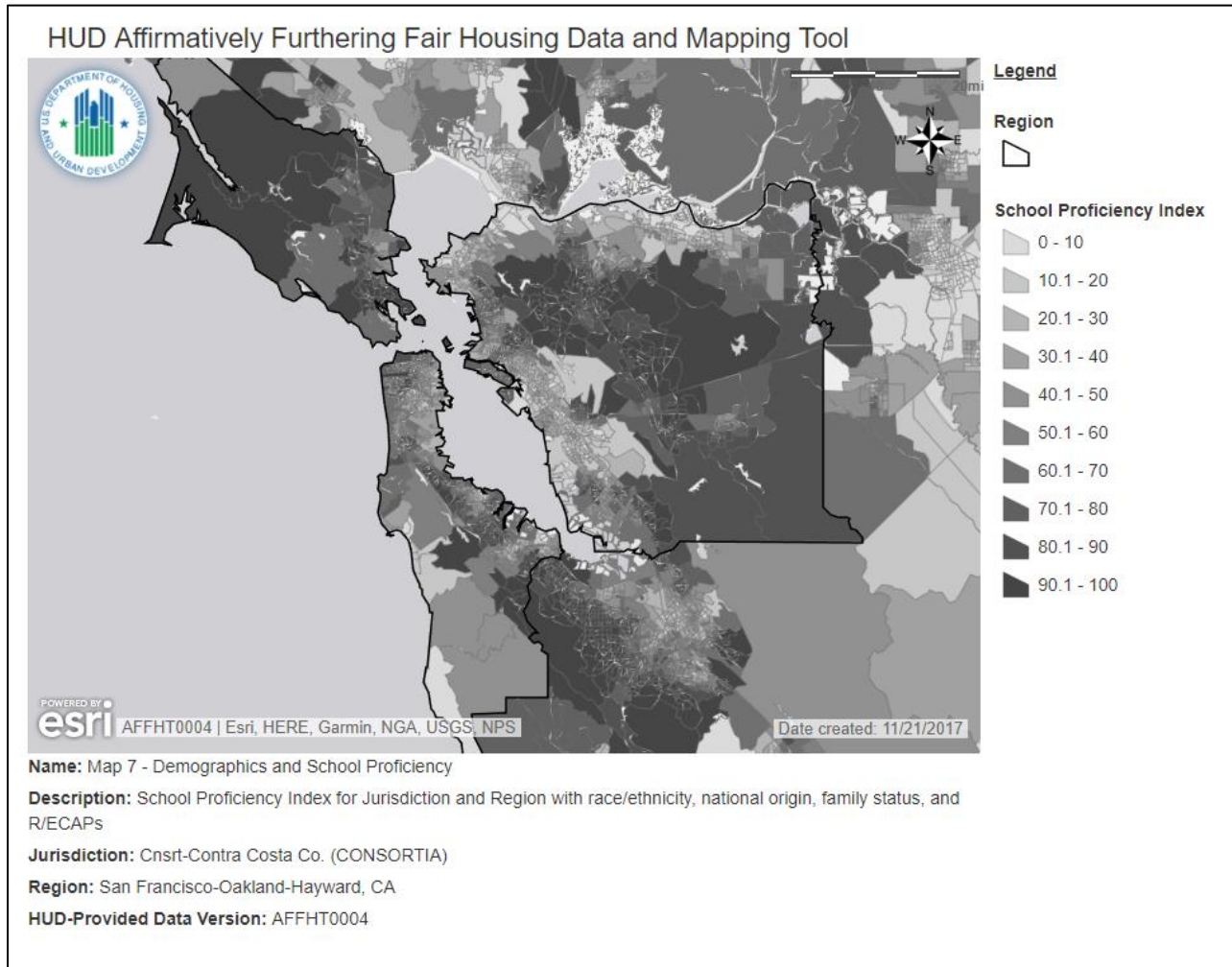
Map 21: Contra Costa County School Districts



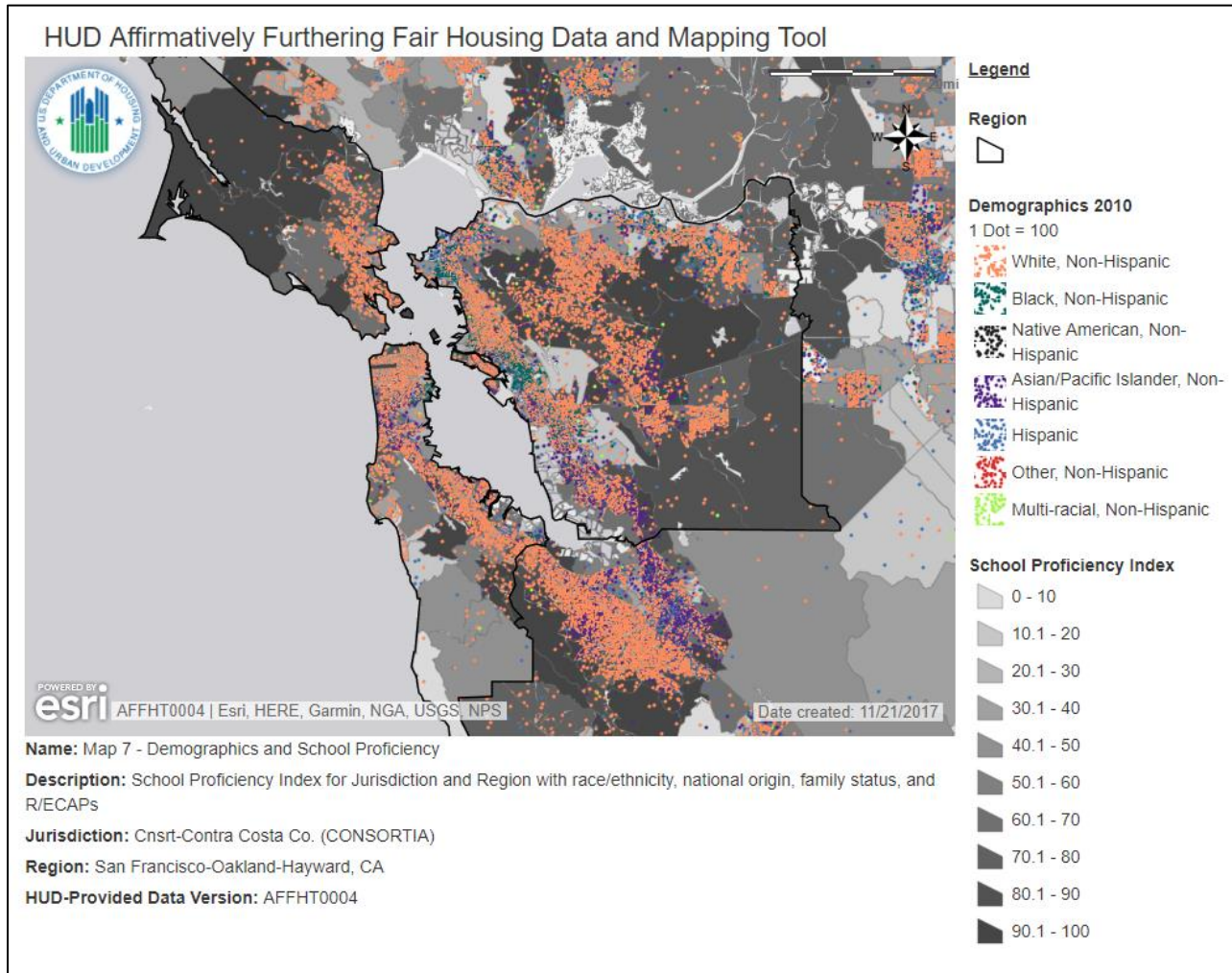
Map 22: Student Poverty, Contra Costa County Public Schools



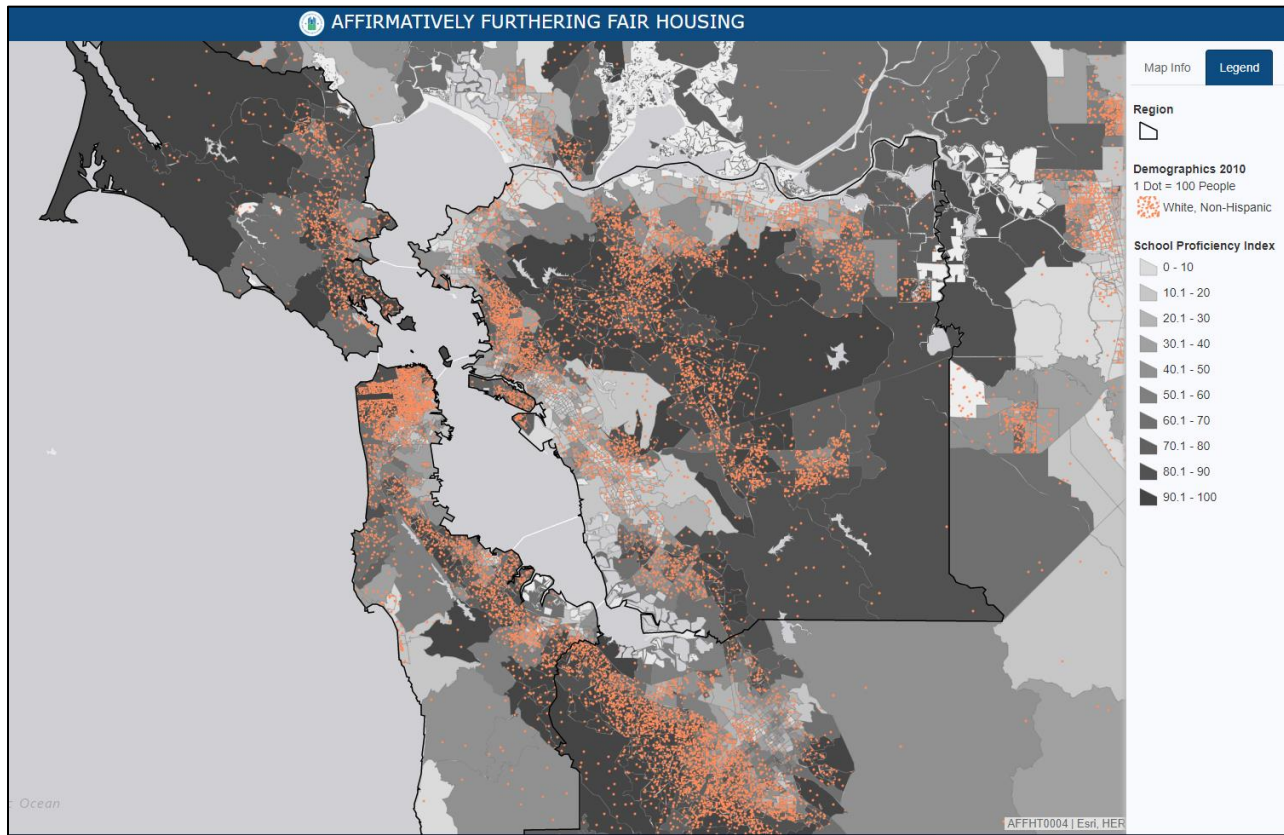
**Map 23: School Proficiency Index, San Francisco-Oakland-Hayward Region**



**Map 24: School Proficiency Index by Race/Ethnicity (all races shown), San Francisco-Oakland-Hayward Region**

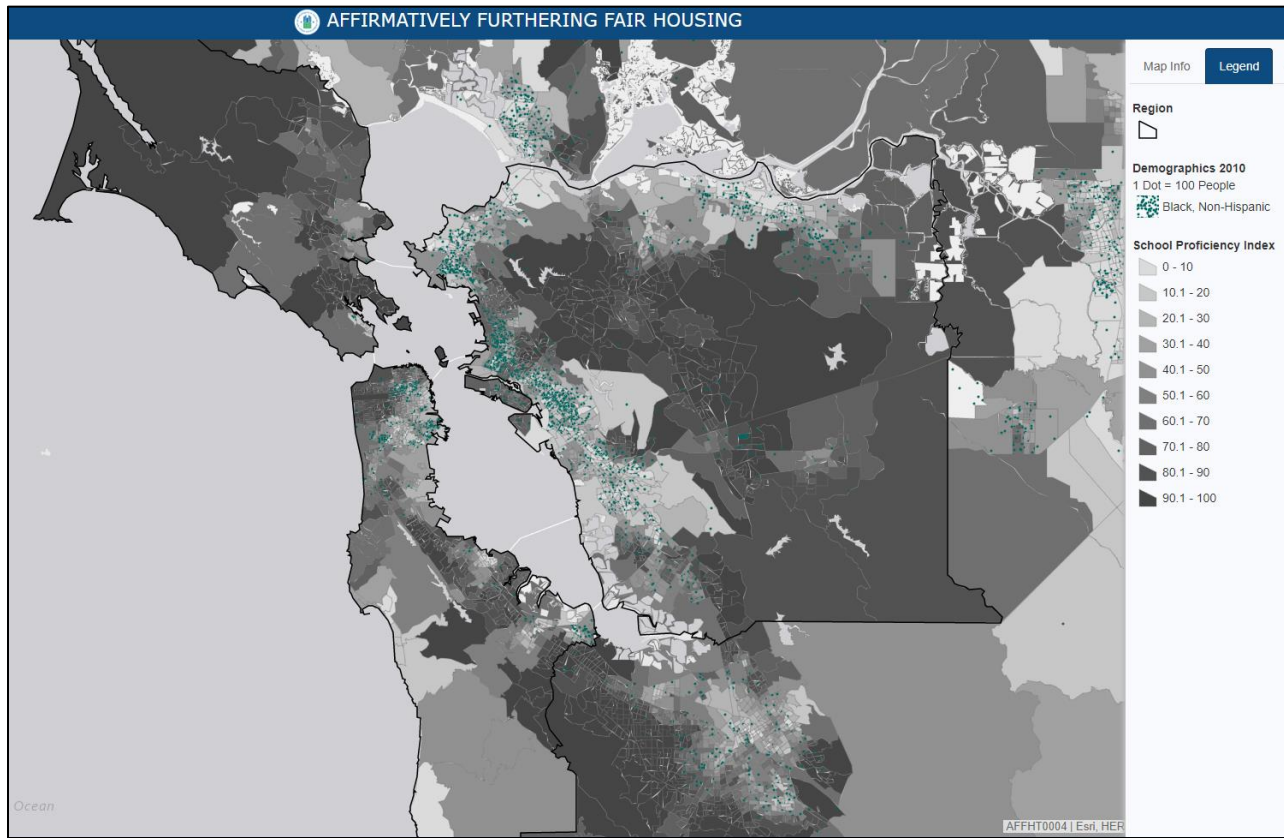


Map 25: School Proficiency Index by Race/Ethnicity (Non-Hispanic White only), San Francisco-Oakland-Hayward Region



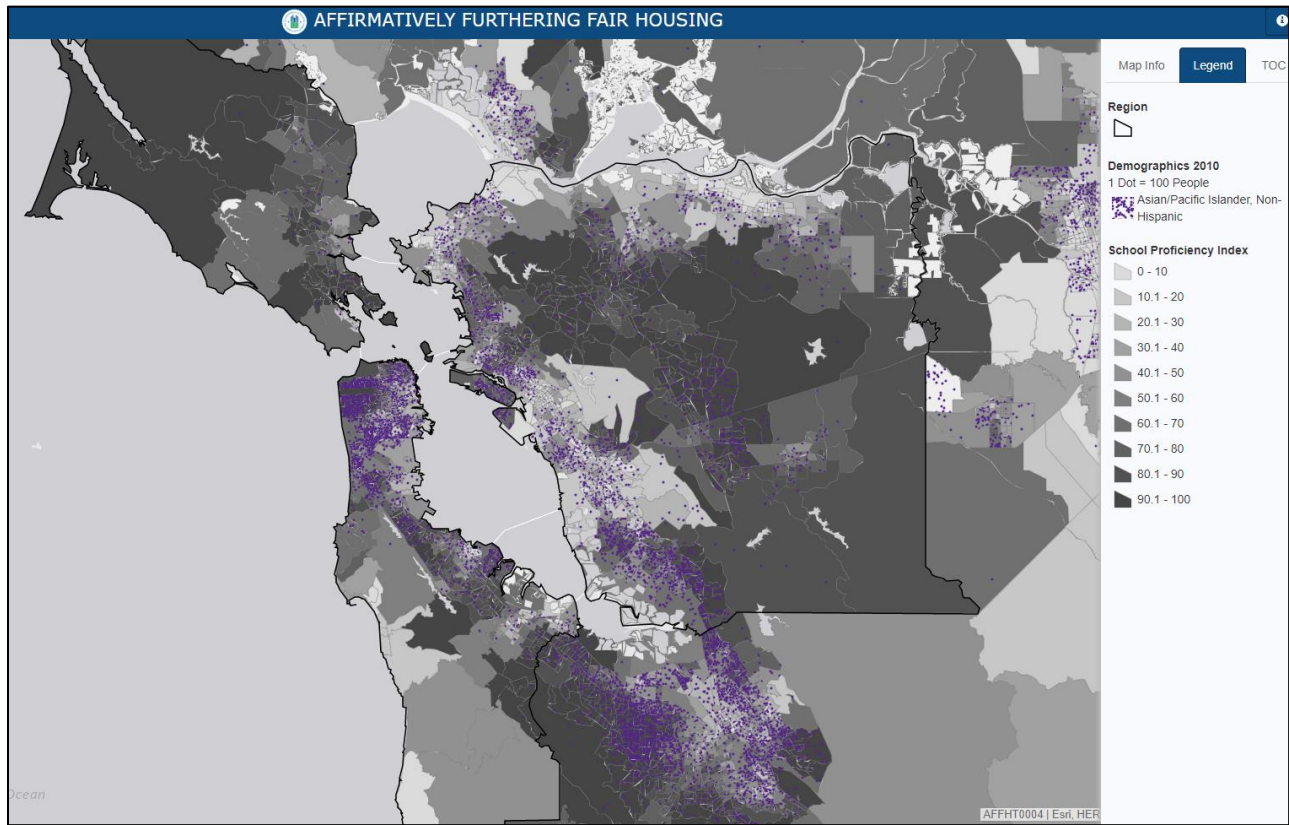


Map 26: School Proficiency Index by Race/Ethnicity (Non-Hispanic Black only), San Francisco-Oakland-Hayward Region

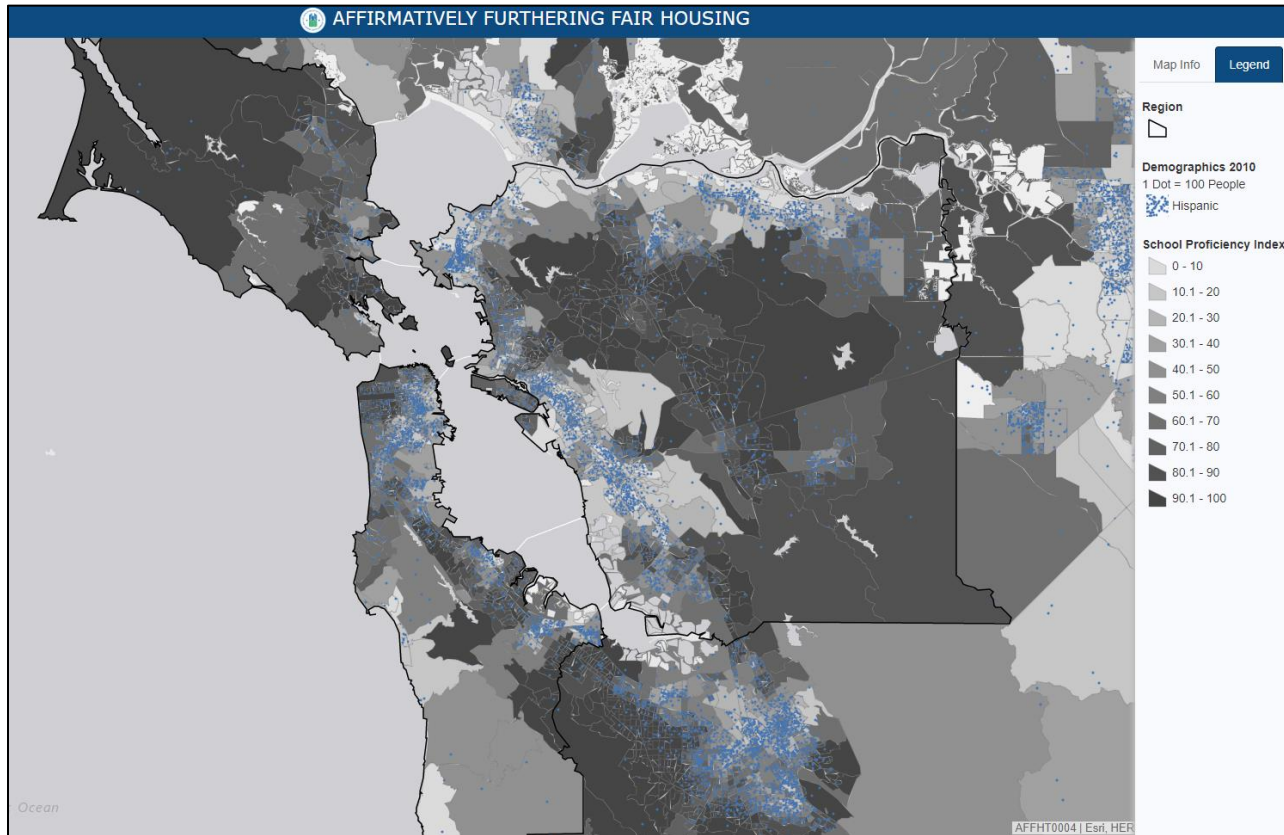




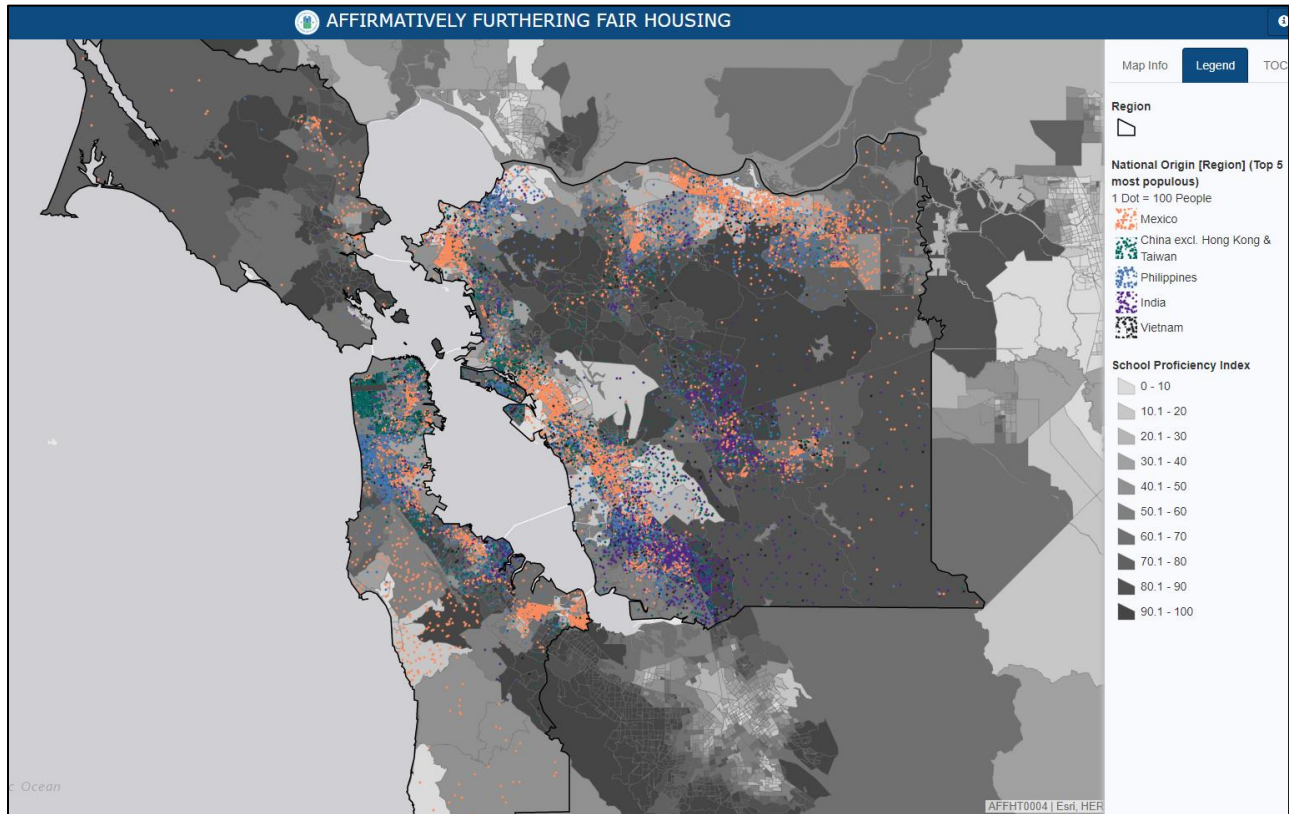
**Map 27: School Proficiency Index by Race/Ethnicity (Non-Hispanic Asian and Pacific Islander only), San Francisco-Oakland-Hayward Region**



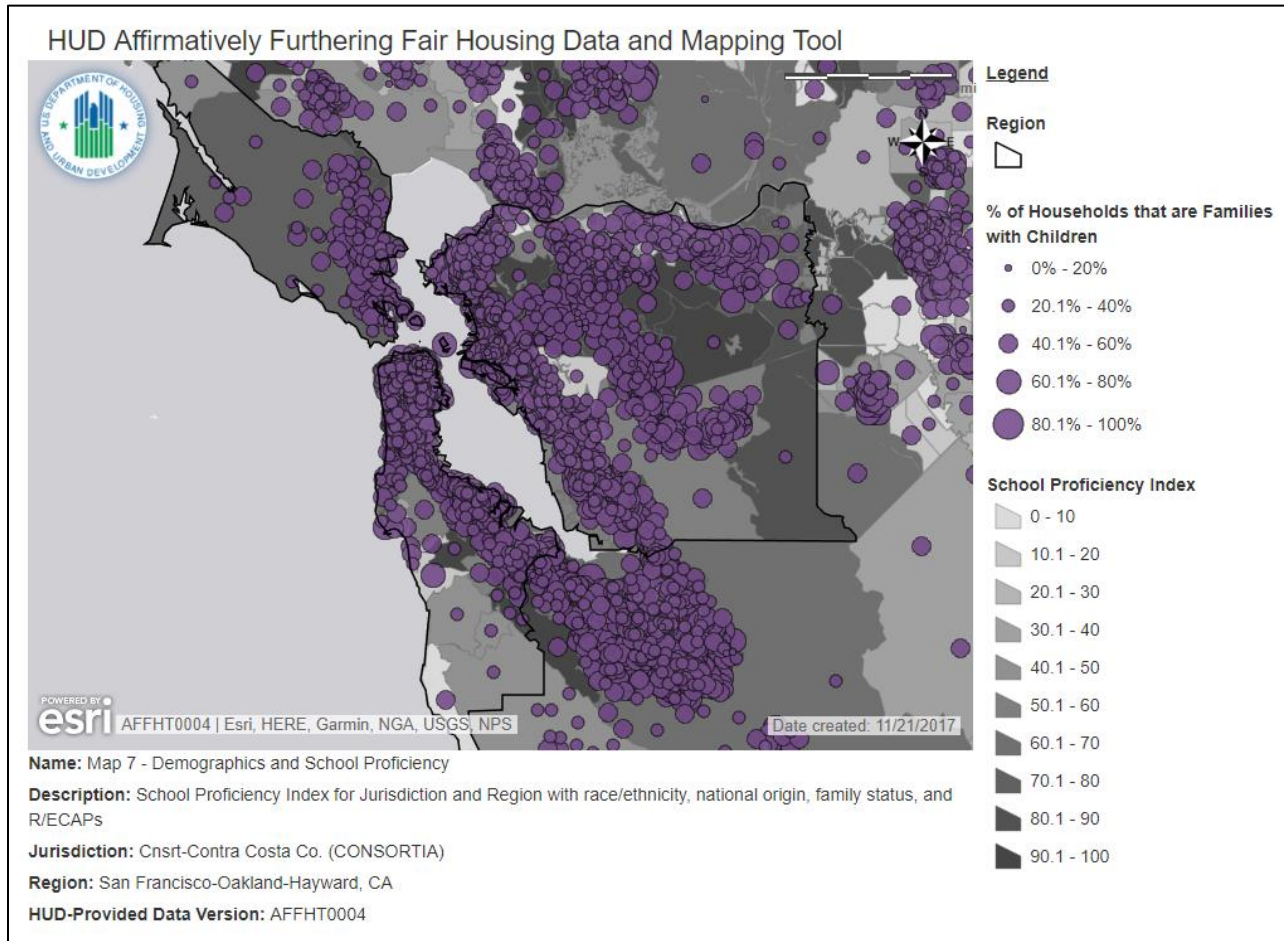
Map 28: School Proficiency Index by Race/Ethnicity (Hispanic only), San Francisco-Oakland-Hayward Region



Map 29: School Proficiency Index by National Origin (Top 5 most populous), San Francisco-Oakland-Hayward Region

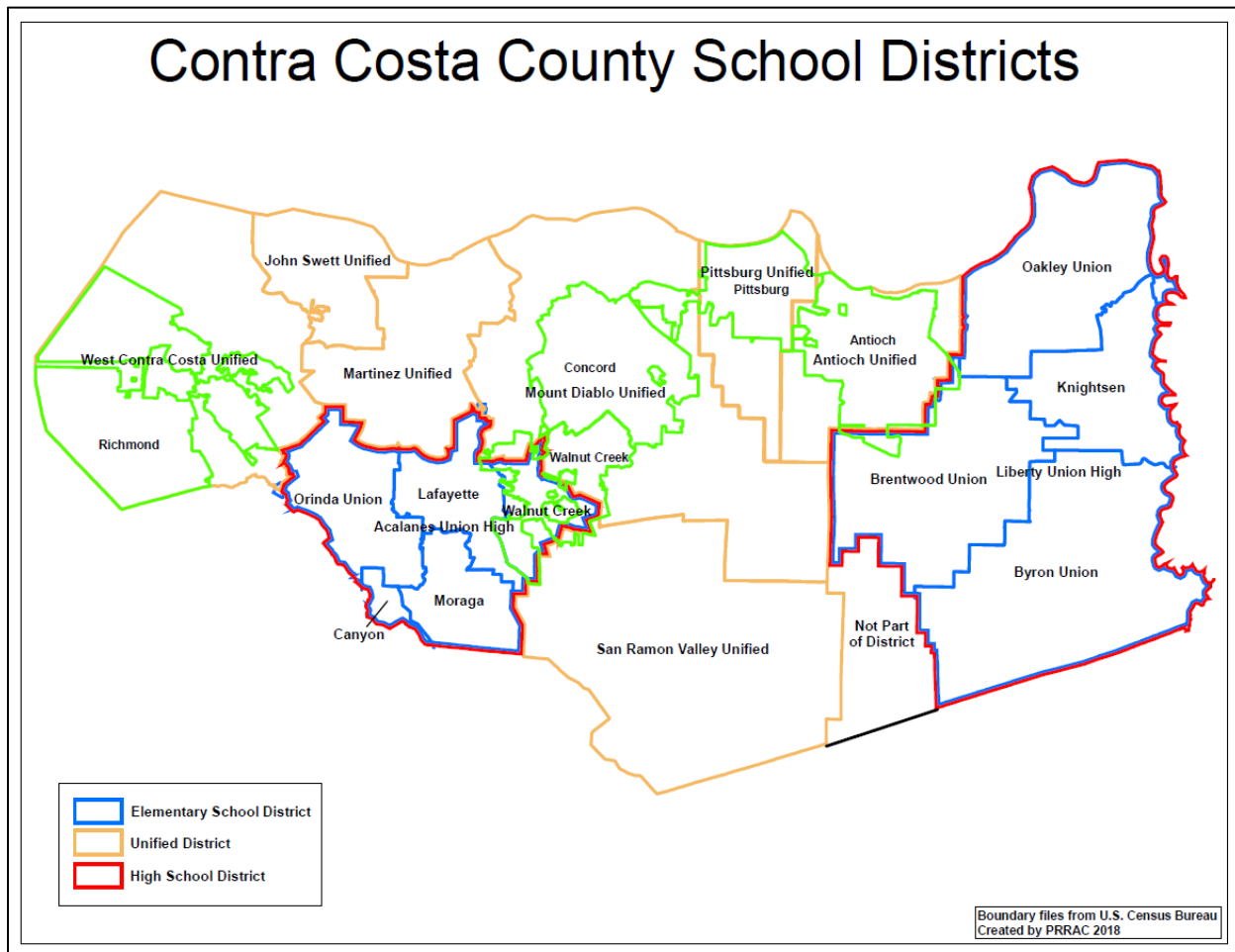


**Map 30: School Proficiency Index by Family Status, San Francisco-Oakland-Hayward Region**



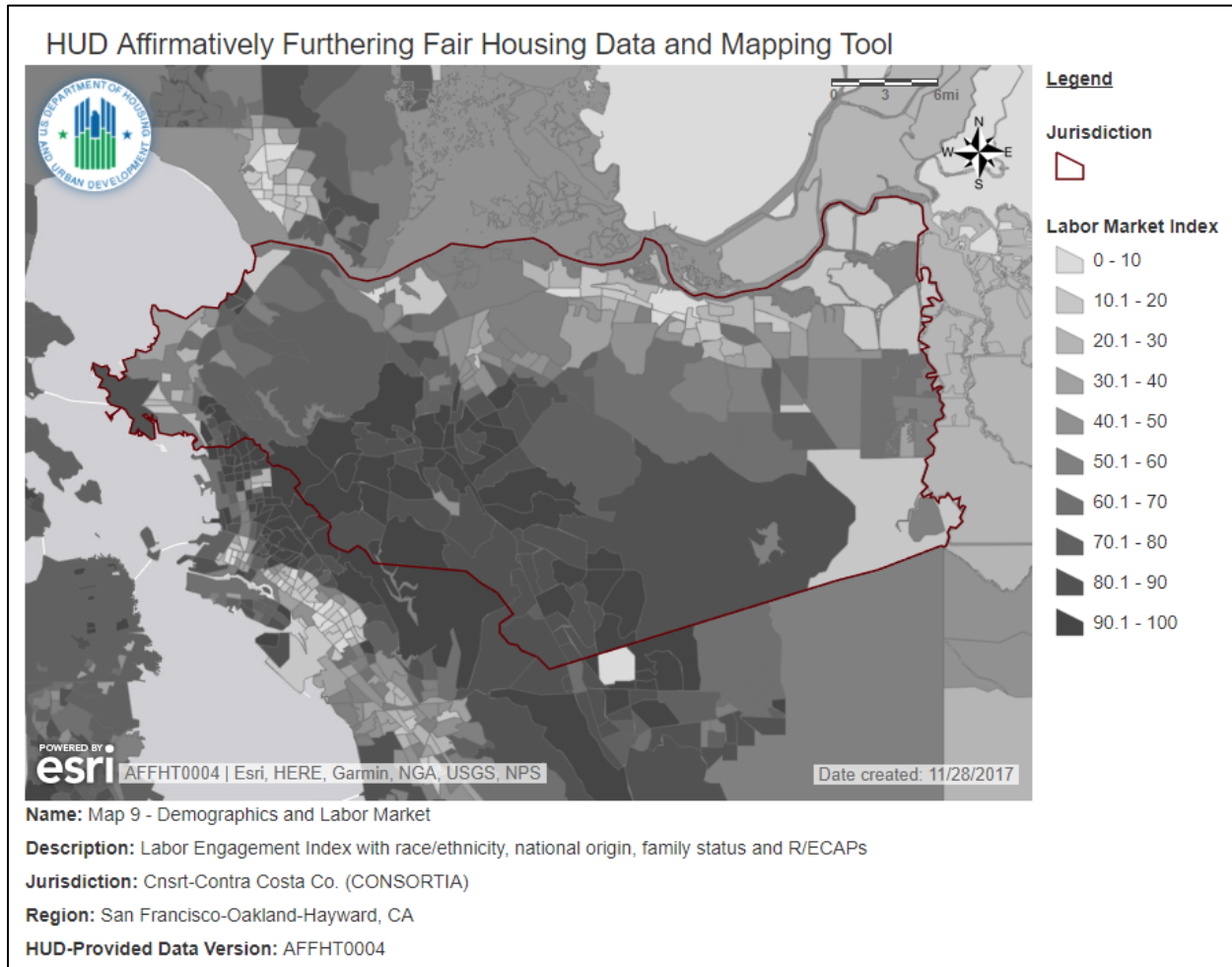


Map 31: Contra Costa County School Districts in relation to entitlement jurisdiction boundaries:



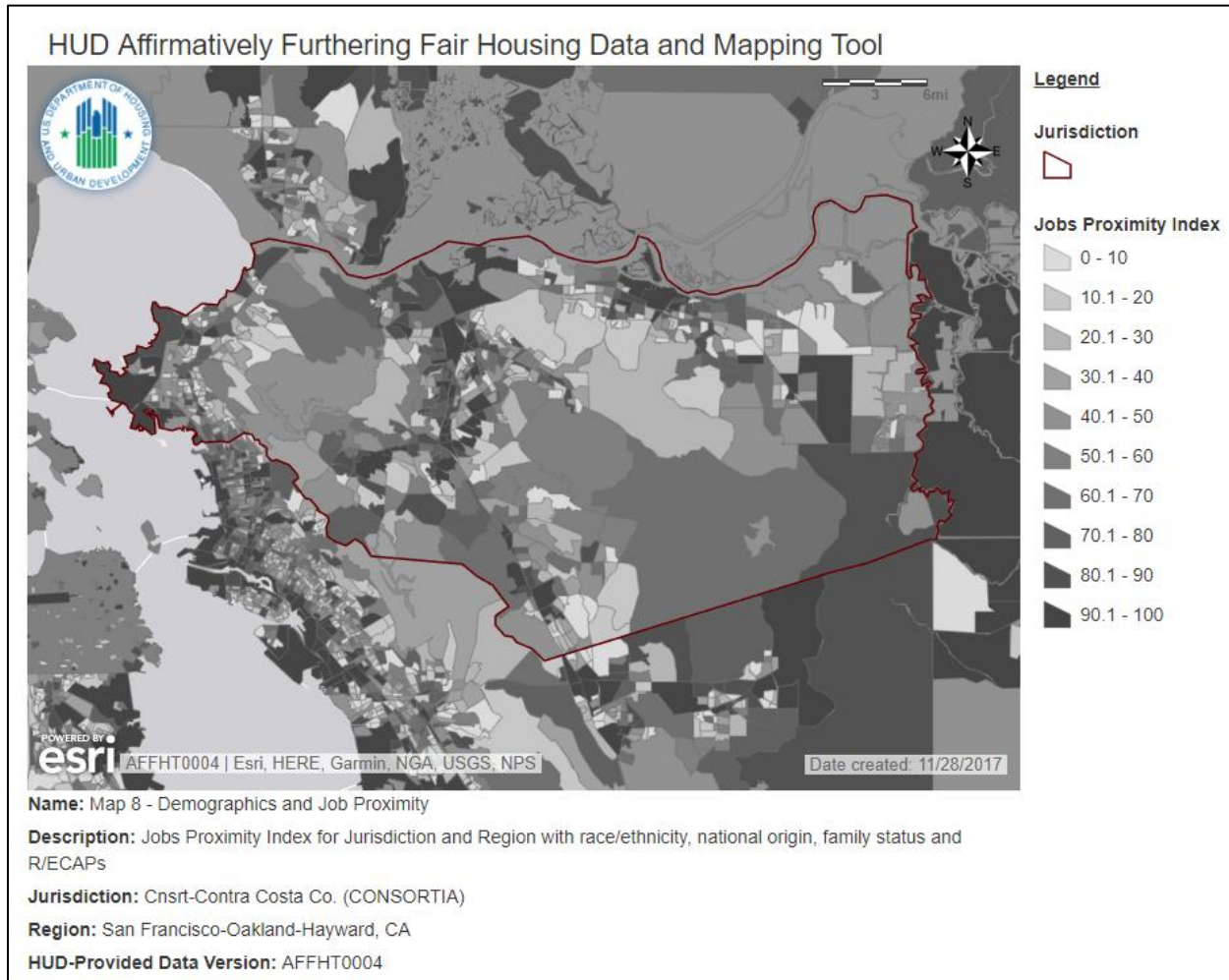
Note: City boundaries for Richmond, Concord, Walnut Creek, Pittsburg, and Antioch outlined in green.

### Map 32: Labor Market Engagement Index, Contra Costa County

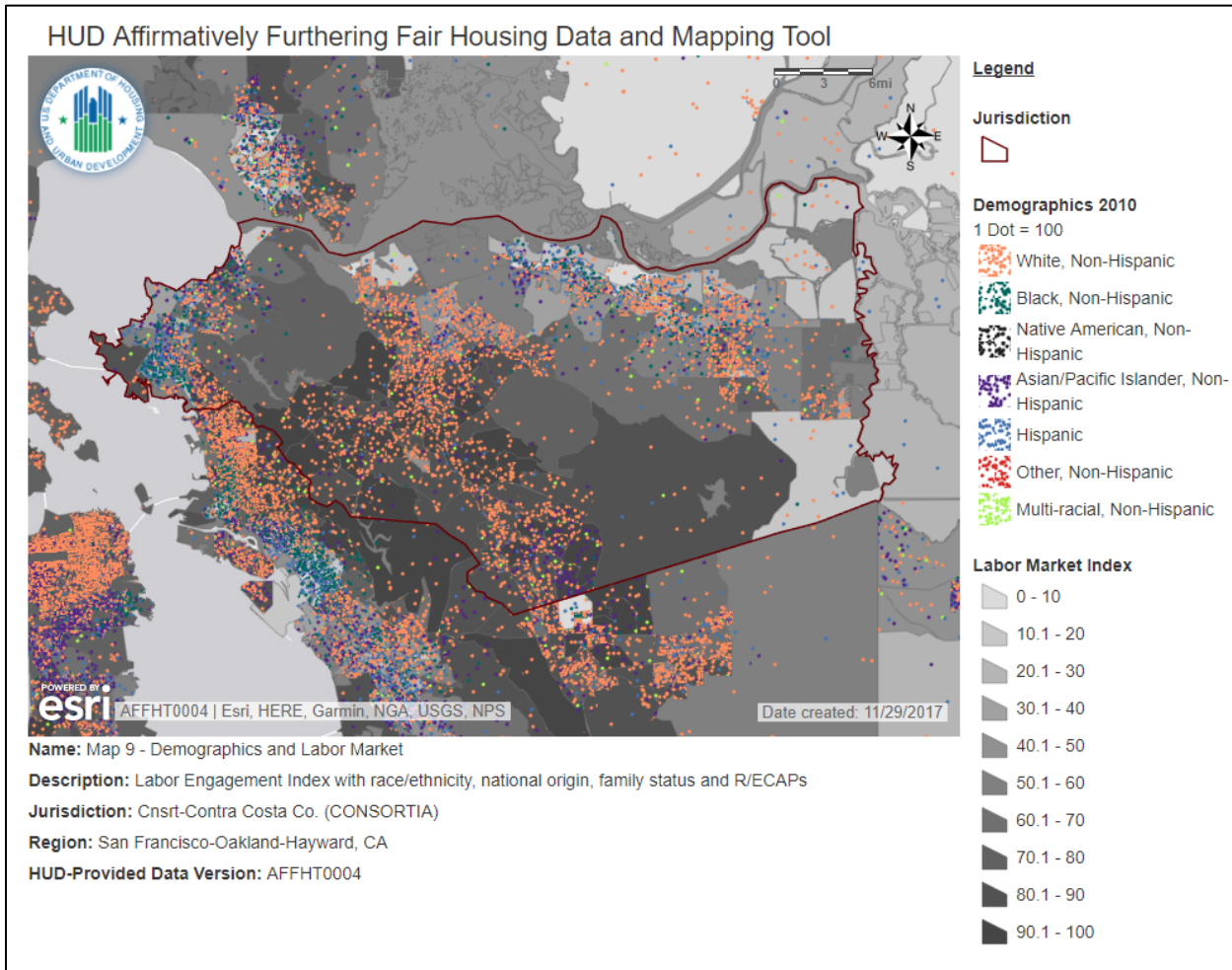




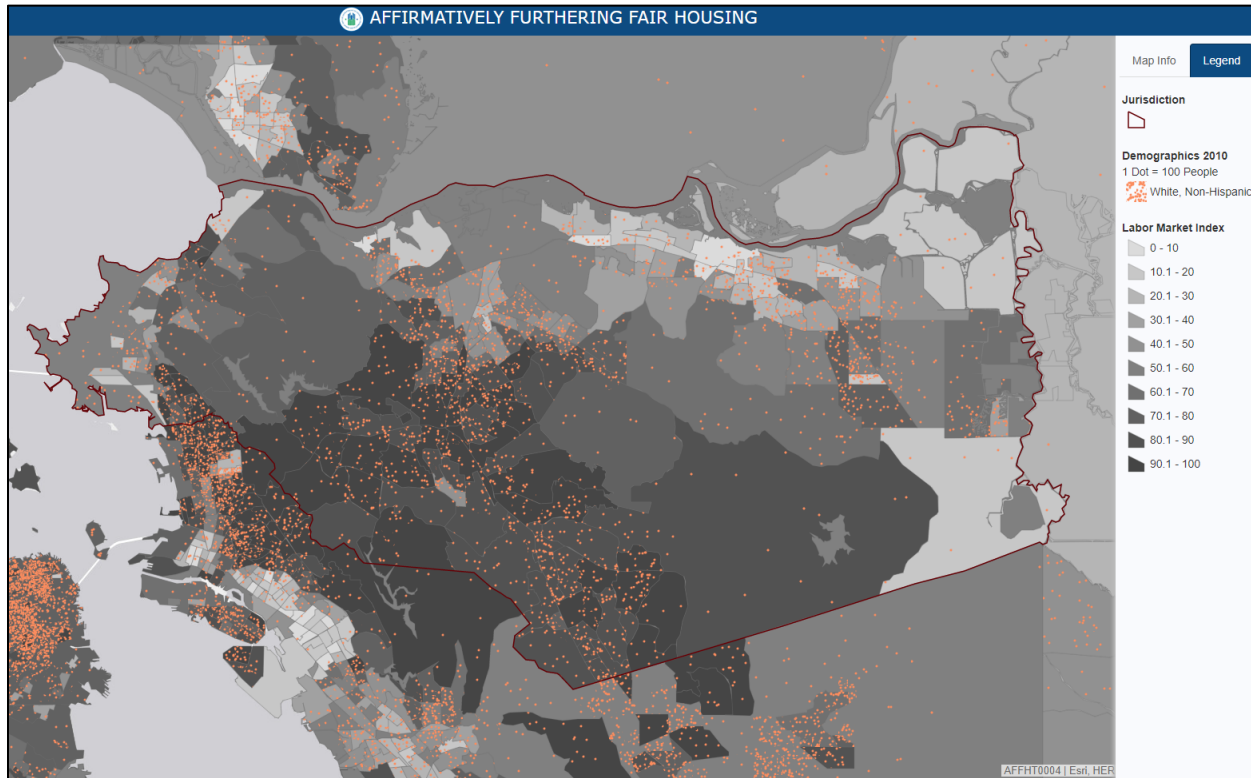
### Map 33: Jobs Proximity Index, Contra Costa County



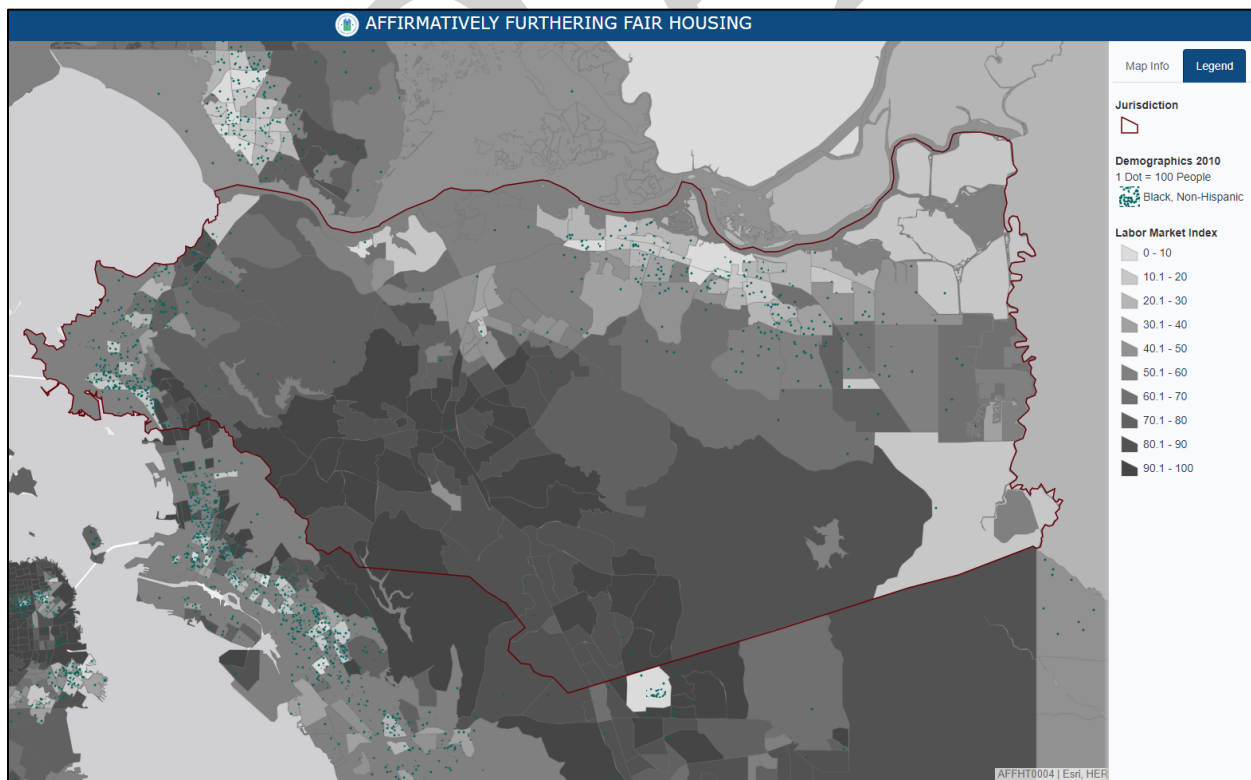
**Map 34: Labor Market Engagement Index by Race/Ethnicity (all races shown), Contra Costa County**



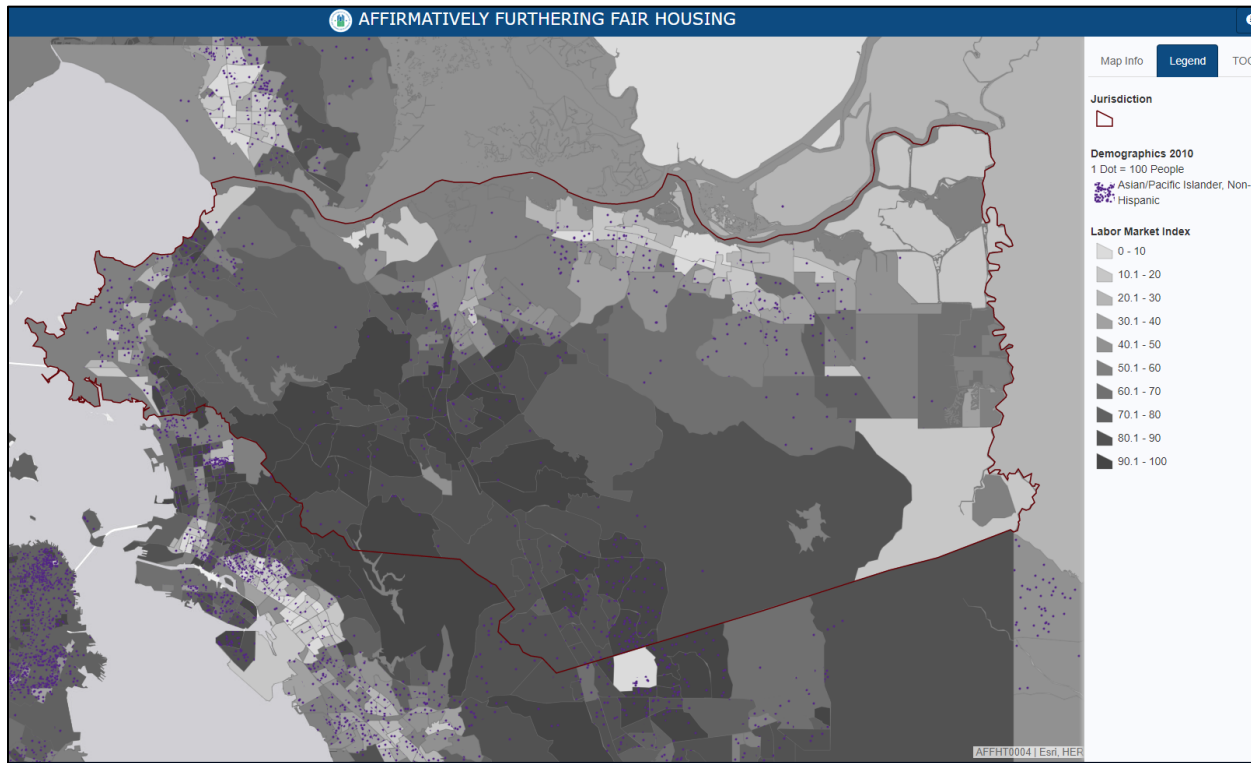
Map 35: Labor Market Engagement Index by Race/Ethnicity (Non-Hispanic White only), Contra Costa County



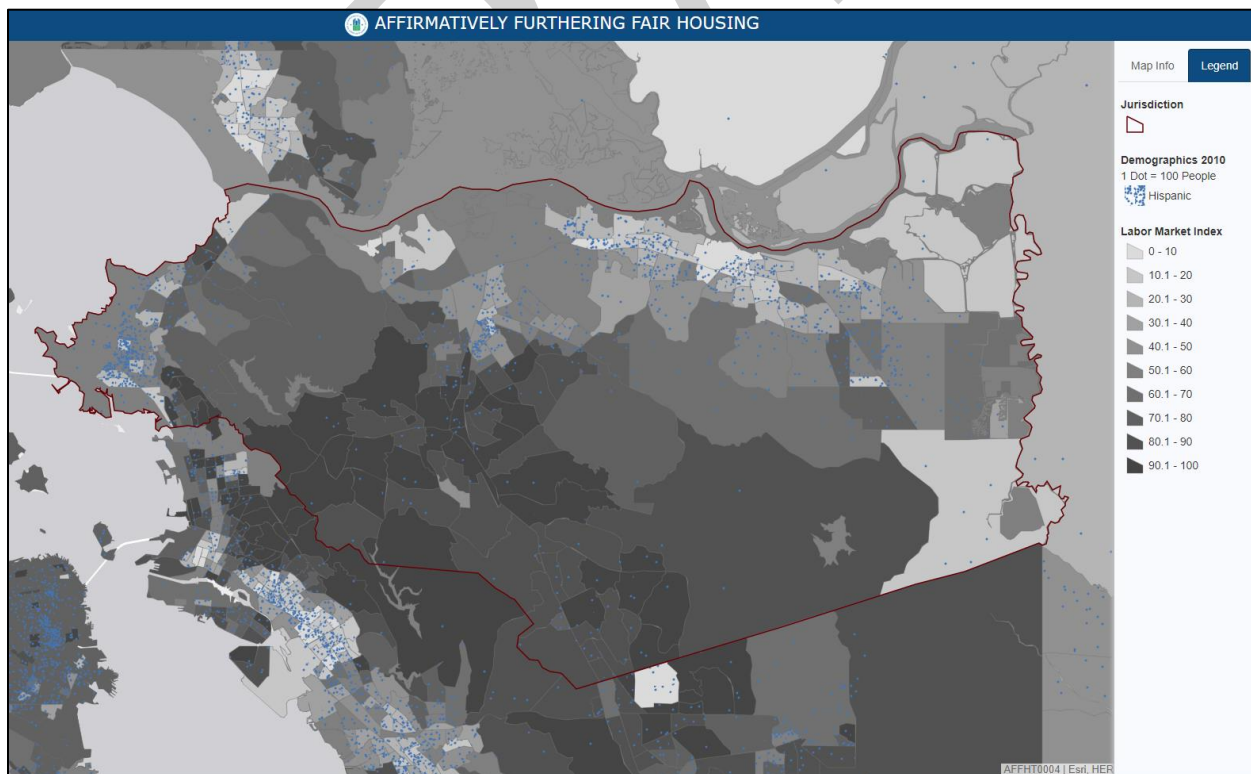
Map 36: Labor Market Engagement Index by Race/Ethnicity (Non-Hispanic Black only), Contra Costa County



**Map 37: Labor Market Engagement Index by Race/Ethnicity (Non-Hispanic Asian and Pacific Islander only), Contra Costa County**

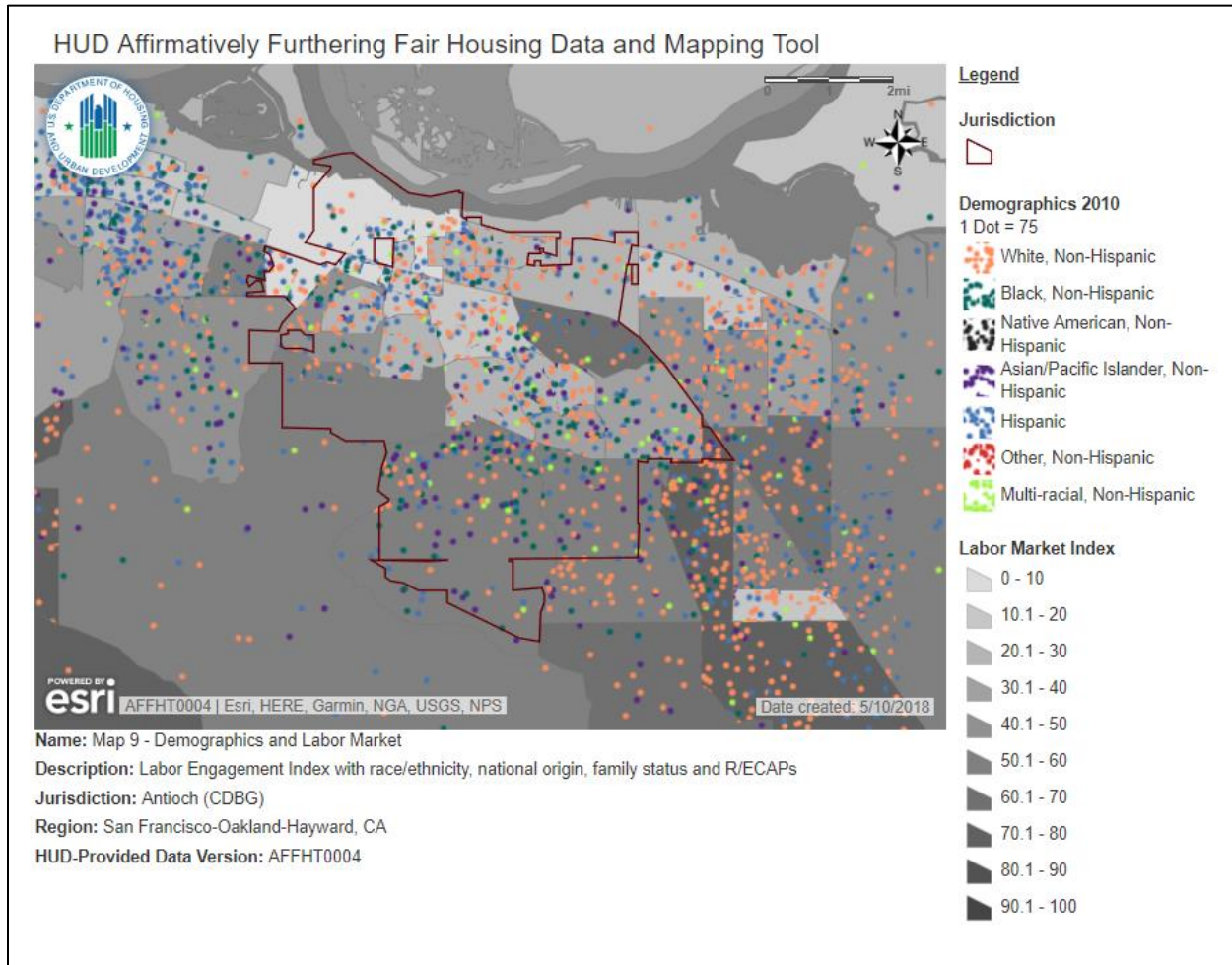


**Map 38: Labor Market Engagement Index by Race/Ethnicity (Hispanic only), Contra Costa County**

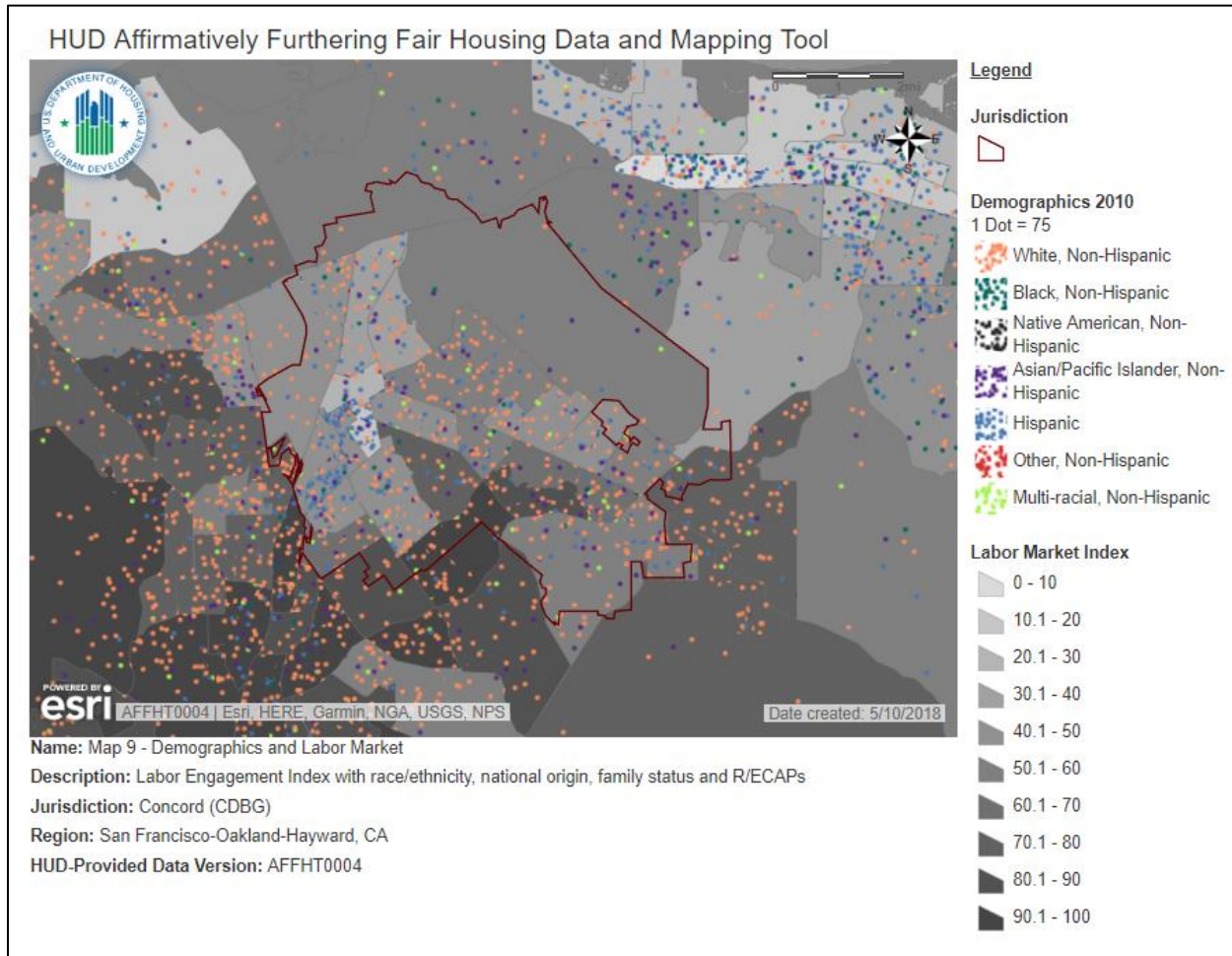




**Map 39: Labor Market Engagement Index by Race/Ethnicity (all races shown), Antioch**

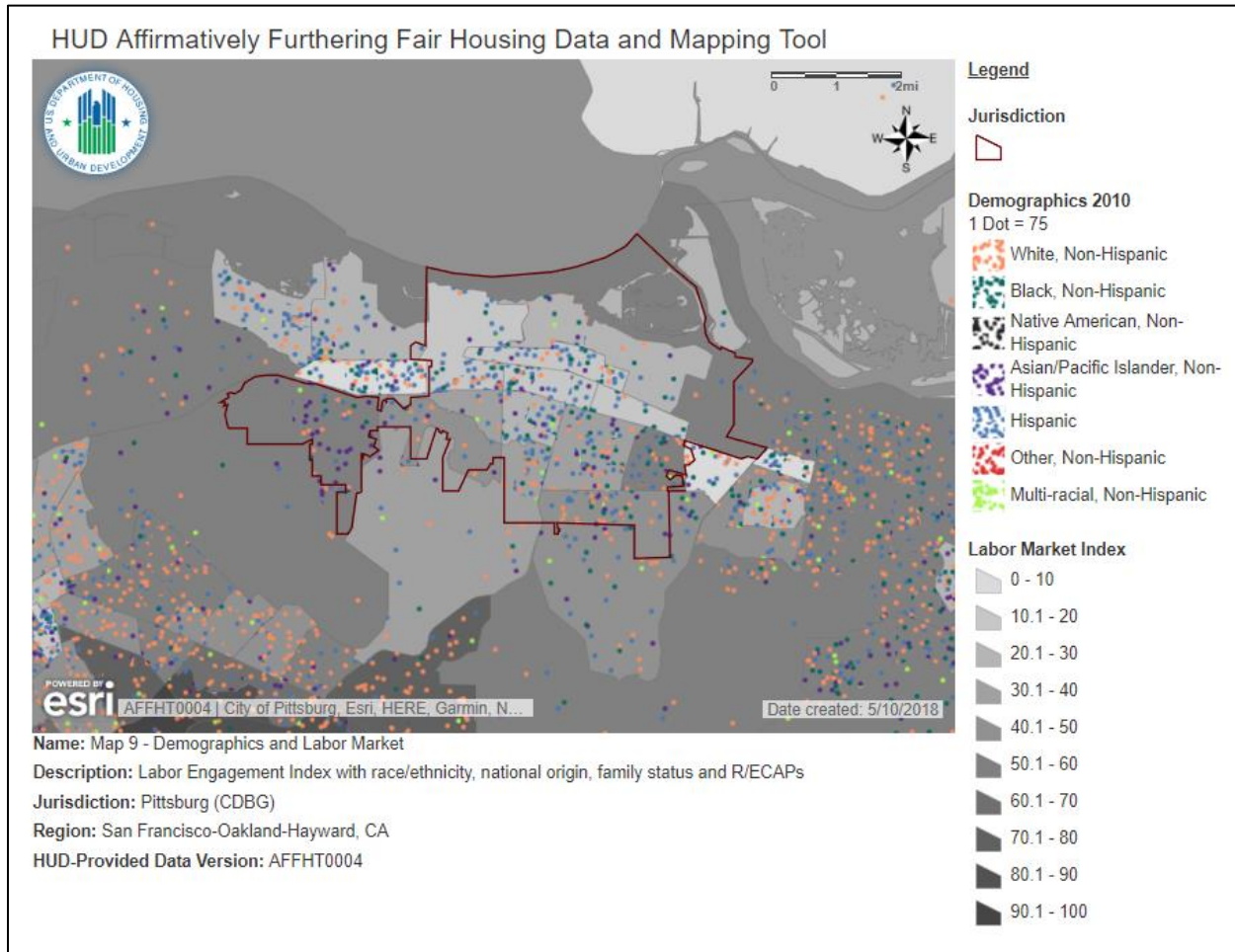


**Map 40: Labor Market Engagement Index by Race/Ethnicity (all races shown), Concord**

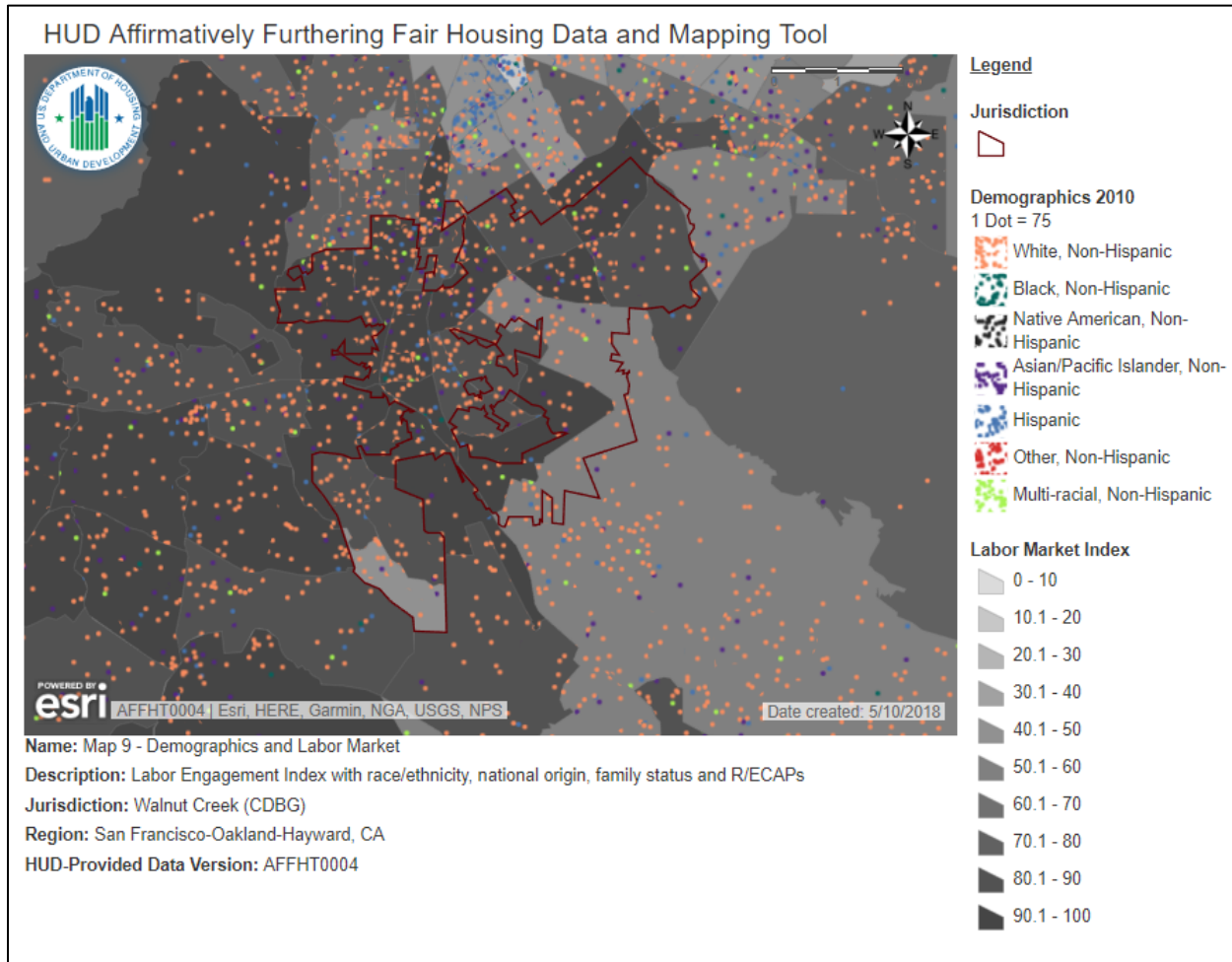




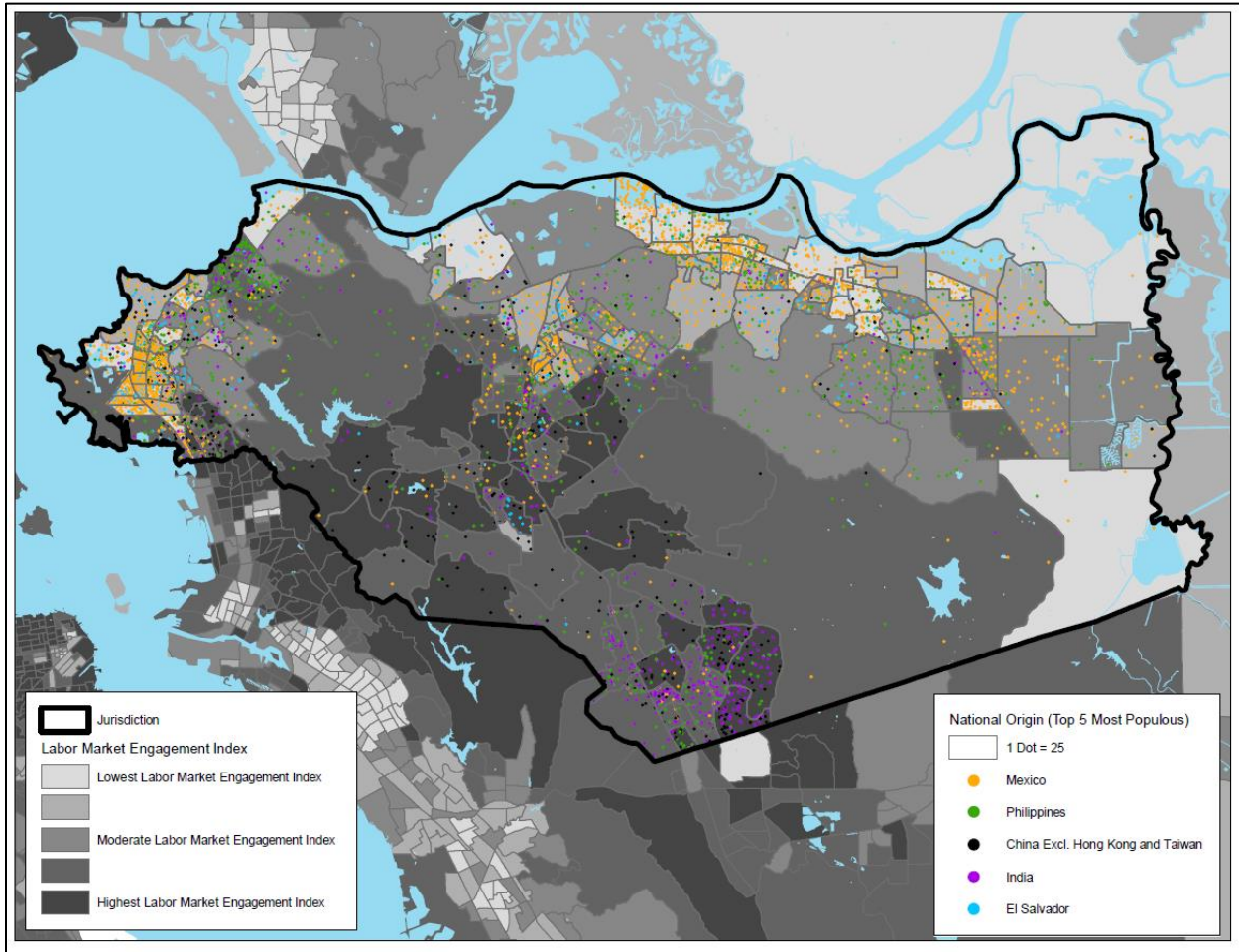
**Map 41: Labor Market Engagement Index by Race/Ethnicity (all races shown), Pittsburg**



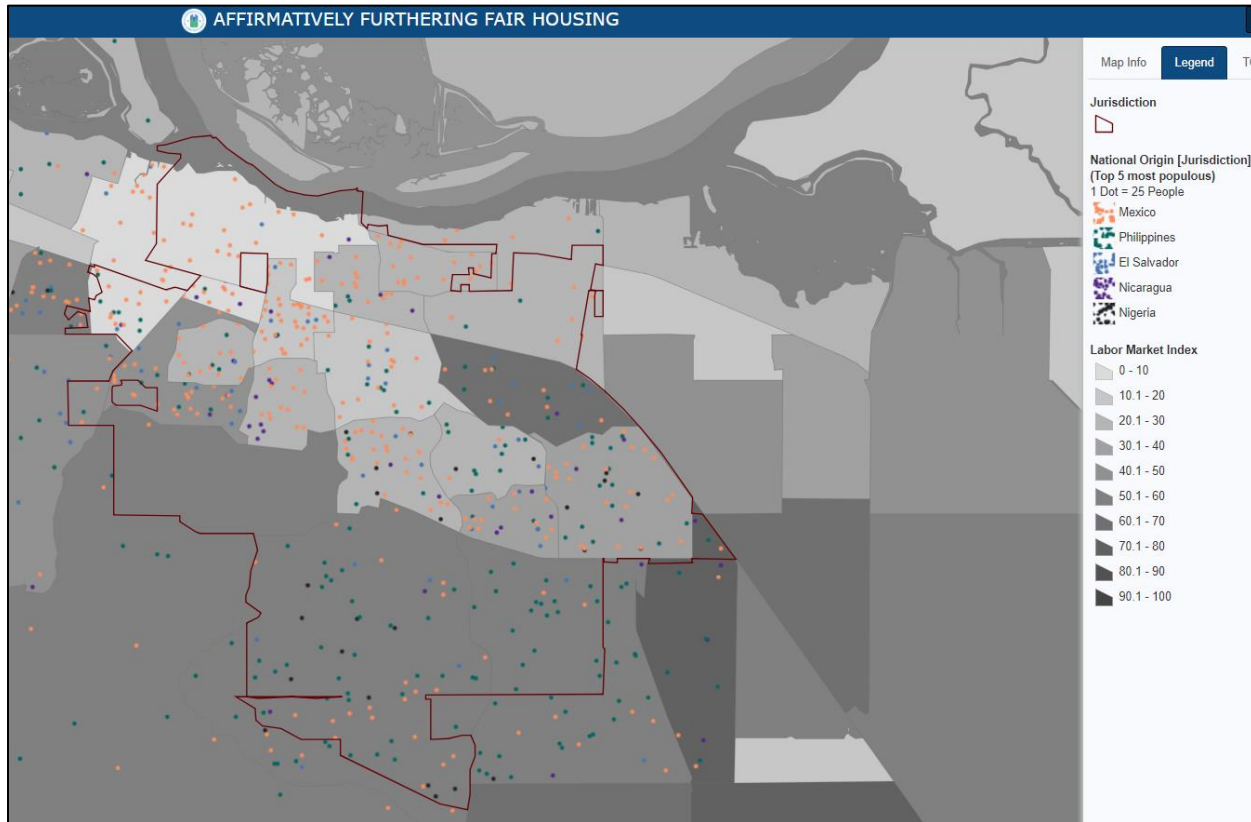
**Map 42: Labor Market Engagement Index by Race/Ethnicity (all races shown), Walnut Creek**



Map 43: Labor Market Engagement Index by National Origin (Top 5 most populous), Contra Costa County

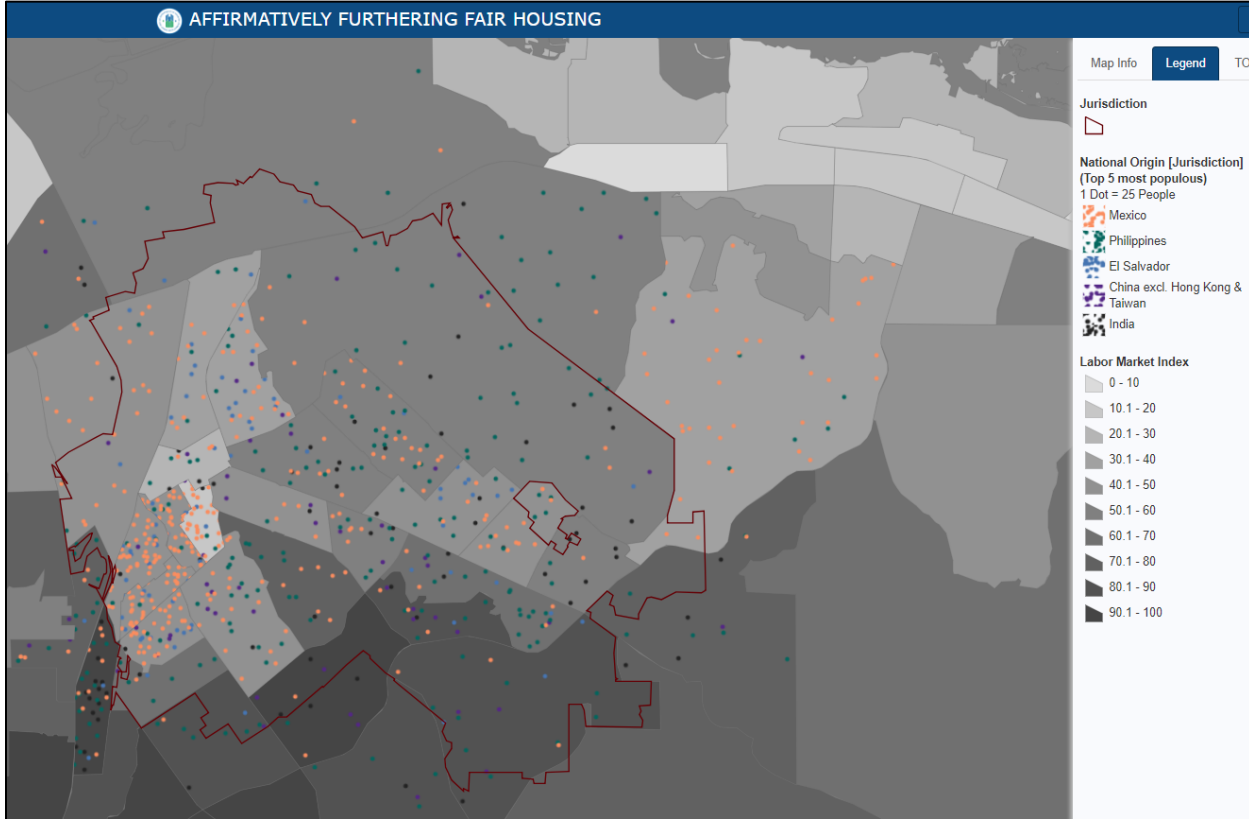


Map 44: Labor Market Engagement Index by National Origin (Top 5 most populous), Antioch

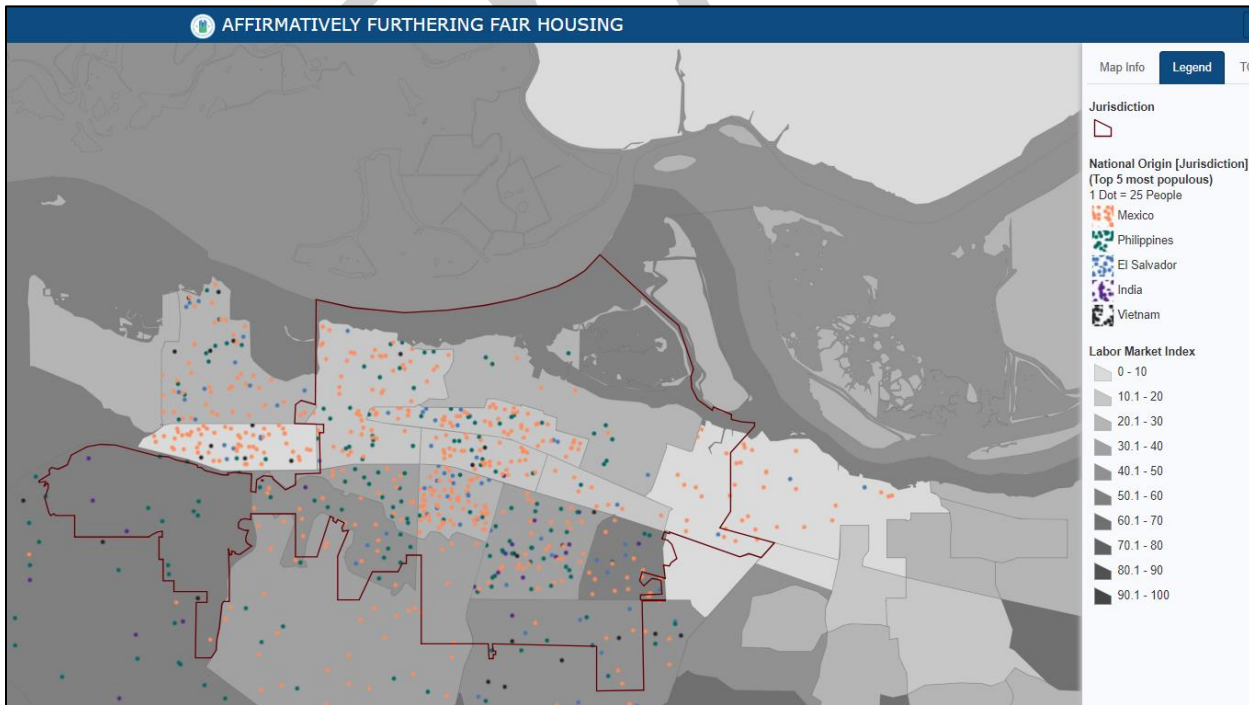




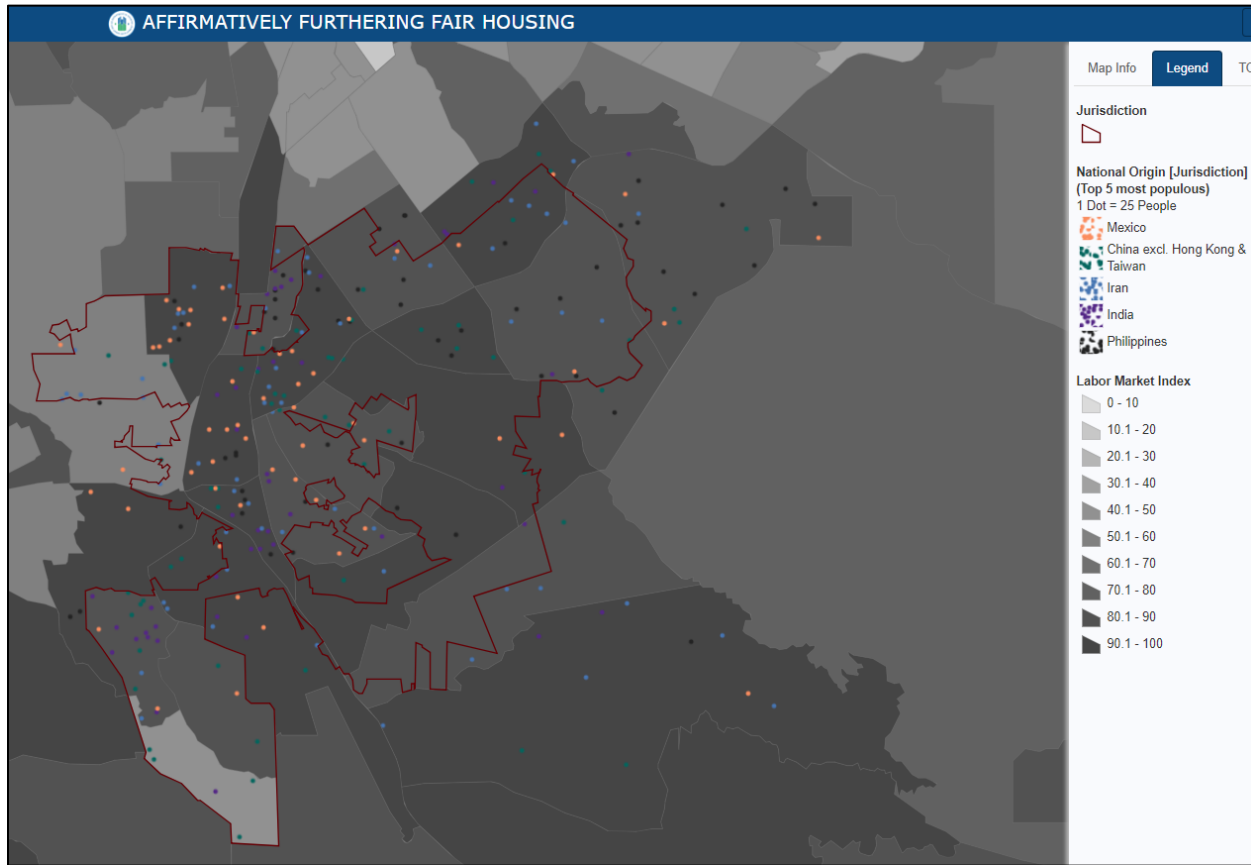
Map 45: Labor Market Engagement Index by National Origin (Top 5 most populous), Concord



Map 46: Labor Market Engagement Index by National Origin (Top 5 most populous), Pittsburg

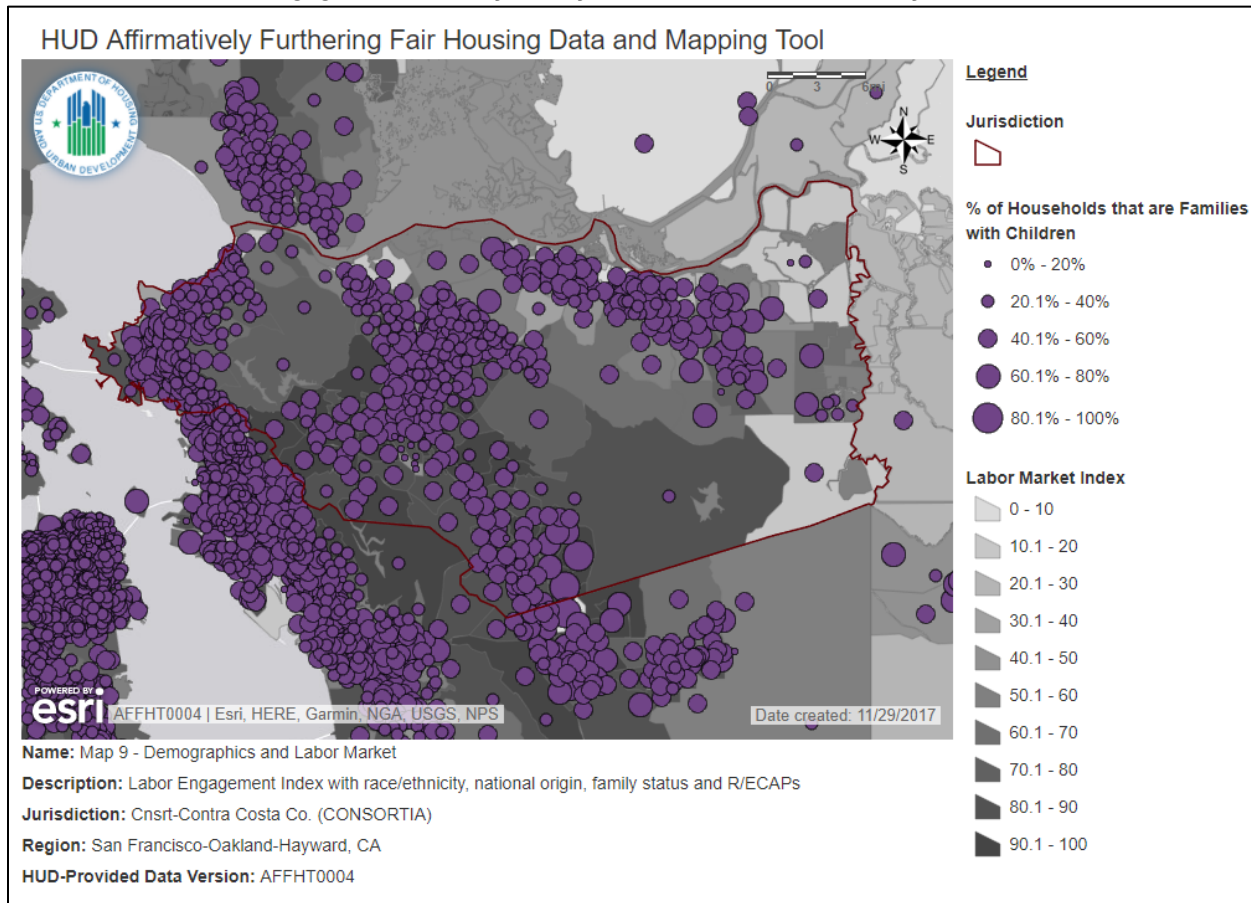


Map 47: Labor Market Engagement Index by National Origin (Top 5 most populous), Walnut Creek

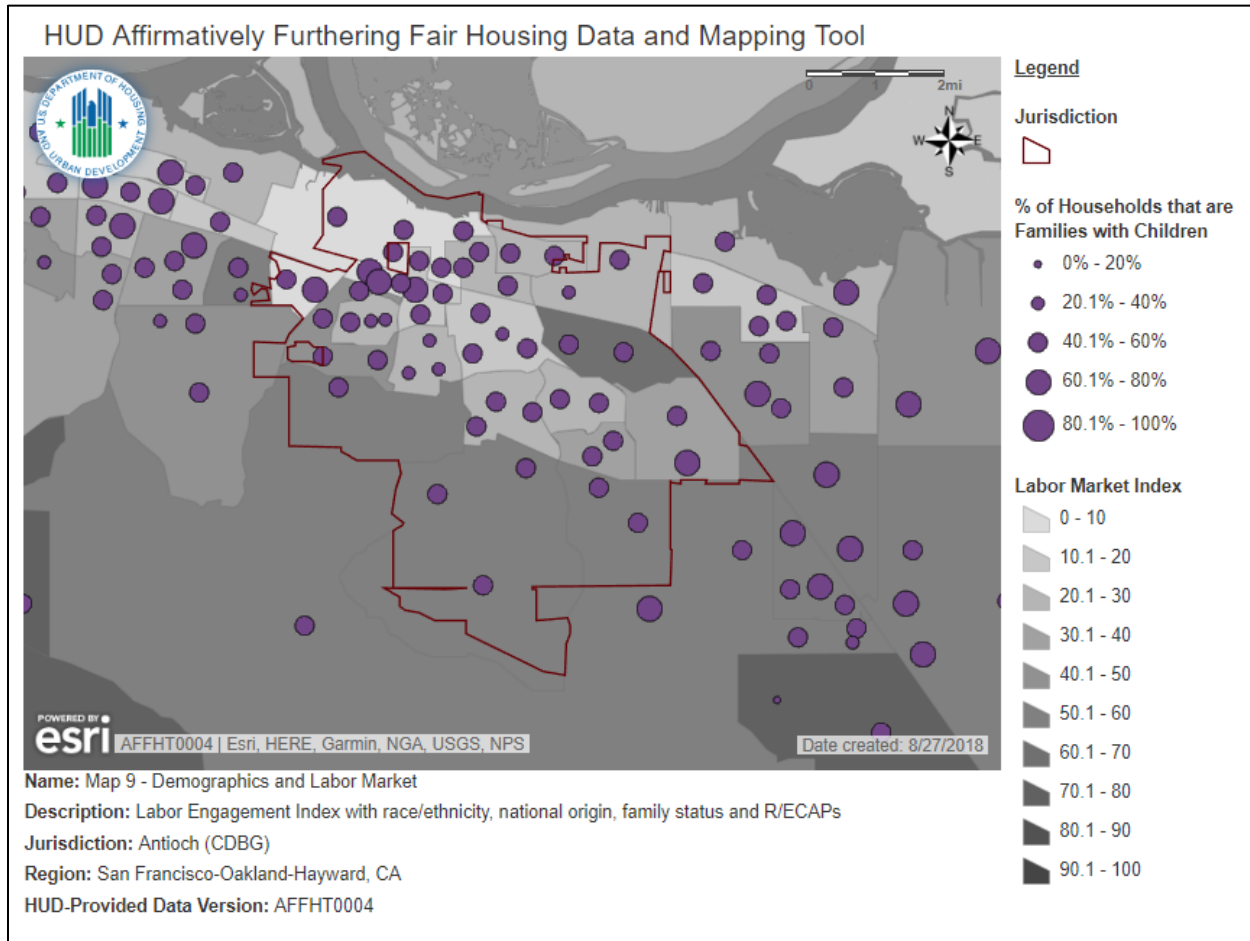




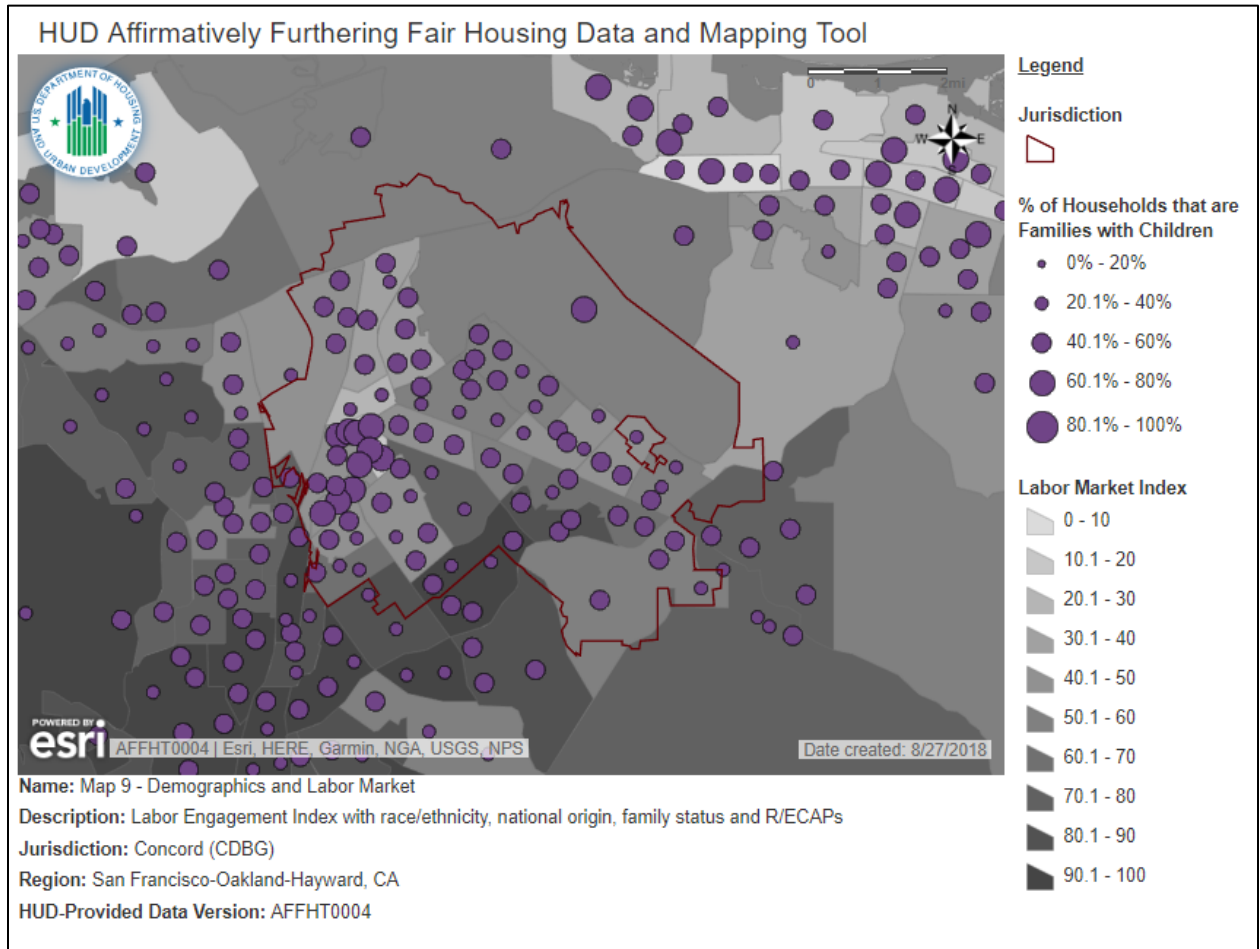
**Map 48: Labor Market Engagement Index by Family Status, Contra Costa County**



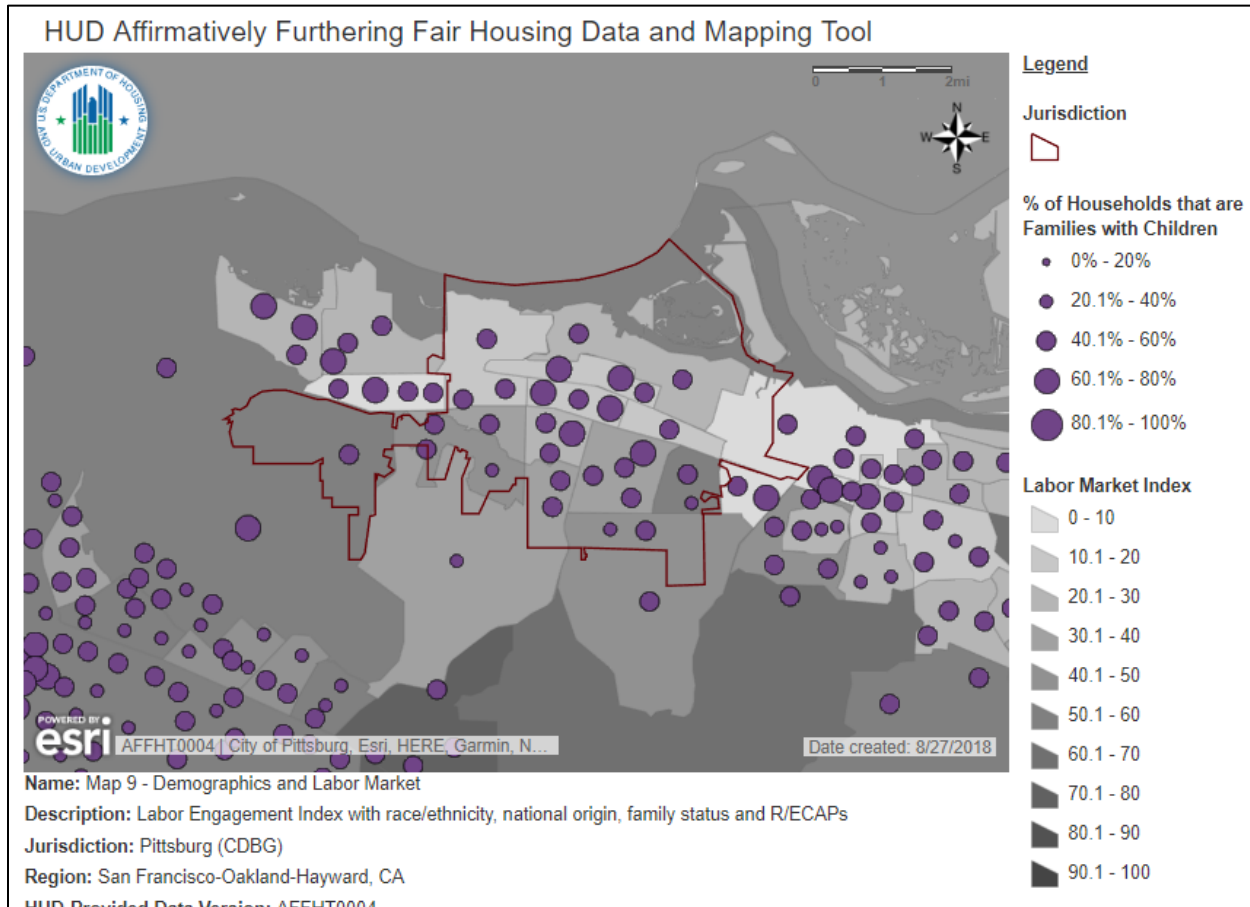
**Map 49: Labor Market Engagement Index by Family Status, Antioch**



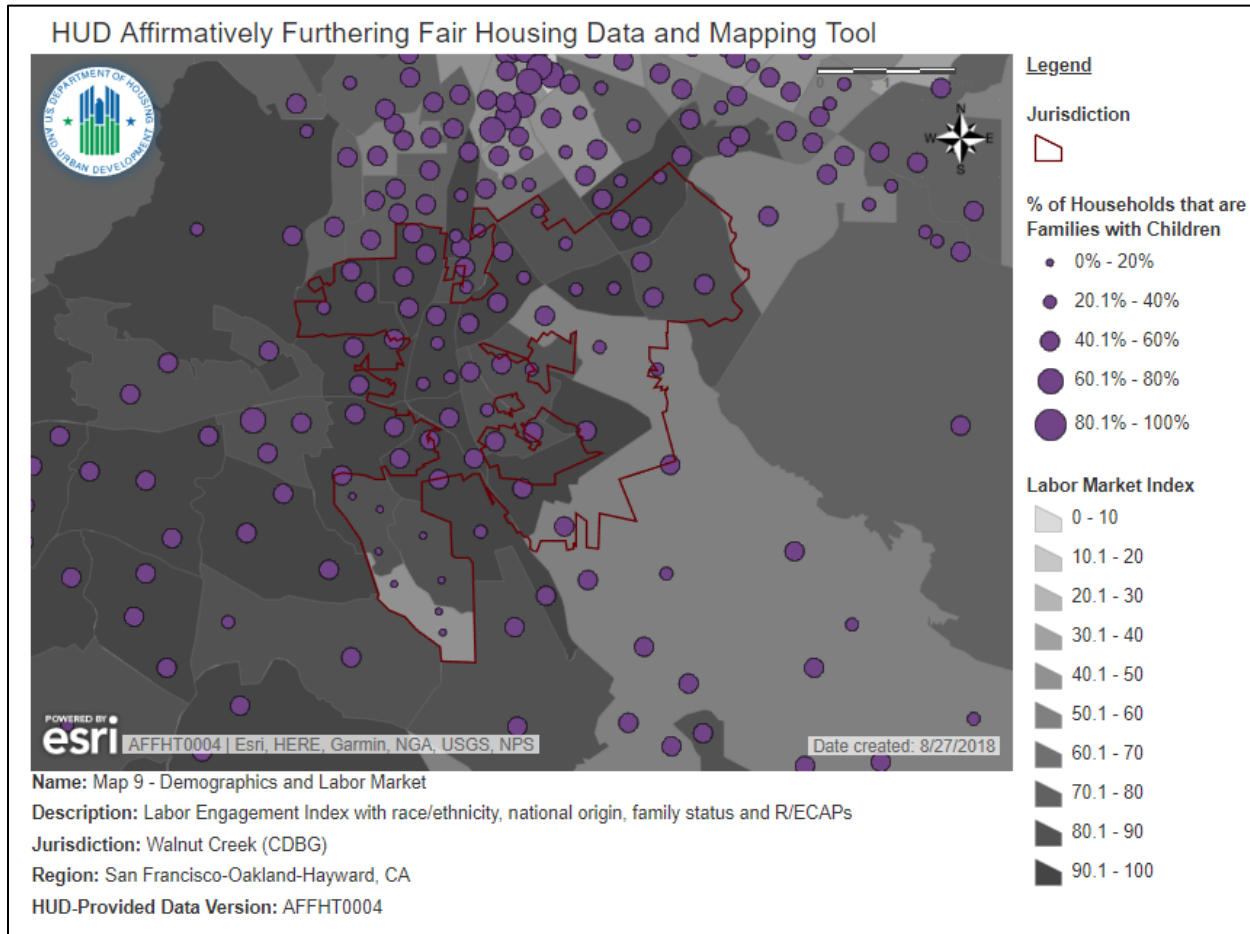
**Map 50: Labor Market Engagement Index by Family Status, Concord**



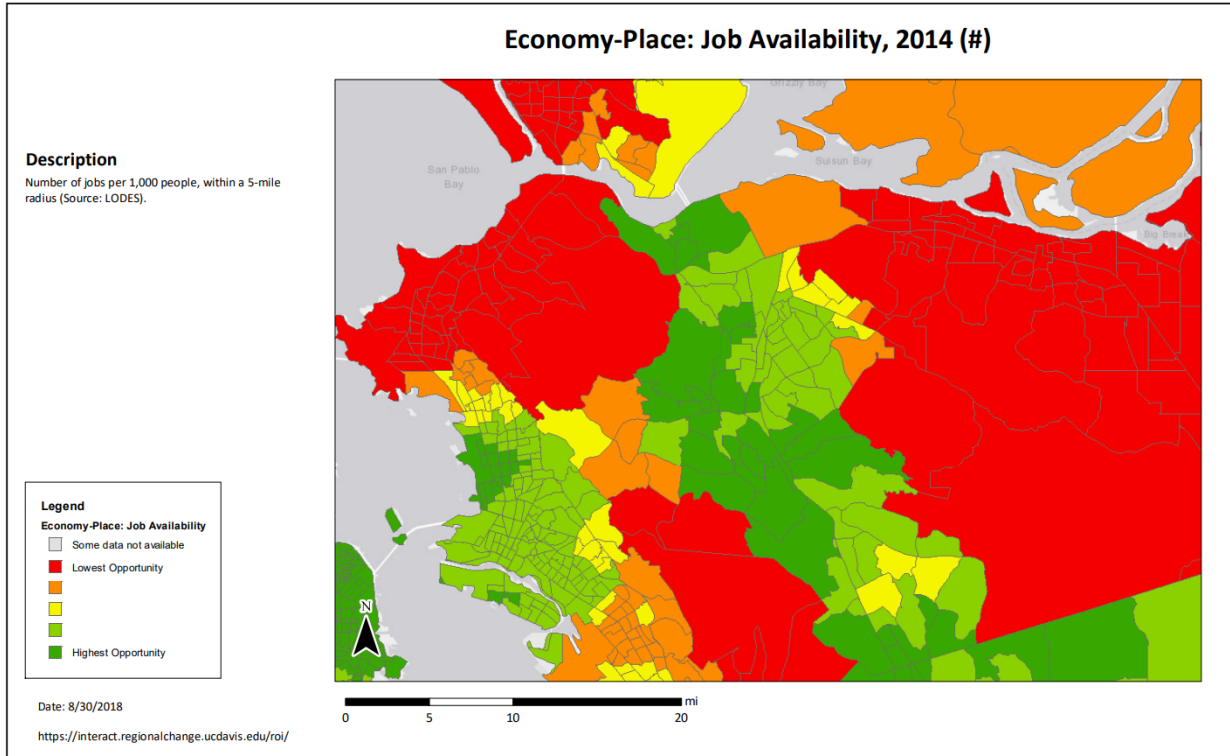
**Map 51: Labor Market Engagement Index by Family Status, Pittsburg**



**Map 52: Labor Market Engagement Index by Family Status, Walnut Creek**



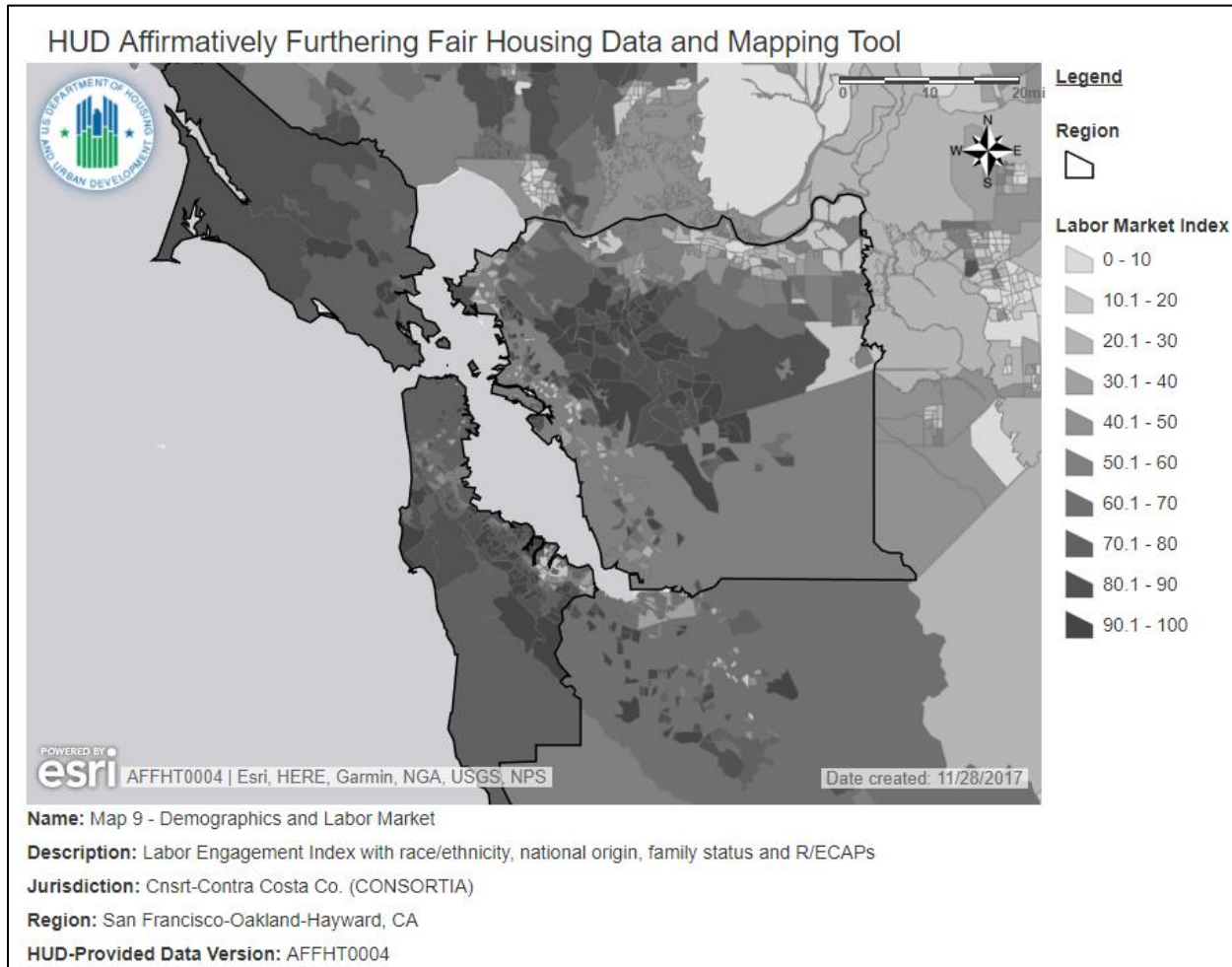
### Map 53: Job Availability Index, Contra Costa County



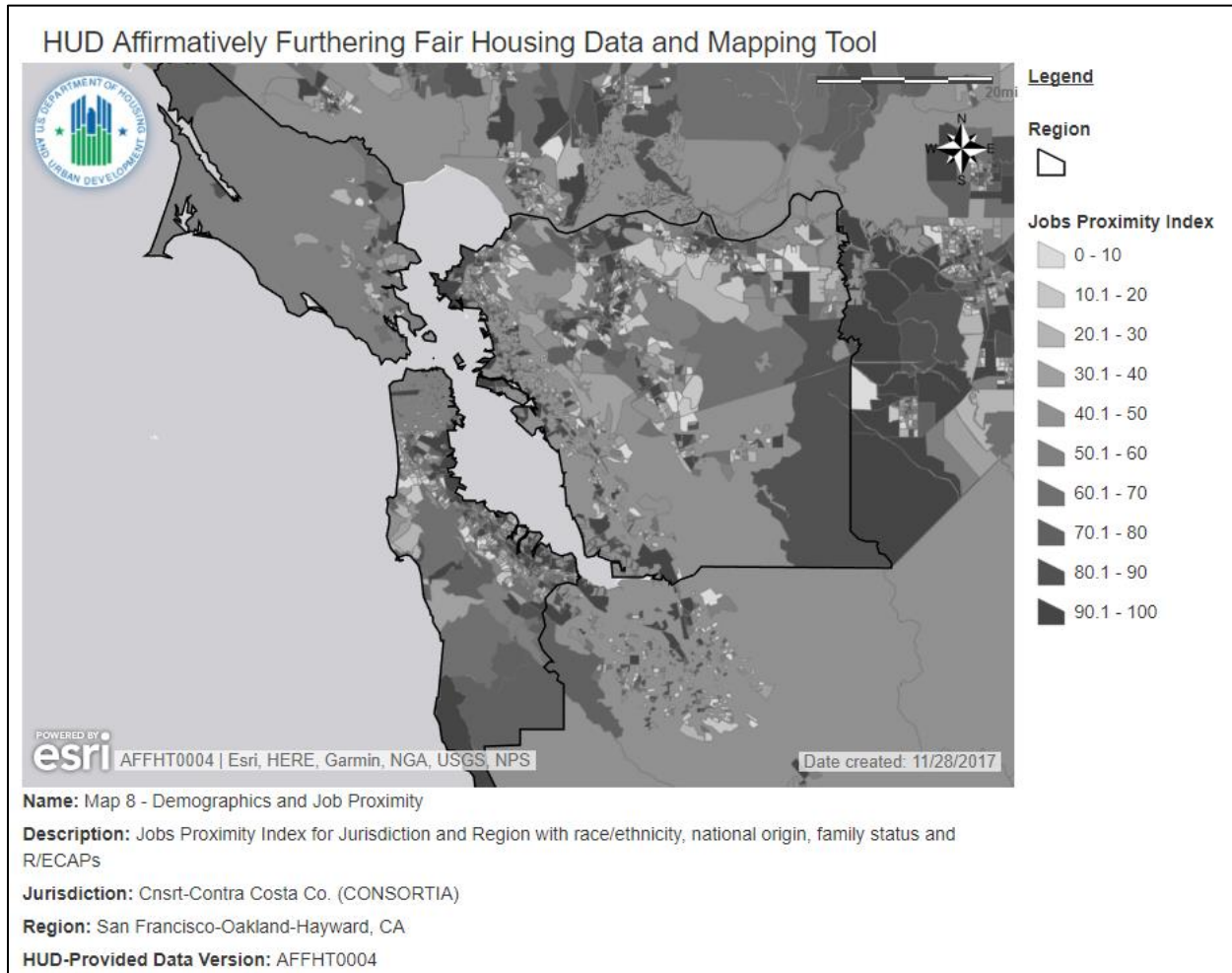
DRAFT



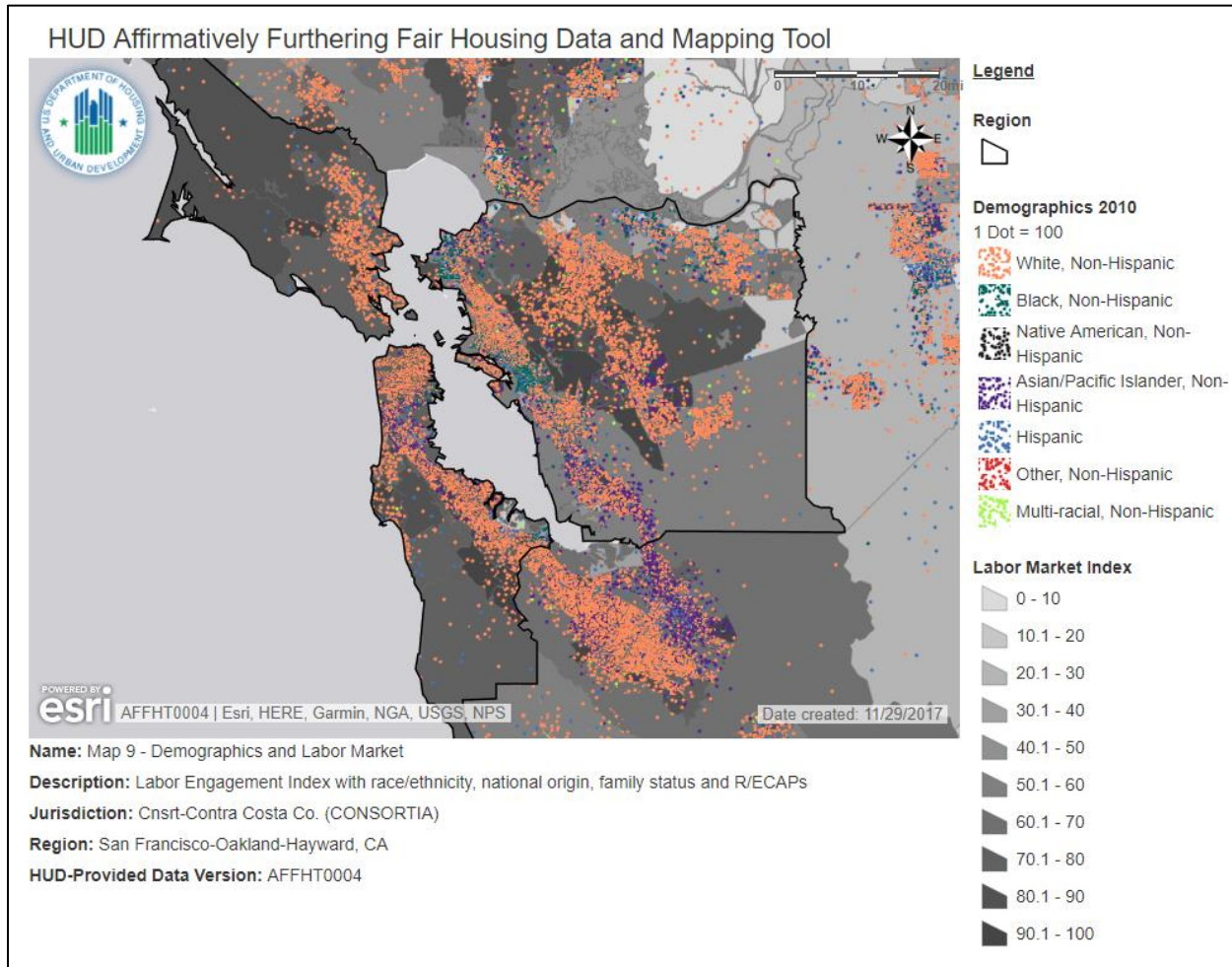
**Map 54: Labor Market Engagement Index, San Francisco-Oakland-Hayward Region**



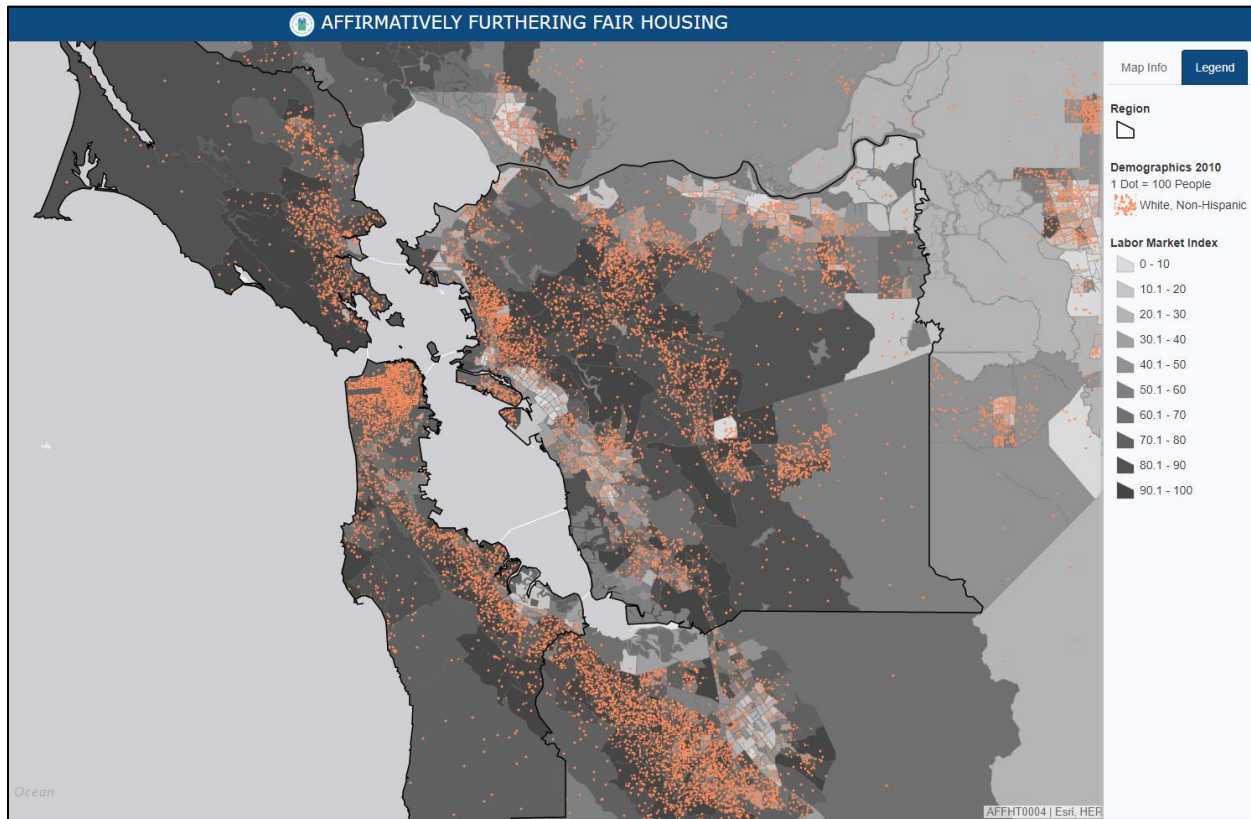
## Map 55: Jobs Proximity Index, San Francisco-Oakland-Hayward Region



**Map 56: Labor Market Engagement Index by Race/Ethnicity (all races shown), San Francisco-Oakland-Hayward Region**

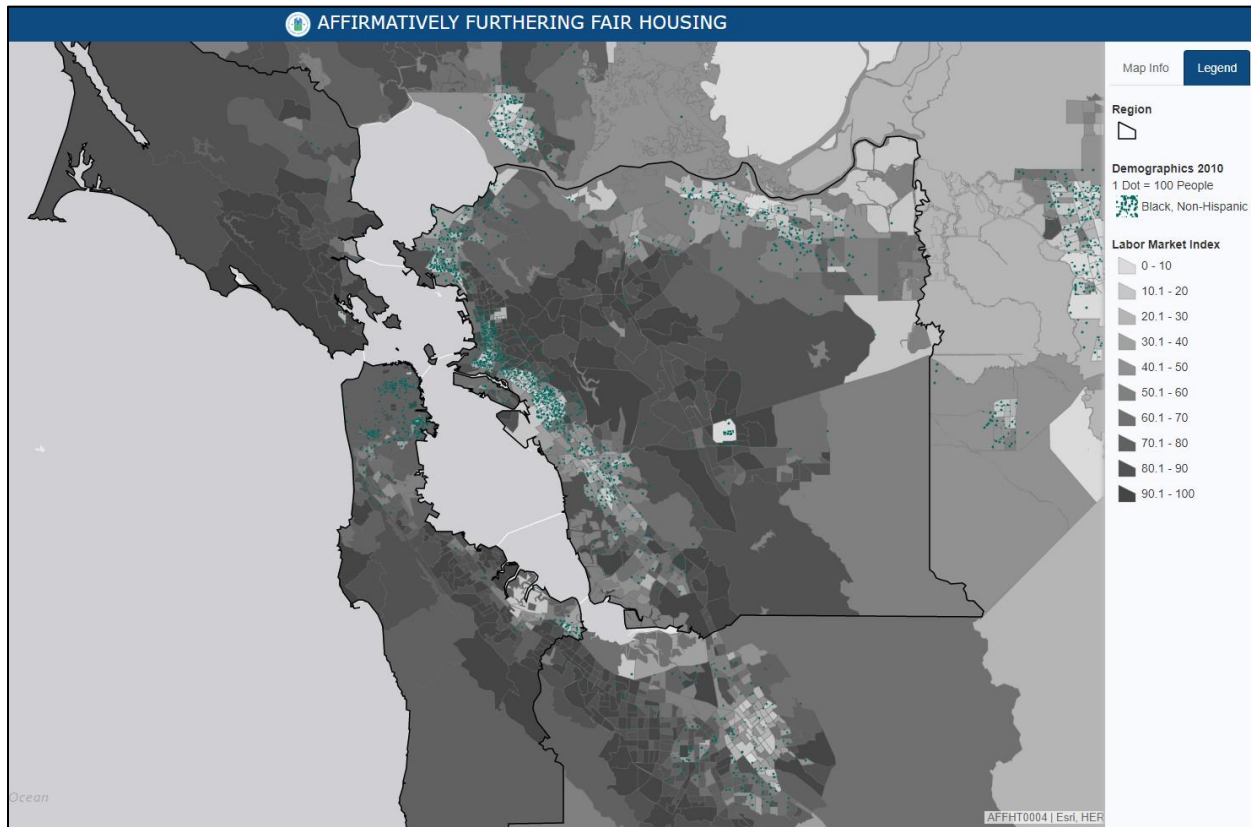


**Map 57: Labor Market Engagement Index by Race/Ethnicity (Non-Hispanic White only), San Francisco-Oakland-Hayward Region**

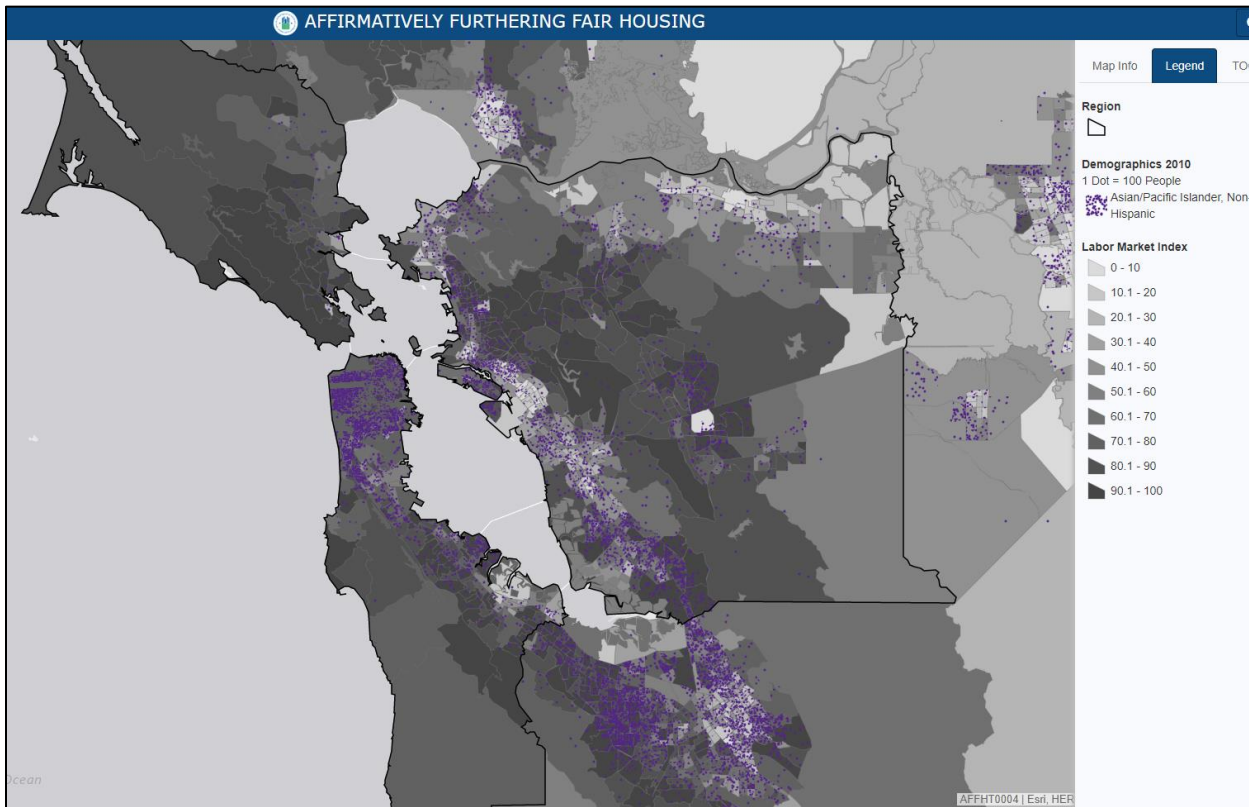




**Map 58: Labor Market Engagement Index by Race/Ethnicity (Non-Hispanic Black only), San Francisco-Oakland-Hayward Region**

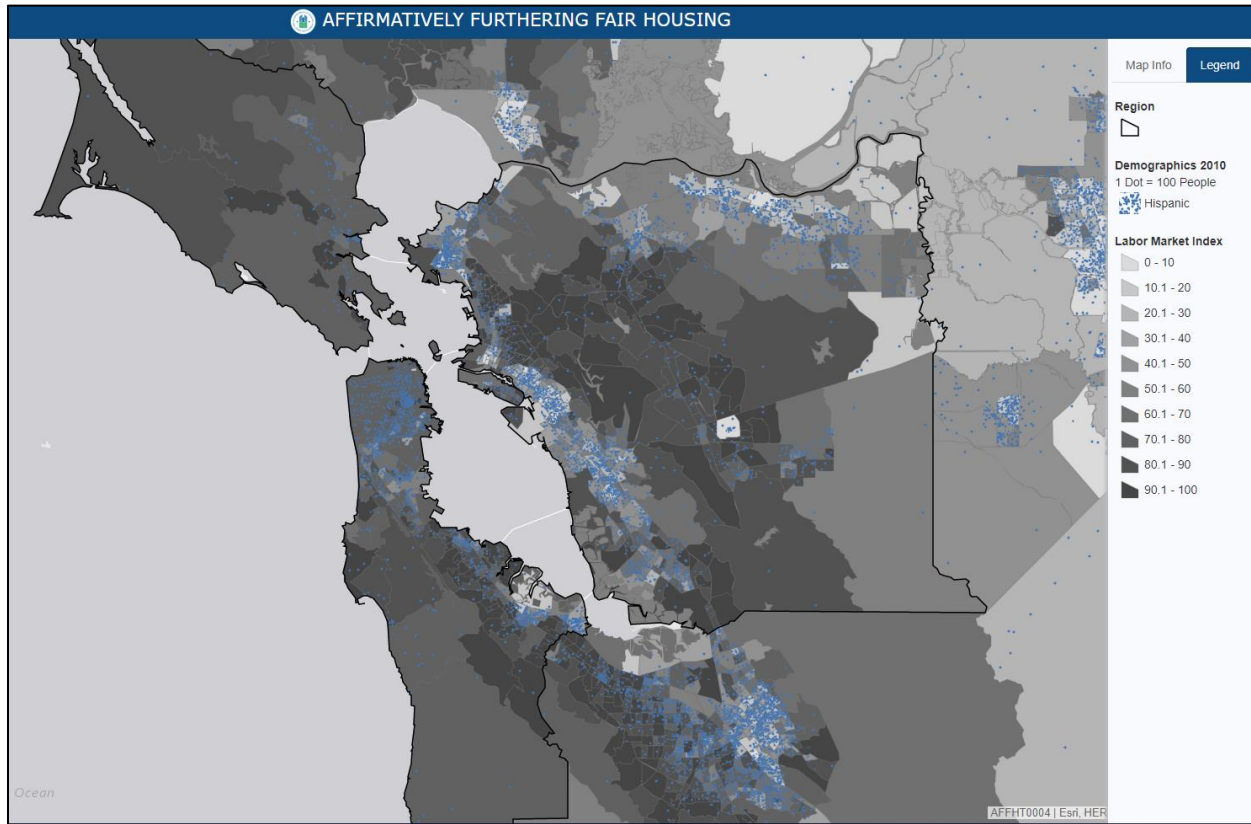


**Map 59: Labor Market Engagement Index by Race/Ethnicity (Non-Hispanic Asian and Pacific Islander only), San Francisco-Oakland-Hayward Region**

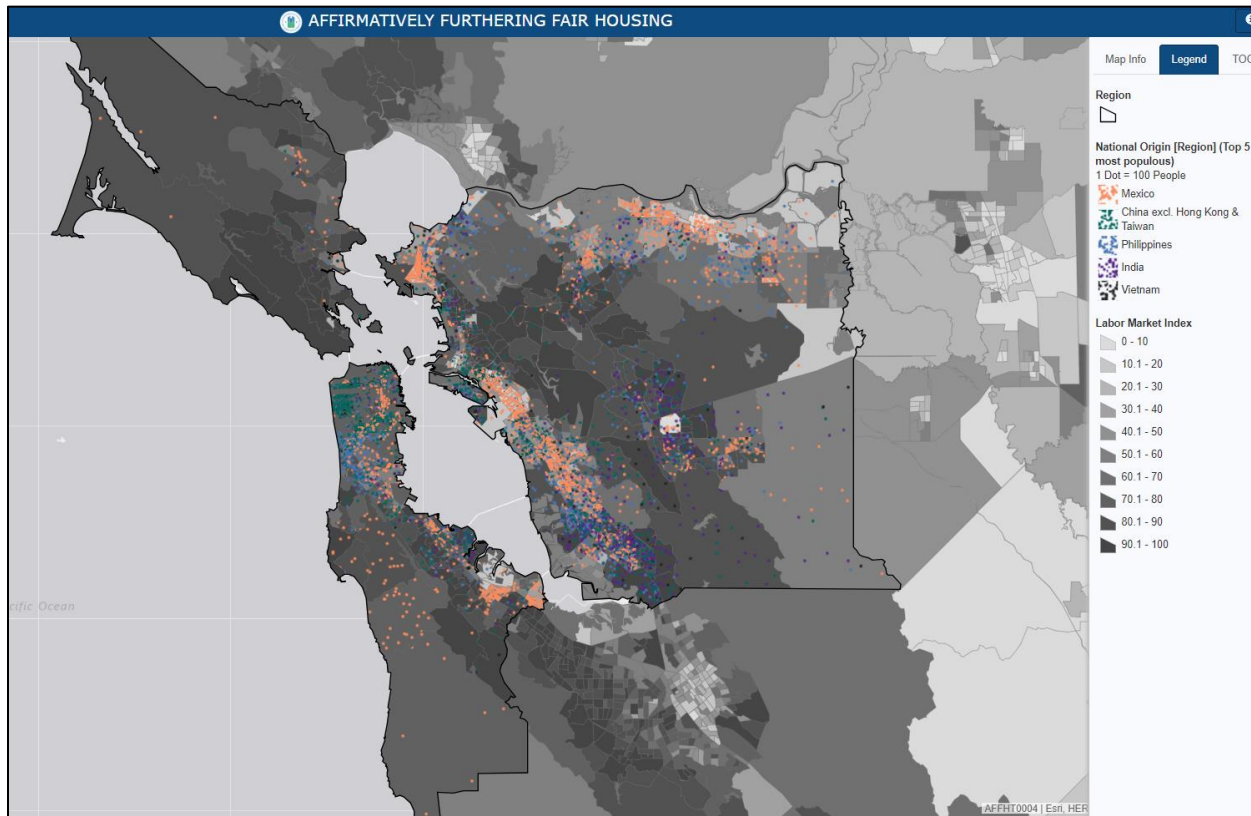




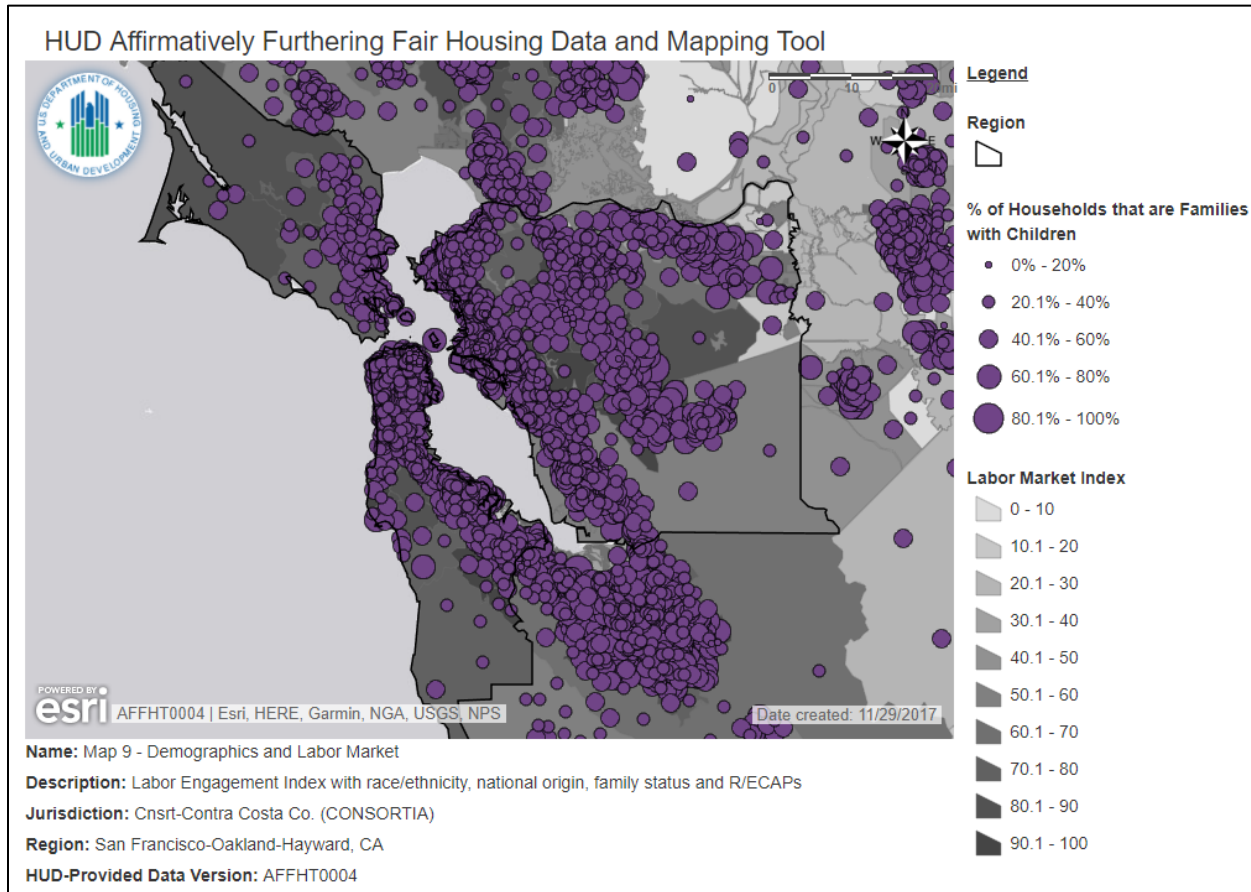
Map 60: Labor Market Engagement Index by Race/Ethnicity (Hispanic only), San Francisco-Oakland-Hayward Region



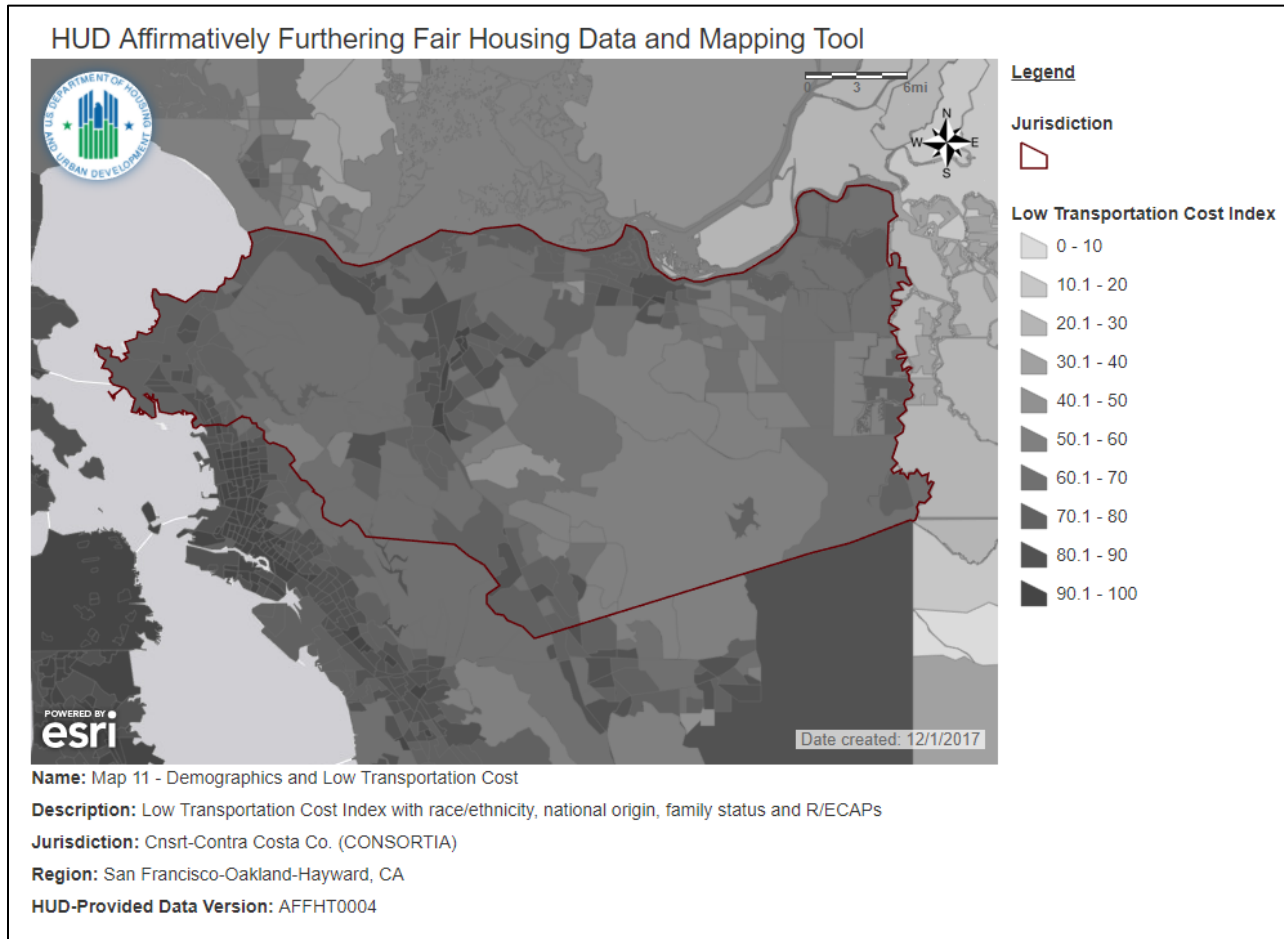
# Map 61: Labor Market Engagement Index by National Origin (Top 5 most populous), San Francisco-Oakland-Hayward Region



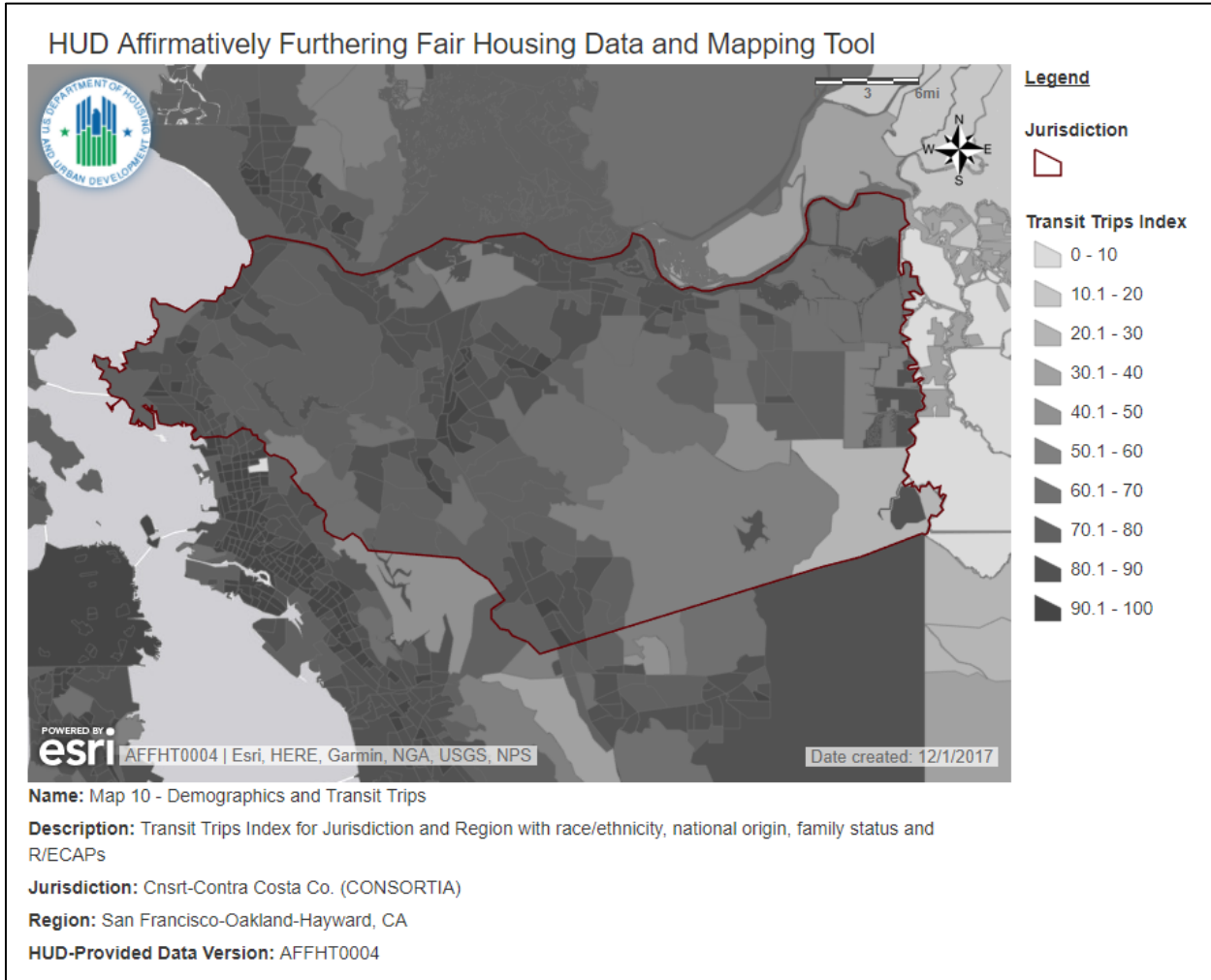
**Map 62: Labor Market Engagement Index by Family Status, San Francisco-Oakland-Hayward Region**



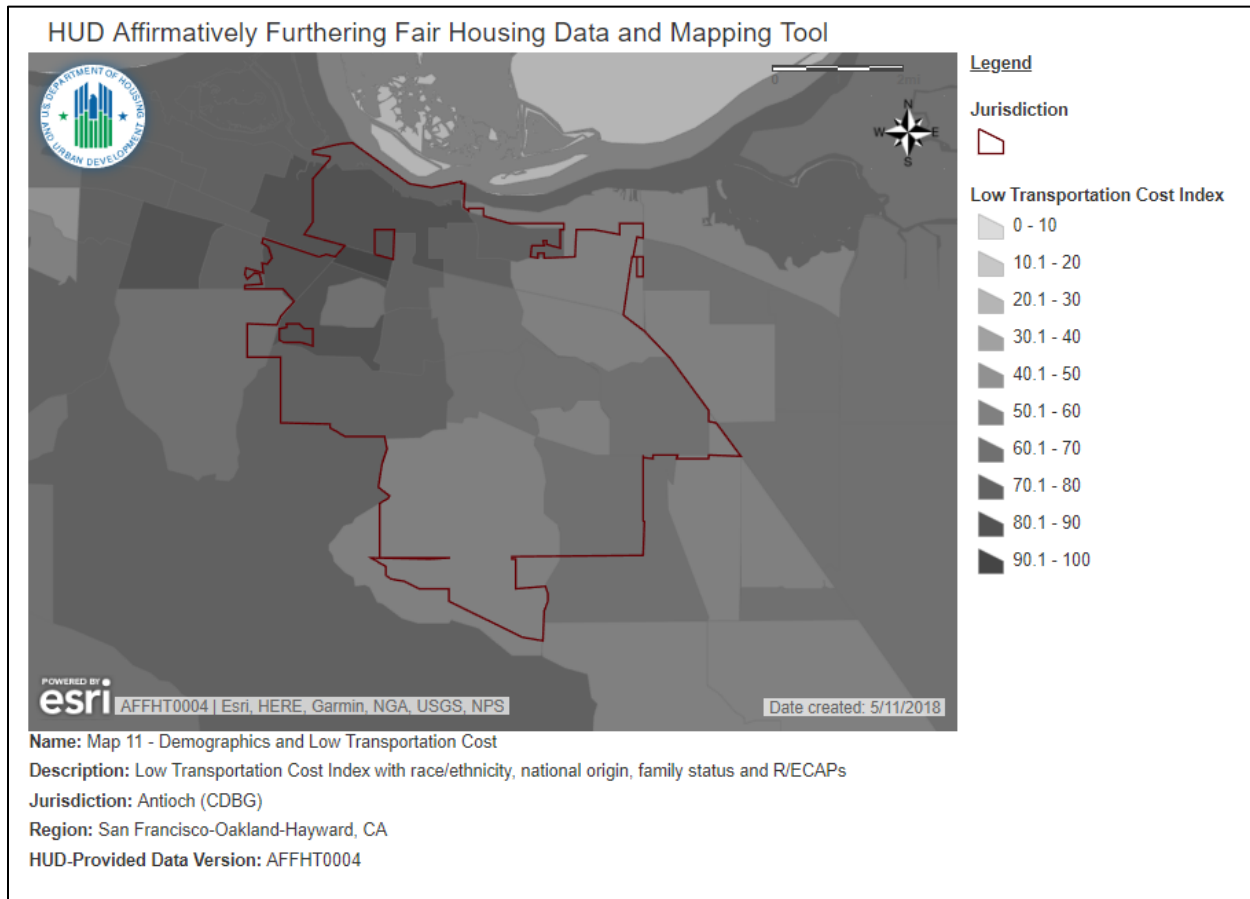
### Map 63: Low Transportation Cost Index, Contra Costa County



**Map 64: Transit Trips Index, Contra Costa County**

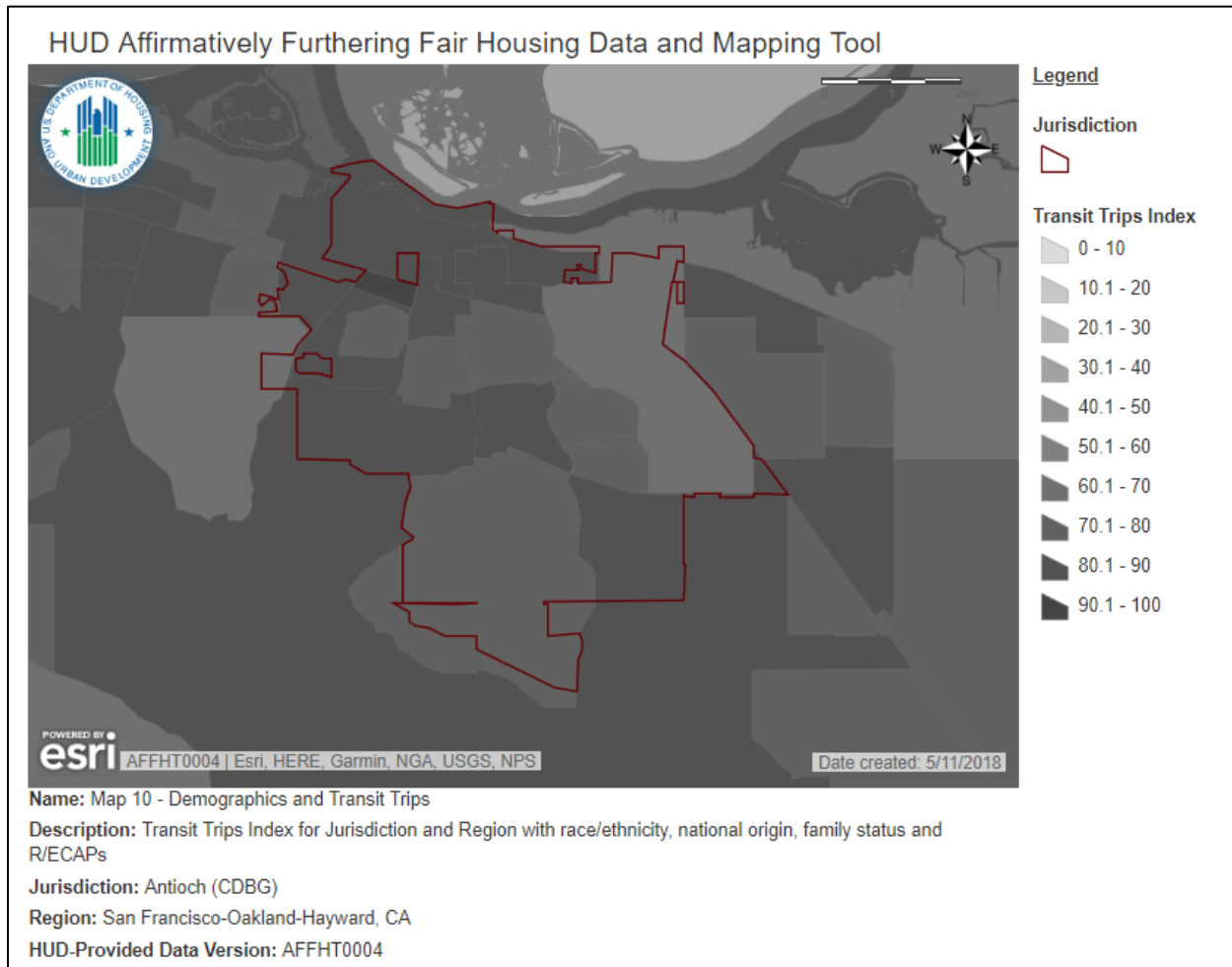


### Map 65: Low Transportation Cost Index, Antioch

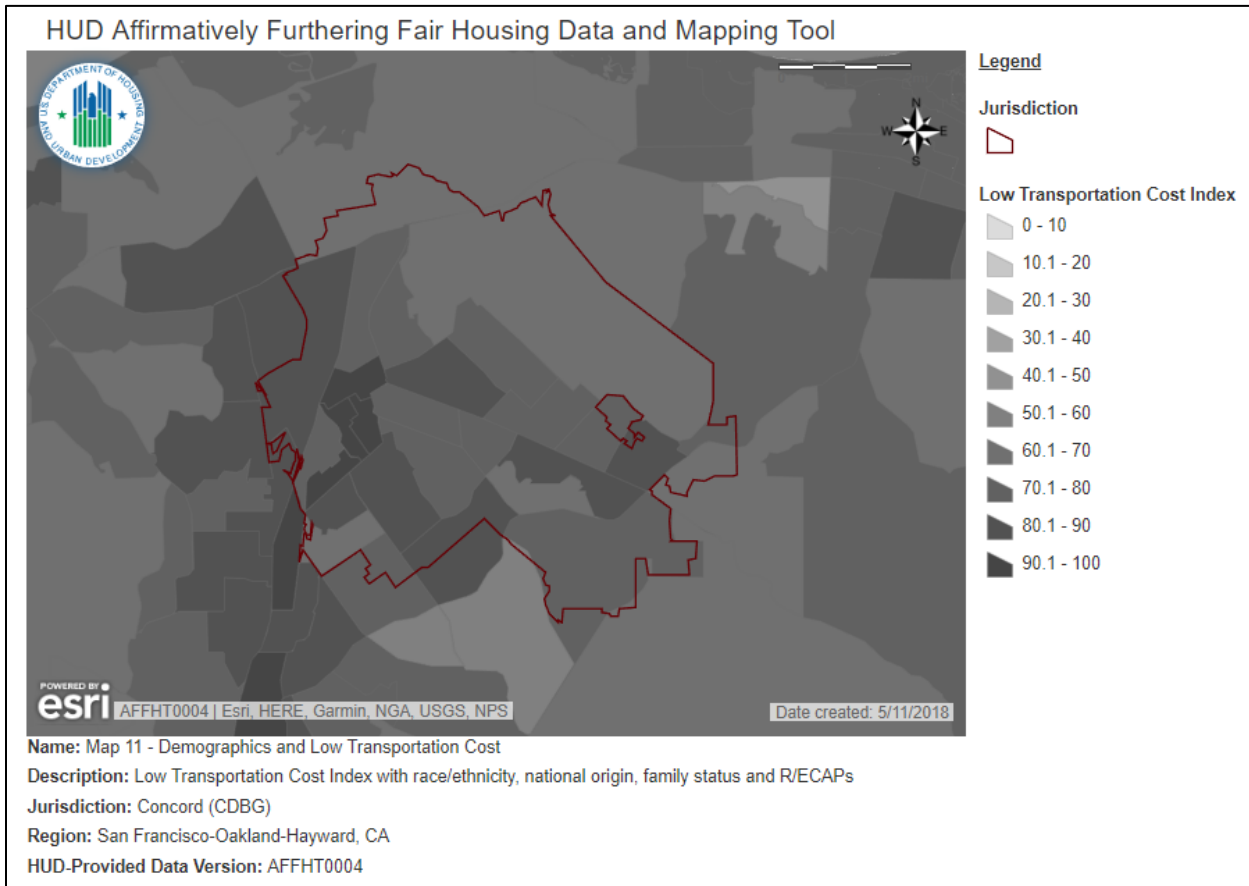




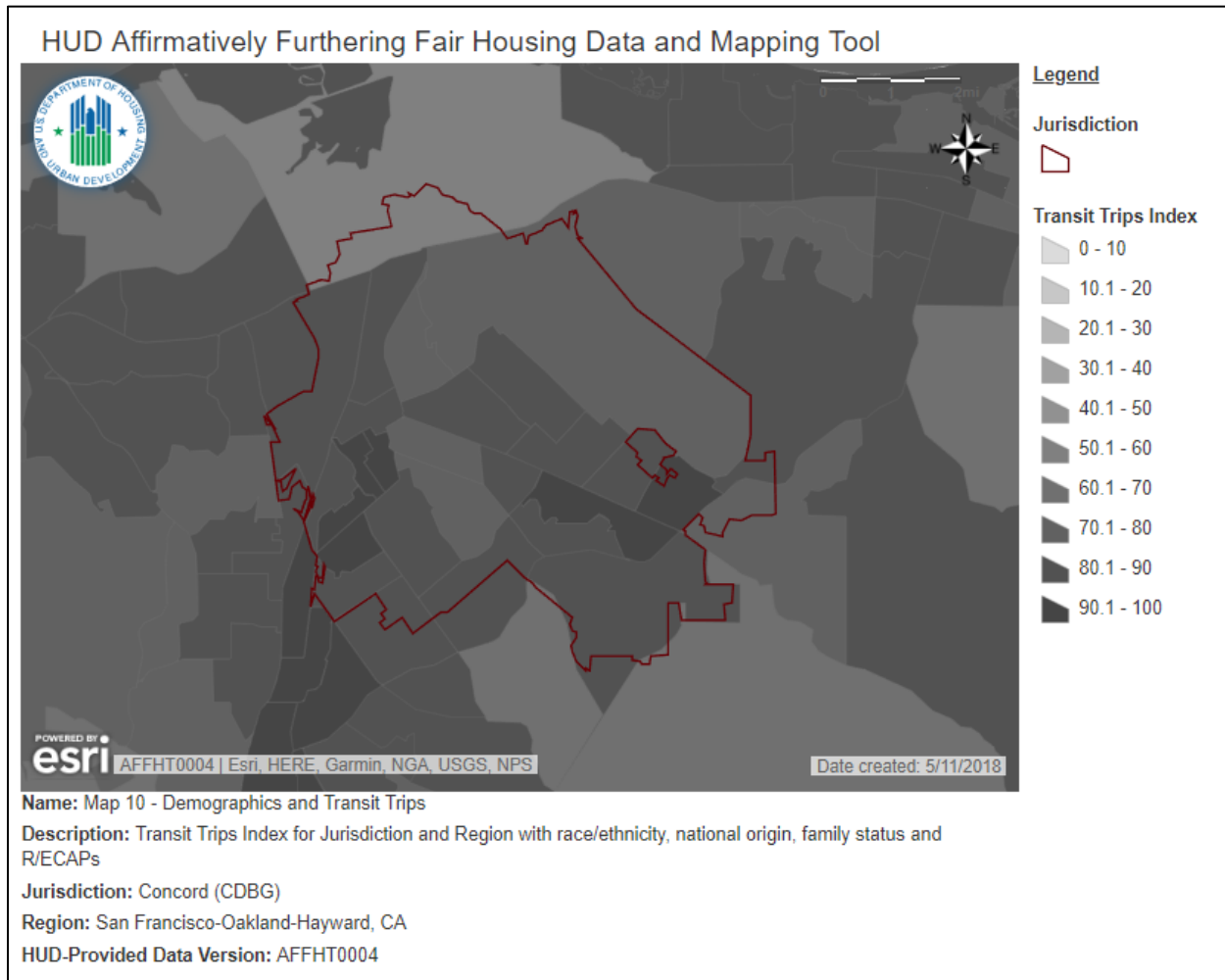
**Map 66: Transit Trips Index, Antioch**



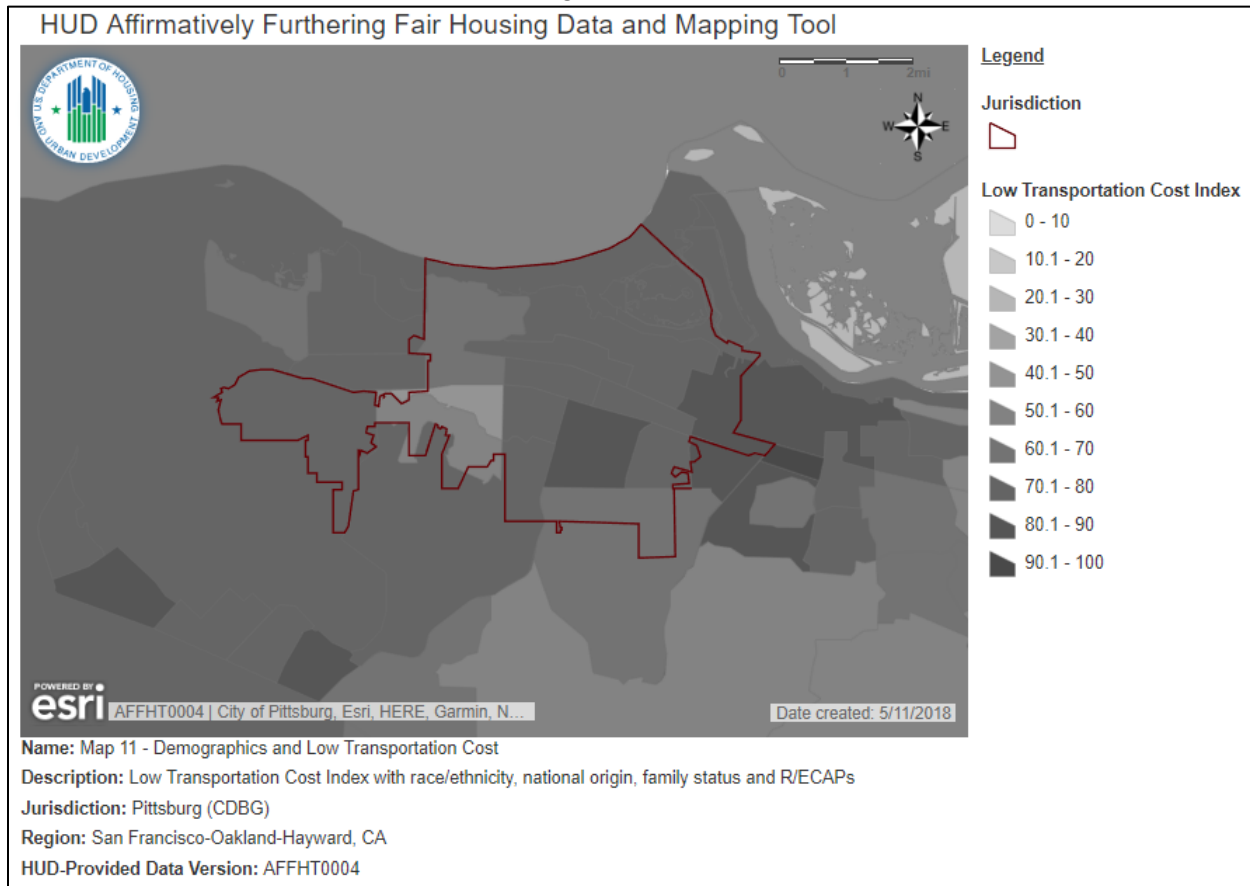
### Map 67: Low Transportation Cost Index, Concord



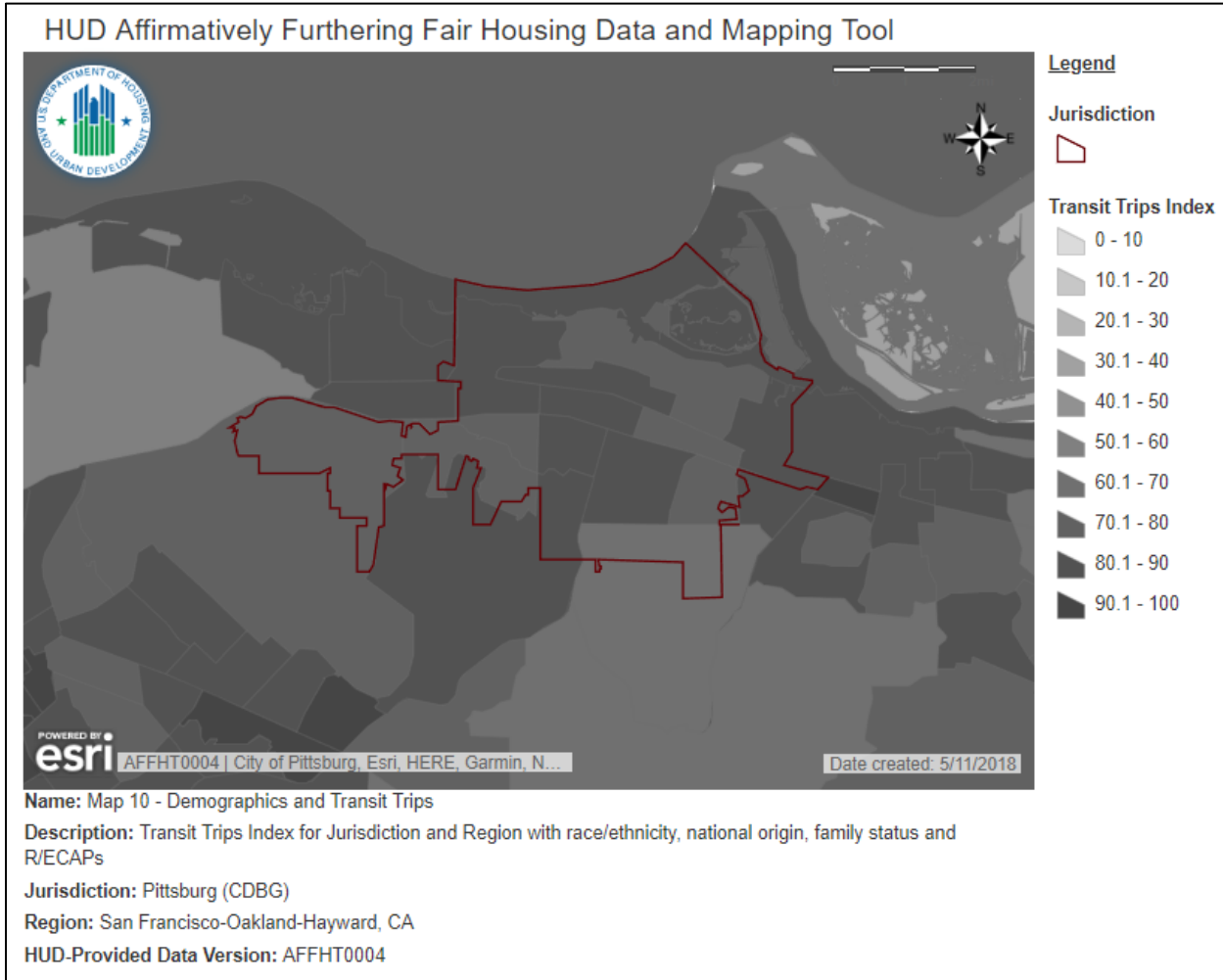
**Map 68: Transit Trips Index, Concord**



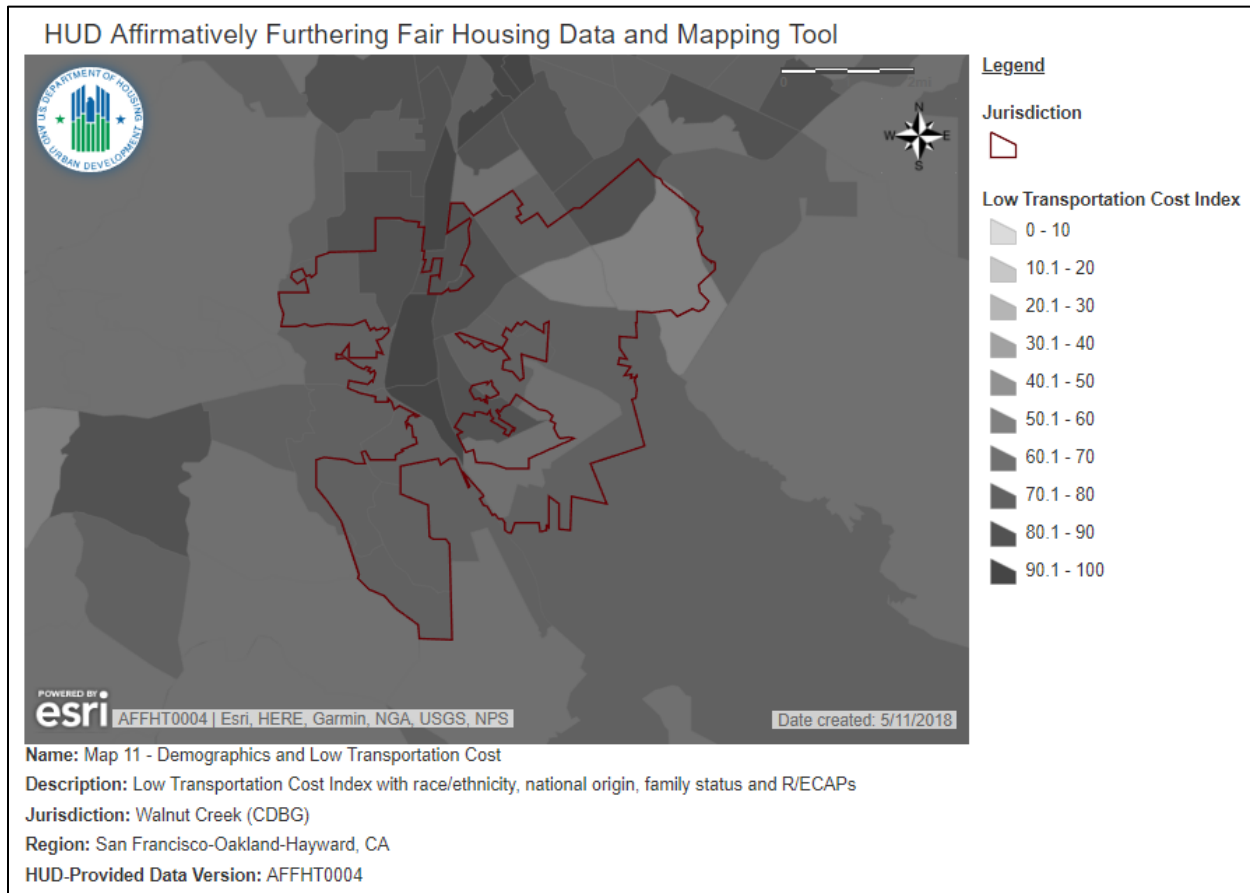
### Map 69: Low Transportation Cost Index, Pittsburg



**Map 70: Transit Trips Index, Pittsburg**

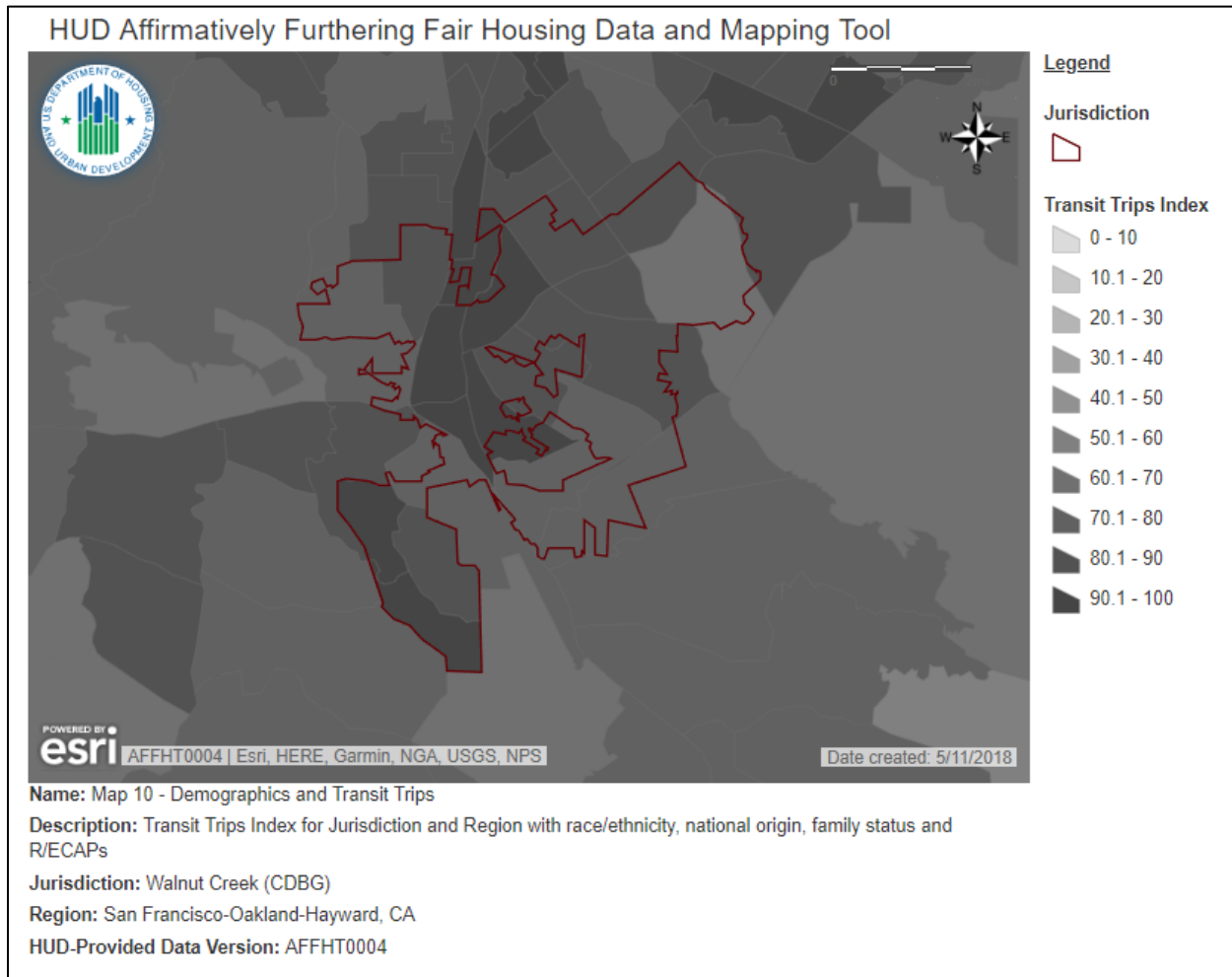


### Map 71: Low Transportation Cost Index, Walnut Creek

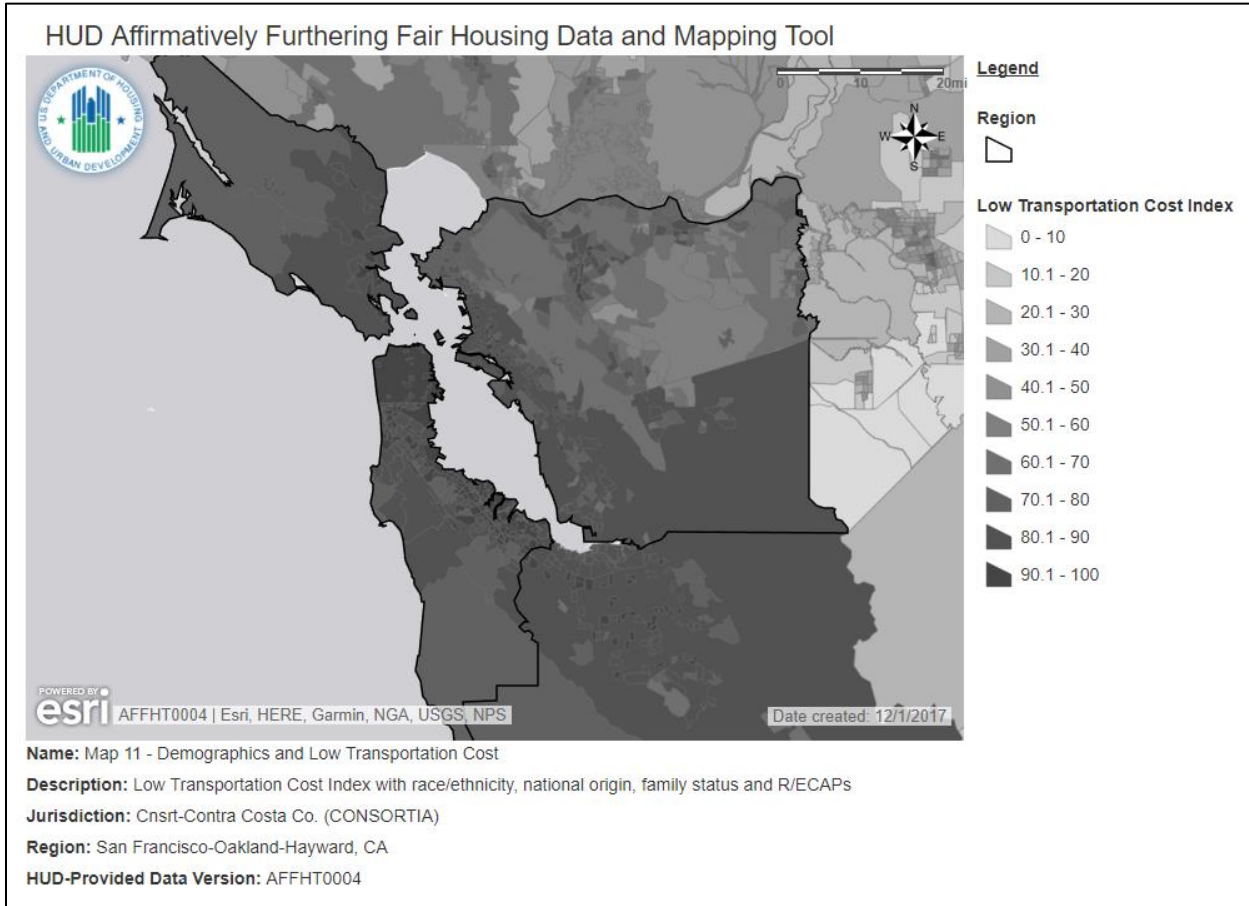




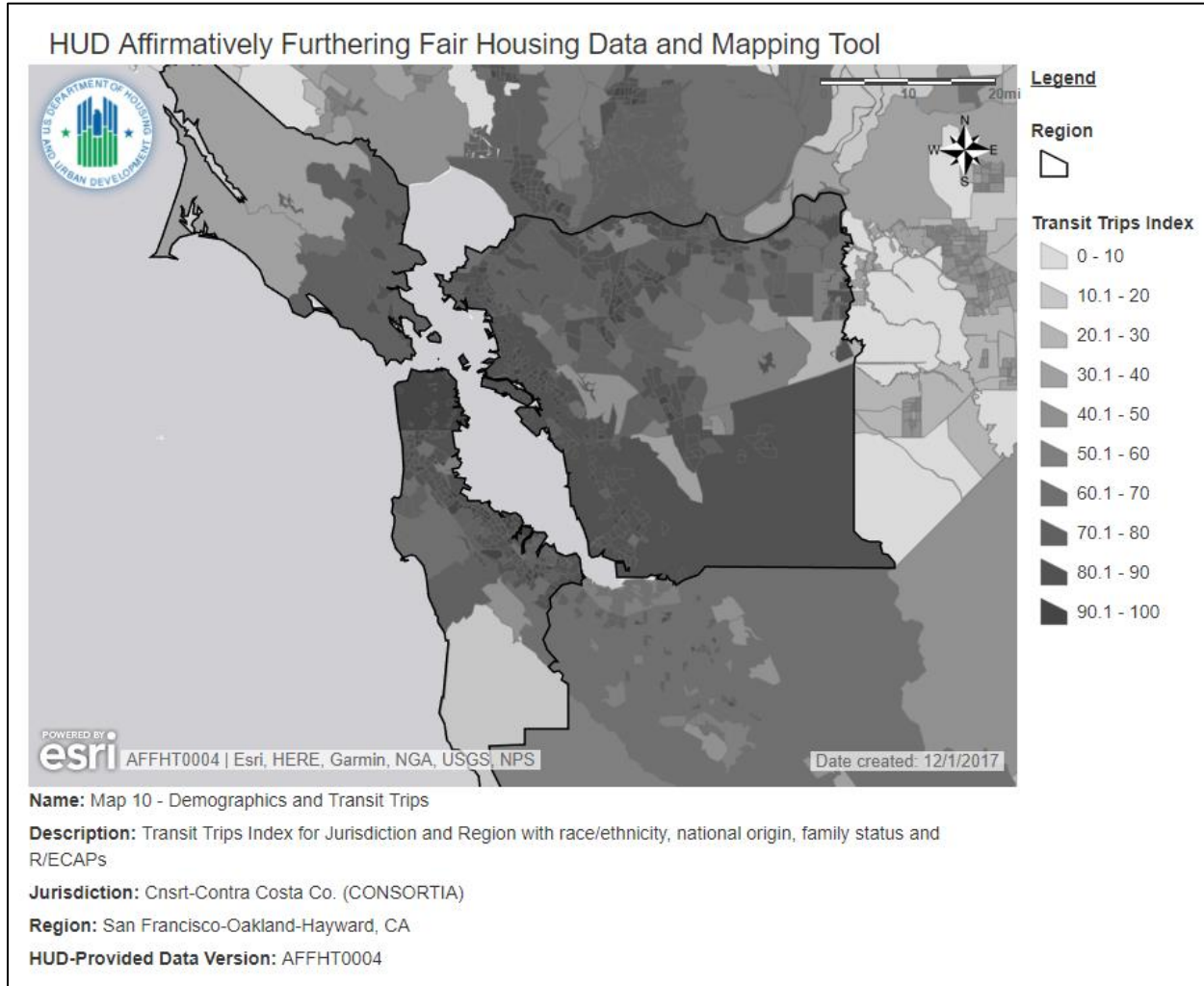
## Map 72: Transit Trips Index, Walnut Creek



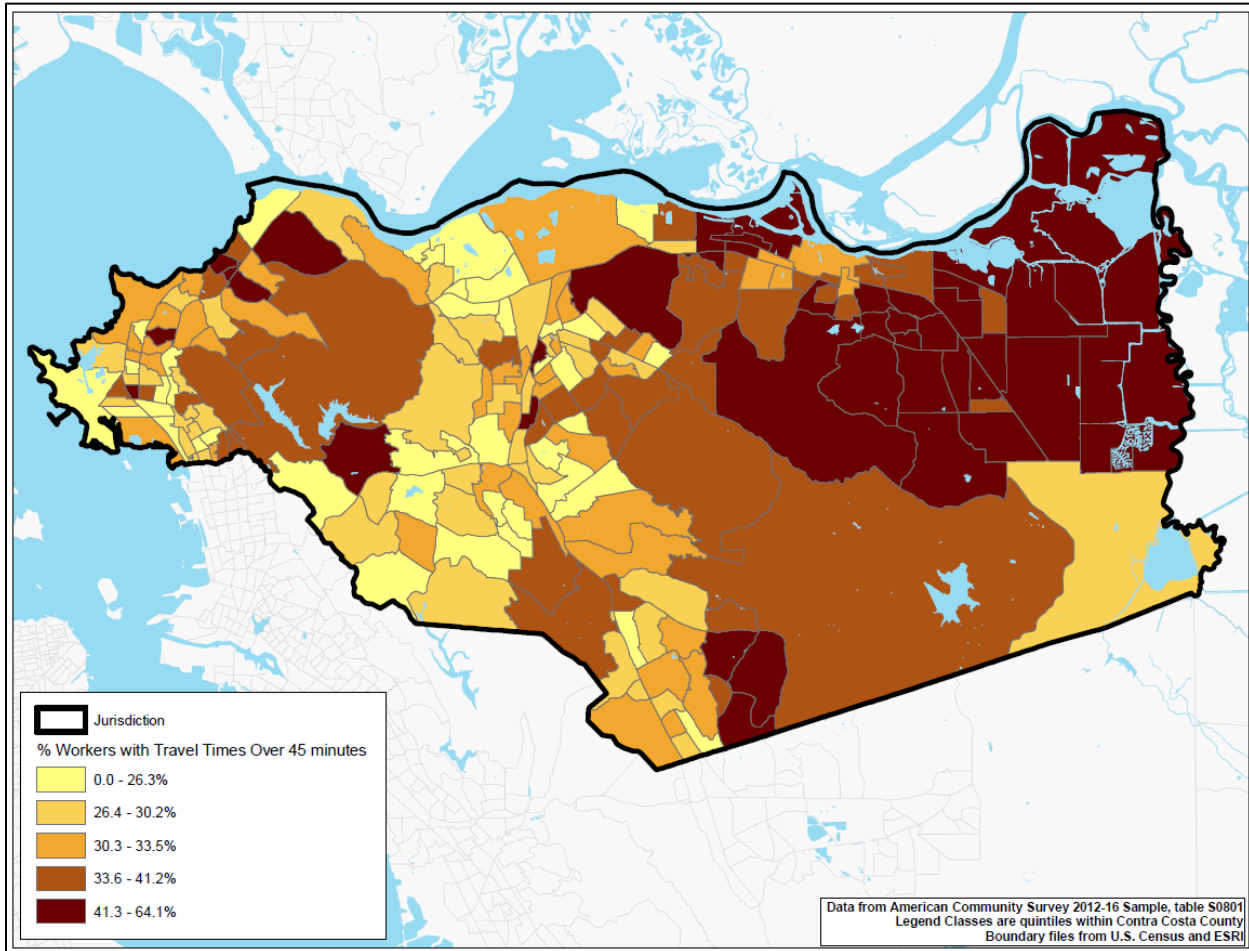
**Map 73: Low Transportation Cost Index, San Francisco-Oakland-Hayward Region**



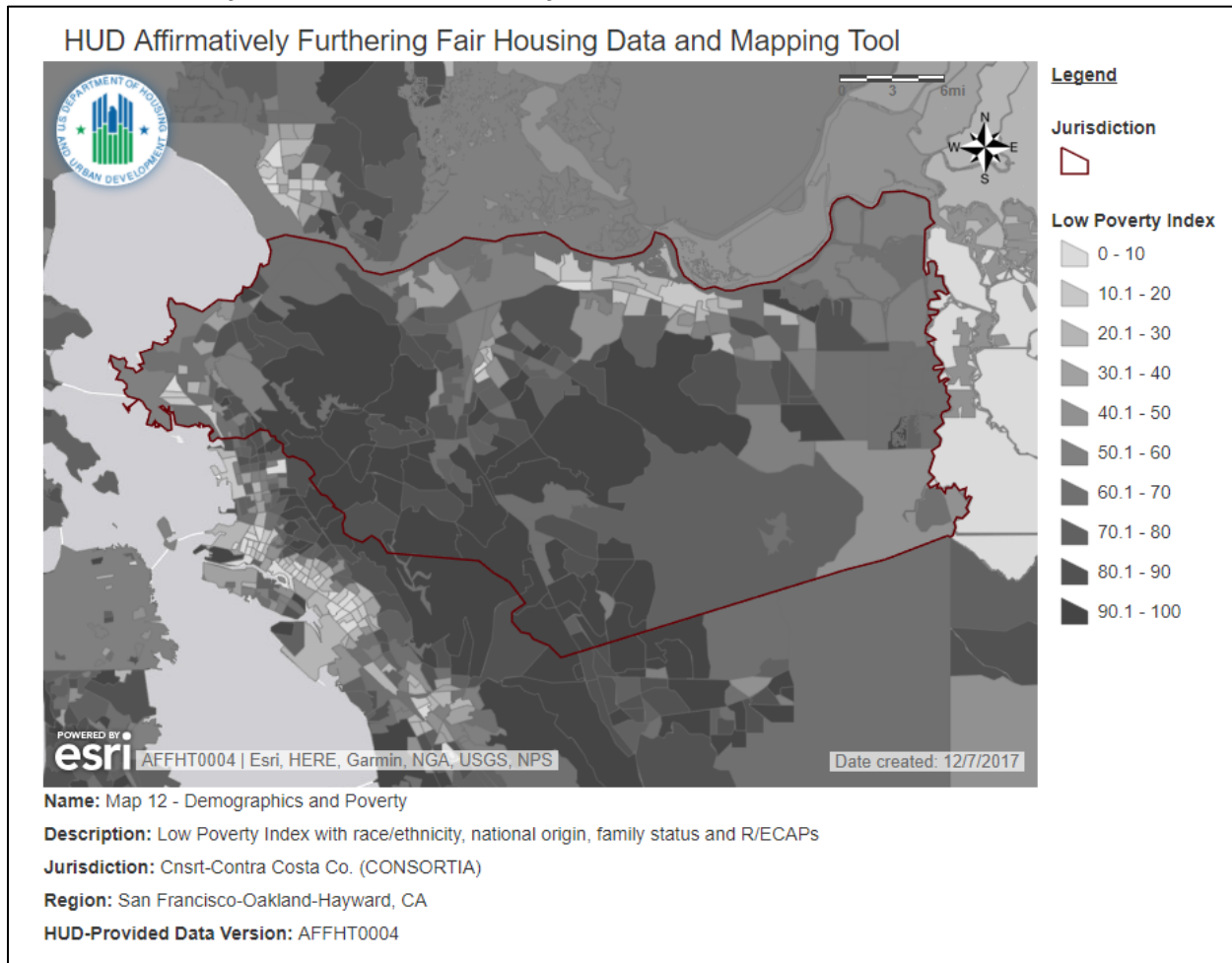
### Map 74: Transit Trips Index, San Francisco-Oakland-Hayward Region



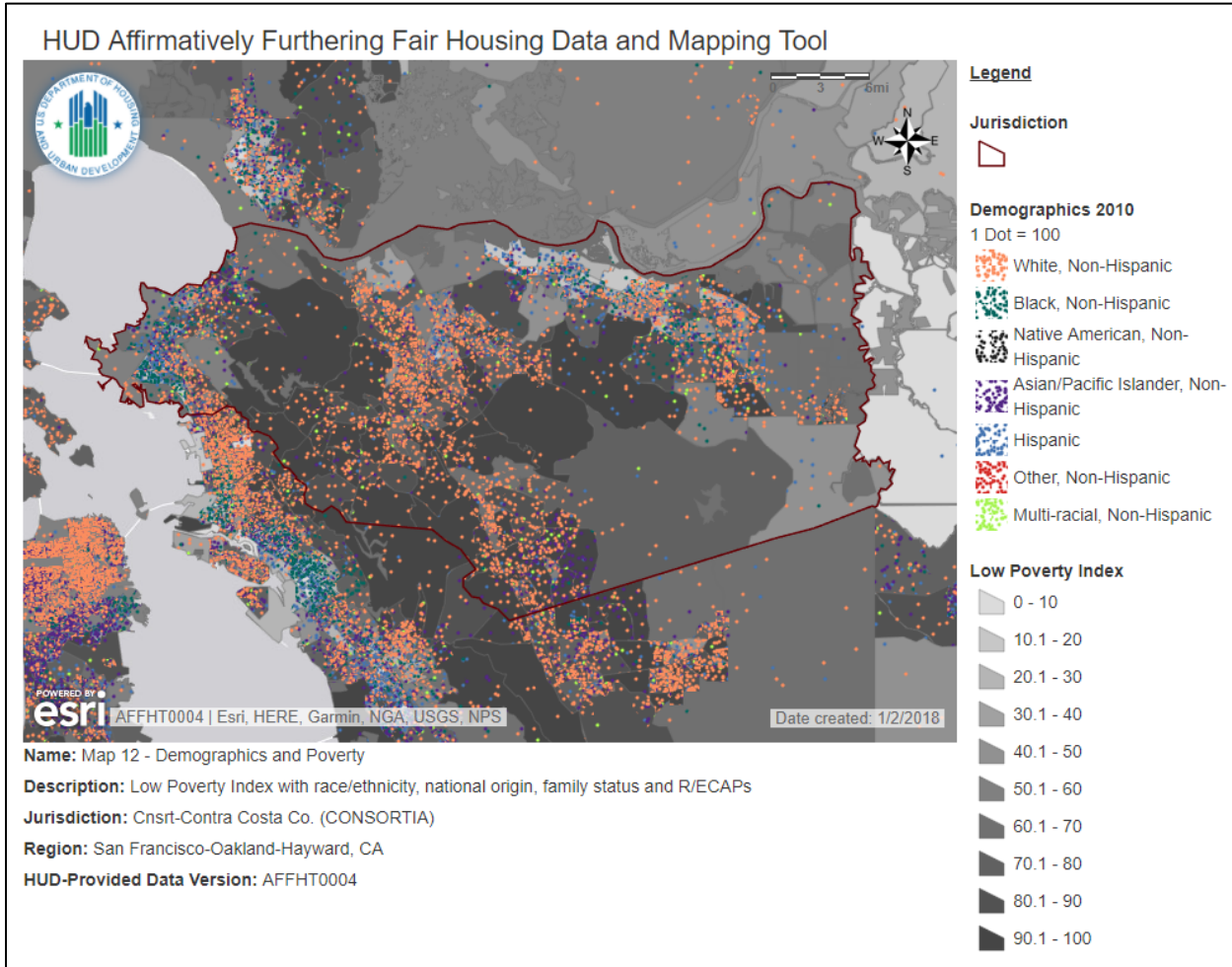
**Map 75: Percentage of Workers 16 Years and Above with Travel Times to Work of 45 minutes and above, Contra Costa County**



**Map 76: Low Poverty Index, Contra Costa County**

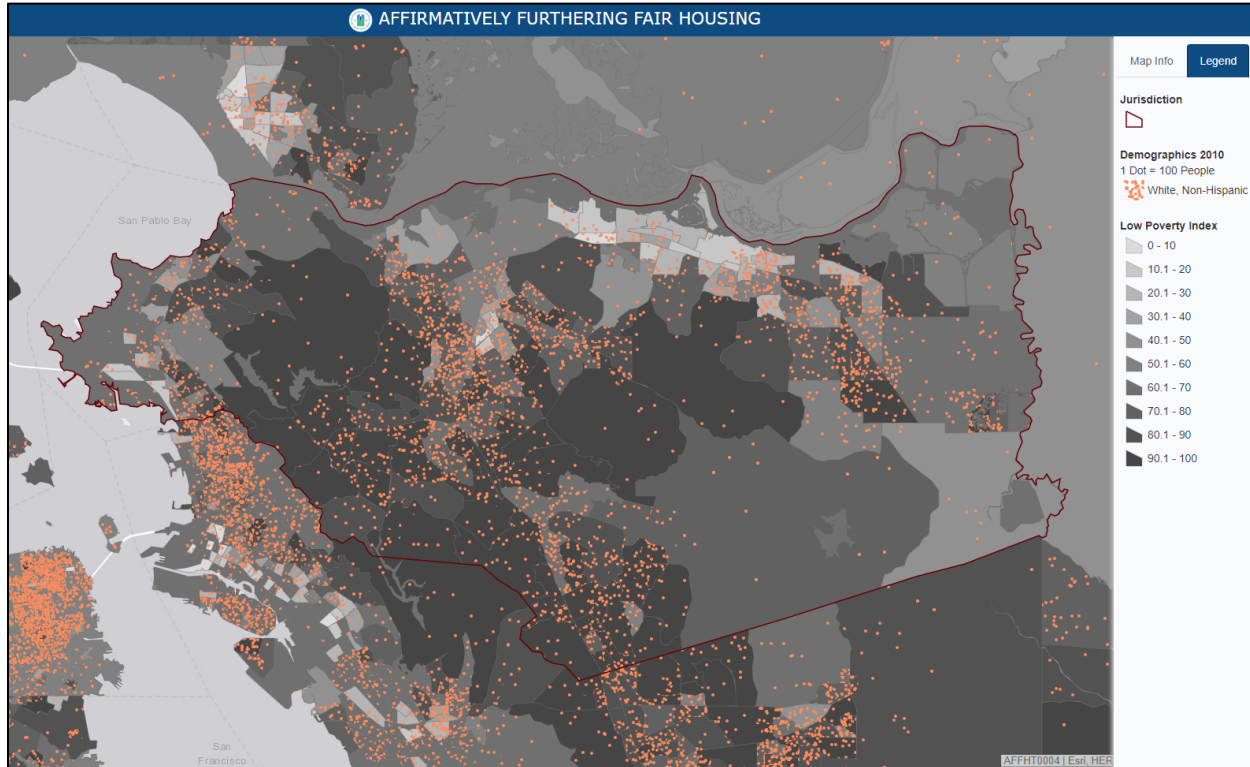


**Map 77: Low Poverty Index by Race/Ethnicity (All races shown), Contra Costa County**

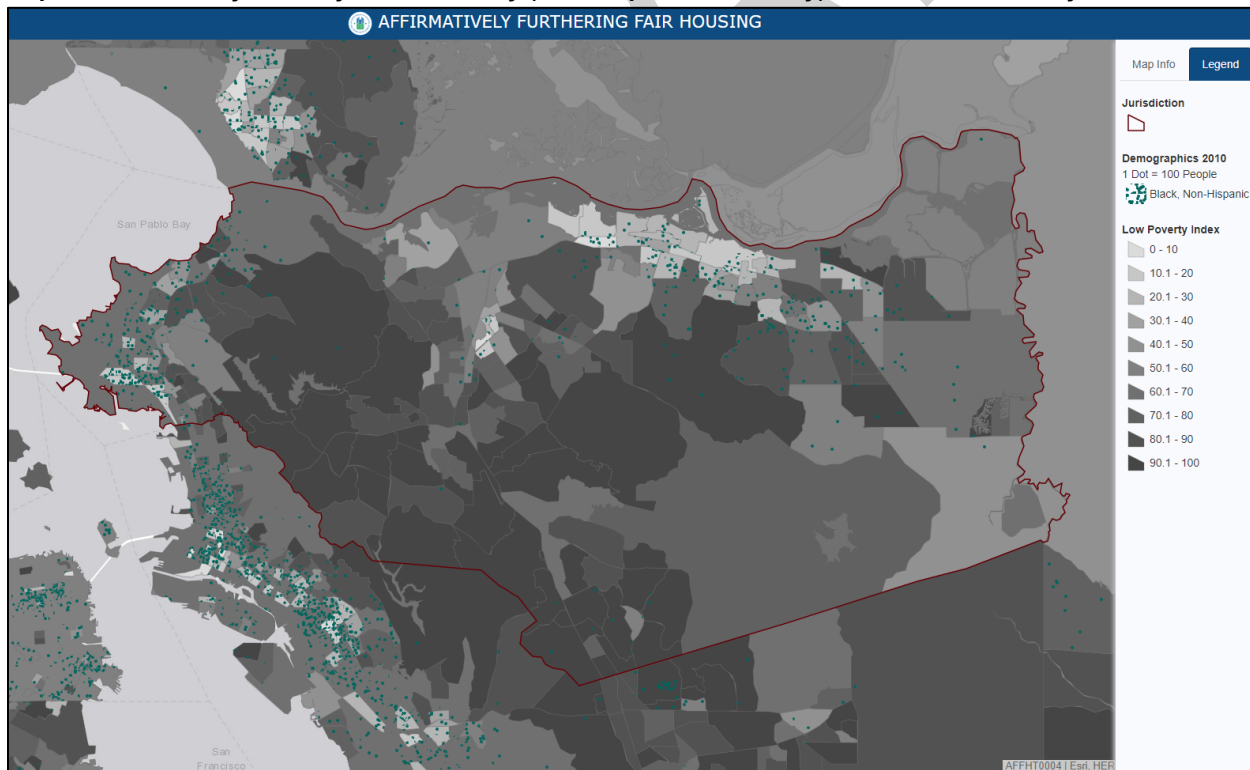




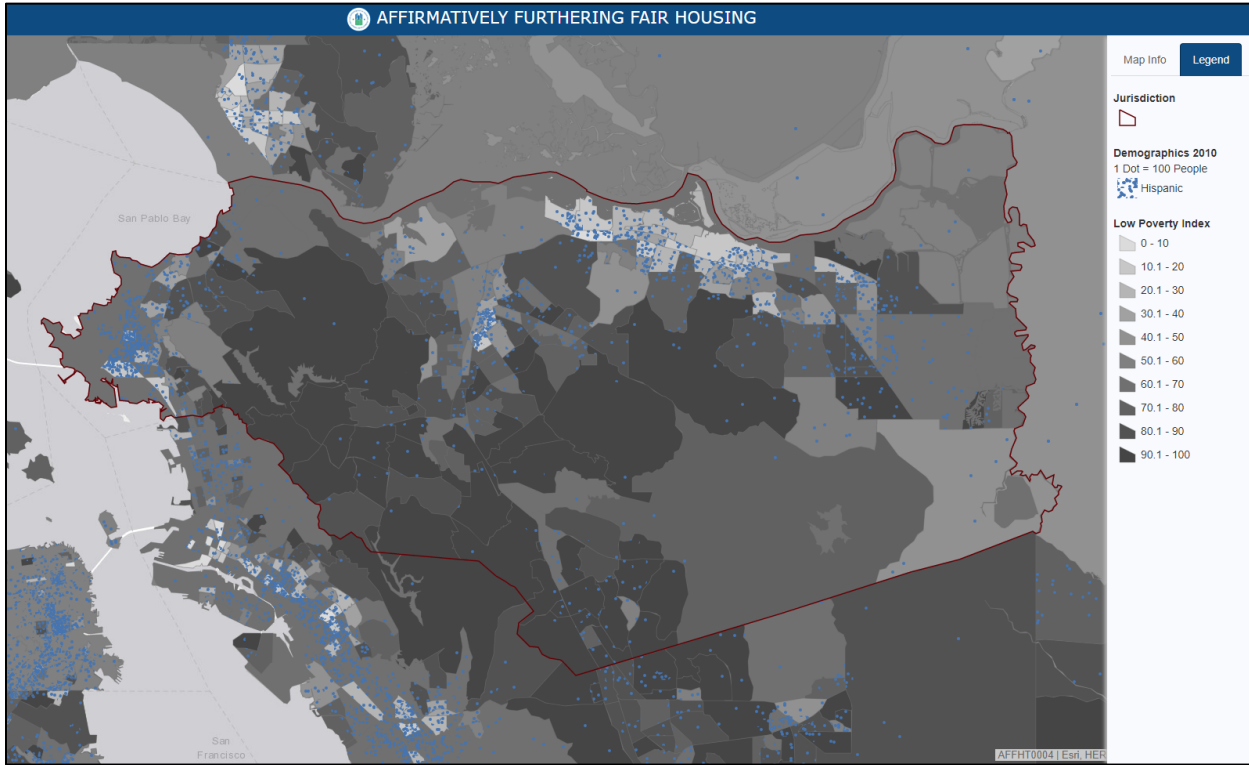
Map 78: Low Poverty Index by Race/Ethnicity (Non-Hispanic White only), Contra Costa County



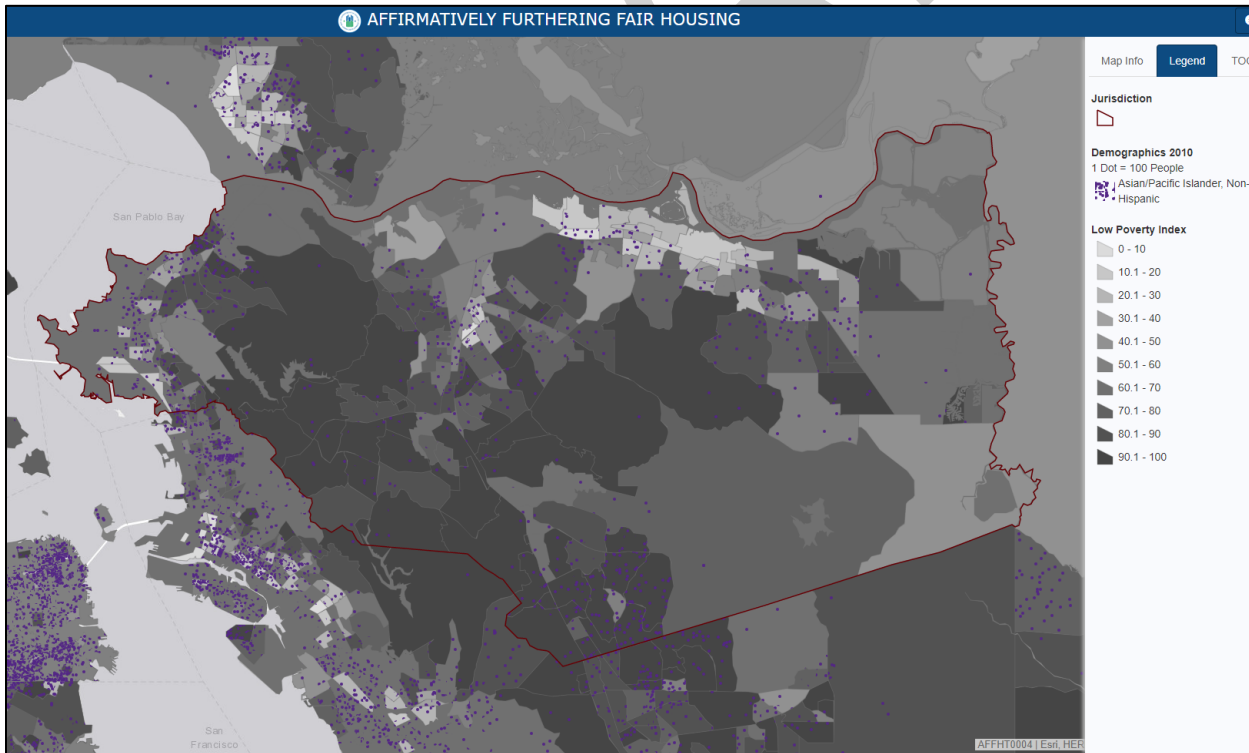
Map 79: Low Poverty Index by Race/Ethnicity (Non-Hispanic Black only), Contra Costa County



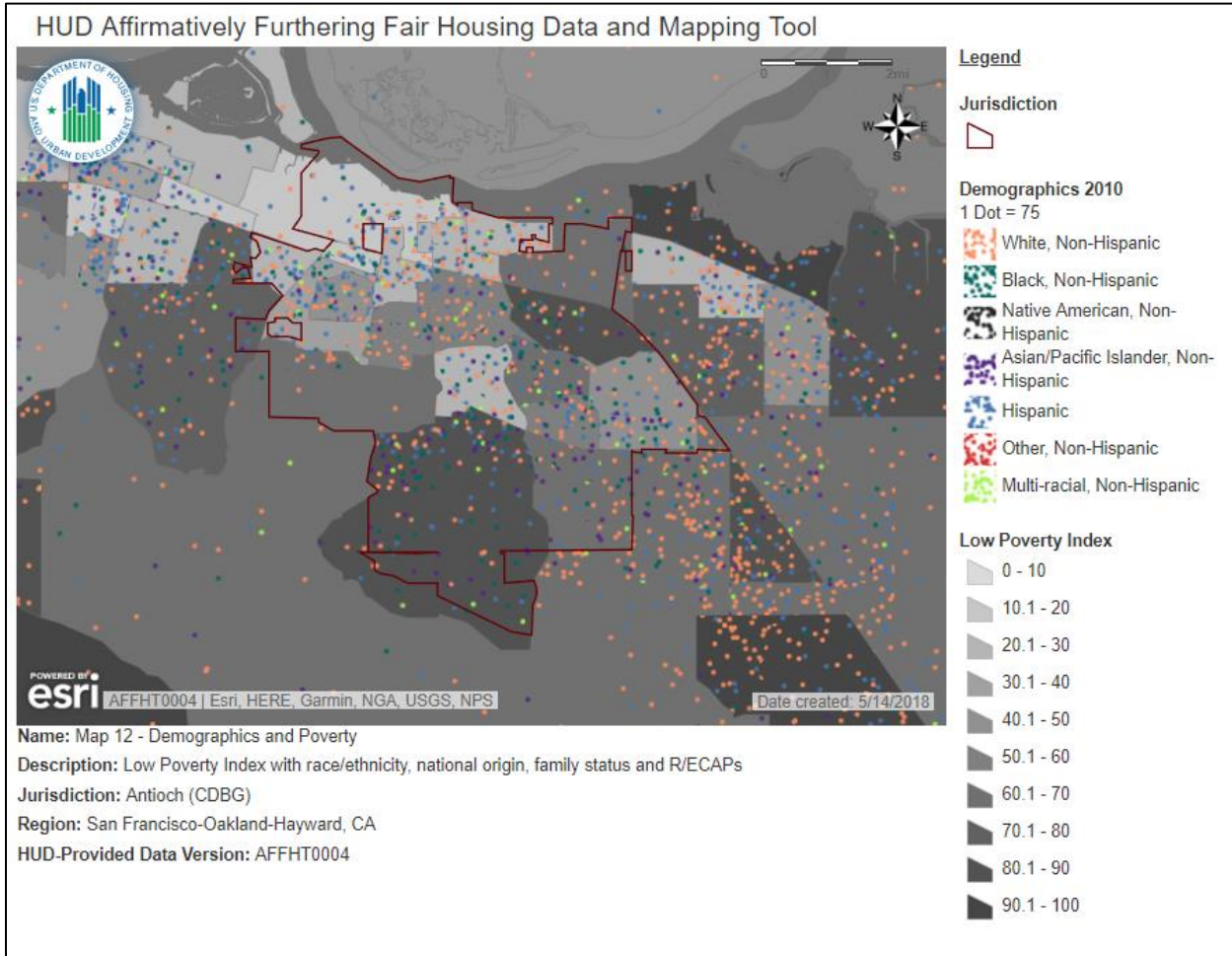
Map 80: Low Poverty Index by Race/Ethnicity (Hispanic only), Contra Costa County



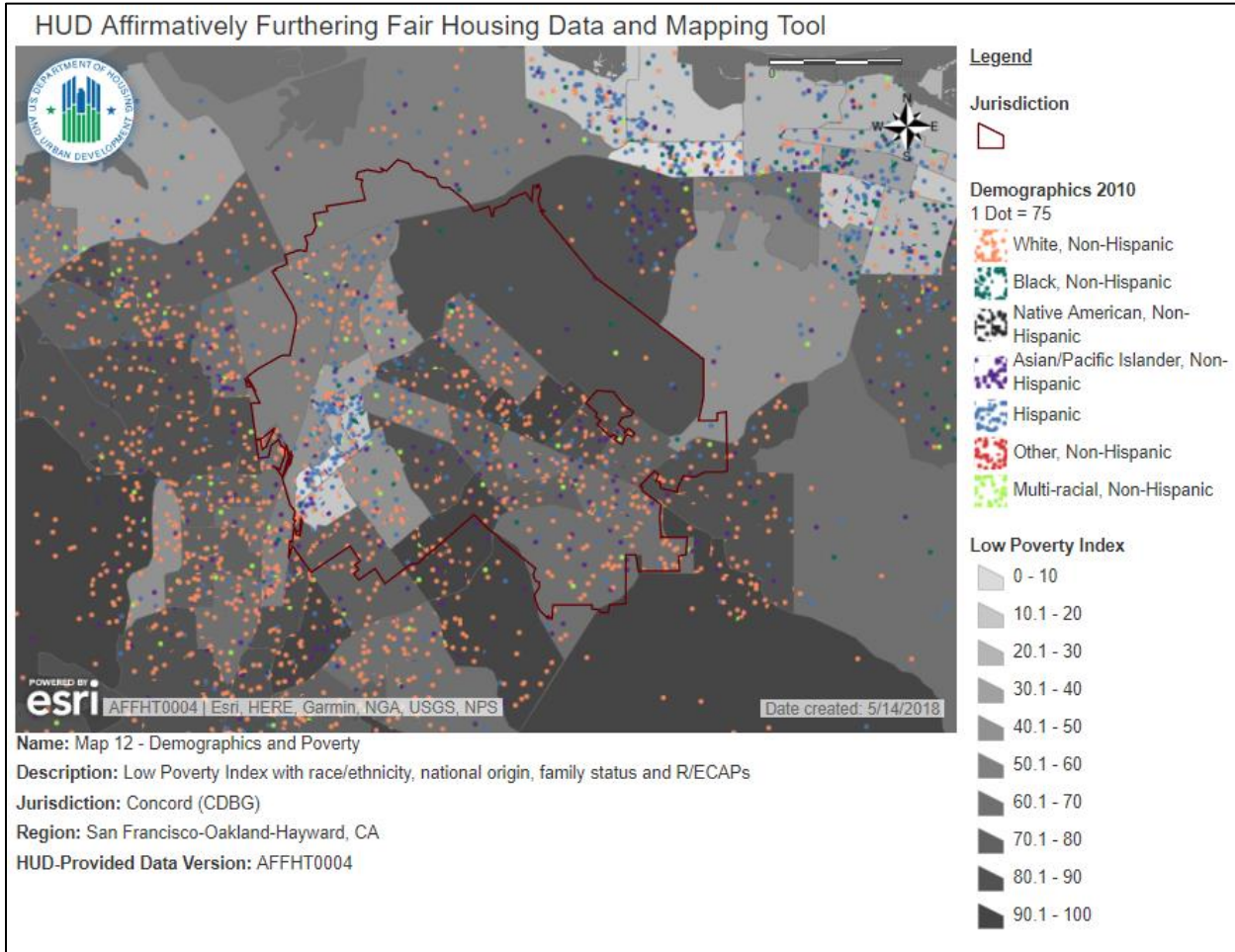
Map 81: Low Poverty Index by Race/Ethnicity (Non-Hispanic Asian only), Contra Costa County



**Map 82: Low Poverty Index by Race/Ethnicity (All races shown), Antioch**



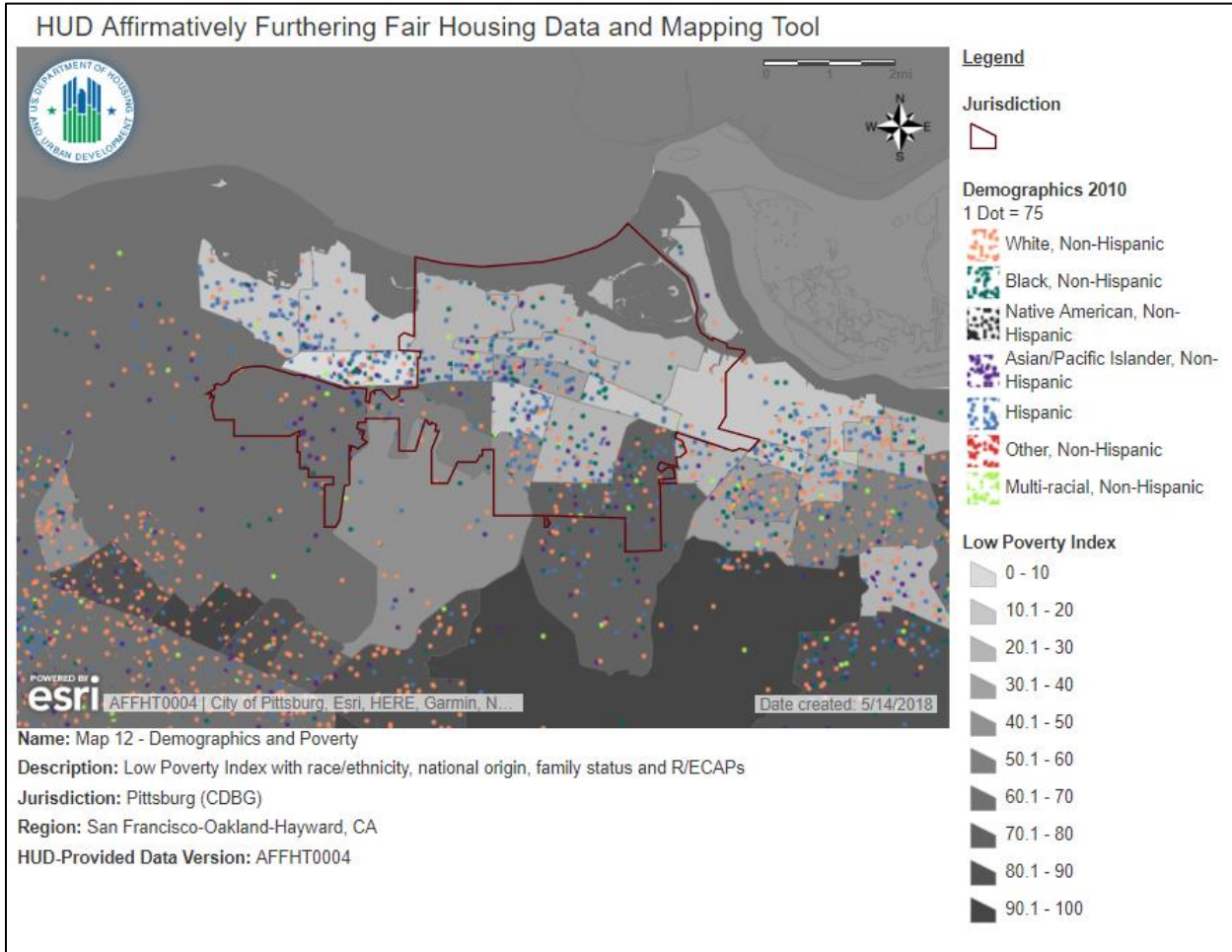
**Map 83: Low Poverty Index by Race/Ethnicity (All races shown), Concord**



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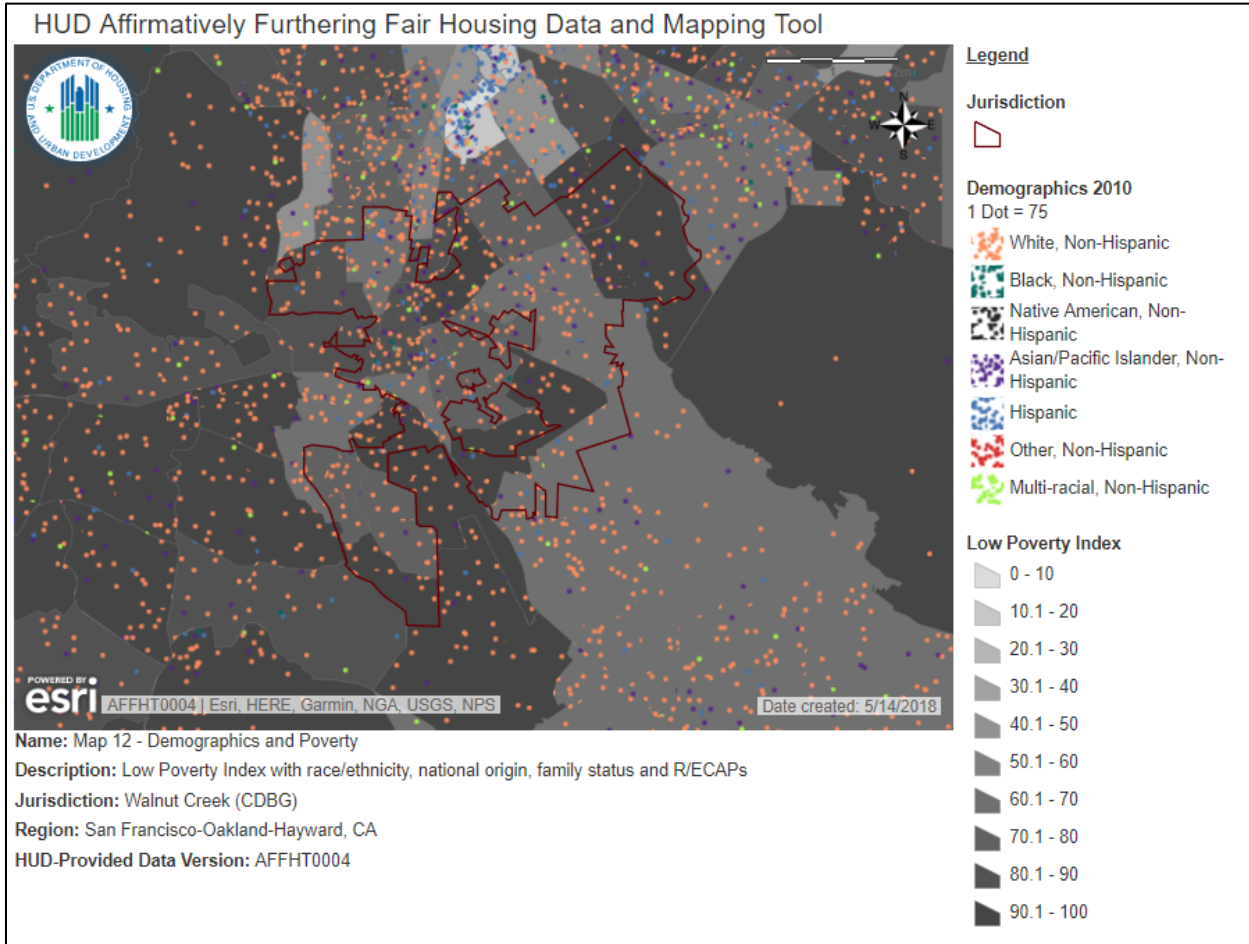


**Map 84: Low Poverty Index by Race/Ethnicity (All races shown), Pittsburg**



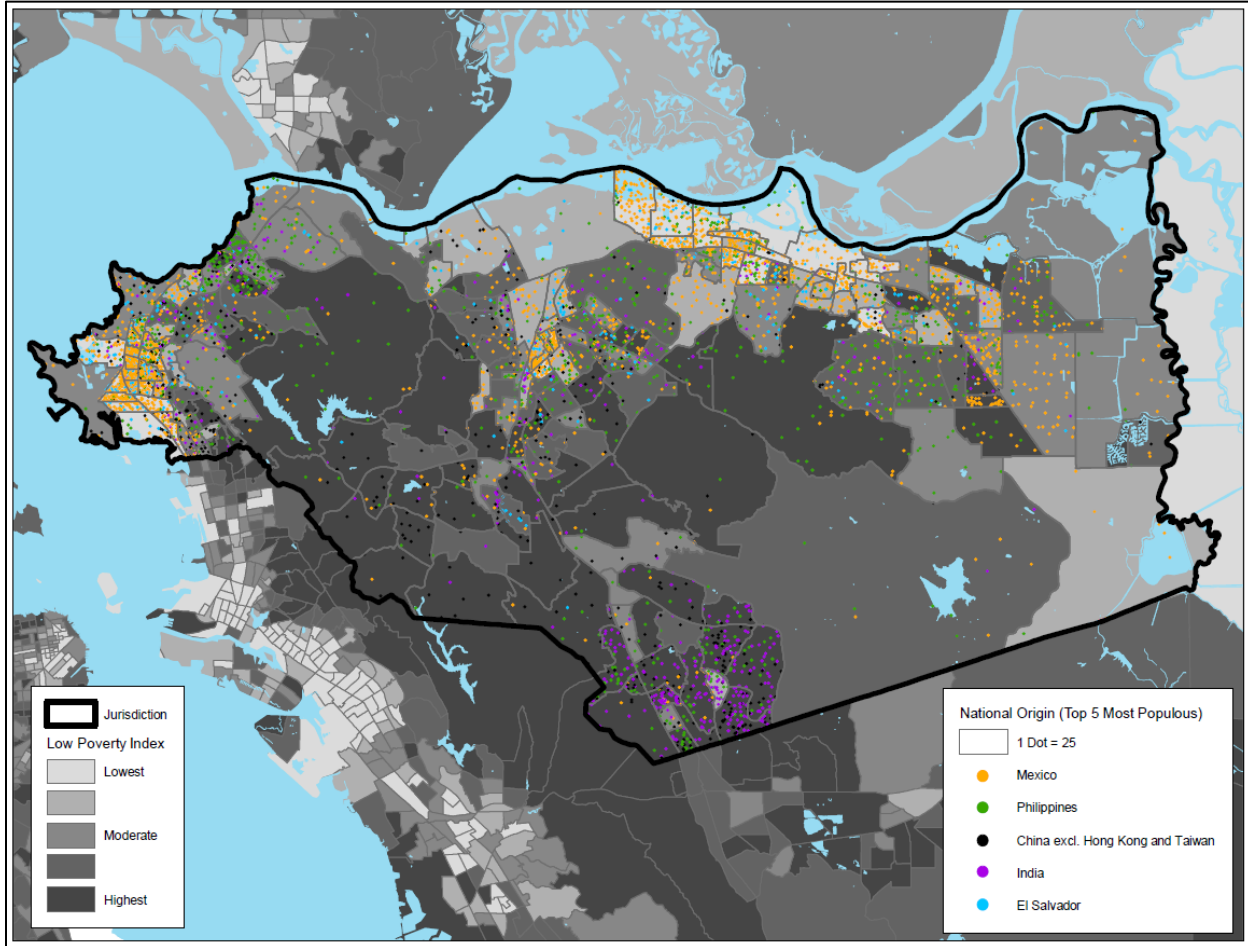
DK

**Map 85: Low Poverty Index by Race/Ethnicity (All races shown), Walnut Creek**

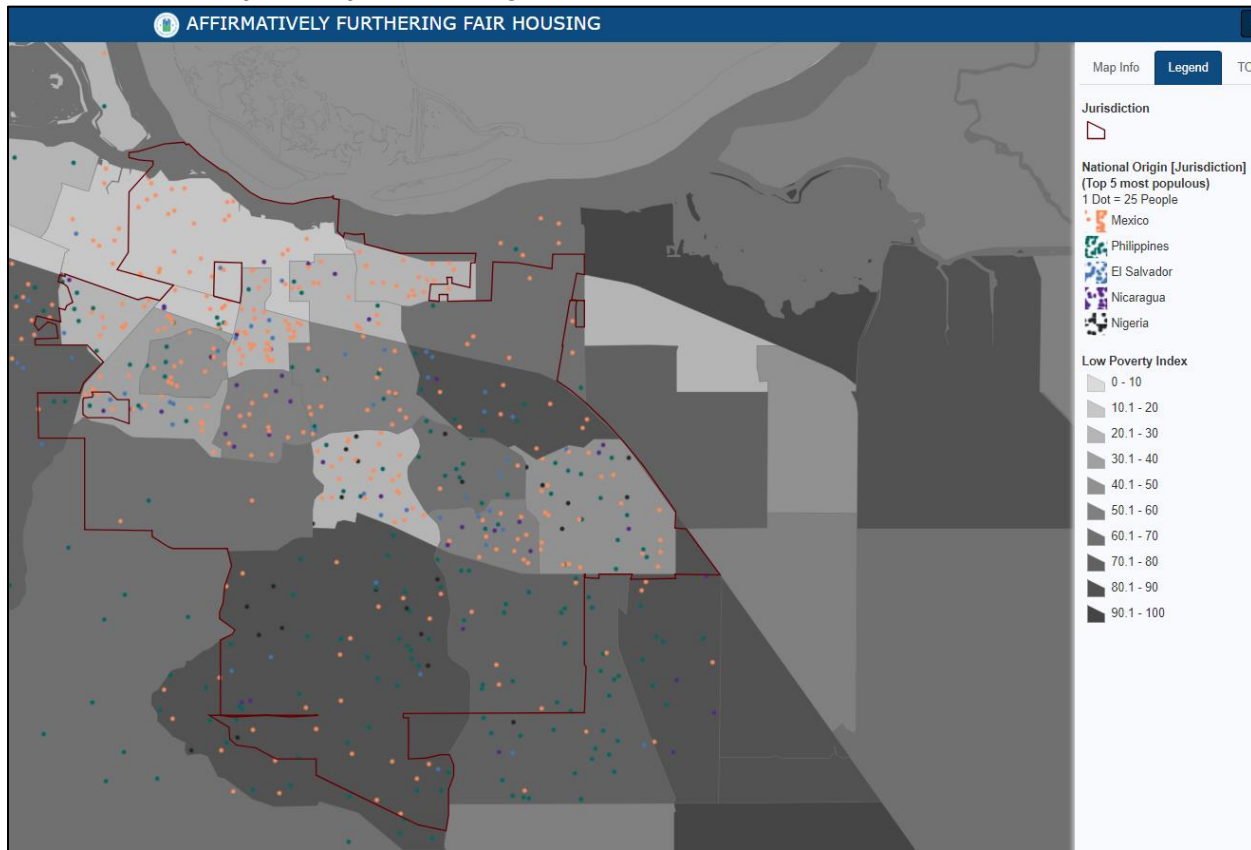




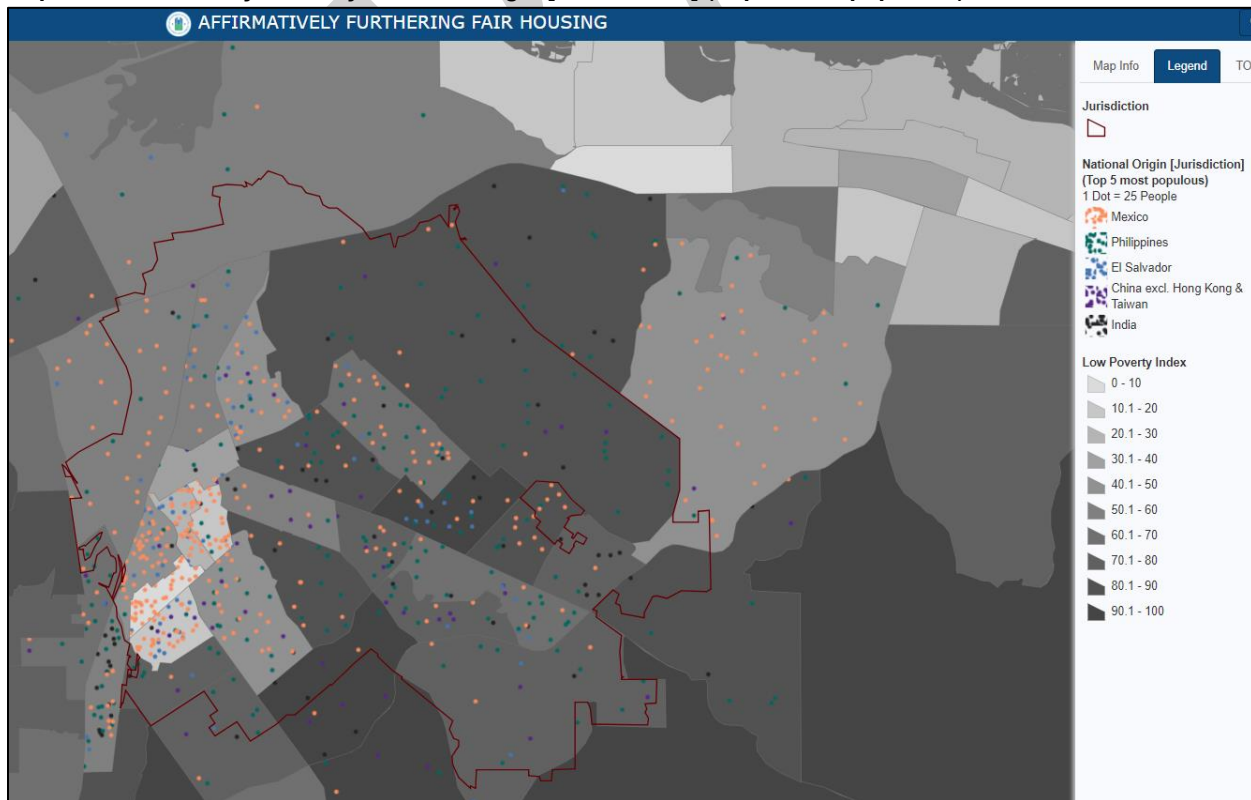
Map 86 – Low Poverty Index by National Origin [Jurisdiction] (Top 5 most populous)



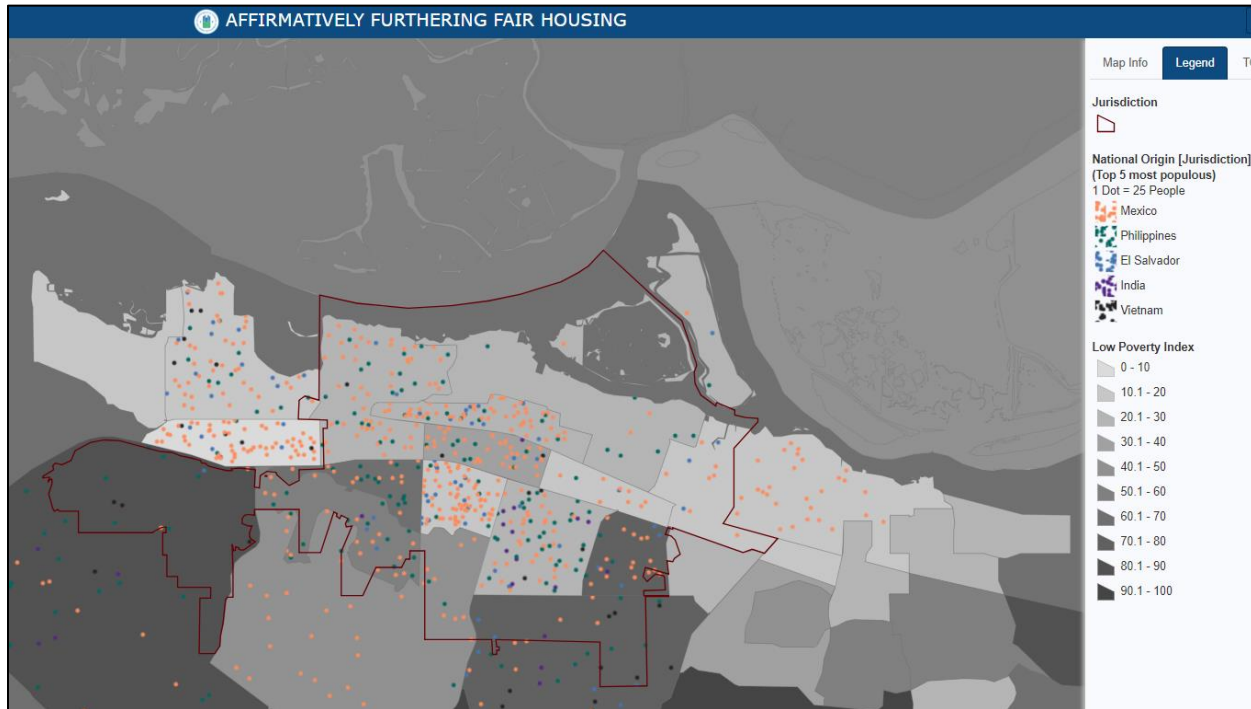
Map 87 – Low Poverty Index by National Origin [Jurisdiction] (Top 5 most populous), Antioch



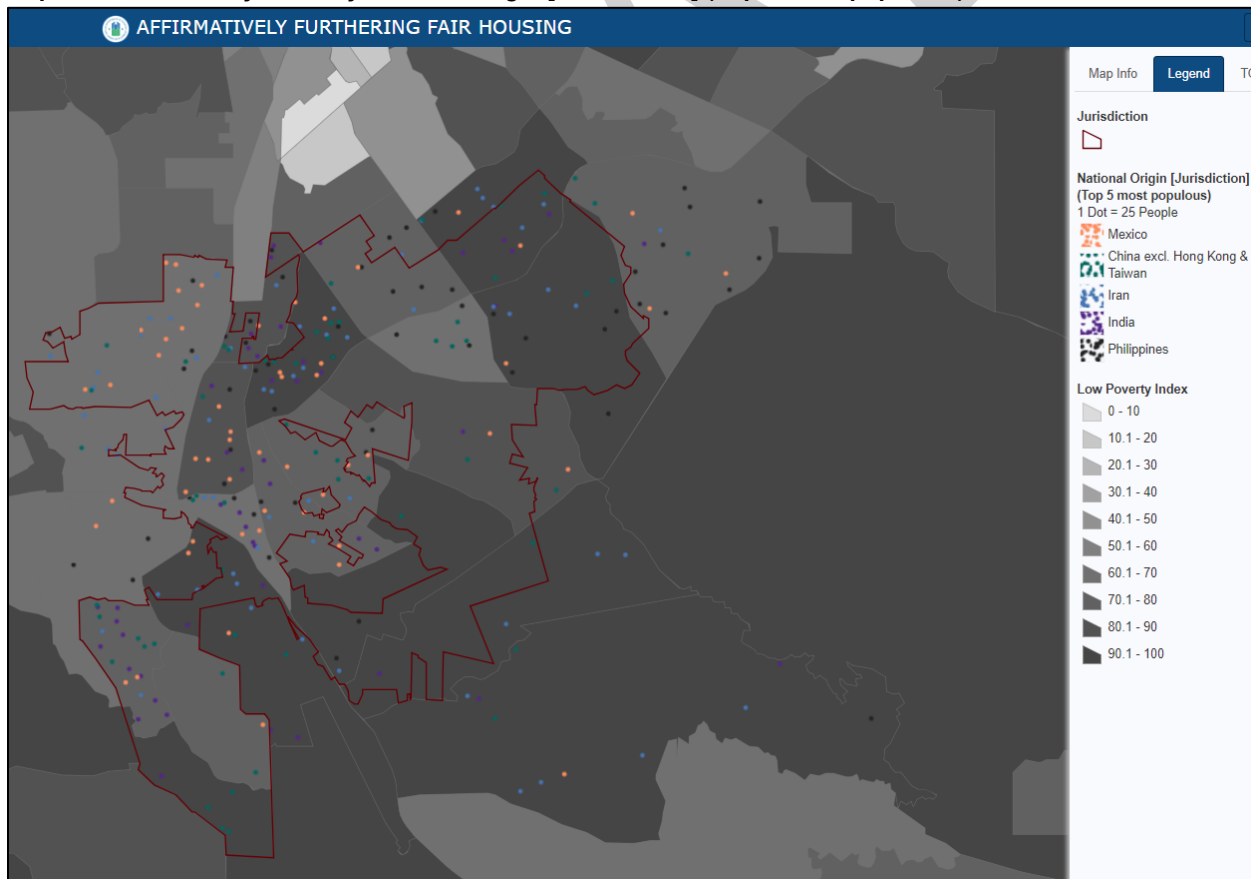
Map 88 – Low Poverty Index by National Origin [Jurisdiction] (Top 5 most populous), Concord



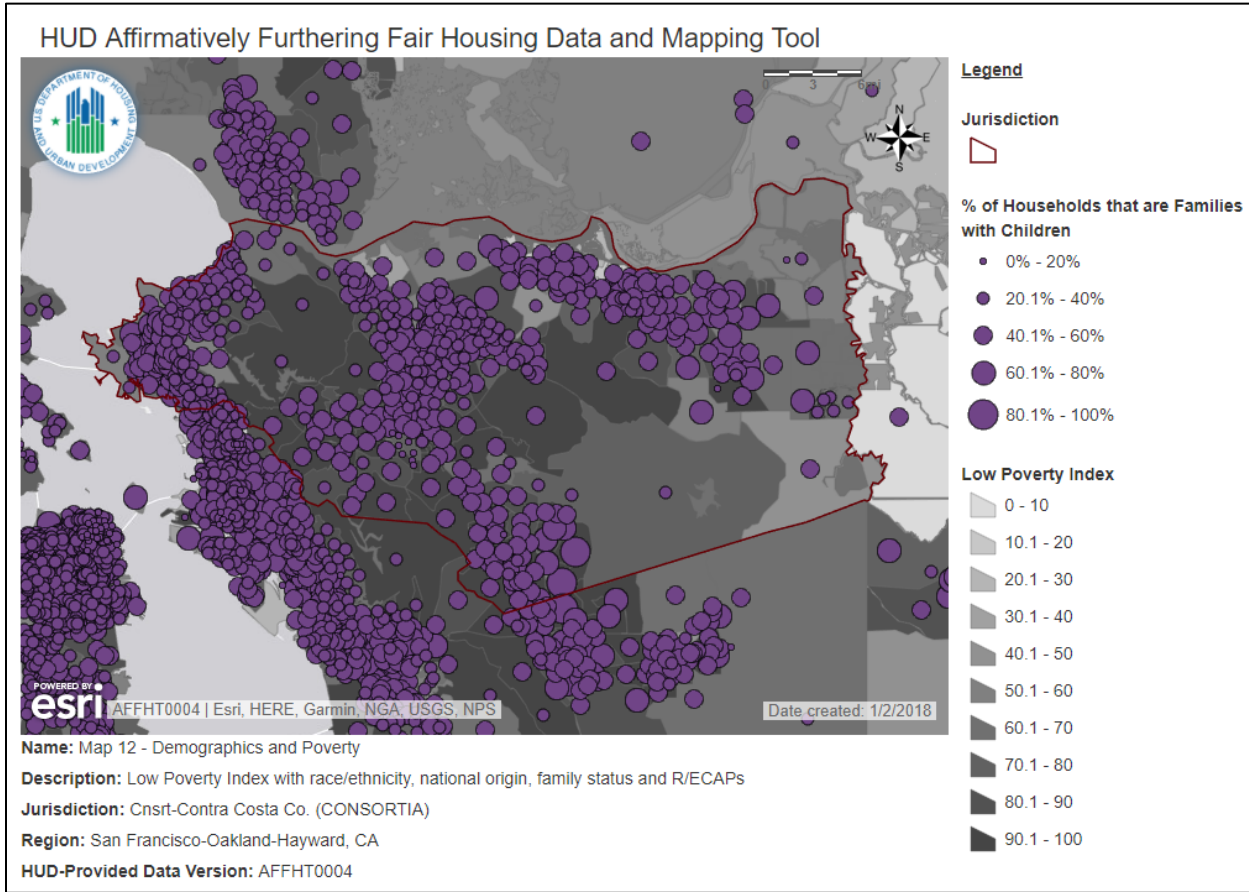
Map 89 – Low Poverty Index by National Origin [Jurisdiction] (Top 5 most populous), Pittsburg



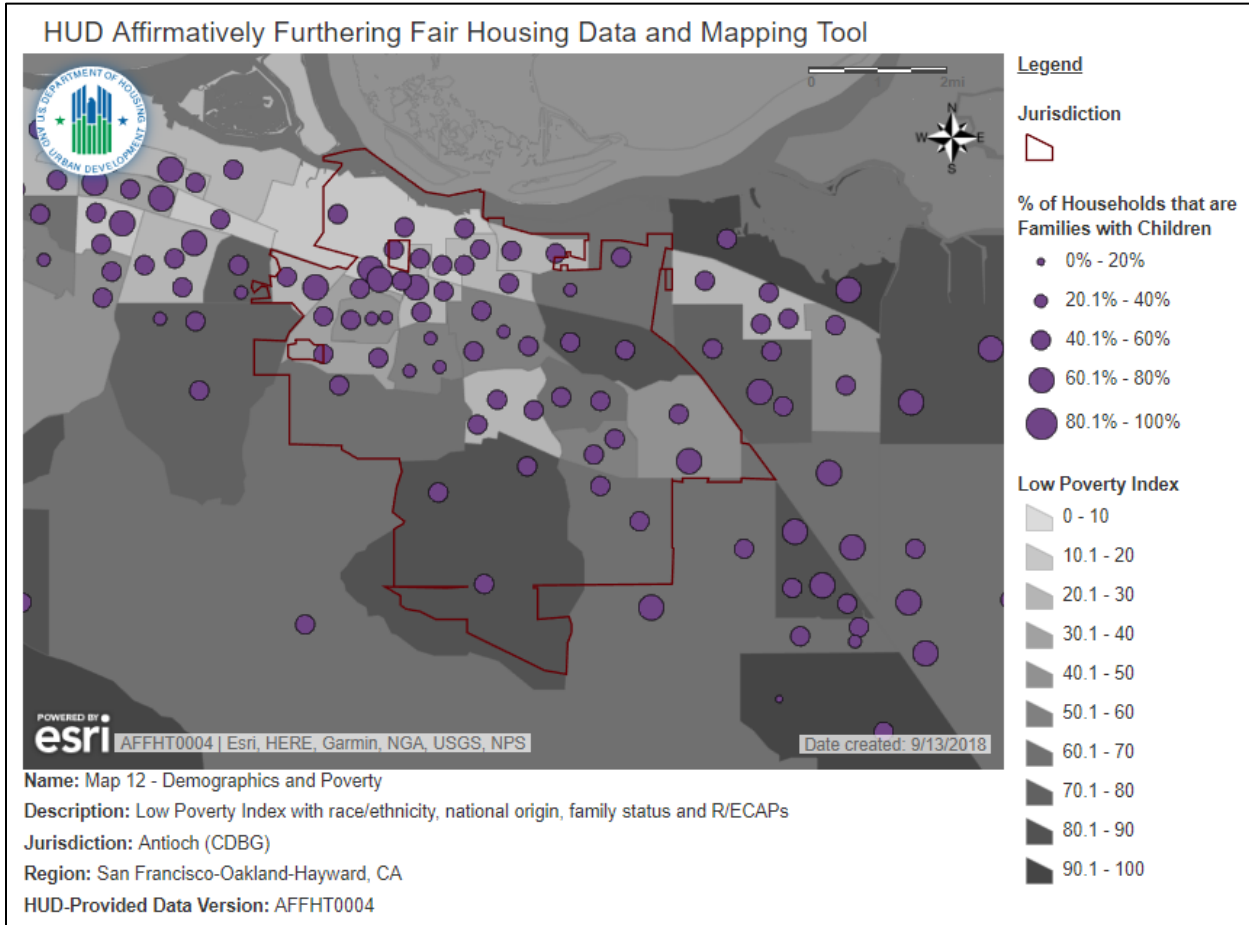
Map 90 – Low Poverty Index by National Origin [Jurisdiction] (Top 5 most populous), Walnut Creek



**Map 91 – Low Poverty Index by Family Status, Contra Costa County**

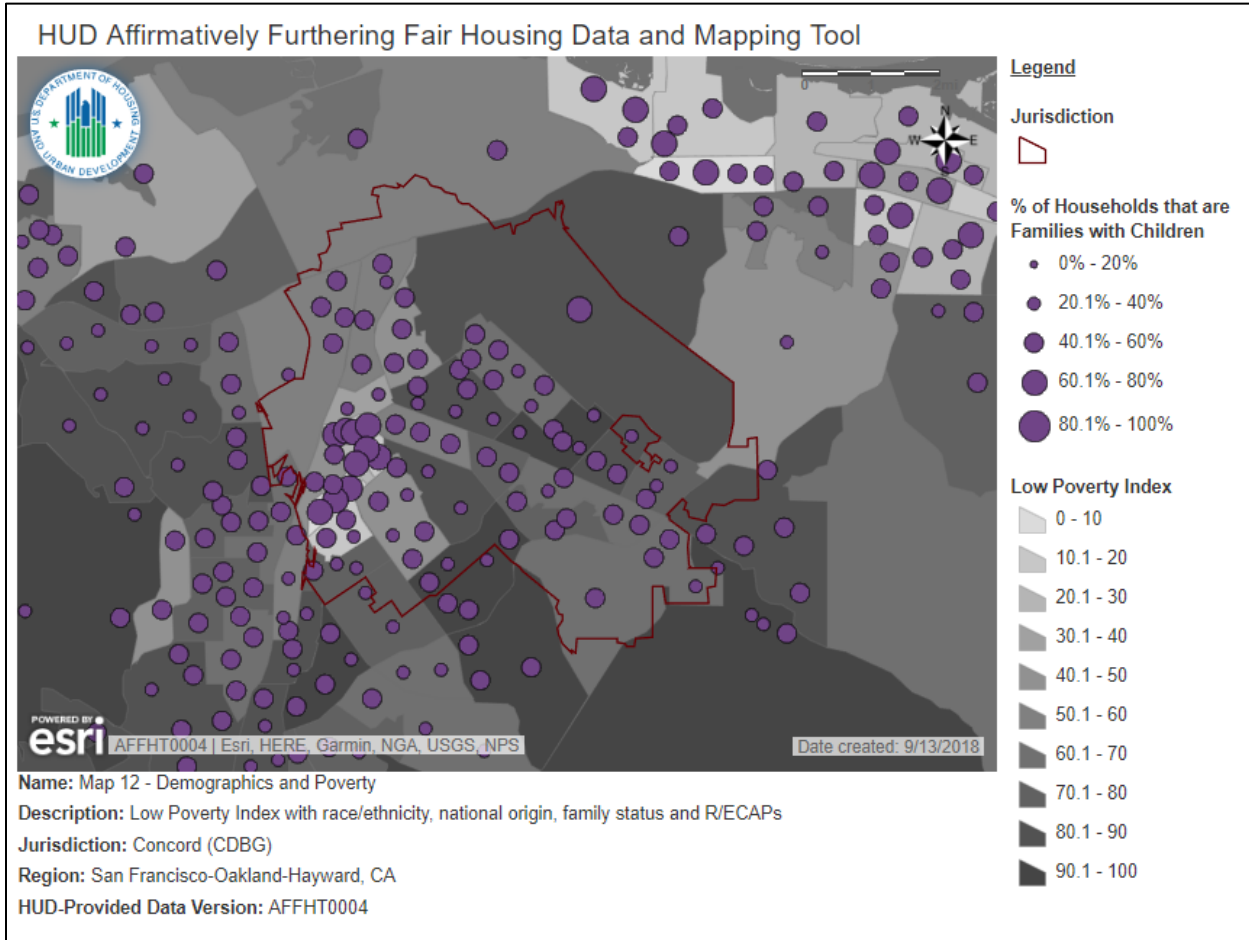


**Map 92 – Low Poverty Index by Family Status, Antioch**



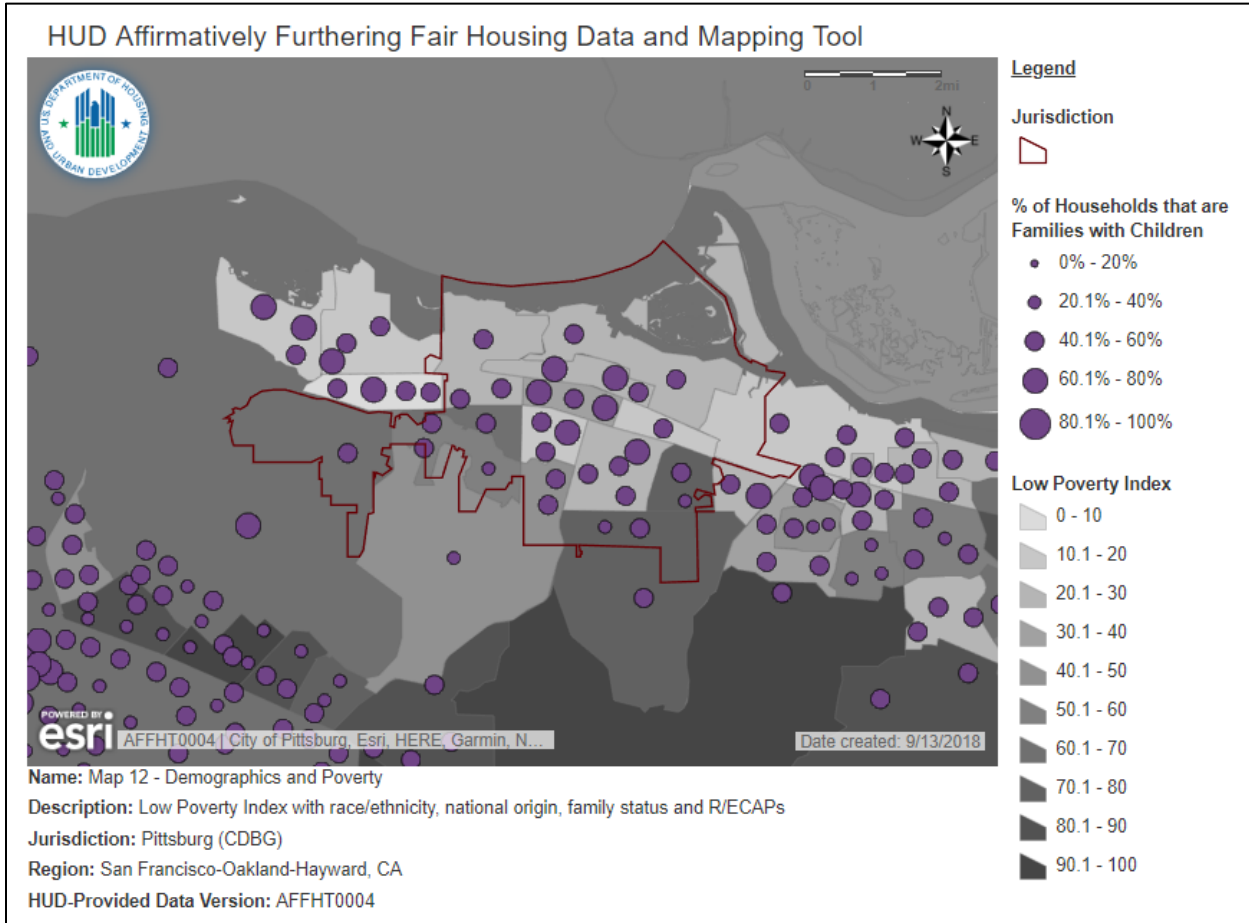


**Map 93 – Low Poverty Index by Family Status, Concord**

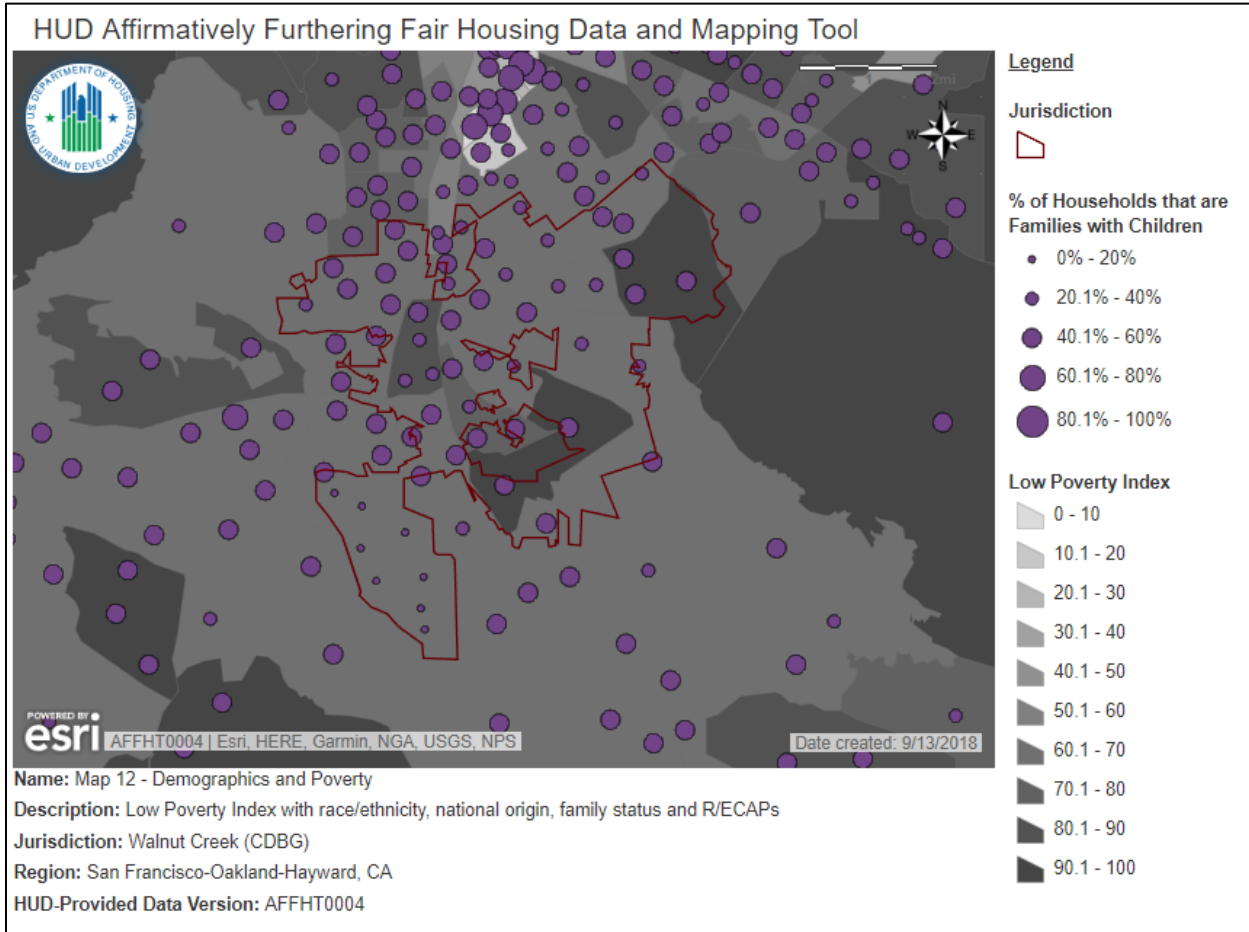




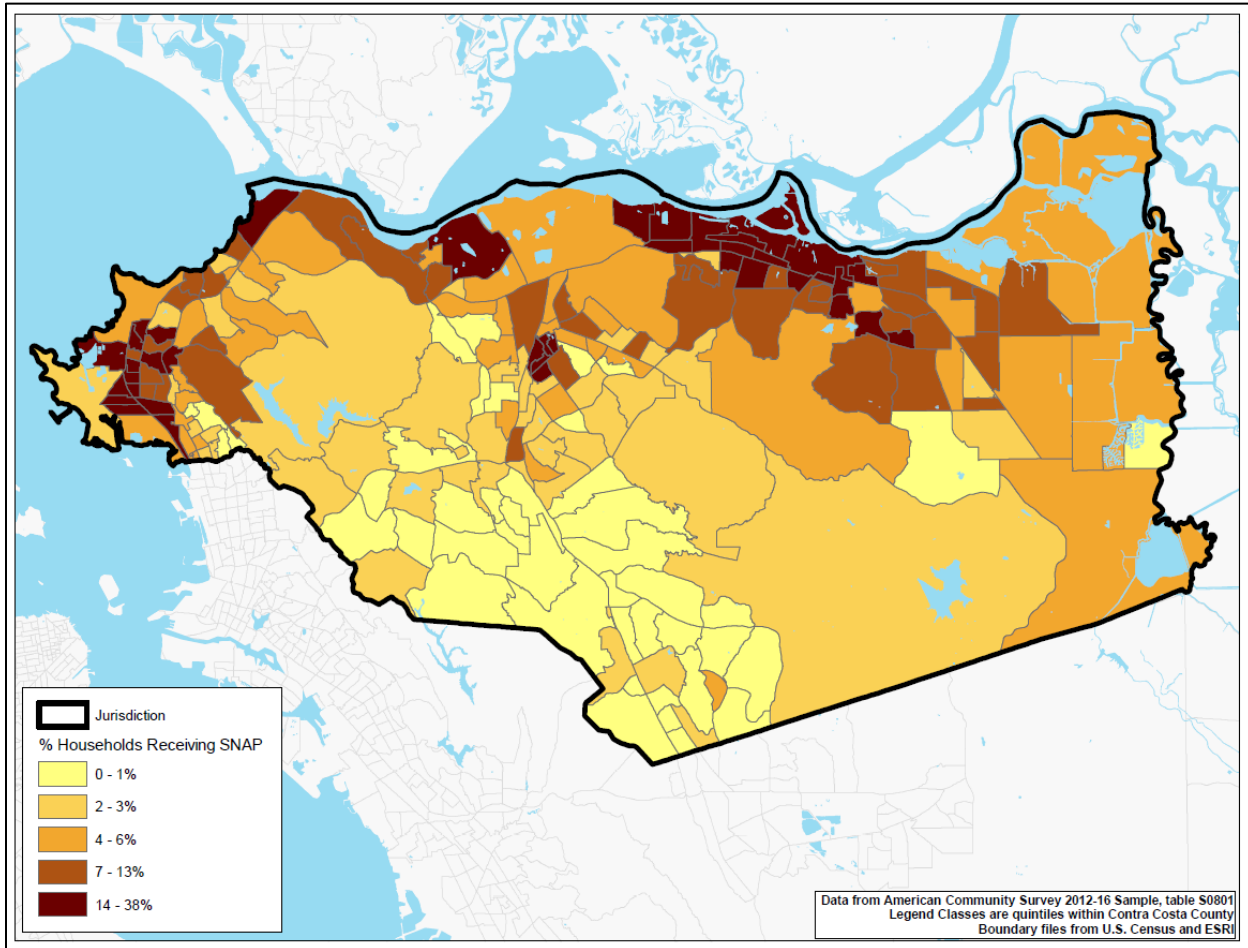
**Map 94 – Low Poverty Index by Family Status, Pittsburg**



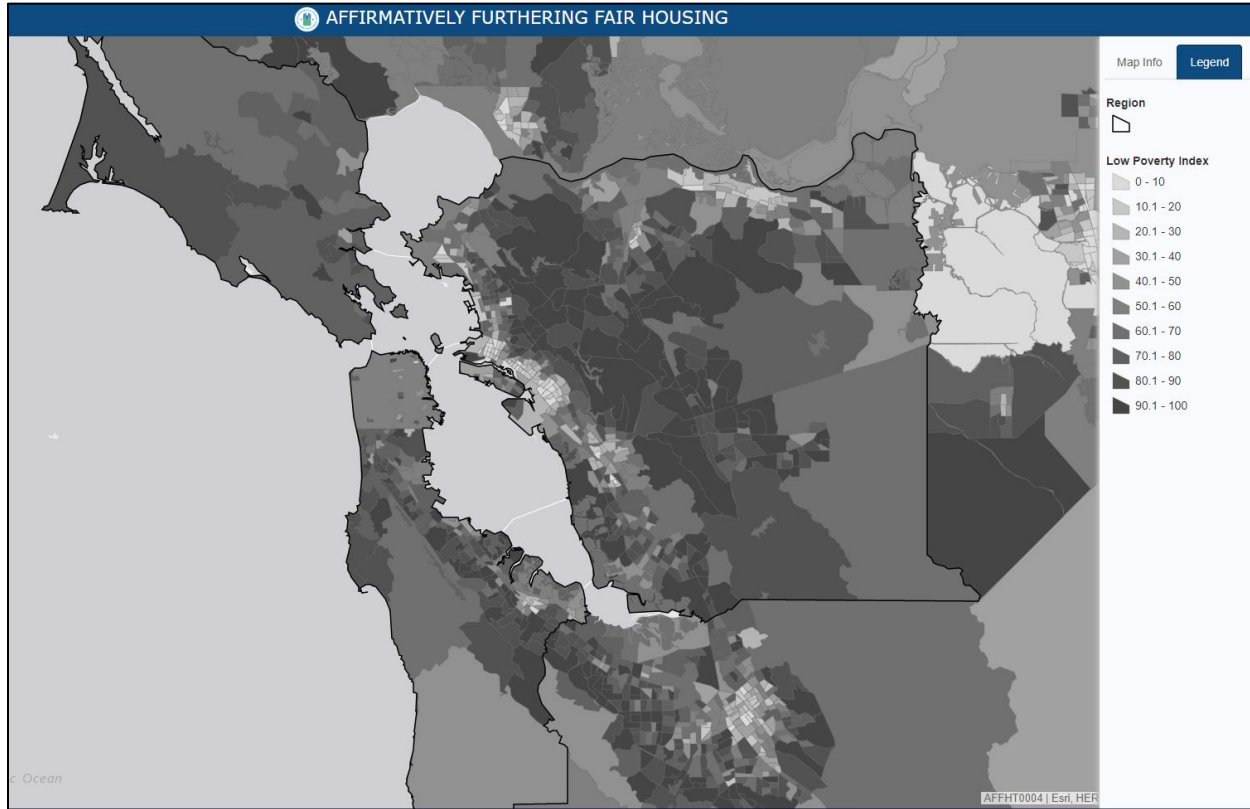
**Map 95 – Low Poverty Index by Family Status, Walnut Creek**



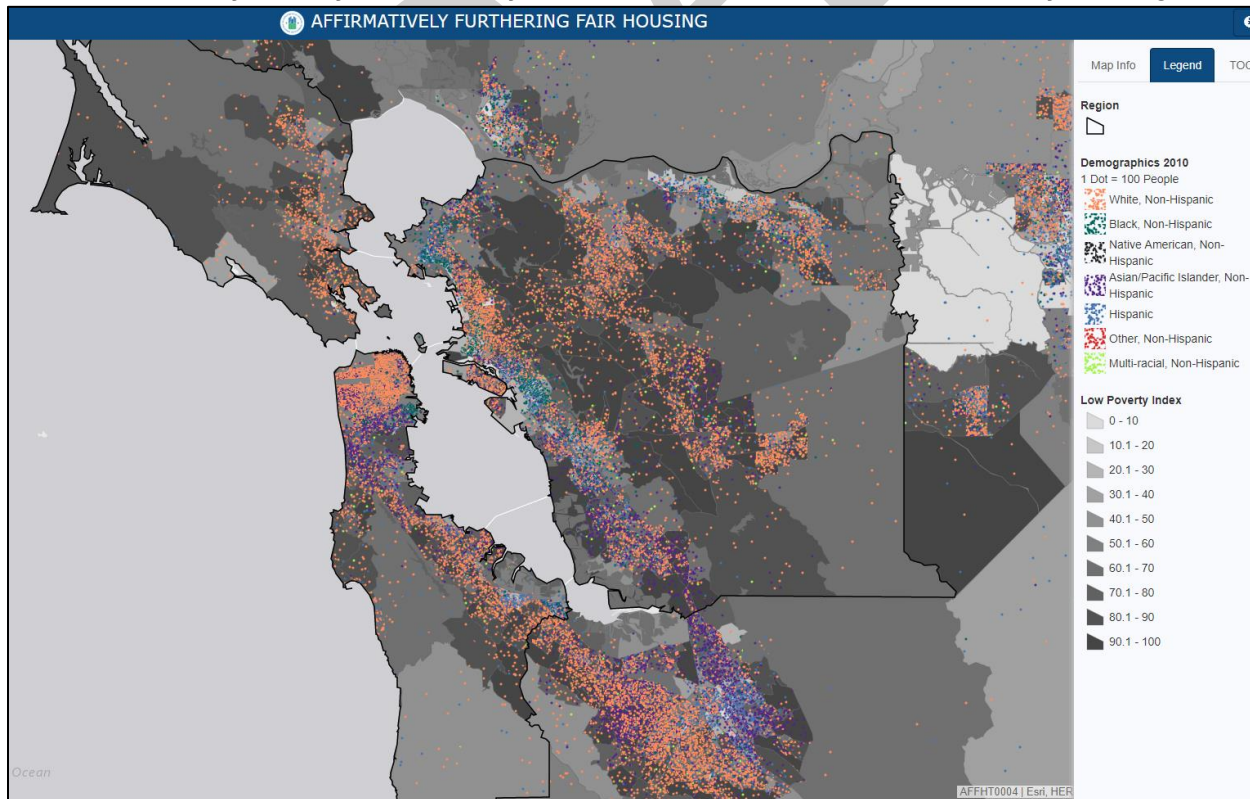
Map 96 – Percent Households Receiving Supplemental Nutrition Assistance Program (SNAP)



Map 97: Low Poverty Index, San Francisco-Oakland-Hayward Region

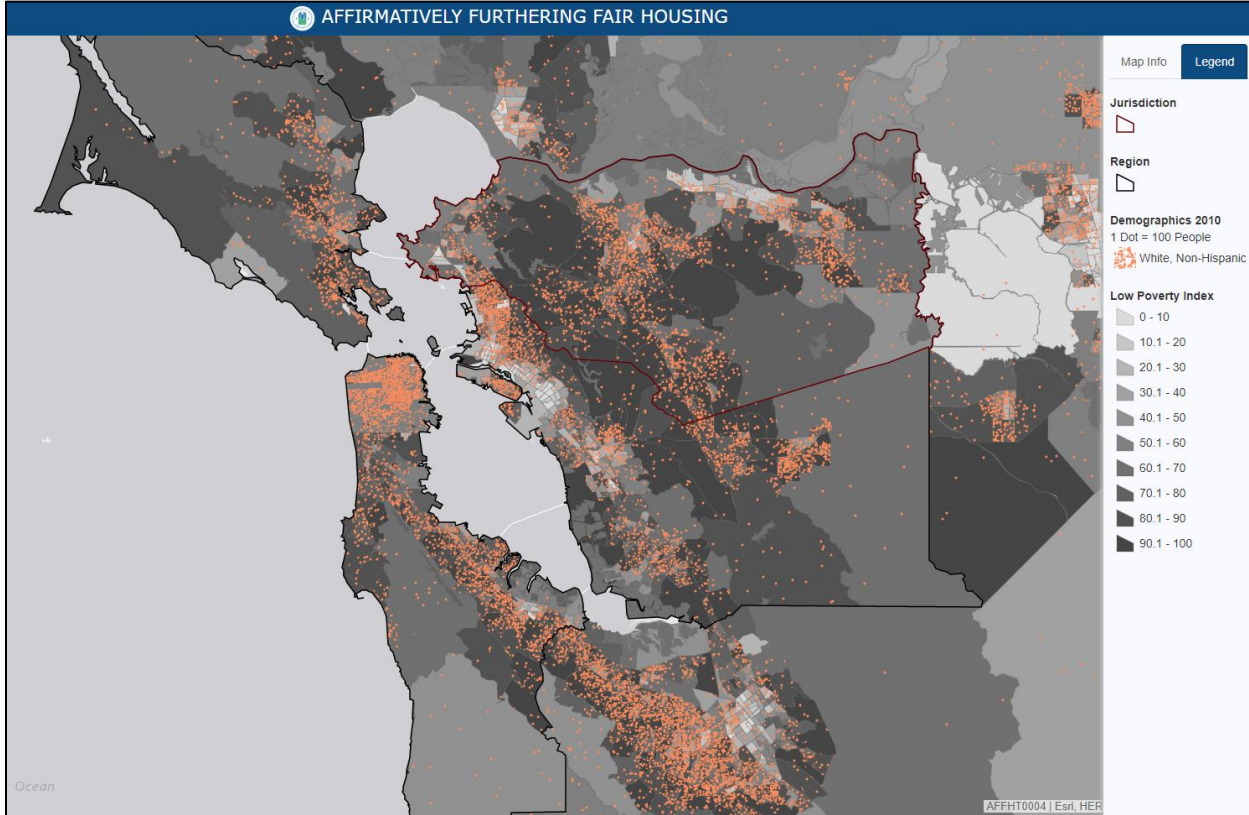


Map 98: Low Poverty Index by Race/Ethnicity (All races shown), San Francisco-Oakland-Hayward Region

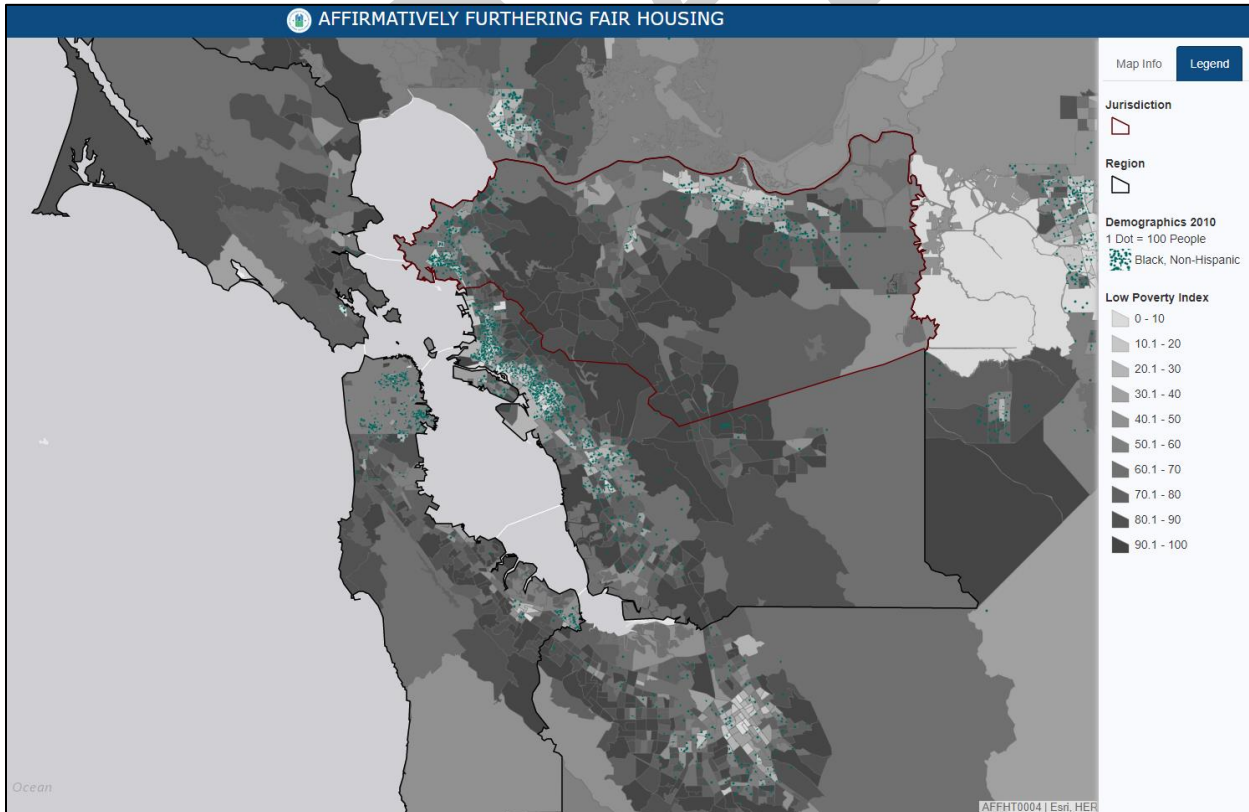




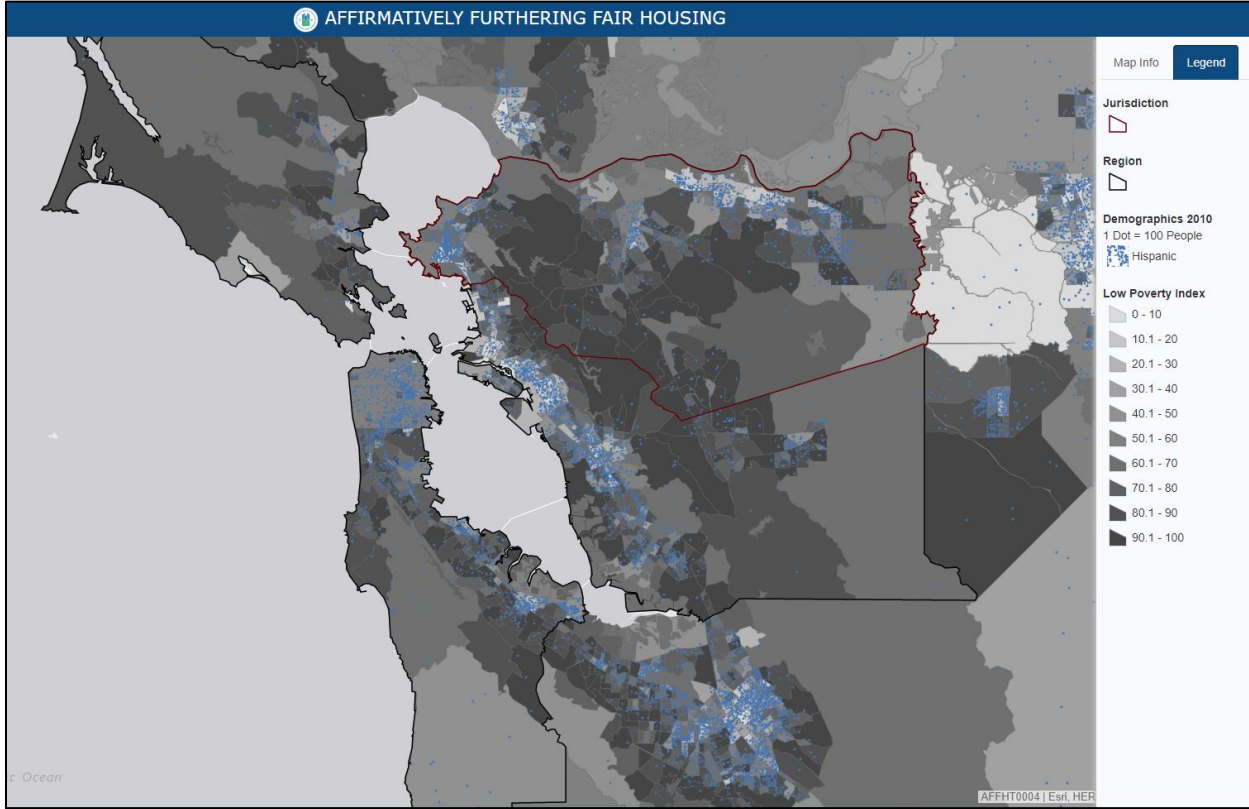
Map 99: Low Poverty Index by Race/Ethnicity (Non-Hispanic White only), San Francisco-Oakland-Hayward Region



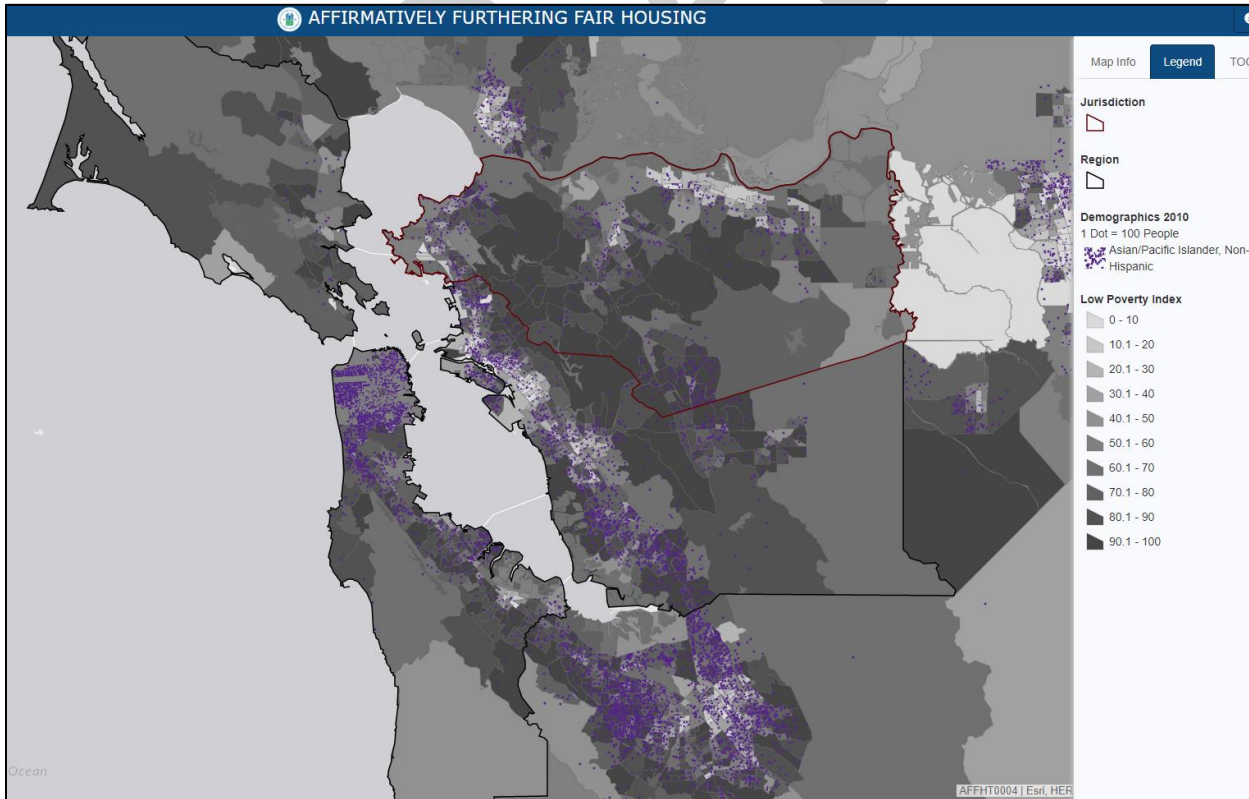
Map 100: Low Poverty Index by Race/Ethnicity (Non-Hispanic Black only), San Francisco-Oakland-Hayward Region



**Map 101: Low Poverty Index by Race/Ethnicity (Hispanic only), San Francisco-Oakland-Hayward Region**

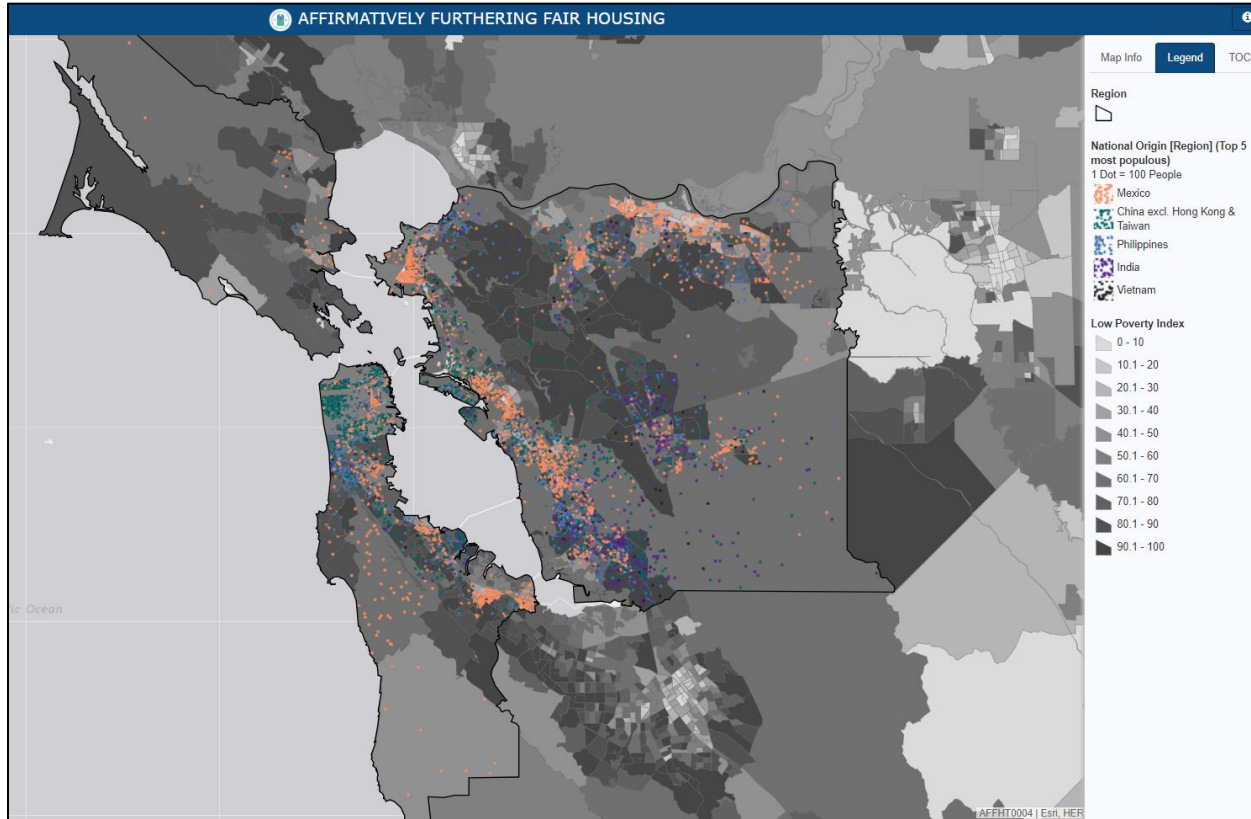


**Map 102: Low Poverty Index by Race/Ethnicity (Non-Hispanic Asian only), San Francisco-Oakland-Hayward Region**

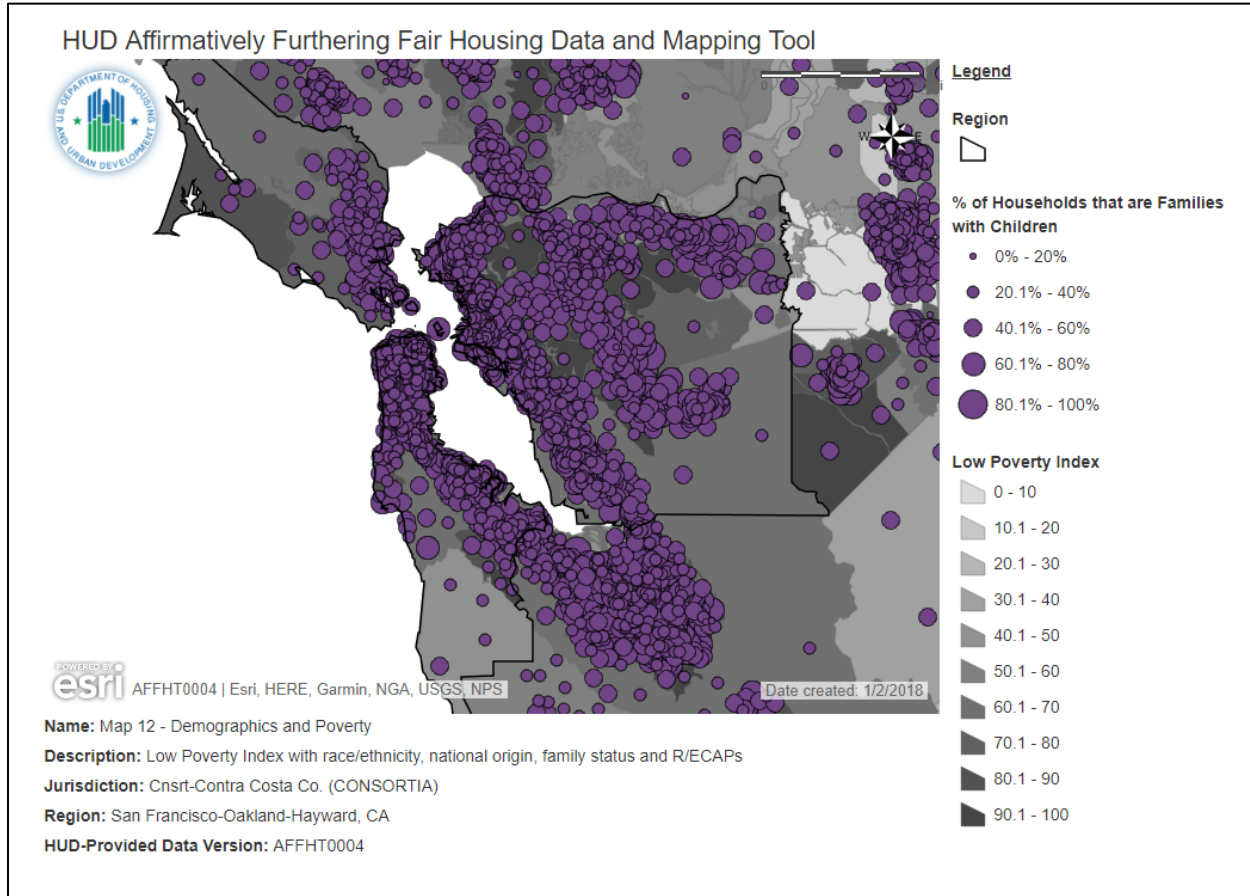




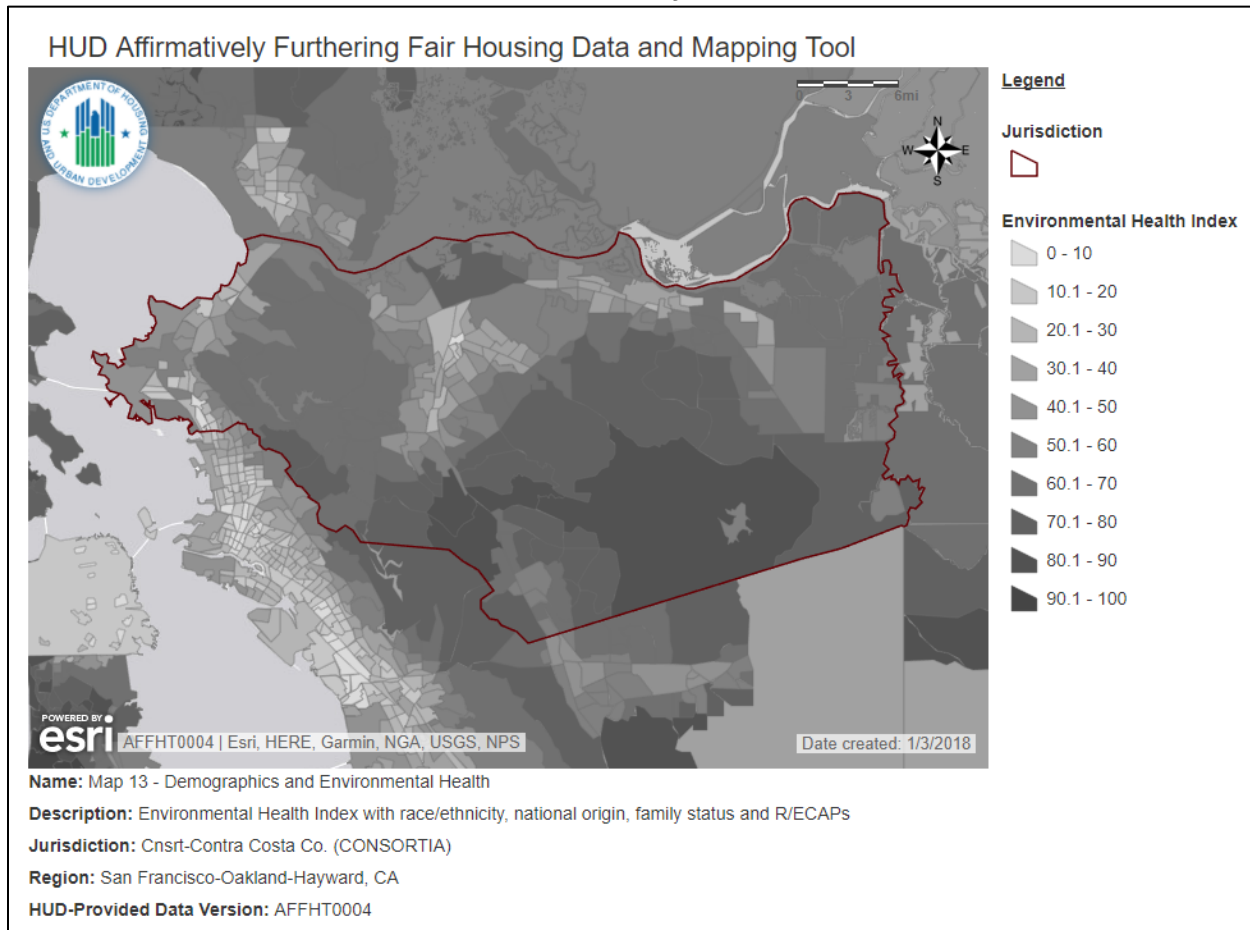
# Map 103 – Low Poverty Index by National Origin (Top 5 most populous), San Francisco-Oakland-Hayward Region



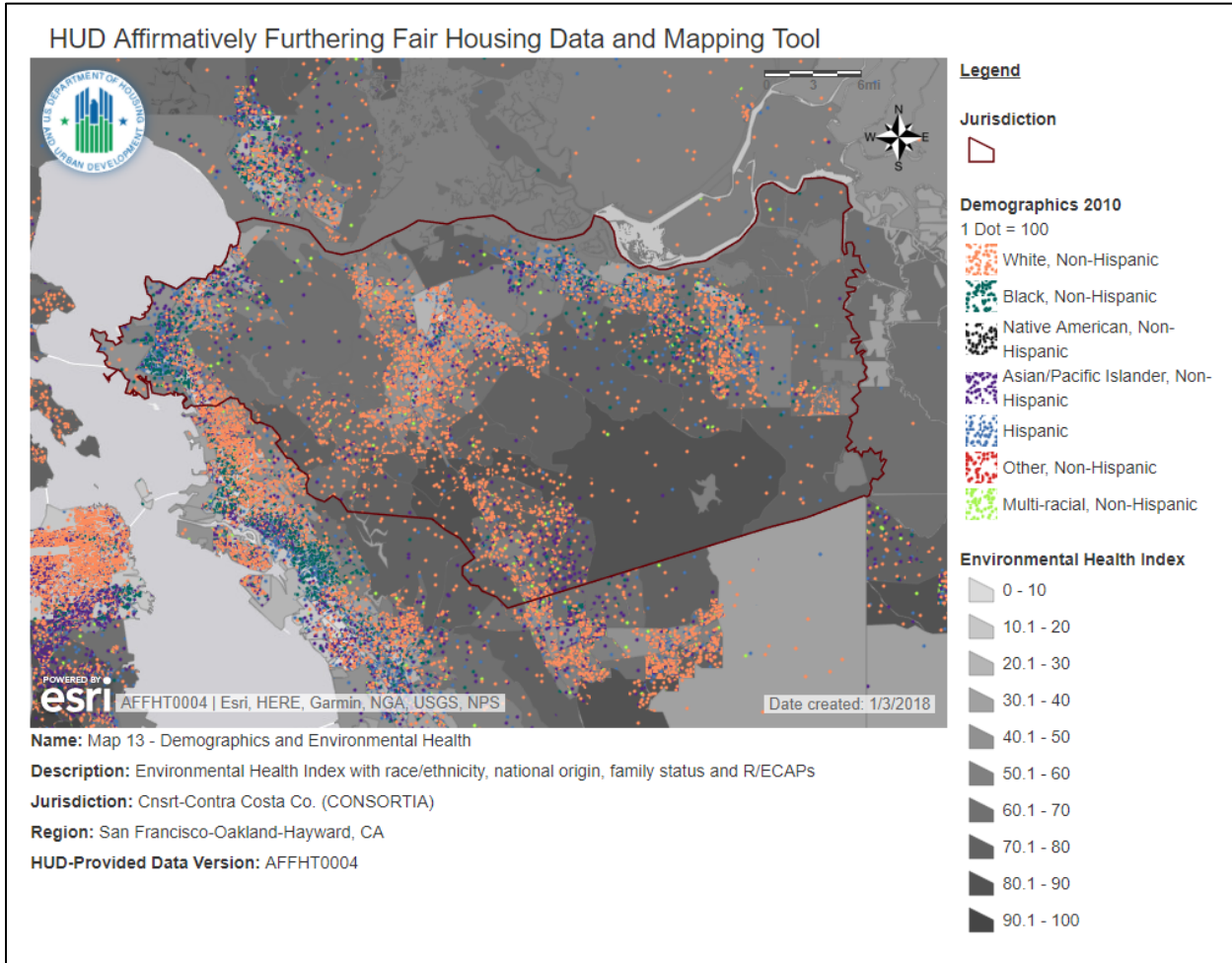
**Map 104 – Low Poverty Index by Family Status, San Francisco-Oakland-Hayward Region**



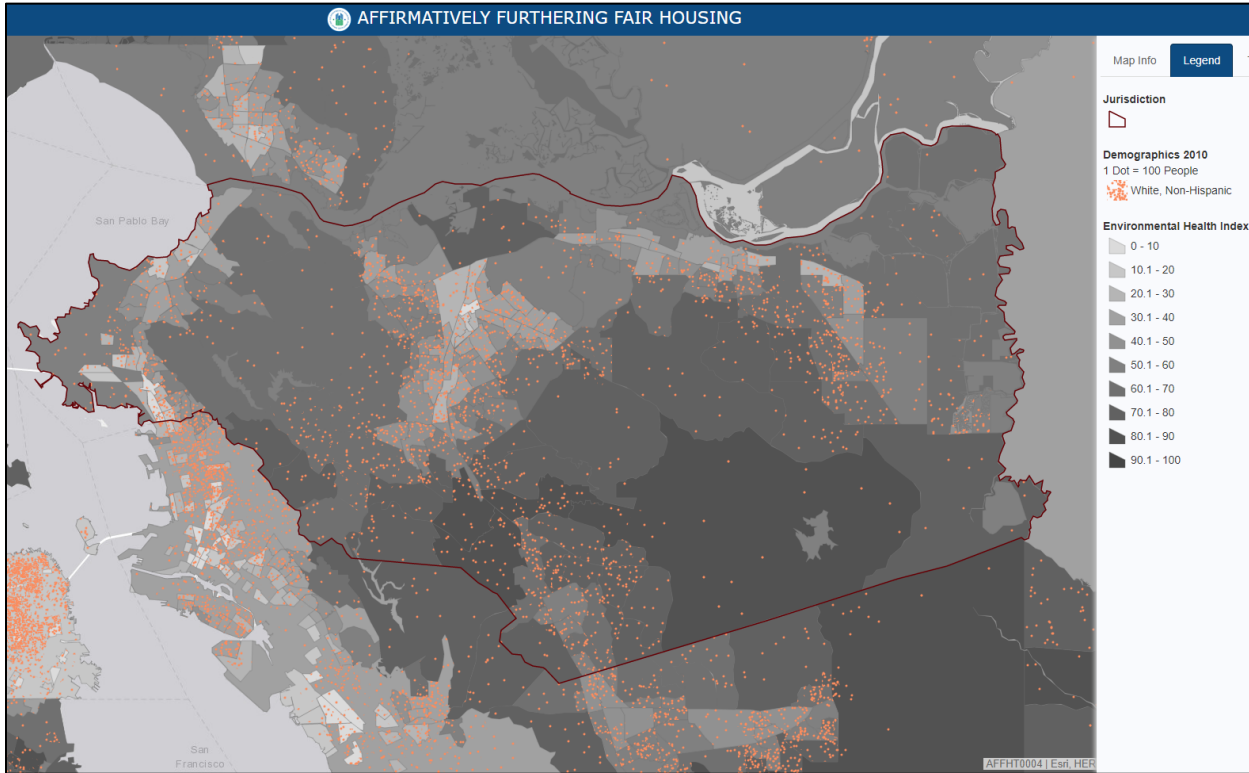
## Map 105: Environmental Health Index, Contra Costa County



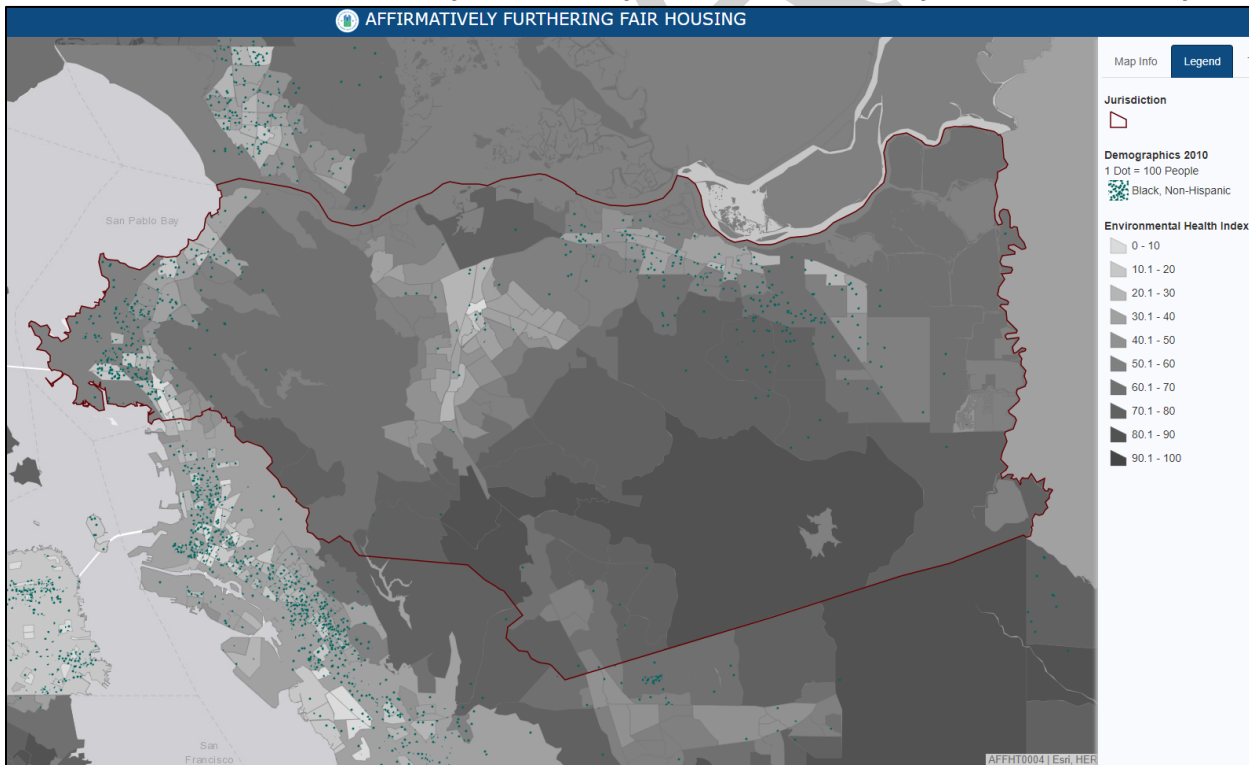
**Map 106: Environmental Health Index by Race/Ethnicity (All Races Shown), Contra Costa County**



Map 107: Environmental Health Index by Race/Ethnicity (Non-Hispanic White only), Contra Costa County

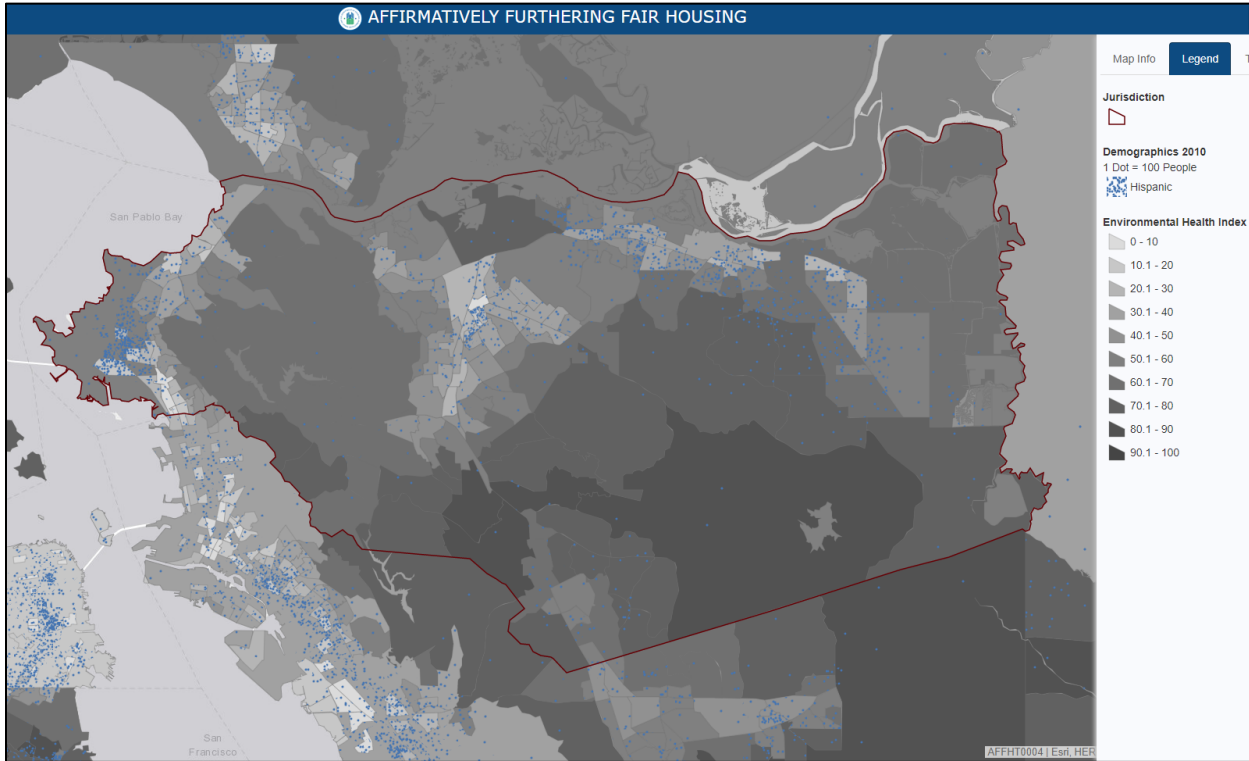


Map 108: Environmental Health Index by Race/Ethnicity (Non-Hispanic Black only), Contra Costa County

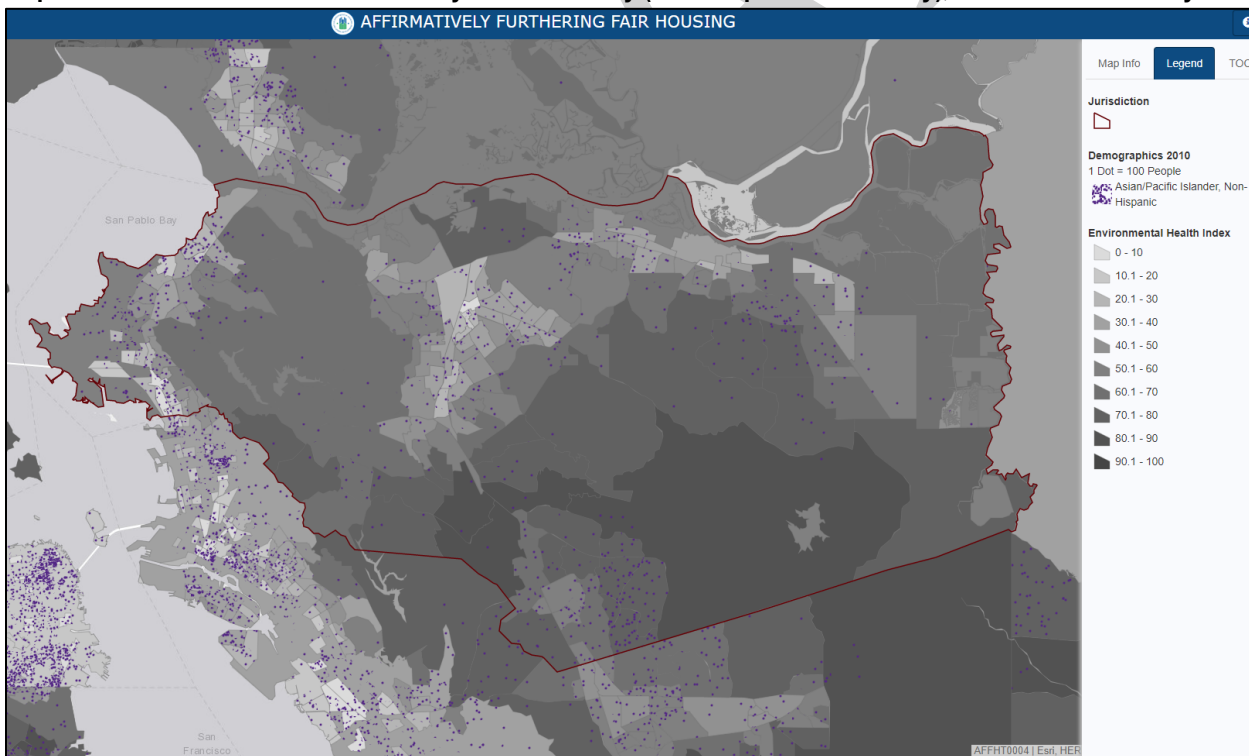




**Map 109: Environmental Health Index by Race/Ethnicity (Hispanic Black), Contra Costa County**

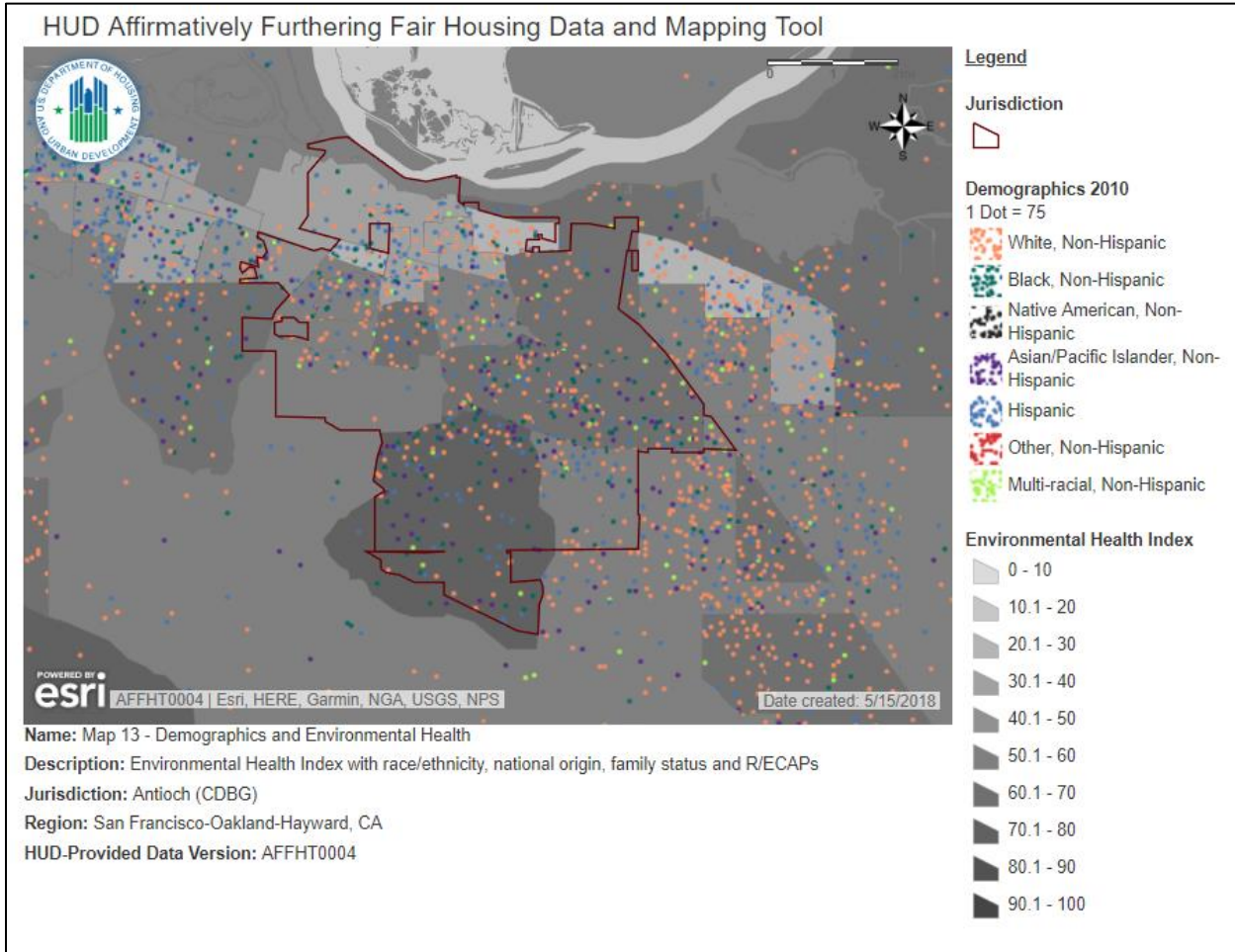


**Map 110: Environmental Health Index by Race/Ethnicity (Non-Hispanic Asian only), Contra Costa County**



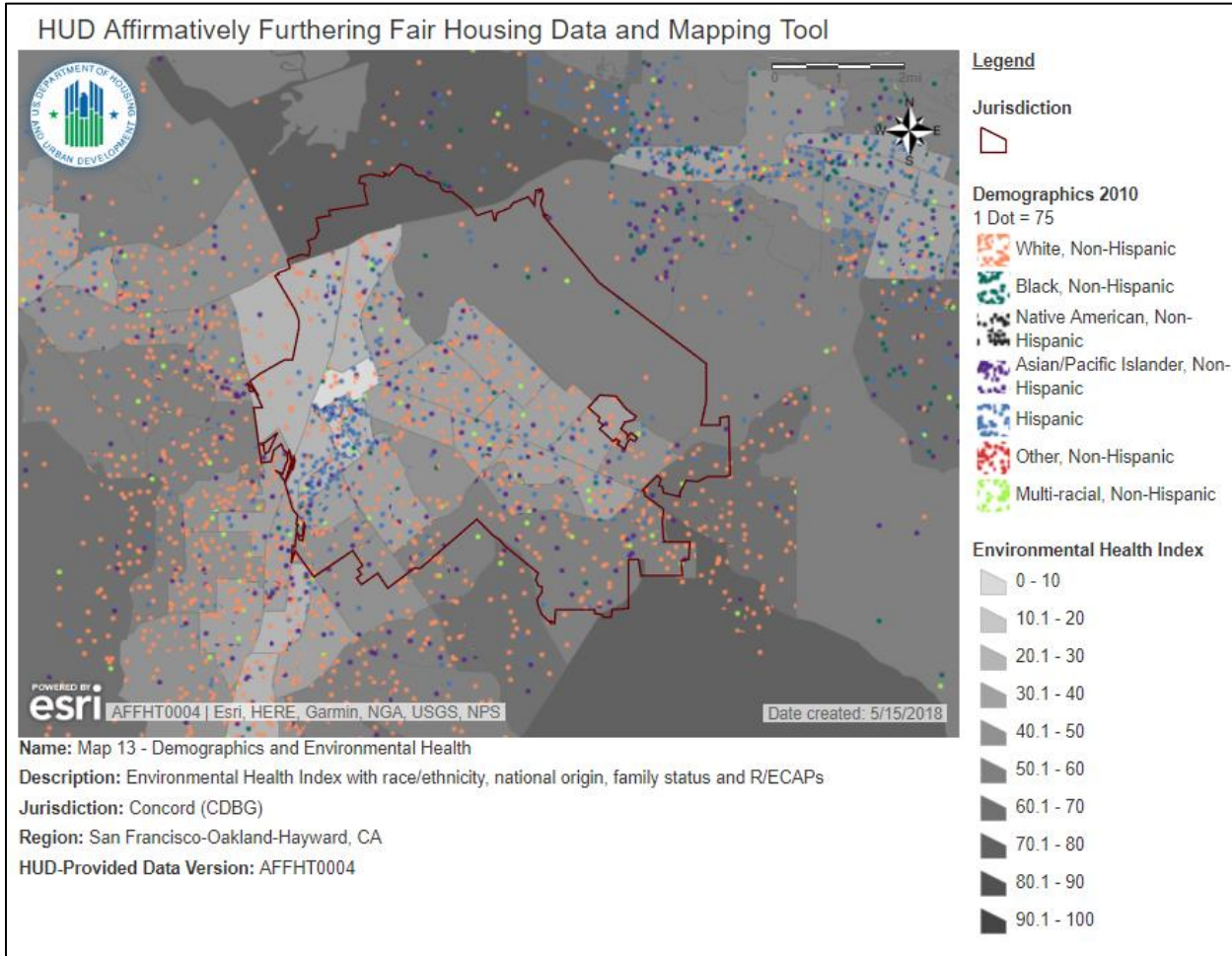


**Map 111: Environmental Health Index by Race/Ethnicity (All Races Shown), Antioch**

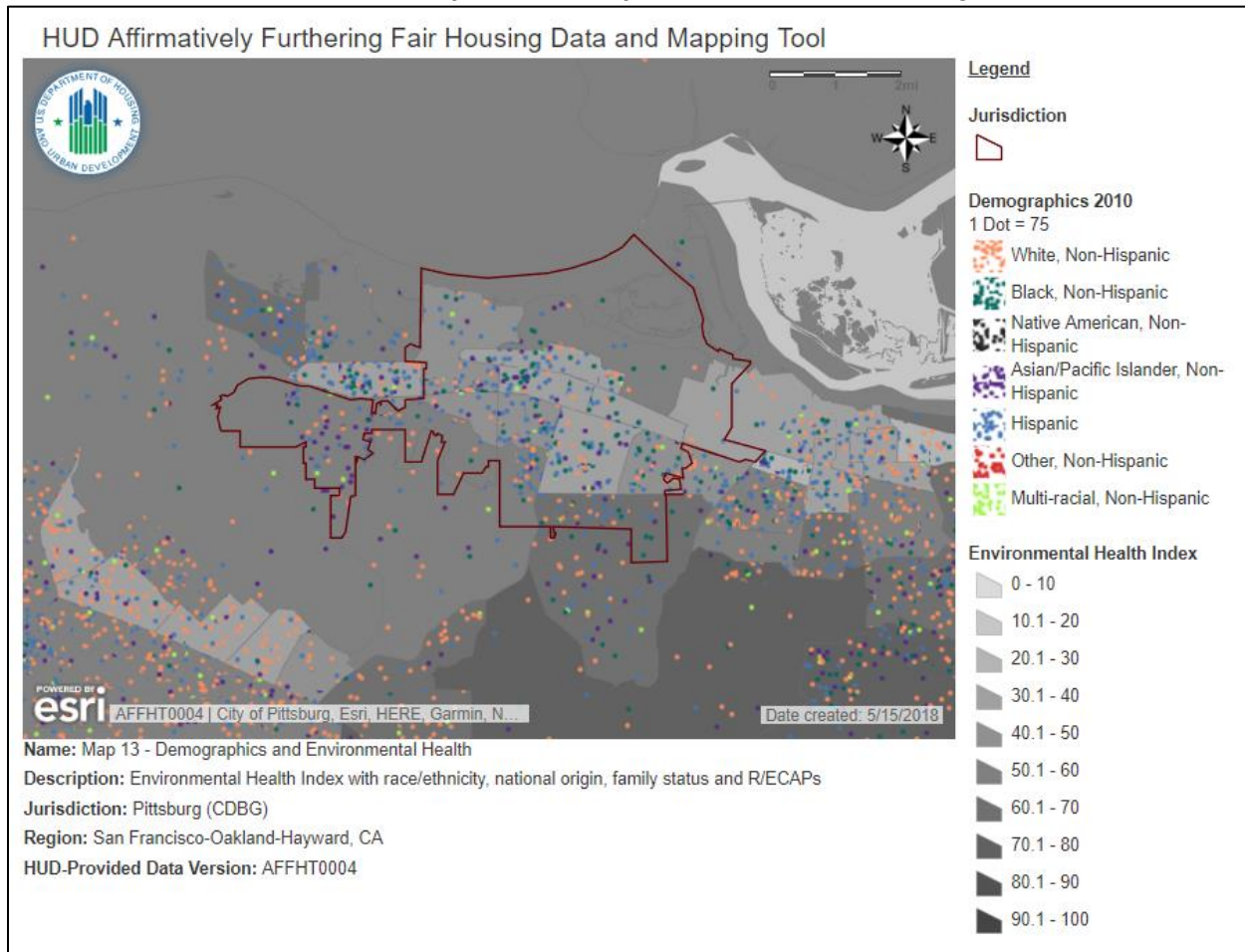


DK

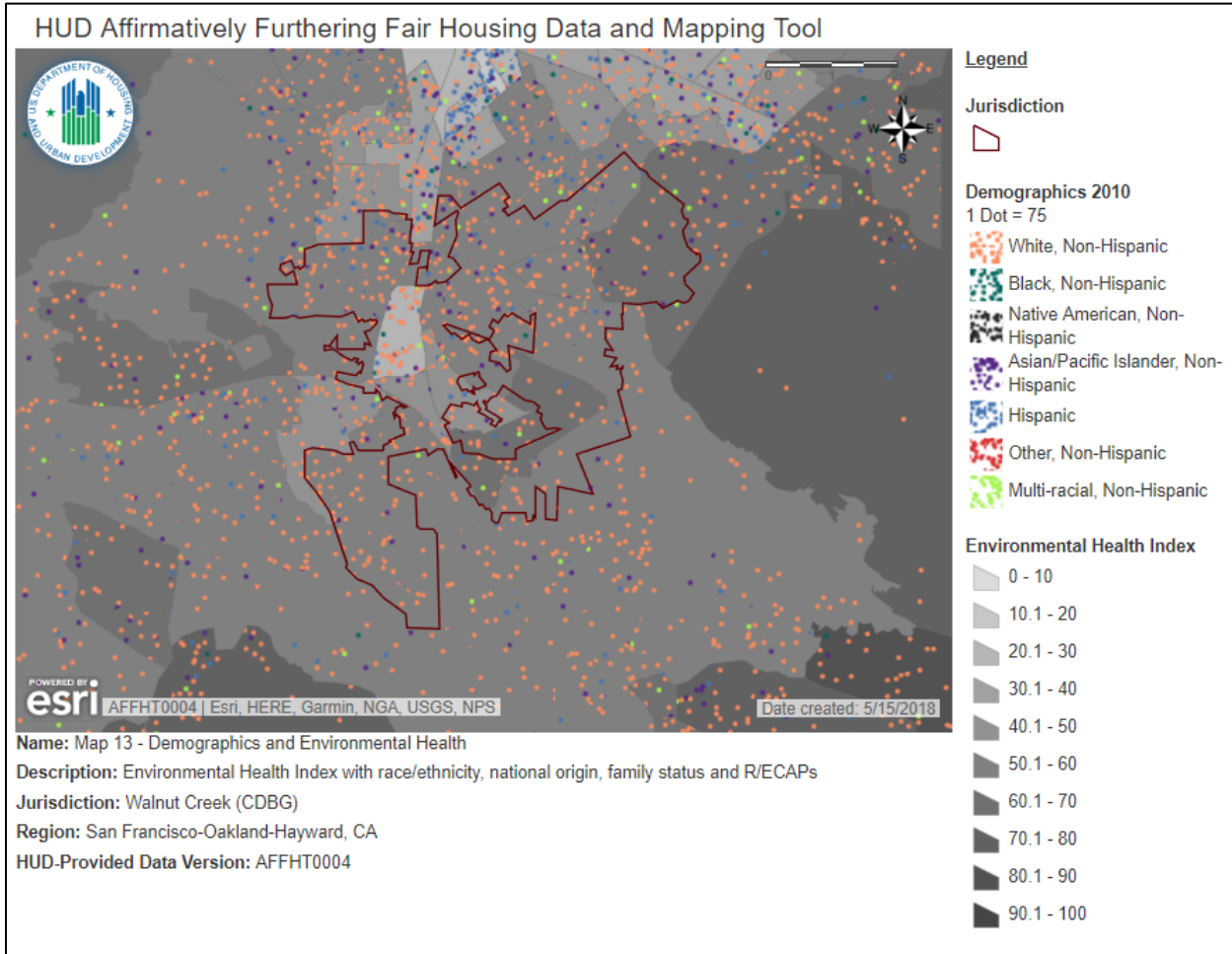
**Map 112: Environmental Health Index by Race/Ethnicity (All Races Shown), Concord**



**Map 113: Environmental Health Index by Race/Ethnicity (All Races Shown), Pittsburg**

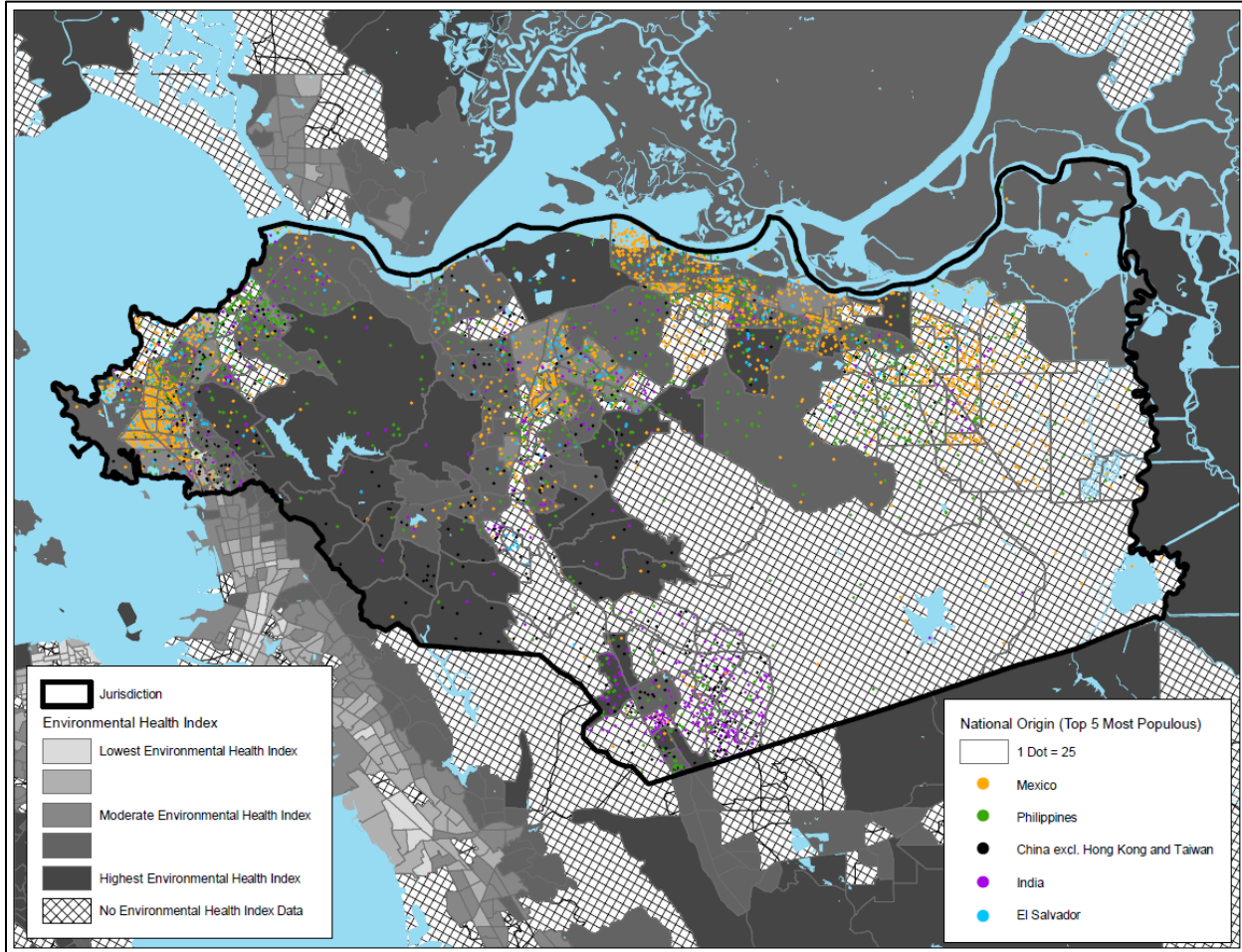


**Map 114: Environmental Health Index by Race/Ethnicity (All Races Shown), Walnut Creek**

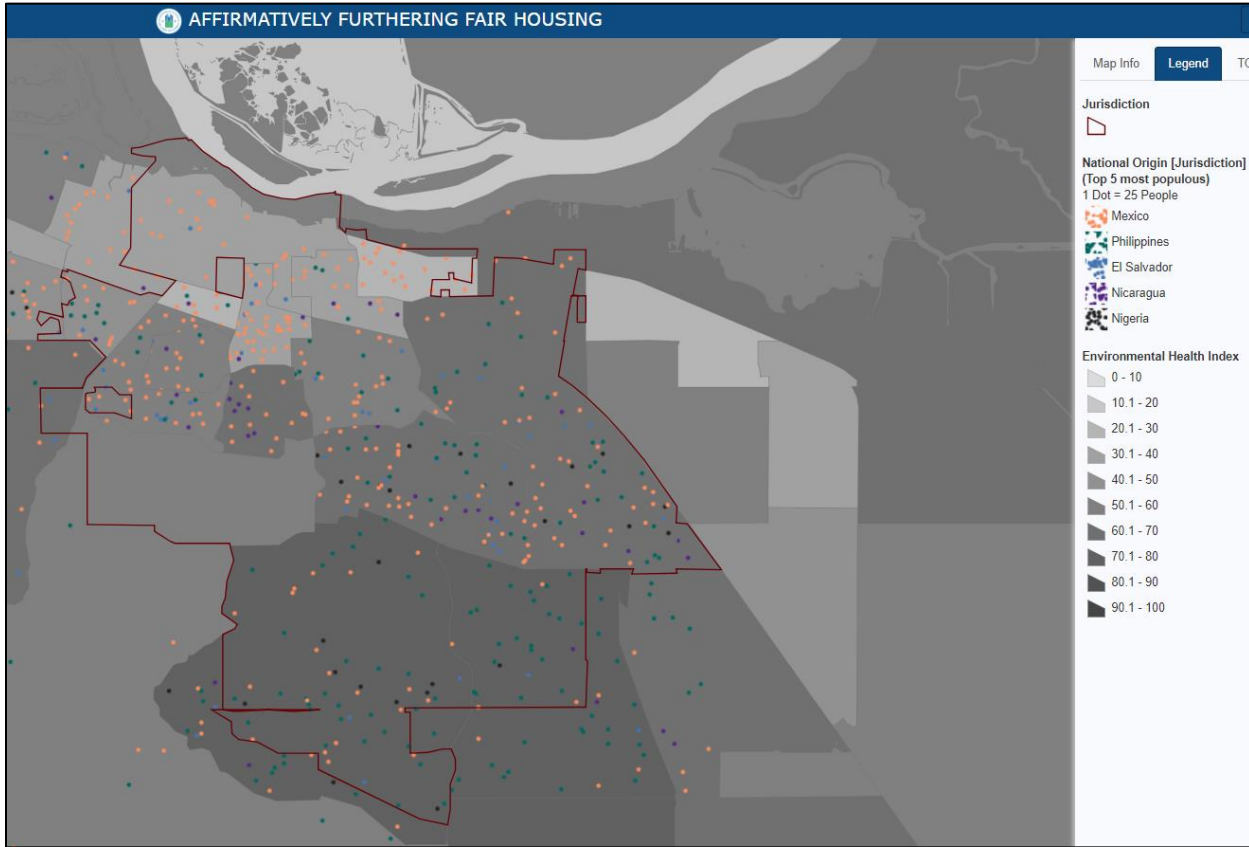




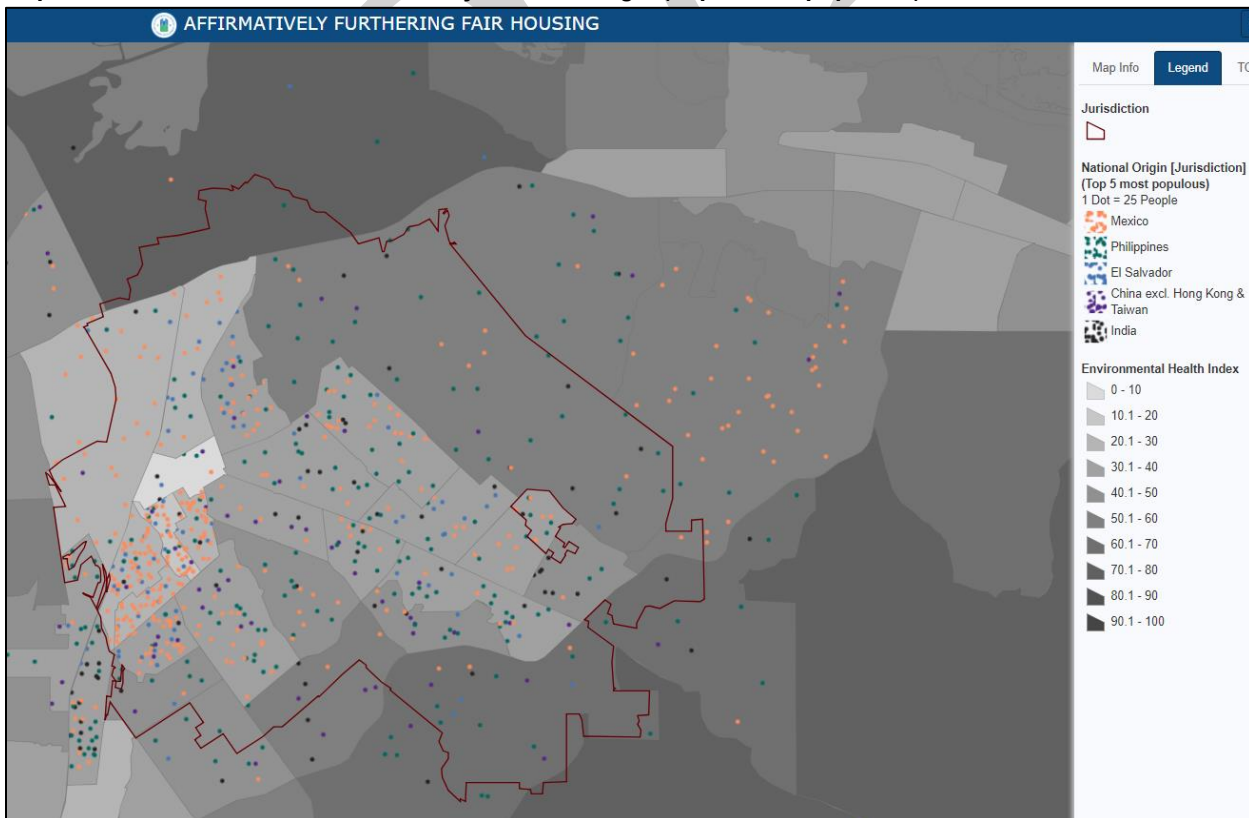
Map 115 – Environmental Health Index by National Origin (Top 5 most populous), Contra Costa County



Map 116 – Environmental Health Index by National Origin (Top 5 most populous), Antioch

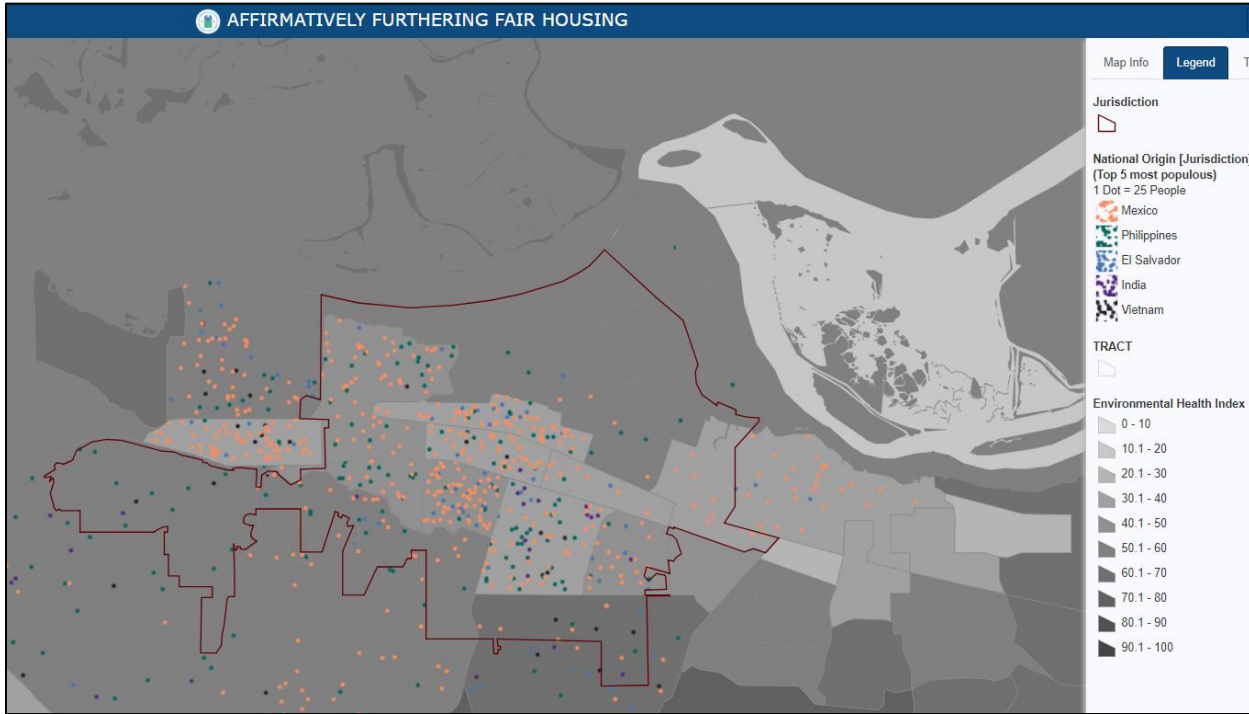


Map 117 – Environmental Health Index by National Origin (Top 5 most populous), Concord

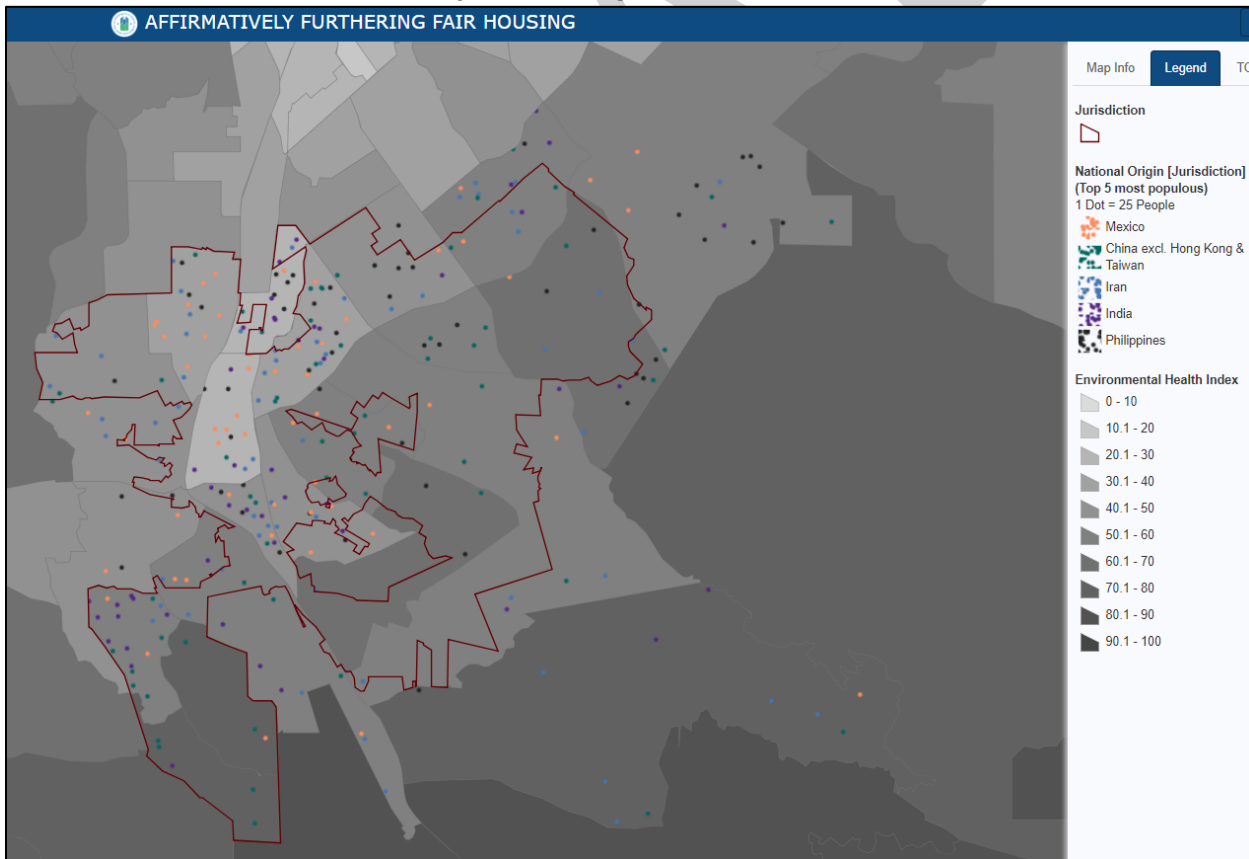




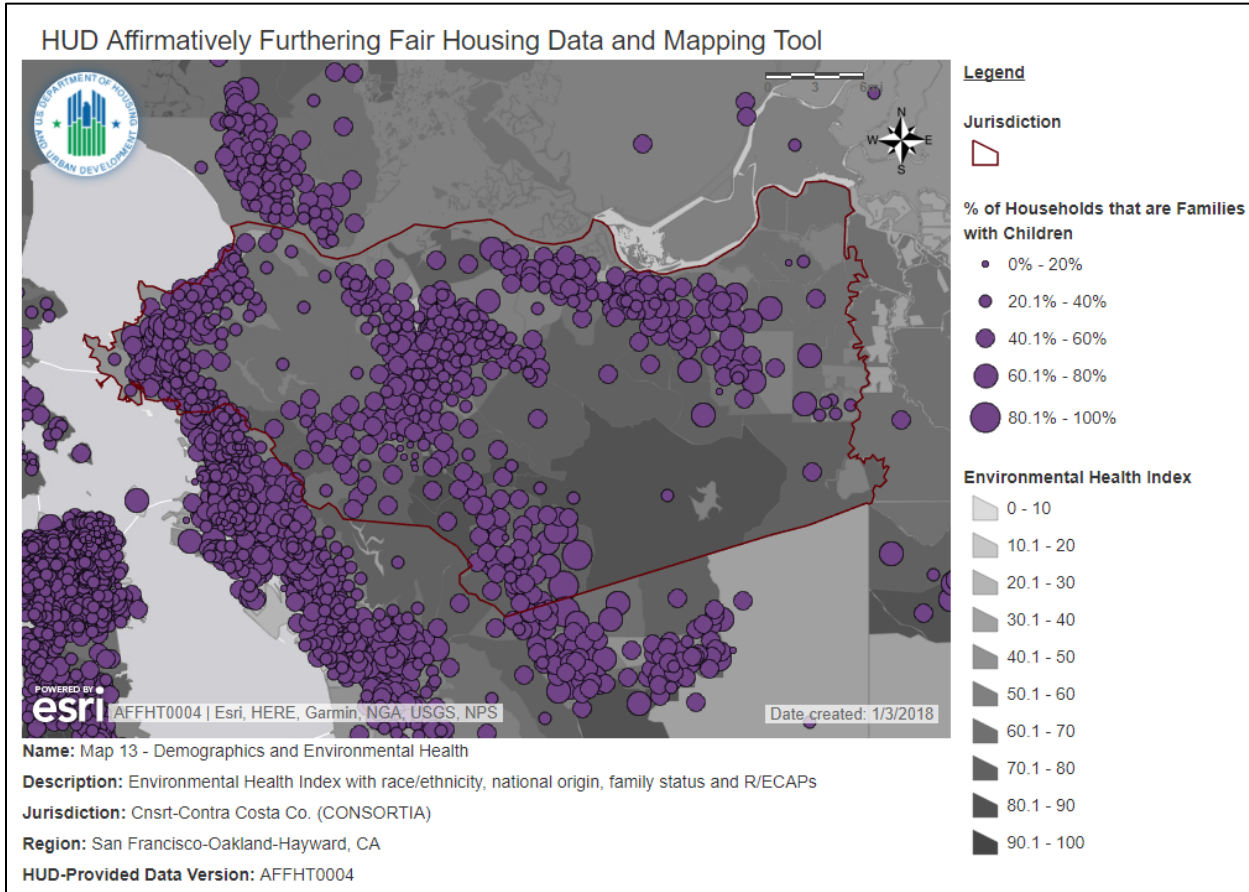
Map 118– Environmental Health Index by National Origin (Top 5 most populous), Pittsburg



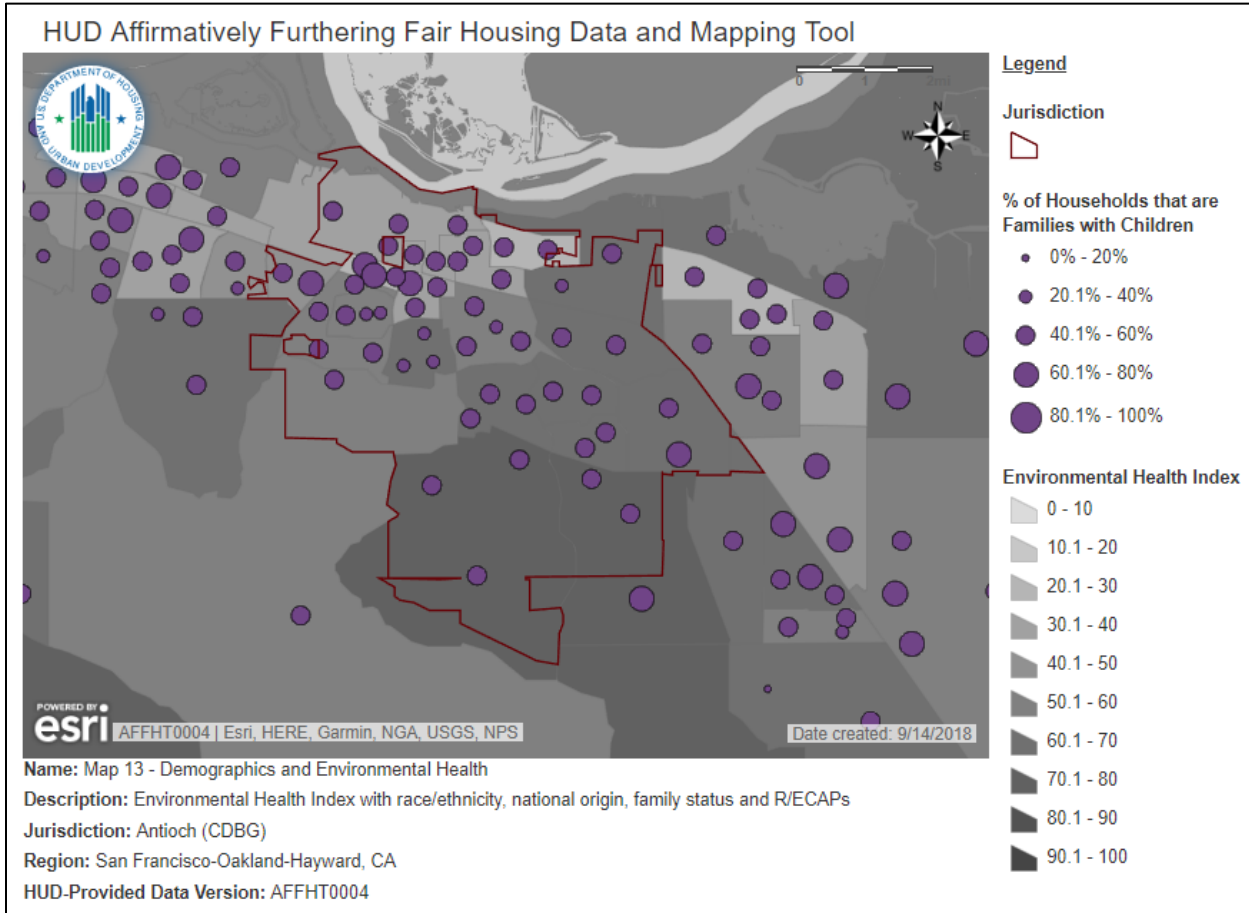
Map 119– Environmental Health Index by National Origin (Top 5 most populous), Walnut Creek



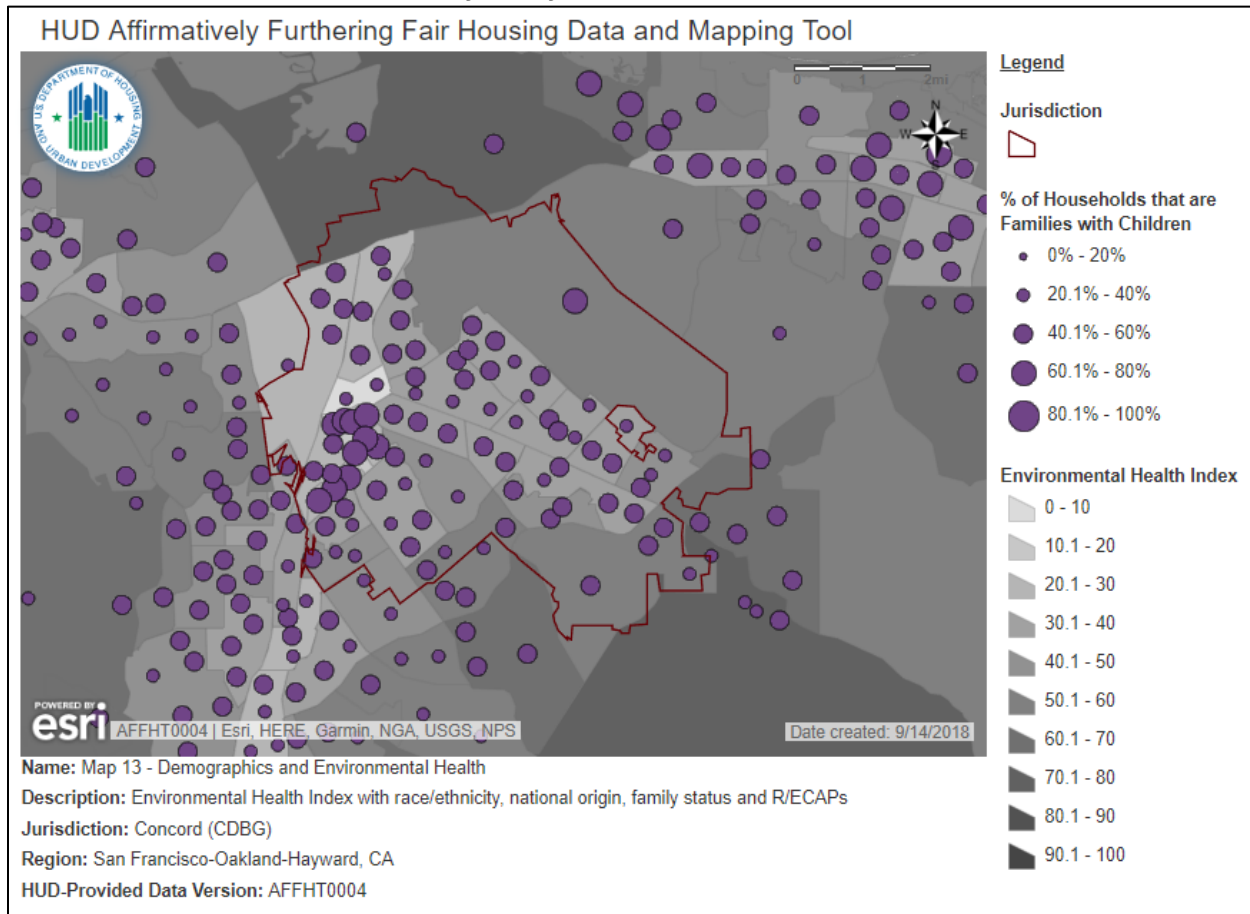
**Map 120 – Environmental Health Index by Family Status, Contra Costa County**



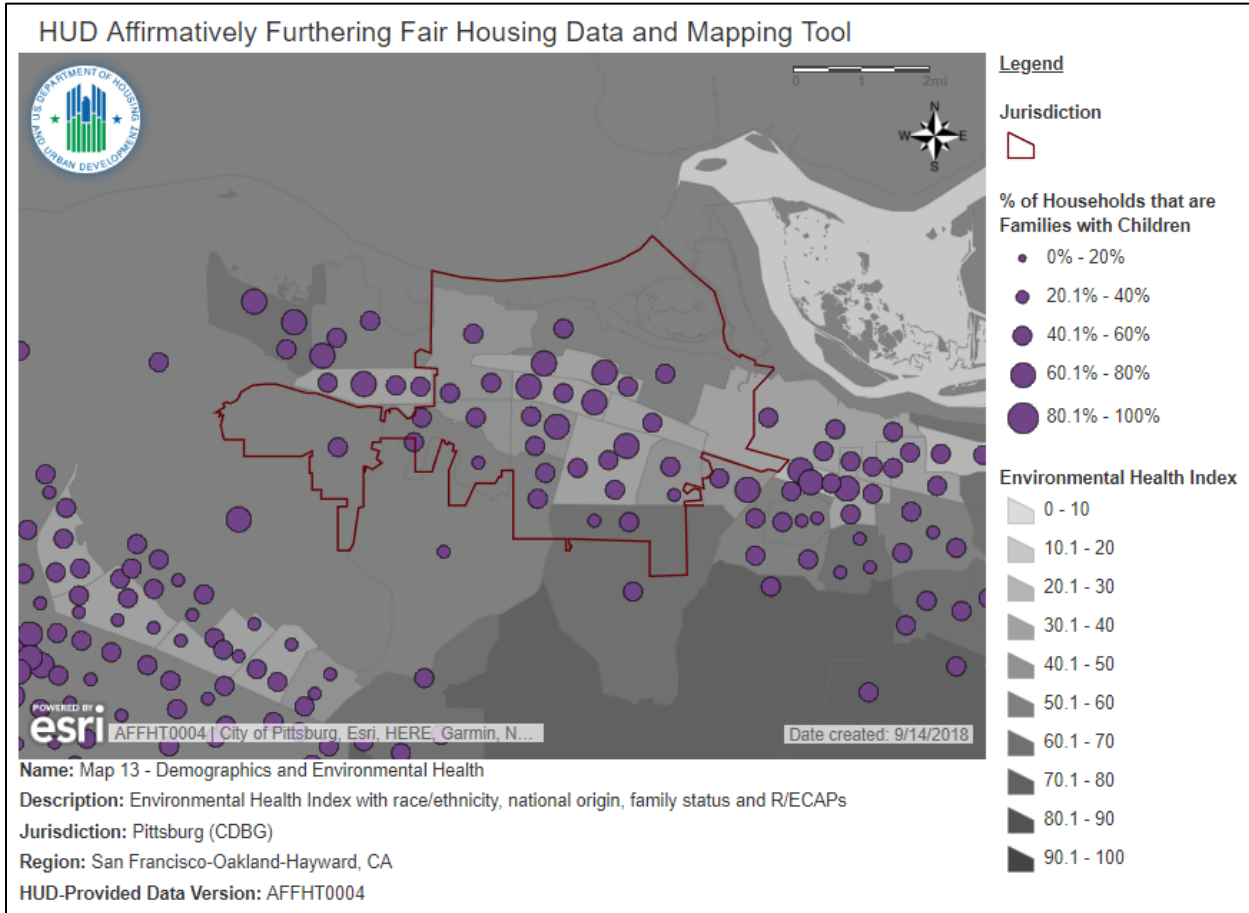
**Map 121 – Environmental Health Index by Family Status, Antioch**



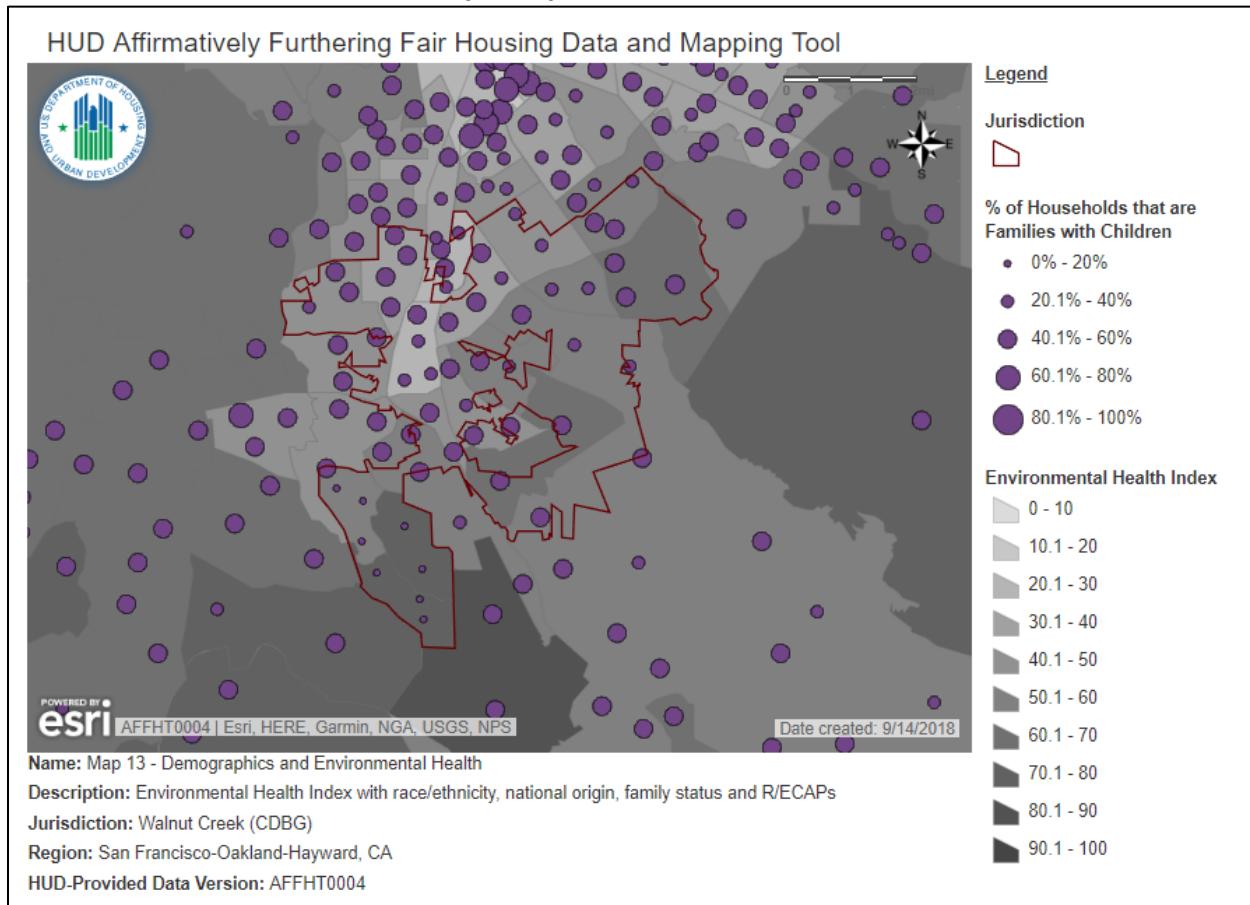
**Map 122 – Environmental Health Index by Family Status, Concord**



**Map 123 – Environmental Health Index by Family Status, Pittsburg**

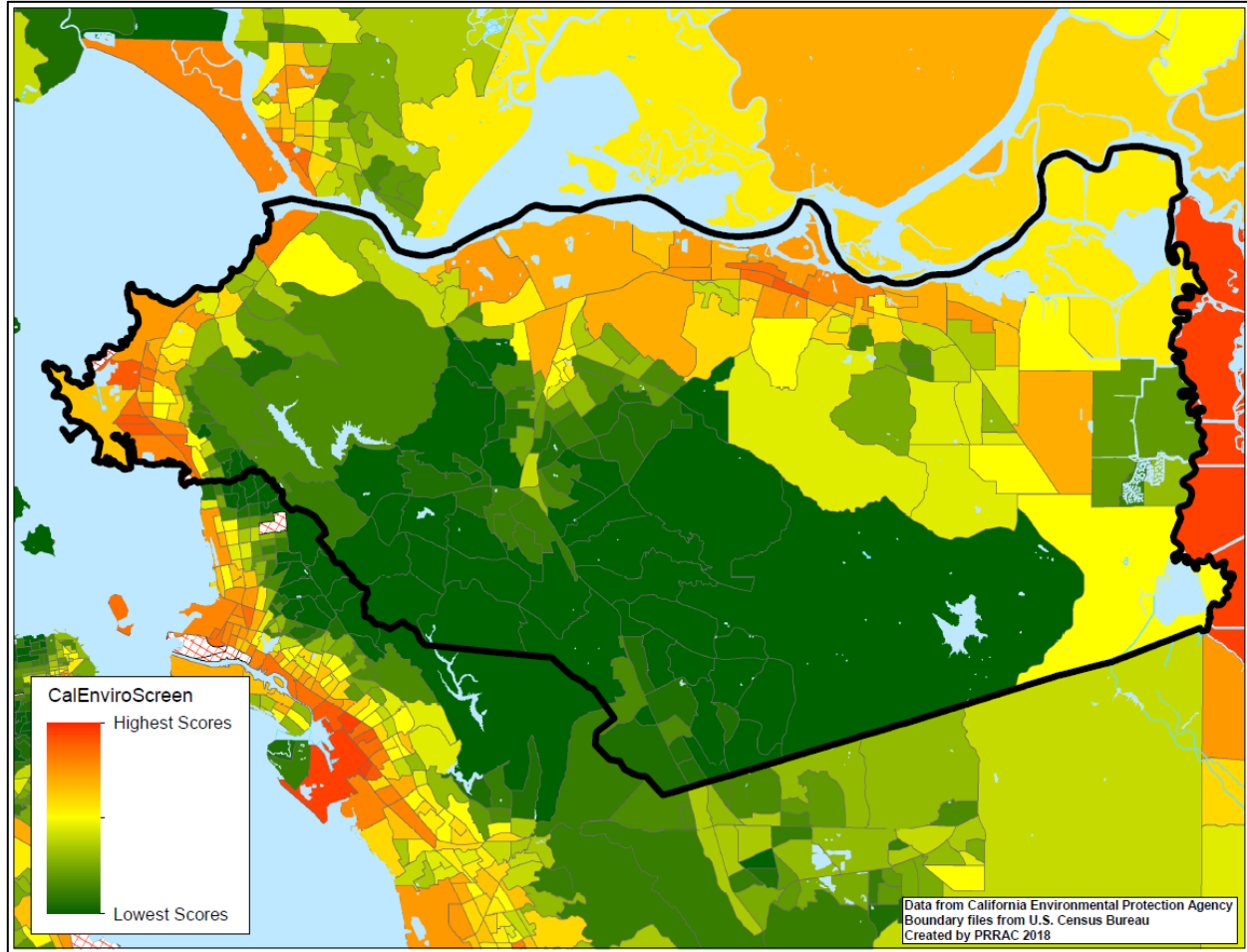


**Map 124 – Environmental Health Index by Family Status, Walnut Creek**

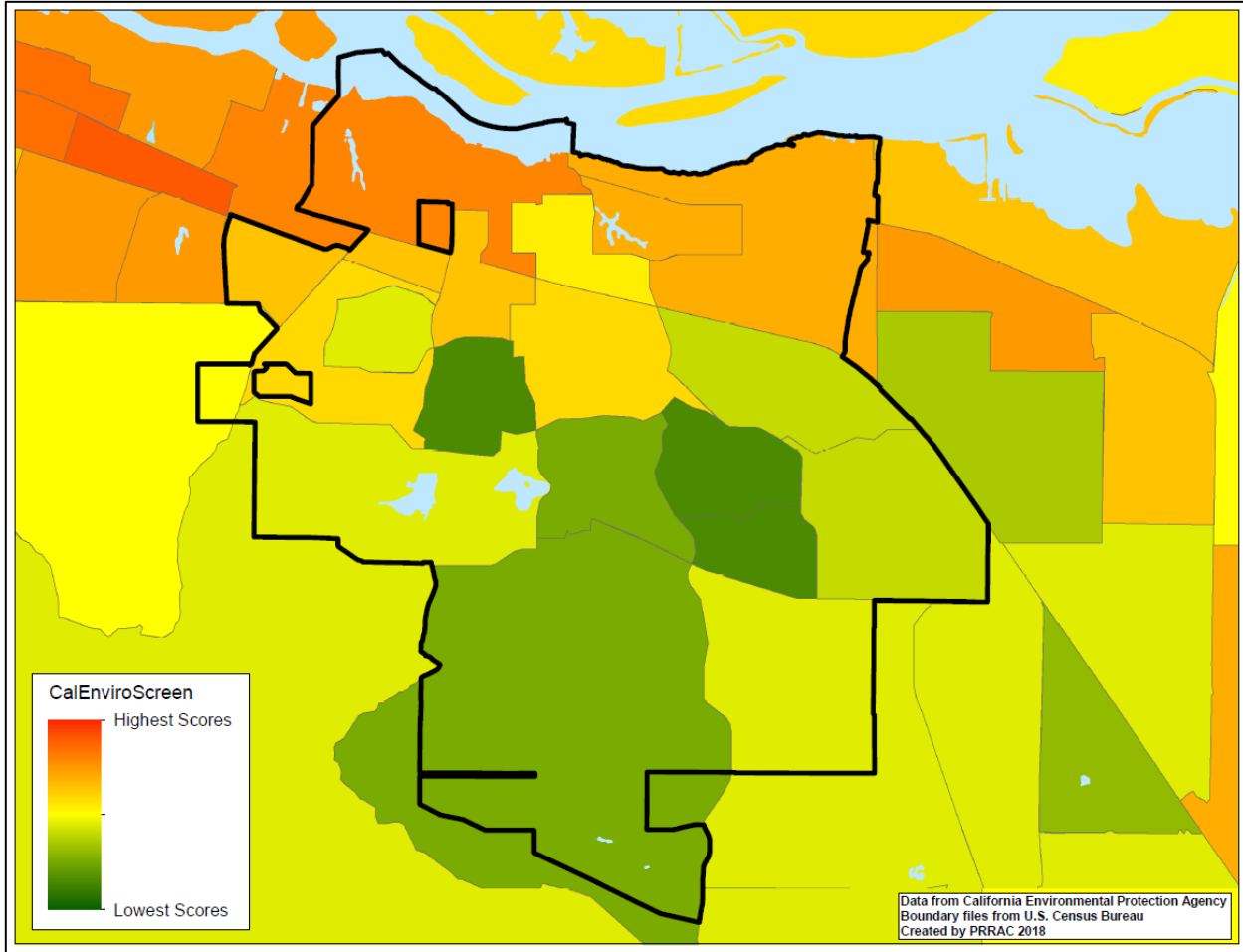




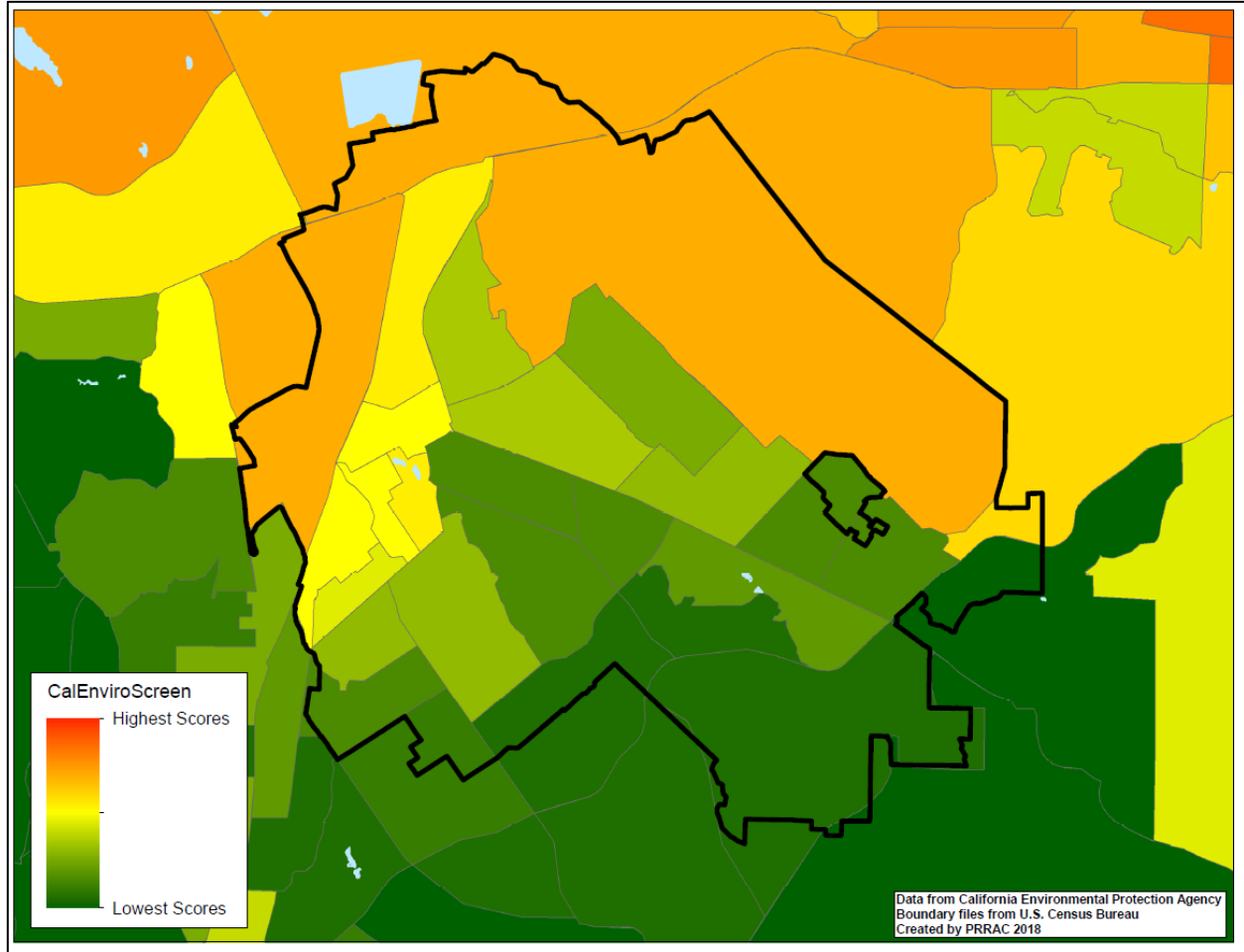
Map 125 – CalEnviroScreen Index, Contra Costa County



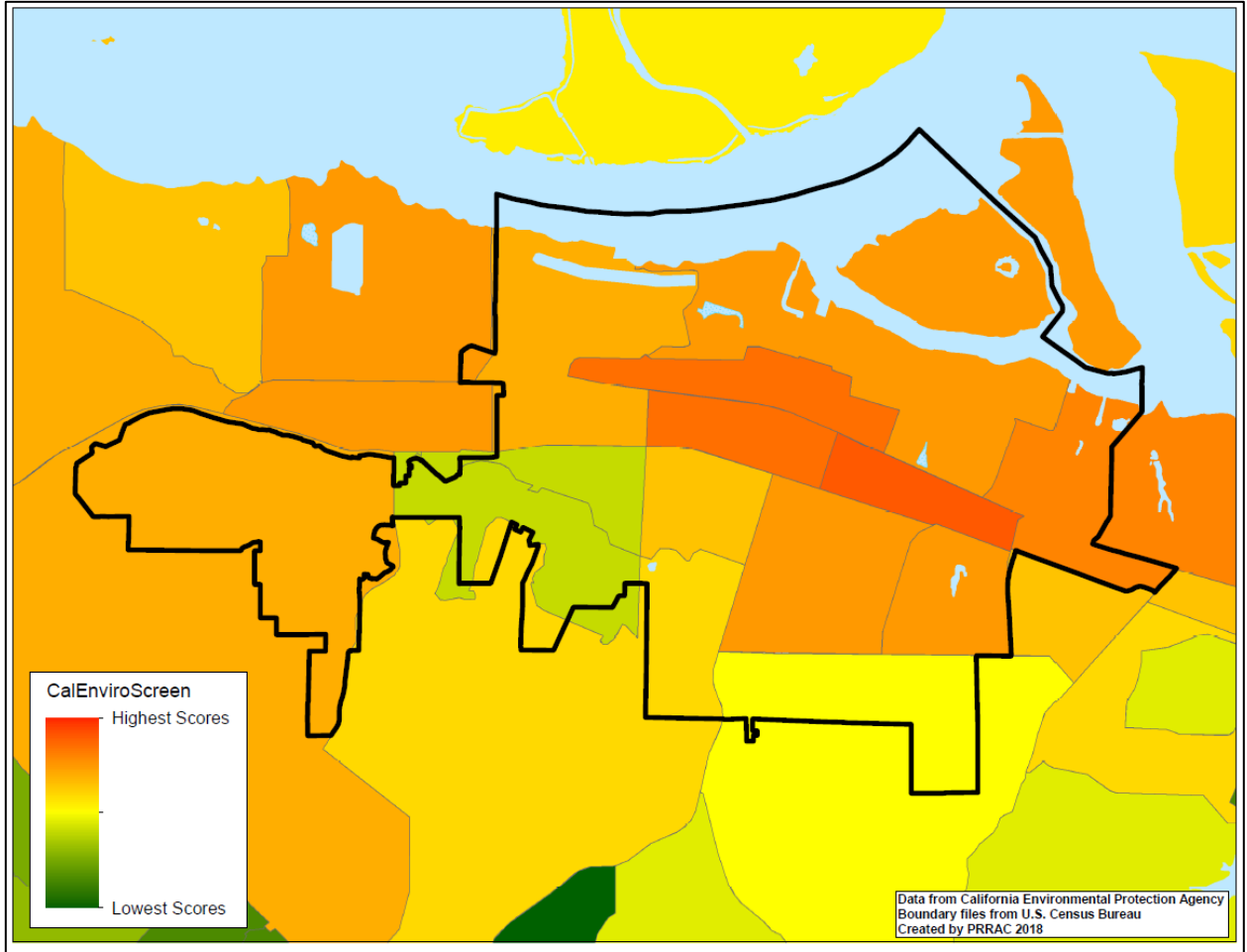
Map 126 – CalEnviroScreen, Antioch



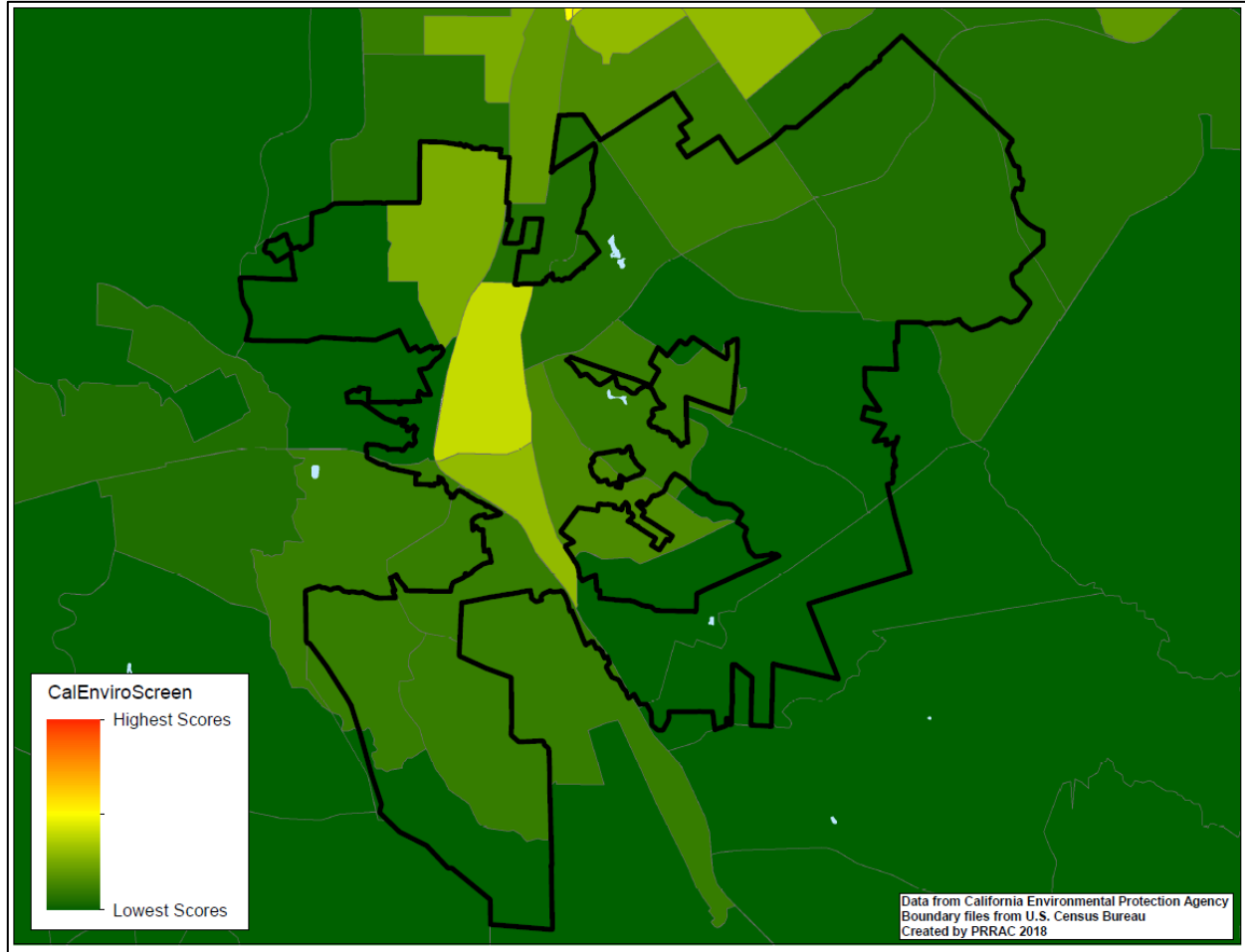
Map 127 – CalEnviroScreen, Concord



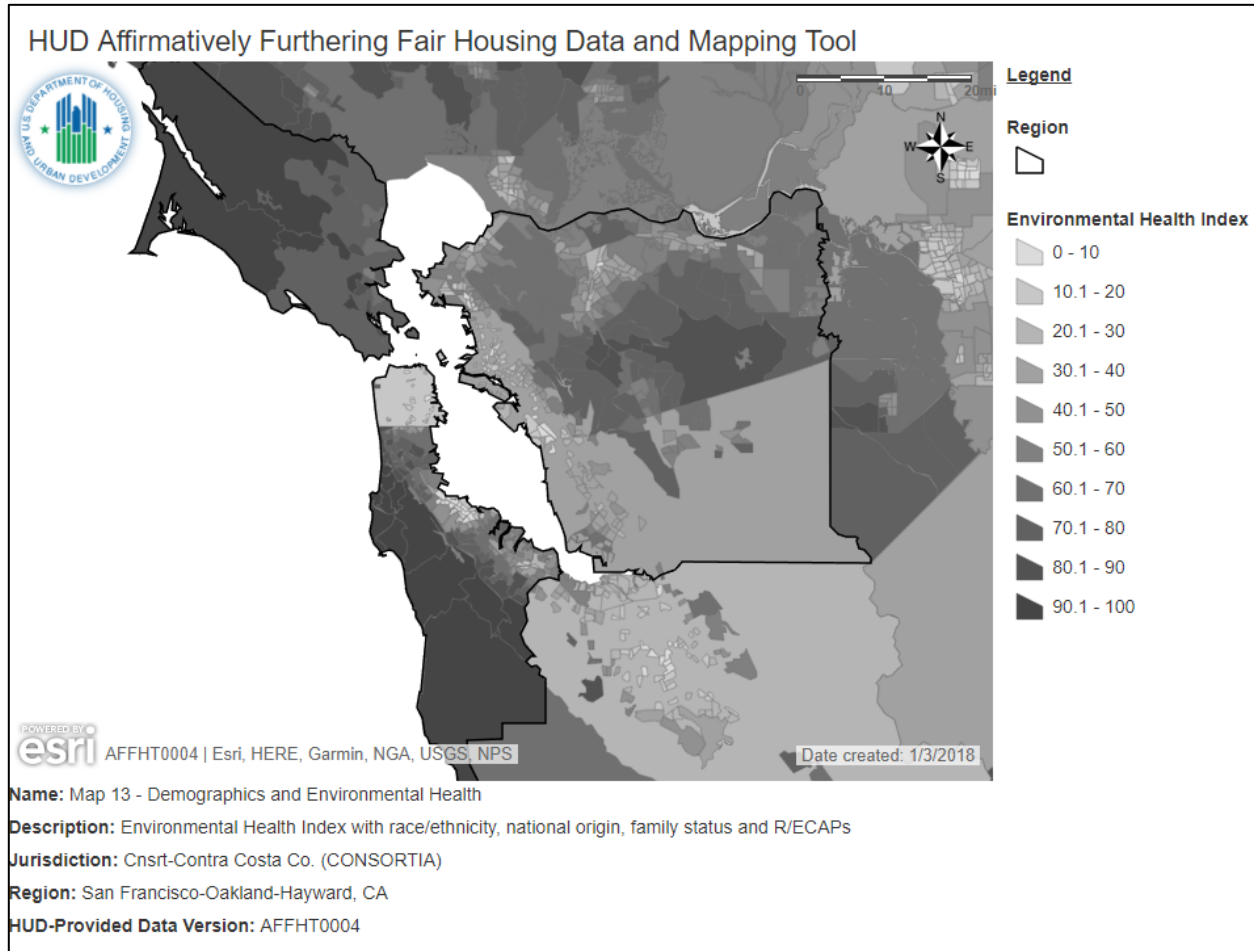
Map 128 – CalEnviroScreen, Pittsburg



Map 129 – CalEnviroScreen, Walnut Creek

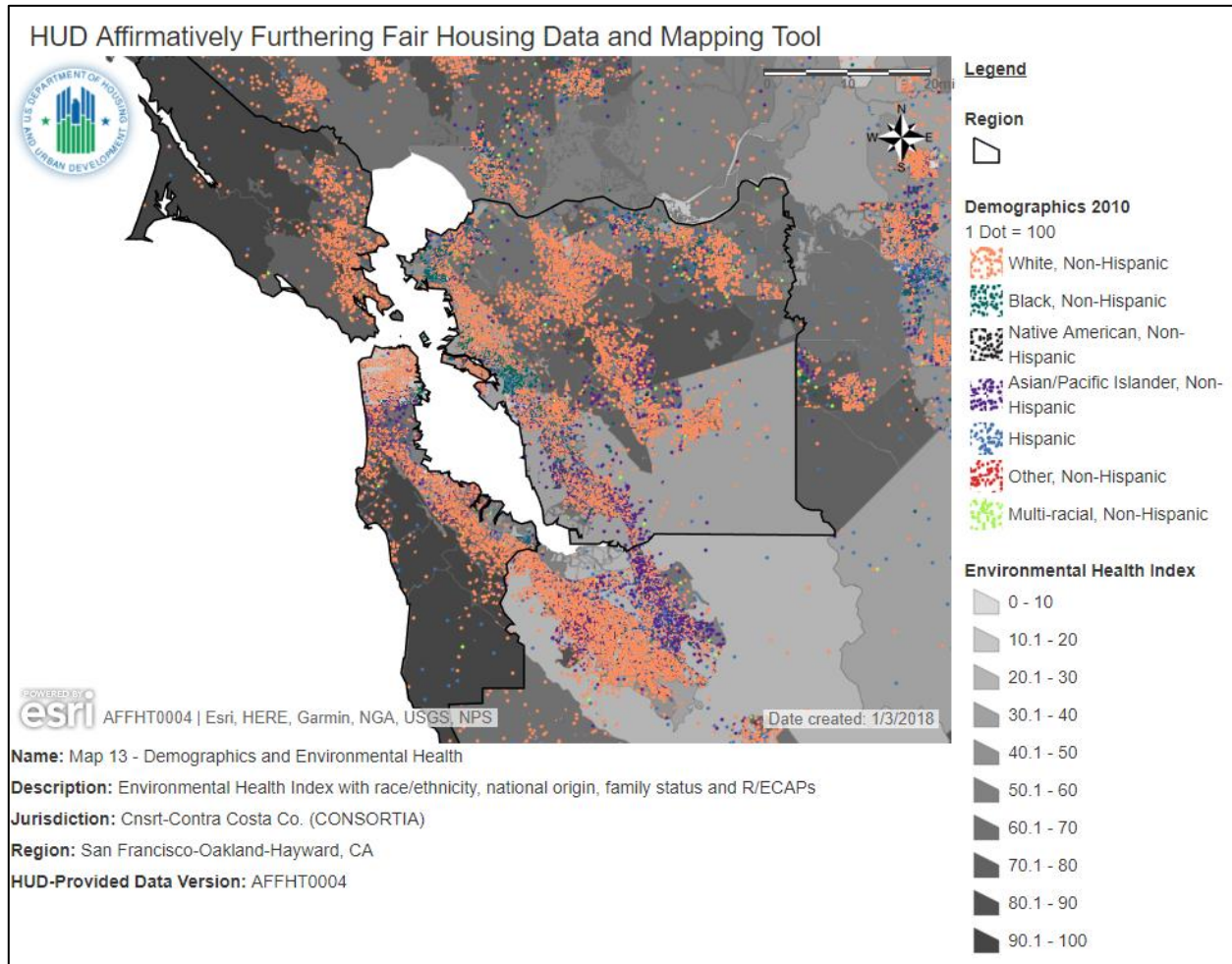


### Map 130 – Environmental Health Index, San Francisco-Oakland-Hayward Region

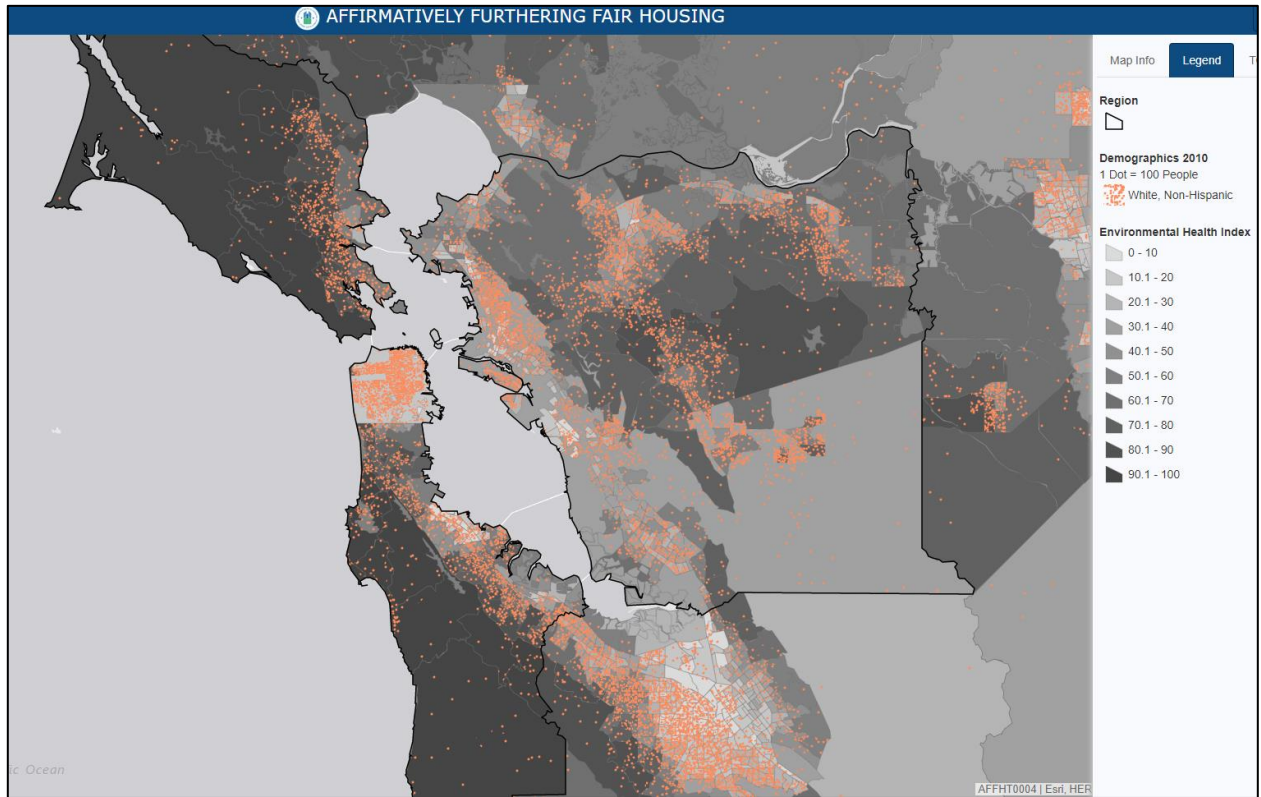




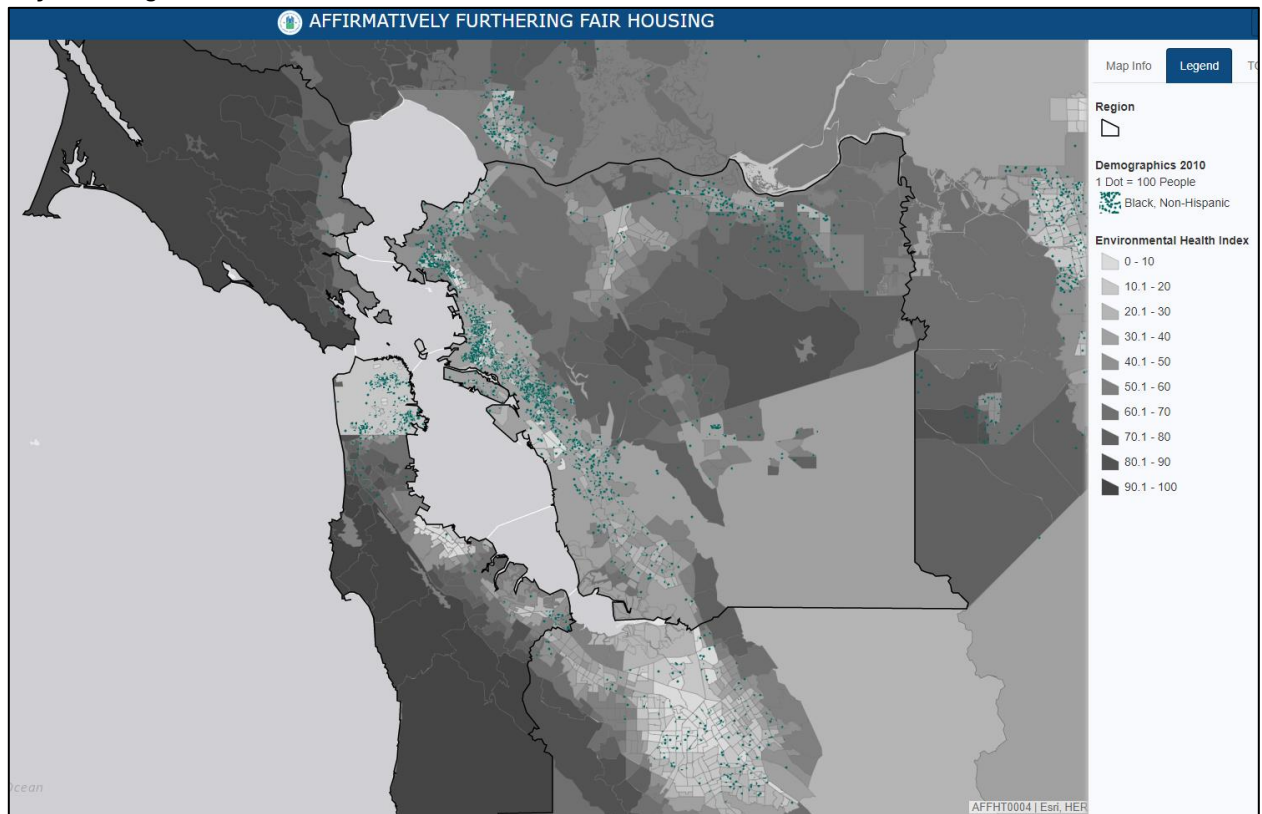
**Map 131 – Environmental Health Index by Race/Ethnicity (All Races Shown), San Francisco-Oakland-Hayward Region**



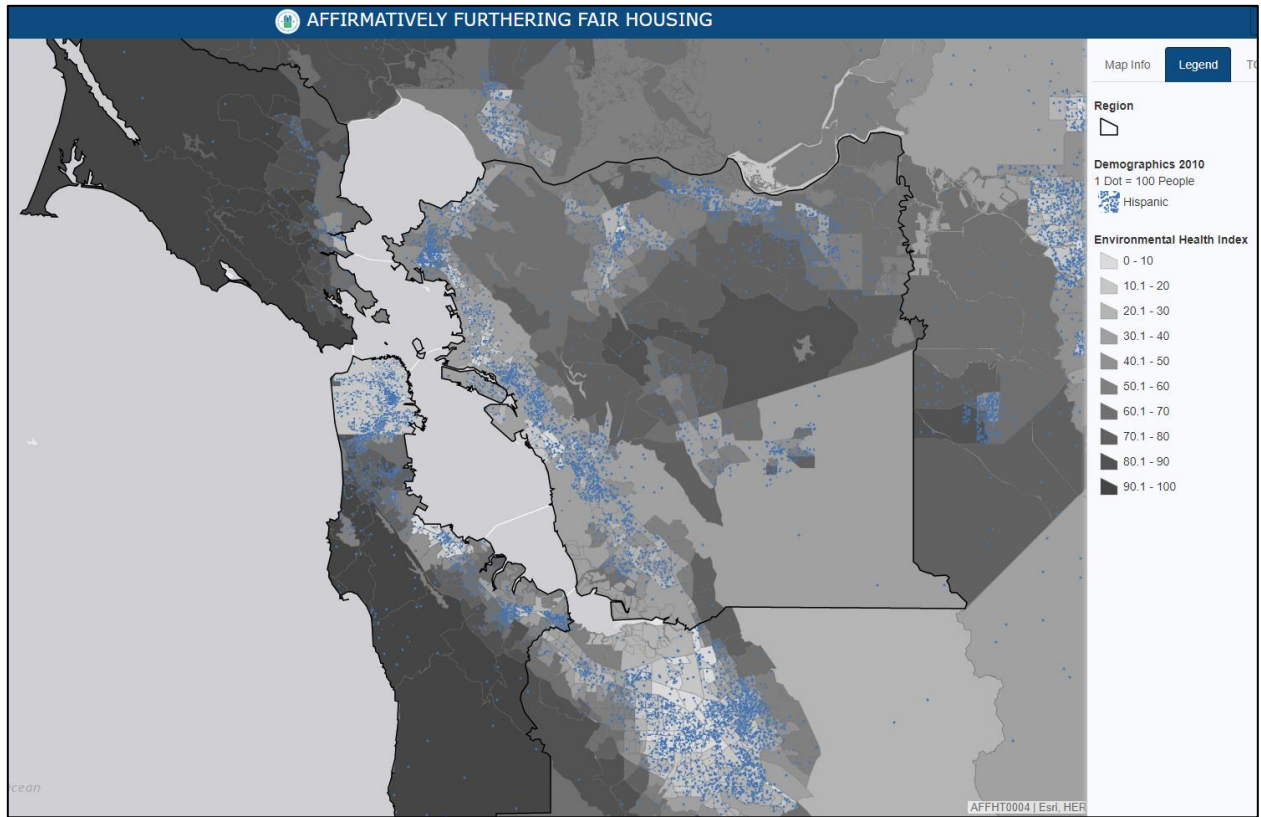
**Map 132 – Environmental Health Index by Race/Ethnicity (Non-Hispanic White only), San Francisco-Oakland-Hayward Region**



# Map 133 – Environmental Health Index by Race/Ethnicity (Non-Hispanic Blacks only), San Francisco-Oakland-Hayward Region

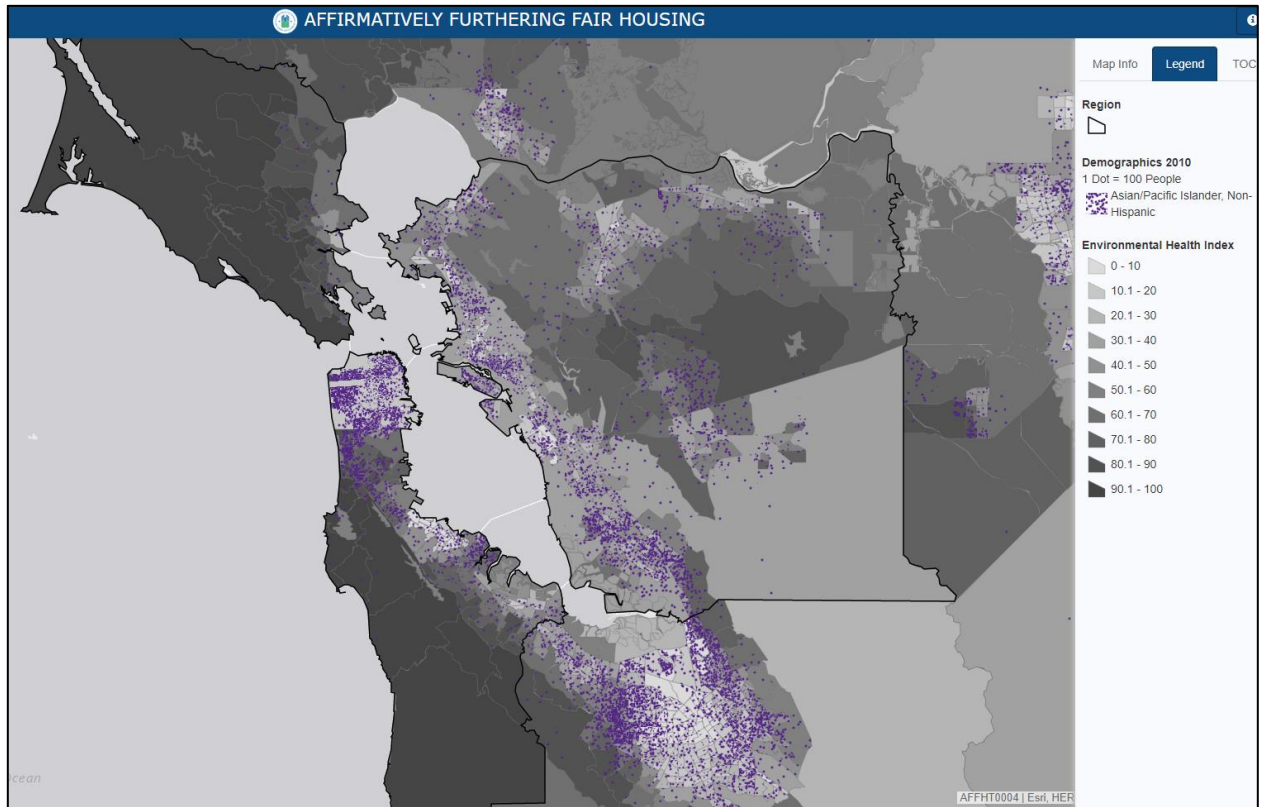


**Map 134 – Environmental Health Index by Race/Ethnicity (Hispanics only), San Francisco-Oakland-Hayward Region**

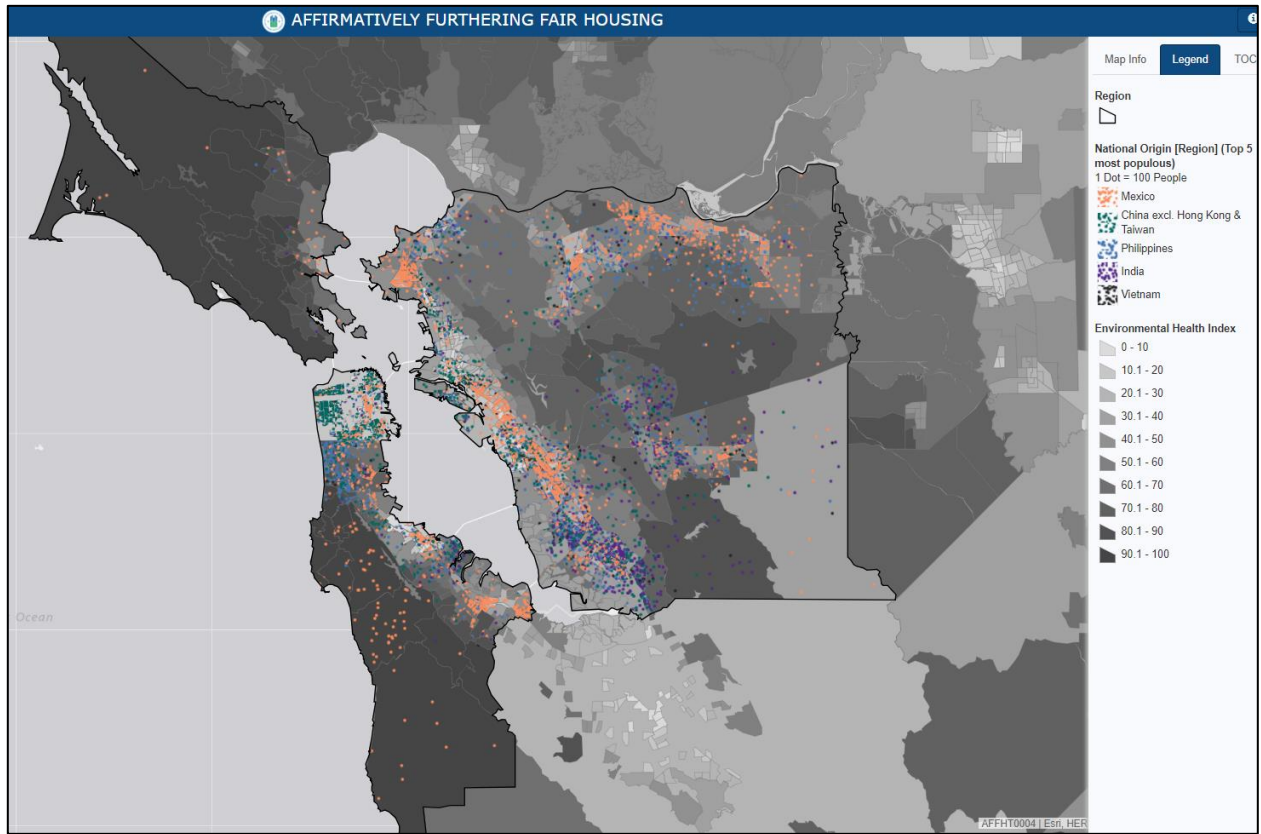




**Map 135 – Environmental Health Index by Race/Ethnicity (Non-Hispanic Asians only), San Francisco-Oakland-Hayward Region**

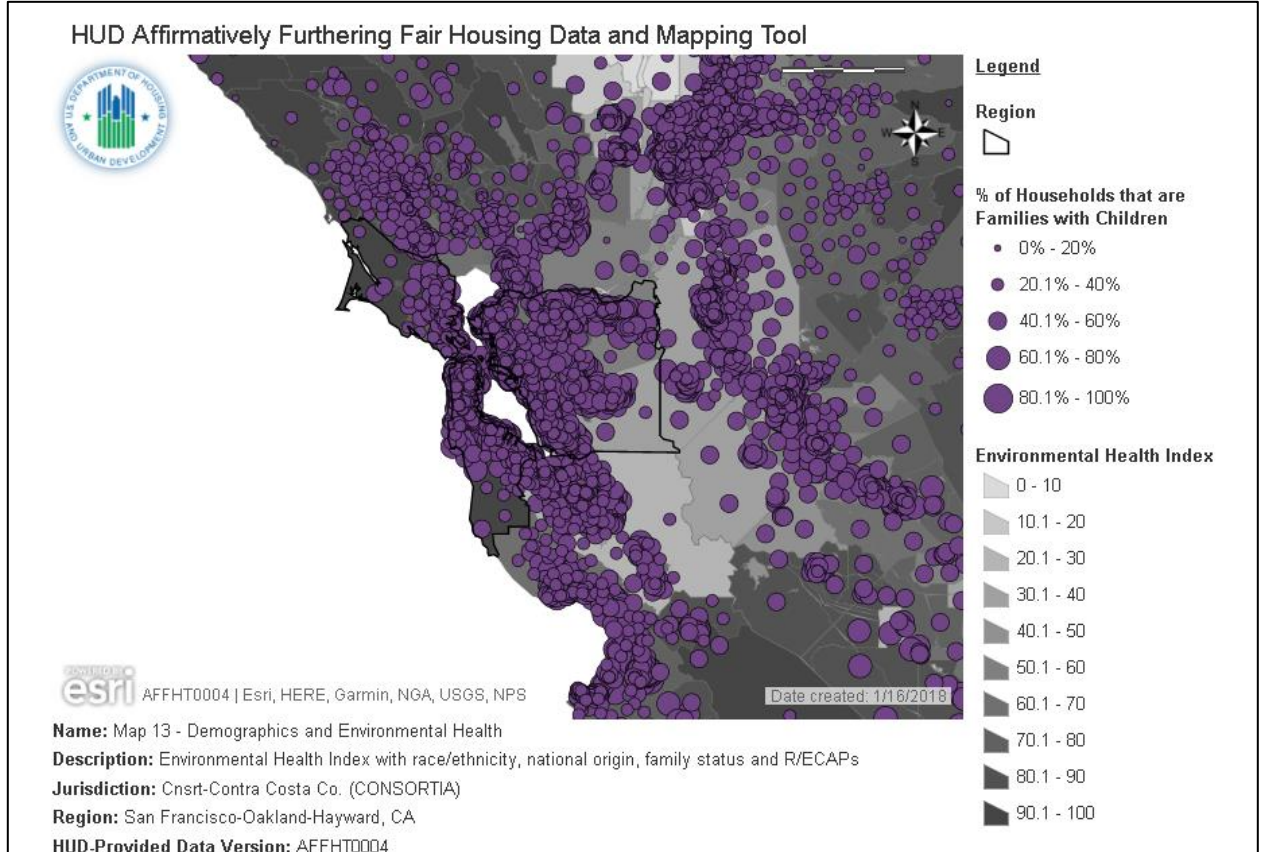


# Map 136 – Environmental Health Index by National Origin (Top 5 most populous), San Francisco-Oakland-Hayward Region





137: Environmental Health Index by Family Status, San Francisco-Oakland-Hayward Region



DRAFT

## Figures

**Figure 1**

Notes: All groups except "Hispanics" include only non-Hispanic members of the racial group. Asian group includes Pacific Islanders and Filipinos.  
 Source: 1997/98 to 2015/16 data from U.S. Department of Education, National Center for Education Statistics, Common Core of Data (CCD), "Local Education Agency (School District) Universe Survey Membership Data"; 2016/17 to 2017/18 from CA Department of Education.

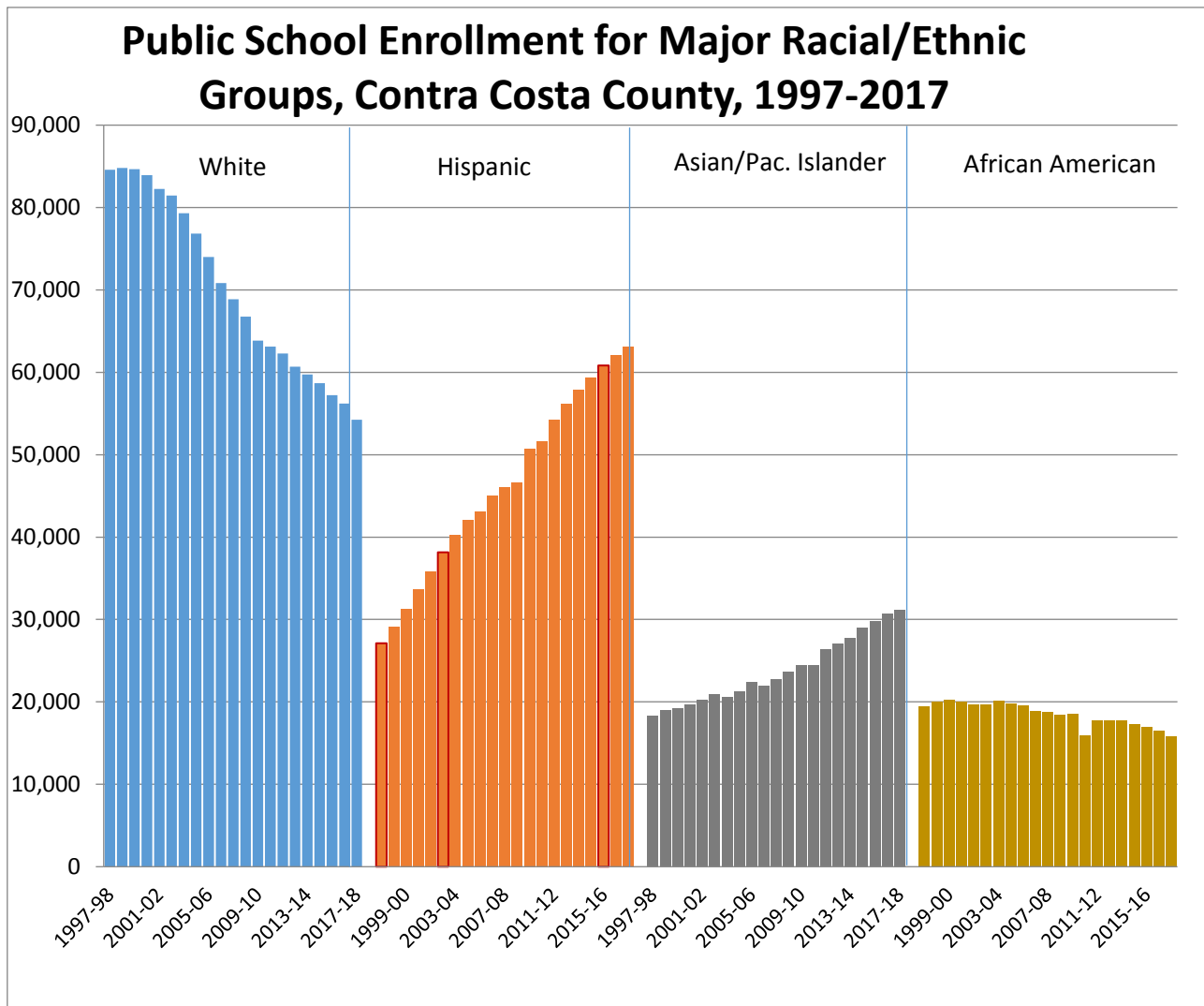
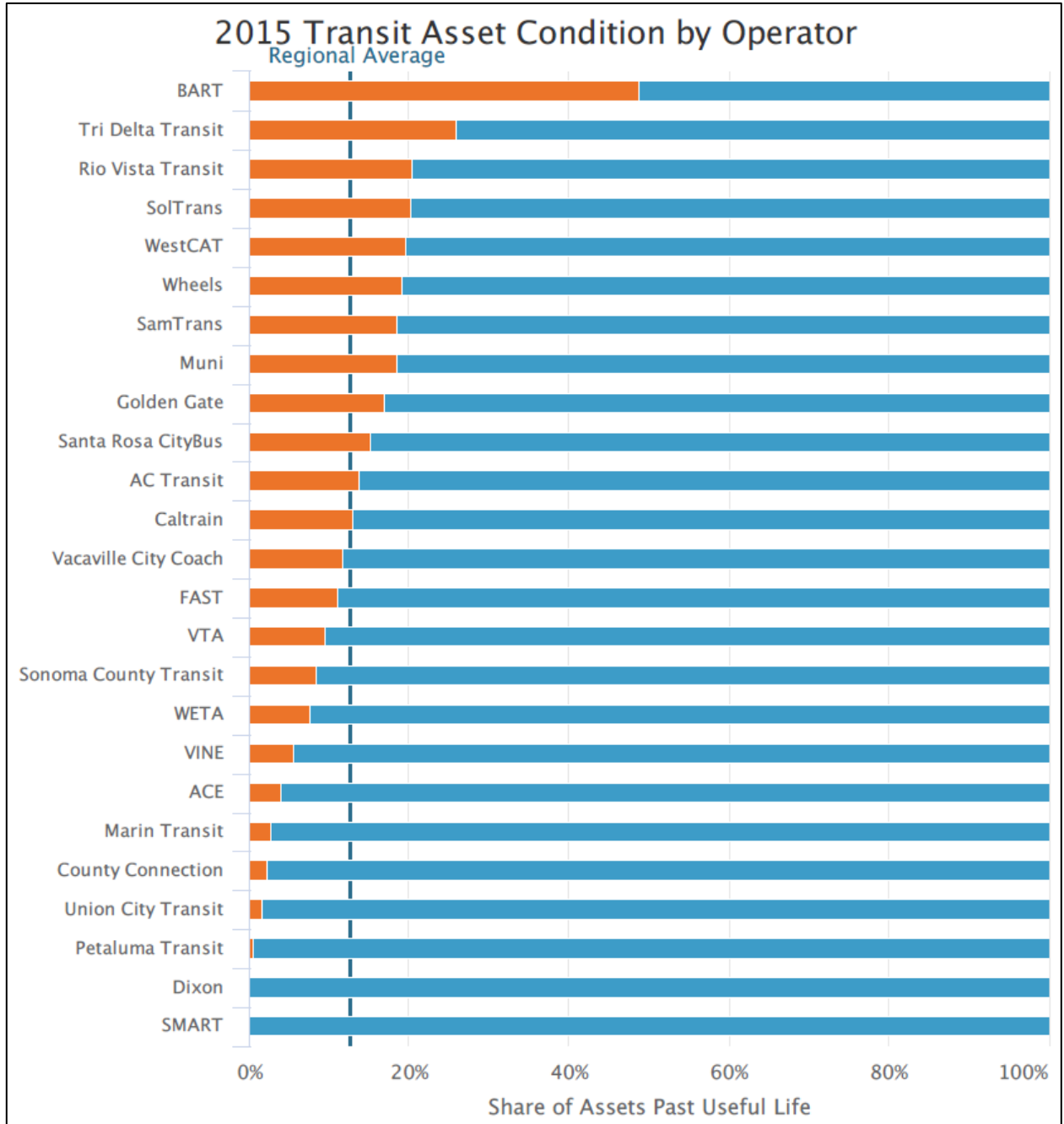


Figure 2 - 2015 Transit Asset Condition by Operator



## Disproportionate Housing Needs

### Tables

**Table 1 – Demographics of Households with Housing Problems,  
Contra Costa County and San Francisco-Oakland-Hayward CA Region**

| Households experiencing any of 4 housing problems   |                      |                        |              |                        |                        |              |                        |
|---|----------------------|------------------------|--------------|------------------------|------------------------|--------------|------------------------|
|   |                      | Contra Costa County    |              |                        | Region                 |              |                        |
| Race/Ethnicity  |                      | # with problems        | # households | % with problems        | # with problems        | # households | % with problems        |
| Not Hispanic  | White                | 80,864                 | 213,302      | 37.91%                 | 316,225                | 841,640      | 37.57%                 |
|   | Black                | 19,316                 | 34,275       | 56.36%                 | 79,090                 | 141,095      | 56.05%                 |
|   | Asian/Pacific Island | 21,640                 | 51,353       | 42.14%                 | 155,414                | 347,022      | 44.79%                 |
|   | Native American      | 482                    | 1,211        | 39.80%                 | 2,302                  | 4,841        | 47.55%                 |
|   | Other                | 5,090                  | 10,355       | 49.15%                 | 20,950                 | 43,760       | 47.87%                 |
| Hispanic  |                      | 37,541                 | 65,201       | 57.58%                 | 148,135                | 248,785      | 59.54%                 |
| <b>Total</b>  |                      | 164,994                | 375,853      | 43.90%                 | 722,110                | 1,627,125    | 44.38%                 |
| Household Type & Size   |                      |                        |              |                        |                        |              |                        |
| Family households, less than 5 people   |                      | 85,176                 | 221,191      | 38.51%                 | 331,070                | 856,140      | 38.67%                 |
| Family households, 5 or more people   |                      | 26,035                 | 44,095       | 59.04%                 | 99,495                 | 159,025      | 62.57%                 |
| Non-family households   |                      | 53,733                 | 110,507      | 48.62%                 | 291,550                | 611,960      | 47.64%                 |
| Households experiencing any of 4 <u>SEVERE</u> Housing Problems   |                      |                        |              |                        |                        |              |                        |
| Race/Ethnicity  |                      | # with severe problems | # households | % with severe problems | # with severe problems | # households | % with severe problems |
| Not Hispanic  | White                | 38,039                 | 213,302      | 17.83%                 | 156,775                | 841,640      | 18.63%                 |
|   | Black                | 10,465                 | 34,275       | 30.53%                 | 46,125                 | 141,095      | 32.69%                 |
|   | Asian/Pacific Island | 10,447                 | 51,353       | 20.34%                 | 87,749                 | 347,022      | 25.29%                 |
|   | Native American      | 203                    | 1,211        | 16.76%                 | 1,448                  | 4,841        | 29.91%                 |
|   | Other                | 2,782                  | 10,355       | 26.87%                 | 12,134                 | 43,760       | 27.73%                 |
| Hispanic  |                      | 23,002                 | 65,201       | 35.28%                 | 94,990                 | 248,785      | 38.18%                 |
| <b>Total</b>  |                      | 85,009                 | 375,853      | 22.62%                 | 399,195                | 1,627,125    | 24.53%                 |
| <p><i>Note 1: The four housing problems are: incomplete kitchen facilities, incomplete plumbing facilities, more than 1 person per room, and cost burden greater than 30%. The four severe housing problems are: incomplete kitchen facilities, incomplete plumbing facilities, more than 1 person per room, and cost burden greater than 50%. Note 2: All % represent a share of the total population within the jurisdiction or region, except household type and size, which is out of total households. Note 3: Data Sources: CHAS. Note 4: Refer to the Data Documentation for details: <a href="http://www.hudexchange.info/resource/4848/affh-data-documentation">www.hudexchange.info/resource/4848/affh-data-documentation</a></i></p> |                      |                        |              |                        |                        |              |                        |

**Table 2 – Demographics of Households with Severe Housing Cost Burden, Contra Costa County and the San Francisco-Oakland-Hayward CA Region**

|   |                      | Contra Costa County       |                |                           | Region                    |                  |                           |
|---|----------------------|---------------------------|----------------|---------------------------|---------------------------|------------------|---------------------------|
| Race/Ethnicity  |                      | # with severe cost burden | # Households   | % with severe cost burden | # with severe cost burden | # house-holds    | % with severe cost burden |
| Not Hispanic  | White                | 34,549                    | 213,302        | 16.20%                    | 139,610                   | 841,640          | 16.59%                    |
|   | Black                | 9,573                     | 34,275         | 27.93%                    | 40,345                    | 141,095          | 28.59%                    |
|   | Asian/Pacific Island | 8,016                     | 51,353         | 15.61%                    | 60,280                    | 347,022          | 17.37%                    |
|   | Native American      | 161                       | 1,211          | 13.29%                    | 1,170                     | 4,841            | 24.17%                    |
|   | Other                | 2,402                     | 10,355         | 23.20%                    | 10,110                    | 43,760           | 23.10%                    |
| Hispanic  |                      | 15,532                    | 65,201         | 23.82%                    | 60,480                    | 248,785          | 24.31%                    |
| <b>Total:</b>   |                      | <b>70,233</b>             | <b>375,853</b> | <b>18.69%</b>             | <b>311,995</b>            | <b>1,627,125</b> | <b>19.17%</b>             |
| Household Type & Size   |                      |                           |                |                           |                           |                  |                           |
| Family households, under 5 people   |                      | 35,021                    | 221,191        | 15.83%                    | 137,613                   | 856,140          | 16.07%                    |
| Family households, 5 or more people   |                      | 7,880                     | 44,095         | 17.87%                    | 26,310                    | 159,025          | 16.54%                    |
| Non-family households   |                      | 27,324                    | 110,507        | 24.73%                    | 148,025                   | 611,960          | 24.19%                    |
| <p><i>Note 1: Severe housing cost burden is defined as greater than 50% of income. Note 2: All % represent a share of the total population within the jurisdiction or region, except household type and size, which is out of total households. Note 3: The # households is the denominator for the % with problems, and may differ from the # households for the table on severe housing problems. Note 4: Data Sources: CHAS. Note 5: Refer to the Data Documentation for details (<a href="http://www.hudexchange.info/resource/4848/affh-data-documentation">www.hudexchange.info/resource/4848/affh-data-documentation</a>).</i></p> |                      |                           |                |                           |                           |                  |                           |

**Table 3 – Demographics of Households with Housing Problems,  
City of Antioch and Contra Costa County**

| Households experiencing any of 4 housing problems  |                      |                     |               |                     |                     |                |                     |
|--|----------------------|---------------------|---------------|---------------------|---------------------|----------------|---------------------|
|  |                      | Antioch             |               |                     | Contra Costa County |                |                     |
| Race/Ethnicity   |                      | # with problems     | # households  | % with problems     | # with problems     | # households   | % with problems     |
| Not Hispanic   | White                | 5,444               | 13,619        | 39.97%              | 80,864              | 213,302        | 37.91%              |
|  | Black                | 3,620               | 5,730         | 63.18%              | 19,316              | 34,275         | 56.36%              |
|  | Asian/Pacific Island | 1,555               | 3,269         | 47.57%              | 21,640              | 51,353         | 42.14%              |
|  | Native American      | 104                 | 178           | 58.43%              | 482                 | 1,211          | 39.80%              |
|  | Other                | 604                 | 1,019         | 59.27%              | 5,090               | 10,355         | 49.15%              |
| Hispanic   |                      | 5,135               | 8,394         | 61.17%              | 37,541              | 65,201         | 57.58%              |
| <b>Total</b>   |                      | <b>16,455</b>       | <b>32,215</b> | <b>51.08%</b>       | <b>164,994</b>      | <b>375,853</b> | <b>43.90 %</b>      |
| Household Type & Size  |                      |                     |               |                     |                     |                |                     |
| Family households, less than 5 people  |                      | 8,615               | 18,970        | 45.41%              | 85,176              | 221,191        | 38.51%              |
| Family households, 5 or more people  |                      | 3,525               | 5,600         | 62.95%              | 26,035              | 44,095         | 59.04%              |
| Non-family households  |                      | 4,320               | 7,645         | 56.51%              | 53,733              | 110,507        | 48.62%              |
| Households experiencing any of 4 SEVERE Housing Problems   |                      |                     |               |                     |                     |                |                     |
| Race/Ethnicity   |                      | # w/severe problems | # households  | % w/severe problems | # w/severe problems | # households   | % w/severe problems |
| Not Hispanic   | White                | 2,619               | 13,619        | 19.23%              | 38,039              | 213,302        | 17.83%              |
|  | Black                | 1,889               | 5,730         | 32.97%              | 10,465              | 34,275         | 30.53%              |
|  | Asian/Pacific Island | 833                 | 3,269         | 25.48%              | 10,447              | 51,353         | 20.34%              |
|  | Native American      | 25                  | 178           | 14.04%              | 203                 | 1,211          | 16.76%              |
|  | Other                | 339                 | 1,019         | 33.27%              | 2,782               | 10,355         | 26.87%              |
| Hispanic   |                      | 2,920               | 8,394         | 34.79%              | 23,002              | 65,201         | 35.28%              |
| <b>Total</b>   |                      | <b>8,635</b>        | <b>32,215</b> | <b>26.80%</b>       | <b>85,009</b>       | <b>375,853</b> | <b>22.62%</b>       |
| <p>Note 1: The four housing problems are: incomplete kitchen facilities, incomplete plumbing facilities, more than 1 person per room, and cost burden greater than 30%. The four severe housing problems are: incomplete kitchen facilities, incomplete plumbing facilities, more than 1 person per room, and cost burden greater than 50%. Note 2: All % represent a share of the total population within the jurisdiction or region, except household type and size, which is out of total households. Note 3: Data Sources: CHAS. Note 4: Refer to the Data Documentation for details: <a href="http://www.hudexchange.info/resource/4848/affh-data-documentation">www.hudexchange.info/resource/4848/affh-data-documentation</a></p> |                      |                     |               |                     |                     |                |                     |



**Table 4 – Demographics of Households with Severe Housing Cost Burden,  
Antioch and Contra Costa County**

|   |                      | Antioch                   |              |                           | Contra Costa County       |              |                           |
|---|----------------------|---------------------------|--------------|---------------------------|---------------------------|--------------|---------------------------|
| Race/Ethnicity  |                      | # with severe cost burden | # Households | % with severe cost burden | # with severe cost burden | # households | % with severe cost burden |
| Not Hispanic  | White                | 2,115                     | 13,619       | 15.53%                    | 34,549                    | 213,302      | 16.20%                    |
|   | Black                | 1,740                     | 5,730        | 30.37%                    | 9,573                     | 34,275       | 27.93%                    |
|   | Asian/Pacific Island | 710                       | 3,269        | 21.72%                    | 8,016                     | 51,353       | 15.61%                    |
|   | Native American      | 0                         | 178          | 0.00%                     | 161                       | 1,211        | 13.29%                    |
|   | Other                | 310                       | 1,019        | 30.42%                    | 2,402                     | 10,355       | 23.20%                    |
| Hispanic  |                      | 2,265                     | 8,394        | 26.98%                    | 15,532                    | 65,201       | 23.82%                    |
| <b>Total:</b>   |                      | 7,140                     | 32,215       | 22.16%                    | 70,233                    | 375,853      | 18.69 %                   |
| Household Type & Size   |                      |                           |              |                           |                           |              |                           |
| Family households, under 5 people   |                      | 3,785                     | 18,970       | 19.95%                    | 35,021                    | 221,191      | 15.83%                    |
| Family households, 5 or more people   |                      | 1,180                     | 5,600        | 21.07%                    | 7,880                     | 44,095       | 17.87%                    |
| Non-family households   |                      | 2,145                     | 7,645        | 28.06%                    | 27,324                    | 110,507      | 24.73%                    |
| <p><i>Note 1: Severe housing cost burden is defined as greater than 50% of income. Note 2: All % represent a share of the total population within the jurisdiction or region, except household type and size, which is out of total households. Note 3: The # households is the denominator for the % with problems, and may differ from the # households for the table on severe housing problems. Note 4: Data Sources: CHAS. Note 5: Refer to the Data Documentation for details (<a href="http://www.hudexchange.info/resource/4848/affh-data-documentation">www.hudexchange.info/resource/4848/affh-data-documentation</a>).</i></p> |                      |                           |              |                           |                           |              |                           |

**Table 5 – Demographics of Households with Housing Problems,  
City of Concord and Contra Costa County**

| Households experiencing any of 4 housing problems  |                      |                     |               |                     |                     |                |                     |
|--|----------------------|---------------------|---------------|---------------------|---------------------|----------------|---------------------|
|  |                      | Concord             |               |                     | Contra Costa County |                |                     |
| Race/Ethnicity   |                      | # with problems     | # households  | % with problems     | # with problems     | # households   | % with problems     |
| Not Hispanic   | White                | 10,655              | 26,975        | 39.50%              | 80,864              | 213,302        | 37.91%              |
|  | Black                | 945                 | 1,705         | 55.43%              | 19,316              | 34,275         | 56.36%              |
|  | Asian/Pacific Island | 2,254               | 5,158         | 43.70%              | 21,640              | 51,353         | 42.14%              |
|  | Native American      | 43                  | 146           | 29.45%              | 482                 | 1,211          | 39.80%              |
|  | Other                | 570                 | 1,309         | 43.54%              | 5,090               | 10,355         | 49.15%              |
| Hispanic   |                      | 5,905               | 9,555         | 61.80%              | 37,541              | 65,201         | 57.58%              |
| <b>Total</b>   |                      | <b>20,385</b>       | <b>44,880</b> | <b>45.42%</b>       | <b>164,994</b>      | <b>375,853</b> | <b>43.90 %</b>      |
| Household Type & Size  |                      |                     |               |                     |                     |                |                     |
| Family households, less than 5 people  |                      | 10,495              | 26,419        | 39.73%              | 85,176              | 221,191        | 38.51%              |
| Family households, 5 or more people  |                      | 3,065               | 4,615         | 66.41%              | 26,035              | 44,095         | 59.04%              |
| Non-family households  |                      | 6,824               | 13,843        | 49.30%              | 53,733              | 110,507        | 48.62%              |
| Households experiencing any of 4 SEVERE Housing Problems   |                      |                     |               |                     |                     |                |                     |
| Race/Ethnicity   |                      | # w/severe problems | # households  | % w/severe problems | # w/severe problems | # households   | % w/severe problems |
| Not Hispanic   | White                | 5,155               | 26,975        | 19.11%              | 38,039              | 213,302        | 17.83%              |
|  | Black                | 500                 | 1,705         | 29.33%              | 10,465              | 34,275         | 30.53%              |
|  | Asian/Pacific Island | 1,184               | 5,158         | 22.95%              | 10,447              | 51,353         | 20.34%              |
|  | Native American      | 8                   | 146           | 5.48%               | 203                 | 1,211          | 16.76%              |
|  | Other                | 375                 | 1,309         | 28.65%              | 2,782               | 10,355         | 26.87%              |
| Hispanic   |                      | 3,755               | 9,555         | 39.30%              | 23,002              | 65,201         | 35.28%              |
| <b>Total:</b>  |                      | <b>10,975</b>       | <b>44,880</b> | <b>24.45%</b>       | <b>85,009</b>       | <b>375,853</b> | <b>22.62 %</b>      |
| <p>Note 1: The four housing problems are: incomplete kitchen facilities, incomplete plumbing facilities, more than 1 person per room, and cost burden greater than 30%. The four severe housing problems are: incomplete kitchen facilities, incomplete plumbing facilities, more than 1 person per room, and cost burden greater than 50%. Note 2: All % represent a share of the total population within the jurisdiction or region, except household type and size, which is out of total households. Note 3: Data Sources: CHAS. Note 4: Refer to the Data Documentation for details: <a href="http://www.hudexchange.info/resource/4848/affh-data-documentation">www.hudexchange.info/resource/4848/affh-data-documentation</a></p> |                      |                     |               |                     |                     |                |                     |

**Table 6 - Demographics of Households with Severe Housing Cost Burden,  
City of Concord and Contra Costa County**

| Race/Ethnicity   |                        | Concord                   |               |                           | Contra Costa County       |                |                           |
|--|------------------------|---------------------------|---------------|---------------------------|---------------------------|----------------|---------------------------|
|  |                        | # with severe cost burden | # households  | % with severe cost burden | # with severe cost burden | # households   | % with severe cost burden |
| Non-Hispanic   | White                  | 4,735                     | 26,975        | 17.55%                    | 34,549                    | 213,302        | 16.20%                    |
|  | Black                  | 425                       | 1,705         | 24.93%                    | 9,573                     | 34,275         | 27.93%                    |
|  | Asian/Pacific Islander | 785                       | 5,158         | 15.22%                    | 8,016                     | 51,353         | 15.61%                    |
|  | Native American        | 8                         | 146           | 5.48%                     | 161                       | 1,211          | 13.29%                    |
|  | Other                  | 300                       | 1,309         | 22.92%                    | 2,402                     | 10,355         | 23.20%                    |
| Hispanic   |                        | 2,470                     | 9,555         | 25.85%                    | 15,532                    | 65,201         | 23.82%                    |
| <b>Total:</b>  |                        | <b>8,723</b>              | <b>44,880</b> | <b>19.44%</b>             | <b>70,233</b>             | <b>375,853</b> | <b>18.69 %</b>            |
| Household Type and Size  |                        |                           |               |                           |                           |                |                           |
| Family households, under 5 people  |                        | 4,690                     | 26,419        | 17.75%                    | 35,021                    | 221,191        | 15.83%                    |
| Family households, 5 or more people  |                        | 734                       | 4,615         | 15.90%                    | 7,880                     | 44,095         | 17.87%                    |
| Non-family households  |                        | 3,299                     | 13,843        | 23.83%                    | 27,324                    | 110,507        | 24.73%                    |
| <p><i>Note 1: Severe housing cost burden is defined as greater than 50% of income. Note 2: All % represent a share of the total population within the jurisdiction or region, except household type and size, which is out of total households. Note 3: The # households is the denominator for the % with problems, and may differ from the # households for the table on severe housing problems. Note 4: Data Sources: CHAS. Note 5: Refer to the Data Documentation for details:</i></p> <p><a href="http://www.hudexchange.info/resource/4848/affh-data-documentation">www.hudexchange.info/resource/4848/affh-data-documentation</a></p> |                        |                           |               |                           |                           |                |                           |

**Table 7 – Demographics of Households with Housing Problems,  
City of Pittsburg and Contra Costa County**

| Households experiencing any of 4 housing problems  |                      |                     |              |                     |                     |              |                     |
|--|----------------------|---------------------|--------------|---------------------|---------------------|--------------|---------------------|
|  |                      | Pittsburg           |              |                     | Contra Costa County |              |                     |
| Race/Ethnicity   |                      | # with problems     | # households | % with problems     | # with problems     | # households | % with problems     |
| Not Hispanic   | White                | 2,315               | 5,555        | 41.67%              | 80,864              | 213,302      | 37.91%              |
|  | Black                | 2,189               | 3,999        | 54.74%              | 19,316              | 34,275       | 56.36%              |
|  | Asian/Pacific Island | 1,259               | 2,854        | 44.11%              | 21,640              | 51,353       | 42.14%              |
|  | Native American      | 74                  | 74           | 100.00%             | 482                 | 1,211        | 39.80%              |
|  | Other                | 389                 | 628          | 61.94%              | 5,090               | 10,355       | 49.15%              |
| Hispanic   |                      | 3,960               | 6,513        | 60.80%              | 37,541              | 65,201       | 57.58%              |
| <b>Total:</b>  |                      | 10,170              | 19,610       | 51.86%              | 164,994             | 375,853      | 43.90 %             |
| Household Type & Size  |                      |                     |              |                     |                     |              |                     |
| Family households, less than 5 people  |                      | 4,845               | 10,465       | 46.30%              | 85,176              | 221,191      | 38.51%              |
| Family households, 5 or more people  |                      | 2,655               | 4,189        | 63.38%              | 26,035              | 44,095       | 59.04%              |
| Non-family households  |                      | 2,665               | 4,950        | 53.84%              | 53,733              | 110,507      | 48.62%              |
| Households experiencing any of 4 SEVERE Housing Problems   |                      |                     |              |                     |                     |              |                     |
| Race/Ethnicity   |                      | # w/severe problems | # households | % w/severe problems | # w/severe problems | # households | % w/severe problems |
| Not Hispanic   | White                | 1,134               | 5,555        | 20.41%              | 38,039              | 213,302      | 17.83%              |
|  | Black                | 1,059               | 3,999        | 26.48%              | 10,465              | 34,275       | 30.53%              |
|  | Asian/Pacific Island | 649                 | 2,854        | 22.74%              | 10,447              | 51,353       | 20.34%              |
|  | Native American      | 14                  | 74           | 18.92%              | 203                 | 1,211        | 16.76%              |
|  | Other                | 245                 | 628          | 39.01%              | 2,782               | 10,355       | 26.87%              |
| Hispanic   |                      | 2,555               | 6,513        | 39.23%              | 23,002              | 65,201       | 35.28%              |
| <b>Total:</b>  |                      | 5,655               | 19,610       | 28.84%              | 85,009              | 375,853      | 22.62 %             |
| <p>Note 1: The four housing problems are: incomplete kitchen facilities, incomplete plumbing facilities, more than 1 person per room, and cost burden greater than 30%. The four severe housing problems are: incomplete kitchen facilities, incomplete plumbing facilities, more than 1 person per room, and cost burden greater than 50%. Note 2: All % represent a share of the total population within the jurisdiction or region, except household type and size, which is out of total households. Note 3: Data Sources: CHAS. Note 4: Refer to the Data Documentation for details: <a href="http://www.hudexchange.info/resource/4848/affh-data-documentation">www.hudexchange.info/resource/4848/affh-data-documentation</a></p> |                      |                     |              |                     |                     |              |                     |

**Table 8 - Demographics of Households with Severe Housing Cost Burden,  
City of Pittsburg and Contra Costa County**

| Race/Ethnicity   |                        | Pittsburg                 |               |                           | Contra Costa County       |                |                           |
|--|------------------------|---------------------------|---------------|---------------------------|---------------------------|----------------|---------------------------|
|  |                        | # with severe cost burden | # households  | % with severe cost burden | # with severe cost burden | # households   | % with severe cost burden |
| Non-Hispanic   | White                  | 1,035                     | 5,555         | 18.63%                    | 34,549                    | 213,302        | 16.20%                    |
|  | Black                  | 969                       | 3,999         | 24.23%                    | 9,573                     | 34,275         | 27.93%                    |
|  | Asian/Pacific Islander | 430                       | 2,854         | 15.07%                    | 8,016                     | 51,353         | 15.61%                    |
|  | Native American        | 15                        | 74            | 20.27%                    | 161                       | 1,211          | 13.29%                    |
|  | Other                  | 190                       | 628           | 30.25%                    | 2,402                     | 10,355         | 23.20%                    |
| Hispanic   |                        | 1,675                     | 6,513         | 25.72%                    | 15,532                    | 65,201         | 23.82%                    |
| <b>Total:</b>  |                        | <b>4,314</b>              | <b>19,610</b> | <b>22.00%</b>             | <b>70,233</b>             | <b>375,853</b> | <b>18.69 %</b>            |
| Household Type and Size  |                        |                           |               |                           |                           |                |                           |
| Family households, under 5 people  |                        | 2,180                     | 10,465        | 20.83%                    | 35,021                    | 221,191        | 15.83%                    |
| Family households, 5 or more people  |                        | 883                       | 4,189         | 21.08%                    | 7,880                     | 44,095         | 17.87%                    |
| Non-family households  |                        | 1,268                     | 4,950         | 25.62%                    | 27,324                    | 110,507        | 24.73%                    |
| <p><i>Note 1: Severe housing cost burden is defined as greater than 50% of income. Note 2: All % represent a share of the total population within the jurisdiction or region, except household type and size, which is out of total households. Note 3: The # households is the denominator for the % with problems, and may differ from the # households for the table on severe housing problems. Note 4: Data Sources: CHAS. Note 5: Refer to the Data Documentation for details:</i></p> <p><a href="http://www.hudexchange.info/resource/4848/affh-data-documentation">www.hudexchange.info/resource/4848/affh-data-documentation</a></p> |                        |                           |               |                           |                           |                |                           |

**Table 9 – Demographics of Households with Disproportionate Housing Needs, City of Walnut Creek and Contra Costa County**

| Households experiencing any of 4 housing problems  |                      |                     |               |                     |                     |                |                     |
|--|----------------------|---------------------|---------------|---------------------|---------------------|----------------|---------------------|
|  |                      | Walnut Creek        |               |                     | Contra Costa County |                |                     |
| Race/Ethnicity   |                      | # with problems     | # households  | % with problems     | # with problems     | # households   | % with problems     |
| Not Hispanic   | White                | 9,055               | 23,415        | 38.67%              | 80,864              | 213,302        | 37.91%              |
|  | Black                | 195                 | 395           | 49.37%              | 19,316              | 34,275         | 56.36%              |
|  | Asian/Pacific Island | 1,035               | 3,423         | 30.24%              | 21,640              | 51,353         | 42.14%              |
|  | Native American      | 25                  | 84            | 29.76%              | 482                 | 1,211          | 39.80%              |
|  | Other                | 195                 | 440           | 44.32%              | 5,090               | 10,355         | 49.15%              |
| Hispanic   |                      | 1,115               | 2,105         | 52.97%              | 37,541              | 65,201         | 57.58%              |
| <b>Total:</b>  |                      | <b>11,615</b>       | <b>29,850</b> | <b>38.91%</b>       | <b>164,994</b>      | <b>375,853</b> | <b>43.90 %</b>      |
| Household Type & Size  |                      |                     |               |                     |                     |                |                     |
| Family households, less than 5 people  |                      | 4,885               | 15,210        | 32.12%              | 85,176              | 221,191        | 38.51%              |
| Family households, 5 or more people  |                      | 470                 | 1,270         | 37.01%              | 26,035              | 44,095         | 59.04%              |
| Non-family households  |                      | 6,255               | 13,370        | 46.78%              | 53,733              | 110,507        | 48.62%              |
| Households experiencing any of 4 SEVERE Housing Problems   |                      |                     |               |                     |                     |                |                     |
| Race/Ethnicity   |                      | # w/severe problems | # households  | % w/severe problems | # w/severe problems | # households   | % w/severe problems |
| Not Hispanic   | White                | 4,605               | 23,415        | 19.67%              | 38,039              | 213,302        | 17.83%              |
|  | Black                | 140                 | 395           | 35.44%              | 10,465              | 34,275         | 30.53%              |
|  | Asian/Pacific Island | 545                 | 3,423         | 15.92%              | 10,447              | 51,353         | 20.34%              |
|  | Native American      | 25                  | 84            | 29.76%              | 203                 | 1,211          | 16.76%              |
|  | Other                | 110                 | 440           | 25.00%              | 2,782               | 10,355         | 26.87%              |
| Hispanic   |                      | 490                 | 2,105         | 23.28%              | 23,002              | 65,201         | 35.28%              |
| <b>Total:</b>  |                      | <b>5,920</b>        | <b>29,850</b> | <b>19.83%</b>       | <b>85,009</b>       | <b>375,853</b> | <b>22.62 %</b>      |
| <p>Note 1: The four housing problems are: incomplete kitchen facilities, incomplete plumbing facilities, more than 1 person per room, and cost burden greater than 30%. The four severe housing problems are: incomplete kitchen facilities, incomplete plumbing facilities, more than 1 person per room, and cost burden greater than 50%. Note 2: All % represent a share of the total population within the jurisdiction or region, except household type and size, which is out of total households. Note 3: Data Sources: CHAS. Note 4: Refer to the Data Documentation for details: <a href="http://www.hudexchange.info/resource/4848/affh-data-documentation">www.hudexchange.info/resource/4848/affh-data-documentation</a></p> |                      |                     |               |                     |                     |                |                     |



**Table 10 - Demographics of Households with Severe Housing Cost Burden,  
City of Walnut Creek and Contra Costa County**

| Race/Ethnicity   |                        | Walnut Creek              |               |                           | Contra Costa County       |                |                           |
|--|------------------------|---------------------------|---------------|---------------------------|---------------------------|----------------|---------------------------|
|  |                        | # with severe cost burden | # households  | % with severe cost burden | # with severe cost burden | # households   | % with severe cost burden |
| Non-Hispanic   | White                  | 4,135                     | 23,415        | 17.66%                    | 34,549                    | 213,302        | 16.20%                    |
|  | Black                  | 140                       | 395           | 35.44%                    | 9,573                     | 34,275         | 27.93%                    |
|  | Asian/Pacific Islander | 435                       | 3,423         | 12.71%                    | 8,016                     | 51,353         | 15.61%                    |
|  | Native American        | 25                        | 84            | 29.76%                    | 161                       | 1,211          | 13.29%                    |
|  | Other                  | 100                       | 440           | 22.73%                    | 2,402                     | 10,355         | 23.20%                    |
| Hispanic   |                        | 380                       | 2,105         | 18.05%                    | 15,532                    | 65,201         | 23.82%                    |
| <b>Total:</b>  |                        | <b>5,215</b>              | <b>29,850</b> | <b>17.47%</b>             | <b>70,233</b>             | <b>375,853</b> | <b>18.69 %</b>            |
| Household Type and Size  |                        |                           |               |                           |                           |                |                           |
| Family households, under 5 people  |                        | 1,805                     | 15,210        | 11.87%                    | 35,021                    | 221,191        | 15.83%                    |
| Family households, 5 or more people  |                        | 199                       | 1,270         | 15.67%                    | 7,880                     | 44,095         | 17.87%                    |
| Non-family households  |                        | 3,220                     | 13,370        | 24.08%                    | 27,324                    | 110,507        | 24.73%                    |
| <p><i>Note 1: Severe housing cost burden is defined as greater than 50% of income. Note 2: All % represent a share of the total population within the jurisdiction or region, except household type and size, which is out of total households. Note 3: The # households is the denominator for the % with problems, and may differ from the # households for the table on severe housing problems. Note 4: Data Sources: CHAS. Note 5: Refer to the Data Documentation for details:</i></p> <p><a href="http://www.hudexchange.info/resource/4848/affh-data-documentation">www.hudexchange.info/resource/4848/affh-data-documentation</a></p> |                        |                           |               |                           |                           |                |                           |

**Table 11 – Publicly Supported Housing by Program Category - Units by Number of Bedrooms and Number of Children, Contra Costa County, Antioch, Concord, Pittsburg, Walnut Creek**

| Housing Type               | Households in 0-1 Bedroom Units |         | Households in 2 Bedroom Units |        | Households in 3+ Bedroom Units |        | Households with Children |        |
|----------------------------|---------------------------------|---------|-------------------------------|--------|--------------------------------|--------|--------------------------|--------|
|                            | #                               | %       | #                             | %      | #                              | %      | #                        | %      |
| <b>Contra Costa County</b> |                                 |         |                               |        |                                |        |                          |        |
| Public Housing             | 507                             | 36.95 % | 417                           | 30.39% | 349                            | 25.44% | 441                      | 32.14% |
| Project-Based Section 8    | 1,192                           | 47.13%  | 718                           | 28.39% | 587                            | 23.21% | 922                      | 36.46% |
| Other Multifamily          | 804                             | 95.04%  | 27                            | 3.19%  | 0                              | 0.00%  | 3                        | 0.35%  |
| HCV Program                | 2,239                           | 24.54%  | 3,238                         | 35.49% | 3,587                          | 38.22% | 3,806                    | 41.71% |
| <b>Antioch</b>             |                                 |         |                               |        |                                |        |                          |        |
| Public Housing             | 82                              | 63.57%  | 41                            | 31.78% | 6                              | 4.65%  | 9                        | 6.98%  |
| Project-Based Section 8    | 0                               | 0.00%   | 68                            | 56.67% | 51                             | 42.50% | 84                       | 70.00% |
| Other Multifamily          | 115                             | 100.00% | 0                             | 0.00%  | 0                              | 0.00%  | N/A                      | N/A    |
| HCV Program                | 181                             | 8.56%   | 715                           | 33.82% | 1,196                          | 56.58% | 1,216                    | 57.52% |
| <b>Concord</b>             |                                 |         |                               |        |                                |        |                          |        |
| Public Housing             | 0                               | 0.00%   | 0                             | 0.00%  | 0                              | 0.00%  | N/A                      | N/A    |
| Project-Based Section 8    | 264                             | 71.93%  | 52                            | 14.17% | 48                             | 13.08% | 56                       | 15.26% |
| Other Multifamily          | 10                              | 90.91%  | 0                             | 0.00%  | 0                              | 0.00%  | N/A                      | N/A    |
| HCV Program                | 288                             | 33.41%  | 360                           | 41.76% | 180                            | 20.88% | 206                      | 23.90% |
| <b>Pittsburg</b>           |                                 |         |                               |        |                                |        |                          |        |
| Public Housing             | 24                              | 14.91%  | 83                            | 51.55% | 54                             | 33.54% | 72                       | 44.72% |
| Project-Based Section 8    | 158                             | 49.84%  | 74                            | 23.34% | 84                             | 26.50% | 96                       | 30.28% |
| Other Multifamily          | 244                             | 100.00% | 0                             | 0.00%  | 0                              | 0.00%  | N/A                      | N/A    |
| HCV Program                | 198                             | 21.24%  | 265                           | 28.43% | 451                            | 48.39% | 434                      | 46.57% |
| <b>Walnut Creek</b>        |                                 |         |                               |        |                                |        |                          |        |
| Public Housing             | 0                               | 0.00%   | 0                             | 0.00%  | 0                              | 0.00%  | N/a                      | N/a    |
| Project-Based Section 8    | 165                             | 100.00% | 0                             | 0.00%  | 0                              | 0.00%  | N/a                      | N/a    |
| Other Multifamily          | 33                              | 100.00% | 0                             | 0.00%  | 0                              | 0.00%  | N/a                      | N/a    |
| HCV Program                | 64                              | 45.71%  | 50                            | 35.71% | 17                             | 12.14% | 20                       | 14.29% |

**Table 12 – Homeownership and Rental Rates by Race/Ethnicity,  
Contra Costa County and San Francisco-Oakland-Hayward Region**

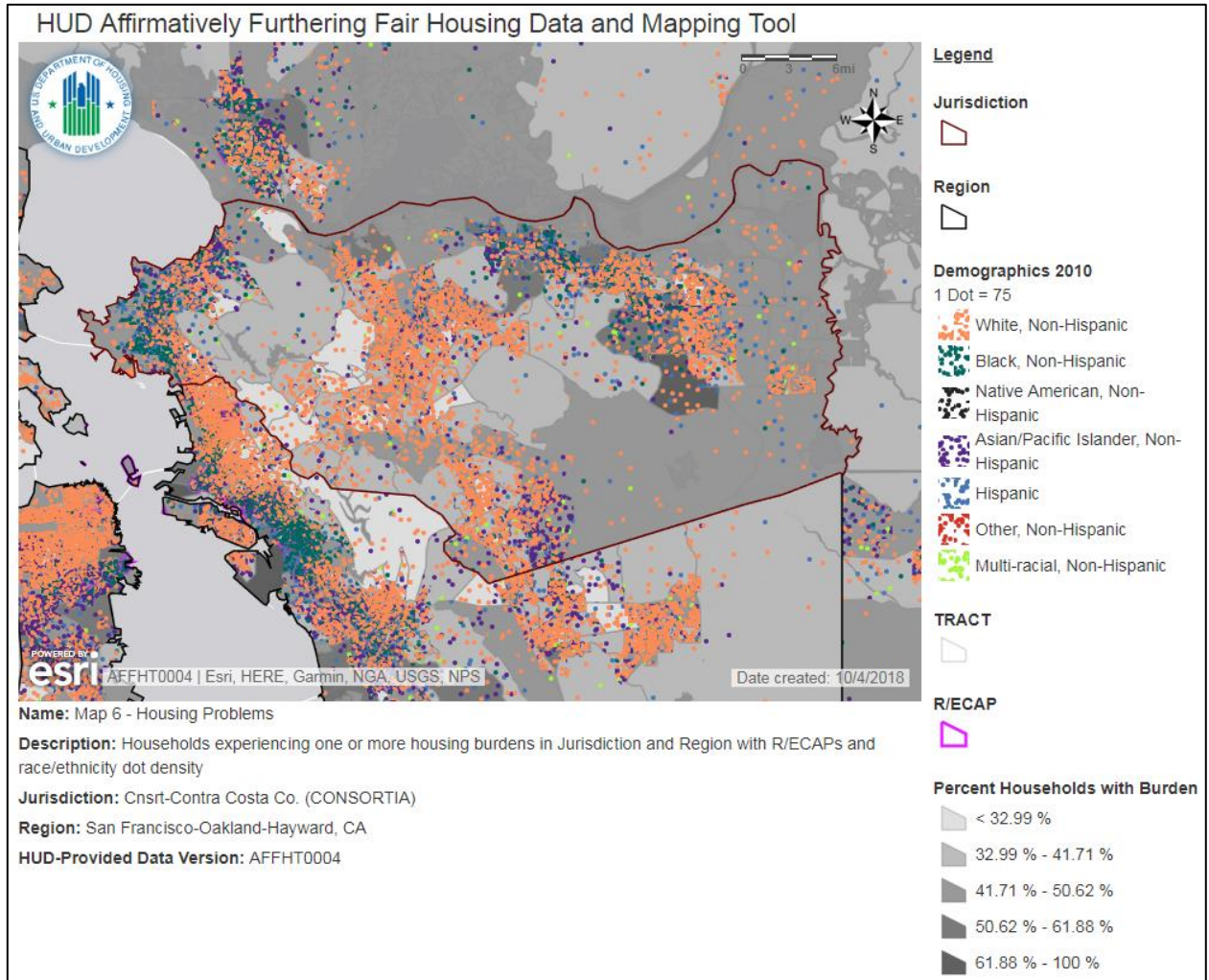
| Race/Ethnicity               |                      | Homeowners          |          | Renters        |          | Homeowners          |          | Renters        |          |
|------------------------------|----------------------|---------------------|----------|----------------|----------|---------------------|----------|----------------|----------|
|                              |                      | #                   | %        | #              | %        | #                   | %        | #              | %        |
|                              |                      | <b>Contra Costa</b> |          |                |          | <b>Region</b>       |          |                |          |
| Non-Hispanic                 | White                | 157,510             | 63.55%   | 55,844         | 43.63%   | 513,295             | 58.19%   | 328,315        | 44.07%   |
|                              | Black                | 14,764              | 5.96%    | 19,518         | 15.25%   | 47,205              | 5.35%    | 93,885         | 12.60%   |
|                              | Asian/Pacific Island | 36,288              | 14.64%   | 15,109         | 11.80%   | 200,525             | 22.73%   | 146,485        | 19.66%   |
|                              | Native American      | 632                 | 0.25%    | 583            | 0.46%    | 1,904               | 0.22%    | 2,945          | 0.40%    |
|                              | Other                | 5,817               | 2.35%    | 4,599          | 3.59%    | 18,140              | 2.06%    | 25,620         | 3.44%    |
| Hispanic                     |                      | 32,815              | 13.24%   | 32,425         | 25.33%   | 101,040             | 11.45%   | 147,765        | 19.83%   |
| <b>Total Household Units</b> |                      | <b>247,855</b>      | <b>-</b> | <b>127,998</b> | <b>-</b> | <b>882,115</b>      | <b>-</b> | <b>745,010</b> | <b>-</b> |
|                              |                      | <b>Antioch</b>      |          |                |          | <b>Concord</b>      |          |                |          |
| Race/Ethnicity               |                      | Homeowners          |          | Renters        |          | Homeowners          |          | Renters        |          |
|                              |                      | #                   | %        | #              | %        | #                   | %        | #              | %        |
| Non-Hispanic                 | White                | 9,730               | 48.66%   | 3,900          | 31.91%   | 19,065              | 70.18%   | 7,920          | 44.71%   |
|                              | Black                | 2,455               | 12.28%   | 3,270          | 26.76%   | 520                 | 1.91%    | 1,180          | 6.66%    |
|                              | Asian/Pacific Island | 2,355               | 11.78%   | 900            | 7.36%    | 3,065               | 11.28%   | 2,105          | 11.88%   |
|                              | Native American      | 115                 | 0.58%    | 70             | 0.57%    | 89                  | 0.33%    | 55             | 0.31%    |
|                              | Other                | 715                 | 3.58%    | 310            | 2.54%    | 635                 | 2.34%    | 680            | 3.84%    |
| Hispanic                     |                      | 4,615               | 23.08%   | 3,785          | 30.97%   | 3,785               | 13.93%   | 5,775          | 32.60%   |
| <b>Total Household Units</b> |                      | <b>19,995</b>       | <b>-</b> | <b>12,220</b>  | <b>-</b> | <b>27,165</b>       | <b>-</b> | <b>17,715</b>  | <b>-</b> |
|                              |                      | <b>Pittsburg</b>    |          |                |          | <b>Walnut Creek</b> |          |                |          |
| Race/Ethnicity               |                      | Homeowners          |          | Renters        |          | Homeowners          |          | Renters        |          |
|                              |                      | #                   | %        | #              | %        | #                   | %        | #              | %        |
| Non-Hispanic                 | White                | 3,555               | 32.23%   | 1,995          | 23.25%   | 16,390              | 82.13%   | 7,010          | 70.84%   |
|                              | Black                | 1,860               | 16.86%   | 2,145          | 25.00%   | 130                 | 0.65%    | 265            | 2.68%    |
|                              | Asian/Pacific Island | 1,990               | 18.04%   | 860            | 10.02%   | 2,294               | 11.50%   | 1,135          | 11.47%   |
|                              | Native American      | 15                  | 0.14%    | 60             | 0.70%    | 40                  | 0.20%    | 40             | 0.40%    |
|                              | Other                | 340                 | 3.08%    | 285            | 3.32%    | 135                 | 0.68%    | 310            | 3.13%    |
| Hispanic                     |                      | 3,270               | 29.65%   | 3,240          | 37.76%   | 960                 | 4.81%    | 1,140          | 11.52%   |
| <b>Total Household Units</b> |                      | <b>11,030</b>       | <b>-</b> | <b>8,580</b>   | <b>-</b> | <b>19,955</b>       | <b>-</b> | <b>9,895</b>   | <b>-</b> |

**Table 13 – Home Loan Application Denial Rates by Race/Ethnicity**

| Race/ Ethnicity |       | FHA, FSA/ RHA,<br>and VA Home-<br>Purchase Loans | Conventional<br>Home-Purchase<br>Loans | Refinance<br>Loans | Home<br>Improvement<br>Loans | Multi-Family<br>Homes |
|-----------------|-------|--|--|--------------------|------------------------------|-----------------------|
| Not Hispanic    | White | 9.2%   | 8.0%                                   | 16.6%              | 19.5%                        | 9.5%                  |
|                 | Black | 14.8%  | 13.5%                                  | 27.1%              | 34.6%                        | 29.4%                 |
|                 | Asian | 13.1%  | 9.8%                                   | 15.2%              | 19.3%                        | 12.3%                 |
| Hispanic        |       | 11.3%  | 12.0%                                  | 22.3%              | 31.0%                        | 28.6%                 |

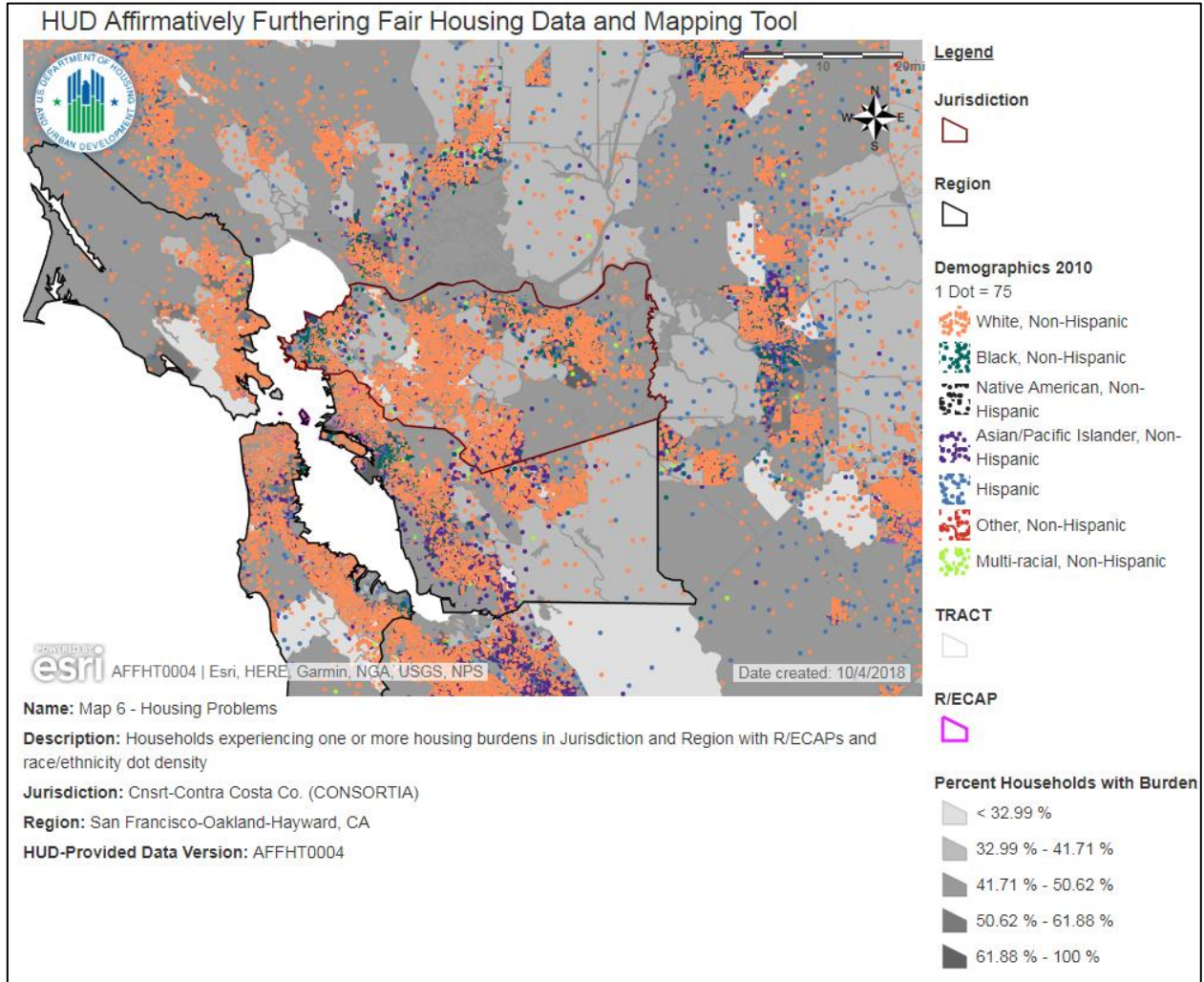
# Maps

**Map 1: Demographics of Households with Housing Problems with Race/Ethnicity, Contra Costa County**

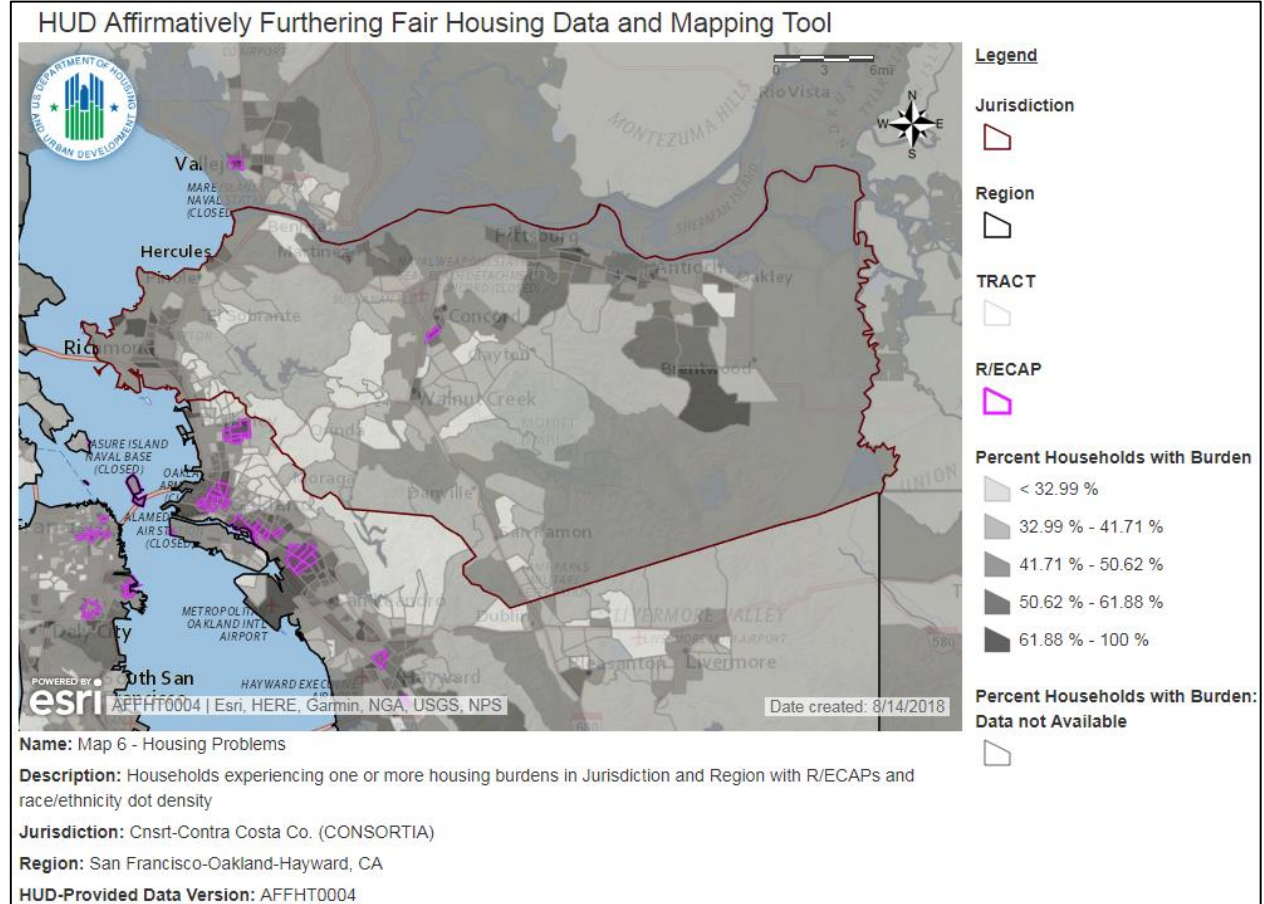




**Map 2: Households with Housing Problems with Race/Ethnicity, San Francisco – Oakland-Hayward Region**

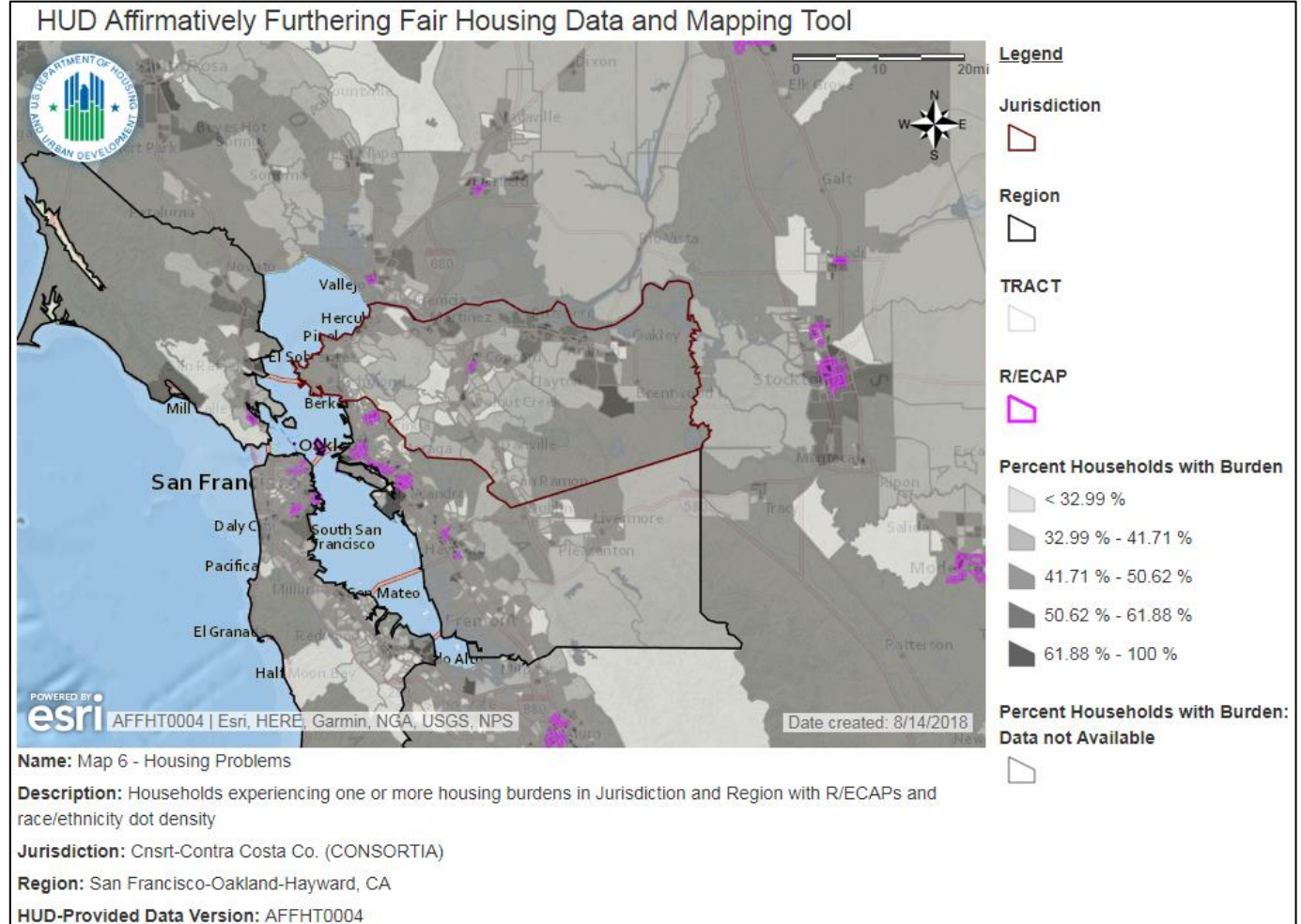


**Map 3: Housing Burden, Contra Costa County**





**Map 4: Housing Burden, San Francisco-Oakland-Hayward Region**



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## Publicly Supported Housing

### Tables

**Table 1 – Publicly Supported Households by Race/Ethnicity, Contra Costa Consortium**

| Housing Type                                    | White          |              | Black          |             | Hispanic       |              | Asian/Pacific Islander |              |
|---|----------------|--------------|----------------|-------------|----------------|--------------|------------------------|--------------|
|   | #              | %            | #              | %           | #              | %            | #                      | %            |
| <b>Contra Costa County</b>                      |                |              |                |             |                |              |                        |              |
| Public Housing                                  | 239            | 19.00        | 691            | 54.93       | 236            | 18.76        | 78                     | 6.20         |
| Project-Based Rental Assistance-PBRA            | 682            | 27.56        | 911            | 36.81       | 510            | 20.61        | 361                    | 14.59        |
| Other Multifamily                               | 258            | 32.53        | 131            | 16.52       | 164            | 20.68        | 231                    | 29.13        |
| Housing Choice Voucher (HCV)                    | 1,983          | 22.36        | 5,482          | 61.82       | 750            | 8.46         | 624                    | 7.04         |
| <b>Total CCC Households</b>                     | <b>213,302</b> | <b>56.75</b> | <b>34,275</b>  | <b>9.12</b> | <b>65,201</b>  | <b>17.35</b> | <b>51,353</b>          | <b>13.66</b> |
| 0-30% of AMI                                    | 20,357         | 41.95        | 9,158          | 18.87       | 11,845         | 24.41        | 5,439                  | 11.21        |
| 0-50% of AMI                                    | 33,599         | 37.15        | 13,836         | 15.30       | 23,999         | 26.54        | 9,452                  | 10.45        |
| 0-80% of AMI                                    | 56,152         | 41.12        | 18,518         | 13.56       | 35,938         | 26.32        | 14,930                 | 10.93        |
| <b>San Francisco-Oakland-Hayward, CA Region</b> |                |              |                |             |                |              |                        |              |
| Public Housing                                  | 1,240          | 16.55        | 3,515          | 46.90       | 1,105          | 14.75        | 1,605                  | 21.42        |
| PBRA  | 4,446          | 25.35        | 4,273          | 24.37       | 1,899          | 10.83        | 6,762                  | 38.56        |
| Other Multifamily                               | 811            | 25.28        | 462            | 14.40       | 384            | 11.97        | 1,526                  | 47.57        |
| HCV Program                                     | N/A            | N/A          | N/A            | N/A         | N/A            | N/A          | N/A                    | N/A          |
| <b>Total Region Households</b>                  | <b>841,640</b> | <b>51.73</b> | <b>141,095</b> | <b>8.67</b> | <b>248,785</b> | <b>15.29</b> | <b>347,022</b>         | <b>21.33</b> |
| 0-30% of AMI                                    | 94,495         | 36.82        | 44,320         | 17.27       | 49,170         | 19.16        | 59,085                 | 23.02        |
| 0-50% of AMI                                    | 153,315        | 34.49        | 65,385         | 14.71       | 96,510         | 21.71        | 93,534                 | 21.04        |
| 0-80% of AMI                                    | 256,205        | 38.15        | 87,195         | 12.99       | 146,695        | 21.85        | 138,723                | 20.66        |

Note 1: Data Sources: Decennial Census; APSH; CHAS.

Note 2: Numbers presented are numbers of households not individuals.

Note 3: Refer to the Data Documentation for details: [www.hudexchange.info/resource/4848/affh-data-documentation](http://www.hudexchange.info/resource/4848/affh-data-documentation)

**Table 2 – All Publicly Supported Households by Race and Ethnicity, Contra Costa County**

|                        | Public Housing | PBRA | Other Multifamily | HCV Program |
|------------------------|----------------|------|-------------------|-------------|
| White                  | 8%             | 22%  | 8%                | 63%         |
| Black                  | 10%            | 13%  | 2%                | 76%         |
| Hispanic               | 14%            | 31%  | 10%               | 45%         |
| Asian/Pacific Islander | 6%             | 28%  | 18%               | 48%         |

Note: Numbers rounded to the nearest whole number.

**Table 3 – Publicly Supported Households by Race/Ethnicity, Antioch**

| Housing Type      | White |       | Black |       | Hispanic |       | Asian Pacific Isl |       |
|-------------------|-------|-------|-------|-------|----------|-------|-------------------|-------|
|                   | #     | %     | #     | %     | #        | %     | #                 | %     |
| Public Housing    | 49    | 37.98 | 36    | 27.91 | 32       | 24.81 | 11                | 8.53  |
| PBRA              | 20    | 16.81 | 42    | 35.29 | 50       | 42.02 | 7                 | 5.88  |
| Other Multifamily | 28    | 25.00 | 5     | 4.46  | 39       | 34.82 | 38                | 33.93 |
| HCV Program       | 390   | 18.84 | 1,464 | 70.72 | 164      | 7.92  | 48                | 2.32  |

**Table 4 – Publicly Supported Households by Race/Ethnicity, Concord**

| Housing Type      | White |       | Black |       | Hispanic |       | Asian/Pacific Isl |       |
|-------------------|-------|-------|-------|-------|----------|-------|-------------------|-------|
|                   | #     | %     | #     | %     | #        | %     | #                 | %     |
| Public Housing    | N/A   | N/A   | 0     | 0     | N/A      | N/A   | N/A               | N/A   |
| PBRA              | 180   | 50.00 | 16    | 4.44  | 83       | 23.06 | 79                | 21.94 |
| Other Multifamily | 3     | 42.86 | 1     | 14.29 | 3        | 42.86 | 0                 | 0     |
| HCV Program       | 389   | 48.14 | 238   | 29.46 | 61       | 7.55  | 112               | 13.86 |

**Table 5 – Publicly Supported Households by Race/Ethnicity, Pittsburg**

| Housing Type      | White |       | Black |       | Hispanic |       | Asian/Pacific Isl |       |
|-------------------|-------|-------|-------|-------|----------|-------|-------------------|-------|
|                   | #     | %     | #     | %     | #        | %     | #                 | %     |
| Public Housing    | 25    | 15.92 | 93    | 59.24 | 32       | 20.38 | 6                 | 3.82  |
| PBRA              | 86    | 27.74 | 54    | 17.42 | 137      | 44.19 | 30                | 9.68  |
| Other Multifamily | 58    | 24.37 | 56    | 23.53 | 62       | 26.05 | 61                | 25.63 |
| HCV Program       | 137   | 15.15 | 629   | 69.58 | 100      | 11.06 | 36                | 3.98  |

**Table 6 – Publicly Supported Households by Race/Ethnicity, Walnut Creek**

| Housing Type      | White |       | Black |       | Hispanic |      | Asian/Pacific Isl |       |
|-------------------|-------|-------|-------|-------|----------|------|-------------------|-------|
|                   | #     | %     | #     | %     | #        | %    | #                 | %     |
| Public Housing    | N/A   | N/A   | 0     | 0     | N/A      | N/A  | N/A               | N/A   |
| PBRA              | 130   | 80.75 | 0     | 0     | 4        | 2.48 | 27                | 16.77 |
| Other Multifamily | 21    | 67.74 | 0     | 0     | 0        | 0    | 10                | 32.26 |
| HCV Program       | 80    | 64.00 | 24    | 19.20 | 5        | 4.00 | 14                | 11.20 |

**Table 7: R/ECAP and Non-R/ECAP Demographics  
by Publicly Supported Housing Program Category, Contra Costa County**

|   | Total # units<br>(occupied) | %<br>White | %<br>Black | % Asian/<br>Pacific Isl | %<br>Hispanic | % Families<br>w/children | %<br>Elderly | % with a<br>Disability |
|---|-----------------------------|------------|------------|-------------------------|---------------|--------------------------|--------------|------------------------|
| <b>Public Housing</b>   |                             |            |            |                         |               |                          |              |                        |
| R/ECAP tracts   | N/A                         | N/A        | N/A        | N/A                     | N/A           | N/A                      | N/A          | N/A                    |
| Non R/ECAP tracts   | 1,186                       | 17.12      | 58.30      | 6.60                    | 16.85         | 32.54                    | 26.21        | 37.85                  |
| <b>PBRA</b>   |                             |            |            |                         |               |                          |              |                        |
| R/ECAP tracts   | N/A                         | N/A        | N/A        | N/A                     | N/A           | N/A                      | N/A          | N/A                    |
| Non R/ECAP tracts   | 2,462                       | 27.56      | 36.81      | 14.59                   | 20.61         | 36.46                    | 42.74        | 11.19                  |
| <b>Other Multifamily</b>  |                             |            |            |                         |               |                          |              |                        |
| R/ECAP tracts   | N/A                         | N/A        | N/A        | N/A                     | N/A           | N/A                      | N/A          | N/A                    |
| Non R/ECAP tracts   | 810                         | 32.53      | 16.52      | 29.13                   | 20.68         | 0.35                     | 89.01        | 13.83                  |
| <b>HCV Program</b>  |                             |            |            |                         |               |                          |              |                        |
| R/ECAP tracts   | 46                          | 34.78      | 47.83      | 8.70                    | 8.70          | 20.41                    | 20.41        | 42.86                  |
| Non R/ECAP tracts   | 8,542                       | 22.22      | 61.99      | 7.02                    | 8.46          | 41.88                    | 26.18        | 26.29                  |
| Note 1: Disability information is often reported for heads of household or spouse/co-head only. Here, the data reflects information on all members of the household.                            |                             |            |            |                         |               |                          |              |                        |
| Note 2: Data Sources: APSH (HUD Picture of Subsidized Households)   |                             |            |            |                         |               |                          |              |                        |
| Note 3: Refer to the Data Documentation for details: <a href="http://www.hudexchange.info/resource/4848/affh-data-documentation">www.hudexchange.info/resource/4848/affh-data-documentation</a> |                             |            |            |                         |               |                          |              |                        |

**Table 8 – HACCC Publicly Supported Housing and Census Tract Demographics**

| Project Name   | Community      | Census Tract | Tract %<br>poverty | Tract %<br>Black | Tract %<br>Hispanic | HUD AFFH list |
|--|----------------|--------------|--------------------|------------------|---------------------|---------------|
| Bridgemont   | Antioch        | 3050         | 25.2               | 17.9             | 46.5                |               |
| Elder Winds  | Antioch        | 3072.05      | 18.8               | 19.7             | 37.8                | *             |
| Los Nogales  | Brentwood      | 3040.01      | 9.1                | 3                | 15.4                |               |
| Alhambra Terrace   | Martinez       | 3190         | 11.2               | 2                | 21                  | *             |
| Hacienda   | Martinez       | 3170         | 9.8                | 8.1              | 11.1                |               |
| Las Deltas   | North Richmond | 3650.02      | 33.9               | 20.8             | 60.5                | *             |
| Los Arboles  | Oakley         | 3020.07      | 7.5                | 9.2              | 39.5                |               |
| Casa de Manana   | Oakley         | 3020.07      | 7.5                | 9.2              | 39.5                |               |
| Casa de Serena   | Pittsburg      | 3141.04      | 30.2               | 14               | 63.4                | *             |
| El Pueblo  | Pittsburg      | 3120         | 37.1               | 36               | 42.6                | *             |
| Bayo Vista   | Rodeo          | 3580         | 15.1               | 15.7             | 31.1                | *             |
| Kidd Manor   | San Pablo      | 3671         | 20.4               | 37.3             | 37.2                |               |
| Vista Del Camino   | San Pablo      | 3672         | 19.8               | 14.5             | 45.3                | *             |
| Note 1: Highlighted tracts considered "R/ECAP" at 25% poverty definition |                |              |                    |                  |                     |               |
| Note 2: Submitted by HACCC - ACS 2012-2016                               |                |              |                    |                  |                     |               |

**Table 9 – Demographics of Publicly Supported Housing Developments**

| Project Name     | # of Units | Families with Children    | Housing % White | Housing % Black | Housing % Hispanic | Housing % Asian |
|------------------|------------|---------------------------|-----------------|-----------------|--------------------|-----------------|
| Bridgemont Apts  | 36         | 7                         | 18              | 13              | 12                 | 0               |
| Elder Winds      | 134        | 9                         | 38              | 28              | 25                 | 9               |
| Casa de Serena   | 50         | N/A                       | 34              | 36              | 13                 | 11              |
| El Pueblo        | 171        | 77                        | 16              | 58              | 20                 | 4               |
| Los Nogales      | 44         | 15                        | 33              | 11              | 18                 | 0               |
| Alhambra Terrace | 100        | 10                        | 44              | 16              | 18                 | 18              |
| Hacienda         | 50         | 2                         | 31              | 8               | 8                  | 6               |
| Las Deltas       | 214        | RAD conversion in process |                 |                 |                    |                 |
| Los Arboles      | 30         | 15                        | 21              | 9               | 13                 | 0               |
| Casa de Manana   | 40         | 2                         | 30              | 9               | 11                 | 1               |
| Bayo Vista       | 241        | 147                       | 15              | 63              | 15                 | 0               |
| Kidd Manor       | 41         | 0                         | 12              | 25              | 7                  | 4               |
| Vista Del Camino | 141        | 38                        | 12              | 51              | 21                 | 15              |

Note: AFFH and local data

**Table 10 – RHA Public Housing and Census Tract Demographics**

| Project Name    | Census Tract | Tract % poverty | Tract % Black | Tract % Hispanic |
|-----------------|--------------|-----------------|---------------|------------------|
| Nystrom Village | 3790.00      | 23.01           | 31.8          | 60.1             |
| Nevin Plaza     | 3740.00      | 20.71           | 16.3          | 50.5             |

Note: 2015 Census

**Table 11 - Public Housing Resident Demographics RHA Jurisdiction**

| Project Name     | # of units | Families w/ Children | Housing % White | Housing % Black | Housing % Asian | Housing % Hispanic | Disabled unit |
|------------------|------------|----------------------|-----------------|-----------------|-----------------|--------------------|---------------|
| Nystrom Village* | 100        | 34                   | 21              | 76              | 0               | 19                 | 22            |
| Nevin Plaza**    | 142        | 14                   | 16              | 82              | 2               | 9                  | 111           |

Note: Effective Dates: 1/1/17 – 4/30/18

\* Statistics based on 85 of 100 Family Reports (50058) Received

\*\* Statistics based on 116 of 142 Family Reports (50058) Received

**Table 12 – Census Tracts with the Largest Number of LIHTC Properties  
(in descending order) Contra Costa County**

| Community     | Census Tract               | # Dvlpmnts                 | # Units                 | % Black | % Hisp | % Pov | Large Family | Senior | Non-Targeted | Other |
|---------------|----------------------------|----------------------------|-------------------------|---------|--------|-------|--------------|--------|--------------|-------|
| Richmond      | 3820                       | 7                          | <b>1226</b>             | 43      | 34     | 22    | 4            | 0      | 2            | 1     |
| Oakley        | 3020.05                    | 9                          | <b>609</b>              | 4       | 37     | 19    | 3            | 5      | 1            | 0     |
| Pittsburg     | 3131.01                    | 4                          | <b>581</b>              | 13      | 35     | 28    | 3            | 1      | 0            | 0     |
| Richmond      | 3770                       | 7                          | <b>575</b>              | 17      | 59     | 25    | 2            | 2      | 2            | 1     |
| Walnut Creek  | 3240.01                    | 4                          | <b>505</b>              | 3       | 13     | 9     | 4            | 0      | 0            | 0     |
| Baypoint      | 3141.04                    | 6                          | <b>426</b>              | 14      | 59     | 30    | 3            | 0      | 3            | 0     |
| Concord       | 3362.02                    | 4                          | <b>380</b>              | 2       | 68     | 37    | 0            | 0      | 4            | 0     |
| Brentwood     | 3031.03                    | 5                          | <b>322</b>              | 5       | 36     | 11    | 4            | 1      | 0            | 0     |
| Richmond      | 3760                       | 4                          | <b>249</b>              | 25      | 63     | 34    | 0            | 1      | 3            | 0     |
| Walnut Creek  | 3400.01                    | 5                          | <b>190</b>              | 1       | 17     | 11    | 3            | 1      | 1            | 0     |
| Pittsburg     | 3100                       | 4                          | <b>58</b>               | 17      | 60     | 22    | 1            | 0      | 3            | 0     |
| <b>Total:</b> | <b>11 tracts</b>           | <b>59</b>                  | <b>5121</b>             |         |        |       |              |        |              |       |
|               | <b>5% of census tracts</b> | <b>42% of all dvlpmnts</b> | <b>35% of all units</b> |         |        |       |              |        |              |       |

**Table 13 – Demographics of Occupied HCV units in R/ECAP vs non-R/ECAP Census Tracts, City of Concord**

|                          | Total # units (occupied) | % White | % Black | % Hispanic | % Asian / Pacific Isl | % Families w/ children | % Elderly | % with a disability |
|--------------------------|--------------------------|---------|---------|------------|-----------------------|------------------------|-----------|---------------------|
| <b>R/ECAP tracts</b>     | 46                       | 34.78   | 47.83   | 8.70       | 8.70                  | 20.41                  | 20.41     | 42.86               |
| <b>Non R/ECAP tracts</b> | 753                      | 48.95   | 28.35   | 7.48       | 14.17                 | 24.11                  | 33.46     | 34.07               |



**Table 14 – Public Housing Developments and Demographics,  
Contra Costa County**

| Development          | City      | PHA Name | # Units | White | Black | Hispanic | Asian | Households w/ Children |
|----------------------|-----------|----------|---------|-------|-------|----------|-------|------------------------|
| Elder Winds          | Antioch   | HACCC    | 134     | 38%   | 28%   | 25%      | 9%    | 7%                     |
| Casa De Serena       | Bay Point | HACCC    | 50      | 34%   | 36%   | 13%      | 11%   | N/A                    |
| Alhambra Terrace     | Martinez  | HACCC    | 100     | 44%   | 16%   | 18%      | 18%   | 10%                    |
| El Pueblo            | Pittsburg | HACCC    | 171     | 16%   | 58%   | 20%      | 4%    | 45%                    |
| Bayo Vista           | Rodeo     | HACCC    | 241     | 15%   | 63%   | 15%      | 5%    | 61%                    |
| Vista Del Camino     | San Pablo | HACCC    | 141     | 12%   | 51%   | 21%      | 15%   | 27%                    |
| Las Deltas Annex 1   | Richmond  | HACCC    | 138     | N/A   | N/A   | N/A      | N/A   | N/A                    |
| Las Deltas           | Richmond  | HACCC    | 76      | N/A   | N/A   | N/A      | N/A   | N/A                    |
| Nevin Plaza          | Richmond  | RHA      | 142     | 9%    | 80%   | 7%       | 3%    | 2%                     |
| Nystrom Village      | Richmond  | RHA      | 100     | 5%    | 76%   | 17%      | 0%    | 45%                    |
| Richmond Village I   | Richmond  | RHA      | 70      | 0%    | 85%   | 13%      | 1%    | 66%                    |
| Richmond Village II  | Richmond  | RHA      | 61      | 4%    | 79%   | 18%      | 0%    | 61%                    |
| Richmond Village III | Richmond  | RHA      | 36      | 0%    | 77%   | 14%      | 9%    | 72%                    |

**Table 15 – Project-Based Rental Assistance Developments and Demographics,  
Contra Costa County**

| Development                 | City          | # Units | % White | % Black | % Hispanic | % Asian | % Households w Children |
|-----------------------------|---------------|---------|---------|---------|------------|---------|-------------------------|
| Hudson Townhouse Manor      | Antioch       | 119     | 17      | 35      | 42         | 6       | 70                      |
| Willowbrook Apts            | Bay Point     | 72      | 8       | 39      | 26         | 26      | 41                      |
| Concord Residential Club    | Concord       | 19      | 74      | N/A     | 16         | 11      | N/A                     |
| Clayton Villa Apts          | Concord       | 79      | 52      | N/A     | 13         | 35      | N/A                     |
| The Heritage Apts           | Concord       | 121     | 64      | 2       | 18         | 15      | N/A                     |
| La Vista Apts               | Concord       | 75      | 21      | 5       | 55         | 18      | 32                      |
| Eskaton Hazel Shirley Manor | El Cerrito    | 63      | 26      | 8       | 3          | 61      | N/A                     |
| The Arbors Apts             | Hercules      | 23      | 4       | 74      | 22         | N/A     | 44                      |
| Chateau Lafayette           | Lafayette     | 67      | 81      | N/A     | 8          | 11      | N/A                     |
| Emerson Arms                | Martinez      | 32      | 52      | 39      | 10         | N/A     | 83                      |
| Hidden Creek Townhomes      | Martinez      | 57      | 36      | 17      | 14         | 32      | 56                      |
| Orinda Senior Village       | Orinda        | 150     | 66      | 2       | 9          | 23      | N/A                     |
| Chilpancingo Vista Apts     | Pleasant Hill | 25      | 85      | 12      | 0          | 4       | 8                       |
| Coggins Square Apts         | Pleasant Hill | 5       | N/A     | N/A     | N/A        | N/A     | N/A                     |
| East Santa Fe Avenue Apts   | Pittsburg     | 19      | 13      | 33      | 40         | 7       | 7                       |
| Lido Square I Apts          | Pittsburg     | 162     | 10      | 19      | 59         | 11      | 60                      |
| Stoneman Village            | Pittsburg     | 145     | 49      | 14      | 27         | 9       | N/A                     |
| Barrett Plaza Townhouses    | Richmond      | 58      | 0       | 60      | 21         | 19      | 76                      |
| Barrett Terrace Apts        | Richmond      | 114     | 1       | 66      | 9          | 24      | 39                      |

|                        |              |     |    |     |    |    |     |
|------------------------|--------------|-----|----|-----|----|----|-----|
| Crescent Park Apts     | Richmond     | 341 | 1  | 84  | 12 | 3  | 52  |
| Deliverance Temple II  | Richmond     | 82  | 13 | 76  | 9  | 3  | 74  |
| Pullman Point Apts     | Richmond     | 192 | 3  | 72  | 14 | 10 | 65  |
| St Johns Apts          | Richmond     | 158 | 1  | 61  | 37 | 1  | 68  |
| El Portal Gardens Apts | San Pablo    | 81  | 19 | 11  | 13 | 56 | N/A |
| Rumrill Gardens Apts   | San Pablo    | 60  | 5  | 53  | 30 | 12 | 63  |
| Casa Montego Apts      | Walnut Creek | 79  | 70 | N/A | 3  | 27 | N/A |
| Creekside Terrace Apts | Walnut Creek | 56  | 43 | 24  | 22 | 11 | 65  |
| Tice Oaks Apts         | Walnut Creek | 91  | 87 | 1   | 3  | 9  | N/A |

**Table 16 – Other Multifamily Assisted Housing, Contra Costa County**

| Development                          | City         | # Units | % White | % Black | % Hispanic | % Asian | % Households w Children |
|--------------------------------------|--------------|---------|---------|---------|------------|---------|-------------------------|
| Antioch Rivertown Senior             | Antioch      | 50      | 17      | 4       | 42         | 35      | N/A                     |
| Sycamore Place                       | Antioch      | 40      | 75      | 3       | 20         | N/A     | N/A                     |
| Antioch Hillcrest Terrace            | Antioch      | 65      | 32      | 5       | 30         | 32      | N/A                     |
| Caldera Place Apartments             | Concord      | 12      | 36      | 18      | 36         | 9       | N/A                     |
| Columbia Park Manor                  | Pittsburg    | 79      | 21      | 42      | 19         | 18      | N/A                     |
| Presidio Village Senior Hsg.         | Pittsburg    | 104     | 30      | 15      | 31         | 23      | N/A                     |
| Stoneman Village II                  | Pittsburg    | 60      | 19      | 15      | 26         | 40      | N/A                     |
| Montego Place                        | Walnut Creek | 33      | 64      | N/A     | 3          | 33      | N/A                     |
| Carquinez Vista Manor                | Crockett     | 36      | 47      | 19      | 14         | 19      | N/A                     |
| Sycamore Place II                    | Danville     | 39      | 51      | 10      | 21         | 5       | N/A                     |
| A Better Chance Apts                 | El Sobrante  | 8       | 57      | 29      | 7          | 7       | N/A                     |
| El Sobrante                          | El Sobrante  | 49      | 14      | 2       | 14         | 67      | N/A                     |
| Aspen Court Apartments               | Martinez     | 11      | N/A     | N/A     | N/A        | N/A     | N/A                     |
| Silver Oak Apts                      | Oakley       | 23      | 57      | 17      | 26         | N/A     | 4                       |
| Alvarez Court Apartments             | Pinole       | 18      | 16      | 47      | 32         | N/A     | 16                      |
| Rodeo Gateway                        | Rodeo        | 49      | 37      | 4       | 14         | 45      | N/A                     |
| Valley Vista Senior Housing          | San Ramon    | 89      | 23      | 5       | 8          | 63      | N/A                     |
| Community Heritage Senior Apartments | Richmond     | 51      | 8       | 68      | 15         | 9       | N/A                     |

Note 1: For LIHTC properties, this information will be supplied by local knowledge.

Note 2: Percentages may not add to 100 due to rounding error.

Note 3: Data Sources: APSH.

Note 4: Refer to the Data Documentation for details: [www.hudexchange.info/resource/4848/affh-data-documentation](http://www.hudexchange.info/resource/4848/affh-data-documentation)

**Table 17 – Public Housing Development Demographics vs. Census Tract Demographics, Contra Costa County**

| Development          | PHA Name | White    |              | Black    |              | Hispanic |              | Asian    |              |
|----------------------|----------|----------|--------------|----------|--------------|----------|--------------|----------|--------------|
|                      |          | Property | Census Tract | Property | Census Tract | Property | Census Tract | Property | Census Tract |
| Vista Del Camino     | HACCC    | 12%      | 9%           | 51%      | 43%          | 21%      | 30%          | 15%      | 13%          |
| El Pueblo            | HACCC    | 16%      | 11%          | 58%      | 39%          | 20%      | 38%          | 4%       | 7%           |
| Las Deltas Annex 1   | HACCC    | N/A      | N/A          | N/A      | N/A          | N/A      | N/A          | N/A      | N/A          |
| Las Deltas           | HACCC    | N/A      | N/A          | N/A      | N/A          | N/A      | N/A          | N/A      | N/A          |
| Casa De Serena       | HACCC    | 34%      | 20%          | 36%      | 15%          | 13%      | 51%          | 11%      | 9%           |
| Elder Winds          | HACCC    | 38%      | 39%          | 28%      | 17%          | 25%      | 31%          | 9%       | 7%           |
| Richmond Village III | RHA      | 0%       | 28%          | 77%      | 28%          | 14%      | 23%          | 9%       | 16%          |
| Alhambra Terrace     | HACCC    | 44%      | 72%          | 16%      | 4%           | 18%      | 15%          | 18%      | 3%           |
| Bayo Vista           | HACCC    | 15%      | 40%          | 63%      | 17%          | 15%      | 25%          | 5%       | 12%          |
| Nystrom Village      | RHA      | 5%       | 2%           | 76%      | 40%          | 17%      | 53%          | N/A      | 2%           |
| Nevin Plaza          | RHA      | 9%       | 19%          | 80%      | 19%          | 7%       | 50%          | 3%       | 8%           |
| Richmond Village I   | RHA      | 0%       | 28%          | 85%      | 28%          | 13%      | 23%          | 1%       | 16%          |
| Richmond Village II  | RHA      | 4%       | 28%          | 79%      | 28%          | 18%      | 23%          | N/A      | 16%          |

Note: Source: Data from HUD Table 8 alongside data compiled from HUD Map 5 Query Tool.

**Table 18 – Project-Based Rental Assistance Development Demographics vs. Census Tract Demographics, Contra Costa County**

| Development               | % White  |              | % Black  |              | % Hispanic |              | % Asian  |              |
|---------------------------|----------|--------------|----------|--------------|------------|--------------|----------|--------------|
|                           | Property | Census Tract | Property | Census Tract | Property   | Census Tract | Property | Census Tract |
| Arbors Apartments         | 4        | 9            | 74       | 53           | 22         | 25           | N/A      | 8            |
| The Heritage              | 64       | 49           | 2        | 7            | 18         | 22           | 15       | 18           |
| Tice Oaks Apartments      | 87       | 80           | 1        | 1            | 3          | 6            | 9        | 8            |
| Willowbrook Apartments    | 8        | 20           | 39       | 15           | 26         | 51           | 26       | 9            |
| Coggins Square Apartments | N/A      | 57           | N/A      | 4            | N/A        | 13           | N/A      | 19           |
| Casa Montego              | 70       | 77           | N/A      | 2            | 3          | 7            | 27       | 10           |
| Chateau Lafayette         | 81       | 77           | 0        | 1            | 8          | 8            | 11       | 10           |
| Chilpancingo Vista        | 85       | 51           | 12       | 3            | 0          | 14           | 4        | 27           |
| Clayton Villa             | 52       | 54           | N/A      | 4            | 13         | 21           | 35       | 15           |
| Hidden Creek Townhomes    | 36       | 36           | 17       | 5            | 14         | 42           | 32       | 11           |
| Pullman Point             | 3        | 5            | 72       | 44           | 14         | 43           | 10       | 5            |
| Rubicon Homes             | N/A      | 5            | N/A      | 11           | N/A        | 77           | N/A      | 6            |
| Rumrill Gardens           | 5        | 6            | 53       | 78           | 30         | 6            | 12       | 8            |
| St Johns Apts             | 1        | 7            | 61       | 23           | 37         | 63           | 1        | 5            |
| Stoneman Village          | 49       | 22           | 14       | 20           | 27         | 29           | 9        | 14           |
| Emerson Arms              | 52       | 52           | 39       | 19           | 10         | 21           | N/A      | 3            |
| Hudson Townhouse Manor    | 17       | 31           | 35       | 14           | 42         | 46           | 6        | 5            |

|                                 |    |    |    |    |    |    |     |    |
|---------------------------------|----|----|----|----|----|----|-----|----|
| La Vista Apartments             | 21 | 61 | 5  | 3  | 55 | 20 | 18  | 9  |
| Lido Square I                   | 10 | 13 | 19 | 15 | 59 | 57 | 11  | 10 |
| Orinda Senior Village           | 66 | 38 | 2  | 7  | 9  | 39 | 23  | 7  |
| Phoenix Apartments              | 82 | 61 | 18 | 3  | 0  | 20 | N/A | 9  |
| Eskaton Hazel Shirley Manor     | 26 | 30 | 8  | 14 | 3  | 17 | 61  | 33 |
| Concord Residential Club        | 74 | 49 | 0  | 22 | 16 | 7  | 11  | 18 |
| Creekside Terrace               | 43 | 37 | 24 | 15 | 22 | 21 | 11  | 21 |
| Crescent Park                   | 1  | 9  | 84 | 53 | 12 | 25 | 3   | 8  |
| Deliverance Temple I            | 13 | 9  | 76 | 53 | 9  | 25 | 3   | 8  |
| East Santa Fe Avenue Apartments | 13 | 14 | 33 | 18 | 40 | 54 | 7   | 10 |
| El Portal Gardens               | 19 | 15 | 11 | 23 | 13 | 41 | 56  | 16 |
| Barrett Plaza Townhouses        | 0  | 3  | 60 | 32 | 21 | 56 | 19  | 6  |
| Barrett Terrace Apartments      | 1  | 3  | 66 | 32 | 9  | 56 | 24  | 6  |

Note: Source: Data from HUD Table 8 alongside data compiled from HUD Map 5 Query Tool.

| Development                       | % White  |              | % Black  |              | % Hispanic |              | % Asian  |              |
|-----------------------------------|----------|--------------|----------|--------------|------------|--------------|----------|--------------|
|                                   | Property | Census Tract | Property | Census Tract | Property   | Census Tract | Property | Census Tract |
| A Better Chance Apartments        | 57       | 32           | 29       | 21           | 7          | 24           | 7        | 17           |
| Montego Place                     | 64       | 11           | 0        | 39           | 3          | 38           | 33       | 7            |
| Valley Vista Senior Housing       | 23       | 58           | 5        | 2            | 8          | 8            | 63       | 23           |
| Antioch Rivertown Senior          | 17       | 46           | 4        | 9            | 42         | 37           | 35       | 2            |
| Sycamore Place                    | 75       | 44           | 3        | 6            | 20         | 41           | N/A      | 4            |
| Columbia Park Manor               | 21       | 11           | 42       | 38           | 19         | 39           | 18       | 7            |
| El Sobrante                       | 14       | 36           | 2        | 14           | 14         | 14           | 67       | 31           |
| Peace Grove Inc                   | 63       | 76           | 21       | 2            | 11         | 10           | 5        | 8            |
| Stoneman Village li               | 19       | 22           | 15       | 20           | 26         | 39           | 40       | 14           |
| Community Heritage Senior Housing | 8        | 3            | 68       | 31           | 15         | 54           | 9        | 8            |
| Carquinez Vista Manor             | 47       | 72           | 19       | 4            | 14         | 15           | 19       | 3            |
| Aspen Court Apartments            | N/A      | 51           | N/A      | 3            | N/A        | 14           | N/A      | 27           |
| Silver Oak                        | 57       | 46           | 17       | 7            | 26         | 39           | N/A      | 3            |
| Caldera Place Apartments          | 36       | 50           | 18       | 3            | 36         | 34           | 9        | 8            |
| Alvarez Court Apartments          | 16       | 35           | 47       | 17           | 32         | 19           | N/A      | 24           |
| Antioch Hillcrest Terrace         | 32       | 46           | 5        | 37           | 30         | 9            | 32       | 2            |
| Rodeo Gateway                     | 37       | 10           | 4        | 20           | 14         | 8            | 45       | 56           |
| Presidio Village Senior Hsg.      | 30       | 22           | 15       | 20           | 31         | 39           | 23       | 14           |
| Sycamore Place II                 | 51       | 44           | 10       | 6            | 21         | 41           | 5        | 4            |

Note: Source: Data from HUD Table 8 alongside data from HUD Map 5 Query tool.

**Table 20 – Demographics of Publicly Supported Housing Development, by Program Category and Census Tract, City of Antioch**

| Development                               | # of Units | % White  |              | % Black  |              | % Hispanic |              | % Asian  |              |
|---|------------|----------|--------------|----------|--------------|------------|--------------|----------|--------------|
|   |            | Property | Census Tract | Property | Census Tract | Property   | Census Tract | Property | Census Tract |
| <b>Public Housing</b>                     |            |          |              |          |              |            |              |          |              |
| Elder Winds                               | 134        | 38       | 39           | 28       | 17           | 25         | 31           | 9        | 7            |
| <b>PBRA</b>                               |            |          |              |          |              |            |              |          |              |
| Hudson Townhouse Manor                    | 119        | 17       | 31           | 35       | 14           | 42         | 46           | 6        | 5            |
| <b>Other Multifamily Assisted Housing</b> |            |          |              |          |              |            |              |          |              |
| Antioch Rivertown Senior                  | 50         | 17       | 46           | 4        | 9            | 42         | 37           | 35       | 2            |
| Antioch Hillcrest Terrace                 | 65         | 32       | 46           | 5        | 37           | 30         | 9            | 32       | 2            |

**Table 21 – Demographics of Publicly Supported Housing Development, by Program Category and Census Tract, City of Concord**

| Development                               | # of Units | % White  |              | % Black  |              | % Hispanic |              | % Asian  |              |
|---|------------|----------|--------------|----------|--------------|------------|--------------|----------|--------------|
|   |            | Property | Census Tract | Property | Census Tract | Property   | Census Tract | Property | Census Tract |
| <b>PBRA</b>                               |            |          |              |          |              |            |              |          |              |
| The Heritage                              | 121        | 64       | 49           | 2        | 7            | 18         | 22           | 15       | 18           |
| Clayton Villa                             | 79         | 52       | 54           | N/A      | 4            | 13         | 21           | 39       | 15           |
| Hidden Creek Townhomes                    | 57         | 36       | 36           | 17       | 5            | 14         | 42           | 32       | 11           |
| Concord Residential Club                  | 19         | 74       | 49           | N/A      | 7            | 16         | 22           | 11       | 18           |
| La Vista Apartments                       | 75         | 21       | 61           | 5        | 3            | 55         | 20           | 18       | 9            |
| Phoenix Apartments                        | 11         | 82       | N/A          | 18       | N/A          | 0          | N/A          | N/A      | N/A          |
| <b>Other Multifamily Assisted Housing</b> |            |          |              |          |              |            |              |          |              |
| Caldera Place Apartments                  | 12         | 36       | 50           | 18       | 3            | 36         | 34           | 9        | 8            |

**Table 22 – Demographics of Publicly Supported Housing Development, by Program Category and Census Tract, City of Pittsburg**

| Development                               | # of Units | % White  |              | % Black  |              | % Hispanic |              | % Asian  |              |
|---|------------|----------|--------------|----------|--------------|------------|--------------|----------|--------------|
|   |            | Property | Census Tract | Property | Census Tract | Property   | Census Tract | Property | Census Tract |
| <b>Public Housing</b>                     |            |          |              |          |              |            |              |          |              |
| El Pueblo                                 | 171        | 16       | 11           | 58       | 39           | 20         | 38           | 4        | 7            |
| <b>PBRA</b>                               |            |          |              |          |              |            |              |          |              |
| Stoneman Village                          | 145        | 49       | 22           | 14       | 20           | 27         | 39           | 9        | 14           |
| Lido Square I                             | 162        | 10       | 13           | 19       | 15           | 59         | 57           | 11       | 10           |
| East Santa Fe Avenue Apt                  | 19         | 13       | 14           | 33       | 18           | 40         | 54           | 7        | 10           |
| <b>Other Multifamily Assisted Housing</b> |            |          |              |          |              |            |              |          |              |
| Columbia Park Manor                       | 79         | 21       | 11           | 42       | 39           | 19         | 38           | 18       | 7            |
| Stoneman Village II                       | 60         | 19       | 22           | 15       | 20           | 26         | 39           | 40       | 14           |
| Presidio Village Senior Hsg               | 104        | 30       | 22           | 15       | 20           | 31         | 39           | 23       | 14           |

**Table 23 – Demographics of Publicly Supported Housing Development, by Program Category and Census Tract, City of Walnut Creek**

| Development          | # of Units | White    |              | Black    |              | Hispanic |              | Asian    |              |
|----------------------|------------|----------|--------------|----------|--------------|----------|--------------|----------|--------------|
|                      |            | Property | Census Tract | Property | Census Tract | Property | Census Tract | Property | Census Tract |
| Tice Oaks Apartments | 91         | 87       | 81           | 1        | 1            | 3        | 6            | 9        | 8            |
| Casa Montego         | 79         | 70       | 77           | 0        | 2            | 3        | 7            | 2        | 10           |
| Montego Place        | 33         | 64       | 77           | 0        | 2            | 3        | 7            | 33       | 10           |

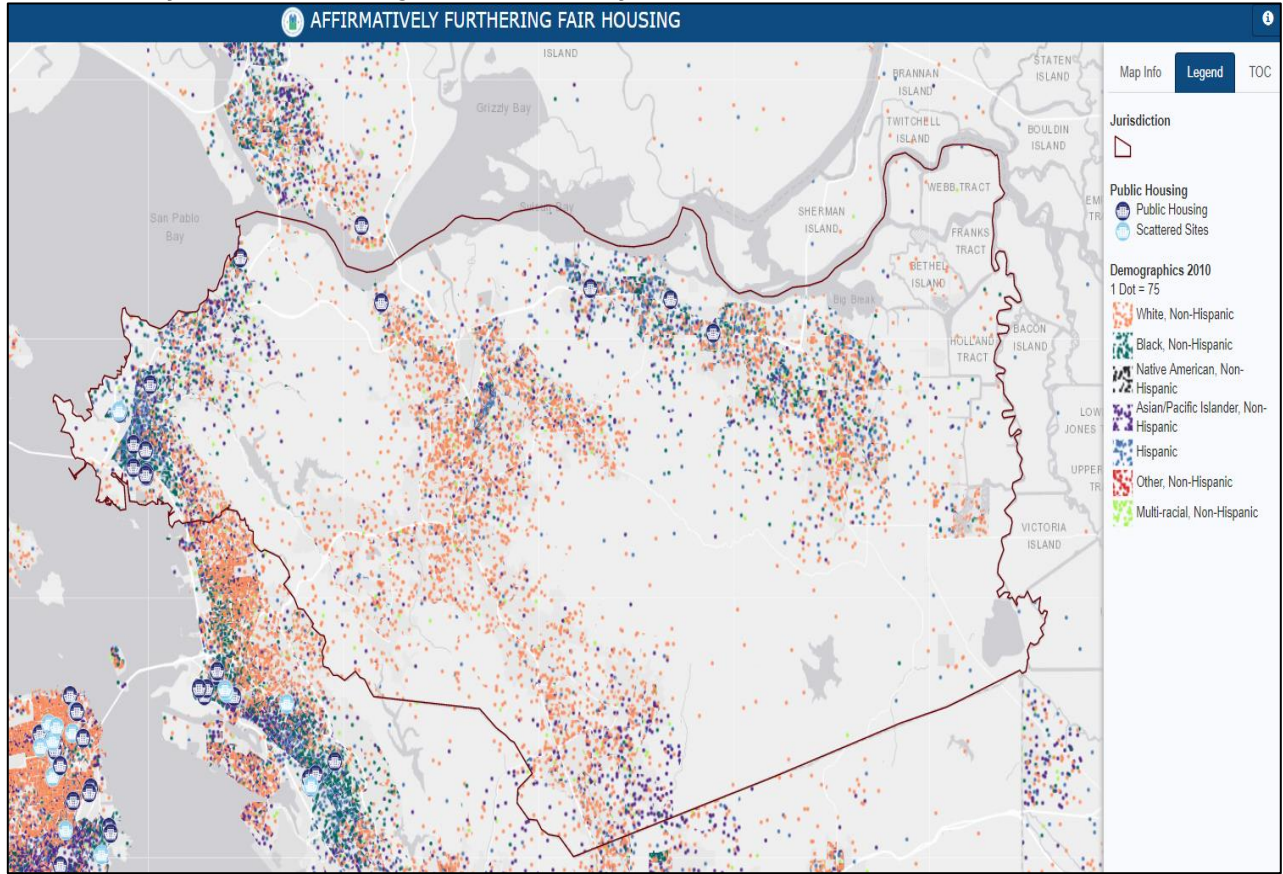
Note 1: For LIHTC properties, this information will be supplied by local knowledge. Note 2: Percentages may not add to 100 due to rounding. Note 3: Data Sources: APSH. Note 4: Refer to the Data Documentation for details:

[www.hudexchange.info/resource/4848/affh-data-documentation](http://www.hudexchange.info/resource/4848/affh-data-documentation)

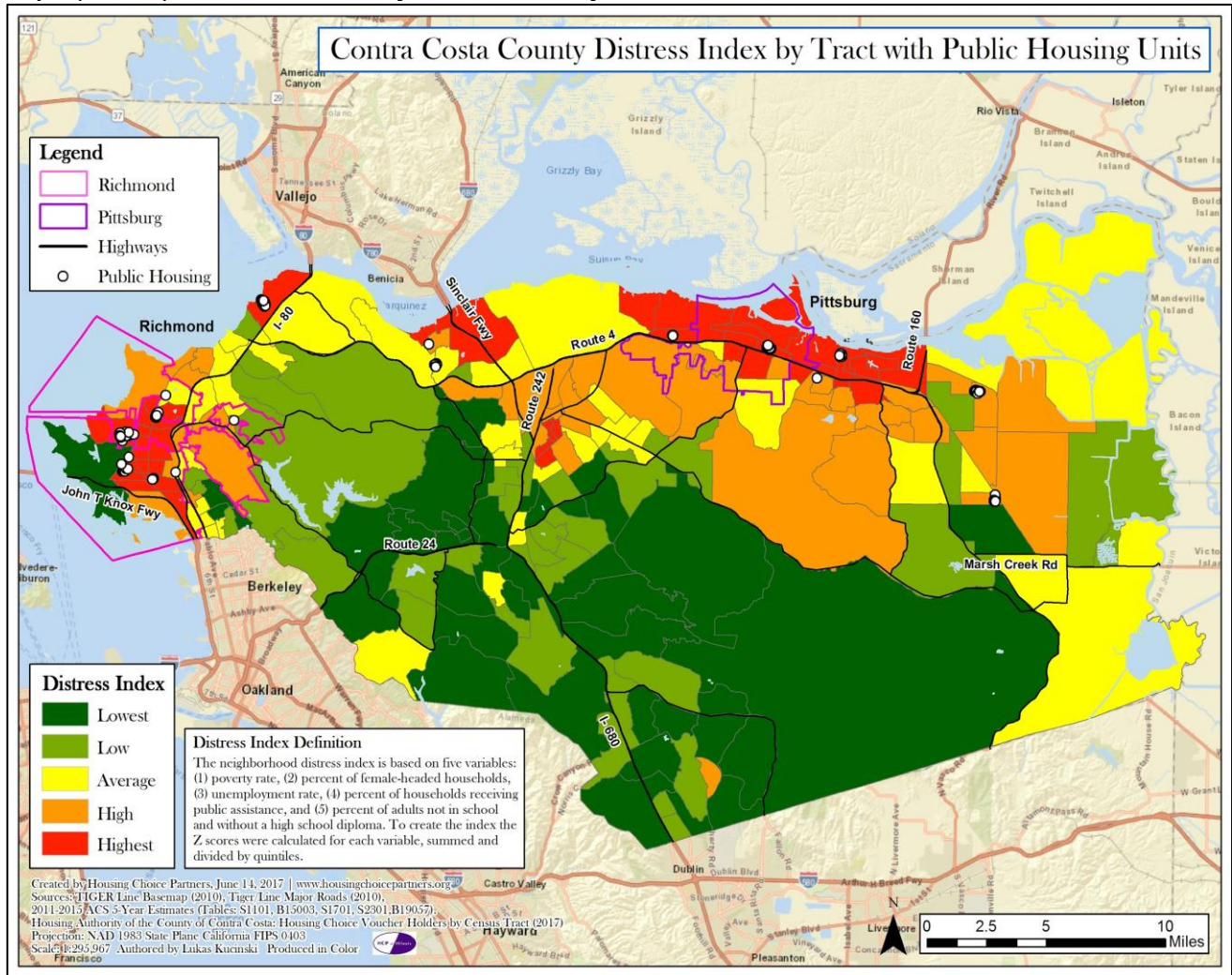


# Maps

## Map 1: Publicly Supported Housing and Race/Ethnicity

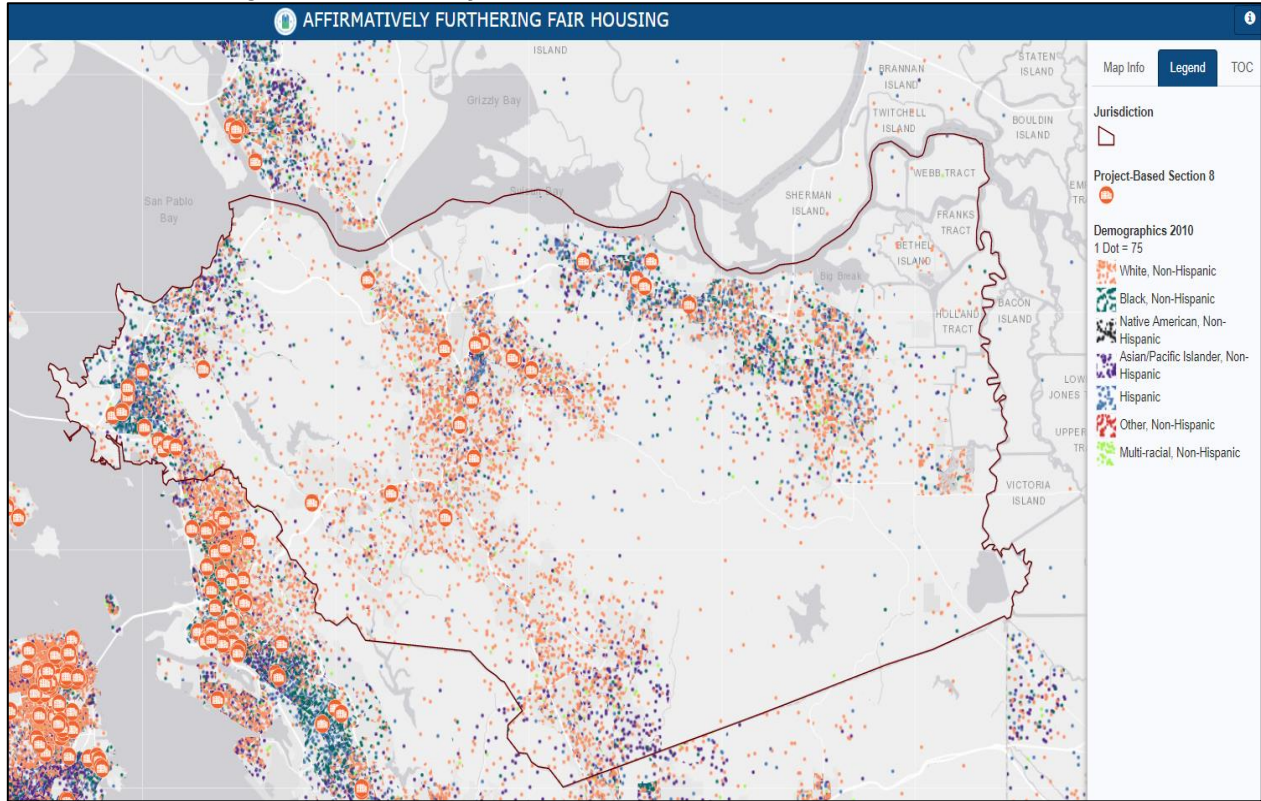


Map 2 (custom): Contra Costa County Distress Index by Census Tract

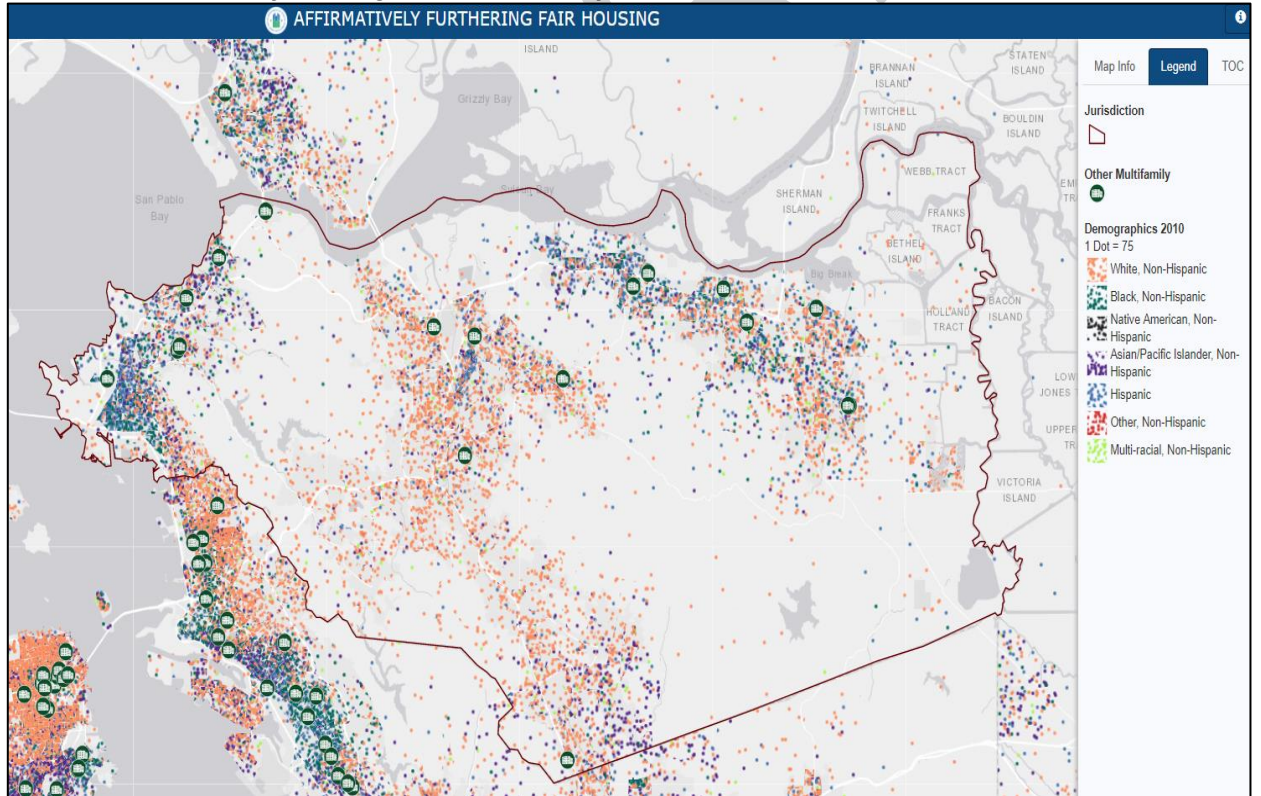




**Map 3: PBRA Housing and Race/Ethnicity**

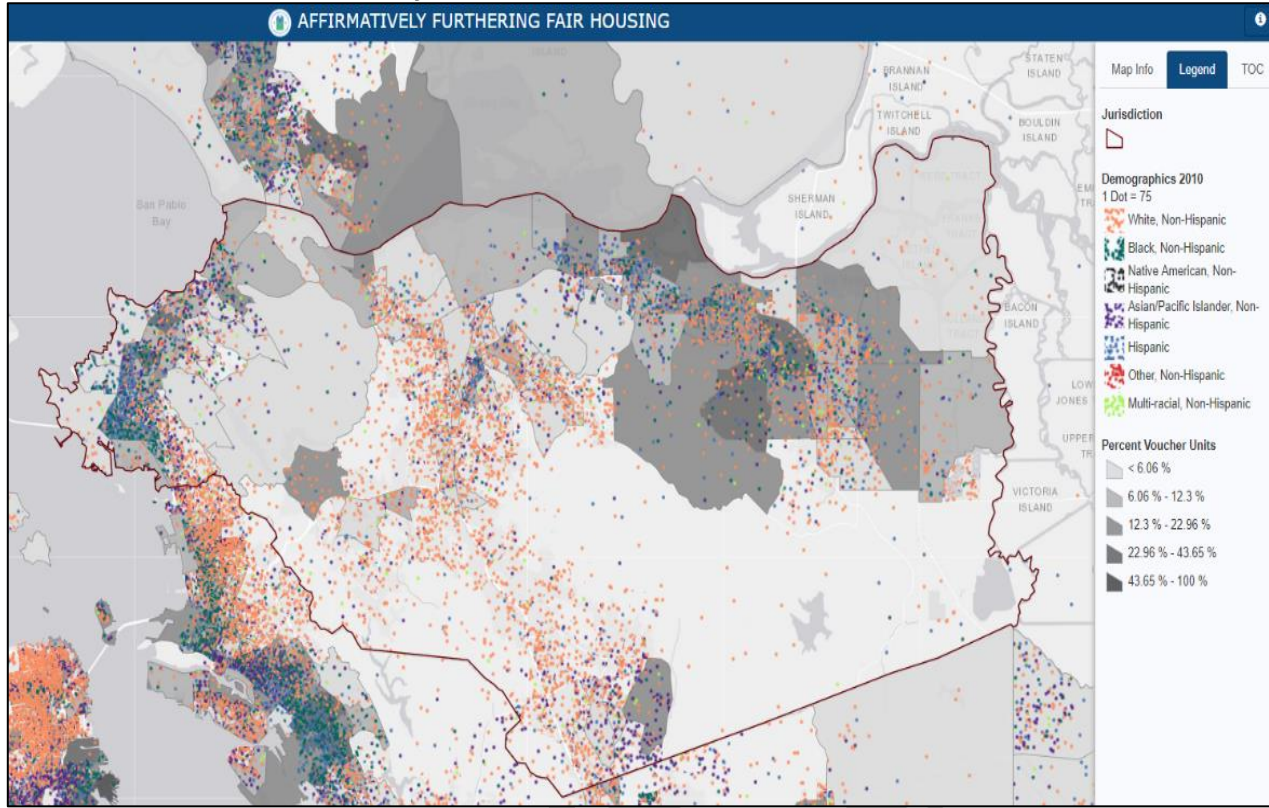


**Map 4: Other Multifamily Housing and Race/Ethnicity**

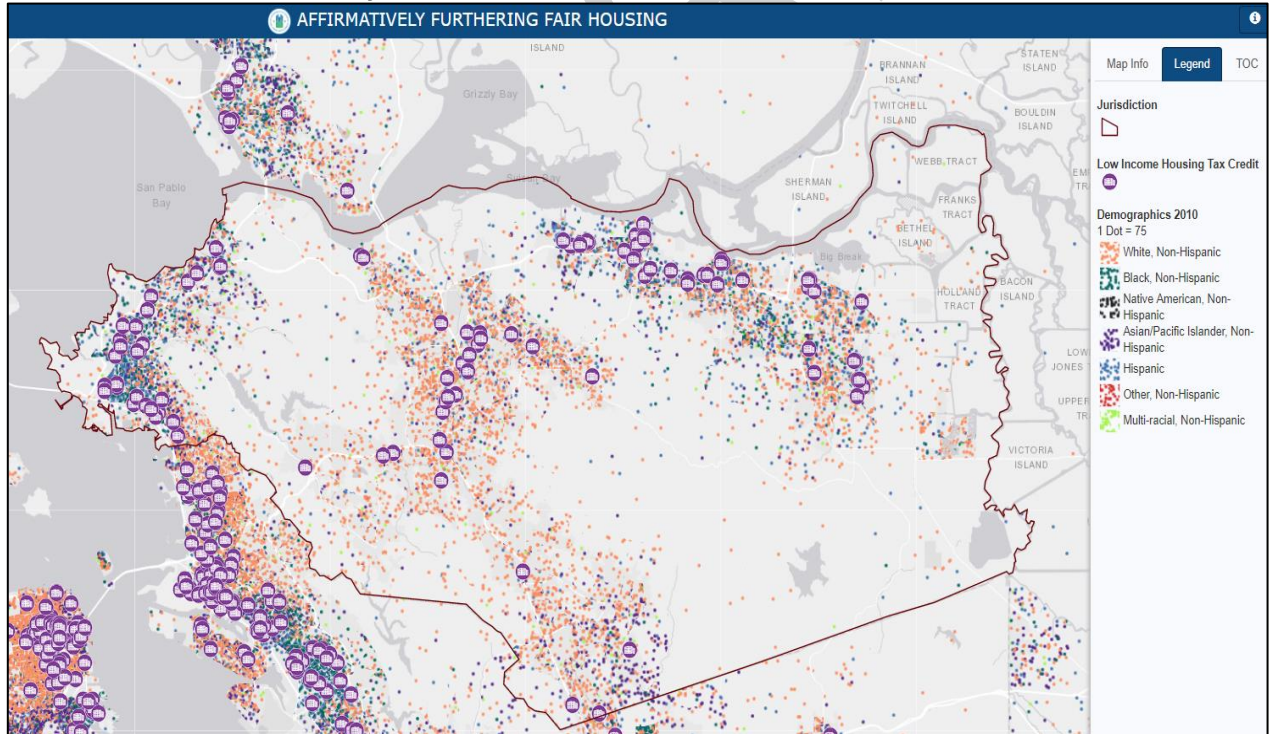




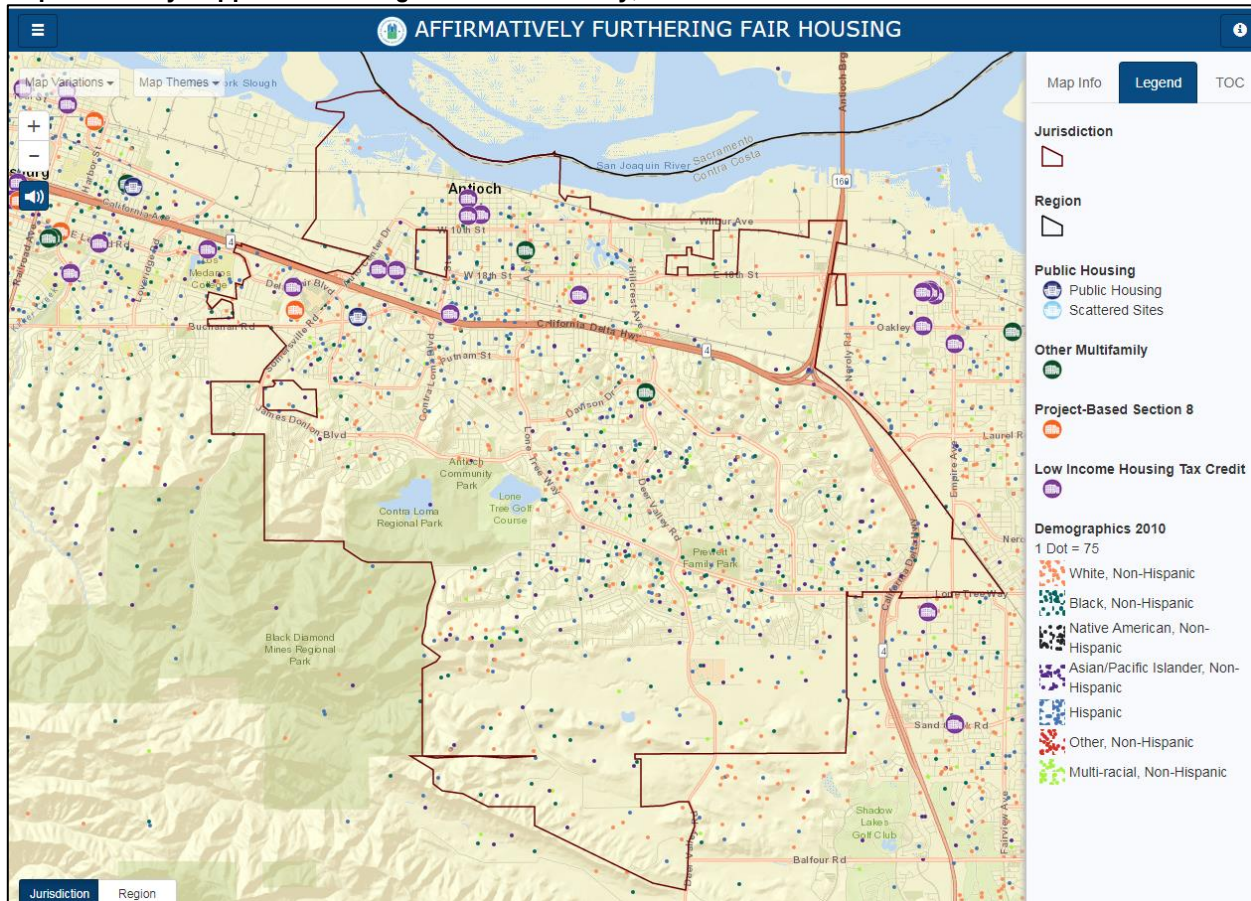
**Map 5: HCV Units and Race/Ethnicity**



**Map 6: LIHTC and Race/Ethnicity**

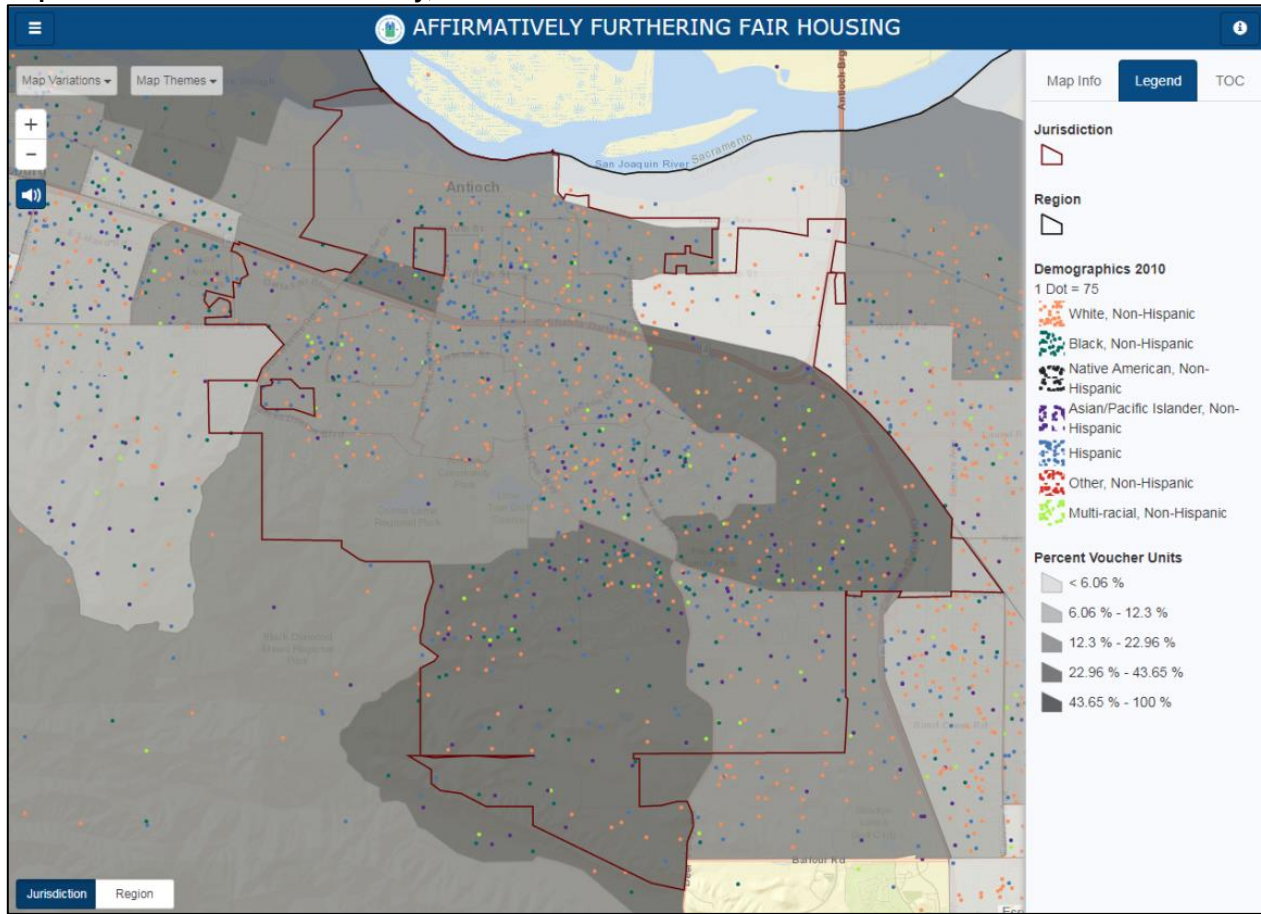


**Map 7: Publicly Supported Housing and Race/Ethnicity, Antioch**



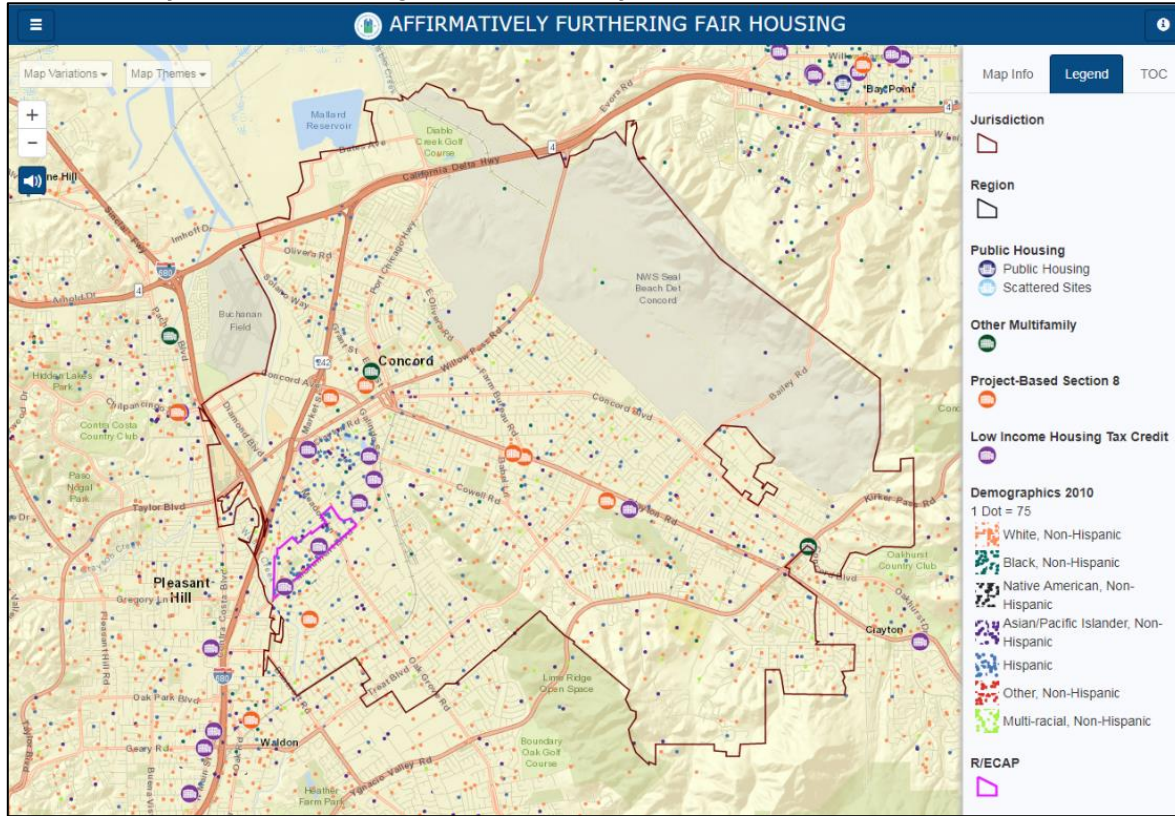


Map 8: HCV Units and Race/Ethnicity, Antioch

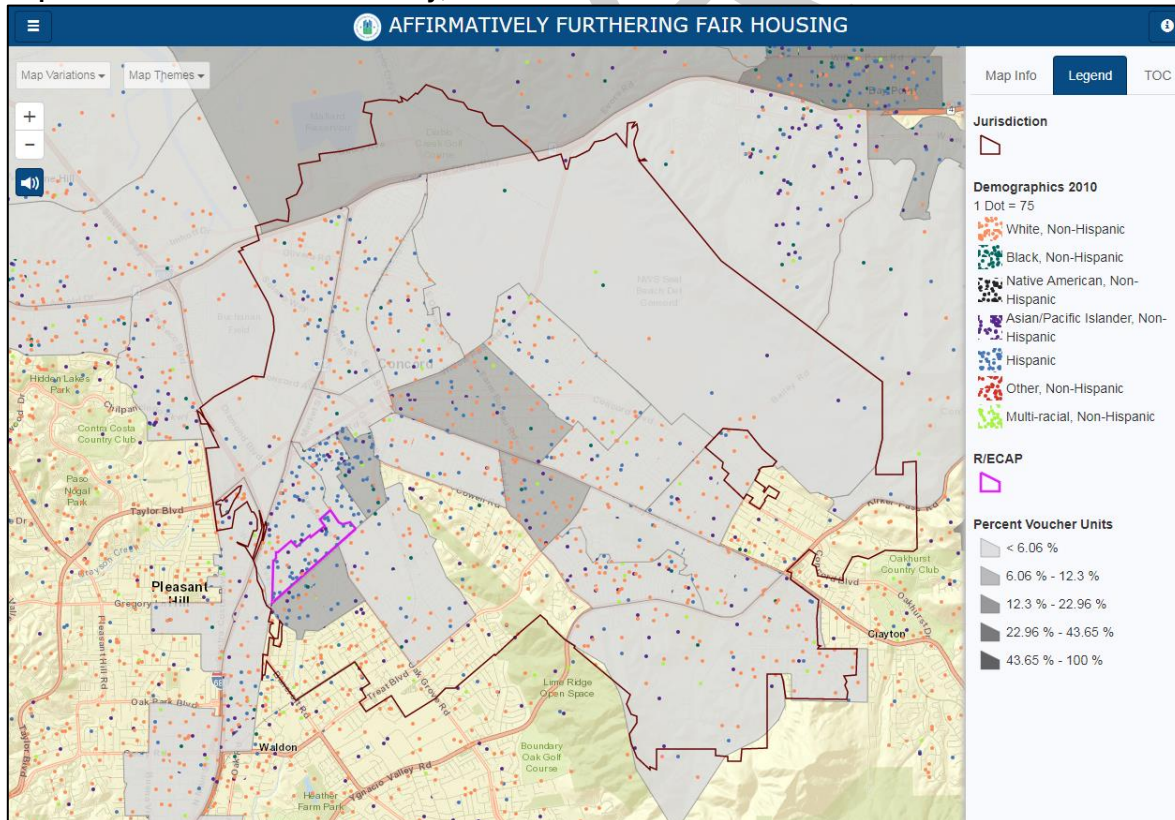




**Map 9: Publicly Supported Housing and Race/Ethnicity, Concord**

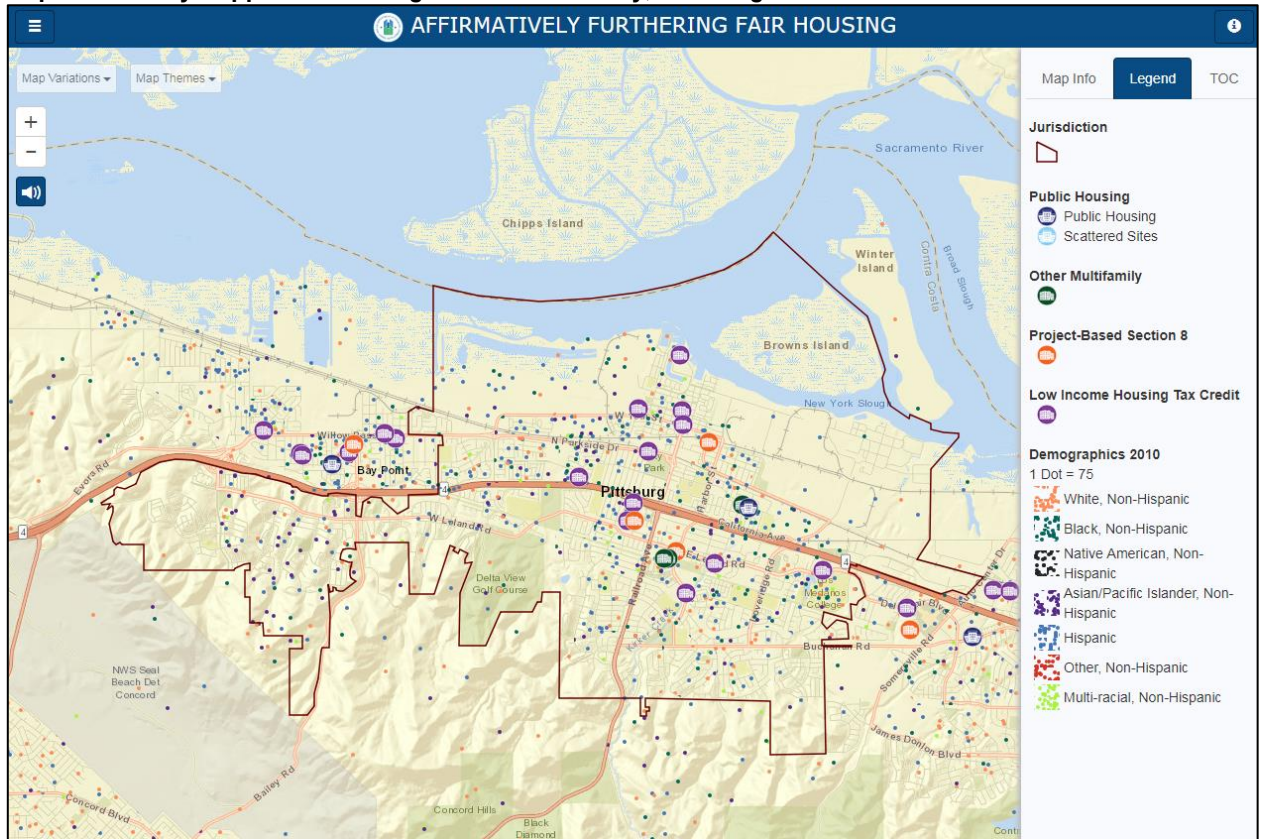


**Map 10: HCV Units and Race/Ethnicity, Concord**

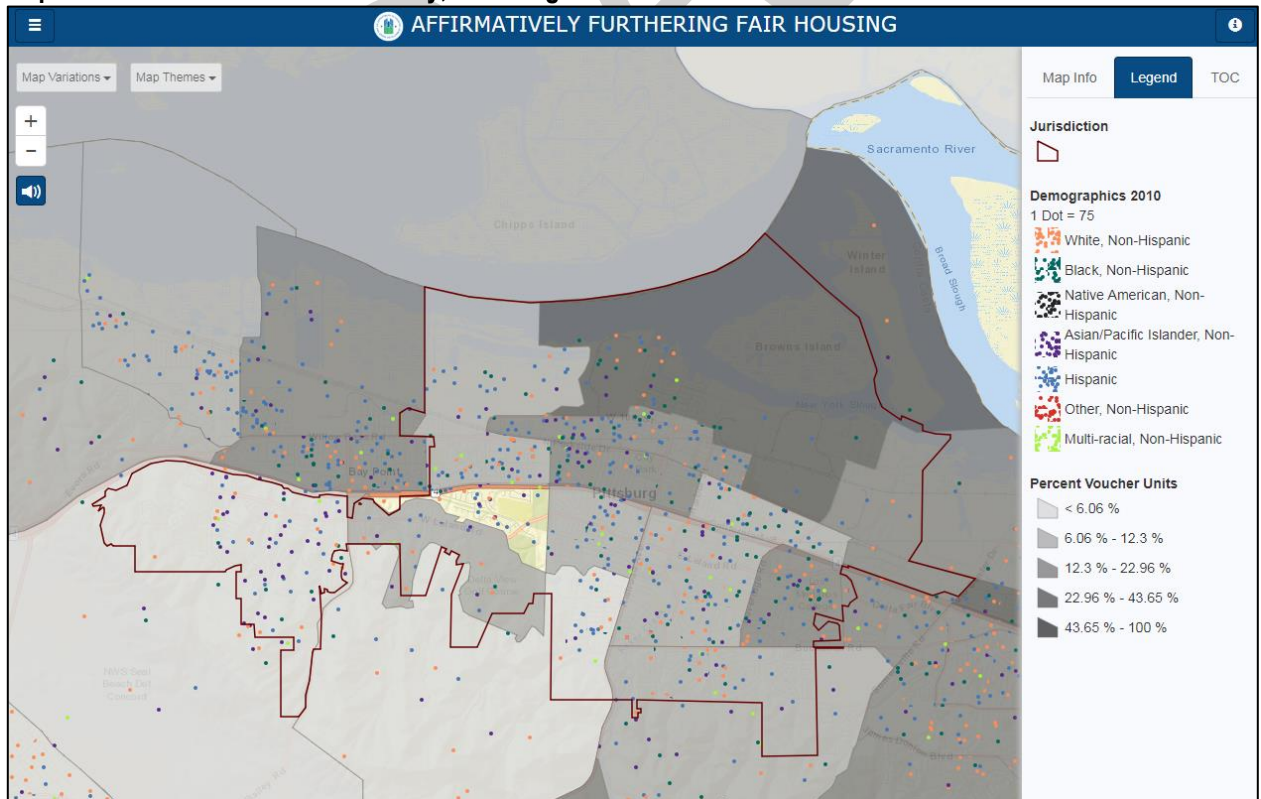




**Map 11: Publicly Supported Housing and Race/Ethnicity, Pittsburg**

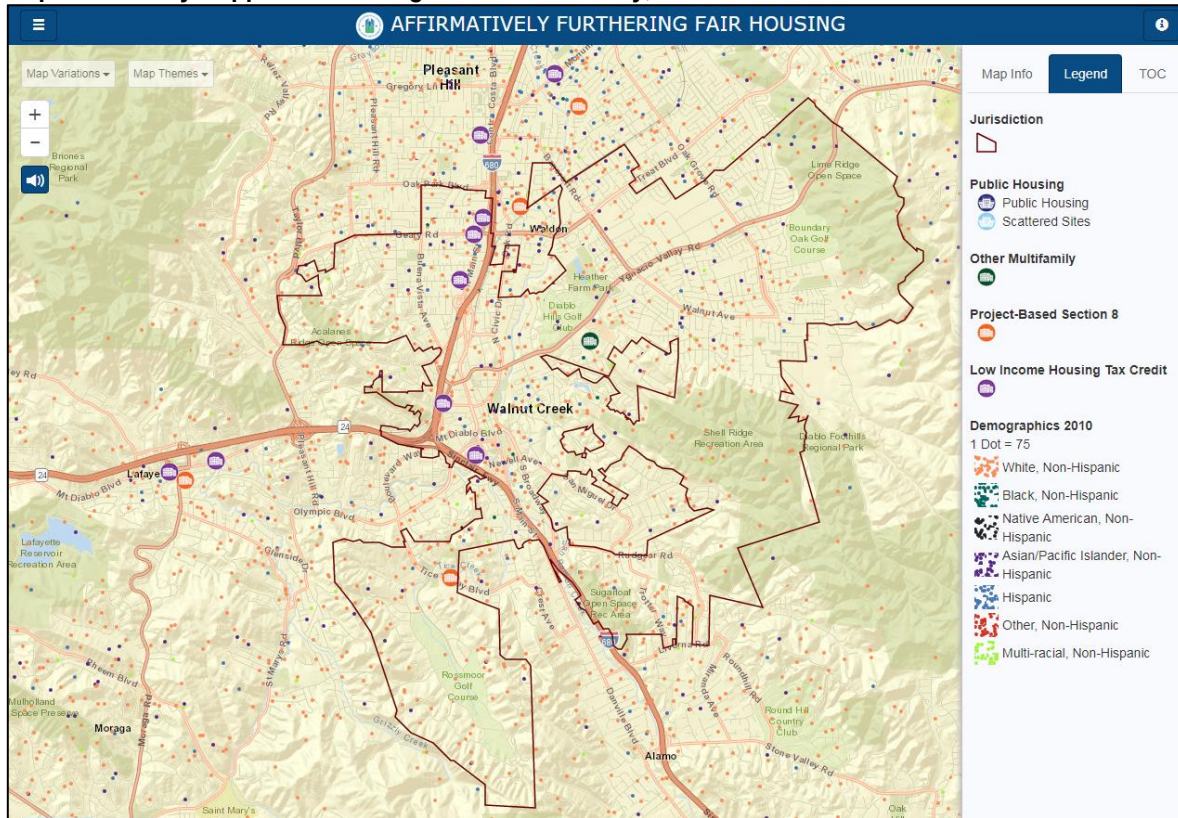


**Map 12: HCV Units and Race/Ethnicity, Pittsburg**

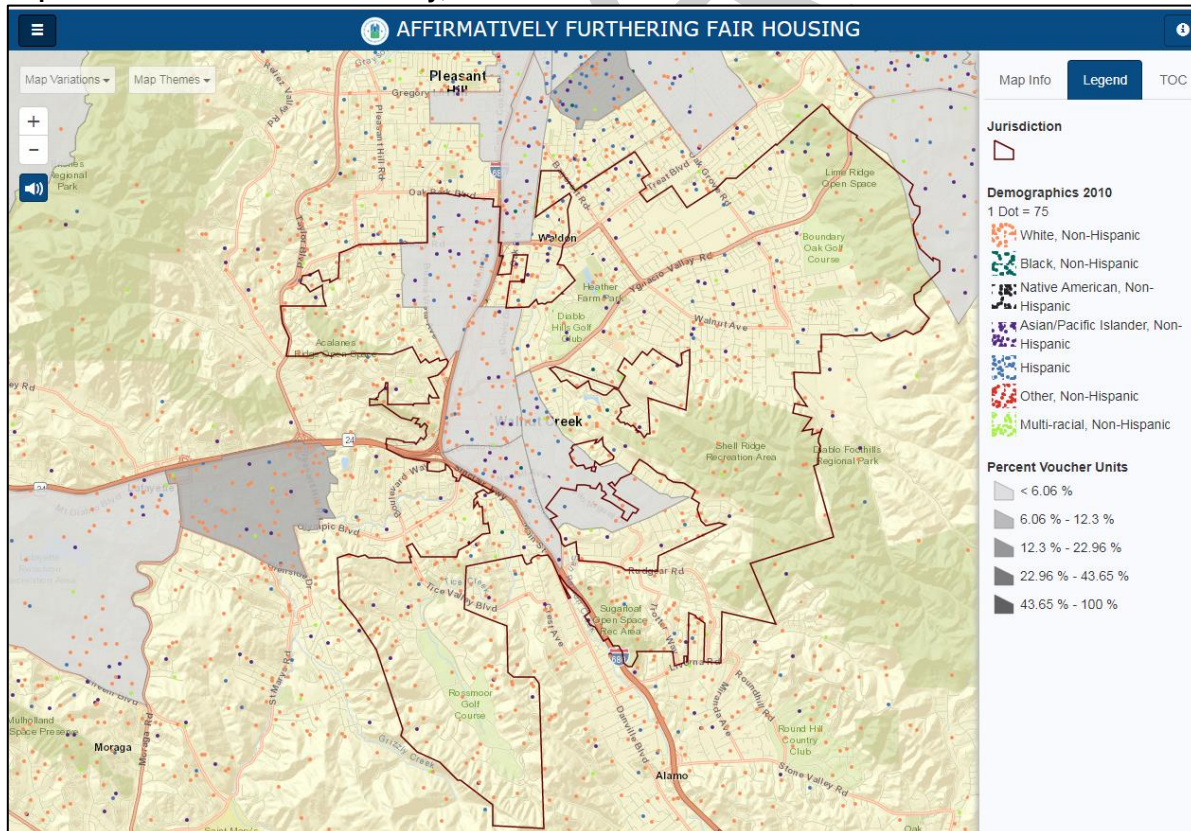




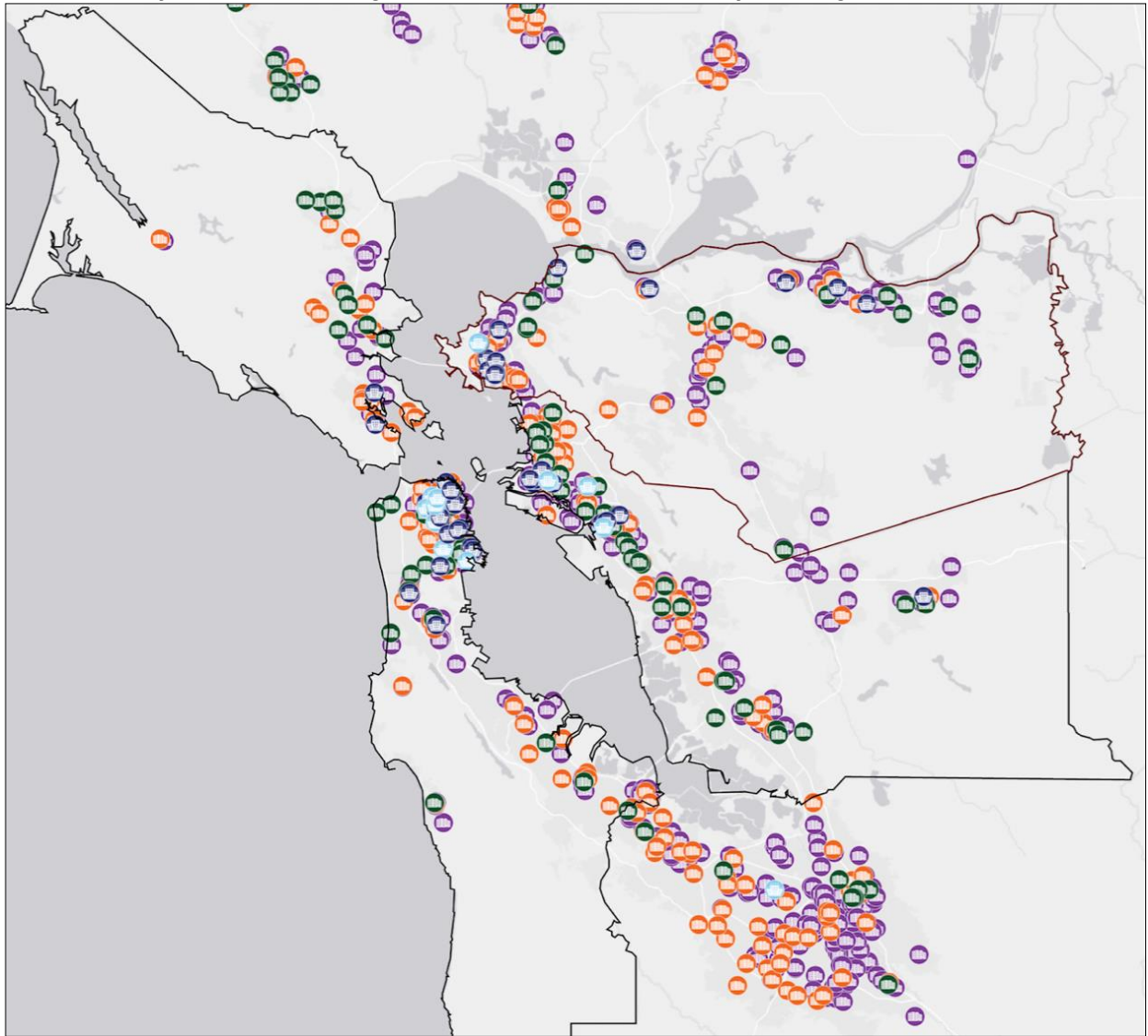
**Map 13: Publicly Supported Housing and Race/Ethnicity, Walnut Creek**



**Map 14: HCV Units and Race/Ethnicity, Walnut Creek**

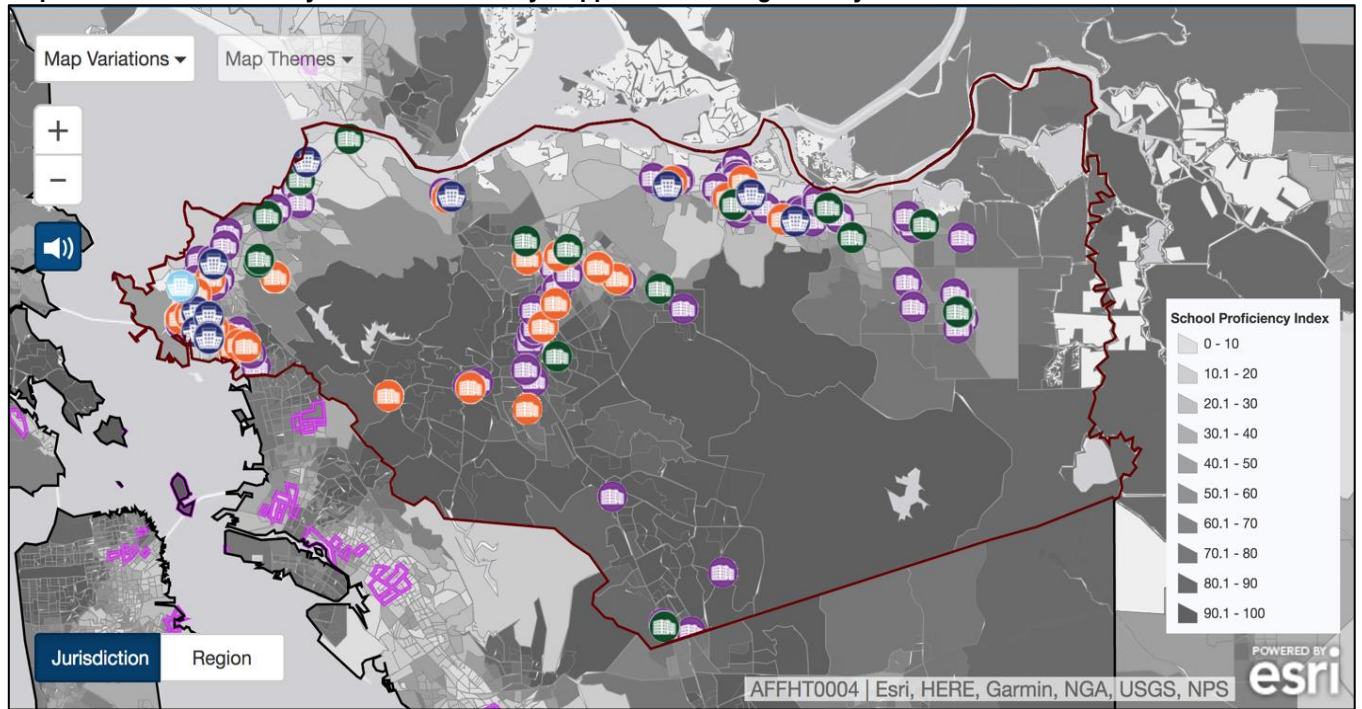


Map 15 – Publicly Supported Housing in the San Francisco-Oakland-Hayward Region

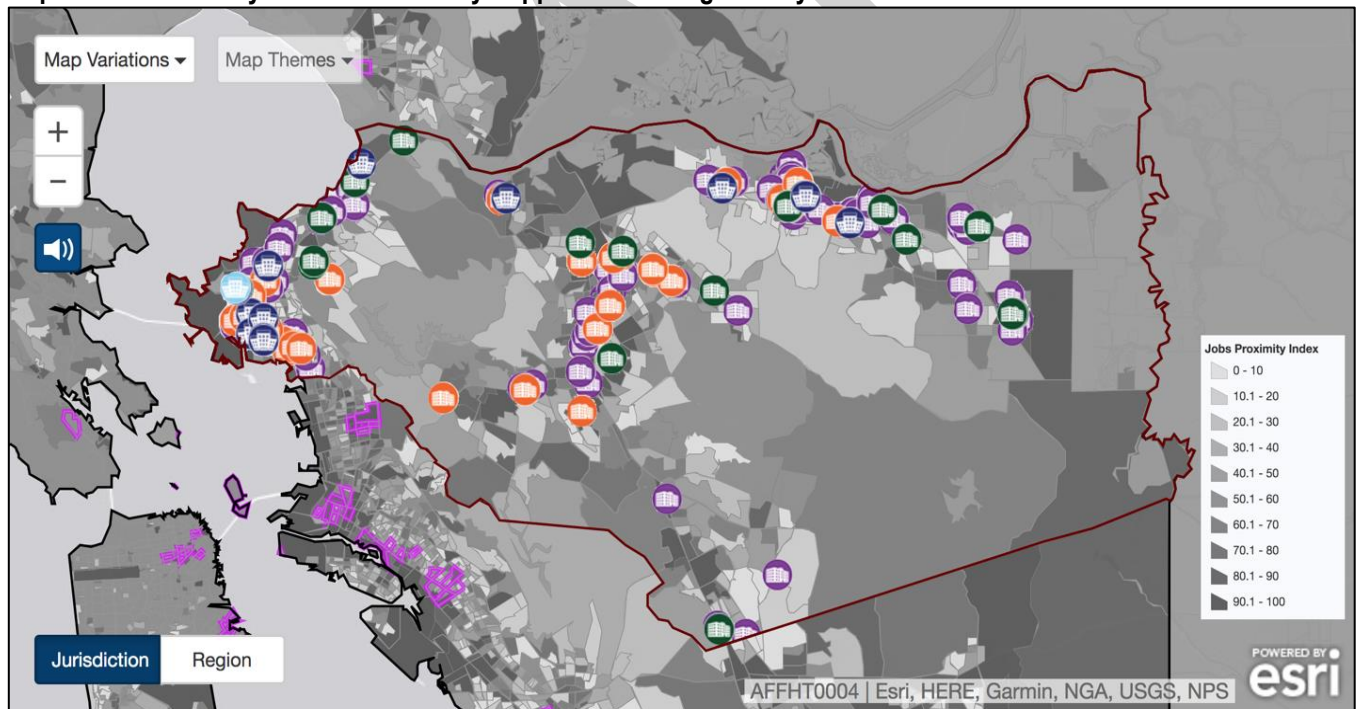




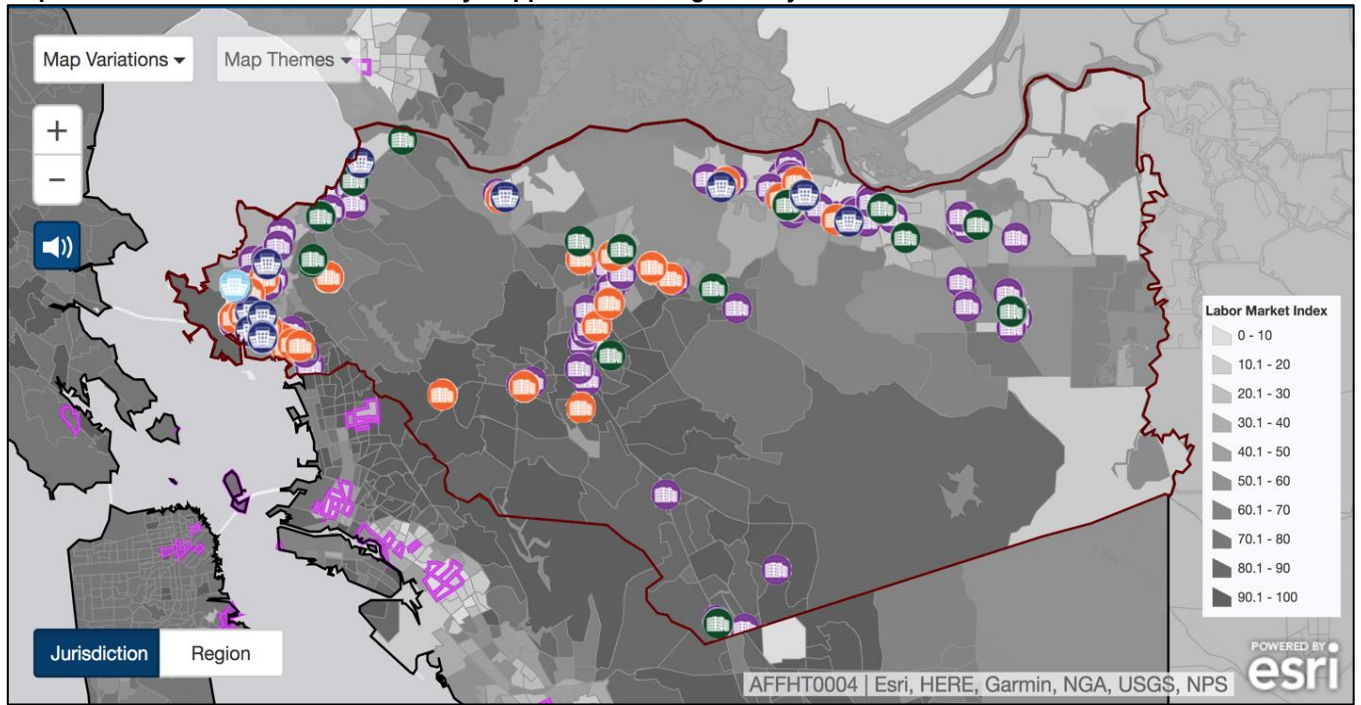
Map 16: School Proficiency Index with Publicly Supported Housing Overlay



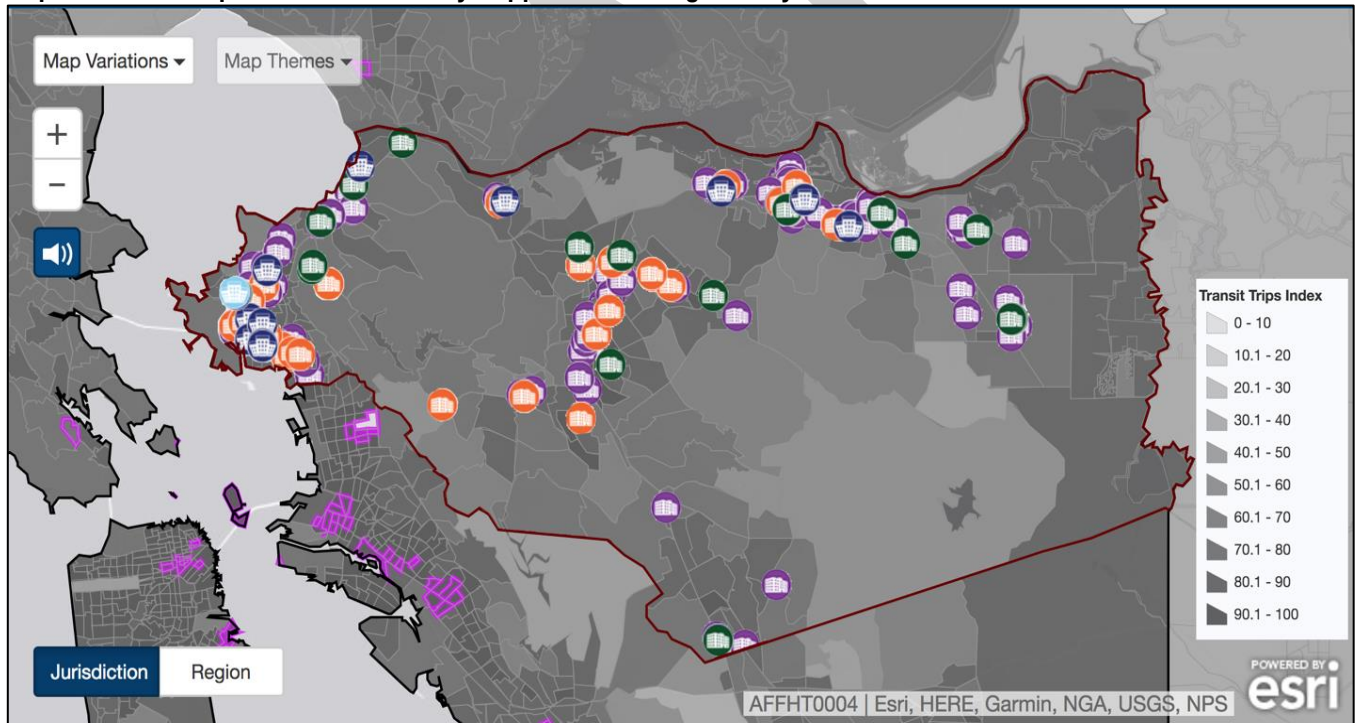
Map 17: Job Proximity Index with Publicly Supported Housing Overlay



Map 18: Labor Market Index with Publicly Supported Housing Overlay

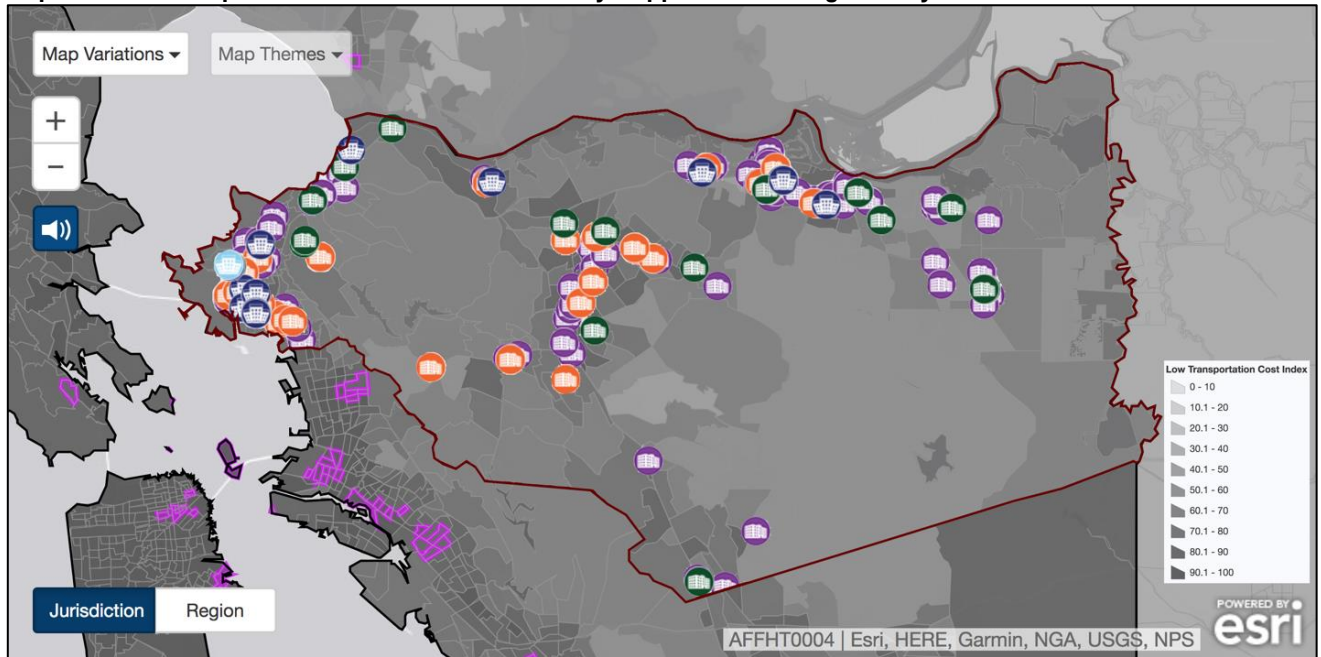


Map 19: Transit Trips Index with Publicly Supported Housing Overlay

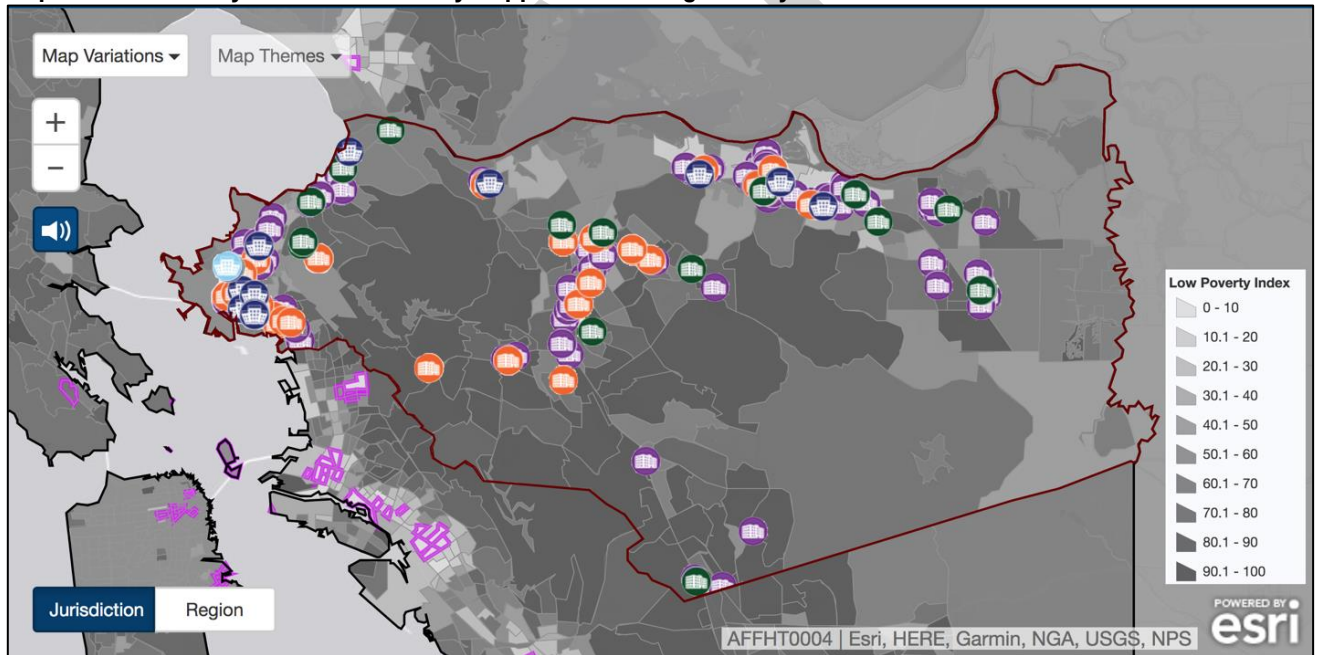




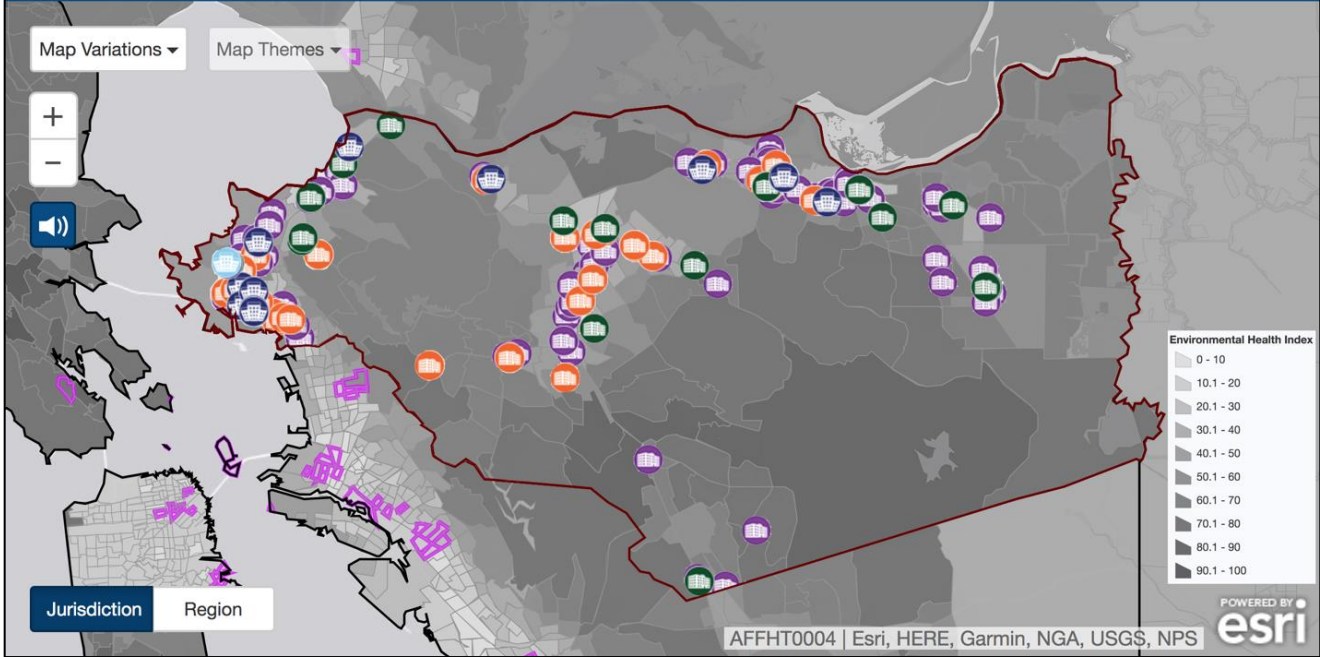
Map 20: Low Transportation Cost Index with Publicly Supported Housing Overlay



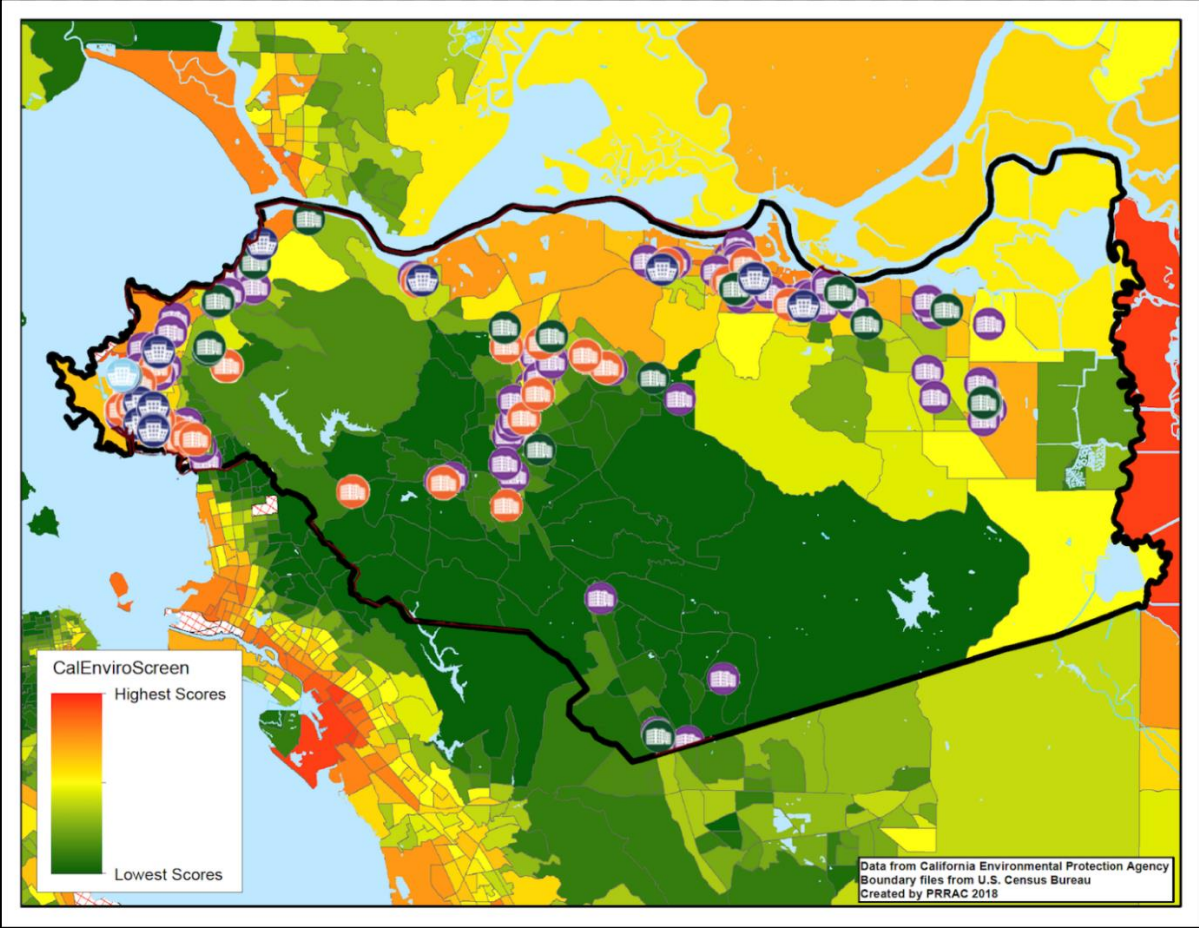
Map 21: Low Poverty Index with Publicly Supported Housing Overlay



Map 22: Environmental Health Index with Publicly Supported Housing Overlay



Map 23: CalEnviroScreen Index with Publicly Supported Housing Overlay



## Disability and Access

### Tables

**Table 1 – Disability by Type**

| Type of Disability or Difficulty | Antioch |      | Concord |      | Pittsburg |      | Walnut Crk |      | County |     | Region  |     |
|----------------------------------|---------|------|---------|------|-----------|------|------------|------|--------|-----|---------|-----|
|                                  | #       | %    | #       | %    | #         | %    | #          | %    | #      | %   | #       | %   |
| Hearing                          | 3,009   | 3.11 | 3,409   | 3    | 1,727     | 2.89 | 2,626      | 4.25 | 33,812 | 3.1 | 124,230 | 2.7 |
| Vision                           | 2,199   | 2.27 | 2,264   | 1.99 | 1,650     | 2.76 | 1,161      | 1.88 | 21,416 | 1.9 | 78,552  | 1.7 |
| Cognitive                        | 5,580   | 5.77 | 4,734   | 4.16 | 3,552     | 5.94 | 2,020      | 3.27 | 47,984 | 4.6 | 172,906 | 4   |
| Ambulatory                       | 6,524   | 6.75 | 6,817   | 6    | 4,631     | 7.75 | 4,250      | 6.88 | 60,768 | 5.9 | 232,883 | 5.4 |
| Self-care                        | 2,600   | 2.69 | 2,357   | 2.07 | 1,677     | 2.81 | 1,405      | 2.28 | 24,911 | 2.4 | 104,344 | 2.4 |
| Independent Living               | 4,646   | 4.81 | 4,439   | 3.9  | 3,055     | 5.11 | 2,997      | 4.85 | 44,001 | 5.2 | 183,931 | 5.1 |

**Table 2 – Disability by Type in R/ECAPS in Contra Costa County and Region**

| Disability or Difficulty Type | R/ECAPS | Contra Costa | Region |
|-------------------------------|---------|--------------|--------|
|                               | %       | %            | %      |
| Hearing                       | 3.3     | 3.1          | 2.7    |
| Vision                        | 3       | 1.9          | 1.7    |
| Cognitive                     | 8.4     | 4.6          | 4      |
| Ambulatory                    | 9.6     | 5.9          | 5.4    |
| Self-care                     | 3.7     | 2.4          | 2.4    |
| Independent living            | 7.9     | 5.2          | 5.1    |

| <b>Table 3 – Disability by Publicly Supported Housing Program Category</b> |                                   |                             |
|--|-----------------------------------|-----------------------------|
| <b>Type of Supported Housing Program</b>                                   | <b># people with a disability</b> | <b>% of total residents</b> |
| <b>Walnut Creek</b>  |                                   |                             |
| Public Housing   | n/a <sup>448</sup>                | n/a                         |
| Project-Based Section 8  | 5                                 | 3.03                        |
| Other Multifamily  | 0                                 | 0                           |
| HCV Program  | 70                                | 50                          |
| <b>Concord</b>   |                                   |                             |
| Public Housing   | n/a                               | n/a                         |
| Project-Based Section 8  | 54                                | 14.71                       |
| Other Multifamily  | 10                                | 90.91                       |
| HCV Program  | 298                               | 34.57                       |
| <b>Pittsburg</b>   |                                   |                             |
| Public Housing   | 51                                | 31.66                       |
| Project-Based Section 8  | 40                                | 12.62                       |
| Other Multifamily  | 14                                | 5.74                        |
| HCV Program  | 239                               | 25.64                       |
| <b>Antioch</b>   |                                   |                             |
| Public Housing   | 87                                | 67.44                       |
| Project-Based Section 8  | 8                                 | 6.67                        |
| Other Multifamily  | 7                                 | 6.09                        |
| HCV Program  | 428                               | 20.25                       |
| <b>Contra Costa County</b>   |                                   |                             |
| Public Housing   | 523                               | 38.12                       |
| Project-Based Section 8  | 283                               | 11.19                       |
| Other Multifamily  | 117                               | 13.83                       |
| HCV Program  | 2405                              | 26.36                       |
| <b>San Francisco-Oakland-Hayward Region</b>                                |                                   |                             |
| Public Housing   | 2437                              | 31.74                       |
| Project-Based Section 8  | 1902                              | 10.57                       |
| Other Multifamily  | 453                               | 13.23                       |
| HCV Program  | 11432                             | 27.34                       |

<sup>448</sup> N/A indicates that that category of housing does not exist, while a 0 indicates that no one within that category has a disability.



**Table 4 – Intellectual and Developmental Disabilities  
Performance of Regional Centers in San Francisco-Oakland-Hayward Region, December 2017**

|  | Fewer consumers live in developmental centers | More children live with families | More adults live in home settings | Fewer children live in large facilities (more than 6 people) | Fewer adults live in large facilities (more than 6 people) |
|--|---|----------------------------------|-----------------------------------|--|--|
| <b>State Average</b>                   | 0.21%   | 99.32%                           | 79.61%                            | 0.04%  | 2.47%  |
| <b>Regional Center of the East Bay</b> | 0.48%   | 98.99%                           | 76.56%                            | 0.03%  | 2.60%  |
| <b>Golden Gate Regional Center</b>     | 0.55%   | 99.14%                           | 74.19%                            | 0.00%  | 3.00%  |

**Table 5 – Type of Setting by Race or Ethnicity, Regional Center of the East Bay, 2016-2017**

| Type of Setting | Total Served | % White | % Black | % Asian/Pacific Isl | % Other or Multi-Racial | % Hispanic |
|-----------------|--------------|---------|---------|---------------------|-------------------------|------------|
| Home            | 16,499       | 22.2%   | 14.4%   | 21.6%               | 14.9%                   | 26.7%      |
| Residential     | 2,385        | 52.5%   | 19.5%   | 10.6%               | 7.2%                    | 9.7%       |
| ILS/SLS         | 1,902        | 49.7%   | 30.5%   | 5.6%                | 5.8%                    | 8.0%       |
| Institutions    | 40           | 10.0%   | 50.0%   | 2.5%                | 20.0%                   | 17.5%      |
| Med/Rehab/Psych | 106          | 53.8%   | 23.6%   | 4.7%                | 9.4%                    | 7.5%       |
| Other           | 97           | 30.9%   | 42.3%   | 7.2%                | 13.4%                   | 6.2%       |

**Table 6 – 2011-2013 ACS 3-year Estimates, civilian noninstitutionalized population aged 18-64, employment and disability**

| Disabled Persons | Antioch | Concord | Pittsburg | Walnut Creek | County | Region |
|------------------|---------|---------|-----------|--------------|--------|--------|
| % in labor force | 42%     | 44%     | 41%       | 64%          | 43%    | 43%    |
| % employed       | 77%     | 96%     | 75%       | 81%          | 81%    | 86%    |

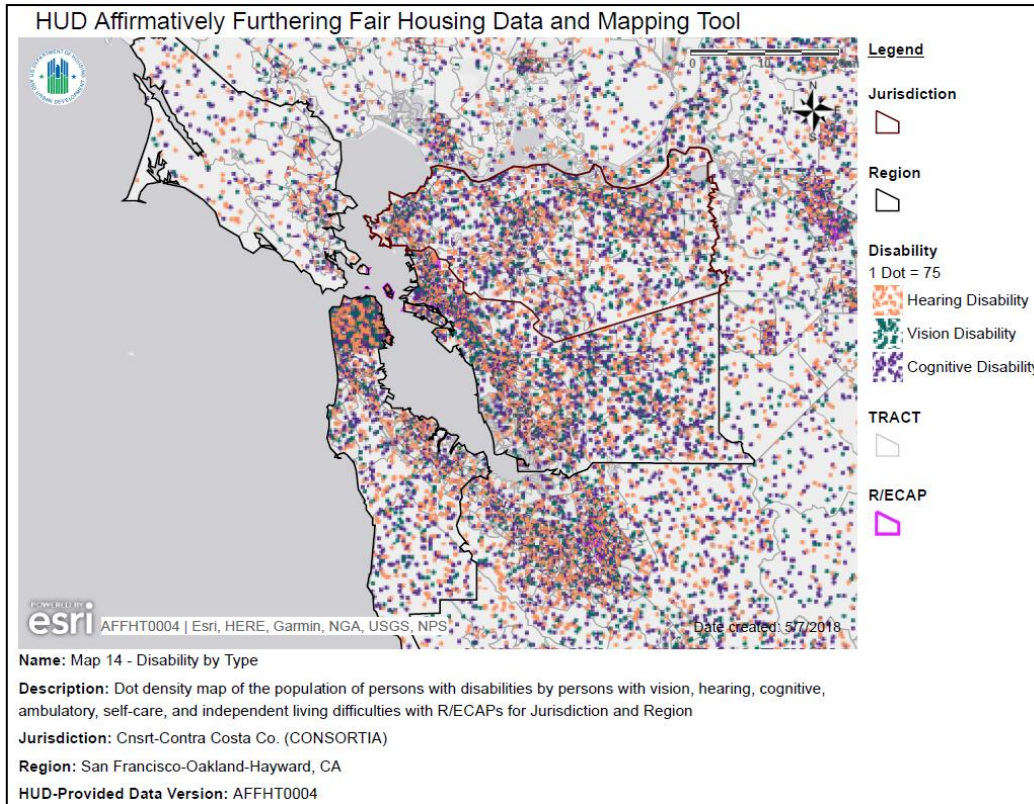
**Table 7 – 2016 Employment Metrics for Adults with Intellectual and Developmental Disabilities by Regional Center**

| Regional Center                        | Percentage of Adults Earning Below Minimum Wage | Percentage of Consumers with Earned Income | Percentage of Adults with a Paid Job in a Community-Based Setting | Percentage of Adults with Integrated Employment As a Goal in Their Individual Program Plan | Percentage of Adults Current Unemployed But Wanting a Job in the Community |
|--|---|--|---|--|--|
| <b>State Average</b>                   | 53%   | 14.6%                                      | 13%   | 27%  | 45%  |
| <b>Regional Center of the East Bay</b> | 42%   | 17.1%                                      | 10%   | 21%  | 41%  |

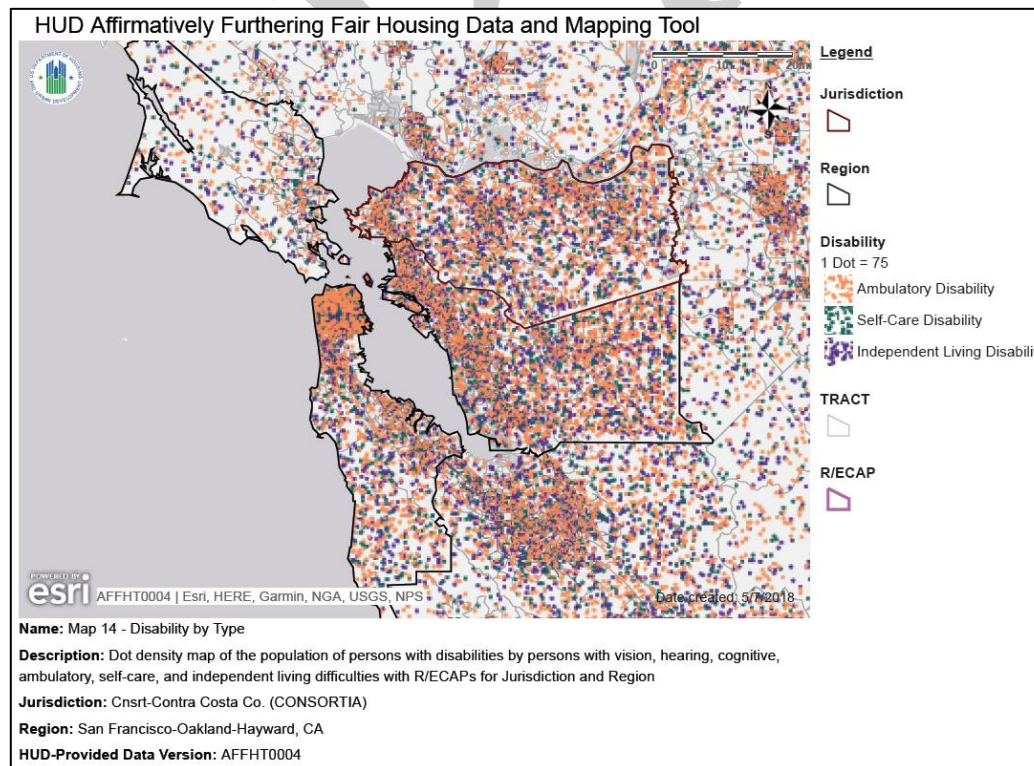


## Maps

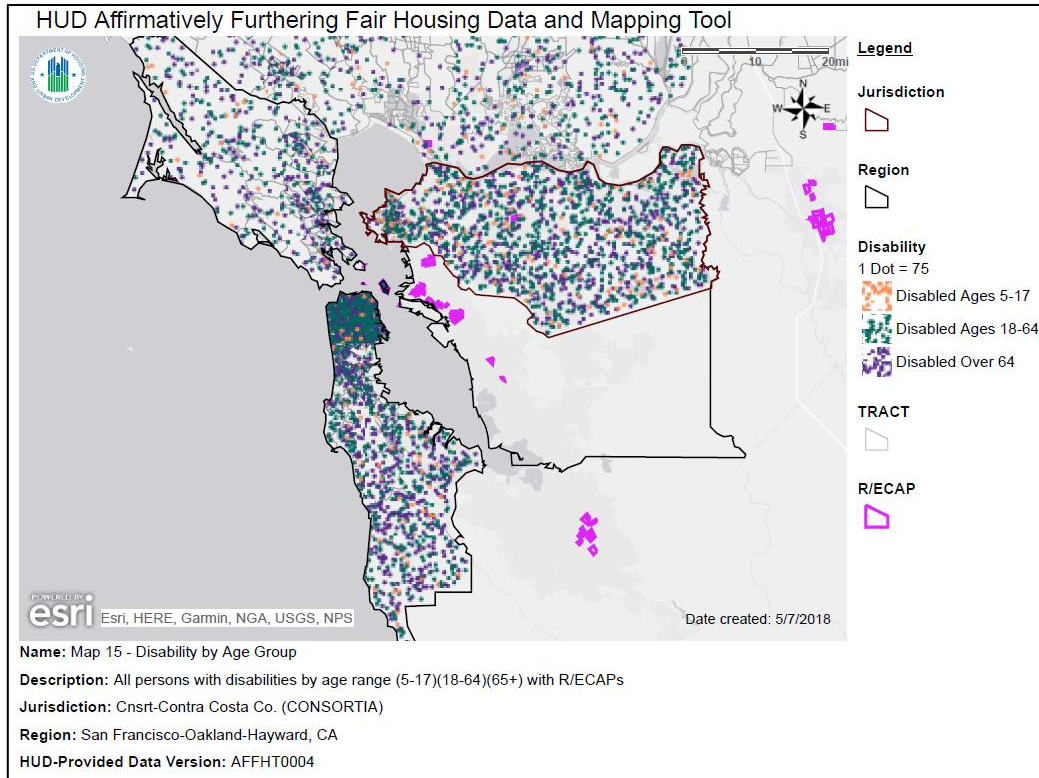
### Map 1 – Disability by Type (Hearing, Vision, Cognitive), San Francisco-Oakland-Hayward Region



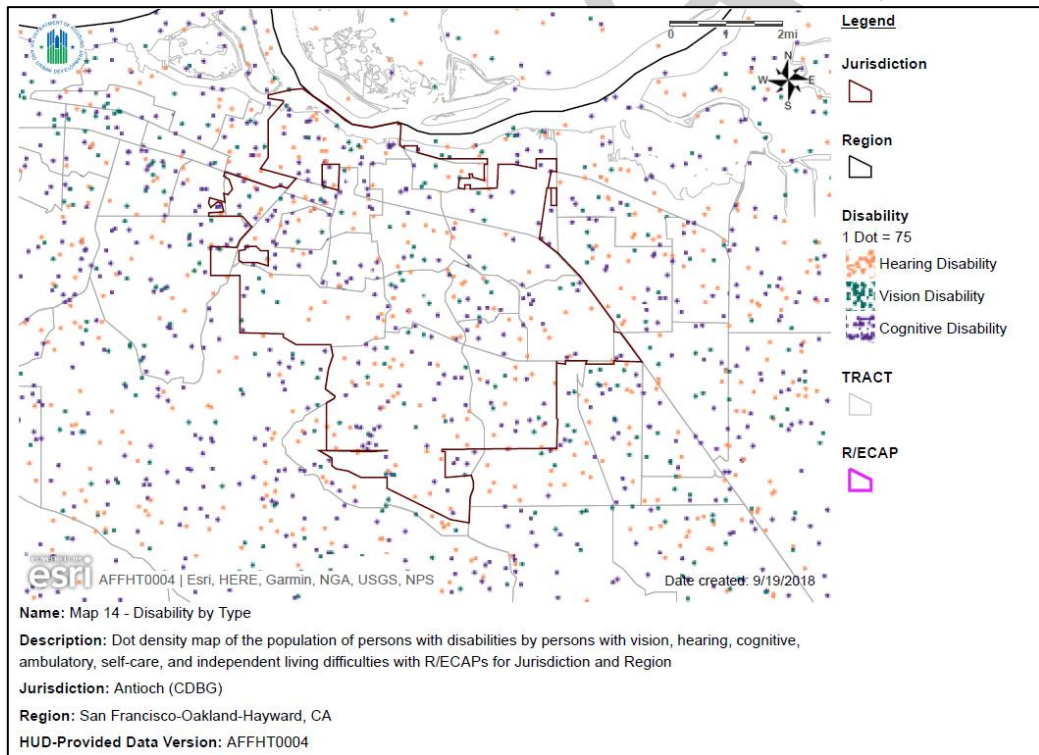
### Map 2 – Disability by Type (Ambulatory, Self-Care, Independent Living), San Francisco-Oakland-Hayward Region



### Map 3 – Disability by Age, San Francisco-Oakland-Hayward Region

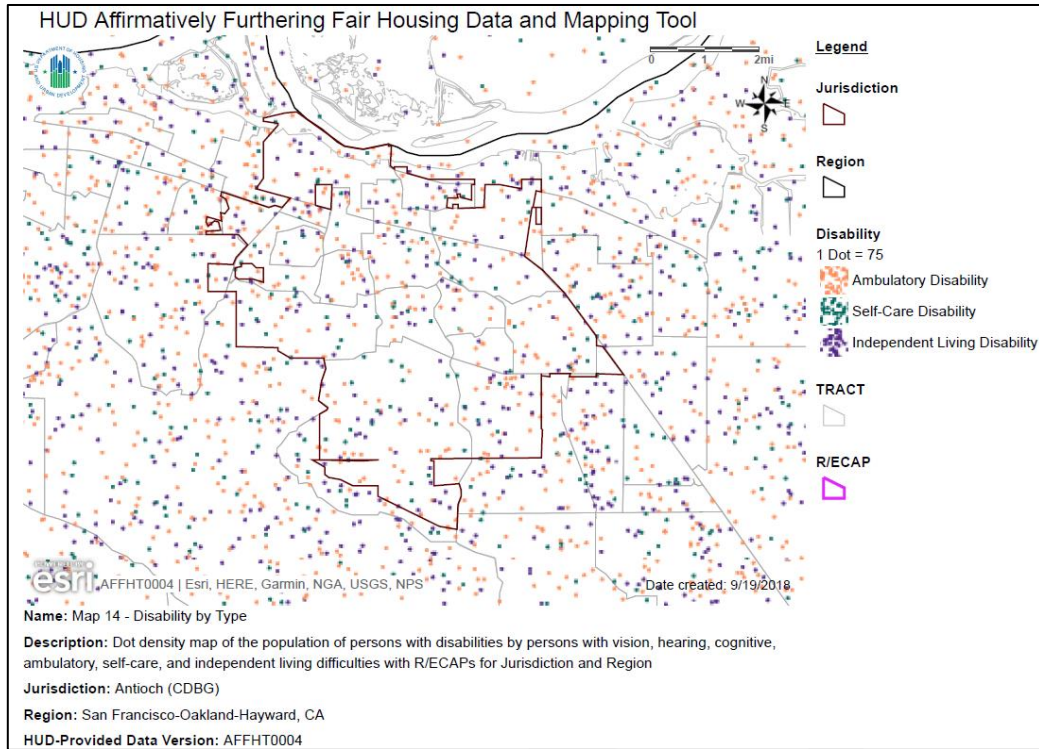


### Map 4 – Disability by Type (Hearing, Vision, Cognitive), Antioch

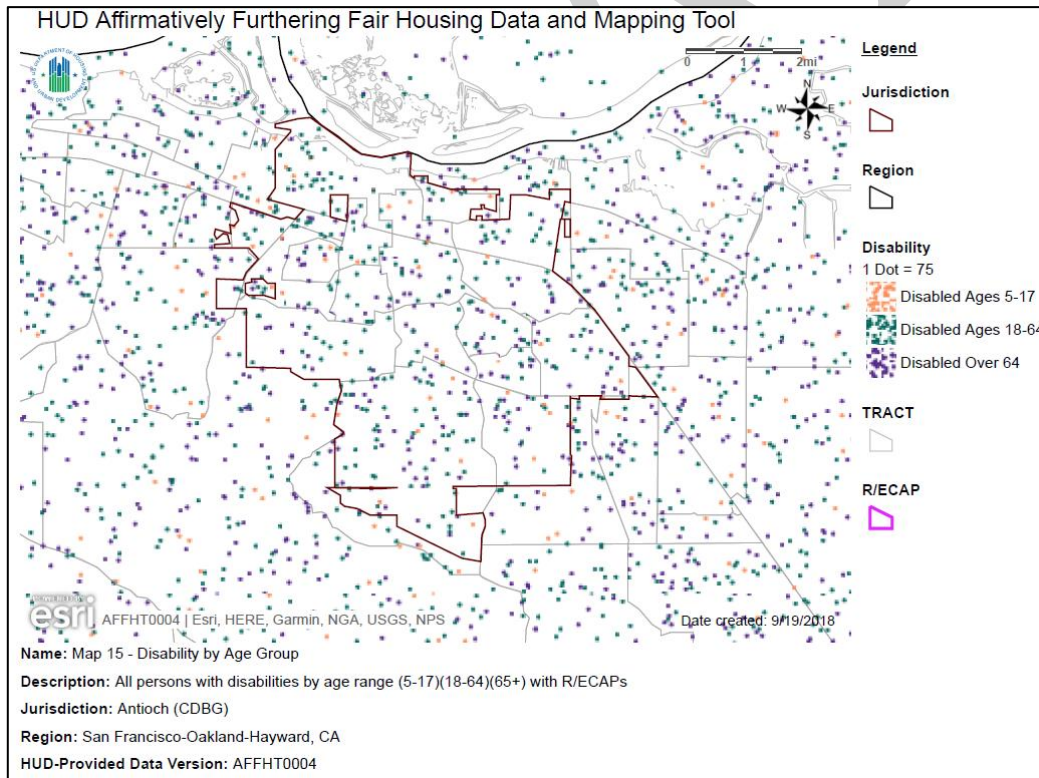




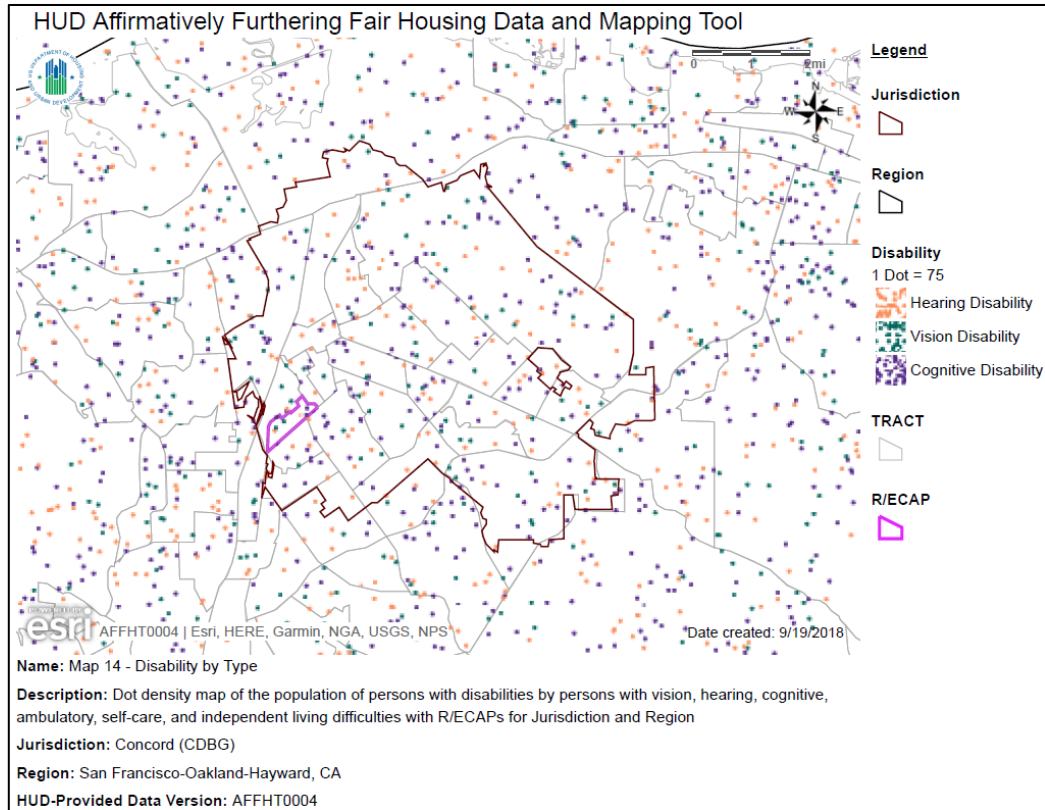
### Map 5 – Disability by Type (Ambulatory, Self-Care, Independent Living), Antioch



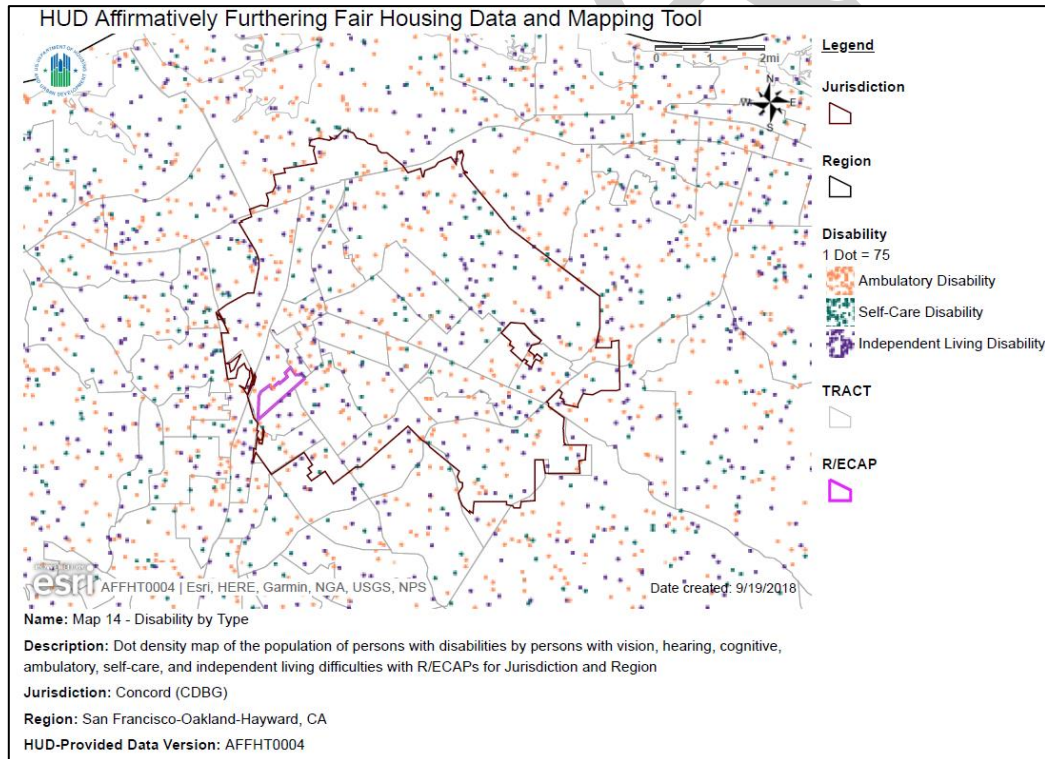
### Map 6 – Disability by Age, Antioch



## Map 7 – Disability by Type (Hearing, Vision, Cognitive), Concord

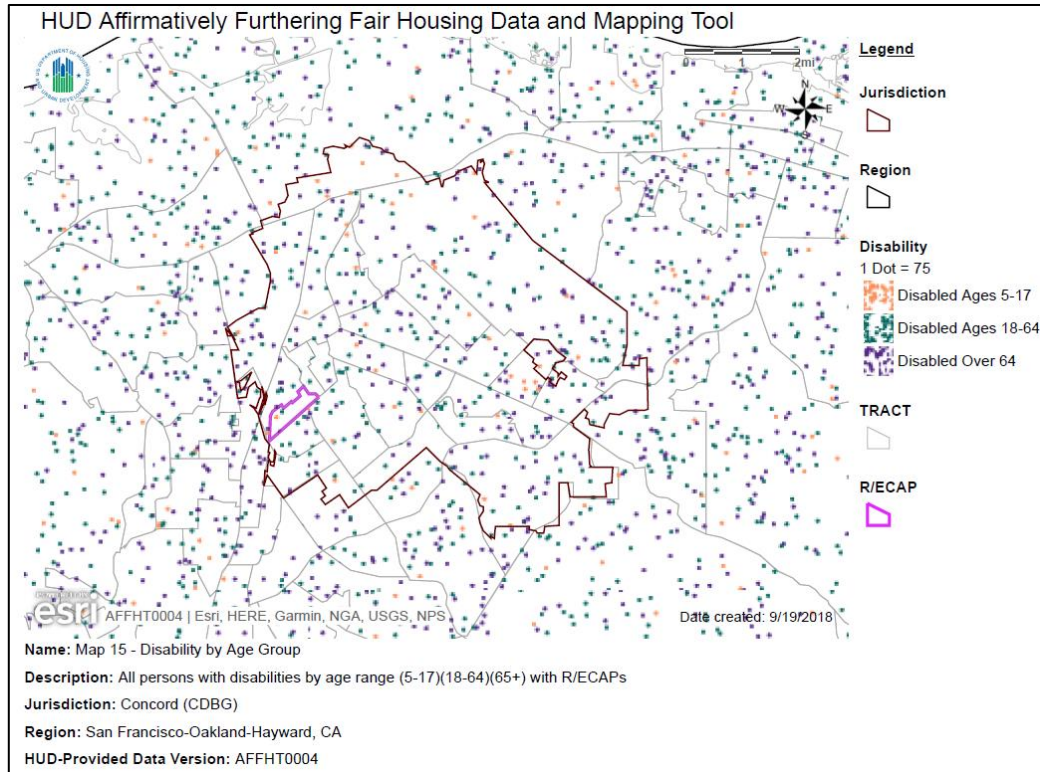


## Map 8 – Disability by Type (Ambulatory, Self-Care, Independent Living), Concord

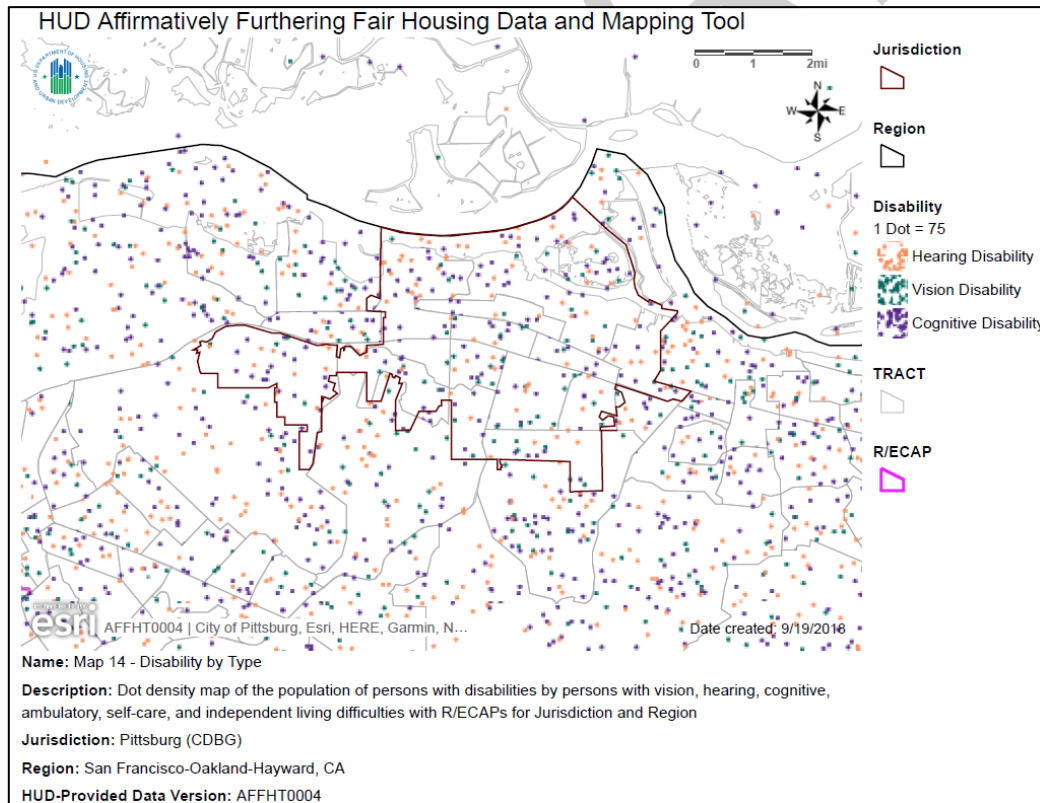




## Map 9 – Disability by Age, Concord

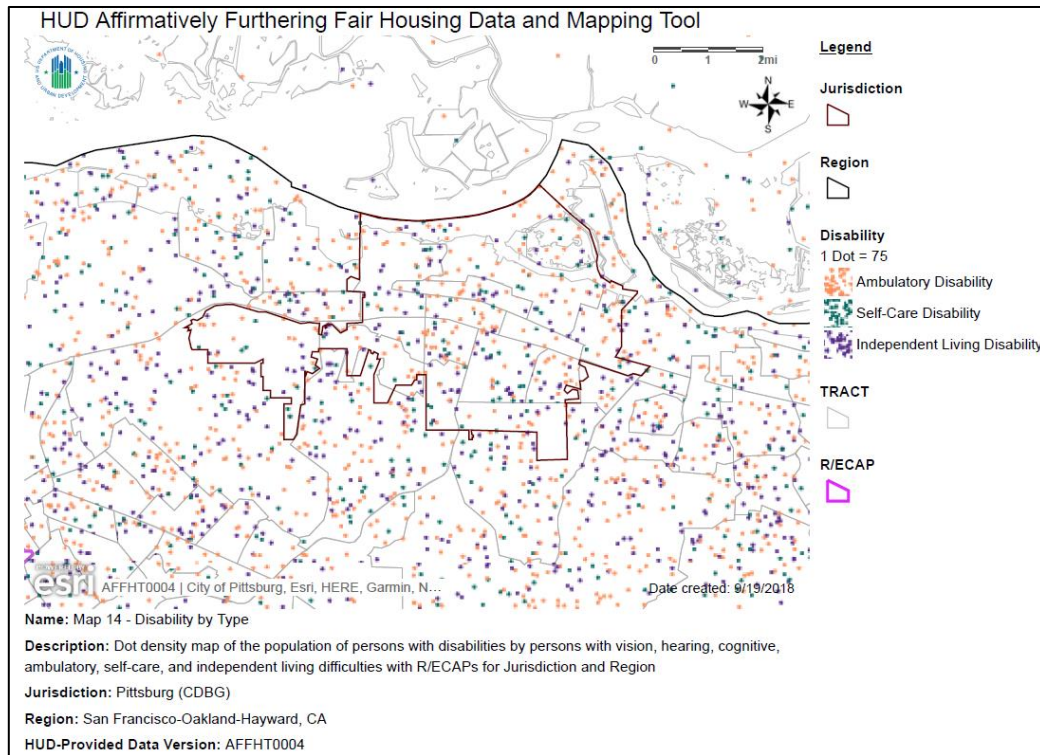


## Map 10 – Disability by Type (Hearing, Vision, Cognitive), Pittsburg

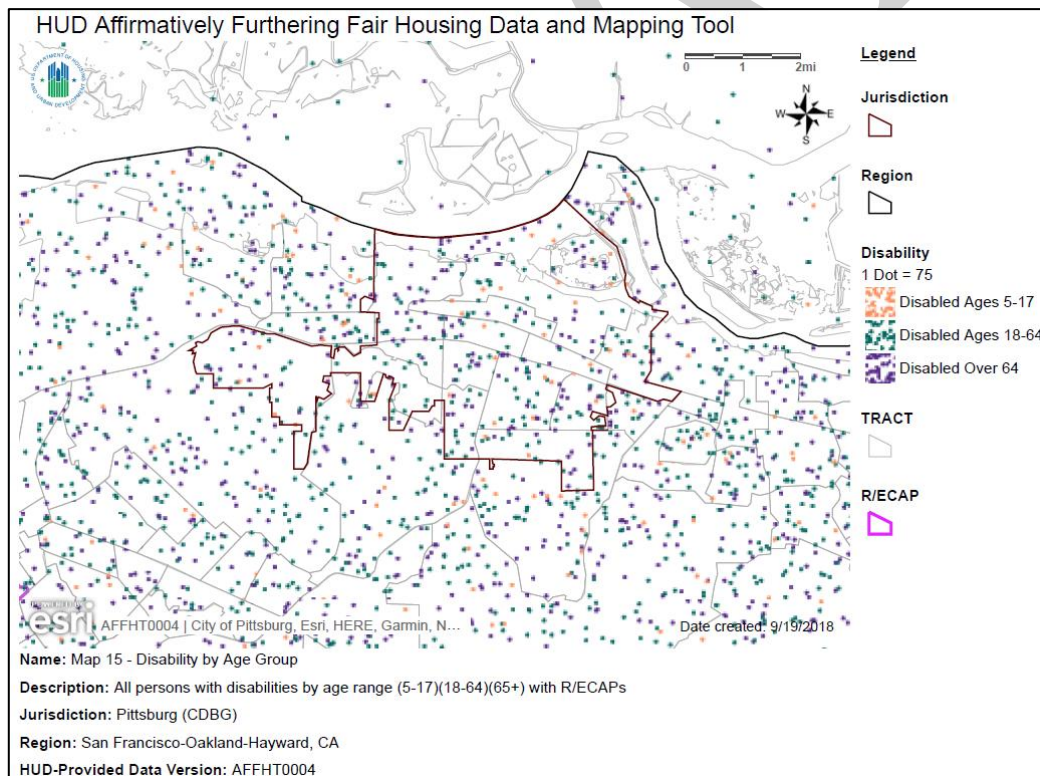




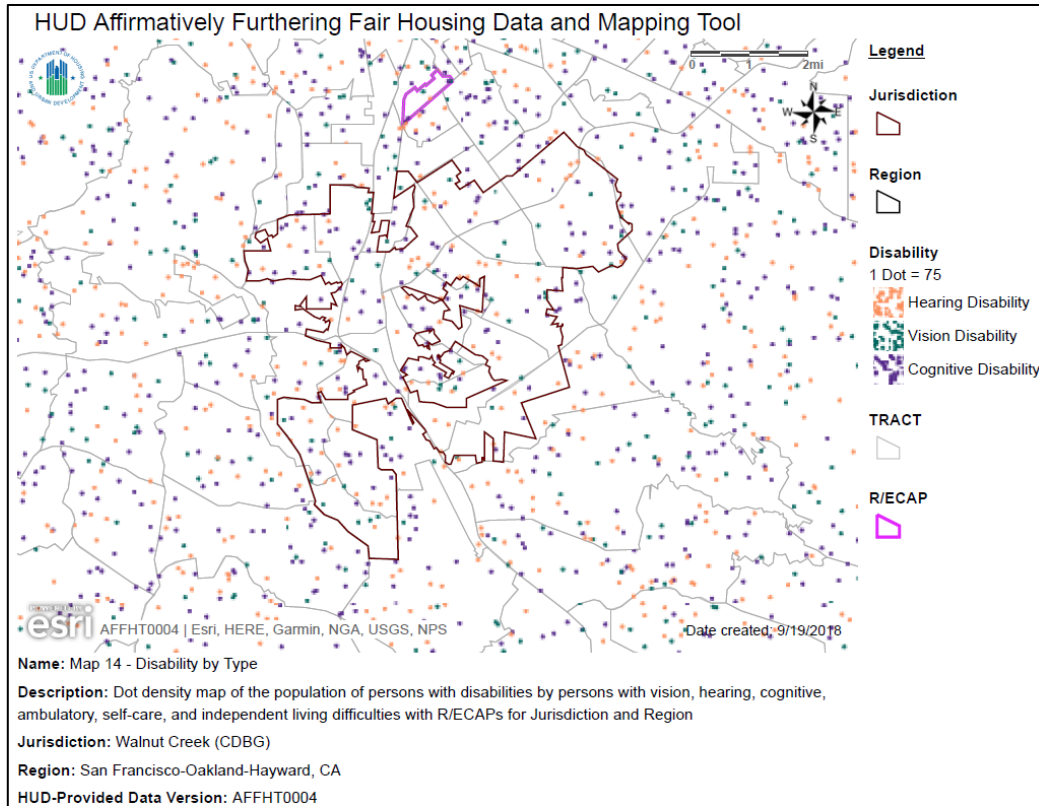
## Map 11 – Disability by Type (Ambulatory, Self-Care, Independent Living), Pittsburg



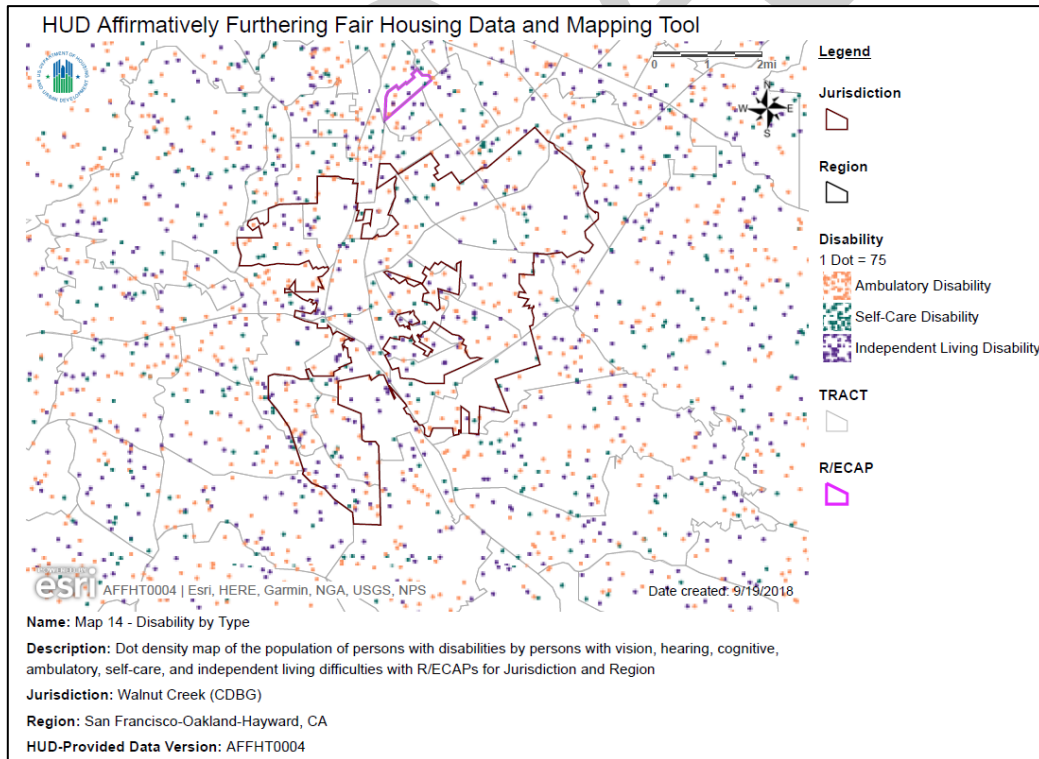
## Map 12 – Disability by Age, Pittsburg



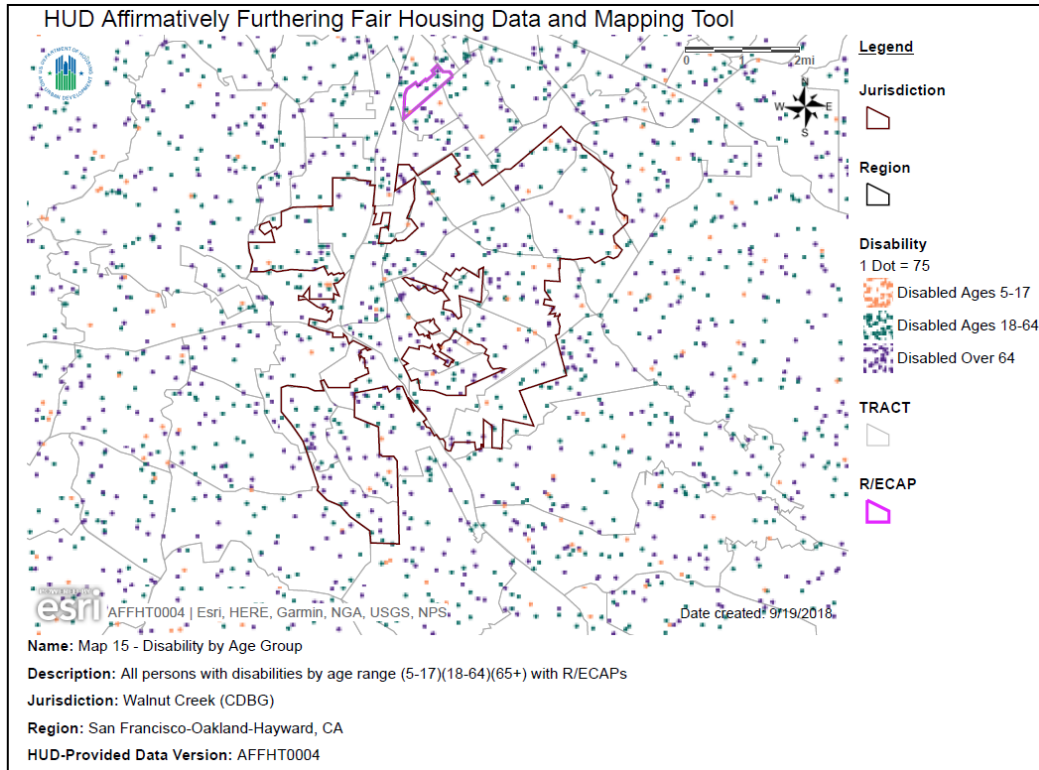
### Map 13 – Disability by Type (Hearing, Vision, Cognitive), Walnut Creek



### Map 14 – Disability by Type (Ambulatory, Self-Care, Independent Living), Walnut Creek



# Map 15 – Disability by Age, Walnut Creek



## Fair Housing Enforcement, Outreach Capacity, and Resources Analysis

### Tables

| Year | Employment | Housing | Ralph Civil Rights Act | Unruh Civil Rights Act | Disabled Persons Act | Grand Total |
|------|------------|---------|------------------------|------------------------|----------------------|-------------|
| 2017 | 124        | 26      | 2                      | 26                     |                      | 359         |
| 2016 | 351        | 32      |                        | 2                      |                      | 385         |
| 2015 | 354        | 30      | 4                      | 5                      |                      | 393         |
| 2014 | 476        | 38      | 2                      | 8                      | 1                    | 525         |
| 2013 | 493        | 33      | 4                      | 10                     | 2                    | 542         |
| 2012 | 499        | 32      | 3                      | 7                      |                      | 541         |
| 2011 | 528        | 17      | 2                      | 4                      |                      | 551         |