

B.1 (a) Housing Needs

Based on information provided by the applicable Consolidated Plan, information provided by HUD, and other generally available data, make a reasonable effort to identify the housing needs of the low-income, very low-income, and extremely low-income families who reside in the jurisdiction served by the PHA, including elderly families, families with disabilities, and households of various races and ethnic groups, and other families who are on the public housing and Section 8 tenant-based assistance waiting lists. The identification of housing needs must address issues of affordability, supply, quality, accessibility, size of units, and location.

Based on the most recent Consolidated Plan for the County (2015-2020), of 335,053 households in the HOME Consortia area, there are 142,353 households or 42 percent of all households that are at 100 percent of Area Median Income (AMI) or below. Of these households, nearly 70 percent experience at least one or more housing problems as defined by HUD, with most housing issues experienced disproportionately by renters. Renters make up 35 percent of total households and 50 percent of those experiencing one or more housing problems. The area of greatest need is among renters in the extremely low-income category: 18,455 households, or 50 percent, experience substandard housing, overcrowding, or cost burden. Of those, 73 percent suffer from a cost burden of greater than 50 percent of income.

According to HUD, disproportionate need refers to any need that is more than ten percentage points above the need demonstrated for the total households. The Contra Costa Consortium has 335,053 households, 142,353 of which have incomes below AMI. The number of households below AMI with a housing problem is 99,575, which represents about 70 percent of below-AMI households. While all racial/ethnic groups at particular income levels experience housing problems, there are three groups experiencing disproportionate housing need throughout the income spectrum. At the extremely low-income range (0-30 percent AMI) 84 percent of all households have a housing need, while 100 percent of American Indian/Alaska Natives experience a disproportionate need. At the low-income range (30-50 percent AMI), 74 percent of all households experience a housing need, while 88 percent of Black/African American and 85 percent of Hispanics experience a disproportionate housing need. At the moderate-income range (50-80 percent AMI), 64 percent of all households have a housing need, and 83 percent of Pacific Islanders experience a disproportionate housing need. At median income (80-100 percent AMI), 53 percent of all households have a housing need, while both Pacific Islanders (85 percent) and Hispanics (67 percent) experience a disproportionate housing need.

The number of Contra Costa HOME Consortium households with a severe housing problem is 59,340, which represents about 43 percent of all households below 100 percent AMI. While all racial/ethnic groups experience housing problems at particular income levels, there are three groups experiencing disproportionate housing need throughout the income spectrum. At the extremely low-income range (0-30 percent AMI), 81 percent of all households have a severe housing need, and 88 percent (185 households) of Pacific Islanders experience a disproportionate need. At the low-income range (30-50 percent AMI), 48 percent of all households experience a housing need, while 58 percent of Hispanics experience a disproportionate severe housing need. At the moderate-income range (50-80 percent AMI), 32 percent of all households experience a housing need, while 46 percent of Pacific Islanders experience a disproportionate housing need. At the median income range (80-100 percent AMI), 20 percent of all households have a housing need, and an incredible 74 percent of Pacific Islanders experience a disproportionate severe housing need.

Cost burden is defined as paying more than 30 percent of a household's income for housing. Severe cost burden is paying more than 50 percent of the household income for housing costs. In Contra Costa, 44 percent of all households are either cost burdened, or severely cost burdened. Pacific Islanders (473 households, or 37 percent) have a disproportionate cost burden. Both Black/African Americans (6,459

households, 28.8 percent) and Hispanics (14,343 households, 28.9 percent) experience disproportionate severe cost burden.

There are 29,715 households with incomes at or less than 30 percent of the AMI with a housing problem. American Indians, Alaska Natives (140 households) have a disproportionate need. There are 24,762 households with incomes between 30 and 50 percent of the AMI with a housing problem. Black/African American (2,394 households) have a disproportionate need. There are 23,555 households with incomes between 50 and 80 percent of the AMI with a housing problem. Pacific Islanders (150 households) have a disproportionate need.

There are 25,010 households with incomes at or less than 30 percent of the AMI with a severe housing problem. Pacific Islanders (185 households) have a disproportionate need. There are 16,142 households with incomes between 30 and 50 percent of the AMI with a housing problem. Hispanics (5,214 households) have a disproportionate need. There are 11,869 households with incomes between 50 and 80 percent of the AMI with a housing problem. Pacific Islanders (80 households) have a disproportionate need.

46.2% of the County's renter households live in overcrowded housing. Among racial and ethnic groups reported in the Census, Latino/Hispanic households are most likely to live in crowded conditions in the County with 12.8% in such conditions.

According to 2010 U.S. Census Data, the population of seniors 65 and older from 2000 to 2010 increased from 107,272 to 130,432 in Contra Costa County, an increase of 21.5 percent. According to the American Community Survey (2008-12), 21.3 percent of households were headed by seniors. The three jurisdictions with the largest share of senior households are Walnut Creek (37.5 percent), Moraga (33.3 percent), and Orinda (30.9 percent) (ACS Data 2008-2012). Of the total County's senior population, nearly 35 percent have a disability limitation. Of all the jurisdictions in the County, San Pablo (51.1 percent), Pittsburg (46 percent), and Oakley (46.2 percent) have the highest share of senior populations living with disabilities.

There are only approximately 10,200 assisted rental units affordable to lower-income households, of which, over 950 are at risk of converting to market rate housing. Over 7,000 beds in 473 residential care facilities are available for individuals with special needs, (such as frail elderly and persons with disabilities) who cannot live independently in conventional housing. However, this is significantly less than the population of frail elderly, disabled, and others who may need a supportive housing environment.

Due to the ongoing gap in the availability of affordable housing, the County Consortium has assigned a high priority to new housing construction, homeownership assistance, and housing rehabilitation, particularly for households earning less than 50 percent of the area median income.

Two final measures of need are seen in HACCC's most recent housing choice voucher and public housing wait list openings. In November, 2008 the voucher wait list opening attracted nearly 40,000 families who applied for 6,000 positions on the wait list. In March 2017, nearly 17,000 families applied for the wait list for HACCC's 1,091 unit public housing program.