

HOUSING & SERVICES —NEEDS—

HOUSING AUTHORITY OF CONTRA COSTA
DEPARTMENT OF HEALTH SERVICES – HEALTH, HOUSING, AND HOMELESS SERVICES
DEPARTMENT OF CONSERVATION & DEVELOPMENT

MXCAB Presentation
June 30, 2021



CONTRA COSTA COUNTY
Department of Conservation & Development

Department of Conservation and Development's Role in Affordable Housing

PERMITTING AND TRACKING



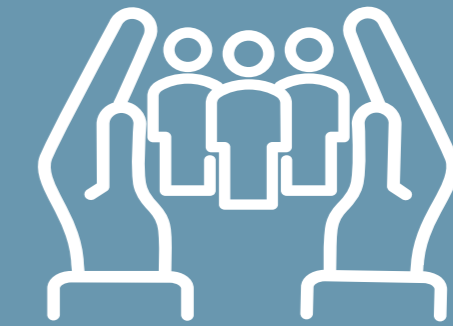
Planning and building permitting agency for all residential in unincorporated Contra Costa County



Code Enforcement for substandard housing and living conditions



Responsible for Housing Element required production of 7,645 new, permanent homes (2023-2030) in unincorporated CCC



Non-financial tool: Inclusionary Housing Ordinance (15%) and Density Bonus for local projects

DCD's Role in Affordable Housing

FINANCING

BONDS



Municipal multifamily affordable housing bond issuer since 1982 with portfolio of 4,100 affordable units. Annual issuer fees subsidize costs of this function (monitoring, refinancing, preapplications, etc.)

MCC



Mortgage Credit Certificate issuer for first time homebuyers since the 1980s with over 7,000 assisted. State is discontinuing this program.

FEDERAL



Conduit of Federal funding for HOME, HOPWA, and CDBG funds for housing development. Portfolio of over 2,500 affordable units with 550 extremely low- income, 1,500 very low- income, and 450 low-income units.

ADMIN



Bonds and Federal funds have allowable administrative costs which fund staff. Approximately 5 FTE housing program staff at DCD.

Federal Funding Programs for Affordable Housing Managed by DCD

Home Investment Partnership Program (HOME) funds are awarded to the County for use anywhere in the County.

Community Development Block Grants (CDBG) and Emergency Solutions Grants (ESG) funds are awarded to the County on behalf of the Urban County – every jurisdiction except for Antioch, Concord, Pittsburg, and Walnut Creek

DCD runs a long-established and annual cycle to award these funds in compliance with extensive HUD regulations for public noticing, outreach, procurement, etc. Developers and project sponsors may apply on an annual basis for



Amounts

- Annual HOME + CDBG: Approx. \$5 million
- Annual Housing Opportunities for Persons with AIDS (HOPWA): Approx. \$1 million (a portion goes to services via HSD)
- HOME-ARP (anticipated one time award): \$12 million
- Also: Annual ESG is funneled through DCD to homelessness service providers, including H3.



St. Paul's Commons, Walnut Creek

44 apartments, a church, and unhoused day program.

Received \$2.6 million HOME, \$200,000 HOPWA, \$1 million CDBG, RAD vouchers for 5 units, and 18 PBS-8 vouchers. Total cost over \$34 million.

Approved 2017, opened 2020.



Veteran's Square, Pittsburg

30 units supportive housing.

\$2.2 million HOME, \$400,000 HOPWA, 10 housing vouchers, Pittsburg Housing Authority, and 19 VASH vouchers. Total cost over \$18 million. County-issued multifamily bonds.

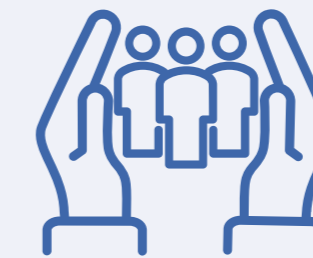
Approved 2017, broke ground 2020.

LOCAL - SPECIAL PROJECTS

ALL OF THESE ELEMENTS REQUIRE ONGOING MONITORING OR ADMINISTRATION, REQUIRING SPECIALIZED STAFF TIME



Mobile Home Rent Stabilization Ordinance



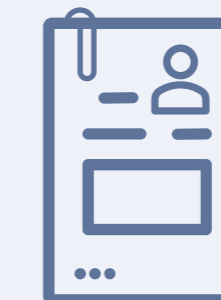
Dougherty Valley Affordable Housing

Program
Significant inclusionary housing component



Livable Communities Trust

Housing is an allowed use.



State Housing Grants

Including Permanent Local Housing

Allocation

KEY DATA

CONTRA COSTA COUNTY STATISTICS MAY 2021

LIHTC

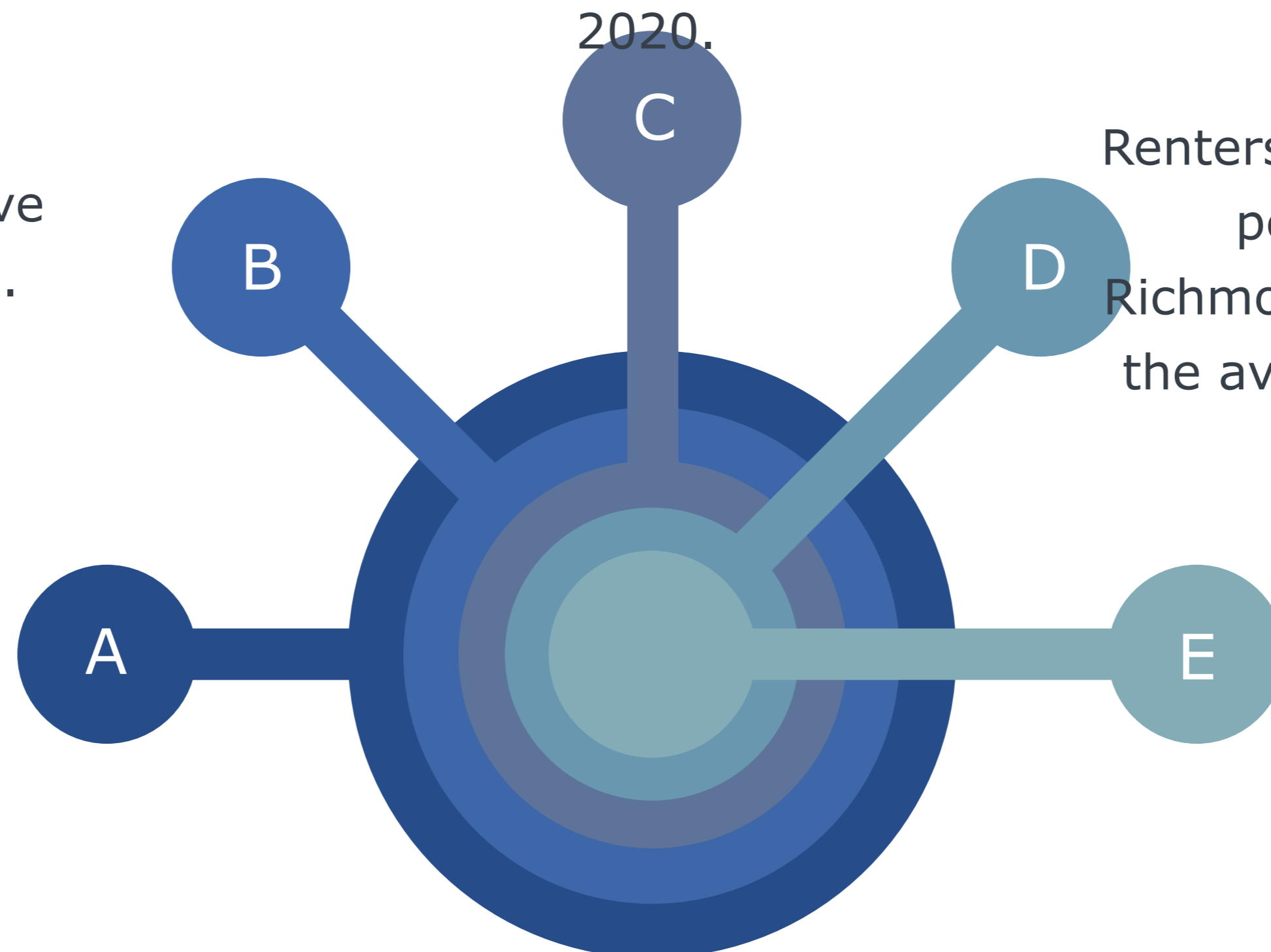
Low-Income Housing Tax Credit production and preservation in CCC increased by 162% between 2019 and 2020.

Access

27,709 low-income renter households in CCC do not have access to an affordable home.

Cost Burden

76% of extremely low-income households are paying more than half of their income on housing costs compared to just 1% of moderate-income households.



Wages

Renters in CCC need to earn \$37.54 per hour (2.5 times the City of Richmond minimum wage) to afford the average monthly asking rent of \$1,952.

Rising Costs

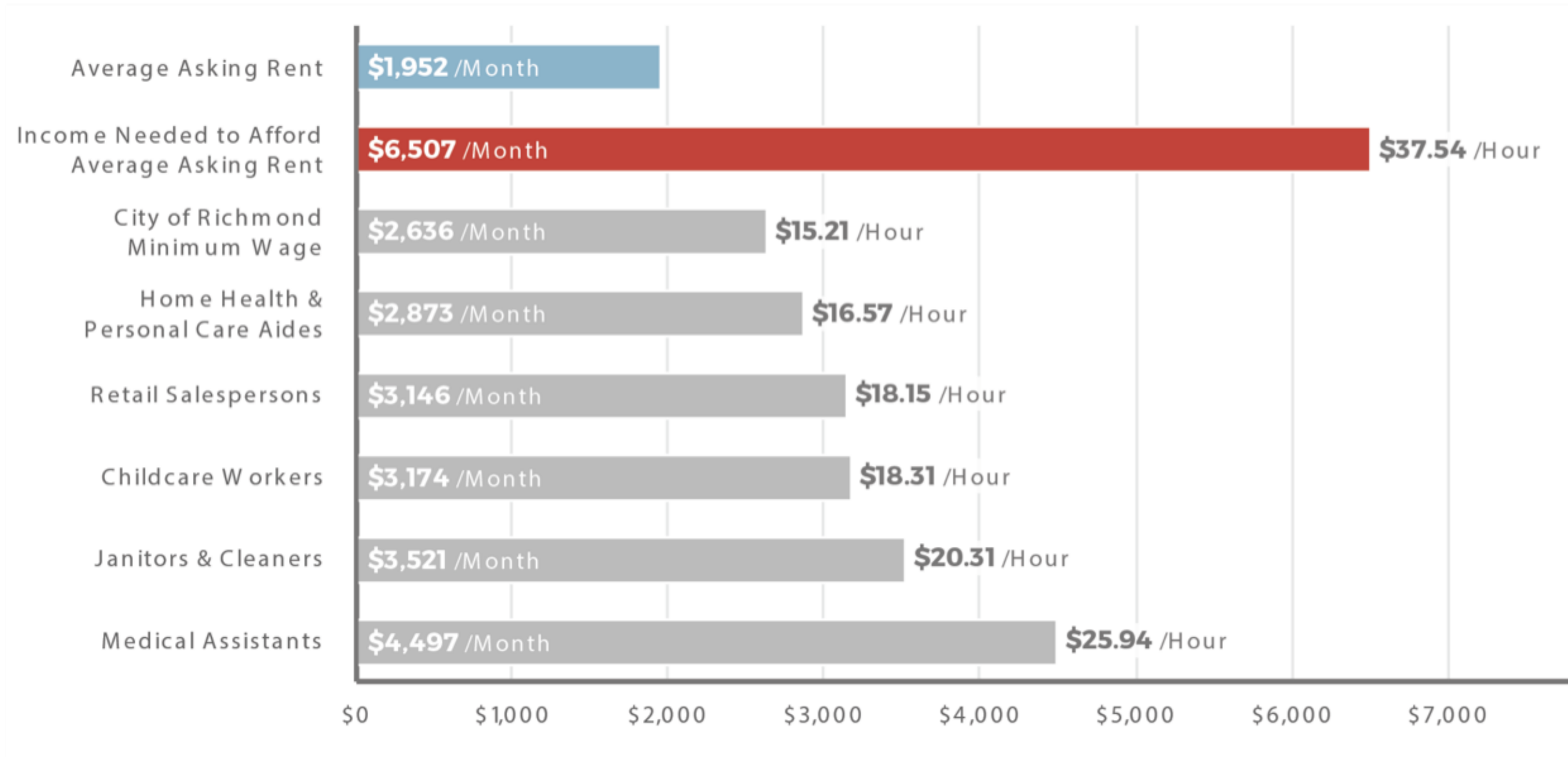
Controlling for project characteristics, compared to the rest of the state, average hard costs are \$81 more expensive per square foot in the Bay Area.

KEY DATA

CONTRA COSTA COUNTY STATISTICS MAY 2021

WHO CAN AFFORD TO RENT

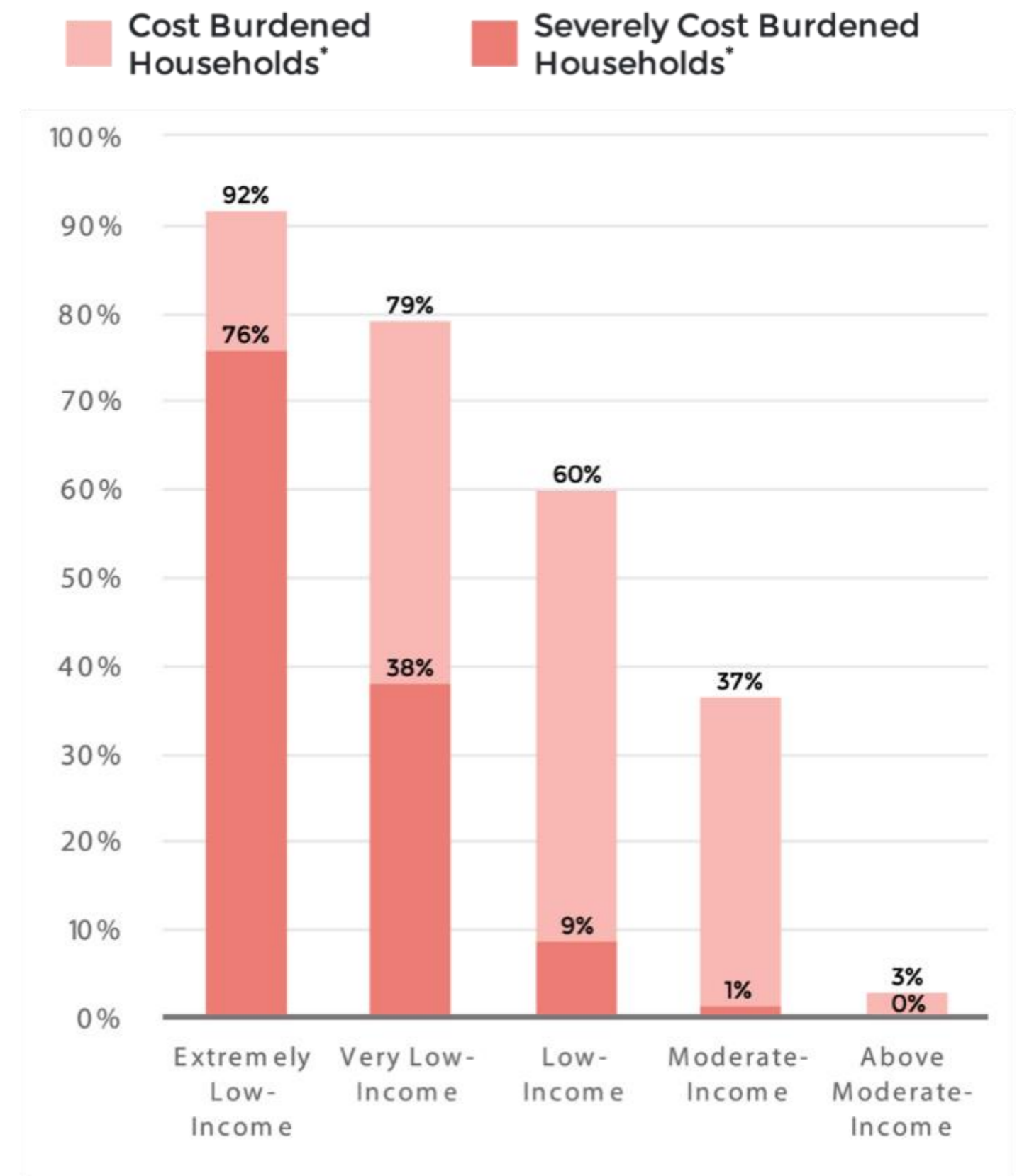
Renters need to earn **2.5 times** minimum wage to afford the average asking rent in Contra Costa County.



Source: California Housing Partnership, CCC 2021 Affordable Housing Needs Report

COST BURDENED RENTER HOUSEHOLDS

76% of ELI households in Contra Costa County are paying more than half of their income on housing costs compared to just 1% of moderate-income households.

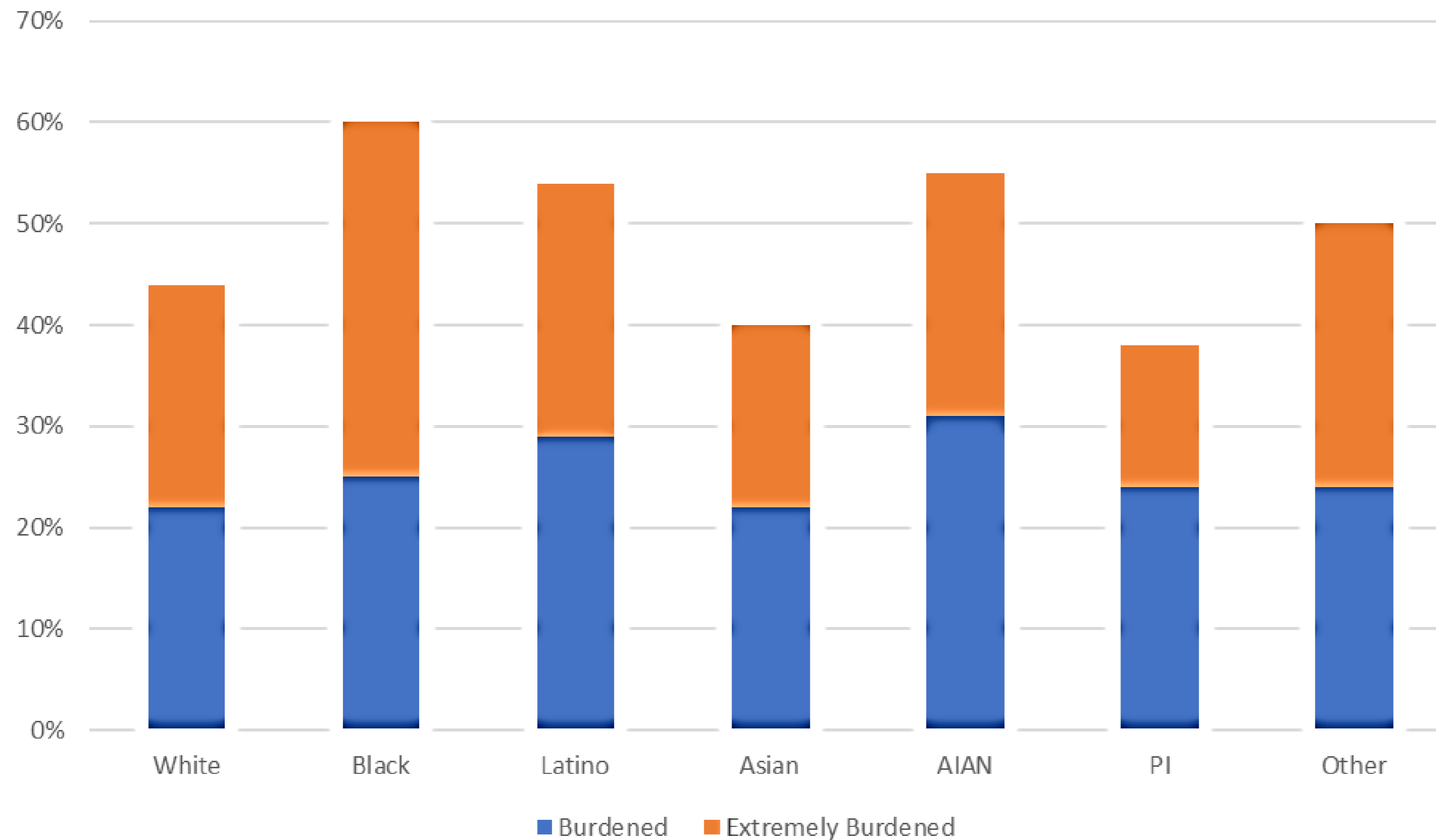


* Cost burdened households spend 30% or more of their income towards housing costs. Severely cost burdened households spend more than 50%.
Source: California Housing Partnership, CCC 2021 Affordable Housing Needs Report

KEY DATA

CONTRA COSTA COUNTY STATISTICS MAY 2021

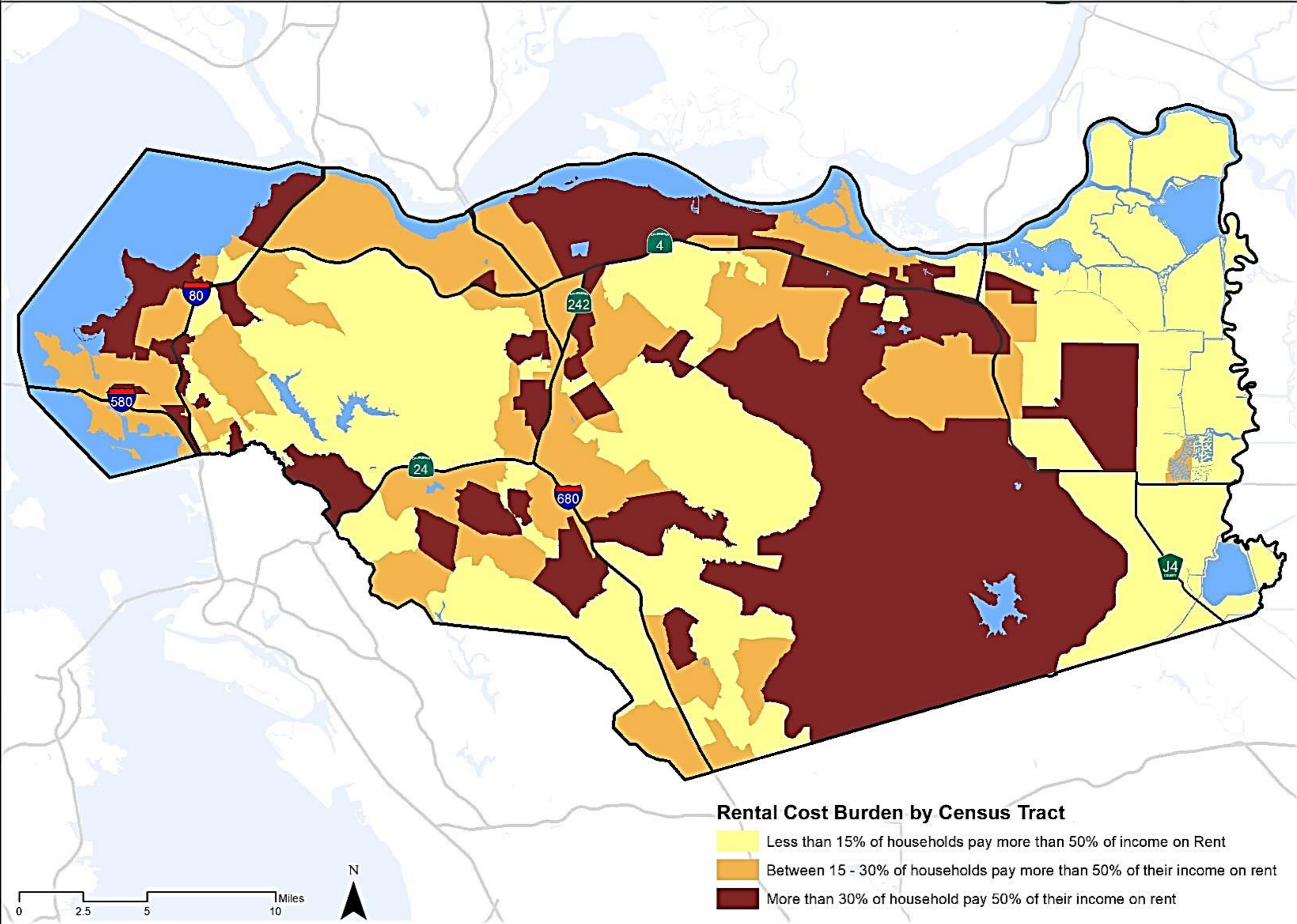
Housing Burden by Race/Ethnicity in Contra Costa County



- Nearly 25% of renter households in Contra Costa County are extremely cost burdened (pay 50% or more of the household income towards rent.)

- Another 25% of renter households in Contra Costa County are cost burdened (pay between 30 - 50% the household income on rent).

Percentage of Renter Households with Housing Cost Burden of 50% or More by Census Tract

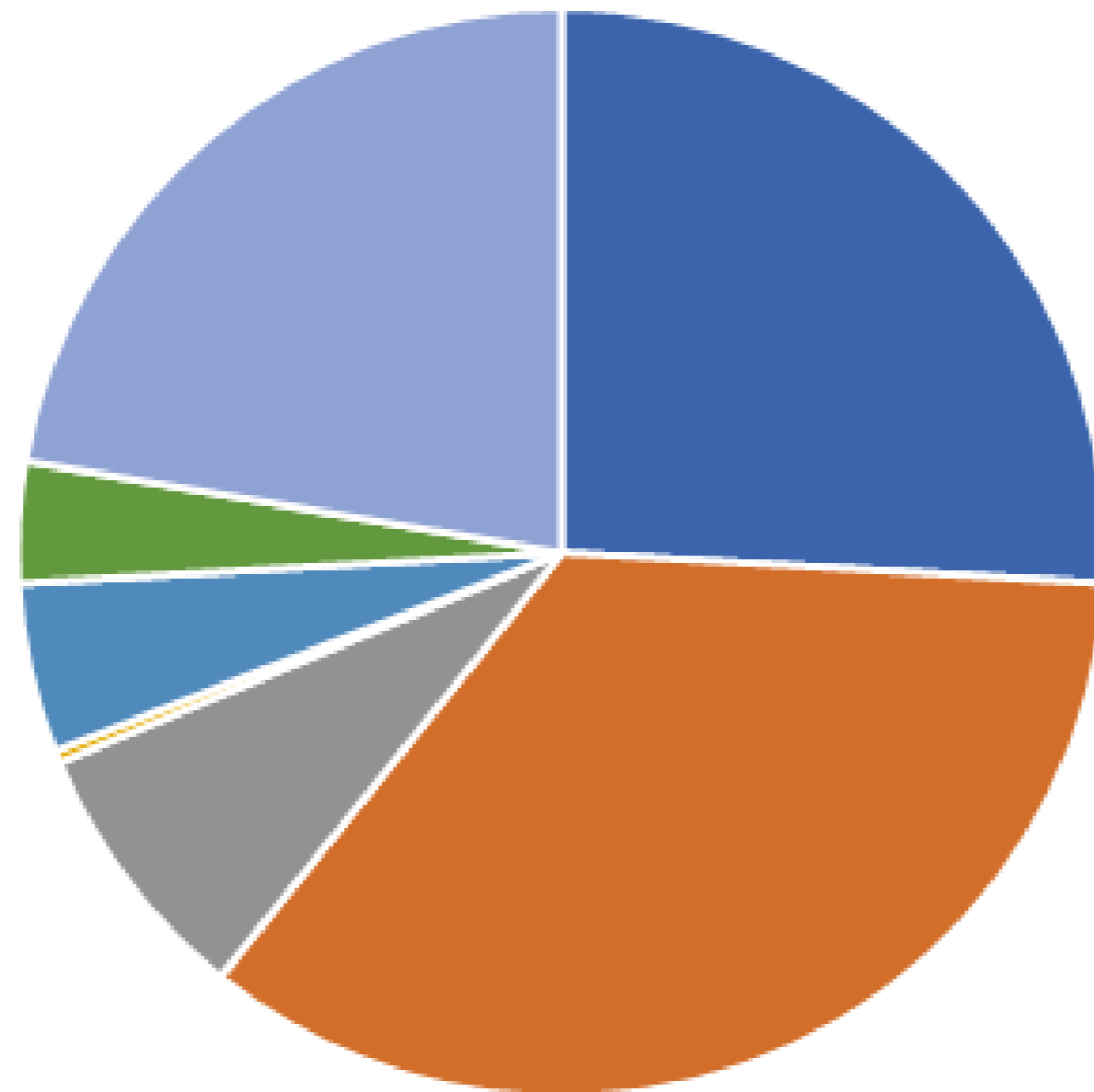


Source: CHAS 2013-2017 data, which is a custom tabulation from the U.S. Census Bureau on the American Community Survey

KEY DATA

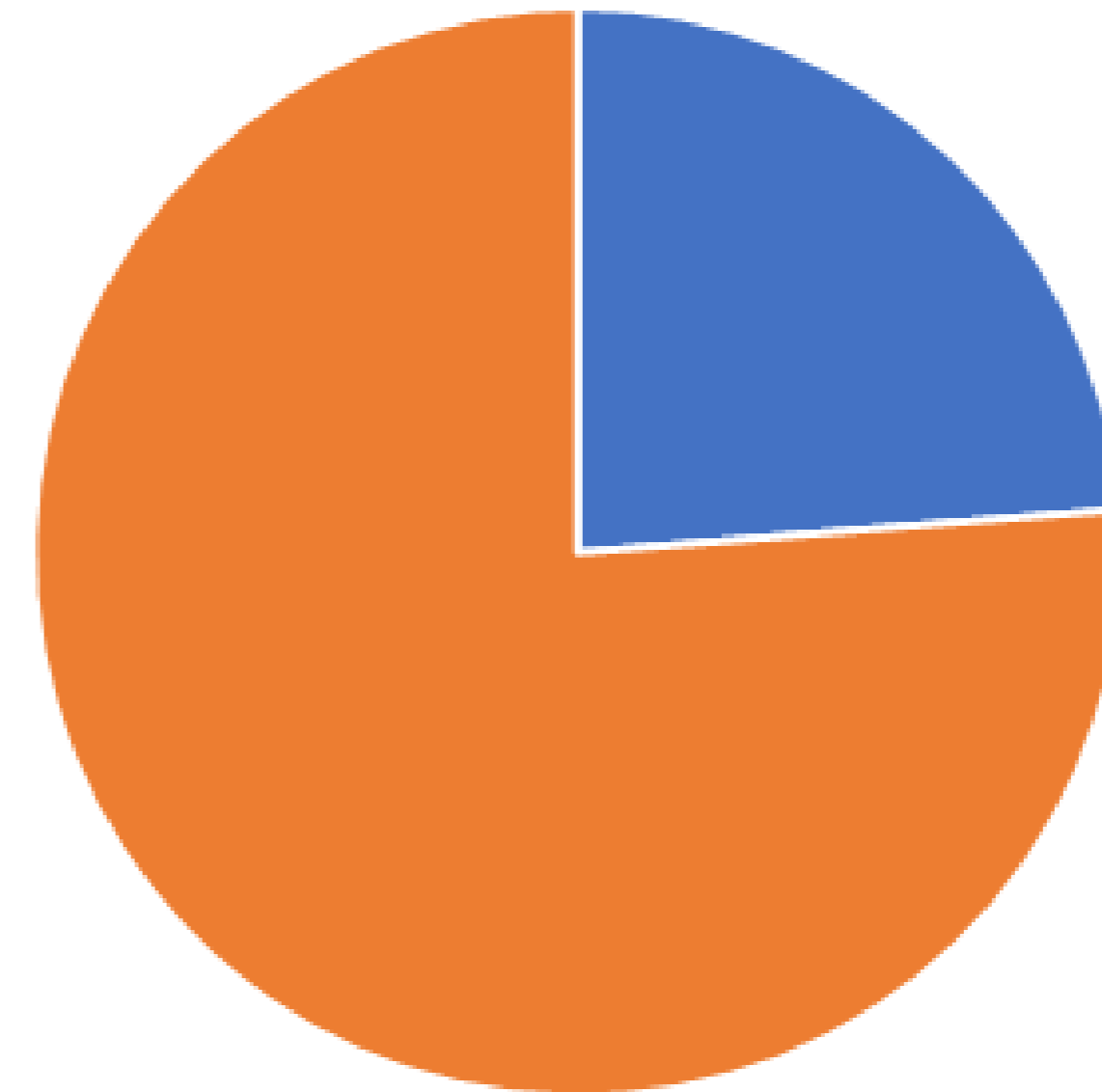
TENANTS IN RECENTLY COMPLETED (3-5 YEARS) AFFORDABLE HOUSING PROJECTS LOCATED IN CONTRA COSTA COUNTY WITH DCD INVOLVEMENT

Race



- White
- Black/African American
- Asian
- American Indian
- Black/African American & White
- Asian & White
- Other/Multi-Racial

Ethnicity



- Hispanic
- Non-Hispanic

AFFORDABILITY

WHAT IS CONSIDERED LOW INCOME?

CONTRA COSTA COUNTY CDBG PROGRAM

Income Limits by Household Size
Effective April 5, 2021

Persons per Household	Maximum income of households which are:		
	Extremely Low-Income (30% of AMI)	Very-low Income (50% of AMI)	Low Income (80% of AMI)
1	\$28,800	\$47,950	\$76,750
2	\$32,900	\$54,800	\$87,700
3	\$37,000	\$61,650	\$98,650
4	\$41,100	\$68,500	\$109,600
5	\$44,400	\$74,000	\$118,400
6	\$47,700	\$79,500	\$127,150
7	\$51,000	\$84,950	\$135,950
8	\$54,300	\$90,450	\$144,700

- Extremely low-income households are defined as households earning 30 percent or less of area median income (AMI) ;

- Very-low income households earn 50 percent or less AMI;

- Low-income households earn 80 percent or less AMI subject to HUD caps; and median income households earn 100 percent AMI.

Source: U.S. Department of Housing and Urban Development.

Contra Costa Consortium HOME Investment Partnerships Act Program

Income Limits by Household Size - Effective June 1, 2021

Persons per Household	Percent of Area Median Income						Median Income
	20%	30%	40%	50%	60%	80%	
1	\$ 19,180	\$28,800	\$ 38,360	\$47,950	\$ 57,540	\$ 76,750	\$ 95,900
2	21,920	32,900	43,840	54,800	65,760	87,700	109,600
3	24,660	37,000	49,320	61,650	73,980	98,650	123,300
4	27,400	41,100	54,800	68,500	82,200	109,600	137,000
5	29,600	44,400	59,200	74,000	88,800	118,400	148,000
6	31,800	47,700	63,600	79,500	95,400	127,150	159,000
7	33,980	51,000	67,960	84,950	101,940	135,950	169,900
8	36,180	54,300	72,360	90,450	108,540	144,700	180,900

Extremely low-income households are defined as households earning 30 percent or less of area median income (AMI); very-low income households earn 50 percent or less of AMI; low-income households earn 80 percent or less of AMI; and median income households earn 100 percent of AMI.

Source: U.S. Department of Housing and Urban Development.

DCD's Perspective on Needs and Gaps



Matching local funds to attract more investment from other sources. Flexibility and ability to be more creative on housing type and stage of project are key. Predevelopment and construction overruns are hard to fund now.

County capacity to play the developer role on surplus property, special projects, etc.

Funding for preservation of affordable units

Homebuyer support, education, and resources