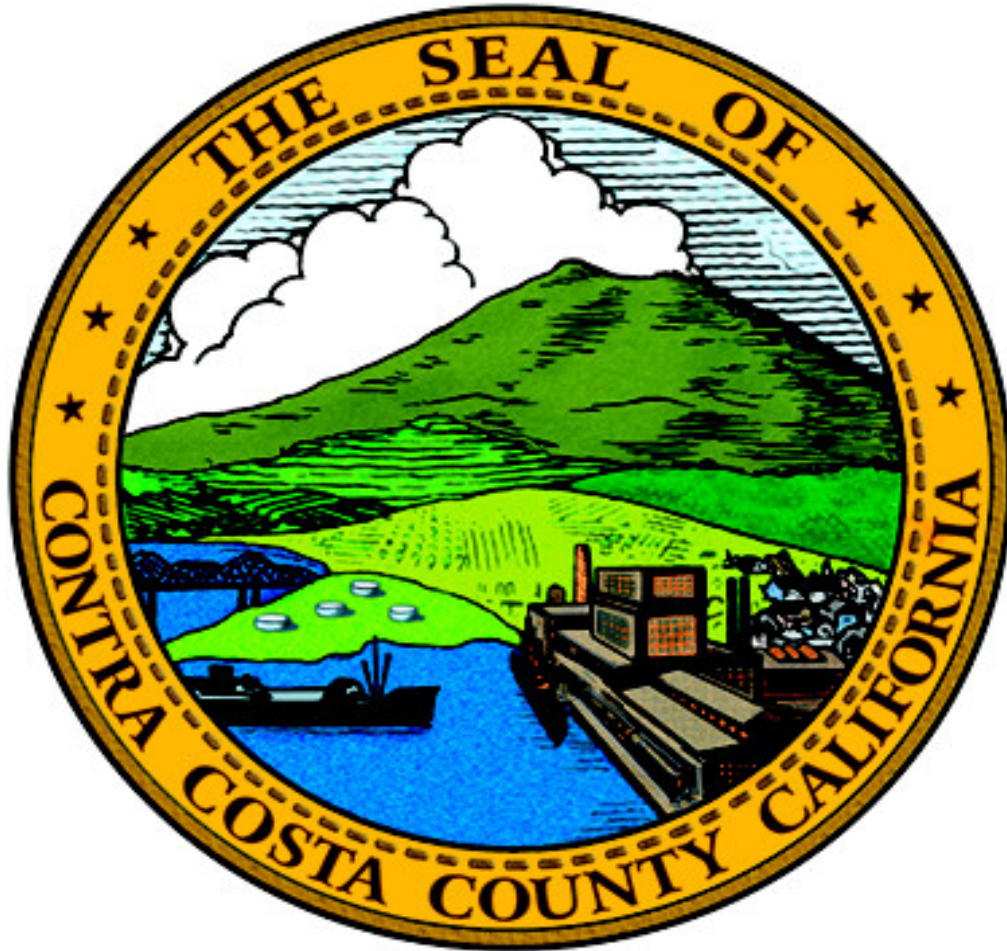


**ADOPTED BY CONTRA COSTA COUNTY BOARD OF SUPERVISORS,
DECEMBER 2, 2014, UNDER BOARD RESOLUTION NO. 2014/430**



6. HOUSING ELEMENT

6. CONTRA COSTA COUNTY HOUSING ELEMENT

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6. HOUSING ELEMENT

6.1 INTRODUCTION

The development and preservation of housing is important to all the people within Contra Costa County. To plan for the development of adequate housing for all income segments, a housing element is prepared as a part of the General Plan. This document constitutes the Housing Element, which specifically addresses housing needs and resources in the County unincorporated areas. Section 6.1, Introduction of this Element reviews the geographic areas covered by the Contra Costa County Housing Element, the purpose and content of the Element, the public participation process undertaken to assist in the development of the Element, and its relationship with the rest of the General Plan.

A. Community Context

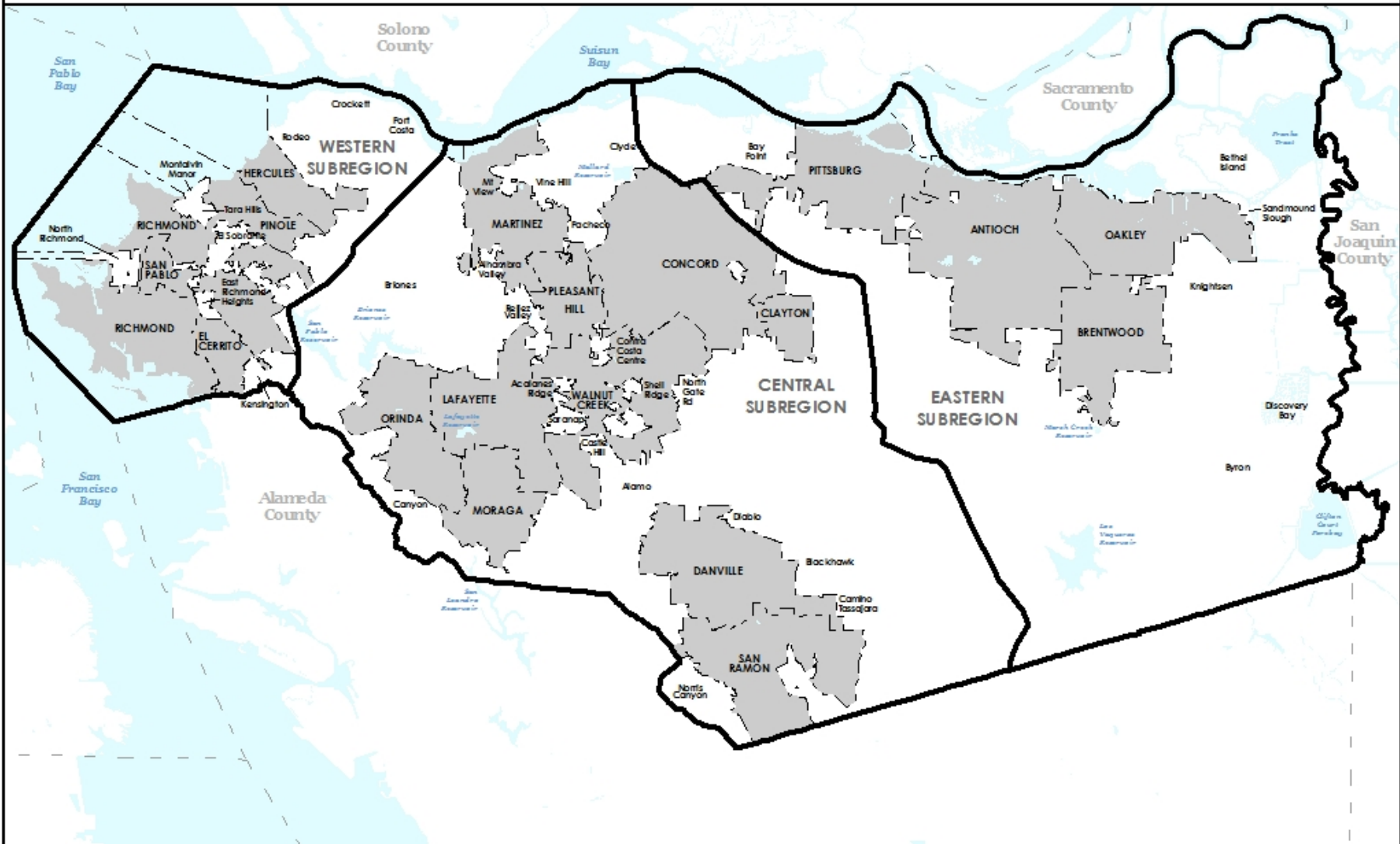
1. County Geography

Established in 1850, the County of Contra Costa is one of nine counties in the San Francisco Bay Area. The County covers 733 square miles and extends from the northeastern shore of San Francisco Bay easterly to San Joaquin County. The County is bordered on the south and west by Alameda County and on the north by Suisun and San Pablo Bays. The western and northern communities are highly industrialized, while the inland areas contain a variety of urban, suburban/residential, commercial, light industrial and agricultural uses.

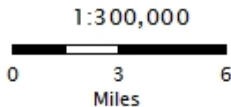
Contra Costa County is comprised of large unincorporated areas and the cities and towns of Antioch, Brentwood, Clayton, Concord, Danville, El Cerrito, Hercules, Lafayette, Martinez, Moraga, Oakley, Orinda, Pinole, Pittsburg, Pleasant Hill, Richmond, San Pablo, San Ramon, and Walnut Creek. The unincorporated areas include the following communities: Acalanes Ridge, Alamo, Alhambra Valley, Bay Point, Bayview, Bethel Island, Blackhawk, Briones, Byron, Camino Tassajara, Canyon, Castle Hill, Clyde, Contra Costa Centre, Crockett, Diablo, Discovery Bay, East Richmond Heights, El Sobrante, Kensington, Knightsen, Montalvin Manor, Mountain View, Norris Canyon, North Gate, North Richmond, Pacheco, Port Costa, Rodeo, Rollingwood, San Miguel, Saranap, Tara Hills, and Vine Hill. The incorporated cities and towns are separate political entities; the unincorporated areas are within the land use jurisdiction of the County government.



The County is large and diverse. It encompasses several housing sub-markets, which are determined by a combination of topography, historical development patterns, and social and economic phenomena. In general, the County can be divided into three primary subregions -- West, Central, and East. West County is urbanized with a developed industrial base. Central County is a developed urbanized area with extensive office and light industrial development. East County has historically been primarily agricultural but is now experiencing considerable residential development. Figure 6-1 illustrates the geographic relationship between the cities and towns and the unincorporated areas. This Housing Element is concerned with the housing needs, constraints, resources, and solutions for the unincorporated areas.

Figure 6-1 Housing Element Sub Areas



6-2



-  County Subregions
-  City Limits

- ANTIOCH** Incorporated Areas
- Alamo** Unincorporated Areas

CONTRA COSTA COUNTY

Map created 07/10/2014
by Contra Costa County Department of Conservation and Development, GIS Group
80 Muir Road, Martinez, CA 94553
87.59:41.791N 122.07:08.756W



2. County Residents

The 2013 population estimate by the California Department of Finance indicates that Contra Costa County is home to approximately 1,074,702 residents, making it the ninth most populous county in California. Several cities experienced significant population growth during the last decade. In particular, the City of Brentwood's population doubled since 2000, experiencing a growth of 121.1 percent. Other communities with significant growth include San Ramon (62.2 percent), Oakley (39.1 percent), and Hercules (25 percent). The unincorporated areas of the County had a population of 163,762 in 2013, representing an increase of 2.5 percent since 2000 according to the California Department of Finance. Countywide growth was 25 percent during the same period. Residents have been attracted to Contra Costa County primarily due to the availability of rapid transit, close proximity to major employment centers in Oakland, San Francisco, and the Silicon Valley, as well as employment growth within the County along the I-680 corridor and Tri-Valley area. The relatively affordable housing prices in the County compared to other Bay Area counties also contribute to the population growth.

Like the rest of the Bay Area, the County has become more ethnically diverse in recent decades. The 2010 Census indicated Contra Costa County is now a "minority majority" County, with 52.2 percent of the population identifying as non-white. The number and proportion of Hispanic (24.3%) and Asian (14.3%) residents have increased considerably, according to the 2010 Census.

Contra Costa County has a fairly fast growing work force, with growth in its employment base driven primarily by the need to provide health, education, and professional services to an increasing local population. The Association of Bay Area Governments (ABAG) expects that Contra Costa County will continue to provide "bedroom communities" for the workforce of other Bay Area counties. The County is expected to gain an estimated 14,050 more employed residents than jobs between 2010 and 2040.

3. County Housing Market

Single-family homes are the predominant housing type in the County. This is especially true in the unincorporated areas, where single-family dwellings comprise 80 percent of the housing stock. Multi-family units account for 15.5 percent of the housing units, while the remaining 4.5 percent are mobile homes. Although home prices are more affordable in Contra Costa County than in most areas in the Bay Area, housing affordability is still an important issue affecting many residents in the County. A significant number of lower- and moderate-income households spend more than one-third of their incomes.¹ This level of housing payment is typically considered as burdensome to lower- and moderate-income households and suggests that income growth has not kept pace with the increase in housing costs.

Neighborhood and housing quality is another issue in unincorporated County areas. Over 60 percent of the housing stock in unincorporated areas is more than thirty years old,

¹ The State Department of Housing and Community Development (HCD) has established five income categories based on County median family income (MFI). Extremely low-income households are those earning income up to 30% of the County MFI. Very low-income households are those earning income up to 50% of the County MFI. Low-income households are those earning 51 to 80% of the County MFI. Combined, the very low- and low-income households are referred to as lower-income households. Moderate-income households are those earning 81 to 120% of the County MFI. Above moderate households are those earning more than 120% of the County MFI.

the age when most homes begin to have major repair or updating needs. According to the American Community Survey (2008-2012), Acalanes Ridge, Bryon, East Richmond Heights, Kensington, Mountain View, Port Costa, Rollingwood, San Miguel, and Shell Ridge are CDPs where 60 percent or more of the housing stock was built before 1960. Based on code-enforcement activity, significant housing rehabilitation needs have been identified in the Bay Point, Montalvin Manor, North Richmond, and Rodeo areas.

Contra Costa County was severely impacted by the housing market collapse during the Great Recession. Home values dropped by 70 percent in areas such as North Richmond. The largest numbers of homes were lost to foreclosure in 2008 with foreclosure recovery beginning in 2012. In 2013, foreclosure levels were still three times the pre-recession levels. DataQuick reports show that prices have not returned to pre-recession levels. The median home price in Contra Costa in January 2007 was \$575,000. In April 2014, the median home price was \$455,000. However, according to the RealtyTrac U.S. Foreclosure Market Report the Bay Area is in the top five markets in the country in foreclosure recovery.

Contra Costa County is faced with various important housing issues: preserving and enhancing the affordability of housing for all segments of the population; providing new types of housing in response to changing demographic trends; maintaining and improving the quality of the housing stock; and achieving a balance between employment and housing opportunities. This Housing Element provides policies and programs to address these and other related issues.

B. Role and Content of Housing Element

The Housing Element of the General Plan has two purposes:

- (1) to provide an assessment of both current and future housing needs and constraints in meeting these needs; and
- (2) to provide a strategy that establishes housing goals, policies, and programs.

The availability of housing is of vital statewide importance, and the early attainment of decent housing and a suitable living environment for every Californian is a priority of the highest order.

-- California Government Code, Section 65580

This Housing Element represents Contra Costa County's long-term commitment to the development and improvement of housing with specific goals for the short term, 2015-2023. This Element identifies strategies and programs that focus on:

- (1) providing adequate housing sites;
- (2) assisting in the development of affordable housing;
- (3) removing or mitigating governmental constraints to housing investment;
- (4) conserving and improving housing and neighborhoods;
- (5) preserving assisted housing developments at-risk of conversion to market-rate housing;
- (6) promoting fair and equal housing opportunities; and
- (7) encouraging energy conservation

The Housing Element consists of the following major components:

- o An introduction reviewing the purpose and scope of the Element (Section 6.1);
- o An analysis of the County's demographic profile, housing characteristics, and existing and future housing needs (Section 6.2);
- o A review of potential market, governmental, and environmental constraints to meeting the County's identified housing needs (Section 6.3);
- o An evaluation of the land, financial, and organizational resources available to address the County's identified housing needs goals (Section 6.4);
- o A strategy to promote energy conservation (Section 6.5);
- o An evaluation of accomplishments under the adopted Housing Element (Section 6.5); and
- o A statement of the Housing Plan to address the County's identified housing needs, including housing goals, policies and programs (Section 6.6).

C. Data Sources

Various sources of information are used to prepare the Housing Element. Data from the 2010 Decennial Census along with data from the U.S Census Bureau's American Communities Survey 5- year Estimates (2008-2012) as the primary data source for the Element. Additional data sources are also used to supplement the Decennial Census and ACS data including:

- o Demographic and housing data provided by the Association of Bay Area Governments and the State Department of Finance;
- o Housing market information, such as home sales, rents, and vacancies, is from commercial sources such as DQNews;
- o Public and nonprofit agencies are consulted for data on special needs groups, the services available to them, and gaps in the system.

D. Public Participation

The County encourages the participation of residents and local agencies in the process of identifying housing needs and formulating housing policies and programs. During the development of the Housing Needs Assessment (Section 6.2), the County consulted with and/or obtained information from a variety of organizations serving low- and moderate-income persons and those with special needs. These agencies are referenced throughout the document.

In preparation of the Housing Element, opportunities are provided for the public to help shape the County's housing goals, policies, and strategies. Two publicly noticed study sessions for the Planning Commission were held to discuss housing needs and community concerns and discuss programs and policies, respectively. Approximately 200 groups and individuals were notified of the study sessions, including representatives from the following general categories:

- o Board of Supervisors/County departments
- o County cities and towns
- o Other local, State, and federal government agencies and special districts, including water and sewer districts
- o Transportation committees

- o Municipal Advisory committees
- o School districts
- o Libraries
- o Housing developers/advocates
- o Real estate associations
- o Interfaith groups
- o Social service agencies
- o Interested individuals
- o News media

Specific agencies were contacted directly to encourage participation in the drafting the Housing Element, especially sections dealing with housing for persons with special needs. A diverse outreach effort was carried out through electronic and conventional means. A web page was specifically created for the Housing Element update. A list of all scheduled focus group and public meetings was displayed on the website. Copies of presentations given at meetings were also provided on the website as well as a draft of the most current Housing Element. Staff attended multiple Municipal Advisory Committee meetings throughout the County.

In addition, the preparation of the Housing Element update coincided with the Consolidated Plan update. The Consolidated Plan public participation included four evening meetings in different regions of the County, a meeting of CDBG grant recipients, meetings with municipal advisory councils, and meetings held at affordable housing sites. Affordable housing was a specific topic area at each meeting and staff asked for opinions regarding housing priorities. Public input received has been incorporated into the Draft Element for review by the State Department of Housing and Community Development (HCD).

In addition, County staff spoke on the Draft Housing Element at meetings of the following groups:

- o Mental Health Commission
- o Alamo, Bay Point, Contra Costa Centre, El Sobrante, Pacheco, North Richmond, and Rodeo Municipal Advisory Committees
- o Contra Costa Interagency Council on Homelessness

Comments included affirmation of the need for housing appropriate for different special needs populations. The Contra Costa Interagency Council on Homelessness stressed the need for permanent supportive housing for homeless individuals and families.

Public notices, meeting materials, and the Draft Element were made available for public review at selected County government offices and on the County website at www.cccounty.us/housingelement.

E. Relationship to the General Plan

The 2015-2023 Housing Element is a key component of the County's General Plan. The County of Contra Costa adopted its General Plan in 1991, which includes the following elements: Land Use; Growth Management; Transportation and Circulation; Housing; Public Facilities/Services; Conservation; Open Space; Safety; and Noise.

**Table 6-1
Housing Related Goals by Element**

Housing Element Goals	General Plan Goals by Element							
	LU	GM	T&C	PF/S	C	OS	S	N
Goal 1 Maintain and improve the quality of the existing housing stock and residential neighborhoods in Contra Costa County.	3-C 3-L							11-A
Goal 2 Preserve the existing affordable housing stock in Contra Costa County.	3-L					9-C		
Goal 3 Increase the supply of housing with a priority on the development of affordable housing, including housing affordable to extremely-low income households.	3-B 3-E 3-K 3-L		5-H	7-D				
Goal 4 Increase the supply of appropriate and supportive housing for special needs populations.	3-D 3-K 3-L		5-K	7-A 7-cx 7-cy				
Goal 5 Improve housing affordability for both renters and homeowners.	3-L							
Goal 6 Provide adequate sites through appropriate land use and zoning designations to accommodate the County's share of regional housing needs.	3-A 3-D 3-E 3-F 3-K 3-L	4-A	5-H	7-B 7-D 7-AA	8-B 8-C 8-D 8-H 8-T	9-B 9-C	10-A 10-C 10-E 10-F 10-G 10-H 10-J	11-C
Goal 7 Mitigate potential governmental constraints to housing development and affordability.	3-L	4-B	5-E	7-B 7-J 7-K 7-T 7-U	8-B 8-C	9-B 9-C		
Goal 8 Promote equal opportunity for all residents to reside in the housing of their choice.	3-B 3-D 3-K 3-L		5-K					
Goal 9 Promote energy efficient retrofits of existing dwellings and exceeding building code requirements in new construction.			5-L					

LU = Land Use Element
T&C = Transportation and Circulation
C = Conservation Element
S = Safety Element

GM = Growth Management Element
PF/S = Public Facilities/Services Element
OS = Open Space Element
N = Noise Element

The Housing Element builds upon the other existing General Plan Elements and is consistent with the goals set forth in those elements. The Housing Element goals should be interpreted and implemented consistent with other General Plan goals. A consistency matrix identifying the related goals is provided above. For each housing goal presented in this Housing Element, the related goals in each General Plan Element are identified by number. For example, Goal 3-D in the Land Use Element calls for “[the provision of] a range and distribution of land uses that serve all social and economic segments of the County and its “subregion.” This Land Use Element goal is consistent with the intent of Housing Element Goals 4, 6, and 8 relating to the provision of a range of housing choices to all social and economic segments of the population

The County will ensure consistency between General Plan elements so that goals and policies introduced in one element are consistent with other elements. If it becomes apparent that over time, changes to any element are needed for internal consistency, such changes will be proposed for consideration by the Planning Commission and County Board of Supervisors.

6.2 HOUSING NEEDS ASSESSMENT

Section 6.2, Housing Needs Assessment presents and analyzes the demographic, socioeconomic, housing characteristics, and market data of unincorporated county to determine the nature and extent of housing needs for current and future residents.

The data sources used to compile the Housing Needs Assessment includes the 2010 Census, the 2008-2012 American Community Survey (ACS) 5-year estimate conducted by the U.S. Census Bureau, the California State Department of Finance, and supplemented with current market data and secondary sources of information.

A. Population and Employment Trends

1. Population Trends

Contra Costa County is the ninth most populous county in California, with approximately 1,074,702 residents per the 2013 California Department of Finance population estimates. The availability of rapid transit; close proximity to Oakland and San Francisco; relatively affordable housing prices in the County; and development of new employment centers along the I-680 corridor and Tri-Valley, among other factors have attracted 125,886 new residents to the County (13.2 percent increase) since 2000. The Association of Bay Area Governments (ABAG) projects that the County will have 1,123,500 residents by 2020 and 1,172,600 by 2015.

The California Department of Finance (DOF) estimated the 2014 population of the unincorporated area of Contra Costa County was 166,048, representing an increase of 9.6 percent since 2000. This level of growth is less than that experienced by the County as a whole (9.6 percent) and by many of the incorporated cities and towns. In Table 6-2, the population and population projections for unincorporated areas of the County is shown by sub-area.

The growth in East County is due to significant development within the Discovery Bay community since 2000 as well as recent and development surrounding in the Bay Point community. Infill development and high density transit-orientated development (TOD) contribute to Central County's growth. West County's high growth areas include redeveloped land near the Richmond Parkway and infill development in existing communities.

**Table 6-2
Population Growth Trends**

Jurisdiction	2010	Projected 2020	Projected 2030	Projected Percent Change between 2010 and 2030
Unincorporated Sub-Areas				
East	43,545	44,000	46,600	+7%
Central	64,306	64,800	66,900	+4%
West	51,934	52,900	55,500	+7%
Total Unincorporated*	159,785	161,700	169,000	+6%
Cities and Towns	889,240	957,400	1,050,900	+18.2%
Total County	1,049,025	1,123,500	1,224,400	+16.7%

Sources: 2010 Census, Projected 2020 and 2030 estimated provided by Association of Bay Area Governments, Projections 2013 and refined by Contra Costa County Department of Conservation and Development.

When looking at the demographic profile of the unincorporated area as a whole, it is fairly similar to the entirety of Contra Costa County, but trending a little older and whiter than the County as a whole. However, the unincorporated communities vary significantly in terms of key demographic characteristic such as racial/ethnic composition, age, and sex. Table 6-3 on the following page shows race and ethnicity for the County, the total unincorporated area, and the Census Designated Places (CDP) within the County.

The difference in racial/ethnic composition between North Gate (nearly 100 percent White) and North Richmond (2.9 percent White) illustrates the differences between the various communities. Communities in the affluent areas (Alamo, Blackhawk, Castle Hill, Diablo, Discovery Bay, Saranap, and Kensington) and more rural communities (Alhambra Valley, Reliez Valley, and Bethel Island) tend to have a higher percentage of white population. The communities of Rollingwood, Bay Point and Montalvin Manor have the highest percentage of Hispanic/Latino persons. Rollingwood also has a large Asian population along with the communities of Camino Tassajara, Norris Canyon, Rodeo, and Bayview. The communities with the largest number of Black/African American populations include North Richmond, Rodeo, East Richmond Heights, and Bay Point.

Likewise, the median age and age composition varies significantly between the unincorporated areas and are somewhat correlated with race/ethnicity populations due to cultural differences. For example, Bethel Island and Port Costa have a median age of 59 while Norris Canyon, North Richmond, and Rollingwood's median age is less than 30. A community's current and future housing needs are partly determined by the age characteristics of residents. Typically, each age group has distinct lifestyles, family type and size, incomes, and housing preferences. As people move through each stage of life, their housing need and preferences also change. As a result, evaluating the age characteristics of a community is important in determining the housing needs of residents.

Table 6-4 provides the age characteristics of residents in unincorporated communities and the County as a whole. As shown, the age composition of the unincorporated area residents is somewhat to Countywide, however there are significant differences in the unincorporated communities.

**Table 6-3
Race and Ethnicity in Contra Costa County**

Geography	Percent White	Percent Hispanic or Latino	Percent Asian	Percent Black or African American	Percent Other*
Contra Costa County	47.8%	24.3%	14.3%	8.8%	4.8%
Total Unincorporated	55.9%	22.4%	11.1%	6.2%	4.4%
Unincorporated Communities					
Acalanes Ridge CDP	65.5%	3.7%	16.9%	0.0%	13.9%
Alamo CDP	83.4%	5.6%	7.5%	0.6%	2.9%
Alhambra Valley CDP	97.7%	0.0%	2.3%	0.0%	0.0%
Bay Point CDP	20.5%	54.5%	8.5%	12.2%	4.3%
Bayview CDP	35.9%	30.8%	21.0%	9.0%	3.3%
Bethel Island CDP	77.2%	17.4%	2.3%	0.0%	3.1%
Blackhawk CDP	66.9%	6.7%	18.7%	4.4%	3.2%
Byron CDP	69.8%	18.5%	0.4%	4.6%	6.6%
Camino Tassajara CDP	38.7%	7.1%	49.2%	1.0%	4.1%
Castle Hill CDP	79.5%	9.4%	4.9%	0.0%	6.2%
Clyde CDP	49.6%	42.0%	5.2%	0.0%	3.2%
Contra Costa Centre CDP	63.6%	11.8%	14.9%	3.3%	6.4%
Crockett CDP	76.5%	16.8%	2.1%	0.9%	3.7%
Diablo CDP	73.3%	0.0%	11.3%	0.0%	15.4%
Discovery Bay CDP	79.5%	10.7%	2.7%	2.8%	4.3%
East Richmond Heights CDP	60.7%	14.9%	8.4%	12.4%	3.6%
El Sobrante CDP	44.3%	23.3%	15.8%	11.6%	5.0%
Kensington CDP	76.1%	4.8%	11.2%	1.2%	6.7%
Knightsen CDP	69.0%	27.4%	0.0%	0.6%	3.0%
Montalvin Manor CDP	19.7%	57.1%	17.2%	2.9%	3.2%
Mountain View CDP	72.7%	19.2%	4.7%	1.6%	1.8%
Norris Canyon CDP	67.4%	0.0%	32.6%	0.0%	0.0%
North Gate CDP	100.0%	0.0%	0.0%	0.0%	0.0%
North Richmond CDP	2.9%	51.6%	12.5%	30.8%	2.2%
Pacheco CDP	66.3%	13.9%	13.3%	1.7%	4.8%
Port Costa CDP	93.4%	0.0%	3.6%	0.0%	3.0%
Reliez Valley CDP	79.2%	9.4%	10.0%	1.3%	0.0%
Rodeo CDP	36.9%	20.5%	23.4%	12.6%	6.5%
Rollingwood CDP	13.7%	63.5%	19.1%	1.3%	2.4%
San Miguel CDP	88.5%	3.0%	5.5%	1.2%	1.8%
Saranap CDP	81.6%	5.0%	7.4%	2.9%	3.1%
Shell Ridge CDP	68.3%	28.6%	3.2%	0.0%	0.0%
Tara Hills CDP	34.5%	36.4%	12.2%	11.2%	5.7%

Geography	Percent White	Percent Hispanic or Latino	Percent Asian	Percent Black or African American	Percent Other*
Vine Hill CDP	49.2%	28.9%	10.2%	7.4%	4.3%

* Include American Indian, Native Alaska, Native Hawaiian, other Pacific Islanders, 'other' race, and persons of two or more races

Data Source: American Community Survey 5-Year Estimates, 2008-2012

A high proportion of young adults generally indicates a need for rental units and first-time homebuyer or first move-up opportunities, including condominiums, town homes, or single-family homes. Middle age residents typically occupy larger homes and are usually at the peak of their earning power. Senior residents in Contra Costa County are mostly homeowners and typically occupy single-family homes. Nationwide trends, however, indicate that as the baby boom generation ages, the demand for move-down housing or specialized residential developments, such as assisted living facilities, or active adult communities will grow.

Geography	Median Age	Percent of < 5	Percent of School Aged	Percent of College Aged	Percent of Young Adult	Percent of Middle Aged	Percent of Seniors
Contra Costa County	38.5	6.4%	18.3%	8.4%	26.5%	27.8%	12.6%
Total Unincorporated	N/A	5.9%	17.9%	6.6%	25.3%	30.3%	13.9%
Unincorporated Communities							
Acalanes Ridge CDP	42	9.4%	19.2%	1.4%	25.1%	34.0%	11.0%
Alamo CDP	44.3	5.1%	22.4%	5.0%	18.7%	33.0%	15.9%
Alhambra Valley CDP	56.4	2.0%	2.0%	10.3%	16.4%	43.8%	25.5%
Bay Point CDP	31.3	7.8%	22.1%	10.1%	31.5%	22.2%	6.4%
Bayview CDP	37.3	7.2%	18.5%	6.0%	28.1%	22.8%	17.5%
Bethel Island CDP	59.3	1.9%	3.7%	4.6%	9.1%	42.6%	38.1%
Blackhawk CDP	49.8	3.2%	21.1%	5.4%	14.3%	41.6%	14.4%
Byron CDP	35.5	5.6%	25.4%	7.6%	19.4%	25.5%	16.5%
Camino Tassajara CDP	37.7	6.4%	31.1%	0.9%	27.3%	31.0%	3.4%
Castle Hill CDP	51.2	2.6%	20.8%	5.4%	13.9%	35.6%	21.7%
Clyde CDP	42.2	8.6%	15.8%	6.0%	28.2%	39.4%	2.0%
Contra Costa Centre CDP	37.7	5.5%	6.1%	7.1%	43.8%	26.6%	11.0%
Crockett CDP	46.4	4.1%	14.5%	5.3%	22.0%	40.4%	13.7%
Diablo CDP	41.4	6.4%	25.4%	0.7%	21.6%	20.0%	25.8%
Discovery Bay CDP	41.2	8.2%	16.0%	5.0%	25.6%	31.3%	14.1%
East Richmond Heights CDP	48.2	5.7%	12.8%	4.6%	20.2%	40.2%	16.4%
El Sobrante CDP	39.5	5.7%	16.1%	7.0%	29.0%	29.4%	12.8%
Kensington CDP	49.5	4.2%	14.3%	3.5%	21.8%	32.4%	23.8%

**Table 6-4
Age Percentage in Contra Costa County**

Geography	Median Age	Percent of < 5	Percent of School Aged	Percent of College Aged	Percent of Young Adult	Percent of Middle Aged	Percent of Seniors
Knightsen CDP	42.2	2.3%	22.4%	11.2%	21.0%	24.8%	18.3%
Montalvin Manor CDP	32.7	3.9%	22.2%	9.8%	25.6%	24.6%	13.9%
Mountain View CDP	42.8	10.0%	8.6%	4.3%	29.1%	30.9%	17.1%
Norris Canyon CDP	27.5	7.7%	32.7%	9.0%	27.2%	19.7%	3.7%
North Gate CDP	54.7	0.0%	7.6%	0.0%	13.0%	42.7%	36.8%
North Richmond CDP	29.1	8.6%	23.3%	8.4%	30.7%	22.4%	6.6%
Pacheco CDP	43.5	2.9%	14.6%	5.1%	30.2%	29.6%	17.6%
Port Costa CDP	59.2	0.0%	3.0%	8.6%	19.1%	37.1%	32.1%
Reliez Valley CDP	52.3	1.9%	15.6%	4.7%	13.4%	43.1%	21.3%
Rodeo CDP	38.1	4.9%	17.7%	9.2%	26.2%	27.8%	14.3%
Rollingwood CDP	29.6	7.2%	28.9%	6.8%	31.8%	18.3%	6.9%
San Miguel CDP	47.1	5.8%	15.8%	6.5%	20.2%	36.9%	14.9%
Saranap CDP	41.7	5.4%	17.3%	3.7%	27.3%	31.8%	14.5%
Shell Ridge CDP	35.3	22.0%	8.7%	0.0%	30.0%	21.0%	18.3%
Tara Hills CDP	39.2	6.2%	15.9%	8.2%	26.8%	27.9%	15.1%
Vine Hill CDP	33.2	8.7%	13.0%	11.2%	32.7%	26.2%	8.1%

Data Source: American Community Survey 5-Year Estimates, 2008-2012

2. Employment Trends

Employment has an important impact on housing needs. Different jobs and income levels determine the type and size of housing a household can afford. Employment growth in the region also typically results in an increase in housing demand, particularly in areas that function as a “bedroom community.”

Contra Costa County has a fairly fast growing work force, with growth in its employment base driven primarily by the need to provide health, education, and professional services to an increasing local population. ABAG expects that Contra Costa County will continue to provide “bedroom communities” for the workforce of other Bay Area counties. The County is expected to gain an estimated 14,050 more employed residents than jobs between 2010 and 2040.

ABAG estimates that Contra Costa County will add approximately 45,450 new jobs between 2015 and 2025, with the largest growth sectors in the service sector with a total of 35,730 new jobs (an increase of 14.6 percent) are added. The service sector includes retail, financial/professional services, and health/education/recreational services. Within this sector, the professional and managerial services and the health/education services will experience the largest growth with a 19.6 percent and 15.8 percent increase, respectively.

Geographically, the Central County has the largest portion of jobs (67.0 percent in 2010) with nearly half (46.2 percent) of new jobs projected to be in the Concord, Walnut Creek, and San Ramon areas (8,440, 7,140, and 5,430 new jobs respectively). In all of these areas, the greatest job growth is projected to be in the finance and professional service sector.

Historically, manufacturing, transportation and wholesale sector formed the basis of Contra Costa County’s job base. This sector is projected to grow at a rate of 7.7 percent

countywide (1,970 job increase). The Richmond and Concord areas are projected to have the most new manufacturing, wholesale, and transportation jobs (370 and 340 new jobs, respectively). Retail job growth is anticipated to grow very slowly with a total of 960 new jobs countywide between 2015 and 2025 (2.1 percent increase). Concord and Richmond are projected to have the most new retail jobs (220 and 130 jobs, respectively).

Substantial job growth between 2015 and 2025 (in terms of percentage) is expected for Oakley (25.2 percent) and Hercules (20.6%).²³ Both Oakley and Hercules have experienced significant population increases over the past decade and increased job growth is anticipated. While job growth may be more substantial in cities, it will have a direct impact on the need for housing in surrounding unincorporated communities.

Table 6-5 shows the types of occupations held by residents in unincorporated areas and the County as a whole. According to the American Community Survey, the two largest occupational categories were “managerial, business, science, and arts,” as well as “sales and office”. These categories accounted for 41.6 percent and 24.8 percent of employed residents in the County’s unincorporated areas, respectively. Relatively higher paying jobs are in both categories, except for certain sales positions, translating into higher incomes for the residents engaged in these activities.

**Table 6-5
Employment Profile**

Occupations of Residents	Unincorporated County		Total County	
	Persons	Percent	Persons	Percent
Management, business, science, and arts	30,974	41.7%	205,974	42.3%
Service	12,140	16.6%	84,096	17.3%
Sales and office	18,147	24.8%	119,653	24.6%
Natural resources, construction, and maintenance	6,554	9.0%	39,593	8.1%
Production, transportation, and material moving occupation	5,800	7.9%	37,765	7.8%
Total	73,156	100%	487,081	100%

Source: U.S Census Bureau, American Community Survey Five-Year Estimates 2008-2012; Table S2406

Contra Costa County’s major employers include finance, government, medical, and heavy industry as shown in Table 6-6. There are also significant service sector jobs. Wages range from the low end in food service (approximately \$19,900 to \$50,000 annually) to the high wages of managers and engineers (over \$165,000 annually). Medical service jobs range from the low wages of home health aides (\$29,000 to \$60,000 annually) to physicians (over \$240,000 annually).

**Table 6-6
Major Employers**

Employer Name	Location	Industry
AAA Northern Ca Nevada & Utah	Walnut Creek	Automobile Clubs
BART	Richmond	Transit Lines
Bayer Health Care Pharmaceuticals	Richmond	Laboratories-Pharmaceutical (Mfrs)

³ Rural East Contra Costa County includes Discovery Bay, Bethel Island, Byron, Knightsen, and other small rural communities in the eastern part of the County.

**Table 6-6
Major Employers**

Employer Name	Location	Industry
Bio-Rad Laboratories Inc.	Hercules	Biological Products (Mfrs)
Chevron Corp	San Ramon	Oil Refiners (Mfrs)
Chevron Global Downstream LLC	San Ramon	Marketing Programs & Services
Contra-Costa Regional Med Center	Martinez	Hospitals
Department of Veterans Affairs	Martinez	Clinics
Doctors Medical Center	San Pablo	Hospitals
John Muir Health Physical Rehabilitation	Concord	Physical Therapists
John Muir Medical Center	Concord	Hospitals
John Muir Medical Center	Walnut Creek	Hospitals
Kaiser Permanente	Martinez	Clinics
Kaiser Permanente	Antioch	Hospitals
Kaiser Permanente	Walnut Creek	Hospitals
La Raza Market	Richmond	Grocers-Retail
Military Ocean Terminal – Concord (MOTCA)	Concord	Federal Government-National Security
Muirlab	Walnut Creek	Laboratories-Medical
Richmond City Offices	Richmond	Government Offices
San Ramon Regional Medical Center	San Ramon	Hospitals
Shell Oil Products	Martinez	Oil & Gas Producers
St Mary's College	Moraga	Schools-Universities & Colleges Academic
Sutter Delta Medical Center	Antioch	Hospitals
Tesoro Golden Eagle Refinery	Pacheco	Oil Refiners (Mfrs)
VA Outpatient Clinic	Martinez	Surgical Centers

Source: California Employment Development Department via Infogroup (2014)

Based on the US Census Bureau's American Community Survey (2008-2012), a total of 542,541 Contra Costa County residents were in the labor force, with the unemployment rate estimated at 10.1 percent. Given this estimate is based on a five-year average and recent employment growth, the actual unemployment rate is anticipated to be lower than 10 percent. According to the State Employment Development Department, the unemployment rate in the County was 7.0 percent in March of 2014. Table 6-7 shows the estimated unemployment rate by census designated place. Some communities are experiencing unemployment rates exceeding 14 percent including Bay Point, Mountain View, Pacheco, Tara Hills, and Vine Hill.

**Table 6-7
Unemployment Rate**

Area Name	Labor Force	Number	Rate
Contra Costa County	542,541	54,797	10.1%
Acalanes Ridge CDP	659	44	6.7%
Alamo CDP	6,918	325	4.7%
Alhambra Valley CDP	358	44	12.3%
Bay Point CDP	10,540	1,697	16.1%
Bayview CDP	1,163	123	10.6%
Bethel Island CDP	676	78	11.5%
Blackhawk CDP	4,316	168	3.9%

**Table 6-7
Unemployment Rate**

Area Name	Labor Force	Number	Rate
Byron CDP	444	32	7.2%
Camino Tassajara CDP	951	100	10.5%
Castle Hill CDP	584	14	2.4%
Clyde CDP	342	28	8.2%
Contra Costa Centre CDP	3,812	267	7.0%
Crockett CDP	1,694	110	6.5%
Diablo CDP	438	-	0.0%
Discovery Bay CDP	6,716	725	10.8%
East Richmond Heights CDP	1,740	157	9.0%
El Sobrante CDP	7,125	755	10.6%
Kensington CDP	2,749	99	3.6%
Knightsen CDP	844	80	9.5%
Montalvin Manor CDP	1,489	67	4.5%
Mountain View CDP	1,175	215	18.3%
Norris Canyon CDP	401	37	9.2%
North Gate CDP	219	27	12.3%
North Richmond CDP	1,917	242	12.6%
Pacheco CDP	2,410	357	14.8%
Port Costa CDP	148	-	0.0%
Reliez Valley CDP	1,661	174	10.5%
Rodeo CDP	4,525	498	11.0%
Rollingwood CDP	1,107	114	10.3%
San Miguel CDP	1,776	112	6.3%
Saranap CDP	2,946	306	10.4%
Shell Ridge CDP	405	-	0.0%
Tara Hills CDP	2,175	378	17.4%
Vine Hill CDP	2,116	396	18.7%

Source: U.S Census Bureau, American Community Survey 5-Year Estimates, 2008-2012

B. Household Characteristics

Income level and cost burden are key factors in determining the type of housing needed by the residents of unincorporated Contra Costa County. This section details the various household characteristics affecting housing needs. The Census defines a “household” as any group of people occupying a housing unit, which may include single persons living alone, families related through marriage or blood, or unrelated persons that share living quarters. In unincorporated Contra Costa County 23.8 percent of the households are single persons living alone, 71.0 percent are families, and 5.2 percent unrelated persons sharing living quarters. Persons living in retirement or convalescent homes, dormitories, or other group living situations are not considered households. Household characteristics are important indicators of the type and size of housing needed in a community.

The State Department of Housing and Community Development (HCD) publish area median incomes on an annual basis. The goals of the Housing Element are specific to accommodate the needs of all households across all income groups. The median income

for a Contra Costa household of four in 2014 is \$88,500. Table 6-8 shows income levels for extremely-low, very-low, low, and moderate incomes. Contra Costa unincorporated county and cities have an estimated 79,060 households⁴ (21.5 percent of total households) with incomes less half of the median income. Of those, 41,650 have incomes less than 30 percent of the area median (extremely-low income).

**Table 6-8
2014 Income Levels**

Household size	Extremely-low	Very-low	Low	Moderate
1	\$19,350	\$32,200	\$47,350	\$ 77,280
2	\$22,100	\$36,800	\$54,100	\$ 88,320
3	\$24,850	\$41,400	\$60,850	\$ 99,360
4	\$27,600	\$46,000	\$67,600	\$110,400
5	\$29,850	\$49,700	\$73,050	\$119,280

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

**Table 6-9
Median Household Income**

Census Designated Place (CDP)	Median Household Income as % of County Median Income
East	
Bay Point	57.5%
Bethel Island	43.2%
Discovery Bay	139.2%
West	
Montalvin Manor	67.1%
Crockett	104.0%
East Richmond Heights	104.8%
El Sobrante	74.9%
Kensington	164.3%
North Richmond	52.8%
Rodeo	81.6%
Tara Hills	73.0%
Central	
Alamo	191.2%
Blackhawk	208.0%
Diablo	280.5%
Pacheco	73.0%
Vine Hill	85.8%

Source: U.S. Census Bureau, American Community Survey 5-Year Estimate, 2008-2012 and additional analysis by CCC Department of Conservation and Development

1. Existing Households by Income and Tenure

Income level varies significantly by location in Contra Costa County. As shown in Table 6-9, Alamo and Blackhawk in Central County are very high-income areas, with their respective household incomes about double the County median income. Discovery Bay and Kensington also had higher median household incomes than the County as a whole. Lower-income unincorporated areas include Bay Point, Bethel Island, and North Richmond. All three communities had a median income of less than 60 percent of the County median. Not surprisingly, these communities also have a relatively high

⁴ Comprehensive Housing Affordability Strategy (CHAS) Data, 2006-2010.

concentration of lower-income households based on HUD data. Income is the most important factor affecting the housing opportunities available to a household, determining the ability to balance housing costs with other basic necessities of life. Housing choices, such as tenure (owning versus renting) and location of residence are very much income-dependent.

In the unincorporated County, approximately 10.9 percent of the households are extremely low income as defined by the U.S. Department of Housing and Urban Development (HUD) (households earning 30 percent or less of median family income (MFI). ABAG projects an increase in population of 8.0 percent between 2015 and 2025. Presuming extremely-low households continue to be 10.9 percent of the population, then by 2025 there will be 6,615 extremely-low income households in the unincorporated area. This represents an increase of 305 households. The RHNA allocation sets the goal for the County of 374 very-low income units. The need for housing affordable to extremely-low income households is at least one-half (187) of these units.

Table 6-10 shows the breakdown of households in the unincorporated county by income and tenure.

**Table 6-10
Housing by Tenure and Income**

Housing Type	Extremely Low Income	Very Low Income	All Incomes
Rental	3,510	2,570	14,975 (25.2%)
Ownership	2,800	3,110	43,035 (74.2%)
Total	6,310 (10.9%)	5,680 (9.8%)	58,010 (100%)

Source: US Census Bureau American Community Survey 2006-2010 compiled by HUD (CHAS Data)

2. Overpaying for Housing

Due to the high cost of housing in the Bay Area, many households overpay for housing. According to HUD, households should spend less than 30 percent of their income on housing, including utilities, taxes, and insurance. However, an estimated 45 percent of the households in Contra Costa County have a cost burden of more than 30 percent. This is an increase of 42 percent since 2000. Approximately 20 percent have a cost burden of 50 percent or more, which is an increase of 67 percent since 2000. The HUD published median income has declined over the last two years. However, due to the low vacancy rates, both rents and home prices are increasing. This places an even greater cost burden on renters. Table 6-11 outlines the cost burden of households by income and tenure.

**Table 6-11
Cost Burden by Tenure**

	Cost Burden more than 30%			Cost Burden more than 50%		
	Renters	Owners	Total	Renters	Owners	Total
Total Households	47.4%	41.3%	42.9%	23.3%	18.5%	19.7%
Household income less than 30% MFI	75.1%	76.6%	75.8%	67.0%	60.0%	63.9%
Household income between 31% and 50% AMI	87.7%	61.7%	73.6%	34.6%	44.4%	40.1%

**Table 6-11
Cost Burden by Tenure**

	Cost Burden more than 30%			Cost Burden more than 50%		
	Renters	Owners	Total	Renters	Owners	Total
Household income between 51% and 80% AMI	59.6%	58.1%	58.5%	8.9%	41.1%	30.0%
Household income greater than 81% AMI	11.7%	33.9%	30.2%	0.6%	9.1%	7.7%

Data source: Comprehensive Housing Affordability Strategy (CHAS) data derived from US Census Bureau American Community Survey 5-year estimates (2006-2010)

C. Housing Stock Characteristics

This section of the Housing Element addresses various housing characteristics and conditions that affect the living environment of residents. Housing factors evaluated include housing stock and vacancy rates, tenure, age and condition, housing costs and affordability, and overcrowded households.

1. Housing Type and Tenure

In 2013, single-family homes and multi-family dwelling units comprised approximately 80 percent and 16 percent of the housing stock of unincorporated county, respectively. Countywide, single-family homes and multi-family units accounted for 74.4 percent and 23.8 percent of the housing stock, respectively. According to the U.S Census Bureau's American Community Survey 5-year estimates (2008-2010), the homeownership rate in unincorporated areas was 71.5 percent, which is higher than the Countywide rate of 66.9 percent. Table 6-12 summarizes various characteristics of the housing stock in unincorporated areas of Contra Costa County.

**Table 6-12
Housing Stock in 2013**

Housing Type	Number of Units	% of Total
Single-Family	50,315	79.8%
Detached	47,390	75.2%
Attached	2,925	0.6%
Multi Family	9,907	15.7%
2-4 Units	2,661	4.2%
5+ Units	7,246	11.5%
Mobile Homes/Other	2,818	4.5%
Total Units	63,040	100%

Sources: State Department of Finance Table E-5 City/County Population and Housing Estimates, 1/1/2013.

2. Vacancy Rates

Vacancy rates are a useful indicator of the housing market's overall health and ability to accommodate new residents within the existing housing stock. Table 6-13 outlines vacancy rates by tenure according to the 2008-2012 American Community Survey.

The American Community Survey 5-year estimates 2008-2012 indicates the countywide vacancy rate is an estimated 6.7 percent with the rental vacancy rate at 7.1 percent and

the homeowner vacancy rate at 3.2 percent. The unincorporated County had a slightly higher vacancy rate (7.3 percent) than the overall County vacancy rate. The increase can attributed to a higher percentage of recreational/occasional use units located in unincorporated areas of the County such as Bethel Island and Discovery Bay.

**Table 6-13
Vacancy Rates by Tenure
Unincorporated County**

Housing Type	Total Units	% of Total
Total Vacant Units	4,592	7.3%
For rent only	1,147	1.8%
For sale only	1,012	1.6%
Rental/Sold – not occupied	484	0.8%
Seasonal/occasional use	721	1.1%
other	1,128	2.0%

Source: U.S. Census Bureau American Community Survey 5-Year Estimate, 2008-2012; Table B25001 and B25004

3. Housing Age and Condition

Housing age is an important indicator of housing condition within a community because, like any other tangible asset, housing is subject to gradual physical or technological deterioration over time. If not properly and regularly maintained, housing can deteriorate and discourage reinvestment, depress neighboring property values, and eventually impact the quality of life in a neighborhood. Thus maintaining and improving housing quality is an important goal for the County.

A general rule in the housing industry is that structures older than 30 years begin to show signs of deterioration and require reinvestment to maintain their quality. Unless properly maintained, homes older than 50 years require major renovations to remain in good working order.

The 2011 American Housing Survey found that in the Oakland/Fremont Metropolitan Statistical Area (MSA) an estimated 15,200 residential units had severe⁵ physical problems and 30,200 had moderate⁶ physical problems. Unincorporated Contra Costa

⁵ A unit has severe physical problems if it has any of the following five problems: Plumbing. Lacking hot or cold piped water or a flush toilet, or lacking both bathtub and shower, all inside the structure (and for the exclusive use of the unit, unless there are two or more full bathrooms). Heating. Having been uncomfortably cold last winter for 24 hours or more because the heating equipment broke down, and it broke down at least three times last winter for at least 6 hours each time. Electric. Having no electricity, or all of the following three electric problems: exposed wiring, a room with no working wall outlet, and three blown fuses or tripped circuit breakers in the last 90 days. Hallways. Having all of the following four problems in public areas: no working light fixtures, loose or missing steps, loose or missing railings, and no working elevator. Upkeep. Having any five of the following six maintenance problems: (1) water leaks from the outside, such as from the roof, basement, windows, or doors; (2) leaks from inside structure such as pipes or plumbing fixtures; (3) holes in the floors; (4) holes or open cracks in the walls or ceilings; (5) more than 8 inches by 11 inches of peeling paint or broken plaster; or (6) signs of rats in the last 90 days.

⁶ A unit has moderate physical problems if it has any of the following five problems, but none of the severe problems: Plumbing. On at least three occasions during the last 3 months, all the flush toilets were broken down at the same time for 6 hours or more (see "Flush toilet and flush toilet breakdowns"). Heating. Having unvented gas, oil, or kerosene heaters as the primary heating equipment. Kitchen. Lacking a kitchen sink, refrigerator, or cooking equipment (stove, burners, or microwave oven) inside the structure for the exclusive use of the unit. Hallways. Having any three of the four problems listed above. Upkeep. Having any three or four of the six problems listed above in "upkeep." See also "Bars on windows of buildings," "Common stairways," "Equipment," "External building conditions," "Flush toilet and flush toilet breakdowns," "Heating equipment and heating equipment breakdowns," "Overall opinion of structure," "Primary source of water and water supply stoppage," "Water leakage during last 12 months," "Selected deficiencies."

Source: Codebook for the American Housing Survey, Public Use File: 1997-2011, March 2013

County has an estimated 6.4 percent of the total housing units in the Oakland/Fremont MSA. Therefore, an estimated 2,906 units has severe or moderate physical problems. The American Housing Survey estimates that an additional 22,000 occupied housing units may have other rehabilitation needs such as missing roofing material, holes in roof, cracks in foundation, or broken/boarded windows. Over the past year, the County issued 711 permits for new roofs, and 34 permits for foundation repairs. These numbers are proportionately consistent with the American Housing Survey estimates.

Table 6-14 page provides a breakdown of the housing stock in unincorporated areas of the County by the year built.

**Table 6-14
Housing Age-Year Built by Tenure**

Year Built	Number of Units	% of Total Occupied Units
Built in or after 1980	22,980	39.5%
Owner	16,296	28.0%
Rental	6,684	11.5%
Built between 1960 - 1979	15,476	26.6%
Owner	11,160	19.2%
Rental	4,316	7.4%
Built 1959 or before	19,743	33.9%
Owner	14,160	24.3%
Rental	5,583	9.6%
Total Occupied Units	58,199	100.0%

Source: US Census Bureau American Community Survey 5-year Estimates; 2008-2012, Table B25036, data is provided by occupied units only.

Based on the data above, there is a strong likelihood that many homes will require reinvestment or renovations to ensure the housing stock is maintained in good working order. The Department of Conservation and Development has identified areas of the County that may be in need of rehabilitation assistance including Bay Point, Bethel Island, Byron, Clyde, Crockett, El Sobrante, Montalvin Manor, North Richmond, Rodeo and Mountain View (near Martinez).

The Department of Conservation and Development currently offers the Neighborhood Preservation Program, which provides zero and low-interest loans for the rehabilitation of housing owned and occupied by lower-income households in the unincorporated areas.

4. Housing Costs and Affordability

The cost of housing is directly related to the extent of housing problems in a community. If housing costs are relatively high in comparison to household income, there will be a correspondingly higher prevalence of housing cost burden and overcrowding. This section summarizes the cost and affordability of the housing stock to County residents.

Sales and Rental Data

Home sales prices vary significantly by location in Contra Costa County. According to DQNews.com, the 2013 median price of a single-family ranged from a low of \$170,000 in Richmond to a high of \$1.6 million in Diablo. Home prices are generally higher in the Central sub-region than in the East and West sub-regions, with the exception of selected

communities. For example, the unincorporated community of Discovery Bay had median sales prices well above most of its neighbors in the East. Similarly, home prices in the Kensington were noticeably higher than that in nearby communities in the West. As indicated in Table 6-15 both cities and unincorporated communities in the Central sub-region had comparatively high median home sales prices.

Condominiums or townhomes are typically more affordable than single-family homes and represent alternative homeownership opportunities, especially for low- and moderate-income households.

Like home sales prices, rental rates also vary by size and location of the units. According to data included in market studies for three developments, one each in West, Central, and East County, and June 2014 rental listings, apartment rental rates vary significantly between the three regions of the County. Market rents range from a low for a one-bedroom apartment in East County of \$878 to a high of \$1,245 in Central County. The range for two bedroom apartments is \$1,400 to \$2,000. The range for three bedrooms is \$1,700 to \$2,400.

As of the end of the first quarter of 2014, the vacancy rate for apartment units in Contra Costa County was 3.6 percent, as compared to 4.9 percent for the 5 largest Bay Area counties. From the first quarter of 2012 to the first quarter of 2014, rents increased by 14 percent and the vacancy rate declined from 4.6 percent to 3.6 percent.⁷ This trend indicates a tightening of the rental market. As long as vacancy rates remain below 5 percent, rents are likely to continue increasing.

**Table 6-15
2009 and 2013 Median Single-family Home Sales Prices**

Jurisdiction	2009	2013
East		
Bay Point*	\$150,000	\$250,000
Bethel Island	N/A	\$275,000
Discovery Bay	\$301,000	\$380,000
Central		
Alamo	\$1,150,000	\$1,275,000
Blackhawk*	\$885,000	\$975,000
Diablo	\$1,275,000	\$1,640,000
Pacheco*	\$320,000	\$351,000
Contra Costa Centre*	\$422,500	\$511,000
West		
Crockett	\$309,000	\$270,000
El Sobrante	\$250,000	\$336,000
Kensington*	\$705,000	\$850,000
North Richmond*	\$79,000	\$170,000
Rodeo	\$235,000	\$268,500
Montalvin Manor/Bay View/Tara Hills*	\$155,000	\$225,000

Source: DataQuick, 2013.

* These unincorporated Communities share a zip code with the adjacent city. Data is provided by zip code.

⁷ Cassidy Turley Apartment Market Report San Francisco Bay Area First Quarter 2014.

Table 6-16 Typical Apartment Rents*		
1 Bedroom	2 Bedroom	3 Bedroom
\$878 - \$1,245	\$1,400 - \$2,000	\$1,700 - \$2,400
*This represents the range of median rents across East, Central, and West County. Source: Market Studies for Third Ave, Walnut Creek; El Cerrito Sr, El Cerrito; Tabora Gardens, Antioch; Rentals.com		

5. Housing Affordability by Household Income

Housing affordability can be inferred by comparing the cost of renting or owning a home in the County with the maximum affordable housing costs to households at different income levels. Taken together, this information can generally show who can afford what size and type of housing and indicate the type of households most likely to experience overcrowding or a burden on housing cost.

In evaluating affordability, the maximum affordable price refers to the maximum amount that a household in the upper range of their respective income category can reasonably pay. Households in the lower end of each category can afford less in comparison. Table 6-17 shows the annual income for extremely-low, very-low, low, and moderate-income households by household size and the maximum affordable housing payment based on the State and federal standards of 30 percent of household income. Cost assumptions for utilities, taxes, and property insurance are also shown.

From the income and housing cost figures in Table 6-17, the maximum affordable home price and rent are determined. The affordable housing prices and rents can be compared to current market prices for single-family homes, condominiums, and apartments to determine what types of housing opportunities a household can afford.

**Table 6-17
Housing Affordability Matrix (2014)**

Income Group	Income Levels		Monthly Housing Costs		Maximum Affordable Price	
	Annual Income	Affordable Payment	Utilities Own/Rent	Taxes & Insurance (3)	Ownership (4)	Rental (2)
Extremely Low						
One Person	\$19,350	\$484	\$139/\$139	\$89	\$25,001	\$345
Small Family (1)	\$24,850	\$621	\$223/\$180	\$110	\$41,432	\$441
Large Family	\$29,850	\$746	\$253/\$200	\$117	\$47,604	\$546
Very Low						
One Person	\$32,200	\$805	\$139/\$139	\$158	\$87,575	\$666
Small Family	\$41,400	\$1,035	\$223/\$180	\$184	\$112,434	\$855
Large Family	\$49,700	\$1,243	\$253/\$200	\$205	\$123,076	\$1,043
Low						
One Person	\$47,350	\$1,184	\$139/\$139	\$235	\$161,216	\$1,045
Small Family	\$60,850	\$1,521	\$223/\$180	\$250	\$199,271	\$1,341
Large Family	\$73,050	\$1,826	\$253/\$200	\$344	\$265,549	\$1,626
Moderate						
One Person	\$77,280	\$1,932	\$139/\$139	\$397	\$306,881	\$1,793
Small Family	\$99,360	\$2,484	\$223/\$180	\$470	\$386,567	\$2,304
Large Family	\$128,160	\$3,204	\$253/\$200	\$504	\$419,259	\$3,004

Notations:

1. Small Family = 3 persons; Large Families = 5 or more persons
2. Monthly affordable rent based upon payments of no more than 30% of household income
3. Property taxes and insurance based on averages for the region.
4. Affordable home price is based on down payment of 10%, annual interest of 5%, a 30-year mortgage, and monthly payment of 30% of gross household income.

Maximum affordable home prices are for illustrative purposes only, and are not to be used for determining specific program eligibility.

Extremely Low-Income Households: Extremely low-income households earn 30 percent or less of the County median family income. Given housing costs in Contra Costa County, extremely low-income households cannot afford any homes or apartments at market rate. Affordable housing for such households is generally limited to housing offered by the Housing Authority of Contra Costa County and non-profit housing providers. The County Board of Supervisors adopted a policy requiring housing developed with County subsidy to target some units to be affordable to extremely-low income households. The County HOME and CDBG subsidized projects generally have 10 percent of the units at this level. However, some of the extremely-low income households are homeless or at risk of homelessness. These households are generally under-employed or living on social security income. Even apartment rents that are affordable to the top of the extremely-low income limit are out of reach for this group. The Housing Authority provides additional housing opportunities through public housing, housing choice vouchers, and HUD Shelter + Care. Mental Health Services Act (MHSA) funds a rental subsidy program.

Very Low-Income Households: Very low-income households earn 50 percent or less of the County median family income. Given the relatively high costs of single-family homes and condominiums in the County, the housing choice of very-low income households is generally limited to the rental housing market. Buyers in this income group have very limited options, but may be able to purchase mobile homes or small condominiums.

Average apartment rents in the County are as follows: \$1,150 for a one-bedroom unit, \$1,750 for a two-bedroom unit, and \$2,100 for a three-bedroom apartment. Rents are higher in Central County than in East or West County. After deductions for utilities, a very-low income household can only afford to pay between \$666 and \$1,043 in rent per month, depending on the household size. In practical terms, this means that a one-person household cannot afford an average priced one-bedroom without overpaying. A small number of one-bedroom units may be affordable to very low-income households in some areas of the County.

Low-Income Households: Low-income households earn 80 percent or less of the County's median family income. The maximum affordable home purchase price for a low-income household ranges from \$161,216 for one-person to \$265,549 for a five-person family. Based on the sales data from DataQuick, low-income households cannot afford the April 2014 median sales price of \$455,000. However, some older homes and condominium units, especially in West County and Bay Point may be affordable to this income group.

After deductions for utilities, a low-income household can afford to pay between \$1,045 and \$1,665 in rent each month, depending on household size. One-person and small family households can theoretically afford a one-bedroom unit in selected communities,

although the supply of such units may be limited. Large families can afford some two-bedroom units. However, such families are likely to overpay and/or double up to afford housing. Central County remains largely unaffordable to low-income households.

Moderate-Income Households: Moderate-income households earn 81 percent to 120 percent of the County's median family income. The maximum affordable home price for a moderate-income household ranges from \$306,881 for a one-person household, to \$419,259 for a five-person family. The median sales price in Contra Costa in April 2014 was \$455,000. Therefore, moderate income families may be able to afford many of the homes on the market. With a maximum affordable rent payment of between \$1,793 and \$3,004 per month, moderate-income households can afford many of the apartment units listed for rent.

6. Overcrowded Households

In order to avoid extraordinary housing costs, many lower income households rent smaller apartments or live with friends or relatives to economize on housing costs. For the purposes of this report, overcrowding is defined as households with more than one occupant per room.

While the percentages of households that are overcrowded are not significantly different in the unincorporated portion of Contra Costa County compared to the County as a whole, there are some communities with a high percentage of overcrowding. These communities include unincorporated communities of Montalvin Manor and North Richmond. The American Community Survey 5-year Estimates (2008-2012) indicates that approximately 353 owner households (0.8 percent) and 290 renter households (1.7 percent) are overcrowded. Since the last Housing Element, the percentage of overcrowded households has dropped significantly. The possible reasons for this decline are numerous and include the change in data collection from the 2000 Census to the American Communities Survey, the general aging of the population (seniors tend to live in smaller households than do families).

Table 6-18
Overcrowded Households in Unincorporated Contra Costa County

Community	Number of Overcrowded Households	Percent Overcrowded
Total Contra Costa County	3550	1.0%
Total Unincorporated	643	1.1%
Acalanes Ridge	18	3.9%
Alamo	7	0.1%
Alhambra Valley	0	0.0%
Bay Point	187	2.9%
Bayview	16	2.2%
Bethel Island	0	0.0%
Blackhawk	0	0.0%
Byron	0	0.0%
Camino Tassajara	0	0.0%
Castle Hill	0	0.0%
Clyde	0	0.0%
Contra Costa Centre	47	1.5%
Crockett	0	0.0%
Diablo	0	0.0%
Discovery Bay	0	0.0%
East Richmond Heights	0	0.0%
El Sobrante	71	1.4%
Kensington	0	0.0%
Knightsen	0	0.0%
Montalvin Manor	40	4.6%
Mountain View	0	0.0%
Norris Canyon	0	0.0%
North Gate	0	0.0%
North Richmond	57	5.4%
Pacheco	15	0.9%
Port Costa	0	0.0%
Reliez Valley	9	0.6%
Rodeo	65	2.2%
Rollingwood	21	3.2%
San Miguel	0	0.0%
Saranap	0	0.0%
Shell Ridge	0	0.0%
Tara Hills	24	1.5%
Vine Hill	0	0.0%

Source: US Census Bureau, American Community Survey 5-year estimates (2008-2012); Table B25014

D. Special Housing Needs Analysis

Certain groups have greater difficulty in finding decent, affordable housing due to their special needs or circumstances. Special circumstances may be related to one's employment and income, family characteristics, disability, and household characteristics, among others. As a result, certain segments of residents in Contra Costa County may experience a higher prevalence of lower income, housing cost burden, overcrowding, or other housing problems.

"Special needs" groups include the following: senior households, mentally (including developmentally disabled) and physically disabled persons, large households, single-parent households (female-headed households with children in particular), homeless persons, and agricultural workers. This section provides a detailed discussion of the housing needs facing each particular group as well as programs and services available to address their housing needs.

Determining the housing issues of special need groups is easier than defining the magnitude. The US Census Bureau's American Community Survey (ACS) 5-year estimates (2008-2012) is the most current data available and the primary source used to estimate the size of a particular group. Recent information from service providers and government agencies is used to supplement the ACS data. Table 6-19 summarizes the special needs groups residing in unincorporated areas of the County.

**Table 6-19
Special Needs Groups**

Special Needs Group	Persons	Households	% of Unincorporated County
Seniors (65 years and older)		11,959	22.8%
Owners		9,981	19.0%
Renters		1,978	3.8%
Disabled	15,930		9.9%
Developmentally Disabled	3,900		N/A
Single Parent Households		8,929	15.3%
Large Households		6,400	11.0%
Owners		4,365	7.5%
Renters		2,035	3.5%
Agricultural Workers	542		0.7%
Homeless Persons	2,386 - 6,635		N/A

Source: U.S Census Bureau American Community Survey, 5-year estimates: 2008-2012

Seniors: Table B25007

Disabled: Table S1810

Developmentally Disabled: Source – California Department of Developmental Services, Regional Center of the East Bay service numbers. *Note, number is an estimated share of the Contra Costa County total.

Single Parent Households: Table B11001

Large Households: Table B25009

Agricultural Workers: Table3224050 (includes all non-management agriculture works as percent of total employed persons aged 16 and over)

Homeless Persons: ABAG and Contra Costa County Homeless Count have differing estimates. Homeless number is for the entire County, and not just the unincorporated area. This may represent an undercount—please refer to discussion on the homeless in Section 7 below.

1. Senior Households

Senior households have special housing needs primarily due to three major concerns – physical disabilities/limitations, income, and health care costs. According to the American Community Survey (2008-2012), 22.8 percent (11,595) of households in the unincorporated areas of Contra Costa County were headed by seniors, defined as persons 65 years and older. Countywide, there were 79,562 elderly households (21.3 percent). Some of the special needs of seniors are as follows:

- **Limited Income** - Many seniors have limited income available for health and other expenses. Because of their retired status, 29 percent of elderly households in Contra Costa County are extremely low or very low-income. Of older senior households (74 years and above), 38 percent are extremely or very-low income.⁸
- **Disabilities** - Of the senior population, 31.2 percent have a disability limitation. An estimated 83.5 percent of elderly households (9,981) in the unincorporated areas were homeowners according to the American Community Survey 5-year estimates (2008-2012). Because of physical and/or other limitations, senior homeowners may have difficulty in carrying out regular home maintenance or repair activities.
- **Cost Burden** - Because of an increasing supply of affordable rental housing and low to no mortgage payments, only 14 percent of senior households in the County experience housing cost burden.⁹

Various programs can address the special needs of seniors, including but not limited to congregate care, supportive services, rental subsidies, and housing rehabilitation assistance. For the frail elderly, or those with disabilities, housing with architectural design features that accommodate disabilities can help ensure continued independent living. Elderly with mobility/self-care limitations also benefit from transportation alternatives. The Contra Costa County Advisory Council on Aging has adopted Best Practice Development Guidelines for Multi-Family Senior Housing projects. These guidelines provide a framework to help guide the planning, design, and review of new senior housing developments in the County. The guidelines are an information tool for local community groups, architects, planners, and developers. Senior housing with supportive services can be provided for those who require assistance with daily living.

Social and supportive services are available in Contra Costa County through various agencies and organizations, including the County Area Agency on Aging and John Muir Senior Services Program. Multiple service providers offer an array of assistance including Alzheimer's service programs, respite care, day programs, addiction services, financial assistance, and Meals on Wheels. The County Area Agency on Aging, in particular, offers information services for seniors on a variety of topics, including: health, housing, nutrition, activities, help in home, employment, legal matters, transportation, financial or personal problems, paralegal advice, day activities for the disabled, and health screening.

⁸ Extremely low is defined as below 30% of area median family income. Very low is between 30% and 50% of area median family income. Data from HUD CHAS 2005- 2009.

⁹ Lower- and moderate-income households that spend more than 30% of their incomes on housing costs (including mortgage or rent, utilities, taxes, and insurance) are typically considered as overpaying for housing, experience a housing cost burden.

2. Disabled Persons

Physical, mental, and/or developmental disabilities may prevent a person from working, restrict one's mobility, or make it difficult to care for oneself. Thus, disabled persons often have special housing needs related to potentially limited earning capacity, the lack of accessible and affordable housing, and higher health costs associated with a disability. Some residents suffer from disabilities that require living in a supportive or institutional setting.

The U.S. Census Bureau defines six types of disabilities: hearing, vision, cognitive, ambulatory, self-care, and independent living difficulties. According to the American Community Survey a total of 15,930 persons with disability resided in the unincorporated County areas, representing approximately 9.9 percent of the population. Countywide, persons with disabilities are more likely to live below the poverty line (15.6 percent vs. 8.5 percent for non-disabled). The median wage for a disabled worker is \$25,727 versus \$41,994 for a non-disabled person, with 36 percent of disabled workers earning less than \$15,000 per year.

Shortly after the 2000 Census, the Census Bureau reviewed the disability questions. The consensus was the questions focused on the presence of specific conditions rather than the impact those conditions might have on basic functioning. An interagency group was formed to develop a new set of questions. Because of the change in the questions, the new ACS disability questions should not be compared to the previous ACS questions, or the 2000 disability data.

According to the 2008-2012 American Community Survey, an estimated 102,971 persons Countywide had some form of disability related to hearing/vision, cognitive, ambulatory, or self-care difficulties. Persons with developmental disabilities may have communication and learning disorders and may lack basic life skills. A more in depth analysis is provided in Section 3 below.

The living arrangement of disabled persons depends on the severity of the disability. Many live at home independently or with other family members. To maintain independent living, disabled persons may need assistance. This can include special housing design features for the disabled, income support for those who are unable to work, and in-home supportive services for persons with medical conditions among others. Services are typically provided by both public and private agencies.

Independent Living Resource (ILR), an area non-profit organization, is dedicated to helping people with any type of disability live normal, independent lives. Services include accessibility services, assistive technology, information and referral, attendant referral, advocacy, housing assistance, and peer counseling services for persons with disabilities. ILR also offers advocacy services, which aim to maintain or increase access to services, benefits, and other social services and advises clients regarding their rights under Section 504 of the federal Rehabilitation Act of 1972 for disabled individuals. ILR's housing referral services assist clients by maintaining a registry of accessible, adaptable, affordable apartments and houses, information on how to adapt a living environment to a disabled individual's needs, and assistance in obtaining a low-income housing subsidy.

However, there is a scarcity of appropriate housing for persons with disabilities. There is a need for more accessible, adaptable, and affordable housing. The County requires that all newly constructed housing using federal funds include five percent of the units to be accessible to the physically impaired and an additional two percent accessible to hearing and vision impaired. Federally funded rehabilitation projects must include accessibility improvements to the extent practicable. Due to the non-standard design and construction requirements, accessible units are more expensive to construct. In addition, the disabled tenants generally have incomes well below the extremely-low income limits. Therefore, they need extremely-low rents or rent subsidies. The combination of higher construction costs and lower rent revenues require greater subsidies to provide these units. Housing choice is further limited because to mitigate the higher construction costs and lower rents, developers typically want to provide only one-bedroom units. This makes it difficult for a disabled individual with a live-in care giver, or a family unit, to find suitable housing.

The managers of both new and rehabilitation projects affirmatively outreach to organizations such as ILR to advertise vacancies. Even with these efforts, there is still a shortage of housing affordable to those whose income is limited to state and federal assistance programs. The County's Neighborhood Preservation Program makes accessibility improvements to owner-occupied homes.

The County has provided HOME funds to several projects in the County for disabled populations. The most recent projects, Belle Terre (Lafayette), Berrellesa Palms (Martinez), and Third Avenue (Walnut Creek) are in cities, but still help to address a countywide need. The County Health Services Department, in cooperation with the Department of Conservation and Development (DCD), uses Mental Health Services Act (MHSA) funds to support permanent supportive housing. The seven projects funded to date are also in cities.

Transportation service for persons with disabilities is available through the regional transportation agencies including, County Connection LINK, East Bay Paratransit Consortium, Tri-Delta Transit Dial-A-Ride, and WestCAT Dial-A-Ride. Under these programs, door-to-door and dial-a-ride paratransit services are offered to individuals with disabilities.

3. Developmental Disabilities Senate Bill 812, which took effect January 2011, amended State housing element law to require an evaluation of the special housing needs of persons with developmental disabilities. A "developmental disability" is defined as a disability that originates before an individual becomes 18 years old, continues or can be expected to continue indefinitely, and constitutes a substantial disability for that individual. Developmental disabilities include mental retardation, cerebral palsy, epilepsy, and autism. This term does not include disabilities that are solely physical in nature, though there are a significant number of persons with developmental disabilities who also require adaptations in their housing to address physical disabilities. Most developmentally disabled persons can live and work independently within a conventional housing environment. More severely disabled individuals may require a supervised group living environment. Historically, the most severely affected individuals lived in an institutional environment where on-site medical attention and physical therapy are provided. In recent years, many adults living in institutional settings have transitioned to community-based housing and services. Because developmental disabilities exist before adulthood, the first housing issue for the developmental disabled is the transition from living at home with a parent/guardian as a

child to an appropriate level of independence as an adult. The State Department of Developmental Services (DDS) currently provides community based services to approximately 243,000 persons with developmental disabilities and their families through a statewide system of 21 regional centers, four developmental centers, and two community-based facilities. The Regional Center of the East Bay (RCEB) serves Alameda and Contra Costa counties. RCEB works in partnership with many individuals and other agencies to plan and coordinate services and supports for people with developmental disabilities. A community-based Board of Directors, which includes individuals with developmental disabilities, family members and community leaders, provides guidance and leadership.

In addition, the Housing Consortium of the East Bay (HCEB) provides housing outreach and support services; develops affordable housing, partners with other nonprofit and for profit companies to secure set-asides within larger rental communities; and owns and operates special needs affordable housing. HCEB staff, in partnership with Developmental Disabilities Board Area 5, provided housing need information for individuals with developmental disabilities for Contra Costa. Unfortunately, the data is only available at the city level with the exception of one small unincorporated community. HCEB estimates a need of 3,915 housing units needed County-wide by 2023. Based on the unincorporated percentage of the total County population (15 percent), there is a need of 588 units in the unincorporated County by 2023. By age, the estimated unincorporated developmentally disabled individuals are as follows: from 0 to 14 years, 532 individuals; from 15-22 years, 368 individuals; from 23-54 years, 684 individuals; from 55-65, 92 individuals; and 65 years and older, 41 individuals. This total of 1,715 represents one percent of the unincorporated population.

There are a number of housing types appropriate for people living with a development disability: licensed and unlicensed single-family homes, Housing Choice vouchers (Section 8), and affordable housing with rent restrictions may all be appropriate options. Unless an individual is able to receive significant subsidies, homeownership is not a viable option in Contra Costa. Considerations for housing siting and development include proximity to transit and services, and physical accessibility to the unit.

- Magnolia House in Lafayette for older adults – owned by Las Trampas, Inc.
- ABC Apartments in El Sobrante – owned by California Autism Foundation
- Third Avenue Apartments in Walnut Creek – owned by Satellite Affordable Housing Associates (under construction with lease up expected in 2015)

The County will continue to support housing developments and opportunities such as those listed above.

4. Single-Parent Households

Because of their relatively lower incomes and higher living expenses, single-parent households are more likely to have difficulty finding affordable, decent, and safe housing. These households often require special consideration and assistance as a result of their greater need for affordable housing, accessible day care/childcare, health care, and other supportive services necessary to balance the needs of their children with work responsibilities.

An estimated 8,929 single parent families lived in the unincorporated areas of according the 2008-2012 American Communities Survey, representing 15.3 percent of all household and 21.6 percent of all families. Countywide, there were a total of 63,395 single parent families, comprising 17.0 percent of all household and 24.1 percent of all families in the County. Some unincorporated communities have a high percentage of single parents such as Bay Point, Montalvin Manor, North Richmond, and Vine Hill. Single mother families still represent the majority (69.8 percent) of all single parent families countywide, with an increasing number of single fathers struggling to balance work and child care. Within unincorporated areas, approximately 33.7 percent of single-female headed households and 17.3 percent of single-male headed households with children lived in poverty, compared to just 7.3 percent of married-couple families with children. Supportive services for single and low income, mothers are available through various non-profit organizations in the County, including Brighter Beginnings, Contra Costa Crisis Center (211database.org), and others. In addition, the County's Health Services Department offers many programs through its Family, Maternal & Child Health, and Community Wellness sections.

Battered women with children comprise a sub-group of single-parent households that are especially in need. In Contra Costa County, the largest agency serving victims of domestic violence is STAND! For Families Free of Violence. STAND! provides 24 emergency beds to battered women and their children in Contra Costa. STAND! also provides a variety of services to victims of domestic violence, including a crisis line, legal advocacy, employment assistance and a batterer's treatment program.

The County's "Zero Tolerance for Domestic Violence" Initiative (Zero Tolerance) is a public/private partnership designed to reduce domestic violence, family violence, sexual assault, elder abuse, and human trafficking in Contra Costa County. The Zero Tolerance objectives are implemented through a comprehensive, coordinated, and community-wide approach that interrupts the progressive cycle of violence. Zero Tolerance develops and delivers direct services through its partners and advances policy change. Zero Tolerance is a collaborative effort among many disciplines:

- o Superior Court of California, Contra Costa County
- o Law enforcement jurisdictions throughout the County
- o Office of the District Attorney
- o Office of the Public Defender
- o Employment and Human Services (including Children & Family Services, Workforce Services, and Adult Protective Services [APS])
- o Probation Department
- o Health Department (e.g., APS, and Alcohol and Other Drugs)

And numerous community service agencies with specific leadership from:

- o STAND! For Families Free of Violence
- o Bay Area Legal Aid
- o Community Violence Solutions

5. Large Households

Large households are defined as those consisting of five or more members. These households comprise a special need group, because of the often limited supply of adequately sized, affordable housing units in a community. In order to save for other basic necessities such as food, clothing and medical care, it is common for lower-income large households to reside in smaller units, which frequently results in overcrowding. An estimated 6,400 large households resided in the unincorporated area, 31.8 percent (2,035) of which were renter households. Countywide, there were a total of 43,138 large households, of which 36.9 percent were renters.

The housing needs of large households are typically met through larger units. According to the American Community Survey 5-year estimates, the unincorporated areas in the County had 34,379 owner-occupied and 6,145 renter-occupied large units (with three or more bedrooms) that could accommodate large households. However, many of these units are single-family homes and are expensive; they are not likely to be occupied by lower-income renter households. Therefore, overcrowding is more prevalent among large renter households.

To address overcrowding, communities can provide incentives to facilitate the development of affordable apartments with three or more bedrooms to meet the needs of large households. Oftentimes, the shortage of large rental units can be alleviated through the provision of affordable ownership housing opportunities, such as condominiums coupled with homeownership assistance and self-help housing (through Habitat for Humanity and other similar organizations). Also, Section 8 rental assistance provided by the Housing Authority of Contra Costa County (HACCC) can enable large families to rent units they otherwise cannot afford.

The HACCC currently manages 447 public housing units for families in the unincorporated areas. With a total of 250 units for families, Bayo Vista in Rodeo is the largest public housing development in the unincorporated areas.

6. Agricultural Workers

Agriculture has been an important, but recently declining industry in Contra Costa County. In 2012, the total gross value of agricultural products and crops was \$90.8 million, a significant drop since 2000 when the gross value was estimated at \$118.7 million (in 2012 dollars). Approximately 31.9 percent of land Countywide is allocated to farmlands and harvested cropland according to the USDA Atlas of Rural and Small Town America. According to the 2012 Census of Agriculture, 602 farms were operating in Contra Costa County, the majorities (73.2 percent) of which were less than 50 acres in size.

Agricultural workers are traditionally defined as persons whose primary incomes are earned through permanent or seasonal agricultural labor. Permanent farm laborers work in the fields, processing plants, or support activities on a generally year-round basis. When workload increases during harvest periods, the labor force is supplemented by seasonal labor, often supplied by a labor contractor. For some crops, farms may employ migrant workers, defined as those whose travel distance to work prevents them from returning to their primary residence every evening. Determining the true size of the agricultural labor force is problematic because the government agencies that track farm

labor do not consistently define farmworkers (e.g., field laborers versus workers in processing plants), length of employment (e.g., permanent or seasonal), or place of work (e.g., the location of the business or field).

According to the 2012 Agricultural Census, 2,049 workers were employed on farms in Contra Costa County, with a reported 89 migrant workers. Based on discussions with various agencies, the County understands that the majority of the farmworker population in the unincorporated areas consists of resident-households requiring permanent affordable housing rather than migratory workers with seasonal housing needs. Contra Costa County's agricultural land is predominately located in far East Contra Costa County.

Farmworkers are generally considered to have special housing needs because of their limited income and the seasonal nature of their employment. While no local survey is available which documents the specific housing needs of farm labor in Contra Costa County, the Bureau of Labor Statistics states the median hourly wage for agricultural workers earn between \$20,000 - \$30,000 a year.

Under the County's Zoning Code, farmworker housing is permitted in the agricultural zoning districts (A-2, A-3, A-4, A-20, A-40, and A-80) subject to a land use permit. The County is proceeding with a zoning text amendment to be consistent with the latest provisions of the State Employee Housing Act with respect to farm labor housing. The zoning text amendment would remove the requirement to secure a land use permit for farmworker housing in agricultural zoning districts, and it is expected that the text amendment will be adopted by the end of calendar year 2014.

To meet the housing needs of farmworkers, the County has provided CDBG and/or HOME funding for various developments in East County that provide affordable homeownership and rental opportunities for extremely low and very low-income households, including many farmworker families. The County recognizes the importance of providing affordable housing to the farmworker population.

7. Homeless Persons

The County Health Services Department (HSD) develops plans and programs to assist the homeless throughout Contra Costa County. In 2004, the County adopted the "Ending Homelessness in Ten Years: A County-Wide Plan for the Communities of Contra Costa County" (Ten Year Plan).¹⁰ Through the Ten Year Plan, the County has adopted a "housing first" strategy, which works to immediately house a homeless individual or family rather than force them through a sequence of temporary shelter solutions. The Ten Year Plan further deemphasizes emergency shelters by supporting "interim housing" as a preferred housing type. Interim housing is very short-term and focuses on helping people access permanent housing as quickly as possible. Services provided in interim housing include housing search assistance and case management to help address immediate needs and identify longer-term issues to be dealt with once in permanent housing.

¹⁰ On November 4, 2014, the Board of Supervisors endorsed "Forging Ahead Towards Preventing and Ending Homelessness: An Update to Contra Costa's 2004 Strategic Plan", which reaffirms the County's commitment to the Housing First approach identified in the 2004 plan "Ending Homelessness in Ten Years: A County-Wide Plan for the Communities of Contra Costa County".

The Contra Costa Inter-jurisdictional Council on Homelessness (CCICH) is charged with providing a forum for communication about the implementation of the Ten Year Plan and providing advice and input on the operations of homeless services, program operations, and program development efforts in Contra Costa County.

In January 2013, the County Homeless program staff in coordination with CCICH conducted a count of homeless people and families. This count identified 3,798 homeless people throughout the County. Of those, 2,448 were sheltered and 1,350 individuals were without shelter. Approximately 113 are likely from the unincorporated County. Due to the transient nature of homeless people and the sometimes difficult to determine borders between the cities and County, it is difficult to determine with any precision exactly how many of the homeless people are from, or sleeping in, the unincorporated County.

Consistent with the Ten Year Plan, the County will prioritize the use of its limited housing development resources to support permanent housing affordable to those with extremely-low, very-low and low incomes. Table 6-21 is a listing of the major housing facilities for the homeless in Contra Costa County. These facilities serve a variety of homeless persons, including battered women and children, mentally and/or physically disabled persons, individuals recovering from substance abuse, and needy families.

Under the County’s Zoning Code, emergency shelters and transitional housing designed to meet the needs of those who are homeless or formerly homeless are permitted in all residential zones subject to a land use permit. In addition, these facilities are allowed in most commercial and industrial districts with a land use permit. Pursuant to the requirements of Senate Bill (SB) 2, the County adopted a zoning amendment to permit emergency shelters without a conditional (land) use permit or other discretionary action within the “C”, General-Commercial Zoning District, on November 4, 2014.

**Table 6-20
Contra Costa Homeless Facility Inventory**

Facility Name	Region	Target Population	Total Year-Round Beds
Interim Housing (Emergency Shelters)			
Bay Area Crisis Nursery	Concord	Young children, 0 to 5 years	20
Bay Area Rescue Mission	Richmond	Families with children	63
Calli House Youth Shelter	Richmond	Transition-age youth	18
Concord & Brookside Adult Interim Housing, including Special Need, Veteran, and Respite	Concord and Richmond	Single men & women (152) veterans, and medically fragile (31 beds)	152
East County Shelter	Antioch	Single men & women	20
GRIP Emergency Shelter	Richmond	Families with children	45
Mountain View House	Martinez	Families with children	25
Rollie Mullen Center	Confidential	Domestic Violence	24
Winter Nights Shelter	Various	Mixed	0

**Table 6-20
Contra Costa Homeless Facility Inventory**

Facility Name	Region	Target Population	Total Year-Round Beds
Transitional Housing			
Appian House: Youth	Richmond	Transition-age youth	6
Bissell Cottages	Richmond	Transition Aged Youth	8
Contra Costa Trans Housing	N/A	N/A	73
Discovery House	Martinez	Substance Abuse Recovery	40
Maple House	N/A	Single Women	4
MOVE	Confidential	Domestic Violence	22
Pittsburg Family Center	Pittsburg	Families with children	20
Project Independence	Richmond	Transition Aged Youth	25
REACH Plus	Scattered Site	Mixed	86
Shepherd's Gate	Brentwood	Women with Children	25
Transitional Housing	Richmond	Mixed	19
Veteran Transitional Housing	N/A	Veterans	12
Permanent Housing			
ACCESS	Scattered Site	Single men and women	88
Garden Parks Apartments	Pleasant Hill	HIV/AIDs, Small families	28
Giant Road Apartments	San Pablo	Single men and women	26
Greater Richmond Interfaith	Richmond	Single men and women	8
Idaho Apartments	Richmond	Single men and women	4
Lakeside Apartments	Concord	Single men and women	26
Mary McGovern House	Concord	Single men and women	5
Next Step	Martinez	Single men and women	3
Permanent Connections	Scattered Site	Single men and women	10
Permanent Step	N/A	Single men and women	14
Project Coming Home	Scattered Site	Single men and women	42
Shelter Plus Care	Scattered Site	Mixed	413
Sunset House	Pittsburg	Single men and women	8
Transitional Housing Partnership	Scattered Site	Mixed	34
HUD VASH	Scattered Site	Veterans	171
Villa Vasconcellos	Walnut Creek	Senior men and women	5
West Richmond Apartments	Richmond	Single men and women	4

Source: Contra Costa County Homeless Program, 2014

As a means to help meet the special needs of the homeless, the Contra Costa Crisis Center operates a 24-hour hotline (211 Contra Costa) that connects homeless individuals and families to resources available in the County, including housing, job training, substance abuse treatment, mental health counseling, emergency food, health care, and other services.

HSD provides emergency and transitional shelter as well as supportive services designed to enable homeless persons to achieve greater economic independence and a stable living environment. HSD coordinates the activities of and provides staff support to CCICH, which consists of representatives from local jurisdictions, homeless service providers, advocacy and volunteer groups, the business and faith communities, residents at large, and previously or currently homeless persons.

E. Loss of Assisted Housing

Affordability covenants and deed restrictions are typically used to maintain the affordability of publicly assisted housing, ensuring that these units are available to lower and moderate-income households in the long term. Periodically, the County faces the risk of losing some of its affordable units due to expiration of covenants and deed restrictions. As the tight housing market continues to put upward pressure on market rents, property owners are more inclined to discontinue public subsidies and convert the assisted units to market rate housing.

Rivershore Apartments is a 245 unit apartment complex in Bay Point. It is at-risk of converting to market rate within the next few years. In exchange for assistance through the County tax-exempt bond program, the development allocates 49 affordable units for low income families. The affordability restriction on Rivershore Apartments is set to expire in 2017. The analysis below provides the options for preserving and/or replacing the affordable units in Rivershore.

Preservation and Replacement Options: To maintain the existing affordable housing stock, the County must either preserve the existing assisted units or replenish the affordable housing inventory with new units. Depending on the circumstances of at-risk projects, different options may be used to preserve or replace the units. Preservation options typically include: 1) transfer of project to non-profit ownership; 2) provide rental assistance to tenants using non-federal funding sources; 3) issue tax-exempt bonds for refinancing; and 4) facilitate the purchase of affordability covenants. With regard to replacement, the most direct option is the development of new assisted multi-family housing units. These options are described below, specifically in relation to the preservation/replacement of at-risk units in Rivershore.

1) *Transfer of Ownership:* Transferring ownership of an at-risk project to a non-profit housing provider is generally one of the least costly ways to ensure that the at-risk units remain affordable for the long term. By transferring property ownership to a non-profit organization, low-income restrictions can be secured for 55 years and the project would become potentially eligible for a greater range of governmental assistance. There are a number of non-profit housing providers in Contra Costa that would be suitable candidates to receive the transfer ownership of the affordable units in the Rivershore Apartments. Examples of qualified entities are well established non-profit housing providers active in Contra Costa County, including BRIDGE Housing Corporation (San

Francisco), Resources for Community Development (Berkeley), Eden Housing, Inc. (Hayward), and Satellite Affordable Housing Associates (Berkeley) which could be suitable candidates for the transfer of ownership.

Because it is not possible to only acquire the 49 affordable units in Rivershore, the estimated market value is calculated for all 245 units in the project, as indicated in Table 6-21:

**Table 6-21
Market Value of At-Risk Project**

Project Information	Total
1- bedroom units	44
2- bedroom units	145
3- bedroom units	56
Total Units	245
Annual Operating Costs	\$ 1,600,000
Annual Gross Income	\$ 4,465,452
Net Annual Income	\$ 2,865,452
Estimated Market Value	\$20,058,164

Market value for project is estimated with the following assumptions:

1. Annual operating expenses are estimated to be \$6,500 per unit per year.
2. 2014 Market rents: 1-bdrm – \$1,225; 2-bdrm - \$1,557; 3-bdrm - \$1,651. Vacancy rate is 5%.
3. Market value = Annual net project income x multiplication factor, or “cap rate” of 7.

Current market value for the units is estimated on the basis of the project’s potential annual income, and operating and maintenance expenses. As indicated above, the estimated market value of the 245 units is \$22.4 million.¹¹

2) Rental Assistance: Rental subsidies using non-federal (State, local or other) funding sources can be used to maintain affordability of the 49 at-risk units. These rent subsidies can be structured to mirror the federal Section 8 program. Under Section 8, HUD pays the difference between what tenants can pay (defined as 30 percent of household income) and what HUD estimates as the fair market rent on the unit.

The feasibility of this alternative is highly dependent on the availability of non-federal funding sources necessary to make rent subsidies available and the willingness of property owners to accept rental vouchers if they can be provided. Currently, the market rents at Rivershore are between 13 percent and 22 percent below the maximum restricted rents. Therefore, no rent subsidies are needed to maintain affordability.

3) Tax-Exempt Bond Refinancing: An effective way to preserve the affordability of the 49 low-income restricted units in Rivershore under the bond program is to refinance the remaining mortgage on the project. When refinanced, the project would be required by the 1986 Tax Reform Act to commit its 20 percent low-income units for the greater of 15 years or as long as the mortgages are outstanding. The costs to refinance the project would include the difference in interest rates on the remaining debt between the previous and renegotiated loan packages, an issuance cost to be paid up front by the

¹¹ This market value is estimated using basic assumptions and is intended as an indicator of the magnitude of costs involved; in no way does it represent the actual market value of Rivershore Apartments.

County, and administrative costs. To provide the property owner with an incentive to refinance, the County may be able to refinance the project with a new tax-exempt bond issue at an interest rate lower than the rate on the initial bond. Other assistance, such as rehabilitation loans or grants, may also be available.

4) *Purchase of Affordability Covenants:* Another option to preserve the affordability of the at-risk project is to provide an incentive package to the owner to maintain the project as affordable housing. Incentives could include writing down the interest rate on the remaining loan balance, and/or supplementing with a Section 8 subsidy received to market levels. By providing lump sum financial incentives or on-going subsidies in rents or reduced mortgage interest rates to the owner, the County can ensure that some or all of the units remain affordable.

5) *Construction of Replacement Units:* The construction of new low-income housing units is a means of replacing the at-risk units should they be converted to market-rate units. The cost of developing housing depends upon a variety of factors, including density, size of the units (i.e. number of bedrooms), location, land costs, and type of construction. The average construction cost for a rental residential unit is approximately \$450,000 (including land costs), based on assessments from recent multi-family developments in the County. Based on this estimate, it would cost approximately \$22 million to develop 49 new assisted units should Rivershore convert to market rate.

Cost Comparisons: The transfer of ownership of Rivershore to non-profit housing providers is a means for preserving the at-risk units. However, the high costs of acquiring the property (approximately \$22.4 million due to the need to acquire all 245 units in the property) may prevent such a transfer. While there is not currently a need for rental subsidies required to preserve the 49 assisted units, long-term affordability of the units cannot be ensured. Other financial incentives may also be necessary to convince property owners to maintain the affordable units. However, the option of constructing 49 replacement units is as costly and potentially constrained by a variety of factors, including growing scarcity of multi-family residential land, rising land costs, and community opposition.

The County should continue to monitor the rents at Rivershore and be prepared to work with the owners to refinance the project with a new tax-exempt bond issue at a lower interest rate in exchange for extended affordability terms if market rents increase above the affordable rents. This is likely the best option to preserve the at-risk units in Rivershore. The County has past experience with this approach and considers it to be an effective means to preserve affordable housing units. A key program in this Housing Element is to monitor the status of and preserve the affordable units in Rivershore and other publicly assisted projects in the unincorporated areas.

**Table 6-22
Inventory of Assisted Rental Housing**

Project Name	Total Units	Assisted Units	Household Type	Funding Source(s)	Expiration of Affordability
ABC Apartments 462 Corte Arango, El Sobrante	9	9	Disabled	Section 811; HOME	2042
Alves Lane (Elaine Null Court) 300 Water Street, Bay Point	14	13	Family	LIHTC, RDA, HOME	2050
Aspen Court Apartments 121 Aspen Drive, Pacheco	12	11	Disabled with HIV/AIDS	Sections 8 and 811; HOPWA	2039

**Table 6-22
Inventory of Assisted Rental Housing**

Project Name	Total Units	Assisted Units	Household Type	Funding Source(s)	Expiration of Affordability
Avalon Bay Apartments Contra Costa Centre 101 Harvey Drive, Walnut Creek	418	83	Family	Tax-exempt bonds	2042
Bayo Vista 2 California Street, Rodeo	250	250	Family	HACCC (Public Housing)	Not Applicable
Bella Monte Apartments 2420 Willow Pass, Bay Point	52	51	Family	LIHTC, tax-exempt bonds, RDA, HOME; CDBG	2060
Carquinez Vista Manor 1212 Wanda Street, Crockett	36	35	Seniors	HUD Section 202; HOME	2056
Coggins Square Apartments Contra Costa Centre 1316 Las Juntas Way, Walnut Creek	87	86	Family	RDA; HOME; CDBG; LIHTC	2055; 2060
Community Heritage Senior Apts. 1555 3 rd St., North Richmond	52	52	Senior	Section 202; RDA; HOME; CDBG	2040; 2060
Creekside Terrace 5038 San Pablo Dam Road El Sobrante	57	56	Family	Sections 8, 236, & 241	May 2013; October 2028
De Anza Gardens 205 Pueblo Avenue, Bay Point	180	178	Family	LIHTC	2058
El Sobrante Silvercrest 4630 Appian Way, El Sobrante	50	49	Senior (62+)	Sections 8 & 202; CDBG	January 2024
Elaine Null Court 112 Alves Lane, Bay Point	14	14	Disabled	RDA; HOME; LIHTC	September 2050; September 2055
Hidden Cove Apartments 2901 Mary Anne Lane, Bay Point	88	88	Family	County tax-exempts bonds	2058
Hilltop Commons 15690 Crestwood Dr., San Pablo	324	65	Family	County tax-exempt bonds	2056
Las Deltas 1601 N. Jade St., No. Richmond	76	71	Family	HACCC (Public Housing)	Not Applicable
Las Deltas Annex #1 1601 N. Jade St., No. Richmond	90	75	Family	HACCC (Public Housing)	Not Applicable
Las Deltas Annex #2 1601 N. Jade St., No. Richmond	60	51	Family	HACCC (Public Housing)	Not Applicable
Mission Bay (Willow Pass) Apts. 1056 Weldon Lane, Bay Point	120	48	Family	County tax-exempt bonds	2039
Park Regency 3128 Oak Road, Walnut Creek	892	134	Family	County tax-exempt bonds; RDA	2033
Rivershore Apartments 1123 Shoreview, Bay Point	245	49	Family	County tax-exempt bonds	2017
Rodeo Gateway Apartments 710 Willow Avenue, Rodeo	49	48	Seniors	Section 202; RDA; HOME	2056
Villas at Monterosso 100 Casablanca Terrace, Danville	96	95	Family	County tax-exempt bonds	2060
Willowbrook Apartments 110 Bailey Road, Bay Point	72	72	Disable/ Senior (62+)	Sections 8 & 221; County tax-exempt bonds	2032

Sources: Department of Conservation and Development, Contra Costa County, 2014;
RDA: Redevelopment Agency
HACCC: Housing Authority of Contra Costa County
HOME: Home Investment Partnership Act funds/HOPWA: Housing Opportunities for Persons with AIDS
LIHTC: Low Income Housing Tax Credit
CDBG: Community Development Block Grant

The remaining 23 projects in Table 6-22 have affordability covenants that will begin to expire in 2024. The County has a strong history of refinancing projects with expiring use contracts and preserving the affordable units. Following is a general discussion of preservation or replacement options.

Preservation and Replacement Options: To maintain the existing affordable housing stock, the County must either preserve the existing assisted units or replenish the affordable housing inventory with new units. Depending on the circumstances of at-risk projects, different options may be used to preserve or replace the units. Preservation options typically include: 1) transfer of project to non-profit ownership; 2) provision of rental assistance to tenants using non-federal funding sources; 3) tax-exempt bond refinancing; and 4) purchase of affordability covenants. With regard to replacement, the most direct option is the development of new assisted multi-family housing units.

1) Tax-Exempt Bond Refinancing: An effective way to preserve the affordability of low-income use restricted units in the tax exempt bond program is to refinance the remaining mortgage on the project. When refinanced, the project would be required by the 1986 Tax Reform Act to commit its 20 percent low-income units for 55 years. The costs to refinance the project would include the difference in interest rates on the remaining debt between the previous and renegotiated loan packages, an issuance cost to be paid up front by the County, and administrative costs. To provide the property owner with an incentive to refinance, the County may be able to refinance the project with a new tax-exempt bond issue at an interest rate lower than the rate on the initial bond. Other assistance, such as rehabilitation loans or grants, may also be available.

2) Transfer of Ownership: Transferring ownership of an at-risk project to a non-profit housing provider is generally one of the least costly ways to ensure that the at-risk units remain affordable for the long term. By transferring property ownership to a non-profit organization, low-income restrictions can be secured indefinitely and the project would become potentially eligible for a greater range of governmental assistance. A transfer of this type would be based on the current market value for the units, which is estimated on the basis of the project's potential annual income, and operating and maintenance expenses.

3) Rental Assistance: Rental subsidies using non-federal (State, local or other) funding sources can be used to maintain affordability of at-risk units. These rent subsidies can be structured to mirror the federal Section 8 program. Under Section 8, HUD pays the difference between what tenants can pay (defined as 30 percent of household income) and what HUD estimates as the fair market rent on the unit.

The feasibility of this alternative is highly dependent on the availability of non-federal funding sources necessary to make rent subsidies available and the willingness of property owners to accept rental vouchers if they can be provided.

4) Purchase of Affordability Covenants: Another option to preserve the affordability of the at-risk project is to provide an incentive package to the owner to maintain the project as affordable housing. Incentives could include writing down the interest rate on the remaining loan balance, and/or supplementing the Section 8 subsidy received to market levels. The feasibility of this option depends on whether the complex is too highly leveraged. By providing lump sum financial incentives or on-going subsidies in rents or

reduced mortgage interest rates to the owner, the County can ensure that some or all of the units remain affordable.

5) *Construction of Replacement Units*: The construction of new low-income housing units is a means of replacing the at-risk units should they be converted to market-rate units. The cost of developing housing depends upon a variety of factors, including density, size of the units (i.e. number of bedrooms), location, land costs, and type of construction. The average construction cost for a rental residential unit is approximately \$450,000 (including land costs), based on assessments from recent multi-family developments in the County.

A key program in this Housing Element is to monitor the status of and preserve the affordable units in publicly assisted projects in the unincorporated areas. See Section 6.4-B for a list of financial resources and Section 6.4-D for a representative list of entities qualified to assist in the preservation of at-risk units.

F. Future Housing Need

Future housing need refers to the share of the region’s housing growth that has been allocated to a community. In brief, ABAG calculates future housing need based upon projected household growth, plus a certain amount of units needed to account for normal and appropriate level of vacancies and the replacement of units lost to conversion or demolition.

In 2013, ABAG developed its regional housing needs allocation (RHNA) based on both existing need and projected need for housing. ABAG published the Regional Housing Needs Plan San Francisco Bay Area 2014-2022 which explains in detail the process to allocate the Bay Area regional housing need of 187,990. This document provides detailed information on the RHNA process. Because of the emphasis on supporting development in priority development areas, the County’s assigned RHNA decreased from the prior planning period.

Table 6-23 provides a breakdown of the County’s share of future regional housing needs by four income categories: very low, low, moderate, and above moderate. As indicated, the share of regional housing needs allocated to the unincorporated areas is a total of 1,367 new units over the 2014-2022 RHNA period. Through this Housing Element, the County is required to demonstrate the availability of adequate sites to accommodate these projected new units.

**Table 6-23
Share of Regional Housing Needs**

Income Group	2009 Income Percentage	2014 Income Percentage	2014 RHNA Allocation
Very Low	23%	27%	374
Low	17%	16%	218
Moderate	20%	18%	243
Above Moderate	40%	39%	532
Total	100%	100%	1,367

Source: ABAG, 2013.

Table 6-24 shows the breakdown of future regional needs by income for all cities and unincorporated areas in Contra Costa County. Over the 2014-2022 RHNA period, the total housing need for the County is determined to be 20,630 new units. The housing needs

allocation varies from a low of 141 new units in Clayton to a high of 3,478 new units in Concord. Other communities that will absorb much of the region’s projected future housing growth are the cities of Pittsburg (2,025), Richmond (2,435), and Walnut Creek (2,235).

**Table 6-24
Total Housing Need by Income –
Contra Costa County and Cities**

Jurisdiction	Very Low	Low	Moderate	Above Moderate	Total RHNA Allocation
Antioch	349	205	214	680	1,448
Brentwood	234	124	123	279	760
Clayton	51	25	31	34	141
Concord	798	444	559	1,677	3,478
Danville	196	111	124	126	557
El Cerrito	100	63	69	166	398
Hercules	220	118	100	244	682
Lafayette	138	78	85	99	400
Martinez	124	72	78	195	469
Moraga	75	44	50	60	229
Oakley	317	174	175	502	1,168
Orinda	84	47	54	42	227
Pinole	80	48	43	126	297
Pittsburg	392	254	316	1,063	2,025
Pleasant Hill	118	69	84	177	448
Richmond	438	305	410	1,282	2,435
San Pablo	56	53	75	265	449
San Ramon	516	279	282	340	1,417
Walnut Creek	604	355	381	895	2,235
Unincorporated	374	218	243	532	1,367
Total	6,512	4,325	4,996	11,239	20,630

Source: ABAG, 2013.

6.3 HOUSING CONSTRAINTS

The provision of adequate and affordable housing opportunities is an important goal of the County. However, a variety of factors can constrain the development, maintenance, and improvement of housing. These include development costs, government constraints, lack of infrastructure, and environmental issues. This section addresses these potential constraints that affect the supply of housing in the unincorporated areas of Contra Costa County.

In evaluating the residential growth potential based on development on vacant and underutilized sites in the unincorporated areas, the County has undertaken a parcel-by-

parcel review of the available sites within the Urban Limit Line (ULL). Realistic development potential is assessed, taking into account the market trends, development standards, environmental constraints, and infrastructure and public facility/service constraints discussed in this section. The residential development potential is presented in Section 4 of this Housing Element.

A. Market Constraints

Land costs, construction costs, and market financing contribute to the cost of housing development, and can potentially hinder the production of new housing. Although many constraints are driven by market conditions, jurisdictions have some leverage in instituting policies and programs to address such constraints. The section below analyzes these market constraints as well as the activities that the County undertakes to mitigate their effects.

1. Development Costs

Construction costs vary widely according to the type of development, with multi-family housing generally less expensive to construct than single-family homes. However, wide variation within each construction type exists depending on the size of the unit and the number and quality of amenities provided.

In addition to construction, the price of land is also one of the largest components of housing development costs. Land costs may vary depending on where the site is in the County (Central County is significantly more expensive than portions of East and West County), whether the site is vacant or has an existing use that must be removed. Similarly, site constraints such as environmental issues (i.e. steep slopes, soil stability, seismic hazards, or flooding) can also be a major factor in the cost of land.

Based on assessments of recent multi-family developments, the average cost to construct an apartment unit in the unincorporated areas is approximately \$450,000 (including the cost of land). Single family home construction costs can be less than multi-family development. However, land costs and other charges can off-set those costs and result in higher costs overall. The estimated average development cost of a single-family home is approximately \$170,000 per bedroom or \$550,000 for a 2,200 square foot home. The cost will vary significantly depending upon the quality of materials used, the size of the unit and lot, the location, as well as the number and quality of amenities provided.

A reduction in amenities and the quality of building materials (above a minimum acceptability for health, safety, and adequate performance) could result in lower prices. In addition, prefabricated factory-built housing may provide for lower priced housing by reducing construction and labor costs. Another factor related to construction costs is the number of units built at one time. As the number increases, costs generally decrease as builders benefit from economies of scale.

Another key component is the price of raw land and any necessary improvements. The high demand for residential development keeps land cost relatively high throughout the Bay Area. In the unincorporated areas, residential land costs vary depending on the site and the area. In addition, in-fill development, which is the current regional priority, is more expensive than "green field" development. Many in-fill parcels have existing structures and/or contaminated conditions. Aging infrastructure may require replacement. These factors increase the cost of development. The County owns former

redevelopment agency residential parcels in Bay Point, Rodeo, North Richmond, and the City of Walnut Creek. All sites will be developed with affordable housing.

2. Home Financing

The availability of financing affects a person’s ability to purchase or improve a home. Following the foreclosure crisis that began in 2008, lenders significantly tightened their lending standards. As of this writing, lending standards are extremely tight and it is difficult for all but the most credit worthy buyers to get mortgage loans.

Specific housing programs such as first-time homebuyer programs or other mortgage assistance programs can be a useful tool providing help with down payment and closing costs, which are often significant obstacles to home ownership for lower income and minority groups.

B. Governmental Constraints

Local policies and regulations can impact the price and availability of housing and, in particular, the provision of affordable housing. Land use controls, site improvement requirements, fees and exactions, permit processing procedures, and other factors may constrain the maintenance, development and improvement of housing. This section discusses potential governmental constraints as well as policies that encourage housing development in the unincorporated areas of Contra Costa County.

1. Land Use Controls

The Land Use Element of the Contra Costa County General Plan sets forth the policies for guiding development. These policies, together with existing zoning regulations, establish the amount and distribution of land allocated for different uses within the unincorporated areas of the County. As described in Table 6-25, the General Plan has four residential designations for single-family dwellings and seven designations for multi-family uses, permitting a varying level of density for rural and urban residential uses.

Residential Development Standards

The County regulates the type, location, density, and scale of residential development primarily through the Zoning Code. Zoning regulations are designed to protect and promote the health, safety, and general welfare of residents as well as implement the policies of the County General Plan. The Zoning Code also serves to preserve the character and integrity of existing neighborhoods.

**Table 6-25
Residential Land Use Categories**

General Plan Land Use Designation	Zoning District(s)		Density (du/ac)	Residential Type(s)
	Consistent	Possible ¹		
Single-Family Residential				
Very Low (SV)	R-40, R-65, R-100	P-1, A Districts	0.2 – 0.9	Detached single-family homes consistent with rural lifestyle
Low (SL)	R-15, R-20, R-40	P-1, A Districts	1.0 – 2.9	Detached single-family homes on large lots

**Table 6-25
Residential Land Use Categories**

General Plan Land Use Designation	Zoning District(s)		Density (du/ac)	Residential Type(s)
	Consistent	Possible ¹		
Medium (SM)	R-10, R-12, R-15	P-1, A Districts	3.0 – 4.9	Detached single-family homes on moderate-sized lots
High (SH)	R-6, R-7, R-10, D-1	P-1, A Districts	5.0 – 7.2	Detached single-family homes and duplexes on smaller lots
Multiple-Family Residential				
Low (ML)	R-6, D-1, T-1, M-6, M-9	P-1	7.3 – 11.9	Single- or two-story duplexes, condos, town houses, and apts.
Medium (MM)	T-1, M-9, M-12, M-17	P-1	12.0 – 21.9	Larger-size condominiums and apartments, one- or two-stories
High (MH)	M-17, M-29	P-1	22.0 – 29.9	Multi-story condos and apts.
Very High (MV)	M-29	P-1	30.0 – 44.9	Multi-story apt. and condo complexes with smaller units
Very High-Special (MS)	P-1		45.0 – 99.9	Multi-story apartment complexes with smaller units
Congregate Care-Senior Housing (CC)	P-1		N/A	Senior housing with shared facilities
Mobile Home (MO)	T-1	P-1	1.0 – 12.0	Mobile homes

Note 1. The zoning districts listed in this column could be found consistent with the General Plan designation under certain circumstances depending upon the specific use that is proposed.

Source: Contra Costa County General Plan, Land Use Element, 2005-2020.

Table 6-26 summarizes the most pertinent residential standards for single-family, while Table 6-27 summarizes residential multi-family housing standards including those for mobile homes and mobile home parks. In each table, zone districts are grouped by the General Plan land use category in which they are permitted (i.e. Very Low, Low, Medium, and High).

**Table 6-26
Single-Family Residential Development Standards**

Development Standard	General Plan Land Use Category & Zone District									
	Very Low		Low		Medium		High			
	R-100	R-65	R-40	R-20	R-15	R-12	R-10	R-7	R-6	D-1
Max. Density (du/ac)	0.4	0.67	1.1	2.2	2.9	3.6	4.4	6.2	7.2	10.9
Min. Lot Area (sq. ft.)	100,000	65,000	40,000	20,000	15,000	12,000	10,000	7,000	6,000	8,000
Min. Lot Size (ft.)	200 x 200	140 x 140	140 x 140	120 x 120	100 x 100	100 x 100	80 x 90	70 x 90	60 x 90	80 x 90
Front Yard (ft.)	30	25	25	25	20	20	20	20	20	20
Side Yard (ft.)	30	20	20	15	10	10	10	5	5	10
Aggregate Side Yard	60	40	40	35	20	20	20	15	15	20
Rear Yard (ft.)	30	15	15	15	15	15	15	15	15	15
Max. Bldg. Ht. (stories)	2.5 35 ft.	2.5 35 ft.	2.5 35 ft.	2.5 35 ft.	2.5 35 ft.	2.5 35 ft.	2.5 35 ft.	2.5 35 ft.	2.5 35 ft.	2.5 35 ft.
Parking Req. (space/unit)	2	2	2	2	2	2	2	2	2	2

Source: Contra Costa County Zoning Code, May 2014.

Single-Family Residential Development Standards

Given the diversity of residential areas in the County, the minimum lot size for single-family homes ranges from 6,000 to 100,000 square feet, translating to densities of seven dwelling units per acre (du/ac) down to less than one dwelling unit per acre. The maximum height limit for single-family homes is two and half stories (or 35 feet in height), while setbacks vary by lot size.

The D-1 zone permits two-family or duplex units such as town homes to be located on an 8,000-square-foot parcel, while the R-6 zone permits more than one detached dwelling on a parcel so long as the lot size does not exceed 6,000 square feet per dwelling unit.

Multi-Family Residential Development Standards

Multi-family units are permitted in all M zones, providing densities ranging from 6 du/ac to 29 du/ac. Mobile homes and mobile home parks are permitted in T-1 zones. In addition, the lower density multi-family zones permit the development of single-family units. This often results in the development of detached single-family homes on small lots (3,000 – 4,000 sq. ft.). The P-1 or Planned Unit District provides flexible development standards to promote very high density development, while the General Plan Mixed-Use category enables the County to provide residential units in conjunction with commercial uses. Both of these are described in more detail later in this section.

**Table 6-27
Multi-Family Residential Development Standards**

Development Standard	General Plan Land Use Category & Zone District						
	Low/Medium				High	Very High	Very High - Special
	T-1 ^a	M-6	M-9	M-12	M-17	M-29	P-1
Max. Density (du/ac)	12	6	9	12	17	29	V ^b
Min. Lot Area (sq. ft.)	2,500 ^d	7,200	4,800	3,000	2,500	1,500	V
Min. Lot Size (ft.)	40 x 90	varies	varies	varies	varies	varies	V
Front Yard (ft.)	20	25	25	25	25	25	V
Side Yard (ft.)	5	20	20	20	20	20	V
Rear Yard (ft.)	15	20	20	20	20	20	V
Lot Coverage (%)	N/A	25	25	25	25	35	V
Max. Bldg. Height (stories or feet)	20	30	30	30	30	30	V
Parking Req. (space/unit)	2	c	c	c	c	c	V

Notes:

- a T-1 Zone District for mobile homes and mobile home parks.
- b V = Variable, dependent upon Planning Commission approval.
- c Dependent upon type of unit, refer to Table 6-29, Parking Requirements.
- d 2,500 sq. ft. for mobile home park lots (mobile park requires 3-acre minimum area).

Source: Contra Costa County Zoning Code, May 2014.

The Zoning Code uses maximum height, lot area, and lot coverage regulations to ensure the quality of multi-family development. The maximum height limit in most multi-family zones is 30 feet; however, in the P-1 zone the permitted height may be higher subject to

Planning Commission approval. Lot coverage is typically limited to 25 percent though this increases to 35 percent in the M-29 zone. The development standards in the T-1 zone are similar to those of the single-family zones; however, the lot size and lot area are smaller.

Parking Standards

The County's parking requirements for residential districts vary by housing type, the number of units, and parking needs. Table 6-28 outlines the County's parking requirements for different housing types. Single-family units are required to have two spaces per dwelling, which may be open or covered. Similar to single-family units, the requirement for mobile homes, duplexes, or town homes is two spaces per unit.

**Table 6-28
Parking Requirements**

Residential Type	Required Spaces
Single-family	2 covered or open spaces
Duplex or Town House	2 covered or open spaces
Multi-Family Unit (Apt. or Condo) ¹	
Studio	1 space + ¼ space for guests ²
One-bedroom	1 ½ spaces + ¼ space for guests ²
Two or more bedrooms	2 spaces + ¼ space for guests ²
Mobile Home	2 covered or open spaces
Second Unit	3 spaces for the entire lot ³

Notes:

- ¹ Half of the multi-family spaces shall be covered.
- ² Curb parking along the property's street frontage may be used to satisfy the guest parking requirements.
- ³ This includes the spaces that are already required for the principal residence. The exception under Ordinance Code Section 84.4-1202 shall not apply. Off-street parking may be permitted in a driveway.

Source: Contra Costa County Zoning Code, May 2014.

The number of parking spaces required for multi-family apartment units and condominiums ranges from one space for a studio to two spaces for units with two or more bedrooms. To accommodate guests, an additional one-quarter parking space must be provided per unit. Residential lots that contain second units are required to have three spaces in order to provide the required parking for the primary residence as well as parking for the second unit. In most cases the three-space requirement would include the two spaces already required for the single-family home on the lot. In the case of second units, the driveway may also be used for parking provided that the space is outside of the yard setback areas. Since the County does not require enclosed parking, cost reductions can be achieved by providing open spaces to fulfill the parking requirements. Furthermore, multi-family developments can utilize curbside parking along the property's street frontage to fulfill part of the parking requirements for guest parking.

In order to facilitate the development of housing projects at locations that encourage public transit use, the County has set forth a maximum amount of parking permitted rather than a minimum. This has been done at the mixed-use development at the Contra Costa Centre and is also proposed at a transit-oriented development in Bay Point.

Flexibility in Development Standards

The County offers mechanisms that facilitate the provision of a diversity of housing types. These mechanisms provide greater flexibility with regard to residential development standards than in conventional residential zone districts. Such mechanisms include the planned unit district (P-1) and density bonuses, described in more detail below.

Planned Unit District: The Planned Unit District (P-1) provides the opportunity for more imaginative and flexible design for large-scale residential developments than would be permitted in the conventional residential districts. The use of the P-1 district is intended to promote the diversification of buildings, lot sizes, and open spaces to produce an environment in harmony with surrounding existing and potential uses. The flexibility associated with the P-1 District includes variation in structures, lot sizes, yards, and setbacks and enables the developer to address specific needs or environmental constraints in an area. The final plan for a planned development is subject to approval by the County Planning Commission. The P-1 designation is applicable to all residential districts.

Using the P-1 designation, increased residential densities can be achieved. Density of up to 44.9 du/ac can be achieved in the P-1 district if the underlying General Plan designation is Very High Density Residential. The density can be increased up to 99 du/ac if the underlying General Plan designation is Very High Density – Special Residential.

Currently, a few unincorporated communities in the County are entirely zoned P-1 as a means of facilitating residential and other types of development in these areas. The general direction of the County is to encourage P-1 zoning in unincorporated areas, where it is appropriate in relation to the community's setting.

Mixed-Use Developments: The County General Plan Land Use Element includes a category for mixed-use developments in the unincorporated areas. This category has enabled the County to create unique projects that combine residential uses such as apartments or condominiums with commercial and other uses. Such developments provide needed housing in close proximity to key services such as transportation. The development at the Contra Costa Centre is a prime example of this. Other instances of mixed-use in County unincorporated areas include the Bay Point Willow Pass Corridor and the Parker Avenue downtown area in Rodeo. The mixed-use category offers the County greater flexibility by providing needed housing in urban areas close to important services, where larger residential units are not appropriate.

Density Bonus: In accordance with State law and the County's Residential Density Bonus Ordinance, Contra Costa County provides density bonuses to qualified new housing projects. Specifically, the developer must have: (1) at least ten percent of the total units affordable to low-income households; (2) at least five percent of the total units affordable to very-low-income households; or (3) at least ten percent of a planned development as moderate income housing or (4) as senior housing. Affordability must be maintained for at least 30 years. If these conditions are met, the developer is entitled to a density bonus of between 5 and 35 percent of the maximum density permitted in the underlying zone plus

one to three incentives (e.g., modified standards, regulatory incentives, or concessions) of equal financial value based upon land costs per dwelling unit. The County has utilized density bonuses to facilitate the development of affordable housing.

Inclusionary Housing: Residential developments of five or more units must provide 15 percent of the development as affordable housing. Compliance options include on-site development, off-site development, land conveyance, payment of in-lieu fees, and use of transfers or credits between developers or developments. The Inclusionary Housing Ordinance includes a mitigation measure by providing developers a 15 percent density bonus in exchange for providing the affordable units.

However, in the *Palmer/Sixth Street Properties L.P. v. City of Los Angeles* ("Palmer"), the California Court of Appeal held that local inclusionary requirements applied to rental housing violate the Costa-Hawkins Act, the state law governing rent control. The *Palmer* decision has significant implications for local inclusionary ordinances. In response, Contra Costa lowered the rental in lieu fee to 0 dollars. This effectively suspends the provisions of the ordinance that apply to rental housing.

In general, the requirements and standards of the County do not act as a constraint to the development of affordable housing. The Great Recession significantly slowed development. There were over 1,000 permits issued in 2003 and just over 100 permits issued in 2009 and 2011. Development activity is beginning to pick up and nearly 300 permits were issued in 2013. The overriding constraint to affordable housing development is the high land costs, availability of financing, neighborhood opposition or NIMBYism, and other market factors. To mitigate this constraint, the County has been proactively pursuing affordable housing opportunities through the use of subsidies. Figure 6-2 illustrates the affordable housing projects financed by the County and located in the unincorporated County. As demonstrated later in Section 5, Housing Plan, the County will continue to work with both for-profit and non-profit developers to actively encourage affordable housing development.

2. Provisions for a Variety of Housing

Housing element law specifies that jurisdictions must identify adequate sites to be made available through appropriate zoning and development standards to encourage the development of various types of housing for all economic segments of the population. This includes single-family housing, multi-family housing, factory-built housing, mobile homes, emergency shelters, and transitional housing among others. Table 6-29 summarizes the housing types permitted within the primary residential zones in the County unincorporated areas.

In addition to the residential districts identified in the Land Use Element, several other zone districts permit limited residential development. These include the less-intensive agricultural districts (A-2), which permit one single-family dwelling unit per lot. Residential development is also permitted in the Interchange Transitional District and in most commercial/business and industrial districts (N-B, CM, C-B, L-I, and H-I) subject to a land use permit. In the Retail Business District and the General Commercial District, single-family homes and duplexes are permitted by right; however, multi-family developments require a land use permit.

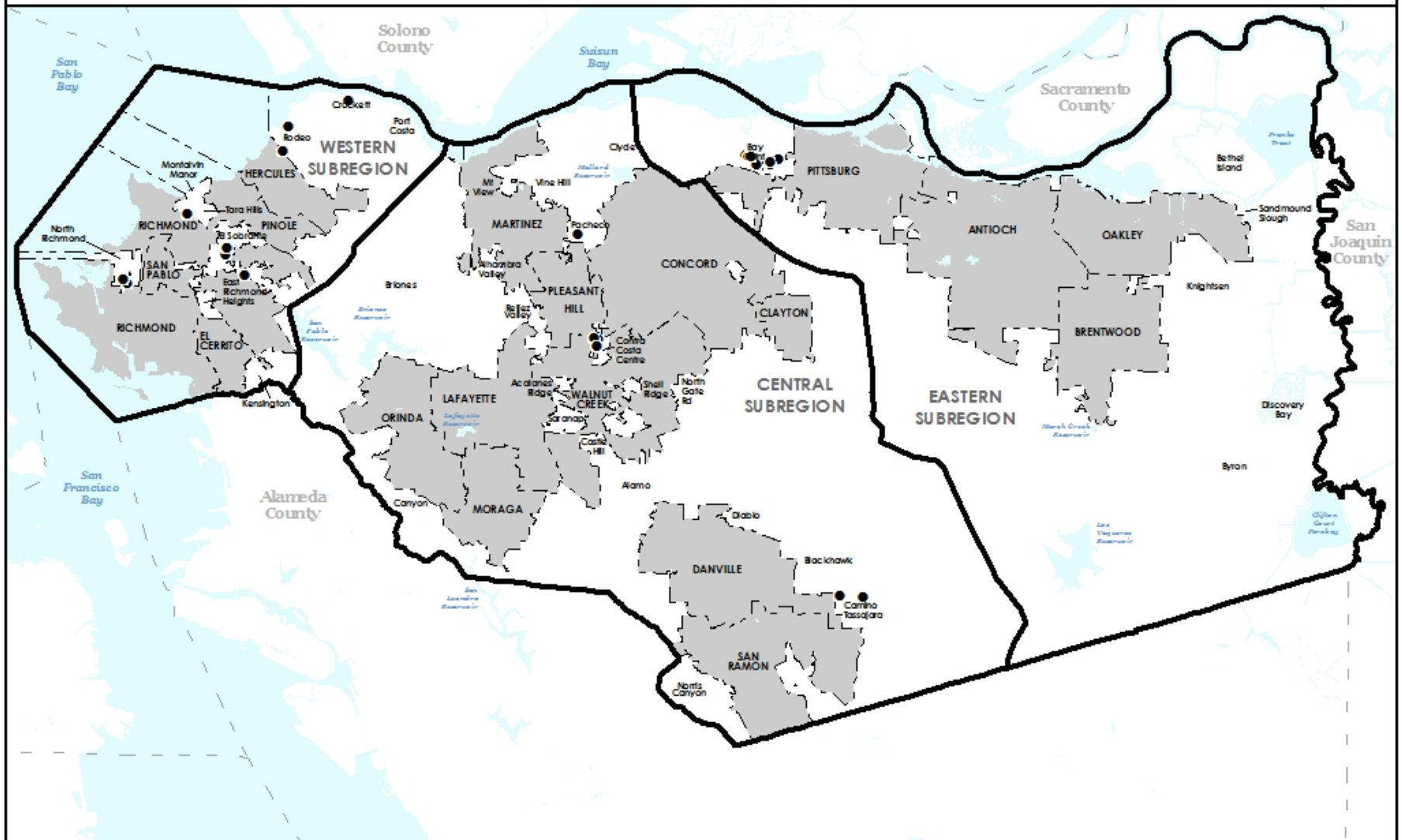
The County offers a diversity of housing types that are available for all economic segments of the community as well as more vulnerable members of the community, including those earning lower income, seniors, disabled households, farm workers, and the homeless, among others. These include multi-family units, second units, mobile homes, and other more affordable housing opportunities.

Table 6-29 Housing Types Permitted by Zone District											
Housing Permitted Types	Single Family Zone Districts										
	R-100	R-65	R-40	R-20	R-15	R-12	R-10	R-7	R-6	D-1	
Residential Uses											
Single-family detached	P	P	P	P	P	P	P	P	P	P	P
Single-family attached											P
Second units	c	c	c	c	c	c	c	c	c	c	c
Mobile/Mfg. homes	P	P	P	P	P	P	P	P	P	P	
Special Needs Housing											
Transitional housing	c	c	c	c	c	c	c	c	c	c	c
Emergency shelter	c	c	c	c	c	c	c	c	c	c	c
Residential care (≤6 beds)	P	P	P	P	P	P	P	P	P	P	P
Residential care (>6 beds)	c	c	c	c	c	c	c	c	c	c	c
Multi-Family Zone Districts¹											
Residential Uses				M-29	M-17	M-12	M-9	M-6	P-1	T-1	
Multi-family (3 or more)				P	P	P	P	P	P		
Duplex/Townhomes				P	P	P	P	P	P		
Mobile/Mfg. homes										P	
Mobile home parks										P	
Second Units				c	c	c	c	c	c		
Special Needs Housing											
Transitional housing				c	c	c	c	c	c		
Emergency shelter				c	c	c	c	c	c		
Residential care (≤6 beds)				P	P	P	P	P	P		
Residential care (>6 beds)				c	c	c	c	c	c		

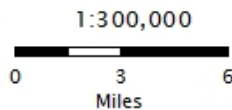
Note: 1. Single family attached and detached units are also permitted in the lower density multi-family zones (M-6, M-9, and M-12)

Source: Contra Costa County Zoning Code, May 2014. P = Permitted c = subject to a Land Use Permit

Figure 6-2 Location of County Financed Affordable Housing



6-51



■ Public and Assisted Housing

▭ County Subregions

▭ City Limits

ANTIOCH Incorporated Areas

Alamo Unincorporated Areas

CONTRA COSTA COUNTY

Map created 07/10/2014
 by Contra Costa County Department of Conservation and Development, GIS Group
 50 Muir Road, Martinez, CA 94555
 37°59'41.791"N 122°07'03.756"W



Multi-Family Units: The Zoning Code permits multi-family housing opportunities in the multi-family zones (M-29, M-17, M-12, M-9, and M-6) by right. Densities range from 6 units per acre to 29 units per acre. Densities of up to 99 units per acre are permitted in the Planned Unit District (P-1). Approximately 14 percent of the County housing stock consists of multi-family residences. Contra Costa County offers a wide variety of affordable multi-family units for lower income households and persons with special needs, such as seniors, the disabled, and those with HIV/AIDS.

Licensed Care Facilities: The Zoning Code permits licensed residential or community care facilities with six or fewer beds in all residential zones by right. Those facilities with more than six beds require a land use permit. Since land use permits for residential care facilities with more than six beds are not very common, the County has not formally adopted a procedure for processing such land use permits. However, in the last Housing Element cycle, there was an application that involved a land use permit for a residential care facility with more than six beds. The land use permit application involved the conversion of an existing single family home into a ten bed residential facility. The site was located in a rural community that was not accustomed to special needs housing. The planning approval was appealed to the Board of Supervisors, who upheld the planning approvals.

The conditions of approval for the land use permit required verification that the residential care facility was licensed by an appropriate state or local agency, and that public services (police and fire protection) and utilities (water, sewer, etc.) were adequate to serve the location and size of the facility; and, in each case, there were certain conditions relating to the approval of a site plan for the facility and maximum number of employees working in the facility at one time. The recent experience with this residential care facility application indicates that the land use permit approval process is reasonable and does not unduly limit or bar such uses within residential zoned districts in the unincorporated area.

Second Units: Second units are designed to provide an opportunity for the development of small rental units as one way of providing affordable housing for low- and moderate-income individuals and families as well as seniors and the disabled. Second units are permitted in all residential zone districts subject to a land use permit. The second unit must not exceed 1,000 square feet and must provide complete independent living facilities for one or more persons. Second units may be rented or leased, but they must conform to the standards that are applicable to residential construction in the zone in which the unit is located.

Mobile/Manufactured Homes: Mobile homes and manufactured housing offer an affordable housing option to many low- and moderate-income households and are permitted in all single-family residential zoning districts. In addition, mobile homes are permitted in several commercial and industrial districts subject to a land use permit. The Contra Costa County Planning and Zoning Code also permits mobile home parks in the T-1 district. Currently, approximately 2,659 mobile homes are located in mobile home parks in the unincorporated area of the County.

Farmworker Housing: The County is home to a variety of agricultural uses, many of which are located in the southern and eastern areas of the County. According to the 2012 Agricultural Census, 2,049 workers were employed on farms in Contra Costa County, with a reported 89 migrant workers. Currently, the Zoning Code permits farm

worker housing for seasonal workers in the agricultural districts (A-2, A-3, and A-4) subject to a land use permit. As previously noted, the County is proceeding with a zoning text amendment to be consistent with the latest provisions of the State Employee Housing Act with respect to farm labor housing. The zoning text amendment would remove the requirement to secure a land use permit for farmworker housing in agricultural zoning districts, and it is expected that the text amendment will be adopted by the end of calendar year 2014.

Approximately 45,000 acres within the ULL are zoned for agricultural use and an additional 312,000 acres outside the ULL are designated for agriculture, open-space, wetlands, parks, and other non-urban uses. The majority of agricultural land is located in the eastern portion of the County and has a General Plan designation of Agricultural Lands (AL) or Agricultural Core (AC).

Emergency Shelters, Transitional and Permanent Supportive Housing:

Emergency shelters and transitional housing designed to meet the needs of those who are homeless or formerly homeless are permitted in all residential zones subject to a land use permit. In addition, these facilities are permitted in most commercial and industrial districts with a land use permit. The purpose of the land use permit is to ensure compatibility with surrounding land uses, and not to constrain their development. The land use permit for an emergency shelter and a transitional housing facility requires only an administrative review unless the decision is appealed. If the administrative decision is appealed, a hearing on the permit may be held before the Zoning Administrator or the County Planning Commission, as necessary.

The County amended the Zoning Code to allow homeless shelters 'by-right' in the C: General Commercial District. The C: General Commercial District has sufficient land designated within this zoning district with both appropriate distance from schools and proximity to transit. In addition, homeless shelters may be allowed in other zoning districts with a conditional use permit. The unincorporated County has approximately 110 to 210 persons without night time shelter. Shelters will be no larger than 75 beds. The County's existing 75 bed homeless emergency shelter in Concord is approximately 16,000 square feet and has a capacity for 100 beds. Assuming a 75 bed shelter needs to be 15,000 square feet, the County would potentially need two or three emergency shelters totaling 30,000 to 45,000 square feet to address the unmet need. There are sufficient sites in the unincorporated area of Contra Costa County zoned under the C: General Commercial District to address the potential need for emergency shelters to accommodate 110 to 210 homeless persons.

The ordinance includes specific requirements in order to provide certainty to the applicant and maintain compatibility with the surrounding neighborhood. Following are the general development standards:

- The maximum number of beds and minimum number of square feet per bed;
- Off-street parking based on demonstrated need, but not to exceed parking requirements for other residential or commercial uses in the same zone;
- Common facilities (kitchen and dining room, private intake area, counseling office);
- Security (door and window locks, exterior lighting, client registration).

The County is revising the Zoning Code to clarify that transitional housing and supportive housing are treated as residential uses.

The County revised the Zoning Code to include single room occupancy (SROs) facilities. Development standards and permit procedures will be developed to facilitate the development of SROs.

In general, emergency shelters and permanent supportive housing should be accessible to the population in need and near public transit, employment and job training opportunities, community facilities, and services. Typically, people on public assistance are most vulnerable to becoming homeless in the case of an economic recession or cuts in public assistance. Areas with concentrations of CalWORKS participants and good access to transit, employment, and services would be appropriate for the siting of emergency and permanent supportive housing. In siting such facilities, the County will pay special attention to issues of neighborhood impactation.

Several emergency shelters and transitional housing facilities for the homeless are located in Contra Costa County. Table 6-21 in the previous section identifies the major temporary, transitional, and permanent housing facilities for the homeless and formerly homeless in the County.

(See discussions on the County's Housing First strategy contained in Section 6.2, Housing Needs.)

3. Growth Management Program

Growth management programs facilitate well-planned development and ensure that the necessary services and facilities for residents are provided. Furthermore, the planning and land use decisions associated with growth management intend to enhance housing opportunities by concentrating housing in urban areas close to jobs and services, rather than in sprawling developments that may threaten agricultural land and open space. However, a growth management program may act as a constraint if it prevents a jurisdiction from addressing its housing needs.

In 1988, Contra Costa County residents approved Measure C, which increased sales tax by one half cent to fund transportation projects. In response to growing concerns about traffic impacts of new development and the lack of necessary funding for infrastructure development and improvements, the measure also included a growth management component. Measure C-1988 requires each jurisdiction to adopt a Growth Management Element as part of its General Plan.

In 1990, Contra Costa residents expressed their concerns regarding new development threats to the environment by approving Measure C-1990. This measure applies to the unincorporated County and restricts urban development to 35 percent of the land in the County. The remaining 65 percent of the land is preserved for agriculture and open space.

Growth Management Element – Measure C 1988

As part of the 1990-2010 General Plan, the County developed the Growth Management Element to address the requirements of Measure C-1988. The Element includes adopted level of service (LOS) standards for traffic for particular types of land uses and

performance standards to be maintained through capital projects for fire protection, police, parks, sanitary facilities, water, and flood control. These performance standards are designed to ensure that new developments provide their fair share of the cost of infrastructure, public facilities, and services. As a result, new developments must demonstrate that the level of service and performance standards identified in the Element will be met.

65/35 Land Preservation Plan and Urban Limit Line – Measure C-1990

The 65/35 Land Preservation Plan and the Urban Limit Line (ULL), adopted in 1990 under Measure C, was intended to concentrate development in areas most suitable for urban development. As mentioned above, urban uses are permitted on 35 percent of the land in the County. Certain types of land are identified in the Measure as not being appropriate for urban development such as prime agricultural land, open space, wetlands, or other areas unsuitable for urban development because of environmental or other physical constraints.

The ULL established a boundary setting apart land that is suitable for urban development from that which is not. The purpose of the ULL is to limit potential urban encroachment by prohibiting the County from designating any land located outside the ULL for an urban land use. Voters in Contra Costa County approved Measure L in November 2006 establishing an updated Urban Limit Line, extending the term of the Urban Limit Line to 2026, and enacting new procedures requiring voter approval to expand the Urban Limit Line by greater than 30 acres.

Implementation of Measure C 1988 and 1990 has not prevented the County from meeting its housing obligations. Instead, the Growth Management Program has led to a coordinated planning effort that has provided a mechanism to support and enhance housing development throughout the County. This has been achieved through pro-rata fees and the concentration of development, which has enabled the County to provide the needed services, facilities, and infrastructure at a lower cost to residents and developers than could be achieved through unmanaged and sprawling development. Section 4 of this Housing Element demonstrates the County's ability to accommodate its share of regional housing growth on residentially designated land within the ULL.

4. Site Improvements and Development Fees

Site Improvements

Site improvements are an important component of new development and include water, sewer, circulation, and other infrastructure needed to serve the new development. Contra Costa County requires the construction of reasonable on-site and off-site public improvements as condition of approval for residential (major) subdivisions as permitted by the Subdivision Map Act. Typical improvements required include:

- o Grading and improvement of public and private streets serving the subdivision according to adopted design standards (see Table 6-31 for a summary of roadway design standards);
- o Storm drainage and flood control facilities within and outside the subdivision (when necessary) to carry storm water runoff both tributary to and originating within the subdivision;

- o Public sewage system improvements according sewer service district standards and direct sewage system connection to each lot;
- o Public water supply system improvements according to water service district standards to provide adequate water supply and direct water system connection to each lot;
- o Fire hydrants and connection of the type and location as specified by the relevant fire service district;
- o Public utility distribution facilities including gas, electric, telephone and cable television necessary to serve each lot;
- o Local transit facilities, such as shelters, benches, bus turnouts, park-n-ride lots for larger residential subdivisions.

Specific standards for a residential subdivision’s on-site and off-site improvements must be in accordance with the County’s General Plan, Zoning Ordinance Code, Flood Control and Drainage Ordinance Code, and Subdivision Ordinance Code. Additionally, the County may require dedication of land for public use, such as roadways and parks. Dedicated rights-of-way for roadways must be designed, developed, and improved according to the County’s Roadway Design Criteria as summarized in Table 6-30.

**Table 6-30
Roadway Design Standards**

Roadway Type	Right-of-Way	Curb to Curb	Median	Sidewalk Area
Parkways	136 ft.	106 ft.	14 ft.	n/a
Major Arterial	126 ft./136 ft.	106 ft.	14 ft.	8 ft.
Arterial / Industrial Collector	84 ft.	64 ft.	n/a	8 ft.
Industrial Collector	68 ft.	48 ft.	n/a	n/a
Minor Arterial / Major Collector	60 ft.	40 ft.	n/a	8 ft.
Minor Collector	56 ft.	36 ft.	n/a	n/a

Source: Contra Costa County Public Works Department, Standard Plans, 2009

It can be reasonably inferred that the costs for the construction of on-site and off-site improvements under the County’s residential subdivision process does have an impact on housing supply and affordability.

Development Fees

The County requires the payment of fees for off-site extension of water, sewer and storm drain systems, and traffic signals. The developer is also required to construct all internal streets, sidewalks, curb, gutter, and affected portions of off-street arterials. New residential construction will either occur as infill, where infrastructure is already in place or in planned unit districts, where the provision of adequate public services and facilities may be required as conditions for project approval. Development impact fees such as capital facility fees (e.g. charges for schools and parks) and service connection fees (e.g. sewer and water connections) are identified in Table 6-31. Appendix A provides detailed information on the County’s development and planning/processing fees by housing type. Sub-area analysis is provided in the Appendix to illustrate the differential in fee amounts by area.

**Table 6-31
Development Impact Fees
Unincorporated Areas**

SINGLE FAMILY HOME FEES	WEST		CENTRAL		EAST ¹²	
	North Richmond	Rodeo	Pacheco	Alamo	Bay Point	Discovery Bay
Permit/Plan Processing Fees	\$6,293	\$6,237	\$6,137	\$6,137	\$6,387	\$6,137
Capital Facilities Fees	\$39,022	\$34,002	\$41,565	\$74,678	\$32,234	\$43,037
Service Connection Fees	\$8,972	\$11,119	\$6,516	\$7,764	\$9,594	\$420
TOTAL	\$54,287	\$51,358	\$54,218	\$88,579	\$48,215	\$49,594

Assumptions: Single family 2,000 sq. ft. home with 400 sq. ft. attached garage, and wood frame construction.
Source: Contra Costa County- Dept. of Conservation and Development, Building Insp. Div. Fee Estimator Program and information provided by Special Districts, April 2014.

MULTI-FAMILY APARTMENT FEES	WEST		CENTRAL		EAST	
	North Richmond	Rodeo	Pacheco	Alamo	Bay Point	Discovery Bay
Permits/Processing Fees	\$35,835	\$35,803	\$35,653	\$35,653	\$35,903	\$35,653
Capital Facilities Fees	\$570,115	\$506,675	\$487,686	\$1,015,975	\$531,175	\$787,340
Service Connection Fees	\$83,813	\$157,463	\$41,125	\$73,588	\$	\$420
Fees on Carport	\$3,565	\$3,565	\$3,565	\$3,565	\$3,565	\$3,565
TOTAL	\$693,328	\$703,506	\$568,029	\$1,128,781	\$570,643	\$826,978
TOTAL PER UNIT FEES	\$27,733	\$28,140	\$22,721	\$45,151	\$22,825	\$33,079

Assumptions: Prototypical multi-family residence. Assume a 20,000 square foot apartment building with 25 units. Five 3-bedroom units, ten 2-bedroom units, ten 1-bedroom units. 46 off-street parking stalls in a carport. One structure, 2-story, and wood frame construction.
Source: Contra Costa County- Dept. of Conservation and Development, Building Insp. Div. Fee Estimator Program and information provided by Special Districts, April 2014.

The County also collects fees from developments to cover the costs of planning and processing permits. Processing fees and deposits are calculated based on average staff time and material costs required to process a particular type of case. The average cost of planning and processing fees for single and multi-family residential development are summarized in Table 6-31.

Planning and processing fees, combined with costs for the required site improvements, add to the cost of housing. The average planning and processing fees for a typical single-family home and typical 25-unit multi-family complex have been calculated.¹³ The overall development impact fees for site improvements and processing fees totals range from \$48,130 to \$88,579 for the typical single family home built in the unincorporated area of the County and from \$22,721 to \$45,151 per apartment unit. These costs vary by unincorporated region of the County as shown in Table 6-31, and are representative of the development fees for new residential development within the unincorporated area.

¹² When a residential development project falls within the boundaries of the East Contra Costa County Habitat Conservation Plan/Natural Community Conservation Plan (HCP), additional fees may apply. These fees are paid for a project impacting potential habitat and are one option for mitigating impacts to, or takings of, State and federally listed threatened and endangered species (under the Endangered Species Act and California Endangered Species Act.) The East Contra Costa County Habitat Conservancy, Contra Costa County, and the cities of Brentwood, Clayton, Oakley, and Pittsburg oversee the permit program and issue permits on behalf of the California Department Fish and Wildlife, U.S. Fish and Wildlife. For more information see: www.cocohcp.org.

¹³ A typical single family residence consists of a 2,000 square foot wood frame residence with an attached 400 sq. ft. garage. A typical multi-family apartment complex consists of one 20,000 square foot apartment building with 25 units and includes 5 three-bedroom units, 10 two-bedroom units, and 10 one-bedroom units. The complex also includes a 46-space carport.

Requiring developers to construct site improvements and/or pay fees toward the provision of infrastructure, public facilities, services, and processing will increase the cost of housing.¹⁴ While these costs may impact housing affordability, these requirements are deemed necessary to maintain the quality of life desired by County residents, and are consistent with the goals and policies of the General Plan.

If a developer owns the property, then either the developer's profit and/or the price of the housing will be adjusted depending on the cost of fees and site improvements. In order to cover increasing costs, the developer might have to reduce its profit. Or, if the market supports higher prices, the developer might raise the rents or sales prices of the new housing. If the cost of fees and improvements are excessive, and the market does not support higher prices, then the development will not be feasible. If the developer is seeking to purchase land, then the purchase negotiations will be impacted by the total cost of development. The developer will try to pay less for the land to keep a higher profit and/or lower housing costs.

5. Development Permit Procedures

Development review and permit processing are necessary steps to ensure that residential construction proceeds in an orderly manner. However, the time and cost of permit processing and review can be a constraint to housing development if they place an undue burden on the developer.

The County can encourage needed investment in the housing stock by reducing the time and uncertainty involved in obtaining development permits. Pursuant to the State Permit Streamlining Act, governmental delays can be reduced by: (1) limiting processing time in most cases to one year, and (2) by requiring agencies to specify the information needed to complete an acceptable application.

Two levels of review are involved with residential development. The first level involves the review of conformance with the County General Plan and State environmental requirements. If the site is not designated for residential development under the General Plan, an amendment to the General Plan is required. The second level of review requires that the site have the appropriate zoning for the type and amount of residential development identified in the project; otherwise a zone change is needed. Changing a site to a Planned Unit District includes both rezoning and a preliminary development plan. Single-family developments often require subdivision map approval while multi-family developments require a development plan. Depending on the size, scope, and location, the application and processing times for a residential development project vary (see Table 6-32).

¹⁴ A substantial and growing portion of development fees assessed on new residential development is related to capital facilities and service connection fees collected a building permit stage by the County for Special Districts. Special District governing bodies establish and set these fees. The County is not involved in determining the fee amount; it only collects the fee for the Special District at issuance of building permits and then passes on the fee revenue to the Special District.

**Table 6-32
Development Review Time Frames**

Development Permit/Review Process	Time Frame
Rezoning	6 to 12 months
Use Permits	3 to 4 months
Development Plans	3 to 4 months
Minor Subdivisions	4 to 6 months
Major Subdivisions	6 to 12 months
Variances	2 months

Source: Contra Costa County Department of Conservation and Development (May 2014).

It should be noted that it is the experience of Contra Costa County that larger residential subdivisions (100 units or more) often take up to 12 months or more to complete approvals and processing. This is because such applications for residential development proposals invariably require an Environmental Impact Report. The length of time to finalize the Environmental Impact Report depends greatly on the size, scope, and location of the residential development project, environmental issues under review, and the extent of public comment received on the Draft Environmental Impact Report.

Overall, the County has taken several steps to expedite processing, reduce costs, and clarify the process to developers and homeowners. The County has rezoned many of the parcels in its redevelopment project areas as P-1 or Planned Unit Development districts in order to facilitate a faster, more streamlined permit process. Furthermore, in August 1990, the County established the Application and Permit Center. The Center is designed to make permit processing quicker and easier by enhancing coordination of permitting services. The County also offers a voluntary Pre-application Review. Developers and homeowners can meet with staff to determine the permits necessary and the cost and review time involved. More importantly, residential developments under 100 units that are allowed by zoning need not be reviewed by the Planning Commission or Board of Supervisors; rather they are reviewed by the Zoning Administrator. The County makes all efforts to process applications in an expedient manner.

6. Building Codes and Enforcement

Contra Costa County has adopted the Uniform Building Code and the Uniform Housing Code, which establish standards and require inspections at various stages of construction to ensure code compliance. The County's building code also requires new residential construction to comply with the federal American with Disabilities Act, which specifies a minimum percentage of dwelling units in new developments that must be fully accessible to the physically disabled. Although these standards and the time required for inspections increase housing production costs and may impact the viability of rehabilitation of older properties that are required to be brought up to current code standards, the intent of the codes is to provide structurally sound, safe, and energy-efficient housing.

The County's Code Enforcement Section is responsible for enforcing both State and County regulations governing the maintenance of all buildings and properties. Code Enforcement on handles complaints and inspections in the unincorporated areas of the County and also provides services to several cities and towns, including Lafayette, Moraga, Orinda, Pittsburg, and Clayton, and a portion of the City of Richmond.

Code Enforcement staff handle approximately 74 cases per month. Most of the complaints deal with property maintenance, substandard housing issues, and abandoned vehicles. To facilitate the correction of code violations or deficiencies, Code Enforcement works closely with other County agencies. Code Enforcement staff routinely refer homeowners to the County's rehabilitation loan and grant programs including the Neighborhood Preservation Program. The Division also refers homeowners, mobile home owners, and apartment owners to the County's Weatherization Program. This program offers minor home repairs, water heaters, stoves, insulation and other improvements for housing units in the County.

C. Environmental, Infrastructure, and Public Service Constraints

Environmental factors and a lack of necessary infrastructure or public services can constrain residential development in a community by increasing costs and reducing the amount of land suitable for housing construction. This section summarizes and analyzes the most pertinent constraints to housing in Contra Costa County.

1. Environmental Constraints

Environmental Constraints related to seismic activity, geology/topographical, flooding potential, or other environmental issues can impact the cost associated with the maintenance, improvement, and development of housing. A more detailed discussion is contained in the Safety Element of the County General Plan. The discussion below summarizes the most pertinent environmental constraints.

Seismic Constraints

Contra Costa County is divided by several fault systems that divide the County into several large blocks of rock. These faults include the San Andreas, Hayward, Calaveras, Franklin, Concord, Antioch, and Greenville faults. Based on estimates from geologists, these faults have a probable earthquake magnitude of between 5.0 and 8.5 on the Richter scale. The area has experienced a number of major earthquakes originating on faults both in the County and in the broader region, including most recently the Loma Prieta Earthquake in 1989.

Seismic activity associated with faults can also cause hazards such as liquefaction and soil settlement, slope failure, deformation of sidehill fills, ridgetop fissuring and shattering, and seiches¹⁵ among others. Typically, structures located on bedrock experience less groundshaking and earthquake-related impacts than structures on recent sedimentary deposits.

Since housing in the region will likely be subject to a damaging earthquake, it must be designed to withstand the event and protect its occupants. Without proper mitigation, earthquakes and other seismic-related activity can have a major impact on housing development. For development proposed in areas with potential earthquake-induced hazards, special mitigation measures must be included as conditions of development approval. As described in the Safety Element, these measures may include:

¹⁵ An earthquake generated wave in an enclosed body of water such as a lake, reservoir or bay.

- o **Environmental review:** Through the environmental review process, the County requires geologic, seismic, and/or soils studies as necessary to evaluate proposed development in areas subject to groundshaking, fault displacement, or liquefaction.
- o **Improved construction design:** Staff review of applications may require modified seismic strengthening and detailing to meet the latest adopted seismic design criteria.
- o **Setbacks:** Require that structures are adequately setback from active and potentially active fault traces.

Fire Hazard Constraints

Fire hazards, particularly wildland fires, can represent a considerable constraint to residential development without appropriate mitigation measures and the availability of firefighting services¹⁶. However, this constraint is primarily limited to development that is adjacent to the ULL where there is more open space and typically a greater amount of vegetation. Areas of the County outside the ULL that are covered with natural vegetation and dry-farmed grained areas are extremely flammable during the late summer and fall. These types of wildland or brush fires are a particular threat to home sites with large areas of non-irrigated vegetation.

Most of the County is identified as susceptible to moderate wildland fire hazards, while isolated areas in the western and central areas of the County have a high susceptibility. Another special hazard in the East County is peat fires. Once peat fires occur they are extremely difficult to extinguish. Any area located east of the high water line may have peaty soil conditions. However, most of these areas with a moderate to high susceptibility to fire hazards are located beyond the ULL boundary where development is limited and the areas are primarily used as open space and for agricultural operations.

The Safety Element and the Public Facilities and Services Element of the County General Plan contain policies and measures designed to protect the public and housing from these fire hazards, particularly beyond the ULL. Some of these policies are identified below.

- o Projects that encroach into areas that have a high or extreme fire hazard must be reviewed by the appropriate Fire Bureau to determine if special fire prevention measures are advisable.
- o Major developments will not be approved if fire-fighting services are not available or are not adequate for the area.
- o New development will pay for its fair share of costs for new fire protection facilities and services.
- o Needed upgrades to fire facilities and equipment will be identified as part of project environmental review and area planning activities in order to reduce fire risk and improve emergency response in the County.

¹⁶ Pursuant to Senate Bill 1241 (Kehoe, Statutes of 2012), concurrent with the 2014 Housing Element Update, the Safety Element will be reviewed and updated as necessary to address the risk of fire hazard in state responsibility areas and very high fire hazard severity zones.

Flood Hazard Constraints

Substantial areas within Contra Costa County are subject to flooding, with most of the County's creeks and shoreline areas lying in the 100-year flood plain¹⁷. The land inventory for residential sites includes an analysis of flood hazard constraints, and sites lying in the 100 year flood plain. A substantial portion of East County located near the Sacramento-San Joaquin Delta is subject to flooding. The most serious flood hazards are associated with the system of levees that protect the islands and adjacent mainland in the Delta area. As with fire hazards, the majority of the area subject to flooding, particularly in the eastern part of the County, is located beyond the ULL boundary in areas where development is restricted.

General policies and specific measures in the Safety Element are designed to protect persons and structures from the hazards related to flooding. These include:

- o Intensive urban and suburban development is not permitted in reclaimed areas unless flood protection in such areas is constructed, at a minimum, to the standards of the Flood Disaster Protection Act of 1973.
- o The creek setback ordinance requires appropriate setbacks for residential and commercial structures in order to prevent property damage from bank failure along natural water courses.
- o The environmental review process ensures that potential flooding impacts are adequately addressed through appropriate mitigation measures such as flood-proofing, levee protection, and Delta reclamation.

Geologic/Topographical Constraints

The presence of steep hillsides and the risk of landslides and erosion can restrict housing development in certain areas of the County and may require specific mitigation measures to ensure the safety of structures and their inhabitants. Much of the topography of the County includes hilly terrain and it also has a high proportion of recent, poorly consolidated geologic formations that are prone to slope failure. As a result, many of these areas have been placed outside the ULL in order to restrict development in these areas and ensure public safety.

Apart from earthquakes, unstable hill slopes, reclaimed wetlands, and marsh fill areas, which may suffer landslides, slumping, soil slips, and rockslides are considered a major geologic hazard in these areas of Contra Costa County.

In order to protect persons and property from these types of geologic/topographical hazards, the County has recognized that major slope areas in excess of 26 percent may be unsuitable for development. In addition, the County has adopted a Hillside Preservation Ordinance to prevent development in areas that are hazardous for persons or structures. Additional measures and policies affecting housing development identified in the Safety Element include:

¹⁷ Pursuant to Assembly 162 (Wolk, Statutes of 2007) and Senate Bill 5 (Machado, Statutes of 2007), concurrent with the 2014 Housing Element Update, the flood hazard map, and related flood hazard policies and measures, contained in the Safety Element will be reviewed and updated as necessary to reflect new information regarding flood hazard risks, including the best available maps that identify the risks associated with a 200-year flood event.

- o Slope stability is primary consideration in the ability of land to be developed or designated for urban uses.
- o Slope stability is given careful scrutiny in the design of developments and structures, and in the adoption of conditions of approval and required mitigation measures.
- o Residential density shall decrease as slope increases, especially above a 15 percent slope.
- o Subdivisions approved on hillsides that include individual lots to be resold at a later time will be large enough to provide flexibility in finding suitable building site and driveway location.

In general, the County has taken important measures to ensure that the areas designated for urban development (i.e. those areas lying within the ULL boundary) are safe and suitable for residential development. Major areas subject to flooding and fire hazards as well as areas with particularly steep hillsides have been placed outside the ULL in order to restrict inappropriate and unsafe development there. While earthquakes affect the entire region, adequate measures identified both in the Safety Element and contained in the Uniform Building and Housing Codes are incorporated into developments to ensure that structures are designed to withstand these events and protect their inhabitants.

2. Infrastructure and Public Service Constraints

A lack of adequate infrastructure or public services and facilities can be a substantial constraint to residential development if it is to avoid impacting existing residents. In fact, according to the National Association of Home Builders, ensuring that the construction of schools, roads and other infrastructure keeps pace with the anticipated growth in population and economic activity is one of the biggest challenges facing local and regional governments.¹⁸

As part of the Growth Management Program, the County conducts an evaluation of the remaining infrastructure capacity. This includes an analysis of areas not adequately served by infrastructure. This process enables the County to identify constraints to the provision of services and facilities in a given area and better plan for cost-effective and efficient growth.

The General Plan, as the principal document regulating growth and development in the County, contains service standards that establish a linkage between new development accommodated in the Plan and new facilities and/or services required to meet demands created by new development. The Growth Management Element contains the implementing programs and service standard requirements that facilitate the attainment of goals and objectives of the Land Use, Public Facilities and Services, and Housing Elements of the General Plan.

These standards ensure that the infrastructure and public services and facilities are in place to serve that development within the Urban Limit Line. The standards are implemented through payment of fees and exaction and site improvements discussed earlier in this section. However, it is important to note that intensive residential development on infill sites can create additional challenges to existing infrastructure and

¹⁸ National Association of Home Builders, *Smart Growth: Building Better Places to Live, Work and Play*. May 2000.

public services. This is particularly true in areas with aging infrastructure or public facilities that are already strained serving the needs of current residents.

Many of the County's affordable housing developments are located in infill locations in areas already served by existing infrastructure. While such infill sites are beneficial in that they don't require the extension of services, provide housing near public transit and jobs, encourage economic growth in urban areas, and thus promote "smart growth" development principles¹⁹, they may face other challenges to development. Infill sites in the older communities in the County may require upgrading of existing infrastructure systems to support more intense development, such as roadway improvements, and replacement of undersized sewer and water lines. Other constraints to development of infill sites include site assembly and clean-up; relocation; compatibility with surrounding land uses; and potential neighborhood opposition.

There are 34 unincorporated communities (defined as Census designated places) in Contra Costa County, which are within the County's Urban Limit Line, that are provided water and sanitary sewer services from multiple providers, including single purpose agencies, special districts, community service districts, county service areas, and private companies. A complete listing of the water and sanitary service providers for the unincorporated communities is provided in Appendix C, Table C-1. Each of these providers is responsible for determining the supply or capacity to their service area, and they are responsible for informing the County as to whether there is insufficient supply or capacity within their system for new residential development. To date, as noted in Table C-1, Appendix C, the water and sanitary sewer providers serving the unincorporated communities within the County's Urban Limit Line have adequate capacity or supply.

Government Code Section 65589.7 requires water and sewer providers to establish specific procedures and grant priority water and sewer service to residential developments with units affordable to lower-income households. The statute also requires local governments to immediately deliver the Housing Element to water and sewer providers (note: following the Board of Supervisors adoption, the 2009 Housing Element was sent to each of the water and sewer providers serving the unincorporated areas of Contra Costa County).

The adequacy of the public infrastructure to serve new residential development is central to the County's planning process.²⁰ The Growth Management and Public Facilities/Services elements to the General Plan establish performance measures for infrastructure, including water and sewer, and new residential development must receive written verification for both water and sewer services prior to final subdivision map or issuance of a building permit. Additionally, under Senate Bill 610 and Senate Bill 211, both which took effect as of January 1, 2002, there is now a requirement that extensive, specific information about water availability be presented and considered by cities and counties in connection with residential subdivisions of a certain size. Cities and counties are required to contact the responsible water agency proposed to serve the residential subdivision to determine whether water

¹⁹ Judy Corbett and Joe Velasquez. "The Ahwahnee Principles: Toward More Livable Communities," *Western City*. September 1994.

²⁰ Pursuant to Senate Bill 244 (Wolk, Statutes of 2011), concurrent with the 2014 Housing Element Update, the Land Use Element will be updated to: identify disadvantaged unincorporated communities; analyze for each identified community the water, wastewater, storm drainage, and structural fire protection deficiencies and needs; and, identify funding alternative for the extension of services to identified communities.

supplies are sufficient to serve the project. Information from water and sewer agencies about supply and system capacity is also presented in a residential project's environmental review analysis prepared pursuant to the California Environmental Quality Act (CEQA).

If the drought affecting California persists, the adequacy of future water supplies for residential development could become a constraint in the coming years. The East Bay Municipal Utility District (EBMUD) and the Contra Costa Water District (CCWD) are two of the main suppliers of potable water to residents in both incorporated and unincorporated areas of Contra Costa County. Both of these water districts have prepared water supply management plans that project existing and future demand for water service within their respective districts and capital improvement plans for water delivery facilities within their respective districts. Each of these water providers has recently declared that a drought emergency exists. They have likewise indicated in their respective water supply management plans that there may not be adequate water supplies as a result of the drought and they project shortages for water delivery if the drought continues.

6.4 HOUSING RESOURCES

This section analyzes the resources available for the development, rehabilitation, and preservation of housing in the unincorporated areas of Contra Costa County. This analysis includes an evaluation of the availability of land resources for future housing development, the County's ability to satisfy its share of the region's future housing needs, the financial resources available to support housing activities and the administrative resources available to assist in implementing the County's housing programs. Additionally, this section examines opportunities for energy conservation.

A. Availability of Sites for Housing

The Association of Bay Area Governments (ABAG) is responsible for developing the Regional Housing Needs Allocation (RHNA), which assigns a share of the region's future housing need to each jurisdiction in the ABAG region. State law requires communities to demonstrate that they have sufficient land to accommodate their share of the region's need for housing from January 1, 2014 through October 31, 2022. (See Table 6-23 for the County's RHNA share.) This section identifies the development potential on suitable land throughout the unincorporated areas of Contra Costa County.

1. Site Inventory

An important component of the Housing Element is the identification of sites for future housing development, and evaluation of the adequacy of these sites in fulfilling the County's share of regional housing needs as determined by ABAG. As part of the 2015-2022 Housing Element update, an analysis of the residential development potential in each of the unincorporated communities of Contra Costa County was conducted. Results of this analysis are summarized in Table 6-33. In addition, a parcel-specific vacant and underutilized site analysis was performed using the County's Geographic Information System (GIS) and up-to-date real estate information from the County Assessor's records.

AB 2428 [Government Code Section 65583.2(c)(3)(B)] provides jurisdictions with an alternative to preparing a site specific analysis to determine how many units at what affordability levels could be developed and allows local governments to utilize "default" density standards deemed adequate to meet the "appropriate zoning" test. The purpose is to provide a

numerical density standard for local governments, resulting in greater certainty in the housing element review process. In Contra Costa, sites zoned at a minimum of 30 units to the acre that are large enough for a 20 unit development are considered adequate for affordable housing development and no further analysis is required to establish the adequacy of density standard.

To assess the realistic residential development potential in the unincorporated areas, the County performed a detailed parcel-by-parcel analysis (a detailed sites analysis will be provided in a CD ROM that will accompany this Housing Element).

The analysis takes into consideration a range of factors, including permitted density, parcel size, potential for lot consolidation, development constraints relating to topography and other physical and environmental issues, location and housing demand, as well as available development tools and incentives such as redevelopment and planned unit development.

For example, low density residential sites in some areas of the County are considered feasible for affordable housing development for moderate income households based on market conditions in these areas. New single-family homes currently for sale in the Eastern portion of the County are selling near \$400,000. Homes within this price range are affordable to some moderate income families (see Table 6-17 for affordable housing prices by income group). Overall, the County does not rely on single-family sites to fulfill its low income housing needs. Limited very low income housing need of the RHNA is assumed to be fulfilled with single-family residential development.

**Table 6-33
Vacant and Underutilized Residential Sites Analysis**

Subregion	Total No. of Parcels	Total Acres	Potential No. of Units
West County			
Built:	0	0	0
Approved:	75	27	130
Under Consideration:	8	10	55
Vacant/Underutilized:	30	34	304
Total:	113	71	489
Central County			
Built:	43	17	66
Approved:	267	135	546
Under Consideration:	12	144	442
Vacant/Underutilized:	11	7	36
Total:	333	303	1,090
East County			
Built:	75	11	75
Approved:	462	342	1,165
Under Consideration:	6	18	152
Vacant/Underutilized:	60	38	619
Total:	603	408	2,011
TOTAL COUNTY			
Built:	118	28	141
Approved:	804	503	1,841
Under Consideration:	26	172	649
Vacant/Underutilized:	101	78	959
Total:	1,049	782	3,590
Source: "Land Inventory – Vacant & Underutilized Site Analysis" prepared for Housing Element Update (5 th Cycle, 2015-2023), September 2014, Contra Costa County Department of Conservation and Development.			

**Table 6-34
Vacant and Underutilized Affordability
Analysis**

Affordability Level	Units Yield
West County	
Above Moderate:	91
Moderate:	233
Lower:	165
Total:	489
Central County	
Above Moderate:	628
Moderate:	149
Lower:	313
Total:	1,090
East County	
Above Moderate:	951
Moderate:	604
Lower:	456
Total:	2,011
TOTAL County	
Above Moderate:	1,670
Moderate:	986
Lower:	934
Total:	3,590
Source: "Land Inventory – Vacant & Underutilized Site Analysis" prepared for Housing Element Update (5 th Cycle, 2015-2023), September 2014, Contra Costa County Department of Conservation and Development.	

2. Progress Toward RHNA

The Regional Housing Needs Allocation (RHNA) was prepared by ABAG for the period of January 1, 2014 through October 31, 2022. As part of this process, ABAG requires each jurisdiction to plan for a certain number of housing units for this period. This requirement is satisfied by identifying adequate sites that could accommodate housing that is affordable to very low, low, moderate, and above moderate-income households. ABAG has determined that the unincorporated County's share of regional housing needs is a total of 1,367 new housing units.

Table 6-35
Remaining RHNA by Income Group

Income Group	RHNA	Permits Pulled, 2014 (as of 11/31/2014)	Units Approved	Units Under Consideration	Remaining RHNA*	Potential Units on Vacant/ Underutilized Sites**
Lower	592	2	46	318	590	570
Moderate	243	62	548	125	181	270
Above Moderate	532	165	1,247	206	367	119
Total	1,367	229	1,841	649	1,138	959

Source: Contra Costa County Department of Conservation and Development.

* Remaining RHNA is calculated by deducting "Permits Pulled" from RHNA and does not include "Units Approved" or "Units Under Consideration"

** There are additional unvetted Vacant & Underutilized sites in the Moderate & Above Moderate category.

Housing Units Constructed or Approved

Building permits issued from January 1, 2014 onward can be credited towards meeting the adequate sites requirement for the RHNA. As of November 31, 2014, building permits were pulled for 229 housing units in the unincorporated areas, including a total of 64 affordable housing units.

In addition to the units built, over 1,800 new units have been approved but unbuilt, and applications for more than 600 units have been submitted as shown in Table 6-36. The County anticipates that many of these approved units will be completed within the 2015-2023 planning period.

Table 6-36
Major Residential Projects Approved or Under Consideration

County File No. Project Name	Community	General Plan Land Use & Density (units/acre)	Status	Potential Unit Yield	Affordability Level
SD#04-8830/DP#07-3035 "Seabreeze II"	Bay Point	Single Family Residential – High Density (SH) 5.0-7.02 du/ac	Built 2014	10	Moderate: 10
SD#04-8902 , DP#04-03084 "Bella Vista Ave"	Bay Point	Single Family Residential – High Density (SH) 5.0-7.02 du/ac	Built 2014	8	Moderate: 8
SD#06-9010, "Pantages Bays"	Discovery Bay	Single Family Residential – SH & SM 3.0-4.9 du/ac 5.0-7.02 du/ac	Approved 2013	292	Above Moderate:292
SD#09-9278, "Newport Pointe"	Discovery Bay	Single Family Residential – SH & SM 3.0-4.9 du/ac 5.0-7.02 du/ac	Approved 2013	67	Above Moderate: 67

**Table 6-36
Major Residential Projects Approved or Under Consideration**

County File No. Project Name	Community	General Plan Land Use & Density (units/acre)	Status	Potential Unit Yield	Affordability Level
SD#06-09141 "Coronado Estates"	Bethel Island	Off Island Bonus Area(AL_OIBA) 1.0 to 2.9 du/ac	Approved 2011	185	Moderate: 185
SD#06-9106/DP#06-3024, "Sleepy Hollow"	El Sobrante	Multi-Family Residential – Low Density (ML) 7.3 -11.9 du/ac	Approved 2009	15	Moderate: 15
SD#07-9210/DP#07-3062, "Las Trampas Road"	Alamo	Single Family Residential - Very Low Density (SV) 0.2 to 0.9 du/ac	Approved 2009	5	Above Moderate: 5
SD#08-09229 "Willow Pass Townhomes"	Bay Point	M-4, Mixed Use (residential density equivalent to Multi-Family Residential – High Density (MH) 21.0-29.9)	Approved 2009	12	Moderate: 12
SD#05-9077, "Portofino Townhouses"	Bay Point	Multi-Family Residential – Medium Density (MM) 12-20.9 du/ac	Approved 2008	140	Moderate: 136 Low: 4
SD#07-9174, "Summer Hills Park"	Reliez Valley	Single Family Residential - Low Density (SL) 1.0 to 2.9 du/ac	Approved 2008	9	Above Moderate: 9
SD#03-7787/DP#04-3021, "North Broadway"	Bay Point	Multi-Family Residential – Low Density (ML) 7.3 -11.9 du/ac	Approved 2007	15	Moderate:15
DP#07-3029, "Mt View Landing"	Mountain View	Single Family Residential – High Density (SH) 5.0-7.02 du/ac	Approved 2007	14	Moderate: 14
SD#05-9059/DP#07-3008 "Sapone Lane"	Bay Point	Single Family Residential – High Density (SH) 5.0-7.02 du/ac	Approved 2007	5	Moderate: 5
SD#05-9064, "6284 San Pablo Dam Rd"	El Sobrante	Single Family Residential – Medium Density (SM) 3.0-4.9 du/ac	Approved 2007	8	Above Moderate: 8
SD#06-9159/DP#06-3085, "Laurel Court Estates"	Rodeo	Single Family Residential – High Density (SH) 5.0-7.02 du/ac	Approved 2007	17	Moderate: 17
SD#05-08967, DP#05-03027 "Field/Bodhaine"	Vine Hill	Multi-Family Residential – Low Density (ML) 7.3 -11.9 du/ac	Approved 2006	89	Moderate: 89
SD#03-8784, "Blum View Estates"	Vine Hill	Single Family Residential – High Density (SH) 5.0-7.02 du/ac	Approved 2006	21	Moderate: 21

**Table 6-36
Major Residential Projects Approved or Under Consideration**

County File No. Project Name	Community	General Plan Land Use & Density (units/acre)	Status	Potential Unit Yield	Affordability Level
SD#05-8986/DP#05-3038, "4441 Appian Way- Hoffman"	El Sobrante	Multi-Family Residential ML M-11 7.3 -11.9 du/ac 5 - 8 du/ac	Approved 2006	10	Moderate: 10
SD#05-9065/DP#05-3095, "Villages at Howe" Townhouse Project	Mountain View	Multiple Family Residential – High Density (MH) 22-29 du/ac	Approved 2006	30	Low: 30 *
DP#05-3096, "Colina Canyon"	El Sobrante	Multi-Family Residential – Low Density (ML) 7.3 -11.9 du/ac	Approved 2006	32	Moderate: 32
SD#05-9004/DP#05-3101, "Hillside Estates"	Vine Hill	Single Family Residential – High Density (SH) 5.0-7.02 du/ac	Approved 2006	9	Moderate: 9
SD#05-8554, "120 Renfrew Court"	El Sobrante	Single Family Residential – High Density (SH) 5.0-7.02 du/ac	Approved 2006	10	Above Moderate: 10
SD#04-8920, "Baltimore Court"	El Sobrante	Single Family Residential – High Density (SH) 5.0-7.02 du/ac	Approved 2005	25	Above Moderate: 25
SD#03-08744 "Palms Court"	Vine Hill	Single Family Residential – High Density (SH) 5.0-7.02 du/ac	Approved 2005	10	Moderate: 10
SD#04-08820 "4769 Hilltop Dr."	El Sobrante	Single Family Residential – High Density (SH) 5.0-7.02 du/ac	Approved 2005	5	Above Moderate: 5
SD#04-8828 "Discovery Bay West"	Discovery Bay	Single Family Residential – High Density (SH) 5.0-7.02 du/ac	Approved 2005	517	Above Moderate: 517
DP#04-3048, "Muir Ridge"	Vine Hill	Multi-Family Residential – Low Density (ML)	Approved 2004	20	Low: 12 Moderate: 8
DP#04-3099 "Avalon Bay Transit Village"	Contra Costa Centre	M-3, Mixed Use (residential density equivalent to Multi-Family Residential – Very High Special (MS) 45-99.9 du/ac)	Approved 2004	100	Above Moderate: 100
SD#99-8381 "Alamo Creek"	Blackhawk- Camino Tassajara	Single Family Residential – SL & SH 1.0-2.9 du/ac 5.0-7.02 du/ac	Approved 2002	275	Above Moderate: 275

**Table 6-36
Major Residential Projects Approved or Under Consideration**

County File No. Project Name	Community	General Plan Land Use & Density (units/acre)	Status	Potential Unit Yield	Affordability Level
SD#98-7998 "Norris Canyon Estates"	Norris Canyon	Single Family Residential - Low Density (SL) 1.0 to 2.9 du/ac	Approved 2001	14	Above Moderate: 14
SD#98-7996 "Norris Canyon Estates"	Norris Canyon	Single Family Residential - Low Density (SL) 1.0 to 2.9 du/ac	Approved 2001	22	Above Moderate: 22
*SD#99-8356 "Valley View Place"	El Sobrante	Single Family Residential – High Density (SH) 5.0-7.02 du/ac	Approved 2000	4	Above Moderate: 4
GP#04-00014SD#04- 8809/DP#04-3080, "Bayview Estates"	Vine Hill	Proposed Single Family Residential – High Density (SH) 5.0-7.02 du/ac	Applied/ Under Consideration	144	Above Moderate: 144
DP#12-3017, "3010 Del Hombre Lane Apts."	Contra Costa Centre	Multi-Family Residential – Very High Density 30-44.9 du/ac	Applied/ Under Consideration	14	Low: 14 *
GP#09-0002/SD#12- 9312/DP12-3002 Rolph Park Dr. Subdivision	Crockett	Proposed Single Family Residential – High Density (SH) 5.0-7.02 du/ac	Applied/ Under Consideration	9	Above Moderate: 9
SD#13-9338 "Ball Estates"	Alamo	Single Family Residential – Low Density (SL) 1.0-2.9 du/ac	Applied/ Under Consideration	35	Above Moderate: 35
GP#13-0001/SD#13- 9340/DP#13-3027, "Pacifica Landing" Townhouses	Bay Point	Proposed Multi-Family Residential – Low Density (ML) 7.3 -11.9 du/ac	Applied/ Under Consideration	23	Low: 23
GP#13-0002/SD#13- 9352/DP#13-3022, "Driftwood Drive"	Bay Point	Proposed Single Family Residential – High Density (SH) 5.0-7.02 du/ac	Applied/ Under Consideration	50	Moderate: 50
GP#13-0003/SD#13- 9359/DP#13-3035, "Saranap Village"	Saranap	Proposed Mixed Use (residential density equivalent to Multi-Family Residential – Very High Special (MS) 45-99.9 du/ac)	Applied/ Under Consideration	235	Low: 235*
SD#14-9376/DP#14-3018, "Westborough" Condominium	Saranap/ Parkmead	Multi-Family Residential – Medium Density (MM) 12-20.9 du/ac	Applied/ Under Consideration	14	Above Moderate: 14

* Meets AB 2348 (Mullin), Chapter 724, Statutes of 2004, affordable to lower-income households under "default" density at 30 du/ac.

B. Financial Resources

Contra Costa County has access to existing and potential funding sources available for affordable housing activities. These include programs from federal, state, local, and private resources. The following section describes the key housing funding sources currently used in the County – CDBG, HOME, NSP, ESG, HOPWA, and MSHA funds as well as tax exempt bond financing, tax credits, and Section 8. The elimination of redevelopment in 2011 resulted in an annual loss of approximately \$3.4 million in local funds. In addition, HUD restructured the Section 811 program (housing for persons with disabilities) and eliminated capital funds from that program. Table 6-37 provides a complete inventory of the key financial resources available for housing in the unincorporated areas of the County.

**Table 6-37
Financial Resources for Housing Activities**

Program Name	Description	Eligible Activities
1. Federal Programs		
Community Development Block Grant (CDBG)	Annual grants awarded to the County on a formula basis for housing and community development activities in the Urban County.	<ul style="list-style-type: none"> • Acquisition • Rehabilitation • Home Buyer Assistance • Economic Development • Infrastructure Improvements • Homeless Assistance • Public Services
HOME Investment Partnership Act Funds (HOME)	Flexible grant program awarded to County on a formula basis for affordable housing activities in the Contra Costa Consortium area.	<ul style="list-style-type: none"> • Acquisition • Rehabilitation • Home Buyer Assistance • New Construction
Neighborhood Stabilization Program	One time grant funding for foreclosure recovery. Approximately \$2 million is still available for use.	<ul style="list-style-type: none"> • Acquisition • Rehabilitation • Home Buyer Assistance • New Construction
Emergency Solutions Grants (ESG)	Grants awarded to County to implement a broad range of activities that serve homeless persons in Urban County.	<ul style="list-style-type: none"> • Shelter Construction • Shelter Operation • Social Services • Homeless Prevention
Housing Opportunities for Persons with AIDS (HOPWA)	Funds for housing development and related support services for low-income persons with HIV/AIDS and their families.	<ul style="list-style-type: none"> • Acquisition • Rehabilitation • New Construction • Housing-related Services
Section 8 Rental Assistance Program	Rental assistance payments to owners of private market rate units on behalf of very low-income tenants.	<ul style="list-style-type: none"> • Rental Assistance
Section 108 Loan	Provides loan guarantee to CDBG entitlement jurisdictions for large-scale projects. Maximum loan amount can be up to five times the jurisdiction's recent annual allocation. Maximum loan term is 20 years.	<ul style="list-style-type: none"> • Acquisition • Rehabilitation • Home Buyer Assistance • Economic Development • Homeless Assistance • Public Services
Mortgage Credit Certificate Program	Income tax credits available to first-time homebuyers to buy new or existing single-family housing. Local agencies (County) make certificates available.	<ul style="list-style-type: none"> • Home Buyer Assistance

**Table 6-37
Financial Resources for Housing Activities**

Program Name	Description	Eligible Activities
Low-income Housing Tax Credit (LIHTC)	Tax credits are available to persons and corporations that invest in rental housing for lower income households. Proceeds from the sale of the credits are typically used to create housing.	<ul style="list-style-type: none"> • New Construction • Acquisition • Rehabilitation • Historic Preservation
Capital Fund Program	Funds are available to public housing authority for public housing modernization and rehabilitation.	<ul style="list-style-type: none"> • Rehabilitation • Modernization
Shelter Plus Care Program	Rental assistance that is either tenant-based, project-based, or sponsor-based to maximize independence for disabled homeless persons. Funds to support the provision of permanent housing and supportive services for the homeless.	<ul style="list-style-type: none"> • Rental Assistance • New Construction • Support Services
Supportive Housing Program (SHP)	Grants for development of supportive housing and support services to assist homeless persons in the transition from homelessness.	<ul style="list-style-type: none"> • Transitional Housing • Housing for the Disabled • Supportive Housing • Support Services
2. State Programs		
Affordable Housing and Sustainable Communities	To encourage and support sustainable communities pursuant to SB 375.	<ul style="list-style-type: none"> • Construction, rehabilitation or acquisition • Development or preservation of affordable housing
CalHome	Enables low and very-low income households to become or remain homeowners.	<ul style="list-style-type: none"> • Predevelopment, site acquisition and development • Acquisition and rehabilitation of site-built housing • Rehabilitation and repair of manufactured housing • Down payment assistance, mortgage financing, homebuyer counseling, and technical assistance for self-help projects
Governor's Homeless Initiative	Interagency effort aimed at reducing homelessness through the development of permanent supportive housing.	<ul style="list-style-type: none"> • Acquisition, rehabilitation, or new construction • Conversion on nonresidential structures to rental housing
Infill Infrastructure Grant Program	Assist in the new construction and rehabilitation of infrastructure that supports higher-density affordable housing	<ul style="list-style-type: none"> • New construction, rehabilitation, and acquisition of infrastructure
Multi-Family Housing Program	Assist the new construction, rehabilitation, and preservation of permanent and transitional housing	<ul style="list-style-type: none"> • New construction, rehabilitation, and acquisition of permanent or transitional housing • Conversion on nonresidential structures to rental housing
Veteran Housing and Homeless Prevention Program	Allow veterans to access and maintain housing stability (As of November 2014, this program is under development.)	<ul style="list-style-type: none"> • Acquisition, construction, rehabilitation, and preservation of affordable rental housing
California Housing Finance Agency (CalHFA) Rental Housing Programs	Below market rate financing offered to builders and developers of multiple-family and elderly rental housing. Tax-exempt bonds provide below-market mortgages. Funds may also be used to acquire properties.	<ul style="list-style-type: none"> • New Construction • Rehabilitation • Acquisition

**Table 6-37
Financial Resources for Housing Activities**

Program Name	Description	Eligible Activities
California Housing Finance Agency (CalHFA) Home Mortgage Purchase Program	CalHFA sells tax-exempt bonds to make below market loans to first-time homebuyers. Program operates through participating lenders who originate loans for CalHFA.	<ul style="list-style-type: none"> • Homebuyer Assistance
3. Local Programs		
Single-Family Mortgage Revenue Bond	Issue mortgage revenue bonds to support the development and improvement of affordable single-family homes to qualified households.	<ul style="list-style-type: none"> • New Construction • Rehabilitation • Acquisition
Tax Exempt Housing Revenue Bond	Support low-income housing development by issuing housing tax-exempt bonds requiring the developer to lease a fixed percentage of the units to low-income families at specified rental rates.	<ul style="list-style-type: none"> • New Construction • Rehabilitation • Acquisition
4. Private Resources/Financing Programs		
Federal National Mortgage Association (Fannie Mae)	<ul style="list-style-type: none"> • Fixed rate mortgages issued by private mortgage insurers. 	<ul style="list-style-type: none"> • Home Buyer Assistance
	<ul style="list-style-type: none"> • Mortgages which fund the purchase and rehabilitation of a home. 	<ul style="list-style-type: none"> • Home Buyer Assistance • Rehabilitation
California Community Reinvestment Corporation (CCRC)	Non-profit mortgage banking consortium designed to provide long term debt financing for affordable rental housing. Non-profit and for profit developers contact member banks.	<ul style="list-style-type: none"> • New Construction • Rehabilitation • Acquisition
Federal Home Loan Bank Affordable Housing Program	Direct subsidies to non-profit and for profit developers & public agencies for affordable low-income ownership and rental projects.	<ul style="list-style-type: none"> • New Construction
Northern California Community Loan Fund (NCCLF)	Offers low-interest loans for the revitalization of low-income communities and affordable housing development.	<ul style="list-style-type: none"> • Acquisition • Pre-Development • New Construction

1. Community Development Block Grant Program Funds

Through the CDBG program, the federal Department of Housing and Urban Development (HUD) provides funds to local governments for funding a wide range of housing and community development activities for low-income persons.

The County administers the CDBG Program for all Contra Costa jurisdictions except the cities of Antioch, Concord, Pittsburg, Richmond, and Walnut Creek. These five cities have populations over 50,000 and are entitled to receive funding from HUD directly. The remaining 14 cities and the unincorporated areas participate in the CDBG program through the County, and are collectively referred to as the Contra Costa Urban County.

Based on previous allocations, the County anticipates receiving an annual allocation of approximately \$3 million annually in CDBG funds during the 2015-2023 planning period.²¹ In accordance with policies established by the Board of Supervisors, 45 percent of the annual CDBG allocation (approximately \$1.35 million) is reserved for programs and projects to increase and maintain the supply of affordable housing in the Urban County. Program priorities include projects to:

²¹ CDBG Funding to the County has decreased every year for the past 5 years. It is difficult to predict with any certainty at what level the Urban County will be funded in the future.

- o increase the supply of multifamily rental housing affordable to and occupied by very low- and low-income households;
- o maintain the existing affordable housing stock through the rehabilitation of owner-occupied and rental housing;
- o increase the supply of appropriate and supportive housing for special needs populations;
- o assist the homeless and those at risk of becoming homeless by providing emergency and transitional housing; and
- o alleviate problems of housing discrimination.

CDBG funds are used for site acquisition, rehabilitation, first-time homebuyer assistance, development of emergency and transitional shelters, and fair housing/housing counseling activities. Additional activities in support of the new construction of affordable housing include site acquisition, site clearance, and the financing of related infrastructure and public facility improvements.

2. HOME Investment Partnership Act Program Funds

The purpose of the HOME Program is to improve and/or expand the supply of affordable housing opportunities for low-income households. Contra Costa as the Urban County and the cities of Antioch, Concord, Pittsburg and Walnut Creek formed the Contra Costa Consortium for purposes of participating in the HOME Program. The County administers the program on behalf of the Consortium.

Approximately \$1.8 million in HOME funds are allocated to the Consortium on an annual basis through HUD.

Consortium HOME Program priorities include the following:

- o acquisition, rehabilitation and new construction of affordable multifamily rental housing;
- o owner-occupied housing rehabilitation programs for low-income households;
- o first-time homebuyer's assistance for low-income households.

All projects funded with HOME funds must be targeted to very low and low-income households and must have permanent matching funds from non-federal resources equal to 25 percent of the requested funds. In addition, the Board of Supervisors has established a priority for the allocation of HOME and CDBG funds to projects that include a portion of the units affordable to extremely low-income households.

3. Emergency Solutions Grant (ESG) Funds

The Emergency Solutions Grant (ESG) Program was established by HUD as part of the federal Homeless Emergency Assistance and Rapid Transition to Housing Act (HEARTH Act). The program provides funds for homeless shelters, social services for the homeless, and for homeless prevention efforts. On behalf of the Urban County, Contra Costa receives approximately \$237,000 annually in ESG funds from HUD. These funds are awarded to local non-profit and public agencies to provide emergency shelter and support services for the homeless, and for homeless prevention and rapid rehousing efforts. ESG funds are used in combination with General Fund and other resources to

support two emergency shelters for adults in West and Central County, as well as drop-in day care services providing meals, showers and laundry, and shelter and support services for victims of domestic violence.

4. Housing Opportunities for Persons with AIDS (HOPWA)

The Housing Opportunities for Persons with AIDS (HOPWA) program provides funding for housing development and related support services for low-income persons with HIV/AIDS and their families. Funds are provided through HUD on an annual basis to the City of Oakland for the Alameda/Contra Costa eligible metropolitan area. Contra Costa County receives a formula share of HOPWA funds from the City of Oakland based on the number of reported AIDS cases. Contra Costa's share is approximately 25 percent of the total allocation, or \$500,000. Funds have been used primarily for acquisition/rehabilitation, and new construction of permanent housing. Additional funds have been used by the County AIDS Program for housing advocacy.

5. Mental Health Services Act

The Mental Health Services Act (MHSA) was established by the passage of Proposition 63 in November 2004 as is intended to "transform the public mental health system". The population to be helped under MHSA is defined as adults and older adults who have been diagnosed with or who may have a serious and persistent mental illness, and children and youth who have been diagnosed with or who may have serious emotional disorders, and their families. In 2008, the County assigned its MHSA housing funds to the California Housing Finance Agency (CalHFA) to administer on behalf of the County. The County has expended nearly \$9 million over the last five years to support 4 developments with 20 MHSA units. Additional MHSA funds are used for rental subsidies.

6. Housing Successor (former Redevelopment Set-Aside) Funds

The legislation eliminating redevelopment allowed housing assets to remain with the County. There is approximately \$7 million in housing funds which will be used in the former redevelopment areas. Housing developed with these funds must remain affordable to low- and moderate-income households for at least 55 years for rentals and 45 years for ownership housing.

7. Bond Financing

The County has been very active in issuing tax-exempt mortgage revenue bonds to support the development of affordable housing. Under the Mortgage Revenue Bond (MRB) Program, the County provides mortgage financing for affordable housing projects through the sale of tax-exempt bonds. In particular, the Multi-family Residential Rental Housing Revenue Bond Program assists developers of multi-family rental housing in increasing the supply of affordable rental units available to qualified households. The proceeds from bond sales are used for new construction, acquisition, and/or rehabilitation of multi-family housing developments. A specified number of units are required to remain affordable to eligible, lower-income households for a specified number of years after the initial financing is provided. Numerous County affordable housing developments have been funded in part by proceeds from County-issued bonds, including Avalon Walnut Creek at Contra Costa Centre. Through the refinancing of bonds, the County has also extended the affordability terms on assisted housing projects.

8. Mortgage Credit Certificates

The Mortgage Credit Certificate Program, authorized by Congress in the Tax Reform Act of 1984, provides financial assistance to "First time homebuyers" for the purchase of new or existing single-family home. In 1985, the State adopted legislation authorizing local agencies, such as Contra Costa County, to make Mortgage Credit Certificates (MCCs) available in California. Contra Costa County MCC authority can be used in all cities as well as the unincorporated areas of the County.

9. Low Income Housing Tax Credits (LIHTC)

Created by the 1986 Tax Reform Act, the LIHTC program has been used in combination with County and other resources to encourage the construction and rehabilitation of rental housing for lower-income households. The program allows investors an annual tax credit over a ten-year period, provided that the housing meets minimum low-income occupancy requirements. The tax credit is typically sold to large investors at a syndication value. Several County affordable apartment projects have been funded in part by LIHTC proceeds.

10. Section 8 Assistance

The Housing Authority of Contra Costa County administers the federal rental assistance program that provides rent subsidies to very-low income persons in need of affordable housing. The Section 8 program offers a voucher that pays the difference between the current fair market rent and what a tenant can afford to pay (e.g., 30 percent of their income). The voucher allows a tenant to choose housing that may cost above the payment standard, but the tenant must pay the extra cost. Project-based vouchers help support new affordable housing developments. The County currently has approximately 7,000 residents who receive Section 8 assistance.

C. County Administrative Resources

1. Contra Costa County Department of Conservation and Development

The Department of Conservation and Development (DCD) maintains overall responsibility for the development of housing and community development plans, policies and strategies, including the County Housing Element and the Consolidated Plan. DCD implements programs designed to increase and maintain affordable housing, expand economic and social opportunities for lower income, homeless and special needs populations, and revitalize declining neighborhoods. Specific programs include the Community Development Block Grant (CDBG), the HOME Investment Partnership Act Program, the Housing Opportunities for Persons with AIDS (HOPWA) Program, the Emergency Shelter Grant (ESG) Program, the tax-exempt and mortgage revenue bond, and Mortgage Credit Certificate (MCC) programs. DCD is also responsible for the review of projects applying to HUD for funding to determine their consistency with the Consortium's Consolidated Plan.

DCD also carries out building inspection and code enforcement activities that are designed to ensure the safety of the County's housing stock. DCD operates the Neighborhood Preservation Program, a housing rehabilitation loan program for low-

income homeowners in the Urban County. In addition, DCD offers a weatherization and energy conservation program. This program helps lower income households to reduce monthly housing costs through the provision of resources for rehabilitation and other improvements designed to increase efficiency in energy use.

2. Contra Costa County Health Services Department

The Health Services Department (HSD) is responsible for the development of plans and programs to assist homeless households and adults throughout the County by providing emergency and permanent supportive housing and supportive services designed to enable this population to achieve greater economic independence and a stable living environment. HSD coordinates the activities of and provides staff support to the Contra Costa Interagency Council on Homelessness (CCICH), appointed by the County Board of Supervisors and consisting of representatives of local jurisdictions, homeless service providers, advocacy and volunteer groups, the business and faith communities, citizens at large, and previously/currently homeless individuals. The CCICH works with the HSD to develop and refine the Ten Year Plan to End Homelessness, and to develop the County's annual Homeless Emergency Assistance and Rapid Transition to Housing (HEARTH) Act application, educate the public with respect to homeless issues, and advocate for increased funding for homeless programs.

D. Local Affordable Housing Developer Capacity

Contra Costa County has several successful affordable housing developers with significant organizational capacity. Non-profit agencies that are involved in housing development represent a substantial resource for the provision of affordable units in a community. These agencies/organizations play important roles in the production, improvement, preservation, and management of affordable housing. Nonprofit ownership helps assure that these housing units will remain as low-income housing. Following is an example of the most active developers in the County.

1. BRIDGE Housing Corporation

Located in San Francisco, BRIDGE Housing Corporation develops and manages affordable housing for lower income households in the Bay Area and throughout California. Projects developed and managed by BRIDGE in Contra Costa County include affordable multifamily rental housing (e.g. Coggins Square Apartments, Grayson Creek) and rental housing for seniors (Pinole Grove, The Arbors).

2. Christian Church Homes

Christian Church Homes of Northern California (CCHNC), located in Oakland, was created to meet the housing needs of low-income seniors. The agency currently manages Sycamore Place I & II Apartments, Antioch Hillcrest Terrace and Carquinez Vista Manor.

3. Community Housing Development Corporation of North Richmond (CHDC)

CHDC is a non-profit housing developer located in North Richmond that has been active in the development of affordable homeownership opportunities and multi-family rental housing in the West County area. Successfully completed projects include Parkway Estates and the Community Heritage Apartments.

4. Eden Housing, Inc.

Based in Hayward, Eden Housing assists communities through an array of affordable housing development and management activities as well as social services that meet the needs of lower income households. The agency serves low- and moderate-income families, seniors, disabled households and the formerly homeless. Projects include Brentwood Senior Commons, Belle Terre, Orinda Senior, Riverhouse, Rivertown Place, Samara Terrace, Victoria Family, Virginia Lane, and West Rivertown. An additional project in El Cerrito is in predevelopment.

5. EAH

EAH is a non-profit housing developer active throughout California. EAH develops and manages affordable housing projects in order to expand the supply of high quality affordable housing and to enable families to attain financial stability. The agency has completed a number of affordable developments in the County including The Oaks, Golden Oak Manor, Silver Oak, Casa Adobe, and Rodeo Gateway Apartments.

6. Mercy Housing California

Mercy Housing California is a non-profit housing developer located in San Francisco and Sacramento that has been active in Contra Costa County developing homeownership and rental housing projects. Target populations include senior and farm worker families. Projects include Arroyo Seco, Marsh Creek Vista, Villa Amador, a multi-family rental housing project for low-income farmworker-households in East County. Mercy Housing, in partnership with Contra Costa Interfaith Housing, developed a permanent supportive housing project for homeless families called Garden Park.

7. Habitat for Humanity, East Bay/Silicon Valley

Habitat for Humanity is a non-profit agency dedicated to building affordable housing and rehabilitating homes to provide affordable homeownership opportunities for lower income families. Habitat builds and repairs homes with the help of public funds, private donations, volunteers and partner families. Habitat homes are sold to partner families at no profit with affordable, no-interest loans. Volunteers, churches, businesses, and other groups provide most of the labor for the homes. Habitat developed Ellis Street Townhomes, El Rincon, Herb White Way, Norcross, Montague and Rivertown homes. Additional projects in unincorporated Martinez and Bay Point are in predevelopment.

8. Resources for Community Development (RCD)

Resources for Community Development (RCD) is a non-profit housing developer located in Berkeley and active throughout Alameda and Contra Costa County. RCD develops housing for individuals, families, and special needs populations through acquisition/rehabilitation and new construction projects. Contra Costa projects include Terrace Glen, Aspen Court, Riley Court, Camara Circle, Pinecrest Apartments, Caldera Place, Alvarez Court, Lakeside, Los Medanos, Villa Vasconcellos, and Berrellesa Palms. An additional project, Ohlone Gardens, is under construction.

9. SHELTER, Inc. of Contra Costa County

SHELTER, Inc. is a non-profit community-based service organization and affordable housing provider located in Martinez that is active in Central and East Contra Costa County. SHELTER, Inc. provides homeless prevention services as well as transitional and special needs housing. Projects and programs include REACH Plus, Lyle Morris Center, Mt. View House, The Landings, and Victoria Apartments.

10. Satellite Affordable Housing Associates

Satellite Affordable Housing Associates (SAHA) is a non-profit housing developer located in Berkeley and active throughout Alameda and Contra Costa County. SAHA develops housing for families, seniors, and special needs populations through acquisition/rehabilitation and new construction projects. Contra Costa projects include Acalanes Court, Hookston Manor, Montego Place, and Sierra Gardens. An additional project, Third Avenue Apartments, is under construction.

E. Opportunities for Energy Conservation and Reducing Greenhouse Gas Emissions

Utility-related costs can directly impact the affordability of housing in Contra Costa County. Title 24 of the California Administrative Code sets forth mandatory energy standards for new development and requires adoption of an “energy budget.” In turn, the home building industry must comply with these standards while localities are responsible for enforcing the energy conservation regulations.

There are many alternative ways to meet these energy standards including but not limited to:

- use of passive solar,
- high insulation levels,
- active solar water heating,
- locating the home on the northern portion of the sunniest location of the site,
- designing the structure to admit the maximum amount of sunlight into the building and to reduce exposure to extreme weather condition,
- locating indoor areas of maximum usage along the south face of the building and placing corridors, closets, laundry rooms, power core, and garages along the north face making the main entrance a small enclosed space that creates an air lock between the building and its exterior,
- orienting the entrance away from winds, or
- using a windbreak to reduce the wind velocity against the entrance.

1. Utility Incentive Programs

Utility companies serving Contra Costa County offer various programs to promote the efficient use of energy and other resources, and to assist lower income customers. These programs are discussed below.

Pacific Gas & Electric (PG&E) provides both natural gas and electricity to residential consumers in the County. PG&E provides a variety of energy efficiency rebates and energy conservation services for residents.

PG&E also participates in several energy assistance programs for lower income households, which help qualified homeowners and renters conserve energy and control electricity costs. These programs include the California Alternate Rates for Energy (CARE) Program, the Relief for Energy Assistance through Community Help (REACH) Program, the Balanced Payment Plan (BPP), the Family Electric Rate Assistance (FERA) Program, the Energy Savings Assistance Program, the Medical Baseline Allowance Program and the SmartAC™ Program.

In addition, the State Department of Health and Human Services funds the Low-Income Home Energy Assistance Program (LIHEAP) Block Grant. Under this program, eligible low-income persons, via local governmental and non-profit organizations, can receive financial assistance to offset the costs of heating and/or cooling dwellings and/or to have their dwellings weatherized to make them more energy efficient. This is accomplished through these three program components:

- The Weatherization Program provides free weatherization services to improve the energy efficiency of homes, including attic insulation, weather-stripping, minor home repairs, and related energy conservation measures.
- The Home Energy Assistance Program (HEAP) provides financial assistance to eligible households to offset the costs of heating and/or cooling dwellings.
- The Energy Crisis Intervention Program (ECIP) provides payments for weather-related or energy-related emergencies.

As energy is used in the treatment and transportation of water, water use efficiency translates to energy efficiency. The Contra Costa Water District (CCWD) delivers treated and untreated water to residential consumers in central and eastern Contra Costa County. The CCWD offers rebates and incentives to its customers for efficiency in home water use.

The East Bay Municipal Utility District (EBMUD), which also serves residents of Contra Costa County, offers many conservation services and incentives to its customers. To start, EBMUD offers complimentary on-site surveys of indoor and outdoor water use to its users, as well as conservation devices—including low-flow showerheads and faucet aerators.

In conjunction with PG&E, EBMUD offers a rebate for the purchase of high-efficiency clothes washers. EBMUD also offers toilet performance testing and a rebate for the purchase of high-efficiency toilets.

EBMUD also offers rebates for water-efficient home landscaping and WaterSmart Garden Grants for public garden water conservation projects.

2. The County's Greenhouse Gas Emissions Inventory

Contra Costa County completed a greenhouse gas (GHG) emissions inventory in June 2008, and found that 13 percent of the County's GHG emissions in 2005 came from residential energy use. Focusing on the County's unincorporated area, residential energy use represents 6 percent of total GHG emissions. Fortunately, the County has already implemented energy efficiency and other GHG reduction programs. However, there are multiple opportunities to expand these programs and implement new programs.

3. The County's Efforts to Promote Energy Efficiency and Reduce GHG Emissions

The Contra Costa County Board of Supervisors formed the Climate Change Working Group in May 2005. The CCWG was comprised of the Agricultural Commissioner, the Director of General Services, the Director of Health Services, the Director of Public Works, the Director of the Department of Conservation and Development and the Deputy Directory for Building Inspection.

Through a GHG emissions inventory conducted in the summer of 2007 and updated in June of 2008, the County was able to quantify existing emissions from municipal operations and community-wide sources. More recently, the County focused on the next step in the climate protection process—the development of a community-wide Climate Action Plan. The community-wide Climate Action Plan represents the local blueprint for climate protection, which include the set of programs and policies the County will implement in order to achieve its chosen emissions reduction targets. In December 2012 the County released a draft Climate Action Plan that included existing initiatives as well as potential policies and programs that, when implemented, will help meet the chosen emissions reduction targets.

The County has elected to develop the Climate Action Plan in two separate phases, the first focused on further reducing the County's municipal GHG emissions and the second focused on community-wide emissions. While community-wide reduction measures may result in greater overall GHG reductions, the County government has greater control over its municipal emissions, and the development of a Municipal Climate Action Plan provides an opportunity for the County to lead by example. The County is beginning to meet with other local jurisdictions to discuss collaboration in the creation of a community-wide Climate Action Plan.

The County has already implemented many measures that have reduced its municipal GHG emissions. Some of the most effective municipal GHG reduction measures include employee carpool and vanpool programs, compressed employee work weeks, building lighting retrofits, building heating-ventilating-air conditioning (HVAC) improvements, direct digital control devices for building HVAC systems, installation of cogeneration plants for buildings that operate 24 hours per day, purchase of energy efficient computers and copiers, building paper recycling, use of B20 biodiesel fuel for the County diesel fleet, purchase of hybrid vehicles for the County fleet, and the use of LEDs in traffic signals. The County's efforts to reduce municipal GHG emissions will continue to expand with the development and implementation of its Municipal Climate Action Plan.

The County has also implemented various community-wide measures that have targeted residential energy conservation or otherwise reduced GHG emissions. Some of the residential energy conservation measures include:

- offer density bonuses for development projects that include a specified number of affordable housing units,
- encourage mixed use development to limit travel distances,
- conduct a weatherization program to assist low or fixed income households in making their homes more energy efficient,
- adopt and encourage use of Green Building Guidelines for residential construction and remodeling projects
- provide green building related information to the public (including custom-made green building materials display and free copies of above-mentioned Guidelines),
- require developers to provide information on commute alternatives available to their residents,
- require certain new developments to use drought-tolerant landscaping,
- require certain development projects to construct bicycle and pedestrian amenities, and
- require large development projects in designated transit areas to install features to support mass transit.

Other community-wide GHG reduction measures include efforts to adopt residential variable can rate structures to promote waste reduction and recycling, inform residents regarding the proper methods to manage their unwanted household chemicals and electronics, use methane from landfills to generate electricity, and recognize businesses that adopt green business practices.

4. Regional Opportunities to Further Reduce Energy Use and GHG Emissions

Many residential energy conservation opportunities are closely inter-related with other regulations/standards currently being developed and adopted at the regional and state levels.

In July 2012, the County joined the Bay Area Regional Energy Network (BayREN), a collaborative partnership among the nine-county San Francisco Bay Area led by the Association of Bay Area Governments (ABAG). BayREN implements effective energy saving programs on a regional level and draws on the expertise, experience, and proven track record of Bay Area local governments to develop and administer successful climate, resource, and sustainability programs. The program is funded by California utility ratepayers under the auspices of the California Public Utilities Commission. The program offers free technical services and financial incentives (rebates) to both Single-Family and Multi-Family units. To receive the most updated information regarding current programs, visit the BayREN website (www.bayren.org).

5. Local Opportunities to Further Reduce Energy Use and GHG Emissions

The County also has many opportunities to expand its existing efforts toward community-wide GHG reduction, including further reductions in residential energy use. However, the County does not currently have resources and/or expertise adequate to conduct in-depth feasibility analysis or prioritization of the many potential new opportunities for energy conservation with respect to residential development.

As a starting point, the County will expand efforts to promote:

- infill and transit-oriented development,
- water- and energy-saving incentives/rebates offered to households,
- use of water-efficient landscaping and energy efficient irrigation systems,
- use of photovoltaic systems,
- use of permeable paving materials for cooling and water conservation,
- promote Location Efficient Mortgage and Energy Efficient Mortgage programs as available, and
- seek or support applications for affordable housing funds from agencies that reward and offer incentives for affordable infill housing and affordable housing built close to jobs, transportation, and amenities (e.g., HCD's Multifamily Housing Program and California Tax Credit Allocation Committee).

As resources are available, the County will initiate process to review existing policies, standards or requirements in our County Code and General Plan to identify which:

- help reduce energy use from residential buildings and assess potential for expanding or enhancing them, and
- serve as potential barriers to incorporating residential energy efficiency incentives or requirements and assess feasibility of modifying or eliminating them.

For example, the County's parking standards could potentially be modified to allow for smaller parking spaces, establish maximum parking spaces per project type or facilitate use of permeable pavement surfaces and landscaping in parking lots without requiring variances.

6.5 HOUSING ACCOMPLISHMENTS

In order to craft an effective housing strategy for the 2015 to 2023 planning period, the County must assess the achievements of the existing housing programs. This assessment will allow the County to evaluate the effectiveness and continued appropriateness of the existing programs and make adjustments for the next eight years.

A. Evaluation of Accomplishments Under Adopted Housing Element

Contra Costa County's last Housing Element was adopted in 2009. The Element sets forth a series of housing programs with related objectives for the following seven areas:

- 1) Housing and Neighborhood Conservation
- 2) Housing Production
- 3) Special Needs Housing
- 4) Housing Affordability

- 5) Provision of Adequate Residential Sites
- 6) Removal of Governmental Constraints
- 7) Promotion of Equal Housing Opportunity

The following discussion summarizes the County's housing accomplishments in each of the seven areas from 2009 through 2014. Appendix B provides a more detailed assessment of each housing program established in the 2009 Housing Element. The County had mixed results in implementing its programs. The elimination of redevelopment and the reduction of federal funding in the CDBG and HOME programs has limited opportunities to assist in financing new housing construction. In addition, Contra Costa County was severely impacted by the housing market collapse during the Great Recession. Countywide, 11,679 homes (or three percent of the total number of housing units in the County) were lost to foreclosure in 2008 with foreclosure recovery beginning in 2012. In 2013, foreclosure levels were still three times the pre-recession levels. However, federal economic stimulus funds through the Neighborhood Stabilization Program helped the County respond to the collapse of the housing market with a new program to acquire, rehabilitate, and sell foreclosed homes.

1. Housing and Neighborhood Conservation

To maintain and improve the quality of the housing stock and residential neighborhoods, the County has been active in providing residential rehabilitation assistance through a variety of programs. These programs include County funded acquisition and rehabilitation of existing rental housing, preservation of affordable housing, owner-occupied housing rehabilitation, and small (one to eight unit) rental rehabilitation.

Acquisition/Rehabilitation

The County funds the acquisition and/or rehabilitation of existing rental housing by affordable housing developers using CDBG, HOME, NSP, and HOPWA funds. These funds are offered countywide as low-interest deferred loans in exchange for long-term affordability. The rehabilitation of rental properties has been critical to preserving and increasing the supply of affordable housing in the County.

Through the Neighborhood Stabilization Program, the County assisted in the acquisition, rehabilitation and sale of 42 foreclosed homes. An additional 13 homebuyers were assisted with NSP downpayment assistance loans.

Preservation of Existing Affordable Housing

To preserve the affordability of low-income use-restricted units, the County has refinanced various housing projects with new tax-exempt bond issues. Since 2007, the County has successfully applied this technique to extend the period of required affordability for Pinole Grove apartments in the City of Pinole.

Owner-Occupied Rehab

Between 2007 and 2013, the County assisted in the rehabilitation of 147 ownership housing units throughout Contra Costa County.

2. Special Needs Housing

One of the major goals of the County is to meet the housing and supportive services needs of special needs groups, including the disabled, elderly, the homeless, and farmworkers. Since 2007, the County has made significant progress towards this goal.

Senior Housing

Recognizing the special needs of the elderly, the County has provided design flexibility in the development of senior housing. In addition, the County has provided financial assistance in the development of affordable housing for lower-income seniors. Since 2007, the County has provided financial assistance to complete the construction and rehabilitation of 338 affordable senior rental housing units throughout the County. Affordability of senior units targets households earning less than 80 percent of the County median income. The majority (268 units) are new construction units. All units are in Contra Costa cities.

Housing for Persons with Disabilities

Among the 359 units constructed or acquired/rehabilitated with financial contributions from the County, 102 units are set aside for lower-income disabled residents, including 11 units are reserved for people with HIV/AIDS, 9 units are reserved for people with developmental disabilities, and 15 are reserved for people with severe mental disabilities. In addition, 12 beds were provided for homeless individuals and families, people recovering from drug and alcohol addiction, and three are group homes for individuals with special needs.

Homeless Facilities

The County has also played an active role in providing housing to homeless individuals and families. The County owns and operates two shelters for homeless individuals totaling 150 beds and a shelter for youth. Within the Central County shelter, there is a respite shelter for medically fragile adults. Rehabilitation and new construction assistance was also provided by the County to 78 units of permanent supportive housing projects.

3. Housing Affordability

Affordable Homeownership Opportunities

In addition to facilitating new construction of affordable housing (as described above), the County has also been active in promoting housing affordability by expanding homeownership opportunities. One homeownership assistance program is the Mortgage Credit Certificate (MCC) program administered by the County. The County receives an annual allocation of 30 to 50 MCCs.

Aside from the MCC, the County has implemented various programs to provide affordable homeownership opportunities to lower- and moderate-income households. The County's homebuyer assistance programs include the following: RDA, NSP, HOME and CDBG funds have been used for new construction and rehabilitation of single-family

homes. Following completion, these funds are rolled over into deferred equity share loans for low-income homebuyers.

Through agreements with developers, homes affordable to low- and moderate-income homebuyers have been constructed as a component of market-rate housing developments.

4. Removal of Governmental Constraints

To stimulate housing development during the Great Recession, the County adopted a fee deferral program in 2009 that was effective through 2011. While developers were supportive of the program, no developer participated in the program.

5. Promotion of Equal Housing Opportunity

The County adopted its Analysis of Impediments to Fair Housing Choice (AI) in May 2010. The AI is a review of impediments or barriers that affect the rights of fair housing choice. It covers public and private policies, practices, and procedures affecting housing choice. The AI serves as the basis for fair housing planning, provides essential information to policy makers, administrative staff, housing providers, lenders, and fair housing advocates, and assists in building public support for fair housing efforts

6. Provision of Adequate Residential Sites

As documented in the Land Inventory: Vacant & Underutilized Sites Analysis, the County had more than an adequate number of residential sites to meet the assigned 2007 – 2014 Regional Housing Need Allocation (RHNA). The inventory identified just over 7,200 potential residential sites distributed among the unincorporated communities within the County's Urban Limit Line.

The most significant change to the inventory since the adoption of the 2009 Housing Element Update is that the County is no longer pursuing a Specific Plan to transform a 200(+) acre industrial area within the unincorporated community of North Richmond into a new mixed use residential neighborhood. The North Richmond Specific Plan was sponsored by the County's Redevelopment Agency, and it had been targeting approximately 2,100 new housing units for this planned mixed use residential neighborhood in North Richmond. However, due to the dissolution of the County's Redevelopment Agency in February 2012 under Assembly Bill X1 26 (AB 26 - 2011), the Specific Plan for a new mixed use residential neighborhood in North Richmond is no longer under consideration by the County. Therefore, the projected 2,100 new housing unit count for North Richmond identified under the 2009 inventory will not be included in the inventory for the 2014 Housing Element Update.

B. Housing Production in Previous RHNA Period

Between 2007 and 2013, 471 new affordable housing units were constructed in the County unincorporated areas. Using CDBG, HOME, HOPWA, redevelopment set-aside funds, and bond financing, the County facilitated affordable housing development throughout the County. Table 6-38 summarizes building permit activity since 2007.

Table 6-38
County-wide Assisted New
Construction 2009-2013

	2007	2008	2009	2010	2011	2012	2013	TOTAL
Very-low	1	87						88
Low	15	19		9			10	53
Mod	168	152					10	330
Above Mod	462	337	109	219	101	174	270	1,672

This level of affordable housing production exhibited above is largely the result of the County's partnership with housing developers in the area. The County has been active in meeting with local developers, community groups, and other jurisdictions to review housing needs and develop effective strategies to meet those needs. The County also participates in various regional and local organizations concerned with housing issues. County staff provides ongoing technical assistance to non-profit and for-profit developers in the development and financing of affordable housing.

6.6 HOUSING PLAN

Sections 6.2 through 6.5 of the Housing Element present a housing needs assessment, an analysis of constraints to housing provision, an inventory of land, financial, and administrative resources, as well as an evaluation of past housing accomplishments. This section presents the County's eight-year Housing Plan, which sets forth goals, policies, and programs to address the identified housing needs and other important housing issues.

The County's housing plan for addressing the identified housing needs is detailed according to the following six areas:

- o Provision of Adequate Residential Sites
- o Assist in the Development of Adequate Housing to Meet the Needs of Low and Moderate Income Households, and Persons with Special Needs
- o Conserve and Improve the Existing Housing Stock
- o Preserve Units At-risk of Conversion to Market Rate Units
- o Address and Remove or Mitigate Governmental Constraints
- o Equal Housing Opportunities

A. Housing Goals and Policies

The following are the goals and policies the County intends to implement to address the community's identified housing needs and issues.

Housing and Neighborhood Conservation

An important goal for the County is to maintain and enhance the quality of the housing stock and residential neighborhoods. About 60 percent of the housing stock in the unincorporated areas is thirty years or older, the age when most homes begin to have major home improvement/rehabilitation needs. Rehabilitation needs have specifically been identified in selected older neighborhoods. The County will continue to support

neighborhood preservation and upgrading through its offering of housing rehabilitation assistance, and code enforcement efforts.

Maintenance of the existing affordable housing is an important strategy in Contra Costa County. The County and affordable housing developers have invested substantial financial and administrative resources in creating the existing diverse inventory of affordable housing. Ensuring the long-term availability of such affordable housing is therefore the most cost-effective means of addressing affordable housing needs.

GOAL 1 Maintain and improve the quality of the existing housing stock and residential neighborhoods in Contra Costa County.

Policy 1.1 Assist low-income homeowners in maintaining and improving residential properties through housing rehabilitation and energy efficiency assistance programs.

Policy 1.2 Focus rehabilitation assistance and code enforcement efforts in communities with a high concentration of older and/or substandard residential structures.

Policy 1.3 Assist affordable housing providers in the acquisition and rehabilitation of older residential structures, and maintain them as long-term affordable housing.

Policy 1.4 Promote increased awareness among property owners and residents of the importance of property maintenance to neighborhood quality.

GOAL 2 Preserve the existing affordable housing stock in Contra Costa County.

Policy 2.1 Maintain a condominium conversion ordinance aimed at mitigating the impacts to displaced tenants and ensuring the quality of the units being sold to homeowners.

Policy 2.2 Preserve existing affordable housing developments at risk of converting to market rate housing through bond refinancing and other mechanisms.

Housing Production

Contra Costa County implements various programs to increase the supply of housing and encourage a diversity of housing types. Part of this diversity is addressed through the Regional Housing Needs Allocation, which encourages the provision of housing for all economic segments of the community. Housing diversity is important to ensure that all households, regardless of income level, age, and household type, have the opportunity to find housing suited to their needs and lifestyle.

GOAL 3 Increase the supply of housing with a priority on the development of affordable housing, including housing affordable to extremely-low income households.

Policy 3.1 Support the development of additional affordable housing by non-profit and for-profit developers through financial assistance and/or

regulatory incentives such as density bonus or flexible development standards through planned unit development.

Policy 3.2 Encourage and provide incentives for the production of housing in close proximity to public transportation and services.

Policy 3.3 Increase the supply of affordable housing and encourage the development of mixed-income housing through the Inclusionary Housing Ordinance.

Policy 3.4 Facilitate the development of second units as an affordable housing alternative.

Policy 3.5 Promote new or innovative housing design to lower housing costs.

Special Needs Housing

Persons and households with special housing needs include the elderly, the physically disabled, large households, single parents, persons with HIV/AIDS, persons with mental illness, the developmentally disabled, farmworkers, and the homeless. These groups are often members of extremely-low income households and typically have difficulty in finding suitable and affordable housing. The County, affordable housing developers, and related interest groups have demonstrated great commitment toward expanding the supply of housing for special needs households. The County will continue to make efforts to increase the supply of housing for special needs populations.

GOAL 4 Increase the supply of appropriate and supportive housing for special needs populations.

Policy 4.1 Expand affordable housing opportunities for households with special needs, including seniors, disabled persons, large households, single parents, persons with HIV/AIDS, persons with mental illness, persons with development disabilities, farmworkers, and the homeless.

Policy 4.2 Continue to support non-profit service providers that help meet the diverse housing and supportive service needs of the community.

Policy 4.3 Continue to require inclusion of accessible units in all new construction projects receiving County financing.

Housing Affordability

A household is considered to be overpaying for housing or “cost burdened” if it spends more than 30 percent of its gross income on housing. Problems of housing cost burden increase when housing costs rise faster than income. With relatively high housing prices, many households pay a significant portion of their income for housing; housing cost burden is common in Contra Costa County. The problem is particularly severe for renters and approximately 7,000 very low-income residents receive Section 8 rental assistance in order to afford rental housing in the County.

To improve housing affordability, the County has been active in expanding the supply of affordable housing and providing various forms of assistance, including rental subsidies,

homebuyer assistance, and other similar programs. The County will continue to offer such assistance to address housing affordability issues faced by many County residents.

- GOAL 5** Improve housing affordability for both renters and homeowners.
- Policy 5.1** Increase access to homeownership for lower- and moderate-income households.
 - Policy 5.2** Continue to support the provision of rental assistance to extremely-low, very-low, and low income households.
 - Policy 5.3** Provide financial support to non-profit organizations that own or operate housing for persons with developmental disabilities.

Provision of Adequate Residential Sites

Meeting the housing needs of all segments of the community requires the provision of adequate sites suitable for the development of all types, sizes and prices of housing. The County General Plan and Planning and Zoning Code determine where housing may locate, thereby affecting the supply of land available for residential development in the unincorporated areas.

- GOAL 6** Provide adequate sites through appropriate land use and zoning designations to accommodate the County's share of regional housing needs.
- Policy 6.1** Maintain an up-to-date site inventory that details the amount, type, and size of vacant and underutilized parcels, and assist developers in identifying land suitable for residential development.
 - Policy 6.2** Provide adequate sites to meet the housing needs of special needs groups, including seniors, disabled persons, large households, single parents, persons with HIV/AIDS, persons with mental illness, farmworkers, and the homeless.
 - Policy 6.3** Promote mixed-use development by eliminating minimum lot sizes in P-1 zoning districts.

Removal of Governmental Constraints

To achieve its housing goals, the County must address, and where legally possible, remove governmental constraints affecting the maintenance, improvement, and development of housing, particularly for lower and moderate income and special needs households.

- GOAL 7** Mitigate potential governmental constraints to housing development and affordability.
- Policy 7.1** Establish and maintain development standards that support housing development while protecting quality of life goals.
 - Policy 7.2** Provide financial and/or regulatory incentives where feasible and appropriate to offset or reduce the costs of affordable housing

development, including density bonuses and flexibility in site development standards.

Policy 7.3 Encourage P-1 zoning in areas with concentrations of applicants seeking variances.

Policy 7.4 Expand efforts to provide for timely and coordinated processing of residential development projects in order to minimize project holding costs and encourage housing production.

Promotion of Equal Housing Opportunity

Equal access to housing is fundamental to each person in meeting essential needs and pursuing personal, educational, employment, or other goals. In recognition of equal housing access as a fundamental right, the federal and State governments have both established fair housing as a right protected by law.

To promote equal housing opportunities, the housing plan must promote housing opportunities for all persons regardless of race, color, ancestry, national origin, religion, disability, sex, sexual orientation, familial status, marital status or other such arbitrary factors.

GOAL 8 Promote equal opportunity for all residents to reside in the housing of their choice.

Policy 8.1 Prohibit discrimination in the sale or rental of housing to anyone on the basis of race, color, ancestry, national origin, religion, disability, sex, sexual orientation, familial status, marital status or other such arbitrary factors.

Policy 8.2 Provide financial support to non-profit organizations providing fair housing services.

Policy 8.3 Enhance the opportunity for seniors, persons with disabilities, large households, single parents, persons with HIV/AIDS, persons with mental illness, and farmworkers to have access to housing of their choice.

Energy Conservation and Sustainable Development

Energy conservation is key to sustainable development. The County participates in regional efforts such as the Bay Area Regional Energy Network (BayREN). This is a pilot program funded by the State Public Utilities Commission and provided energy retrofit rebates to owners of single-family and multi-family residences. In addition, BayREN supported a program to educate local building officials in implementing new energy code.

GOAL 9 Promote energy efficient retrofits of existing dwellings and exceeding building code requirements in new construction.

Policy 9.1 Participate in Bay Area regional efforts to reduce energy consumption.

Policy 9.2 Adopt and Implement Climate Action Plan

B. Related Plans

In addition to the Housing Element, the goals and policies presented earlier are implemented through a series of housing programs offered primarily through the County Department of Conservation and Development (DCD), the County's Health Services Department, and the Housing Authority of Contra Costa County. The following plans prepared by these agencies help define the County's overall housing strategy presented in this housing Plan.

Contra Costa Consortium Consolidated Plan

The Consolidated Planning process for the Contra Costa Consortium is managed by DCD. The Consolidated Plan outlines the Consortium's objectives and strategy for meeting its housing and community development needs using CDBG, HOME, NSP, ESG, and HOPWA funds.

For CDBG and ESG funds, programs are available to the Urban County, including the unincorporated areas, and the cities and towns of Brentwood, Clayton, Danville, El Cerrito, Hercules, Lafayette, Martinez, Moraga, Oakley, Orinda, Pinole, Pleasant Hill, San Pablo, and San Ramon. NSP funds may be used in communities suffering from the greatest impacts of the foreclosure crisis. HOME-funded programs are available to the Contra Costa Consortium, including the Urban County and the cities of Antioch, Concord, Pittsburg, and Walnut Creek. HOPWA-funded activities are available to all jurisdictions in the County.

Contra Costa Interagency Council on Homelessness/Continuum of Care Strategy

The Contra Costa Interagency Council on Homelessness (CCICH), serves as the County's Continuum of Care Board, and includes non-profit community and advocacy groups, the interfaith community, business organizations and other relevant community groups. Its purpose is to implement key strategies identified in the five-year Continuum of Care Plan and the Ten Year Plan to End Homelessness. Contra Costa Continuum of Care Plan identifies priorities and strategies for meeting the housing and service needs of homeless and at-risk populations throughout the County. The Plan addresses gaps in existing facilities and services for homeless households and includes strategies with priorities to expand capacity in the following areas: homeless prevention, outreach and assessment activities; emergency shelter, transitional housing, and permanent housing affordable to extremely low income and homeless households; and supportive service needs. The County's Ten Year Plan to End Homelessness includes priorities to address three types of homeless populations: the chronically homeless, those discharged into homelessness, and the transitionally (or episodic) homeless people. This will include programs and projects to increase income and employment opportunities for homeless households, expand needed support services and programs to prevent homelessness, and increase the availability of housing affordable to extremely-low income households and homeless persons.

Public Housing Agency Plan

The Housing Authority of Contra Costa County (HACCC) owns and operates the County's public housing projects and administers the Section 8 Rental Assistance program for County residents. HACCC prepares a five-year Public Housing Agency Plan (PHAP) and an annual Action Plan, which identifies strategies and actions to maintain and improve the public housing stock, expand the availability and use of Section 8 assistance throughout the County, and improve overall program administration.

C. Housing Programs

The housing programs presented in this Housing Element define the specific actions the County will undertake to achieve its stated goals and policies. The housing programs presented on the following pages include existing programs as well as a few new programs that have been added to address the identified housing needs. The program summary (Table 6-41) included at the end of this section specifies for each program the following: goal, key five-year objective(s) for the unincorporated areas, time frame for implementation, funding source(s), and agency responsible for program implementation. Table 6-42 summarizes the quantified objectives for the unincorporated areas relating to new construction, rehabilitation, conservation and housing assistance.

As described earlier, the County administers a variety of programs. Depending on the funding sources, the programs are available to different geographic areas. Where a program is applicable to a geographic area larger than the County unincorporated areas, the overall eight-year objectives for the program and specific quantified objectives for the unincorporated areas are presented where possible.

Housing and Neighborhood Conservation

NEIGHBORHOOD PRESERVATION PROGRAM

Through the Neighborhood Preservation Program, the County provides home rehabilitation loans to extremely-low, very-low, and low-income persons to make necessary home repairs and improve their homes. DCD administers this program which is available to income-qualified households throughout the Urban County.

Eligible residents may receive assistance for a variety of home improvement activities including but not limited to: re-roofing, plumbing/heating/electrical repairs, termite and dry rot repair, modifications for disabled accessibility, security, exterior painting, and energy conservation. Specific loan terms are based on financial need and may be zero or three percent, deferred or amortizing.

DCD has identified the following unincorporated areas for focused rehabilitation assistance: Bay Point, Bethel Island, Byron, Clyde, Crockett, El Sobrante, Montalvin Manor, North Richmond, Rodeo, Rollingwood, and the Vine Hill area near Martinez.

Program	Eight -Year Program Objectives
Rehabilitation Loans	<ul style="list-style-type: none">▪ Disseminate information on housing rehabilitation assistance through the County website, public access cable channels, notices in the press, presentations and distribution of brochures to public service agencies and community groups, and mailings to County residents.▪ Rehabilitate 5 units annually for a total of 40 units over 8 years.

WEATHERIZATION PROGRAM

The County DCD offers a free weatherization program for extremely-low, very-low, and low income homeowners and renters. The program provides resources for minor home repairs and energy improvements including: attic insulation, weather stripping, pipe wrapping, furnace filters, shower heads, heaters/ovens, ceiling fans, door bottoms, etc. In addition, the program provides assistance to lower utility bills for lower income households.

Program	Eight -Year Program Objectives
Weatherization and Utility Payment Assistance	<ul style="list-style-type: none"> ▪ Assist 50 households annually for a total of 400 households over 8 years. ▪ Provide education on energy conservation.

Program	Eight -Year Program Objectives
Code Enforcement	<ul style="list-style-type: none"> ▪ Continue to carry out code enforcement activities as a means to maintain the quality of the housing stock and residential neighborhoods. ▪ Continue to refer eligible homeowners, mobile home owners, and apartment owners to County programs for assistance.

CODE ENFORCEMENT

The DCD Code Enforcement section is responsible for enforcing both State and County regulations governing the maintenance of all buildings and properties in the unincorporated areas. Code enforcement handles complaints and inspections in the unincorporated are

Code enforcement staff handles approximately 60 cases per month. Most of the complaints deal with property maintenance, substandard housing issues, junk and debris, and abandoned vehicles. To facilitate the correction of code violations or deficiencies, code enforcement works closely with other County agencies. Code enforcement staff routinely refers homeowners to the County's rehabilitation loan and grants programs including the Neighborhood Preservation Program. The staff also refers homeowners, mobile home owners, and apartment owners to the County's Weatherization Program.

CONDOMINIUM CONVERSION ORDINANCE

The County's apartment housing stock represents an important source of affordable housing to lower and moderate income households. Loss of apartment housing due to conversion to common interest developments (such as condominiums) compromises the County's ability to address rental housing needs. However, condominiums also provide affordable homeownership opportunities. An ordinance has been adopted to regulate condominium conversion. This ordinance requires a permit for conversion, and compliance with current zoning requirements for newly created condominiums, including parking requirements. The Ordinance makes provisions for protecting the rights of tenants currently residing in the units that are approved for conversion. These provisions include specific purchasing rights for the tenants as well as eviction clauses to which owners must adhere.

Program	Five-Year Program Objectives
Condominium Conversion	<ul style="list-style-type: none"> ▪ Continue to enforce the condominium conversion ordinance.

PRESERVATION OF ASSISTED HOUSING

As of 2014, a total of 1,259 publicly assisted housing units in multi-family developments are located in the unincorporated areas of the County. Of these units, 49 units in Rivershore Apartments are at risk of conversion to market rate housing in 2017.

Program	Eight -Year Program Objectives
Monitor At-Risk Units	<ul style="list-style-type: none"> ▪ Monitor the at-risk units by reviewing the California Housing Partnership Corporation list of at-risk properties annually
Conduct Tenant Education	<ul style="list-style-type: none"> ▪ Provide information regarding tenant rights and conversion procedures should the property owner be uninterested in refinancing. ▪ Offer tenants information regarding Section 8 rental subsidies and other available assistance through County agencies and non-profit organizations.

Housing Production

NEW CONSTRUCTION OF AFFORDABLE HOUSING

Non-profit and for-profit housing developers play an important role in providing affordable housing in Contra Costa County. Over the years, the County has provided direct financial assistance, regulatory incentives, and land write-downs to numerous developers to provide both ownership and rental housing to extremely-low, very-low, low-income, and special needs households. Major sources of County financing include annual entitlement grants of CDBG, HOME, and HOPWA funds. The County reserves 45 percent of each year's CDBG allocation for projects to increase and maintain affordable housing in the Urban County. The County also serves as an issuer of tax-exempt bond financing when developers seek tax-exempt financing. Projects have been completed with County resources in both unincorporated areas and the cities.

Funding is provided annually on a competitive application basis to developers of multi-family rental housing and homeownership developments. A notice of funding availability is issued in the fall. Applications are due in late fall/early winter, with funding awards made prior to the first nine-percent tax credit round in the spring. Funding criteria include proposed target population and alleviation of affordable housing needs, cost-effectiveness, developer experience, and term of affordability. The County Board of Supervisors has adopted a funding priority for projects that reserve a portion of the units for extremely low income households.

County staff maintains continuous contact with numerous affordable housing developers. County staff offers formal technical assistance and guidance as well as frequent consultations with interested developers.

The County awards of HOME and CDBG to housing developers provide local funds, which help leverage other local, State, and federal funds. The County applies for Mortgage Credit Certificates annually, which are provided to homebuyers in both unincorporated areas and all cities and towns.

Program	Eight -Year Program Objectives
Financial Incentives for New Construction of Affordable Housing Development	<ul style="list-style-type: none"> ▪ Continue to support Affordable Housing Development through direct financial assistance. Sources of financial assistance available through the County include HOME, CDBG, HOPWA, and tax exempt bond financing. ▪ Meet with the local development community, key leaders and local civic and community groups to promote the County's

Program	Eight -Year Program Objectives
	<p>interest in working cooperatively to increase housing development activity.</p> <ul style="list-style-type: none"> ▪ Allow techniques such as smaller unit sizes, parking reduction, common dining facilities and fewer required amenities for senior projects. ▪ Provide low interest loans to non-profit organizations to develop housing affordable to extremely low- and very low-income households. ▪ Support applications by nonprofit organizations for affordable housing funds, including federal, State, and local public and private funds. ▪ Collaborate with HACCC to explore the use of project-based Section 8 assistance as leverage to obtain additional private sector funds for affordable housing development. ▪ Assist in the financing and development of 100 affordable units over 8 years.

HOUSING SUCCESSOR TO THE FORMER REDEVELOPMENT AGENCY

On February 1, 2012, redevelopment agencies throughout the State of California were eliminated. The statute eliminating redevelopment allowed housing assets to be retained by the redevelopment host jurisdiction (known as Housing Successor Agencies). Contra Costa County owns land designated for housing in Bay Point, North Richmond, and Rodeo. The Housing Successor Agency provided pre-development funds to Community Housing Development Corporation of North Richmond (CHDC). CHDC has submitted General Plan amendment and development applications for the County-owned parcel in North Richmond (Heritage Point).

The County has not identified developers for the Rodeo Town Center and Orbisonia Heights properties, but will seek developers next year.

Program	Eight -Year Program Objectives
Housing Successor to the Former Redevelopment Agency	<ul style="list-style-type: none"> ▪ Continue to work on the Heritage Point development in North Richmond. ▪ Issue request for proposals for developers for the Rodeo Town Center and Bay Point Orbisonia Heights developments.

INCLUSIONARY HOUSING ORDINANCE

In October, 2006, the County adopted an Inclusionary Housing Ordinance (IHO). All new residential developments of five or more units, as well as condominium conversions, are subject to the IHO. Fifteen percent of all the residential units are required to be affordable.

- Rental Projects: 12 percent to lower income households and 3 percent to very low income households.
- For-sale Projects: 12 percent to moderate income households and 3 percent to low income households.

Developers may comply with the IHO through several alternative approaches:

- On-site development
- Off-site development
- Land conveyance
- Payment of a fee in lieu of development
- Other – developers may propose another method of compliance that would have at least the same benefit as on-site construction.

However, in the *Palmer/Sixth Street Properties L.P. v. City of Los Angeles* ("Palmer"), the California Court of Appeal held that local inclusionary requirements applied to rental housing violate the Costa-Hawkins Act, the state law governing rent control. The *Palmer* decision has significant implications for local inclusionary ordinances. In response, Contra Costa lowered the rental in lieu fee to 0 dollars. This effectively suspends the provisions of the ordinance that apply to rental housing.

Program	Eight -Year Program Objectives
Inclusionary Housing Ordinance	<ul style="list-style-type: none"> ▪ Continue to implement the IHO and encourage developers to provide affordable units on site. ▪ Provide in-lieu fees to support the development of affordable housing projects.

ACQUISITION/REHABILITATION

The County offers financial assistance, including CDBG, HOME, NSP, and HOPWA funds to affordable housing developers for the acquisition and rehabilitation of existing rental housing. These as low-interest deferred loans in exchange for long-term affordability restrictions on the rental units. Priority is assigned to projects that reserve a portion of the units for extremely low-income households.

Program	Eight -Year Program Objectives
Acquisition/Rehabilitation	<ul style="list-style-type: none"> ▪ Disseminate information on housing rehabilitation assistance on the Department webpage, presentations and distribution of brochures to apartment owners and property management associations. ▪ Provide financing and assist in the acquisition and rehabilitation of 50 rental units over 8 years.

SECOND UNITS

Second units are attached or detached dwelling units that provide complete, independent living facilities for one or more persons which are located on the same lot as the primary structure and include permanent provisions for living, sleeping, cooking and sanitation. Integrating second units in existing residential neighborhoods is a means of increasing the supply of needed rental housing. The development of second units is also effective in dispersing affordable housing throughout the unincorporated areas and can provide housing to lower- and moderate-income individuals and families, as well as seniors and disabled persons. Since 2003, when the County adopted a Residential Second Unit Ordinance consistent with State law, there have been 153 second units.

Program	Eight -Year Program Objectives
Residential Second Units	<ul style="list-style-type: none"> ▪ Publicize the Residential Secondary Unit Program to increase public awareness.

SPECIAL NEEDS HOUSING

In addition to the development of affordable housing in general, the County will work with housing developers to provide housing appropriate to the County’s special needs populations, including mentally and physically disabled persons, seniors, large households, persons with HIV/AIDS, and farmworkers.

Program	Eight -Year Program Objectives
Special Needs Housing	<ul style="list-style-type: none"> ▪ Provide financial incentives for the development of housing targeted to special needs populations (HOME, CDBG, and HOPWA). ▪ Work with developers to obtain additional required financing. ▪ Allow techniques such as smaller unit sizes, parking reduction, common dining facilities and fewer required amenities for senior projects.

DEVELOPMENTAL DISABLED HOUSING

In addition to the development of affordable housing in general, the County will work with housing developers to provide housing appropriate for persons with developmental disabilities.

Program	Eight -Year Program Objectives
Development Disabled Housing	<ul style="list-style-type: none"> ▪ Continue to fund housing developments appropriate for persons with development disabilities.

ACCESSIBLE HOUSING

Persons with disabilities represent a major special needs group in Contra Costa County. To maintain independent living, disabled persons are likely to require assistance, which may include special housing design features, income support for those who are unable to work, and in-home supportive services for persons with mobility limitations. To provide additional housing opportunities for the disabled, the County will continue to require inclusion of accessible units in all new construction projects receiving County financing (e.g. CDBG, HOME). Current regulations require that five percent of the units must be accessible to the physically impaired and an additional two percent of the units must be accessible to the hearing/vision impaired.

In order to facilitate the development of appropriate housing for persons with special needs, the County works to remove development constraints and provide reasonable accommodations in the development of such housing as requests are made. The County will formalize this practice as written reasonable accommodation procedures.

Program	Eight -Year Program Objectives
Accessible Housing	<ul style="list-style-type: none"> ▪ Continue to require inclusion of accessible units in all new construction projects receiving County financing. ▪ Provide zero and low-interest loans through the Neighborhood Preservation Program for accessibility improvements in existing affordable housing. ▪ Implement reasonable accommodation procedures to provide special consideration in zoning and land use for housing for persons with disabilities. The County will strive to make accommodations a ministerial process, with a minimal processing fee, subject to the approval of the Zoning Administrator who will apply the following decision-making criteria: <ol style="list-style-type: none"> 1. The request for reasonable accommodation will be for the benefit of an individual with a disability protected under fair housing laws. 2. The requested accommodation is necessary to make housing available to an individual with a disability protected under fair housing laws. 3. The requested accommodation would not impose an undue financial or administrative burden on the County. 4. The requested accommodation would not require a fundamental alteration in the nature of the County's land use and zoning program.

CONTRA COSTA INTERAGENCY COUNCIL ON HOMELESSNESS

The Contra Costa Interagency Council on Homelessness implements programs and strategies contained in the Continuum of Care Plan and Ten-Year Plan to End Homelessness. These plans are designed to address the needs of the homeless. The goal of these programs is to ensure that homeless individuals and families can obtain decent, suitable, and affordable housing in the County. Through the Ten Year Plan, the County has adopted a "housing first" strategy, which works to immediately house a homeless individual or family rather than force them through a sequence of temporary shelter solutions. The Ten Year Plan further deemphasizes emergency shelters by supporting "interim housing" as a preferred housing type. Interim housing is very short-term and focuses on helping people access permanent housing as quickly as possible. Services provided in interim housing include housing search assistance and case management to help address immediate needs and identify longer-term issues to be dealt with once in permanent housing.

Program	Eight -Year Program Objectives
Contra Costa Interagency Council on Homelessness	<ul style="list-style-type: none"> ▪ Update the Ten-Year Plan ▪ Continue to work with local non-profit organizations and relevant public agencies to obtain required funding to expand the number of permanent supportive housing units. ▪ Continue to support existing transitional housing programs, operated by the County and non-profit agencies. ▪ Continue to support the operations of existing emergency shelters. ▪ Continue to support licensed residential care facilities in all residential zones through the land use permit process.

FARMWORKER HOUSING

In addition to the development of affordable housing in general, the County will work with housing developers to provide housing appropriate for agricultural workers.

Program	Eight-Year Program Objectives
Farmworker Housing	<ul style="list-style-type: none">▪ Include farmworkers as a population likely to be extremely and very-low income and in need of permanent housing.

Housing Affordability

FIRST-TIME HOMEBUYER OPPORTUNITIES

The County implements a number of programs to provide affordable homeownership opportunities for lower- and moderate-income households as well as special needs groups, including farmworkers. These programs include the following:

Mortgage Credit Certificate (MCC): The MCC is a federal program designed to assist low- and moderate-income first-time homebuyers. A mortgage credit certificate is issued to qualified homebuyers, allowing for a federal income tax credit of up to 20 percent of the annual mortgage interest paid.

New Construction: HOME and CDBG funds are used for new construction and rehabilitation of single-family homes. Following completion, these funds are rolled over into subsidized loans for lower- and moderate-income homebuyers.

Inclusionary Housing: Through the Inclusionary Housing Ordinance, homes affordable to lower- and moderate-income homebuyers are constructed as a component of market-rate housing developments.

Program	Eight -Year Program Objectives
First-Time Homebuyer Opportunities	<ul style="list-style-type: none">▪ Continue to expand homeownership opportunities through a combination of homebuyer assistance programs, financial support of new construction, and development agreements.▪ Assist 50 first-time homebuyers over 5 years.

EXTREMELY LOW INCOME (ELI) HOUSING DEVELOPMENT ASSISTANCE

The County is an entitlement jurisdiction for the CDBG, HOME, and ESG programs. It is a sub-grantee for the HOPWA program. In addition, the County applies for and receives approximately \$7 million in Hearth Act funds on an annual basis. The County administers each of these grants for either most or the entire County (incorporated cities and towns, and the unincorporated areas). Existing Board of Supervisor policy gives priority to projects that provide housing affordable to and occupied by extremely low income households. The County shall promote the benefits of this assistance program to develop housing for extremely low income households on its web page and in its program materials.

The County shall continue to encourage affordable housing developers to seek state and federal funding to support the construction and rehabilitation of low-income housing, particularly for housing that is affordable to extremely low income households. The County shall also seek state and federal funding specifically targeted for the development of housing affordable to extremely low income households, should they become available.

Program	Eight -Year Program Objectives
Extremely Low Income (ELI) Housing Development Assistance	Department of Conservation and Development will promote the ELI development assistance program to developers (for profit and non-profit) by including the priority for ELI housing in information on the HOME, CDBG, and HOPWA programs.

Provision of Adequate Residential Sites

SITES INVENTORY

As part of the 2015-2023 (5th cycle) Housing Element update, an analysis of the residential development potential in each of the unincorporated communities of the County was conducted. This analysis was performed using the County’s Geographic Information System (GIS) and data from the County Assessor’s records. Based on this assessment, the unincorporated areas can potentially accommodate over 3,318 new units on vacant and underutilized properties. Combined with housing units built and projects approved since January 2014, the County has sufficient sites to meet the 1,367-unit RHNA (374 very-low income, 218 low-income, 243 moderate-income, and 532 above moderate-income).

Program	Eight -Year Program Objectives
Residential Sites Inventory	<ul style="list-style-type: none"> • Continue to provide adequate sites to accommodate the County’s RHNA of 1,367 units. • Maintain an up-to-date inventory of vacant/underutilized residential sites as funding permits and make inventory available to potential developers (both for profit and non-profit developers)

MIXED-USE DEVELOPMENTS

County General Plan Land Use Element includes a category for mixed-use developments in the unincorporated areas. This category has enabled the County to create unique projects that combine residential uses such as apartments or condominiums with commercial and other uses. Such developments provide needed housing in close proximity to key services such as transportation. The development at the Contra Costa Centre is an example of mixed-use development. The mixed-use category offers the County greater flexibility by providing needed housing in urban areas close to important services.

Program	Eight -Year Program Objectives
Mixed-Use Development	<ul style="list-style-type: none"> • Continue to encourage mixed-use development where appropriate by offering flexible development standards. • Consider reducing the 15-acre site area requirement for mixed residential and non-residential uses

DENSITY BONUS AND OTHER DEVELOPMENT INCENTIVES

In accordance with State law and the County’s Residential Density Bonus Ordinance, the County provides density bonuses to qualified new housing projects consistent with State law. The County will continue to update its ordinance as State law changes. Currently, the housing development must have: (1) at least 5 percent of the total units affordable to very-low income households; (2) at least 10 percent of the total units affordable to lower income households; or (3) at least at least 10 percent ownership in a planned development for moderate income, or (4) 100 percent senior housing development. If one of these conditions is met, a developer is entitled to a density bonus of 20 percent (5 percent for ownership) of the maximum density permitted in the underlying zone plus other development concessions or incentives (e.g. modified standards, regulatory incentives, or concessions). Affordability must be maintained for a minimum of 30 years. The County has utilized density bonuses to facilitate the development of affordable housing.

Program	Eight -Year Program Objectives
Density Bonus	<ul style="list-style-type: none"> • Continue to offer density bonuses and other development incentives to facilitate affordable housing development. • Continue to provide information regarding the Density Bonus Ordinance to developers at the application and permit center in DCD as well as during pre-application meetings.

INFILL DEVELOPMENT

Throughout the unincorporated areas, many single-family lots were legally created but do not meet the current minimum lot size standard specified in the Planning and Zoning Code. To acknowledge the development right on these parcels, the County DCD uses a Small Lot Review process to assist applicants in determining the massing and bulk of the units to ensure compatibility with adjacent properties.

Similarly, many multi-family residential lots in the unincorporated areas do not meet current minimum lot size standards. Consolidation of a number of undersized lots would likely be necessary to provide an adequate land area to develop an economically feasible multi-family project. As a means to facilitate the infill development of multi-family housing, the County has identified small vacant multi-family residential sites that have the potential for lot consolidation with adjacent properties.

Program	Eight -Year Program Objectives
Single-Family Infill Development	<ul style="list-style-type: none"> • Continue to use the Small Lot Review process to assist applicants in developing infill single-family homes on small lots.
Multi-Family Infill Development	<ul style="list-style-type: none"> • Identify small vacant multi-family lots with the potential for lot consolidation and make this information available to developers. • Consider offering a tiered density bonus program based on lot size to encourage consolidation of small lots for multi-family development.

Removal of Governmental Constraints

PLANNED UNIT DISTRICT

The Planned Unit District (P-1) provides the opportunity for more creative and flexible design for large-scale residential developments than would be permitted in the conventional residential districts. The use of the P-1 district is intended to promote the diversification of buildings, lot sizes, and open spaces to produce an environment in harmony with surrounding existing and potential uses. The flexibility associated with the P-1 district includes variation in structures, lot sizes, yards, and setbacks and enables the developer to address specific needs or environmental constraints in an area. The final plan for a P-1 development is subject to approval by the County Planning Commission. The P-1 District is applicable to all residential districts.

Through the P-1 District, increased residential densities can be achieved. Density of up to 44.9 units per acre can be achieved in the P-1 district if the underlying General Plan designation is Multiple-Family Residential Very High Density (MV). The density can be increased to 99 units per acre if the underlying General Plan designation is Multiple-Family Residential Very High Density Special (MS).

In older, developed areas where the objective is to revitalize neighborhoods through redevelopment, the P-1 process can also be used to define allowable land uses, and minimum development and design guidelines that are appropriate for the specific community. In this situation, the P-1 designation streamlines the development process for projects consistent with the specified guidelines.

Program	Eight -Year Program Objectives
Planned Unit District	<ul style="list-style-type: none">• Encourage rezoning to P-1 District in the unincorporated areas, where appropriate, particularly in areas where the underlying General Plan designation is Multiple- Family Residential Very High Density and Multiple-Family Residential Very High Density Special.• Consider eliminating the 5-acre minimum parcel size currently required for P-1 zoning to permit flexibility for small sites and infill development.

STREAMLINING OF PERMIT PROCESSING

To expedite the review of residential projects, the County has implemented a number of policies and actions:

- The County Zoning Administrator reviews development applications for projects with fewer than 100 units.
- The Application and Permit Center makes permit processing quicker and easier by enhancing coordination of permitting services. Over 70 percent of permit applications submitted to the Building Inspection Division are approved the same day.
- The County offers a voluntary pre-application review to determine the permits necessary and the cost and review time involved.

The P-1 designation can also be used to streamline the development process for projects in older, existing communities that are consistent with the specified development and design guidelines.

Program	Eight -Year Program Objectives
Streamlining of Permit Processing	<ul style="list-style-type: none"> • Continue to require only the Zoning Administrator's review of projects with fewer than 100 units. • Continue to expedite the permit processing procedures through the Application and Permit Center and pre-application review process.

DEVELOPMENT FEES

The County, special districts, and joint power authorities collect fees on development to mitigate the impacts of development on infrastructure. Requiring developers to construct site improvements and/or pay fees toward the provision of infrastructure, public facilities, services, and processing increases the cost of housing. While these costs may impact housing affordability, these requirements are deemed necessary to maintain the quality of life desired by County residents, and are consistent with the goals and policies of the General Plan.

Program	Eight -Year Program Objectives
Development Fees	<ul style="list-style-type: none"> • Work with utility companies to waive or reduce hook-up fees for second units. • Monitor transportation fee impact on development costs.

QUICK TURN-AROUND PROGRAM

The County periodically receives applications for small, easily reviewed projects. The department has begun a program to identify those applications that can be reviewed and approved much more quickly than complex development applications. The applications for these small projects are pulled and assigned to staff that will process the application in approximately five days.

Program	Eight -Year Program Objectives
Quick Turn-Around Program	<ul style="list-style-type: none"> • Continue to implement program to complete small project application reviews within 5 days of application submittal.

COORDINATED COUNTY DEPARTMENT REVIEW OF DEVELOPMENT APPLICATIONS

The County receives development applications for large and complex projects that require approvals or comments from multiple County departments. A monthly meeting between upper management representatives facilitates review of these projects. Development issues are identified early in the project review and staff from the different departments are able to work as a team to identify approaches to resolve the issues.

Program	Eight -Year Program Objectives
Coordinated County Department Review of Development Applications	<ul style="list-style-type: none"> • Continue monthly meetings with various County departments to review applications that require approvals or comments from more than one County department.

REVIEW AND UPDATE OF ZONING AND SUBDIVISION ORDINANCE

The County regulates the type, location, density, and scale of residential development in the unincorporated areas primarily through the Planning and Zoning Code. Zoning regulations are designed to protect and promote the health, safety, and general welfare of residents as well as implement the policies of the County General Plan. The County is engaged in an ongoing process of reviewing the Planning and Zoning Code for consistency with State laws. The main purpose of this review is to ensure that the County's requirements and standards do not act as a constraint to the development of affordable housing.

Program	Eight -Year Program Objectives
Zoning and Subdivision Ordinance Review and Update	<ul style="list-style-type: none"> • Periodically review the Planning and Zoning Code and other regulations to ensure that County policies and regulations do not constrain housing development and affordability. • Revise the zoning code to allow emergency shelters by right in the General Commercial zone, permit transitional and permanent housing as residential uses, and allow agricultural farmworker housing.

Promotion of Equal Housing Opportunity

ANTI-DISCRIMINATION PROGRAM

To promote fair housing, the County allocates CDBG funds to local non-profit organizations for fair housing counseling and legal services. Services offered typically include advocacy and collaboration in support of fair housing opportunities for all; public outreach and education regarding fair housing rights; specialized property owner, management, and lender training; rental home seeking and relocation services; and discrimination complaint processing and investigation.

All housing developers receiving financial assistance from the County are required to submit a marketing plan detailing the developer's equal opportunity outreach program and demonstrating efforts to reach those people who are least likely to hear about affordable housing opportunities. Typical outreach includes distributing informational flyers to social service agencies, and housing authority offices. Advertisements are placed in local newspapers and publications such as the Korea Times, Sing Tao, and El Mensajero.

The Contra Costa Consortium has adopted the HUD-mandated Analysis of Impediments (AI) to Fair Housing Choice. The AI includes: a comprehensive review of the County's laws, regulations, and administrative policies; an assessment of how those laws affect the location, availability, and accessibility of housing; and an assessment of conditions, both public and private, affecting fair housing choice.

Program	Eight -Year Program Objectives
Anti-Discrimination	<ul style="list-style-type: none"> • Continue to support local non-profit organizations for fair housing counseling and legal services. • Carry out necessary actions to address the impediments to fair housing choice identified in the AI.

RESIDENTIAL DISPLACEMENT PROGRAM

In allocating affordable housing funds, the County assigns priority to projects that do not involve permanent relocation (displacement). However, projects involving relocation may be funded if required to eliminate unsafe or hazardous housing conditions, reverse conditions of neighborhood decline, stimulate revitalization of a specific area, and/or accomplish high priority affordable housing projects. In such situations, the County monitors projects to ensure that relocation consistent with federal and state requirements is provided. Wherever feasible, displaced households and organizations are offered the opportunity to relocate into the affordable housing project upon completion.

Program	Eight -Year Program Objectives
Residential Displacement Program	Prevent permanent relocation to the extent practicable.

Energy Conservation and Sustainable Development

RESIDENTIAL ENERGY CONSERVATION PROGRAM

Contra Costa County is actively involved in regional energy conservation and sustainable development activities. It is a member of the Bay Area Regional Energy Network, which provides rebates and incentives for energy conservation upgrades. The County is also an East Bay Energy Watch partner. Recognizing the hurdles residential property owners face when seeking to install solar panels, Contra Costa is participating in regional efforts to develop guidelines for solar energy retrofit projects. The County has begun to streamline the permitting process for solar panels by creating a checklist that includes the required elements to process a permit application. Staff are identifying common issues that delay approval. Building upon the checklist, staff will develop guidelines for property owners and contractors to streamline the application process.

Program	Eight -Year Program Objectives
Residential Energy Conservation Program	Develop guidelines for solar energy home retrofit projects.

Table 6-38 below provides a summary of the housing programs. Programs that benefit extremely low income households include numbers 1, 2, 5, 6, 8, 9, 12, 13, and 14.

**TABLE 6-39
Housing Implementation Programs Summary**

Housing Program	Program Goal	Key Eight-year Objective(s)	Funding Source	Responsible Agency/ Dept.	Timeframe
Housing and Neighborhood Conservation					
1. Neighborhood Preservation Program	Improve the quality of existing housing & neighborhoods.	Disseminate information. Rehabilitate 40 units.	CDBG	Conservation & Development	Ongoing

**TABLE 6-39
Housing Implementation Programs Summary**

Housing Program	Program Goal	Key Eight-year Objective(s)	Funding Source	Responsible Agency/ Dept.	Timeframe
2. Weatherization Program	Assist homeowners and renters with minor home repairs.	Assist 250 households. Seek additional funding to expand program and cover staff costs.	Low Income Housing Energy Assistance Program	Conservation & Development	Ongoing
3. Code Enforcement	Maintain & improve the quality of existing housing & neighborhoods.	Continue to implement program.	Conservation & Development	Conservation & Development	Ongoing
4. Preservation of Affordable Housing Assisted with Public Funds	Preserve the existing stock of affordable housing.	Monitor at-risk units. Participate in preservation of units.	Tax Exempt Bonds, CDBG, HOME	Conservation & Development	Ongoing
Housing Production					
5. New Construction of Affordable Housing	Increase the supply of affordable housing, including units affordable to extremely low income households.	Assist in the financing and development of 120 affordable units.	CDBG, HOME, HOPWA, Bond-financing	Conservation & Development	Annual: Award HOME, CDBG, and HOPWA funds to experienced housing developers (funds are not limited to projects in the unincorporated County)
6. Housing Successor to the former Redevelopment Agency	Utilize County owned property (former redevelopment agency) to develop affordable housing	Seek developers for Bay Point and Rodeo properties.	Conservation & Development	Conservation & Development	Disposition agreements by 2020
7. Inclusionary Housing	Integrate affordable housing within market-rate developments.	Continue to implement ordinance for for-sale housing.	None Required	Conservation & Development	Ongoing
8. Acquisition/ Rehabilitation	Improve existing housing and increase supply of affordable housing.	Assist in the acquisition and rehabilitation of 50 affordable units.	CDBG, HOME, HOPWA, Bond Financing	Conservation & Development	Ongoing
9. Second Units	Facilitate the development of second units.	Continue program implementation and establish a program to increase the number of second units.	None Required	Conservation & Development	Ongoing
10. Affordability by Design	Develop affordability by design program to promote creative solutions to building design and construction.	Draft policy	Conservation & Development	Conservation & Development	2017
11. New Initiatives Program	Develop new programs or policies to fund or incentivize affordable housing development	Track and evaluate new ideas such as land value recapture	Conservation & Development	Conservation & Development	2017

**TABLE 6-39
Housing Implementation Programs Summary**

Housing Program	Program Goal	Key Eight-year Objective(s)	Funding Source	Responsible Agency/ Dept.	Timeframe
Special Needs Housing					
12. Special Needs Housing	Increase the supply of special needs housing.	Provide financial and other incentives for the development of housing for special needs populations.	CDBG, HOME, HOPWA	Conservation & Development	Annually: Include a priority for special needs housing in CDBG, HOME, HOPWA NOFA (See #5 above)
13. Developmental Disabled Housing	Increase the supply of housing available to persons with developmental disabilities	Continue to fund housing developments appropriate for persons with development disabilities.	Conservation & Development	Conservation & Development	Annually: Include a priority for special needs housing in CDBG, HOME, HOPWA NOFA (See #5 above)
14. Accessible Housing	Increase the supply of accessible housing.	Require inclusion of accessible units in all new County-funded construction projects.	None Required	Conservation & Development	Ongoing
15. Reasonable Accommodation	Increase the supply of special needs and accessible housing.	Implement County's reasonable accommodation policy.	Conservation & Development	Conservation & Development	Ongoing
16. Contra Costa Interagency Council on Homelessness	Meet the housing & supportive services needs of the homeless	Support development of permanent supportive housing.	Hearth Act, CDBG, HOPWA, HOME	Health Services; Conservation & Development	Ongoing
17. Farmworker Housing	Increase the supply of farmworker housing	Include farmworkers as a population likely to be extremely and very-low income and in need of permanent housing.	CDBG, HOME	Conservation & Development	Annually: Include farmworker housing in CDBG, HOME NOFA (See #5 above)
Housing Affordability					
18. First-Time Homebuyer Opportunities	Provide additional homeownership opportunities.	Assist 50 low and moderate income first-time homebuyers.	MCC, HOME, CDBG	Conservation & Development	Ongoing
19. Extremely Low Income Housing	Promote development of housing affordable to extremely low income households.	Continue the priority for CDBG and HOME funds for housing affordable to extremely-low income housing	HOME, CDBG, State (as funding is available)	Conservation & Development	Annually: Include a priority for extremely-low income housing in CDBG, HOME, HOPWA NOFA (See #5 above)

**TABLE 6-39
Housing Implementation Programs Summary**

Housing Program	Program Goal	Key Eight-year Objective(s)	Funding Source	Responsible Agency/ Dept.	Timeframe
Provision of Adequate Housing Sites					
20. Sites Inventory	Provide for adequate housing sites, including 'as-right development' sites for homeless facilities	Maintain sites inventory.	Funding source to be determined for maintenance of site inventory	Conservation & Development	Ongoing maintenance of site inventory.
21. Mixed-Use Developments	Encourage mixed-use developments.	Consider adopting a program to reduce or eliminate minimum lot sizes in P-1 zoning districts	Conservation & Development	Conservation & Development	2015 – 2016: Review existing ordinance and development patterns. 2016 – 2017: Draft outline of revised ordinance and meet with stakeholder groups 2017 – 2018: Determine whether or not to draft and adopt revised ordinance
22. Density Bonus & Other Development Incentives	Support affordable housing development.	Offer density bonuses and other incentives for affordable housing.	Conservation & Development	Conservation & Development	Ongoing
23. Infill Development	Facilitate infill development.	Identify small vacant multi-family lots with potential for lot consolidation.	Conservation & Development	Conservation & Development	Biennially: Review site inventory and adjust for planned and completed developments
Removal of Governmental Constraints					
24. Planned Unit District	Provide flexibility in design for residential projects.	Encourage rezoning to P-1 District in certain unincorporated areas with concentrations of applications seeking variances. Consider elimination of 5-acre minimum parcel size. (See program #21)	Conservation & Development	Conservation & Development	Ongoing

**TABLE 6-39
Housing Implementation Programs Summary**

Housing Program	Program Goal	Key Eight-year Objective(s)	Funding Source	Responsible Agency/ Dept.	Timeframe
25. Development Fees	Reduce the cost of development	Work with utility companies to waive or reduce hook-up fees for second units. Monitor transportation fee impact on development costs	Conservation & Development	Conservation & Development, and Utility Companies	
26. Quick Turn-around Program	Develop program to expedite review of small projects, and conditions of approval	Complete small project review within 5 days of application submittal	Conservation & Development	Conservation & Development	2015
27. Review of Zoning & Subdivision Ordinance	Periodically review subdivision ordinance to ensure it does not unduly constrain housing development. Revise zoning code to allow emergency shelters by right, single room occupancy housing, transitional and permanent supportive housing, and agricultural worker housing.	Coordinate with Public Works Department to update the subdivision ordinance	Conservation & Development	Conservation & Development, and Public Works	By December 31, 2014: Adopt emergency housing and single room occupancy ordinance. (<i>adopted 11/4/2014</i>) 1 st quarter 2015: Adopt Agricultural worker housing, permanent supportive, and transitional housing zoning text changes Ongoing: period review of zoning and subdivision ordinances
28. Coordinated County Department Review of Development Applications	Expedite application review through a better coordinated process with other County departments.	Continue the coordination of various County department reviews of applications that require approvals or comments from more than one department	Conservation & Development	Conservation & Development, Public Works, and Health Services Departments	Ongoing

**TABLE 6-39
Housing Implementation Programs Summary**

Housing Program	Program Goal	Key Eight-year Objective(s)	Funding Source	Responsible Agency/ Dept.	Timeframe
Equal Housing Opportunity					
29. Anti-Discrimination Program	Promote fair housing.	Support local non-profits offering fair housing counseling and legal services. Carry out AI recommendations.	CDBG	Conservation & Development	Complete update to the AI after promulgation of new regulations
30. Residential Displacement Program	Limit number of households being displaced or relocated because of County sponsored programs or projects.	Continue to implement program.	HOME, CDBG	Conservation & Development	Ongoing
Energy Conservation and Sustainable Development					
31. Residential Energy Conservation Program	Participate in Bay Area regional efforts to reduce energy consumption.	Develop guidelines for solar energy home retrofit projects	Conservation & Development	Conservation & Development	2015: Review examples of guidelines for solar retrofit 2016: Draft County guidelines 2017: Adopt guidelines

**Table 6-40
Quantified Eight-Year Objectives**

Activity	Extremely Low Income	Very Low Income	Low Income	Moderate Income	Above Moderate Income	Total
New Construction						
Provision of Adequate Sites	30	344	218	243	532	1,367
Assistance in Construction	5	10				15
Homeowner Rehabilitation	10	10	10			30
Weatherization	10	10	30			50
Acquisition/Rehabilitation	5	30	10	5		50
Preservation of At-Risk Units						0
First-Time Homebuyers Assistance		5	35	10		50

APPENDIX A

DEVELOPMENT AND PLANNING/PROCESSING FEES BY HOUSING TYPE

The following presents detailed calculations of the total development and planning/processing fees for a typical single-family development (Table A-1) and a typical multi-family development (Table A-2) in select unincorporated communities in Contra Costa County. As shown, depending on the availability and adequacy of infrastructure, the development fees charged by the County can vary significantly by subarea.

Table A-1
Development and Planning/Processing Fees
Single Family Home

FEE ESTIMATION FOR SINGLE FAMILY RESIDENTIAL PROJECT						
UNINCORPORATED AREA						
	<i>as of April 2014, many fees are reviewed annually and are subject to adjustment</i>					
ASSUMPTIONS: Prototypical single family residence. Assume a 2,000 square foot residence with a 400 square foot attached garage. Type V Wood Frame Construction.						
FEE DESCRIPTION	WEST		CENTRAL		EAST	
	NORTH RICHMOND	RODEO	PACHECO	ALAMO	BAY POINT	DISCOVERY BAY
PERMIT/PLAN PROCESSING FEES						
Building Permit	\$ 1,852.85	\$ 1,852.85	\$ 1,852.85	\$ 1,852.85	\$ 1,852.85	\$ 1,852.85
BID Plan Check	\$ 1,204.35	\$ 1,204.35	\$ 1,204.35	\$ 1,204.35	\$ 1,204.35	\$ 1,204.35
Energy Report (Title 24)	\$ 764.30	\$ 764.30	\$ 764.30	\$ 764.30	\$ 764.30	\$ 764.30
BID New Residence Electrical Insp.	\$ 277.93	\$ 277.93	\$ 277.93	\$ 277.93	\$ 277.93	\$ 277.93
BID New Residence Plumbing Insp.	\$ 277.93	\$ 277.93	\$ 277.93	\$ 277.93	\$ 277.93	\$ 277.93
BID New Residence Mechanical Insp.	\$ 185.29	\$ 185.29	\$ 185.29	\$ 185.29	\$ 185.29	\$ 185.29
Sewer Plan Check/Inspection	\$ 156.00	\$ 100.00	*	*	\$ 250.00	*
CDD/Planning Dept. Fees	\$ 1,519.34	\$ 1,519.34	\$ 1,519.34	\$ 1,519.34	\$ 1,519.34	\$ 1,519.34
Earthquake	\$ 25.82	\$ 25.82	\$ 25.82	\$ 25.82	\$ 25.82	\$ 25.82
Flood Zone	\$ 30.00	\$ 30.00	\$ 30.00	\$ 30.00	\$ 30.00	\$ 30.00
SUBTOTAL	\$ 6,293.81	\$ 6,237.81	\$ 6,137.81	\$ 6,137.81	\$ 6,387.81	\$ 6,137.81
CAPITAL FACILITIES FEES						
Sub Regional Traffic Impact Fee	\$ 2,584.00	\$ 2,584.00	N/A	\$ 3,775.00	\$ 12,374.00	\$ 12,374.00
County Traffic AOB (Local Area Roadway Improvements)	\$ 3,249.00	\$ 1,648.00	\$ 990.00	\$ 12,055.00	\$ 3,498.00	\$ 3,347.00
Flood Control/Drainage Area Fee (s.f. of land per unit)	\$ 940.00	N/A	\$ 1,910.00	*	*	\$ 1,025.00
Park Dedication Fee (Quimby Act)	\$ 7,238.00	\$ 7,238.00	\$ 7,238.00	\$ 7,238.00	\$ 5,891.00	\$ 5,891.00
School Facilities Fee (fee per s.f. collected by school dist.)	\$ 8,840.00	\$ 5,940.00	\$ 5,940.00	\$ 11,220.00	\$ 5,940.00	\$ 6,140.00
Sewer District Capital Facilities Fee	N/A	N/A	\$ 5,930.00	\$ 5,930.00	\$ 3,940.00	\$ 9,860.00
Water District Capital Facilities Fee	\$ 15,580.00	\$ 15,580.00	\$ 18,966.00	\$ 34,460.00	N/A	\$ 3,900.00
Fire District Capital Facilities Fee	\$ 591.00	\$ 1,012.00	\$ 591.00	N/A	\$ 591.00	\$ 500.00
SUBTOTAL	\$ 39,022.00	\$ 34,002.00	\$ 41,565.00	\$ 74,678.00	\$ 32,234.00	\$ 43,037.00
CONNECTION FEES						
Water Meter/Connection Fee	\$ 6,081.00	\$ 6,081.00	\$ 4,870.00	\$ 6,081.00	\$ 9,594.00	\$ 210.00
Water Account Establishment Fee	\$ 38.00	\$ 38.00	N/A	\$ 38.00	N/A	N/A
Sewer Connection Fee	\$ 2,853.00	\$ 5,000.00	\$ 1,645.00	\$ 1,645.00	N/A	\$ 210.00
Power Pole (Electrical Connection)	Unavailable	Unavailable	Unavailable	Unavailable	Unavailable	Unavailable
SUBTOTAL	\$ 8,972.00	\$ 11,119.00	\$ 6,515.00	\$ 7,764.00	\$ 9,594.00	\$ 420.00
TOTAL	\$ 54,287.81	\$ 51,358.81	\$ 54,217.81	\$ 88,579.81	\$ 48,215.81	\$ 49,594.81
*Charges made by district scaled upon location and project.						
N/A = Not Applicable						
Source: Contra Costa County- Dept. of Conservation and Development, Building Insp. Div. Fee Estimator Program and information provided by Special Districts.						

Table A-2
Development and Planning/Processing Fees
Multi-Family Apartment

(as of April 2014)

ASSUMPTIONS: Prototypical multi-family residence. Assume a 20,000 square foot apartment building with 25 units.								
Five 3-bedroom units, 10 2-bedroom units, Ten 1-bedroom units. 46 offstreet parking stalls in a carport. One structure, 2-story, and wood frame.								
Type V construction. 1 hour burn.								
FEE DESCRIPTION		NORTH RICHMOND	RODEO	PACHECO	ALAMO	BAY POINT	DISCOVERY BAY	
PERMITS/PROCESSING FEES								
Building Permit		\$ 9,577.80	\$ 9,577.80	\$ 9,577.80	\$ 9,577.80	\$ 9,577.80	\$ 9,577.80	\$ 9,577.80
BID Plan Check		\$ 6,225.57	\$ 6,225.57	\$ 6,225.57	\$ 6,225.57	\$ 6,225.57	\$ 6,225.57	\$ 6,225.57
Energy Report (Title 24)		\$ 3,950.84	\$ 3,950.84	\$ 3,950.84	\$ 3,950.84	\$ 3,950.84	\$ 3,950.84	\$ 3,950.84
Access/S.C		\$ 3,950.84	\$ 3,950.84	\$ 3,950.84	\$ 3,950.84	\$ 3,950.84	\$ 3,950.84	\$ 3,950.84
BID New Residence Electrical Insp.		\$ 1,436.67	\$ 1,436.67	\$ 1,436.67	\$ 1,436.67	\$ 1,436.67	\$ 1,436.67	\$ 1,436.67
BID New Residence Plumbing Insp.		\$ 1,436.67	\$ 1,436.67	\$ 1,436.67	\$ 1,436.67	\$ 1,436.67	\$ 1,436.67	\$ 1,436.67
BID New Residence Mechanical Insp.		\$ 957.78	\$ 957.78	\$ 957.78	\$ 957.78	\$ 957.78	\$ 957.78	\$ 957.78
CDD/Planning Dept. Fees		\$ 7,853.80	\$ 7,853.80	\$ 7,853.80	\$ 7,853.80	\$ 7,853.80	\$ 7,853.80	\$ 7,853.80
Sewer Plan Check/Inspection		\$ 182.00	\$ 150.00	*	*	\$ 250.00		*
Earthquake		\$ 233.82	\$ 233.82	\$ 233.82	\$ 233.82	\$ 233.82	\$ 233.82	\$ 233.82
Flood Zone		\$ 30.00	\$ 30.00	\$ 30.00	\$ 30.00	\$ 30.00	\$ 30.00	\$ 30.00
SUBTOTAL		\$ 35,835.79	\$ 35,803.79	\$ 35,653.79	\$ 35,653.79	\$ 35,903.79	\$ 35,653.79	\$ 35,653.79
CAPITAL FACILITIES FEES								
Sub Regional Traffic Impact Fee		\$ 41,000.00	\$ 41,000.00	N/A	\$ 71,550.00	\$ 189,900.00	\$ 189,900.00	\$ 189,900.00
County Traffic AOB (Local Area Roadway Improvements)		\$ 65,175.00	\$ 32,975.00	\$ 24,750.00	\$ 251,025.00	\$ 70,175.00	\$ 67,000.00	\$ 67,000.00
Flood Control/Drainage Area Fee (s.f.of land per unit)		\$ 11,340.00	N/A	\$ 23,004.00	*	*	\$ 11,340.00	\$ 11,340.00
Park Fee (Quimby Act)		\$ 130,325.00	\$ 130,325.00	\$ 130,325.00	\$ 130,325.00	\$ 106,075.00	\$ 106,075.00	\$ 106,075.00
School Facilities Fee (fee per s.f. collected by school dist.)		\$ 88,400.00	\$ 59,400.00	\$ 59,400.00	\$ 112,200.00	\$ 59,400.00	\$ 61,400.00	\$ 61,400.00
Sewer District Capital Facilities Fee		N/A	N/A	\$ 148,250.00	\$ 148,250.00	\$ 98,500.00	\$ 246,500.00	\$ 246,500.00
Water District Capital Facilities Fee		\$ 226,750.00	\$ 226,750.00	\$ 94,832.00	\$ 295,500.00	N/A	\$ 97,500.00	\$ 97,500.00
Fire District Capital Facilities Fee		\$ 7,125.00	\$ 16,225.00	\$ 7,125.00	\$ 7,125.00	\$ 7,125.00	\$ 7,625.00	\$ 7,625.00
SUBTOTAL		\$ 570,115.00	\$ 506,675.00	\$ 487,686.00	\$ 1,015,975.00	\$ 531,175.00	\$ 787,340.00	\$ 787,340.00
CONNECTION FEES								
Water Account Establishment Fee		\$ 38.00	\$ 38.00	N/A	\$ 38.00	N/A	N/A	N/A
Water Meter/Connection Fee		\$ 32,425.00	\$ 32,425.00	N/A	\$ 32,425.00	unavail.	\$ 210.00	\$ 210.00
Sewer Connection Fee		\$ 51,350.00	\$ 125,000.00	\$ 41,125.00	\$ 41,125.00	unavail.	\$ 210.00	\$ 210.00
Power Pole (Electrical Connection)		unavail.	unavail.	unavail.	unavail.	unavail.	unavail.	unavail.
SUBTOTAL		\$ 83,813.00	\$ 157,463.00	\$ 41,125.00	\$ 73,588.00	\$ -	\$ 420.00	\$ 420.00
Fees on Carport		\$ 3,565.35	\$ 3,565.35	\$ 3,565.35	\$ 3,565.35	\$ 3,565.35	\$ 3,565.35	\$ 3,565.35
Total		\$ 693,329.14	\$ 703,507.14	\$ 568,030.14	\$ 1,128,782.14	\$ 570,644.14	\$ 826,979.14	\$ 826,979.14
Fees Per Unit		\$ 27,733.17	\$ 28,140.29	\$ 22,721.21	\$ 45,151.29	\$ 22,825.77	\$ 33,079.17	\$ 33,079.17
*Charges made by district scaled upon location and project.								
N/A = not applicable								
Source: Contra Costa County- Dept. of Conservation and Development, Building Insp. Div. Fee Estimator Program and information provided by Special Districts. .								

APPENDIX B

**TABLE B
Housing Implementation Programs Summary**

Housing Program	Program Goal	Key Five-year Objective(s)	Timeframe	Status of Program Implementation
Housing and Neighborhood Conservation				
1. Neighborhood Preservation Program	Improve the quality of existing housing & neighborhoods.	Rehabilitate 40 units annually. Disseminate information.	Ongoing	147 units rehabilitated in the Urban County (unincorporated County and 14 small cities), average of 30 units/year. Higher cost per unit reduced total units rehabilitated.
2. HACCC Rental Rehabilitation Assistance	Improve the quality of the rental housing stock.	Disseminate information. Rehabilitate 15 units.	Ongoing	Nine units rehabilitated in the Urban County, average of 2 units per year. Program discontinued due to reduced CDBG allocation and lack of performance.
3. Public Housing Improvement	Maintain and improve the quality of the public housing stock.	Maintain and improve 608 public housing units.	Ongoing	Housing Authority invests approximately \$1.7 million annually to maintain its public housing units throughout the County.
4. Weatherization Program	Assist homeowners and renters with minor home repairs.	Assist 250 households.	Ongoing	3320 units weatherized Countywide: an average of 664 units per year. Units exceeded goals with increased grant from federal stimulus funds
5. Code Enforcement	Maintain & improve the quality of existing housing & neighborhoods.	Continue to implement program.	Ongoing	4,861 residential cases closed in the unincorporated County: an average of 972 cases per year
6. Rental Inspection	Identify blighted and deteriorated housing stock and ensure the rehabilitation of abatement of housing that does not comply with State and local building code.	Continue to implement program.	Ongoing	Program is complaint driven and unit total is included with Code Enforcement numbers above.
7. Redevelopment Replacement Housing	Provide replacement housing to lower- & moderate-income households.	Continue to facilitate the development of replacement housing as required.	Assess replacement obligations every 2-3 years	The Housing Successor Agency is in compliance with the former Redevelopment Agency replacement housing obligations. Habitat for Humanity constructed nine homes in Bay Point.
8. Condominium Conversion Ordinance	Preserve the rental stock & protect apartment tenants.	Continue to enforce ordinance.	Ongoing	There were no condominium conversions during the reporting period

**TABLE B
Housing Implementation Programs Summary**

Housing Program	Program Goal	Key Five-year Objective(s)	Timeframe	Status of Program Implementation
9. Preservation of Assisted Housing	Preserve the existing stock of affordable housing.	Monitor at-risk units. Participate in preservation of units. Conduct tenant education.	On-going	The County issued tax exempt bonds and provided CDBG funds to BRIDGE Housing to preserve the Pinole Grove project in the City of Pinole.
Housing Production				
10. New Construction of Affordable Housing	Increase the supply of affordable housing.	Assist in the financing and development of 650 affordable units.	Ongoing	The County funded 29 low-income units in Bay Point (two Habitat for Humanity projects) and funded 390 units in cities. Rising construction costs required greater subsidy per unit than anticipated.
11. Inclusionary Housing	Integrate affordable housing within market-rate developments.	Continue to implement ordinance.	Ongoing	The in-lieu fee for rental housing was suspended in response to the Palmer decision. No other units have been built or fees collected under this ordinance
12. Acquisition/ Rehabilitation	Improve existing housing and increase supply of affordable housing.	Assist in the acquisition and rehabilitation of 50 affordable units.	Ongoing	16 single-family homes were acquired and rehabbed in the unincorporated County. 102 units were funded in the cities.
13. Second Units	Facilitate the development of second units.	Continue program implementation.	Ongoing	The County amended the 2 nd unit ordinance in 2011 to facilitate approval of 2 nd units.
Special Needs Housing				
14. Special Needs Housing	Increase the supply of special needs housing.	Provide financial and other incentives for the development of housing for special needs populations.	Ongoing	County funded projects to provide housing for persons with special needs include the following: <ul style="list-style-type: none"> • Philip Dorn Center: homeless shelter respite care for frail homeless adults • Magnolia House (Lafayette): group home for 3 adults with developmental disabilities • Uilkema House: residential substance abuse program • Garden Park Apartments (Pleasant Hill): 23 units of permanent supportive housing for families • Belle Terre (Lafayette), and Berrellesa Palms (Martinez): new construction including units for seniors with chronic health issues who are homeless or at risk of homelessness

**TABLE B
Housing Implementation Programs Summary**

Housing Program	Program Goal	Key Five-year Objective(s)	Timeframe	Status of Program Implementation
15. Accessible Housing	Increase the supply of accessible housing.	Require inclusion of accessible units in all new County-funded construction projects.	Ongoing	The County requires accessible units in all new construction projects that receive HOME or CDBG funding. Accessible units are included in rehabilitation projects when feasible.
15a. Reasonable Accommodation	Increase the supply of special needs and accessible housing.	Document County's reasonable accommodation activities as written procedures.	June 2011	The County has a reasonable accommodation policy.
16. Contra Costa Interagency Council on Homelessness	Meet the housing & supportive services needs of the homeless	Support development of permanent supportive housing.	Ongoing	See number 14 above. The County homeless program provides project-based Shelter+Care Vouchers to several affordable housing developments. Additional Shelter+Care tenant based vouchers are administered through the Housing Authority. See Table 6-20
Housing Affordability				
17. First-Time Homebuyer Opportunities	Provide additional homeownership opportunities.	Assist 50 low and moderate income first-time homebuyers.	Ongoing	The County provided support to the following homeownership projects and programs: <ul style="list-style-type: none"> • Neighborhood Stabilization Program: 17 homes acquired and rehabilitated in Bay Point and North Richmond, an additional 5 homebuyer loans provided • CDBG funds supported nine new homes in Bay Point • NSP funds provided for a 20 home development in Bay Point Additional support was provided Countywide through the Mortgage Credit Certificate program.
18. Section 8 Rental Assistance	Assist very low-income households with rental payments.	Continue to provide Section 8 assistance. Apply for additional vouchers.	Prepare PHAP – Action Plan annually.	The Housing Authority continues to prepare its Annual Action Plan and provide Section 8 housing vouchers.
19. Home Sharing Program	Provide for home sharing opportunities.	Support appropriate agencies offering shared housing opportunities.	Ongoing	No activities to report.

TABLE B
Housing Implementation Programs Summary

Housing Program	Program Goal	Key Five-year Objective(s)	Timeframe	Status of Program Implementation
19a. Extremely Low Income Housing	Promote development of housing affordable to extremely low income households.	Continue applying for funding that supports housing for extremely low income households. Promote funding assistance to profit and non-profit builders develop for extremely low income housing projects.	Ongoing	The County continues to provide funding preferences to developers who include units that are affordable to extremely-low income households. See responses to numbers 10, 12, and 14 above.
Provision of Adequate Housing Sites				
20. Sites Inventory	Provide for adequate housing sites, including 'as-right development' sites for homeless facilities	Adopt revised zoning text. Maintain sites inventory.	June 2010 for zoning changes. Ongoing maintenance of site inventory.	The County uses Accela to track permits and development activity.
21. Mixed-Use Developments	Encourage mixed-use developments.	Pursuant to El Sobrante MAC's recommendations, establish mixed use designations under the General Plan for sections San Pablo Dam Road and Appian Way in El Sobrante.	Ongoing	Downtown El Sobrante General Plan Amendment (County File: GP#02-0003) was approved June 28, 2011, which established mixed use designations along San Pablo Dam Road and Appian Way corridors. P-1 (Planned Unit) District zoning was approved in 2013.
22. Density Bonus & Other Development Incentives	Support affordable housing development.	Offer density bonuses and other incentives for affordable housing.	Ongoing	A density bonus was provided to Habitat for Humanity for the El Rincon project. Two applicants are seeking general plan amendments to increase density.
23. Infill Development	Facilitate infill development.	Identify small vacant multi-family lots with potential for lot consolidation.	Ongoing	GIS based land use inventory system has been developed to identify lots zoned for residential use that are suitable for lot consolidation to improve development footprint.

**TABLE B
Housing Implementation Programs Summary**

Housing Program	Program Goal	Key Five-year Objective(s)	Timeframe	Status of Program Implementation
23a. North Richmond Specific Plan	Prepare and process Specific Plan to convert a 100 (+/-) acre industrial area in North Richmond to new residential neighborhood with potentially 2100 new dwelling units.	Meet and coordinate plan preparation with stakeholders. Complete EIR under CEQA. Conduct public hearings. Board adoption.	December 2010	All work on the North Richmond Specific Plan (Plan) is suspended indefinitely. The preparation of the Plan was being funded by the County Redevelopment Agency (RDA), which funding was lost with the elimination of redevelopment agencies. The draft Plan assumed that financing and construction of required infrastructure would be substantially funded through the RDA. No other public or private entity has come forward to replace the RDA as the applicant.
Removal of Governmental Constraints				
24. Planned Unit District	Provide flexibility in design for residential projects.	Encourage rezoning to P-1 District in unincorporated areas, where appropriate. Consider elimination of 5-acre minimum parcel size.		The EI Sobrante P-1 was approved in 2013.
25. Planning Fees	Reduce the cost of development.	Offer fee deferrals, reduction, or waivers to developers of affordable housing.	Ongoing	The County offered fee deferrals from December 2009 until December 31, 2011. No developers took advantage of the program.
26. Streamlining of Permit Processing	Expedite review of residential projects.	Consider only Zoning Administrator's review of projects with <100 units. Expedite permit processing.	Ongoing	The current mix of applications did not trigger a need for this program.

TABLE B
Housing Implementation Programs Summary

Housing Program	Program Goal	Key Five-year Objective(s)	Timeframe	Status of Program Implementation
27. Review of Zoning & Subdivision Ordinance	Ensure County regulations do not unnecessarily constrain housing development.	Revise Zoning Code to allow emergency homeless shelters by right, define transitional and supportive housing as residential uses, allow agricultural worker housing, and provide SRO development standards. Periodically review Planning and Zoning Code.	a) June 2010 b) Ongoing	The draft ordinance is scheduled for County Planning Commission consideration on August 12, 2014.
Equal Housing Opportunity				
28. Anti-Discrimination Program	Promote fair housing.	Support local non-profits offering fair housing counseling and legal services. Carry out AI recommendations.	Complete update to the AI by 2010 and ongoing provision of services.	The AI was adopted by the Board of Supervisors on 5/25/2010. The County continues to support fair housing counseling and legal rights organizations with its CDBG funds.
29. Residential Displacement Program	Limit number of households being displaced or relocated.	Continue to implement program.	Ongoing	The County strives to limit displacement or relocation.

APPENDIX C

**Table C-1
Water and Sewer Service Providers
Unincorporated Communities (Inside ULL)**

Unincorporated Community [Census Designated Place (CDP)]	Water Service Provider	Adequate Capacity or Supply	Sanitary Sewer Service Provider	Adequate Capacity or Supply
Acalanes Ridge	East Bay Municipal Utility District	Yes	Central Contra Costa Sanitary District	Yes
Alamo	East Bay Municipal Utility District	Yes	Central Contra Costa Sanitary District	Yes
Alhambra Valley	City of Martinez (wholesale water through Contra Costa Water District)	Yes	County Sanitary District 6 / Central Contra Costa Sanitary District	Yes
Bay Point	Golden State Water Co. (wholesale water through Contra Costa Water District)	Yes	Delta Diablo Sanitation District	Yes
Bayview	East Bay Municipal Utility District	Yes	West County Wastewater District	Yes
Bethel Island	Diablo Water District / County Service Area M-28 / Mutual Water Cos.	Yes	Ironhouse Sanitary District	Yes
Blackhawk	East Bay Municipal Utility District	Yes	Central Contra Costa Sanitary District	Yes
Byron	Potable water provided through individual wells	Yes	Byron Sanitary District	Yes
Camino Tassajara	East Bay Municipal Utility District	Yes	Central Contra Costa Sanitary District	Yes
Castle Hill	East Bay Municipal Utility District	Yes	Central Contra Costa Sanitary District	Yes
Clyde	Contra Costa Water District	Yes	Central Contra Costa Sanitary District	Yes
Contra Costa Centre	Contra Costa Water District	Yes	Central Contra Costa Sanitary District	Yes
Crockett	East Bay Municipal Utility District	Yes	Crockett Community Services District	Yes
Diablo	East Bay Municipal Utility District	Yes	Central Contra Costa Sanitary District	Yes
Discovery Bay	Discovery Bay Community Services District	Yes	Discovery Bay Community Services District	Yes
East Richmond Heights	East Bay Municipal Utility District	Yes	West County Wastewater District	Yes
El Sobrante	East Bay Municipal Utility District	Yes	West County Wastewater District	Yes
Kensington	East Bay Municipal Utility District	Yes	Stege Sanitary District –collection East Bay Municipal Utility District - treatment	Yes
Knightsen	Diablo Water District	Yes	Septic systems for individual lots	Yes
Montalvin Manor	East Bay Municipal Utility District	Yes	West County Wastewater District	Yes
Mountain View	City of Martinez (wholesale water through Contra Costa Water District)	Yes	Mountain View Sanitary District	Yes
Norris Canyon	East Bay Municipal Utility District	Yes	Central Contra Costa Sanitary District	Yes

**Table C-1
Water and Sewer Service Providers
Unincorporated Communities (Inside ULL)**

Unincorporated Community [Census Designated Place (CDP)]	Water Service Provider	Adequate Capacity or Supply	Sanitary Sewer Service Provider	Adequate Capacity or Supply
North Gate	Castle Rock County Water District	Yes	Central Contra Costa Sanitary District	Yes
North Richmond	East Bay Municipal Utility District	Yes	West County Wastewater District	Yes
Pacheco	Contra Costa Water District	Yes	Central Contra Costa Sanitary District	Yes
Port Costa	Contra Costa Water District	Yes	Crockett Community Services District	Yes
Reliez Valley	East Bay Municipal Utility District	Yes	Central Contra Costa Sanitary District	Yes
Rodeo	East Bay Municipal Utility District	Yes	Rodeo Sanitary District	Yes
Rollingwood	East Bay Municipal Utility District	Yes	West County Wastewater District	Yes
Sandmound Slough	Diablo Water District (SOI)	No	Ironhouse Sanitary District	Yes
San Miguel	East Bay Municipal Utility District	Yes	Central Contra Costa Sanitary District	Yes
Saranap	East Bay Municipal Utility District	Yes	Central Contra Costa Sanitary District	Yes
Shell Ridge	East Bay Municipal Utility District	Yes	Central Contra Costa Sanitary District	Yes
Tara Hills	East Bay Municipal Utility District	Yes	West County Wastewater District	Yes
Vine Hill	Contra Costa Water District	Yes	Mountain View Sanitary District	Yes
Vine Hill	Contra Costa Water District	Yes	Mountain View Sanitary District	Yes