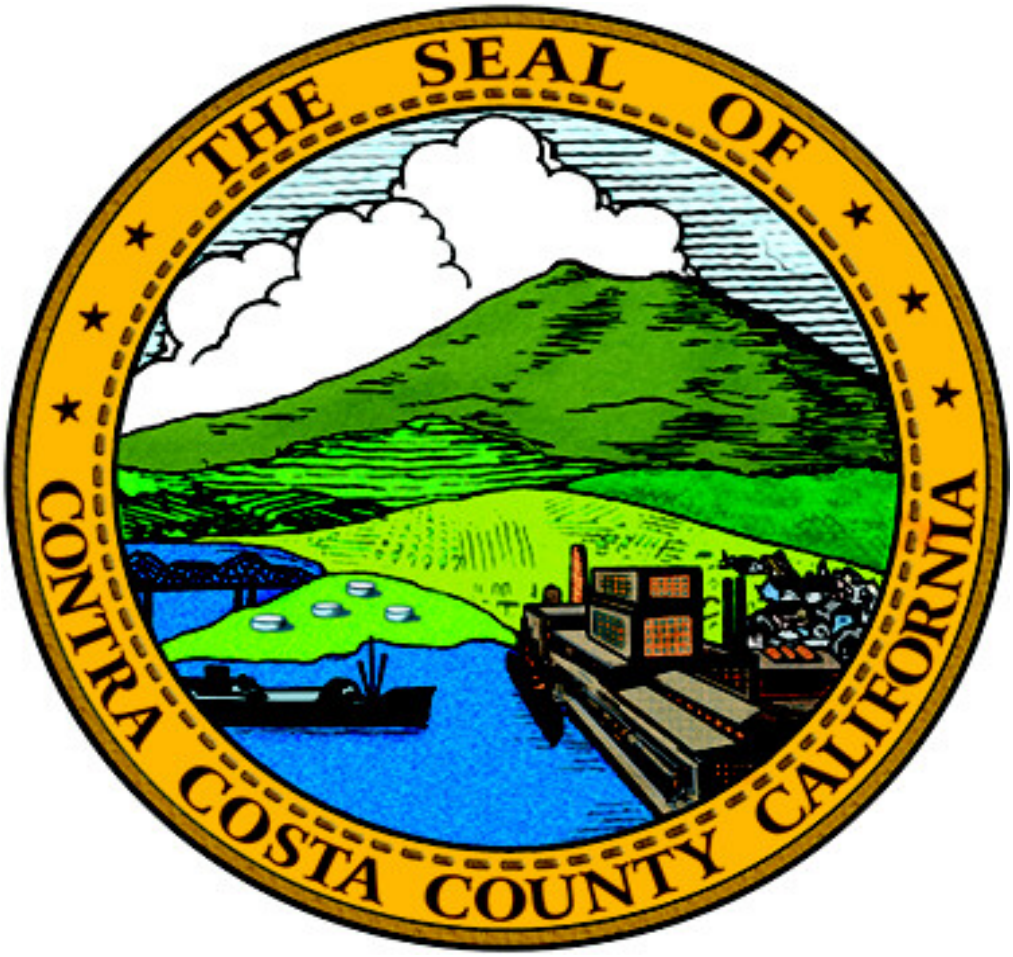

6. HOUSING ELEMENT

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

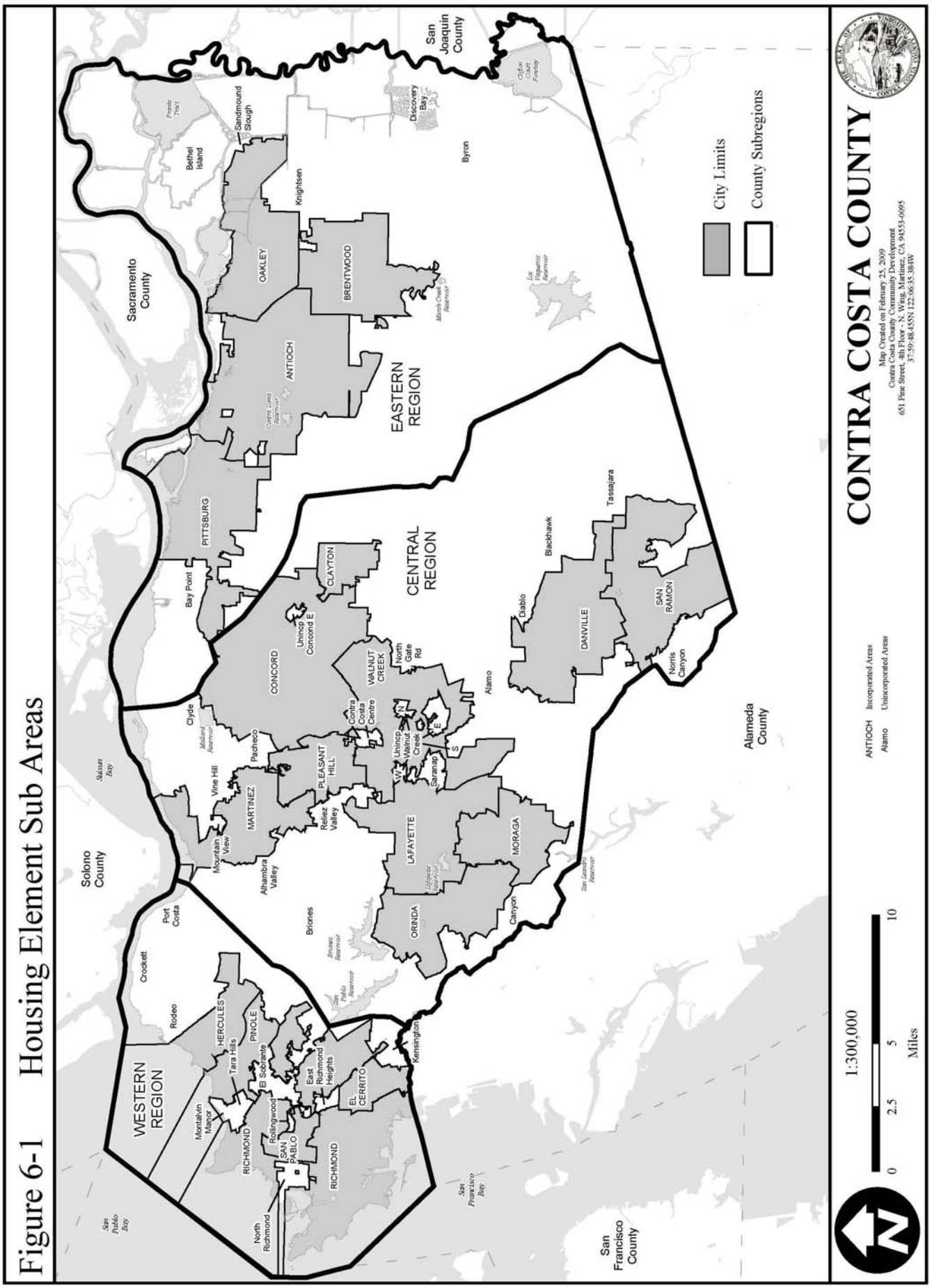
1. County Geography

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: Alamo, Bayview-Montalvin Manor, Bay Point, Bethel Island, Blackhawk, Briones, Byron, Canyon, Contra Costa Centre, Crockett, Diablo, Discovery Bay, East Richmond Heights, El Sobrante, Kensington, Knightsen, Mountain View, North Richmond, Pacheco, Rodeo, Rollingwood, 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 Housing Element covers unincorporated areas.

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



2. County Residents

The 2007 population estimate by the U.S. Census Bureau indicates that Contra Costa County is home to approximately 1,019,640 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 117 percent. Other communities with significant growth include San Ramon (32 percent), Oakley (29 percent, and Hercules (25 percent). The unincorporated areas of the County had a population of 173,573 in 2008, representing an increase of 14 percent since 2000 according to the California Department of Finance. Countywide growth was 11 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 number and proportion of Hispanic and Asian residents have increased considerably, according to the 2000 Census.[1] The number of families is also growing in the County, indicating the continued need to provide adequate affordable housing, including first-time homebuyer and move-up housing opportunities.

Contra Costa County has one of the fastest growing work forces among Bay Area counties, with growth in its employment base driven primarily by the need to provide services to an increasing local population. Nevertheless, the number of white-collar jobs has increased in the County due to the decentralization of office-related employment to the County from other parts of the region, particularly San Francisco. However, 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 nearly 9,700 more employed residents than jobs between 2000 and 2030.

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 14 percent of the housing units, while the remaining 6 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.[2] 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.

---

[1] While the number of Black residents has increased, its proportion of the County population remains slightly over 9%.

[2] 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.

Neighborhood and housing quality is another issue in unincorporated County areas. About 60 percent of the housing stock in unincorporated areas is thirty years or older, the age when most homes begin to have major repair or updating needs. In particular, significant housing rehabilitation needs have been identified in the Bay Point, Montalvin Manor, North Richmond, and Rodeo redevelopment project areas.

The County has experienced a tenfold increase in foreclosure activity between 2006 and 2008, with foreclosures impacting nearly one out of every ten homes in some communities. In addition, foreclosed homes accounted for 50 percent of the homes sold in December 2008. The median price in December 2008 was 50 percent below its December 2007 level. However, some of the decline is a result of market mix – far fewer homes above the jumbo loan limit of $417,000 sold in 2008 compared with 2007. Forecasts indicate that it could be as late as 2010 before this trend ends. Also, 2008 was the worst year in more than 50 years for new housing starts in Contra Costa County. Single family starts dropped 64 percent from the previous year, although multi-family starts held steady. Nevertheless, the County continues to plan for new construction and works to facilitate new development, including affordable housing.

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, 2009-2014. This Element identifies strategies and programs that focus on:

(1) provide adequate housing sites;
(2) encourage and facilitate a variety of housing types;
(3) assist in the provision of affordable housing;
(4) remove or mitigating governmental and other constraints to housing investment;
(5) preserve and improving housing and neighborhoods;
(6) promote fair and equal housing opportunities; and
(7) encourage energy conservation

The Housing Element consists of the following major components:

- An introduction reviewing the purpose and scope of the Element (Section 6.1);
- An analysis of the County's demographic profile, housing characteristics, and existing and future housing needs (Section 6.2);
- A review of potential market, governmental, and environmental constraints to meeting the County's identified housing needs (Section 6.3);
- An evaluation of the land, financial, and organizational resources available to address the County's identified housing needs goals (Section 6.4);
- A strategy to promote energy conservation (Section 6.5);
- An evaluation of accomplishments under the adopted Housing Element (Section 6.5); and
- 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 2000 Census on population and housing are used to a large extent in the Element. Although dated, the 2000 Census remains the most comprehensive and widely accepted source of information until the 2010 Census is available. Where possible, data from the 2006 American Communities Survey by the U.S Census Bureau has been incorporated in the Element. Several data sources are used to update the 2000 Census and supplement limited 2000 Census information:

- Demographic and housing data provided by the Association of Bay Area Governments and the State Department of Finance;
- Housing market information, such as home sales, rents, and vacancies, is updated by surveys and property tax assessor's files;
- 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. Over 300 groups and individuals were notified of the study sessions, including representatives from the following general categories:

- Board of Supervisors/County departments
- County cities and towns

- Other local, State, and federal government agencies and special districts, including water and sewer districts
- Transportation committees
- Municipal Advisory committees
- School districts
- Libraries
- Housing developers/advocates
- Real estate associations
- Interfaith groups
- Social service agencies
- Interested individuals
- News media

Specific agencies were contacted directly to encourage participation in the study sessions. Private citizens and representatives from for-profit and non-profit housing developers and service agencies attended the study sessions. 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. Public notices informing the public about the meetings were distributed in English and Spanish to at least 74 different Bay Area organizations and displayed at various public buildings. 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:

- Mental Health Commission
- Area Agency on Aging
- Bay Point, Contra Costa Centre, El Sobrante, Pacheco, and Rodeo Municipal Advisory Committees
- Mobile Home Advisory Committee
- Contra Costa Interagency Council on Homelessness
- Contra Costa for Every Generation

Comments included affirmation of the need for housing appropriate for different special needs populations. Specifically, the Contra Costa County Advisory Council on Aging provided their Best Practice Development Guidelines for Multi-family, Senior Housing Projects. In addition, the Contra Costa Interagency Council on Homelessness stressed the need for permanent supportive housing for homeless individuals and families.

To adopt the Housing Element, public hearings were held before the Planning Commission and will be held before the County Board of Supervisors. Notices were published in local newspapers in advance of each hearing and copies of the Draft Element were made available for public review at selected County government offices and on the County website at www.ccreach.org.

E. Relationship to the General Plan

The 2009-2014 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.	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					

LU = Land Use Element
GM = Growth Management Element
T&C = Transportation and Circulation
PF/S = Public Facilities/Services Element
C = Conservation Element
OS = Open Space Element
S = Safety 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 2000 Census, the 2006 American Community Survey (ACS) conducted by the U.S. Census Bureau, the California State Department of Finance, and supplemented with current market data and secondary sources of information. During the preparation of this Housing Element, the foreclosure and credit crisis have created some economic uncertainty that may have substantial impacts on the data presented, especially related to housing and job growth. Discussions on the potential impact are included whenever possible.

A. Population and Employment Trends

1. Population Trends

Contra Costa County is the ninth most populous county in California, with approximately 1,051,674 residents per the 2008 California Department of Finance. 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 102,858 new residents to the County (11 percent increase). The Association of Bay Area Governments (ABAG) projects that the County will have 1,061,900 residents by 2010 and 1,107,300 by 2015.

The California Department of Finance (DOF) estimated the population of the unincorporated area of Contra Costa County was 173,573, representing an increase of 14.4 percent since 2000. This level of growth is higher than that experienced by the County as a whole and by many of the incorporated cities and towns. There is a significant discrepancy between the DOF estimate and ABAG's projections. For example, ABAG's Projections 2007 estimated the unincorporated portion of Contra Costa County would have 165,550 people by 2010 and increase to 179,050 by 2020. This represents a difference in statistical modeling each agency uses and the differences are exacerbated due to the time gap since the last census count.

Regardless of the model used, it is clear that Contra Costa County has undergone significant growth since 2000 and is anticipated to continue attracting new population in the foreseeable future. In Table 6-2 on the following page, 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 proposed development surrounding the Pittsburg/Bay Point BART station sub-area. 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. The current market conditions may slow the projected growth if developers and homebuyers are unable to secure financing.

Table 6-2
Population Growth Trends

Jurisdiction	2000	Projected 2010	Projected 2020	Projected Percent Change between 2000 and 2020
Unincorporated Sub-Areas				
East	41,891	47,896	57,465	+37.2%
Central	59,462	64,030	66,914	+12.5%
West	50,337	53,634	54,682	+8.6%
Total Unincorporated*	151,690	165,550	179,050	+18.0%
Cities and Towns	797,126	896,350	977,950	+22.7%
Total County	948,816	1,061,900	1,157,000	+21.9%

Sources: 2000 Census, Projected 2010 estimated provided by Association of Bay Area Governments refined by CCC Department of Conservations and Development.

When looking at the demographic profile of the unincorporated area as a whole, it is very similar to the entirety of Contra Costa County. However, the various 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 Diablo (92 percent white) and Rollingwood (20 percent white) illustrates the differences between the various communities. Communities in the affluent areas (Alamo, Blackhawk, Diablo and Kensington) and communities in east County (Discovery Bay, Bethel Island, and Clyde) tend to have a higher percentage of white population. The communities of Rollingwood, Bay Point and Montalvin Manor have the highest percentage of Hispanic persons. Rollingwood also has a large Asian population along with the communities of Tara Hills and Contra Costa Centre. The communities with the largest number of Black/African American populations include Rodeo, Tara Hills, and East Richmond Heights.

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. A community's current and future housing needs are determined in part 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 on page 11 provides the age characteristics of residents in unincorporated communities and the County as a whole in 2000. As shown, the age composition of the unincorporated area residents is very similar to Countywide, however there is 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	Other*
Contra Costa County Total	57.9%	17.7%	10.8%	9.2%	4.4%
Unincorporated Total	63.1%	16.6%	9.0%	7.0%	4.3%
Alamo CDP	87.3%	3.9%	6.0%	0.5%	5.9%
Bay Point CDP	32.3%	38.6%	11.0%	12.2%	4.8%
Bayview-Montalvin Manor CDP	34.6%	35.2%	13.7%	11.7%	4.0%
Bethel Island CDP	84.9%	8.8%	1.0%	1.4%	2.9%
Blackhawk-Camino Tassajara CDP	74.3%	3.9%	16.7%	2.2%	3.3%
Byron CDP	64.3%	25.9%	2.2%	4.4%	5.6%
Clyde CDP	76.4%	11.4%	6.1%	0.6%	4.1%
Contra Costa Centre (Waldon CDP)	72.1%	6.2%	15.7%	2.0%	3.5%
Crockett CDP	79.2%	11.6%	2.6%	3.1%	0.9%
Diablo CDP	92.0%	3.5%	2.9%	0.6%	3.6%
Discovery Bay CDP	82.5%	10.4%	1.8%	1.7%	6.3%
East Richmond Heights CDP	58.7%	10.7%	10.7%	13.7%	6.2%
El Sobrante CDP	54.0%	15.6%	12.2%	12.0%	3.7%
Kensington CDP	79.9%	3.5%	10.5%	2.5%	6.2%
Knightsen CDP, California	67.1%	26.5%	0.2%	0.0%	5.0%
Mountain View CDP	76.9%	14.5%	1.7%	1.9%	3.1%
Pacheco CDP	75.9%	11.8%	7.0%	2.1%	4.7%
Port Costa CDP	87.1%	6.9%	1.3%	0.0%	6.0%
Rodeo CDP	45.2%	17.1%	15.9%	15.9%	5.0%
Rollingwood CDP	20.0%	42.2%	23.8%	9.0%	4.7%
Tara Hills CDP	43.1%	23.9%	14.1%	14.2%	6.4%
Vine Hill CDP	65.1%	24.1%	2.2%	2.1%	4.3%

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

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.

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
Contra Costa County	**36.4**	**6.97%**	**19.57%**	**7.72%**	**30.58%**	**23.86%**	**11.31%**
Total Unincorporated	N/A	6.58%	19.53%	6.98%	29.34%	26.54%	11.02%
Unincorporated Communities							
Alamo CDP	43	6.26%	21.34%	3.94%	21.93%	34.37%	12.15%
Bay Point CDP	29.1	9.71%	23.52%	10.47%	32.97%	17.22%	6.12%
Bayview-Montalvin CDP	34.4	6.41%	22.48%	9.13%	28.40%	22.24%	11.33%
Bethel Island CDP	48.5	3.03%	12.89%	4.63%	24.13%	34.39%	20.93%
Blackhawk-Camino Tassajara CDP	41.4	5.69%	23.33%	4.76%	24.04%	35.77%	6.41%
Byron CDP	30.6	5.90%	29.15%	9.06%	28.17%	18.78%	8.95%
Clyde CDP	37.2	5.76%	21.04%	5.62%	37.61%	24.06%	5.91%
Contra Costa Centre (Waldon CDP)	34.8	3.64%	5.88%	8.71%	49.78%	18.86%	13.13%
Crockett CDP	42.4	4.20%	14.31%	5.92%	30.56%	30.06%	14.97%
Diablo CDP	45.8	4.76%	22.06%	3.85%	17.11%	38.56%	13.66%
Discovery Bay CDP	38.7	6.86%	17.64%	4.42%	33.05%	29.47%	8.56%
East Richmond Heights CDP	42.4	4.92%	14.09%	5.63%	29.79%	31.04%	14.54%
El Sobrante CDP	37.6	6.23%	18.48%	7.32%	31.04%	25.17%	11.75%
Kensington CDP	47.1	4.94%	12.72%	3.06%	25.41%	31.73%	22.14%
Knightsen CDP	38.6	5.57%	21.84%	7.08%	27.29%	26.60%	11.61%
Mountain View CDP	34.7	7.05%	19.21%	8.27%	36.95%	20.71%	7.82%
Pacheco CDP	40.5	5.56%	14.91%	6.54%	30.15%	26.70%	16.14%
Port Costa CDP	45.7	3.88%	11.64%	4.74%	28.02%	37.50%	14.22%
Rodeo CDP	34.9	7.36%	21.98%	8.83%	27.67%	23.94%	10.21%
Rollingwood CDP	29.9	8.55%	24.72%	10.55%	29.76%	17.38%	9.03%
Tara Hills CDP	35.5	6.55%	19.54%	8.59%	31.19%	23.18%	10.95%
Vine Hill CDP	33.8	6.87%	20.06%	9.17%	33.07%	22.94%	7.88%

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 one of the largest job growth rates among Bay Area counties, with growth in its employment base driven primarily by the need to provide services to an increasing local population. The number of white-collar jobs has also increased in the County due to the decentralization of office-related employment to the County from other parts of the region, particularly San Francisco. The job growth combined with the County's historic industrial, governmental, and agricultural employment base yields a total of 379,310 jobs in 2005, with 41,270 in the unincorporated County according to ABAG.

ABAG anticipates that Contra Costa County will add approximately 69,810 new jobs between 2010 and 2020, with the largest growth sectors in the service sector as a total of 35,860 new jobs (an increase of 19.1 percent) are added. Within this sector, the professional and managerial services and the health/education services will experience the largest growth with a 21.5 percent and 19.7 percent increase, respectively. The information sector will also experience a significant growth by adding about 4,000 new jobs (19.3 percent growth).

Geographically, the largest job growth will occur in Concord (11,960 new jobs), Richmond (9,090 new jobs), Pittsburg (7,800 new jobs), and San Ramon (7,770 new jobs) during 2010-2020 period. In all of these areas, the greatest job growth is projected to be in the finance and professional service sector.

Manufacturing, transportation and wholesale sector will continue to grow, especially in the Richmond area (1,870 new jobs, an increase of 14.3 percent). Both the Pittsburg (1,540 new jobs, an increase of 31.5 percent) and Concord (1,070 new jobs, an increase of 10.6 percent) areas will also experience growth in manufacturing, transportation, and wholesale. Retail job growth is anticipated to grow in the areas of Concord (1,490 new jobs, an increase of 16.2 percent), Antioch (1,230 new jobs, an increase of 29.0 percent), and Pittsburg (1,180 new jobs, an increase of 38.4 percent).

Tremendous job growth (in terms of percentage) is expected for East County – in particular the Oakley (56.4 percent), Brentwood (47.5 percent), and Rural East Contra Costa County (42.6 percent) areas because of the small job base that currently exist in these communities.[3] By 2020, ABAG projects nearly 23,000 new jobs in the East County area with the most gain in the financial and professional services (44.6 percent increase) as well as the health/education and recreational service sector (39.1 percent increase).

Despite the anticipated increase in new employment, the County will remain a 'bedroom community' that supports the employment centers of other Bay Area counties. ABAG expects this situation to continue, indicating the County will add nearly 19,000 more employed residents than jobs between 2010 and 2030.

Table 6-5 on page 13 shows the types of occupations held by residents in unincorporated areas and the County as a whole. As of 2000, the two largest occupational categories were managerial/professional and sales/technical/ administrative. These categories accounted for 39.6 percent and 28.4 percent of employed residents in the County's unincorporated areas, respectively. Relatively

[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.

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
Managerial/Professional	28,456	39.6%	149,156	39.3%
Sales, Technical, Admin.	20,400	28.4%	113,274	29.8%
Service Occupations	9,687	13.5%	50,612	13.3%
Production/Crafts/Repair	6,672	9.3%	33,669	8.9%
Operators, Fabricators, Labor	6,220	8.7%	32,277	8.5%
Farming, Forestry, Fishing	342	0.5%	595	0.2%
Total	71,774	100%	379,583	100%

Source: 2000 Census

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 $18,000 to $46,000 annually) to the high wages of managers and engineers (over $145,000 annually[4]). Medical service jobs range from the low wages of health care support ($22,000 to $60,000 annually) to physicians (over $145,000 annually).

Table 6-6
Major Employers

Employer Name	Location	Industry
Bank Of The West	Walnut Creek	Banks
BART	Richmond	Transit Lines
Chevron Corp	San Ramon	Oil Refiners (Manufacturers)
Chevron Global Downstream LLC	San Ramon	Petroleum Products (Wholesale)
Military Ocean Terminal Complex (CNWS)	Concord	Federal Government-National Security
Contra Costa County	Martinez	Government Offices-County
Diablo Valley College	Pleasant Hill	Schools-Universities & Colleges Academic
Doctor's Medical Center	San Pablo	Hospitals
John Muir Health	Walnut Creek	Hospitals
John Muir Health Foundation	Walnut Creek	Hospitals
John Muir Medical Center	Concord	Hospitals
John Muir Physical Rehab	Concord	Rehabilitation Services
Kaiser Permanente Medical Center	Martinez	Health Plans
Kaiser Permanente Medical Center	Walnut Creek	Hospitals
PMI Mortgage Insurance Co	Walnut Creek	Insurance-Mortgage
City of Richmond	Richmond	Government Offices-City, Village & Twp
San Ramon Regional Medical Center	San Ramon	Hospitals
Shell Oil Products Co	Martinez	Oil Refiners (Manufacturers)
Shell Oil Products Co	Martinez	Service Stations-Gasoline & Oil
St Mary's College-California	Moraga	Schools-Universities & Colleges Academic
Sutter Delta Medical Center	Antioch	Hospitals
Tesoro Petroleum	Pacheco	Oil Refiners (Manufacturers)
US Veterans Medical Center	Martinez	Hospitals
USS-POSCO Industries	Pittsburg	Steel Mills (Mfrs)

Source: California Employment Development Department

[4] Wage information is from California Labor Market Information, Occupational Statistics Survey. This source provides wage information up to $145,000 per year.

Based on the 2000 Census, a total of 567,384 Contra Costa County residents were in the labor force, with the unemployment rate estimated at 4 percent. According to the State Employment Development Department, the unemployment rate in the County was 5.8 percent in May of 2008 and 6.7 percent in September of 2008. This increase is due to recent market conditions and the economic downturn. Table 6-7 shows the estimated unemployment rate by census designated place. Some communities are experiencing significant unemployment rates exceeding 10 percent including Bay Point, Bayview/Montalvin Manor, Crockett, Knightsen, and Rollingwood.

Table 6-7
Unemployment Rate

Area Name	Labor Force	Number	Rate
Contra Costa County	532,400	35,500	6.7%
Alamo CDP	7,800	200	2.9%
Bay Point CDP	11,100	1,400	13.0%
Bayview/Montalvin Manor CDP	2,400	300	12.0%
Bethel Island CDP	1,300	200	11.7%
Blackhawk CDP	5,400	200	3.6%
Byron CDP	400	0	3.7%
Clyde CDP	400	0	3.9%
Crockett CDP	2,200	300	12.6%
Diablo CDP	500	0	1.7%
Discovery Bay CDP	5,200	200	4.1%
East Richmond Heights CDP	2,100	200	7.7%
El Sobrante CDP	6,700	300	5.0%
Kensington CDP	2,900	100	2.6%
Knightsen CDP	500	100	12.2%
Mountain View CDP	25,600	1,300	4.9%
Pacheco CDP	2,200	100	6.4%
Port Costa CDP	100	0	4.9%
Rodeo CDP	81,500	3,900	4.7%
Rollingwood CDP	1,300	200	14.6%
Tara Hills CDP	3,000	200	7.5%
Vine Hill CDP	1,900	200	8.9%
Walden CDP (Contra Costa Centre)	3,800	100	1.8%

Source: California Employment Development Department, September, 2008.[5]

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. 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) publishes area median incomes on an annual basis. The goals of the Housing Element are

[5] Monthly sub-county data are derived by multiplying current estimates of county-wide employment and unemployment by the respective employment and unemployment shares (percentages) in each sub-county area at the time of the 2000 Census.

specific to accommodate the needs of all households across all income groups. The median income for a Contra Costa household of four in 2008 is $86,100. Table 6-8 shows income levels for extremely-low, very-low, low, and moderate incomes. Contra Costa County and cities have an estimated 67,814 households[6] (20 percent of total households) with incomes less half of the median income. Of those, 35,274 have incomes less than 30 percent of the area median (extremely-low income). The State Department of Finance estimates that 67,177 households lived in the unincorporated areas of Contra Costa County in 2008. Generally, the unincorporated County reflects the income distribution of the County as a whole. Therefore, the unincorporated County is estimated to have 6,700 extremely low income households.

Table 6-8
2008 Income Levels

Household size	Extremely-low	Very-low	Low	Moderate
1	$18,100	$30,150	$46,350	$ 72,300
2	$20,700	$34,450	$53,000	$ 82,600
3	$23,250	$38,750	$59,600	$ 93,000
4	$25,850	$43,050	$66,250	$103,300
5	$27,900	$46,500	$71,550	$111,600

The distribution of the County's households by type can be inferred from the 2000 Census since it is the most contemporary Census data available. As shown in Table 6-9, the majority of households in the unincorporated areas are families (71.4 percent). Single persons comprise 21.8 percent of households, while 6.7 percent of households were unrelated persons living together ("Other").

Table 6-9
Median Household Income

Census Designated Place (CDP)	Median Household Income as % of County Median#
East	
Bay Point	70.6%
Bethel Island	70.0%
Discovery Bay	141.2%
West	
Bayview/Montalvin Manor	79.7%
Crockett	76.3%
East Richmond Heights	90.3%
El Sobrante	75.8%
Kensington	146.4%
Rodeo	95.0%
Tara Hills	88.5%
Central	
Alamo	215.3%
Blackhawk	242.8%
Pacheco	72.0%
Vine Hill	95.6%

Source: CCC Dept. of Conservation and Development

[6] Data is from State of the Cities Data Systems: Comprehensive Housing Affordability Strategy (CHAS) Data, 2000.

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 more than double the County median in 1999. 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 Pacheco. All three communities had a median income of less than 80 percent of the County median. Not surprisingly, these communities also have a relatively high concentration of lower-income households based on HUD data. While not included in the CDP data, North Richmond is also known to have a high proportion of very low-income households. 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 12.5 percent of the households are extremely low income as defined by HUD (households earning 30 percent or less of median family income (MFI). ABAG projects an increase in population of 7.5 percent between 2010 and 2020. Presuming extremely-low households continue to be 12.5 percent of the population, then by 2020 there will be 9,414 extremely-low income households in the unincorporated area. This represents an increase of 657 households. Approximately one-half (or 329 households) of this increase will be within this Housing Element planning period. The RHNA allocation sets the goal for the County of 815 very-low income units. The need for housing affordable to extremely-low income households is at least one-half (408) 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	2,984	5,155	14,702 (21%)
Ownership	5,773	13,083	55,181 (79%)
Total	8,757 (12.5%)	18,238 (26.1%)	69,883 (100%)

Source: US Census data compiled by HUD

2. Overpaying for Housing

Due to the high cost of housing in the Bay Area, many households overpay for housing. According to the U.S. Department of Housing and Urban Development (HUD), households should spend less than 30 percent of their income on housing, including utilities, taxes, and insurance. However, nearly a third of the households (31.6 percent) in Contra Costa County have a cost burden of more than 30 percent. Approximately 12 percent have a cost burden of 50 percent or more. On the following page, Table 6-11 on the following page outlines the cost burden of households by income and tenure.

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 2000, single-family homes and multi-family dwelling units comprised approximately 80 percent and 14 percent of the housing stock, respectively. Countywide, single-family homes and multi-family units accounted for 73 percent and 25 percent of the housing stock, respectively. According to the 2000 Census, the homeownership rate in unincorporated areas was 73 percent, which is higher than the Countywide rate of 69 percent. Table 6-12 summarizes various characteristics of the housing stock in unincorporated areas of Contra Costa County.

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	38.4%	28.6%	31.6%	17.4%	9.7%	12.1%
Household income less than 30% MFI	75.7%	71.7%	74.2%	57.6%	56%	57%
Household income between 31% and 50% AMI	70.9%	58.8%	64.9%	24.8%	35.7%	30.1%
Household income between 51% and 80% AMI	43.5%	51.9%	48.3%	6.4%	19.3%	13.9%
Household income greater than 81% AMI	9.1%	19.8%	17.5%	1%	2.8%	2.4%

Data source: 2000 Census data compiled by HUD

Table 6-12
Housing Stock in 2008

Housing Type	Number of Units	% of Total
Single-Family	52,454	80%
Detached	49,686	76%
Attached	2,768	4%
Multi Family	11,329	14%
2-4 Units	2,640	4%
5+ Units	8,689	10%
Mobile Homes/Other	3,394	6%
Total Units	67,177	100%
Vacancy Rate	4.14% (2,781 units)	

Sources: State Department of Finance, 2008.

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 on page 18 outlines vacancy rates by tenure according to the 2000 U.S. Census.

The actual vacancy rate is likely higher than either the Department of Finance or the U.S. Census estimates due to the increase of foreclosures and the credit crisis. A recent report on Housing Vacancies and Homeownership by the U.S. Census Bureau indicates a significant jump nationwide in vacancy rates. In the western region, the 2008 third quarter (Q3) vacancy rate for rentals is estimated at 7.6 percent (up from 6.8 percent in 2007 Q3) and the vacancy rate for ownership units is estimated at 2.8 percent (up from 2.5 percent in 2007 Q3). The 2006 American Community Survey indicates the countywide vacancy rate in 2007 was 7.6 percent with the rental vacancy rate at 8.1 percent and the homeowner vacancy rate at 2.7 percent. Based on the 2000 Census, the unincorporated County had a slightly higher vacancy rate than the overall County vacancy rate. The increase can mostly be 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

Housing Type	Total Units	% of Total
Total Vacant Units	2,376	4.15%
For rent only	415	0.72%
For sale only	427	0.75%
Rental/Sold – not occupied	374	0.65%
Seasonal/occasional use	971	1.70%
other	189	0.33%

Sources: 2000 U.S. Census

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. Table 6-14 on the following 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 Units
Less than 30 years old	19,199	35.0%
Owner	14,192	25.9%
Rental	5,007	9.1%
Between 30 and 50 years old	16,375	29.8%
Owner	11,794	21.5%
Rental	4,581	8.3%
More than 50 years old	19,296	35.2%
Owner	14,325	26.1%
Rental	4,971	9.1%
Total Occupied Units	54,870	100.0%

Source: 2000 Census, data is provided by occupied units only. Note the percentage of total units does not include any units built since 2000.

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. Both the County Redevelopment Agency and the Building Inspection Division have identified areas of the County that may be in need of rehabilitation assistance including Bay Point, Bethel Island, Byron, Clyde, Crockett, El Sobrante, Montalvin Manor, North Richmond, Rodeo and Vine Hill (near Martinez).

Redevelopment Agency funds may be used to rehabilitate housing stock within the redevelopment areas and the County Building Inspection Division (BID) 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. Additionally, the County Housing Authority offers the Rental Rehabilitation Program that provides low-interest loans for the rehabilitation of rental housing occupied by lower-income households.

4. Housing Costs & 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 Survey

Home sales prices vary significantly by location in Contra Costa County. For instance, the 2007 median price of a single-family ranged from a low of $415,000 in Richmond to a high of $1.8 million in Diablo. However, in September 2008, median prices ranged from a high of $1.1 million in Alamo to a low of $200,000 in Bay Point/Pittsburg. Home prices are generally higher in the Central sub-region than in the East and West sub-regions. As indicated in Table 6-15 on the following page, both cities and unincorporated communities in the Central sub-region had very high median home sales prices. In particular, the 2007 median single-family home sales prices in Alamo and Diablo were in excess of $1.2 million. Homes are relatively more affordable 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 City of El Cerrito were noticeably higher than that in nearby communities in the West.

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

According to data compiled by RealData, Inc. (June, 2008), apartment rental rates are relatively high and continuing to rise in Contra Costa County. The average gross monthly unfurnished rent (excluding utility costs) in the unincorporated County was $1,430 in June 2008, representing an increase of 5 percent since June 2007. Like home sales prices, rental rates also vary by size and location of the units, as indicated in Table 6-16. Countywide, the average rent ranged from $936 for a 1-bedroom to $2,237 for a 2-bedroom in Central County. Geographically, the lowest average rent was recorded in unincorporated Bay Point ($909), while the highest was in the Contra Costa Centre ($2,480).

As of June 2008, the vacancy rate for apartment units in Contra Costa County was 4.4 percent, as compared to 4.1% for the Bay Area as a whole. This vacancy rate is anticipated to decrease as families leaving foreclosed homes create additional demand for rentals.

Table 6-15
2007 and 2008 Median Single-family Home Sales Prices

Jurisdiction	2008	2007
East		
Bay Point*	$219,000	$470,000
Bethel Island	N/A	$575,000
Byron/Discovery Bay	$170,000	$562,000
Central		
Alamo	$1,300,000	$1,430,000
Blackhawk*	$952,000	$997,500
Diablo	$2,056,250	$1,800,500
Pacheco*	$389,000	$250,000
Contra Costa Centre*	$500,000	$569,000
West		
Crockett	N/A	$450,000
El Sobrante	$349,000	$505,000
Kensington*	$850,000	$634,500
North Richmond*	$135,000	$430,000
Rodeo	$273,000	$457,000
Montalvin Manor/Tara Hills*	$233,000	$445,000

Source: Dataquick, 2008.
* These unincorporated Communities share a zip code with the adjacent city. Data is provided by zip code.

Table 6-16
Apartment Rents

Region	Type: Bedroom (BR)			Overall Average Rent
	1 BR	2 BR	3 BR	
East	$936.00	$1,074.00	$1,313.00	$1,108.00
Central	$1,582.00	$2,237.00	$ -	$1,910.00
West	$1,148.00	$1,395.00	$ -	$1,272.00
Countywide Average	**$1,222.00**	**$1,569.00**	**$1,313.00**	**$1,430.00**

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.

The federal Department of Housing and Urban Development (HUD) conducts annual household income surveys nationwide, including Contra Costa County, to determine the maximum affordable housing payments of different households and their eligibility for federal housing assistance. In evaluating affordability, the maximum affordable price refers to the maximum amount that could be afforded by households in the upper range of their respective income category. 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 (2008)

Income Group	Income Levels		Monthly Housing Costs		Maximum Affordable Price	
	Annual Income	Affordable Payment	Utilities Own/Rent	Taxes & Insurance	Ownership	Rental
Extremely Low						
One Person	$18,100	$452	$169/$ 62	$78	$37,480	$390
Small Family	$23,250	$581	$235/$ 96	$111	$54,432	$482
Large Family	$27,900	$698	$319/$124	$141	$67,835	$574
Very Low						
One Person	$30,150	$754	$169/$ 62	$184	$74,804	$692
Small Family	$38,750	$969	$235/$ 96	$239	$101,443	$873
Large Family	$46,500	$1,162	$319/$124	$284	$125,448	$1,038
Low						
One Person	$46,350	$1,159	$169/$ 62	$266	$127,706	$1,097
Small Family	$59,600	$1,490	$235/$ 96	$353	$169,642	$1,394
Large Family	$71,550	$1,789	$319/$124	$432	$207,464	$1,665
Moderate						
One Person	$72,360	$1,809	$169/$ 62	$467	$224,124	$1,747
Small Family	$93,000	$2,325	$235/$ 96	$600	$288,066	$2,229
Large Family	$111,600	$2,790	$319/$124	$720	$345,680	$2,666

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 7%, a 30-year mortgage, and monthly payment of 30% of gross household income.

Note: Maximum affordable home prices are for illustrative purposes only, and 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. Therefore, the County provides additional housing opportunities through public housing, housing choice vouchers, HUD Shelter + Care, and Mental Health Services Act (MHSA) rental subsidy programs.

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: $1,222 for a one-bedroom unit, $1,569 for a two-bedroom unit (with one bath), and $1,313 for a three-bedroom apartment.[7] After deductions for utilities, a very-low income household can only afford to pay between $692 and $1,038 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 or doubling up. Based on the range of rental rates shown in Table 6-16 (page 20), a small number of one-bedroom units may be affordable to very low-income households. However, most rental units are out of reach for a small family (2 to 4 persons). The problem is exacerbated for larger families (5+ persons).

Low-Income Households: Low-income households earn 80 percent or less of the County's median family income. The maximum affordable home price for a low-income household ranges from $127,706 for one-person to $207,464 for a five-person family. Based on the sales data presented in Table 6-15 (page 20), low-income households cannot afford the median sales price for a home. However, some older homes and condominium units, especially in areas with a high rate of foreclosures may be affordable to this income group.

After deductions for utilities, a low-income household can afford to pay between $1,097 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

[7] There were no three-bedroom apartments in the review of apartment buildings with 100+ units in the central or west area of the unincorporated County. Rents are significantly higher in Central County. Had there been three-bedroom units in the subject properties in Central County, the average three-bedroom rent would have likely been greater than the average two-bedroom rent.

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 $224,124 for a one-person household, to $345,680 for a five-person family. Moderate income families may be able to afford nearly half of the homes on the market. With a maximum affordable rent payment of between $1,747 and $2,666 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 areas of San Pablo (Rollingwood and Montalvin Manor) and Bay Point. The SF3 census report indicates that for the entire County, 4.2 percent of owner households and 14.7 percent renter households are overcrowded in their homes. The unincorporated County demographics are generally fairly consistent with the countywide figures. Therefore, approximately 2,317 owner households and 2,162 renter households are overcrowded. County finance programs support the development of multi-family housing with three and four bedroom units.

Table 6-18
Overcrowded Households in Unincorporated Contra Costa County

Community	Number of Overcrowded Households	Percent Overcrowded
Total Contra Costa County	**9,948**	**4.17%**
Total Unincorporated	**1,840**	**4.56%**
Alamo	21	0.43%
Bay Point	606	14.41%
Bayview-Montalvin	203	16.79%
Bethel Island	7	0.80%
Blackhawk-Camino Tassajara	6	0.19%
Byron	11	4.91%
Clyde	7	3.37%
Contra Costa Centre	7	0.90%
Crockett	13	1.44%
Diablo	0	0.00%
Discovery Bay	33	1.11%
East Richmond Heights	33	2.94%
El Sobrante	82	2.85%
Kensington	8	0.43%
Knightsen	20	8.97%
Mountain View	0	0.00%
Pacheco	51	4.02%
Port Costa	0	0.00%
Rodeo	81	4.30%
Rollingwood	211	38.43%
Tara Hills	162	12.48%
Vine Hill	56	7.73%

Source: 2000 Census

D. Special Housing Needs Analysis

Certain groups have greater difficulty in finding decent, affordable housing due to their special needs and/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 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 2000 Census 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 2000 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)		11,130	18.9%
Owners		9,362	15.9%
Renters		1,768	3.0%
Disabled (16 years and older)	25,065		19.0%(1)
Single Parent Households		4,526	10.6%
Large Households		6,918	12.6%
Owners		4,782	8.7%
Renters		1,943	3.5%
Agricultural Workers	342		2%(2)
Homeless Persons	4,800		0.04%

Source: 2000 Census
(1) Percent of total persons 16 years and older, employment estimates for persons 16-64 years old
(2) Percent of total employed persons
** May represents an undercount—please refer to discussion on the homeless on page 30.

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 2000 Census, 18.9 percent (11,130) of households in the unincorporated areas of Contra Costa County were headed by seniors, defined as persons 65 years and older. Countywide, there were 67,152 elderly households (20 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, one out of three elderly

households (33 percent) in Contra Costa County earns extremely low or very low-income.[8]

- **Disabilities** - Of the senior population Countywide, 39.6 percent have a disability limitation. Over 80 percent of elderly households (9,362) in the unincorporated areas were homeowners in 2000. 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 the limited supply of affordable housing and their limited income, 31.9 percent of senior households in the County experience housing cost burden.[9] The prevalence of housing cost burden varies significantly by tenure: 25.9 percent of homeowners and 57.5 percent of renters.

Various programs can address the special needs of seniors, including but not limited to congregate care, supportive services, rental subsidies, shared housing, 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 (but not limited to): the County Area Agency on Aging, Older Adults Clinics, Alzheimer's Disease Research Center, Health Insurance Counseling and Advocacy Program, and John Muir Senior Services Program. 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.

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 2000 Census defines four types of disabilities: sensory, physical, mental, and self-care limitations. Disabilities are defined as mental, physical or health conditions that last over six months.

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[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.

[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.

According to the Census, a total of 25,065 persons with disability resided in the unincorporated County areas, representing approximately 19 percent of the population 16 years of age or older. The unemployment rate of persons with disabilities is significantly higher than the total population with 46.6 percent of disabled residents over 16 years old not employed.

In 2000, an estimated 140,147 persons (16 years and above) Countywide had some form of disability related to work, mental, mobility, or self-care limitations. The Regional Center of the East Bay estimated in 2000 that there were over 3,000 individuals in the County with developmental disabilities. Persons with developmental disabilities may have communication and learning disorders and may lack basic life skills.

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.

As shown in Table 6-20, 38 licensed community care facilities are located in the unincorporated areas, including 1 small family home, 10 group homes, 26 elderly residential facilities and 1 adult day care. The majority of care facilities are for the elderly, reflecting the special needs of senior residents, especially those with disabilities.

Table 6-20
Licensed Community Care Facilities

Type of Facility	Facilities	Capacity (beds)
Small Family Home[1]	1	4
Group Home[2]	10	56
Adult Day Care[3]	1	15
Elderly Residential[4]	26	163
Total	38	238

Notes:
1. Small family homes provide care to children in licensee's own homes.
2. Group homes provide specialized treatment for persons under age 18.
3. Adult day care facilities provide care for adults with various disabilities or disorders.
4. Elderly residential facilities provide care for persons age 60 and above.

Source: Contra Costa County Consolidated Plan

Independent Living Resource (ILR), an area non-profit organization, provides 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, ILR reports that there is a scarcity of appropriate housing for persons with disabilities. They report that 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 unincorporated County for disabled populations. The most recent project, ABC Apartments, was provided a significant reduction in the parking standard to help facilitate the development. The County Health Services Department, in cooperation with the Department of Conservation and Development (DCD), has provided Mental Health Services Act (MHSA) funds to three projects. All three happen to be located in cities, but still help to address a countywide need.

Transportation service for persons with disabilities is available through County Connection Link made available by the Central Contra Costa Transit Authority. Under this program, door-to-door, dial-a-ride paratransit services are offered to individuals with disabilities. Transportation services are also provided by WestCat and Tri-Delta Transit Services.

3. 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 4,526 single parent families lived in the unincorporated areas of the County in 1990, representing 10.6 percent of all families (2000 Census). Countywide, there were a total of 28,252 single parent families, comprising 11.6 percent of all families in the County. Single mother families still represent the majority (75 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 25.3 percent of single-female headed households and 15.4 percent of single-male headed households with children lived in poverty in 2000, compared to just 3.7 percent of married-couple families with children. Supportive services for single mothers are available through various non-profit organizations in the County, including Brighter Beginnings, Pregnancy Center of Contra Costa, and Mount Diablo Adult Education, among others.

Battered women with children comprise a sub-group of female-headed households that are especially in need. In Contra Costa County, the largest agency serving battered women is STAND! Against Domestic Violence. STAND! houses 300 battered women and 350 children in Contra Costa annually, and offers a variety of services to victims of domestic violence, including a crisis line, a 24-bed emergency shelter, a transitional housing center, legal advocacy, employment assistance, and a batterer's treatment program.

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

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

And the following community service providers:

- STAND! Against Domestic Violence
- Bay Area Legal Aid
- Community Violence Solutions

4. 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 6,918 large households resided in the unincorporated areas in 2000, 28.1 percent (1,943) of which were renter households. Countywide, there were a total of 43,359 large households, of which 31.3 percent were renters.

The housing needs of large households are typically met through larger units. As of 2000, the unincorporated areas in the County had 30,405 owner-occupied and 3,893 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.

5. Agricultural Workers

Agriculture has been an important, but recently declining industry in Contra Costa County. In 2006, the total gross value of agricultural products and crops was $86.9 million, a significant drop since 1997 when the gross value was estimated at $95.2 million. Approximately 54 percent of land Countywide is allocated to farmlands and harvested cropland (County Department of Agriculture). According to the 2002 Census of Agriculture, 592 farms were operating in Contra Costa County, the majority 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 2002 Agricultural Census, 2,604 workers were employed on farms in Contra Costa County. Of these persons, 1,529 or 29 percent were residents in the unincorporated areas. A Statewide study of migrant and seasonal farmworkers completed in 2000 estimated that 2,470 migrant and seasonal farmworkers were working in Contra Costa County, with an estimated 700 in unincorporated County. (*Migrant and Seasonal Farmworker Enumeration Profiles Study -- California*, U.S. Department of Health and Human Services, 2000). 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.

Farmworkers are generally considered to have special housing needs because of their limited income and the often unstable nature of their employment (i.e., having

to move throughout the year from one harvest to the next). While no local survey is available which documents the specific housing needs of farm labor in Contra Costa County, Statewide surveys provide some insight into the demographic characteristics and housing needs of farmworkers. Among the major findings are:

- Limited Income - Farmworkers typically earn very low incomes. According to the Rural Community Assistance Corporation, three-quarters of California's farmworkers earned less than $10,000 a year in 2000. Only one out of seven earned more than $12,500 annually.
- Overcrowding - Because of their very low incomes, farmworkers have limited housing options and are often forced to double up to afford rents. A Statewide survey indicates that overcrowding is prevalent and a significant housing problem among farmworkers (*The Parlier Survey*, California Institute for Rural Studies, 1997).
- Substandard Housing Conditions - Many farmworkers live in overcrowded conditions and substandard housing, including informal shacks, illegal garage units, and other structures generally unsuitable for occupancy (*The Parlier Survey*, 1997).

The provision of adequate housing for farmworkers and their families is a rising concern in the State. Under the County's Zoning Code, farm labor 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.

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 opportunities for extremely low and very low-income households, including many farmworker families. These projects include Via de Guadelupe, Najara Estates, Colonia Santa Maria, Marsh Creek Vista, Arroyo Seco, and Villa Amador totaling 339 units. The County recognizes the importance of providing affordable housing to the farmworker population.

6. 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). 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.

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.

The Ten Year Plan estimated 15,000 people in Contra Costa County experience an episode of homelessness annually. It further estimated that on any given night, 4,800 people are homeless, i.e., living on the streets or in temporary accommodations, such as an emergency shelter. More than three-quarters of them are members of a family, including nearly 7,000 children. Additionally, many others are at risk of becoming homeless, especially very low-income households who are overpaying for housing and struggling to make ends meet. However, in January 2007, the County Homeless program staff in coordination with CCICH conducted a count of homeless people and families. This count identified 2,408 sheltered homeless individuals. An additional 1,749 individuals were without shelter. Only 93 of these individuals were counted in 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. It is likely that the number of unsheltered homeless in the unincorporated County is higher than the number reported in the count. A revised estimate that is proportional to the ratio of the unincorporated population to the total County population results in approximately 300 unsheltered homeless individuals in the unincorporated County on any given night.

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. (See the discussion on programmed changes to the zoning code to accommodate emergency shelters and transitional housing 'by-right' in Section 6.3, Housing Constraints).

Table 6-21
Contra Costa Homeless Facility Inventory

Facility Name	Region	Target Population	Total Year-Round Beds
Interim Housing (Emergency Shelters)			
Bay Area Crisis Nursery	Richmond	Single men & women	20
Calli House Youth Shelter	Richmond	Transition-age youth	6
Concord & Brookside Adult Interim Housing	Concord and Richmond	Single men & women	175
East County Shelter	Antioch	Single men & women	20
Emergency Shelter	Richmond	Families with children	75
Family Emergency Shelter	Concord	Families with children	30
Rescue Mission	Richmond	Families with children	150

Table 6-21
Contra Costa Homeless Facility Inventory

Facility Name	Region	Target Population	Total Year-Round Beds
Rollie Mullen Center	Confidential	Domestic Violence	24
Shepherd's Gate		Mixed	30
Winter Nights Shelter	Various	Mixed	0
Transitional Housing			
Appian House: Youth	Richmond	Transition-age youth	6
Deliverance House		Families with children	12
East County Transitional Housing	Antioch	Families with children	70
MOVE	Confidential	Domestic Violence	28
Next Step	Central County	Mixed	7
Pittsburg Family Center	Pittsburg	Families with children	32
Pride and Purpose House	Richmond	Children	6
Project Independence	Richmond	Mixed	25
Prop 36 Housing	Scattered Site	Single men and women	
REACH Plus	Scattered Site	Mixed	128
San Joaquin II	Richmond	Families with children	20
Transitional Housing	Richmond	Mixed	44
Transitional Housing		Children	5
Permanent Housing			
ACCESS	Scattered Site	Single men and women	30
Aspen Court	Central County	HIV/AIDS	2
Casa Barrett	West County	Single men and women	6
Casa Lago	Antioch	Single men and women	13
Casa Verde		Single men and women	11
Garden Parks Apartments	Pleasant Hill	HIV/AIDs, Small families	28
Idaho Apartments	Richmond	Single men and women	28
Maple House	Concord	Single men and women	5
Mary McGovern House	Concord	Single men and women	6
Project Coming Home	Scattered Site	Single men and women	40
Shelter Plus Care	Scattered Site	Mixed	318
Sunset House	Pittsburg	Single men and women	8
Transitional Housing Partnership	Scattered Site	Mixed	37
Walter's Way House	Concord	Single men and women	12
West Richmond Apartments	Richmond	Single men and women	4

Source: Contra Costa County Interagency Council on Homelessness, 2008.

As a means to help meet the special needs of the homeless, the Contra Costa Crisis Center operates a 24-hour homeless hotline that connects homeless individuals and families to resources available in the County. Through the Center, homeless

persons are given emergency motel vouchers, provided free voice mail boxes, and referred to local programs that offer 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. Every year, 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.

The previous Housing Element identified Byron Park as at-risk for conversion to market rate housing. The owners of this property refinanced using tax-exempt bonds thereby maintaining its affordability. The property is now in the Walnut Creek city limits and is no longer included on the list of projects in the unincorporated County. Rivershore Apartments are at-risk of converting to market rate within the next 10 years.

Rivershore Apartments is a 245 unit apartment complex in Bay Point. 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) 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. 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. 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 6-22:

Table 6-22
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	$ 1,513,365
Annual Gross Income	$ 3,184,476
Net Annual Income	$ 1,671,111
Estimated Market Value	$23,395,554

Market value for project is estimated with the following assumptions:
1. Estimated market rents: 1-bdrm - ; 2-bdrm - ; 3-bdrm.
2. Vacancy rate is 5%.
3. Annual operating expenses is estimated to be $ 6,177 based on information from Bay Area Local Initiatives Support Coalition Operating Cost Database. An estimate of expenses as 40% of revenue would yield an annual income of $2 million.
4. Market value = Annual net project income x multiplication factor.
5. Industry standard multiplication factor for a building in moderate condition is 14.

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 $23.4 million.[10]

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 County, and administrative costs. To provide the property owner with an incentive to refinance, the County could offer 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.

[10] 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.

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. 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 $300,000 (including land costs), based on assessments from recent multi-family developments in the County. Based on this estimate, it would cost approximately $14.7 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 $23.4 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. The option of constructing 49 replacement units is relatively 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 6-23
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 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
Bayo Vista 2 California Street, Rodeo	250	250	Family	HACCC (Public Housing)	N/A
Bella Monte Apartments	52	51	Family	LIHTC, tax-exempt	2060

Table 6-23
Inventory of Assisted Rental Housing

Project Name	Total Units	Assisted Units	Household Type	Funding Source(s)	Expiration of Affordability
2420 Willow Pass, Bay Point				bonds, RDA, HOME; CDBG	
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 3rd 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)	N/A
Las Deltas Annex #1 1601 N. Jade St., No. Richmond	90	75	Family	HACCC (Public Housing)	N/A
Las Deltas Annex #2 1601 N. Jade St., No. Richmond	60	51	Family	HACCC (Public Housing)	N/A
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 Monterasso 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, 2008;
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
N/A: Not available as of this writing

The remaining 19 projects in Table 6-23 have affordability covenants that will begin to expire in 2017. 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 could offer 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 $300,000 (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.

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 allocating the region's future housing needs to jurisdictions, ABAG is required to take the following factors into consideration pursuant to Section 65584 of the State Government Code:

- Market demand for housing
- Employment opportunities
- Availability of suitable sites and public facilities
- Commuting patterns
- Type and tenure of housing
- Loss of units in assisted housing developments
- Over-concentration of lower-income households
- Geological and topographical constraints

In 2008, ABAG developed its regional housing needs allocation (RHNA) based on both existing need and projected need for housing. ABAG published the San Francisco Bay Area Housing Needs Plan 2007-2014 which explains in detail the process to allocate the Bay Area regional housing need of 214,500. This document provides regional demographic information as well as detailed information on the RHNA process. Between 2007 and 2014, the County's assigned RHNA assumes that the total number of households will increase steadily.

Table 6-24 on page 39 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 3,508 new units over the 2007-2014 planning period. Through this Housing Element, the County is required to demonstrate the availability of adequate sites to accommodate these projected new units.

Table 6-24
Share of Regional Housing Needs

Income Group	2001 Income Percentage	2009 Income Percentage	2009 RHNA Allocation
Very Low	20%	23%	815
Low	12%	17%	598
Moderate	26%	20%	687
Above Moderate	42%	40%	1,408
Total	100%	100%	3,508

Source: ABAG, 2008.

Table 6-25 shows the breakdown of future regional needs by income for all cities and unincorporated areas in Contra Costa County. Over the 2009-2014 period, the total housing need for the County is determined to be 27,072 new units. The housing needs allocation varies from a low of 151 new units in Clayton to a high of 3,508 new units in the unincorporated areas. Aside from the unincorporated areas, communities that will absorb much of the region's projected future housing growth are the cities of Brentwood (2,705), Concord (3,043), Richmond (2,826), and San Ramon (3,463).

Table 6-25
Total Housing Need by Income –
Contra Costa County and Cities

Jurisdiction	Very Low	Low	Moderate	Above Moderate	Total RHNA Allocation
Antioch	516	339	381	1,046	2,282
Brentwood	717	435	480	1,073	2,705
Clayton	49	35	33	34	151
Concord	639	426	498	1,480	3,043
Danville	196	130	146	111	583
El Cerrito	93	59	80	199	431
Hercules	143	74	73	163	453
Lafayette	113	77	80	91	361
Martinez	261	166	179	454	1,060
Moraga	73	47	52	62	234
Oakley	219	120	88	348	775
Orinda	70	48	55	45	218
Pinole	83	49	48	143	323
Pittsburg	322	223	296	931	1,772
Pleasant Hill	160	105	106	257	628
Richmond	391	339	540	1,556	2,826
San Pablo	22	38	60	178	298
San Ramon	1,174	715	740	834	3,463
Walnut Creek	456	302	374	826	1,958
Unincorporated	815	598	687	1,408	3,508
Total	**6,512**	**4,325**	**4,996**	**11,239**	**27,072**

Source: ABAG, 2008.

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 a development cost study dated April 30, 2008 by tbd consultants, the average cost to construct an apartment unit in the unincorporated areas is approximately $280,000 (including the cost of land). 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 from $12 to $25 per square foot for raw land depending on the site and the area.[11] As it has done in the past, the County Redevelopment Agency can continue to support the development of affordable housing by writing-down the cost of land on Agency-owned property in exchange for affordability controls.

2. Home Financing

The availability of financing affects a person's ability to purchase or improve a home. In 2003, 2004, and especially 2005, lenders provided an increasing number of subprime loans. In 2006 and 2007, borrowers started to default on those loans. 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 6-26 on page 42, 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.

<u>Residential Development Standards</u>

The County regulates the type, location, density, and scale of residential development 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 Zoning Code also serves to preserve the character and integrity of existing neighborhoods.

[11] Land cost estimates based on the Contra Costa County Inclusionary Housing In Lieu Fee Study, dated October 16, 2007 by David Paul Rosen & Associates

Table 6-26
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
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 6-27 summarizes the most pertinent residential standards for single-family, while Table 6-28 (page 43) 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 6-27
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 Planning and Zoning Code, November 2008.

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 6-28
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, dependant 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 Planning and Zoning Code, November 2008.

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 6-29 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 6-29
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 Planning and Zoning Code, November 2008.

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.

Between 2001 and 2007, the County P-1 District was applied to a variety of residential developments, including some affordable housing projects.

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.

In general, the requirements and standards of the County do not act as a constraint to the development of affordable housing. A wide array of affordable rental housing has been constructed in the County to address this need including several recent projects (e.g., Bella Monte Apartments, and Bella Flora Homes). 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 on the following page 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 6-30 on page 48 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 Residential 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.

Figure 6-2 Location of County Financed Affordable Housing

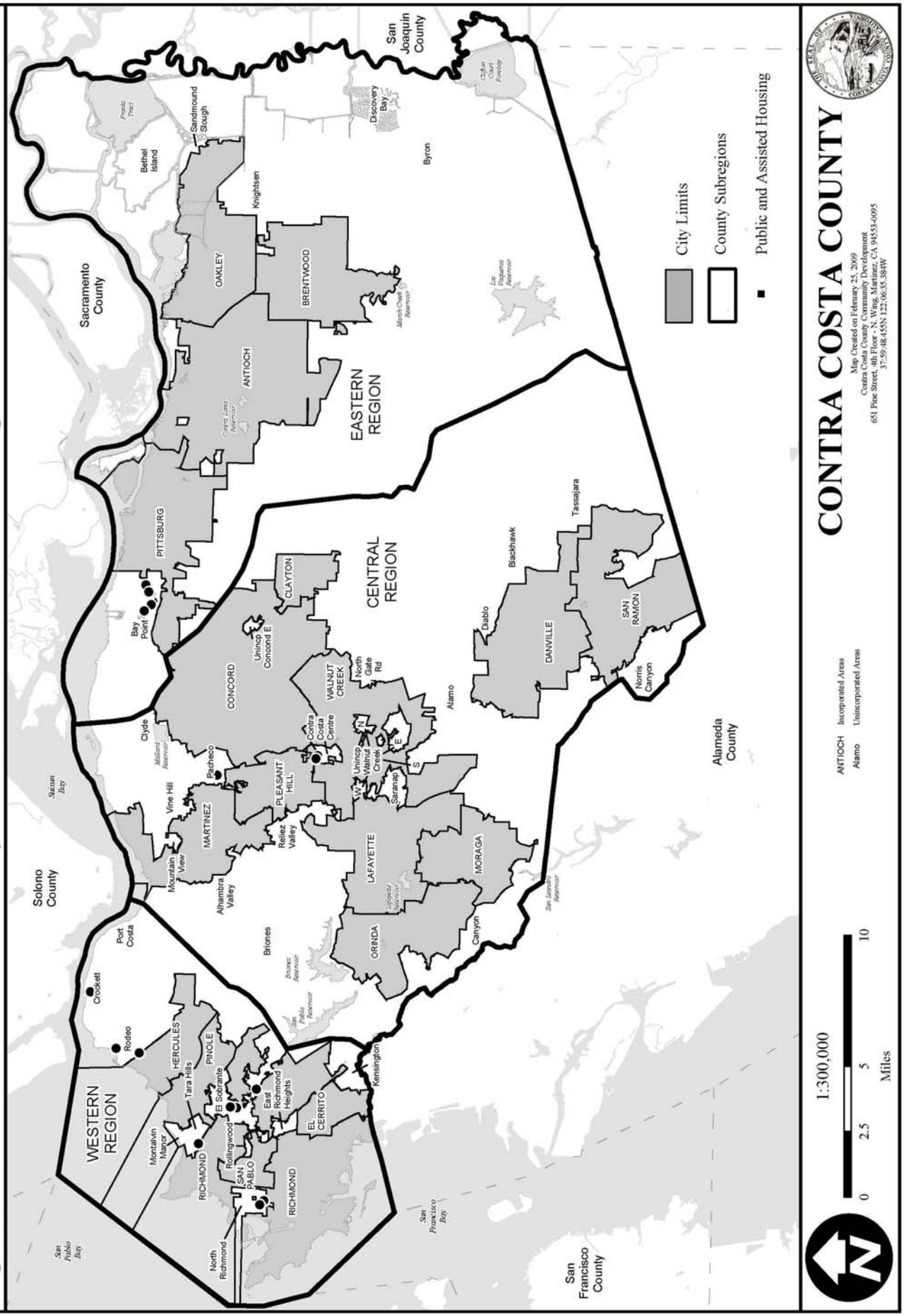


Table 6-30
Housing Types Permitted by Zone District

Housing Types Permitted	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
Single-family attached										P
Second units	c	c	c	c	c	c	c	c	c	c
Mobile/Mfg. homes	P	P	P	P	P	P	P	P	P	
Special Needs Housing										
Transitional housing	c	c	c	c	c	c	c	c	c	c
Emergency shelter	c	c	c	c	c	c	c	c	c	c
Residential care (≤6 beds)	P	P	P	P	P	P	P	P	P	P
Residential care (>6 beds)	c	c	c	c	c	c	c	c	c	c
	Multi-Family Zone Districts[1]									
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 Planning and Zoning Code, November 2008.
P = Permitted c = subject to a Land Use Permit

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. A total of 38 licensed community care facilities with over 238 beds are located in the

unincorporated areas of Contra Costa County. In addition, several other residential projects provide housing for persons with disabilities as shown in Table 6-21.

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. Based on a statewide study of migrant and seasonal farmworkers in 2000, an estimated 2,470 migrant and seasonal farmworkers work in Contra Costa County, of which approximately 700 are estimated to work in the unincorporated areas of the County. The Zoning Code permits farm labor housing for seasonal workers in the agricultural districts (A-2, A-3, and A-4) subject to a land use permit. Allow agricultural employee housing to be permitted by-right (without a conditional use permit) in single family zones for less than six persons and agricultural zones with no more than 12 units, or 36 beds, consistent with Health and Safety Code 17021.5 and 17021.6. 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.

In 2009, the County will amend the zoning code to allow homeless shelters 'by-right' in at least one zoning district. The C: General Commercial District will be the zoning district to be amended consistent with the requirement of S.B. 2, and this zoning text amendment will be complete by June 30, 2010. The C: General Commercial District is appropriate because there is sufficient land designated within

this zoning district in all three regions of the County (West, Central, and East). There are 100 parcels totaling 181 acres zoned under the C: General Commercial District throughout the unincorporated area. Prospectively, emergency shelter facilities would be allowed 'by-right' in the C: General Commercial District, which as noted above is well distributed in the unincorporated area in all three regions of the County, and would serve the homeless population without creating an over concentration in any one area of the County. The areas zoned under the C: General Commercial District are generally well served by transit and are located near services and other amenities in order to serve the homeless population. The unincorporated County has approximately 300 persons without night time shelter. Shelters would likely 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 4 emergency shelters totaling 60,000 square feet to address the unmet need. The 181 acres in the unincorporated area of Contra Costa County zoned under the C: General Commercial District should be sufficient to address the potential need for emergency shelters to accommodate 300 homeless persons.

Any text amendment will likely include specific requirements in order to provide certainty to the applicant and maintain compatibility with the surrounding neighborhood. Following is an example of the requirements that may be incorporated:

- The maximum number of beds or persons permitted to be served nightly by the facility;
- Off-street parking based on demonstrated need, but not to exceed parking requirements for other residential or commercial uses in the same zone;
- The size and location of exterior and interior onsite waiting and client intake areas;
- The provision of onsite management;
- The proximity of other emergency shelters, provided that emergency shelters are not required to be more than 300 feet apart;
- The length of stay;
- Lighting;
- Security during hours that the emergency shelter is in operation.

In addition, the County will revise the zoning code to clarify that transitional housing and supportive housing are treated as residential uses.

The zoning code currently does not mention single room occupancy (SRO) developments. The zoning code will be revised to include SROs. 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. Concentrations of CalWORKS participants may be used as an indicator of where emergency and permanent supportive housing may be most needed. 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 impaction.

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.

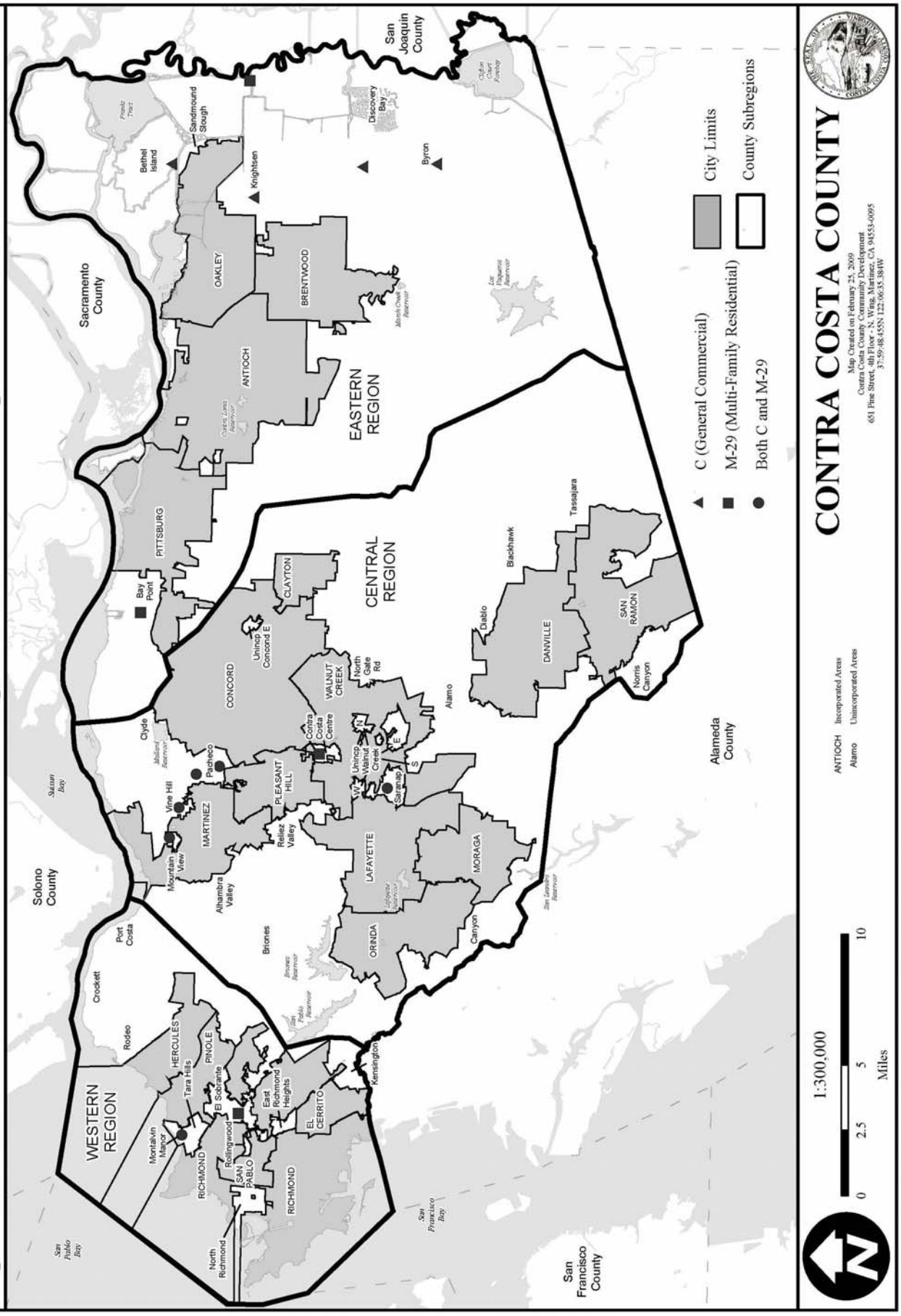
<u>Growth Management Element – Measure C 1988</u>

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.

<u>65/35 Land Preservation Plan & Urban Limit Line – Measure C 1990</u>

The 65/35 Land Preservation Plan and the Urban Limit Line (ULL), adopted in 1990, 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

Figure 6-3 Location of C and M-29 Zoning Districts in Unincorporated Areas



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 & 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:

- Grading and improvement of public and private streets serving the subdivision according to adopted design standards (see Table 6-31 on page 54 for a summary of roadway design standards);
- 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;
- Public sewage system improvements according sewer service district standards and direct sewage system connection to each lot;
- Public water supply system improvements according to water service district standards to provide adequate water supply and direct water system connection to each lot;
- Fire hydrants and connection of the type and location as specified by the relevant fire service district;
- Public utility distribution facilities including gas, electric, telephone and cable television necessary to serve each lot;

- 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 6-31.

Table 6-31
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, 3/27/2009

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 6-32 on the following page. 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 6-32
Development Impact Fees
Unincorporated Areas

SINGLE FAMILY HOME FEES	WEST		CENTRAL		EAST	
	North Richmond	Rodeo	Pacheco	Alamo	Bay Point	Discovery Bay
Permit/Plan Processing Fees	$4,153	$4,073	$4,175	$5,131	$4,073	$5,279
Capital Facilities Fees	$30,637	$25,807	$19,682	$55,179	$33,552	$35,440
Service Connection Fees	$7,129	$9,703	$16,761	$5,014	$9,509	$1,100
TOTAL	$41,919	$39,583	$40,618	$65,324	$47,134	$41,819

Assumptions: Single family 2,000 sq. ft. home with 400 sq. ft. attached garage, wood frame.
Source: Contra Costa County- Dept. of Conservation and Development, Building Insp. Div. Fee Estimator Program and information provided by Special Districts, December 2008.

MULTI-FAMILY APARTMENT FEES	WEST		CENTRAL		EAST	
	North Richmond	Rodeo	Pacheco	Alamo	Bay Point	Discovery Bay
Permits/Processing Fees	$28,610	$28,583	$28,685	$28,685	$28,583	$28,586
Capital Facilities Fees	$380,375	$351,300	$415,675	$780,725	$505,500	$560,650
Service Connection Fees	$85,800	$150,025	$11,988	$32,800	$62	$62
Fees on Carport	*$2,608*	*$2,608*	*$2,608*	*$2,608*	*$2,608*	*$2,608*
TOTAL	$497,393	$532,516	$458,956	$844,818	$536,753	$591,906
TOTAL PER UNIT FEES	$19,896	$21,301	$18,358	$33,793	$21,470	$23,676

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 off-street parking stalls in a carport.
One structure, 2-story, and wood frame.
Source: Contra Costa County- Dept. of Conservation and Development, Building Insp. Div. Fee Estimator Program and information provided by Special Districts, December 2008.

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 is also summarized in Table 6-32.

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 for a typical 25-unit multi-family complex have been calculated.[12] The typical overall cost of both development impact fees for site improvements and processing fees totals range from $39,583 to $65,324 for a single family home built in the unincorporated area of the County and from $18,358 to $33,793 per apartment unit. These costs vary by unincorporated region of the County as shown in Table 6-32.

[12] 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.[13] 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 of the County General Plan.

In certain circumstances the County can reduce development impact fees, processing fees, or modify development standards for projects that address specific needs in the community. The Redevelopment Agency has done this for high-priority public purpose projects, including affordable housing. For example, the County facilitated the development of the Bella Monte project, which is a 52-unit apartment affordable rental development in Bay Point, with reductions in processing fees and development standards (e.g. parking requirements). Such mechanisms ensure that the cost of site improvements do not unduly constrain the production of new affordable housing.

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.

In recognition that the 2008-2009 economic recession has had a particularly severe impact on housing construction, the Board of Supervisors adopted Ordinance No. 2009-14 on June 9, 2009 to allow the deferral of certain development fee payments for new residential development through December 31, 2011 that are within the Board's control. As previously noted, there are development fees collected at building permit issuance by the County for other agencies or special districts, and these fees are not affected by the ordinance. The development fees that are affected by the ordinance include: area of benefit traffic impact fees, child care fees, inclusionary housing fees, park impact fees, and police service fees. Such fees have been collected at the time of building permit issuance. This ordinance enables the housing developer to defer the payment of these development fees to the final inspection for a dwelling unit, to when the certificate of occupancy for dwelling unit is issued, or, to close of escrow for a dwelling unit. It is believed the deferral of these development impact fees will ease the home builder's cash flow requirements and should make a difference between moving forward on construction on a housing project, rather than waiting until the market clearly turns around. To the extent that development fees constrain housing development, this ordinance will provide approximately two and half years on deferral fee payment during which time conditions in the economy, and in particular the housing market, should stabilize.

[13] 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.

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 are as follows:

Table 6-33
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.

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, which is part of the Building Inspection Division, is responsible for enforcing both State and County regulations governing the maintenance of all buildings and properties. The Section 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 100 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 the Building Inspection Division and other County agencies. Code Enforcement staff routinely refer homeowners to the County's rehabilitation loan and grant programs including the Neighborhood Preservation Program. Apartment owners are referred to the County Housing Authority (HACCC) for information on their rental rehabilitation 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.

7. Rental Inspection Program

On July 26, 2005, the Contra Costa County Board of Supervisors adopted Ordinance No. 2005-17 establishing the Residential Rental Inspection Program (RRIP). The ordinance was established to proactively identify blighted and deteriorated housing stock and ensure the rehabilitation or abatement of housing that does not comply with State and local building, electrical, fire and plumbing code standards. The ordinance also promotes the safety and preservation of all single and multiple-family residential rental units and enhances the quality of life for residents of the County. This program is mandatory.

The Ordinance mandates inspection of all rental units including Single Family homes, Residential Hotels and Section 8 housing. Under this new Ordinance, rental

units and their premises are to be inspected over a five-year cycle. If a unit is in full compliance with applicable codes and standards, it will not be inspected for the next five years. If on the other hand a unit is determined to pose a substantial threat to health and safety, it will be placed on a bi-annual inspection cycle.

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 seiches[14] 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:

- **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.
- **Improved construction design:** Staff review of applications may require modified seismic strengthening and detailing to meet the latest adopted seismic design criteria.

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

- **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 fire fighting services. 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.

- 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.
- Major developments will not be approved if fire-fighting services are not available or are not adequate for the area.
- New development will pay for its fair share of costs for new fire protection facilities and services.
- 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.

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 plain. 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:

- 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.
- 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.
- 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:

- Slope stability is primary consideration in the ability of land to be developed or designated for urban uses.
- 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.
- Residential density shall decrease as slope increases, especially above a 15 percent slope.
- 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.[15]

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 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 principles[16], 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 thirty (30) unincorporated communities 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

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

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

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.

The adequacy of the public infrastructure to serve new residential development is central to the County's planning process. 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 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, 2007 through June 30, 2014. (See Table 6-24 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 2009-2014 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 6-32. 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 consider 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.

Table 6-34
Residential Sites Analysis

Subregion	Total # of Parcels	Total Acres	Potential # of Units
West County			
Built:	148	17	148
Approved:	44	46	456
Under Consideration:	71	146	2,426
Vacant:	3	1	7
Underutilized:	5	2	66
Total:	271	212	3,103
Central County			
Built:	505	204	505
Approved:	265	608	1,351
Under Consideration:	30	57	106
Vacant:	1	1	9
Underutilized:	6	9	157
Total:	807	879	2,128
East County			
Built:	31	6	31
Approved:	667	112	836
Under Consideration:	84	197	983
Vacant:	8	14	119
Underutilized:	0	0	0
Total:	790	329	1,969
TOTAL COUNTY			
Built:	684	227	684
Approved:	976	766	2,643
Under Consideration:	185	400	3,515
Vacant:	12	16	135
Underutilized:	11	11	223
Total:	1,868	1,420	7,200

Source: Contra Costa County Department of Conservation and 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 West and Eastern portions of the County are selling in the mid-300,000s. Homes within this price range are affordable to 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. No very low income housing need of the RHNA is assumed to be fulfilled with single-family residential development.

It is noted that in the Table 6-34, Residential Site Analysis, in the category "Under Consideration" listed for West County up to 2100 of the potential units can be attributed to a Specific Plan that is now in preparation for an area in North Richmond currently designated for industrial use. The Specific Plan proposes to re-designate a 100(+) acre area from industrial use to a mix of residential, commercial, and public uses in order to establish a new residential neighborhood within North Richmond. As currently proposed, the Specific Plan would permit up to 2100 residential units of which 1860 would be considered affordable to moderate households and 240 affordable to low income households. It is expected that the Specific Plan will be considered for adoption by the Board of Supervisors in mid-2010 following the completion of an Environmental Impact Report and a public

hearing before the County Planning Commission. Once adopted, it is anticipated that the Specific Plan would be implemented in a phased manner according to market conditions and the completion of upgrades to public infrastructure necessary to support the new residential development. The affordable units would be built in proportionate share with the phasing of the market rate units consistent with the approach under similar Specific Plans adopted by the County, such as Dougherty Valley. In the event that the Specific Plan cannot be approved as proposed by mid-2010, the County would continue working toward Specific Plan approval and initiate plan implementation within the reporting period of this Housing Element. Regardless of the timing for Specific Plan approval, any plan considered for this area of North Richmond would include provisions to contribute a significant share of the County's affordable housing need. If it appears that the North Richmond Specific Plan cannot be approved within the reporting period of this Housing Element, the County would re-double its efforts to secure a comparable share of affordable housing units elsewhere in the County.

In considering the impact of utility constraints on the cost of development, the County assumes that development on residential parcels with utility or other site constraints will be limited to the development of moderate and above moderate income housing. In estimating the potential unit yield on such constrained sites, the low end of the residential density under the General Plan was assumed.

Based on the detailed residential sites analysis, vacant and underutilized sites in the unincorporated areas of the County can potentially accommodate a total of 7,200 new units (see Table 6-34). Many underutilized sites are located within County redevelopment project areas. With the availability of redevelopment tools and financing, these underutilized sites can be more readily available for development than vacant sites in other areas.

Table 6-35
RHNA Affordability Analysis

Affordability Level	Units Yield *
West County	
Above Moderate:	605
Moderate:	2,086
Lower:	412
Total:	3,103
Central County	
Above Moderate:	1,443
Moderate:	284
Lower:	401
Total:	2,128
East County	
Above Moderate:	1,162
Moderate:	181
Lower:	626
Total:	1,969
TOTAL COUNTY	
Above Moderate:	3,210
Moderate:	2,551
Lower:	1,439
Total:	7,200

Source: Contra Costa County Department of Conservation and Development
*Includes built, approved, under consideration, vacant and underutilized residential sites.

2. Progress Toward RHNA

The Regional Housing Needs Allocation (RHNA) was prepared by ABAG for the period of January 1, 2007 through June 30, 2014. 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 3,508 new housing units.

Table 6-36
Remaining RHNA by Income Group

Income Group	RHNA	Permits Pulled	Units Approved	Units Under Consideration	Remaining RHNA	Potential Units on Vacant/ Underutilized Sites*
Lower	1,413	22	261	837	293	319
Moderate	687	301	189	2,057	0	4
Above Moderate	1,408	361	2,193	621	0	35
Total	3,508	684	2,643	3,515	293	358

Source: Contra Costa County Department of Conservation and Development.
* There are additional unvetted Vacant & Underutilized sites in the Moderate & Above Moderate category.

Housing Units Constructed or Approved

Building permits issued from January 1, 2007 onward can be credited towards meeting the adequate sites requirement for the RHNA. In 2007 building permits were pulled for 646 housing units in the unincorporated areas, including a total of 184 affordable housing units. These assisted units are provided primarily through the following residential developments:

- Bella Flora: 69 units (An additional 104 units were constructed in the previous reporting period. Thirty-five units were affordable to very-low and lower income families.)
- Alamo Creek developments: 58 units (An additional 69 units were constructed in the previous reporting period. All 127 units were affordable to moderate income families.)

In 2008 there were 568 permits pulled including the 422 unit Avalon Bay apartment project at Contra Costa Centre. In addition to the units built, over 2,070 new units have been approved and 693 applications have been submitted (shown in Table 6-37 on the following page). The County anticipates that many of these approved units will be completed within the 2007-2014 planning period.

Table 6-37
Major Residential Projects Approved or Under Consideration

Community	Density (units/acre)	Status	Potential Unit Yield	Affordability Level
Alamo Creek (Blackhawk-Camino Tassajara)*	Single Family High Density 5.6 Units/Ac. Single Family Low Density 2.4 Units/Ac. Multi-Family High Density 26.88 Units/Ac.	Approved	650 530 SF Units 120 Senior Units	Above Mod. 530 Low 120
Discovery Bay West (Discovery Bay)	5.0 - 7.2	Approved	623	Above Mod 626
Avalon Bay Transit Village (Contra Costa Centre)	@ 80 du/ac	Approved	522 437 For Sale Units 85 Rental Units	Mod. 437 Very Low 85
Nove (North Richmond)	12.0-20.9	Approved	370	Above Mod 315 Mod 16 Low 16 Very Low 23
Affinto (Bay Point)	12.0-20.9	Approved	140	Above Mod 118 Mod. 14 Low 8
Appian Way Sunrise (El Sobrante)	7.3-11.9	Approved	32	Mod 32
Balmore Court (El Sobrante)	5.0-7.2	Approved	25	Above Mod 25
Rock Island Homes (Sandmound Slough)	7.3-11.9	Approved	21	Mod 21
Swim Club (Rodeo)	5.0-7.2	Approved	17	Mod 17
DP04-3021 (Bay Point)	7.3-11.9	Approved	15	Mod 15
Former School Site (Mt View)	5.0-7.2	Approved	13	Mod 13
Humphrey (Alamo)	1.0-2.9	Approved	12	Above Mod 12
SD08-09229 (Bay Point)	29.9	Approved	12	Mod 12
Discovery Builders (Vine Hill)	5.0-7.2	Approved	10	Mod 10
Habitat for Humanity (Bay Point)	5.0-7.2	Approved	9	Very Low 9
Discovery Builders (Bay Point)	5.0-7.2	Approved	8	Mod 8
Geoghegan (El Sobrante)	5.0-7.2	Approved	5	Above Mod 5
DP07-03008 (Bay Point)	5.0-7.2	Approved	5	Mod 5
Muir Ln Estates (Alamo)	1.0-2.9	Approved	3	Above Mod 3
Pantages (Discovery Bay)	3.0 - 4.9	Applied	290	Above Mod 290
SD06-09160 Senior Apts (Discovery Bay)	5.0 - 7.2	Applied	64	Mod 64
SD01-8533 (El Sobrante)	5.0 - 7.2	Applied	40	Above Mod 40
DP05-3095 (Mt View)	21.0 - 29.9	Applied	30	Low 30
SD03-8784 (Vine Hill)	5.0 - 7.2	Applied	27	Mod 27
SD05-9053 (El Sobrante)	3.0 - 4.9	Applied	19	Above Mod 19
DP07-03035 (Bay Point)	5.0 - 7.2	Applied	17	Mod 17
SD06-9130 (El Sobrante)	7.3 - 11.9	Applied	17	Mod 17
SD06-9066 (El Sobrante)	5.0 - 7.2	Applied	14	Above Mod 14
SD06-09063 (Bay Point)	5.0 - 7.2	Applied	14	Mod 14
DP05-03101 (Vine Hill)	5.0 - 7.2	Applied	11	Mod 11
SD05-09004 (Vine Hill)	5.0 - 7.2	Applied	11	Mod 11
SD05-8554 (El Sobrante)	5.0 - 7.2	Applied	10	Above Mod 10
SD05-8986 (El Sobrante)	7.3 - 11.9	Applied	10	Mod 10
SD07-9174 (Reliez Valley)	1.0 - 2.9	Applied	9	Above Mod 9
SD05-9064 (El Sobrante)	3.0 - 4.9	Applied	8	Above Mod 8
DP07-3007 (Crockett)	5.0 - 7.2	Applied	8	Mod 8
DP02-3009 (El Sobrante)	7.3 - 11.9	Applied	7	Above Mod 7
DP07-3061 (Alamo)	.02 - .09	Applied	5	Above Mod 5

Table 6-37
Major Residential Projects Approved or Under Consideration

Community	Density (units/acre)	Status	Potential Unit Yield	Affordability Level
MS07-0014 (Alamo)	1.0 - 2.9	Applied	4	Above Mod 4
MS08-00004 (Unincorporated Walnut Creek)	1.0 - 2.9	Applied	4	Above Mod 4
MS07-00022 (Pacheco)	12.0 - 20.9	Applied	4	Above Mod 4
MS05-00055 (El Sobrante)	3.0 - 4.9	Applied	4	Above Mod 4
MS07-0002 (El Sobrante)	5.0 - 7.2	Applied	4	Above Mod 4

Source: Contra Costa County Department of Conservation and Development, 2008.
* Affordability requirements included in proposed conditions of approval.
** Affordable units required by conditions of approval and/or existing development agreements.

B. Financial Resources

Contra Costa County has access to a variety of 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, ESG, HOPWA, and MHSA funds as well as redevelopment set-aside funds, bond financing, tax credits, and Section 8. Table 6-38 provides a complete inventory of the key financial resources available for housing in the unincorporated areas of the County.

Table 6-38
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.	• Acquisition • Rehabilitation • Home Buyer Assistance • Economic Development • Infrastructure Improvements • Homeless Assistance • Public Services
HOME Investment Partnership Act Funds	Flexible grant program awarded to County on a formula basis for affordable housing activities in the Contra Costa Consortium area.	• Acquisition • Rehabilitation • Home Buyer Assistance • New Construction
Emergency Shelter Grants (ESG	Grants awarded to County to implement a broad range of activities that serve homeless persons in Urban County.	• 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.	• 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.	• Rental Assistance
Section 202	Grants to non-profit developers of multi-family rental housing for the elderly.	• Acquisition • Rehabilitation • New Construction • Rental Assistance

Table 6-38
Financial Resources for Housing Activities

Program Name	Description	Eligible Activities
Section 811	Grants to non-profit developers of supportive rental housing for persons with mental, physical, and other disabilities, including group homes, independent living facilities and intermediate care facilities.	• Acquisition • Rehabilitation • New Construction • 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.	• 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.	• Home Buyer Assistance
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.	• New Construction • Acquisition • Rehabilitation • Historic Preservation
Capital Fund Program	Funds are available to pubic housing authority for public housing modernization and rehabilitation.	• 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.	• 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.	• Transitional Housing • Housing for the Disabled • Supportive Housing • Support Services
2. State Programs		
School Facility Fee (SFF) Downpayment Assistance Program	SFF is designed to provide qualified home-buyers with assistance to purchase their newly constructed home. Eligible applicants receive a conditional grant based on either a partial or full rebate of the school facility fees paid by the builder. The assistance can be used for down payment, closing costs, or any costs associated with the buyer's first mortgage loan, subject to acceptance by the mortgage lender and the mortgage insurer.	• Homebuyer Assistance
Multi-Family Housing Program (MHP)	Deferred payment loans for new construction, rehabilitation, acquisition, and preservation of permanent and transitional rental housing. This program is expected to be out of funds by 2009.	• New Construction • Rehabilitation • Acquisition • Preservation
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.	• New Construction • Rehabilitation • Acquisition
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.	• Homebuyer Assistance

Table 6-38
Financial Resources for Housing Activities

Program Name	Description	Eligible Activities
California Farmworker Housing Grant Program	Provides matching grants to assist development of various types of housing (renter - and owner-occupied) projects for agricultural worker households.	• Land Acquisition • Site Development • Construction • Rehabilitation
Downtown Rebound	Finance the conversion of vacant or underutilized commercial and industrial structures into residential units; residential infill; and the development of high-density housing adjacent to existing or planned mass transit facilities.	• Rehabilitation • Conversion
3. Local Programs		
Redevelopment Housing Set-Aside Funds	State law requires that 20% of Redevelopment Agency funds be set aside for a wide range of affordable housing activities.	• Acquisition • Rehabilitation • New Construction
Single-Family Mortgage Revenue Bond	Issue mortgage revenue bonds to support the development and improvement of affordable single-family homes to qualified households.	• 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.	• New Construction • Rehabilitation • Acquisition
4. Private Resources/Financing Programs		
Federal National Mortgage Association (Fannie Mae)	• Fixed rate mortgages issued by private mortgage insurers.	• Home Buyer Assistance
	• Mortgages which fund the purchase and rehabilitation of a home.	• Home Buyer Assistance • Rehabilitation
	• Low Down-Payment Mortgages for Single-Family Homes in under served low-income and minority cities.	• Home Buyer Assistance
Savings Assn. Mortgage Company Inc. (SAMCO)	Pooling process to fund loans for affordable ownership and rental housing projects. Non-profit and for profit developers contact member institutions.	• New construction of rentals, cooperatives, self help housing, homeless shelters, and group homes
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.	• 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.	• New Construction
Freddie Mac	Home Works - Provides first and second mortgages that include rehabilitation loan. County provides gap financing for rehabilitation component. Households earning up to 80% MFI qualify.	• Home Buyer Assistance combined with Rehabilitation
Bay Area Local Initiatives Support Corporation (LISC)	Bay Area LISC provides recoverable grants and debt financing on favorable terms to support a variety of community development activities including affordable housing.	• Acquisition • New Construction • Rehabilitation
Northern California Community Loan Fund (NCCLF)	Offers low-interest loans for the revitalization of low-income communities and affordable housing development.	• Acquisition • Rehabilitation • New Construction
Low-Income Housing Fund (LIHF)	LIHF provides below-market loan financing for all phases of affordable housing development and/or rehabilitation.	• Acquisition • Rehabilitation • 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 $3.5 million in CDBG funds during the 2009-2014 period.[17] In accordance with policies established by the Board of Supervisors, 47 percent of the annual CDBG allocation (approximately $1.8 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:

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

On July 30, 2008, President Bush signed into law the 2008 Housing and Economic Recovery Act (HERA). HERA included a special allocation of CDBG funds, known as Neighborhood Stabilization Program (NSP) funds. NSP provides targeted emergency assistance to state and local governments to acquire and redevelop abandoned and foreclosed residential properties that might otherwise become sources of abandonment and blight within our communities. Contra Costa County, as the Urban County[18] lead agency, has been allocated $6,019,051 in NSP funds to be used over five years. The County intends to use these funds to support acquisition and rehabilitation programs of vacant foreclosed homes in Bay Point, Oakley, Rodeo San Pablo, and North Richmond.

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[17] 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.

[18] The Urban County includes the unincorporated County and all cities with the exception of Antioch, Concord, Pittsburg, Richmond, and Walnut Creek. Antioch and Richmond received direct allocations of NSP funds. If the State finds Concord, Pittsburg, and Walnut Creek to be high impact communities, they may apply to the State for NSP funds.

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 $2.9 million in HOME funds are allocated to the Consortium on an annual basis through HUD.

Consortium HOME Program priorities include the following:

- acquisition, rehabilitation and new construction of affordable multifamily rental housing;
- owner-occupied housing rehabilitation programs for low-income households;
- 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 Shelter Grants (ESG) Funds

The Emergency Shelter Grants (ESG) Program was established as part of the federal Stewart B. McKinney Homeless Assistance 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 $154,000 annually in ESG funds from HUD. These funds are awarded to local non-profit and public agencies to provide emergency shelter and services for the homeless. In the past, ESG funds have been used in combination with General Fund and other resources to support two emergency shelters for adults in West and Central County. Additional projects have included homeless prevention activities, the homeless hotline and shelter and services for battered women and families.

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 $430,000. 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 approximately $9 million over the next five years. Up to $3 million may be used to support housing development operating costs.

6. Redevelopment Set-Aside Funds

In accordance with State law, the Contra Costa County Redevelopment Agency sets aside 20 percent of all tax increment revenue generated from its redevelopment project areas to fund projects that increase, improve, or preserve the supply of affordable housing. Housing developed with these set-aside funds must remain affordable to low- and moderate-income households for at least 55 years for rentals and 45 years for ownership housing. The Agency receives approximately $3.4 million in set-aside funds annually and anticipates using these funds to support the following major programs/activities during the planning period: new construction of affordable housing, preservation of assisted housing, acquisition/rehabilitation, special needs housing, first-time homebuyer assistance, homeowner rehabilitation, and the residential displacement program. In recent years, the Agency has successfully used housing funds to assist with the financing of several affordable housing developments, including the award winning Bella Monte Apartments (Bay Point), Rodeo Gateway (Rodeo), and Avalon Walnut Creek (Contra Costa Centre). Funds have also been used to support the development of affordable homeownership opportunities, including the Bay Point Habitat Homes and a first-time homebuyer program. Redevelopment funds were a critical component of the Contra Costa Centre Transit Village development. These funds were the catalyst for significant private investment which will result in 422 units of rental (including 85 affordable units) and 100 units of 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, including Bella Monte apartments in the Bay Point area.

10. Section 8 Assistance

The Section 8 program is a federal program that provides rental assistance 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. The County currently has approximately 7,000 residents who receive Section 8 assistance.

C. County Administrative Resources

Non-profit agencies that are involved in housing development represent a substantial resource for the provision of affordable units in a community. Nonprofit ownership helps assure that these housing units will remain as low-income housing. Described below are major public and non-profit agencies that have been involved in affordable housing activities throughout Contra Costa County. These agencies/organizations play important roles in the production, improvement, preservation, and management of affordable housing.

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, Redevelopment Division 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 administered through the Redevelopment Division 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. The Redevelopment Division is also responsible for the review of projects applying to HUD for funding to determine their consistency with the Consortium's Consolidated Plan.

The Building Inspection Division of DCD (BID) carries out building inspection and code enforcement activities that are designed to ensure the safety of the County's housing stock. BID operates the Neighborhood Preservation Program, a housing rehabilitation loan program for low-income homeowners in the Urban County. In addition, BID 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. Redevelopment Agency of the County of Contra Costa

Also within the DCD, Redevelopment Division is the Contra Costa Redevelopment Agency (RDA). The RDA supports and provides resources for affordable housing development in the County's redevelopment areas located in Bay Point, Contra Costa Centre, Montalvin Manor, North Richmond, and Rodeo. In accordance with State law, the County Redevelopment Agency reserves a minimum of 20 percent of its annual tax increment revenues for the support of affordable housing projects. RDA resources are used to support the maintenance and expansion of affordable homeownership and multifamily rental opportunities within the redevelopment areas.

3. Housing Authority of the County of Contra Costa (HACCC)

The Housing Authority plays a major role in supporting and implementing the County's housing programs. The HACCC is responsible for the County's public housing and rental assistance programs (e.g. Section 8 certificates and vouchers), operates rental housing rehabilitation programs for several jurisdictions, and is the project sponsor for selected affordable housing projects.

4. 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 McKinney 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. 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 (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, Riverhouse, Rivertown Place, Samara Terrace, Victoria Family, Virginia Lane, and West Rivertown. Additional projects in Lafayette and Orinda are 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

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, Herb White Way, Norcross, Montague and Rivertown homes.

8. Resources for Community Development (RCD)

Resources for Community Development (RCD) is a non-profit housing developer located in Berkley 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, and East Leland Court. Additional projects are in predevelopment in El Cerrito and Martinez.

9. Rubicon Programs

Rubicon Programs is a non-profit community-based service organization and affordable housing provider located in Richmond. Rubicon serves the West County area by providing housing and services to homeless and special needs populations. Projects include The Idaho Apartments, Ohio Avenue, Virginia Avenue, and Church Lane Apartments.

10. SHELTER, Inc.

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, East County Family Transitional Housing (management), Mt. View House, The Landings, and Victoria Apartments.

E. Opportunities for Energy Conservation and Reducing Greenhouse Gas Emissions

Utility-related costs can directly impact the affordability of housing in Northern California, particularly in light of the recent energy crisis. 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, including:

- $600 rebate for home duct sealing
- $300 rebate for the installation of an energy-efficient natural gas furnace
- $50 rebate for the installation of an energy-efficient variable speed motor air handler system
- $100 rebate for the installation of an energy-efficient whole house fan
- automatic rebates for lighting products with the PG&E Rebate Sticker
- $100 rebate for the installation of a multi-speed swimming pool filtration pump and motor
- $75 rebate for the installation of a high-efficiency clothes washer
- $50 rebate for the installation of a high-efficiency dishwasher
- $50 rebate for the installation of an energy-efficient room air conditioner
- $30 rebate for the installation of an energy-efficient water heater
- $200 rebate per 1000 square feet for the installation of a cool roof
- $150 rebate per 1000 square feet for the installation of attic and wall insulation
- $35 rebate for the recycling of an old refrigerator or freezer
- $25 rebate for the recycling of an old room air conditioner
- automatic rebates for energy efficient computers and electronics
- tax credits up to $2,000 available for home energy-efficiency improvements

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 include the California Alternate Rates for Energy (CARE) Program and the Relief for Energy Assistance through Community Help (REACH) Program.

The California Alternate Rates for Energy Program (CARE) provides a 20 percent monthly discount on gas and electric rates to income qualified households, certain non-profits, facilities housing agricultural employees, homeless shelters, hospices and other qualified non-profit group living facilities.

The REACH Program provides one-time energy assistance to customers who have no other way to pay their energy bill. The intent of REACH is to assist low-income customers, particularly the elderly, disabled, sick, working poor, and the unemployed, who experience severe hardships and are unable to pay for their necessary energy needs.

In addition, the State Department of Health and Human Services funds the Home Energy Assistance Program (HEAP). 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.

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 CCWD's residential High-Efficiency Washing Machine Rebate Program provides $100 rebates to its residential customers for the purchase of qualified high-efficiency washing machines.

Residential High-Efficiency Toilet Rebates are provided in the amount of $175 for the purchase of select high-efficiency toilets.

Residential Smart Sprinkler Timer Rebates are provided for the purchase of select smart sprinkler timers.

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 $125 to $200 rebate for the purchase of high-efficiency clothes washers. EBMUD also offers toilet performance testing and a $150 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 is 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. The County is now focusing on the next step in the climate protection process—the development of a Climate Action Plan. A Climate Action Plan represents the local blueprint for climate protection, which should include the set of programs and policies the jurisdiction will implement in order to achieve its chosen emissions reduction targets. The Climate Action Plan should include 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.

The County is one of the local governments in the nine-county San Francisco Bay Area that is participating in the regional voluntary, incentive-based program known as FOCUS intended to encourage focused growth. FOCUS involves regional agencies, local governments, and communities collaborating to protect and improve the quality of life in the Bay Area. In the FOCUS process, local governments are partnering with regional agencies to create a development and conservation strategy for the San Francisco Bay Area. FOCUS is led by and unites the efforts of four regional agencies, Association of Bay Area Governments (ABAG) and the Metropolitan Transportation Commission (MTC), with support from the Bay Area Air Quality Management District (BAAQMD) and the Bay Conservation and Development Commission (BCDC), into a single program that encourages future growth in areas near transit and within the communities that surround the San Francisco Bay. Concentrating housing in these areas offers housing and transportation choices for all residents, while helping to reduce traffic, protect the environment, and enhance existing neighborhoods.

As part of FOCUS, local governments have identified Priority Development Areas (PDAs) and Priority Conservation Areas. Only willing jurisdictions receive priority area designations and PDAs have to be within an existing community, near existing or planned fixed transit or served by comparable bus service, and planned for more housing. Designation of PDAs in the Bay Area expresses the region's priorities for growth and informs regional agencies which jurisdictions want and need assistance. These areas have been identified based on criteria that are consistent with the Bay Area's regional goals. Regional agencies will support local governments' commitment to these goals by working to direct existing and future incentives to these priority areas. FOCUS is partially funded by a Blueprint Grant from the State of California Business, Transportation, and Housing Agency.

PDAs are infill development opportunities within existing communities that welcome more residents while being committed to creating more housing choices in locations easily accessible to transit, jobs, shopping and services. To achieve the region's housing objectives in a way that works for both new and existing residents and ensures complete, livable communities, PDAs will require help and resources. The regional agencies are working to develop a program of technical assistance, planning grants, and capital funding for local governments undertaking PDA

development. The Regional Transportation Plan being developed now for adoption in 2009 is one opportunity to identify supportive funds. Other opportunities will be pursued in partnership with the State of California and a variety of funding sources. Six of the adopted PDAs are within the County's jurisdiction. Pittsburg/Bay Point, Contra Costa Centre (Pleasant Hill BART), Montalvin Manor and Rodeo are the County's four "Planned" PDAs, while El Sobrante and North Richmond are the two "Proposed" PDAs. The primary difference between these two designations is that a planned PDA has both an adopted land use plan and a resolution of support from the jurisdictions' decision making body.

- The County will monitor developments related to SB375[19] and other anticipated AB32[20]-related regulations, as well as the recent California Green Building Standards Code that can be adopted by local governments in July of 2009 (some subset thereof likely becoming mandatory in January of 2011) to identify most resource-efficient means of further reducing residential energy consumption.
- The County will take an active role in the development of the Regional Transportation Plan & Sustainable Communities Strategy to ensure that it will result in GHG emissions reductions while still being feasible to implement locally. Following adoption of the regional Sustainable Communities Strategy (SCS), the County can then focus available resources at identifying to what extent our land use policies and regulations are consistent with the SCS.

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).

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[19] SB 375 by Senator Steinberg, approved in 2008, builds on AB 32 by requiring the California Air Resources Board (CARB) to provide each Metropolitan Planning Organization with regional emissions-reduction targets and requiring that regional transportation plans include a Sustainable Communities Strategy designed to achieve the reduction targets. Furthermore, it exempts from CEQA those housing developments that are consistent with adopted Sustainable Communities Strategy.

[20] AB 32—Global Warming Solutions Act of 2006 requires that the state's global warming emissions be reduced to 1990 levels by 2020 through an forceable statewide cap that will be phased in starting in 2012 and further directs the CARB to develop appropriate regulations and establish a mandatory reporting system to track and monitor global warming emissions levels.

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 2009 to 2014 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 five years.

A. Evaluation of Accomplishments under Adopted Housing Element

Contra Costa County's last Housing Element was adopted in 2001. The Element sets forth a series of housing programs with related objectives for the following seven areas:

1) Housing Production
2) Housing Affordability
3) Housing Conservation and Rehabilitation
4) Special Housing Needs
5) Redevelopment
6) Fair Housing
7) Housing Element Implementation

The following discussion summarizes the County's housing accomplishments in each of the seven areas from 2001 through 2007. Appendix B provides a more detailed assessment of each housing program established in the 2001 Housing Element. The County was generally successful in implementing its programs. Therefore, the programs will be continued in the 2007 Housing Element with only minor modifications.

Goal 1: Housing Production

Between 1999 and 2007, approximately 4,000 new housing units were constructed in the County unincorporated areas. Using CDBG, HOME, HOPWA, redevelopment set-aside funds, and bond financing, the County facilitates affordable housing development throughout the County. Between 2000 and 2007, the County assisted in the development of 1,249 new affordable housing units throughout Contra Costa County, including 1,233 rental units and 16 ownership units. Table 6-39

summarizes the amount of new housing built with County assistance by location (incorporated or unincorporated) and household income since 2001.

Table 6-39
County-wide Assisted New Construction
2000 – 2007

Income (% of County Median)	Unincorporated		Incorporated Cities		Total	
	Owner	Renter	Owner	Renter	Owner	Renter
30% or Less		43		101		144
31-50%	1	208		369	1	577
51-80%	15	133		379	15	512
Total	16	384		849	16	1,233

Source: Contra Costa County Department of Conservation and Development.

Geographically, 400 of the new units were developed in unincorporated areas of the County, including 384 rentals and 16 ownership units. County efforts facilitated the development of 849 rentals units in incorporated cities.

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.

Goal 2: 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, 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.
- Through partnerships with adjacent counties, Contra Costa has used single-family mortgage revenue bonds to provide low-interest loans for low- and moderate-income homebuyers.

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 2001, the County has successfully applied this technique to extend the period of required affordability for three multi-family rental housing projects in the unincorporated area. These projects include 208 affordable units (total of 280 units including market rate.)

Goal 3: Housing Conservation and Rehabilitation

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/or rehabilitation of existing rental housing, the Neighborhood Preservation Program, and the Rental Rehabilitation Program.

Acquisition/Rehabilitation

The County funds the acquisition and/or rehabilitation of existing rental housing by affordable housing developers using CDBG, HOME, 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.

Between 2001 and 2007, the County assisted in the rehabilitation of 379 housing units throughout Contra Costa County, including 318 rental units and 62 ownership units. Geographically, 376 of the 379 units rehabilitated with County assistance are located in the incorporated cities, including 318 rentals and 59 ownership units. The remaining 3 units rehabilitated with County assistance are owner-occupied homes located in North Richmond.

All of these units are deed-restricted as affordable housing to households earning less than 80 percent of the County median income upon completion of the rehabilitation.

Rental Rehabilitation Program

The Rental Rehabilitation Program (RRP) is offered through the Housing Authority of Contra Costa County to improve the rental housing stock in the County. Since 2001, the Housing Authority has rehabilitated 28 rental units[21] in the Urban County. Rent and occupancy restrictions recorded on the properties ensure these units remain affordable to and occupied by low income households for a minimum of 20 years. Many of these units are occupied by households who have a housing choice voucher.

Neighborhood Preservation Program[22]

Under the Neighborhood Preservation Program (NPP), the County provides deferred, zero and low-interest home rehabilitation loans to lower-income homeowners in the Urban County. Between 2001 and 2007 the program assisted a

[21] The 11 units rehabilitated through the Rental Rehabilitation programs are in addition to the units discussed in rehabilitation section and include units in both the incorporated and unincorporated areas of the County.

[22] The 287 units rehabilitated through the Rental Rehabilitation programs are in addition to the units discussed in rehabilitation section and include units in both the incorporated and unincorporated areas of the County.

total of 287 lower-income households in the Urban County, the vast majority of whom earned less than 50 percent of the County median income.

Goal 4: Special Housing Needs

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 2001, 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 2001, the County has provided financial assistance to complete the construction and rehabilitation of 456 senior rental housing units throughout the County, including 449 affordable units. Affordability of senior units targets households earning less than 80 percent of the County median income. The majority (359 units or 80 percent) are new construction units. In terms of geographic distribution, only 50 senior units are located in the unincorporated areas.

Housing for Persons with Disabilities

Among the 1,644 units constructed or acquired/rehabilitated with financial contributions from the County, 31 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 11 are reserved for people with severe mental disabilities. In addition, 323 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.

The County has also allocated CDBG and HOPWA funds to County agencies and non-profit organizations to support home sharing and roommate referral programs. Agencies that have received funding for housing referral programs include Independent Living Resources and the County HIV/AIDS Program.

Homeless Facilities

The County has also played an active role in providing housing to homeless individuals and families. During the past ten years, the County acquired, rehabilitated and supported the construction of several major homeless facilities including the purchase of the Central County Shelter with 75 beds, the construction of the GRIP shelter with 75 beds, and the renovation of the HOPE House with 30 beds. The County also maintains the West County Emergency Shelter, which has 100 beds. Rehabilitation and new construction assistance was also provided by the County to 71 units of permanent supportive housing projects: Garden Park in Pleasant Hill (28 units); Lakeside Apartments in Concord, and Giant Road Apartments in San Pablo.

Housing for Farmworkers

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 opportunities for extremely low and very low-income households, including many farmworker families. The County provided $2 million in HOME funds for the Villa Amador project in Brentwood. This project involves the new construction of 91 townhome rental units.

Goal 5: Redevelopment

The Redevelopment Agency has made significant progress toward its goal of providing additional housing opportunities in the redevelopment project areas.

North Richmond Project Area

Since 2001, 176 new units have been built in the Project Area, all of which were Agency-assisted and are affordable to very low, low and moderate-income households, including 38 units with affordability restrictions. Major housing developments in the Project Area include the 173-unit Bella Flora single family home project. In addition, there is a 370 unit, mixed product development which has received its planning approvals.

Rodeo Project Area

Since 2001, the 50-unit Rodeo Gateway Apartments project was completed. All units are restricted to very-low income seniors. The majority of tenants have incomes of less than 30 percent AMI.

In addition, the community is seeking a developer for its town square project which will include market rate and affordable housing.

Bay Point Project Area

Since 2001, 51 multi-family units at Bella Monte have been built in the project area, which were Agency-assisted with recorded affordability controls. The HACCC demolished 90 units of public housing and rebuilt a 180-unit low income housing tax credit project on the same site. The County also participated in the acquisition and rehabilitation of 48 units at the Willow Pass Apartments, 88 affordable units at the Hidden Cove apartments, and 72 affordable units at the Willowbrook apartments through tax-exempt bond issuances.

The agency is currently rebuilding the Orbisonia Heights area, which will include the development of 325 new homes.

Contra Costa Centre Project Area

Since the Contra Costa Centre Project Area was adopted in 1984, a total of 1,354 units projects have been completed. These projects include the 892-unit Park Regency apartment development (which included 135 affordable units), the 150-unit Wayside Plaza condominium project, the 87-unit Coggins Square Apartments, and a 54-unit townhouse project. The County and Redevelopment Agency assisted in the financing of Coggins Square Apartments, which offers 87 units for extremely low, very-low, and low-income families.

The first residential component of the Contra Costa Centre Transit Village is under construction. When completed, it will include 422 rental units (including 85 affordable units) and 100 condominium units.

Goal 6: Fair Housing

The County has continued to allocate CDBG funds to support local non-profit organizations that offer fair housing counseling and legal services. Also, 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 is carried out in a manner fully consistent with federal and State requirements. Wherever feasible, displaced households and organizations are offered the opportunity to relocate into the affordable housing project upon completion.

Goal 7: Housing Element Implementation

The County has successfully implemented many of its housing programs established under the previous Housing Element. As illustrated above, the County has made evident progress in meeting its goals in the areas of housing production, housing affordability, conservation and rehabilitation, special housing needs, redevelopment, and fair housing. The 2007-2014 Housing Element builds upon the success of the 2001 Element and establishes means to make further strides toward achieving the housing goals of the County.

B. Housing Production in Previous RHNA Period

ABAG's projected Regional Housing Needs Allocation (RHNA) for the unincorporated areas of Contra Costa County was 5,436 new units for the 2001-2006 planning period. This allocation included 1,101 very low, 642 low, 1,401 moderate and 2,292 above moderate-income units. Units developed or issued with certificates of occupancy after January 1, 2007 are applied to the County's future RHNA for the 2009-2014 period.

From 2001 through 2006, a total of 4,263 housing units were built in the unincorporated areas of Contra Costa County. Of the 4,263 housing units built, 252 units were for very low-income households, 148 units for low-income households, and 234 units for moderate-income households.

While the County facilitated the development of far more affordable housing throughout the County, for purposes of the RHNA, the County is only given credit for units located in the unincorporated areas.

Table 6-40 on the following page compares the County's assigned RHNA with actual levels of housing production between 2001 and 2007. The shortfalls in housing production for very low to moderate-income households do not reflect the substantial number of affordable housing units developed in incorporated communities with County assistance. The County has been active in expanding the supply of affordable housing and facilitating the development of a variety of housing types, including family and senior rentals and first-time homebuyer opportunities. Between 2001 and 2007, the County financed and/or completed over 1,200 affordable units for families, seniors, and special needs groups, including persons with HIV/AIDS and the disabled.

Table 6-40
2001 – 2007
RHNA versus Units Built

Income Group	RHNA	Units Built	Difference
Very Low	1,101	252	-849
Low	642	148	-494
Moderate	1,401	234	-1,167
Above Moderate	2,292	3,629	+1,377
Total	5,436	4,263	-1,173

Source: Contra Costa County Department of Conservation and Development

The 2001 Housing Element was found to be in compliance with State law with the condition that the County implemented Program 19 to rezone at least 10 acres to M29 to facilitate lower-income housing. The County completed the rezone through the adoption of the Pittsburg/Bay Point BART Station Area Specific Plan, which increased densities of up to 65 units per acre in 7.5 acres and 29 units per acre in 31 acres.

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 five-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 seven areas:

- Housing and Neighborhood Conservation
- Housing Production
- Special Needs Housing
- Housing Affordability
- Provision of Adequate Residential Sites
- Removal of Governmental Constraints
- Promotion of Equal Housing Opportunity

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.

<u>Housing and Neighborhood Conservation</u>

An important goal for the County is to maintain and enhance the quality of the housing stock and residential neighborhoods. Almost 46 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 the redevelopment project areas and selected older neighborhoods. The County will continue to support neighborhood

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

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 owners of affordable rental properties and low-income homeowners in maintaining and improving residential properties through a variety of housing rehabilitation assistance programs.

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

Policy 1.3 Assist non-profit housing providers in the acquisition and rehabilitation of older residential structures, and maintenance 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 preserving the existing stock of rental housing and providing tenant protections for units approved for conversion.

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 (RHNA), 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.

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.

Special Needs Housing

Persons and households with special housing needs include the elderly, the disabled, large households, single parents, persons with HIV/AIDS, persons with mental illness, farmworkers, and the homeless. These groups 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, farmworkers, and the homelesss.

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 a significant number of 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 lower-income households.

Policy 5.3 Provide financial support to non-profit organizations assisting lower- and moderate-income seniors, disabled, and other residents in finding affordable housing through homesharing and other activities as appropriate.

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 where housing is located adjacent to jobs, services, shopping, schools, and public transportation.

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 Continue to provide planning and development fee reductions, deferrals and/or waivers for developments that meet the affordable and special housing needs of the community.

Policy 7.4 Continue 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 of California 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.

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), Redevelopment Agency, 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 (CP) outlines the Consortium's objectives and strategy for meeting its housing and community development needs using CDBG, HOME, 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. 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), a new working group which is the result of a merger of the Homeless Interdepartmental Interagency Working Group and the Continuum of Care Board, as well as non-profit community and advocacy groups, the interfaith community, business organizations and other relevant community groups 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.

Redevelopment and Housing Implementation Plan

The Redevelopment and Housing Implementation Plan describes the County Redevelopment Agency's strategy for use of Agency tax increment funds, including the 20 percent housing set-aside funds. The Plan details the Agency's strategy in meeting the affordable housing obligations (inclusionary and replacement) in the County redevelopment project areas of Bay Point, Montalvin Manor, North Richmond, Contra Costa Centre, and Rodeo.

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 identify 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 Plan 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 6-39) 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 6-40 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 five-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, through the Building Inspection Division, 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 after five years.

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

Program	Five-Year Program Objectives
Rehabilitation Loans	▪ Disseminate information on housing rehabilitation assistance through notices in the press, public service announcements on television and radio, presentations and distribution of brochures to public service agencies and community groups, and mailings to County residents. ▪ Rehabilitate 8 units annually for a total of 40 units over 5 years.

HACCC RENTAL REHABILITATION ASSISTANCE

The Housing Authority of Contra Costa County (HACCC) offers a Rental Rehabilitation Program (RRP) to improve the County's rental housing stock. The rehabilitation of rental properties has been critical to preserving and increasing the supply of affordable housing in the County. The HACCC provides low-interest rehabilitation loans to rental property owners who agree to rent a minimum of 50 percent of the units rehabilitated to extremely-low, very-low, and low income households at affordable rents.

Program	Five-Year Program Objectives
HACCC Rehabilitation Loans	▪ Disseminate information on housing rehabilitation assistance through notices in the press, public service announcements on television and radio, presentations and distribution of brochures to apartment owners and property management associations. ▪ Rehabilitate 3 units annually for a total of 15 units over 5 years.

PUBLIC HOUSING IMPROVEMENT

The 1,272 public housing units currently managed by the Housing Authority of Contra Costa County (HACCC) are an important component of the County's affordable housing stock especially for the housing of extremely-low households. The maintenance and improvement of these housing units thus represents an important goal of the County.

Some of the public housing developments have exceeded their useful life. Therefore, the HACCC is evaluating the feasibility of demolishing and reconstructing some of the public housing units. Included in their review is the Bayo Vista project in Rodeo and Las Deltas in North Richmond.

Program	Five-Year Program Objectives
Public Housing Improvement	▪ Continue to maintain and improve public housing projects in the County, totaling 608 units for very low-income households. ▪ Determine feasibility of demolishing and rebuilding public housing in Rodeo and North Richmond that has exceeded its useful life.

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	Five-Year Program Objectives
Weatherization and Utility Payment Assistance	▪ Assist 50 households annually for a total of 250 households over 5 years. ▪ Provide education on energy conservation.

CODE ENFORCEMENT

The County Building Inspection Division 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 areas of the County and also provides services to several cities and towns, including Clayton, Lafayette, Moraga, and Orinda.

Code Enforcement staff handle approximately 100 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 the County Building Inspectors, the HACCC, and other County agencies. Code Enforcement staff routinely refer homeowners to the County's rehabilitation loan and grants programs including the Neighborhood Preservation Program and the HACCC Rental Rehabilitation Program. The Division also refers homeowners, mobile home owners, and apartment owners to the County's Weatherization Program.

Program	Five-Year Program Objectives
Code Enforcement	▪ 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 various County programs for assistance.

RENTAL INSPECTION PROGRAM

In 2005, the Board of Supervisors adopted the Residential Rental Inspection Program (RRIP). The program was established to proactively identify blighted and deteriorated housing stock and ensure the rehabilitation or abatement of housing that does not comply with State and local building electrical, fire, and plumbing code standards. RRIP also promotes the safety and preservation of all single and multiple-family residential rental units. RRIP mandates inspection of all rental units including single family homes, residential hotels and Section 8 housing.

Program	Five-Year Program Objectives
Residential Rental Inspection	▪ Continue to identify property that does meet building code. ▪ Continue to promote safety.

REDEVELOPMENT REPLACEMENT HOUSING

In compliance with State law, the Contra Costa County Redevelopment Agency will continue to facilitate the provision of replacement housing within four years of removing housing units occupied by lower- and moderate-income households in the redevelopment project areas. To date, the Agency has met or exceeded its replacement housing obligation in the North Richmond, Rodeo, Contra Costa Centre, and Bay Point redevelopment project areas.

Program	Five-Year Program Objectives
Replacement Housing	▪ Continue to facilitate the development of replacement housing in the redevelopment project areas as required. ▪ Update and conduct mid-term review of the AB 1290 Redevelopment and Housing Implementation Plan to assess the Agency's replacement obligations.

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 further 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 further 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	▪ Continue to enforce the condominium conversion ordinance.

PRESERVATION OF ASSISTED HOUSING

As of 2009, a total of 1,171 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	Five-Year Program Objectives
Monitor At-Risk Units	▪ Monitor the at-risk units by continuing to maintain close contact with the property owner(s) regarding their long-term plan for the project.
Conduct Tenant Education	▪ Notify tenants at least one year prior to potential conversion to market rate housing. ▪ 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 HOME, HOPWA, RDA housing set-aside funds, and tax-exempt bond financing. In addition, the County reserves 45 percent of each year's CDBG allocation for projects to increase and maintain affordable housing in the Urban County. Projects have been completed with County resources in both unincorporated areas and the cities.

In general, funding is provided on a competitive application basis to developers of multi-family rental housing and homeownership developments. 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 maintains continuous contact with numerous affordable housing developers. County staff offers formal technical assistance and guidance as well as frequent consultations with interested developers.

Program	Five-Year Program Objectives
Financial and Regulatory Incentives for New Construction of Affordable Housing Development	▪ Continue to support Affordable Housing Development through direct financial assistance, regulatory incentives, and land write-downs. Sources of financial assistance available through the County include HOME, CDBG, HOPWA, MHSA, RDA housing set-aside funds, and bond financing. ▪ Meet with the local development community, key leaders and local civic and community groups to promote the County's interest in working cooperatively to increase housing development activity. ▪ Promote the utilization of the County's pre-development application meeting. ▪ Allow techniques such as smaller unit sizes, parking reduction, common dining facilities and fewer required amenities for senior projects. ▪ Provide predevelopment and/or secondary financing for 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 650 affordable units over 5 years.

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.

Program	Five-Year Program Objectives
Inclusionary Housing Ordinance	▪ 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, HOPWA, and MHSA funds to affordable housing developers for the acquisition and rehabilitation of existing rental housing. These funds are offered Countywide 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	Five-Year Program Objectives
Acquisition/Rehabilitation	▪ Disseminate information on housing rehabilitation assistance through notices in the press, public service announcements on television and radio, 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 5 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	Five-Year Program Objectives
Second Units	▪ Publicize the Secondary Unit Program to increase public awareness. ▪ Consider an amnesty program to legalize illegal second units if these units meet the requirements specified in the Planning and Zoning Code and the property owners agree to deed-restrict second units as housing affordable to lower income households for a period of 10 years.

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	Five-Year Program Objectives
Special Needs Housing	▪ Revise the zoning code with the following changes: o Identify zone where emergency shelters are allowed by right pursuant to Chapter 633, Statutes of 2007 (SB2) o Permit transitional and supportive housing as a residential use subject to only those restrictions that apply to other residential use of the same type in the same zone. o Allow agriculture employee housing to be permitted by-right (without a conditional use permit) in single family zones for less than six person and in agricultural zones with no more than 12 units or 36 beds consistent with Health and Safety Code 17021.5 and 17021.6 ▪ Provide financial incentives for the development of housing targeted to special needs populations (HOME, CDBG, HOPWA, MHSA, RDA set-aside funds). ▪ 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.

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, redevelopment set-aside). 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.

Program	Five-Year Program Objectives
Accessible Housing	▪ Continue to require inclusion of accessible units in all new construction projects receiving County financing. ▪ Loan funds are available through the Neighborhood Preservation Program and the Housing Authority Rental Rehabilitation Program for accessibility improvements in existing affordable housing.

CONTRA COSTA INTERAGENCY COUNCIL ON HOMELESSNESS

The Contra Costa County Continuum of Care and the Homeless Inter-agency Inter-departmental Working Group joined to form the CCICH, which 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	Five-Year Program Objectives
Contra Costa Interagency Council on Homelessness	▪ 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.

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: Redevelopment set-aside (RDA), 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 (see Program 11 above).

Neighborhood Stabilization Program: NSP provides targeted emergency assistance to state and local governments to acquire and redevelop abandoned and foreclosed residential properties that might otherwise become sources of abandonment and blight within our communities. The County will use its funds to support affordable homeownership opportunities in the target communities. These include North Richmond, Montalvin Manor, San Pablo, Bay Point, Oakley, Brentwood, and Discovery Bay.

Program	Five-Year Program Objectives
First-Time Homebuyer Opportunities	▪ 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.

SECTION 8 RENTAL ASSISTANCE

The Section 8 program is a federal program that provides rental assistance to extremely-low and 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 (FMR) and the amount a tenant can afford to pay (e.g. 30 percent of household income). The voucher allows a tenant to choose housing that may cost above the payment standard, provided the tenant pays the extra cost. Countywide, approximately 7,000 residents receive Section 8 assistance through HACCC.

Program	Five-Year Program Objectives
Section 8 Rental Assistance	▪ Continue to provide Section 8 Rental Assistance to very low-income residents. ▪ Prepare Annual Public Housing Agency Action Plan to identify and adjust strategies for expanding the use of Section 8 assistance. ▪ Apply for new Section 8 certificates as available through HUD.

HOME SHARING PROGRAM

The County will continue to encourage and support the provision of shared housing opportunities in Contra Costa County. Under a shared housing program, a home provider, a person who has a home to share, is matched with a home seeker, a person in search of a home to share. Typically, providers are senior residents with living space (a bedroom) to share, while seekers are lower-income adults in need of an inexpensive place to stay.

The County allocates resources to County agencies and community-based organizations to support programs that help residents find affordable housing opportunities, including shared housing or roommate referrals. Organizations that have received funding for shared housing/referral programs include Independent Living Resources, and the County HIV/AIDS Program.

Program	Five-Year Program Objectives
Shared Housing	▪ Continue to support the provision of shared housing opportunities in Contra Costa County by contributing funds to appropriate County agencies and community-based organizations.

Provision of Adequate Residential Sites

SITES INVENTORY

As part of the 2009-2014 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 8,030 new units on vacant and underutilized properties. Combined with housing units built and projects approved since July 2008, the County has sufficient sites to meet the 3,508-unit RHNA (815 very-low income, 598 low-income, 687 moderate-income, and 1,408 above moderate-income).

Program	Five-Year Program Objectives
Residential Sites Inventory	• Continue to provide adequate sites to accommodate the County's RHNA of 3,508 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. 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.

Program	Five-Year Program Objectives
Mixed-Use Development	• Continue to encourage mixed-use development where appropriate by offering flexible development standards. • Pursue the establishment of mixed use designation under the General Plan along San Pablo Dam Road and Appian Way in El Sobrante pursuant to recommendations of the El Sobrante Municipal Advisory Council.

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	Five-Year Program Objectives
Density Bonus	• 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	**Five-Year Program Objectives**
Single-Family Infill Development	• Continue to use the Small Lot Review process to assist applicants in developing infill single-family homes on small lots.
Multi-Family Infill Development	• 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	Five-Year Program Objectives
Planned Unit District	• 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.

PLANNING FEES

Planning and processing fees, combined with costs for required site improvements, add to the cost of housing. Earlier analysis indicates that in comparison with other communities in the Bay Area, fees levied by Contra Costa County are comparable to, and in many cases, lower than those of other jurisdictions. Nevertheless, to facilitate affordable housing development, the County can defer, reduce, or waive a portion of the planning fees for non-profit housing developers.

Program	Five-Year Program Objectives
Planning Fees	• Continue to offer fee deferrals, reductions, or waivers to developers of housing projects with long-term affordability restrictions.

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	Five-Year Program Objectives
Streamlining of Permit Processing	• 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.

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	**Five-Year Program Objectives**
Zoning and Subdivision Ordinance Review and Update	• Periodically review the Planning and Zoning Code and other regulations to ensure that County policies and regulations do not constrain housing development and affordability. • Pursuant to S.B. 2, within one (1) year of the adoption of this Housing Element amend the Zoning Code to allow an emergency shelter facility without a conditional use permit or other discretionary action subject to permit procedures and certain development standards. The development standards would include but not limited to the maximum number of beds or persons served nightly by the facility, length of stay at the facility, size and location of the facility's exterior and interior on-site waiting and client intake area, proximity of the facility to other emergency shelters, facility off-street parking that is not greater than other residential or commercial uses, facility lighting and security, and the provision for on-site management at the facility. Amend the C: General Commercial District zone. • Permit transitional and supportive housing as a residential use subject to only those restrictions that apply to other residential use of the same type in the same zone. • Allow agriculture employee housing to be permitted by-right (without a conditional use permit) in single family zones for less than six person and in agricultural zones with no more than 12 units or 36 beds consistent with Health and Safety Code 17021.5 and 17021.6. • Amend the zoning ordinance to include development standards and permit procedures to encourage and facilitate the development of SROs. • Public Works Department in coordination with DCD to undertake review of standards under the subdivision ordinance.

<u>Promotion of Equal Housing Opportunity</u>

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.

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	Five-Year Program Objectives
Anti-Discrimination	• 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	Five-Year Program Objectives
Residential Displacement Program	• Continue to implement the Residential Displacement Program.

TABLE 6-41
Housing Implementation Programs Summary

Housing Program	Program Goal	Key Five-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 and Development	Ongoing
2. HACCC Rental Rehabilitation Assistance	Improve the quality of the rental housing stock.	Disseminate information. Rehabilitate 15 units.	CDBG	HACCC	Ongoing
3. Public Housing Improvement	Maintain and improve the quality of the public housing stock.	Maintain and improve 608 public housing units.	HUD	HACCC	Ongoing
4. Weatherization Program	Assist homeowners and renters with minor home repairs.	Assist 250 households.	Low Income Housing Energy Assistance Program	Conservation & Development	Ongoing

TABLE 6-41
Housing Implementation Programs Summary

Housing Program	Program Goal	Key Five-year Objective(s)	Funding Source	Responsible Agency / Dept.	Timeframe
5. Code Enforcement	Maintain & improve the quality of existing housing & neighborhoods.	Continue to implement program.	General Fund	Conservation & Development	Ongoing
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.	Inspection fees	Conservation & Development	Ongoing
7. Redevelopment Replacement Housing	Provide replacement housing to lower- & moderate-income households.	Continue to facilitate the development of replacement housing as required.	RDA Set-Aside	Redevelopment Agency	Assess replacement obligations every 2-3 years
8. Condominium Conversion Ordinance	Preserve the rental stock & protect apartment tenants.	Continue to enforce ordinance.	None Required	Conservation & Development	Ongoing
9. Preservation of Assisted Housing	Preserve the existing stock of affordable housing.	Monitor at-risk units. Participate in preservation of units. Conduct tenant education.	Tax Exempt Bonds, CDBG, HOME, RDA Set-Aside	Conservation & Development	On-going
Housing Production					
10. New Construction of Affordable Housing	Increase the supply of affordable housing.	Assist in the financing and development of 650 affordable units.	CDBG, HOME, HOPWA, MHSA, RDA Set-Aside, Bond-financing	Conservation and Development; Redevelopment Agency	Ongoing
11. Inclusionary Housing	Integrate affordable housing within market-rate developments.	Continue to implement ordinance.	None Required	Conservation and Development	Ongoing
12. Acquisition/ Rehabilitation	Improve existing housing and increase supply of affordable housing.	Assist in the acquisition and rehabilitation of 50 affordable units.	CDBG, HOME, HOPWA, MHSA, RDA Set-Aside, Bond Financing	Conservation and Development	Ongoing
13. Second Units	Facilitate the development of second units.	Continue program implementation.	None Required	Conservation and Development	Ongoing
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.	CDBG, HOME, HOPWA, RDA Set-Aside	Conservation and Development	Ongoing
15. Accessible Housing	Increase the supply of accessible housing.	Require inclusion of accessible units in all new County-funded construction projects.	None Required	Conservation and Development	Ongoing

TABLE 6-41
Housing Implementation Programs Summary

Housing Program	Program Goal	Key Five-year Objective(s)	Funding Source	Responsible Agency / Dept.	Timeframe
16. Contra Costa Interagency Council on Homelessness	Meet the housing & supportive services needs of the homeless	Support development of permanent supportive housing.	CDBG, HOPWA, HOME	Health Services; Conservation and Development; HACCC	Ongoing
Housing Affordability					
17. First-Time Homebuyer Opportunities	Provide additional homeownership opportunities.	Assist 50 low and moderate income first-time homebuyers.	MCC, HOME, CDBG, RDA Set-Aside, Mortgage Revenue Bonds	Conservation and Development; Redevelopment Agency	Ongoing
18. Section 8 Rental Assistance	Assist very low-income households with rental payments.	Continue to provide Section 8 assistance. Apply for additional vouchers.	HUD Section 8	HACCC	Prepare PHAP – Action Plan annually.
19. Home Sharing Program	Provide for home sharing opportunities.	Support appropriate agencies offering shared housing opportunities.	CDBG, HOPWA	Conservation and Development	Ongoing
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.	Funding source to be determined for maintenance of site inventory	Conservation and Development	June 2010 for zoning changes. Ongoing maintenance of site inventory.
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.	Conservation and Development /no new funds required	Conservation and Development	Ongoing
22. Density Bonus & Other Development Incentives	Support affordable housing development.	Offer density bonuses and other incentives for affordable housing.	Conservation and Development /no new funds required	Conservation and Development	Ongoing
23. Infill Development	Facilitate infill development.	Identify small vacant multi-family lots with potential for lot consolidation.	Conservation and Development /no new funds required	Conservation and Development	Ongoing

TABLE 6-41
Housing Implementation Programs Summary

Housing Program	Program Goal	Key Five-year Objective(s)	Funding Source	Responsible Agency / Dept.	Timeframe
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.	RDA, Conservation and Development (planning fees)	Conservation and Development, RDA	
25. Planning Fees	Reduce the cost of development.	Offer fee deferrals, reduction, or waivers to developers of affordable housing.	RDA Set-Aside	Conservation and Development	Ongoing
26. Streamlining of Permit Processing	Expedite review of residential projects.	Consider only Zoning Administrator's review of projects with <100 units. Expedite permit processing.	Conservation and Development /no new funds required	Conservation and Development	Ongoing
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.	General Fund as directed by Board of Supervisors	Conservation and Development	a) June 2010 b) Ongoing
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.	CDBG	Conservation and Development	Complete update to the AI by 2010 and ongoing provision of services.
29. Residential Displacement Program	Limit number of households being displaced or relocated.	Continue to implement program.	Set-Aside, HOME, CDBG	Conservation and Development	Ongoing

Table 6-42
Quantified Five-Year Objectives

Activity	Very Low Income	Low Income	Moderate Income	Above Moderate Income	Total
New Construction					
Provision of Adequate Sites	815	598	687	1,408	3,508
Assistance in Construction	160	320	165		650
Homeowner Rehabilitation	30	10			40
Weatherization	250				250
Acquisition/Rehabilitation	35	10	5		50
Preservation of At-Risk Units					N/A
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 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

SINGLE FAMILY HOME – FEE DESCRIPTION	WEST		CENTRAL		EAST	
	North Richmond	Rodeo	Pacheco	Alamo	Bay Point	Discovery Bay
Permit/Plan Processing Fees						
Building Permit	$ 1,227.25	$ 1,227.00	$ 1,227.00	$ 1,517.00	$ 1,227.00	$ 1,517.00
BID Plan Check	$ 797.00	$ 797.00	$ 797.00	$ 986.00	$ 797.00	$ 986.00
Energy Report (Title 24)	$ 506.00	$ 506.00	$ 506.00	$ 625.00	$ 506.00	$ 625.00
BID New Residence Electrical Insp.	$ 184.00	$ 184.00	$ 184.00	$ 227.00	$ 184.00	$ 227.00
BID New Residence Plumbing Insp.	$ 184.00	$ 184.00	$ 184.00	$ 227.00	$ 184.00	$ 227.00
BID New Residence Mechanical Insp.	$ 122.00	$ 122.00	$ 122.00	$ 151.00	$ 122.73	$ 151.00
Sewer Plan Check/Inspection	$ 80.00	n/a	$ 102.00	$ 102.00	n/a	$ 250.00
CDD/Planning Dept. Fees	$ 1,006.00	$ 1,006.00	$ 1,006.00	$ 1,244.00	$ 1,006.00	$ 1,244.00
Earthquake	$ 16.74	$ 16.74	$ 16.74	$ 22.00	$ 16.74	$ 22.00
Flood Zone	$ 30.00	$ 30.00	$ 30.00	$ 30.00	$ 30.00	$ 30.00
Subtotal	$ 4,152.99	$ 4,072.74	$ 4,174.74	$ 5,131.00	$ 4,073.47	$ 5,279.00
Capital Facilities Fees						
Sub Regional Traffic Impact Fee	$ 2,871.00	$ 2,871.00	n/a	$ 3,180.00	$ 16,800.00	$ 16,800.00
Traffic AOB (Roadway Improvements)	$ 2,947.00	$ 1,648.00	$ 990.00	$ 8,906.00	$ 2,875.00	$ 2,273.00
Flood Control/Drainage Area Fee (s.f. of land per unit)	n/a	n/a	n/a	n/a	$ 1,455.00	n/a
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.)	$ 8,880.00	$ 5,940.00	$ 5,940.00	$ 5,940.00	$ 5,940.00	$ 6,940.00
Sewer District Capital Facilities Fee	n/a	n/a	$ 4,923.00	$ 4,923.00	n/a	$ 2,789.00
Water District Capital Facilities Fee	$ 8,110.00	$ 8,110.00	$ 16,405.00	$ 24,990.00	n/a	$ 297.00
Fire District Capital Facilities Fee	$ 591.00	n/a	$ 591.00	n/a	$ 591.00	$ 450.00
Subtotal	$ 30,637.00	$ 25,807.00	$ 36,087.00	$ 55,177.00	$ 33,552.00	$ 35,440.00
Service Connection Fees						
Water Meter/Connection Fee	$ 4,673.00	$ 4,673.00	n/a	$ 4,673.00	$ 9,509.00	$ 550.00
Water Account Establishment Fee	$ 30.00	$ 30.00	n/a	$ 30.00	n/a	n/a
Sewer Connection Fee	$ 2,431.00	$ 5,000.00	$ 311.00	$ 311.00	n/a	$ 550.00
Power Pole (Electrical Connection)	$ -	$ -	$ -	$ -	$ -	$ -
Subtotal	$ 7,134.00	$ 9,703.00	$ -	$ 5,014.00	$ 9,509.00	$ 1,100.00
TOTAL	$ 41,923.99	$ 39,582.74	$ 40,261.74	$ 65,322.00	$ 47,134.47	$ 41,819.00

Assumptions: Single family 2,000 sq. ft. home with 400 sq. ft. attached garage.
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

MULTI-FAMILY APARTMENT - FEE DESCRIPTION	WEST		CENTRAL		EAST	
	North Richmond	Rodeo	Pacheco	Alamo	Bay Point	Discovery Bay
Permits/Processing Fees						
Building Permit	$ 7,674.00	$ 7,674.25	$ 7,674.00	$ 7,674.00	$ 7,674.00	$ 7,674.00
BID Plan Check	$ 4,988.26	$ 4,988.26	$ 4,988.00	$ 4,988.00	$ 4,988.00	$ 4,988.00
Access/S.C	$ 3,165.00	$ 3,165.63	$ 3,165.00	$ 3,165.00	$ 3,165.00	$ 3,165.00
Energy Report (Title 24)	$ 3,165.00	$ 3,165.63	$ 3,165.00	$ 3,165.00	$ 3,165.00	$ 3,165.00
BID New Residence Electrical Insp.	$ 1,151.00	$ 1,151.00	$ 1,151.00	$ 1,151.00	$ 1,151.00	$ 1,151.00
BID New Residence Plumbing Insp.	$ 1,151.00	$ 1,151.00	$ 1,151.00	$ 1,151.00	$ 1,151.00	$ 1,151.00
BID New Residence Mechanical Insp.	$ 767.00	$ 767.43	$ 767.00	$ 767.00	$ 767.00	$ 767.00
CDD/Planning Dept. Fees	$ 6,292.93	$ 6,292.89	$ 6,292.89	$ 6,293.00	$ 6,293.00	$ 6,293.00
Sewer Plan Check/Inspection	$ 30.00	N/A	$ 102.00	$ 102.00	N/A	N/A
Earthquake	$ 196.74	$ 196.74	$ 196.74	$ 196.74	$ 196.74	$ 196.74
Flood Zone	$ 30.00	$ 30.00	$ 30.00	$ 30.00	$ 30.00	$ 30.00
Subtotal	$ 28,610.93	$ 28,582.83	$ 28,682.63	$ 28,682.74	$ 28,580.74	$ 28,580.74
Capital Facilities Fees						
Sub Regional Traffic Impact Fee	$ 14,350.00	$ 14,350.00	N/A	$ 60,375.00	$ 257,825.00	$ 257,825.00
Traffic AOB (Local Area Roadway Improvements)	$ 59,125.00	$ 32,975.00	$ 24,750.00	$206,300.00	$ 45,325.00	$ 42,950.00
Flood Control/Drainage Area Fee (s.f. of land per unit)	N/A	N/A	N/A	N/A	$ 29,750.00	N/A
Park Fee Dedication (Quimby Act)	$ 130,325.00	$130,325.00	$130,325.00	$130,325.00	$ 106,075.00	$ 106,075.00
School Facilities Fee (fee per s.f. collected by school dist.)	$ 55,200.00	$ 59,400.00	$ 59,400.00	$ 59,400.00	$ 59,400.00	$ 69,400.00
Sewer District Capital Facilities Fee	$ -	$ -	$123,075.00	$123,075.00	$ -	$ 69,725.00
Water District Capital Facilities Fee	$ 114,250.00	$114,250.00	$ 71,000.00	$201,250.00	unavail.	$ 7,425.00
Fire District Capital Facilities Fee	$ 7,145.00	N/A	$ 7,145.00	N/A	$ 7,125.00	$ 7,250.00
Subtotal	$ 380,395.00	$351,300.00	$415,695.00	$780,725.00	$ 505,500.00	$ 560,650.00
Service Connection Fees						
Water Account Establishment Fee	$ 25.00	$ 25.00	N/A	$ 25.00	N/A	N/A
Water Meter/Connection Fee	$ 25,000.00	$ 25,000.00	$ 4,213.00	$ 7,750.00	unavail.	N/A
Sewer Connection	$ 60,775.00	$125,000.00	$ 7,775.00			
Power Pole (Electrical Connection)	$ -	$ -				
Subtotal	$ 85,800.00	$150,025.00	$ 11,988.00	$ 7,775.00	$ -	$ -
Fees on Carport	*$ 2,607.64*	*$ 2,607.64*	*$ 2,607.64*	*$ 2,607.64*	*$ 2,607.64*	*$ 2,607.64*
TOTAL	$ 497,413.57	$532,515.47	$458,973.27	$819,790.38	$ 536,688.38	$ 591,838.38
TOTAL PER UNIT FEES	$ 19,896.54	$ 21,300.62	$ 18,358.93	$ 32,791.62	$ 21,467.54	$ 23,673.54

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 off-street parking stalls in a carport. One structure, 2-story, and wood frame.

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-1
Program Implementation Status

Name of Program	Program Goal	Objective	Deadline in H. E.	Status
1. Neighborhood Preservation Program	Improve the quality of existing housing & neighborhoods.	Disseminate information. Rehabilitate 125 units.	Ongoing	287 homes rehabilitated
2. HACCC Rental Rehabilitation Assistance	Improve the quality of the rental housing stock.	Disseminate information. Rehabilitate 120 units.	Ongoing	28 rental unit rehabilitated
3. Public Housing Improvement	Maintain and improve the quality of the public housing stock.	Maintain and improve 608 public housing units.	Ongoing	Public housing units are routinely maintained.
4. Weatherization Program	Assist homeowners and renters with minor home repairs.	Assist 250 households.	Ongoing	Approximately 2,500 households were assisted.
5. Code Enforcement	Maintain & improve the quality of existing housing & neighborhoods.	Continue to implement program.	Ongoing	750 – 1,000 residential cases processed each year County adopted a rental inspection ordinance. Approximately 200 units are inspected annually.
6. 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 RDA has met all current replacement housing obligations. The Orbisonia Heights project in Bay Point will meet its replacement obligation.
7. Condominium Conversion Ordinance	Preserve the rental stock & protect apartment tenants.	Continue to enforce ordinance.	Ongoing	44 unit apartment building in El Sobrante converted to condos in 2005
8. Preservation of Assisted Housing	Preserve the existing stock of affordable housing.	Monitor at-risk units. Participate in preservation of units. Conduct tenant education.	Work to extend term of affordability for Byron Park units by 2008.	Byron Park, El Cerrito Del Norte and Riverstone (formerly Meadows) Apartments were refinanced and affordability continued.
9. New Construction of Affordable Housing	Increase the supply of affordable housing.	Assist in the financing and development of 200 affordable units.	Ongoing	Assisted in financing of 400 affordable units in the unincorporated County, and an additional 849 units in the cities.
10. Development Agreements	Integrate affordable housing within market-rate developments.	Continue to implement program.	Ongoing	Willow development integrated into Alamo Creek development in Danville Dougherty Valley affordable and market-rate units under development Inclusionary Ordinance adopted in 2006

Table B-1
Program Implementation Status

Name of Program	Program Goal	Objective	Deadline in H. E.	Status
11. Acquisition/ Rehabilitation	Improve existing housing and increase supply of affordable housing.	Assist in the acquisition and rehabilitation of 50 affordable units.	Ongoing	No rehabilitation projects other than the Housing Authority rental rehabilitation program undertaken in the unincorporated County during the reporting period.
12. Second Units	Facilitate the development of second units.	Facilitate the development of 100 units.	Ongoing	2nd unit ordinance revised to be consistent with AB 1866
13. Special Needs Housing	Increase the supply of special needs housing.	Provide financial and other incentives for the development of housing for special needs populations. Through the County Agriculture Advisory Task Force, develop recommendations to address farmworker housing issues.	Ongoing	ABC Apartments, El Sobrante – 9 apartments for developmentally disabled adults Villa Amador, City of Brentwood – County provided HOME funds to support 92 unit family apartment building also funded with J. Serna Farmworker grant and loan funds CDBG funds used to purchase the 75 bed Concord homeless shelter for single adults.
14. Accessible Housing	Increase the supply of accessible housing.	Require inclusion of accessible units in all new County-funded construction projects.	Ongoing	ABC Apartments, El Sobrante – 9 apartments for developmentally disabled adults All new construction funded with HOME/CDBG require 5% of units accessible to those with mobility impairments and an additional 2% accessible to those with vision and/or hearing impairments
15. Homeless Continuum of Care	Meet the housing & supportive services needs of the homeless	Pursue development of two transitional housing facilities with 48 apartments.	Develop two new transitional housing facilities by 2003.	Garden Park, City of Pleasant Hill includes 28 units of transitional housing for families – supported with McKinney Act funds. McKinney Act also used for Lakeside Apts, Concord; Giant Rd., San Pablo; and Villa Vasconcellos, Walnut Creek
16. First-Time Homebuyer Opportunities	Provide additional homeownership opportunities.	Assist 80 low and moderate income first-time homebuyers.	Ongoing	Bella Flora, North Richmond – 35 single-family homes for lower income families sold Willow, Danville – 127 townhomes for moderate income families sold Mortgage Credit Certificates – approximately 300 issued throughout the County.
17. 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.	HA prepares annual action plan, supports 6,504 vouchers, maintains waiting list of 3,595 families

Table B-1
Program Implementation Status

Name of Program	Program Goal	Objective	Deadline in H. E.	Status
18. Home Sharing Program	Provide for home sharing opportunities.	Support appropriate agencies offering shared housing opportunities.	Ongoing	No requests for support; generally not a preferred housing option
19. Sites Inventory	Provide for adequate housing sites.	In 2002, review and evaluate densities for vacant and underutilized sites_provide adequate sites for the development of housing for very low, low, and moderate income households. Initiate program in 2003 to increase underlying densities on at least 10 acres of residential land to Multi-Family High Density Residential (M-29) to provide affordable housing opportunities. Maintain sites inventory.	Ongoing	Department updating the sites inventory using County's GIS information. 7.5 acres in Bay Point increased to up to 65 units per acre 31 acres in Bay Point increased to 29 units per acre Nove GPA (2/13/07) rezoned 30 acres from industry to MF allowing up to 370 residential units
20. Mixed-Use Developments	Encourage mixed-use developments.	Offer flexible development standards for affordable and special needs housing.	Ongoing	Evaluating new mixed-use land designation in El Sobrante to enable commercial/residential mix Seeking community consensus
21. Density Bonus & Other Development Incentives	Support affordable housing development.	Offer density bonuses and other incentives for affordable housing.	Ongoing	Bella Flora, North Richmond Proposed – Signature/Nove, North Richmond
22. Infill Development	Facilitate infill development.	Identify small vacant multi-family lots with potential for lot consolidation.	Ongoing	Through update of sites inventory, DCD intends to have website list of vacant land w/residential zoning and available public services. Unsuccessfully sought legislative change to CEQA to provide the unincorporated County the same infill CEQA exemption provided to cities
23. Planned Unit District	Provide flexibility in design for residential projects.	Pursue P-1 zoning of Rodeo and Bay Point Redevelopment Project Areas. Promote P-1 zoning in unincorporated areas. Consider elimination of 5-acre minimum parcel size.	Rezone Rodeo and Bay Point Redev. Areas by 2002.	Rodeo and Bay Point P-1 plans are adopted. Montalvin Manor P-1 is pending. Parcels smaller than 5 acres may be re-zoned to P-1 under certain conditions
24. Planning Fees	Reduce the cost of development.	Offer fee deferrals, reduction, or waivers to developers of affordable housing.	Ongoing	Will implement State law to provide fee deferrals to affordable housing development
25. Streamlining of Permit Processing	Expedite review of residential projects.	Require only Zoning Administrator's review of projects with <100 units. Expedite permit processing.	Ongoing	If no GPA or re-zone required, project only needs ZA approval

Table B-1
Program Implementation Status

Name of Program	Program Goal	Objective	Deadline in H. E.	Status
26. Review of Zoning & Subdivision Ordinance	Ensure County regulations do not unnecessarily constrain housing development.	Periodically review Planning and Zoning Code.	Ongoing	Amended Second Unit and Density Bonus ordinances. Adopted Inclusionary Housing Ordinance. Reviewing Condominium Conversion Ordinance
27. Anti-Discrimination Program	Promote fair housing.	Support local non-profits offering fair housing counseling and legal services. Carry out AI recommendations.	Complete AI by 2001 and ongoing provision of services.	AI completed and re-adopted with 2005/09 Consolidated Plan. On-going support of local non-profits offering fair housing counseling and legal services.
28. Residential Displacement Program	Protect households being displaced or relocated.	Continue to implement program.	Ongoing	Displaced households in Orbisonia Heights, Bay Point being relocated in conformance with State law.

APPENDIX C

Table C-1 Water and Sewer Service Providers Unincorporated Communities (Inside ULL)				
Unincorporated Community (inside ULL)	**Water Service Provider**	**Adequate Capacity or Supply**	**Sanitary Sewer Service Provider**	**Adequate Capacity or Supply**
Alamo	East Bay Municipal Utility District	Yes	Central Contra Costa Sanitary District	Yes
Alhambra Valley	City of Martinez	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
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	Constrained [23]
Clyde	Contra Costa Water District	Yes	Central Contra Costa Sanitary District	Yes
Contra Costa Centre	East Bay Municipal Utility 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

[23] Wastewater collection and treatment system operated by the Byron Sanitary District needs significant upgrades to accommodate additional growth. (Source: California Regional Water Quality Control Board)

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

Unincorporated Community (inside ULL)	Water Service Provider	Adequate Capacity or Supply	Sanitary Sewer Service Provider	Adequate Capacity or Supply
Mountain View	Contra Costa Water District	Yes	Mountain View Sanitary District	Yes
Norris Canyon	East Bay Municipal Utility District	Yes	Central Contra Costa Sanitary District	Yes
North Gate	East Bay Municipal Utility 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	Contra Costa Water 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)	Yes	Ironhouse Sanitary District	Yes
Saranap	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
Tassajara	East Bay Municipal Utility District	Yes	Central Contra Costa Sanitation District	Yes
Unincorp. Walnut Creek	East Bay Municipal Utility District	Yes	Central Contra Costa Sanitary District	Yes
Vine Hill	Contra Costa Water District	Yes	Mountain View Sanitary District	Yes