

## **Executive Summary**

### **ES-05 Executive Summary - 91.200(c), 91.220(b)**

#### **1. Introduction**

The Consolidated Plan fulfills the requirement that recipients of certain funds administered by the federal Department of Housing and Urban Development (HUD) create a plan identifying the community development needs, priorities, goals and strategies of the community and describing how these funds will be expended over a five-year period. These funds include Community Development Block Grant (CDBG), Home Investment Partnerships Program (HOME), Emergency Shelter Grant (ESG), and Housing for Persons with AIDS (HOPWA). This Consolidated Plan is for the period of July 1, 2015, to June 30, 2020.

The cities of Antioch, Concord, Pittsburg, and Walnut Creek and the County of Contra Costa have formed the Contra Costa HOME Consortium to cooperatively plan for the housing and community development needs of the County. The County of Contra Costa administers the HOME funds on behalf of all the Consortia cities and all the unincorporated areas of the County. The cities of Antioch, Concord, Pittsburg, and Walnut Creek receive and administer their own allocation of CDBG funds, while the County receives and administers allocations of CDBG, HOME, and ESG funds. This Consolidated Plan was created by the Consortium to assess the needs of all Consortium member communities and to guide the use of funds within each individual member community.

The Plan was prepared in accordance with HUD's Office of Community and Planning Development (CPD) eCon Planning Suite (launched in May 2012), including the Consolidated Plan template in IDIS (Integrated Disbursement and Information System). Most of the data tables in the Plan are populated with default data from the U.S. Census Bureau, mainly 2006-2010 Comprehensive Housing Affordability Strategy (CHAS) and American Community Survey (ACS) data. Other sources are noted throughout the Plan, including the addition of more recent data where practical. The research process involved the analysis of the following key components: demographic, economic, and housing data; affordable housing market; special needs populations (homeless and non-homeless); and consultation with public and private agencies, as well as citizen participation.

The Plan process also included the development of the first-year Action Plan which is the annual plan the City prepares pursuant to the goals outlined in the Plan. The Action Plan details the activities the City will undertake to address the housing and community development needs and local objectives using CDBG funds received during program year 2015/16.

## **2. Summary of the objectives and outcomes identified in the Plan**

Following is a brief summary of the overall objectives identified within the Consolidated Plan:

Priority Need: Affordable Housing

AH-1: Maintain and preserve the existing affordable housing stock.

Priority Need: Reduce/Alleviate Homelessness

H-1: Further “Housing First” approach to ending homelessness by supporting homeless outreach efforts, emergency shelter, transitional housing, and permanent housing with supportive services to help homeless persons achieve housing stability,

H-2: Expand existing prevention services including emergency rental assistance, case management, housing search assistance, legal assistance, landlord mediation, money management and credit counseling.

The affordable housing and human services objectives of the Plan also address the needs of the homeless and the problem of homelessness.

Priority Need: Non-Housing Community Development

Public Services

CD-1 General Public Services: Ensure that opportunities and services are provided to improve the quality of life and independence for lower-income persons, and ensure access to programs that promote prevention and early intervention related to a variety of social concerns such as substance abuse, hunger, and other issues.

CD-2 Non-Homeless Special Needs: Ensure that opportunities and services are provided to improve the quality of life and independence for persons with special needs, such as elderly/frail elderly, victims of domestic violence, persons with HIV/AIDS, persons with mental, physical and developmental disabilities, abused children, illiterate adults and migrant farmworkers.

CD-3 Youth: Increase opportunities for children/youth to be healthy, succeed in school, and prepare for productive adulthood.

CD-4 Fair Housing: Continue to promote fair housing activities and affirmatively further fair housing.

Priority Need: Economic Development

CD-5 Economic Development: Reduce the number of persons with incomes below the poverty level, expand economic opportunities for very low- and low-income residents, and increase the viability of neighborhood commercial areas.

Priority Need: Infrastructure/Public Facilities

CD-6 Infrastructure and Accessibility: Maintain quality public facilities and adequate infrastructure, and ensure access for the mobility-impaired by addressing physical access barriers to public facilities.

Priority Need: Administration

CD-7 Administration: Support development of viable urban communities through extending and strengthening partnerships among all levels of government and the private sector, and administer federal grant programs in a fiscally prudent manner.

### **3. Evaluation of past performance**

The City has made significant progress in meeting the goals and objectives contained in the 2010/15 Consolidated Plan. CDBG-funded public service projects provided a wide range of social services and assistance to more than 68,000 residents and households, including the homeless, mentally and physically disabled, seniors, victims of domestic violence, and other special needs populations. Funding for the City's ADA Transition Plan provided curb, sidewalk and infrastructure improvements that removed barriers that restrict mobility and accessibility of elderly or disabled persons. The City's Housing Rehabilitation Loan and Grant Program has provided grants and low-interest loans to low-income homeowners for needed repairs and improvements.

The City has continued to focus on outcome-based performance measurements as a means to ensure that needed services are delivered and that the results can be easily quantified. The City is currently completing its last year of the 2010-2015 Consolidated Plan period and has exceeded or is on track to meet every Consolidated Plan goal/objective.

### **4. Summary of citizen participation process and consultation process**

The Consortium held five public meetings and requested that those attending comment on the level of housing and community development needs in the County and the relative priority of those needs by completing a survey. All public meetings were advertised in the Contra Costa Times.

April 30, 2014 (evening) – San Pablo, San Pablo Economic Development Corporation

May 15, 2014 (evening) - Antioch, Council Chambers

May 29, 2014(evening) – Walnut Creek, Assembly Hall

June 5, 2014(evening) – Brentwood, Brentwood Community Center

June 12, 2014 - The Consortium held a meeting with the County's housing and social services providers at its annual CDBG and HOME Subrecipient meeting .

## Online Survey

Recognizing that not all can attend public meetings and that the scope of a one-hour meeting is limited, the Consortium also provided an online survey. The survey was mentioned in all meeting advertisements and provided at all public meetings.

## Consultations

The Consortium consulted with a wide range of service providers and stakeholders in both the public sector and private non-profit sector. These personal contacts asked those who help to meet the housing and social services needs of the residents of Contra Costa County to describe the level of needs in the community, the relative priority of needs and what they believe can be done to better meet the needs of the County's residents.

## Public Review

A draft of the Consolidated Plan was made available for public review and comment from March 27, 2015, to April 27, 2015.

### 5. Summary of public comments

A draft of the Consolidated Plan was made available for public review and comment from March 27, 2015, to April 27, 2015. One public comment was received and was addressed by City staff.

### 6. Summary of comments or views not accepted and the reasons for not accepting them

All public comments were accepted.

### 7. Summary

The Consolidated Plan was noticed and made available to the public for a 30 day review period as required. One public comment was received and was addressed with the sender by City staff.

**From:** [Nakamura, Mary](#) on behalf of [Concord City Council](#)  
**To:** [Grayson, Tim](#); "[Ron Leone](#)"; [Edi Birsan](#); [Helix, Dan](#); [Laura Hoffmeister \(Lmhoff@comcast.net\)](#)  
**Cc:** [Barone, Valerie](#); [Kain, Brenda](#)  
**Subject:** FW: Doug Stewart 're outreach  
**Date:** Wednesday, April 22, 2015 8:25:25 AM

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-----Original Message-----

From: [doug@homelessoutreach.net](mailto:doug@homelessoutreach.net) [<mailto:doug@homelessoutreach.net>]  
Sent: Tuesday, April 21, 2015 2:40 PM  
To: Concord City Council  
Subject: Doug Stewart 're outreach

Mayor/Council Members

needless to say I was disappointed in not getting chosen for the concord community block Grant. I felt like we have given the city of Concord and it's citizens every to fund to us (ccho) we have been loyal and have always made our numbers in concord. We were counting on Cdgb to help fund us in being proactive in concord since Lt Hienemann left cpd we have not received any funding from cpd and the Mt Diablo health care district will end up covering pd and citizen calls only with no room for being proactive . My hopes in writing you the elected officials is that you will find some funds for ccho to continue to be proactive in concord but we will continue as long as we can in concord .

Sincerely  
Doug Stewart  
[Doug@homelessoutreach.net](mailto:Doug@homelessoutreach.net)

## Concord Public Comment

## The Process

### PR-05 Lead & Responsible Agencies - 91.200(b)

#### 1. Describe agency/entity responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source

The following are the agencies/entities responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

**Table 1 - Responsible Agencies**

Agency Role	Name	Department/Agency
CDBG Administrator	CONCORD	Community Services

#### Narrative

The City of Concord's entitlement grant is administered by the City under the direction of the Community Services Program Manager.

#### Consolidated Plan Public Contact Information

Brenda Kain, Community Services Program Manager

1950 Parkside Drive MS/10

Concord, California 94519

(925) 671-3088

## **PR-10 Consultation - 91.100, 91.200(b), 91.215(I)**

### **1. Introduction**

The consolidated planning process requires jurisdictions to reach out to and consult with other public and private agencies when developing the Plan. The Plan itself must include a summary of the consultation process, including identification of the agencies that participated in the process. Jurisdictions also are required to summarize their efforts to enhance coordination between public and private agencies.

#### **Provide a concise summary of the jurisdiction's activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies (91.215(I)).**

The City of Concord works closely with public and private affordable housing providers as well Contra Costa County's Public Health, Behavioral Health and Homeless Services departments to coordinate the allocation of funds to best meet the needs of the City's most at risk residents. CDBG funds are distributed to programs that provide services to persons with physical, developmental, substance abuse and mental health issues. This coordination leverages CDBG funds to maximize their impact.

In preparing the Plan, the City consulted with various organizations located in Contra Costa County that provide services to the residents of Concord. These consultations are part of on-going interactions between City staff and the agency or group consulted.

#### **Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness**

City staff consulted with the Contra Costa Interjurisdictional Council on Homelessness (CCCH) Executive Board, which provides advice and input on the operations of homeless services, program operation and program development efforts in Contra Costa County. CCCH is the working group of the CoC and membership includes representation from non-profit, governmental, housing development, law enforcement, faith-based, business, and homeless services providers 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 County's Ten Year Plan to End Homelessness. The Executive Board is currently developing the Strategic Plan which will update the ten-year plan. In addition, the City's Community Services Program Manager is the Vice-Chair of the CCCH Executive Board and is closely involved in homeless services Countywide.

#### **Describe consultation with the Continuum(s) of Care that serves the jurisdiction's area in determining how to allocate ESG funds, develop performance standards and evaluate outcomes, and develop funding, policies and procedures for the administration of HMIS**

The City does not receive ESG funds. ESG funds are received by Contra Costa County and are allocated in coordination with the CoC.

**2. Describe Agencies, groups, organizations and others who participated in the process and describe the jurisdictions consultations with housing, social service agencies and other entities**



**Table 2– Agencies, groups, organizations who participated**

1	<b>Agency/Group/Organization</b>	Contra Costa County Department of Conservation & Development
	<b>Agency/Group/Organization Type</b>	Other government - County
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Economic Development Market Analysis Anti-poverty Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The Department of Conservation and Development was the lead agency in the development of the Contra Costa Consortium's Consolidated Plan.
2	<b>Agency/Group/Organization</b>	Contra Costa County Health Services
	<b>Agency/Group/Organization Type</b>	Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-homeless Services-Health Other government - County
	<b>What section of the Plan was addressed by Consultation?</b>	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The County's Health and Homeless Services staff was invited to participate in the community meeting/public hearing process and to provide information on special needs populations, including homeless populations. It is anticipated that this consultation will result in improved coordination of services to the City's at risk and homeless populations.

3	<b>Agency/Group/Organization</b>	STAND! For Families Free of Violence
	<b>Agency/Group/Organization Type</b>	Services - Housing Services-Children Services-Victims of Domestic Violence Services - Victims Domestic Violence Services Provider
	<b>What section of the Plan was addressed by Consultation?</b>	Homeless Needs - Families with children
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	STAND! was consulted to provide information regarding victims of domestic violence in the City and the services provided to this population. It is anticipated that this coordination will result in improved coordination of services to the City's victims of domestic violence.
4	<b>Agency/Group/Organization</b>	Contra Costa Continuum of Care
	<b>Agency/Group/Organization Type</b>	Services-homeless Other government - County Other government - Local Regional organization
	<b>What section of the Plan was addressed by Consultation?</b>	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The CoC was consulted to provide information on homelessness and the City's overall homeless population. It is anticipated that this coordination will result in improved coordination of services to the City's population who are homeless or at risk of homelessness.

**Identify any Agency Types not consulted and provide rationale for not consulting**

All organizations and services providers were either consulted or invited to participate in the Plan process.

**Other local/regional/state/federal planning efforts considered when preparing the Plan**

**Table 3 - Other local / regional / federal planning efforts**

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	Contra Costa County Homeless Services	The City's Community Services Program Manager serves as Vice-chair on the CoC's Executive Board, ensuring coordination with the CoC and the consolidated planning process.
Contra Costa Consortium	Contra Costa County Dept. of Conservation & Development	The cities of Antioch, Concord, Pittsburg, and Walnut Creek and the County of Contra Costa have formed the Contra Costa HOME Consortium to cooperatively plan for the housing and community development needs of the County.

**Describe cooperation and coordination with other public entities, including the State and any adjacent units of general local government, in the implementation of the Consolidated Plan (91.215(1))**

In addition to the organizations listed in this section significant aspects of the Plan development process included consultations with the CoC and its membership which is comprised of both public and private non-profit and for-profit entities, as well as private citizens. The Strategic Plan section of this Plan, specifically SP-40, includes a complete listing of the entities through which the City will carry out its Consolidated Plan.

## **PR-15 Citizen Participation - 91.401, 91.105, 91.200(c)**

### **1. Summary of citizen participation process/Efforts made to broaden citizen participation Summarize citizen participation process and how it impacted goal-setting**

Five public workshops were conducted by the Contra Costa Consortium in preparation of the Consolidated Plan. Public meetings requested those attending to comment on the level of housing and community development needs in the County and the relative priority of those needs. All public meetings were advertised in the Contra Costa Times. The Consortium held five public meetings:

April 30, 2014 (evening) – San Pablo, San Pablo Economic Development Corporation

May 15, 2014 (evening) - Antioch, Council Chambers

May 29, 2014(evening) – Walnut Creek, Assembly Hall

June 5, 2014(evening) – Brentwood, Brentwood Community Center

The Consortium also held a meeting with the County’s housing and social services providers at its annual CDBG and HOME Subrecipient meeting on June 12, 2014. All meetings were publically noticed in a newspaper of general circulation (Contra Costa Times) with the exception of the meeting of June 12, 2014. It was by invitation to area service providers. All meetings were open to the public.

Sign-in sheets for the meetings are in the Consortium Appendix A.

An online survey was also conducted to determine priority needs. Over 500 surveys were returned and tallied. The surveys and community meeting helped in the identification of high priorities and goals for the five-year period of this Consolidated Plan. A copy of the survey is in the Consortium Appendix A.

A public review draft of the Consolidated Plan was made available to the public from March 27, 2015, to April 27, 2015. A notice announcing the public review draft and the proposed City Council meeting for approval of the 2015-2020 Consolidated Plan was posted in the Contra Costa Times and on the City’s website on March 27, 2015. One public comment was received.

The Consolidated Plan and Action Plan were approved by the Concord City Council on April 28, 2015.

**Citizen Participation Outreach**

**Table 4 - Citizen Participation Outreach**

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)
1	Newspaper Ad	Non-targeted/broad community	The Contra Costa Consortium posted a newspaper ad announcing five public workshops.	N/A	N/A	
2	Internet Outreach	Non-targeted/broad community	The Consortium released a Community Needs survey to a variety of public and private agencies, non-profit agencies and private citizens on the Consortium's interested parties list, totaling over 600 individuals.	The Consortium received over 500 surveys ranking various community needs throughout the County.	Many comments received were not applicable to the Consolidated Plan.	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
3	Public Services Agencies	Non-targeted/broad community	Electronic and hard copies of the Community Needs survey were distributed to office of various public services agencies throughout the City for staff input and to distribute to the residents they serve.	The Consortium received numerous comments from local agencies stating the need for services throughout the County.	All comments were accepted.	
4	Public Meeting	Non-targeted/broad community	April 30, 2014 - Held at San Pablo Economic Development Corp.	The Consortium received numerous comments from the public stating the need for services throughout the County.	All comments were accepted.	
5	Public Meeting	Non-targeted/broad community	May 15, 2014 - Held at Antioch City Council Chambers.	The Consortium received numerous comments from the public stating the need for services throughout the County.	All comments were accepted.	

<b>Sort Order</b>	<b>Mode of Outreach</b>	<b>Target of Outreach</b>	<b>Summary of response/attendance</b>	<b>Summary of comments received</b>	<b>Summary of comments not accepted and reasons</b>	<b>URL (If applicable)</b>
6	Public Meeting	Persons with disabilities	May 29, 2014 - Held at City of Walnut Creek Assembly Hall.	The Consortium received numerous comments from the public stating the need for services throughout the County.	All comments were accepted.	
7	Public Meeting	Non-targeted/broad community	June 5, 2014 - Held at City of Brentwood Community Center.	The Consortium received numerous comments from the public stating the need for services throughout the County.	All comments were accepted.	
8	Newspaper Ad	Non-targeted/broad community	Notice of the draft Consolidated Plan was posted in the Contra Costa Times non-legal section and on the City's website on March 27, 2015.	One public comment was received and was addressed with the sender by City staff.	All comments received were accepted.	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
9	Public Hearing	Non-targeted/broad community	Concord City Council adopted the 2015/20 Consolidated Plan on April 28, 2015.	Four public comments were received thanking the City and staff for their time and efforts. None required an individual response.	All comments were accepted.	



# Needs Assessment

## NA-05 Overview

### Needs Assessment Overview

The community needs section of the Consolidated Plan provides a community profile that describes the needs of the at-risk population living within the City of Concord. This section serves as the basis for determining the community development needs in the City.

Special needs groups such as elderly/frail elderly, persons with disabilities, persons who suffer from alcohol and other drug addictions, persons who are victims of domestic violence, persons living with HIV/AIDS and homeless persons live throughout the City. Due to their special needs and/or circumstances, they may have difficulty accessing affordable housing and various services. Many are presumed to be low-income, as it becomes difficult to obtain employment due to their special needs or circumstances. The lack of income tends to create obstacles in finding affordable housing, transportation, and many medical and social services that can affect their quality of life. Given that these special needs populations have various obstacles to accessing housing and various services, the City of Concord will continue to provide CDBG funds for housing rehabilitation activities, public facility improvement activities, and public service activities that improve the quality of life for special needs groups.

In addition, Concord is currently developing a Reuse Plan for the 5,028 acre Inland Area of the Concord Naval Weapons Station, which was created by the Navy in the 1940s during World War II. The Inland Area of the base was deactivated in 1997 and declared surplus property by the Navy in 2007. The development of the area represents a significant opportunity for the City. The Reuse Plan will improve the quality of life for residents of Concord and the region through creation of new jobs, a variety of housing types, significant open space, preservation of natural resources, active parks, pedestrian and bike trails and community facilities. The project is expected to be home to 28,000 residents in 12,000 new residential units, 25 percent of which will be affordable housing. The project also allocates about 2,700 acres as East Bay Regional Park District land. See the Reuse Plan map, Appendix 1.

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## **NA-50 Non-Housing Community Development Needs - 91.415, 91.215 (f)**

### **Describe the jurisdiction's need for Public Facilities:**

Various city facilities are old and do not comply with current accessibility standards. Title II of the ADA, which covers programs, activities and services for public entities like the City of Concord, prohibits discrimination against persons with disabilities. Specifically, the City may not deny persons with disabilities the opportunity to participate in services, programs or activities that are not separate or different from those offered others. As such, all City facilities used to provide public services, programs and activities should meet required accessibility standards.

Improvements to public facilities have been identified as playing a significant role in facilitating the provision of services to those in need within the City. Public facility needs include improving access to facilities for disabled persons as well as facility improvements that increase efficiency in the provision of programs and services available at those facilities. Improving the accessibility of facilities that provide services to low-income populations will have an impact on the quality of life of Concord residents and their ability to remain self-sufficient.

### **How were these needs determined?**

The ADA requires all public organizations to adopt a transition plan identifying physical obstacles limiting access to programs, services and activities by persons with disabilities. The City conducted an ADA Self-Evaluation and Assessment in 1992 and adopted its ADA Transition Plan in 1993. In 2009 the City resurveyed its facilities and adopted its ADA Self-Evaluation and Transition Plan Update.

Based on 2013 American Community Survey (ACS) Census survey data, 14.5% of Concord residents (18,122) have a disability. Among the senior population, 42.5% have a disability. Of the residents with a disability, 31.2% have an ambulatory difficulty, which often limits access to services. See attached Appendix 2.

### **Describe the jurisdiction's need for Public Improvements:**

One of the primary functions of any city is to provide safe and inviting pedestrian paths of travel. Pedestrian traffic encourages interaction between citizens, strengthens neighborhoods and contributes to the vitality of the community at large. In this time of rising energy costs and the associated environmental impact of motorized vehicle use, safe and accessible pedestrian paths of travel become even more important. Likewise, people with disabilities depend on a safe and accessible pedestrian system to conduct their daily lives.

Based on 2013 American Community Survey (ACS) Census survey data, 14.5% of Concord residents (18,122) have a disability, and among the City's senior population this number jumps to 42.5%. Of the residents with a disability, 44.5% have an ambulatory difficulty, which often limits access to services.

For existing rights-of-way (ROW) facilities, local governments must meet the standards for *Program Accessibility*. Title II of the ADA requires that public entities having responsibility for or authority over streets, roads, sidewalks, and/or other areas meant for pedestrian use, to

develop a Transition Plan. Simply put, a Transition Plan *transitions* inaccessible facilities onto environments that are *accessible to and functional for* individuals with disabilities.

### **How were these needs determined?**

The City's ADA Self-Evaluation and Transition Plan Update, adopted in 2009, included consideration of the public right-of-way. A ROW Transition Plan must include (at a minimum) an assessment of existing sidewalks and a schedule for curb ramp installations where an existing pedestrian walkway crosses a curb or other barrier. The DOJ Title II regulations require state and local government entities to prioritize the installation of curb ramps serving:

1. State and local government offices and facilities
2. Transportation
3. Places of public accommodation (private-sector facilities covered by Title III)
4. Places of employment

The transition plan outlines a roadmap for the City of Concord to follow in order to make its ROW facilities and policies accessible to individuals with disabilities.

### **Describe the jurisdiction's need for Public Services:**

High priority service needs are for nutrition (such as food banks), health care, mental health services, transportation, homeless services, homelessness prevention, crisis intervention, violence prevention, child care, recreation/social programs, and fair housing. Priority need populations identified include youth, seniors, and children, victims of domestic violence, persons with disabilities and homeless persons. Based on 2013 American Community Survey (ACS) Census survey data, 13.6% of the population of the City lives below the poverty level. Among persons under age 18 this number increases to 16.6%. See the table in Appendix TBD.

To help to meet the needs of those most at risk in the County, the Central County Family Justice Center, located in Concord, opened in January, 2015, creating a one-stop center for victims of domestic violence, sexual assault, child abuse, elder abuse and human trafficking. The FJC brings together a diverse group of professionals from the criminal justice, civil legal, advocacy, health and mental health system to provide a centralized and efficient infrastructure, coordination and support for direct-service organizations to work together. The Family Justice Center model has been identified as a best practice by the United States Department of Justice and is used worldwide.

### **How were these needs determined?**

In collaboration with other local jurisdictions, public outreach to gain an understanding of community needs and priorities was conducted. Public meetings were conducted at locations throughout Contra Costa County to give residents the opportunity to identify their community's greatest needs. A Community Needs Survey was available on the City's website and was provided in hard copy at all public meetings. Input was provided by over 150 organizations that offer services to special needs and lower income residents.

The Adverse Childhood Experiences Study (ACE), conducted by the Centers for Disease Control and Prevention and Kaiser Permanente's Health Appraisal Clinic in San Diego, findings suggest that certain experiences are major risk factors for the leading causes of illness and death as well as poor quality of life. Children exposed to family violence often suffer from a variety of health and mental health conditions including post-traumatic stress and other psychological issues. Exposure to violence increases antisocial behavior, substance abuse, mental illness and adverse health outcomes in adulthood. (Centers for Disease Control and Prevention, 2008). The Family Justice center will provide crisis management and support to address these issues and to rebuild healthy lives.

# Housing Market Analysis

## MA-05 Overview

### Housing Market Analysis Overview:

With the largest population of any city in Contra Costa County and a growing and diverse economic base, Concord has developed into a major residential and economic hub within the region. Concord has an agricultural history, but developed into a primarily residential community through the middle of the 20th century, providing housing for people working in San Francisco and Oakland. The Concord BART station began service in 1973, providing easier access between Concord and employment locations elsewhere in the Bay Area. During the 1980's, a number of companies, most notably Bank of America, constructed mid-rise office buildings in Downtown Concord adjacent to the BART station, creating a hub of back-office employment opportunities for people living in Concord and other locations in the Bay Area. Downtown Concord continues to serve as an office node, while the retail sector, John Muir Medical Center, and a commercial concrete contractor generate additional economic activity in the City.

Like many other cities in the Bay Area and throughout the country, Concord experienced a dramatic increase in housing prices between the late 1990's and 2006, followed by a sharp decrease between 2007 and 2009 that was accompanied by a significant increase in foreclosures. However, sale prices have rebounded in recent years, and foreclosure rates have reached pre-recession lows.

As Concord looks to the future, the City is developing plans for key infill and other development sites that will shape the next phase of residential and commercial development in Concord. Planning for the City's existing and future housing needs will be an essential element of this process, and the 2014-2022 Housing Element will assist the City in continuing its strong history of planning for housing for all segments of the population.

### JOBS-HOUSING RATIO

Both Concord and Contra Costa County have a net outflow of workers, with more employed residents than jobs, which is consistent with Concord's history as a primarily residential city with larger-scale employment added over the past few decades. The recent decline in the number of jobs and relative stability in the number of employed residents have resulted in a lower ratio of jobs to employed residents in 2012 than in 2007. In Concord, the ratio of jobs to employed residents decreased from 0.80 in 2007 to 0.63 in 2012. In Contra Costa County, the ratio of jobs to employed residents decreased from 0.70 in 2007 to 0.66 in 2012.

### HOUSING STOCK

Concord has a current housing stock of 47,948 units. According to the California Department of Finance, detached single-family homes make up the majority of the City's residential units, comprising about 58 percent of the total housing stock. Multifamily apartments with more than five units are the next most common type, comprising about 24 percent. The composition of the

housing stock in the City changed between 2000 and 2013, with significant increases in the number of units in buildings with two to four units, as well as mobile homes. Overall, there was a five percent increase in housing units in Concord during this period.

## **HOUSING AGE AND CONDITION**

Age is an important indicator of the condition housing stock. Homes and structures weather with use and deteriorate with time. If they are not properly maintained, units can deteriorate quickly and become eyesores or potential sources of danger. This directly affects property prices and the quality of life of city residents. In 2011, more than half of the existing homes in the City had been built before 1970, and 26 percent had been built before 1960. Although one in four units is more than 43 years old, the majority are owner-occupied, which tend to be better maintained than renter-occupied units.

Based on the most recent survey conducted by the Community Development Department, the City estimates that approximately 37 percent of the housing units are in need of minor rehabilitation, 2 percent are in need of major rehabilitation, and 1 percent is in need of replacement. The Monument Corridor and the Todos Santos, Estates, North Concord and Baldwin Park neighborhoods are areas where households with multiple housing problems are concentrated, and are of particular concern with respect to units in need of rehabilitation or replacement.

A city with an older housing stock will have to budget more for preservation assistance, home repair costs and energy requirements, and improving and maintaining housing quality is an important goal for Concord. The Housing Rehabilitation Loan and Grant program provides funds for qualified low income households, including loans for single-family and mobile home repairs; emergency repair and accessibility grants; and weatherization and home security grants for seniors. Typically grants are provided for emergency repairs for amounts of between \$500 and \$2,000, and loan amounts of up to \$55,000 for eligible homeowners. The City currently coordinates with a non-profit organization, Hello Housing, to administer loans and grants with the City's funding.

Many homes built before 1978 are at risk of containing lead-based paint, and more than half of all homes in Concord were built prior that time. To address this issue, the City implemented a three-year program (ending in FY 2010-2011) funded by \$1.4 million from HUD to provide grants to home owners to remediate lead-based paint. The program provided training to private construction contractors as well as building inspectors and other government staff members on technical and lead construction skills and resulted in the remediation of lead-based paint hazards in 45 homes. In addition, the program included workshop presentations and other public events that provided educational outreach to residents and distributed educational literature to hundreds of individuals.

## **HOUSING COSTS AND AFFORDABILITY**

The Department of Housing and Urban Development defines affordable housing as housing for which the owner or tenant pays less than 30 percent of the household income. As in the rest of the Bay Area, home prices and rents increased substantially in Concord from the late 1990s to early 2000s until the start of the recession in 2008.

According to recent data, the median home sale price in Concord decreased substantially from \$525,000 in 2005 to \$227,500 in 2011, a 57 percent decrease over six years. The median sale price increased slightly in 2012 to \$260,000, and increased more substantially to \$350,000 in 2013. More recent data suggest a continuation of this trend, with a median sale price of \$390,000 in March 2014.

Median sale price data for Concord and other nearby communities suggests that Concord is among the more affordable cities in the area with respect to housing costs. In September 2013, the median sale price in Concord (\$385,000) was lower than the median in almost all of the comparison jurisdictions. However, the median sale price in Concord has demonstrated substantial recent growth, increasing by 43 percent between September, 2012 and September, 2013. Meanwhile, the median sale price increased by 14 to 27 percent in the comparison jurisdictions, lagging the Concord growth rate. These data indicate that Concord could be entering a strong housing market recovery period.

While a recovery in the housing market has a positive impact on existing homeowners and the City's property tax base, an increase in housing costs also results in a decrease in housing affordability for potential new home buyers, particularly potential first-time homeowners. Despite relatively low recent home sale prices, the cost of homeownership continues to exceed the affordability threshold for many lower-income households.

Housing costs for renters in Concord are among the lowest in the County, similar to the City's ranking in the for-sale market. As of the third quarter of 2013, the average asking rent in Concord was \$1,350 per month, according to data provided by Real Facts, which tracks rental properties with 50 units or more. Average monthly asking rents were four to 34 percent higher in Martinez (\$1,409), Pleasant Hill (\$1,615), Walnut Creek (\$1,805), and Contra Costa County overall (\$1,525).

Despite a slight decrease during the recent recession, rent and occupancy rates in Concord have increased progressively over time. Occupancy trends followed a similar pattern, remaining high (95 to 97 percent) between 2005 and 2008, dropping in 2009 to 93 percent, and returning to pre-recession levels by 2011. As of the third quarter of 2013, the rental occupancy rate in Concord was 96.5 percent, potentially indicating a tight rental market with limited opportunities for households seeking rental housing in the City.

Housing is typically considered affordable if total housing costs do not exceed 30 percent of household income. A household earning median income (\$64,000 per year) can afford a home purchase price of up to \$287,000, approximately 75 percent of the September, 2013 median home sale price. The average rental rate in Concord (\$1,350 per month) is affordable to households earning \$54,000 per year, which is less than the median income.

**Extremely Low-Income Households:** Extremely low-income households earn 30 percent or less of the County median income, \$25,100 for a household of three, and can afford to pay \$628 per month for housing costs. Extremely low-income households are not able to afford market rate rental units in the City. Affordable housing for this group is limited to rental housing or housing offered by the City, Contra Costa County Consortium or nonprofit housing developers.



**Very Low-Income Households:** Very low-income households earn 30-50 percent of the County median income, \$41,850 for a household of three, and can afford to pay \$1,046 per month for housing costs. These households are unlikely to find affordable market rate housing in Concord, and are likely to need considerable housing assistance from the City, Contra Costa County Consortium, or nonprofit housing developers.

**Low-Income Households:** Low-income households earn 50-80 percent of the County median income, \$64,450 for a household of three, and can afford to pay \$1,521 per month for housing costs. Low-income households are able to afford the average rent for market rate units in Concord and may be able to afford mortgage costs on some of the lower-cost homes in the City. Many have difficulty finding a suitable unit that is affordable and most are likely to have difficulty affording the down payment needed to purchase a home.

**Moderate-Income Households:** Moderate-income households earn between 80-120 percent of the County median income, \$103,000 for a household of three, and can afford to pay \$2,525 per month for housing costs. These households are likely able to afford many of the market-rate rental units in the City along with some market-rate condominiums and single family homes.

**Cost Burden:** Households that pay over 30 percent of their income for housing are considered to be cost burdened and may experience difficulty in paying for other basic necessities. In Concord, nearly 38 percent of extremely-low to low income renters experience cost burden, and more than 20 percent of homeowners. Lower-income households that do not experience cost burden are typically senior households who own their homes and have been living in the same home for many years.

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## MA-45 Non-Housing Community Development Assets - 91.410, 91.210(f)

### Introduction

### Economic Development Market Analysis

### Business Activity

**Table 5 - Business Activity**

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	677	36	2	0	-2
Arts, Entertainment, Accommodations	5,271	3,618	13	9	-4
Construction	2,242	2,576	5	7	2
Education and Health Care Services	7,519	6,088	18	15	-3
Finance, Insurance, and Real Estate	3,862	8,486	9	21	12
Information	1,353	1,089	3	3	0
Manufacturing	2,825	2,385	7	6	-1
Other Services	2,674	2,711	7	7	0
Professional, Scientific, Management Services	5,598	3,985	14	10	-4
Public Administration	0	0	0	0	0
Retail Trade	5,983	5,933	15	15	0
Transportation and Warehousing	1,140	1,065	3	3	0
Wholesale Trade	1,892	1,546	5	4	-1
Total	41,036	39,518	--	--	--

**Data Source:** 2007-2011 ACS (Workers), 2011 Longitudinal Employer-Household Dynamics (Jobs)

## Labor Force

**Table 6 - Labor Force**

Total Population in the Civilian Labor Force	67,593
Civilian Employed Population 16 years and over	60,934
Unemployment Rate	9.85
Unemployment Rate for Ages 16-24	31.38
Unemployment Rate for Ages 25-65	6.88

Data Source: 2007-2011 ACS

**Table 7 - Occupations by Sector**

Occupations by Sector	Number of People
Management, business and financial	14,958
Farming, fisheries and forestry occupations	2,201
Service	6,762
Sales and office	16,056
Construction, extraction, maintenance and repair	5,641
Production, transportation and material moving	2,823

Data Source: 2007-2011 ACS

## Travel Time

**Table 8 - Travel Time**

<b>Travel Time</b>	<b>Number</b>	<b>Percentage</b>
< 30 Minutes	32,300	57%
30-59 Minutes	16,167	28%
60 or More Minutes	8,544	15%
<b>Total</b>	<b>57,011</b>	<b>100%</b>

Data Source: 2007-2011 ACS

## Education:

Educational Attainment by Employment Status (Population 16 and Older)

**Table 9 - Educational Attainment by Employment Status**

<b>Educational Attainment</b>	<b>In Labor Force</b>		<b>Not in Labor Force</b>
	<b>Civilian Employed</b>	<b>Unemployed</b>	
Less than high school graduate	5,783	661	2,288
High school graduate (includes equivalency)	11,174	1,406	3,258
Some college or Associate's degree	16,861	1,659	3,614
Bachelor's degree or higher	18,102	1,011	2,985

Data Source: 2007-2011 ACS

## Educational Attainment by Age

**Table 10 - Educational Attainment by Age**

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	625	1,244	1,855	1,658	958
9th to 12th grade, no diploma	1,729	1,573	1,225	1,177	858
High school graduate, GED, or alternative	3,378	4,554	3,597	7,691	4,094
Some college, no degree	3,933	3,983	4,185	8,146	3,247
Associate's degree	453	1,165	1,671	3,057	1,157
Bachelor's degree	651	4,040	4,125	6,689	2,326
Graduate or professional degree	76	1,468	1,907	3,869	1,278

Data Source: 2007-2011 ACS

## Educational Attainment – Median Earnings in the Past 12 Months

**Table 11 - Median Earnings in the Past 12 Months**

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	18,194
High school graduate (includes equivalency)	31,683
Some college or Associate's degree	41,613
Bachelor's degree	55,068
Graduate or professional degree	73,542

Data Source: 2007-2011 ACS

**Based on the Business Activity table above, what are the major employment sectors within your jurisdiction?**

The City of Concord labor force is comprised of more than 41,000 workers with the largest industries being Education and Health Care Services (18%), Retail Trade (15%), Professional, Scientific, Management Services (14%), and Art, Entertainment, Accommodations (13%).

**Describe the workforce and infrastructure needs of the business community:**

- Build better strategic plans using EMSI’s analysis of demographic, education, and employment characteristics, in partnership with the County’s Workforce Investment Board (WIB)
- Discover the jobs that are important to the City and region, and establish focus on those in-demand occupations.
- Improve business services by connecting powerful occupations to growing industries and employers in our region.
- Understand the City’s impact on the community—and become an even more effective leader.

**Describe any major changes that may have an economic impact, such as planned local or regional public or private sector investments or initiatives that have affected or may affect job and business growth opportunities during the planning period. Describe any needs for workforce development, business support or infrastructure these changes may create.**

The reuse of the former Concord Naval Weapons Station will allow for the development of approximately 2,500 acres which will include new housing and commercial. The City of Concord is currently undergoing a selection process for a master developer and development of the land is not anticipated until 2017.

The City is not able to provide exact numbers or information regarding workforce development or business support needs at this time, however, the economic development goals include create quality jobs; complement existing business and retail areas; generate new opportunities for existing businesses; provide neighborhood-serving retail; encourage uses that provide ongoing revenue to pay for community services; promote “hire-local-first” policies; hold aside land for future opportunities; consider a research or university campus; develop collaborations between business and education; and do not fiscally burden the City and residents.

**How do the skills and education of the current workforce correspond to employment opportunities in the jurisdiction?**

The City of Concord has the responsibility to help attract, retain, and expand local businesses and support local employment-generating investments and activities. It does this several ways including working with local partners, such as the Workforce Development Board and Contra Costa Small Business Development Center (CCSBDC) to develop training in skill and knowledge

areas that have been identified as important by local and regional businesses. The City of Concord seeks to influence public policy by coupling demand-driven research and the voice of community partners to develop, implement, and support strategies designed to strengthen the business community.

Self-employment is becoming a very common labor trend and California leads the nation in this trend. The CCSBDC is working actively with existing small businesses, providing a variety of services and training to assist them in becoming strong, vibrant, and prospering businesses.

**Describe any current workforce training initiatives, including those supported by Workforce Investment Boards, community colleges and other organizations. Describe how these efforts will support the jurisdiction's Consolidated Plan.**

The Workforce Development Board of Contra Costa County provides a number of services and resources for the County's workforce and business community through their One-Stop system, including job training, unemployment services, job fairs, and rehabilitation services, among other things. The WBD is developing a number initiatives and strategies to support job creation and employee-skill enhancement. The City of Concord is actively participating in these initiatives.

**Does your jurisdiction participate in a Comprehensive Economic Development Strategy (CEDS)?**

**If so, what economic development initiatives are you undertaking that may be coordinated with the Consolidated Plan? If not, describe other local/regional plans or initiatives that impact economic growth.**

The City of Concord has an Economic Vitality Strategy that includes specific strategies such as focused targeting of emerging technologies and the strengthening of existing business districts. In addition, the City has further demonstrated its commitment towards supporting economic development by incorporating economic development strategies in its general plan. The City participates with State and regional economic development parties to promote employment opportunities. It is through these efforts and others that the City of Concord has become the job center of Contra Costa County.

## **Discussion**

Similar to many other areas, Concord experienced job losses during the recent recession. There was a 22 percent decrease in the number of jobs located in Concord between 2007 and 2012. Countywide, the decrease in employment was less substantial, totaling six percent between 2007 and 2012. Despite decreases in the number of jobs in Concord and Contra Costa County, the decline in the number of employed residents was minimal, totaling less than one percent in the City and County.

Both Concord and Contra Costa County have a net outflow of workers, with more employed residents than jobs, which is consistent with Concord's history as a primarily residential city with larger-scale employment added over the past few decades. The recent



decline in the number of jobs and relative stability in the number of employed residents have resulted in a lower ratio of jobs to employed residents in 2012 than in 2007. In Concord, the ratio of jobs to employed residents decreased from 0.80 in 2007 to 0.63 in 2012. In Contra Costa County, the ratio of jobs to employed residents decreased from 0.70 in 2007 to 0.66 in 2012.

## **MA-50 Needs and Market Analysis Discussion**

### **Are there areas where households with multiple housing problems are concentrated? (include a definition of "concentration")**

Households with multiple housing concerns are concentrated in the high density housing area along the Monument Corridor, and in the Todos Santos, Estates, North Concord and Baldwin Park neighborhoods, meaning they have two or more of the following concerns: overcrowding, cost burden (more than 30% of income paid for housing), lack adequate kitchen facilities, or lack adequate plumbing facilities. The dominate concerns are cost burden and overcrowding. See Appendix 4 and 5.

### **Are there any areas in the jurisdiction where racial or ethnic minorities or low-income families are concentrated? (include a definition of "concentration")**

Racial and ethnic minorities and low-income families are concentrated along the Monument Corridor, meaning more than 50% of the area population reflects one of these categories. This area is triangulated by Monument Blvd., Clayton Road and Highway 242. Census Tract 3552 along the eastern edge of the City is also identified as a minority concentration area, but this area is predominately open space. See Appendix 6..

### **What are the characteristics of the market in these areas/neighborhoods?**

These areas are comprised primarily of high density housing, resulting in predominately renter households. Owner-occupied homes tend to be over 50 years old and in need of upgrades and repairs. Residents of these areas are generally very-low to low-income families who are renting or purchasing older homes and seniors who have lived in their homes for many years.

### **Are there any community assets in these areas/neighborhoods?**

There are a number of park and recreation areas in these neighborhoods, including Todos Santos Plaza, which hosts a certified Farmers market on Tuesday afternoons and Thursday evenings. Vendors at the market accept EBT, making it possible for low-income families to purchase fresh, healthy food. The Monument Crisis Center serves low-income families and individuals in the Monument Corridor by providing nutritious food, education, general assistance and referrals to community services.

### **Are there other strategic opportunities in any of these areas?**

The Michael Chavez Center for Economic Opportunity provides training and tools for participants to become economically self-sufficient, while supporting a better quality of life through healthy living and civic engagement. The main Concord station for Bay Area Rapid Transit (BART), a light rail system that connects the three counties of San Francisco, Alameda and Contra Costa, provides easy access to transportation. The County-wide bus system runs several buses from these and other convenient locations within the City.