

APPENDIX B: AFFIRMATIVELY FURTHERING FAIR HOUSING

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INTRODUCTION AND OVERVIEW OF AB 686

In January 2017, Assembly Bill 686 (AB 686) introduced an obligation to affirmatively further fair housing (AFFH) into California state law. AB 686 defined “affirmatively further fair housing” to mean “taking meaningful actions, in addition to combat discrimination, that overcome patterns of segregation and foster inclusive communities free from barriers that restrict access to opportunity” for persons of color, persons with disabilities, and other protected classes.

ANALYSIS REQUIREMENTS

All Housing Elements adopted on or after January 1, 2021, must contain an Assessment of Fair Housing consistent with the core elements of the federal Affirmatively Furthering Fair Housing Final Rule of July 16, 2015, and California Assembly Bill 686 (2018). The Assessment of Fair Housing must include the following components: a summary of fair housing issues and assessment of the City’s fair housing enforcement and outreach capacity, an analysis of segregation patterns and disparities in access to opportunities, an assessment of contributing factors, and identification and prioritization of fair housing goals and actions.

Under State law, affirmatively furthering fair housing means “taking meaningful actions, in addition to combatting discrimination, that overcome patterns of segregation and foster inclusive communities free from barriers that restrict access to opportunity based on protected characteristics.” These characteristics can include, but are not limited to race, religion, sex, marital status, ancestry, national origin, color, familial status, or disability.

The analysis must address patterns at a regional and local level and trends in patterns over time. This analysis compares the City of Antioch to both Contra Costa County (County) and the wider nine-county Bay Area Region (Region) for the purposes of promoting more inclusive communities.

SOURCES OF INFORMATION

The primary data sources for the AFFH analysis are:

- Data Packets and Segregation Reports provided by the Association of Bay Area Governments (ABAG) in collaboration with UC Merced.
- U.S. Census Bureau’s Decennial Census (referred to as “Census”) and American Community Survey (ACS).
- Contra Costa County Analysis of Impediments to Fair Housing Choice January 2020-2025 (2020 AI). (referred to as “the 2020 AI” or “Contra Costa County AI”).
- Local Knowledge (e.g., Findings or reports from City departments or community-based organizations).

The 2020 AI is a collaborative effort by a number of local governments and public housing authorities in Contra Costa County. The AI identifies impediments that may prevent equal housing access and develops solutions to mitigate or remove such impediments. Due to the population of Antioch, fair housing issues are typically handled as part of larger county consortium rather than on the local level, but the following analysis does provide a local analysis of fair housing within Antioch. Additionally,

there are local, regional, and state assistance and resources available to residents looking for affordable housing within Antioch.

In addition, the State Department of Housing and Community Development (HCD) has developed a statewide AFFH Data Viewer which consists of map data layers from various data sources and provides options for addressing each of the components within the full scope of the assessment of fair housing. The data source and time frame used in the AFFH mapping tools may differ from the ACS data in the 2020 AI. While some data comparisons may have different time frames (often different by one year), the differences do not affect the identification of possible trends.

SUMMARY OF FAIR HOUSING ISSUES

This section includes a high-level summary of each of the AFFH topics required by HCD. The topics are analyzed in more detail in section C.

FAIR HOUSING ENFORCEMENT AND CAPACITY

The City of Antioch does not provide direct mediation services, but it partners with ECHO Housing and Bay Area Legal Services to provide mediation and other services, provides resources on the City website, and directs residents to appropriate agencies and resources for fair housing assistance. While these organizations provide valuable assistance, the capacity and funding that they have is generally insufficient. Greater resources would enable stronger outreach efforts, including populations that may be less aware of their fair housing rights, such as limited English proficiency and LGBTQ residents. The City of has made recent efforts to partner with nonprofits to engage in greater outreach to the Hispanic community in order to encourage greater participation in government service programs—generally resulting in increased outreach efforts, but “with declining success.”¹ Additionally, while Antioch reported significant new outreach programming for people experiencing homelessness (as well as production of additional housing units), it also faces a severe continuing lack of available funding and services to support this population. It also supported the activities of ECHO Housing, which has engaged in testing, audits, public education, and outreach (in English and Spanish) within the city.

SEGREGATION AND INTEGRATION

The racial and ethnic composition of Antioch diverges significantly from those of the County and the Region and has changed significantly over time. In particular, Antioch has much higher Black and Hispanic population concentrations than both the County and the Region and lower non-Hispanic White and Asian or Pacific Islander population concentrations. The growth in the Black population stands in stark contrast to a County with flat Black population and a region with a declining Black population. Antioch also has higher concentrations of persons with disabilities across all categories than both the County and the Region, particularly for persons with cognitive disabilities. The City’s comparatively low-cost housing market and fast pace of growth likely contribute to the continued differences between the City and County in terms of the composition of the population. While Antioch

¹ City of Antioch 2017-18 CAPER, available at <https://www.antiochca.gov/fc/cdbg/FY-2017-18-CAPER.pdf>.

provides a more affordable option for lower-income households seeking for-sale and ownership housing, the high cost of housing in surrounding areas in the Bay Area continues to serve as a barrier for many low- and moderate-income households.

Segregation is primarily a regional and inter-municipal phenomenon (e.g., Black residents in particular are segregated in Antioch, but the areas from which they are disproportionately excluded are other parts of the County and Region, not other neighborhoods within Antioch). Antioch is one of the most diverse jurisdictions in the region. However, there are concentrations of low-income households, people with disabilities, and people experiencing poverty in certain parts of the city. In particular, the northwest portion of the city on either side of California Route 4 is an area that the city should target resources towards.

RACIALLY AND ETHNICALLY CONCENTRATED AREAS OF POVERTY

Identifying Racially and Ethnically Concentrated Areas of Poverty (R/ECAPs) facilitates an understanding of entrenched patterns of segregation and poverty due to the legacy effects of historically racist and discriminatory housing laws. In Contra Costa County, the only area that meets the official HUD definition of a R/ECAP is in Concord. However, according to the 2020 AI, when a more localized definition is used that considers the Bay Area's high cost of living, 12 additional census tracts qualify as R/ECAPs. In Antioch, the census tract known as the Sycamore neighborhood is considered a R/ECAP. According to data provided by the City based on data from the Urban Institute,² the Sycamore neighborhood (i.e., census tract 307202) has 680 extremely low-income renters and is in the 96th percentile statewide for housing instability risk.³ It is in 97th percentile on the Urban Institute's Equity Subindex, which is based on the shares of people of color, extremely low-income renter households, households receiving public assistance, and people born outside the US. According to City staff, the renters in this neighborhood are predominantly BIPOC women with children.⁴ Local organizations cited the age and condition of housing stock in this area as a contributing factor; the homes near Highway 4 are older, smaller, and less expensive in this area and neighborhoods with newer housing stock are often resistant to welcoming residents with lower incomes (e.g., voucher holders).

² Where to Prioritize Emergency Rental Assistance to Keep Renters in Their Homes – Antioch. 2021. Available at https://www.urban.org/features/where-prioritize-emergency-rental-assistance-keep-renters-their-homes?cm_ven=ExactTarget&cm_cat=LAB_Prioritizing+Rental+Assistance_CoC+%26+HUD+grantees&cm_pla=All+Subscribers&cm_ite=new+tool+developed+by+a+team+of+Urban+Institute+researchers&cm_ainfo=&&utm_source=urban_EA&utm_medium=email&&utm_campaign=prioritizing_rental_assistance&&utm_term=lab&&utm_content=coc_hudgrantees.

Urban Institute, 2021. *Where to Prioritize Emergency Rental Assistance to Keep Renters in Their Homes*, May 14.

³ Calculated based on shared of people living in poverty, renter-occupied housing units, severely cost-burdened low-income renters, severely overcrowded households, and unemployed people.

⁴ House, Teri, CDBG & Housing Consultant, City of Antioch. 2021. Personal communication with Urban Planning Partners, July 15.

ACCESS TO OPPORTUNITY

Most tracts within Antioch are identified as being Low Resource, with a few in the southeast bordering with Brentwood and Oakley as Moderate Resource. Compared to the rest of the County and Region, the TCAC Composite score shows that Antioch has lower opportunity areas and lower access to resources for its residents.

DISPROPORTIONATE HOUSING NEEDS AND DISPLACEMENT RISK

There are significant disparities in the rates of renter and owner-occupied housing by race/ethnicity in Contra Costa County, although Antioch has significantly higher homeownership rates for Hispanic and Black residents than in the County as a whole. Renters are more cost-burdened than owners. In Antioch, approximately 25 percent of renters spend 30 to 50 percent of their income on housing compared to 20.6 percent of those that own. Additionally, 34.3 percent of renters spend 50 percent or more of their income on housing, while 12.5 percent of owners are severely cost-burdened. Overcrowding is also more prevalent in rental households.

As lower-income residents have been displaced from more expensive parts of the Bay Area, poverty in Eastern Contra Costa County has increased dramatically. From 2000-2014, the increase in poverty in Antioch was among the highest in the Bay Area. Displacement is thus perpetuating segregation as low-income people of color increasingly concentrate in east County. The University of California, Berkeley found that in Antioch, 31.3 percent of households live in neighborhoods that are susceptible to or experiencing displacement and 19.2 percent live in neighborhoods at risk of or undergoing gentrification.

OUTREACH

In addition to fair housing enforcement, it is critical that the community participation process in Antioch also reflects community conditions, and that the goals and strategies to address fair housing issues are both targeted and feasible. Throughout the Housing Element update, best practices from the HCD guidance on AFFH were used, including using a variety of meeting types and locations, ample time for public review, translating key materials, conducting meetings and focus group fully in Spanish to create a safe space for residents to provide feedback in their native language, avoiding overly technical language, and consulting key stakeholders who can assist with engaging low-income households and protected classes. Overall, the goals for this outreach were to reach and include the voices of those in protected classes and increase resident participation overall. Chapter 8, Participation of this Housing Element describes all community engagement activities undertaken during the update process and how community feedback was incorporated into the Housing Element. Table B-1 below shows key findings related to AFFH from our stakeholder meetings and surveys.

TCAC and Access of Opportunity

The California Tax Credit Allocation Committee (TCAC) measures access to opportunity in order to place affordable housing in locations where residents can have access to resources. TCAC utilizes data on economic mobility, educational achievement, and environmental health to create an access to opportunity index. TCAC identifies areas from highest to lowest resource by assigning scores between 0-1 for each domain by census tracts where higher scores indicate higher "access" to the domain or higher "outcomes." Refer to Table 12 for a list of domains and indicators for measuring access to opportunity. Composite scores are a combination score of the three domains that do not have a numerical value but rather rank census tracts by the level of resources (low, moderate, high, highest).

In addition to the outreach done specifically for this Housing Element update, the Contra Costa Consortium and public housing authorities engaged a wide range of stakeholders and members of the community in the process of creating the 2020 AI. Outreach efforts included the dissemination of a survey, in-person meetings with an array of stakeholders and agencies, and community meetings to engage with residents across Contra Costa County. While we are able to utilize many of these findings in the Housing Element, we also reached out to additional stakeholders and spoke to some of the same organizations to follow up on issues specific to Antioch in 2021.

For the two community-wide meetings held on February 17, 2022, and April 13, 2022, a diligent effort was made to include all economic segments of the community and/or their representatives. A detailed description of this effort is described in Appendix E: Public Engagement Output.

The City of Antioch reported in its 2017-18 Consolidated Annual Performance Evaluation Report (CAPER) that the City has made recent efforts to partner with nonprofits to engage in greater outreach to the Hispanic community in order to encourage greater participation in government service programs—generally resulting in increased outreach efforts, but “with declining success.” Additionally, Antioch reported significant new outreach programming for people experiencing homelessness, it also faces a severe continuing lack of available funding and services to support this population. It also supported the activities of ECHO housing, which has engaged in testing, audits, public education, and outreach (in English and Spanish) within the city.

Summary

The City has engaged key stakeholders throughout its Housing Element update, including but not limited to housing and community development providers, lower-income community members, members of protected classes, representative advocacy organizations, fair housing agencies, independent living centers, and homeless service agencies. As described in Chapter 8 and Appendix E, proactive methods were used to reach a broad and diverse audience, and feedback from the community shaped the findings related to housing constraints and the Assessment of Fair Housing as well as the policies and programs included in Chapter 7.

TABLE B-1: STAKEHOLDER INTERVIEW AND FOCUS GROUP FINDINGS, CITY OF ANTIOCH 2021

Stakeholder	Summary of Findings
<p>Independent Living Resources Through educational empowerment and advocacy, ILRs’ main goal is to incorporate those with disabilities into the community. ILR offers free services for persons with disabilities and seniors, their families and the agencies which serve them.</p>	<ul style="list-style-type: none"> ▪ The biggest issue regionally and in Antioch is a lack of affordable housing. Some people are living in cars, having a hard time paying application fees. Application fees are a huge issue as people aren’t able to cover that. Credit reports are also an issue. ▪ People living on social security can’t afford housing. ▪ There is a need for more project-based vouchers.
<p>First 5 Center Serves families with prenatal babies through 5 years old, and in Antioch they are about 50% Hispanic Latinos and Spanish-speakers.</p>	<ul style="list-style-type: none"> ▪ Antioch Change, a regional group of community parents, identified Antioch as one of the highest need areas in East County in terms of housing disparities. Preliminary findings from recent data collection directly from First 5 families found that the top two concerns related to housing in Antioch are: <i>affordability</i> - close to half of families listed affordability as their biggest concern. <i>Habitability and safety</i> related to the housing that is available to those interviewed was the second concern. ▪ Residents in Antioch worry most about rent increases and paying back any debt they have (to the landlord). ▪ A successful housing program addresses lifestyle amenities that allow for the elderly and families to have access to safe open spaces, like parks, and security and adequate lighting in their neighborhoods, access to transit, and allows people to be proud of living there, not afraid of walking outside and connecting with people. Childcare is also crucial. ▪ It is important to ensure that landlords create a non-hostile space and fix things that are broken.
<p>ECHO Fair Housing Educates tenants and landlords about their housing rights, state, federal, and local laws, especially related to building codes. Intervenes when the landlord or tenant breaks housing laws. ECHO’s role is to advocate not for the landlord or tenant specifically but rather the housing law.</p>	<ul style="list-style-type: none"> ▪ Availability of affordable housing is the biggest concern, especially in regards to disparities between groups of people and opportunities they are offered. ▪ Successful housing projects require strong community outreach; raise awareness, education, communication—communities need more information and resources made available to them. ▪ Calls that come to us from Antioch come disproportionately from people with disabilities. ▪ Collaborating across nonprofits in regards to ensuring people receive the information about their rights and resources is important. ▪ There is opportunity for Antioch to lead the region to push for more federal funds to help promote homeownership.
<p>Shelter Inc Integrates case management to help address the root causes of homelessness. Services include eviction prevention, and multiple housing solutions including interim and long-term housing.</p>	<ul style="list-style-type: none"> ▪ Veterans who have experienced trauma during their military service become very selective about where they want to live. They do not want to be around people with addiction problems. ▪ Many senior veterans are losing their homes due to not having a rent control system. ▪ If the landlord does nothing to fix a home that’s falling apart, they sometimes evict people instead of fixing it. ▪ The homeless near the lake have a limited perimeter of where they are able to walk to, but there are transportation options within their walkable perimeter. ▪ There is a need for a living facility with wraparound services for the unhoused. ▪ The pandemic has left a gap where in-person resource fairs used to help people find housing and job information, technical training, and computer skills. ▪ There is a perception that more growth in terms of housing leads to a risk of additional crime and the city is growing too fast.

TABLE B-1: STAKEHOLDER INTERVIEW AND FOCUS GROUP FINDINGS, CITY OF ANTIOCH 2021

Stakeholder	Summary of Findings
<p>CC Senior Legal Services A non-profit organization dedicated to providing free civil legal services to Contra Costa County residents who are 60 or older.</p>	<ul style="list-style-type: none"> ▪ For seniors on fixed incomes, rents go up during market cycles and Social Security does not keep up. If they do get evicted it is hard to find something comparable and affordable, which is increasingly tough at their age. ▪ Outreach methods are not driven by data on what works. Providers need to determine how people get information, especially people who aren't currently aware of resources. Someone went door to door and found that most people are not aware of the senior services currently provided.
<p>Bay Area Legal Aid Provide low-income clients with free civil legal assistance, including legal advice and counsel, effective referrals, and legal representation. The largest civil legal aid provider serving seven Bay Area counties.</p>	<ul style="list-style-type: none"> ▪ Without strong rent control, people are being priced out and evicted not just for non-payment. In Antioch, tenants can be evicted for no reason, and once that happens many landlords do not accept people who have evictions on their record. ▪ The strongest way to protect people with a changing environment in Antioch (i.e. the new BART station) is to implement a just cause eviction policy.
<p>Habitat for Humanity East Bay/Silicon Valley Partnered with The City of Antioch to provide health and safety, property maintenance, energy efficiency, and disability accommodation repairs to low and moderate-income homeowners within the city limits.</p>	<ul style="list-style-type: none"> ▪ Low-income homeowners are not able to repair their homes so they are living in tender conditions and there is a barrier to accessing any funding. ▪ In order to access federal funding for home repairs, if you live in a flood zone, you need flood insurance which is cost prohibitively expensive for many homeowners. ▪ Mobile homes cannot secure loans for home repairs because they are not considered real property. ▪ Antioch's grant and loan program requires that a lien be placed on a home for two years. There is a fear that folks will use the funding to fix up their homes and then turn around and sell, but in the 11 jurisdictions where Habitat administers programs, they do not see that happening. Antioch is the only city that requires filing a lien in order to issue a grant for repairs. It turns people off because they are scared by a lien, and the amount of time it takes to administer is too long.
<p>Saint Vincent de Paul Most Holy Rosary Conference A group funded by the parishioners of Most Holy Rosary and St. Ignatius of Antioch Catholic Churches. They help with rent, deposits, utility bills and furniture.</p>	<ul style="list-style-type: none"> ▪ There is some natural economic segregation between north of the freeway and south of the freeway because we have an old area with smaller, cheaper homes and the newer areas are more expensive. The racial mix over all though is pretty well mixed up. ▪ Better outreach so people know where to get resources is crucial. At a minimum need to make sure people know to call 211 for information. ▪ Displacement affects Antioch most in the sense that people are being priced out of other parts of the Bay and coming to Antioch, not that they're getting priced out from Antioch. ▪ The population growth has meant that there are multiple families in one single-family home, which has consequences for parking. A lack of affordable housing in other regions has caused overcrowding in Antioch.
<p>East Bay Housing Organizations EBHO brings together community members, public officials, nonprofit housing developers, residents, service providers, planners, professionals, and advocates to work together to ensure everyone has a safe, healthy, and affordable place to call home.</p>	<ul style="list-style-type: none"> ▪ It is important to make sure affordable housing opportunities are distributed throughout the community and are not segregated to only particular neighborhoods or sections of the city. ▪ In Contra Costa County, funding for affordable housing is constrained because the County does not have an adequate vehicle for a local match (affordable housing bond or other local resources that can provide a local match). Without this, projects are less competitive for the federal tax credits. ▪ Transportation options are limited for those without a private vehicle and leads to employment challenges. Long commutes also decrease the quality of life, and every area of the Bay needs to do its share to

TABLE B-1: STAKEHOLDER INTERVIEW AND FOCUS GROUP FINDINGS, CITY OF ANTIOCH 2021

Stakeholder	Summary of Findings
	<p>build more housing. Just because other communities are not doing it doesn't mean Antioch should stop. We have a big regional need.</p> <ul style="list-style-type: none">▪ There are not enough strong tenant protections in Antioch and East Contra Costa County. Just cause, rent control, or even a tenant anti-harassment ordinance is needed.▪ The moratorium on evictions has made EBHO aware of landlords harassing their tenants to constructively evict individuals and families from their homes when they could not use other means.

Source: City of Antioch and Urban Planning Partners, 2021.

ASSESSMENT OF FAIR HOUSING

This Assessment of Fair Housing analyzes fair housing issues in Antioch and compares Antioch to the County and Region.

FAIR HOUSING ENFORCEMENT AND CAPACITY

Fair housing enforcement and outreach capacity refers to the ability of a locality and fair housing entities to disseminate information related to fair housing laws and rights and provide outreach and education to community members. Enforcement and outreach capacity also includes the ability to address compliance with fair housing laws, such as investigating complaints, obtaining remedies, and engaging in fair housing testing. Fair housing issues that may arise in any jurisdiction include but are not limited to:

- Housing design that makes a dwelling unit inaccessible to an individual with a disability.
- Discrimination against an individual based on race, national origin, familial status, disability, religion, sex, or other characteristic when renting or selling a housing unit.
- Disproportionate housing needs including cost burden, overcrowding, substandard housing, and risk of displacement.

Pursuant to the California Fair Employment and Housing Act [Government Code Section 12921 (a)], the opportunity to seek, obtain, and hold housing cannot be determined by an individual's "race, color, religion, sex, gender, gender identity, gender expression, sexual orientation, marital status, national origin, ancestry, familial status, source of income, disability, veteran or military status, genetic information, or any other basis prohibited by Section 51 of the Civil Code." These characteristics are commonly referred to as protected classes. The Fair Employment and Housing Act and the Unruh Civil Rights Act are the primary fair housing laws in California. California State law extends anti-discrimination protections in housing to several classes that are not covered by the federal Fair Housing Act of 1968, including prohibiting discrimination on the basis of sexual orientation.

The City of Antioch does not provide direct mediation services, but it does contract with various Bay Area organizations to provide fair housing, social and legal resources services to residents. See Implementing Program 5.1.1. Fair Housing Services within Chapter 7, Housing Goals, Policies, and Programs of the Housing Element. These organizations are listed below in Table B-2 along with an assessment of how accessible the organization's website and services are to persons with Limited English Proficiency (LEP). on the City website and directs residents to appropriate agencies and resources for fair housing assistance. Fair housing outreach and education is imperative to ensure that those experiencing discrimination know when and how to seek help. Accordingly, the eCity prioritizes the advertising of available fair housing resources via the eCity's website and social media pages as well as at City Hall within the Public Safety and Community Resources Department and throughout the community in community centers, libraries, and other public locations. See Implementing Program 1.1.8. Safe Housing Outreach within Chapter 7, Housing Goals, Policies, and Programs of the Housing Element. Several organizations provide fair housing, social, and legal services in Antioch and/or Contra Costa County, as shown in Table B-2. Also included in Table B-2 is an assessment of how accessible the website and services are to persons with Limited English Proficiency (LEP).

TABLE B-2: LOCAL HOUSING, SOCIAL SERVICES, AND LEGAL SERVICE ORGANIZATIONS IN CONTRA COSTA COUNTY

Name	Focus Areas	Service Area	Website Accessibility	Address	Phone	Website
Eden Council of Hope & Opportunity (ECHO) Fair Housing	Housing counseling agency that provides education and charitable assistance. In Contra Costa County, ECHO Fair Housing provides fair housing services, first-time home buyer counseling and education, and tenant/landlord services (rent review and eviction harassment programs are available only in Concord).	Alameda, Contra Costa, and Monterey Counties, and the Cities of Alameda, Antioch, Concord, Hayward, Livermore, Monterey, Oakland, Pleasanton, Richmond, Salinas, San Leandro, Seaside, Union City, & Walnut Creek	Navigating the ECHO website may be difficult for the limited-English proficient (LEP) population due to the website being predominantly English. However, the website has some options to translate the homepage to other languages.	301 W. 10 th St Antioch, CA 94509	(925) 732-3919	http://www.echofairhousing/
Bay Area Legal Aid	Largest civil legal aid provider serving seven Bay Area counties. Has a focus area in housing preservation and homelessness task force to provide legal services and advocacy for those in need.	San Rafael, Napa, Richmond, Oakland, San Francisco, Redwood City, & San Jose	The organization provides translations for their online resources to over 50 languages and uses volunteer interpreters/translators to help provide language access. Its legal advice line provides counsel and advice in different languages. Specific to Contra Costa County, tenant housing resources are provided in English and Spanish.	1735 Telegraph Ave Oakland, CA 94612	(510) 663-4755	https://baylegal.org/
Shelter Inc.	Provides case management services, employment assistance, and housing search assistance to low-income households at risk of experiencing homelessness and people with disabilities.	Contra Costa, Solano, and Sacramento counties.	Navigating the Shelter Inc website may be difficult for the limited-English proficient (LEP) population due to the website being in English and lacking options to translate.	P.O. Box 5368 Concord, CA 94524	(925) 335-0698	https://shelterinc.org/
Contra Costa Senior Legal Services	A non-profit organization dedicated to providing free civil legal services to Contra	Contra Costa County	The website can be translated to Chinese, Filipino, and Spanish.	2702 Clayton Rd #202 Concord, CA 94519	(925) 609-7900	https://www.ccsls.org/

Name	Focus Areas	Service Area	Website Accessibility	Address	Phone	Website
	Costa County residents who are 60 or older.		Linked resources are primarily offered in English and Spanish.			
Pacific Community Services, Inc. (PCSI)	Private non-profit housing agency that serves East Contra Costa County (Bay Point, Antioch, and Pittsburg). Programs include Foreclosure Prevention, Homeownership Counseling, Rental Counseling, Tenant and Landlord Rights, and Fair Housing Education and Outreach.	Bay Point, Antioch, & Pittsburg	Though promising overall, the website lacks contact information, resources, and accessibility on their website.	329 Railroad Ave, Pittsburg, CA 94565	(925) 439-1200	http://pacomserve.org/
Fair Housing Advocates of Northern California (FHANC)	Non-profit agency that provides fair housing information and literature in a number of different languages.	Primarily serves Marin, Sonoma, and Solano County but also has resources to residents outside of the above geographic areas. Fair housing services provided to residents outside of Marin, Sonoma, or Solano County include foreclosure prevention services & information, information on fair housing law for the housing industry, and other fair housing literature	Majority of the fair housing literature is provided in Spanish and English, with some provided in Vietnamese and Tagalog.	1314 Lincoln Ave. Suite A San Rafael, CA 94901	(415)457-5025	https://www.fairhousingnorcal.org/

Source: Alameda County 2020 AI; C4 (Contra Costa County Collaborative), 2022; and Urban Planning Partners personal communication with Teri House, CDBG & Housing Consultant and Shelter Inc, Contra Costa Legal Services, Bay Area Legal Aid, and ECHO, 2022.

Fair Housing Enforcement

California’s Department of Fair Employment and Housing (DFEH) has statutory mandates to protect the people of California from discrimination pursuant to the California Fair Employment and Housing Act (FEHA), Ralph Civil Rights Act, and Unruh Civil Rights Act (with regards to housing), as listed below.

- **FEHA.** Prohibits discrimination and harassment on the basis of race, color, religion, sex (including pregnancy, childbirth, or related medical conditions), gender, gender identity, gender expression, sexual orientation, marital status, military or veteran status, national origin, ancestry, familial status, source of income, disability, and genetic information, or because another person perceives the tenant or applicant to have one or more of these characteristics.
- **Unruh Civil Rights Act (Civ. Code, Section 51).** Prohibits business establishments in California from discriminating in the provision of services, accommodations, advantages, facilities and privileges to clients, patrons and customers because of their sex, race, color, religion, ancestry, national origin, disability, medical condition, genetic information, marital status, sexual orientation, citizenship, primary language, or immigration status.
- **Ralph Civil Rights Act (Civ. Code, Section 51.7).** Guarantees the right of all persons within California to be free from any violence, or intimidation by threat of violence, committed against their persons or property because of political affiliation, or on account of sex, race, color, religion, ancestry, national origin, disability, medical condition, genetic information, marital status, sexual orientation, citizenship, primary language, immigration status, or position in a labor dispute, or because another person perceives them to have one or more of these characteristics.

Fair housing complaints can be used as an indicator to identify characteristics of households experiencing discrimination in housing. Based on DFEH Annual Reports, Table B-3 shows the number of housing complaints filed by Contra Costa County to DFEH between 2015 and 2020. A slight increase in the number of complaints precedes the downward trend from 2016 to 2020.

TABLE B-3: NUMBER OF DFEH HOUSING COMPLAINTS IN CONTRA COSTA COUNTY (2020)

Year	Housing	Unruh Civil Rights Act
2015	30	5
2016	32	2
2017	26	26
2018	22	2
2019	22	2
2020	20	1

Note that fair housing cases alleging a violation of FEHA can also involve an alleged Unruh violation as the same unlawful activity can violate both laws. DFEH creates companion cases that are investigated separately from the housing investigation.

Source: California Department of Fair Employment and Housing, 2021.

The Department of Housing and Urban Development’s Office of Fair Housing and Equal Opportunity (HUD FHEO) enforces fair housing by investigating complaints of housing discrimination. Table B-4 shows the number of FHEO Filed Cases by Protected Class in Contra Costa County between 2015 and

2020. A total of 148 cases were filed within this time period, with disability being the top allegation of basis of discrimination followed by familial status, race, national origin, and sex. These findings are consistent with national trends stated in FHEO’s FY 2020 State of Fair Housing Annual Report to Congress where disability was also the top allegation of basis of discrimination.

TABLE B-4: NUMBER OF FHEO FILED CASES BY PROTECTED CLASS IN CONTRA COSTA COUNTY (2015–2020)

Year	Number of Filed Cases	Disability	Race	National Origin	Sex	Familial Status
2015	28	17	4	2	2	4
2016	30	14	8	7	5	6
2017	20	12	3	5	1	5
2018	31	20	6	3	4	9
2019	32	27	4	4	4	1
2020	7	4	1	0	2	1
Total	148	94	26	21	18	26
Percentage of Total Filed Cases						
*Note that cases may be filed on more than one basis.		63.5%	17.5%	14.2%	12.2%	17.6%

Source: Department of Housing and Urban Development Office of Fair Housing and Equal Opportunity (FHEO) Filed Cases, 2021.

Table B-4 indicates that the highest number of fair housing complaints are due to discrimination against those with disabilities, followed by income source, race, and national origin.

ECHO Fair Housing provides additional fair housing services in Contra Costa County and at times provides mediation to households facing housing discrimination before these actions are reported to public authorities. Therefore, it is important to include their analysis as well. A summary of ECHO’s Fair Housing Complaint Log on fair housing issues, actions taken, services provided, and outcomes can be found in Tables B-5 and B-6. Services that were not provided include case tested by phone; case referred to HUD; and case accepted for full representation. As shown in Tables B-5 and B-6, the most common action(s) taken or services provided are providing clients with counseling, followed by sending testers for investigation, and conciliation with landlords. Regardless of actions taken or services provided, almost 45 percent of cases are found to have insufficient evidence, and only about 12 percent of all cases resulted in successful mediation.

Fair Housing Testing

Fair housing testing is a randomized audit of property owners’ compliance with local, state, and federal fair housing laws. Initiated by the Department of Justice’s Civil Rights Division in 1991, fair housing testing involves the use of an individual or individuals who pose as prospective renters for the purpose of determining whether a landlord is complying with local, state, and federal fair housing laws.

TABLE B-5: ECHO FAIR HOUSING COMPLAINT LOG – ACTION(S) TAKEN/SERVICES PROVIDED

Protected Class	Testers Sent for Investigation	Referred to Attorney	Conciliation with Landlord	Client Provided with Counseling	Client Provided with Brief Service	Grand Total
Race	21	0	0	2	0	23
Marital Status	0	0	0	1	0	1
Sex	0	0	0	0	0	0
Religion	0	0	0	0	0	0
Familial Status	0	0	0	3	0	3
Sexual Orientation	0	0	0	0	0	0
Sexual Harassment	0	0	0	1	0	1
Income Source	15	0	1	7	1	24
Disability	7	1	14	33	5	60
National Origin	13	0	0	1	0	14
Other	0	0	1	11	5	17
Total	56	1	16	59	11	143

Source: ECHO Fair Housing (2020-2021).

TABLE B-6: ECHO FAIR HOUSING COMPLAINT LOG – OUTCOMES

Protected Class	Counseling Provided to Landlord	Counseling Provided to Tenant	Education to Landlord	Insufficient Evidence	Preparing Site Visit	Referred to DFEH/HUD	Successful Mediation	Grand Total
Race	0	0	2	20	0	1	0	23
National Origin	0	0	1	13	0	0	0	14
Marital Status	0	0	0	1	0	0	0	1
Sex	0	0	0	0	0	0	0	0
Disability	2	25	2	12	0	4	15	60
Religion	0	0	0	0	0	0	0	0
Sexual Orientation	0	0	0	0	0	0	0	0
Familial Status	0	3	0	0	0	0	0	3
Income Source	3	3	0	16	1	0	1	24
Sexual Harassment	0	8	2	2	1	4	0	17
Other	0	0	0	0	0	1	0	1
Total	5	39	7	64	2	10	16	143

Source: ECHO Fair Housing (2020-2021).

ECHO conducts fair housing investigations in several jurisdictions through Contra Costa County. Every year they conduct an audit of rental properties in local communities to see how well they are conforming to fair housing laws. A different protected class is selected each year as the focus of the audit. Table B-7 reveals that there was differential treatment found in Antioch in the Fiscal Year 2019-

2020 (when testing discrimination based on racial voice identification) and Fiscal Year 2020-2021 (when testing discrimination based on the use of Housing Choice Vouchers to pay rent). Based on the information from ECHO, the City of Antioch had less discrimination based on racial voice identification (8 percent of cases) than Concord (40 percent) or the unincorporated County (15 percent). However, it had more source of income discrimination than any of the other three jurisdictions tested.

TABLE B-7: ECHO FAIR HOUSING FAIR HOUSING AUDIT RESULTS

	Fiscal Year 2017-2018	Fiscal Year 2018-2019	Fiscal Year 2019-2020	Fiscal Year 2020-2021
Antioch				
Differential Treatment	0	0	1	2
No Differential Treatment	13	13	11	10
Antioch Differential Treatment (Percentage of Total)	0%	0%	8%	17%
Concord				
Differential Treatment	3	0	2	0
No Differential Treatment	2	5	3	5
Concord Differential Treatment (Percentage of Total)	60%	0%	40%	0%
Contra Costa County				
Differential Treatment	0	0	3	1
No Differential Treatment	17	17	17	21
County Differential Treatment (Percentage of Total)	0%	0%	15%	5%
Walnut Creek				
Differential Treatment	0	0	0	0
No Differential Treatment	5	5	5	5
Walnut Creek Differential Treatment (Percentage of Total)	0%	0%	0%	0%

Source: ECHO Fair Housing Fair Housing Audit Reports.

The 2020 Contra Costa County AI did not report any findings on fair housing testing on the county level. However, the 2020 AI did identify that private discrimination is a problem in Contra Costa County that continues to perpetuate segregation. Based on fair housing testing conducted in the City of Richmond, it was found that there was significant differential treatment in favor of White testers over Black testers in 55 percent of phone calls towards 20 housing providers with advertisements on Craigslist. Because Whites receive better services, they tend to live in neighborhoods apart from minority groups.

Conclusion

Fair housing outreach and education is imperative to ensure that those experiencing discrimination know when and how to seek help. While the City of Antioch does not provide direct mediation services, it does provide resources on the City website and directs residents to several organizations throughout the County that do and to resources for fair housing assistance. Additionally, the City of Antioch contracts with various fair housing and legal service providers to provide fair housing services to

residents, and ensure compliance with all applicable state housing laws. These organizations are listed above in Table B-2 and referenced within Program 5.1.1. Fair Housing Services within Chapter 7, Housing Goals, Policies, and Programs-of the Housing Element. -In Contra Costa County and Antioch, similar to national trends, disability is the top allegation of basis of discrimination. Antioch has also been found to have differential treatment in the private housing market by landlords, specifically due to perceptions of race and the use of Housing Choice Vouchers: However there are no known fair housing settlement cases in the City.

SEGREGATION AND INTEGRATION

This section begins with background information and then analyzes racial segregation first at the neighborhood level within Antioch and then at a larger scale to compare regional trends in Contra Costa County and Bay Area region to Antioch. It then examines income segregation at the neighborhood level and then regional level. The section closes out with the geographic distribution of persons with special housing needs, including persons with disabilities, familial status (large families, female-headed no-spouse/no-partners households), and households using Housing Choice Vouchers (HCVs).

Definition of Terms – Segregation Types

Neighborhood level segregation (within a jurisdiction, or intra-city): Segregation of race, income, or other groups can occur from neighborhood to neighborhood within a city. For example, if a local jurisdiction has a population that is 20% Latinx, but some neighborhoods are 80% Latinx while others have nearly no Latinx residents, that jurisdiction would have segregated neighborhoods.

City level segregation (between jurisdictions in a region, or inter-city): Race, income, and other divides also occur between jurisdictions in a region. A region could be very diverse with equal numbers of white, Asian, Black, and Latinx residents, but the region could also be highly segregated with each city comprised solely of one racial group.

The majority of the information in this section is provided by the Association of Bay Area Governments (ABAG) in collaboration with UC Merced, and a regional Contra Costa County analysis provided by C4. Therefore, parenthetical references are used in the same manner as they were quoted in the reports they were pulled from, as opposed to footnotes.

Background

Defining Segregation

Segregation is the separation of different demographic groups into different geographic locations or communities, meaning that groups are unevenly distributed across geographic space. Segregation can exist wholly within a particular city where certain neighborhoods have concentrations of protected class members. Segregation can also exist between municipalities and even across County boundaries within a broader metropolitan area such as the Bay Area.

Segregation is not only a racial matter. For example, for persons with disabilities, segregation also includes residence in congregate and/or institutional facilities that allow for limited interaction with people who do not have disabilities, regardless of where those dwellings are located. Segregation can also occur by income level, familial status, age, or by households who use subsidized Housing Choice Vouchers. However, segregation by race has been studied the most and has the most available data.

This section examines two spatial forms of segregation: neighborhood level segregation *within* a local jurisdiction and city level segregation *between* jurisdictions in the Bay Area.

There are many factors that have contributed to the generation and maintenance of segregation. Historically, racial segregation stemmed from explicit discrimination against people of color, such as restrictive covenants, redlining, and discrimination in mortgage lending. This history includes many overtly discriminatory policies made by federal, state, and local governments (Rothstein 2017). Segregation patterns are also affected by policies that appear race-neutral, such as land use decisions and the regulation of housing development.

Segregation by race, income, and other characteristics has resulted in vastly unequal access to public goods such as quality schools, neighborhood services and amenities, parks and playgrounds, clean air and water, and public safety (Trounstine 2015). This generational lack of access for many communities, particularly people of color and lower income residents, has often resulted in poor life outcomes, including lower educational attainment, higher morbidity rates, and higher mortality rates (Chetty and Hendren 2018, Ananat 2011, Burch 2014, Cutler and Glaeser 1997, Sampson 2012, Sharkey 2013).

Integration, by contrast, consists of both relative dispersion or lack of concentration of protected class members and, for persons with disabilities, residence in settings like permanent supportive housing that provide opportunities for interaction with persons who do not have disabilities. As the passage of the Fair Housing Act by Congress in 1968 was, in large measure, a response to pervasive patterns of residential racial segregation to which government action contributed significantly, segregation and integration are essential topics in any fair housing planning process.

There are several ways to measure segregation in a given jurisdiction or region, many of which will be defined and used throughout this analysis.

Segregation Patterns in the Bay Area

Across the San Francisco Bay Area, White residents and above moderate-income residents are significantly more segregated from other racial and income groups. The highest levels of racial segregation occur between the Black and White populations when examining the whole Bay Area. The amount of racial segregation both *within* Bay Area cities and *across* jurisdictions in the region has decreased since the year 2000.⁵ This finding is consistent with recent research from the Othering and Belonging Institute at UC Berkeley, which concluded that “[a]lthough 7 of the 9 Bay Area counties were more segregated in 2020 than they were in either 1980 or 1990, racial residential segregation in the region appears to have peaked around the year 2000 and has generally declined since.”⁶ However, compared to cities in other parts of California, Bay Area jurisdictions have more neighborhood level segregation between residents from different racial groups and other protected characteristics (e.g., disability, familial status). Additionally, there is more racial segregation *between* Bay Area cities compared to other regions in the state.

⁵ UC Merced Urban Policy Lab and ABAG/MTC Staff, 2022. *AFFH Segregation Report: Antioch*.

⁶ For more information, see <https://belonging.berkeley.edu/most-segregated-cities-bay-area-2020>.

Segregation and Land Use

It is difficult to address segregation patterns without an analysis of both historical and existing land use policies that impact segregation patterns. Land use regulations influence what kind of housing is built in a city or neighborhood and these land use regulations in turn impact demographics: they can be used to affect the number of houses in a community, the number of people who live in the community, the wealth of the people who live in the community, and where within the community they reside (Trounstein 2018). Given disparities in wealth by race and ethnicity, the ability to afford housing in different neighborhoods, as influenced by land use regulations, is highly differentiated across racial and ethnic groups (Bayer, McMillan, and Reuben 2004).⁷

While some people of color have benefited greatly from the tech and property boom in the Bay Area, they remain overrepresented in communities like Antioch, which struggled with foreclosure and bankruptcy since the Great Recession and are underrepresented in the areas that have experienced high property appreciation. Antioch's history has included many instances of racism and exclusion — it is a former "sundown town" where Chinese residents were banned from walking city streets after sunset, and African Americans in the postwar era knew they were largely unwelcome after dark. And as Alex Schafran, author of *The Road to Resegregation: Northern California and the Failure of Politics*, explains, "Antioch is thus simultaneously the radical face of integration and a key example of twenty-first-century resegregation. Like all forms of segregation, the racialized and stratified landscapes in which this crisis has played out are not simply products of market forces, demographic change, or economic shifts. They are products of the culmination of innumerable political decisions... on land use, housing, transportation, environmental protection, and much more, decisions about how and for whom to build cities and towns and regions and neighborhoods... some of which were outright racist or classist."

⁷ Using a household-weighted median of Bay Area county median household incomes, regional values were \$61,050 for Black residents, \$122,174 for Asian/Pacific Islander residents, \$121,794 for white residents, and \$76,306 for Latinx residents. For the source data, see U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B19013B, Table B19013D, B19013H, and B19013I.

Definition of Terms - Geographies

Neighborhood: In this section, “neighborhoods” are approximated by tracts.¹ Tracts are statistical geographic units defined by the U.S. Census Bureau for the purposes of disseminating data. In the Bay Area, tracts contain on average 4,500 residents. Nearly all Bay Area jurisdictions contain at least two census tracts, with larger jurisdictions containing dozens of tracts.

Jurisdiction: Jurisdiction is used to refer to the 109 cities, towns, and unincorporated county areas that are members of ABAG. Though not all ABAG jurisdictions are cities, this section also uses the term “city” interchangeably with “jurisdiction” in some places.

Region: The region is the nine-county San Francisco Bay Area, which is comprised of Alameda County, Contra Costa County, Marin County, Napa County, San Francisco County, San Mateo County, Santa Clara County, Solano County, and Sonoma County.

¹ Throughout this section, neighborhood level segregation measures are calculated using census tract data. However, the racial dot maps in Figure 1 and Figure 5 use data from census blocks, while the income group dot maps in Figure 8 and Figure 12 use data from census block groups. These maps use data derived from a smaller geographic scale to better show spatial differences in where different groups live. Census block groups are subdivisions of census tracts, and census blocks are subdivisions of block groups. In the Bay Area, block groups contain on average 1,500 people, while census blocks contain on average 95 people.

Racial Segregation

Ethnic and racial composition of a region is useful in analyzing housing demand and any related fair housing concerns as it tends to demonstrate a relationship with other characteristics such as household size, locational preferences, and mobility. Prior studies have identified socioeconomic status, generational care needs, and cultural preferences as factors associated with “doubling up”—households with extended family members and non-kin. These factors have also been associated with ethnicity and race. Other studies have also found minorities tend to congregate in metropolitan areas though their mobility trend predictions are complicated by economic status (minorities moving to the suburbs when they achieve middle class) or immigration status (recent immigrants tend to stay in metro areas/ports of entry).

Neighborhood Level Racial Segregation (within Antioch)

Racial dot maps are useful for visualizing how multiple racial groups are distributed within a specific geography. The racial dot map of Antioch in Figure B-~~Error! Reference source not found.~~¹ below offers a visual representation of the spatial distribution of racial groups within the jurisdiction. Generally, when the distribution of dots does not suggest patterns or clustering, segregation measures tend to be lower. Conversely, when clusters of certain groups are apparent on a racial dot map, segregation measures may be higher. As shown in Figure B-1 and consistent with feedback from community members, there is a great diversity of races and ethnicities throughout Antioch—races appear fairly integrated within Antioch and there are no glaring concentrations of one race or ethnicity in one geographic area. However also evident in Figure B-1 is that tan dots, representing Latinx residents, and green dots, representing black residents, appear to be clustered and overrepresented in relation to other races, in the northwest portion of the city north of State Road 4.

As discussed within the “Disparities in Access to Opportunities” section later in this Appendix, census tract number 3072.02, located within this northwest portion of the city and bordered by State Road 4 to the south, L Street to the east, railroad tracks to the north, and Somersville Road to the west is designated “high segregation and poverty” according to California Tax Credit Allocation Committee (TCAC) opportunity maps. Areas designated high segregation and poverty on TCAC opportunity maps

are areas with at least 30% percent of the population falling below the federal poverty line and a concentration of black, Hispanic, Asian, or all persons of color above that of the county.

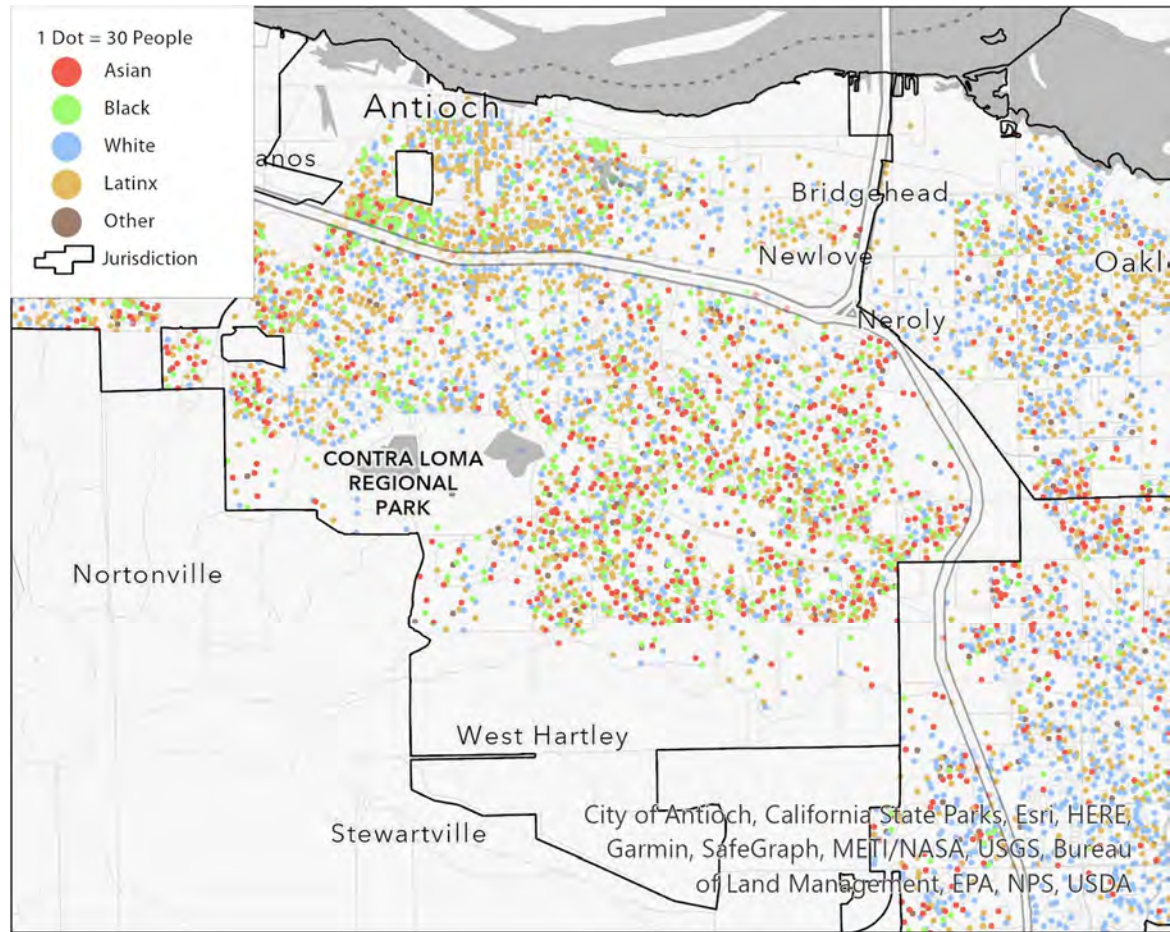


Figure B-1: Racial Dot Map of Antioch (2020)

Universe: Population. Source: U.S. Census Bureau, 2020 Census State Redistricting Data (Public Law 94-171) Summary File, 2020 Census of Population and Housing, Table P002.

Note: The plot shows the racial distribution at the census block level for City of Antioch and vicinity. Dots in each census block are randomly placed and should not be construed as actual placement of people.

Isolation Index

There are many ways to quantitatively measure segregation. Each measure captures a different aspect of the ways in which groups are distributed within a community. One way to measure segregation is by using an **isolation index**. **An isolation index is a measurement of segregation, based on the exposure members of each racial group in a jurisdiction can expect to have with members of other racial groups.** Isolation indexes measure the “experience” of members of different racial groups within the neighborhoods of a community by measuring what percentage of their neighborhood is comprised of individuals of the same racial group.

Isolation Index

The isolation index compares each neighborhood's composition to the jurisdiction's demographics as a whole.

This index ranges from 0 to 1. Higher values indicate that a particular group is more isolated from other groups.

Isolation indices indicate the potential for contact between different groups. The index can be interpreted as the experience of the average member of that group. For example, if the isolation index is .65 for Latinx residents in a city, then the average Latinx resident in that city lives in a neighborhood that is 65% Latinx.

Within the City of Antioch, the most isolated racial group is Latinx residents. Antioch's isolation index of 0.384 for Latinx residents means that the average Latinx resident lives in a neighborhood that is 38.4 percent Latinx. Other racial groups are less isolated, meaning they may be more likely to encounter other racial groups in their neighborhoods. The isolation index values for all racial groups in Antioch for the years 2000, 2010, and 2020 can be found in Table B-8 below. Among all racial groups in this jurisdiction, the White population's isolation index has changed the most over time, becoming less segregated from other racial groups between 2000 and 2020.

The “Bay Area Average” column in Table B-8 provides the average isolation index value across Bay Area jurisdictions for different racial groups in 2020.⁸ The data in this column can be used to compare the levels of segregation experienced by racial groups in the city of Antioch to that of the overall Bay Area. However, it is important to note that while isolation indices are useful segregation measurements, they provide a more accurate evaluation of segregation trends when analyzed in conjunction with the overall demographics of an area. For example, Table B-8 indicates the Bay Area average isolation index value for Black/African American residents is 0.053, meaning that the average Black/African American Bay Area resident lives in a neighborhood that is 5.3 percent Black/African American. The isolation index for Black/African American residents in the city of Antioch is 0.22, meaning the average Black/African American resident in Antioch lives in a neighborhood that is 22 percent Black/African American. ~~While initial comparison of these two indices might suggest greater racial isolation and therefore segregation among Black/African American residents in the city versus the Bay Area, t~~hese higher indices values in Antioch are likely partially attributed related to Antioch's greater level of demographic diversity than that of the larger Bay Area region. While Black/African American residents make up just 5.6 percent of the Bay Area's regional population, they make up over 21 percent of the city of Antioch's population,

⁸ This average only includes the 104 jurisdictions that have more than one census tract, which is true for all comparisons of Bay Area jurisdictions' segregation measures in this report. The segregation measure is calculated by comparing the demographics of a jurisdiction's census tracts to the jurisdiction's demographics, and such calculations cannot be made for the five jurisdictions with only one census tract (Brisbane, Calistoga, Portola Valley, Rio Vista, and Yountville).

nearly 4 times that of the Bay Area. Therefore, the proportionately larger percentage of Black/African American residents within the city of Antioch, compared to that of the Bay Area, is therefore likely why Black residents in Antioch are more likely to see other Black residents in their neighborhoods.

TABLE B-8: RACIAL ISOLATION INDEX VALUES FOR SEGREGATION WITHIN ANTIOCH

Race	Antioch			Bay Area Average
	2000	2010	2020	2020
Asian/Pacific Islander	0.101	0.141	0.173	0.245
Black/African American	0.119	0.183	0.220	0.053
Latinx	0.246	0.338	0.384	0.251
White	0.581	0.390	0.245	0.491

Universe: Population.

Source: IPUMS National Historical Geographic Information System (NHGIS). U.S. Census Bureau, 2020 Census State Redistricting Data (Public Law 94-171) Summary File, 2020 Census of Population and Housing, Table P002. Data from 2010 is from U.S. Census Bureau, Census 2010, Table P4. Data for 2000 is standardized to 2010 census tract geographies and is from U.S. Census Bureau, Census 2000, Table P004.

Figure B-2 below shows how racial isolation index values in Antioch compare to values in other Bay Area jurisdictions. In this figure, each dot represents a Bay Area jurisdiction. For each racial group, the spread of dots represents the range of isolation index values among Bay Area jurisdictions. Additionally, the black line within each racial group notes the isolation index value for that group in Antioch, and each dashed red line represents the Bay Area average for the isolation index for that group. According to the chart below, the city has isolation indices for Asian/Pacific Islander and White residents that are below the Bay Area averages, indicating lower levels of isolation among these groups within Antioch. Conversely, the city's isolation indices for Black/African American and Latinx residents are above that of the Bay Area average. ~~Rather than these indices representing greater levels of isolation and segregation within the city of Antioch, as previously discussed, Antioch's higher indices among these two groups is likely partially attributed to the larger proportion of the city's population comprised of these racial groups than that of the Bay Area. However, as discussed within the "Disparities in Access to Opportunity" section of this Appendix, one census tract (Tract Number 3072.02) in the northwest portion of the city, bordered by State Road 4 to the south, L Street to the east, railroad tracks [ARI] to the north, and Somersville Road to the west is designated "High Segregation and Poverty" according to California Tax Credit Allocation Committee (TCAC) opportunity maps. Areas designated high segregation and poverty on TCAC opportunity maps are areas with at least 30 percent% of the population falling below the federal poverty line and a concentration of black, Hispanic, Asian, or all persons of color above that of the county. hey're likely due to the city's demographic population which is comprised of larger proportions of these racial groups than the Bay Area region as a whole, as explained above.~~

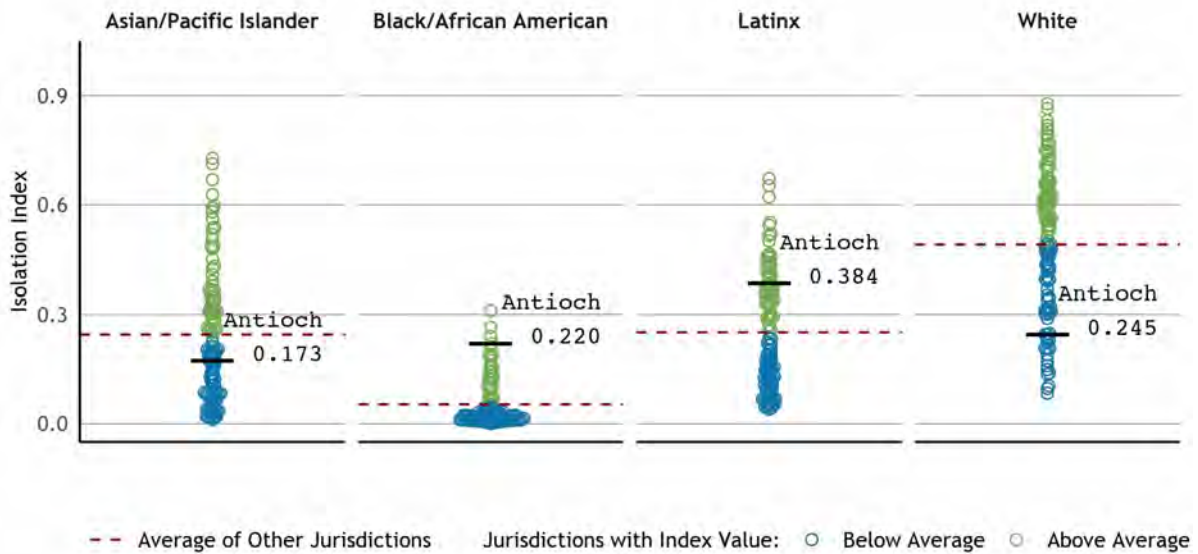


Figure B-2: Racial Isolation Index Values for Antioch Compared to Other Bay Area Jurisdictions (2020)

Universe: Bay Area Jurisdictions.

Source: IPUMS National Historical Geographic Information System (NHGIS). U.S. Census Bureau, 2020 Census State Redistricting Data (Public Law 94-171) Summary File, 2020 Census of Population and Housing, Table P002.

Dissimilarity Index

Another way to measure segregation is by using a **dissimilarity index**, which measures the percentage of a certain group’s population that would have to move to a different census tract in order to be evenly distributed with a city or metropolitan area in relation to another group.

According to the 2020 AI, segregation in Antioch is primarily an inter-jurisdictional rather than an intra-jurisdictional phenomenon, meaning it is more apparent when comparing Antioch to other jurisdictions rather than *within* Antioch. Antioch has a high concentration of people of color and those residents live across the cities’ neighborhoods. This qualified, yet predominant trend of inter-city, rather than intra-city, segregation explains why the County and the region have relatively high levels of segregation as measured by the Dissimilarity Index, but the County’s cities generally do not. This is consistent with the isolation index data analyzed as part of this Assessment.

Dissimilarity Index:

The dissimilarity index ranges from 0 to 1. Higher values indicate that groups are more unevenly distributed (e.g., they tend to live in different neighborhoods).

This index measures how evenly any two groups are distributed across neighborhoods relative to their representation in a city overall. The dissimilarity index at the jurisdiction level can be interpreted as the share of one group that would have to move neighborhoods to create perfect integration for these two groups.

For example, if a city’s Black/White Dissimilarity Index was 0.65, then 65 percent of Black residents would need to move to another neighborhood in order for Blacks and Whites to be evenly distributed across all neighborhoods in the city. An index score above 0.6 is considered high, while 0.3 to 0.6 is considered moderate, and below 0.3 is considered low.

Table B-9 below provides the dissimilarity index values indicating the level of segregation in Antioch between White residents and residents who are Black, Latinx, or Asian/Pacific Islander. The table also provides the dissimilarity index between White residents and all residents of color in the jurisdiction, and all dissimilarity index values are shown across three time periods (2000, 2010, and 2020). Racial dissimilarity has decreased between 2000 and 2020 for all comparisons, with the greatest decrease occurring in the Black/African American vs. White dissimilarity index. In Antioch, the highest levels of segregation, as measured by this index, is between Asian and White residents. Antioch’s Asian/White dissimilarity index of 0.281 means that 28.1 percent of Asian (or White) residents would need to move to a different neighborhood to create perfect integration between Asian residents and White residents. This is the opposite of the Bay Area Average, which shows that Asian/Pacific Islander vs. White dissimilarity index is the lowest of all racial comparisons for the region. Except for the Asian/Pacific Islander vs. White index, all other dissimilarity indices are lower in Antioch than the rest of the Region. This trend is also shown visually in Figure B-3 where each dot represents a Bay Area jurisdiction, the black line notes the dissimilarity index values in Antioch, and the dashed red lines represent the Bay Area averages.

TABLE B-9: RACIAL DISSIMILARITY INDEX VALUES FOR SEGREGATION WITHIN ANTIOCH

Race	Antioch			Bay Area Average
	2000	2010	2020	2020
Asian/Pacific Islander vs. White	0.304	0.332	0.281	0.185
Black/African American vs. White	0.283	0.247	0.205	0.244
Latinx vs. White	0.171	0.151	0.118	0.207
People of Color vs. White	0.164	0.171	0.132	0.168

Universe: Population.

Source: IPUMS National Historical Geographic Information System (NHGIS). U.S. Census Bureau, 2020 Census State Redistricting Data (Public Law 94-171) Summary File, 2020 Census of Population and Housing, Table P002. Data from 2010 is from U.S. Census Bureau, Census 2010, Table P4. Data for 2000 is standardized to 2010 census tract geographies and is from U.S. Census Bureau, Census 2000, Table P004.

Shown another way, Figure B-B-3 compares dissimilarity index values in City of Antioch to regional averages. In this chart, each dot represents a Bay Area jurisdiction. For each racial group pairing, the spread of dots represents the range of dissimilarity index values among Bay Area jurisdictions. Additionally, the black line within each racial group pairing notes the dissimilarity index value in Antioch, and each dashed red line represents the Bay Area average for the dissimilarity index for that pairing.

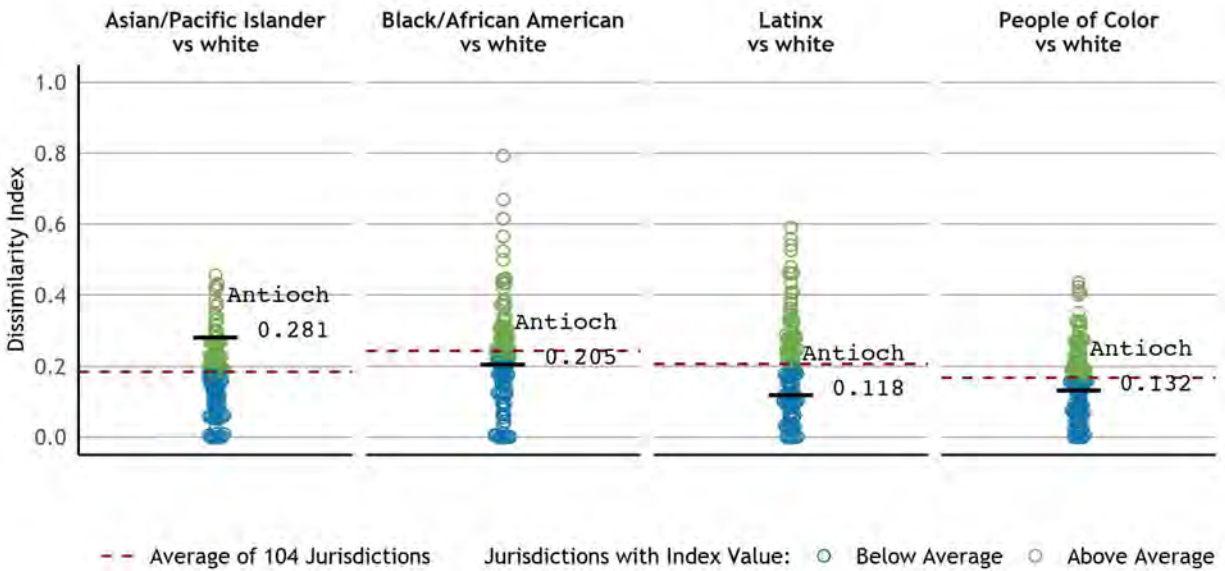


Figure B-3: Racial Dissimilarity Index Values for Antioch Compared to Other Bay Area Jurisdictions (2020)

Universe: Bay Area Jurisdictions.

Source: IPUMS National Historical Geographic Information System (NHGIS). U.S. Census Bureau, 2020 Census State Redistricting Data (Public Law 94-171) Summary File, 2020 Census of Population and Housing, Table P002.

Theil's H Index

The **Theil's H Index** can be used to measure segregation between all groups within a jurisdiction.

The Theil's H Index values for neighborhood racial segregation in Antioch for the years 2000, 2010, and 2020 can be found in Table B-10 below. Between 2010 and 2020, the Theil's H Index for racial segregation in Antioch declined, suggesting that there is now less neighborhood level racial segregation within the jurisdiction. In 2020, the Theil's H Index for racial segregation in Antioch was lower than the average value for Bay Area jurisdictions, indicating that neighborhood level racial segregation in Antioch is less than in the average Bay Area city.

Theil's H Index:

This index measures how diverse each neighborhood is compared to the diversity of the whole city. Neighborhoods are weighted by their size, so that larger neighborhoods play a more significant role in determining the total measure of segregation.

The index ranges from 0 to 1. A Theil's H Index value of 0 would mean all neighborhoods within a city have the same demographics as the whole city. A value of 1 would mean each group lives exclusively in their own, separate neighborhood.

For jurisdictions with a high degree of diversity (multiple racial groups comprise more than 10% of the population), Theil's H offers the clearest summary of overall segregation.

TABLE B-10: THEIL'S H INDEX VALUES FOR RACIAL SEGREGATION WITHIN ANTIOCH

Index	Antioch			Bay Area Average
	2000	2010	2020	2020
Theil's H Multi-racial	0.039	0.038	0.030	0.042

Universe: Population.

Source: IPUMS National Historical Geographic Information System (NHGIS). U.S. Census Bureau, 2020 Census State Redistricting Data (Public Law 94-171) Summary File, 2020 Census of Population and Housing, Table P002. Data from 2010 is from U.S. Census Bureau, Census 2010, Table P4. Data for 2000 is standardized to 2010 census tract geographies and is from U.S. Census Bureau, Census 2000, Table P004.

Figure B-4 below shows how Theil's H index values for racial segregation in Antioch compare to values in other Bay Area jurisdictions in 2020. In this chart, each dot represents a Bay Area jurisdiction. Additionally, the black line notes the Theil's H index value for neighborhood racial segregation in Antioch, and the dashed red line represents the average Theil's H index value across Bay Area jurisdictions.

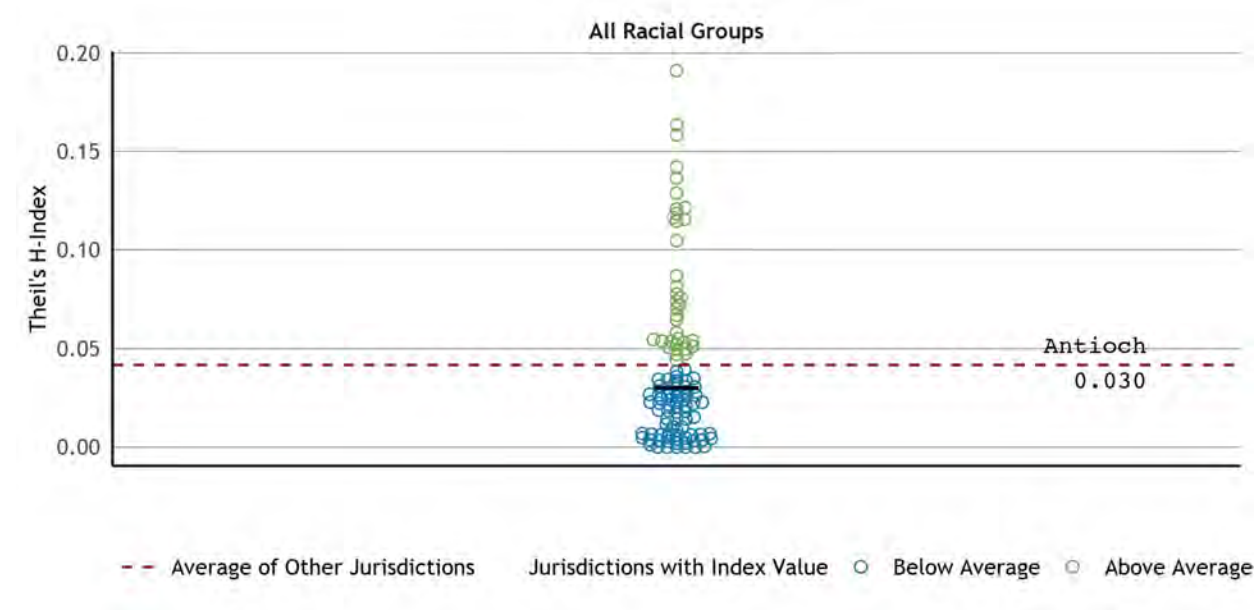


Figure B-4: Theil's H Index Values for Racial Segregation in Antioch Compared to Other Bay Area Jurisdictions (2020)

Universe: Bay Area Jurisdictions.

Source: IPUMS National Historical Geographic Information System (NHGIS). U.S. Census Bureau, 2020 Census State Redistricting Data (Public Law 94-171) Summary File, 2020 Census of Population and Housing, Table P002.

The following Table B-11 combines the three indices presented thus far. In general, Antioch has lower isolation levels for Asian/Pacific Islander and White persons, but higher for Black/African American and Latinx persons, and lower dissimilarity levels for all categories except Asian/Pacific Islander. Theil's H Multi-racial index has decreased over time and is less than the Bay Area average.

TABLE B-11: NEIGHBORHOOD RACIAL SEGREGATION LEVELS IN ANTIOCH

Index	Race	Antioch			Bay Area Average
		2000	2010	2020	2020
Isolation	Asian/Pacific Islander	0.101	0.141	0.173	0.245
	Black/African American	0.119	0.183	0.220	0.053
	Latinx	0.246	0.338	0.384	0.251
	White	0.581	0.390	0.245	0.491
Dissimilarity	Asian/Pacific Islander vs. White	0.304	0.332	0.281	0.185
	Black/African American vs. White	0.283	0.247	0.205	0.244
	Latinx vs. White	0.171	0.151	0.118	0.207
	People of Color vs. White	0.164	0.171	0.132	0.168
Theil's H Multi-Racial	All	0.039	0.038	0.030	0.042

Universe: Population.

Source: IPUMS National Historical Geographic Information System (NHGIS). U.S. Census Bureau, 2020 Census State Redistricting Data (Public Law 94-171) Summary File, 2020 Census of Population and Housing, Table P002. Data from 2010 is from U.S. Census Bureau, 2010 Census of Population and Housing, Table P4. Data for 2000 is standardized to 2010 census tract geographies and is from U.S. Census Bureau, Census 2000, Table P004.

Diversity Index

One final way to measure segregation is by using a diversity index. Figure B-5 shows the diversity index score by Census Block Group in Antioch and the surrounding region. The diversity index provides a summary of racial and ethnic diversity and measures the likelihood

Diversity Index

Measures the likelihood (expressed as a percent) that two people chosen at random from each area will belong to different racial or ethnic groups.

(expressed as a percent) that two people chosen at random from each area will belong to different racial or ethnic groups. The figure shows that most of Antioch has a diversity index score of over 70, meaning that there is more than a 70 percent chance that two residents from each Block Group will belong to different racial or ethnic groups, depending on the Block Group. There are several Block Groups in the southeast and northwest portions of the city that have the highest level of diversity index, at above 85. There are no Block Groups with diversity index scores below 70. Compared to the wider region, Figure B-5 shows that Antioch, along with Pittsburgh, has significantly more areas with particularly high diversity index scores above 85. Taken together, these trends suggest that Antioch is more diverse than the surrounding region.

In Antioch, Isolation, Dissimilarity, Theil’s H, and Diversity Index data confirms that, with regard to segregation in the city, the primary dynamic of segregation in Antioch is between the city of Antioch and other communities in the County and Region, not between neighborhoods in Antioch. This is consistent with Figure B-6, which shows the percent of total non-White residents per block group. As shown in Figure B-6, most block groups in Antioch are at least 61 percent non-White. The average resident of each race or ethnicity lives in a Census Tract that is between 32.9 percent and 38.1 percent White, between 17.2 percent and 21.1 percent Black, between 27.0 percent and 33.8 percent Hispanic,

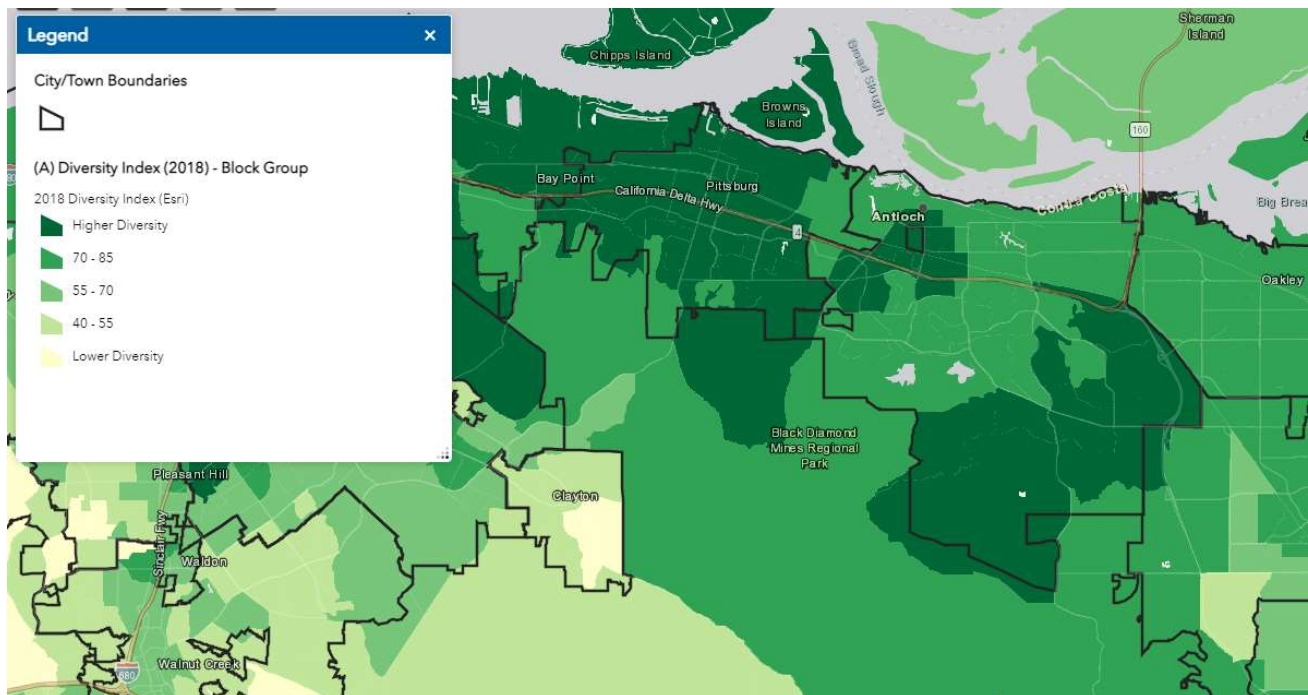


Figure B-5: Diversity Index Score, 2018

Source: California Department of Housing and Community Development (HCD) AFFH Data Viewer.

and between 11.8 percent and 16.7 percent Asian. These are relatively narrow bands. One aspect of residential patterns in the City of Antioch that is unique from those of the Region is that Asian exposure to Blacks is actually higher than Black isolation. This cuts against the regional trend of relatively greater overlap between White and Asian concentration.

The 2020 regional AI concluded that, in the city of Antioch, levels of segregation are low for all groups, but Asians and Pacific Islanders face the lowest levels of segregation, followed by Blacks. Hispanics are, by far, the least segregated group. This data is instructive of the manner in which segregation is a regional and inter-municipal phenomenon. Black residents in particular are segregated in Antioch, but the areas from which they are disproportionately excluded are other municipalities and unincorporated areas throughout the County and the Region, not other neighborhoods within the City of Antioch.

While segregation is lower in Antioch than in other jurisdictions nearby, there are still some geographic trends in regards to race and ethnicity that are important to highlight. Within the City of Antioch, the 2020 AI found the following:

- Asians and Pacific Islanders do not have heavy concentrations in Antioch but are primarily located south of State Route 4 and, in particular, in the southeastern portion of Antioch, as well in a few census tracts in the northwest (Figure B-7).
- There is a concentration of Black residents in the northwestern portion of City of Antioch along both sides of State Route 4 (Figure B-8). The 2020 AI also concluded that there are concentrations of Black residents in more recently built subdivisions in the southeastern portion of the city.

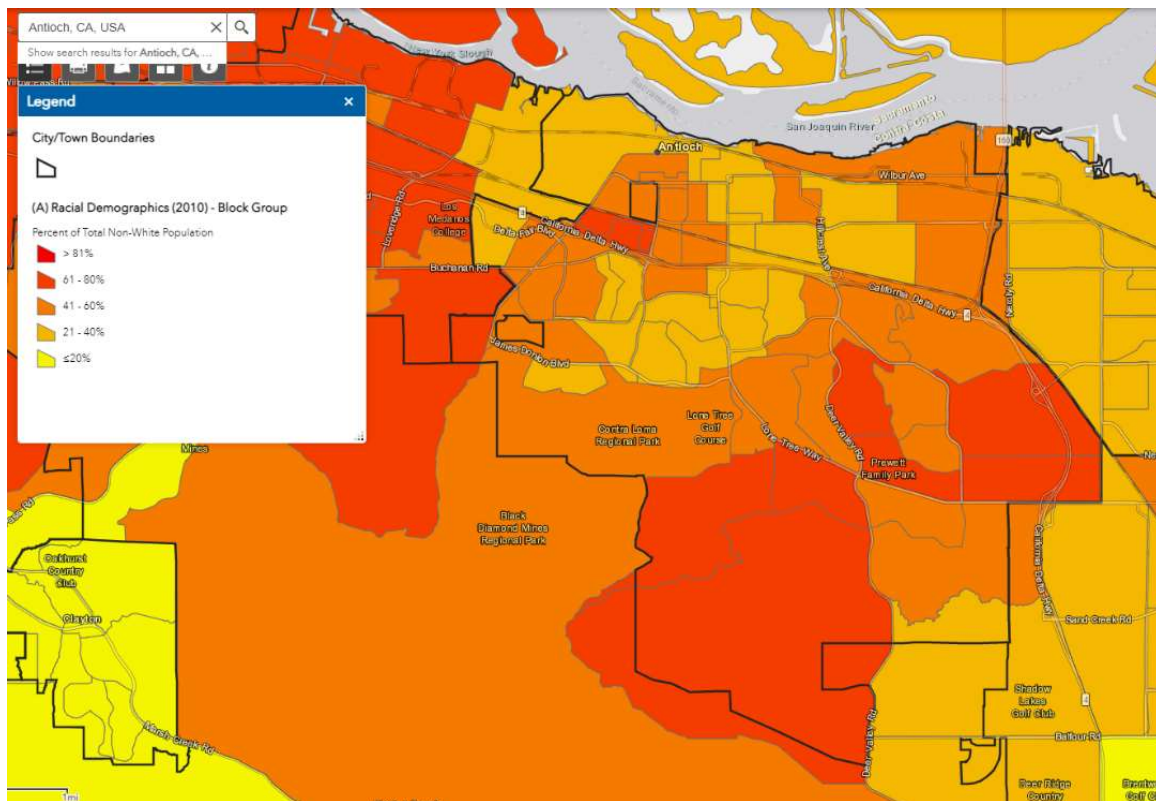


Figure B-6: Racial Demographics by Block Group, Percent of Total Non-White Population, 2018

Source: California Department of Housing and Community Development (HCD) AFFH Data Viewer.

- Hispanic residents are spread throughout Antioch but appear to be more highly concentrated along State Route 4, especially north of State Route 4 (Figure B-9).
- Non-Hispanic White residents are spread throughout Antioch. It is worth noting that even in the census tracts in Antioch with higher concentrations of Non-Hispanic White residents, the proportion of White residents is still lower than the White population share in the region (Figure B-10).
- American Indian and Alaska Native and Native Hawaiian and Other Pacific Islander Residents do not have a large enough population to draw conclusions on segregation within the city (Figures B-11 and B-12).

The AI also found that within Antioch, there is a concentration of individuals of:

- Mexican national origin relatively concentrated in the northern and, in particular, the northwestern portions of the City of Antioch.
- Filipino national origin largely concentrated in the central and southern portions of the city.
- Nigerian-Americans largely concentrated in the central and southern portions of the city.

There are no apparent areas of concentration for individuals of El Salvadoran and Nicaraguan national origin.

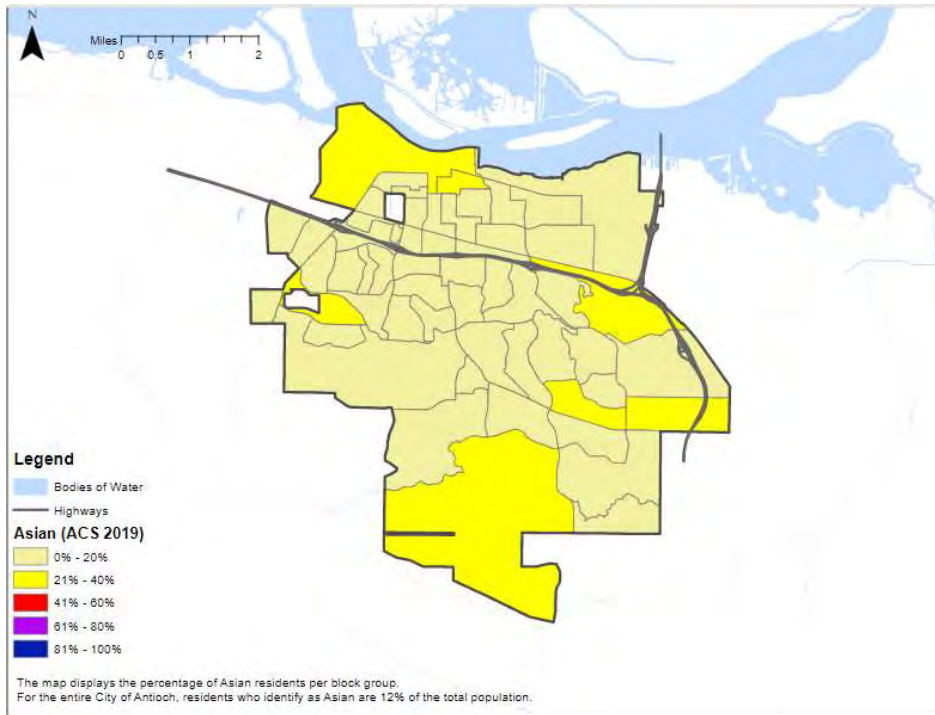


Figure B-7: Asian Residents per Block Group, 2019

Source: ACS 2019 5-year estimates, Table B02001.

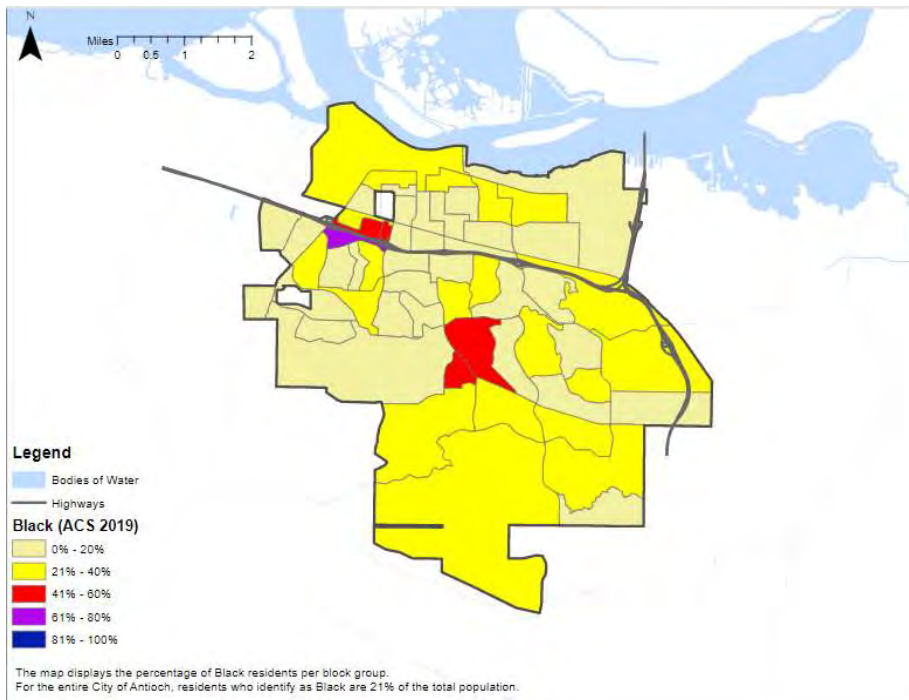


Figure B-8: Black Residents per Block Group, 2019

Source: ACS 2019 5-year estimates, Table B02001.

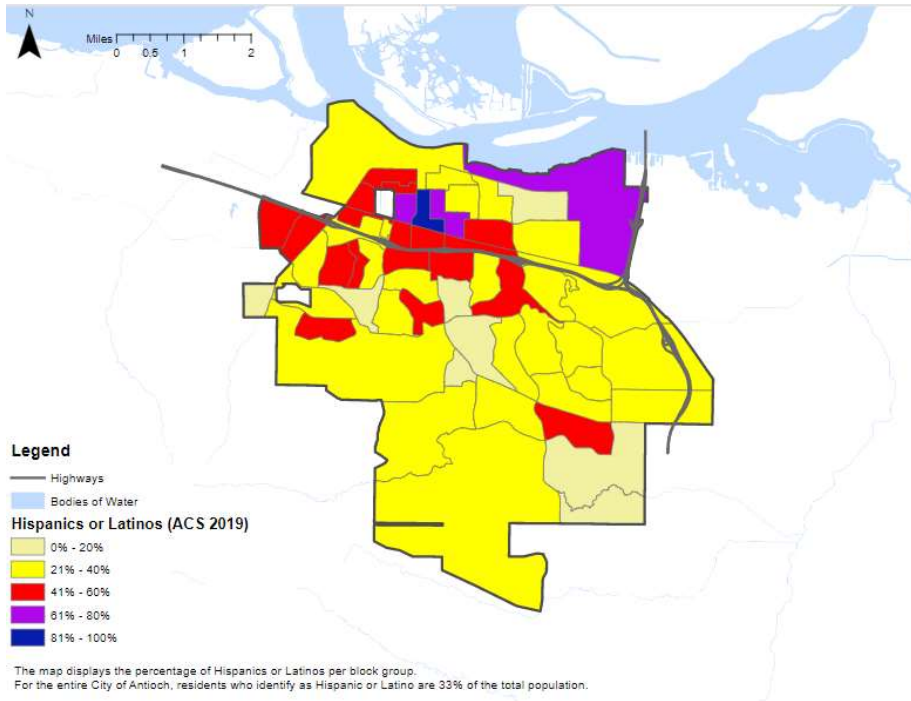


Figure B-9: Hispanic or Latino Residents per Block Group, 2019

Source: ACS 2019 5-year estimates, Table B03002.

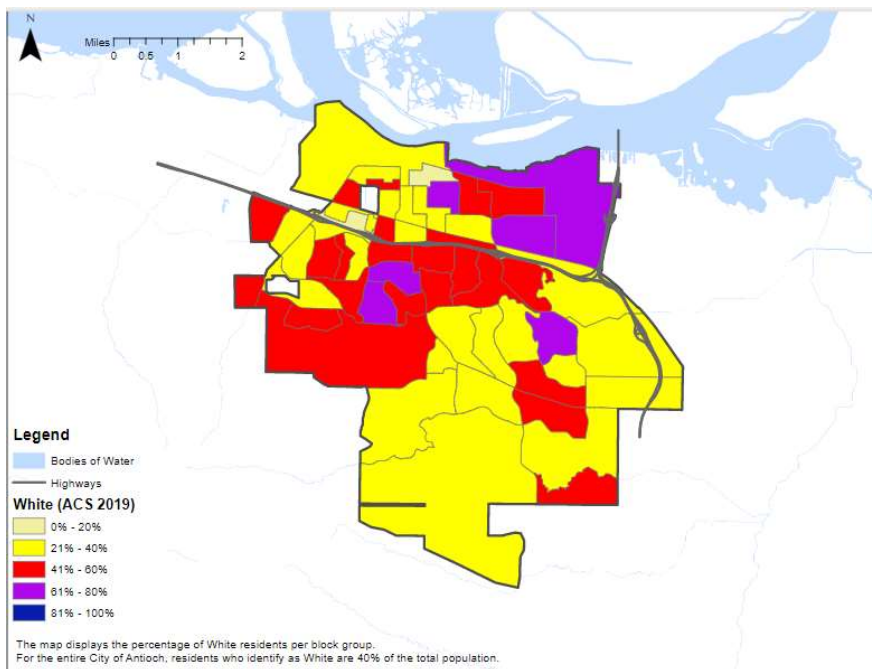


Figure B-10: White Residents per Block Group, 2019

Source: ACS 2019 5-year estimates, Table B02001.

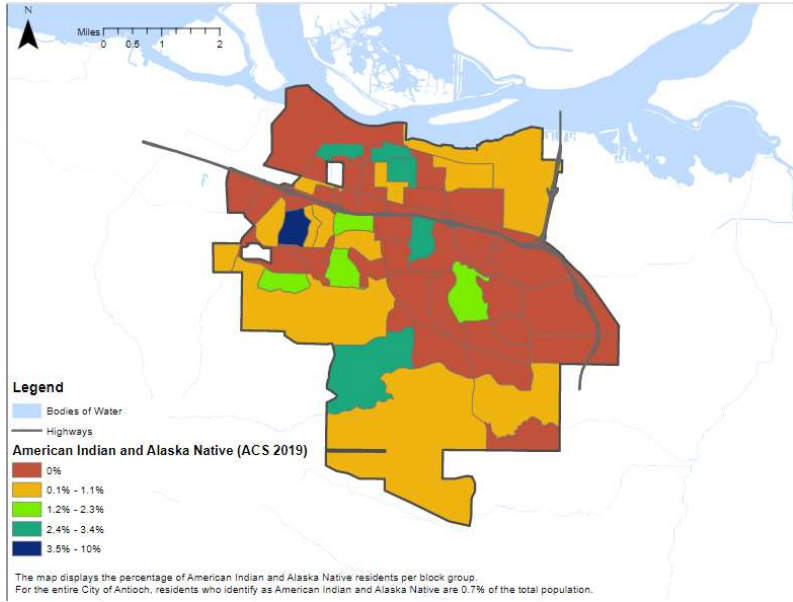


Figure B-11: American Indian and Alaska Native Residents per Block Group, 2019

Note: This map uses different percentage groups than the previous maps due to the relatively low proportion of American Indian and Alaska Native residents in Antioch compared to other racial groups.

Source: ACS 2019 5-year estimates, Table B02001.

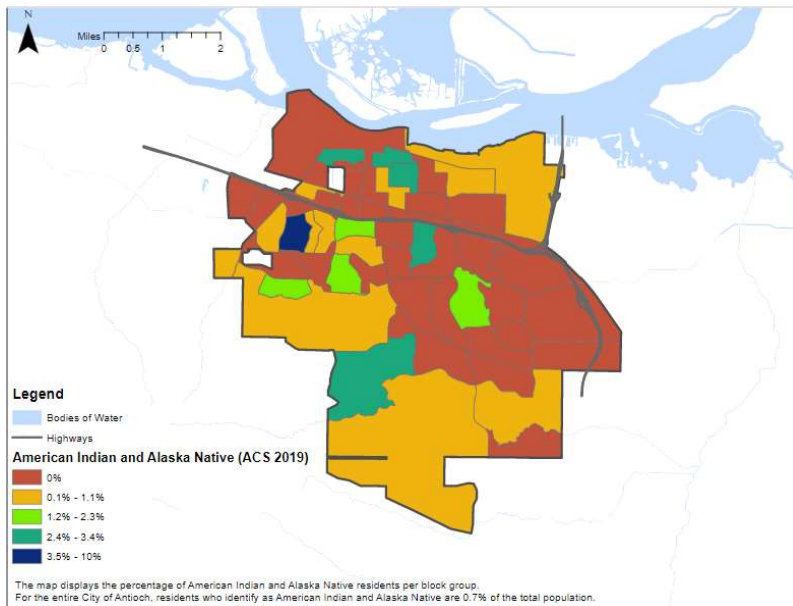


Figure B-12: Native Hawaiian and Other Pacific Islander Residents per Block Group, 2019

Note: This map uses different percentage groups than the previous maps due to the relatively low proportion of Native Hawaiian and Other Pacific Islander residents in Antioch compared to other racial groups.

Source: ACS 2019 5-year estimates, Table B02001.

Regional Racial Segregation (between Antioch and other jurisdictions)

At the regional level, segregation is measured between *cities* instead of between *neighborhoods*. This section compares Antioch to the County and the Region.

Figure B-13 demonstrates population trends by showing the racial composition of Antioch, Contra Costa County, and the Bay Area. The racial and ethnic composition of Antioch diverges significantly from the composition of the County and the Region and has changed significantly over time. In particular, Antioch has much greater Black and Hispanic population concentrations than both the County and the Region and lower non-Hispanic White and Asian or Pacific Islander population concentrations. The Native American population concentration is also slightly higher. Trends in Hispanic and Asian or Pacific Islander population over time roughly mirror those in the County and the Region despite a slightly faster rate of Hispanic population growth than in the Region and a lower baseline Asian or Pacific Islander population in 1990. The growth in the Black population, however, stands in stark contrast to a County with flat Black population and a region with declining Black population. Antioch accounts for a majority of total Black population growth in the County since 1990.

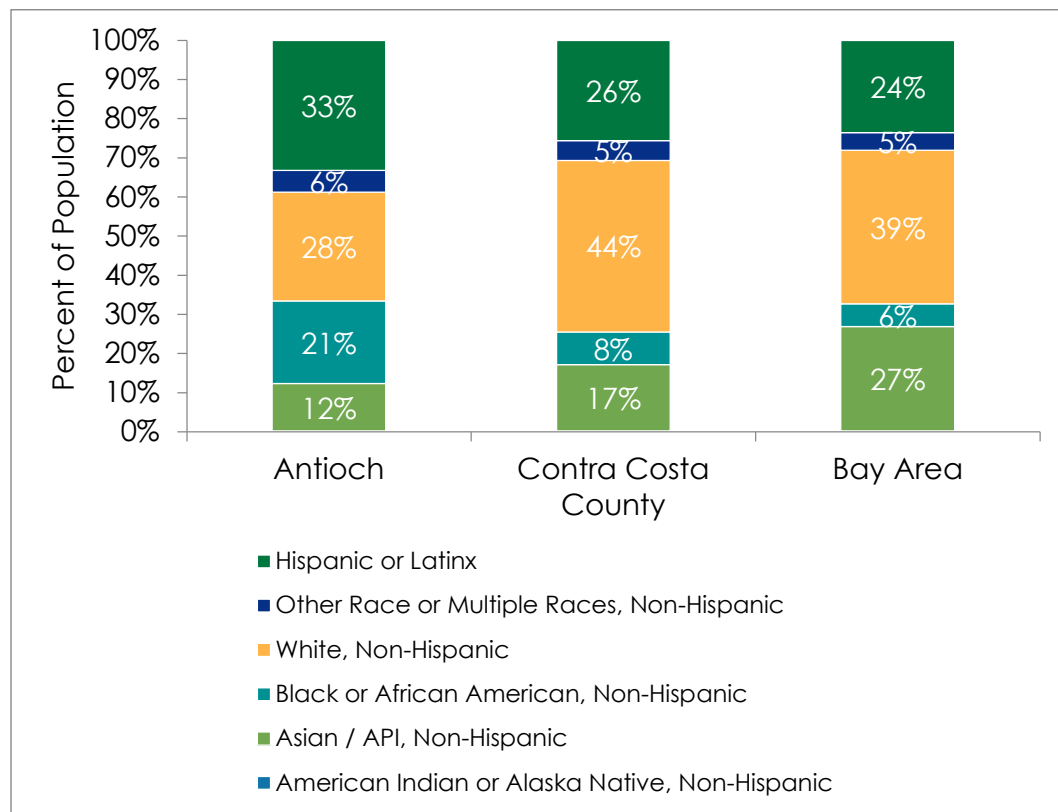


Figure B-13: Population by Race

Notes: Data for 2019 represents 2015-2019 ACS estimates.

The Census Bureau defines Hispanic/Latinx ethnicity separate from racial categories. For the purposes of this graph, the “Hispanic or Latinx” racial/ethnic group represents those who identify as having Hispanic/Latinx ethnicity and may also be members of any racial group. All other racial categories on this graph represent those who identify with that racial category and do not identify with Hispanic/Latinx ethnicity.

Source: U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B03002.

Antioch and the Region

The map in Figure B-14 below also illustrates regional differences in racial composition among Bay Area jurisdictions. This map demonstrates how the percentage of people of color in Antioch and surrounding jurisdictions compares to the Bay Area as a whole:

- Jurisdictions shaded orange have a share of people of color that is less than the Bay Area as a whole, and the degree of difference is greater than five percentage points.
- Jurisdictions shaded white have a share of people of color comparable to the regional percentage of people of color (within five percentage points).
- Jurisdictions shaded grey have a share of people of color that is more than five percentage points greater than the regional percentage of people of color.

Antioch's populations is made of up a greater share of people of color than the Bay Area's general composition.

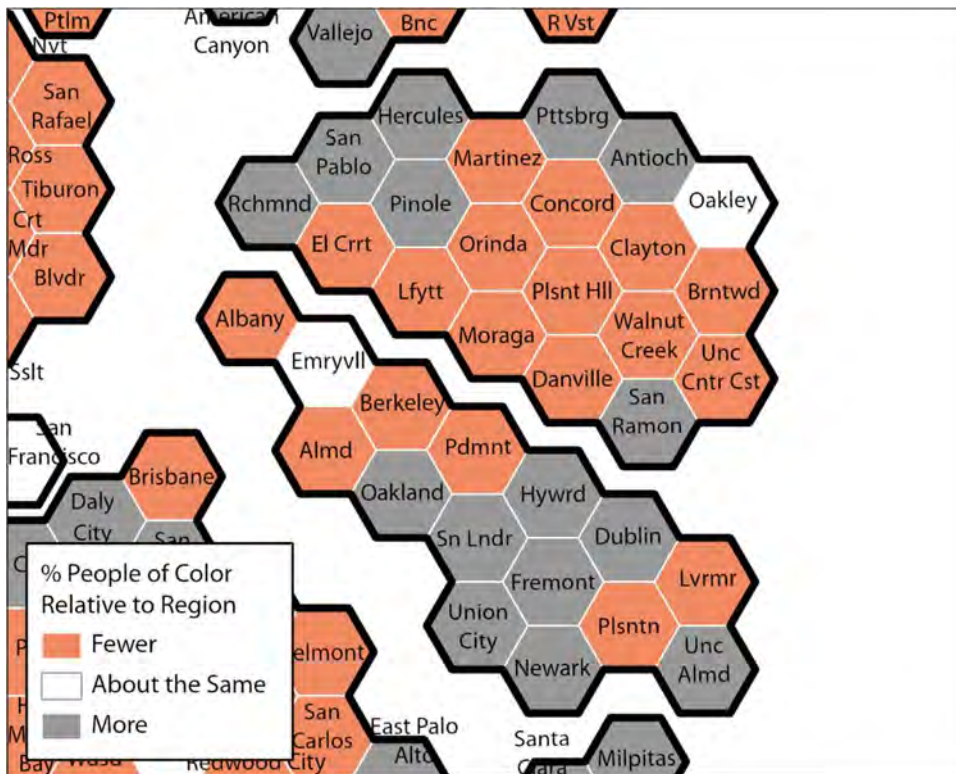


Figure B-14: Comparing the Share of People of Color in Antioch and Vicinity to the Bay Area (2020)

Universe: Population

Source: U.S. Census Bureau, 2020 Census State Redistricting Data (Public Law 94-171) Summary File, 2020 Census of Population and Housing, Table P002.

Note: People of color refer to persons not identifying as non-Hispanic white. The nine-county Bay Area is the reference region for this map.

Racial dot maps can also be used to explore the racial demographic differences between different jurisdictions in the region. Figure B-15 below presents a racial dot map showing the spatial distribution of racial groups in Antioch as well as in nearby Bay Area cities.

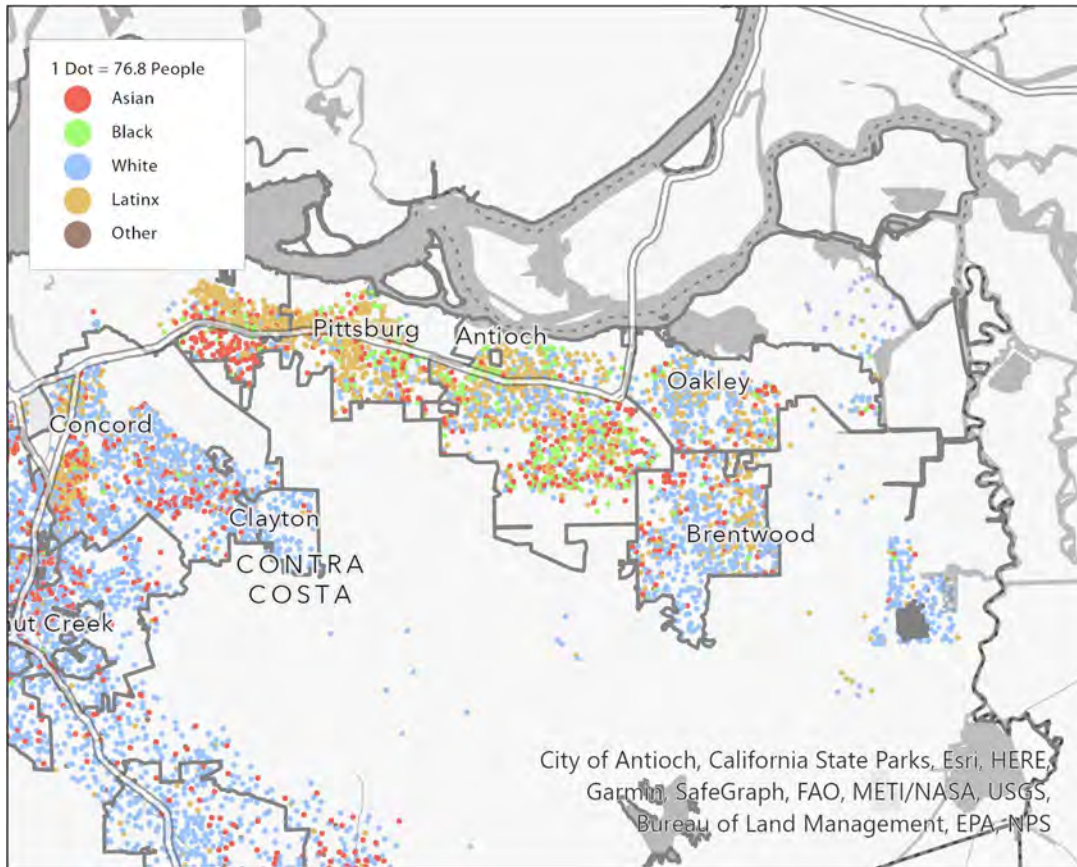


Figure B-15: Racial Dot Map of Antioch and Surrounding Areas (2020)

Universe: Population.

Note: The plot shows the racial distribution at the census block level for City of Antioch and vicinity. Dots in each census block are randomly placed and should not be construed as actual placement of people.

Source: U.S. Census Bureau, 2020 Census State Redistricting Data (Public Law 94-171) Summary File, 2020 Census of Population and Housing, Table P002.

Antioch and the County

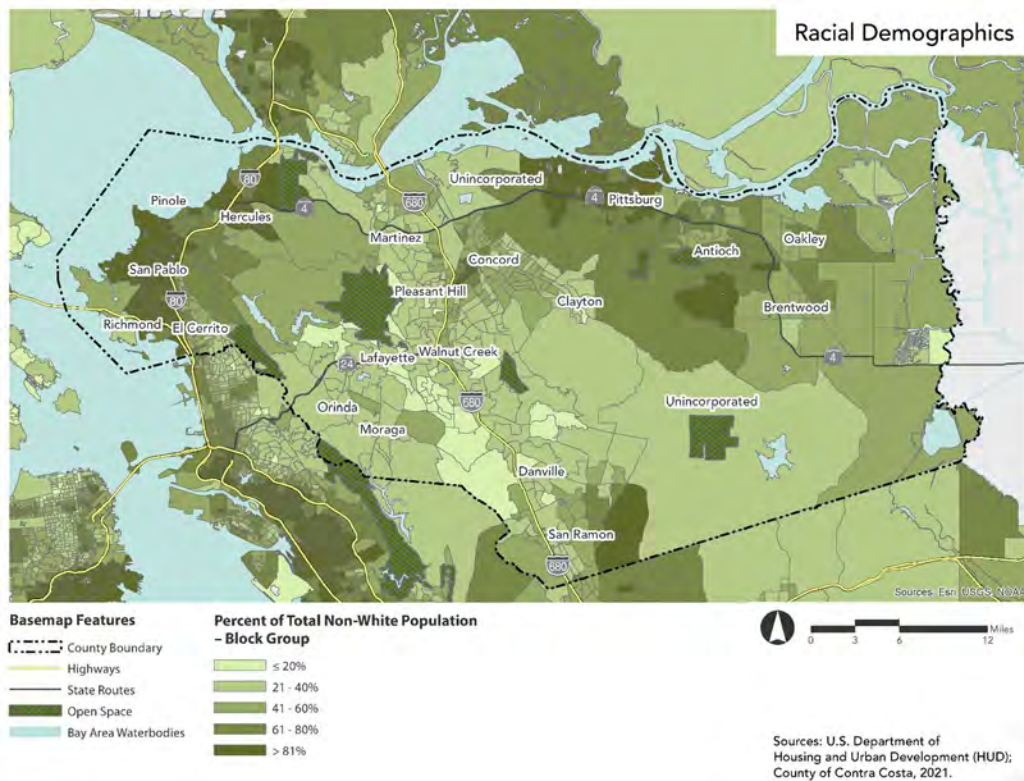
Contra Costa County is a large, diverse jurisdiction in which people of color comprise a majority of the population. However, diversity and integration are not synonymous, and the County has areas of racial and ethnic concentration as well as more integrated cities and neighborhoods.

The racial and ethnic demographics of the County are similar but not identical to those of the broader Bay Area Region. Overall, the County is slightly more heavily non-Hispanic White and slightly more heavily Hispanic than the region. The region is more heavily non-Hispanic Asian or Pacific Islander than the County. For all other racial or ethnic groups, the demographics of the County and the Region mirror each other.

According to the 2020 AI, the areas of segregation found throughout Contra Costa County include:

- Black residents concentrated in the cities of Antioch, Hercules, Pittsburg, and Richmond and the unincorporated community of North Richmond.
- Hispanic residents concentrated in the cities of Pittsburg, Richmond, and San Pablo; in specific neighborhoods within the cities of Antioch, Concord, and Oakley; and in the unincorporated communities of Bay Point, Montalvin Manor, North Richmond, and Rollingwood.
- Asians and Pacific Islanders concentrated in the Cities of Hercules and San Ramon, unincorporated communities of Camino Tassajara and Norris Canyon, and within neighborhoods in the cities of El Cerrito and Pinole.
- Non-Hispanic White residents concentrated in the cities of Clayton, Lafayette, Orinda, and Walnut Creek; in the Town of Danville; and in the unincorporated communities of Alamo, Alhambra Valley, Bethel Island, Castle Hill, Diablo, Discovery Bay, Kensington, Knightsen, Port Costa, Reliez Valley, San Miguel, and Saranap.
- There are also concentrations of non-Hispanic Whites within specific neighborhoods in the cities of Concord, Martinez, and Pleasant Hill. In general, the areas with the greatest concentrations of non-Hispanic Whites are located in the southern portions of central County.

HCD's AFFH Data viewer provides information on the proportion on non-white residents at the block group level (Map 1) and illustrate the trends listed above from the 2020 AI.



Map 1: Minority Concentrated Areas

Income Segregation

In addition to racial segregation, this Assessment of Fair Housing analyzes income segregation within Antioch and between Antioch and the County and Region.

Definition of Terms - Income Groups

When analyzing segregation by income, this report uses income group designations consistent with the Regional Housing Needs Allocation and the Housing Element:

Very low-income: individuals earning less than 50% of Area Median Income (AMI)

Low-income: individuals earning 50%-80% of AMI

Moderate-income: individuals earning 80%-120% of AMI

Above moderate-income: individuals earning 120% or more of AMI

Additionally, this report uses the term "lower-income" to refer to all people who earn less than 80% of AMI, which includes both low-income and very low-income individuals.

The income groups described above are based on U.S. Department of Housing and Urban Development (HUD) calculations for AMI. HUD calculates the AMI for different metropolitan areas, and the nine county Bay Area includes the following metropolitan areas: Napa Metro Area (Napa County), Oakland-Fremont Metro Area (Alameda and Contra Costa Counties), San Francisco Metro Area (Marin, San Francisco, and San Mateo Counties), San Jose-Sunnyvale-Santa Clara Metro Area (Santa Clara County), Santa Rosa Metro Area (Sonoma County), and Vallejo-Fairfield Metro Area (Solano County).

Neighborhood Level Income Segregation within Antioch

Income segregation can be measured using similar indices as racial segregation. Income dot maps are useful for visualizing segregation between multiple income groups at the same time. The income dot map of Antioch in Figure B-16 below offers a visual representation of the spatial distribution of income groups within the jurisdiction. As with the racial dot maps, when the dots show lack of a pattern or clustering, income segregation measures tend to be lower, and conversely, when clusters are apparent, the segregation measures may be higher as well.

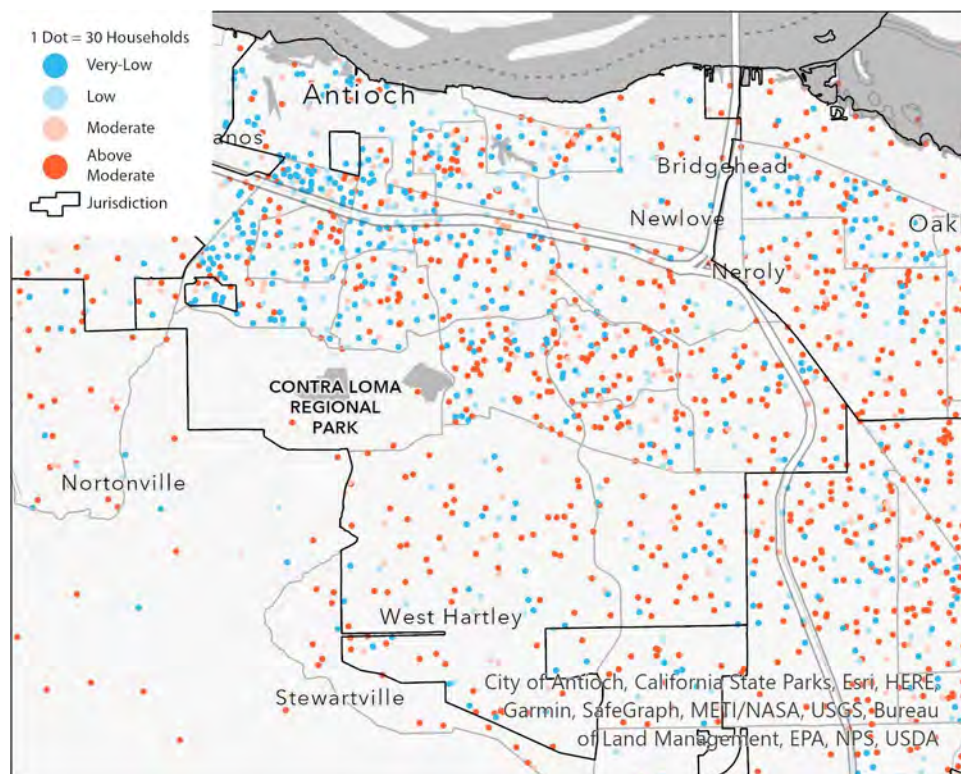


Figure B-16: Income Dot Map of Antioch (2015)

Universe: Population.

Source: U.S. Department of Housing and Urban Development, American Community Survey 5-Year 2011-2015 Low- and Moderate-Income Summary Data.

Note: The plot shows the income group distribution at the census block group level for City of Antioch and vicinity. Dots in each block group are randomly placed and should not be construed as actual placement of individuals.

Isolation Index

The isolation index values for all income groups in Antioch for the years 2010 and 2015 can be found in Table B-12 below.⁹ Very low-income residents are the most isolated income group in Antioch. Antioch’s isolation index of 0.432 for these residents means that the average very low-income resident in Antioch lives in a neighborhood that is 43.2 percent very low-income. Among all income groups, the very low-income population’s isolation index has changed the most over time, becoming more segregated from other income groups between 2010 and 2015. Antioch’s isolation of very low-income residents (0.432) is greater than the isolation of these residents in the Bay Area on average (0.269). Antioch does not experience as much isolation of wealth as the Bay Area on average. The Bay Area, on average, has a high isolation index of .507 for above-moderate income households, meaning higher income households live in neighborhoods where over half of the population is also higher income. In Antioch,

⁹ This report presents data for income segregation for the years 2010 and 2015, which is different than the time periods used for racial segregation. This deviation stems from the [data source recommended for income segregation calculations](#) in HCD’s AFFH Guidelines. This data source most recently updated with data from the 2011-2015 American Community Survey 5-year estimates. For more information on HCD’s recommendations for calculating income segregation, see [page 32 of HCD’s AFFH Guidelines](#).

the above moderate-income households are in neighborhoods where 37.3 percent of the households are also above-moderate income.

TABLE B-12: INCOME GROUP ISOLATION INDEX VALUES FOR SEGREGATION WITHIN ANTIOCH

Income Group	Antioch		Bay Area Average
	2010	2015	2015
Very Low-Income (<50% AMI)	0.358	0.432	0.269
Low-Income (50%-80% AMI)	0.183	0.182	0.145
Moderate-Income (80%-120% AMI)	0.211	0.205	0.183
Above Moderate-Income (>120% AMI)	0.428	0.373	0.507

Universe: Population.

Source: Data for 2015 is from U.S. Department of Housing and Urban Development, American Community Survey 5-Year 2011-2015 Low- and Moderate-Income Summary Data. Data for 2010 is from U.S. Department of Housing and Urban Development, American Community Survey 5-Year 2006-2010 Low- and Moderate-Income Summary Data.

Figure B-17 below shows how income group isolation index values in Antioch compare to values in other Bay Area jurisdictions.

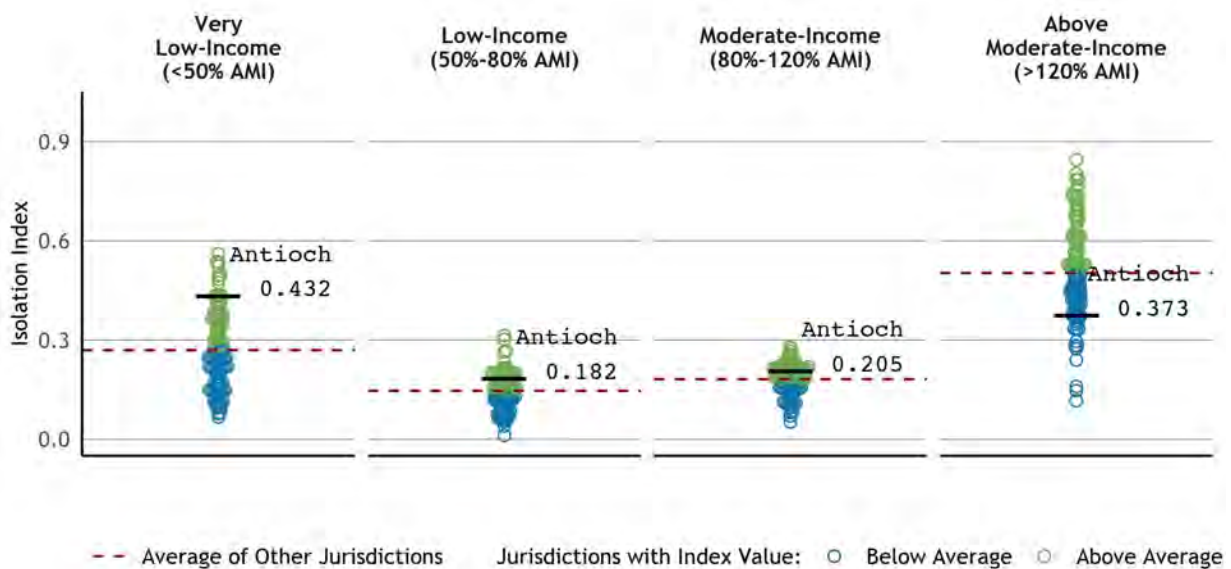


Figure B-17: Income Group Isolation Index Values for Antioch Compared to Other Bay Area Jurisdictions (2015)

Universe: Bay Area Jurisdictions.

Source: U.S. Department of Housing and Urban Development, American Community Survey 5-Year 2011-2015 Low- and Moderate-Income Summary Data.

Dissimilarity Index

Table B-13 below provides the dissimilarity index values indicating the level of segregation in Antioch between residents who are lower-income (earning less than 80 percent of AMI) and those who are not lower-income (earning above 80 percent of AMI), consistent with the requirements described in HCD’s AFFH Guidance Memo.¹⁰ Segregation in Antioch between lower-income residents and residents who are not lower-income increased between 2010 and 2015. Additionally, Table B-13 shows dissimilarity index values for the level of segregation in Antioch between residents who are very low-income (earning less than 50 percent of AMI) and those who are above moderate-income (earning above 120 percent of AMI). This supplementary data point provides additional nuance to an analysis of income segregation, as this index value indicates the extent to which a jurisdiction’s lowest and highest income residents live in separate neighborhoods.

Table B-13 and Figure B-18 illustrate income dissimilarity within Antioch and the region. As shown in Table B-13, the average dissimilarity index between lower-income residents and other residents in a Bay Area jurisdiction is 0.198, so on average 19.8 percent of lower-income residents in an average Bay Area jurisdiction would need to move to a different neighborhood within the jurisdiction to create perfect income group integration in that jurisdiction. In 2015, the income segregation in Antioch between lower-income residents and other residents was higher than the average value for Bay Area jurisdictions. This means that the lower-income residents are more segregated from other residents within Antioch compared to other jurisdictions in the region.

TABLE B-13: INCOME GROUP DISSIMILARITY INDEX VALUES FOR SEGREGATION WITHIN ANTIOCH

Income Group	Antioch		Bay Area Average
	2010	2015	2015
Below 80% AMI vs. Above 80% AMI	0.288	0.314	0.198
Below 50% AMI vs. Above 120% AMI	0.404	0.419	0.253

Universe: Population.

Source: Data for 2015 is from U.S. Department of Housing and Urban Development, American Community Survey 5-Year 2011-2015 Low- and Moderate-Income Summary Data. Data for 2010 is from U.S. Department of Housing and Urban Development, American Community Survey 5-Year 2006-2010 Low- and Moderate-Income Summary Data.

¹⁰ For more information, see page 32 of HCD’s AFFH Guidance Memo.

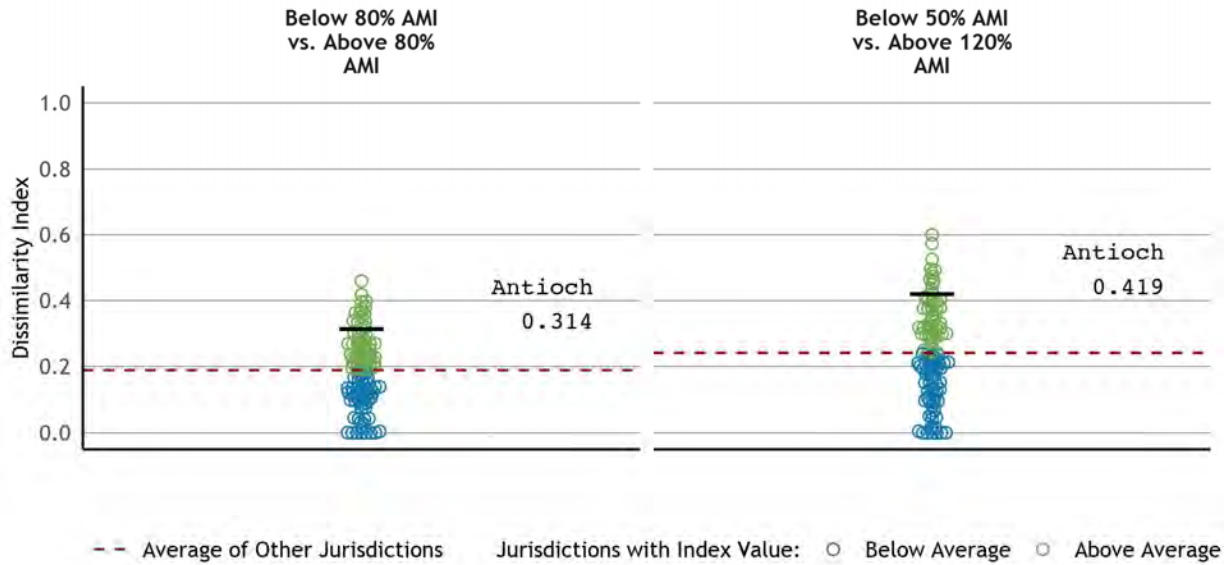


Figure B-18: Income Group Dissimilarity Index Values for Antioch Compared to Other Bay Area Jurisdictions (2015)

Universe: Bay Area Jurisdictions.

Source: U.S. Department of Housing and Urban Development, American Community Survey 5-Year 2011-2015 Low- and Moderate-Income Summary Data.

Theil's H Index

The Theil's H Index values for neighborhood income group segregation in Antioch for the years 2010 and 2015 can be found in Table B-14 below. By 2015, the Theil's H Index value for income segregation in Antioch was about the same amount as it had been in 2010. As shown in Figure B-19, in 2015, the Theil's H Index value for income group segregation in Antioch was higher than the average value for Bay Area jurisdictions, indicating there is more neighborhood level income segregation in Antioch than in the average Bay Area city.

TABLE B-14: THEIL'S H INDEX VALUES FOR INCOME SEGREGATION WITHIN ANTIOCH

Index	Antioch		Bay Area Average
	2010	2015	2015
Theil's H Multi-income	0.069	0.077	0.043

Universe: Population.

Source: Data for 2015 is from U.S. Department of Housing and Urban Development, American Community Survey 5-Year 2011-2015 Low- and Moderate-Income Summary Data. Data for 2010 is from U.S. Department of Housing and Urban Development, American Community Survey 5-Year 2006-2010 Low- and Moderate-Income Summary Data.

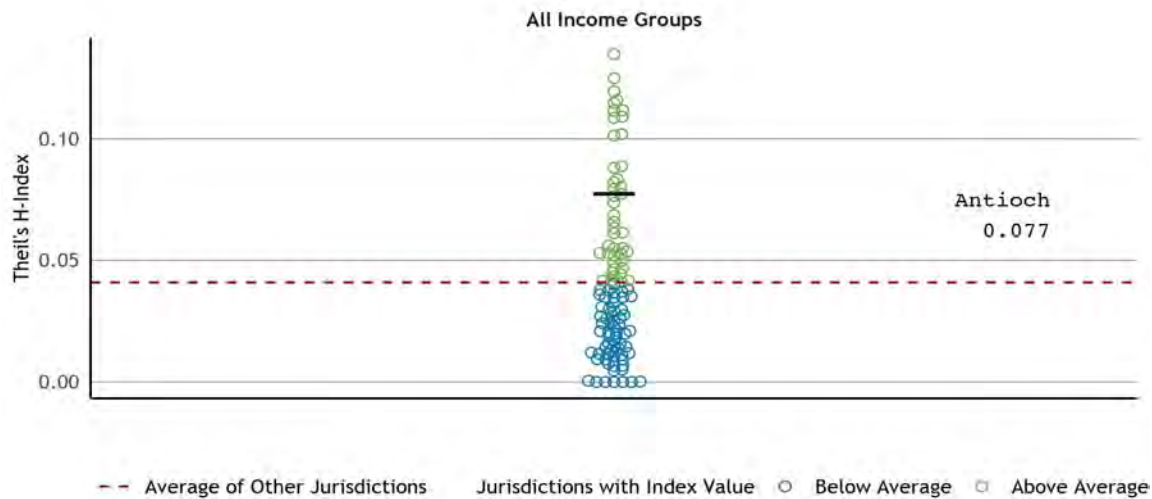


Figure B-19: Income Group Theil's H Index Values for Antioch Compared to Other Bay Area Jurisdictions (2015)

Universe: Bay Area Jurisdictions.

Source: U.S. Department of Housing and Urban Development, American Community Survey 5-Year 2011-2015 Low- and Moderate-Income Summary Data.

Table B-15 compares all three measures of economic segregation within Antioch and the Region. The conclusion from this table, that Antioch is experiencing economic segregation and at levels greater than the Regional average, is consistent with local knowledge from community organizations that neighborhoods closer to State Route 4 tend to be lower income than newer houses in the southern area of the city. In particular, neighborhoods north of State Route 4 have been identified as neighborhoods where lower income residents are concentrated. This pattern is also clear on the following maps (Figures B-20 and B-21) which show that, spatially, lower-income households and households experiencing poverty are concentrated in the northwest. Additionally, higher income households are concentrated in the south, where there are very few instances of households in poverty.

TABLE B-15: NEIGHBORHOOD INCOME SEGREGATION LEVELS IN ANTIOCH

Index	Income Group	Antioch		Bay Area Average
		2010	2015	2015
Isolation	Very Low-Income (<50% AMI)	0.358	0.432	0.269
	Low-Income (50%-80% AMI)	0.183	0.182	0.145
	Moderate-Income (80%-120% AMI)	0.211	0.205	0.183
	Above Moderate-Income (>120% AMI)	0.428	0.373	0.507
Dissimilarity	Below 80% AMI vs. Above 80% AMI	0.288	0.314	0.198
	Below 50% AMI vs. Above 120% AMI	0.404	0.419	0.253
Theil's H Multi-racial	All	0.069	0.077	0.043

Universe: Population.

Source: Income data for 2015 is from U.S. Department of Housing and Urban Development, American Community Survey 5-Year 2011-2015 Low- and Moderate-Income Summary Data. Data for 2010 is from U.S. Department of Housing and Urban Development, American Community Survey 5-Year 2006-2010 Low- and Moderate-Income Summary Data.

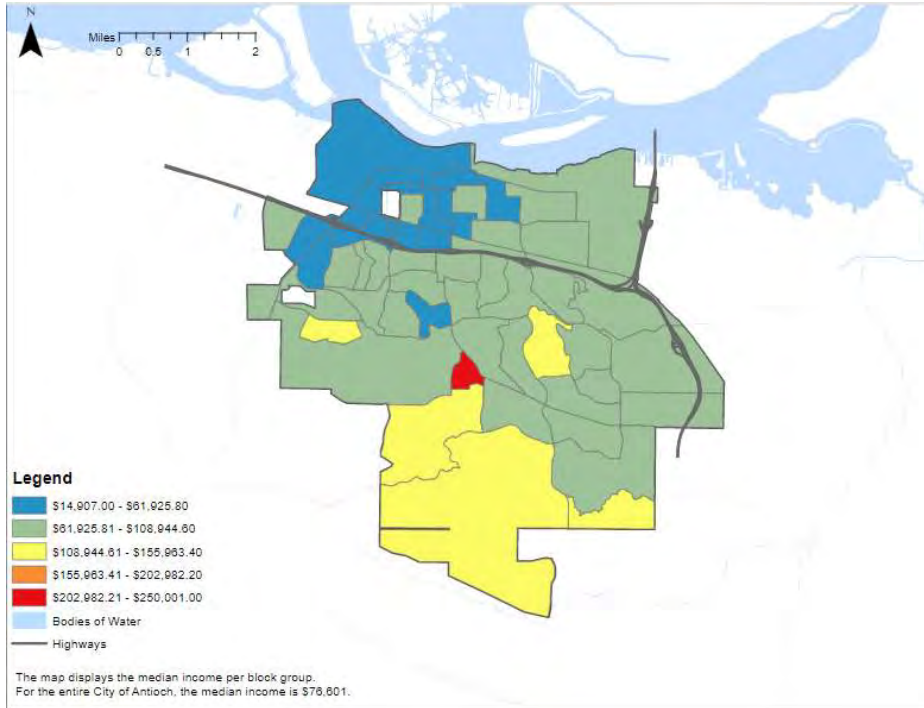


Figure B-20: Median Income per Block Group, 2019

Source: ACS 2019 5-year estimates, Table B19013.

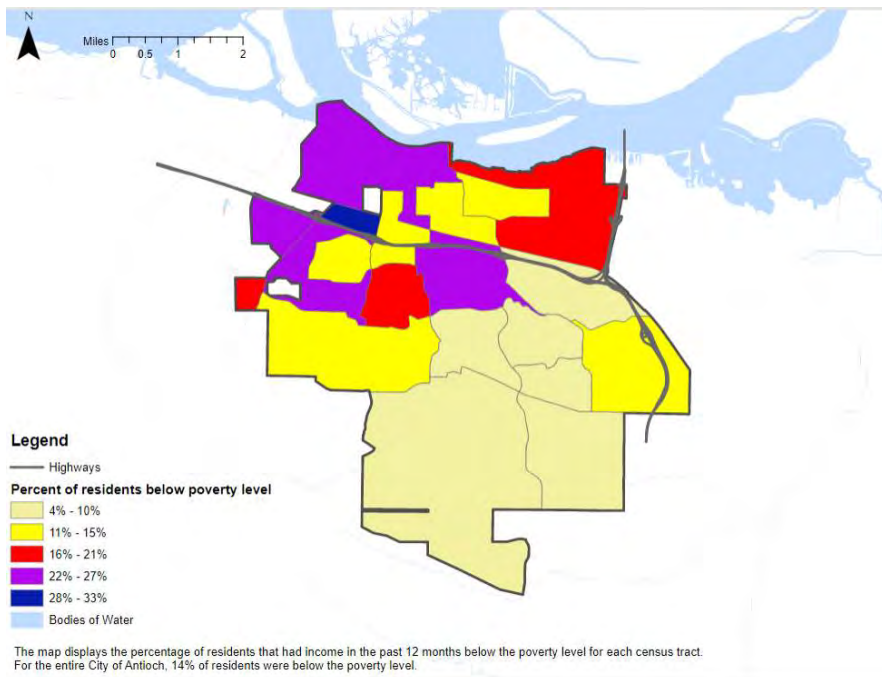


Figure B-21: Percent of Households in Poverty per Block Group, 2019

Source: ACS 2019 5-year estimates, Table B17001

Currently, people of color are more likely to experience poverty and financial instability as a result of federal and local housing policies that have historically excluded them from the same opportunities extended to White residents.¹¹ These economic disparities also leave communities of color at higher risk for housing insecurity, displacement, or homelessness. In Antioch, Black or African American (Hispanic and Non-Hispanic) residents experience the highest rates of poverty, followed by Other Race or Multiple Races (Hispanic and Non-Hispanic) residents (see Figure B-22).

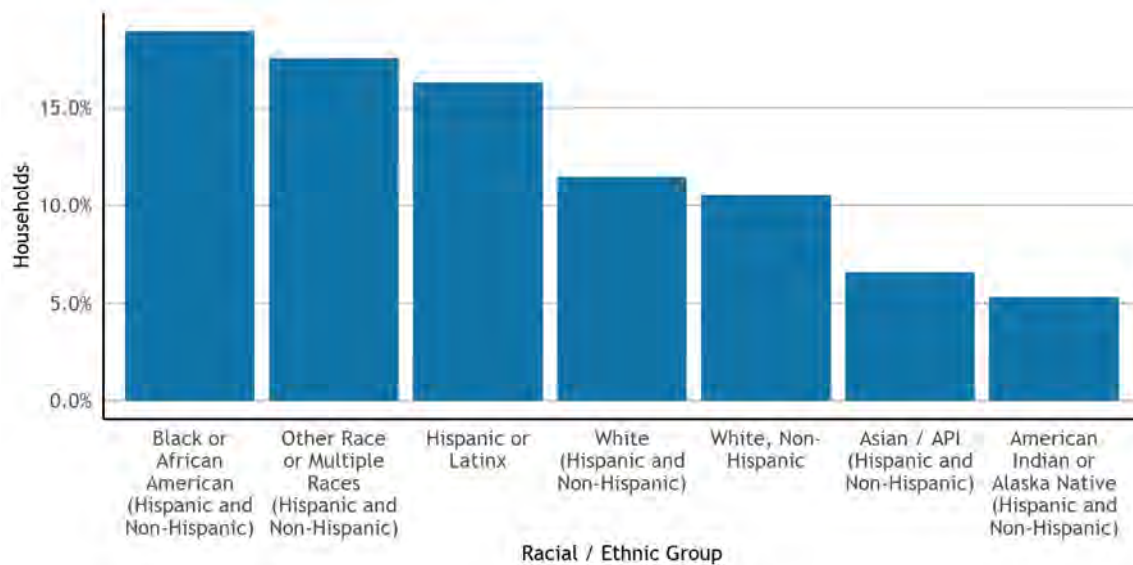


Figure B-22: Poverty Status by Race

Universe: Population for whom poverty status is determined

Notes: The Census Bureau uses a federally defined poverty threshold that remains constant throughout the country and does not correspond to Area Median Income. For this table, the Census Bureau does not disaggregate racial groups by Hispanic/Latinx ethnicity. However, data for the white racial group is also reported for white householders who are not Hispanic/Latinx. Since residents who identify as white and Hispanic/Latinx may have very different experiences within the housing market and the economy from those who identify as white and non-Hispanic/Latinx, data for multiple white sub-groups are reported here. The racial/ethnic groups reported in this table are not all mutually exclusive. Therefore, the data should not be summed as the sum exceeds the population for whom poverty status is determined for this jurisdiction. However, all groups labelled "Hispanic and Non-Hispanic" are mutually exclusive, and the sum of the data for these groups is equivalent to the population for whom poverty status is determined.

Source: U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B17001 (A-I).

Regional Income Segregation (between Antioch and other jurisdictions)

Regional Context

Income segregation between jurisdictions in the region can also be analyzed by calculating regional values for the segregation indices discussed previously. Table B-16 presents dissimilarity index, isolation index, and Theil's H index values for income segregation for the entire nine-county Bay Area in 2010 and 2015. These measures were calculated by comparing the income demographics of local

¹¹ Moore, E., Montojo, N. and Mauri, N., 2019. Roots, Race & Place: A History of Racially Exclusionary Housing the San Francisco Bay Area. *Hass Institute*.

jurisdictions to the region's income group makeup. For example, looking at 2015 data, Table B-16 shows the regional isolation index value for very low-income residents is 0.315 for 2015, meaning that on average very low-income Bay Area residents live in a jurisdiction that is 31.5 percent very low-income. The regional dissimilarity index for lower-income residents and other residents is 0.194 in 2015, which means that across the region 19.4 percent of lower-income residents would need to move to a different jurisdiction to create perfect income group integration in the Bay Area as a whole. The regional value for the Theil's H index measures how diverse each Bay Area jurisdiction is compared to the income group diversity of the whole region. A Theil's H Index value of 0 would mean all jurisdictions within the Bay Area have the same income demographics as the entire region, while a value of 1 would mean each income group lives exclusively in their own separate jurisdiction. The regional Theil's H index value for income segregation decreased slightly between 2010 and 2015, meaning that income groups in the Bay Area are now slightly less separated by the borders between jurisdictions.

TABLE B-16: REGIONAL INCOME SEGREGATION MEASURES

Index	Group	2010	2015
Isolation Index Regional Level	Very Low-Income (<50% AMI)	0.277	0.315
	Low-Income (50%-80% AMI)	0.157	0.154
	Moderate-Income (80%-120% AMI)	0.185	0.180
	Above Moderate-Income (>120% AMI)	0.467	0.435
Dissimilarity Index Regional Level	Below 80% AMI vs. Above 80% AMI	0.186	0.194
	Below 50% AMI vs. Above 120% AMI	0.238	0.248
Theil's H Multi-income	All Income Groups	0.034	0.032

Universe: Population.

Source: Data for 2015 is from U.S. Department of Housing and Urban Development, American Community Survey 5-Year 2011-2015 Low- and Moderate-Income Summary Data. Data for 2010 is from U.S. Department of Housing and Urban Development, American Community Survey 5-Year 2006-2010 Low- and Moderate-Income Summary Data.

Income Level

Figure B-23 below presents an income dot map showing the spatial distribution of income groups in Antioch as well as in nearby Bay Area jurisdictions.

Each year, HUD receives custom tabulations of American Community Survey (ACS) data from the U.S. Census Bureau. Known as the "CHAS" data (Comprehensive Housing Affordability Strategy), it demonstrates the number of households in need of housing assistance by estimating the number of households that have certain housing problems and have income low enough to qualify for HUD's programs (primarily 30, 50, and 80 percent of median income). HUD defines a Low to Moderate Income (LMI) area as a census tract or block group where over 51 percent of the population is LMI (based on HUD income definition of up to 80 percent of the AMI).

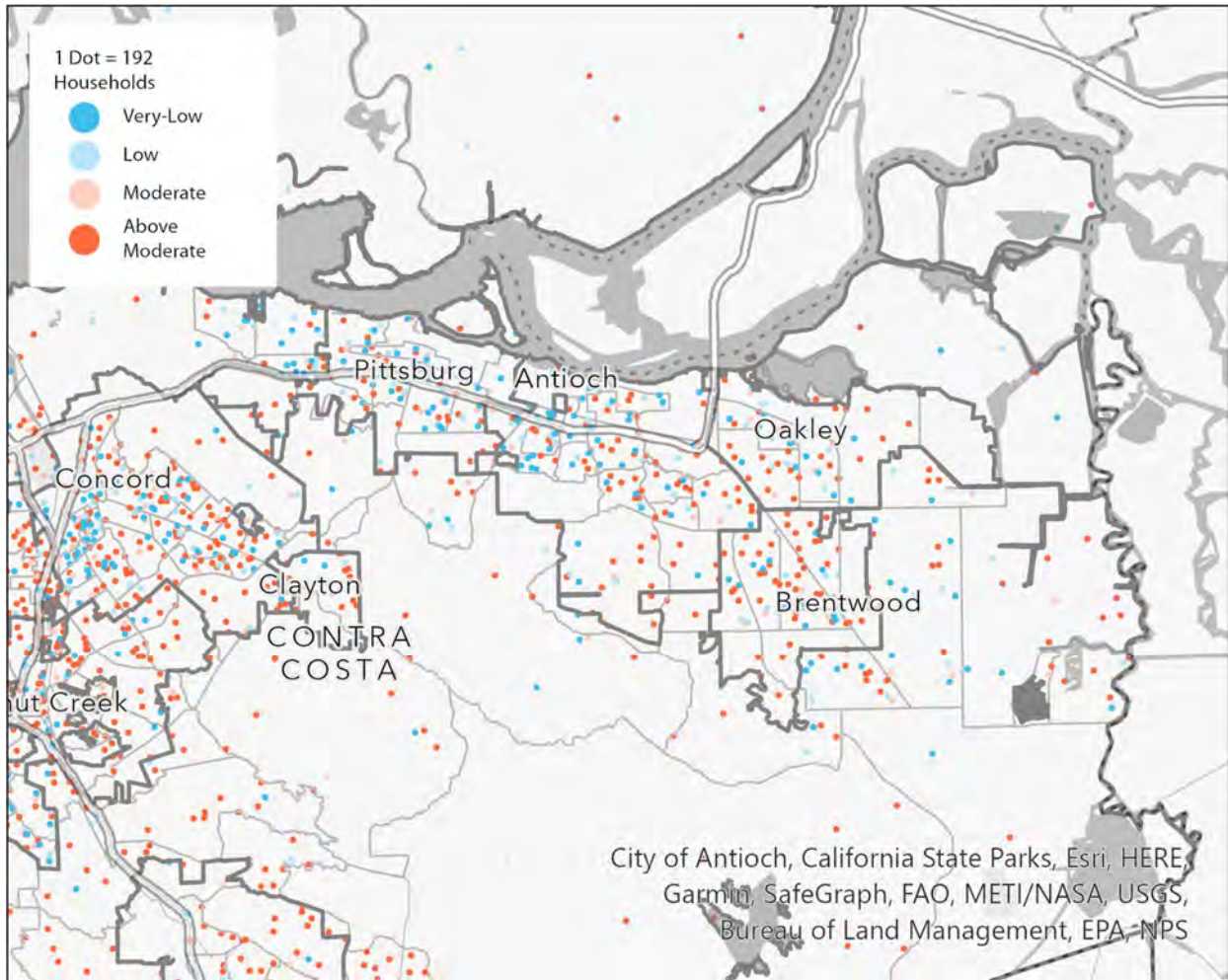


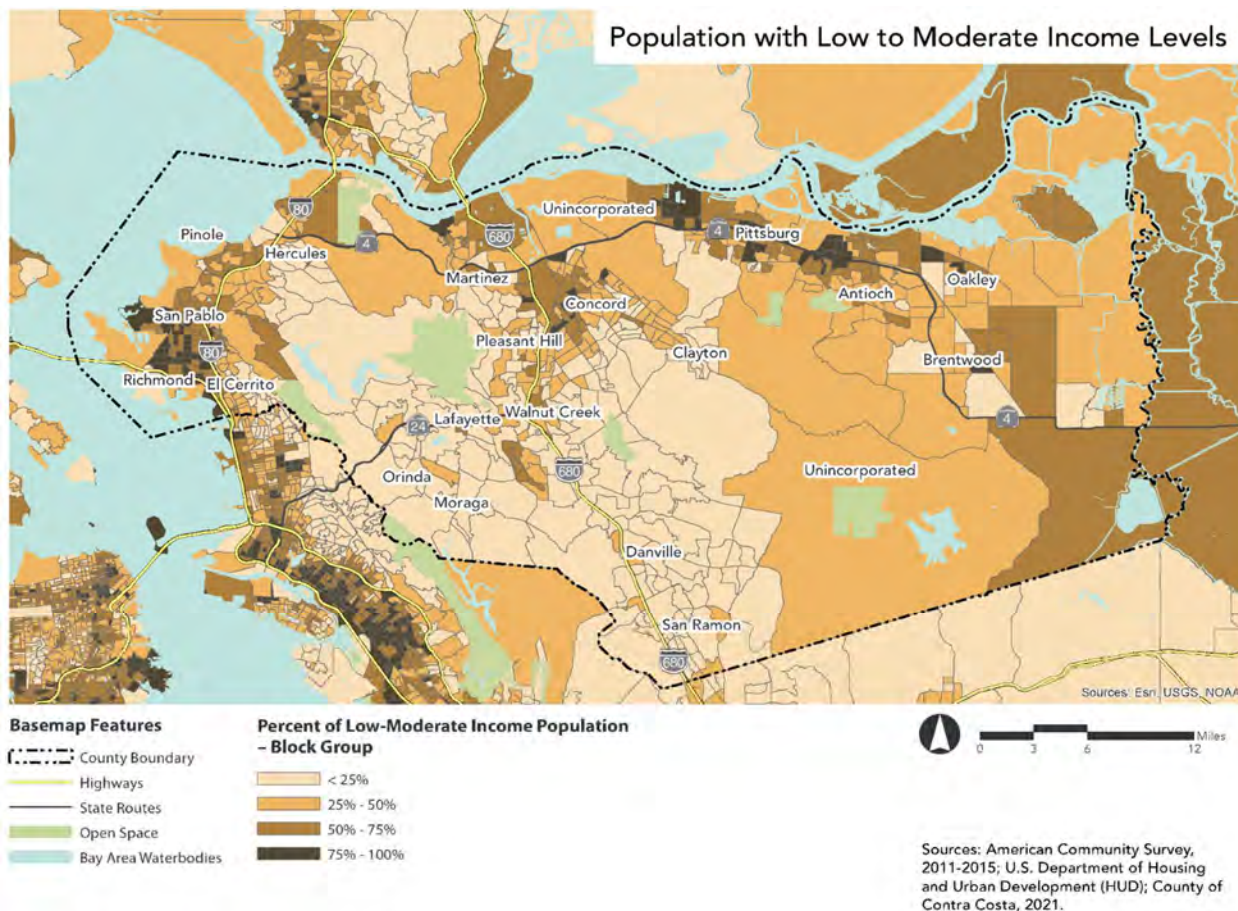
Figure B-23: Income Dot Map of Antioch and Surrounding Areas (2015)

Universe: Population.

Source: U.S. Department of Housing and Urban Development, American Community Survey 5-Year 2011-2015 Low- and Moderate-Income Summary Data.

Note: The plot shows the income group distribution at the census block group level for City of Antioch and vicinity. Dots in each block group are randomly placed and should not be construed as actual placement of individuals.

Map 2 shows the LMI areas in Contra Costa County by block group. Most of central Contra Costa County has less than 25 percent of LMI populations. Block groups with high concentrations of LMI (between 75 and 100 percent of the population) can be found clustered around Antioch, Pittsburg, Richmond, and San Pablo. There are also small pockets with high percentages of LMI population around Concord. Other areas of the county have a moderate percentage of LMI population (25–75 percent).



Map 2: Distribution of Percentage of Population with Low to Moderate Income Levels

The income demographics in Antioch for the years 2010 and 2015 can be found in Table B-17 below. The table also provides the income composition of the nine-county Bay Area in 2015. As of that year, Antioch had a higher share of very low-income residents than the Bay Area as a whole, a higher share of low-income residents, a higher share of moderate-income residents, and a lower share of above moderate-income residents.

TABLE B-17: POPULATION BY INCOME GROUP, ANTIOCH, AND THE REGION

Income Group	Antioch		Bay Area
	2010	2015	2015
Very Low-Income (<50% AMI)	28.49%	34.82%	28.7%
Low-Income (50%-80% AMI)	16.22%	16.63%	14.3%
Moderate-Income (80%-120% AMI)	20.34%	19%	17.6%
Above Moderate-Income (>120% AMI)	34.95%	29.55%	39.4%

Universe: Population.

Source: Data for 2015 is from Housing U.S. Department of and Urban Development, American Community Survey 5-Year 2011-2015 Low- and Moderate-Income Summary Data. Data for 2010 is from U.S. Department of Housing and Urban Development, American Community Survey 5-Year 2006-2010 Low- and Moderate-Income Summary Data.

Figure B-24 below compares the income demographics in Antioch to other Bay Area jurisdictions.¹² Each dot represents a Bay Area jurisdiction. For each income group, the spread of dots represents the range of that group's representation among Bay Area jurisdictions. The smallest range is among jurisdictions' moderate-income populations, while Bay Area jurisdictions vary the most in the share of their population that is above moderate-income. Additionally, the black lines within each income group note the percentage of Antioch population represented by that group and how that percentage ranks among other jurisdictions. Antioch's share of very low-income residents is much higher than other jurisdictions, ranking 13th out of 109. Conversely, it has one of the lowest concentrations of above-moderate income households, ranking 97th out of 109.

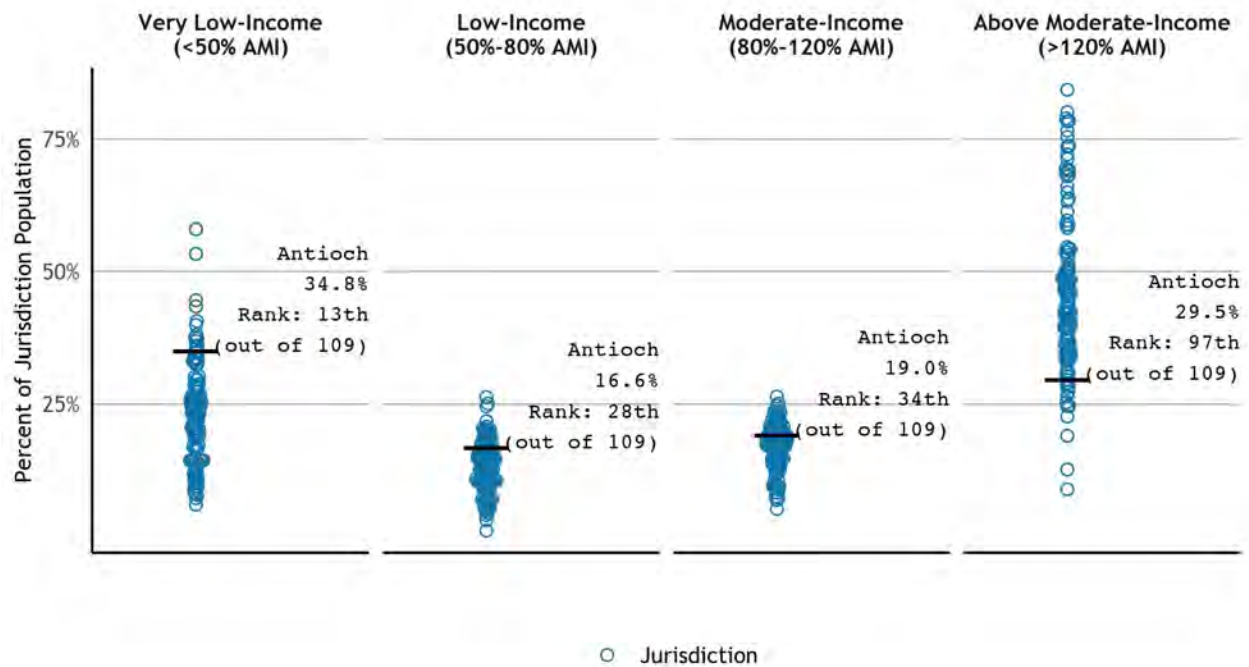


Figure B-24: Income Demographics of Antioch Compared to Other Bay Area Jurisdictions (2015)

Universe: Bay Area Jurisdictions.

Source: U.S. Department of Housing and Urban Development, American Community Survey 5-Year 2011-2015 Low- and Moderate-Income Summary Data.

Income Segregation by Tenure

Table B-18 lists Contra Costa County households by income category and tenure. Based on the above definition, 38.7 percent of Contra Costa County households are considered LMI as they earn less than 80

¹² While comparisons of segregation measures are made only using the 104 jurisdictions with more than one census tract, this comparison of jurisdiction level demographic data can be made using all 109 jurisdictions.

percent of the HUD Area Median Family Income (HAMFI). Almost 60 percent of all renters are considered LMI compared to only 27.5 percent of owner households.

TABLE B-18: HOUSEHOLDS BY INCOME CATEGORY AND TENURE IN CONTRA COSTA COUNTY

Income Distribution Overview	Owner	Renter	Total
Household Income <= 30% HAMFI	7.53%	26.95%	14.40%
Household Income >30% to <=50% HAMFI	8.85%	17.09%	11.76%
Household Income >50% to <=80% HAMFI	11.12%	15.16%	12.55%
Household Income >80% to <=100% HAMFI	8.98%	9.92%	9.31%
Household Income >100% HAMFI	63.52%	30.89%	51.98%
Total Population	248,670	135,980	384,645

Source: HUD Office of Policy Development and Research (PD&R) CHAS Data; 2011–2015 ACS.

Geographic Distribution of Special Needs Populations

As mentioned at the beginning of the section on Segregation and Integration, segregation is not solely a racial matter. Segregation can also occur by familial status or for persons with disabilities who have limited interaction outside of congregate and/or institutional facilities. This section evaluates segregation of these segments of the population.

Persons with Disabilities

Background

In 1988, Congress added protections against housing discrimination for persons with disabilities through the FHA, which protects against intentional discrimination and unjustified policies and practices with disproportionate effects. The FHA also includes the following unique provisions to persons with disabilities: (1) prohibits the denial of requests for reasonable accommodations for persons with disabilities, if necessary, to afford an individual equal opportunity to use and enjoy a dwelling; and (2) prohibits the denial of reasonable modification requests. With regards to fair housing, persons with disabilities have special housing needs because of the lack of accessible and affordable housing, and the higher health costs associated with their disability. In addition, many may be on fixed incomes that further limit their housing options.

Disability Status in Antioch, the County, and Region

According to the 2015-2019 American Community Survey (ACS) 5-year estimates, 118,603 residents (10.9 percent of Contra Costa County’s population) reported having one of six disability types listed in the ACS (hearing, vision, cognitive, ambulatory, self-care, and independent living). The percentage of residents detailed by disability are listed in Table B-19 below. Though Contra Costa County has a higher percentage of population with disabilities, the county’s overall disability statistics are fairly consistent with the greater Bay Area, with ambulatory disabilities making up the greatest percentage of disabilities, followed by independent living, cognitive, hearing, self-care, and vision disabilities. Across the Bay Area and Contra Costa County, the percentage of individuals with disabilities also increases

with age, with the highest percentage of individuals being those 75 years and older. Refer to Table B-20 for the distribution of percentages by age.

TABLE B-19: PERCENTAGE OF POPULATIONS BY DISABILITY TYPES

Disability Type	City of Antioch	Contra Costa County	Bay Area*
Hearing	3.2%	2.9%	2.6%
Vision	2.9%	1.8%	1.7%
Cognitive	6.7%	4.4%	3.9%
Ambulatory	7.3%	5.9%	5.4%
Self-Care Difficulty	2.9%	2.4%	2.4%
Independent Living Difficulty	5.7%	5.2%	5.1%
Percentage of Total Population with Disability	15.2%	10.9%	9.8%

* Bay Area refers to San Francisco-Oakland-Berkeley, CA Metro Area.

Source: 2019 ACS 5-year Estimates.

TABLE B-20: PERCENTAGE OF POPULATION WITH DISABILITIES BY AGE

Age	City of Antioch	Contra Costa County	Bay Area*
Under 5 years	0.7%	0.8%	0.6%
5 - 17 years	5.7%	4.9%	3.7%
18 - 34 years	6.6%	6.2%	4.3%
35 - 64 years	12.5%	9.7%	8.7%
65 - 74 years	24.4%	21.5%	20.5%
75 years and over	48.1%	51.2%	50.0%

* Bay Area refers to San Francisco-Oakland-Berkeley, CA Metro Area.

Source: 2019 ACS 5-year Estimates.

As shown in the tables above, Antioch has higher concentrations of persons with disabilities across all categories than both the County and the Region. The gap is particularly large for persons with cognitive disabilities. Figure B-25 shows that there are some concentrations of persons with disabilities in the northern half of the city and particularly in northwest parts of Antioch. This finding raises questions about whether there may be concentrations of congregate settings for persons with intellectual and developmental disabilities in Antioch, such as group homes, because of the combination of relatively low housing costs combined with a concentration of detached single-family homes.

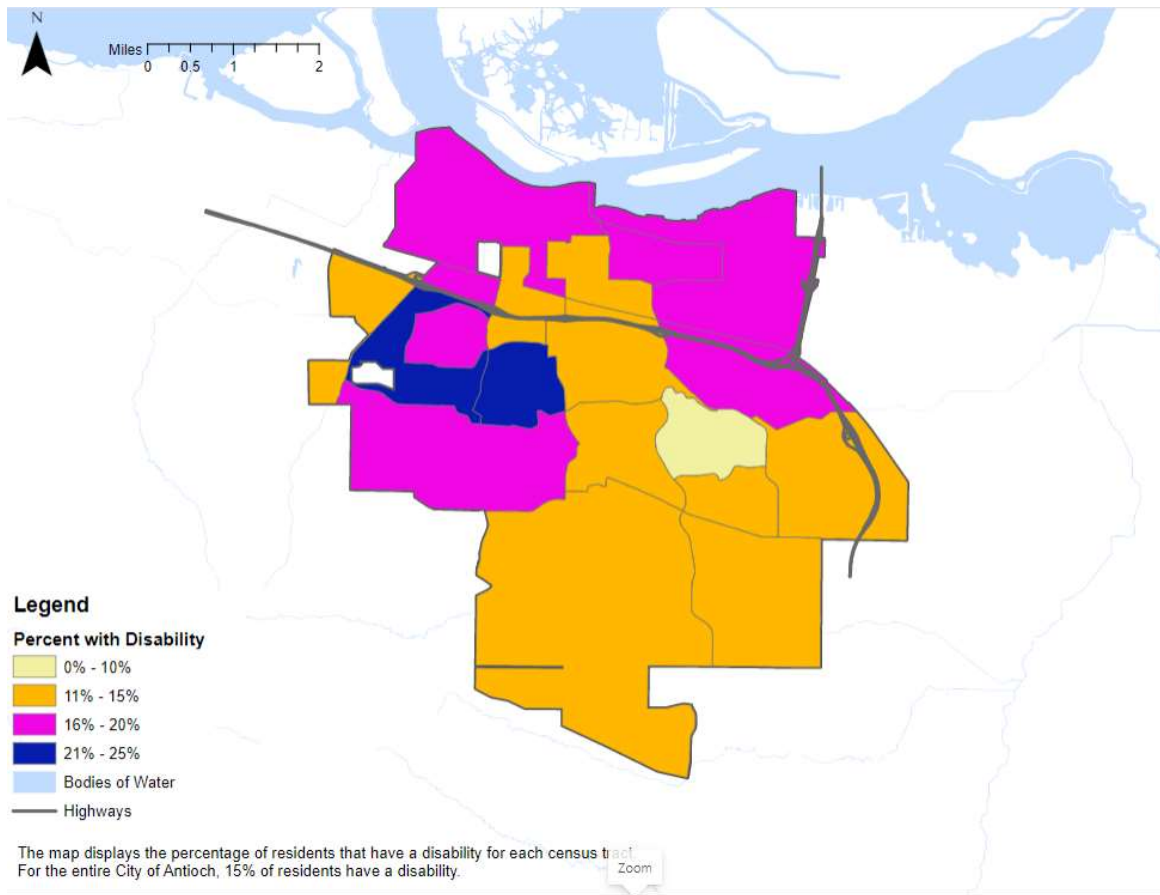
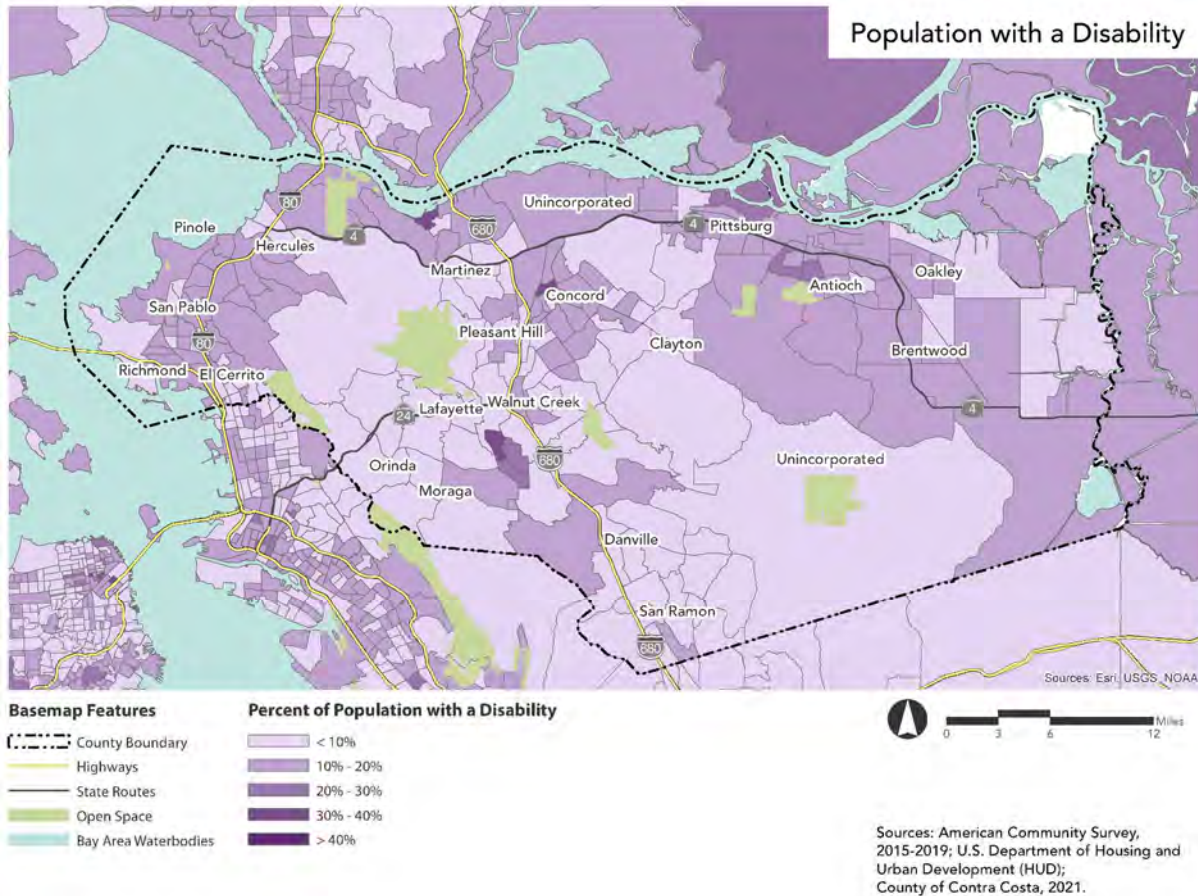


Figure B-25: Percent of Persons with a Disability per Block Group, 2019

Source: ACS 2019 5-year estimates, Table B18101.

In terms of geographic dispersal across the County, there is a relatively homogenous dispersal of persons with a disability, especially in Central Contra Costa County, where most census tracts have less than 10 percent of individuals with disabilities. Towards Eastern Contra Costa County, the Western boundary, and parts of Southern Contra Costa County, however, the percentage of population with disabilities increases to 10–20 percent. Pockets where over 40 percent of the population has disabilities can be observed around Martinez, Concord, and the outskirts of Lafayette. Comparing Map 3 and Map 4, note that areas with a high percentage of populations with disabilities correspond with areas with high housing choice voucher (HCV) concentration (24 percent of people who utilize HCVs in Contra Costa County have a disability). Though use of HCVs does not represent a proxy for actual accessible units, participating landlords remain subject to the FHA to provide reasonable accommodations and allow tenants to make reasonable modifications at the tenant’s expense. Areas with a high percentage of persons with disabilities also correspond to areas with high percentages of low- and moderate-income communities.



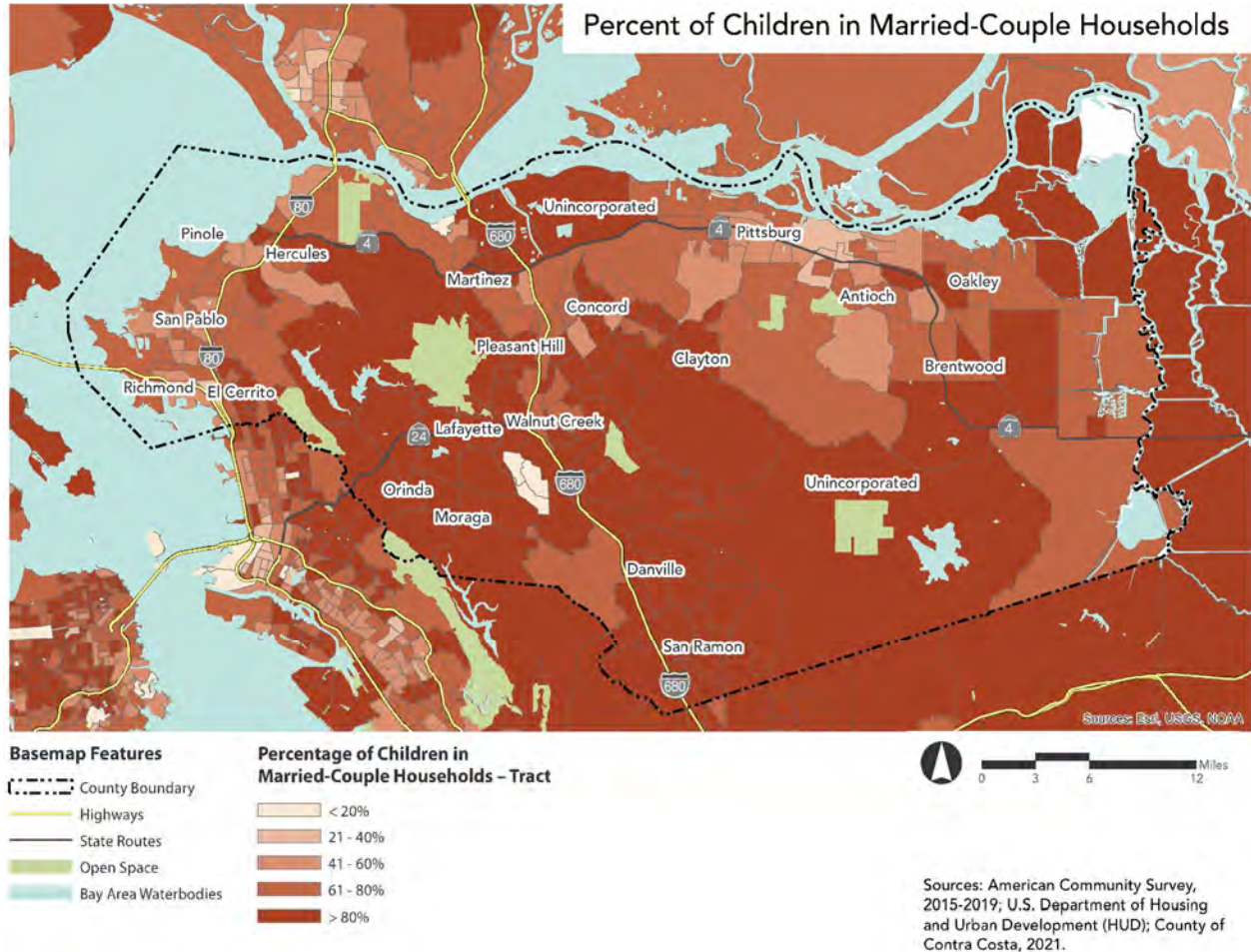
Map 3: Distribution of Population with a Disability

Familial Status

Under the FHA, housing providers (e.g., landlords, property managers, real estate agents, property owners) may not discriminate because of familial status. Familial status refers to the presence of at least one child under 18 years old, pregnant persons, or any person in the process of securing legal custody of a minor child (including adoptive or foster parents). Examples of familial status discrimination include refusing to rent to families with children; evicting families once a child joins the family (through birth, adoption, or custody); enforcing overly restrictive rules regarding children’s use of common areas; requiring families with children to live on specific floors, buildings, or areas; charging additional rent, security deposit, or fees because a household has children; advertising a preference for households without children; and lying about unit availability.

Families with children often have special housing needs due to lower per capita income, the need for affordable childcare, the need for affordable housing, or the need for larger units with three or more bedrooms. Single parent households are also protected by fair housing law. Of particular consideration are female-headed households, who may experience greater housing affordability challenges due to typically lower household incomes compared to two-parent households. Often, sex and familial status intersect to compound the discrimination faced by single mothers.

Map 4 indicates that most children living in Contra Costa County live in married-couple households, especially in central parts of the county where the percentage of children in such households exceeds 80 percent. Census tracts adjacent to these areas also have relatively high percentages of children living in married-couple households (60 - 80 percent). Compared to most of the County, Antioch has fewer children in married-couple households. As shown in Map 4 and Figure B-26, census tracts with single parent households families are concentrated in the northwest part of the city.



Map 4: Distribution of Percentage of Children in Married-Couple Households

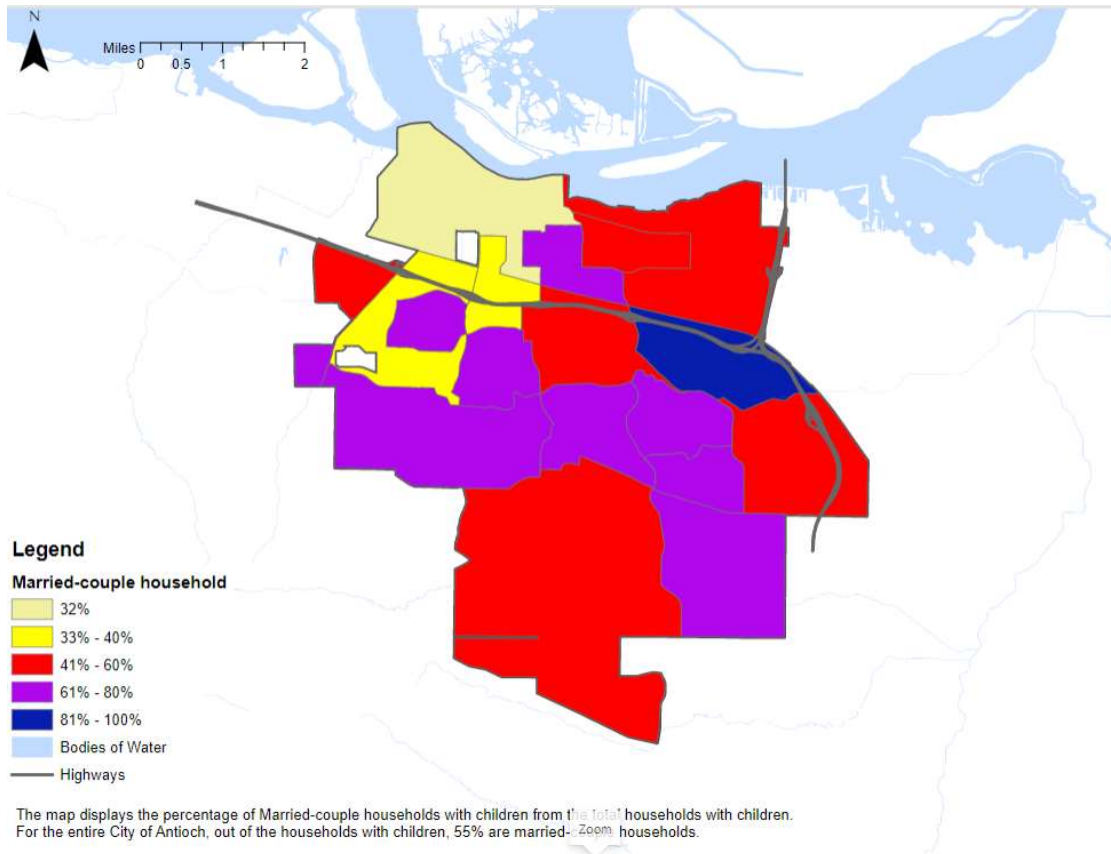
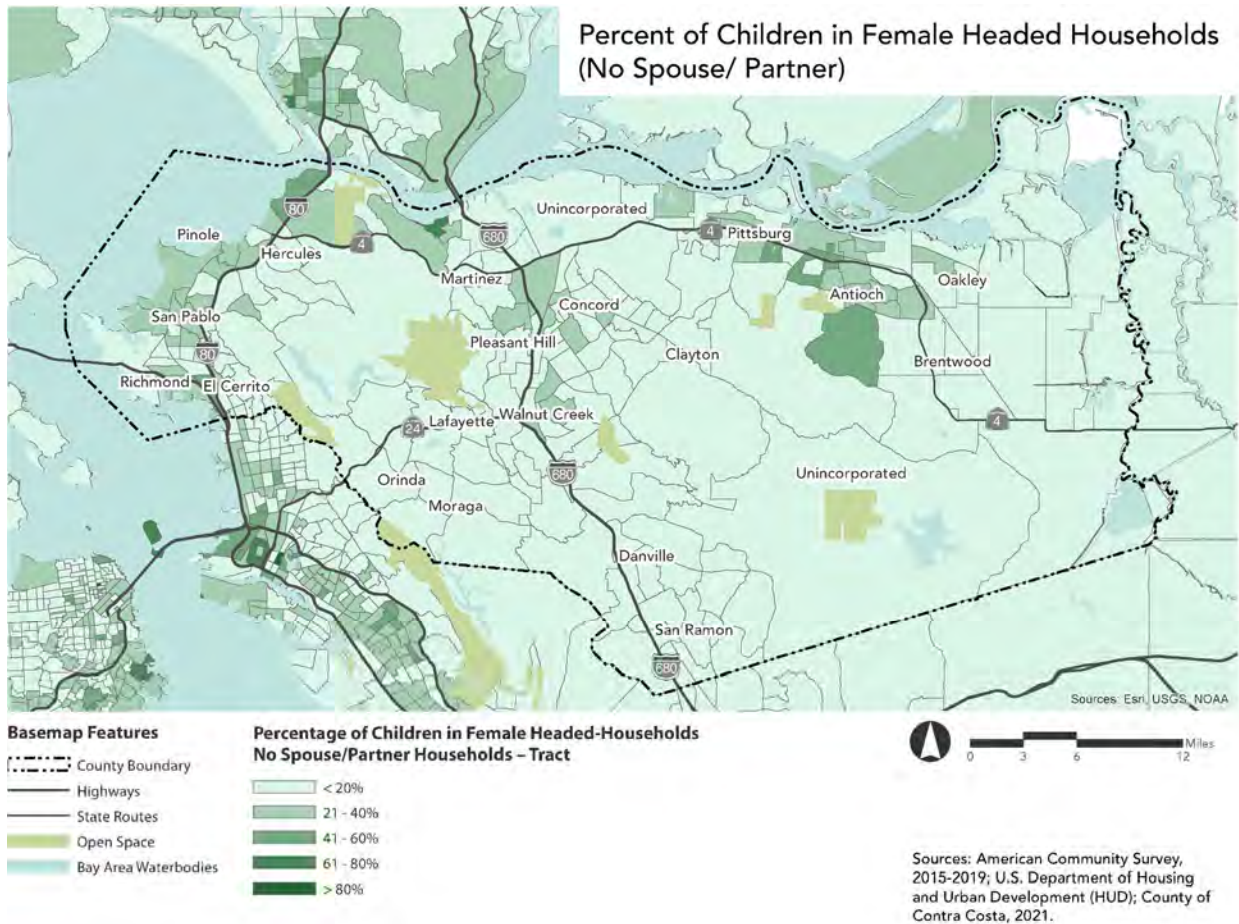


Figure B-26: Percent of Children in Married Couple Households per Block Group, 2019

Source: ACS 2019 5-year estimates, Table B09005.

Map 5 depicts the concentration of households headed by single mothers in the County by Census Tract. Areas of concentration include Antioch, as well as Richmond, San Pablo, Rodeo, Bay Point, Pittsburg, and the unincorporated county west of Concord. Those communities are also areas of high minority populations. By contrast, central County, in general, and the portions of central County south of Concord have relatively low concentrations of children living in female-headed households (less than 20 percent). These tend to be more heavily White or White and Asian and Pacific Islander communities.

As shown in Map 5, there is some concentration of single female-headed households in Antioch around Highway 4, and in one census tract towards the south of the city. The area near Highway 4 is also the area with the most single-parent households, as shown in Map 5. Almost one-third (31 percent) of Antioch’s households with children are in single female-headed households (Figure B-27).



Map 5: Distribution of Percentage of Children in Female-Headed, No-Spouse or No-Partner Households

In Antioch, the female percentage of the population exceeds that of the County and the Region, and the trend over time, also in contrast to the County and the Region, has been toward a more heavily female population. The City's increasing Black population share may partially explain this trend. As of the 2012-2016 ACS 5-Year Estimates, 52.1 percent of Black residents in the Region were female as opposed to just 50.7 percent of all residents of the Region. Antioch also has had a much higher share of children residing within its boundaries than either the County or the Region and a lower share of elderly individuals since 1990. The City of Antioch follows the same broad regional trend of increasing youth population (and declining working age adult population) between 1990 and 2000 followed by a reversal of that pattern. The elderly population has undergone slow but steady growth, albeit from a lower baseline than in the County and the Region.

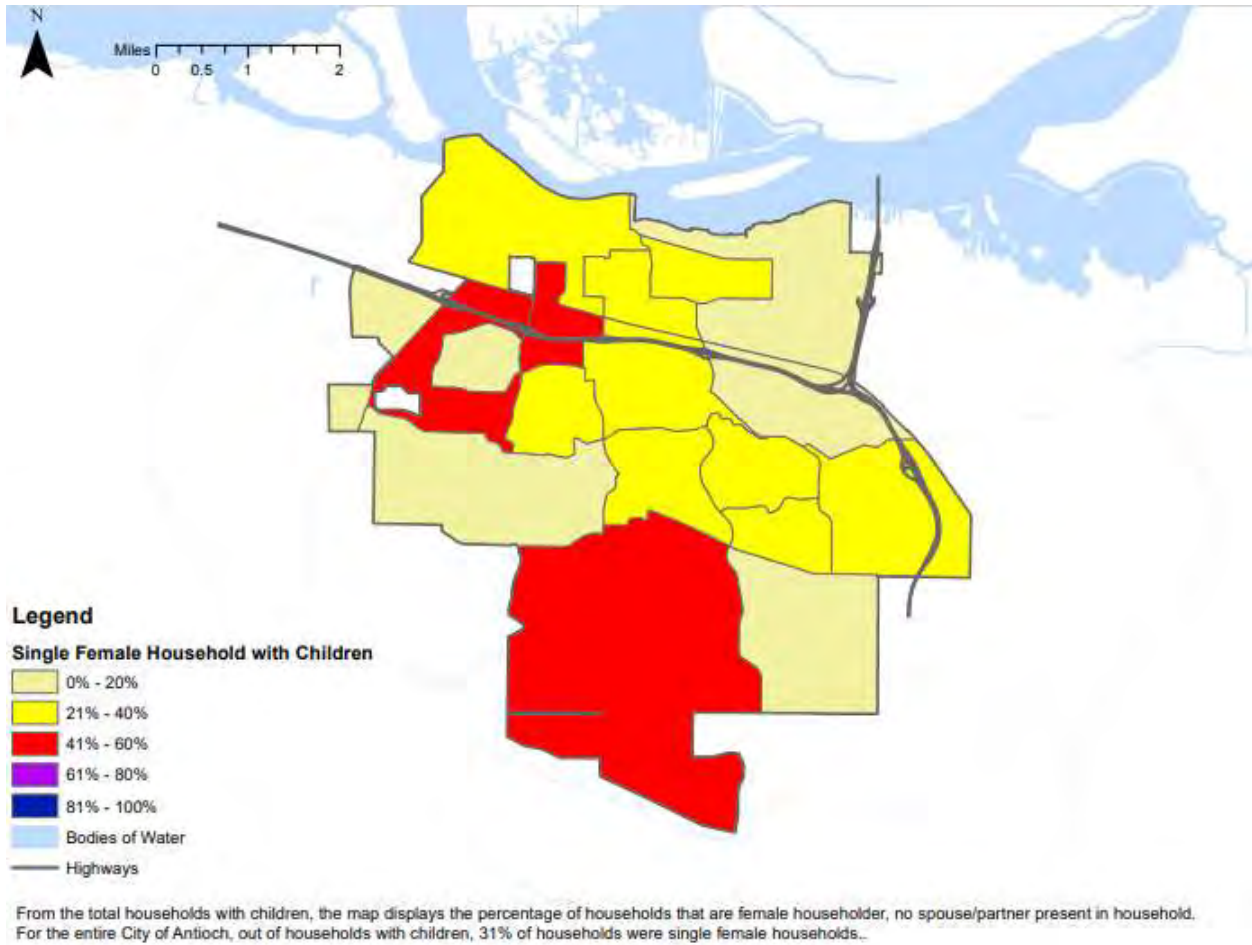


Figure B-27: Percent of Children in Single Female-Headed Households per Block Group, 2019

Source: ACS 2019 5-year estimates, Table B09005.

Housing Choice Vouchers (HCV)

HCVs are a form of HUD rental subsidy issued to a low-income household that promises to pay a certain amount of the household’s rent. Prices, or payment standards, are set based on the rent in the metropolitan area, and voucher households must pay any difference between the rent and the voucher amount. Participants of the HCV program are free to choose any rental housing that meets program requirements.

An analysis of the trends in HCV concentration can be useful in examining the success of the program in improving the living conditions and quality of life of its holders. One of the objectives of the HCV program is to encourage participants to avoid high-poverty neighborhoods and encourage the recruitment of landlords with rental properties in low-poverty neighborhoods. HCV programs are managed by Public Housing Agencies (PHAs), and the programs assessment structure (Section Eight Management Assessment Program) includes an “expanding housing opportunities” indicator that

shows whether the PHA has adopted and implemented a written policy to encourage participation by owners of units located outside areas of poverty or minority concentration.

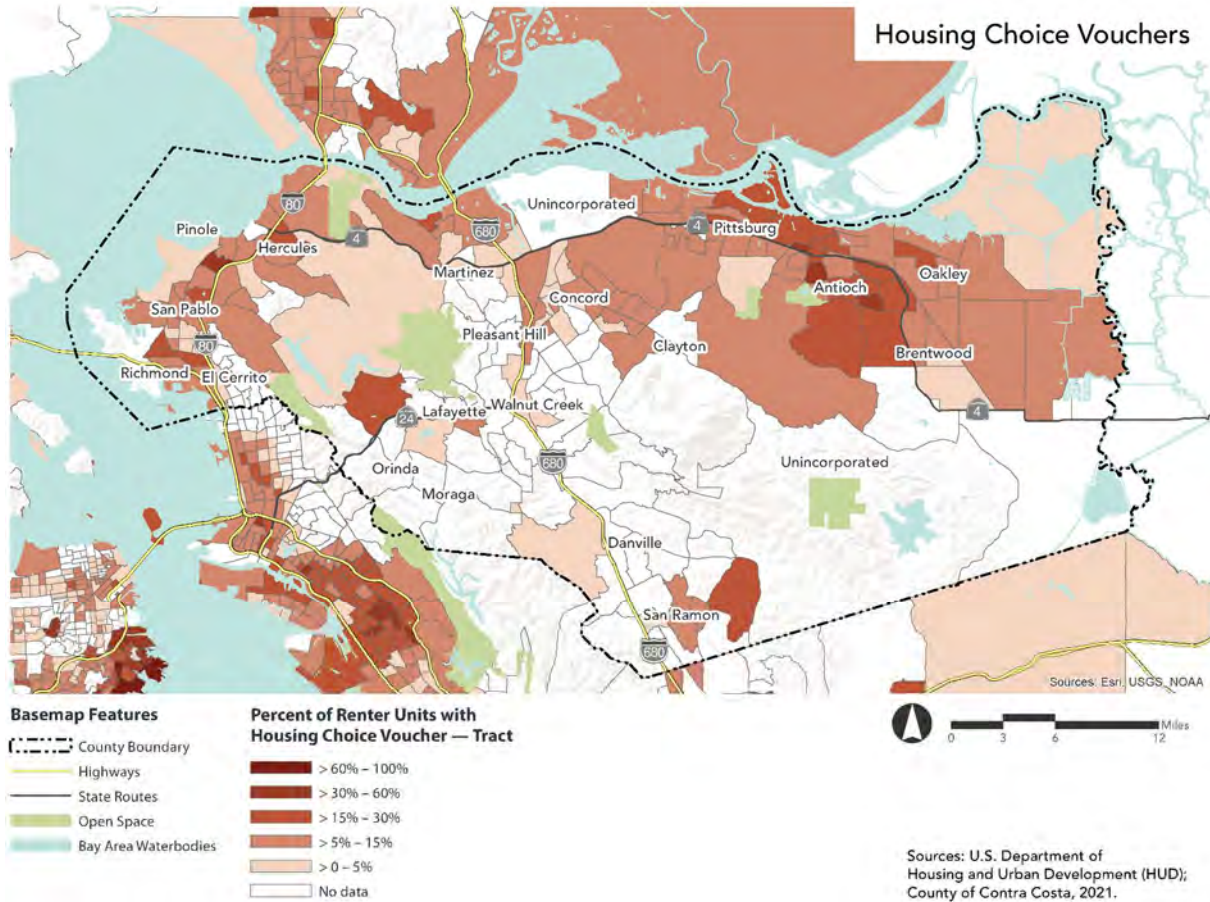
A study using US Census data conducted by HUD's Office of Policy Development and Research found a positive association between the HCV share of occupied housing and neighborhood poverty concentration, and a negative association between rent and neighborhood poverty.³³ This means that HCV use was concentrated in areas of high poverty where rents tend to be lower. In areas where these patterns occur, the program has not succeeded in moving holders out of areas of poverty.

In Contra Costa County, the Housing Authority of Contra Costa County (HACCC) administers approximately 7,000 units of affordable housing under the HCV program (and Shelter Care Plus program). Northwest Contra Costa County is served by the Richmond Housing Authority (RHA) that administers approximately 1,851 HCVs. North-central Contra Costa County is served by the Housing Authority of the City of Pittsburg (HACP), which manages 1,118 tenant-based HCVs.

The HCV program serves as a mechanism for bringing otherwise unaffordable housing within reach of low-income populations. As shown in Map 6, the program appears to be most prominent in heavily Black and Hispanic areas in western Contra Costa County and in predominantly Black, Hispanic, and Asian areas in the northeast of the County. Central Contra Costa County largely has no data on the percentage of renter units with HCVs. The correlation between low rents and a high concentration of HCV holders holds true for Antioch, as well as in the areas around San Pablo, Richmond, Martinez, and Pittsburg. As previously discussed, Antioch is a racially diverse city that is relatively more integrated than much of the Bay Area. There does not appear to be a pattern between higher concentration of HCV holders and race; the census tracts with the highest concentration of HCVs holders in Antioch are *not* in census tracts that have the fewest White people.

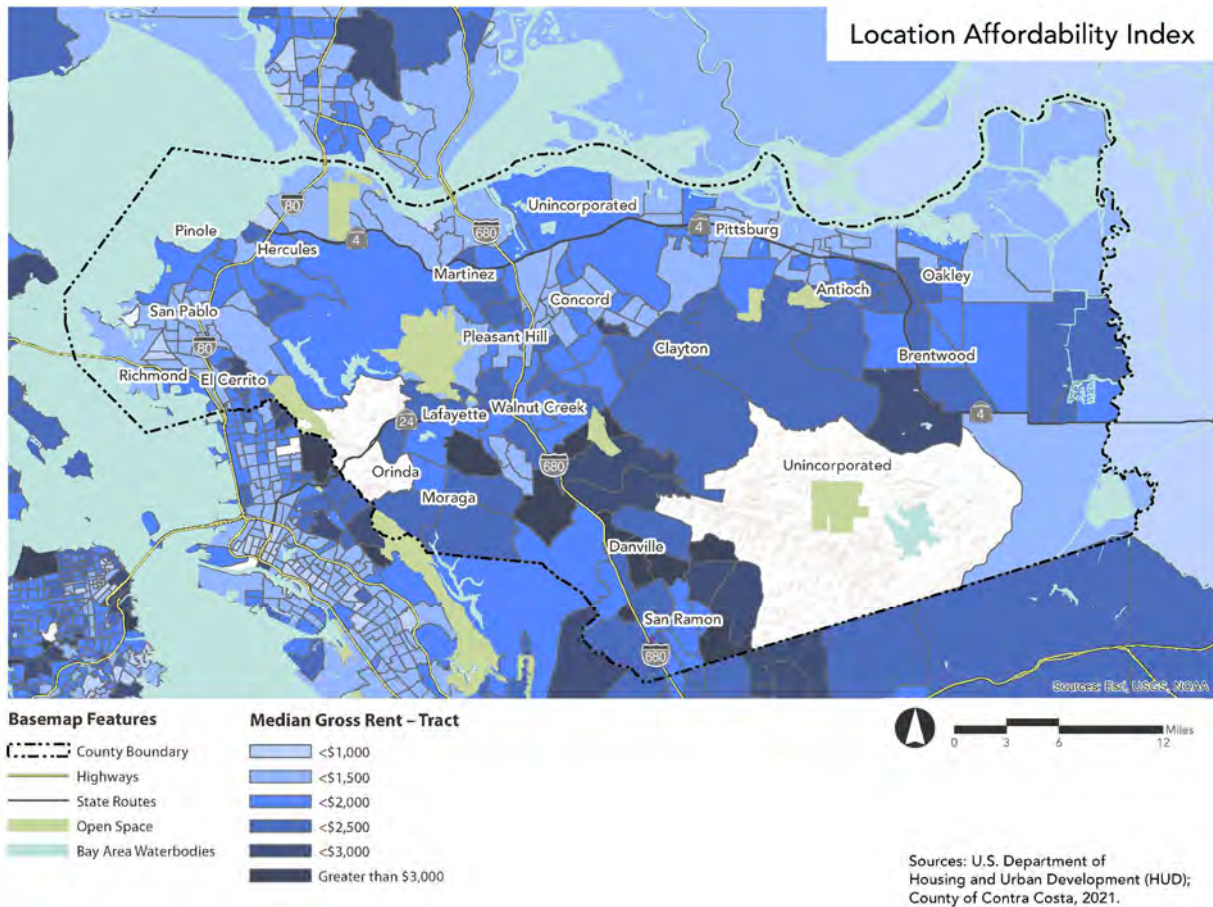
The prevailing standard of affordability in the United States is paying 30 percent or less of a family's income on housing. However, this fails to account for transportation costs, which have grown significantly as a proportion of household income since this standard was established. According to the Bureau of Labor Statistics, in the 1930s, American households spent just 8 percent of their income on transportation. Since then, as a substantial proportion of the U.S. population has migrated from center cities to surrounding suburbs and exurbs and come to rely more heavily (or exclusively) on cars, that percentage has steadily increased, peaking at 19.1 percent in 2003. As of 2013, households spent on average about 17 percent of their annual income on transportation, second only to housing costs in terms of budget impact. And for many working-class and rural households, transportation costs actually exceed housing costs.

³³ US Department of Housing and urban Development Office of Policy Development and Research, 2003. *Housing Choice Voucher Location Patterns: Implications for Participants and Neighborhood Welfare*. https://www.huduser.gov/publications/pdf/location_paper.pdf



Map 6: Distribution of Percentage of Renter Units with Housing Choice Vouchers

Map 7 shows the Location Affordability Index in Contra Costa County. The Index was developed by HUD in collaboration with DOT under the federal Partnership for Sustainable Communities. This index provides estimates of household housing and transportation costs at the neighborhood level, indicated as “gross rent” in Map 7. As shown in Map 7, the majority of Contra Costa County has a median gross rent of \$2,000–\$2,500. Central Contra County (areas between Danville and Walnut Creek) have the highest rents around \$3,000 or more. The most affordable tracts in the county are along the perimeter of the County in cities like Richmond, San Pablo, Pittsburg, and Martinez.



Map 7: Location Affordability Index

The more affordable areas in Antioch are those in the north of city, which corresponds to where the city’s older housing stock is located. Antioch’s comparatively low-cost housing market and fast pace of growth likely contributes to the continued differences between Antioch and the County in terms of the composition of the population. While Antioch provides a more affordable option for lower-income households seeking for-sale and ownership housing, the high cost of housing in surrounding areas in the Bay Area continues to serve as a barrier for many low- and moderate-income households.

The AI also found that, in Antioch, homeownership rates are highest in the southern and northeastern portions of the city and are lowest in the northwestern and central parts. The southern portion of the city is more heavily Asian and Pacific Islander than the city

TCAC Opportunity Maps

TCAC Opportunity Maps display areas by highest to lowest resources by assigning scores between 0-1 for each domain by census tracts where higher scores indicate higher “access” to the domain or higher “outcomes.” Refer to Table 12 for a list of domains and indicators for opportunity maps. Composite scores are a combination score of the three domains that do not have a numerical value but rather rank census tracts by the level of resources (low, moderate, high, highest, and high poverty and segregation). The opportunity maps also include a measure or “filter” to identify areas with poverty and racial segregation. The criteria for these filters were:

Poverty: Tracts with at least 30 percent of population under the federal poverty line;

Racial Segregation: Tracts with location quotient higher than 1.25 for Blacks, Hispanics, Asians, or all people of color in comparison to the County.

as a whole while northeastern Antioch is more heavily White than the city as a whole. Areas with low homeownership rates are predominantly Black and Hispanic. These patterns of homeownership loosely resemble patterns of single-parent households (see Map 5 and Figure B-27), indicating that single-parent households are more likely to be in neighborhoods with more renters. This is also important to recognize as it can be hard to support children with only one income. The exception of this is the most southern block group, which has relatively high rates of single female-headed homes.

Through the community outreach process, it was clear that residents and service providers of Antioch are aware of some level of economic segregation between north of the freeway and south of the freeway. This is due to differences in the era of the housing stock. For example, older and smaller homes are predominate north of the freeway and newer subdivisions are located in the southern parts of the city. The area northwest of the highway is a particularly important area towards which to target policies and funding given the concentration of lower-income residents there. Additionally, there are areas where people with disabilities are concentrated all around the freeway, and particularly to the south of it, so the city should ensure that those areas are well equipped for accessibility.

Conclusion

The City of Antioch does not face significant issues with racial segregation within the City, as races appear fairly integrated throughout the City. The city's isolation indices for Black/African American and Latinx residents are above that of the Bay Area average, but this is likely due to the city's demographic population which is comprised of larger proportions of these racial groups than the Bay Area region as a whole. In 2020, the Theil's H Index for racial segregation in Antioch was lower than the average value for Bay Area jurisdictions, indicating that neighborhood level racial segregation in Antioch is less than in the average Bay Area city. Levels of segregation are low for all groups, but Asians and Pacific Islanders face the lowest levels of segregation, followed by Blacks. Generally, racial segregation in Antioch is primarily an inter-jurisdictional rather than an intra-jurisdictional phenomenon, meaning it is more apparent when comparing Antioch to other jurisdictions rather than within Antioch. The population of non-White population groups has grown rapidly in Antioch compared to many other parts of the Bay Area, especially in regards to the Black population which is declining in most cities across the region. While Black residents are concentrated in Antioch, as well as Hispanic residents in certain neighborhoods, Asians and Pacific Islander and Non-Hispanic Whites are concentrated in other cities mostly in Central Contra Costa County.

However, Antioch does face some issues with income segregation, as lower-income households and households experiencing poverty tend to live in the northwest portion of the City above or near the highway. There are also more households with lower incomes in Antioch generally compared to many other cities in the region, as well as persons with disabilities, households headed by single mothers, and households paying rent using Housing Choice Vouchers.

DISPARITIES IN ACCESS TO OPPORTUNITY

AB 686 requires the needs assessment to include an analysis of access to opportunities to approximate the link between place-based characteristics (e.g., education, employment, safety, the environment) and critical life outcomes (e.g., health, wealth, life expectancy). Ensuring access to opportunity means

both improving the quality of life for residents of low-income communities, as well as supporting residents' mobility and access to 'high resource' neighborhoods.

California Tax Credit Allocation Committee (TCAC) Opportunity Maps

TCAC Maps are opportunity maps created by the California Fair Housing Task Force (a convening of HCD and TCAC) to provide research and evidence-based policy recommendations to further HCD's fair housing goals of (1) avoiding further segregation and concentration of poverty and (2) encouraging access to opportunity through land use policy and affordable housing, program design, and implementation. These opportunity maps identify census tracts with highest to lowest resources, segregation, and poverty and are used by TCAC to distribute funding for affordable housing in areas with the highest opportunity through the Low-Income Housing Tax Credit (LIHTC) Program.

TABLE B-21: DOMAINS AND LIST OF INDICATORS FOR OPPORTUNITY MAPS

Domain	Indicator
Economic	Poverty
	Adult Education
	Employment
	Job Proximity
	Median Home Value
Environmental	CalEnviroScreen 3.0 Pollution Indicators and Values
Education	Math Proficiency
	Reading Proficiency
	High School Graduation Rates
	Student Poverty Rates

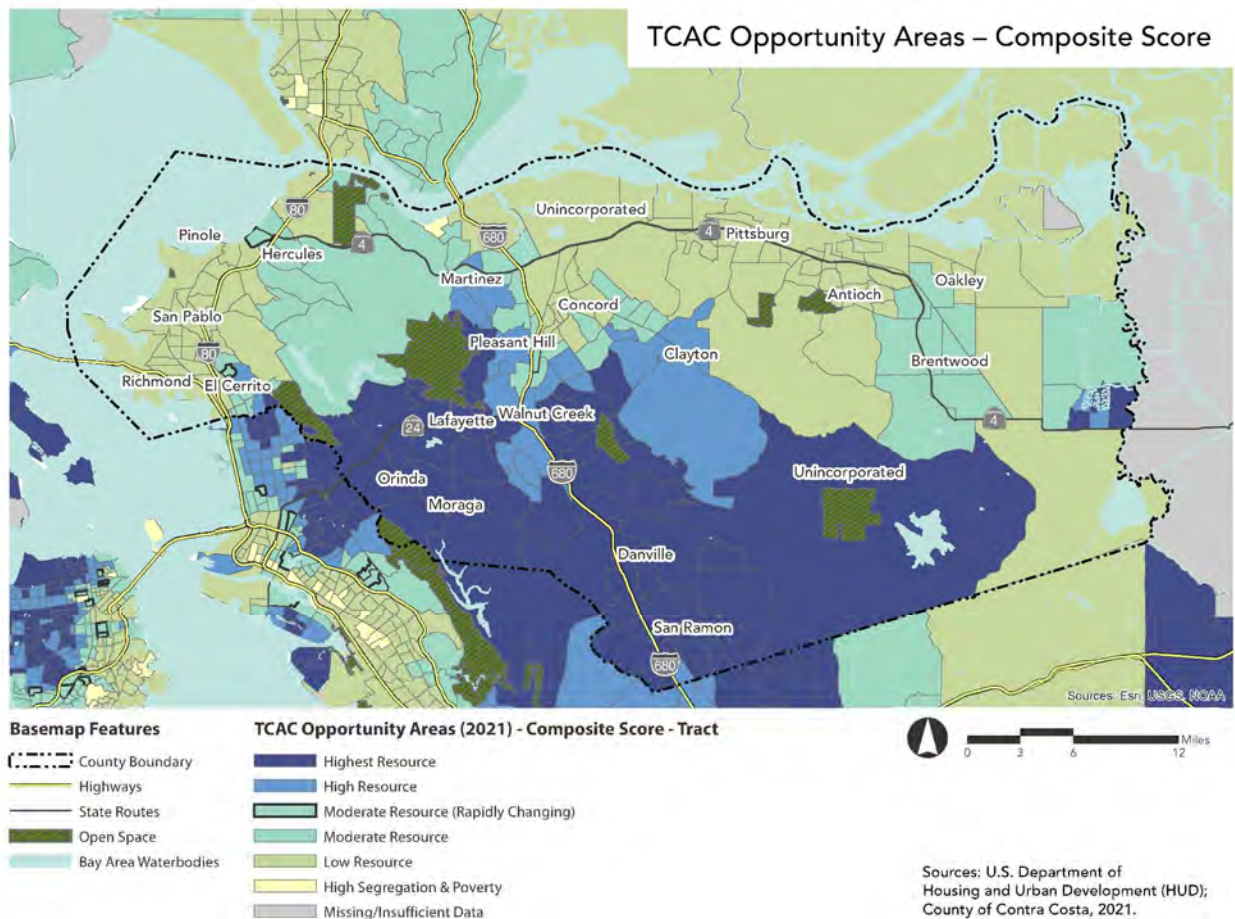
Source: California Fair Housing Task Force, 2020. Methodology for the 2021 TCAC/HCD Opportunity Maps, December.

The maps identify areas within every region of the state “whose characteristics have been shown by research to support positive economic, educational, and health outcomes for low-income families – particularly long-term outcomes for children.”¹⁴ High resource areas have high index scores for a variety of opportunity indicators such as high employment rates, low poverty rates, proximity to jobs, high educational proficiency, and limited exposure to environmental health hazards. High resource tracts are areas that offer low-income residents the best chance of a high quality of life, whether through economic advancement, high educational attainment, or clean environmental health. Moderate resource areas have access to many of the same resources as the high resource areas but may have fewer job opportunities, lower performing schools, lower median home values, or other factors that lower their indexes across the various economic, educational, and environmental indicators. Low resource areas are characterized as having fewer opportunities for employment and education, or a lower index for other economic, environmental, and educational indicators. These areas have greater quality of life needs and should be prioritized for future investment to improve opportunities for current and future residents.

¹⁴ California Fair Housing Task Force. December 2020. *Methodology for the 2021 TCAC/HCD Opportunity Map*. Available at: <https://www.treasurer.ca.gov/ctcac/opportunity/2021-hcd-methodology.pdf>

Information from opportunity mapping can help highlight the need for housing policies and programs that would help to remediate conditions in low resource areas or areas of high segregation and poverty, and to encourage better access for low- and moderate-income and BIPOC households to housing in high resource areas.

Map 8 provides a visual representation of TCAC Opportunity Areas in Contra Costa County based on a composite score, where each tract is categorized based on percentile rankings of the level of resources within the region. The only census tracts in Contra Costa County considered an area of high segregation and poverty is/are located in Martinez, and the city of Antioch as seen in Map 8 and B-28 -below. Concentrations of low resource areas are located in the northwestern and eastern parts of the county (Richmond to Hercules and Concord to Oakley, including Antioch); census tracts with the highest resources are located in central and southern parts of the county (San Ramon, Danville, Moraga, and Lafayette).



Map 8: Composite Score of TCAC Opportunity Areas in Contra Costa County

As illustrated in Map 8 and Figure B-28, most tracts within Antioch are identified as being Low Resource, with a few in the southeast bordering with Brentwood and Oakley as Moderate Resource. Compared to the rest of the County and Region, the TCAC Composite score shows that Antioch has lower opportunity areas and lower access to resources for its residents. Additionally, one census tract

(Tract Number 3072.02) in the city, bordered by State Road 4 to the south, L Street to the east, railroad tracks to the north, and Somersville Road to the west is designated “High Segregation and Poverty”. Areas designated high segregation and poverty on TCAC opportunity maps are areas with at least 30 percent% of the population falling below the federal poverty line and a concentration of black, Hispanic, Asian, or all persons of color above that of the county.

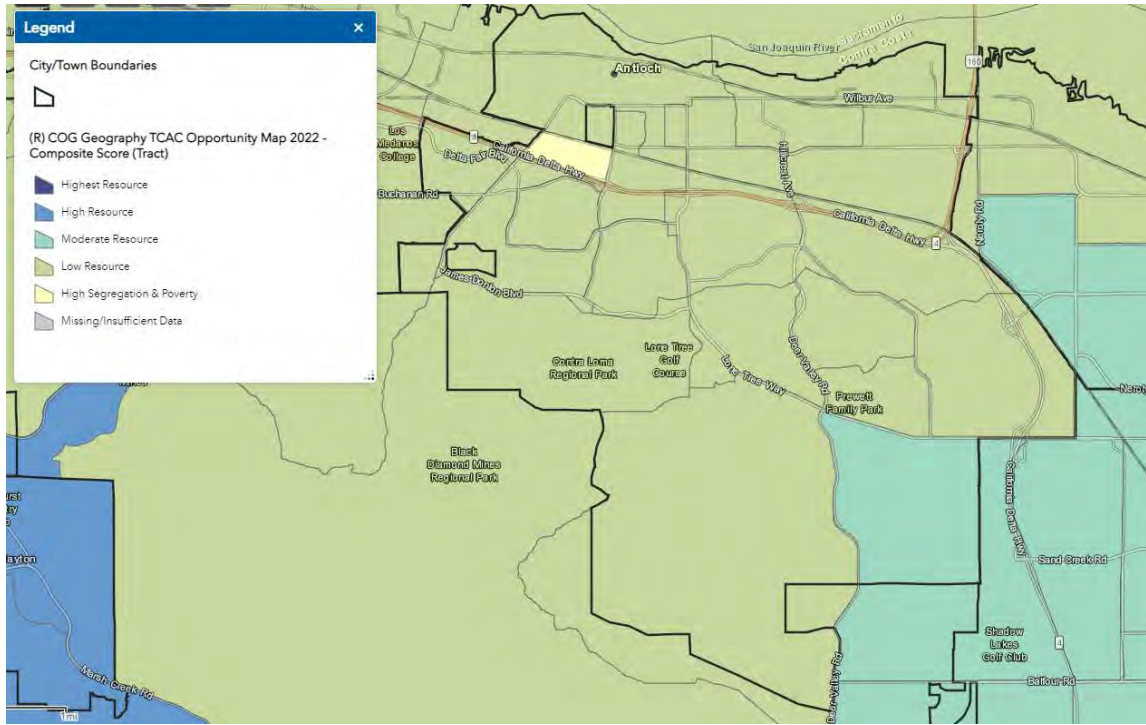


Figure B-28: 2021-2022 TCAC/HCD Opportunity Map by Census Tract, Antioch

Source: California Department of Housing and Community Development (HCD) AFFH Data Viewer.

Opportunity Indices

This section presents the HUD-developed index scores based on nationally available data sources to assess residents’ access to key opportunity assets in comparison to the County. Table B-22 provides index scores or values (the values range from 0 to 100) for the following opportunity indicator indices:

- **School Proficiency Index:** The school proficiency index uses school-level data on the performance of 4th grade students on state exams to describe which neighborhoods have high-performing elementary schools nearby and which are near lower performing elementary schools. *The higher the index value, the higher the school system quality is in a neighborhood.*
- **Labor Market Engagement Index:** The labor market engagement index provides a summary description of the relative intensity of labor market engagement and human capital in a neighborhood. This is based upon the level of employment, labor force participation, and educational attainment in a census tract. *The higher the index value, the higher the labor force participation and human capital in a neighborhood.*

- **Transit Trips Index:** This index is based on estimates of transit trips taken by a family that meets the following description: a 3-person single-parent family with income at 50 percent of the median income for renters for the region (i.e., the Core-Based Statistical Area (CBSA)). *The higher the transit trips index value, the more likely residents in that neighborhood utilize public transit.*
- **Low Transportation Cost Index:** This index is based on estimates of transportation costs for a family that meets the following description: a 3-person single-parent family with income at 50 percent of the median income for renters for the region/CBSA. *The higher the index value, the lower the cost of transportation in that neighborhood.*
- **Jobs Proximity Index:** The jobs proximity index quantifies the accessibility of a given residential neighborhood as a function of its distance to all job locations within a region/CBSA, with larger employment centers weighted more heavily. *The higher the index value, the better the access to employment opportunities for residents in a neighborhood.*
- **Environmental Health Index:** The environmental health index summarizes potential exposure to harmful toxins at a neighborhood level. The higher the index value, the less exposure to toxins harmful to human health. *Therefore, the higher the index value, the better the environmental quality of a neighborhood, where a neighborhood is a census block-group.*

Each index score is broken down by race for three geographic areas—Antioch, Contra Costa County, and the Region—in Table B-22 and then discussed in the following subsections.

TABLE B-22: OPPORTUNITY INDICATORS, BY RACE/ETHNICITY

Jurisdiction	School Proficiency Index	Labor Market Index	Transit Index	Low Transportation Cost Index	Jobs Proximity Index	Environmental Health Index
ANTIOCH, CA CDBG						
Total Population						
White, Non-Hispanic	22.56	30.15	24.46	83.09	7.95	59.95
Black, Non-Hispanic	25.66	33.09	25.50	82.19	9.49	60.45
Hispanic	20.35	27.88	25.74	84.22	10.14	59.64
Asian or Pacific Islander, Non-Hispanic	31.67	38.48	23.85	79.69	7.59	60.92
Native American, Non-Hispanic	20.82	28.62	25.02	84.02	8.65	59.67
Population Below Federal Poverty Line						
White, Non-Hispanic	16.02	23.23	25.14	85.39	11.06	58.81
Black, Non-Hispanic	17.14	25.53	27.98	86.06	10.09	60.06
Hispanic	18.56	25.69	26.54	85.51	11.31	59.96
Asian or Pacific Islander, Non-Hispanic	18.71	37.27	27.15	82.35	4.46	59.50
Native American, Non-Hispanic	30.59	25.01	23.29	82.43	7.71	55.86
CONTRA COSTA COUNTY, CA CDBG						
Total Population						
White, Non-Hispanic	74.72	74.56	27.41	84.84	44.18	44.10
Black, Non-Hispanic	36.81	45.07	59.18	88.47	28.03	13.85

Jurisdiction	School Proficiency Index	Labor Market Index	Transit Index	Low Transportation Cost Index	Jobs Proximity Index	Environmental Health Index
Hispanic	40.36	44.93	48.70	87.28	26.61	24.31
Asian or Pacific Islander, Non-Hispanic	65.80	72.19	39.54	85.69	37.71	33.05
Native American, Non-Hispanic	54.84	57.48	37.81	86.12	32.53	33.29
Population Below Federal Poverty Line						
White, Non-Hispanic	60.31	62.04	33.74	86.08	39.30	35.94
Black, Non-Hispanic	26.40	33.02	65.33	90.19	29.63	9.03
Hispanic	25.79	32.96	57.37	88.77	23.69	16.25
Asian or Pacific Islander, Non-Hispanic	50.76	54.83	51.09	88.76	38.63	20.53
Native American, Non-Hispanic	19.34	33.06	69.36	89.92	25.71	3.71
SAN FRANCISCO-OAKLAND-HAYWARD, CA REGION						
Total Population						
White, Non-Hispanic	68.00	77.73	61.60	89.61	53.62	52.77
Black, Non-Hispanic	35.49	48.24	73.95	91.57	44.97	41.29
Hispanic	40.70	53.14	68.52	90.88	43.12	49.42
Asian or Pacific Islander, Non-Hispanic	60.11	69.56	74.80	91.16	43.83	52.24
Native American, Non-Hispanic	49.78	59.51	65.61	90.75	47.17	47.91
Population Below Federal Poverty Line						
White, Non-Hispanic	59.40	70.03	68.91	91.45	52.89	47.27
Black, Non-Hispanic	28.72	41.04	78.75	92.91	48.54	39.75
Hispanic	30.99	44.75	72.07	91.86	43.84	46.32
Asian or Pacific Islander, Non-Hispanic	53.44	62.02	82.72	93.88	54.16	42.80
Native American, Non-Hispanic	38.58	53.06	81.90	93.24	52.00	44.54

Note: American Community Survey Data are based on a sample and are subject to sampling variability.

Source: AFFHT Data Table 12; Data Sources: Decennial Census; ACS; Great Schools; Common Core of Data; SABINS; LAI; LEHD; NATA.

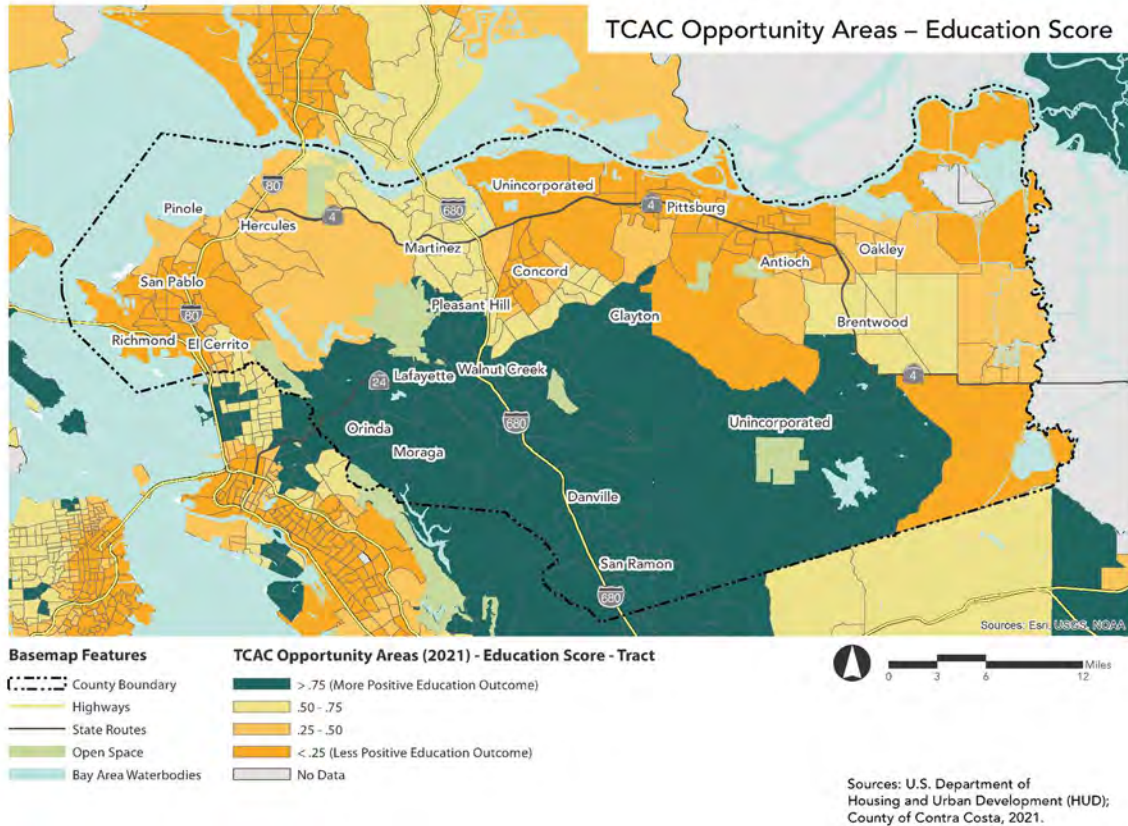
Education Outcomes

Housing and school policies are mutually reinforcing, which is why it is important to analyze access to educational opportunities when assessing fair housing. At the most general level, school districts with the greatest amount of affordable housing tend to attract larger numbers of LMI families (largely composed of minorities). Test scores tend to be a reflection of student demographics with Black/Hispanic/Latino students routinely scoring lower than their White peers, meaning less diverse schools with higher test scores tend to attract higher-income families to the school district. This is a fair housing issue because as higher-income families move to the area, the overall cost of housing rises and an exclusionary feedback loop is created, leading to increased racial and economic segregation across districts as well as decreased access to high-performing schools for non-White students.

According to the Contra Costa County AI, academic outcomes for low-income students are depressed by the presence of high proportions of low-income classmates; similarly situated low-income students perform at higher levels in schools with lower proportions of low-income students. The research on racial segregation is consistent with the research on poverty concentration: positive levels of school integration led to improved educational outcomes for all students. Thus, it is important wherever possible to reduce school-based poverty concentration and to give low-income families access to schools with lower levels of poverty and greater racial diversity.

The 2021 TCAC Opportunity Areas Education Composite Score for a census tract is based on math and reading proficiency, high school graduation rate, and student poverty rate indicators. The score is broken up by quartiles, with the highest quartile indicating more positive education outcomes and the lowest quartile signifying fewer positive outcomes.

There are 19 public school districts in Contra Costa County, in addition to 124 private schools and 19 charter schools. Map 9 shows that the northwestern and eastern parts of the county have the lowest education domain scores (less than 0.25) per census tracts, especially around Antioch, Richmond, San Pablo, Pittsburg, the unincorporated County east of Clayton, and Concord and its northern unincorporated areas. Census tracts with the highest education domain scores (greater than 0.75) are in central and southern parts of the county (bounded by San Ramon on the south; Orinda and Moraga on the west; and Lafayette, Walnut Creek, Clayton, and Brentwood on the north). Overlaying Map 8 and Map 9 reveals that areas with lower education scores correspond with areas with lower income households (largely composed of minorities) and vice versa. With reference to Table B-22, we also see that index values for school proficiency are higher for White residents, indicating a greater access to high quality schools regardless of poverty status.



Map 9: TCAC Opportunity Areas’ Education Score in Contra Costa County

Locally, within Antioch a majority of the city is designated as “less positive education outcome” and are colored orange on Figure B-29. Select eastern portions of the city have slightly more positive educational outcomes, including those that are colored yellow and light green on the below figure. The scores for education range from the least positive outcome in the northern tracts of Antioch, to the second least positive outcome approaching the southeast, and one census tract bordering Brentwood in the second quartile (see Figure B-29). Antioch does not have any census tracts with educational outcomes in the highest quartile.

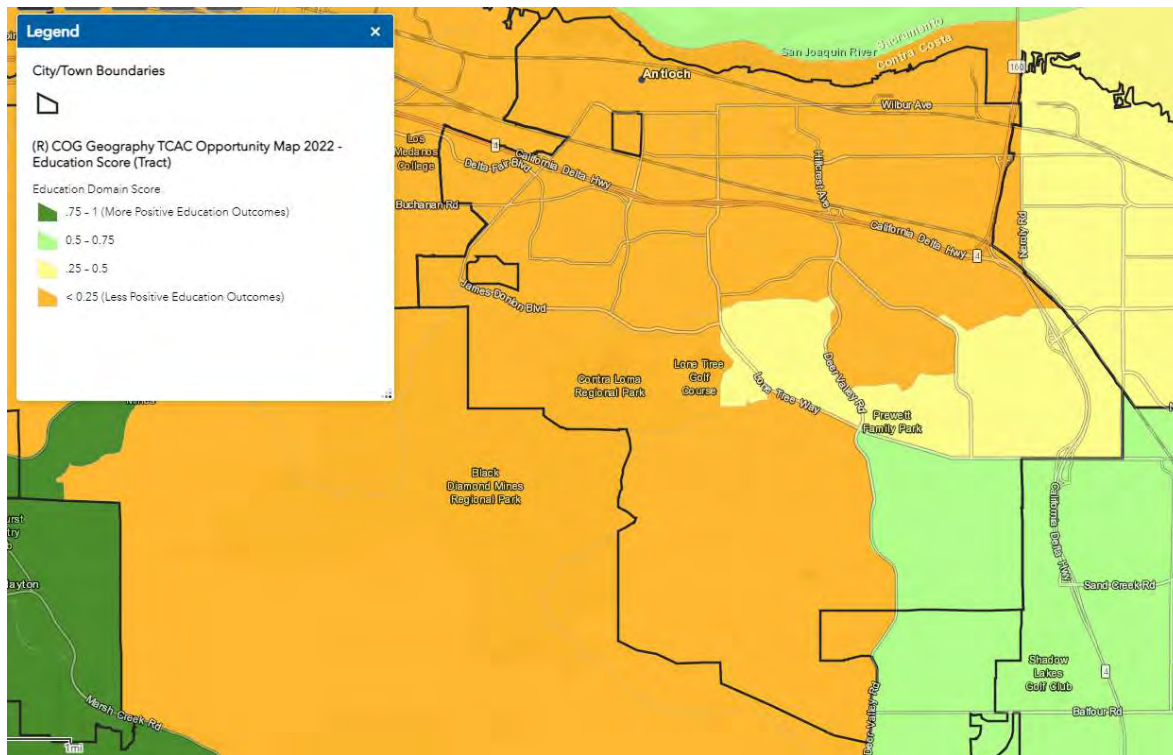


Figure B-29: 2021-2022 TCAC/HCD Education Score by Census Tract, Antioch

Source: California Department of Housing and Community Development (HCD) AFFH Data Viewer.

Transportation Outcomes

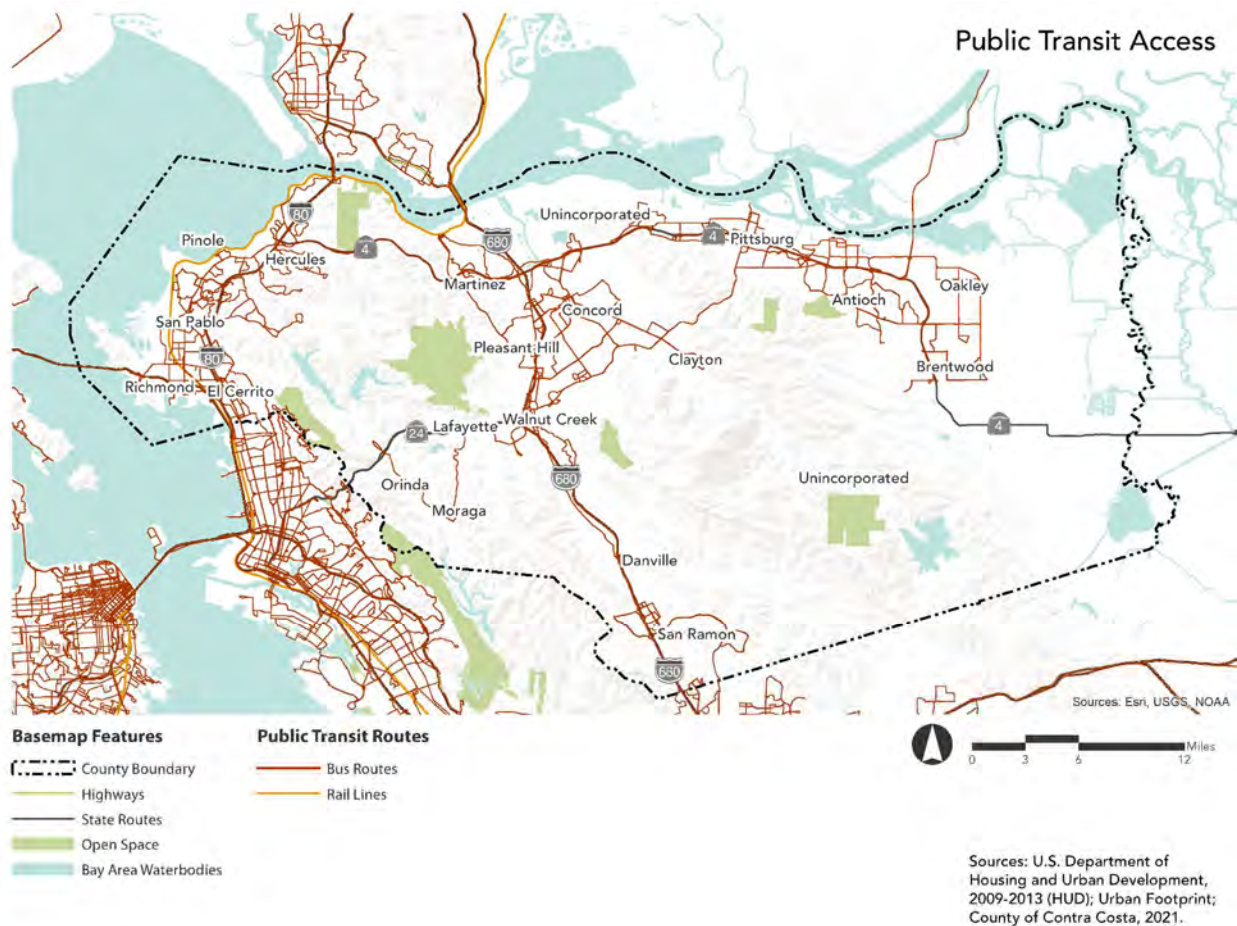
Access to public transit increases household access to opportunity and is of paramount importance to households affected by low incomes and rising housing prices, especially because lower-income households are often transit dependent. Public transit should strive to link lower-income persons, who are often transit dependent, to major employers where job opportunities exist. Access to employment via public transportation can also reduce welfare usage and increase housing mobility, which enables by enabling residents to locate housing outside of traditionally low-income neighborhoods.

Transportation opportunities are depicted by two indices: (1) the transit trips index and (2) the low transportation cost index. The transit trips index measures how often low-income families in a neighborhood use public transportation. The index ranges from 0 to 100, with higher values indicating a higher likelihood that residents in a neighborhood utilize public transit. The low transportation cost index measures cost of transportation and proximity to public transportation by neighborhood. It too varies from 0 to 100, and higher scores point to lower transportation costs in that neighborhood.

Neither index, regardless of poverty level, varies noticeably across racial/ethnic categories. All races and ethnicities score highly on both indices with values close in magnitude. If these indices are accurate depictions of transportation accessibility, it is possible to conclude that all racial and ethnic classes have high and relatively equal access to transportation at both the jurisdiction and regional levels. If

anything, both indices appear to take slightly higher values for non-Hispanic Blacks and Hispanics, suggesting better access to transit and lower costs for these protected groups.

Contra Costa County is served by rail, bus, and ferry transit but the quality of service varies across the county. Much of Contra Costa County is connected to other parts of the East Bay as well as to San Francisco and San Mateo County by Bay Area Rapid Transit (BART) rail service. The Richmond-Warm Springs/South Fremont and Richmond-Daly City/Millbrae Lines serve El Cerrito and Richmond during peak hours while the Antioch-SFO Line extends east from Oakland to serve Orinda, Lafayette, Walnut Creek, Contra Costa Center/Pleasant Hill, Concord, and the Pittsburg/Bay Point station. An eastward extension, commonly known as eBART, began service on May 26, 2018. The extension provides service beyond the Pittsburg/Bay Point station to the new Pittsburg Center and Antioch stations. BART is an important form of transportation that helps provide Contra Costa County residents access to jobs and services in other parts of the Bay Area. The Capitol Corridor route provides rail service between San Jose and Sacramento and serves commuters in Martinez and Richmond.



Map 10: Public Transit Routes in Contra Costa County

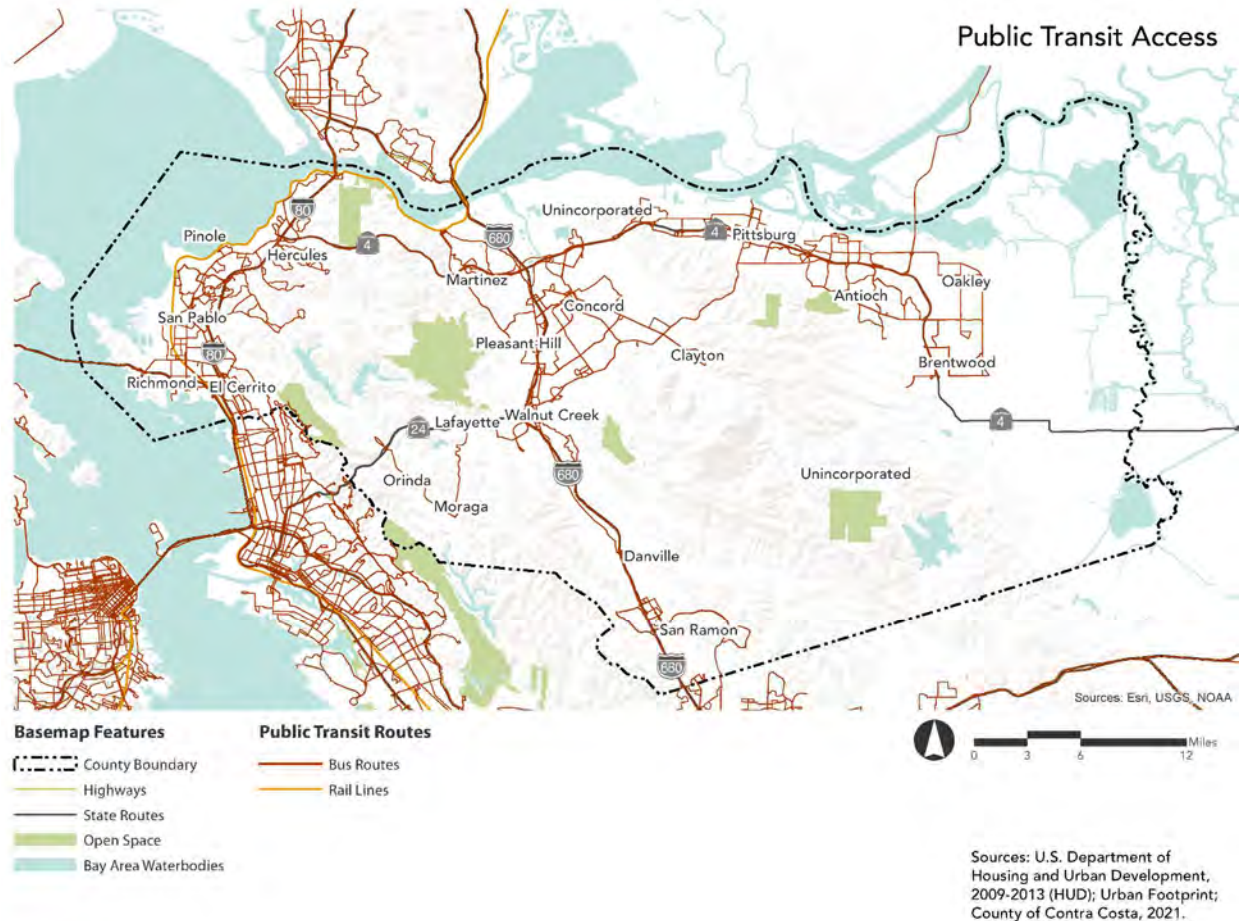
In contrast to rail transportation, bus service is much more fragmented in the County and regionally. Several different bus systems including Tri-Delta Transit, AC Transit, County Connection, and WestCAT provide local service in different sections of the County. In the Bay Area, there are 18 different agencies

that provide bus service. The lack of an integrated network can make it harder for transit riders to understand how to make a trip that spans multiple operators and add costs during a daily commute. For example, an East Bay Regional Local 31-Day bus pass is valid on County Connection, Tri-Delta Transit, and WestCAT, but cannot be used on AC Transit. Additionally, these bus systems often do not have frequent service. In central Contra Costa, County Connection buses may run as infrequently as every 45 to 60 minutes on some routes.

Within Contra Costa, transit is generally not as robust in east County despite growing demand for public transportation among residents. The lack of adequate public transportation makes it more difficult for lower-income people in particular to access jobs. Average transit commutes in Pittsburg and Antioch exceed 70 minutes. In Brentwood, average transit commute times exceed 100 minutes.

Transit agencies that service Contra Costa County include County Connection, Tri Delta Transit, WestCAT, AC Transit, and BART. The County Connection Bus (CCCTA) is the largest bus transit system in the county that provides fixed-route and paratransit bus service for communities in Central Contra Costa. Other non-Contra Costa agencies that provide express service to the County include the following:

- San Francisco Bay Ferry (Richmond to SF Ferry Building)
- Golden Gate Transit (Line 40)
- WHEELS Livermore Amador Valley Transit Authority (Route 70x)
- SolTrans (Route 80/82 and the Yellow Line)
- Capitol Corridor (Richmond/Martinez to cities between Auburn and San Jose)
- Fairfield & Suisun Transit (Intercity express routes)
- Altamont Corridor Express (commute-hour trains from Pleasanton)
- Napa Vine Transit (Route 29)



Map 10: Public Transit Routes in Contra Costa County

Longer commute times may result from a lack of proximate jobs or from poor transportation access. Higher percentages of workers have longer commute times in northeastern Contra Costa County. Average percentages of workers with long commutes are generally highest in the census tract quintiles throughout Contra Costa County with large populations of protected groups. For instance, on average, 37.7 percent of workers in the quintile of census tracts with “Very High” non-Hispanic Black populations have long commutes, whereas less than 29 percent have long commutes in the quintile of tracts with the smallest (i.e., “Very Low”) Black populations. Zero (0.0) percent of jobs in Antioch are within a half mile of high-frequency transit. Similar differences are evident when examining the percentage of low-income households within a half mile of high-frequency full-day or rush-hour transit.

In Antioch, 0.0 percent of low-income households live near high-frequency transit, which can be attributed to the overall. This is likely due to the lack of high-frequency transit in general in Antioch. BART does provide high-quality transit with headways of 15 minutes on weekdays. However, the Antioch BART Station is primarily surrounded by vacant land and parking lots (it is an end-of-the-line station that many commuters use). Access to BART is crucial for Antioch residents for job accessibility. Antioch’s BART service frequency is 15 minutes on the weekdays and 20 minutes for nights and weekends. The average duration of a trip to San Francisco from Antioch BART station is about 1 hour and 15 minutes. However, unforeseeable major delays in BART schedules and maintenance heavily

increase commute times from departing from Antioch.¹⁵ Overall, access to employment and services can be hindered for some County residents because of existing transportation infrastructure.

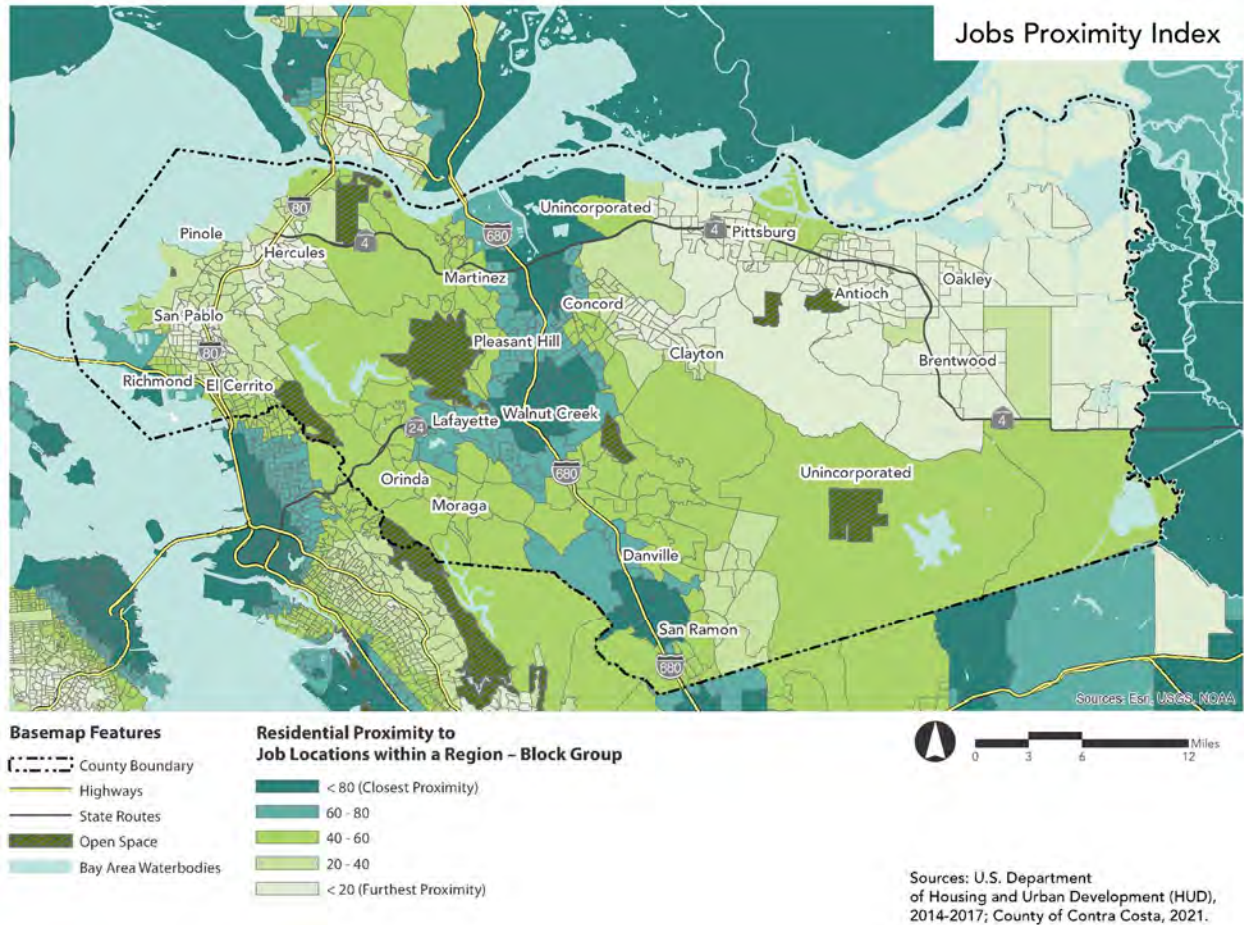
Economic ~~Development~~Outcomes

Employment opportunities are depicted by two indices: (1) the labor market engagement index and (2) the jobs proximity index. The labor market engagement index provides a summary description of the relative intensity of labor market engagement and human capital in a neighborhood, taking into account the unemployment rate, labor-force participation rate, and percent with a bachelor's degree or higher. The index ranges from 0 to 100, with higher values indicating higher labor force participation and human capital. The jobs proximity index quantifies the accessibility of a neighborhood to jobs in the region by measuring the physical distances between jobs and places of residence. It too varies from 0 to 100, and higher scores point to better accessibility to employment opportunities.

In Contra Costa County, non-Hispanic Whites and non-Hispanic Asians/Pacific Islanders are at the top of the labor market engagement index with scores of 74.56 and 72.19 respectively. Non-Hispanic Blacks and Hispanics score the lowest in the county with scores around 45 overall, and 33 for those living below the federal poverty line. (Refer to Table B-22 for a full list of indices.) Antioch is consistent with this trend, with its labor market index score ranging from a low of 27.88 for Hispanics and a high of 38.48 for non-Hispanic Asian or Pacific Islanders. In Antioch, non-Hispanic Blacks have a higher labor market index (33.09) than non-Hispanic Whites (30.15). However, Antioch's scores (ranging from 27.88 to 38.48) are substantially lower than the County's (ranging from 44.93 to 74.56) and the Region's (ranging from 48.24 to 77.73). Even Antioch's highest score – for non-Hispanic Asians/Pacific Islanders – is still substantially less than the lowest score for the County and the Region. Based on this index, Antioch therefore has less labor force participation and human capital than its peers.

Map 11 shows the spatial variability of jobs proximity in Contra Costa County. Tracts extending north from Lafayette to Martinez and its surrounding unincorporated areas have the highest index values followed by its directly adjacent areas. Cities like Pittsburg, Antioch, Brentwood, Oakley, and Hercules have the lowest index scores (less than 20). Hispanic residents have the least access to employment opportunities with an index score of 26.61 whereas White residents have the highest index score of 44.18. In the City of Antioch, the jobs proximity index numbers are significantly lower, ranging from 7.59 for Asian or Pacific Islanders (4.46 for those below the federal poverty line) to 10.14 for Hispanics. This is in stark contrast to the County overall where Asians or Pacific Islanders experience relatively high jobs proximity and Hispanics face the lowest. In the Bay Area region, scores are much higher than the County and the city of Antioch ranging from Hispanics with scores around 43 to non-Hispanics Whites at 53.62.

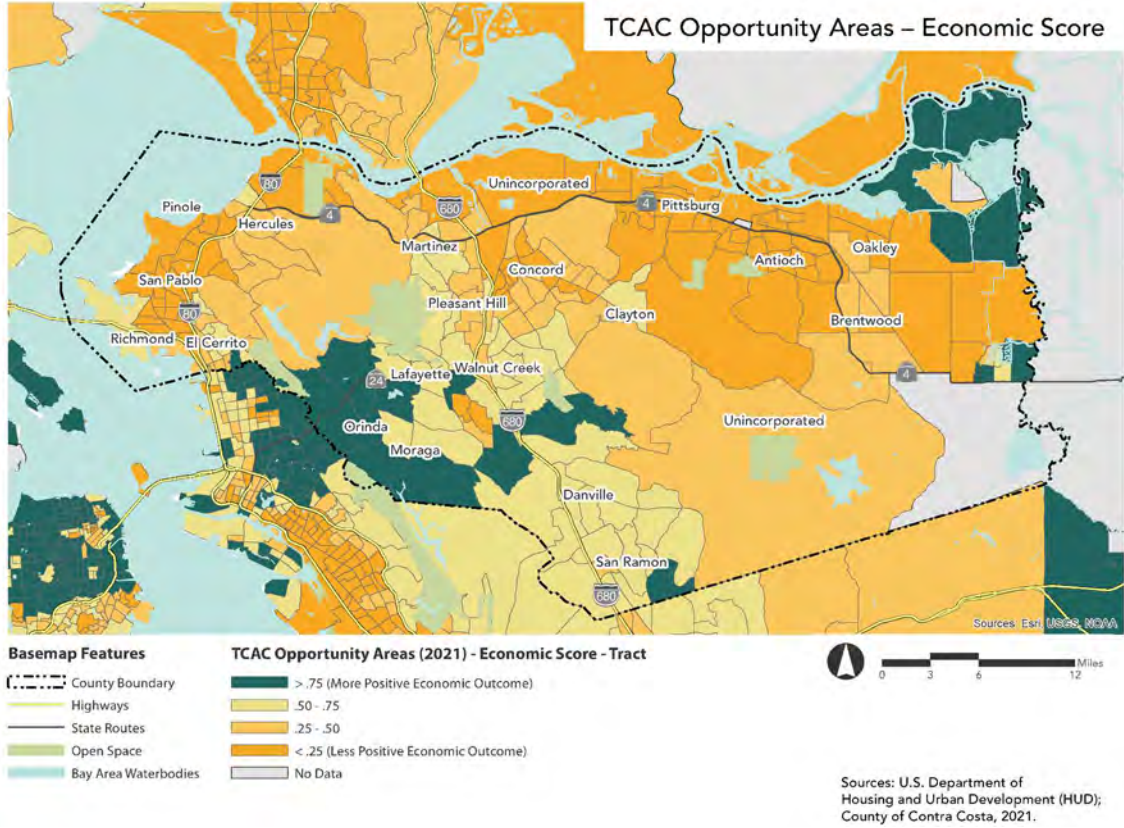
¹⁵ Bay Area Rapid Transit, 2018. *BART to Antioch: What riders need to know about our new service*, May 25, <https://www.bart.gov/news/articles/2018/news20180525#:~:text=How%20ofrequent%20is%20service%3F,weekends%20which%20are%2020%20minutes>.



Map 11: Residential Proximity to Job Locations in Contra Costa County

The TCAC Economic scores for both the county and city are, shown in Maps 12 and Figure B-30 below. Similar to the jobs proximity map above, areas with higher economic outcomes are those located closer to job centers such as Oakland and San Francisco, or along high-quality transit routes connecting to these centers.

Therefore, areas such as eastern Contra Costa County have some of the are the least positive outcomes, with the exception of some tracts in Oakley, Brentwood, and Concord which have slightly higher scores. In the City of Antioch, all census tracts are designated "less than positive" economic outcomes. in all tracts of Antioch, likely due to the low job proximity reflected in the opportunity indices. This is also true for many of the surrounding jurisdictions, with the exception of some tracts in Oakley, Brentwood, and Concord which have slightly higher scores. The most positive economic outcome scores for TCAC in the region are closer to the job hubs of Oakland and San Francisco.



Map 12: TCAC Opportunity Areas' Economic Score in Contra Costa County

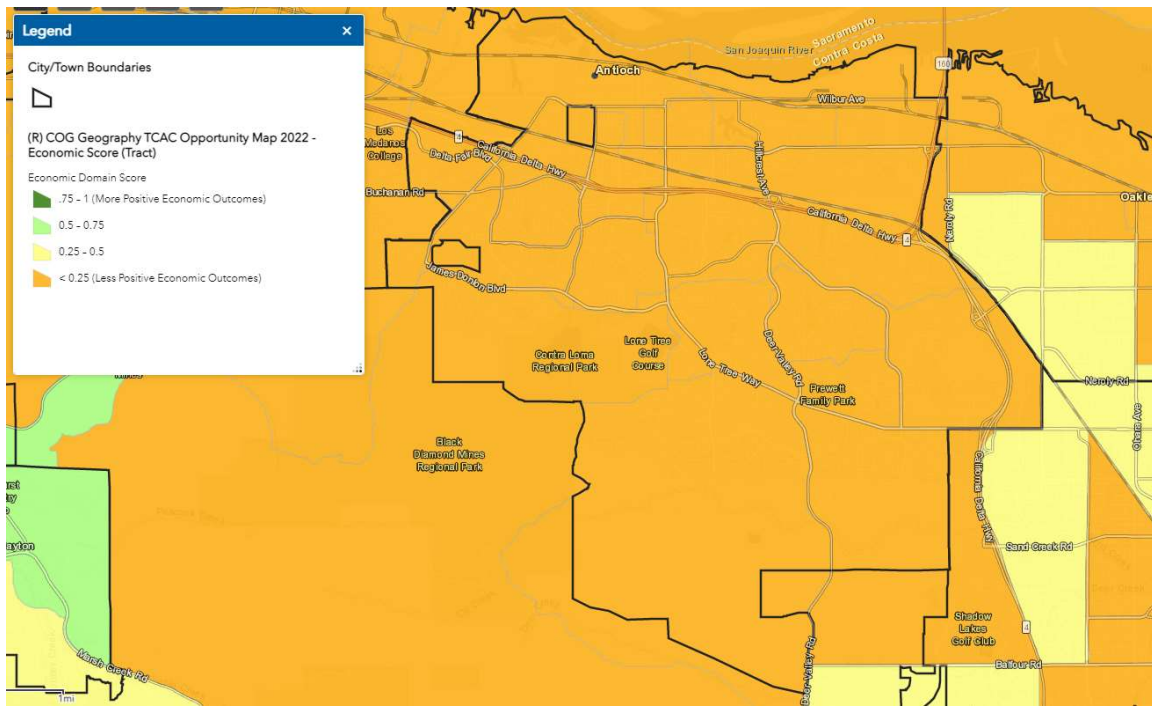


Figure B-30: 2022 TCAC Opportunity Map Economic Score by Census Tract

Source: California Department of Housing and Community Development (HCD) AFFH Data Viewer.

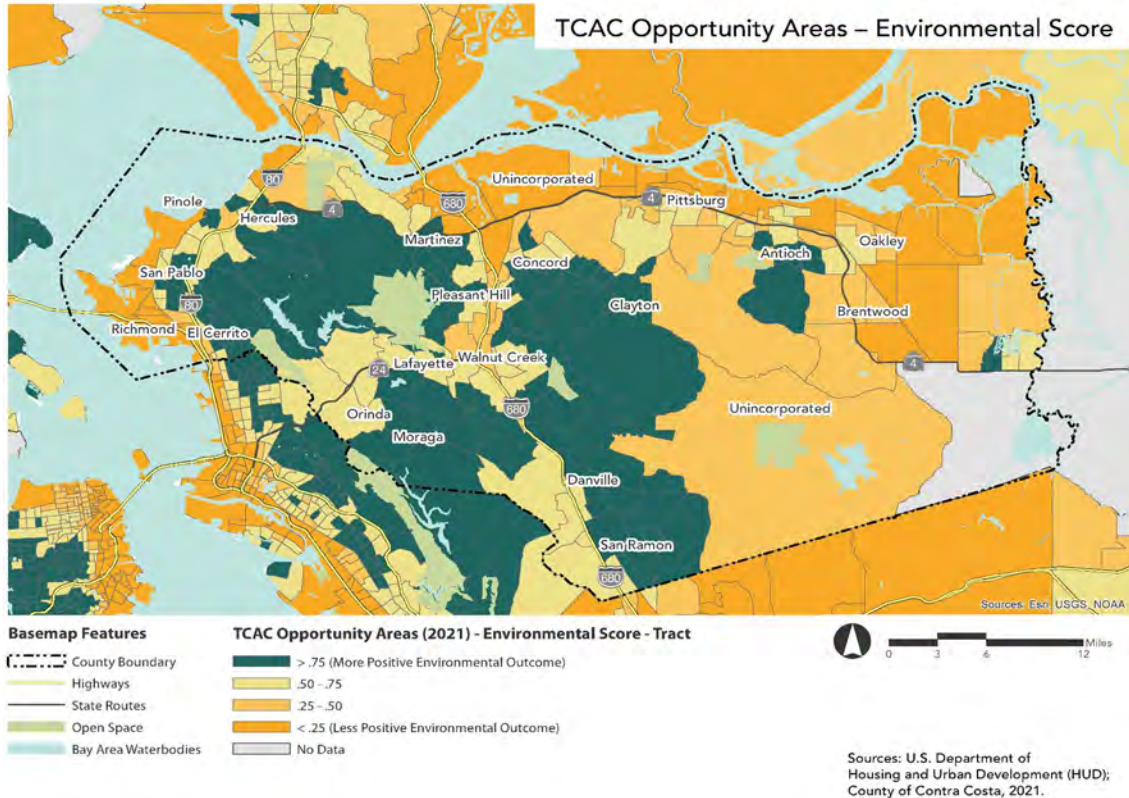
Environment

The Environmental Health Index summarizes potential exposure to harmful toxins at a neighborhood level. Index values range from 0 to 100 and the higher the index value, the less exposure to toxins harmful to human health. Therefore, the higher the value, the better the environmental quality of a neighborhood, where a neighborhood is a census block-group. There are modest differences across racial and ethnic groups in neighborhood access to environmental quality. Racial/ethnic groups in the ~~County have~~County have scores ranging from low 13.85 to mid-40s. Non-Hispanic Blacks and Hispanics have the lowest scores amongst all residents in Contra Costa County with scores of 13.85 and 24.31 ~~respectively; respectively,~~ whereas non-Hispanic Whites have the highest scores (44.10) amongst all residents in Contra Costa County. Asian/Pacific Islanders and Native American residents have scores around 33 (refer to Table B-22). These scores are much lower than in the City of Antioch, where the Environmental Health Index ranges from 55.86 to 60.92 for all racial groups, including those below the federal poverty line. In the San Francisco-Oakland-Hayward Region, scores range from 39.75 (Black, Non-Hispanic below the poverty line) to 52.77 (White, Non-Hispanic above poverty line).

CalEnviroScreen was developed by the California Environmental Protection Agency (CalEPA) to evaluate pollution sources in a community while accounting for a community's vulnerability to the adverse effects of pollution. Measures of pollution burden and population characteristics are combined into a single composite score that is mapped and analyzed. Higher values on the index indicate higher cumulative environmental impacts on individuals arising from these burdens and population factors. This means that, unlike the Environmental Health Index analyzed above, higher CalEnviroScreen values indicate worse environmental outcomes. In addition to environmental factors (pollutant exposure, groundwater threats, toxic sites, and hazardous materials exposure) and sensitive receptors (seniors, children, persons with asthma, and low birth weight infants), CalEnviroScreen also considers socioeconomic factors such as educational attainment, linguistic isolation, poverty, and unemployment.

[CalEnviroScreen also serves as the mapping indicator for the State's TCAC Opportunity Maps which help visualize anticipated environmental outcomes of areas.](#)

Map 13 [and B-31](#) below displays the Environmental Score for Contra Costa County based on CalEnviroScreen 3.0 Pollution Indicators and Values that identify communities in California disproportionately burdened by multiple sources of pollution and face vulnerability due to socioeconomic factors. The census ~~tracts-scoring~~tracts scoring in the highest 25 percent of census tracts were designated as disadvantaged communities. Several census tracts in northern Antioch are counted among these disadvantaged communities, as are census tracts in North Richmond, Richmond, Pittsburg, San Pablo, Rodeo, and Oakley.



Map 13: TCAC Opportunity Areas' Economic-Environmental Score in Contra Costa County

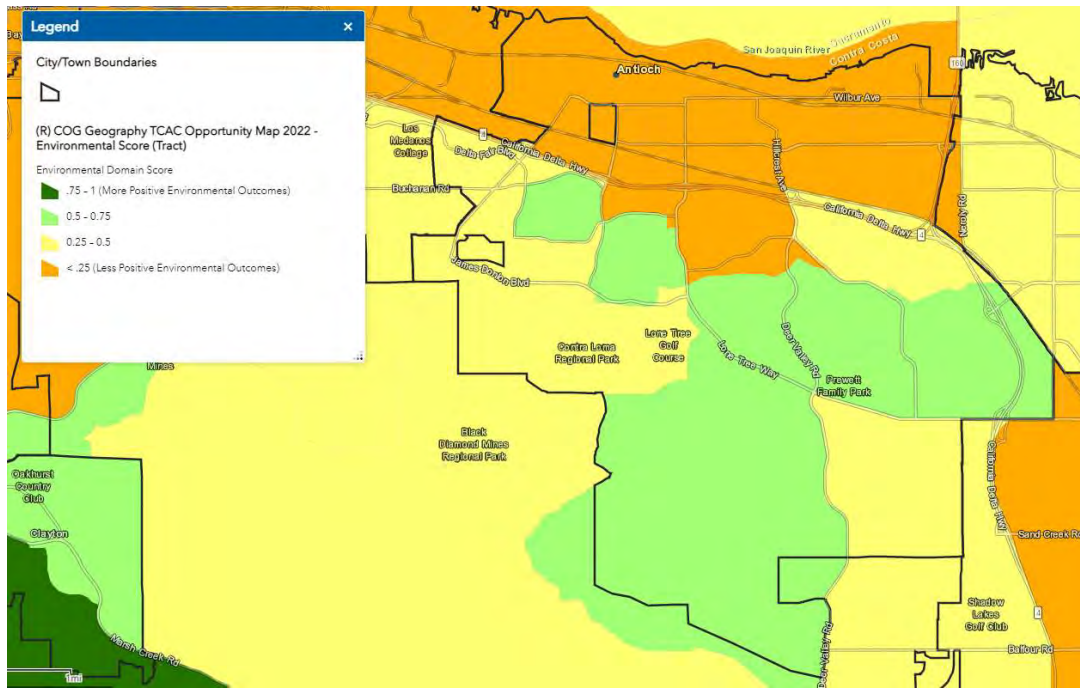
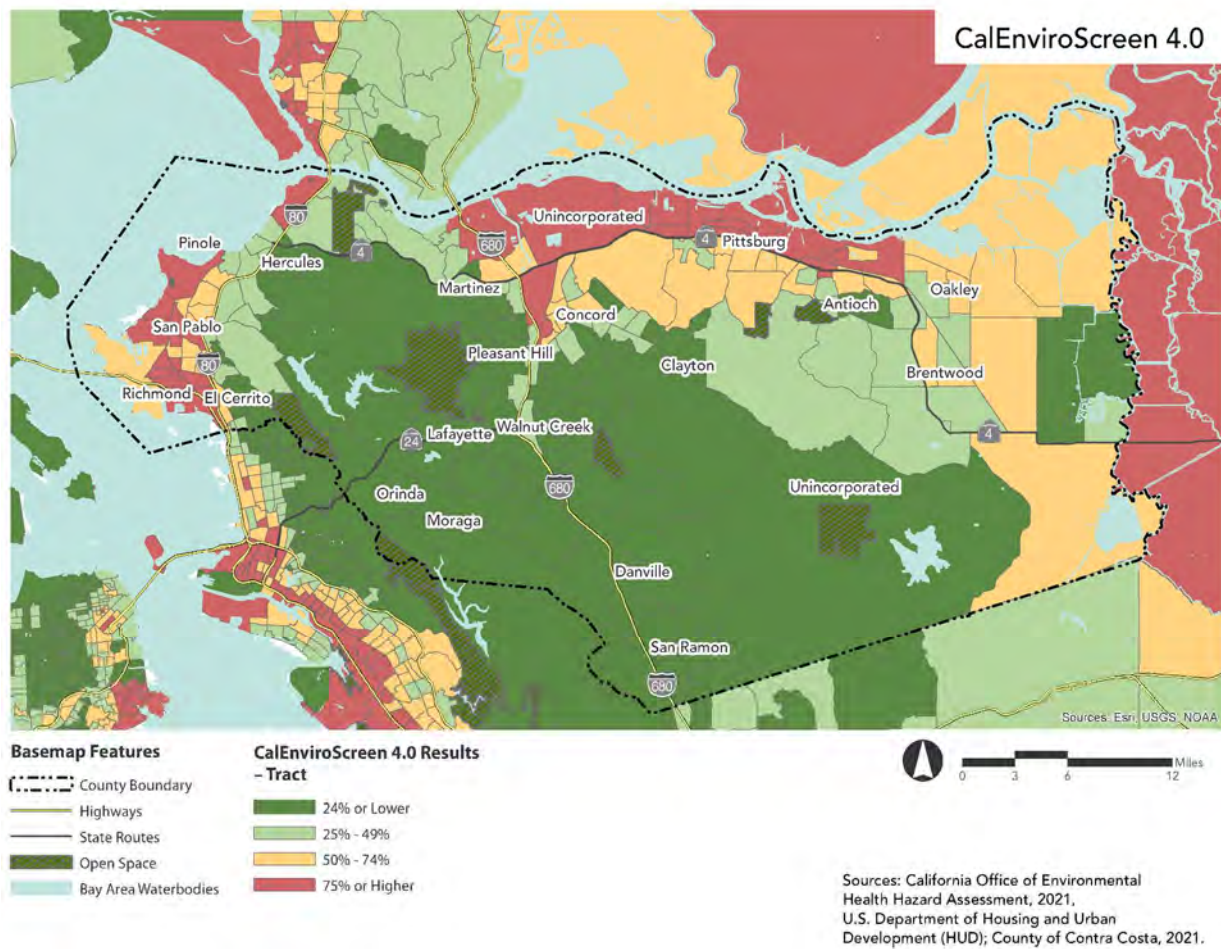


Figure B-31: 2022 TCAC Opportunity Map Environmental Score by Census Tract

Source: California Department of Housing and Community Development (HCD) AFFH Data Viewer.

Map 14 shows updated scores for CalEnviroScreen 4.0 released by the California Office of Environmental Health Hazard Assessment. Generally speaking, adverse environmental impacts are concentrated around the northern border of the county (Bay Point to Pittsburg) and the western border of the county (Richmond to Pinole). Areas around Concord to Antioch have moderate scores and the rest of the county have relatively low scores. From central Contra Costa County, we see an almost radial gradient effect of green to red (least to most pollution) moving to the outer parts of the county.

Within Antioch, census tracts located in northern half of the city, typically around or north of the State Route 4 highway, tend to score higher on CalEnviroScreen 4.0. The northern most census tract in the city, 6013305000, has the highest overall percentile score at 93 and a pollution burden percentile of 74. These northern neighborhoods are primarily comprised people of color, older homes, and a younger population than southern portions of the city. Additionally, the northern part of the city is primarily where industrial sites have historically been located.

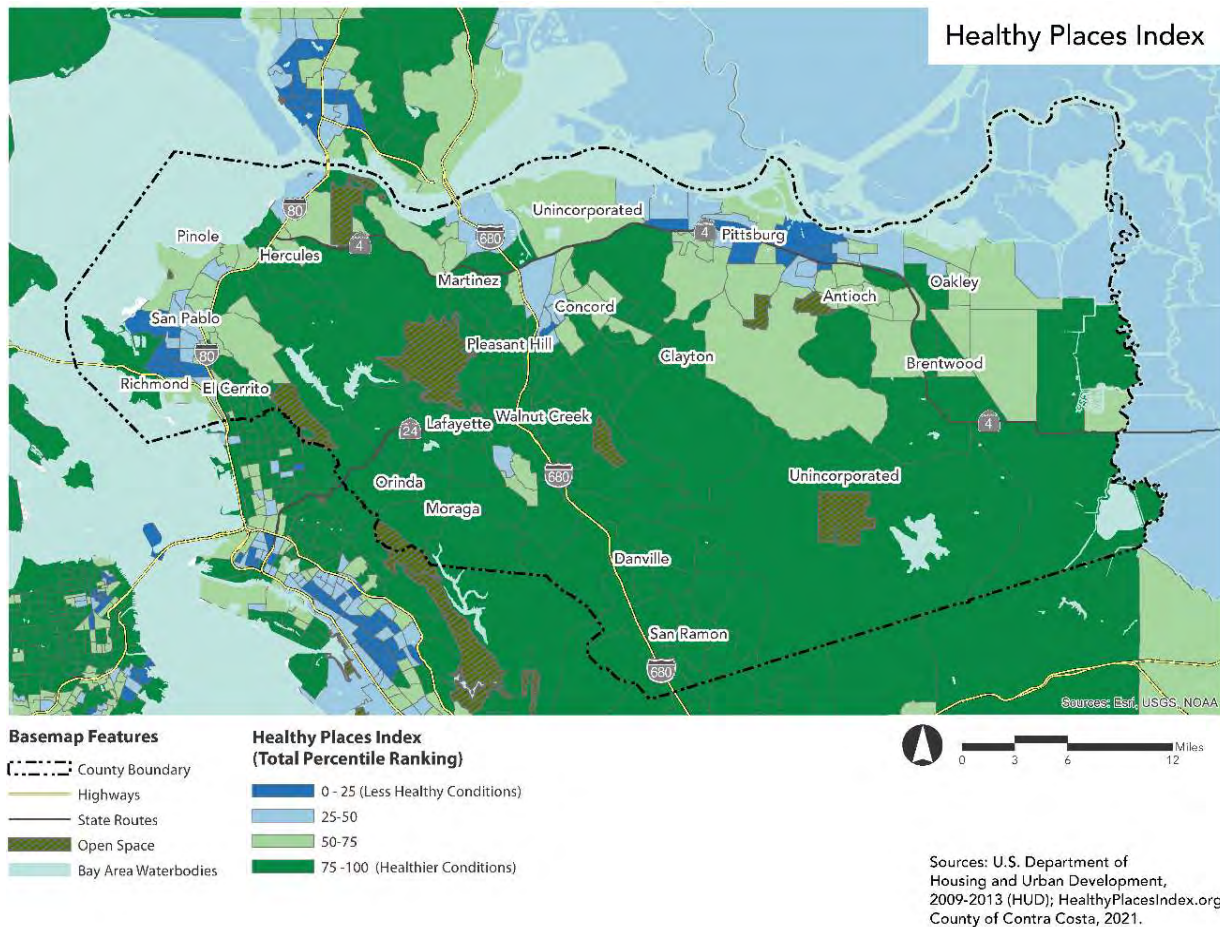


Map 14: CalEnviroScreen 4.0 Results in Contra Costa County

Health and Recreation

Residents should have the opportunity to live a healthy life and live in healthy communities. The Healthy Places Index (HPI) is a tool that allows local officials to diagnose and change community conditions that affect health outcomes and the wellbeing of residents. The HPI tool was developed by the Public Health Alliance of Southern California to assist in comparing community conditions across the state. The HPI tool combined 25 characteristics related to housing, education, economic, and social factors into a single indexed HPI Percentile Score, where lower percentiles indicate less positive health and recreation conditions.

Map 15 shows the HPI percentile score distributions for Contra Costa County. The majority of the County falls in the highest quarter, indicating healthier conditions. These areas have a lower percentage of minority populations and higher median incomes. Cities with the lowest percentile ranking, which indicates less healthy conditions, are Pittsburg, San Pablo, and Richmond. These areas have higher percentages of minority populations and lower median incomes.



Map 15: Healthy Places Index in Contra Costa County

Within Antioch, there tends to be poorer health outcomes in the northern portion of the city. On CalEnviroScreen 4.0, many census tracts north or near State Route 4 score 55 or above for pollution burden percentile, with the northernmost census tract scoring at 74 (mentioned earlier). Nearly all census tracts located north of the highway have a score of 99 for Asthma.

Home Loans

A key aspect of fair housing choice is equal access to credit for the purchase or improvement of a home, particularly considering the continued impacts of the lending/credit crisis. In the past, credit market distortions and other activities such as “redlining” were prevalent and prevented some groups from having equal access to credit. The Community Reinvestment Act (CRA) in 1977 and the subsequent Home Mortgage Disclosure Act (HMDA) were designed to improve access to credit for all members of the community and hold the lender industry responsible for community lending. Under HMDA, lenders are required to disclose information on the disposition of home loan applications and on the race or national origin, gender, and annual income of loan applicants.

However, lending discrimination continues to be a contributing factor to disproportionate housing needs, as class groups who struggle to obtain access to loans are more likely to experience housing problems such as cost burdens, overcrowding, and substandard housing, and are more likely to be renters rather than homeowners. When banks and other financial institutions deny loan applications from people of color, they are less likely to achieve home ownership and instead must turn to the rental market. As Contra Costa’s rental housing market grows increasingly unaffordable, Blacks and Hispanics are disproportionately impacted. Table B-23 below shows that home loan applications by Black/Hispanic/Latino individuals are uniformly denied at higher rates than those of Whites or Asians. Because Blacks and Hispanics in the region are denied loans at far higher rates than Whites and Asians, their families are far more likely to have less access to quality education, healthcare, and employment.

When minorities are unable to obtain loans, they are far more likely to be relegated to certain areas of the community. While *de jure* segregation (segregation that is created and enforced by the law) is currently illegal, the drastic difference in loans denied between Whites and minorities perpetuates *de facto* segregation, which is segregation that is not created by the law, but which forms a pattern as a result of various outside factors, including former laws.

TABLE B-23: HOME LOAN APPLICATION DENIAL RATES BY RACE/ETHNICITY IN CONTRA COSTA COUNTY

Race/Ethnicity	FHA, FSA/RHA, and VA Home-Purchase Loans	Conventional Home-Purchase Loans	Refinance Loans	Home Improvement Loans	Multi-Family Homes
White, non-Hispanic	9.2%	8.0%	16.6%	19.5%	9.5%
Black, non-Hispanic	14.8%	13.5%	27.1%	34.6%	29.4%
Asian, non-Hispanic	13.1%	9.8%	15.2%	19.3%	12.3%
Hispanic	11.3%	12.0%	22.3%	31.0%	28.6%

Source: Contra Costa County AI (2020).

Conclusion

Overall, Antioch faces the challenge of generally having lower opportunity areas and lower access to resources, jobs, and transportation for its residents compared to other parts of the County and Region. However, Antioch does provide the opportunity for more lower cost housing compared to many other parts of the Region. In addition to the quantitative data provided in this analysis, qualitative approaches to understanding local knowledge for this Housing Element (e.g., focus groups, interviews) have made it clear that there is a need in Antioch for housing programs that address lifestyle amenities that allow for the elderly and families to have access to safe open spaces like parks; security and adequate lighting in their neighborhoods; access to transit; and amenities and services that allow people to be proud of living in Antioch, not afraid of walking outside and connecting with people. Childcare is also crucial.

DISPROPORTIONATE HOUSING NEEDS

The following subsection assesses the extent to which protected classes, particularly members of racial and ethnic minority groups, experience disproportionate housing needs and are at risk for displacement. Disproportionate housing needs generally refers to a condition in which there are significant disparities in the proportion of members of a protected class experiencing a category of housing need when compared to the proportion of members of any other relevant groups, or the total population experiencing that category of housing need in the applicable geographic area. The Comprehensive Housing Affordability Strategy (CHAS) developed by the Census for HUD provides detailed information on housing needs by income level for different types of households in Contra Costa County. Housing problems considered by CHAS include:

- Housing cost burden, including utilities, exceeding 30 percent of gross income;
- Severe housing cost burden, including utilities, exceeding 50 percent of gross income;
- Overcrowded conditions (housing units with more than one person per room); and
- Units with physical defects (lacking complete kitchen or bathroom).

According to the Contra Costa County AI, a total of 164,994 households (43.9 percent) in the County experience any one of the above housing problems; 85,009 households (22.6 percent) experience severe housing problems. Based on relative percentage, Hispanic households experience the highest rate of housing problems regardless of severity, followed by Black households and 'Other' races. Table B-24 lists the demographics of households with housing problems in the County.

TABLE B-24: DEMOGRAPHICS OF HOUSEHOLDS WITH HOUSING PROBLEMS IN CONTRA COSTA COUNTY

	Total Number of Households	Households with Housing Problems	Households with Severe Housing Problems
White	213,302	80,864 37.91%	38,039 17.83%
Black	34,275	19,316 56.36%	10,465 30.53%
Asian/Pacific Islander	51,353	21,640 42.14%	10,447 20.34%
Native American	1,211	482 39.80%	203 16.76%
Other	10,355	5,090 49.15%	2,782 26.87%
Hispanic	65,201	37,541 57.58%	23,002 35.28%
Total	375,853	164,994 43.90%	85,009 22.62%

Source: Contra Costa County AI (2020).

The 2020-2025 Contra Costa County Consolidated Plan found that 1,930 owners and 2,320 renters need housing assistance in Antioch, due to housing problems such as lacking complete plumbing or kitchen facilities, overcrowding, housing cost burden greater than 30 percent of household income, or zero/negative income.

There are significant disparities between the rates of housing problems that larger families (households of five or more people) experience and the rates of housing problems that families of five or fewer people experience. Larger families tend to experience housing problems more than smaller families. Non-family households in Contra Costa experience housing problems at a higher rate than smaller family households, but at a lower rate than larger family households. Table B-25 lists the number of households with housing problems according to household type.

TABLE B-25: HOUSEHOLD TYPE AND SIZE

Household Type	No. of Households with Housing Problems
Family Households (< 5 people)	85,176
Family Households (> 5 people)	26,035
Non-family Households	53,733

Source: Contra Costa County AI (2020).

Homeownership Rates

Homeownership rates often vary considerably across race/ethnicity in the Bay Area and throughout the country. These disparities not only reflect differences in income and wealth but also stem from federal, State, and local policies that limited access to homeownership for communities of color while facilitating homebuying for White residents. While many of these policies, such as redlining, have been formally disbanded, the impacts of race-based policy are still evident across Bay Area communities.¹⁶ The subprime foreclosure crisis also hit multiple communities in Contra Costa County extremely hard. Cities that had concentrations of Black and Hispanic populations when the foreclosure crisis hit experienced areas of concentrated foreclosure activity at the height of the foreclosure crisis. Concentrated foreclosures in predominantly Black and Hispanic communities wiped out significant wealth among Black and Hispanic homeowners, both those who lost their homes to foreclosure and those whose home equity was diminished by declining home values. This loss of wealth imposed an additional barrier to Black and Hispanic homeowners using their accumulated wealth to purchase homes in and relocate to affluent communities with small Black and Hispanic populations in central County.

In addition, the nationally documented trend of poor maintenance of real estate owned (REO) properties following foreclosure, particularly in communities of color, resulted in the deterioration of the physical condition of neighborhoods in a manner that, in the demographically changing communities of east County, could accelerate White Flight (the movement of White residents from

¹⁶ See, for example, Rothstein, R., 2017. *The color of law: a forgotten history of how our government segregated America*. New York, NY & London, UK: Liveright Publishing.

cities to predominantly White suburbs). Many owners of REO properties opted not to bring those homes back to the market for sale, instead choosing to rent out single-family homes. This trend has accelerated patterns of racial succession in east County and undermined stable integration. Disparities in housing tenure by race and ethnicity continue throughout the region. Antioch, which has undergone starker and less stable demographic change than any other community in the County, is a prime example of this phenomenon. Between the 2005-2007 American Community Survey 3-Year Estimates and the 2016 American Community Survey 1-Year Estimates, the homeownership rate in the city of Antioch dropped from 72.9 percent to 61.5 percent while the percentage of occupied housing units that are in structures with five or more units barely increased from 12.2 percent to 13.0 percent.

Today, there are significant disparities in the rates of renter and owner-occupied housing by race/ethnicity in Contra Costa County, although Antioch has significantly higher homeownership rates by Hispanic and Black residents than in the County as a whole. In Antioch, 38.4 percent of Black households owned their homes, while homeownership rates were 71.9 percent for Asian households, 71.2 percent for White households, and 56.0 percent for Latinx households (see Figure B-3032).

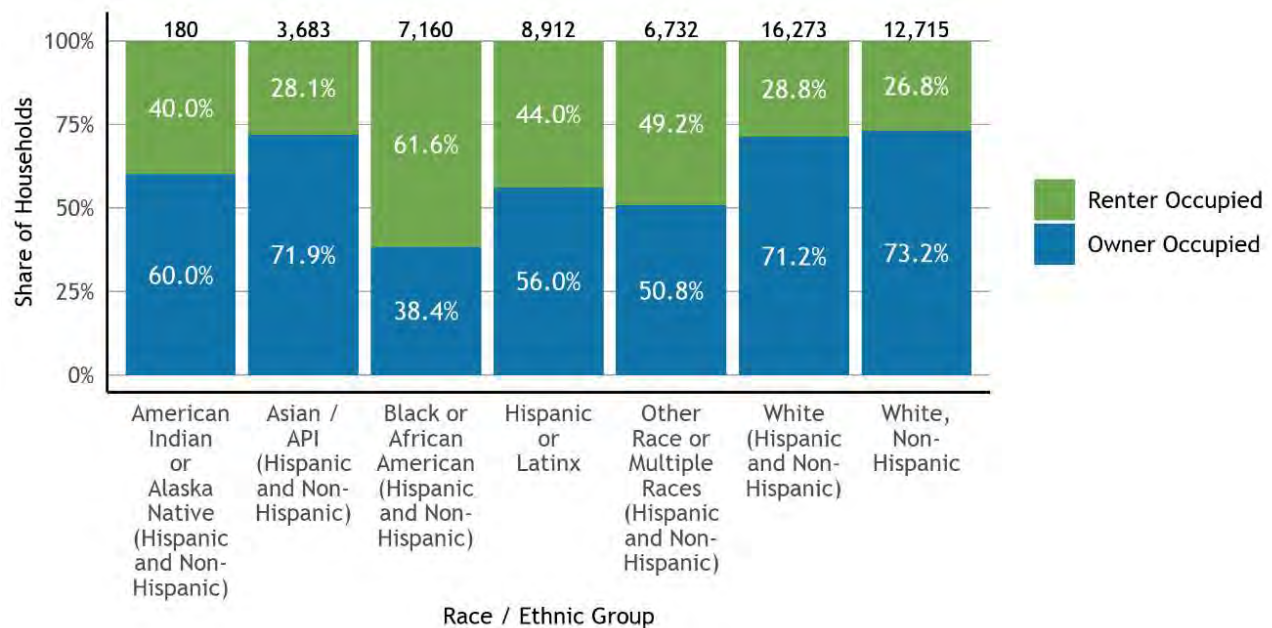


Figure B-32: Housing Tenure by Race of Householder

Universe: Occupied housing units

Notes: For this table, the Census Bureau does not disaggregate racial groups by Hispanic/Latinx ethnicity. However, data for the white racial group is also reported for white householders who are not Hispanic/Latinx. Since residents who identify as white and Hispanic/Latinx may have very different experiences within the housing market and the economy from those who identify as white and non-Hispanic/Latinx, data for multiple white sub-groups are reported here. The racial/ethnic groups reported in this table are not all mutually exclusive. Therefore, the data should not be summed as the sum exceeds the total number of occupied housing units for this jurisdiction. However, all groups labelled “Hispanic and Non-Hispanic” are mutually exclusive, and the sum of the data for these groups is equivalent to the total number of occupied housing units.

Source: U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B25003 (A-1).

Substandard Housing

Housing costs in the region are among the highest in the country, which could result in households, particularly renters, needing to live in substandard conditions in order to afford housing. Generally, there is limited data on the extent of substandard housing issues in a community. However, the Census Bureau data included in Figure B-31-33 below gives a sense of some of the substandard conditions that may be present in Antioch. For example, 1.6 percent of renters in Antioch reported lacking a kitchen and 0.7 percent of renters lack plumbing, compared to 0.3 percent of owners who lack a kitchen and 0.3 percent of owners who lack plumbing. While these percentages are low, they are higher than the overall trend in Contra Costa County, where 0.86 percent of households lack complete kitchen facilities and 0.39 percent of households lack complete plumbing facilities.

Code enforcement data can also be used to evaluate substandard housing issues. Code enforcement in Antioch is complaint-driven, meaning the Code Enforcement Division investigates properties when a complaint has been filed and therefore only sees a portion of potential code violations that may exist. Within the period from January 1, 2016 to October 25, 2021 there were also 1,126 code enforcement violation cases opened and investigated in the City of Antioch. Of these cases, 16 percent were related to work done without a building permit and approximately 6 percent were related to fences. The remaining cases range widely, but approximately 9 percent of all cases were issued by tenants. Key word searches of the complaints found that many of the cases mention mold (182 mentions), vermin (63 mentions of “vermin” and 30 for mice or rats), leaks (79), general disrepair or dilapidation (46), and/or cockroaches (43). Approximately 4 percent of all cases mentioned safety, either by the inspector or the person who filed the complaint.³⁷ Safety issues included but were not limited to collapsing roofs, unsafe wiring or electrical, mold, unlit or unsafe staircases, and gas leaks.

³⁷ Note that the same word could appear more than once related to one complaint. These findings provide a general but imprecise understanding of the content of the complaints.

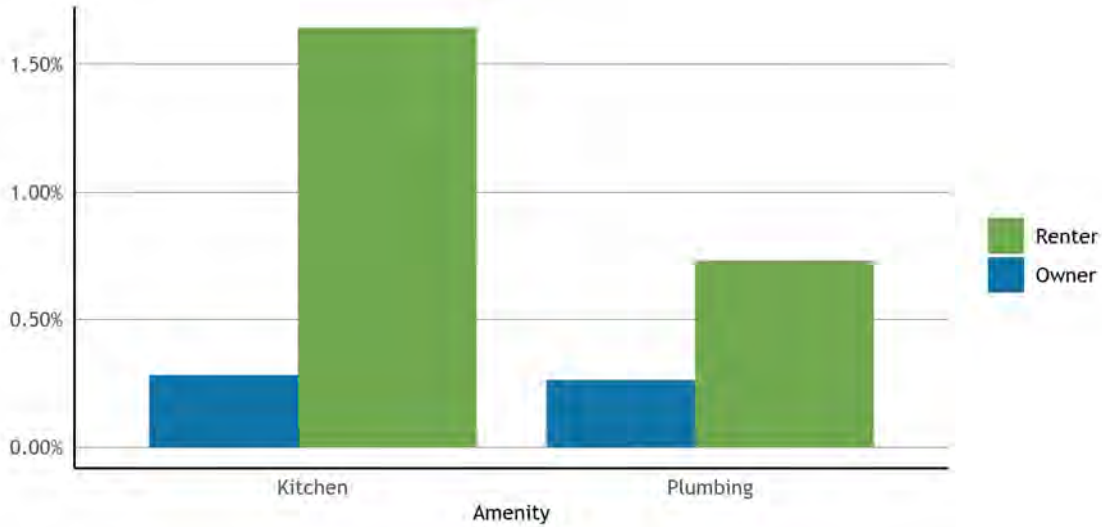


Figure B-33: Substandard Housing Issues

Universe: Occupied housing units

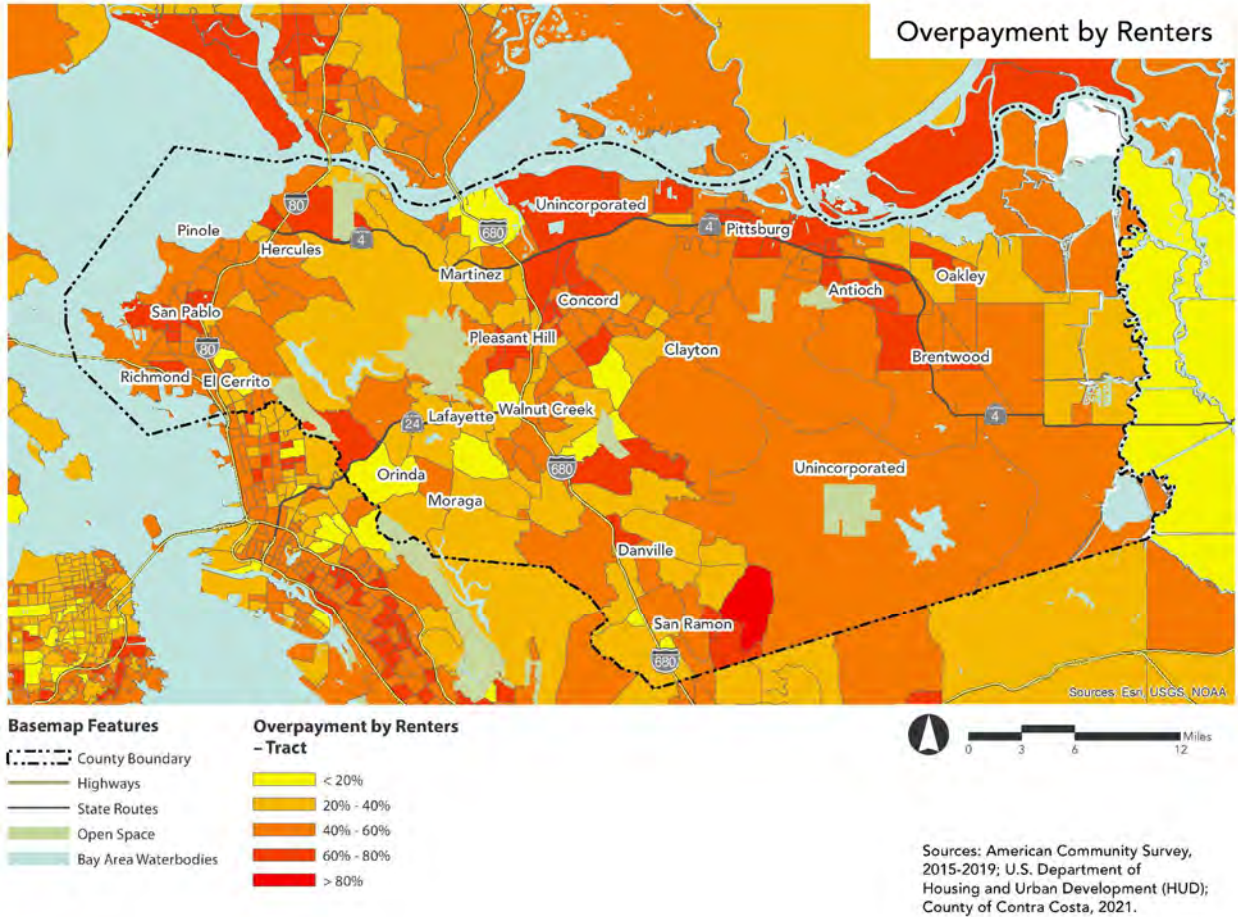
Notes: Per HCD guidance, this data should be supplemented by local estimates of units needing to be rehabilitated or replaced based on recent windshield surveys, local building department data, knowledgeable builders/developers in the community, or nonprofit housing developers or organizations.

Source: U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B25053, Table B25043, Table B25049.

Housing Cost Burden^[AR2]^[AR3]

A household is considered “cost-burdened” if it spends more than 30 percent of its monthly income on housing costs, while those who spend more than 50 percent of their income on housing costs are considered “severely cost-burdened.” Low-income residents are the most impacted by high housing costs and experience the highest rates of cost burden. Spending such large portions of their income on housing puts low-income households at higher risk of displacement, eviction, or homelessness.

Referring to Map 16, we see concentrations of cost burdened renter households in and around Antioch, as well as San Pablo, Pittsburg, west Brentwood and Oakley, East San Ramon, and northern parts of Concord towards unincorporated areas. In these tracts, over 80 percent of renters experience cost burdens. Majority of east Contra Costa has 60 percent to 80 percent of renter households that experience cost burdens; west Contra Costa has 20 percent to 40 percent of renter households that experience cost burdens. Census tracts with a low percentage of cost-burdened households are located between San Ramon and Martinez on a north-south axis. In these tracts, less than 20 percent of renter households experience cost burdens.



Map 16: Distribution of Percentage of Overpayment by Renters in Contra Costa County

In Antioch, 20.8 percent of households spend 50 percent or more of their income on housing, while 20.3 percent spend 30 to 50 percent. However, these rates vary greatly across income categories. For example, 77.0 percent of Antioch households making less than 30 percent of AMI spend the majority of their income on housing. For Antioch residents making more than the median income, just 0.2 percent are severely cost-burdened, and 90.8 percent of those making more than the median income spend less than 30 percent of their income on housing.

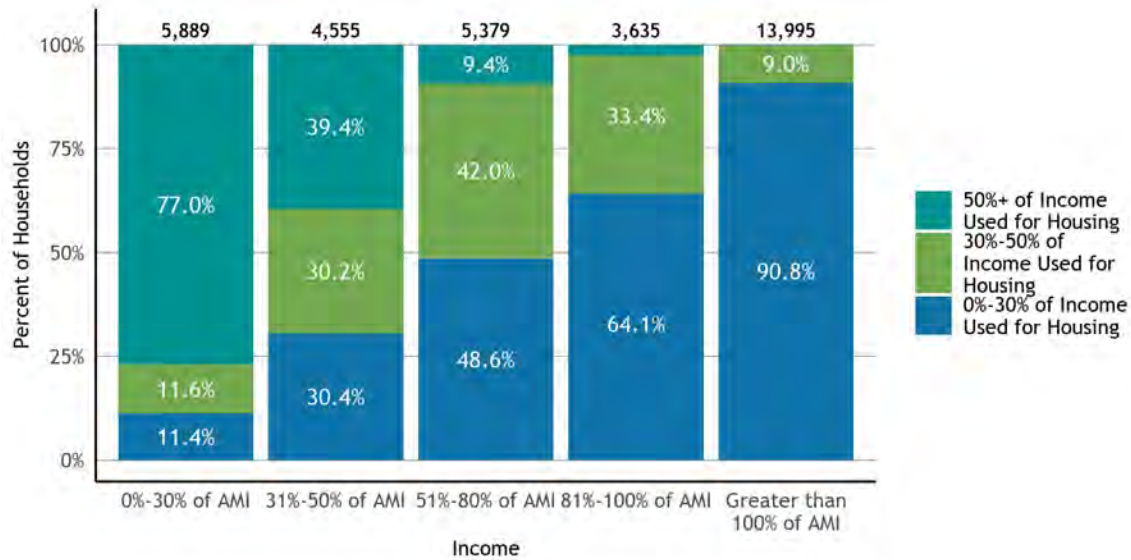


Figure B-34: Cost Burden by Income Level

Universe: Occupied housing units

Notes: Cost burden is the ratio of housing costs to household income. For renters, housing cost is gross rent (contract rent plus utilities). For owners, housing cost is “select monthly owner costs”, which includes mortgage payment, utilities, association fees, insurance, and real estate taxes. HUD defines cost-burdened households as those whose monthly housing costs exceed 30% of monthly income, while severely cost-burdened households are those whose monthly housing costs exceed 50% of monthly income. Income groups are based on HUD calculations for Area Median Income (AMI). HUD calculates the AMI for different metropolitan areas, and the nine county Bay Area includes the following metropolitan areas: Napa Metro Area (Napa County), Oakland-Fremont Metro Area (Alameda and Contra Costa Counties), San Francisco Metro Area (Marin, San Francisco, and San Mateo Counties), San Jose-Sunnyvale-Santa Clara Metro Area (Santa Clara County), Santa Rosa Metro Area (Sonoma County), and Vallejo-Fairfield Metro Area (Solano County). The AMI levels in this chart are based on the HUD metro area where this jurisdiction is located.

Source: U.S. Department of Housing and Urban Development (HUD), Comprehensive Housing Affordability Strategy (CHAS) ACS tabulation, 2013-2017 release.

Renters are often more cost-burdened than owners. While the housing market has resulted in home prices increasing dramatically, homeowners often have mortgages with fixed rates, whereas renters are more likely to be impacted by market increases. When looking at the cost burden across tenure in Antioch, 24.5 percent of renters spend 30 to 50 percent of their income on housing compared to 20.6 percent of those that own (see Figure B-353). Additionally, 34.3 percent of renters spend 50 percent or more of their income on housing, while 12.5 percent of owners are severely cost-burdened.

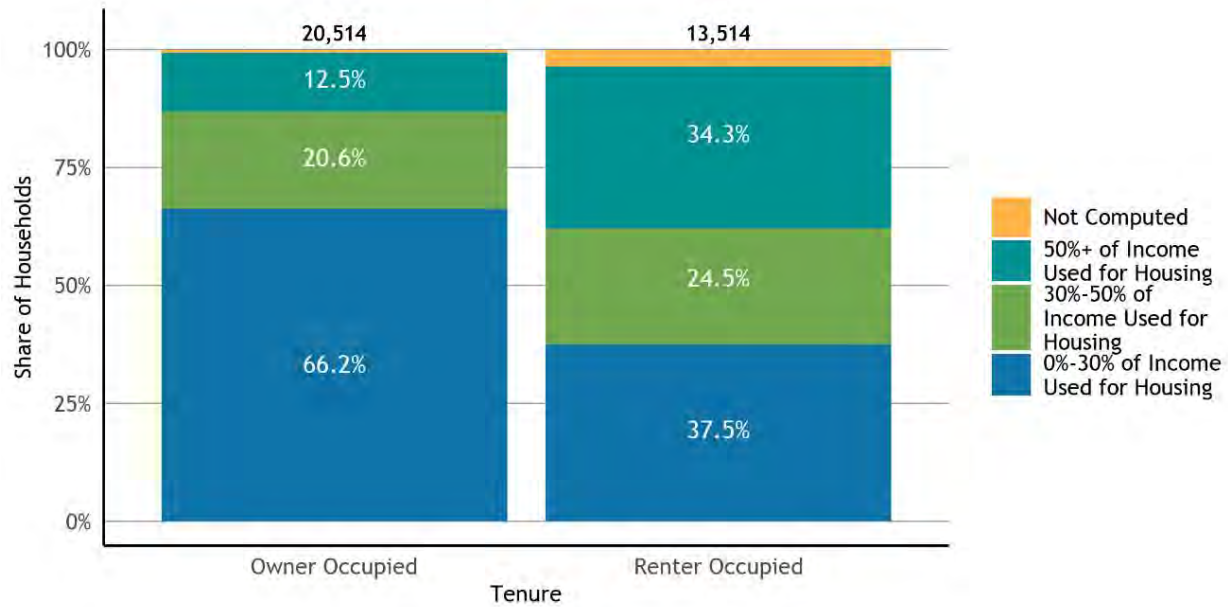


Figure B-3235: Cost Burden by Tenure

Universe: Occupied housing units

Notes: Cost burden is the ratio of housing costs to household income. For renters, housing cost is gross rent (contract rent plus utilities). For owners, housing cost is “select monthly owner costs”, which includes mortgage payment, utilities, association fees, insurance, and real estate taxes. HUD defines cost-burdened households as those whose monthly housing costs exceed 30% of monthly income, while severely cost-burdened households are those whose monthly housing costs exceed 50% of monthly income.

Source: U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B25070, B25091.

There are also relationships between cost burden and race/ethnicity. People of color are more likely to experience poverty and financial instability as a result of federal and local housing policies that have historically excluded them from the same opportunities extended to White residents. As a result, they often pay a greater percentage of their income on housing, and in turn, are at a greater risk of housing insecurity. American Indian or Alaska Native, Non-Hispanic residents are the most cost burdened with 47.9 percent spending 30 to 50 percent of their income on housing, and Black or African American, Non-Hispanic residents are the most severely cost burdened with 31.8 percent spending more than half of their income on housing (see Figure B-3336).

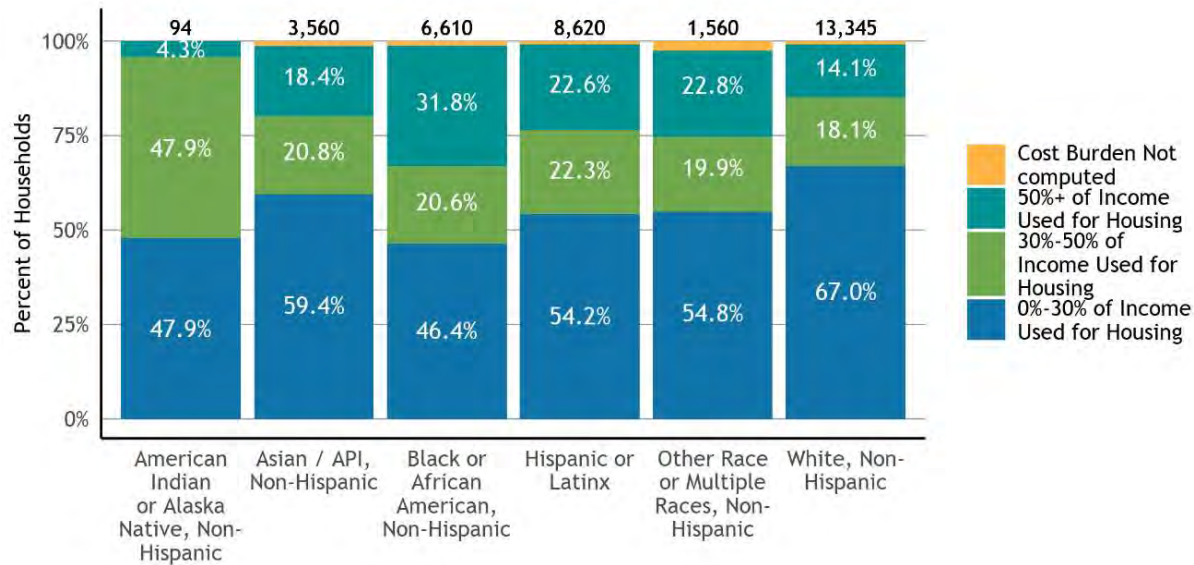


Figure B-3336: Cost Burden by Race

Universe: Occupied housing units

Notes: Cost burden is the ratio of housing costs to household income. For renters, housing cost is gross rent (contract rent plus utilities). For owners, housing cost is “select monthly owner costs”, which includes mortgage payment, utilities, association fees, insurance, and real estate taxes. HUD defines cost-burdened households as those whose monthly housing costs exceed 30% of monthly income, while severely cost-burdened households are those whose monthly housing costs exceed 50% of monthly income. For the purposes of this graph, the “Hispanic or Latinx” racial/ethnic group represents those who identify as having Hispanic/Latinx ethnicity and may also be members of any racial group. All other racial categories on this graph represent those who identify with that racial category and do not identify with Hispanic/Latinx ethnicity.

Source: U.S. Department of Housing and Urban Development (HUD), Comprehensive Housing Affordability Strategy (CHAS) ACS tabulation, 2013-2017 release.

Homelessness

Homelessness remains an urgent challenge throughout the region, reflecting a range of social, economic, and psychological factors. Addressing the specific housing needs for the unhoused population remains a priority for the City of Antioch, particularly since homelessness is disproportionately experienced by people of color, people with disabilities, those struggling with addiction, and those dealing with traumatic life circumstances. In Contra Costa County, the most common type of household experiencing homelessness is those without children in their care. Among households experiencing homelessness that do not have children, 75.9 percent are unsheltered. Of homeless households with children, most are sheltered in emergency shelter (see Figure B-3437).

Crucially, there remain an estimated 238 individuals in Antioch who are experiencing unsheltered homelessness who have a need for supportive housing, which is a higher number than almost all other jurisdictions in Contra Costa County (see Figure B-3538).

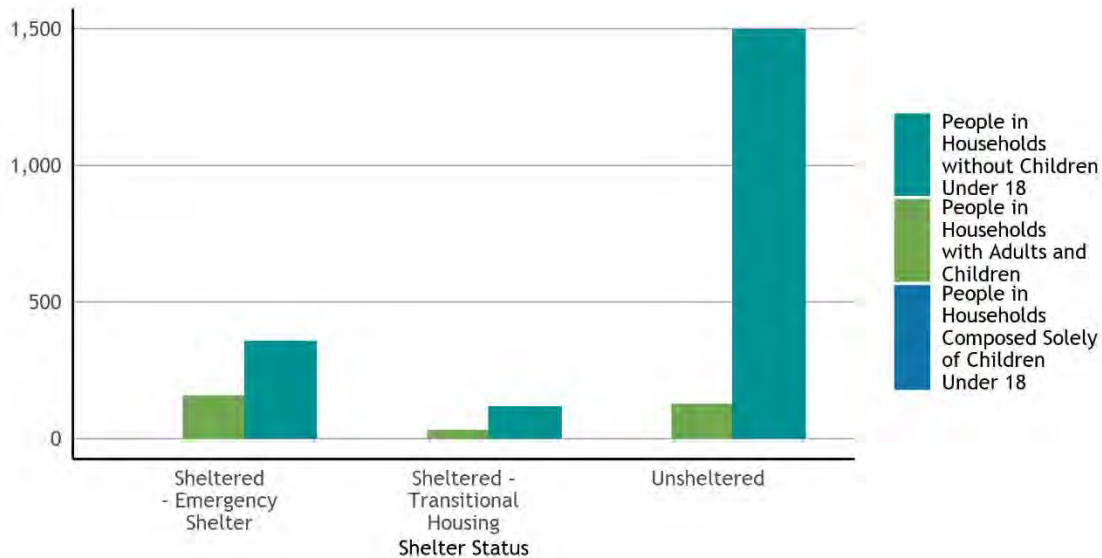


Figure B-3437: Homelessness by Household Type and Shelter Status, Contra Costa County

Universe: Population experiencing homelessness

Notes: This data is based on Point-in-Time (PIT) information provided to HUD by CoCs in the application for CoC Homeless Assistance Programs. The PIT Count provides a count of sheltered and unsheltered homeless persons on a single night during the last ten days in January. Each Bay Area County is its own CoC, and so the data for this table is provided at the county-level. Per HCD's requirements, jurisdictions will need to supplement this county-level data with local estimates of people experiencing homelessness.

Source: U.S. Department of Housing and Urban Development (HUD), Continuum of Care (CoC) Homeless Populations and Subpopulations Reports (2019).

West County		Central County		East County	
Location	#	Location	#	Location	#
Crockett	35	Alamo	2	Antioch	238
El Cerrito	24	Blackhawk	6	Bay Point	49
El Sobrante	9	Clayton	2	Bayview	2
Hercules	7	Concord	160	Bethel Island	2
North Richmond	22	Danville	7	Brentwood	80
Pinole	7	Lafayette	3	Discovery Bay	2
Richmond	280	Martinez	127	Oakley	50
Rodeo	62	Moraga	4	Pittsburg	102
San Pablo	67	Orinda	1		
		Pacheco	26		
		Pleasant Hill	90		
		San Ramon	6		
		Walnut Creek	80		

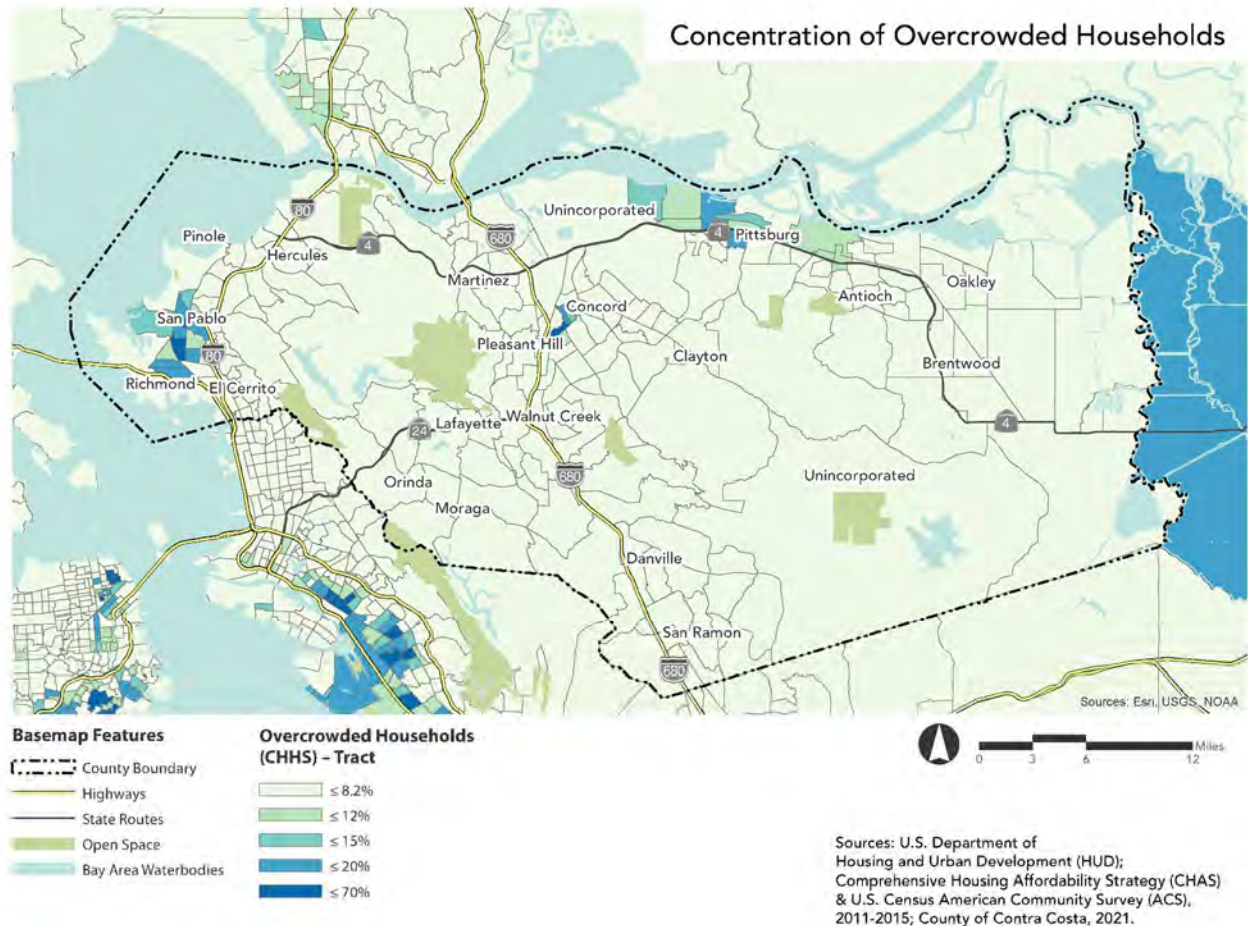
Figure B-3538: Number of Unsheltered Individuals by Contra Costa County Cities

Universe: Population experiencing homelessness

Source: Contra Costa County: Annual Point in Time Count Report.

Overcrowded Households

Overcrowding occurs when the number of people living in a household is greater than the home was designed to hold. There are several different standards for defining overcrowding, but this report defines it as housing units with more than one person per room (including dining and living rooms but excluding bathrooms and kitchen). Map 17 indicates that Contra Costa County in general has low levels of overcrowded households. Tracts in San Pablo, Richmond, and Pittsburg with higher percentages of non-White population show higher concentrations of overcrowded households compared to the rest of the county.



Map 17: Distribution of Percentage of Overcrowded Households in Contra Costa County

Overcrowding is often related to the cost of housing and can occur when demand in a city or region is high. In many cities, overcrowding is seen more amongst those that are renting, with multiple households sharing a unit to make it possible to stay in their communities. In Antioch, 2.3 percent of households that rent are severely overcrowded (more than 1.5 occupants per room), compared to 0.8 percent of households that own (see Figure B-3639). In Antioch, 6.5 percent of renters experience moderate overcrowding (1 to 1.5 occupants per room), compared to 2.1 percent for those own.

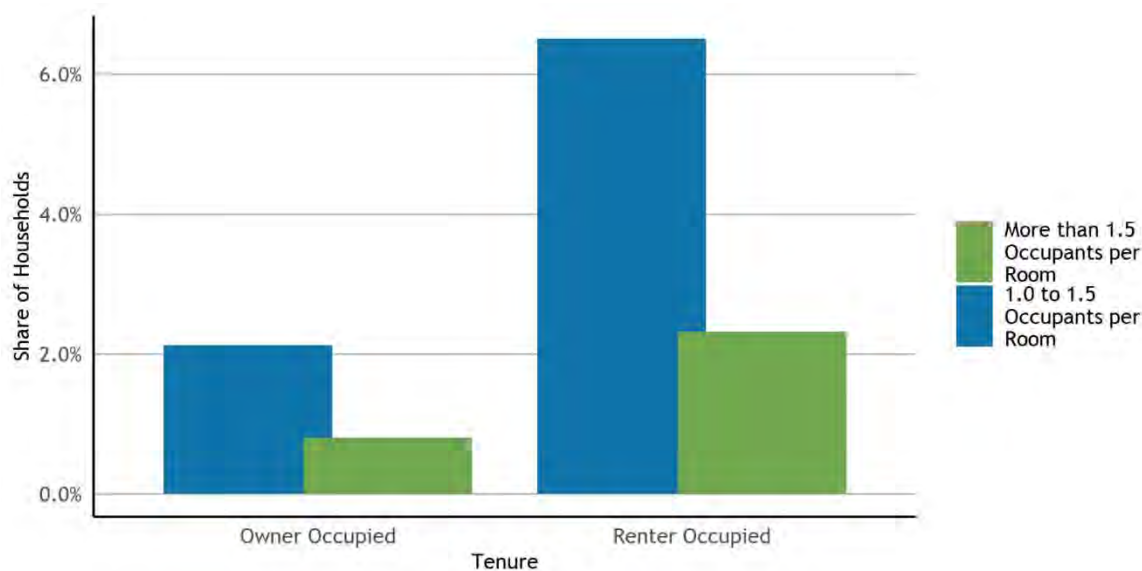


Figure B-3639: Overcrowding by Tenure and Severity

Universe: Occupied housing units

Notes: The Census Bureau defines an overcrowded unit as one occupied by 1.01 persons or more per room (excluding bathrooms and kitchens), and units with more than 1.5 persons per room are considered severely overcrowded.

Source: U.S. Department of Housing and Urban Development (HUD), Comprehensive Housing Affordability Strategy (CHAS) ACS tabulation, 2013-2017 release.

Displacement

Displacement of residents due to economic pressures is a major contributing factor to segregation in Contra Costa County and the Bay Area. The Bay Area has been facing a major affordable housing crisis for years due to factors including insufficient housing production, especially in predominantly non-Hispanic White high-opportunity areas, and a strong regional economy boosted by the growth of the technology industry. Rising rents contribute to evictions, especially in areas with lower household incomes.¹⁸ Developers may also seek to capitalize on rising property values by making improvements in housing in order to attract more affluent and largely White individuals. Displacement can occur as speculators rehabilitate homes to resell at higher prices, renovate rental units, or convert rental units into more expensive condominiums.¹⁹ Because of increasing housing prices, displacement is a major concern in the Bay Area. Displacement has the most severe impacts on low- and moderate-income residents. When individuals or families are forced to leave their homes and communities, they also lose their support network.

The University of California, Berkeley has mapped all neighborhoods in the Bay area, identifying their risk for gentrification. They find that in Antioch, 31.3 percent of households live in neighborhoods that

¹⁸ Cat Schuknect, *Richmond Has Contra Costa's Highest Number of Sheriff-Enforced Evictions, Document Shows*, RICHMOND CONFIDENTIAL (Dec. 5, 2016), <http://richmondconfidential.org/2016/12/05/richmond-has-highest-rate-of-sheriff-enforced-evictions-in-county-doc.->

¹⁹ Celina Chan, Viviana Lopez, Sydney Cespedes, & Nicole Montojo. 2015. *Concord: Signs of Speculation in the Monument Corridor*, http://www.urbandisplacement.org/sites/default/files/concord_final.pdf.

are susceptible to or experiencing displacement and 19.2 percent live in neighborhoods at risk of or undergoing gentrification (see Figure B-3740 below). Equally important, some neighborhoods in the Bay Area do not have housing appropriate for a broad section of the workforce. UC Berkeley estimates that 6.8 percent of households in Antioch live in neighborhoods where low-income households are likely to be excluded due to prohibitive housing costs.²⁰

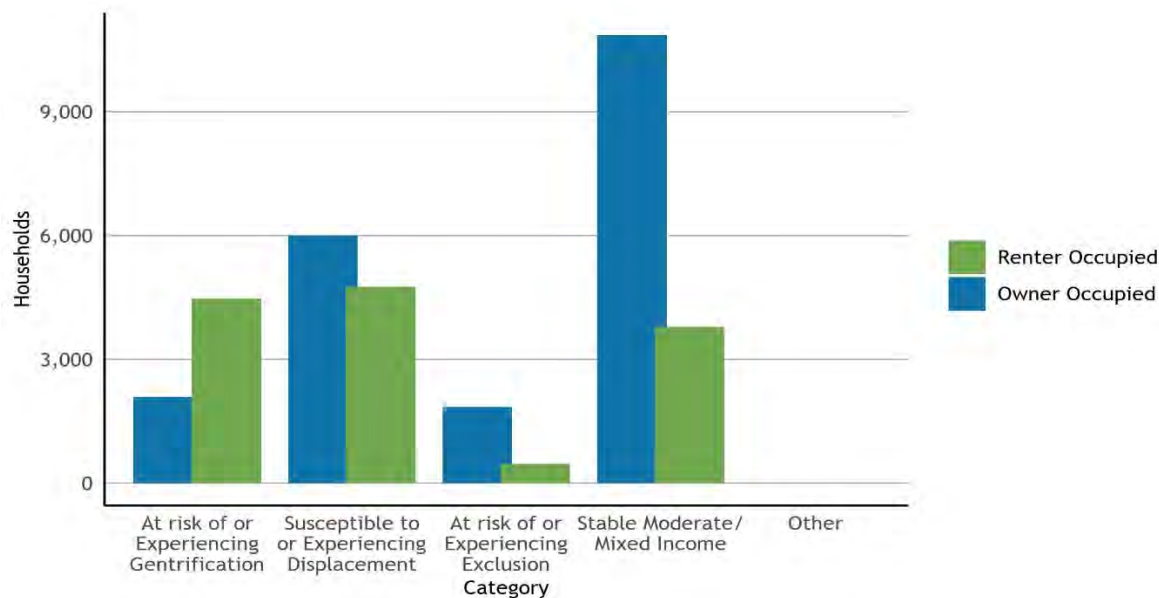


Figure B-3740: Households by Displacement Risk and Tenure

Universe: Households

Notes: Displacement data is available at the census tract level. Staff aggregated tracts up to jurisdiction level using census 2010 population weights, assigning a tract to jurisdiction in proportion to block level population weights. Total household count may differ slightly from counts in other tables sourced from jurisdiction level sources. Categories are combined as follows for simplicity: At risk of or Experiencing Exclusion: At Risk of Becoming Exclusive; Becoming Exclusive; Stable/Advanced Exclusive At risk of or Experiencing Gentrification: At Risk of Gentrification; Early/Ongoing Gentrification; Advanced Gentrification Stable Moderate/Mixed Income: Stable Moderate/Mixed Income Susceptible to or Experiencing Displacement: Low-Income/Susceptible to Displacement; Ongoing Displacement Other: High Student Population; Unavailable or Unreliable Data. Source: Urban Displacement Project for classification, American Community Survey 5-Year Data (2015-2019), Table B25003 for tenure.

Despite increasing housing prices, much of Contra Costa remains relatively affordable compared to the rest of the Bay Area.²¹ From 2011-2015, Contra Costa County gained thousands of net residents from Alameda County, San Mateo County, and San Francisco.²² In particular, many individuals are moving to the Eastern portions of Contra Costa County where housing prices are generally lower. As previously discussed, the Black population in Antioch has risen sharply since 2000, more than doubling from 2000

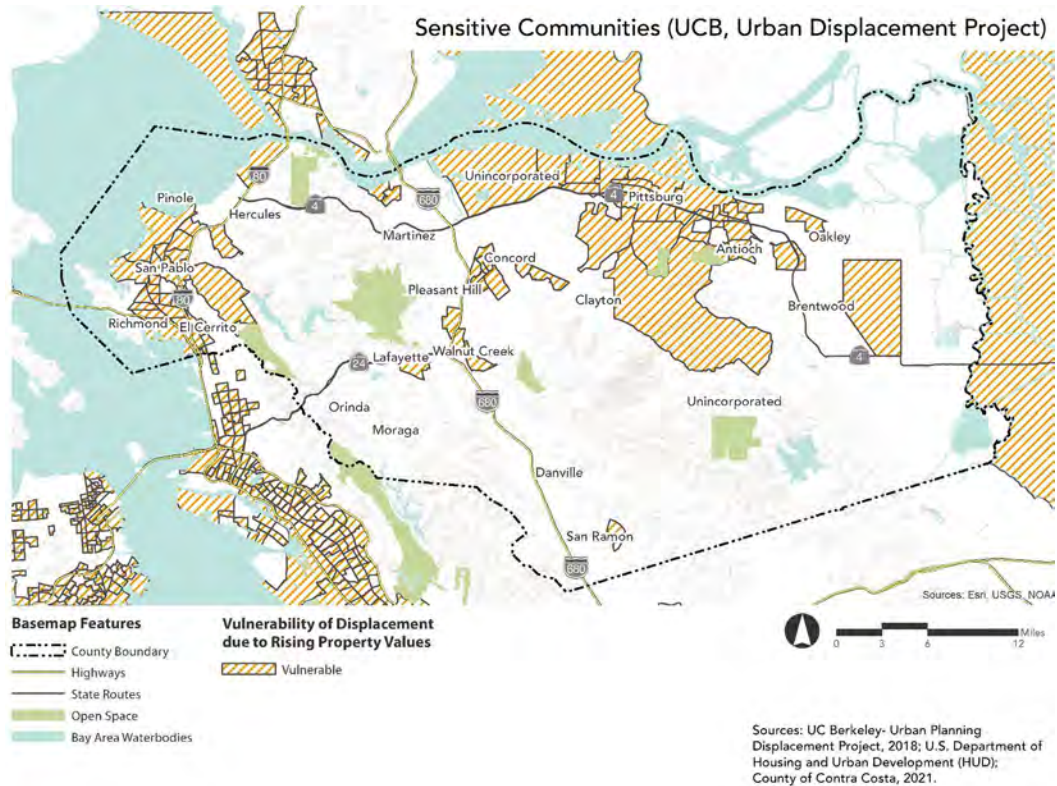
²⁰ More information about this gentrification and displacement data is available at the Urban Displacement Project’s webpage: <https://www.urbandisplacement.org/>.

²¹ Richard Scheinin, *Bay Area rents: still rising, but starting to level off*, Mercury News (August 11, 2016, 10:44 PM), <http://www.mercurynews.com/2016/07/21/bay-area-rents-still-rising-but-starting-to-level-off/>.

²² Census Mapping Tool, <https://flowmapper.geo.census.gov>.

to 2010, while the Black population has declined in much of the Bay area including in the City of Richmond. As lower-income residents have been displaced from more expensive parts of the Bay Area, poverty in Eastern Contra Costa County has increased dramatically. From 2000-2014, the increase in poverty in Antioch was among the highest in the Bay Area.²³ Displacement is thus perpetuating segregation as low-income people of color increasingly concentrate in east County.

UC Berkeley’s Urban Displacement Project states that a census tract is a sensitive community if the proportion of very low-income residents was above 20 percent in 2017 and the census tracts meets two of the following four criteria: (1) Share of renters above 40 percent in 2017; (2) Share of Non-White population above 50 percent in 2017; (3) Share of very low-income households that are also severely rent burdened households above the county median in 2017; or (4) Nearby areas have been experiencing displacement pressures. Using this methodology, sensitive communities were identified in areas between El Cerrito and Pinole; Pittsburg, Antioch and Clayton; East Brentwood; and unincorporated land in Bay Point. Small pockets of sensitive communities are also found in central Contra Costa County from Lafayette towards Concord (refer to Map 18).



Map 18: Sensitive Communities as Defined by the Urban Displacement Project

²³ Joaquin Palomino, *As Bay Area Poverty Shifts from Cities to Suburbia, Services Lag*, San Francisco Chronicle, (December 31, 2015), <http://www.sfchronicle.com/bayarea/article/As-poverty-spreads-to-new-Bay-Area-suburbs6730818.php>.

Conclusion

In Antioch, Black and Hispanic households, as well as large families, overall have disproportionate housing needs or face challenges in their housing situation in a variety of forms spanning both the rental and homeownership markets. Despite comparatively affordable housing in Antioch, there remains high levels of cost burden across several subsections of the population compared to surrounding areas. Antioch also has a disproportionate amount of unhoused individuals within the city who have unique needs to address.

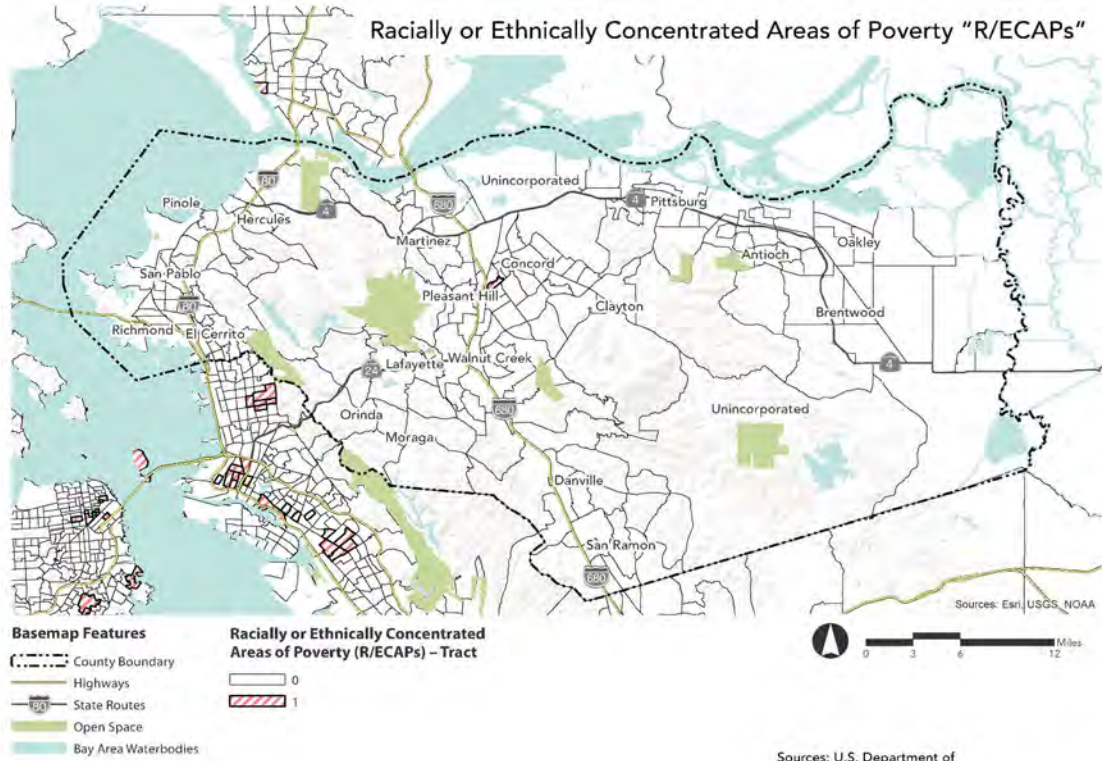
RACIALLY AND ETHNICALLY CONCENTRATED AREAS OF POVERTY (R/ECAPs)

Racially and Ethnically Concentrated Areas of Poverty (R/ECAPs) are geographic areas with significant concentrations of poverty and minority populations. HUD developed a census-tract based definition of R/ECAP that relies on a racial and ethnic concentration threshold and a poverty test. The threshold states that an area with a non-White population of 50 percent or more would be identified as a R/ECAP; the poverty test defines areas of extreme poverty as areas where 40 percent or more of the population live below the federal poverty line or where the poverty rate is three times the average poverty rate for the metropolitan area (whichever is lower). Thus, an area that meets either the racial or ethnic concentration, and the poverty test would be classified as a R/ECAP. Identifying R/ECAPs facilitates an understanding of entrenched patterns of segregation and poverty due to the legacy effects of historically racist and discriminatory housing laws.

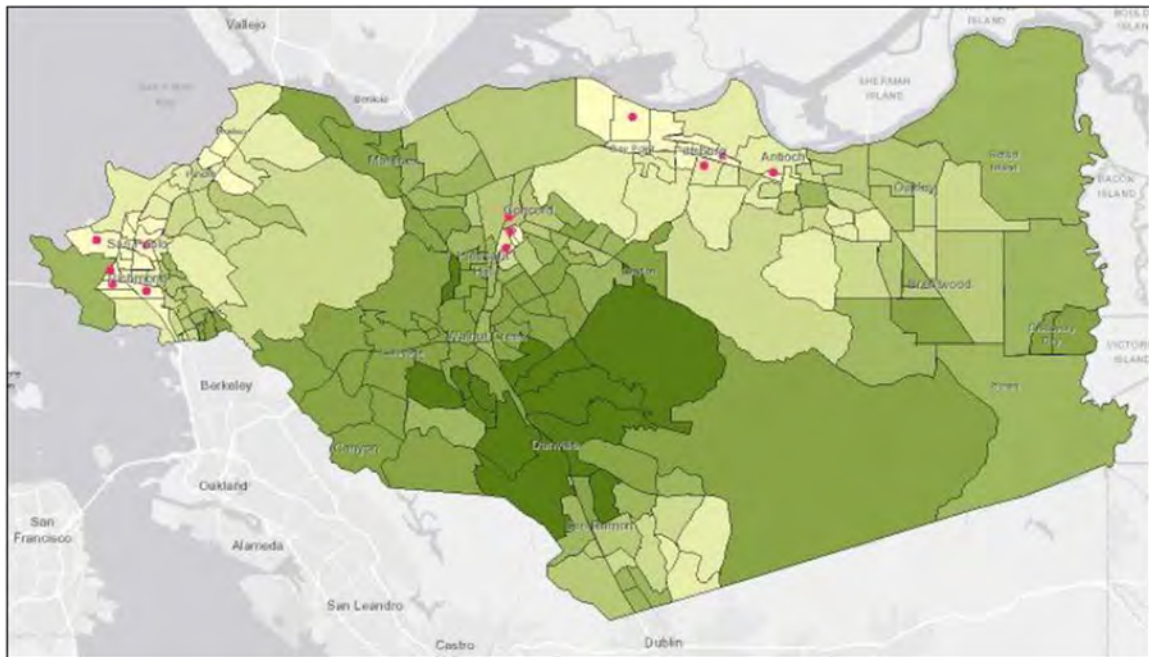
In Contra Costa County, the only area that meets the official definition of a R/ECAP is Monument Corridor in Concord (highlighted with red stripes in Map 19 below).

Expanded R/ECAPs in Contra Costa County

According to the 2020 Contra Costa County AI, however, the HUD definition that utilizes the federal poverty rate is not suitable for analysis in the San Francisco Bay Area due to the high cost of living. The HUD definition would severely underestimate whether an individual is living in poverty. The Contra Costa County AI proposes an alternate definition of a R/ECAP that includes majority-minority census tracts that have poverty rates of 25 percent or more. Under this definition, twelve other census tracts would qualify as R/ECAPs in the areas of Antioch, Bay Point, Concord, Pittsburg, North Richmond, Richmond and San Pablo (refer to Map 20).



Map 19: R/ECAPs in Contra Costa County



Map 20: Expanded R/ECAPs in Contra Costa County

Source: Contra Costa County Analysis of Impediments to Fair Housing Choice January 2020-2025 (2020 AI).
 Note: The 2020 AI does not provide a legend for the map shown above nor does it name the specific 12 additional R/ECAPs identified. The map shows the general location of the expanded R/ECAPs identified in the County.

In Antioch, there is one relatively small R/ECAP. It is located in the area between State Route 4 (on the southern end) and railroad tracks (on the northern end). Somerville Road and L Street form the eastern and western boundaries. This neighborhood is known colloquially in Antioch as the Sycamore neighborhood. According to data provided by the City based on data from the Urban Institute,²⁴ this census tract (Tract 307202) has 680 extremely low-income renters and is in the 96th percentile statewide for housing instability risk.²⁵ It is in 97th percentile on the Urban Institute's Equity Subindex, which is based on the shares of people of color, extremely low-income renter households, households receiving public assistance, and people born outside the US. According to City staff, the renters in this neighborhood are predominantly single-parent BIPOC women with children.²⁶ Local organizations cited the age and condition of housing stock in this area as a contributing factor; the homes near Highway 4 are older, smaller, and less expensive in this area and neighborhoods with newer housing stock are often resistant to welcoming residents with lower incomes (e.g., voucher holders).

Racially and Ethnically Concentrated Areas of Affluence

Racially Concentrated Areas of Affluence (RCAAs) are defined by the HUD as communities with a large proportion of affluent and non-Hispanic White residents. According to a policy paper published by HUD, non-Hispanic Whites are the most racially segregated group in the United States. In the same way neighborhood disadvantage is associated with concentrated poverty and high concentrations of people of color, distinct advantages are associated with residence in affluent, White communities. RCAAs are currently not available for mapping on the AFFH Data Viewer. As such, an alternate definition of RCAA from the University of Minnesota Humphrey School of Public Affairs is used in this analysis. RCAAs are defined as census tracts where (1) 80 percent or more of the population is White, and (2) the median household income is \$125,000 or greater (slightly more than double the national median household income in 2016).

By cross-referencing Map 1 and Map 21, we can see a string of RCAAs running from Danville to Lafayette that tapers off towards Walnut Creek. This aligns with the cities' racial demographic and median income (summarized in Table B-26 below). Although not all census tracts/block groups meet the criteria to qualify as RCAAs, there is a tendency for census block groups with higher White populations to have higher median incomes throughout the county.

²⁴ Where to Prioritize Emergency Rental Assistance to Keep Renters in Their Homes – Antioch. 2021. Available at https://www.urban.org/features/where-prioritize-emergency-rental-assistance-keep-renters-their-homes?cm_ven=ExactTarget&cm_cat=LAB_Prioritizing+Rental+Assistance_CoC+%26+HUD+grantees&cm_pla=All+Subscribers&cm_ite=new+tool+developed+by+a+team+of+Urban+Institute+researchers&cm_ainfo=&&utm_source=urban_EA&utm_medium=email&utm_campaign=prioritizing_rental_assistance&&utm_term=lab&&utm_content=coc_hudgrantees. Urban Institute, 2021. *Where to Prioritize Emergency Rental Assistance to Keep Renters in Their Homes*, May 14.

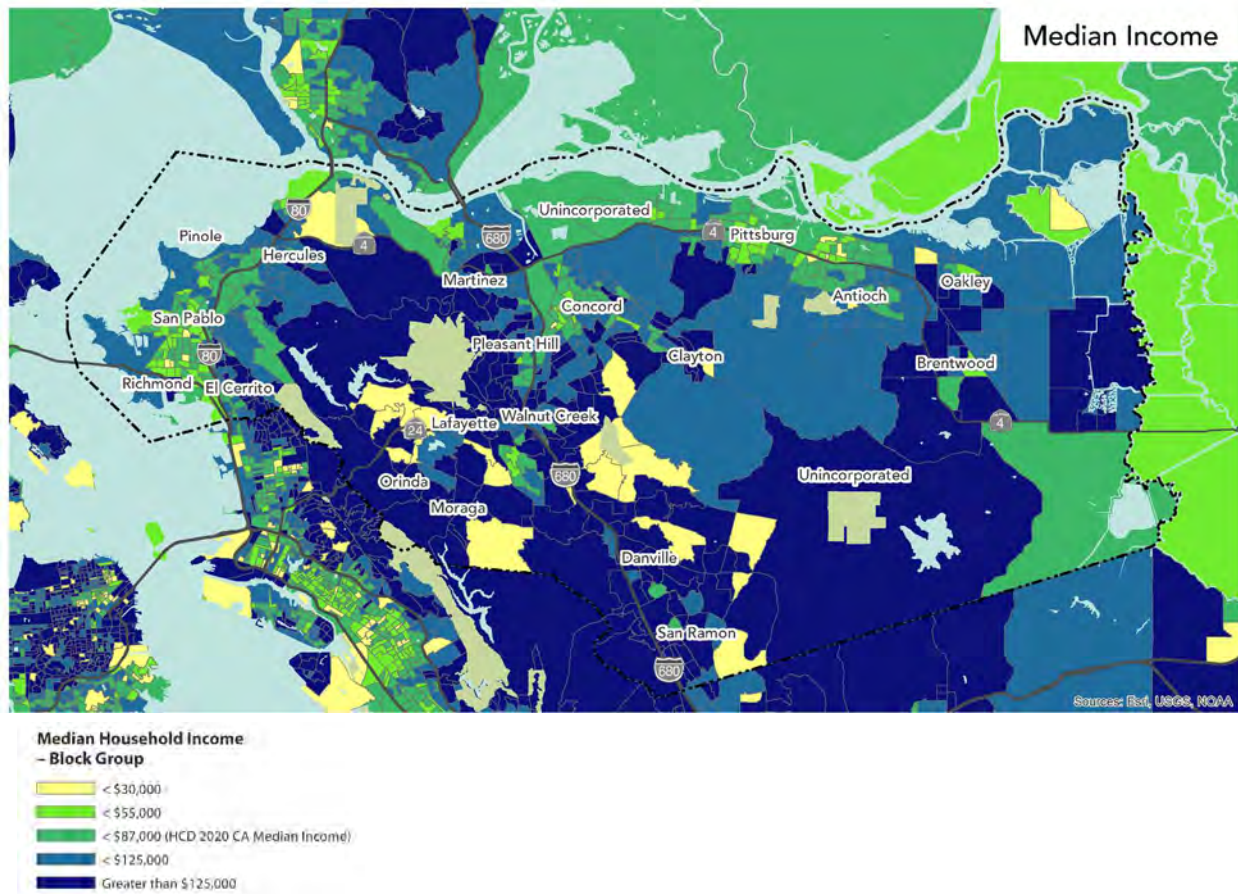
²⁵ Calculated based on shared of people living in poverty, renter-occupied housing units, severely cost-burdened low-income renters, severely overcrowded households, and unemployed people.

²⁶ House, Teri, CDBG & Housing Consultant, City of Antioch, 2021. Personal communication with Urban Planning Partners, July 15.

TABLE B-26: WHITE POPULATION AND MEDIAN HOUSEHOLD INCOME OF RCAAs IN CONTRA COSTA COUNTY

City	White Population	Median Household Income (2019)
Danville	80.53%	\$160,808
Lafayette	81.23%	\$178,889
Walnut Creek	74.05%	\$105,948

Source: DataUSA.io (2019)



Map 21: Median Household Income in Contra Costa County

IDENTIFICATION OF CONTRIBUTING FACTORS

This section identifies local and regional conditions that have contributed to the fair housing issues identified above, including economic and social issues, regulations, and historic events. These factors have been identified through review of the 2020 AI as well as stakeholder outreach.

Regional Housing Crisis

As has been abundantly documented, the San Francisco Bay Area is in the midst of a housing affordability crisis that has stretched the resources of middle- and upper-middle income households while displacing low-income households. This dynamic contributes to segregation in Antioch and surrounding cities in Contra Costa County in a few distinct ways.

First, because housing supply is so constrained and housing prices are so high, new private development tends to go on the market at a very high price point, especially in central County. Given the correlation between race, ethnicity, and socioeconomic status in the Region, this means that White and Asian and Pacific Islander households can disproportionately afford newly constructed housing while Black and Hispanic households cannot. Thus, in the absence of policy interventions such as inclusionary zoning, new development tends to reproduce existing patterns of segregation.

Second, longtime low-income communities of color within the Region, such as historically Black West Oakland and the historically Hispanic Mission District in San Francisco, have undergone significant gentrification as a result of infill development and the rehabilitation and flipping of existing structures to meet demand from high-income and middle-income households seeking proximity to jobs, transit, and other amenities. Displaced households have few options in the urban core of the Region or in high-opportunity suburbs and, instead, often relocate to communities at the edges of the Region. East Contra Costa County and Antioch in particular are frequent destinations for these displaced households. In the case of Antioch, the city did not have an existing base of racial and ethnic diversity. The shift of population can hold the fleeting promise of integration, but, in practice and without strategic policy interventions, integration is only a brief prelude to resegregation.

Community service providers confirmed that East Contra Costa County faces significant pressure because of a lack of affordable housing regionally and in Antioch. Despite Antioch being relatively affordable compared to the region, there is a lack of diversity in housing types (overwhelmingly single-family homes), which limits housing opportunities for elderly residents looking to downsize, people experiencing or at risk of homelessness, and people with disabilities. Additionally, due to a lack of an adequate vehicle for a local match, such as an affordable housing bond or other local resource that can provide a local match, affordable projects in the County are less competitive for federal tax credits.

Displacement of Residents Due to Economic Pressures

Displacement of residents due to economic pressures is a major contributing factor to segregation in many parts of Contra Costa County and the Bay Area. Rising housing prices have contributed to the displacement of many low-income residents throughout the Bay Area, as well as other factors like proximity to major transit stations and the prevalence of rehabilitating homes to resell or rent at higher prices. The Urban Displacement Project (UDP), an initiative of the University of California, Berkeley and the University of California, Los Angeles conducted research on gentrification and displacement in the Bay Area. The UDP conducted a 2015 study which concluded that nearly 48 percent of Bay Area neighborhoods are experiencing displacement though not all displacement is due to economic

pressures.²⁷ One key theme of the study is that displacement is a regional phenomenon linked to the broader economic pressures of housing costs and job markets. Parts of Antioch were identified as undergoing displacement, but the primary way displacement is perpetuating segregation in Antioch is that low-income people of color throughout the Bay Area increasingly concentrate in east Contra Costa County.

Despite increasing housing prices, Antioch remains relatively affordable compared to the rest of the Bay Area. Many Black residents have moved to east County communities or further out. In Antioch, the Black population has risen sharply since 2000, more than doubling from 2000 to 2010, while the Black population has declined in much of the Bay area including in the City of Richmond. As lower-income residents have been displaced from more expensive parts of the Bay Area, poverty in Eastern Contra Costa County has increased dramatically.²⁸ From 2000-2014, the increase in poverty in Bay Point and Antioch was the highest in the Bay Area.²⁹

Community service providers identified that the lack of local tenant protections like rent control or just cause eviction policies have disproportionately impacted low-income families and seniors living on social security. The Tenant Protection Act of 2019 (AB 1482) protects tenants in California from rent increases above certain thresholds and also requires landlords to have just cause (which include at-fault just cause and no-fault just cause) before evicting tenants who have continuously and lawfully occupied a residential property for at least 12 months. However, AB 1482 does not protect tenants who have not lived continuously for a year in a property and these provisions will also sunset on January 1, 2030. Community service providers reported eviction as an issue in Antioch and cited that once a tenant is evicted, it is hard to find replacement housing because many landlords do not accept people who have evictions on their record. For evicted seniors, it is increasingly hard to find something affordable as they age and their income does not grow. Community organizations also cited a need for a tenant anti-harassment ordinance, as the eviction moratorium led community organizations to be more aware of landlords harassing their tenants to effectively evict individuals and families from their homes when they could not use other means. Additionally, landlords sometimes evict residents instead of fixing something in the home that the tenant has requested be fixed.

Lack of Community Revitalization Strategies

Lack of community revitalization strategies is a significant contributing factor to the increasing segregation of Black and Hispanic residents in Antioch. A lack of decent jobs and a slow recovery from the foreclosure crisis has contributed to the increased concentration of poverty and of people of color in these communities. From 1945 until 2012, California operated local redevelopment agencies (RDAs), designed to revitalize blighted neighborhoods and, importantly, devote 20 percent of allocated funds to affordable housing. In response to budget concerns, the RDAs were disbanded in 2012, and

²⁷ Urban Displacement Project, University of California, Berkeley, *Executive Summary*, http://www.urbandisplacement.org/sites/default/files/images/urban_displacement_project_-_executive_summary.pdf

²⁸ Joaquin Palomino, As Bay Area Poverty Shifts from Cities to Suburbia, Services Lag, SAN FRANCISCO CHRONICLE, (Dec. 31, 2015), <http://www.sfchronicle.com/bayarea/article/As-poverty-spreads-to-new-Bay-Area-suburbs6730818.php>.

²⁹ Race, Inequality, and the Resegregation of the Bay Area, URBAN HABITAT (Nov. 2016), <http://urbanhabitat.org/sites/default/files/UH%20Policy%20Brief2016.pdf>.

successor agencies were designated to wind down the RDA activities. The lack of community revitalization strategies is a product of this loss of funding. Community revitalization strategies are not absent, but rather the extent of those strategies is not commensurate with the total need.

The successor to the Antioch Redevelopment Agency is the Antioch City Council. As factories started closing in the 1960s, people started moving away from the industrial town of Antioch, and the downtown area suffered with the loss of retailers following residents. According to the 2020 AI, past revitalization efforts have been largely considered failures; the constant recipe suggested over the years has been the addition of high-density housing downtown, which would provide nearby customers for shops and restaurants. The four east County cities (Antioch, Brentwood, Oakley, and Pittsburg) have also launched a website, eastcounty4you.com, to connect businesses and development opportunities in the region. The website promotes available sites, demographics, and business reports, and allows side-by-side comparison of communities to highlight the advantages of locating a business there.

Lack of Investments in Specific Neighborhoods

Lack of private investment in specific neighborhoods is a contributing factor to segregation in areas of Black and Hispanic population concentration. One indicator of a lack of private investment in low-income neighborhoods is the distribution of grocery stores across a residential area. Traveling more than one mile in urban areas and ten miles in rural areas to a grocery store classifies an area as a food desert. According to the AI, food deserts in Contra Costa County line up roughly with the expanded selection of R/ECAPs, including northwestern Antioch, the Iron Triangle area of Richmond, and areas in Pittsburg, Bay Point, and North Richmond/San Pablo. Census tracts in northwestern Antioch are identified as potential food deserts given there are areas where more than 100 housing units do not have a vehicle and are more than 0.5 miles from the nearest supermarket. Pharmacies are often located within grocery stores, but to supplement the food deserts previously identified, there are an abundance of CVS and Walgreens pharmacies available throughout the County. Downtown Antioch north of the State Route 4 seems to be lacking in pharmacies.

An indicator of a lack of *public* investment in certain neighborhoods is the condition of paved roads and sidewalks. Residents can report potholes and other road/traffic problems on www.seeclickfix.com. The interactive map is not a perfect resource due to reporting bias (people in affluent neighborhoods are more likely to report problems, and more likely to have the computer access to do so) the inability to sort by date (perhaps some of the older reports have since been resolved), and general knowledge about town of the reporting function. Nevertheless, per this reporting, it seems clear that affluent areas like San Ramon, Walnut Creek, Lafayette, Moraga, Orinda, and Brentwood have few reports of potholes or poor road conditions, although the residents do tend to use the website to report other issues such as illegal dumping, graffiti, and homeless camps. Unsurprisingly, less affluent areas such as Antioch and Richmond have more road issues reported.

Community Opposition to Housing

As described in the 2020 AI, community opposition to affordable housing is a significant contributing factor to segregation in the Region and parts of Contra Costa County. California in general, and Contra

Costa County in particular, have a strong Not In My Back Yard (NIMBY) movement. NIMBY sentiment often reflects a desire to preserve the quaint, semi-rural character of an area and protect against overcrowding, traffic, and the obstruction of views. In some cases, it can also indicate thinly veiled racism under the guise of “preserving neighborhood character;” in other cases, even when not rooted in racism, it may have the same effect of exclusion. In California, NIMBYism is most often driven by a fear that increased housing construction will lower the values of existing homes.³⁰ The problem is so extreme in California, that even renters feel the localized effects. These fluctuations in home value can lead to massive displacement (compounded by the already extreme market rent prices in the Bay Area), and even homelessness.³¹ In Contra Costa County, people in the Western portion of the County worry about Alameda and San Francisco County residents moving in and driving up housing costs.³² In contrast to the NIMBYs, who tend to be baby boomers, well-settled in their homes and with a vested interest in preserving “neighborhood quality,” a corresponding YIMBY (Yes In My Back Yard) movement has emerged. So-called YIMBYs tend to be millennials crippled by exorbitant rental prices and pushing for an increase in the supply of housing. The movement is tech-funded, with people like Yelp CEO Jeremy Stoppelman supporting the movement so that his employees will be able to afford to live near their jobs. It is possible to overcome community opposition, but that community opposition can add cost and delay that lead developers to explore opportunities in alternative areas where community opposition is less prevalent.

Lack of Regional Cooperation

Lack of local and regional cooperation is a contributing factor to segregation. Many high opportunity areas with predominantly Non-Hispanic White populations in Contra Costa County have been vehemently opposed to State legislation or local proposals that would bring more affordable housing development in their cities.³³ According to the 2020 AI, opponents of residential racial integration have historically used calls for local control to mask their discriminatory intent. Thus, localism in Contra Costa County is impeding integration.

Lack of regional cooperation is also a contributing factor to R/ECAPs and disparities in access to opportunity in the Region, Contra Costa County, and Antioch. In the Bay Area, many cities have not

³⁰ Katy Murphy, ‘Homes for human beings’: Millennial-driven anti-NIMBY movement is winning with a simple message, Mercury News (Nov. 13, 2017, 3:10 AM), <https://www.mercurynews.com/2017/11/12/homes-forhuman-beings-millennial-driven-anti-nimby-movement-is-winning-with-a-simple-message/>. (“California has built so few homes over the past four decades that it needs as many as 100,000 more per year in its high-cost metro areas – nearly double what it typically constructs – just to keep prices from rising faster than the national average, according to the Legislative Analyst’s Office.”)

³¹ More than 25% of the national homeless population lives in California – roughly 114,000 people. Jennifer Medina, California Today: State’s Homeless Population Drives National Increase, NEW YORK TIMES (Dec. 21, 2017), <https://www.nytimes.com/2017/12/21/us/california-today-states-homeless-population-drives-nationalincrease.html>. Of additional concern is the California Ellis Act, which allows landlords to evict all of their tenants and “go out of business.” This law is commonly used to convert properties into condos which will not be subject to rent control. See chart and map of no-fault evictions via the Ellis Act. Ellis Act Evictions, ANTI EVICTION MAPPING PROJECT, <http://www.antievictionmappingproject.net/ellis.html>.

³² Aaron Davis, Contra Costa Communities Seek Solutions to Housing Crisis, NIMBYism, East Bay Times (Dec. 15, 2017), (<https://www.eastbaytimes.com/2017/12/15/contra-costa-communities-seek-solutions-to-housingcrisis-nimbyism/>)

³³ News and Talk Tops in Overall Local Radio Market, SANTA CRUZ SENTINEL (Mar. 10, 2006), <http://www.santacruzsentinel.com/article/NE/20180419/NEWS/180419655>.

met their RHNA goals, which represent the jurisdiction’s “fair share” of the region’s housing need. Generally, Bay Area governments do not permit enough housing to meet their RHNA targets for low-income housing. Cities that do not permit their “fair share” of housing place greater housing pressure on other jurisdictions that are more likely to permit housing. It is also important to note that a lack of permitting may reflect market forces as developers may lack an incentive to apply for permits to build affordable housing. A lack of regional cooperation may help artificially constrain regional housing supply and contribute to R/ECAPs as low-income people of color may have few affordable housing options outside of R/ECAPs.

Service providers in Antioch admit that it is frustrating that surrounding areas do not contribute their fair share, but that it is important for Antioch to do their part to hopefully lead the region and meet state requirements.

Land Use and Zoning Laws

Land use and zoning laws are a significant contributing factor to the segregation of Black and Hispanic residents throughout the County and the Region. In general throughout the Bay Area, people of color disproportionately occupy high-density housing, which can generally be built only in areas zoned for multi-family homes, multiple dwellings, or single-family homes on small lots. This tends to segregate people of color into the municipal areas zoned for high-density housing. There is a strong political drive to ensure single-family neighborhoods remain single-family neighborhoods, which has increasingly led the State to remove local land use control from jurisdictions in order to facilitate greater production of ADUs and missing middle housing in single-family neighborhoods.

One of the most effective tools to combat segregation is an inclusionary zoning ordinance, which requires a certain percentage of multi-family units to be reserved for low-income tenants. California’s AB 1505 authorizes localities to adopt inclusionary zoning ordinances, with requirements that in lieu fees, off-site development, and other alternatives be available to developers in implementing the law. Antioch does not have inclusionary zoning or a local density bonus that goes beyond State law even though the city has among the greatest concentrations in the County of both low-income and non-white populations. Antioch’s high- and medium-density residential zones lie mostly within the northern half of the city. This correlates with the locations of higher concentrations of low-income households and non-white populations in Antioch.

Private Discrimination

ECHO Fair Housing conducted fair housing testing through randomized audit of property owners’ compliance with local, State, and federal fair housing laws. A different protected class is selected each year as the focus of the audit. Differential treatment was found in Antioch in the Fiscal Year 2019-2020 (when testing discrimination based on racial voice identification) and Fiscal Year 2020-2021 (when testing discrimination based on the use of Housing Choice Vouchers to pay rent).

Further, lending discrimination is a major contributing factor to segregation. The AI found in the applications for various types of loans that Blacks and Hispanics (or Latinos) are uniformly denied at higher rates than those of Whites or Asians. When someone is unable to obtain loans, they are far more

likely to be relegated to certain areas of the community.³⁴ While de jure segregation (segregation that is created and enforced by the law) is currently illegal, the drastic difference in loans denied between Whites and minorities perpetuates de facto segregation, which is segregation that is not created by the law, but which forms a pattern as a result of various outside factors, including former laws. Similarly, lending discrimination is a significant contributing factor to R/ECAPs, as minorities are less likely to be homeowners than Whites and thus more likely to be concentrated in high poverty communities. Lending discrimination directly contributes to economic segregation, which prevents minorities from living in thriving areas and instead relegates them to struggling neighborhoods.

Lending discrimination is also a contributing factor to disparities in access to opportunity. Wealth is commonly derived from home equity, particularly for minority families. The inability to purchase a home will not only impact the current applicants, but also future generations to come. Because Blacks and Hispanics in the region are denied loans at far higher rates than white and Asians, their families are far more likely to have less access to quality education, healthcare, and employment. Lending discrimination also greatly contributes to disproportionate housing needs, as class groups who struggle to obtain access to loans are more likely to experience housing problems such as cost burdens, overcrowding, and substandard housing. When banks and other financial institutions deny minorities' loan applications, those groups cannot achieve home ownership and instead must turn to the rental market. As Contra Costa's rental housing market grows increasingly unaffordable, Blacks and Hispanics are disproportionately impacted.

Availability of jobs and transit

The type and availability of public transportation and jobs both contribute to Antioch's relatively lower access to opportunity. Nearly two-thirds of the jobs in Contra Costa County are located in central County. Moreover, much of the County serves as a bedroom community for other Bay Area counties. According to the 2020 AI, Contra Costa County has the highest percentage of residents who commute outside of their county for work in the Bay Area. Many east County residents who have moved to the area in search of affordable housing face long commutes to job centers, as east County has relatively few jobs despite large population growth. Low-wage workers may also be willing to commute longer distances to access jobs in neighboring cities such as Oakland and Emeryville that have higher minimum wage rates than their own communities. Jurisdictions in Alameda and Contra Costa Counties have not coordinated their minimum wage increases and pay differences between jurisdictions can exceed \$1 per hour.

Within Contra Costa County, transit is generally not as robust in east County despite growing demand for public transportation among residents. The lack of adequate public transportation makes it more difficult for lower-income people in particular to access jobs. Average transit commutes in Antioch exceed 70 minutes. Data from MTC indicates that transit is the third largest expense for low-income families second only to housing and food spending. Since low-income riders often have to utilize

³⁴ Angela Hanks, Danyelle Solomon, & Christian E. Weller, *Systemic Inequality: How America's Structural Racism Helped Create the Black-White Wealth Gap*, American Progress (February 21, 2018), <https://www.americanprogress.org/issues/race/reports/2018/02/21/447051/systematic-inequality/>.

multiple transit systems on their commute, transit costs can be extremely high and burdensome as commuters then have to pay multiple different fares. Despite having housing costs that are below the Bay Area regional average, Antioch has significantly higher average transit costs, when compared to the Bay Area average. This is largely due to the high rate of car ownership in Antioch and the comparatively long commute distance. According to the 2020 AI, Antioch residents have the longest overall commute, longer transit commute time, and longest drive alone commute time of any city in the Bay Area.

In May of 2018, rail service reached east County with the completion of the eBART (East Contra Costa BART) extension from the Pittsburg/Bay Point station to Antioch. The Antioch BART Station provides transportation from Antioch to other parts of the Bay Area but given its status as an end of the line station and its location in the middle of a freeway, the station primarily serves users with cars. The BART station may defray some of the cost of travel by decreasing time spent driving, but it is not easily accessible to those without cars.

BART service only began in Antioch in 2018 and implementation of the Hillcrest Station Specific Plan, which will enable greater transit-oriented development around the station, is ongoing. This means that there are limited residents how have safe and convenient access to BART via pedestrian or bicycle access. Additionally, bus service in Contra Costa County, like much of the Bay Area is fragmented. Several different bus systems including Tri-Delta Transit, AC Transit, County Connection, and WestCat provide local service in different sections of the County and 18 different bus agencies serve the larger Bay Area. The lack of an integrated network can make it harder for transit riders to understand how to make a trip that spans multiple operators and add costs during a daily commute.

ANALYSIS OF SITES INVENTORY

Government Code Section 65583(c)(10) requires the sites inventory to be analyzed with respect to AFFH to ensure that affordable housing is dispersed equitably throughout the city rather than concentrated in areas of high segregation and poverty or low resource areas that have seen historic underinvestment. This section compares the sites inventory to the fair housing indicators in this assessment. It discusses how the inventory improves and avoids exacerbating fair housing issues in the city, avoids isolating or concentrating the RHNA by income group in certain areas of the community, and relates to local knowledge and other relevant factors. This section also discusses the distribution of sites relative to patterns of segregation and integration, R/ECAPs, disparities in access to opportunity, and disproportionate housing needs, including displacement risk.

Unit Distribution – EJ Neighborhoods, R/ECAPs, and Access to Opportunity

As mentioned above, the city does not have high-opportunity areas; the vast majority of the city is considered Low Resource by TCAC except for neighborhoods on the easternmost edge of the city. Additionally, while there are no R/ECAPs using HCD's definition, the city of Antioch does include one census tract known as the Sycamore neighborhood (census tract 307202) that is considered a R/ECAP when using a more localized definition that considers the Bay Area's high cost of living.

Antioch also has neighborhoods that are considered “disadvantaged communities” under State law. “Disadvantaged communities” are areas within the city where a combination of social, economic, and environmental factors disproportionately affect health outcomes. They are identified as census tracts that are at or below the statewide median income *and* experience disproportionate environmental pollution and other hazards that can lead to negative health outcomes. For purposes of this Housing Element, these neighborhoods are referred to as EJ neighborhoods given that “disadvantaged communities” is not a preferred term for residents of these neighborhoods.

There are 12 census tracts in Antioch that are considered low-income areas, and they make up 7,905 acres of the city, or approximately 41 percent of the entire city. Of these 12 census tracts, there are 5 that are disproportionately affected by environmental pollution and other hazards that can lead to negative health effects, exposure, or environmental degradation. These 5 census tracts are Antioch’s EJ neighborhoods and they make up 3,460 acres of the city, or approximately 18 percent of the total city area.

In addition to generally spreading the RHNA equally across the city, special attention was made to avoid placing low-income units in the EJ and low-income neighborhoods, as well as distributing moderate and above moderate-income units evenly throughout the city so as to not concentrate higher median incomes in any one part of the city. These efforts are intended to address historical patterns of racial segregation in housing throughout the country which disproportionately affect persons of color. Figure B-3841 shows the distribution of sites on top of the EJ neighborhoods (in purple) and low-income areas (in blue). The R/ECAP Sycamore neighborhood is shown in a darker blue and is included in the area of land that is considered an EJ neighborhood. Sites that would include affordable units (referred to as affordable housing sites) are shown in hatching.³⁵ As shown in Figure B-3841, affordable housing sites are not identified in the Sycamore neighborhood and are sparingly identified in the EJ neighborhoods. Similarly, moderate, and above-moderate income housing sites (i.e., non-affordable housing sites) are located throughout the city, inclusive of low-income areas, colored light blue in Figure B-3841, and a small number of sites located within environmental justice areas, shown as purple in the figure.

Figure B-3942 shows the distribution of sites on top of the TCAC access to opportunity index. Although Antioch does not have high opportunity areas, local knowledge indicates that areas in the south have new housing stock and higher median incomes and are not as impacted by environmental hazards. For this reason, sites in the southern and eastern portions of the city were sought-prioritized for locating affordable housing. Accordingly, six affordable housing sites, shown in a red hatching, are located in the City’s city’s two moderate resource census tracts to plan for affordable housing sites near newer housing stock, serving higher median incomes, and promote economic integration. Similarly, moderate and above moderate-income sites, shown as green in the figure, are evenly distributed throughout the city as well, to discourage the concentrating of income levels in any one part of the city.

³⁵ All sites with affordable units are anticipated to be mixed-income projects with units ranging from very low-income to above moderate-income, but the term “affordable housing site” is used for clarity.

The distribution of housing is further analyzed within Table B-27 below which shows the distribution of sites and units across these neighborhoods compared to the city at large. As shown in the table, 10 percent of affordable sites are located in EJ neighborhoods and only 4 percent of units identified to satisfy the lower-income RHNA are identified in EJ neighborhoods. Looking citywide, 18 percent of the city is located in an EJ neighborhood. This confirms that sites are not disproportionately concentrated in EJ areas and in fact the opposite is true; affordable units are less likely to be in an EJ neighborhood than otherwise indicated by the spread of EJ neighborhoods in the city. Furthermore, although only 14 percent of the city's land area is a moderate resource area (and much of this area is undeveloped), 16 percent of the affordable housing units are sited in these two census tracts.

TABLE B-27: LOWER INCOME SITES DISTRIBUTION

	Percentage of Land Area	Number of Affordable RHNA Sites	Percentage of Affordable RHNA Sites	Number of Affordable RHNA Units	Percentage of Affordable RHNA Units
In low-income neighborhoods	41%	24	58%	829	55%
In EJ neighborhoods	18%	4	10%	62	4%
Outside low-income and EJ neighborhoods*	45%	11	27%	445	29%
In Moderate Resource Neighborhoods	14%	6	15%	241	16%
Citywide	100%	41	100%	1,515	100%

Notes: Rows do not total the citywide number given that all EJ neighborhoods are also low-income neighborhoods. Consolidated sites with common ownership (i.e., consolidated sites B and G at Windsor Drive and Jessica Court, respectively) are counted as one site each.

*Sites in this category are still in TCAC Low Resource census tracts but are outside of the lower-income census tracts and EJ areas shown in purple and blue in Figure 3-7.

Source: City of Antioch and Urban Planning Partners, 2022

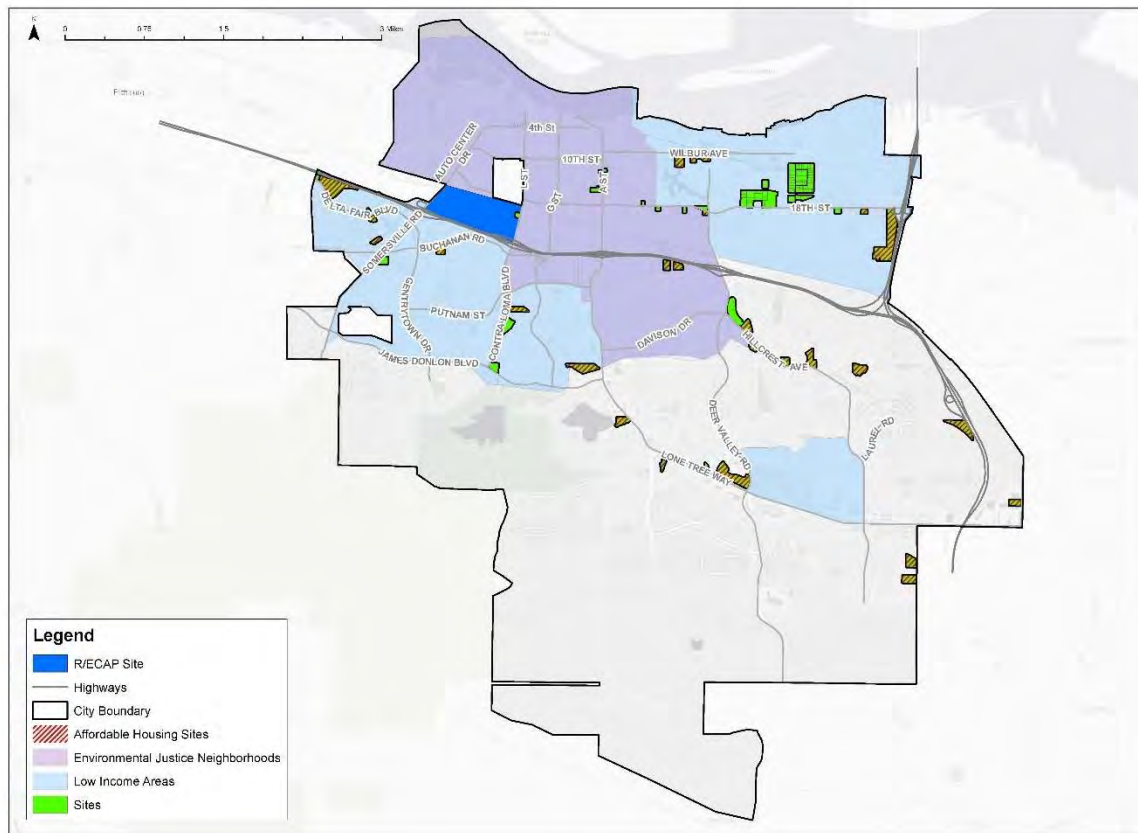


Figure B-384: RHNA Distribution and EJ, R/ECAP and Low-Income Areas

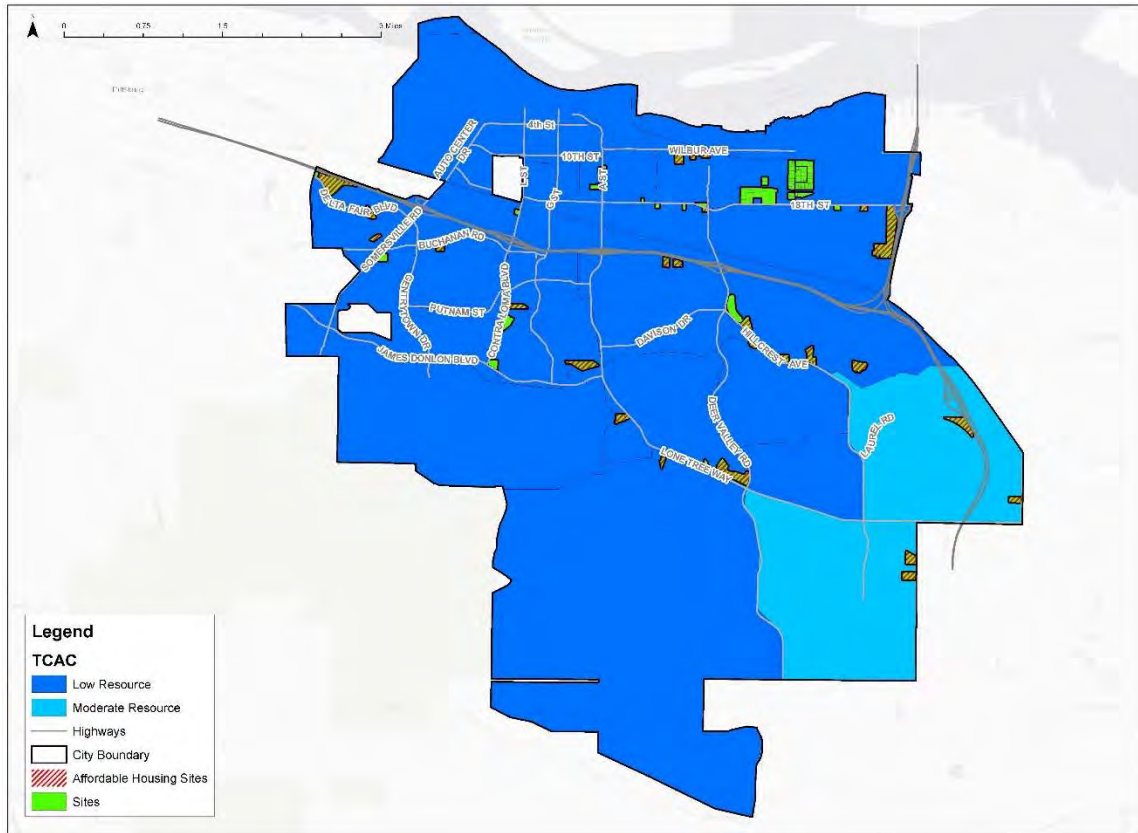


Figure B-42: RHNA Distribution and Access to Opportunity

A larger portion of the city is considered below the statewide median income than considered an EJ neighborhood; 41 percent of the entire city is considered a low-income neighborhood. As shown in Table B-27, 58 percent of affordable sites and 55 percent of affordable units are identified in these census tracts. Therefore, there are more affordable housing sites and units in low-income census tracts than the city baseline of 41 percent of all land area. However, this does not indicate that sites are disproportionately located in these areas. As shown in Figure B-3841, affordable housing sites are dispersed throughout the city. Moreover, approximately 3,400 acres on the City's southern edge are undeveloped and given the City's goals to encourage infill development and limit sprawl, this area of the city was not considered a suitable area to encourage housing development. The decision to focus on infill development limited the availability of land by approximately 18 percent. Excluding the roughly 3,400 acres of undeveloped land in the south, the census tracts that are below the median income then make up half of the available land for the sites inventory. The dispersion rate of 55 percent of affordable units being located in a low-income census tract is then on par with 50 percent of the whole city's available land area that is in a low-income census tract. The 55 percent of affordable units that are in the low-income neighborhoods is a reasonable dispersion given the availability of limited availability of land and the wide expanse of low-income neighborhoods in the city and that the low-income census tracts are often near transportation and services. The City will utilize strategies to encourage

housing mobility and to protect existing residents with the intent to avoid creating disproportionate impacts for residents in lower-income neighborhoods. In addition, all projects in the EJ and low-income neighborhoods are anticipated to be mixed-income projects bringing investment and economically diverse residents to these parts of the city.

Potential Effects on Economic and Racial Segregation

As discussed above, the primary racial segregation Antioch exhibits is a regional and inter-city phenomenon, meaning that BIPOC residents in Antioch (especially Black residents) are excluded from other parts of the Region but are not concentrated in neighborhoods within Antioch. The city does exhibit patterns of economic segregation though with concentrations of lower incomes and people experiencing poverty in the northwest portion of the city.

Figures B-~~434~~ through B-~~454~~ show the sites inventory overlaid on socioeconomic data by census tract. Sites that are planning to include units that are affordable to very low- and low-income households are shown in red hatch marks and sites for moderate- and above moderate-income households are in green. The distribution of sites is unlikely to exacerbate existing patterns of economic segregation or to create racial segregation, as demonstrated by the following facts:

- The one census tract with the highest median income includes one site and it is an affordable housing site.
- The census tracts with the lowest median incomes have a mix of affordable and market-rate sites to bring a balanced approach of adding investment in these communities while also providing anchors against displacement risk where it is highest in northwestern Antioch.
- The sites inventory identifies only one site in the census tract experiencing the greatest rates of poverty, which is Antioch's R/ECAP (the Sycamore neighborhood). The sites inventory includes one market-rate site here. It does not site low-income units in areas with a greater concentration of low-income households.
- Sites in the northwest with higher rates of poverty do not include affordable housing sites in order to avoid concentrations of low-income residents in one area of Antioch.
- Antioch's racial and ethnic diversity is spread throughout the city and the sites inventory does not disproportionately place sites in areas with greater populations of people of color. The areas of Antioch that do have higher rates of White residents are identified to accommodate affordable housing units.
- Sites with 100 percent market rate units (i.e., units that are identified for moderate- and above-moderate incomes) are spread throughout the city but they are not located in the census tract with the highest median income.

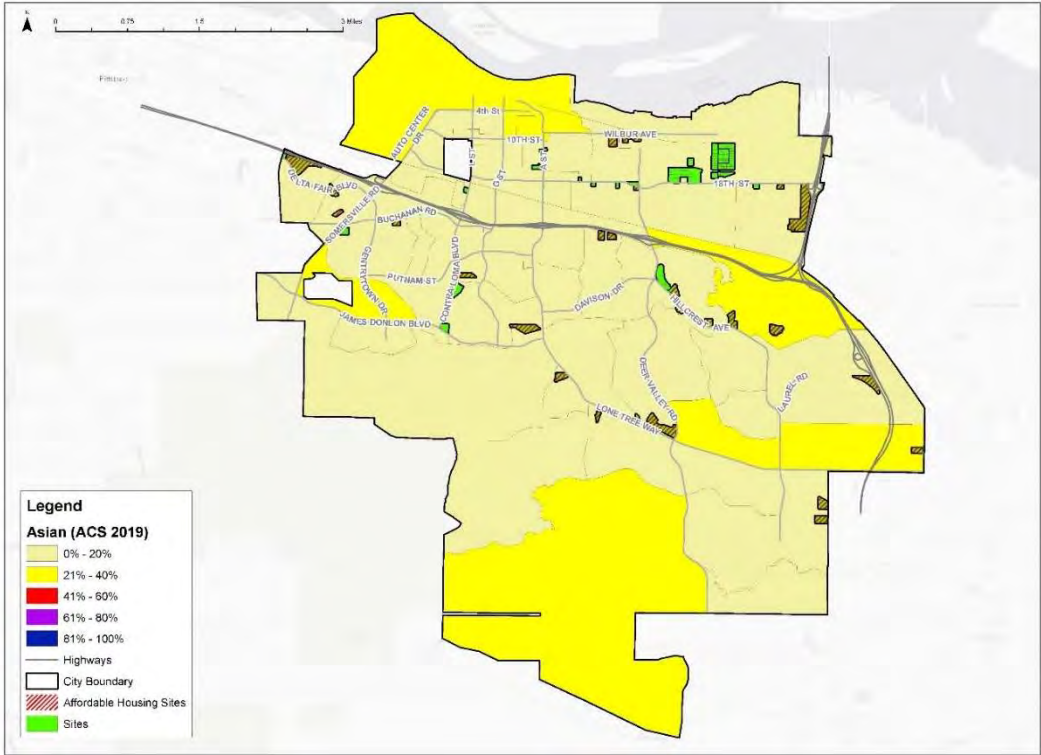


Figure B-43404: Sites Inventory and Asian Residents per Block Group, 2019

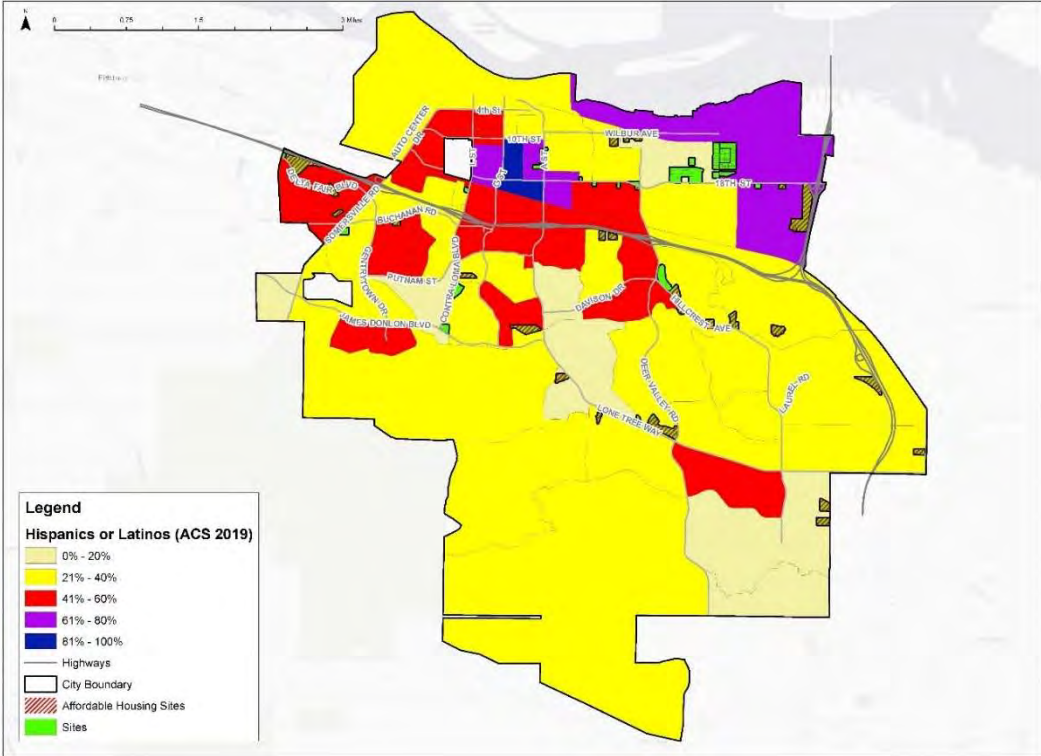


Figure B-4442: Sites Inventory and Hispanic or Latino Residents per Block Group, 2019

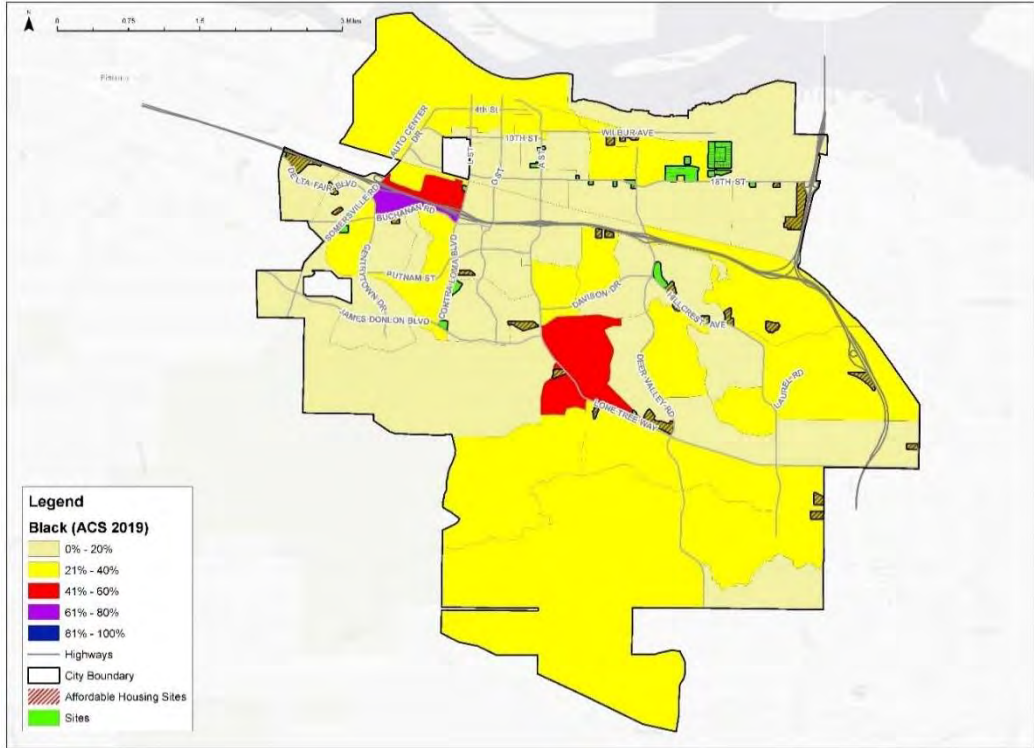


Figure B-454243: Sites Inventory and Black Residents per Block Group, 2019

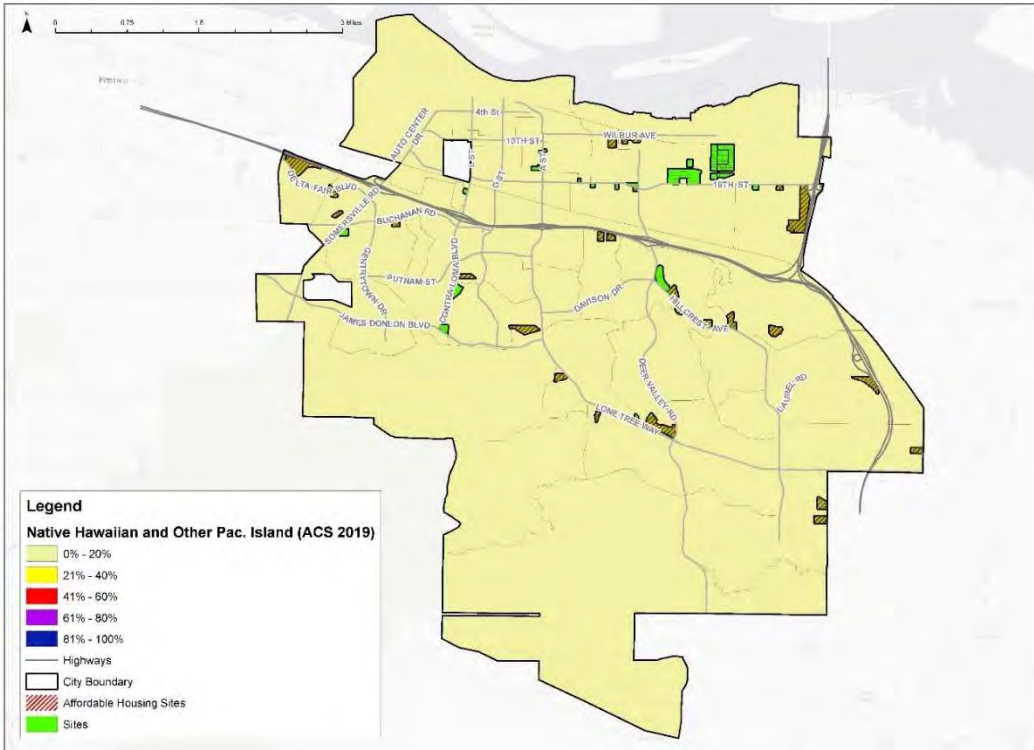


Figure B-464344: Sites Inventory and Native Hawaiian and Other Pacific Islander Residents per Block Group, 2019

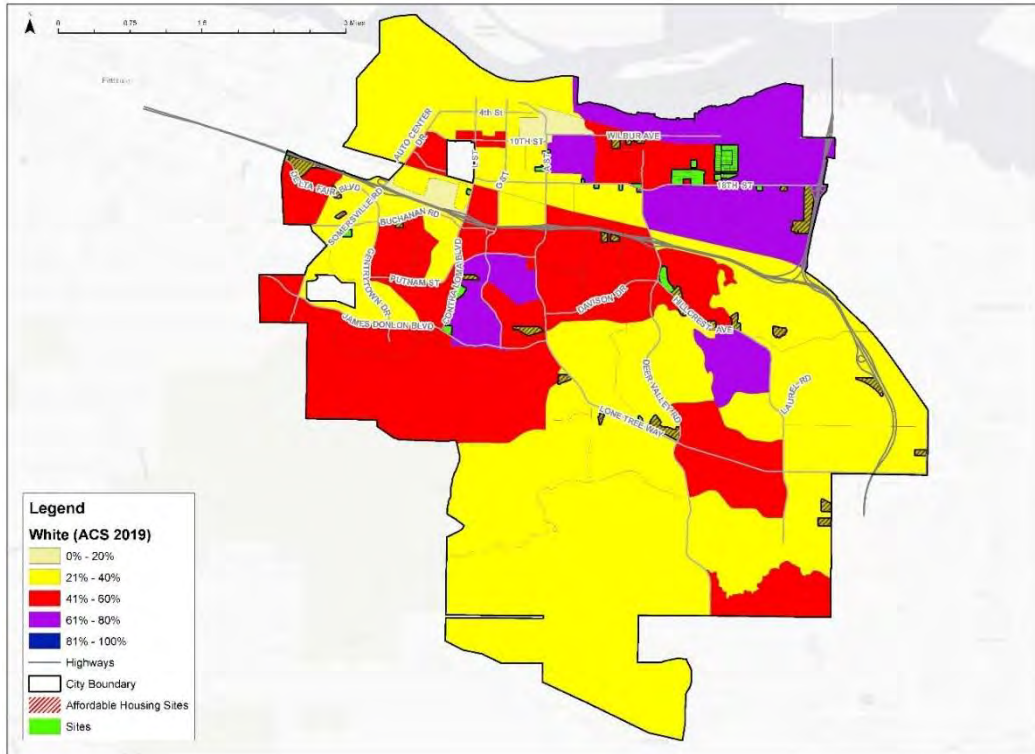


Figure B-474345: Sites Inventory and White Residents per Block Group, 2019

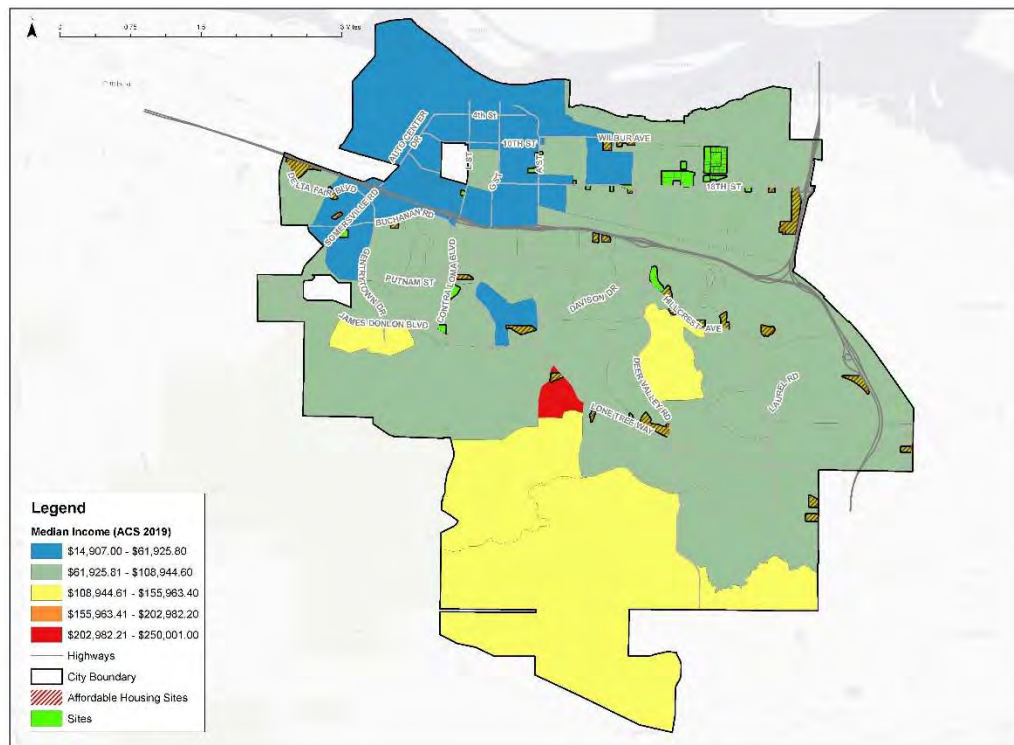


Figure B-484446: Sites Inventory and Median Income per Block Group, 2019

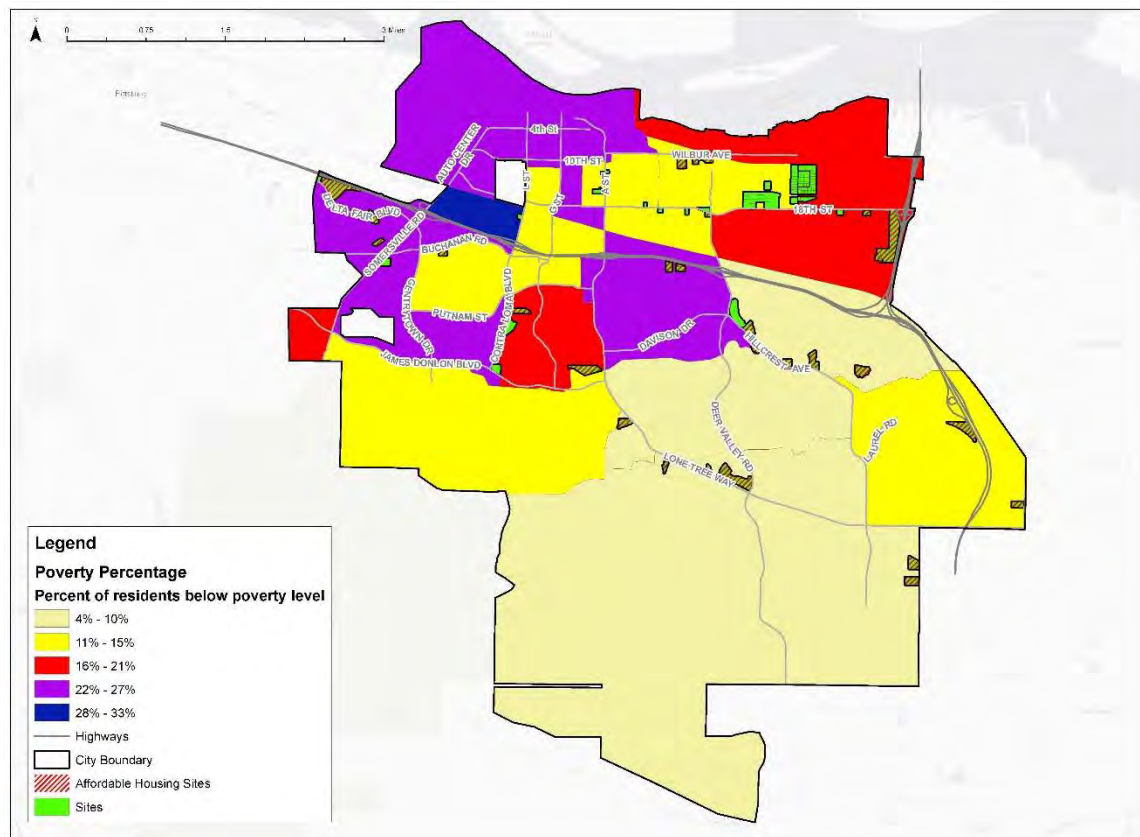


Figure B-494547: Sites Inventory and Percent of Households in Poverty per Block Group, 2019

Potential Effects on Displacement Risk and Disproportionate Housing Needs

As previously discussed, renters are disproportionately affected by housing needs including overpayment, overcrowding, and displacement risk. With implementation of the Housing Element, there is some potential to ease overcrowding and cost burden as there will be more housing options available for a variety of income levels in all areas of the city. Figure B-4649 shows the inventory of sites on top of gentrification and displacement typology, as mapped by the Urban Displacement Project. As shown in Figure B-4946, the southern half of Antioch is categorized as stable moderate/mixed income. This is the area where mixed-income projects that include affordable units are identified, which can help ensure the stability and economic diversity of this area. Figure B-4649 shows northwestern Antioch at risk of gentrification while the central portions of Antioch in the north and west are low-income/susceptible to displacement. Given EJ issues also concentrated in the northwestern part of the city, many of the census tracts with displacement vulnerability and gentrification risk were expressly avoided as areas to place housing. As a result, little development is anticipated in the Housing Element in northwest Antioch and sites that are identified in these areas are primarily market-rate development so as to not concentrate lower-income populations in the northwest. The addition of some market-rate

development in this area has the potential to add to the intensity of the displacement and gentrification risk. However, the City has included programs to protect vulnerable residents from displacement, including implementation of tenant protections consistent with AB 1482. Additionally, the sites identified in the low-income/susceptible to displacement neighborhoods include affordable housing sites. The development of affordable units in these neighborhoods would help protect Antioch residents from displacement. Finally, the displacement map in Figure B-4649 shows two census tracts in northeastern Antioch at risk of becoming exclusive. The sites identified in this part of Antioch are primarily sites for missing middle housing along Viera Avenue and mixed-income projects with affordable units along 18th Street and Hillcrest Avenue. By increasing the diversity of housing types and facilitating the development of multi-family housing, including potentially affordable units, the sites inventory would counteract current trends of potential exclusion in this area.

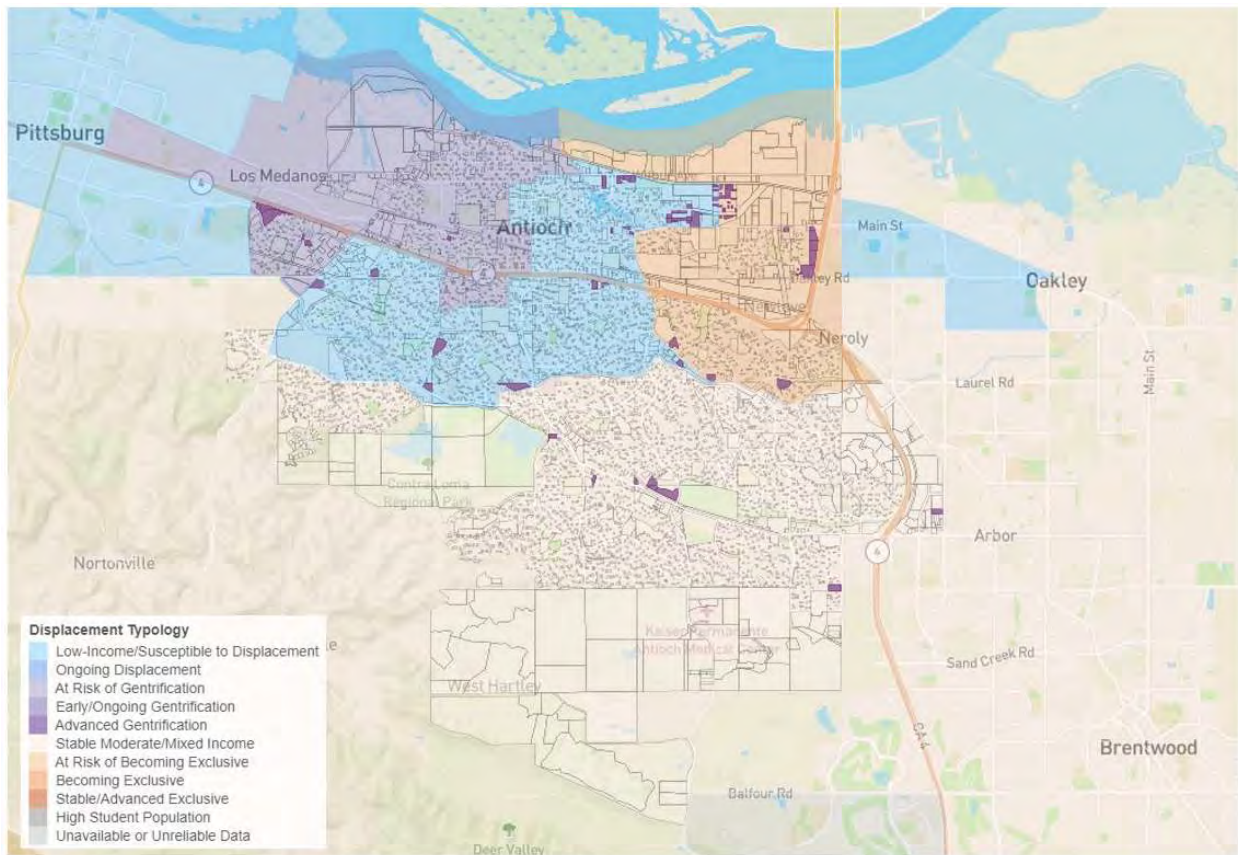


Figure B-504648: Sites Inventory and Displacement Typology

Notes: Consolidated site G at Jessica Court is not visible on the map given discrepancies with APNs. These sites are in eastern Antioch in the stable moderate/mixed income category.

Source: Housing Element Site Selection (HESS) Tool and Urban Displacement Project.

FAIR HOUSING ACTION PLAN

Pursuant to Government Code Section 65583 (c)(10)(A)(v), the Housing Element includes several policies and programs to proactively address fair housing issues. Table 3-4 below summarizes the fair housing issues, contributing factors, and implementation programs included in the Housing Element to affirmatively further fair housing in Antioch within each of the four HCD-recommended Action Areas.

TABLE B-28: FAIR HOUSING ACTION PLAN

Actions	Fair Housing Issues	Contributing Factors	Implementation
Action Area 1. Enhancing housing mobility strategies			
<p>Action 1.1: Consistent with the sites inventory, rezone sites throughout the city to permit multi-family units in areas where it was not previously allowed, including areas with relatively higher median incomes and relatively newer housing stock.</p>	<p>Persons with disabilities and Hispanic and Black households are concentrated in census tracts with low median incomes and older housing stock.</p>	<p>Lack of high opportunity areas; lack of affordable housing; lack of accessible affordable units.</p>	<p>Objectives: Remove barriers to housing in areas of opportunity and strategically enhancing access.</p> <p>Quantified Objectives: Rezoning six sites in the City’s Moderate Resource census tracts</p> <p>Responsible Party: Community Development Department</p> <p>Timeline: January 2023</p>
<p>Action 1.2: Incentivize the creation of ADUs to provide housing that is affordable in higher opportunity areas. In partnership with Habitat for Humanity (or other similar providers), create an ADU/JADU loan product to assist homeowners in constructing ADUs/JADUs for rental housing. The program design could provide loans to homeowners to construct ADUs or JADUs with public money that would be repaid with the rental income from the completed ADU/JADU. Loan recipients would be required to affirmatively market their ADU to populations with disproportionate housing needs, including persons with disabilities, Hispanic households, Black households, and female-headed households. This would include translation of materials into Spanish and sharing information with community organizations that serve these populations, such as legal service or public health providers.</p>	<p>Persons with disabilities have disproportionate housing needs.</p>	<p>Lack of high opportunity areas; lack of affordable rental housing; lack of accessible affordable units.</p>	<p>Objectives: Increase housing mobility by generating wealth for low-income homeowners and by facilitating the development of ADUs that are affordable to lower-income households in areas with relatively higher incomes</p> <p>Quantified Objectives: Subsidized development of 25 ADUs by the end of the Planning Period</p> <p>Responsible Party: City Partnership with Habitat for Humanity</p> <p>Timeline: Program design completed by June 2025. Funding and approvals granted for 5 ADUs by Dec 2026 and then 5 ADUs annually thereafter.</p>

Actions	Fair Housing Issues	Contributing Factors	Implementation
Action Area 2. Encouraging new housing choices and affordability in high resource areas and outside of areas of concentrated poverty.			
<p>Action 2.1: Require affordable housing developments be affirmatively marketed to households with disproportionate housing needs, including persons with disabilities, Hispanic households, Black households, and female-headed households. This would include translation of materials into Spanish and Tagalog and sharing information with community organizations that serve these populations, such as legal service or public health providers. All marketing plans would include strategies to reach groups with disproportionate housing needs.</p>	<p>Persons with disabilities and Hispanic and Black households are concentrated in census tracts with low median incomes and older housing stock.</p>	<p>Lack of high opportunity areas; Lack of affordable housing and especially affordable housing in high opportunity areas; Lack of accessible affordable units.</p>	<p>Objectives: Encouraging new housing choices and affordability</p> <p>Quantified Objectives: Affordable housing projects and available affordable units are advertised to at least three community organizations</p> <p>Responsible Party: Community Development Department</p> <p>Timeline: Ongoing. Marketing plans are submitted at time of building inspection.</p>
<p>Action 2.2: Incentivize developers through direct subsidies, development standards concessions, or fee waivers/reductions to increase the number of accessible units beyond the federal requirement of 5% for subsidized developments.</p>	<p>Persons with disabilities have disproportionate housing needs and persons with disabilities are most likely to file fair housing complaints.</p>	<p>Lack of accessible affordable units; Lack of access to economic opportunity; Concentration in low income and low opportunity census tracts.</p>	<p>Objectives: Encouraging new housing choices and affordability for populations with special needs housing</p> <p>Quantified Objectives: Two projects that go beyond the federal minimum of 5% accessible units for subsidized projects</p> <p>Responsible Party: City of Antioch, Planning Dept</p> <p>Timeline: Menu of incentives created by January 2024 and outreach to developers by June 2024</p>
<p>Action 2.3: Develop a program to prioritize City funding proposals for City-funded affordable housing that are committed to supporting hard to serve residents (e.g., unhoused populations, extremely low income, special needs)</p>	<p>Persons with disabilities have disproportionate housing needs and persons with disabilities are most likely to file fair housing complaints. Antioch has higher numbers of unhoused residents and disabled residents than other cities in the county.</p>	<p>Lack of accessible affordable units; Lack of access to economic opportunity; Concentration in low income and low opportunity census tracts.</p>	<p>Objectives: Encouraging new housing choices and affordability for populations with special needs housing</p> <p>Quantified Objectives: Reduce unsheltered unhoused population by 40%. Construction of 190 units of housing for extremely-low income individuals.</p> <p>Responsible Party: City of Antioch, Housing</p>

Actions	Fair Housing Issues	Contributing Factors	Implementation
Timeline: Program designed completed by April 2024.			
Action Area 3. Improving place-based strategies to encourage community conservation and revitalization including preservation of existing affordable housing.			
Action 3.1: Develop and implement EJ policies to improve quality of life in EJ neighborhoods.	Hispanic households are concentrated in EJ neighborhoods.	Lack of high opportunity areas; Lack of affordable housing in high opportunity areas; Lack of accessible affordable units; Concentration of NOAH (i.e., older housing stock) in EJ neighborhoods.	<p>Objectives: Alleviate disparate impacts experienced by households living in EJ neighborhoods, especially impacts related to environmental outcomes.</p> <p>Quantified Objectives: Improve CalEnviroScreen composite score in EJ area by 10%.</p> <p>Responsible Party: City of Antioch, various departments.</p>
<p>Action 3.2: Continue to fund minor home repairs and implement a preference for projects in the following order:</p> <ol style="list-style-type: none"> 1) Projects in the Sycamore neighborhood (i.e., Antioch's ethnically concentrated area of poverty) 2) Projects in EJ neighborhoods 3) Projects in census tracts with lower median incomes <p>The City will affirmatively market the home repair program to residents in these areas, such as through a targeted mailings and posting of flyers in to the subject census tracts in English, Spanish, and Tagalog.</p>	Hispanic households are concentrated in EJ neighborhoods.	Lack of affordable housing in high opportunity areas; Lack of high opportunity areas; Concentration of NOAH (i.e., older housing stock) in EJ neighborhoods.	<p>Objectives: Conserve and improve assets in areas of lower opportunity and concentrated poverty.</p> <p>Quantified Objectives: Rehabilitation of 40 homes in target neighborhoods.</p> <p>Responsible Party: City of Antioch Housing Dept.</p> <p>Timeline: Conduct publicity campaign for the program once annually in addition to hosting information on City website.</p>
Action 3.3: Monitor affordable housing projects that are at risk of conversion to market rate. Support regional and local efforts to examine displacement of affordable housing and lower income households. Assist with the retention of special needs housing that is at risk of expiring affordability requirements.	Hispanic and Black households and persons with disabilities have disproportionate housing needs.	Historic discrimination and continued mortgage denials; Concentration in low opportunity census tracts; High housing costs and low wages	<p>Objectives: Preserve existing affordable housing</p> <p>Quantified Objectives: Preservation of 54 units before 2032.</p> <p>Responsible Party: City of Antioch, Housing</p> <p>Timeline: Preservation strategies established and outreach to non-profit partners by January 2031.</p>
Action 3.4: Promote economic development in the EJ neighborhoods and Sycamore neighborhood in particular. The	Persons with disabilities and Hispanic and Black households are	Lack of high opportunity areas; Lack of access to	Objectives: Place-based strategies to encourage

Actions	Fair Housing Issues	Contributing Factors	Implementation
<p>City will prioritize economic development and infrastructure expenditures in and around lower-income and environmental justice neighborhoods, to enhance business and housing opportunities. This could include facade improvements and small business grant recipients. The City will explore methods for providing low-interest loans and below-market leases for tax-foreclosed commercial properties to low-income residents seeking to start businesses within the EJ neighborhoods.</p>	<p>concentrated in census tracts with low median incomes and older housing stock.</p>	<p>economic opportunity; Concentration of NOAH (i.e., older housing stock) in EJ neighborhoods.</p>	<p>community conservation and revitalization</p> <p>Responsible Party: City of Antioch, Economic Development, Public Works, and Planning</p> <p>Timeline: Ongoing. Adoption of EJ policies by February 2023.</p>
<p>Action Area 4. Protecting existing residents from displacement</p>			
<p>Action 4.1: Establish tenant protections to implement AB 1482 with measures related to relocation, documentation, and right to return policy in eviction cases.</p>	<p>Persons with disabilities and Black and Hispanic households have disproportionate housing needs and persons with disabilities are most likely to file fair housing complaints.</p>	<p>Lack of accessible affordable units; Concentration in low income and low opportunity census tracts; Historic discrimination and continued mortgage denials; High housing costs and low wages</p>	<p>Objectives: Protect residents from displacement and preserve housing affordability.</p> <p>Responsible Party: City of Antioch, Housing Dept.</p> <p>Timeline: Staffing plan and program design established by April 2024.</p>
<p>Action 4.2: Partner with ECHO Housing and/or Bay Area Legal Aid to perform fair housing training for landlords and tenants. Attendance at a fair housing training will become a condition for approval of landlords' business licenses. The training would include information on reasonable accommodation and source of income discrimination, as well as other fair housing information with emphasis on certain topics driven by housing complaint data and information from stakeholders.</p>	<p>Persons with disabilities and Black and Hispanic households have disproportionate housing needs and persons with disabilities are most likely to file fair housing complaints.</p>	<p>Lack of accessible affordable units; Lack of understanding of reasonable accommodation requirements by landlords and property owners.</p>	<p>Objectives: Protect existing residents from displacement and enforce Fair Housing laws</p> <p>Quantified Objectives: Conduct 2-3 workshops per year on fair housing rights and resources</p> <p>Responsible Party: ECHO Housing and/or Bay Area Legal Aid in partnership with the City</p> <p>Timeline: Program design to track attendance and condition business license approval completed by January 2024. Program launch March 2024.</p>
<p>Action 4.3: Continue to maintain a webpage specific to fair housing including resources for residents who feel they have experienced discrimination, information about filing fair housing complaints with HCD or HUD, and information about protected classes under the Fair Housing Act.</p>	<p>Persons with disabilities and Black and Hispanic households have disproportionate housing needs and persons with disabilities are most likely to file fair housing complaints.</p>	<p>Lack of accessible affordable units; Lack of understanding of reasonable accommodation requirements by landlords and property owners.</p>	<p>Objectives: Enforce Fair Housing laws</p> <p>Quantified Objectives: Increase participants in fair housing programs by 5%</p> <p>Responsible Party: City of Antioch in partnership with ECHO Housing and/or Bay Area Legal Aid</p>

Actions	Fair Housing Issues	Contributing Factors	Implementation
<p>Action 4.4: Ensure that all multi-family residential developments contain signage to explain the right to request reasonable accommodations for persons with disabilities as a condition of business license approval. Make this information available and clearly transparent on the City's website in English, Spanish, and Tagalog and fund landlord training and outreach on reasonable accommodations.</p>	<p>Persons with disabilities have disproportionate housing needs and are most likely to file fair housing complaints with HUD.</p>	<p>Lack of accessible affordable units; Concentration in low income and low opportunity census tracts; Lack of understanding of reasonable accommodation requirements by landlords and property owners.</p>	<p>Timeline: Ongoing Objectives: Enforce Fair Housing laws Quantified Objectives: Increased reasonable accommodation requests and fulfilled requests by 10% Responsible Party: City of Antioch Timeline: Information added to City website by January 2024.</p>

