

HOUSING MARKET ANALYSIS

MA-05 Overview

Housing Market Analysis Overview:

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

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

Age is an important indicator of the condition of housing stock. Homes and structures weather with use and deteriorate with time. If they are not properly maintained, units can deteriorate quickly and become eyesores or potential sources of danger. This directly affects property prices and the quality of life of city residents. In 2017, more than half of the existing homes in the City had been built before 1979, and 25 percent had been built before 1960. Although one in four units is more than 60 years old, the majority are owner-occupied, which tend to be better maintained than renter-occupied units.

A city with an older housing stock will have to budget more for preservation assistance, home repair costs and energy requirements, and improving and maintaining housing quality is an important goal for Concord. The Housing Rehabilitation Loan and Grant program provides funds for qualified low income households, including loans for single-family repairs; emergency repair and accessibility grants; and weatherization and home security grants for seniors. Grants are provided to single family and mobile homeowners for emergency repairs up to \$20,000, and loan amounts of up to \$75,000 for eligible single family homeowners. The City currently coordinates with a non-profit organization, Habitat for Humanity, to administer loans and grants with the City's funding.

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

Table 121 – Age of Housing Stock, Concord			
Subject	Concord city,	Concord city,	Concord city,
	Occupied	Owner-	Renter-
	Estimate	Estimate	Estimate
Occupied housing units	45,905	27,295	18,610
UNITS IN STRUCTURE			
2 apartments	498	50	448
3 or 4 apartments	2,155	432	1,723
5 to 9 apartments	2,631	731	1,900
10 or more apartments	8,606	574	8,032
Mobile home or other type of housing	1,331	1,064	267
YEAR STRUCTURE BUILT			
2014 or later	83	74	9
2010 to 2013	156	109	47
2000 to 2009	2,200	1,375	825
1980 to 1999	8,169	4,074	4,095
1960 to 1979	23,471	13,517	9,954
1940 to 1959	11,128	7,791	3,337
1939 or earlier	698	355	343

2013-2017 American Community Survey 5-Year Estimates

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

Introduction

Following is a brief examination of various factors that comprise the Market Analysis for Non-Housing Community Development assets:

Demographics - According to the 2018 American Community Survey 5-year Estimates, the City of Concord has a population of 128,758 people. The racial demographics are White alone – 65.3%; Black or African American alone – 3.7%; American Indian and Alaska Native alone – 0.5%; Asian alone – 11.8%; Native Hawaiian and Other Pacific Islander alone – .04%; Some other race alone – 11.4%; two or more races – 7%. The percentage of those who identify as Hispanic or Latino, regardless of race, is 30%, which is higher than countywide average of 25% and the national average of 17.8%.

The median age in Concord is 39 years, which is older than the median age nationally of 37.9 years and slightly younger than the County median of 39.4. Of Concord's population, 6.1% are under 5 years of age compared to the countywide median of 5.8%; 79.3% are between 18 and 64 compared to the countywide median of 76.9%, and 14.7% are 65 and older, comparable to the county median of 15%.

Disabilities - Amongst the City's population, 3% have a Hearing difficulty, 1.2% have a Vision difficulty; 4.7% have a Cognitive difficulty; 6.4% have an Ambulatory difficulty; 3% have a Self-Care difficulty; and 6.2% have an Independent Living difficulty.

Education and Poverty - The poverty rate in Concord is 7.7% as contrasted with a County poverty rate of 9.1%. The City's employment rate is 66.7%, which exceeds the County rate of 60.7%. The median household income is \$76,500. The Survey shows that 87.4% have graduated from high school or have a higher education, which is comparable to the United States average of 87.7% and lower than the County median of 89.4%. Of these, 34.2% have a Bachelor's Degree or higher.

Business and Owner Characteristics - There are 10,859 total business firms in Concord. Of these, 5,857 are owned by men, 3,562 are owned by women, 4,040 are owned by minorities, 6,103 are owned by nonminority's, and 783 veteran owned.

Selected Sales and Revenue Totals – Sales from accommodation and food services sales was \$229,624; total health care and social assistance receipts/revenue was \$973,282; total merchant wholesaler sales was \$444,621;and total retail sales were \$2,376,656.

Income and Poverty – The median earnings for full-time, year-round workers in Concord is \$54,213 for females and \$54,627 for males.

Economic Development Market Analysis

Business Activity

Table 122 – Business Activity, Concord					
Business by Sector	# of Workers	# of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	529	27	1	0	-1
Arts, Entertainment, Accommodations	6,209	5,299	14	12	-2
Construction	3,243	4,771	7	10	3
Education and Health Care Services	9,429	7,779	21	17	-4
Finance, Insurance, and Real Estate	3,962	7,724	9	17	8
Information	1,556	1,425	3	3	0
Manufacturing	2,584	1,586	6	3	-3
Other Services	2,087	2,005	5	4	-1
Professional, Scientific, Management Services	6,464	4,625	14	10	-4
Public Administration	0	0	0	0	0
Retail Trade	6,076	8,033	13	17	4
Transportation and Warehousing	1,279	817	3	2	-1
Wholesale Trade	1,897	1,823	4	4	0
Total	45,315	45,914	--	--	--
Data Source: 2011-2015 ACS (Workers), 2015 Longitudinal Employer-Household Dynamics (Jobs)					

Labor Force

Table 123 – Labor Force, Concord	
Total Population in the Civilian Labor Force	66,905
Civilian Employed Population 16 years and over	60,605
Unemployment Rate	9.41
Unemployment Rate for Ages 16-24	21.30
Unemployment Rate for Ages 25-65	6.73
Data Source: 2011-2015 ACS	

Table 124 – Occupations by Sector, Concord	
Occupations by Sector	# of People
Management, business and financial	15,745
Farming, fisheries and forestry occupations	2,690
Service	6,650
Sales and office	14,170
Construction, extraction, maintenance and repair	5,580
Production, transportation and material moving	3,145
Data Source: 2011-2015 ACS	

Travel Time

Table 125 – Travel Time, Concord		
Travel Time	Number	Percentage
< 30 Minutes	28,890	51%
30-59 Minutes	17,350	31%
60 or More Minutes	10,325	18%
Total:	56,565	100%
Data Source: 2011-2015 ACS		

Education:

Educational Attainment by Employment Status (Population 16 and Older)

Table 126 – Educational Attainment by Employment Status, Concord			
Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	6,205	635	2,895
High school graduate (includes equivalency)	10,444	1,384	4,075
Some college or Associate's degree	17,465	1,735	4,770
Bachelor's degree or higher	17,905	1,090	3,210
Data Source: 2011-2015 ACS			

Educational Attainment by Age

Table 127 – Educational Attainment by Age, Concord					
	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	135	1,180	1,790	1,730	680
9th to 12th grade, no diploma	1,120	1,645	1,515	1,875	985
High school graduate, GED, or alternative	3,080	4,655	3,334	7,914	4,490
Some college, no degree	3,395	4,890	3,915	8,885	3,908
Associate's degree	610	1,475	1,655	3,250	1,485
Bachelor's degree	1,090	4,840	4,080	7,135	3,299
Graduate or professional degree	40	1,585	1,580	3,003	1,700
Data Source: 2011-2015 ACS					

Educational Attainment – Median Earnings in the Past 12 Months

Table 128 – Median Earnings in the Past 12 Months	
Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	21,063
High school graduate (includes equivalency)	90,150
Some college or Associate's degree	110,024
Bachelor's degree	172,362
Graduate or professional degree	72,900

Data Source: 2011-2015 ACS

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

The City of Concord labor force is comprised of more than 45,000 workers with the largest industries being Education and Health Care Services (19%), Retail Trade (12%), Professional, Scientific, Management Services (13%), and Art, Entertainment, Accommodations (13%). There has been little change in the five year period since the last Consolidated Plan.

Describe the workforce and infrastructure needs of the business community:

Workforce - The County Workforce Development Board of Contra Costa County (WDBCCC) has utilized a sector approach to address workforce and business needs in the region since 2004. As part of its sector engagement process, the WDB bundled quantitative analysis with anecdotal information gathered through business engagement efforts (e.g. interviews, surveys, and conversations), in order to better ascertain business needs, validate labor market projections, and identify skills gaps in the workforce.

The WDBCCC Local Plan for 2017-2020, plan will pursue prosperity in four strategic goal areas: Business Services, Adult Strategies, Youth Strategies and Administration. These goals listed below support the preparation of an educated and skilled workforce.

- **Business Services Goal:** Enhance the competitiveness of local businesses with an emphasis on meeting the workforce needs of entrepreneurs and employers in high-demand sectors in the local and regional economy by identifying, designing, and implementing training and educational opportunities targeted to those with barriers to traditional employment to close skill gaps and enhance economic competitiveness.
- **Adult Strategies Goal:** Increase the number of Contra Costa County residents who obtain marketable and industry-recognized credentials or degrees, with a special emphasis on those who are unemployed, low skilled, low-income, veterans, individuals with disabilities, returning citizens, and other in-need populations.

- Youth Strategies Goal: Increase the number of youth and young adults, 16-24, who are well prepared for postsecondary vocational training, further education, and/or a career, with an emphasis on serving the most vulnerable and underserved populations and those from low-income communities.
- Administration Goal: Support system alignment, service integration, and continuous improvement, using data to advance evidence-based policymaking.

The post-secondary educational attainment levels of young people are lower than what is required to meet the needs of the local economy. To address this gap the WDBCCC will collaborate with partner efforts to support K-16 educational achievement for increasing numbers of youth and young adults. Industry trends show that future economic growth will be driven largely by the professional, scientific, and technical services, advanced manufacturing, clean energy and biotechnology, construction, health care and educational services, and leisure and hospitality industries. The WDBCCC has identified advanced manufacturing, health and life sciences, energy, information communications technology, and construction as priority sectors. Many of the new jobs created by these industries will require post-secondary education, specifically scientific and technical skills knowledge. Therefore, the WDBCCC will continue to develop educational and career pathways in STEM (Science, Technology Engineering, Math) fields.

Infrastructure - The infrastructure needs of Concord’s overall business community is largely met due to the City's location within the San Francisco Bay Area. The City has two major interstate highways and is served by the Bay Area Rapid Transit (BART) passenger light rail system, which connects City residents and workers to east, central, and west Contra Costa County, in addition to the greater Bay Area.

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

The reuse of the former Concord Naval Weapons Station will allow for the development of approximately 2327 acres which will include new housing and commercial uses. The City is not able to provide exact numbers or information regarding workforce development or business support needs at this time, however, the economic development goals include the plan’s ability to create quality jobs; complement existing business and retail areas; generate new opportunities for existing businesses; provide neighborhood-serving retail; encourage uses that provide ongoing revenue to pay for community services; promote “hire-local-first” policies; hold aside land for future opportunities; consider a research or university campus; develop collaborations between business and education; and do not fiscally burden the City

and residents. A 9-month visioning process for the campus district was completed in May 2019.

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

The City of Concord has the responsibility to help attract, retain, and expand local businesses and support local employment-generating investments and activities. It does this several ways including working with local partners, such as the Workforce Development Board and Contra Costa Small Business Development Center (CCSBDC) to develop training in skill and knowledge areas that have been identified as important by local and regional businesses. The City of Concord seeks to influence public policy by coupling demand-driven research and the voice of community partners to develop, implement, and support strategies designed to strengthen the business community.

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

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

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

Monument Impact, a local nonprofit organization, has developed an Emerging Businesses program that shepherds low-income small business owners through the process of securing City and County business licenses. Low income small business owners are able to formalize their businesses allowing income growth and business expansion. The program helps individuals and families achieve self-sufficiency. By increasing the economic opportunities for one individual or family, the agency is investing in the community as a whole.

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

No

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

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

MA-50 Needs and Market Analysis Discussion

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

The 2020-2025 Contra Costa Analysis of Impediments to Fair Housing Choice, which utilized the data provided by HUD for the Analysis of Fair Housing, presented jurisdiction-specific data relevant to this section which will be included here. Concentration is defined as areas of extreme or high poverty defined by US census as areas with 40% of the tract population living below the federal poverty threshold.

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

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

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

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

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

Are there any community assets in these areas/neighborhoods?

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

Are there other strategic opportunities in any of these areas?

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

MA-60 Broadband Needs of Housing occupied by Low- and Moderate-Income Households - 91.210(a)(4), 91.310(a)(2)

Describe the need for broadband wiring and connections for households, including low- and moderate-income households and neighborhoods.

As is illustrated on the accompanying table, the Consortium is well covered by a variety of service providers with varying types of accessibility and speed. Broadband internet availability for the County as a whole at over 95% far exceeds the US average of 79%, and is better than the California average of 94%. All areas except Bethel Island, which is 70%, are even higher at 95% - 99%. California is the 12th most connected state in the nation, with 98% of the population having access to broadband speeds of 25 Mbps or more. A search by zip code reveals no major differences in coverage and accessibility in lower income neighborhoods.

Xfinity (Comcast) offers its Internet Essentials program to every unconnected HUD-assisted household and is the primary provider of television and internet throughout the County. All areas have access to the highest speed of high speed internet, including Bethel Island. Xfinity (Comcast) offers this speed service by cable, and AT&T provides it by fiber (with limited

coverage) and by DSL. Satellite services at 25 Mbps are offered by ViaSat and HughesNet, while DSL is provided by Sonic, also at a speed of 25 Mbps.

The need for broadband wiring and connections is viewed to be more than adequate for all households and areas in the County with the exception of Bethel Island. This remote area in far East County has the least amount of Broadband coverage at 70%.

Describe the need for increased competition by having more than one broadband Internet service provider serve the jurisdiction.

All areas of the County are served by at least five providers with a wide range of products, speeds and prices.

Table 129 – Available Broadband Providers in Concord									
CDBG Jurisdictions	Broadband Internet Availability > 25 Mbps			Internet Provider Types and Coverage %			Internet Speed Availability in Mbps		
	City	CA	USA	Cable	DSL	Fiber	3	10	25
Antioch	97%	94%	79%	97%	94%	3%	100%	100%	97%
Concord	98%	94%	79%	98%	97%	-	100%	100%	98%
Pittsburg	97%	94%	79%	96%	96%	100%	100%	100%	97%
Walnut Creek	99%	94%	79%	100%	99%	-	100%	100%	99%
Contra Costa County									
WEST-Richmond Area	98%	94%	79%	98%	99%	-	100%	100%	98%
CENTRAL-Martinez Area	97%	94%	79%	97%	98%	-	100%	100%	97%
CENTRAL-LaMorinda Area	99%	94%	79%	90-99%	89-99%	-	100%	100%	99%
FAR EAST-Bethel Island	70%	94%	79%	70%	89%	-	100%	100%	70%
FAR EAST-Discovery Bay	95%	94%	79%	95%	92%	6%	100%	100%	95%
FAR EAST-Brentwood	96%	94%	79%	96%	85%	12%	100%	100%	96%
FAR EAST-Oakley	99%	94%	79%	99%	87%	11%	100%	100%	99%
SOUTH-San Ramon	99%	94%	79%	96%	82%	14%	100%	100%	99%

Table 130 – Available Broadband Providers in Contra Costa County

CDBG Jurisdictions	AT&T	Earthlink	Wave Broadband	Xfinity	Viasat	HughesNet	Sonic	Internet Free Planet
	Fiber-1000 Mbps Rating 3.0 / 5	Fiber-1000 Mbps Rating 3.5 / 5	Cable-1000 Mbps Rating 2.5 / 5	Cable-1000 Mbps Rating 2.5 / 5	Satellite-25 Mbps Rating 2.0 / 5	Satellite - 25 Mbps Rating 2.5 / 5	DSL-25 Mbps Rating N/A	Fixed Wireless-10 Mbps Rating N/A
	Availability	Availability	Availability	Availability	Availability	Availability	Availability	Availability
Antioch	Yes	No		Yes	Yes	Yes	Yes	No
Concord	Yes	No		Yes	Yes	Yes	Yes	No
Pittsburg	Yes	Yes		Yes	Yes	Yes	No	Yes
Walnut Creek	Yes	No		Yes	Yes	Yes	Yes	No
Contra Costa County								
WEST-Richmond Area	Yes	No		Yes	Yes	Yes	Yes	No
CENTRAL-Martinez Area	Yes	Yes		Yes	Yes	Yes	Yes	Yes
CENTRAL-LaMorinda Area	Yes	No	No	Yes	Yes	Yes	L&M Yes, O-No	No
FAR EAST-Bethel Island	Yes	No	No	Yes	Yes	Yes	No	Yes
FAR EAST-Discovery Bay	Yes	Yes	No	Yes	Yes	Yes	No	Yes
FAR EAST-Brentwood	Yes	Yes	No	Yes	Yes	Yes	No	Yes
FAR EAST-Oakley	Yes	Yes	No	Yes	Yes	Yes	No	Yes
SOUTH-San Ramon	Yes			Yes	Yes	Yes	No	No

MA-65 Hazard Mitigation - 91.210(a)(5), 91.310(a)(3)

Describe the jurisdiction's increased natural hazard risks associated with climate change.

Contra Costa County and the entitlement jurisdictions of Antioch, Concord, Pittsburg and Walnut Creek have been assessing hazard risk and the impact of hazards on lower income communities and individuals for many years. The Contra Costa County Hazard Mitigation Plan (Vol 2) was prepared September 2017 and includes all CDBG jurisdictions except the City of Pittsburg, which conducted an individual analysis in that year.

In addition, cities, counties and agencies have incorporated such planning in the creation and implementation of Climate Action Plans. These documents have provided suggested actions jurisdictions can take to limit the Greenhouse Gas Emissions.

By far the greatest natural hazard risk to the entire County is from Earthquake, which is identified as a High risk in all jurisdictions. However, a recent NASA article that there is no correlation between climate change and earthquake (see <https://climate.nasa.gov/news/2926/can-climate-affect-earthquakes-or-are-the-connections-shaky/>).

Severe Weather is a Medium risk but one more associated with climate change. Severe weather includes:

- Drastic increase in severe heat days, heat waves, and associated health events and energy costs
- Increasingly volatile weather, negatively affecting agricultural yields and recreation/tourism
- Increasingly frequent severe storms, which can increase risk of flood, landslide, power outages, and disruption of transportation systems

Flooding is a Medium risk throughout the County but a greater risk in Richmond and areas that are facing the San Francisco Bay.

Describe the vulnerability to these risks of housing occupied by low- and moderate-income households based on an analysis of data, findings, and methods.

Lower income communities face various environmentally and socially driven cumulative impacts on their health.

- Many of the County's lower income communities in Central and East County live around or north of Highway 4, near hazardous waste disposal sites, and impaired water bodies.

- Rates of outdoor workers are substantially higher in low income communities, further exposing low income residents to environmental conditions.
- Low income communities have limited access to healthy and nutritious food and healthy living conditions inside their homes.
- These communities face negative health impacts from high asthma rates, high rates of cardiovascular disease, and low birth weight as a result of these environmental and social factors.
- While bearing these health impacts, many people in these communities do not have access to quality health insurance to address their health-related needs.

Severe weather:

- Throughout Contra Costa County, heat waves and number of excessive heat days are likely to intensify in the coming years.
- Excessive heat can lead to severe health impacts and associated costs. According to the California Department of Public Health, the 2006 summer heat wave in California led to the deaths of over 140 people, many of whom were elderly.
- People with cardiovascular health issues, outdoor workers, people over the age of 65, and those without adequate health insurance are among the most vulnerable populations to severe heat events.
- Because all Contra Costa communities already have high housing burdens, those residents are likely to suffer the greatest consequences, as they have few resources to spend on air conditioning installation or the increased energy bills associated with air conditioning use.

Flooding:

- Flood mapping from the Adapting to Rising Tides study illustrates that flooding occurring as a result of sea level rise will disproportionately impact lower income communities on the northern side of Highway 4.
- Health impacts related to flooding are associated with releases of hazardous waste and water contamination.
- A number of the County's lower-income communities are located near hazardous waste sites. Flood can spread hazardous material contamination of air, water, and soil to nearby communities.
- Even without the presence of hazardous waste facilities, contaminated water, also known as impaired water, contains toxins that can spread due to flooding.

Populations likely to be most affected include:

- Unsheltered homeless persons, who are most at risk in times of severe weather, both drought and flooding, with little to no protections from the elements.
- Seniors and frail elderly, living on a fixed income, who may have a lesser tolerance to high heat conditions due to medical reasons, adverse reactions to heat due to medications, and less access to air-conditioning to stay cool or ability to pay high electric bills to keep it on if they do have it. Transportation to a cooling center may be more challenging for those who cannot drive.
- Persons with disabilities have similar challenges as seniors and frail elderly.
- Families living in overcrowded conditions also face significant challenges in extreme heat events

Table 131 – Hazard Risk Rating, Concord, and Consortium

Table 1 – Contra Costa Hazard Risk Ranking										
Hazard Type	County		Antioch		Concord		Pittsburg		Walnut Creek	
	Risk	Category	Risk	Category	Risk	Category	Risk	Category	Risk	Category
Earthquake (1)	54	High	48	High	48	High	48	High	48	High
Severe weather	30	Med.	30	Med.	30	Med.	30	Med.	30	Med.
Landslide	39	High	27	Med.	18	Med.	28	Med.	39	High
Flood	18	Med.	18	Med.	18	Med.	18	Med.	18	Med.
Drought (2)	9	Low	9	Low	9	Low	9	Low	14	Low
Dam & levee failure	22	Med.	6	Low	11	Low	2	Low	11	Low
<u>Wildfire</u> (3)	27	Med.	6	Low	6	Low	6	Low	6	Low
<u>Sea level rise</u> (4)	12	Low	6	Low	0	None	12	Low	0	None
<u>Tsunami</u> (5)	12	Low	0	None	0	None	0	None	0	None

Notes: (1) Earthquake risk uses Hayward fault, 7.05 magnitude, to assign probability and impacts; (2) Drought effects rating being updated; (3) Wildfire, no risks except potential impacts to people and the economy from smoke from other areas; (4) Sea Level Rise data from Adapting to Rising Tides, 2 reports, one for Pittsburg and all areas West, one for Antioch and all areas east in Delta. (5) Only effect of tsunami might be for Richmond/San Pablo areas.