

## **Executive Summary**

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

#### **1. Introduction**

The City of Pittsburg (City) is a recipient of federal Community Development Block Grant (CDBG) funds from the U.S. Department of Housing and Urban Development (HUD). The CDBG program provides formula based grants to entitlement cities for the development of viable urban communities by providing decent housing, a suitable living environment and by expanding economic opportunities, principally for persons of low-and moderate income.

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

As a recipient of CDBG funds, the City is required to prepare a five-year strategic plan referred to as the Consolidated Plan. This five-year strategic plan addresses the housing and non-housing community development needs of lower income persons and establishes annual goals and objectives to meet the identified needs. The entitlement jurisdictions of Pittsburg, Antioch, Concord, Contra Costa County, and Walnut Creek constitute the Contra Costa County Consortium (Consortium).

The Consolidated Plan established priorities in housing programs which includes: expanding housing opportunities; increasing the supply of decent, safe, and affordable rental housing; increasing homeownership opportunities; maintaining and preserving affordable housing stock; improving public housing stock; adopting the Continuum of Care Plan as an overall approach to addressing homelessness; assisting the homeless and those at risk of homelessness by providing emergency, transitional and permanent affordable housing and supportive services for the special needs populations; alleviating problems of housing discrimination; and removing constraints to affordable housing development.

In the area of community development, the Consolidated Plan also identifies priority needs. These priorities include revitalization of low-income neighborhoods; development of comprehensive public service programs with non-profits; integrated service systems addressing homelessness; services for seniors and the youth; and the development of economic development programs that create jobs. The Consolidated Plan proposes to leverage a variety of local financial and human resources to implement projects in accordance with the identified needs and established priorities, including CDBG funds.

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

The City is committed to working collaboratively to implement goals and policies identified in the 2010-2015 Consolidated Plan. The Consortium members have continued to increase inter-jurisdictional activities by holding quarterly meetings and joint subrecipient monitoring. CDBG funded various programs and projects under each of the eligible categories and served over 18,000 residents and households. The Consortium is currently completing the last year of the 2010-2015 Consolidated Plan period and will continue to focus on ensuring that services delivered meet required performance measurements.

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

Please see the Consortium's template for this section.

### **5. Summary of public comments**

The City did not receive any public comments.

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

The City did not receive any public comments.

### **7. Summary**

The City strives to meet the needs of its residents. With resources becoming limited as the years go on, the City is grateful for the CDBG program and the role it plays in helping the community.

## The Process

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

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

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

**Table 1 - Responsible Agencies**

<b>Agency Role</b>	<b>Name</b>	<b>Department/Agency</b>
CDBG Administrator		City of Pittsburg

### Narrative

It is the City of Pittsburg's mission to provide responsive and high quality public services in partnership with our citizens celebrating our community's rich history, cultural diversity and pride in its prosperous future.

### Consolidated Plan Public Contact Information

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

### **1. Introduction**

The preparation of the FY 2015-2020 Consolidated Plan began with holding four focus group meetings and one service provider group meeting during the months of April, May, and June 2014. Individuals and representatives of various public agencies, community organizations, and service providers throughout the County were invited to attend these meetings. These focus group meetings covered various topics, including but not limited to:

- Persons with disabilities;
- Single parents/female-headed households;
- Homeless;
- Economic Development (business assistance and job creation/retention);
- Seniors; and
- Youth and Families

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

The City provides information to the Pittsburg Housing Authority regarding programs that can enhance the living situation of its clients by providing resources to assist with becoming a homeowner. In addition, the City through its senior center services have established partnerships with agencies that provide assistance to the senior population.

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

The Contra Costa Interagency Council on Homelessness 2004 plan, *Ending Homelessness in Ten Years: A county-wide plan for the communities of Contra Costa County (County)*, has served well in uniting jurisdictions in the county as Continuum of Care (CoC) to develop a county-wide response to homelessness. In that time, the Consortium has seen the Housing First approach take hold in CoC's across the nation and is promoted by the U.S. Interagency Council on Homelessness, HUD, and the National Alliance to End Homelessness, among others.

In 2014, a strategic plan update was created, **Forging Ahead Towards Preventing and Ending Homelessness (Forging Ahead)**. This plan update reaffirms the county's commitment to the Housing First Approach by establishing a guiding principle; the key theme emerging from the update process:

*Homelessness is first a housing issue, and necessary supports and services are critical to help people remain housed. Our system must be nimble and flexible enough to respond through the shared responsibility, accountability, and transparency of the community.*

Using the 2004 plan as a foundation, Forging Ahead identifies and describes two goals and three strategies for the implementation of the above guiding principle:

Goals:

1. Permanent Housing - Decrease the length of time people experience homeless by increasing housing stock.
2. Prevention - Decrease the percentage of people who become homeless by expanding existing prevention services, improving early identification and intervention efforts, and enhancing discharge planning efforts.

Strategies:

1. Coordinate Assessment - Implement a coordinated assessment system to streamline access to housing and services while addressing barriers; getting the right resources to the right people at the right time.
2. Performance Standards - Integrate evaluation and performance measures with the implementation of evidence-based programs and practices.
3. Communication - Develop the most effective platforms, such as websites, email, videos, and social media, support advocacy for the homeless; and provide access to and connect the community with available resources.

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

The Contra Costa Continuum of Care will complete an annual action Pplan each year to determine the objectives and benchmarks related to each of the goals and strategies of Forging Ahead. This annual action plan will guide the work of the CoC and inform the decisions of the Contra Costa Interagency Council for Homelessness executive committee and the Coc, providing an annual framework for the implementation of the concepts contained in Forging Ahead.

The expansive participation in HMIS by service providers throughout the CoC has given us more knowledge about the population being served. Here are some examples:

- There are many youth in the system
- More transitional age youth (TAY) are being served over time
- Families are increasingly unable to support TAY
- Mental health and substance use affects a significant portion of the population
- The number of newly homeless and families is decreasing over time
- Reflects efforts in prevention and rapid rehousing with stimulus funds
- Signs of economic recovery
- Migration of encampments from west to east county
- There still is a shortage of shelter beds and permanent housing
- Housing remains unaffordable for low and extremely low income households

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

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

1	<b>Agency/Group/Organization</b>	Pittsburg Housing Authority
	<b>Agency/Group/Organization Type</b>	Housing
	<b>What section of the Plan was addressed by Consultation?</b>	Public Housing Needs Home buyer resources
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Pittsburg Housing Authority has clients that are interested in becoming homeowners and this has become attainable through HUD's Homeownership Voucher Program. The City was able to assist with down payment assistance when funds were available through the Redevelopment Agency. But since funding is no longer available directly through City resources, staff attends various seminars to obtain up to date information available through other agencies such as Cal HFA and through the different financial institutions. We are then able to at least indicate that resources are still available through other avenues. Homebuyers are not discouraged because they are made aware that there are still programs out there to assist them.

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

No types were intentionally excluded.

Organizations were consulted on an individual and group basis, as well as part of public meetings. The consortium distributed a survey through workshops, public service agencies, and the County website. An effort was made to reach as many individuals and organizations as possible.

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

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

<b>Name of Plan</b>	<b>Lead Organization</b>	<b>How do the goals of your Strategic Plan overlap with the goals of each plan?</b>
Continuum of Care	Coalition of Homeless Services Providers	Through the outreach process, homelessness and homelessness prevention services was identified as a priority for the CDBG program. These services will complement the Continuum of Care Strategy.

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

Pittsburg is a consortium member with the County not only for CDBG but also for the HOME funds.

With coordinated efforts with the Pittsburg Housing Authority, the City works closely to ensure we are assisting our residents with their housing needs.

**Narrative**

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

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

The Consortium also solicited input from community organizations, public agencies, and the general public through an on-line survey that was accessible beginning in the month of April 2014 through the end of July 2014.

Staff has been able to compile and analyze the survey data to come to the following conclusions:

1. Services to low-income individuals and families are high in demand, with support to “Special Needs Populations” (i.e. Victims of Domestic Violence, Persons with Disabilities, Seniors/Elderly) ranking the highest.
2. Services to the Homeless population or to those at Imminent Risk of Homelessness also ranked high for continued support.
3. Affordable Housing activities are viewed as very much in need. Of the four different eligible activities of affordable housing (preservation, special needs housing, rental, and homeownership), code enforcement in lower income areas, housing for “Special Needs Populations” (especially seniors/elderly), preservation of existing affordable housing, rehabilitation assistance to existing housing, and housing counseling rank the highest.
4. Job Training/placement and support to small businesses ranked the highest in regards to Economic Development services.
5. General Infrastructure and Public Facilities Improvements are high in demand, with improvements and/or construction of streets and sidewalks, senior centers, youth/neighborhood centers, park and recreational centers, and childcare centers ranking the highest.

## Citizen Participation Outreach

**Table 4 - Citizen Participation Outreach**

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	Newspaper Ad	Non-targeted/broad community	The Consortium posted a joint newspaper notice announcing five public workshops.	No comments were received.	No comments were received.	
2	Internet Outreach	Minorities  Persons with disabilities  Non-targeted/broad community	The Consortium released a "Community Needs" survey to a variety of public and private agencies, non-profit agencies, and private citizens who are on the Consortium's Interested Parties list. There are over 600 individuals on the Consortium's Interested Parties list.	The Consortium received over 500 surveys ranking various community needs throughout the County.	There were many comments received that were not applicable to Consolidated Plan.	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
3	Public Services Agencies	Non-targeted/broad community	Hard copies of Community Needs survey distributed at offices of various public service agencies throughout the County to distribute to the residents they serve.	Completed surveys from this outreach were included in the 500 count as stated in outreach #2 above.	N/A	
4	Public Meeting	Minorities  Persons with disabilities  Non-targeted/broad community	Attendance for the public meetings held was very low.	Completed surveys from this outreach were included in the 500 count as stated in outreach #2 above.	N/A	
5	Newspaper Ad	Non-targeted/broad community	Public notice of Draft Consolidated Plan posted in the East Contra Costa Times on March 18, 2015.	See Consortium's template.	See Consortium's template.	
6	Public Hearing	Non-targeted/broad community	City Council public hearing to adopt the 2015-2020 Consolidated Plan on April 20, 2015.	No comments received.	No comments received.	

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# Needs Assessment

## NA-05 Overview

### Needs Assessment Overview

Housing is a basic human necessity and the need for housing is shared by all residents. People want living spaces where they feel they have dignity, where they can express their individuality, where they can be comfortable and healthy. Safe, well-maintained housing is a basic necessity that transcends age, race, income, and marital status. As such, the City strives to provide a diversity of housing types, costs, and locations to serve the variety of needs and wants of local residents.

It is Pittsburg's goal to:

- Foster development of a variety of housing types, densities, and prices to balance the City's housing stock and meet the City's regional fair share housing needs for people of all income levels.
- Promote the expansion of affordable housing stock, including that which accommodates special needs households.
- Eliminate housing discrimination.
- Improve and preserve the existing affordable housing stock; where feasible and appropriate.
- Enhance the visual quality of Pittsburg's residential neighborhoods.

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

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

Public facility needs represent both physical improvements and structures that meet the needs of the identified populations, as well as programming and services available at those facilities. Youth Centers, neighborhood/community centers, and park and recreational facilities ranked as the top three.

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

A needs assessment was conducted by holding focus groups and service provider meetings. The Consortium also solicited input from community organizations, public agencies, and the general public through a survey. Information gathered from these meetings and the survey showed the areas of highest need.

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

Improvements to infrastructure which enhance accessibility (including construction of streets and sidewalks) are a high priority need.

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

A needs assessment was conducted by holding focus groups and service provider meetings. The Consortium also solicited input from community organizations, public agencies, and the general public through a survey. Information gathered from these meetings and the survey showed the areas of highest need.

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

Services to low-income individuals and families are high in demand, with support to "Special Needs Populations" (i.e. Victims of Domestic Violence, Persons with Disabilities, Seniors/Elderly) ranking the highest.

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

A needs assessment was conducted by holding focus groups and service provider meetings. The Consortium also solicited input from community organizations, public agencies, and the general public through a survey. Information gathered from these meetings and the survey showed the areas of highest need.

**Based on the needs analysis above, describe the State's needs in Colonias**

# Housing Market Analysis

## MA-05 Overview

### Housing Market Analysis Overview:

The City is a distinct Northern California community situated at the confluence of the Sacramento and San Joaquin rivers. The City has long been a place of advancement, with continuing communitywide improvements being implemented to better serve its residents. In the 2000 Census, the City had a population of approximately 56,800, representing a 19 percent increase (1.8 percent per year) since 1990. The Association of BayArea Governments (ABAG) estimated that the City of Pittsburg's population will reach 65,900 by 2010 and 71,000 by 2020 and to 78,100 (25,000 households) by 2030. This represented an average growth rate of 1.5 percent per year. Although, the rate of population growth is estimated to slow slightly, growth in the City is predicted to outpace that of Contra Costa County. Compared to Contra Costa County, Pittsburg's population is slightly younger and includes a higher share of residents who identify themselves as Hispanic, Black, and Asian.

As of the 2000 Census, nearly one third of Pittsburg households were married couples with children, and these households have historically demanded single-family housing. Pittsburg had a higher incidence of female-headed households with children in poverty compared to the county overall, accounting for 26 percent of female headed households with children compared to 22 percent countywide. Pittsburg households tended to be larger on average than households countywide, with an estimated average household size of approximately 3.2 persons per household in the city compared to 2.7 persons per household for the County overall. In comparison to Contra Costa County, Pittsburg households included a significantly larger proportion of extremely low-, very low-, and low-income households, accounting for 54 percent of Pittsburg households compared to 43 percent countywide.

About 37 percent of senior households lived without adequate plumbing facilities, in overcrowded conditions, and/or paid over 30 percent of a household's gross monthly income on housing. Pittsburg had a higher prevalence of large family households (five persons or more) at 21 percent, than County at 13 percent, which has also led to a higher incidence of overcrowding. The percentage of residents between the ages of 16 and 64 with a disability was significantly higher in Pittsburg (26 percent) than in the rest of the County (18 percent). There was a demand for additional outpatient care and rehabilitation facilities to address the high proportion of disabled persons living in Pittsburg.

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

### Introduction

Pittsburg has been a city in progress for nearly a century and a half. Located at the point where the Sacramento and San Joaquin rivers meet, Pittsburg is a city of both progress and promise.

A pleasant community of landscaped parks, recreational facilities, shopping centers, and planned business and commercial development.

### Economic Development Market Analysis

#### Business Activity

**Table 5 - Business Activity**

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	375	1	2	0	-2
Arts, Entertainment, Accommodations	2,570	1,271	13	12	-1
Construction	1,260	941	6	9	3
Education and Health Care Services	3,869	1,195	20	11	-9
Finance, Insurance, and Real Estate	1,505	398	8	4	-4
Information	532	211	3	2	-1
Manufacturing	1,668	1,792	8	17	9
Other Services	1,591	1,016	8	10	2
Professional, Scientific, Management Services	1,958	835	10	8	-2
Public Administration	0	0	0	0	0
Retail Trade	3,039	2,343	15	22	7
Transportation and Warehousing	651	82	3	1	-2
Wholesale Trade	814	448	4	4	0
Total	19,832	10,533	--	--	--

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

**Labor Force**

**Table 6 - Labor Force**

Total Population in the Civilian Labor Force	31,094
Civilian Employed Population 16 years and over	27,650
Unemployment Rate	11.08
Unemployment Rate for Ages 16-24	22.13
Unemployment Rate for Ages 25-65	7.66

Data Source: 2007-2011 ACS

**Table 7 - Occupations by Sector**

Occupations by Sector	Number of People
Management, business and financial	4,573
Farming, fisheries and forestry occupations	1,672
Service	3,786
Sales and office	7,116
Construction, extraction, maintenance and repair	3,755
Production, transportation and material moving	1,703

Data Source: 2007-2011 ACS

## Travel Time

**Table 8 - Travel Time**

Travel Time	Number	Percentage
< 30 Minutes	11,987	46%
30-59 Minutes	9,255	35%
60 or More Minutes	4,904	19%
<b>Total</b>	<b>26,146</b>	<b>100%</b>

Data Source: 2007-2011 ACS

## Education:

Educational Attainment by Employment Status (Population 16 and Older)

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

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	3,865	499	2,185
High school graduate (includes equivalency)	6,038	829	2,539
Some college or Associate's degree	8,444	802	2,236
Bachelor's degree or higher	4,519	406	733

Data Source: 2007-2011 ACS

Educational Attainment by Age

**Table 10 - Educational Attainment by Age**

	Age				
	18-24 yrs	25-34 yrs	35-44 yrs	45-65 yrs	65+ yrs
Less than 9th grade	271	892	979	1,450	1,226

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
9th to 12th grade, no diploma	1,435	1,107	1,003	1,118	564
High school graduate, GED, or alternative	2,098	2,583	2,584	4,239	1,453
Some college, no degree	2,745	2,601	1,862	4,116	1,066
Associate's degree	346	1,062	669	1,172	370
Bachelor's degree	347	1,020	1,123	2,058	390
Graduate or professional degree	0	394	432	631	211

Data Source: 2007-2011 ACS

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

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

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	22,412
High school graduate (includes equivalency)	28,908
Some college or Associate's degree	40,577
Bachelor's degree	52,666
Graduate or professional degree	65,801

Data Source: 2007-2011 ACS

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

The largest employment sectors in Pittsburg are focused in the following order:

1. Education and Health Care services
2. Retail Trade

3. Arts, Entertainment & Accommodations

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

Pittsburg maintains a diverse economic base, comprised of businesses and industries of all types and sizes. The demand for an educated and skilled labor force is a necessity.

Pittsburg has an existing underground infrastructure that in many cases are considered old but the City has done its fair share in renovating infrastructure in certain areas of the City such as the downtown area. The City offers convenient access to freeways as well as an array of public transportation routes. The City continues to invest in projects that advance infrastructure improvement while providing alternative transportation/commuting routes like pedestrian and bike trails and the future E-bart station.

**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 City received a grant of \$308,000 from the Metropolitan Transportation Commission (MTC) to fund a Station Area Plan and a Specific Plan for the area surrounding a planned BART (eBART) station at the intersection of Railroad Avenue and State Route 4. The plans are intended to facilitate transit-oriented development through an increase in the intensity and density of development in the subject area, to improve the pedestrian, bus, bicycle and other linkages between the potential BART station and the surrounding communities, and to develop design and development standards that

will facilitate a vibrant pedestrian friendly mixed-use neighborhood.

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

Education attainment and supply/demand for certain jobs are often the center issue in dealing with the workforce.

The Pittsburg community is committed to instilling a love of lifelong learning in its students, young and old. Education at all levels and for all abilities is readily available in Pittsburg and its closely

surrounding communities. About half of the employed citizens of Pittsburg work in the areas of manufacturing, construction and retail, which typically require less formal education.

Approximately 26 percent of Pittsburg’s total employment is in the manufacturing, wholesale, and transportation industrial, agriculture and construction sectors and about 54 percent is in financial, professional, health education and recreation.

**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.**

Pittsburg CDBG currently funds St. Vincent DePaul Workforce Development Program. This program provides training and work experience for those who are new to or have been out of the workforce due to incarceration, addiction, homelessness or chronic unemployment. The program consists of 24-weeks, part-time paid jobs at St. Vincent de Paul, and weekly classes including job search and life skills training necessary for finding and maintaining successful employment. Participants are matched with mentors who assist participants with individual issues that have been challenges to successful employment. On-the-Job Training gives participants experience in word processing, cashier and store operations, warehouse operations, truck driving, and navigation (if participating in the truck driving program).

The Pittsburg Power Company, a California municipal Joint Powers Authority (JPA) established in 1997 between the City of Pittsburg and the Redevelopment Agency provides administration and fiscal management services to the Future Build Pre-Apprenticeship Training Program, a 16 week program offered in the spring and summer for low income East Contra Costa County residents ages 18 and older in Solar, Energy, and

Construction Trades. Future Build provides a life changing experience for the trainees that leads to re-engagement in the workforce, family, community and post-secondary educational opportunities.

These types of programs will enable our residents to become qualified when competing for employment in these industries. Landing higher paying jobs will not only have positive financial impacts on the households but it will also contribute towards a better economy.

**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.**

Not applicable.

**Discussion**

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

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

Yes, there are older neighborhoods within the city that have multiple housing problems such as older structures, overcrowding, and low income families.

1. Beverly Addition
2. Parkside Manor
3. Bayside Knolls
4. Rancho Los Medanos
5. Biltmore
6. Central Addition

"Concentration" means more abundant.

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

Yes, there are parts of the City that have racial or ethnic minorities or low income families concentrated within that area such as:

1. Beverly Addition neighborhood
2. El Pueblo Avenue
3. School Street
4. Bayside Knolls neighborhood
5. Central Addition neighborhood
6. Parkside Manor
7. Biltmore

"Concentration" means more abundant.

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

Many of these areas are older single family homes with the original homeowners still residing in them; or the homes have been bequest to the next generation with very little or no renovation completed; or the homes have become rental properties with absentee landlords.

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

There are churches within these neighborhoods and some have access to green space or small parks or retail.

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

The Housing Rehabilitation Program has been revived to provide owner-occupied residential rehabilitation financial assistance in the form of low-interest deferred loans. Many of these homes are occupied by senior citizens. These seniors own their home, are on a fixed income, and do not have the financial means to keep up with the maintenance of the home. Therefore, maintenance and repairs to their homes are almost impossible. This program meets their needs as most of them qualify for the low-interest deferred loan requiring no monthly payment until the home is sold or transferred.

This program also assists the first-time homeowners who have purchased a fixer upper, but are financially unable to finance the repairs needed.