



2023–2031

HOUSING ELEMENT

Town of Danville

Appendix A

Background Data and Housing Needs Report



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1. Introduction

The Bay Area continues to see growth in both population and jobs, which means more housing of various types and sizes is needed to ensure that residents across all income levels, ages, and abilities have a place to call home. While the number of people drawn to the region over the past 30 years has steadily increased, housing production has stalled, contributing to the housing shortage that communities are experiencing today. In many cities, this has resulted in residents being priced out, increased traffic congestion caused by longer commutes, and fewer people across incomes being able to purchase homes or meet surging rents.

The 2023-2031 Housing Element Update provides a roadmap for how to meet our growth and housing challenges. Required by the state, the Housing Element identifies what the existing housing conditions and community needs are, reiterates goals, and creates a plan for more housing. The Housing Element is an integral part of the General Plan, which guides the policies of Danville.

2. Summary of Key Facts

- **Population** – Generally, the population of the Bay Area continues to grow because of natural growth and because the strong economy draws new residents to the region. The population of Danville increased by 5.2% from 2000 to 2020, which is below the growth rate of the Bay Area.
- **Age** – In 2019, Danville’s youth population under the age of 18 was 11,217, and senior population 65 and older was 8,222. These age groups represent 25.1% and 18.4%, respectively, of Danville’s population.
- **Race/Ethnicity** – In 2020, 75.3% of Danville’s population was White while 1.0% was African American, 13.3% was Asian, and 6.5% was Latinx. People of color in Danville comprise a proportion below the overall proportion in the Bay Area as a whole.¹
- **Employment** – Danville residents most commonly work in the *Financial & Professional Services* industry. From January 2010 to January 2021, the unemployment rate in Danville decreased by 4.0 percentage points. Since 2010, the number of jobs located in the jurisdiction increased by 370 (3.1%). Additionally, the jobs-household ratio in Danville has decreased from 0.82 in 2002 to 0.81 jobs per household in 2018.
- **Number of Homes** – The number of new homes built in the Bay Area has not kept pace with the demand, resulting in longer commutes, increasing prices, and exacerbating issues of displacement and homelessness. The number of homes in Danville increased 2.0% from 2010 to 2020, which is *below* the growth rate for Contra Costa County and *below* the growth rate of the region’s housing stock during this time period.
- **Home Prices** – A diversity of homes at all income levels creates opportunities for all Danville residents to live and thrive in the community.
 - **Ownership** The largest proportion of homes had a value in the range of \$1M-\$1.5M in 2019. Home prices increased by 73.6% from 2010 to 2020.
 - **Rental Prices** – The typical contract rent for an apartment in Danville was \$2,320 in 2019. Rental prices increased by 25.6% from 2009 to 2019. To rent a typical apartment without cost burden, a household would need to make \$92,880 per year.²
- **Housing Type** – It is important to have a variety of housing types to meet the needs of a community today

¹ The Census Bureau’s American Community Survey accounts for ethnic origin separate from racial identity. The numbers reported here use an accounting of both such that the racial categories are shown exclusive of Latinx status, to allow for an accounting of the Latinx population regardless of racial identity. The term “Hispanic” has historically been used to describe people from numerous Central American, South American, and Caribbean countries. In recent years, the term Latino or Latinx has become preferred. This report generally uses Latinx, but occasionally when discussing US Census data, we use Hispanic or Non-Hispanic, to clearly link to the data source.

² Note that contract rents may differ significantly from, and often being lower than, current listing prices.

and in the future. In 2020, 75.7% of homes in Danville were single family detached, 18.0% were single family attached, 1.0% were small multifamily (2-4 units), and 5.1% were medium or large multifamily (5+ units). Between 2010 and 2020, the number of single-family units increased more than multi-family units. Generally, in Danville, the share of the housing stock that is detached single family homes is above that of other jurisdictions in the region.

- **Cost Burden** – The U.S. Department of Housing and Urban Development considers housing to be affordable for a household if the household spends less than 30% of its income on housing costs. A household is considered “cost-burdened” if it spends more than 30% of its monthly income on housing costs, while those who spend more than 50% of their income on housing costs are considered “severely cost-burdened.” In Danville, 18.1% of households spend 30%-50% of their income on housing, while 13.1% of households are severely cost burden and use the majority of their income for housing.
- **Displacement/Gentrification** – According to research from The University of California, Berkeley, 0.0% of households in Danville live in neighborhoods that are susceptible to or experiencing displacement, and 0.0% live in areas at risk of or undergoing gentrification. 100.0% of households in Danville live in neighborhoods where low-income households are likely excluded due to prohibitive housing costs. There are various ways to address displacement including ensuring new housing at all income levels is built.
- **Neighborhood** – 100% of residents in Danville live in neighborhoods identified as “Highest Resource” or “High Resource” areas by State-commissioned research, while 0.0% of residents live in areas identified by this research as “Low Resource” or “High Segregation and Poverty” areas. These neighborhood designations are based on a range of indicators covering areas such as education, poverty, proximity to jobs and economic opportunities, low pollution levels, and other factors.³
- **Special Housing Needs** – Some population groups may have special housing needs that require specific program responses, and these groups may experience barriers to accessing stable housing due to their specific housing circumstances. In Danville, 7.9% of residents have a disability of any kind and may require accessible housing. Additionally, 9.2% of Danville households are larger households with five or more people, who likely need larger housing units with three bedrooms or more. 8.9% of households are female-headed families, which are often at greater risk of housing insecurity.

Note on Data

Many of the tables in this report are sourced from data from the Census Bureau’s American Community Survey or U.S. Department of Housing and Urban Development’s Comprehensive Housing Affordability Strategy (CHAS) data, both of which are samples and as such, are subject to sampling variability. This means that data is an estimate, and that other estimates could be possible if another set of respondents had been reached. We use the five-year release to get a larger data pool to minimize this “margin of error” but particularly for the smaller cities, the data will be based on fewer responses, and the information should be interpreted accordingly.

Additionally, there may be instances where there is no data available for a jurisdiction for particular data point, or where a value is 0 and the automatically generated text cannot perform a calculation. In these cases, the automatically generated text is “NODATA.” Staff should reword these sentences before using them in the context of the Housing Element or other documents.

Note on Figures

Any figure that does not specify geography in the figure name represents data for Danville.

³ For more information on the “opportunity area” categories developed by HCD and the California Tax Credit Allocation Committee, see this website: <https://www.treasurer.ca.gov/ctcac/opportunity.asp>. The degree to which different jurisdictions and neighborhoods have access to opportunity will likely need to be analyzed as part of new Housing Element requirements related to affirmatively furthering fair housing. ABAG/MTC will be providing jurisdictions with technical assistance on this topic this summer, following the release of additional guidance from HCD.



3. Looking to the Future: Regional Housing Needs

Regional Housing Needs Determination

The Plan Bay Area 2050⁴ Final Blueprint forecasts that the nine-county Bay Area will add 1.4 million new households between 2015 and 2050. For the eight-year time frame covered by this Housing Element Update, the Department of Housing and Community Development (HCD) has identified the region’s housing need as 441,176 units. The total number of housing units assigned by HCD is separated into four income categories that cover housing types for all income levels, from very low-income households to market rate housing.

Every year, the U.S. Department of Housing and Urban Development, in conjunction with the State of California, establish income categories based on the median income in each county. Based on new requirements for the completion of the Housing Element, jurisdictions must now report on the following categories of income:

- Extremely Low Income: 0-30% of Area Median Income, or AMI
- Very Low Income: 30-50% AMI
- Low Income: 50-80% AMI
- Moderate Income: 80-120% AMI
- Above Moderate Income: 120%+ AMI

The following table illustrates the income categories for Contra Costa County in 2021. The median income for a family of four is \$125,600.

TABLE 1: STATE INCOME LIMITS FOR CONTRA COSTA COUNTY, 2021

Number of Persons in Household:		1	2	3	4	5	6	7	8
Contra Costa County Area Median Income: \$125,600	Extremely Low	\$28,800	\$32,900	\$37,000	\$41,100	\$44,400	\$47,700	\$51,000	\$54,300
	Very Low Income	\$47,950	\$54,800	\$61,650	\$68,500	\$74,000	\$79,500	\$84,950	\$90,450
	Low Income	\$76,750	\$87,700	\$98,650	\$109,600	\$118,400	\$127,150	\$135,950	\$144,700
	Median Income	\$87,900	\$100,500	\$113,050	\$125,600	\$135,650	\$145,700	\$155,750	\$165,800
	Moderate Income	\$105,500	\$120,550	\$135,650	\$150,700	\$162,750	\$174,800	\$186,850	\$198,900

Source: State of California Department of Housing and Community Development, 2021. <https://www.hcd.ca.gov/grants-funding/income-limits/state-and-federal-income-limits.shtml>

The Regional Housing Needs Determination (RHND) is based on population projections produced by the California Department of Finance as well as adjustments that incorporate the region’s existing housing need. The adjustments result from recent legislation requiring HCD to apply additional adjustment factors to the baseline growth projection from California Department of Finance, in order for the regions to get closer to healthy housing markets. To this end, adjustments focus on the region’s vacancy rate, level of overcrowding and the

⁴ Plan Bay Area 2050 is a long-range plan charting the course for the future of the nine-county San Francisco Bay Area. It covers four key issues: the economy, the environment, housing and transportation.

share of cost burdened households, and seek to bring the region more in line with comparable ones.⁵ These new laws governing the methodology for how HCD calculates the RHND resulted in a significantly higher number of housing units for which the Bay Area must plan compared to previous RHNA cycles.

Regional Housing Needs Allocation

A starting point for the Housing Element Update process for every California jurisdiction is the Regional Housing Needs Allocation or RHNA – the share of the RHND assigned to each jurisdiction by the Association of Bay Area Governments (ABAG). State Housing Element Law requires ABAG to develop a methodology that calculates the number of housing units assigned to each city and county and distributes each jurisdiction’s housing unit allocation among four affordability levels. For this RHNA cycle, the RHND increased by 135%, from 187,990 to 441,776. For more information on the RHNA process this cycle, see ABAG’s website: <https://abag.ca.gov/our-work/housing/rhna-regional-housing-needs-allocation>

Almost all jurisdictions in the Bay Area received a larger RHNA this cycle compared to the last cycle, primarily due to changes in state law that led to a considerably higher RHND compared to previous cycles. For Danville, the final RHNA allocation is 2,241 units, broken down by income category as follows. It is estimated that about 56.2% of the very low-income households earn less than 30% of median income, which translates to approximately 366 extremely low-income households. See further discussion on extremely low income households. While jurisdictions are required to project the needs of extremely low income households, there is not a requirement to separately account for extremely low income households for the purpose of RHNA adequate sites analysis.

4. Population, Employment and Household Characteristics

Population

The Bay Area is the fifth-largest metropolitan area in the nation and has seen a steady increase in population since 1990, except for a dip during the Great Recession. Many cities in the region have experienced significant growth in jobs and population. While these trends have led to a corresponding increase in demand for housing across the region, the regional production of housing has largely not kept pace with job and population growth. Since 2000, Danville’s population has increased by 5.2%; this rate is below that of the region as a whole, at 14.8%. In Danville, roughly 10.3% of its population moved during the past year, a number 3.1 percentage points smaller than the regional rate of 13.4%.

TABLE 2. POPULATION GROWTH TRENDS

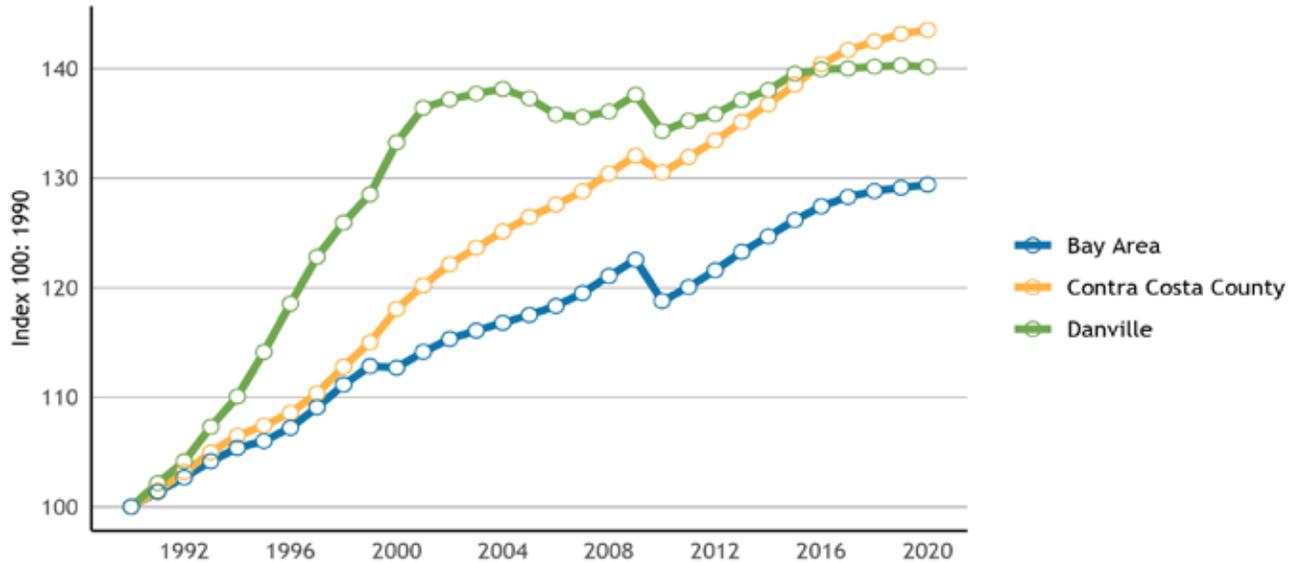
Geography	1990	1995	2000	2005	2010	2015	2020
Danville	31,306	35,728	41,715	42,975	42,039	43,682	43,876
Contra Costa County	803,732	863,335	948,816	1,016,372	1,049,025	1,113,341	1,153,561
Bay Area	6,020,147	6,381,961	6,784,348	7,073,912	7,150,739	7,595,694	7,790,537

Universe: Total population. Source: California Department of Finance, E-5 series. For more years of data, please refer to the Data Packet Workbook, Table POPEMP-01.

⁵ For more information on HCD’s RHND calculation for the Bay Area, see this letter sent to ABAG from HCD on June 9, 2020: [https://www.hcd.ca.gov/community-development/housing-element/docs/abagrhna-final060920\(r\).pdf](https://www.hcd.ca.gov/community-development/housing-element/docs/abagrhna-final060920(r).pdf)

In 2020, the population of Danville was estimated to be 43,876 (see Table 2). From 1990 to 2000, the population increased by 33.2%, while it increased by 0.8% during the first decade of the 2000s. In the most recent decade, the population increased by 4.4%. The population of Danville makes up 3.8% of Contra Costa County.⁶

FIGURE 1. POPULATION GROWTH TRENDS

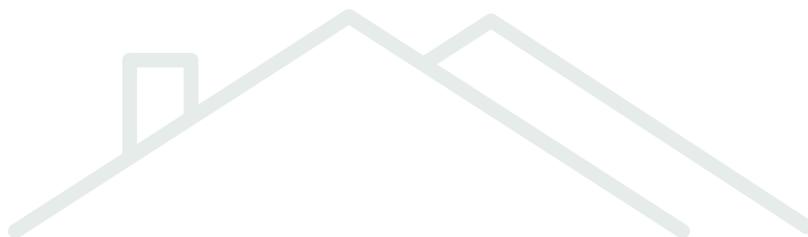


Source: California Department of Finance, E-5 series Note: The data shown on the graph represents population for the jurisdiction, county, and region indexed to the population in the first year shown. The data points represent the relative population growth in each of these geographies relative to their populations in that year. For some jurisdictions, a break may appear at the end of each decade (1999, 2009) as estimates are compared to census counts. DOF uses the decennial census to benchmark subsequent population estimates. For the data table behind this figure, please refer to the Data Packet Workbook, Table POPEMP-01.

Age

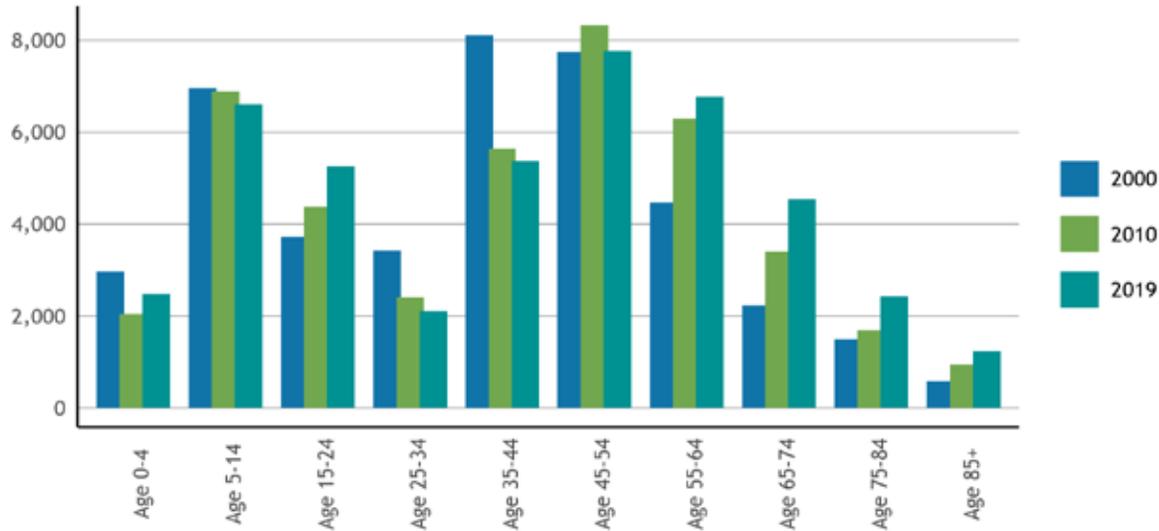
The distribution of age groups in a city shapes what types of housing the community may need in the near future. An increase in the older population may mean there is a developing need for more senior housing options, while higher numbers of children and young families can point to the need for more family housing options and related services. There has also been a move by many to age-in-place or downsize to stay within their communities, which can mean more multifamily and accessible units are also needed.

In Danville, the median age in 2000 was 39.2; by 2019, this figure had increased, landing at around 46 years. More specifically, the population of those under 14 has decreased since 2010, while the 65-and-over population has increased (see Figure 2).



⁶ To compare the rate of growth across various geographic scales, Figure 1 shows population for the jurisdiction, county, and region indexed to the population in the year 1990. This means that the data points represent the population growth (i.e., percent change) in each of these geographies relative to their populations in 1990.

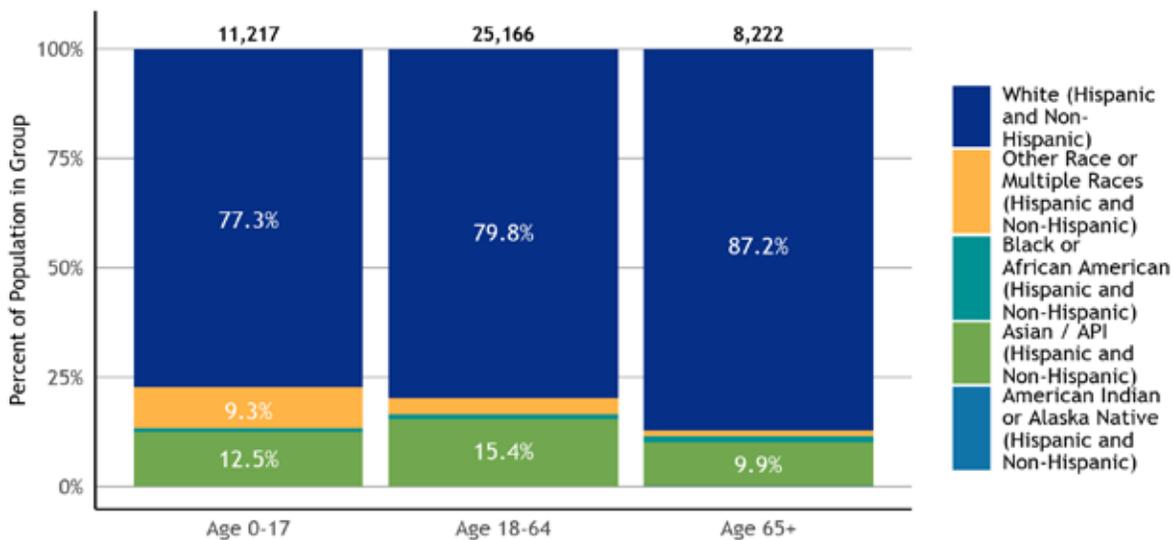
FIGURE 2. POPULATION BY AGE, 2000-2019



Universe: Total population Source: U.S. Census Bureau, Census 2000 SFI, Table P12; U.S. Census Bureau, Census 2010 SFI, Table P12; U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B0100. For the data table behind this figure, please refer to the Data Packet Workbook, Table POPEMP-04.

Looking at the senior and youth population by race can add an additional layer of understanding, as families and seniors of color are even more likely to experience challenges finding affordable housing. People of color⁷ make up 12.8% of seniors and 22.7% of youth under 18 (see Figure 3).

FIGURE 3. SENIOR AND YOUTH POPULATION BY RACE



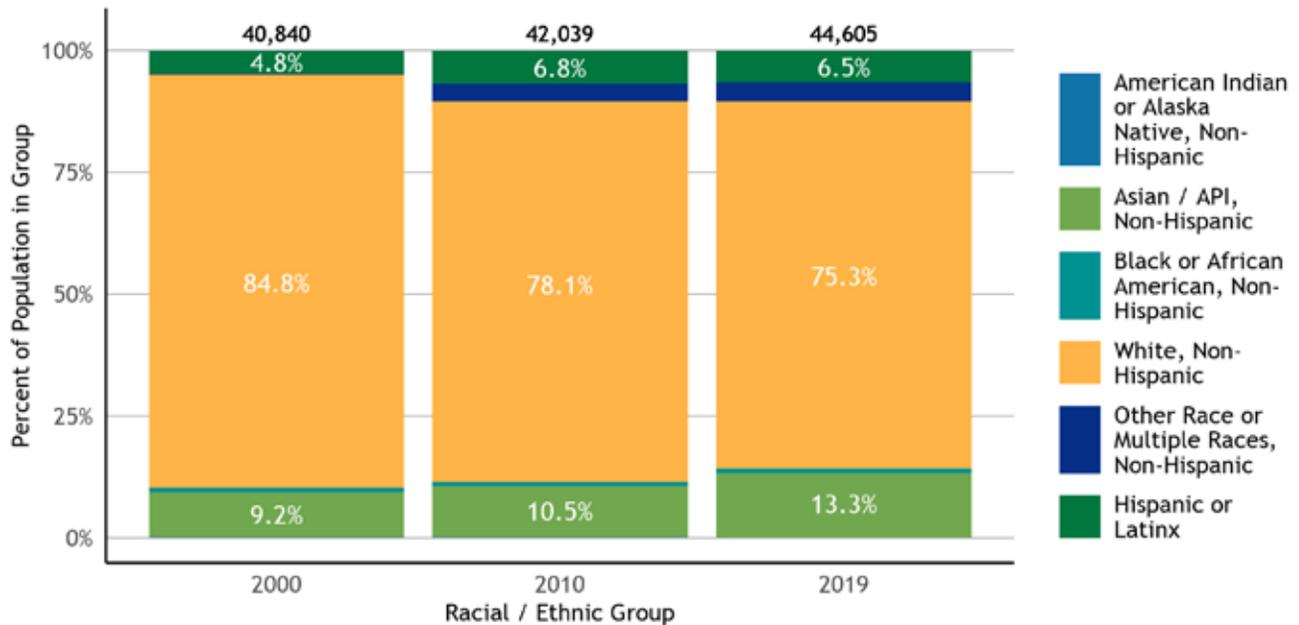
Universe: Total population Notes: In the sources for this table, the Census Bureau does not disaggregate racial groups by Hispanic/Latinx ethnicity, and an overlapping category of Hispanic / non-Hispanic groups has not been shown to avoid double counting in the stacked bar chart. Source: U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B01001(A-C). For the data table behind this figure, please refer to the Data Packet Workbook, Table SEN-02.

⁷ Here, we count all non-white racial groups.

Race and Ethnicity

Understanding the racial makeup of a city and region is important for designing and implementing effective housing policies and programs. These patterns are shaped by both market factors and government actions, such as exclusionary zoning, discriminatory lending practices and displacement that has occurred over time and continues to impact communities of color today.⁸ Since 2000, the percentage of residents in Danville identifying as White has decreased – and by the same token the percentage of residents of all *other* races and ethnicities has *increased* – by 9.4 percentage points, with the 2019 population standing at 33,595 (see Figure 4). In absolute terms, the *Asian / API, Non-Hispanic* population increased the most while the *White, Non-Hispanic* population decreased the most.

FIGURE 4. POPULATION BY RACE, 2000-2019



Universe: Total population. 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, Census 2000, Table P004; U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B03002. For the data table behind this figure, please refer to the Data Packet Workbook, Table POPEMP-02.

Employment Trends

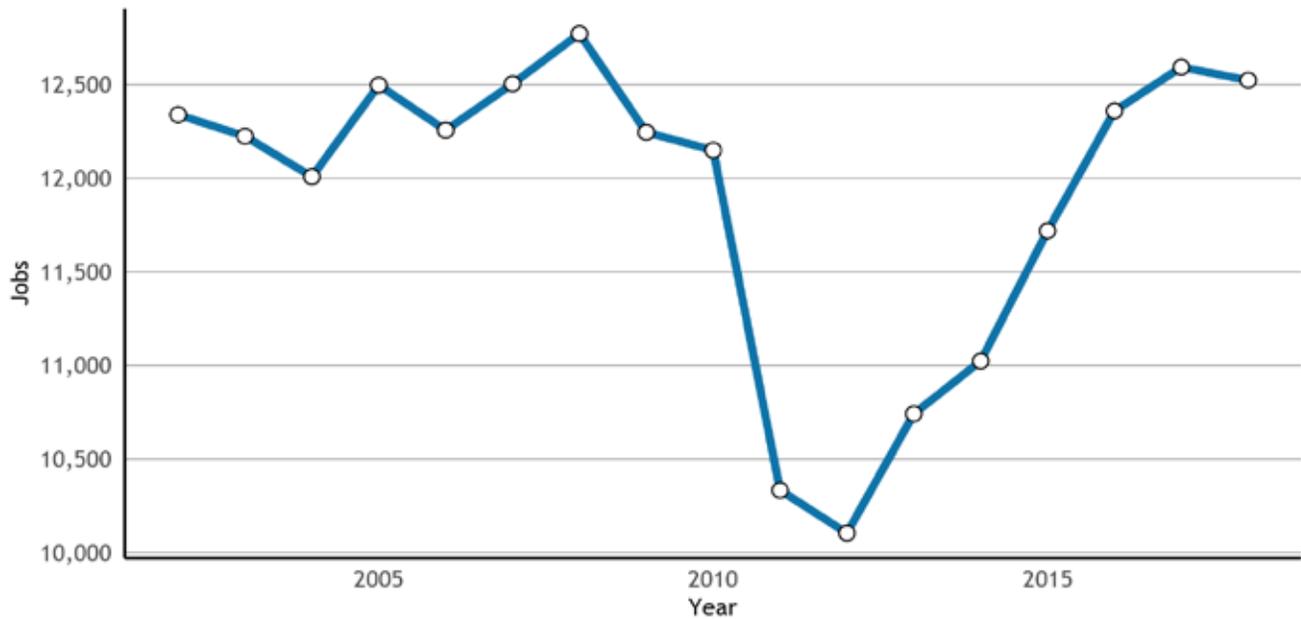
Balance of Jobs and Workers

A city houses employed residents who either work in the community where they live or work elsewhere in the region. Conversely, a city may have job sites that employ residents from the same city, but more often employ workers commuting from outside of it. Smaller cities typically will have more employed residents than jobs there and export workers, while larger cities tend to have a surplus of jobs and import workers. To some extent the regional transportation system is set up for this flow of workers to the region’s core job centers. At the same time, as the housing affordability crisis has illustrated, local imbalances may be severe, where local jobs and worker populations are out of sync at a sub-regional scale.

⁸ 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.

One measure of this is the relationship between *workers* and *jobs*. A city with a surplus of workers “exports” workers to other parts of the region, while a city with a surplus of jobs must conversely “import” them. Between 2002 and 2018, the number of jobs in Danville increased by 1.5% (see Figure 5).

FIGURE 5. JOBS IN A JURISDICTION



Universe: Jobs from unemployment insurance-covered employment (private, state and local government) plus United States Office of Personnel Management-sourced Federal employment. Notes: The data is tabulated by place of work, regardless of where a worker lives. The source data is provided at the census block level. These are crosswalked to jurisdictions and summarized. Source: U.S. Census Bureau, Longitudinal Employer-Household Dynamics, Workplace Area Characteristics (WAC) files, 2002-2018. For the data table behind this figure, please refer to the Data Packet Workbook, Table POPEMP-11.

The largest-growing sectors during this period included Transportation and Utilities (96%), Arts, Recreation and Other Services (25%) and Government (21%). In contrast, Information (-66%), Agriculture and Natural Resources (-33%), and Financial and Leasing (-19%) all saw substantial losses in the same time period.

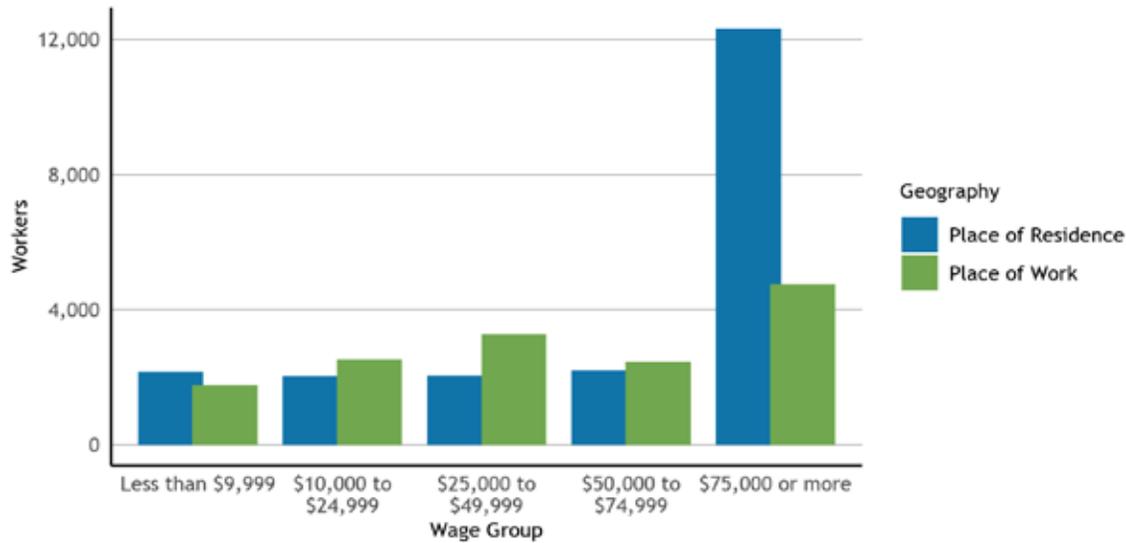
There are 20,792 employed residents, and 14,809 jobs⁹ in Danville - the ratio of jobs to resident workers is 0.71; Danville is a net exporter of workers.

Figure 6 shows the balance when comparing jobs to workers, broken down by different wage groups, offering additional insight into local dynamics. A community may offer employment for relatively low-income workers but have relatively few housing options for those workers - or conversely, it may house residents who are low wage workers but offer few employment opportunities for them. Such relationships may cast extra light on potentially pent-up demand for housing in particular price categories. A relative *surplus* of jobs relative to residents in a given wage category suggests the need to import those workers, while conversely, surpluses of workers in a wage group relative to jobs means the community will export those workers to other jurisdictions. Such flows are not inherently bad, though over time, sub-regional imbalances may appear. Danville has more low-wage *jobs* than low-wage *residents* (where low-wage refers to jobs paying less than \$25,000). At the other end of the wage spectrum, the city has more high-wage *residents* than high-wage *jobs* (where high-wage refers to jobs paying more than \$75,000) (see Figure 6).¹⁰

⁹ Employed *residents* in a jurisdiction is counted by place of residence (they may work elsewhere) while *jobs* in a jurisdiction are counted by place of work (they may live elsewhere). The jobs may differ from those reported in Figure 5 as the source for the time series is from administrative data, while the cross-sectional data is from a survey.

¹⁰ The source table is top-coded at \$75,000, precluding more fine grained analysis at the higher end of the wage spectrum.

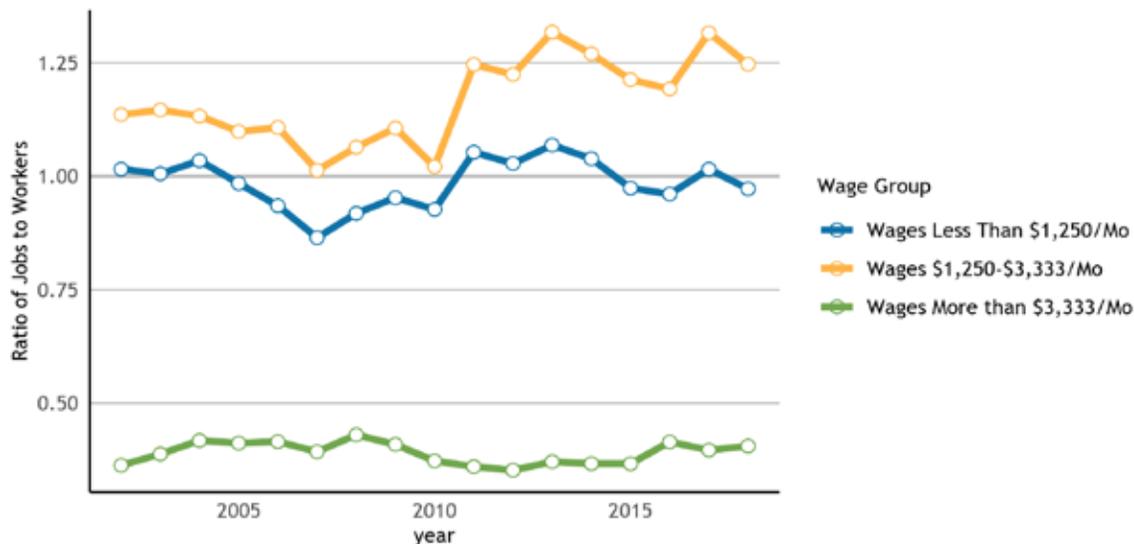
FIGURE 6. WORKERS BY EARNINGS, BY JURISDICTION AS PLACE OF WORK AND PLACE OF RESIDENCE



Universe: Workers 16 years and over with earnings. Source: U.S. Census Bureau, American Community Survey 5-Year Data 2015-2019, B08119, B08519. For the data table behind this figure, please refer to the Data Packet Workbook, Table POPEMP-10. =

Figure 7 shows the balance of a jurisdiction’s resident workers to the jobs located there for different wage groups as a ratio instead - a value of 1 means that a city has the same number of jobs in a wage group as it has resident workers - in principle, a balance. Values above 1 indicate a jurisdiction will need to import workers for jobs in a given wage group. At the regional scale, this ratio is 1.04 jobs for each worker, implying a modest import of workers from outside the region (see Figure 7).

FIGURE 7. JOBS-WORKER RATIOS, BY WAGE GROUP

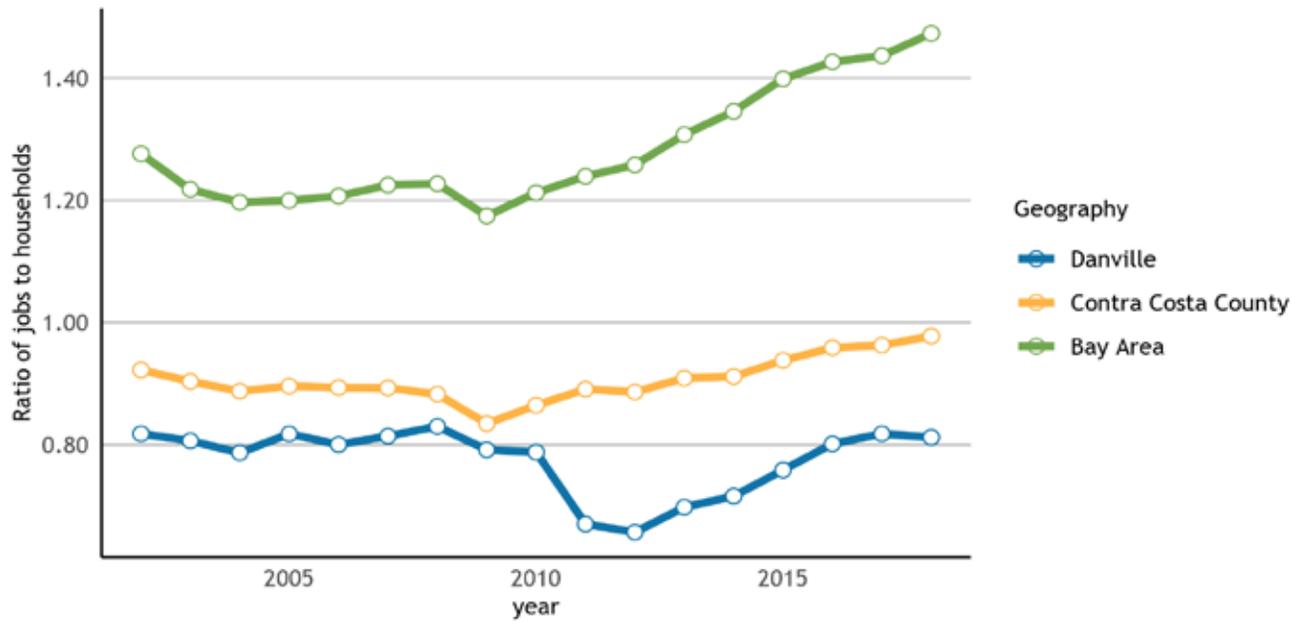


Universe: Jobs in a jurisdiction from unemployment insurance-covered employment (private, state and local government) plus United States Office of Personnel Management-sourced Federal employment. Notes: The ratio compares job counts by wage group from two tabulations of LEHD data: Counts by place of work relative to counts by place of residence. See text for details.. Source: U.S. Census Bureau, Longitudinal Employer-Household Dynamics, Workplace Area Characteristics (WAC) files (Jobs); Residence Area Characteristics (RAC) files (Employed Residents), 2010-2018. For the data table behind this figure, please refer to the Data Packet Workbook, Table POPEMP-14.

Such balances between jobs and workers may directly influence the housing demand in a community. New jobs may draw new residents, and when there is high demand for housing relative to supply, many workers may be unable to afford to live where they work, particularly where job growth has been in relatively lower wage jobs. This dynamic not only means many workers will need to prepare for long commutes and time spent on the road, but in the aggregate, it contributes to traffic congestion and time lost for all road users.

If there are more jobs than employed residents, it means a city is relatively jobs-rich, typically also with a high jobs to household ratio. Thus, bringing housing into the measure, the *jobs-household ratio* in Danville has decreased from 0.82 in 2002, to 0.81 jobs per household in 2018 (see Figure 8).

FIGURE 8. JOBS-HOUSEHOLD RATIO



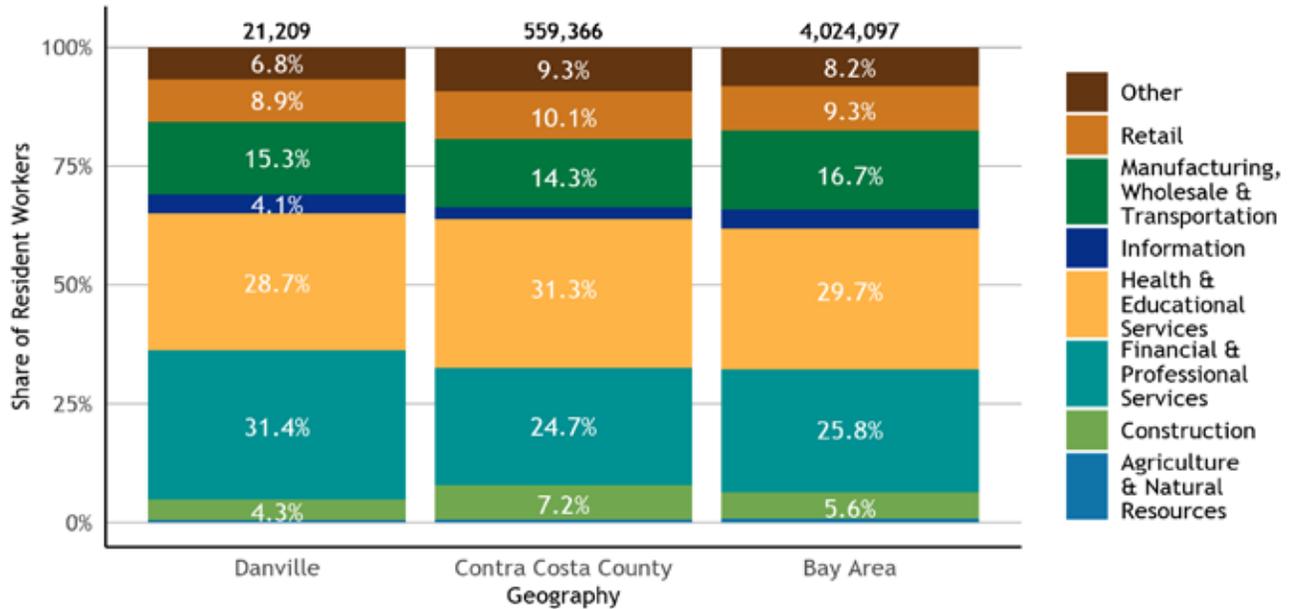
Universe: Jobs in a jurisdiction from unemployment insurance-covered employment (private, state and local government) plus United States Office of Personnel Management-sourced Federal employment; households in a jurisdiction. Notes: The data is tabulated by place of work, regardless of where a worker lives. The source data is provided at the census block level. These are crosswalked to jurisdictions and summarized. The ratio compares place of work wage and salary jobs with households, or occupied housing units. A similar measure is the ratio of jobs to housing units. However, this jobs-household ratio serves to compare the number of jobs in a jurisdiction to the number of housing units that are actually occupied. The difference between a jurisdiction's jobs-housing ratio and jobs-household ratio will be most pronounced in jurisdictions with high vacancy rates, a high rate of units used for seasonal use, or a high rate of units used as short-term rentals. Source: U.S. Census Bureau, Longitudinal Employer-Household Dynamics, Workplace Area Characteristics (WAC) files (Jobs), 2002-2018; California Department of Finance, E-5 (Households). For the data table behind this figure, please refer to the Data Packet Workbook, Table POPEMP-13.



Sector Composition

In terms of sectoral composition, the largest industry in which Danville residents work is *Financial & Professional Services*, and the largest sector in which Contra Costa residents work is *Health & Educational Services* (see Figure 9). For the Bay Area as a whole, the *Health & Educational Services* industry employs the most workers.

FIGURE 9. RESIDENT EMPLOYMENT BY INDUSTRY

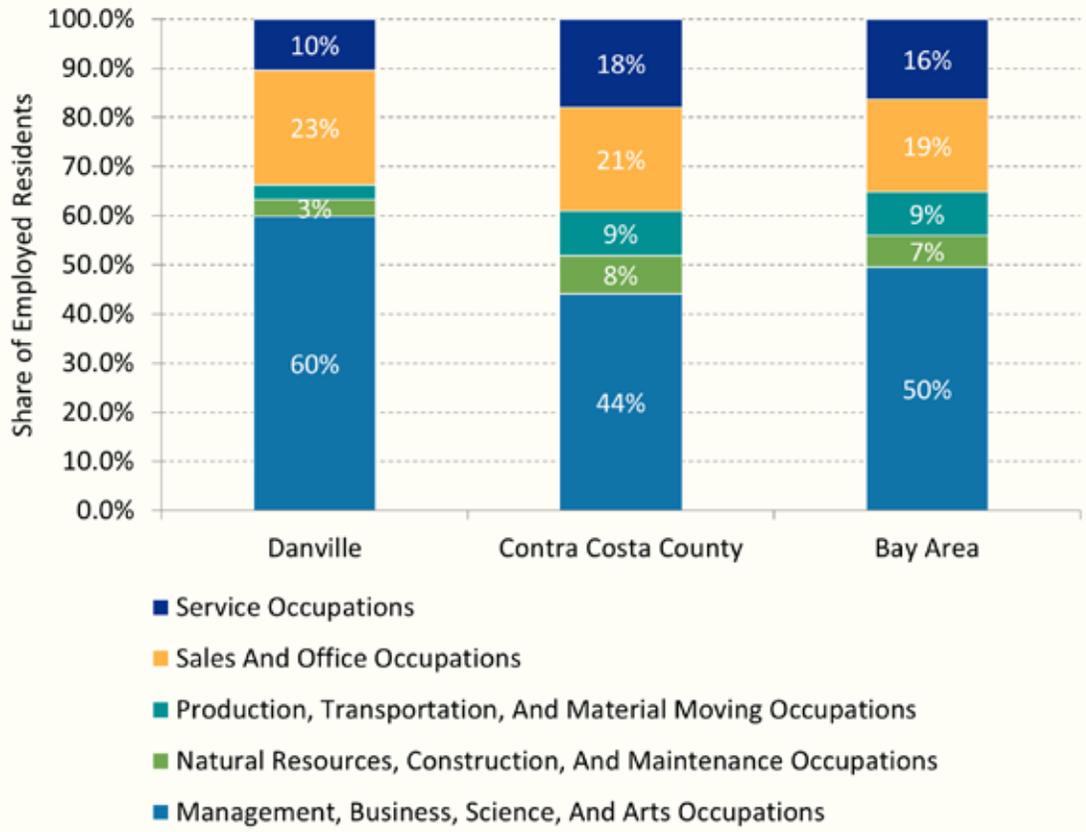


Universe: Civilian employed population age 16 years and over. Notes: The data displayed shows the industries in which jurisdiction residents work, regardless of the location where those residents are employed (whether within the jurisdiction or not). Categories are derived from the following source tables: Agriculture & Natural Resources: C24030_003E, C24030_030E; Construction: C24030_006E, C24030_033E; Manufacturing, Wholesale & Transportation: C24030_007E, C24030_034E, C24030_008E, C24030_035E, C24030_010E, C24030_037E; Retail: C24030_009E, C24030_036E; Information: C24030_013E, C24030_040E; Financial & Professional Services: C24030_014E, C24030_041E, C24030_017E, C24030_044E; Health & Educational Services: C24030_021E, C24030_024E, C24030_048E, C24030_051E; Other: C24030_027E, C24030_054E, C24030_028E, C24030_055E. Source: U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table C24030. For the data table behind this figure, please refer to the Data Packet Workbook, Table POPEMP-06.



Looked at a different way, Management, Business, Science and Arts occupations comprise about 60% of all residents' employment, which is substantially greater than Contra Costa County and the Bay Area as a whole.

FIGURE 10. RESIDENT EMPLOYMENT BY OCCUPATION

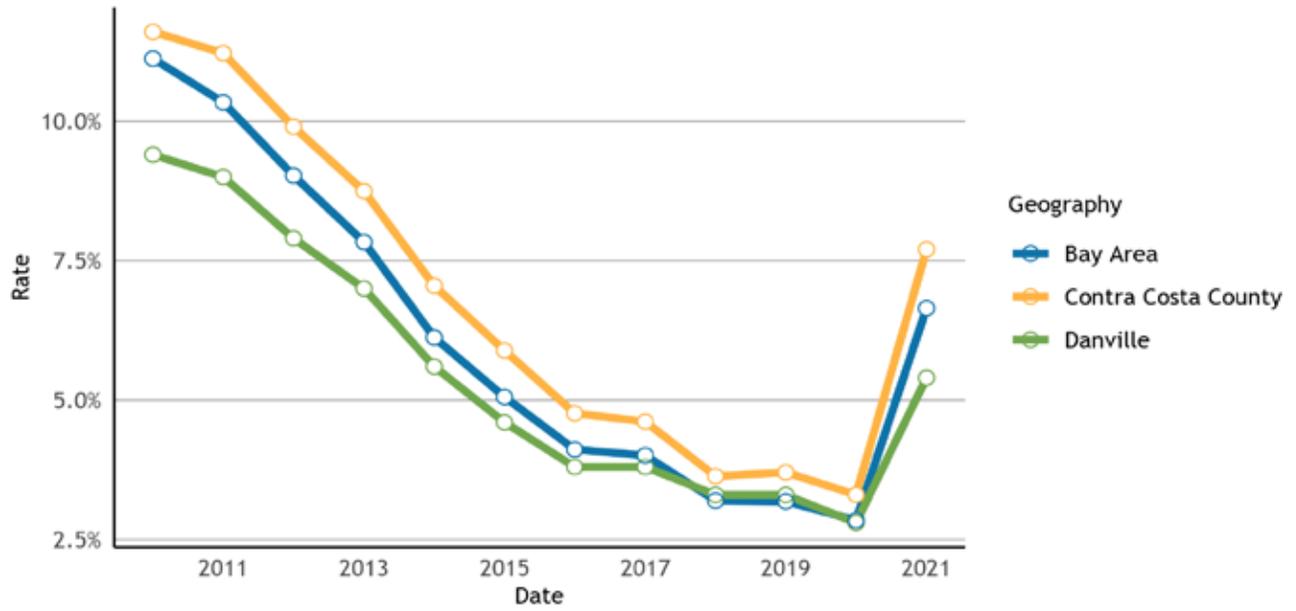


Universe: Civilian employed population age 16 years and over. Notes: The data displayed shows the occupations of jurisdiction residents, regardless of the location where those residents are employed (whether within the jurisdiction or not). Categories are derived from the following source tables: management, business, science, and arts occupations: C24010_003E, C24010_039E; service occupations: C24010_019E, C24010_055E; sales and office occupations: C24010_027E, C24010_063E; natural resources, construction, and maintenance occupations: C24010_030E, C24010_066E; production, transportation, and material moving occupations: C24010_034E, C24010_070E. Source: U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table C24010. For the data table behind this figure, please refer to the Data Packet Workbook, Table POPEMP-07.

Unemployment

In Danville, there was a 4.0 percentage point decrease in the unemployment rate between January 2010 and January 2021. Jurisdictions through the region experienced a sharp rise in unemployment in 2020 due to impacts related to the COVID-19 pandemic, though with a general improvement and recovery in the later months of 2020. As of May 2021, the State Employment Development Department estimates the Town's unemployment rate at 4.1%. In contrast, the rate for Contra Costa County as a whole is estimated at 6.3%.

FIGURE 11. UNEMPLOYMENT RATE



Universe: Civilian noninstitutional population ages 16 and older. Notes: Unemployment rates for the jurisdiction level is derived from larger-geography estimates. This method assumes that the rates of change in employment and unemployment are exactly the same in each sub-county area as at the county level. If this assumption is not true for a specific sub-county area, then the estimates for that area may not be representative of the current economic conditions. Since this assumption is untested, caution should be employed when using these data. Only not seasonally-adjusted labor force (unemployment rates) data are developed for cities and CDPs. Source: California Employment Development Department, Local Area Unemployment Statistics (LAUS), Sub-county areas monthly updates, 2010-2021. For the data table behind this figure, please refer to the Data Packet Workbook, Table POPEMP-15.



2018-2028 Occupation Projections

The State Employment Development Department has published job projections for the period between 2018 and 2028. Although the data include both Alameda and Contra Costa Counties, some assumptions can be made about the impact of the number of jobs and the corresponding wages in the region. All of the occupations with the most job openings will earn the employee less than \$45,000 annually. Based on 2021 State income limits, such individuals are considered very low-income.

TABLE 3. OCCUPATIONS WITH THE MOST JOB OPENINGS, 2018-2028

Occupational Title	Total Job Openings	Median Hourly Wage	Median Annual Wage
Cashiers	52,180	\$14.90	\$31,000
Retail Salespersons	40,180	\$15.28	\$31,781
Laborers and Freight, Stock and Material Movers (by hand)	38,020	\$18.43	\$38,324
Wait Staff	37,950	\$14.52	\$30,213
Office Clerks, General	28,700	\$20.93	\$43,533
Janitors and Cleaners, Except Maids and Housekeeping Cleaners	20,490	\$19.29	\$40,137
Cooks, Restaurant	20,320	\$16.02	\$33,319
Cashiers	52,180	\$14.90	\$31,000
Retail Salespersons	40,180	\$15.28	\$31,781
Laborers and Freight, Stock and Material Movers (by hand)	38,020	\$18.43	\$38,324

Notes: Total job openings are the sum of numeric change, exits, and transfers projected between 2018 and 2028. Wages are from the 2020 first quarter and do not include self-employed or unpaid family workers. If an estimate could not be provided for wages, they are excluded from this table. Excludes "All Other" categories. These are residual codes that do not represent a detailed occupation. Sources: U.S. Bureau of Labor Statistics' Current Employment Statistics (CES) March 2019 benchmark and Quarterly Census of Employment and Wages (QCEW) industry employment. <https://www.labormarketinfo.edd.ca.gov/data/employment-projections.html>

Extremely Low-Income Households

Despite the economic and job growth experienced throughout the region since 1990, the income gap has continued to widen. California is one of the most economically unequal states in the nation, and the Bay Area has the highest income inequality between high- and low-income households in the state.¹¹

In Danville, 77.6% of households make more than 100% of the Area Median Income (AMI)¹², compared to 5.6% making less than 30% of AMI, which is considered extremely low-income (see Figure 12).

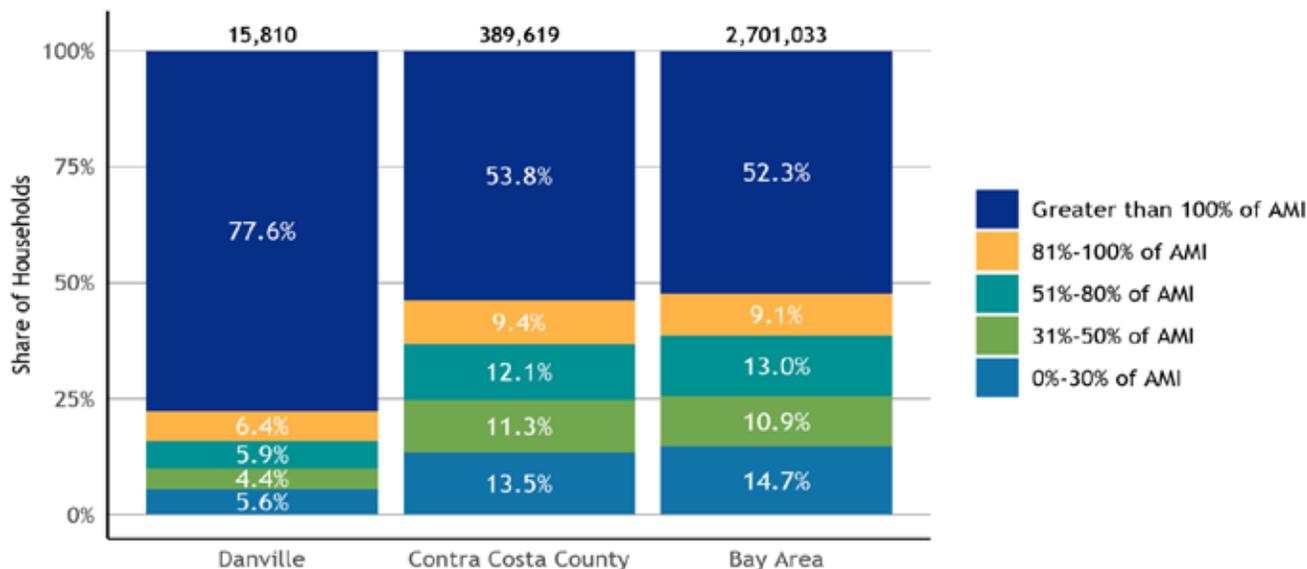
Regionally, more than half of all households make more than 100% AMI, while 15% make less than 30% AMI. In Contra Costa County, 30% AMI is the equivalent to the annual income of \$34,850 for a family of four. Many households with multiple wage earners – including food service workers, full-time students, teachers, farmworkers and healthcare professionals – can fall into lower AMI categories due to relatively stagnant wages in many industries.

¹¹ Bohn, S.et al. 2020. Income Inequality and Economic Opportunity in California. *Public Policy Institute of California*.

¹² 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. Households making between 80 and 120 percent of the AMI are moderate-income, those making 50 to 80 percent are low-income, those making 30 to 50 percent are very low-income, and those making less than 30 percent are extremely low-income. This is then adjusted for household size.

State law requires jurisdictions to estimate the number of extremely low-income households – those earning less than 30% of median income. According to the data shown below (Figure 12), 1,585 of Danville’s households are 0-50% AMI while 890 are extremely low-income. Therefore, extremely low-income households represent 56.2% of households who are 0-50% AMI, as 890 divided by 1,585 is 56.2%. This option aligns with HCD’s guidance to use U.S. Census data to calculate the percentage of very low-income RHNA that qualifies for extremely low-income households, as the information in Figure 12 represents a tabulation of Census Bureau Data.

FIGURE 12. HOUSEHOLDS BY HOUSEHOLD INCOME LEVEL



Universe: Occupied housing units. Notes: 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. The data that is reported for the Bay Area is not based on a regional AMI but instead refers to the regional total of households in an income group relative to the AMI for the county where that household is located. Local jurisdictions are required to provide an estimate for their projected extremely low-income households (0-30% AMI) in their Housing Elements. HCD’s official Housing Element guidance notes that jurisdictions can use their RHNA for very low-income households (those making 0-50% AMI) to calculate their projected extremely low-income households. As Bay Area jurisdictions have not yet received their final RHNA numbers, this document does not contain the required data point of projected extremely low-income households. The report portion of the housing data needs packet contains more specific guidance for how local staff can calculate an estimate for projected extremely low-income households once jurisdictions receive their 6th cycle RHNA numbers. Source: U.S. Department of Housing and Urban Development (HUD), Comprehensive Housing Affordability Strategy (CHAS) ACS tabulation, 2013-2017 release. For the data table behind this figure, please refer to the Data Packet Workbook, Table ELI-01.

Extremely low-income households are more likely to experience housing problems and cost burden. There are approximately 535 ELI owner-households, representing 4% of owners throughout the Town, and 355 ELI renter-households, representing 2.7% of renters. A larger proportion of ELI renter-households experience cost burden compared to ELI owner-households, 94% to 84%, respectively. However, both are substantially higher than each tenure group as a whole. About 37% of renter households and 30% of owner households have cost burdens above 30%. It is relevant to note that high rates of housing problems and cost burden are not isolated to extremely low-income households alone. For example, 100% of renter households earning low incomes are cost burdened.

Overall, 5.6% of households are ELI households. In comparison, 12.3% of households countywide are in the extremely low-income category. While White households make up the bulk of the households earning extremely low incomes, many households of color also earn extremely low incomes. For example, Asian/Pacific Islander households make up 10.7% of extremely low-income households in Danville. Racial/ethnic income and housing

problem demographics are further described in Appendix D, Affirmatively Furthering Fair Housing, of this Housing Element.

Resources for ELI Households

The Town offers services to the community that benefit all economic segments of the community, including extremely low-income households. The Danville Parks, Recreation and Arts Strategic Plan Update establishes a long-range vision and course of action for creating and sustaining a high quality, interconnected system of parks, recreation and arts facilities, services and programs, many of which are free or of low cost. In addition, the following housing developments in Danville contain affordable units:

Sycamore Place	Hansen	Quail Gardens
Alexon Riverwalk	Haskins Ranch	Redwoods
Danville Hotel	Laurel Cottages	Rose Garden
Abigail Circle	Edendale	Ryland Cottages
Abigail Place	Elworthy Ranch	San Michele
Autumn Creek	Lawrence Estates	Stoney Brook
California Shadowhawk	Morris Plaza	Sunrise
FAZ	Old Blackhawk Estates	Tassajara Estates
Creekside Commons	Old Blackhawk Village	Old Town
Creekview	Pintado Point	Valerosa
Culet Estates	Sequoia Grove	Matadera
Danville Gardens	Preserves at Iron Horse Trail	

The Housing Choice Voucher Program, managed by the County, also serves very low and extremely low-income families, senior households, and persons with disabilities. The Town aims to provide additional resources for ELI households through programs outlined in this Housing Element within Appendix G. Additional fair housing actions, outlined under Actions to Affirmatively Further Fair Housing, also aim to increase housing opportunities for lower income households. While there are resources available for ELI households, they remain a vulnerable group throughout the region, including in Danville.

Understanding households by income and race/ethnicity can shed light on the challenges faced by people of color in terms of access to housing that is affordable. The following table illustrates that households in Danville generally skew towards above moderate income.

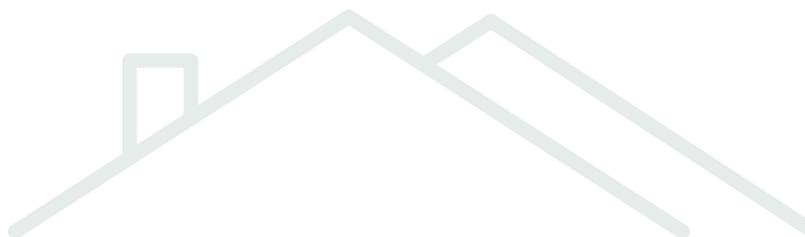


TABLE 4. HOUSEHOLD DISTRIBUTION BY RACE/ETHNICITY AND INCOME

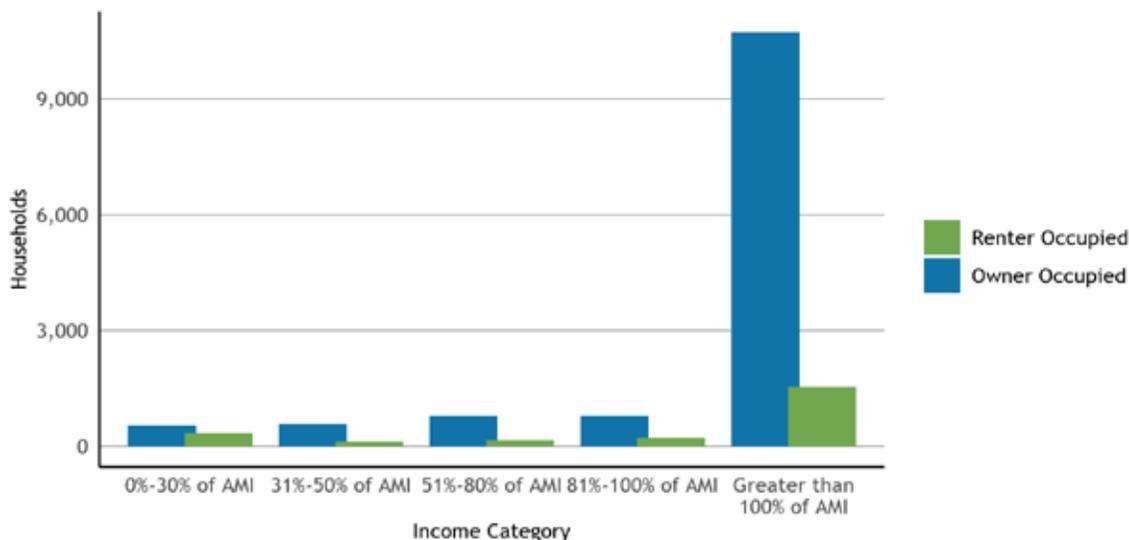
Racial / Ethnic Group	0%-30% of AMI	31%-50% of AMI	51%-80% of AMI	81%-100% of AMI	Greater than 100% of AMI
American Indian or Alaska Native, Non-Hispanic	0%	0%	0%	0%	0%
Asian / API, Non-Hispanic	5%	3%	8%	6%	78%
Black or African American, Non-Hispanic	0%	0%	0%	21%	79%
White, Non-Hispanic	6%	5%	6%	6%	78%
Other Race or Multiple Races, Non-Hispanic	10%	13%	10%	0%	67%
Hispanic or Latinx	4%	0%	7%	12%	77%
Totals	6%	4%	6%	6%	78%

Universe: Occupied housing units. Notes: 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. 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. For the data table behind this figure, please refer to the Data Packet Workbook, Table ELI-02.

Throughout the region, there are disparities between the incomes of homeowners and renters. Typically, the number of low-income renters greatly outpaces the amount of housing available that is affordable for these households.

In Danville, the largest proportion of renters falls in the *Greater than 100% of AMI* income group, while the largest proportion of homeowners are found in the *Greater than 100% of AMI* group (see Figure 13).

FIGURE 13. HOUSEHOLD INCOME LEVEL BY TENURE

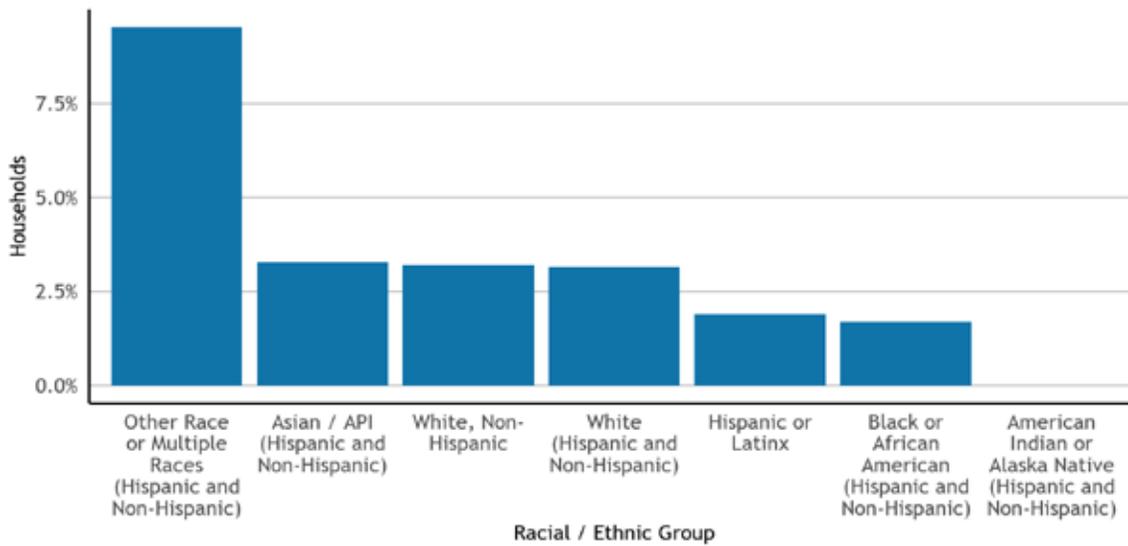


Universe: Occupied housing units. Notes: Income groups are based on HUD calculations for Area Median Income (AMI). HUD calculates the AMI for different metropolitan areas, and the nine county Bay Area includes the following metropolitan areas: Napa Metro Area (Napa County), Oakland-Fremont Metro Area (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. For the data table behind this figure, please refer to the Data Packet Workbook, Table POPEMP-21.

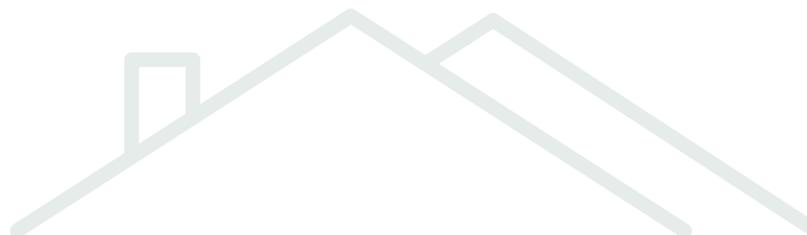
Currently, people of color are more likely to experience poverty and financial instability as a result of federal and local housing policies that have historically excluded them from the same opportunities extended to white residents.¹³ These economic disparities also leave communities of color at higher risk for housing insecurity, displacement or homelessness. In Danville, Other Race or Multiple Races (Hispanic and Non-Hispanic) residents experience the highest rates of poverty, followed by Asian / API (Hispanic and Non-Hispanic) residents (see Figure 14).

FIGURE 14. 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-1). For the data table behind this figure, please refer to the Data Packet Workbook, Table ELI-03.

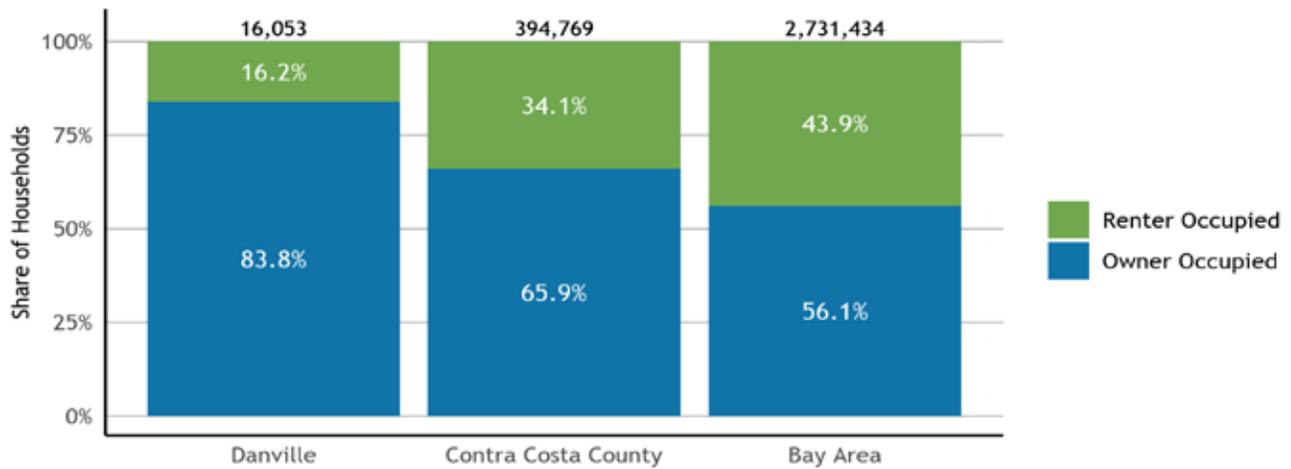
¹³ Moore, E., Montojó, N. and Mauri, N., 2019. Roots, Race & Place: A History of Racially Exclusionary Housing the San Francisco Bay Area. *Hass Institute*.



Tenure

The number of residents who own their homes compared to those who rent their homes can help identify the level of housing insecurity – ability for individuals to stay in their homes – in a city and region. Generally, renters may be displaced more quickly if prices increase. In Danville there are a total of 16,053 housing units, and fewer residents rent than own their homes: 16.2% versus 83.8% (see Figure 15). By comparison, 34.1% of households in Contra Costa County are renters, while 44% of Bay Area households rent their homes.

FIGURE 15. HOUSING TENURE



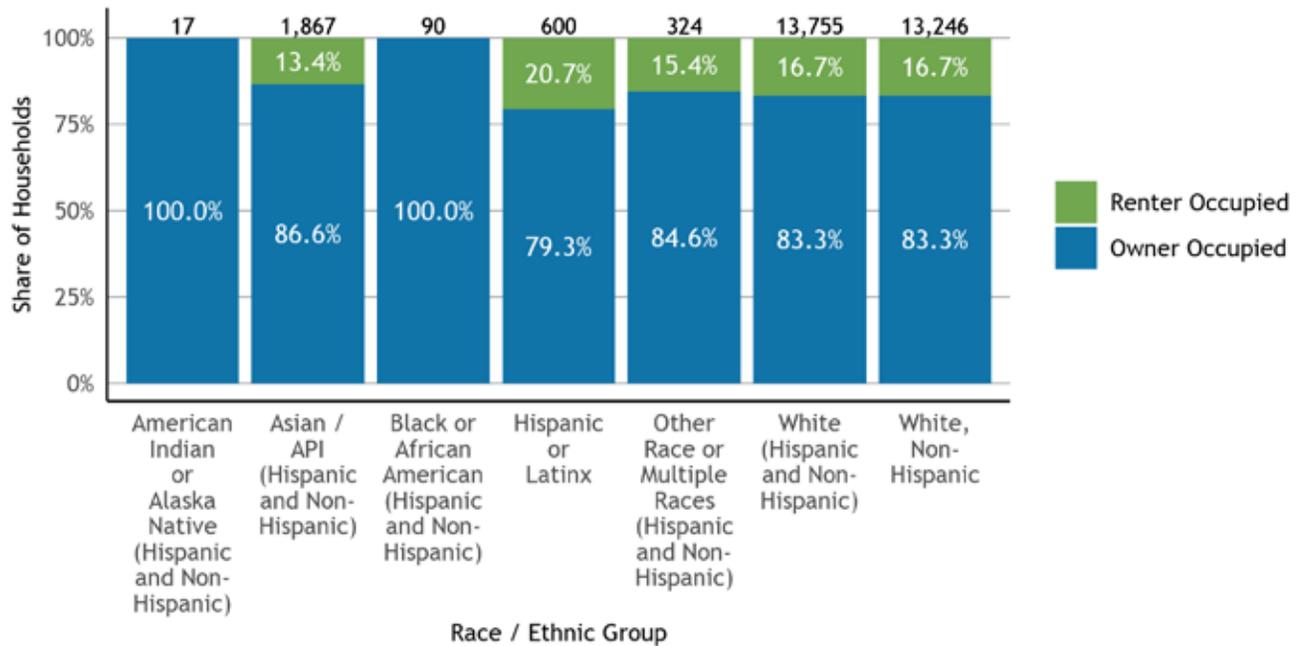
Universe: Occupied housing units. Source: U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B25003. For the data table behind this figure, please refer to the Data Packet Workbook, Table POPEMP-16.

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.¹⁴ In Danville, 100.0% of Black households owned their homes, while homeownership rates were 86.6% for Asian households, 79.3% for Latinx households, and 83.3% for White households. Notably, recent changes to state law require local jurisdictions to examine these dynamics and other fair housing issues when updating their Housing Elements.

¹⁴ 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.



FIGURE 16. HOUSING TENURE BY RACE OF HOUSEHOLDER



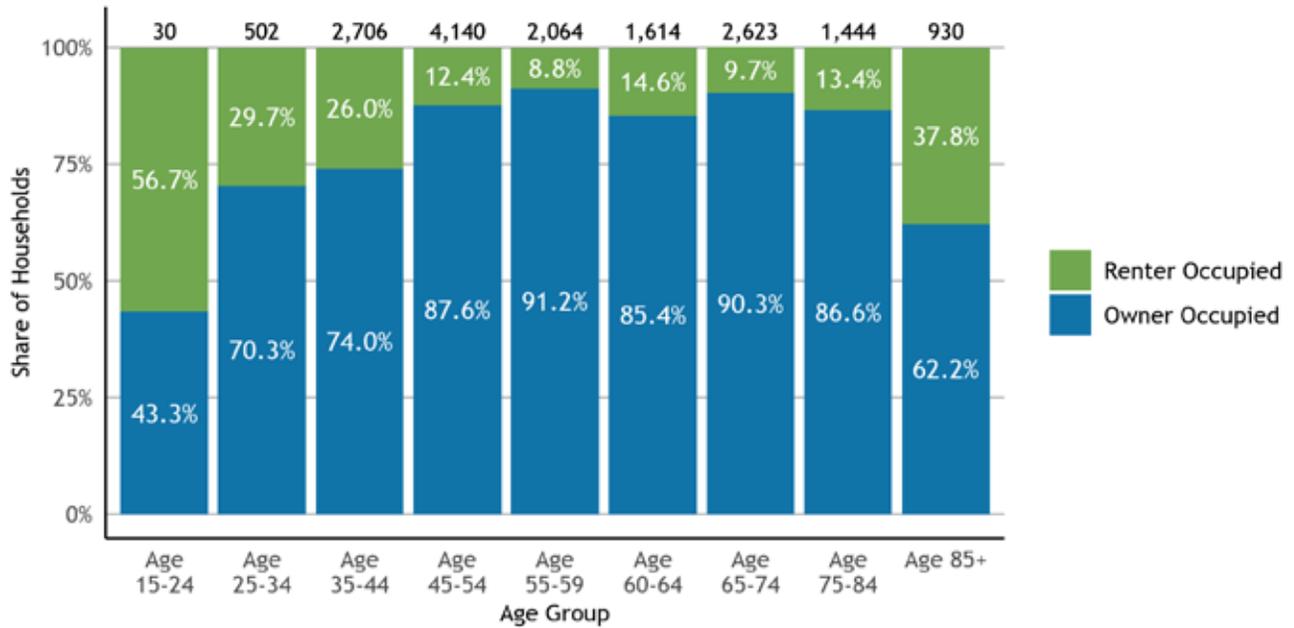
Universe: Occupied housing units. Notes: For this table, the Census Bureau does not disaggregate racial groups by Hispanic/Latinx ethnicity. However, data for the white racial group is also reported for white householders who are not Hispanic/Latinx. Since residents who identify as white and Hispanic/Latinx 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). For the data table behind this figure, please refer to the Data Packet Workbook, Table POPEMP-20.

The age of residents who rent or own their home can also signal the housing challenges a community is experiencing. Younger households tend to rent and may struggle to buy a first home in the Bay Area due to high housing costs. At the same time, senior homeowners seeking to downsize may have limited options in an expensive housing market.



In Danville, 26.6% of householders between the ages of 25 and 44 are renters, while 16.0% of householders over 65 are (see Figure 17).

FIGURE 17. HOUSING TENURE BY AGE

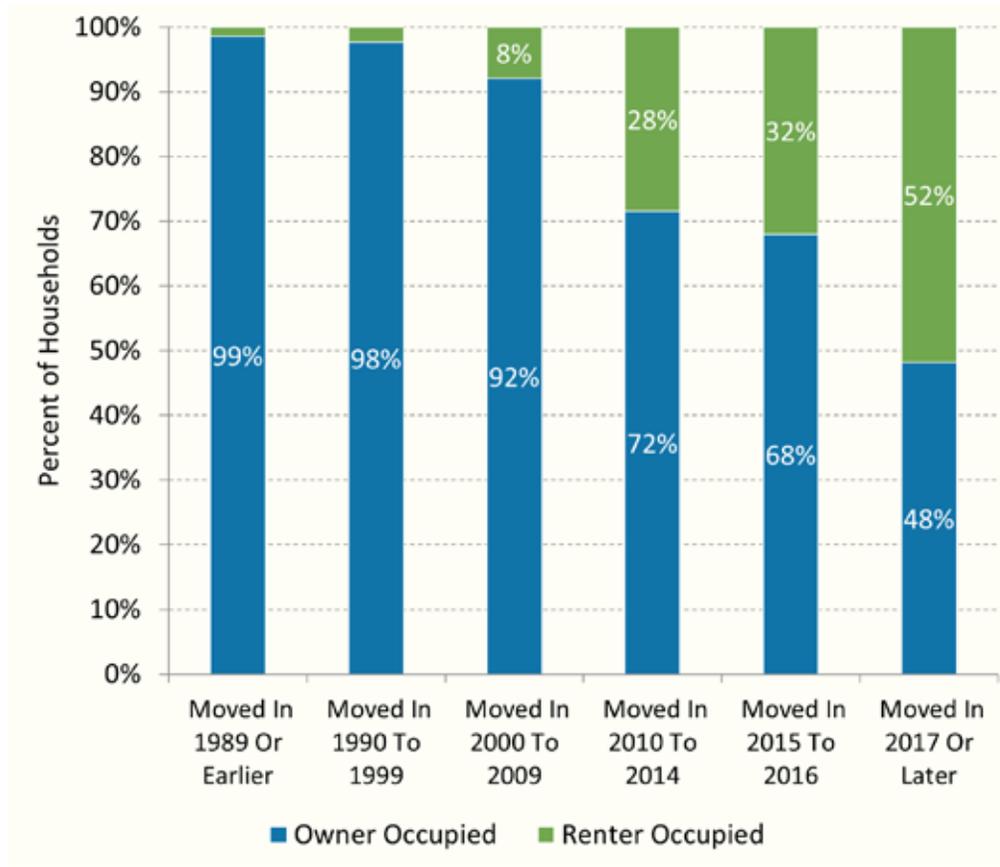


Universe: Occupied housing units. Source: U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B25007. For the data table behind this figure, please refer to the Data Packet Workbook, Table POPEMP-18.

Tenure information based on the year in which a household moved further illustrates the differences between long-term residents, who tend to trend older, with newer residents. The following chart shows that 99% of households that moved in in 1989 or earlier are owner occupied, whereas only 48% of households that moved in 2017 or later are owner occupied.



FIGURE 18. HOUSING TENURE BY YEAR MOVED TO CURRENT RESIDENCE

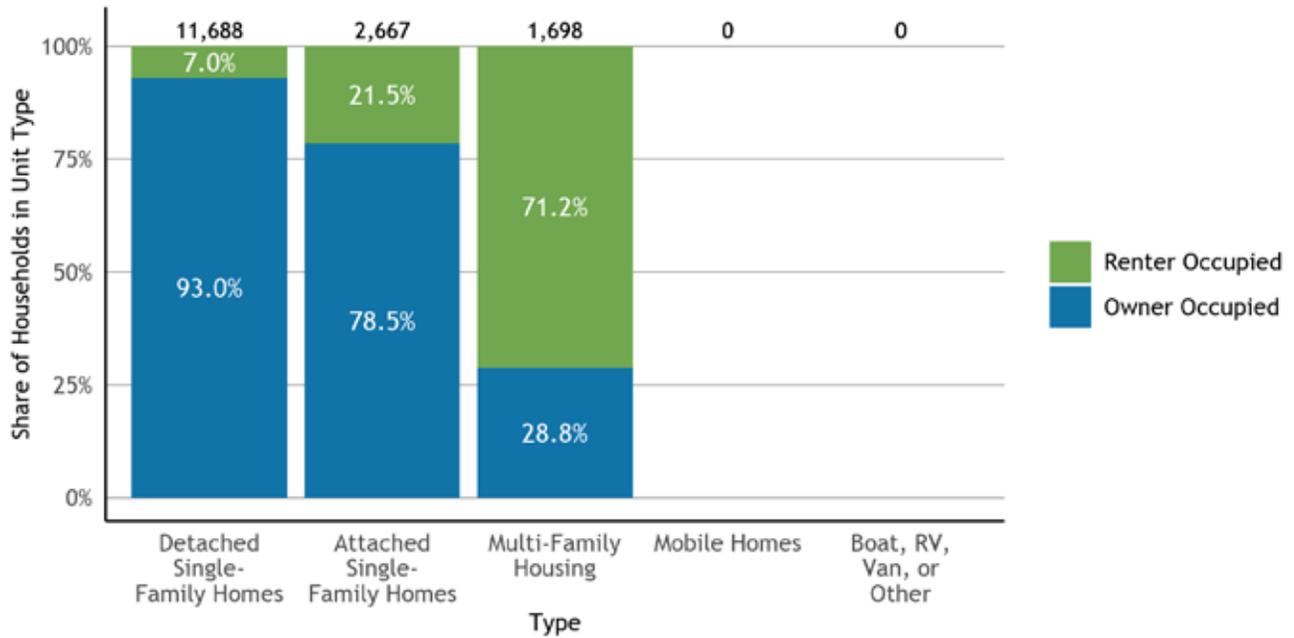


Universe: Occupied housing units. Source: U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B25038. For the data table behind this figure, please refer to the Data Packet Workbook, Table POPEMP-19.



In many cities, homeownership rates for households in single-family homes are substantially higher than the rates for households in multi-family housing. In Danville, 93.0% of households in detached single-family homes are homeowners, while 28.8% of households in multi-family housing are homeowners (see Figure 19).

FIGURE 19. HOUSING TENURE BY HOUSING TYPE



Universe: Occupied housing units. Source: U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B25032. For the data table behind this figure, please refer to the Data Packet Workbook, Table POPEMP-22.

Displacement

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.

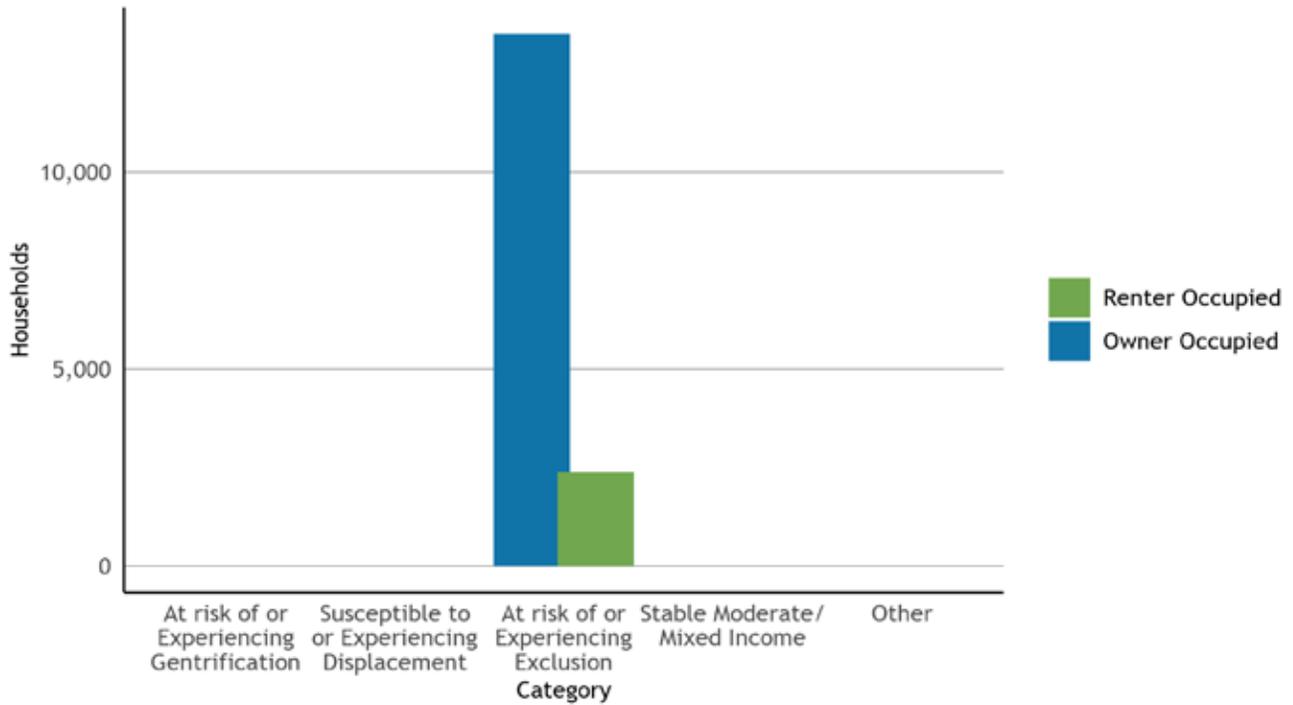
The University of California, Berkeley has mapped all neighborhoods in the Bay area, identifying their risk for gentrification. They find that in Danville, 0.0% of households live in neighborhoods that are susceptible to or experiencing displacement and 0.0% live in neighborhoods at risk of or undergoing gentrification.

Equally important, some neighborhoods in the Bay Area do not have housing appropriate for a broad section of the workforce. UC Berkeley estimates that 100.0% of households in Danville live in neighborhoods where low-income households are likely to be excluded due to prohibitive housing costs.¹⁵



¹⁵ More information about this gentrification and displacement data is available at the Urban Displacement Project’s webpage: <https://www.urbandisplacement.org/>. Specifically, one can learn more about the different gentrification/displacement typologies shown in Figure 18 at this link: https://www.urbandisplacement.org/sites/default/files/typology_sheet_2018_0.png. Additionally, one can view maps that show which typologies correspond to which parts of a jurisdiction here: <https://www.urbandisplacement.org/san-francisco/sf-bay-area-gentrification-and-displacement>

FIGURE 20. 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. For the data table behind this figure, please refer to the Data Packet Workbook, Table POPEMP-25.





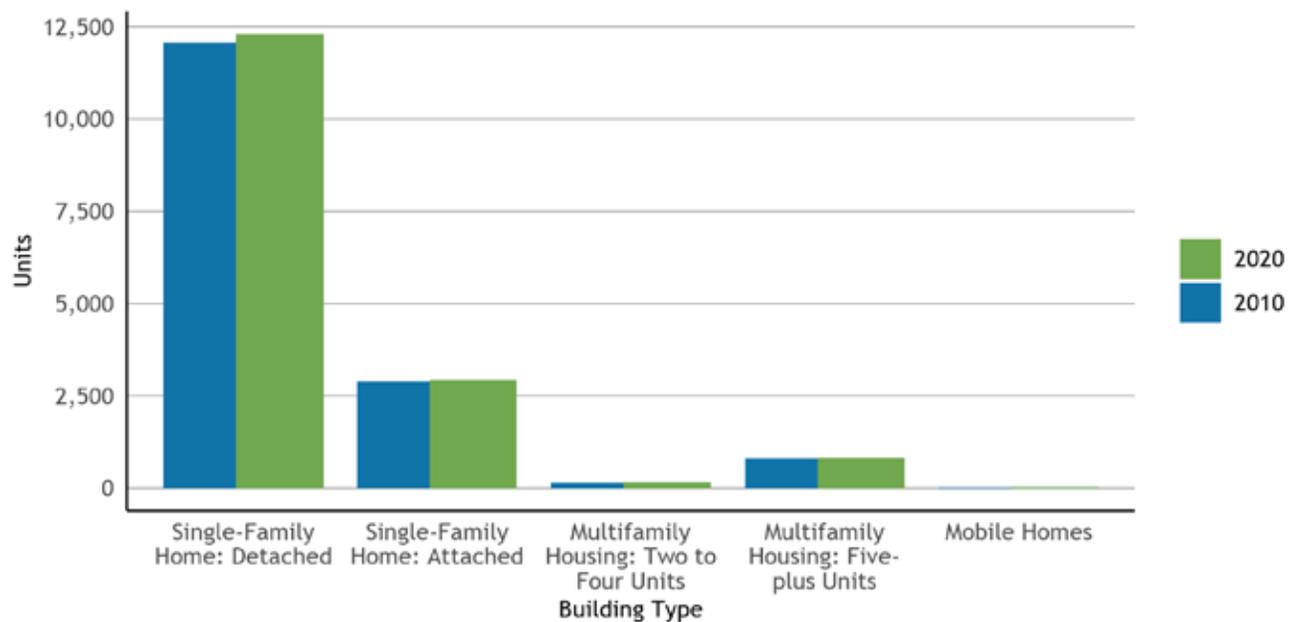
5. Housing Stock Characteristics

Housing Types, Year Built, Vacancy, and Permits

In recent years, most housing produced in the region and across the state consisted of single-family homes and larger multi-unit buildings. However, some households are increasingly interested in “missing middle housing” – including duplexes, triplexes, townhomes, cottage clusters and accessory dwelling units (ADUs). These housing types may open up more options across incomes and tenure, from young households seeking homeownership options to seniors looking to downsize and age-in-place.

The housing stock of Danville in 2020 was made up of 75.7% single family detached homes, 18.0% single family attached homes, 1.0% multifamily homes with 2 to 4 units, 5.1% multifamily homes with 5 or more units, and 0.2% mobile homes (see Figure 21). In Danville, the housing type that experienced the most growth between 2010 and 2020 was *Single-Family Home: Detached*.

FIGURE 21. HOUSING TYPE TRENDS

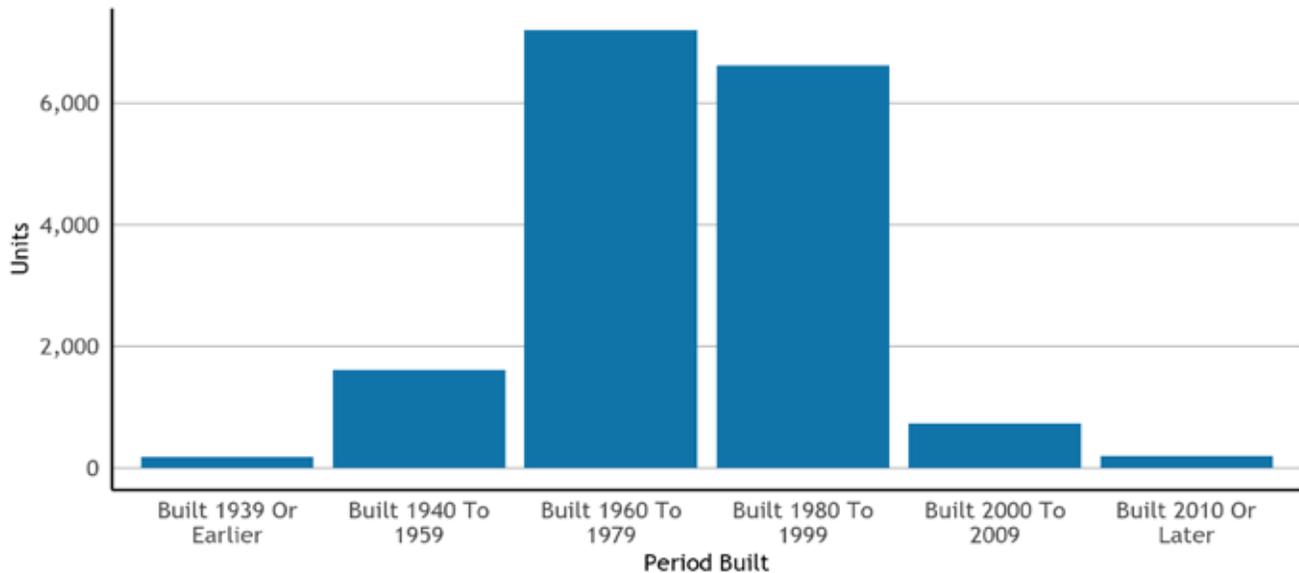


Universe: Housing units. Source: California Department of Finance, E-5 series. For the data table behind this figure, please refer to the Data Packet Workbook, Table HSG-01.



Production has not kept up with housing demand for several decades in the Bay Area, as the total number of units built and available has not yet come close to meeting the population and job growth experienced throughout the region. In Danville, the largest proportion of the housing stock was built 1960 to 1979, with 7,201 units constructed during this period (see Figure 22). Since 2010, 1.2% of the current housing stock was built, which is 198 units.

FIGURE 22. HOUSING UNITS BY YEAR STRUCTURE BUILT



Universe: Housing units. Source: U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B25034. For the data table behind this figure, please refer to the Data Packet Workbook, Table HSG-04.

Vacant units make up 3.0% of the overall housing stock in Danville. The rental vacancy stands at 2.7%, while the ownership vacancy rate is 1.7%. Of the vacant units, the most common type of vacancy is *For Sale* (see Figure 23).¹⁶

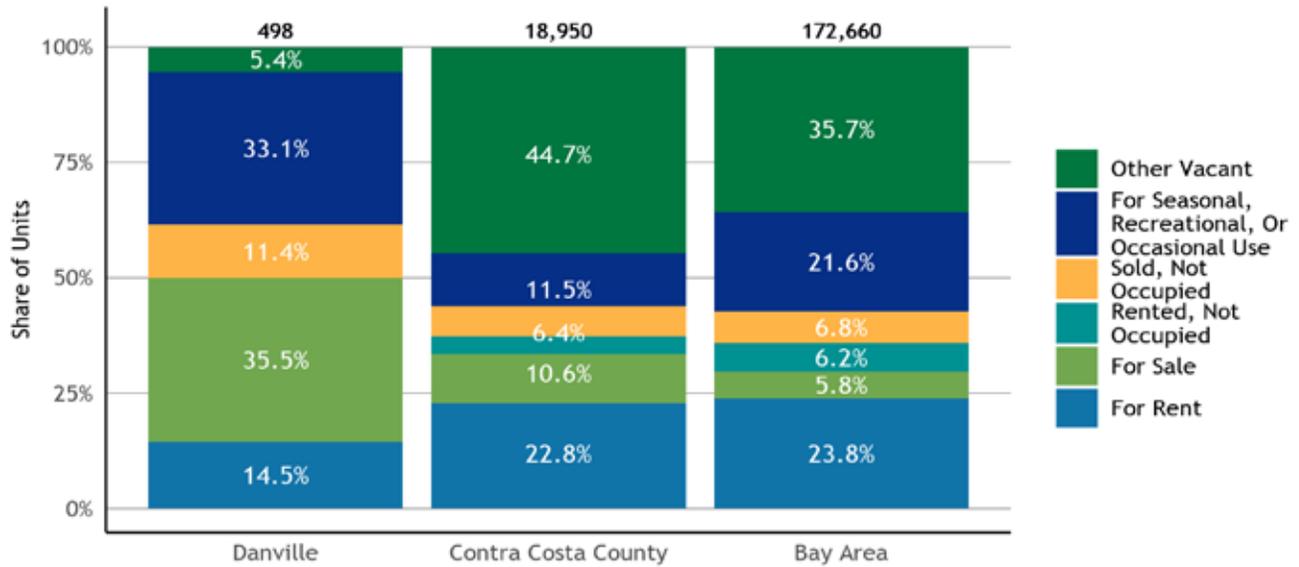
Throughout the Bay Area, vacancies make up 2.6% of the total housing units, with homes listed for rent; units used for *recreational or occasional use*, and units not otherwise classified (*other vacant*) making up the majority of vacancies. The Census Bureau classifies a unit as vacant if no one is occupying it when census interviewers are conducting the American Community Survey or Decennial Census. Vacant units classified as “for recreational or occasional use” are those that are held for short-term periods of use throughout the year. Accordingly, vacation rentals and short-term rentals like Airbnb are likely to fall in this category. The Census Bureau classifies units as “other vacant” if they are vacant due to foreclosure, personal/family reasons, legal proceedings, repairs/renovations, abandonment, preparation for being rented or sold, or vacant for an extended absence for reasons such as a work assignment, military duty, or incarceration.¹⁷ In a region with a thriving economy and housing market like the Bay Area, units being renovated/repared and prepared for rental or sale are likely to represent a large portion of the “other vacant” category. Additionally, the need for seismic retrofitting in older housing stock could also influence the proportion of “other vacant” units in some jurisdictions.¹⁸ In Danville, the State Department of Finance currently estimates the vacancy rate is approximately 4.5%. Countywide, it is estimated at 5.3%.

¹⁶ The vacancy rates by tenure is for a smaller universe than the total vacancy rate first reported, which in principle includes the full stock (3.0%). The vacancy by tenure counts are rates relative to the rental stock (occupied and vacant) and ownership stock (occupied and vacant) - but exclude a are significant number of vacancy categories, including the numerically significant *other vacant*.

¹⁷ For more information, see pages 3 through 6 of this list of definitions prepared by the Census Bureau: <https://www.census.gov/housing/hvs/definitions.pdf>.

¹⁸ See Dow, P. (2018). Unpacking the Growth in San Francisco’s Vacant Housing Stock: Client Report for the San Francisco Planning Department. University of California, Berkeley.

FIGURE 23. VACANT UNITS BY TYPE



Universe: Vacant housing units. Source: U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B25004. For the data table behind this figure, please refer to the Data Packet Workbook, Table HSG-03.

Between 2015 and 2019, 458 housing units were issued permits in Danville. 83.6% of permits issued in Danville were for above moderate-income housing, 9.2% were for moderate-income housing, and 7.2% were for low- or very low-income housing (see Table 5).

TABLE 5. HOUSING PERMITTING

Income Group	Number
Above Moderate Income Permits	383
Moderate Income Permits	42
Low Income Permits	23
Very Low Income Permits	10

Universe: Housing permits issued between 2015 and 2019

Notes: HCD uses the following definitions for the four income categories: Very Low Income: units affordable to households making less than 50% of the Area Median Income for the county in which the jurisdiction is located. Low Income: units affordable to households making between 50% and 80% of the Area Median Income for the county in which the jurisdiction is located. Moderate Income: units affordable to households making between 80% and 120% of the Area Median Income for the county in which the jurisdiction is located. Above Moderate Income: units affordable to households making above 120% of the Area Median Income for the county in which the jurisdiction is located. Source: California Department of Housing and Community Development (HCD), 5th Cycle Annual Progress Report Permit Summary (2020). This table is included in the Data Packet Workbook as Table HSG-11.

Assisted Housing Developments At-Risk of Conversion

While there is an immense need to produce new affordable housing units, ensuring that the existing affordable housing stock remains affordable is equally important. Additionally, it is typically faster and less expensive to preserve currently affordable units that are at risk of converting to market-rate than it is to build new affordable housing.

The data in the table below comes from the California Housing Partnership's Preservation Database, the state's most comprehensive source of information on subsidized affordable housing at risk of losing its affordable status and converting to market-rate housing. However, this database does not include all deed-restricted affordable units in the state, so there may be at-risk assisted units in a jurisdiction that are not captured in this data table. There are 73 assisted units in Danville in the Preservation Database. Of these units, none are at *High Risk* or *Very High Risk* of conversion.¹⁹ Sycamore Place, a 74-unit senior development (73 affordable units), was developed by BRIDGE Housing and was primarily funded through the Low-Income Housing Tax Credit program. Although the tax credit affordability restrictions end in 2057, the risk level is considered low because the project is owned by a nonprofit developer whose mission it is to create and conserve housing affordable to lower income households.

TABLE 6. ASSISTED UNITS AT RISK OF CONVERSION

Risk Level	Danville	Contra Costa County	Bay Area
Low	73	13403	110,177
Moderate	0	211	3,375
High	0	270	1,854
Very High	0	0	1,053
Total Assisted Units in Database	73	13,884	116,459

Universe: HUD, Low-Income Housing Tax Credit (LIHTC), USDA, and CalHFA projects. Subsidized or assisted developments that do not have one of the aforementioned financing sources may not be included. Notes: While California Housing Partnership's Preservation Database is the state's most comprehensive source of information on subsidized affordable housing at risk of losing its affordable status and converting to market-rate housing, this database does not include all deed-restricted affordable units in the state. Consequently, there may be at-risk assisted units in a jurisdiction that are not captured in this data table. Per HCD guidance, local jurisdictions must also list the specific affordable housing developments at-risk of converting to market rate uses. This document provides aggregate numbers of at-risk units for each jurisdiction, but local planning staff should contact Danielle Mazzella with the California Housing Partnership at dmazzella@chpc.net to obtain a list of affordable properties that fall under this designation. California Housing Partnership uses the following categories for assisted housing developments in its database: Very-High Risk: affordable homes that are at-risk of converting to market rate within the next year that do not have a known overlapping subsidy that would extend affordability and are not owned by a large/stable non-profit, mission-driven developer. High Risk: affordable homes that are at-risk of converting to market rate in the next 1-5 years that do not have a known overlapping subsidy that would extend affordability and are not owned by a large/stable non-profit, mission-driven developer. Moderate Risk: affordable homes that are at-risk of converting to market rate in the next 5-10 years that do not have a known overlapping subsidy that would extend affordability and are not owned by a large/stable non-profit, mission-driven developer. Low Risk: affordable homes that are at-risk of converting to market rate in 10+ years and/or are owned by a large/stable non-profit, mission-driven developer. Source: California Housing Partnership, Preservation Database (2020). This table is included in the Data Packet Workbook as Table RISK-01.

¹⁹ California Housing Partnership uses the following categories for assisted housing developments in its database:

Very-High Risk: affordable homes that are at-risk of converting to market rate within the next year that do not have a known overlapping subsidy that would extend affordability and are not owned by a large/stable non-profit, mission-driven developer.

High Risk: affordable homes that are at-risk of converting to market rate in the next 1-5 years that do not have a known overlapping subsidy that would extend affordability and are not owned by a large/stable non-profit, mission-driven developer.

Moderate Risk: affordable homes that are at-risk of converting to market rate in the next 5-10 years that do not have a known overlapping subsidy that would extend affordability and are not owned by a large/stable non-profit, mission-driven developer.

Low Risk: affordable homes that are at-risk of converting to market rate in 10+ years and/or are owned by a large/stable non-profit, mission-driven developer.

State law requires that each jurisdiction provide analysis and programs for preserving existing affordable multi-family rental housing units that were developed with public subsidies. Units at risk of conversion are those units in which the restrictions, agreements or contracts to maintain the affordability of the units expire or are otherwise terminated. At expiration, units may revert to market rate, rendering them no longer affordable to the people living in them. Loss of affordability can occur at the termination of bond funding, the expiration of density bonuses, and other similar local programs.

The potential loss of existing affordable housing units is an important issue to the Town due to displacement of lower-income tenants and the limited alternative housing for such persons. It is typically less expensive to preserve the affordability of these units than to subsidize construction of new affordable units due to the inflation of land and construction costs which has occurred since the original development of the affordable housing projects.

Various funding sources, including HUD funding sources, such as Community Development Block Grant (CDBG) funds and HOME Investment Partnerships Program (HOME) funds, Low-Income Housing Tax Credits (LIHTC), and other funds are used to create and preserve affordable housing in Contra Costa County. Preservation of at-risk projects can be achieved in a variety of ways, with adequate funding availability. Alternatively, units that are converted to market rate may be replaced with new assisted multi-family units with specified affordability timeframes.

Rental Assistance

State, local, or other funding sources can be used to provide rental subsidies to maintain the affordability of at-risk projects. These subsidies can be structured to mirror the Housing Choice Voucher/Section 8 program, whereby the subsidy covers the cost of the unit above what is determined to be affordable for the tenant's household income (including a utility allowance) up to the fair market value of the apartment. Unit sizes for the at-risk properties range from studios to two-bedroom units and are generally reserved for very low-income households. The total subsidy needed to maintain a unit is approximately \$20,000 per year.

Transfer of Ownership

If the current organizations managing the units at risk are no longer able to maintain the project, transferring ownership of the affordable units to a nonprofit housing organization is a viable way to preserve affordable housing for the long term. The estimated market value for affordable units that are potentially at high risk of converting to market rate is about \$350,000 per unit.

Construction of Replacement Units

The construction of new low-income housing can be a means to replace at-risk units, though extremely costly. The cost of developing new housing depends on a variety of factors including density, size of units, construction quality and type, location, land and development costs. Using the Turner Center's research on the cost to develop affordable housing around the Bay Area, the cost to replace the units could be as much as \$700,000 per unit.

Qualified Entities

An owner of a multi-family rental housing development with rental restrictions (i.e., is under agreement with federal, State, and local entities to receive subsidies for low-income tenants), may plan to sell their "at risk" property. The California Department of Housing and Community Development (HCD) has listed qualified entities that may be interested in participating in California's First Right of Refusal Program. If an owner decides to terminate a subsidy contract, or prepay the mortgage or sell or otherwise dispose of the assisted housing development, or if the owner has an assisted housing development in which there will be the expiration of rental restrictions, the owner must first give notice of the opportunity to offer to purchase to a list of qualified entities provided to the owner.

HCD has identified a number of entities operating in Contra Costa County that may be interested in participating in California’s First Right of Refusal Program. They are listed in the attached document. Of these entities, some have worked specifically in Danville, and others have completed projects in surrounding areas. If a development becomes at risk of conversion to market-rate housing, the Town will maintain contact with local organizations and housing providers who may have an interest in acquiring at-risk units and will assist other organizations in applying for funding to acquire at-risk units.

Funding Sources

A critical component to implement any of these preservation options is the availability of adequate funding, which can be difficult to secure. In general, Low-Income Housing Tax Credit funding is not readily available for rehabilitation and preservation, as the grant application process is highly competitive and prioritizes new construction. The Town’s previous ongoing funding source, Low/Mod Housing Funds available through the Redevelopment Agency, no longer exists due to the dissolution of Redevelopment more than a decade ago. Available funding sources that can support affordable housing preservation include sources from the federal and state governments, as well as local and regional funding.

Federal Funding

- HOME Investment Partnerships (HOME) Program
- Project-Based Vouchers (Section 8)
- Section 811 Project Rental Assistance
- Veterans Affairs Supportive Housing (VASH) Vouchers

State Funding

- Affordable Housing and Sustainable Communities (AHSC) Program
- Golden State Acquisition Fund (GSAF)
- Project Homekey
- Housing for a Healthy California (HHC)
- Multifamily Housing Program (MHP)
- National Housing Trust Fund
- Predevelopment Loan Program (PDLP)

Preservation and Replacement Needs

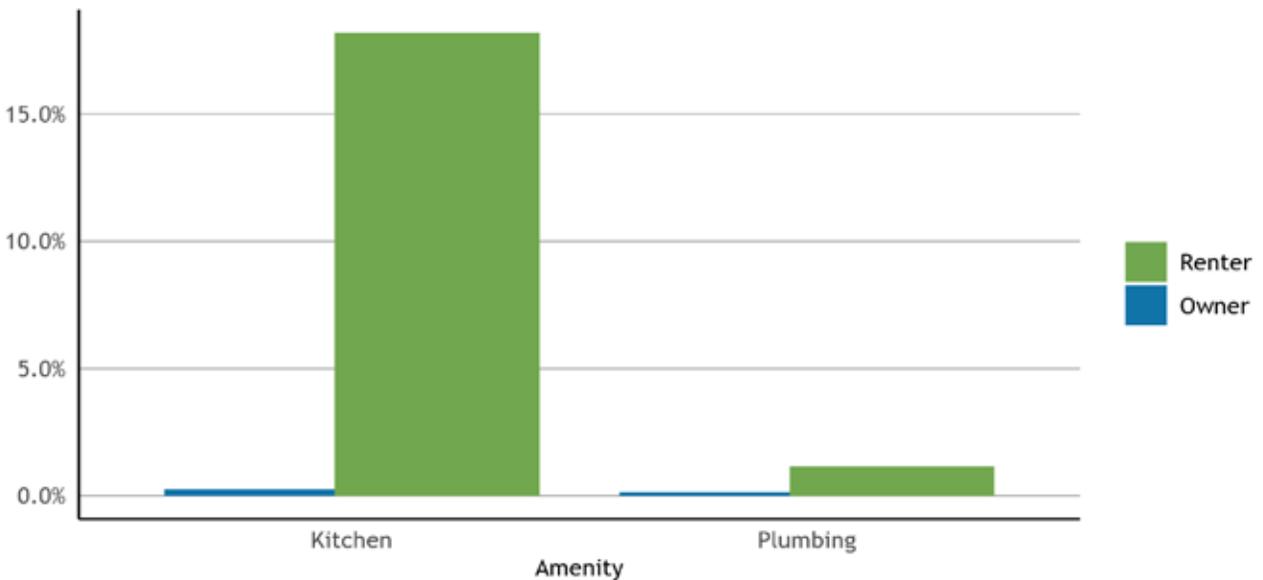
Based on Town records and information from the California Housing Partnership Corporation, there are no units with expiring affordability covenants in Danville during the next ten years (2023-2033).



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 the graph below gives a sense of some of the substandard conditions that may be present in Danville. For example, 18.2% of renters in Danville reported lacking a kitchen and 1.2% of renters lack plumbing, compared to 0.3% of owners who lack a kitchen and 0.1% of owners who lack plumbing.

FIGURE 24. 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. For the data table behind this figure, please refer to the Data Packet Workbook, Table HSG-06.

One measure of housing condition is the age of housing. In general, the older the unit, the greater it can be assumed to be in need of some level of rehabilitation. A general rule in the housing industry is that structures older than 20 years begin to show signs of deterioration and require renovation to maintain their quality. Unless properly maintained, homes older than 50 years can pose health, safety and welfare problems for occupants. Property maintenance is often deferred, especially for lower-income residents who may be unable to afford the rising costs to maintain their homes.

Consistent with State guidance, the table below estimates the number of units in need of rehabilitation and the number of units needing replacement. Although the exact number of Danville units in need of rehab is not currently known, the State accepts estimates based on a formula that assumes the older the unit, the more likely the rehab need. By applying an increasing percentage to the housing stock in each age category, it is estimated that there are approximately 990 units in need of some level of rehabilitation in Danville, representing 6% of the housing stock. The range of rehabilitation needs can include anything from minor repairs to major structural replacements. It is estimated that nearly all of the units in need of rehabilitation can be repaired without replacement.

TABLE 7. AGE OF HOUSING STOCK AND ESTIMATED REHABILITATION NEEDS

	Net Number of Units	Percent of Total	Units Needing Rehab, Percent	Units Needing Rehab, Total	
Built 2014 or later	153	0%			
Built 2010 to 2013	45	0%			
Built 2000 to 2009	731	2%	0.50%	4	
Built 1990 to 1999	4,060	10%	1%	41	
Built 1980 to 1989	2,564	6%	3%	77	
Built 1970 to 1979	5,295	13%	5%	265	
Built 1960 to 1969	1,906	5%	10%	191	
Built 1950 to 1959	1,255	3%	20%	251	
Built 1940 to 1949	362	1%	30%	109	
Built 1939 or earlier	180	0%	30%	54	
	16,551	39%		990	Total Units Needing Rehab
				6%	Percentage of Total Units
			99.50%	985	Units that Can Be Repaired
			0.50%	5	Units that Must Be Replaced

Source: American Community Survey, 5-year estimates (2019), Town of Danville 2021

Home and Rent Values

Home prices reflect a complex mix of supply and demand factors, including an area’s demographic profile, labor market, prevailing wages and job outlook, coupled with land and construction costs. In the Bay Area, the costs of housing have long been among the highest in the nation. The typical home value in Danville was estimated at \$1,943,170 by December of 2020, per data from Zillow. The largest proportion of homes were valued between \$1M-\$1.5M (see Figure 25). By comparison, the typical home value is \$772,410 in Contra Costa County and \$1,077,230 in the Bay Area, with the largest share of units valued \$250k-\$500k (county) and \$500k-\$750k (region).

The region’s home values have increased steadily since 2000, besides a decrease during the Great Recession. The rise in home prices has been especially steep since 2012, with the median home value in the Bay Area nearly doubling during this time. Since 2001, the typical home value has increased 128.2% in Danville from \$851,560 to \$1,943,170. This change is below the change in Contra Costa County, and below the change for the region (see Figure 26).

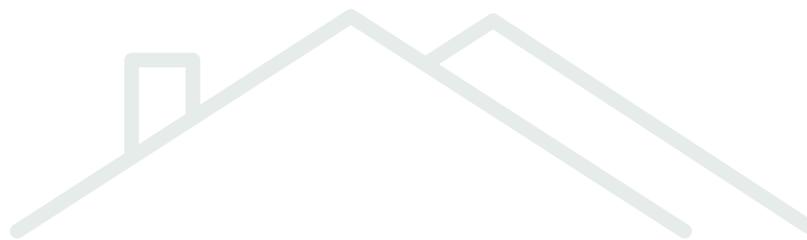
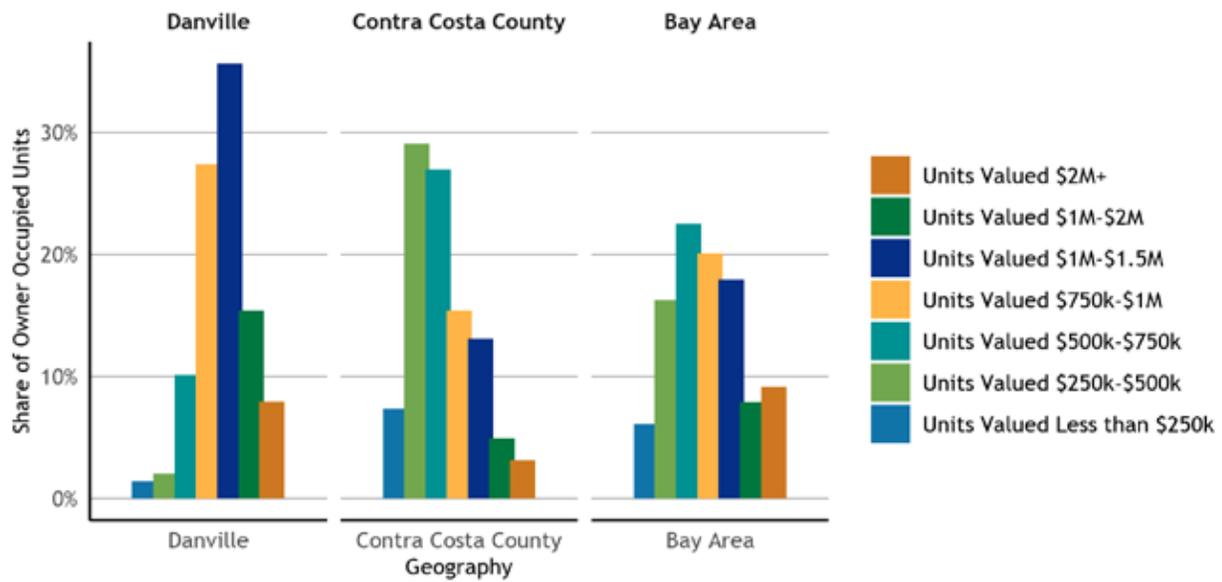
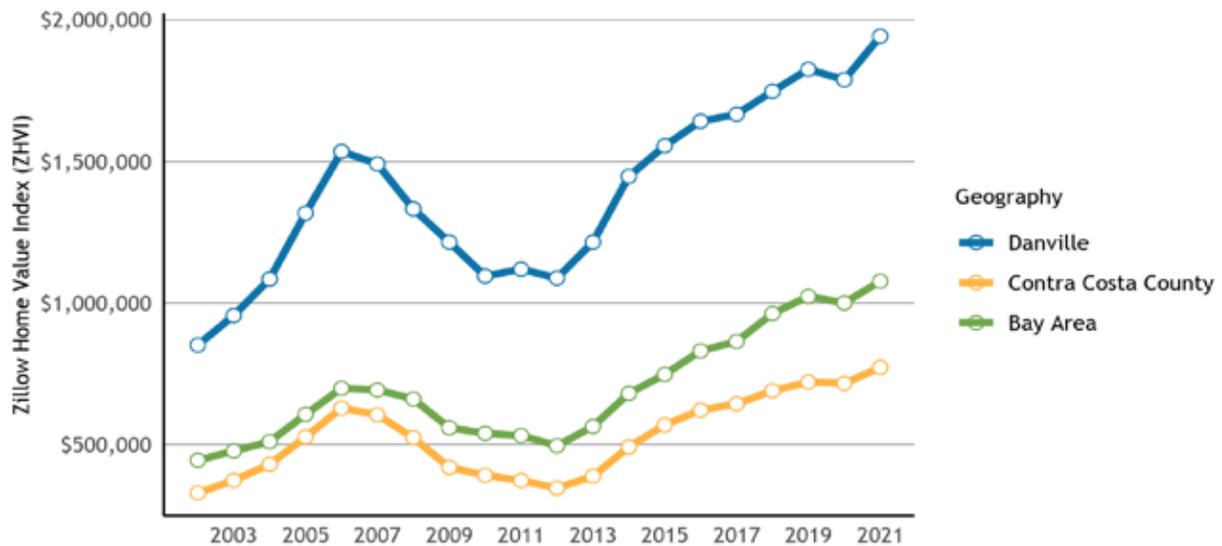


FIGURE 25. HOME VALUES OF OWNER-OCCUPIED UNITS



Universe: Owner-occupied units. Source: U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B25075. For the data table behind this figure, please refer to the Data Packet Workbook, Table HSG-07.

FIGURE 26. ZILLOW HOME VALUE INDEX (ZHVI)

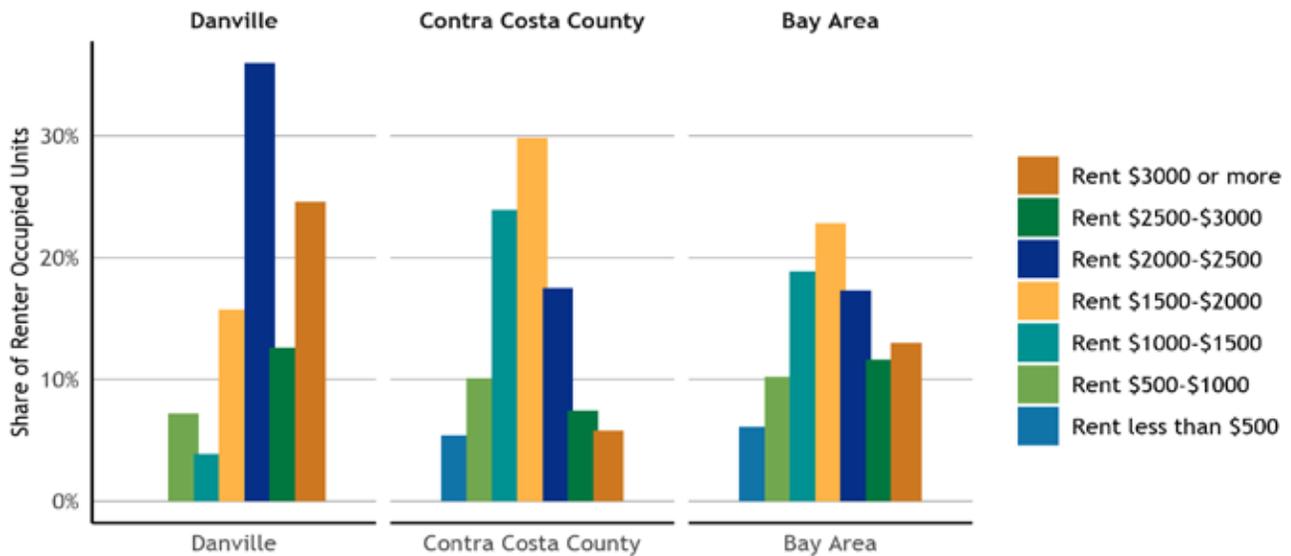


Universe: Owner-occupied housing units. Notes: Zillow describes the ZHVI as a smoothed, seasonally adjusted measure of the typical home value and market changes across a given region and housing type. The ZHVI reflects the typical value for homes in the 35th to 65th percentile range. The ZHVI includes all owner-occupied housing units, including both single-family homes and condominiums. More information on the ZHVI is available from Zillow. The regional estimate is a household-weighted average of county-level ZHVI files, where household counts are yearly estimates from DOF's E-5 series. For unincorporated areas, the value is a population-weighted average of unincorporated communities in the county matched to census-designated population counts. Source: Zillow, Zillow Home Value Index (ZHVI). For the data table behind this figure, please refer to the Data Packet Workbook, Table HSG-08.

Similar to home values, rents have also increased dramatically across the Bay Area in recent years. Many renters have been priced out, evicted or displaced, particularly communities of color. Residents finding themselves in one of these situations may have had to choose between commuting long distances to their jobs and schools or moving out of the region, and sometimes, out of the state.

In Danville, the largest proportion of rental units rented in the *Rent \$2000-\$2500* category, totaling 36.0%, followed by 24.6% of units renting in the *Rent \$3000 or more* category (see Figure 27). Looking beyond the city, the largest share of units is in the *rent for \$1500-\$2000* category.

FIGURE 27. CONTRACT RENTS FOR RENTER-OCCUPIED UNITS

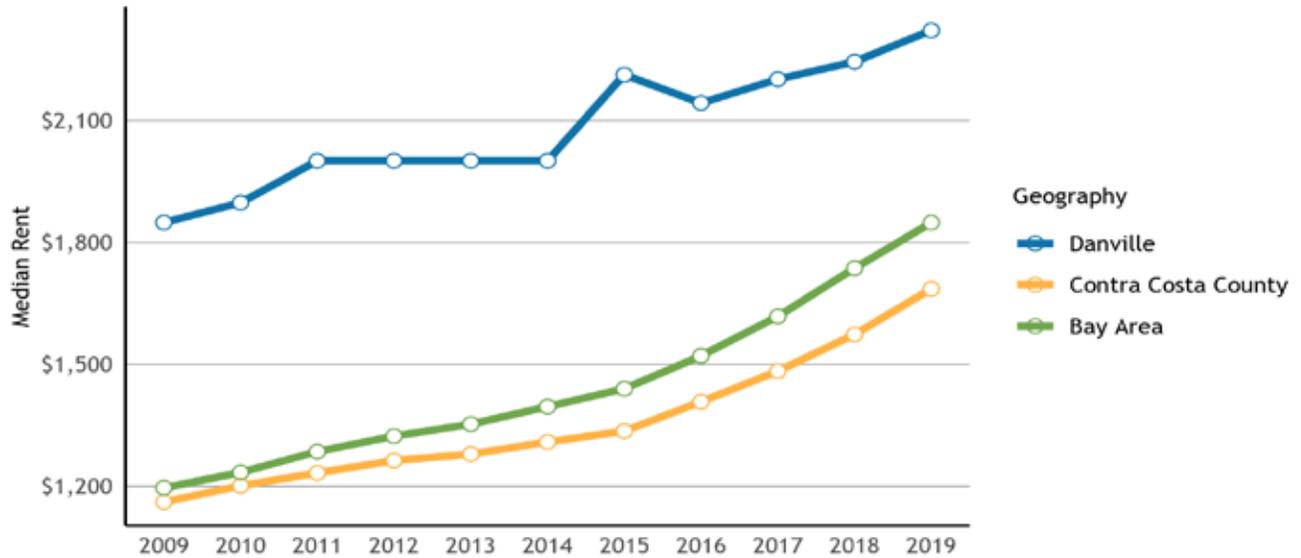


Universe: Renter-occupied housing units paying cash rent. Source: U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B25056. For the data table behind this figure, please refer to the Data Packet Workbook, Table HSG-09.



Since 2009, the median rent has increased by 25.6% in Danville, from \$2,000 to \$2,320 per month (see Figure 28). In Contra Costa County, the median rent has increased 28.8%, from \$1,300 to \$1,680. The median rent in the region has increased significantly during this time from \$1,200 to \$1,850, a 54% increase.²⁰

FIGURE 28. MEDIAN CONTRACT RENT



Universe: Renter-occupied housing units paying cash rent. Notes: For unincorporated areas, median is calculated using distribution in B25056.. Source: U.S. Census Bureau, American Community Survey 5-Year Data releases, starting with 2005-2009 through 2015-2019, B25058, B25056 (for unincorporated areas). County and regional counts are weighted averages of jurisdiction median using B25003 rental unit counts from the relevant year. For the data table behind this figure, please refer to the Data Packet Workbook, Table HSG-10.

²⁰ While the data on home values shown in Figure 24 comes from Zillow, Zillow does not have data on rent prices available for most Bay Area jurisdictions. To have a more comprehensive dataset on rental data for the region, the rent data in this document comes from the U.S. Census Bureau’s American Community Survey, which may not fully reflect current rents. Local jurisdiction staff may want to supplement the data on rents with local realtor data or other sources for rent data that are more current than Census Bureau data.



Housing Affordability

The National Association of Homebuilders reports that California cities have some of the lowest homeowner affordability rates in the country, defined as the percentage of homes affordable to the median income family. Despite the high median incomes, especially in the Bay Area, many cannot afford the cost to purchase a home. The Oakland Metropolitan Division, of which Danville is a part, ranked 219th out of 233 metropolitan areas studied in the first quarter of 2021.

TABLE 8. HOUSING OPPORTUNITY INDEX, FIRST QUARTER 2021

	Homes: Affordable to Median Income Households	Median Family Income (1,000s)	Median Sales Price (1,000s)	National Affordability Rank
Los Angeles-Long Beach-Glendale, CA ^^^	11.6%	78.7	729	233
Salinas, CA	15.1%	80.9	725	232
San Francisco-Redwood City-South San Francisco, CA ^^^	17.4%	143.4	1,305	230
Anaheim-Santa Ana-Irvine, CA ^^^	18.2%	104.8	825	229
Napa, CA	22.1%	101.5	691	228
San Diego-Carlsbad, CA	22.4%	95.1	665	227
San Luis Obispo-Paso Robles-Arroyo Grande, CA	26.0%	97.8	675	226
Oxnard-Thousand Oaks-Ventura, CA	27.4%	98.8	650	225
Santa Cruz-Watsonville, CA	28.5%	111.9	850	224
Santa Maria-Santa Barbara, CA	28.8%	90.1	678	223
Stockton-Lodi, CA	29.6%	74.0	462	222
San Jose-Sunnyvale-Santa Clara, CA	29.9%	151.3	1,120	220
Oakland-Hayward-Berkeley, CA ^^^	31.2%	121.3	795	219

Notes: ^^^ Indicate Metropolitan Divisions. All others are Metropolitan Statistical Areas. Source: National Association of Homebuilders, 2021, <https://www.nahb.org/news-and-economics/housing-economics/indices/housing-opportunity-index>

Trulia – an online residential real estate site for homebuyers, sellers, renters and real estate professionals – provides statistics based on actual sales of housing by location. According to a study conducted by zip code in 2019, only a small percentage of homes of homes in Danville were affordable to the metropolitan median income of \$101,000. The following table contains data for the two primary zip codes.

TABLE 9. HOUSING AFFORDABILITY BY ZIP CODE

Zip Code	% of Homes Affordable to Metro Median Income	Median Home Value
94526	1.7%	\$1,165,984
94506	0.0%	\$1,295,626

Source: <https://www.trulia.com/research/affordable-neighborhoods/> for more information.

The high cost of housing means that people wanting to own a home in Danville must have significant incomes, even for the relatively less expensive condos.

The decreasing supply of affordable rental units is a countywide phenomenon; it can include Ellis Act evictions (where an owner of a rental property decides to leave the rental business) to owner move-in evictions. Until additional construction of rental units occurs, the combination of strong demand and low vacancies will contribute to an increasingly severe shortage of rental units and a decrease in their affordability.

The following table illustrates the affordable rents associated with each income category. In the case of an extremely low-income household of two people (for example, a single parent with a child), the annual income of \$32,900 translates to a full-time job paying \$15.82 per hour. In this scenario, the maximum rent they could afford would be about \$925 per month – far below average rents in the area, even for studios. According to statistics on RentCafe.com, an online data aggregator, the average rent for an apartment is \$2,462 as of June 2021, an increase of 5% from the previous year. A household has to earn at least \$98,480 to afford the average rent.

TABLE 10. AFFORDABLE RENTS FOR TWO- AND THREE-PERSON HOUSEHOLDS

Income Category	Percent of Median	Income Limit (2Person Household)	2-Person Affordable Rent	Income Limit (3Person Household)	3Person Affordable Rent
Extremely Low-Income	30%	\$32,900	\$823	\$37,000	\$925
Very Low-Income	50%	\$54,800	\$1,370	\$61,650	\$1,541
Low-Income	80%	\$87,700	\$2,193	\$98,650	\$2,466
Median-Income	100%	\$100,500	\$2,513	\$113,050	\$2,826
Moderate-Income	120%	\$120,550	\$3,014	\$135,650	\$3,391

Notes: Affordable rents are calculated based on 30% of annual income divided by 12 months. Source: State Department of Housing and Community Development and Town of Danville, 2021

Extremely low-income households need significant subsidies in order to afford housing in the community. Through its Section 8 and other housing programs, HUD provides rental housing assistance to lower-income households. According to the Department of Housing and Community Development’s data from the AFFH viewer eleven (11) households in Danville currently receive Section 8 rental assistance, in the form of Housing Choice Vouchers. However, given that there are approximately 890 extremely low-income households in Danville, a small fraction of the ELI households are receiving federal support, and the need for additional subsidies is substantial.

Overpayment and Overcrowding

A household is considered “cost-burdened” if it spends more than 30% of its monthly income on housing costs, while those who spend more than 50% 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.

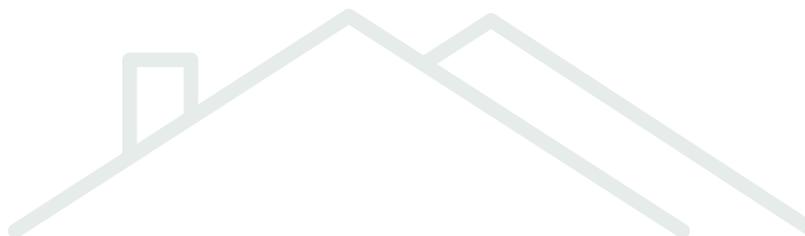
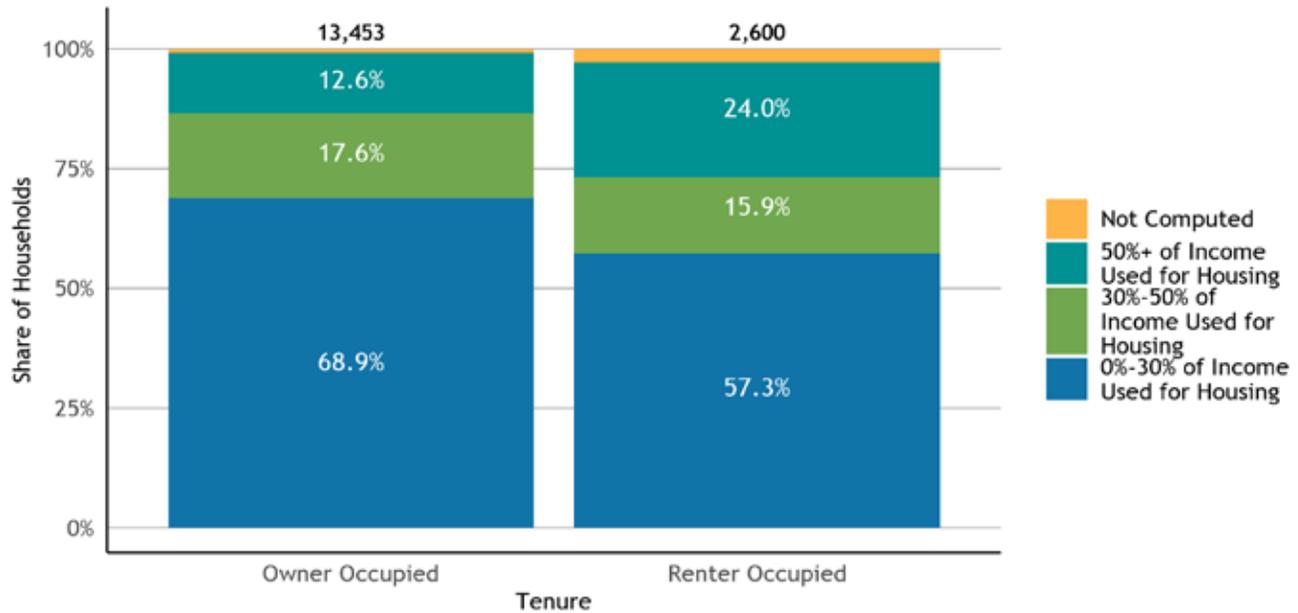


FIGURE 29. COST BURDEN BY TENURE



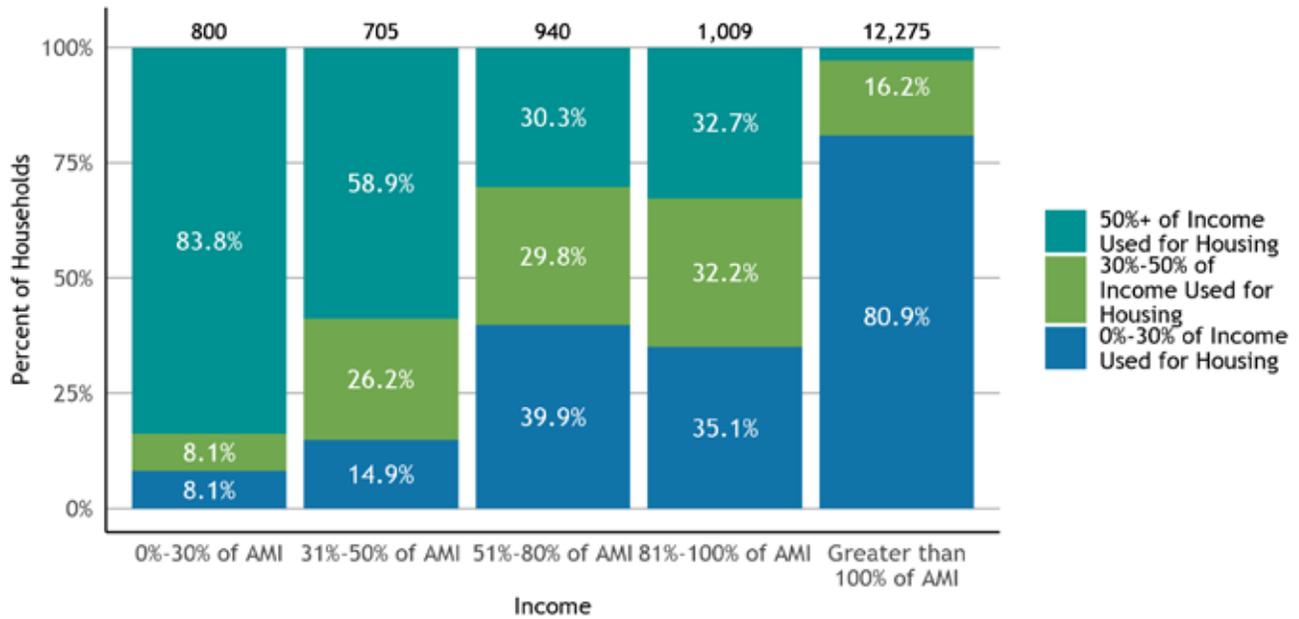
Universe: Occupied housing units. Notes: Cost burden is the ratio of housing costs to household income. For renters, housing cost is gross rent (contract rent plus utilities). For owners, housing cost is “select monthly owner costs”, which includes mortgage payment, utilities, association fees, insurance, 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. For the data table behind this figure, please refer to the Data Packet Workbook, Table OVER-06.

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 Danville, 15.9% of renters spend 30% to 50% of their income on housing compared to 17.6% of those that own (see Figure 29). Additionally, 24.0% of renters spend 50% or more of their income on housing, while 12.6% of owners are severely cost-burdened.

In Danville, 13.1% of households spend 50% or more of their income on housing, while 18.1% spend 30% to 50%. However, these rates vary greatly across income categories (see Figure 30). For example, 83.8% of Danville households earning extremely low incomes spend the majority of their income on housing. For Danville residents making more than 100% of AMI, just 2.9% are severely cost-burdened, and 80.9% of those making more than 100% of AMI spend less than 30% of their income on housing.



FIGURE 30. 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. For the data table behind this figure, please refer to the Data Packet Workbook, Table OVER-05.

Cost burden by tenure and income category reveals the extent to which lower income groups, especially renters, pay too much for housing costs. The table below provides data on extremely low-, very-low, and low-income households compared with higher income groups. Both extremely low-income renters and owners have high rates of cost burden, as do other lower income groups. However, overall, owners are much less impacted by cost burdens than renters: in total, 30% of owners have a cost burden of more than 30%, and only 12% have burdens over 50%. In contrast, 37% of all renters have a cost burden of more than 30%, and 21% have a severe cost burden of over 50%. In numerical terms, although renters account for about 16% of all households, they represent more than 20% of cost-burdened households.

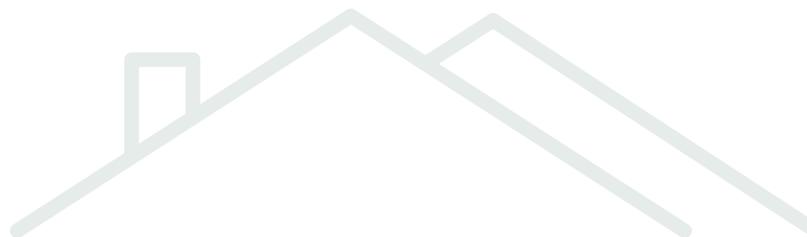


TABLE 11. COST BURDEN BY TENURE AND INCOME

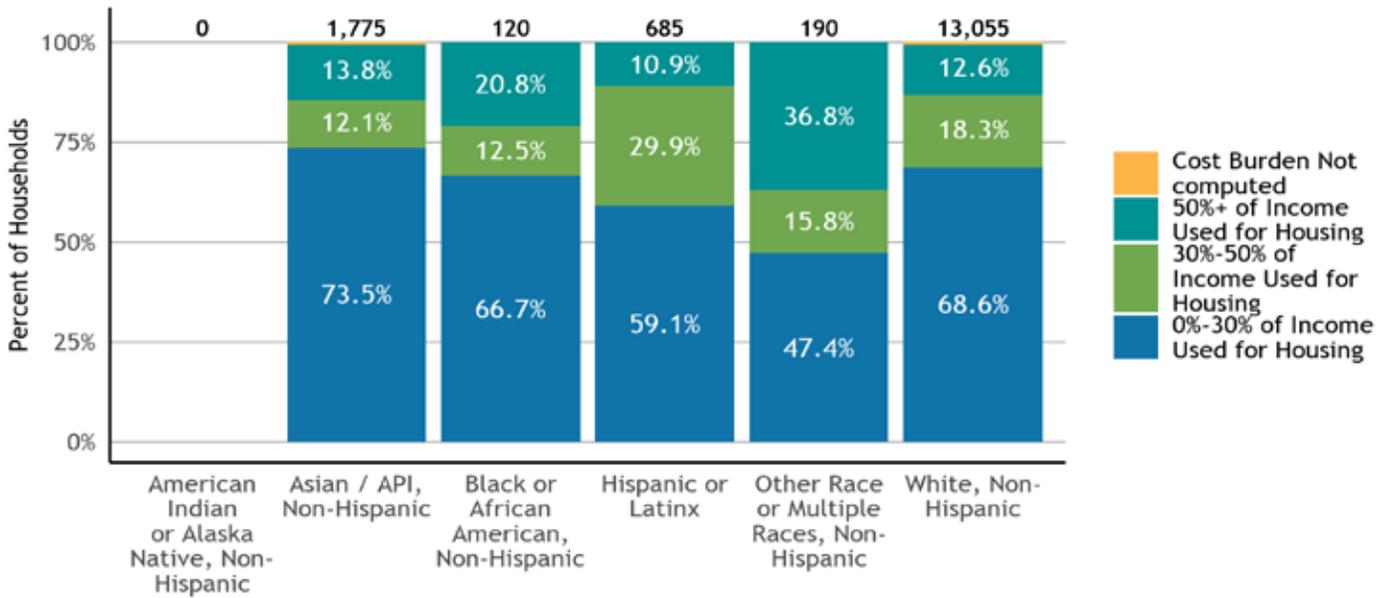
Income by Cost Burden (Renters only)	Cost burden > 30%	Cost burden > 50%	Total
Renters Only			
Household Income <= 30% HAMFI	430	415	460
Household Income >30% to <=50% HAMFI	120	105	160
Household Income >50% to <=80% HAMFI	95	10	95
Household Income >80% to <=100% HAMFI	110	20	245
Household Income >100% HAMFI	205	0	1,635
Total	960	550	2,600
Owners Only			
Household Income <= 30% HAMFI	685	600	815
Household Income >30% to <=50% HAMFI	510	290	730
Household Income >50% to <=80% HAMFI	490	360	760
Household Income >80% to <=100% HAMFI	525	180	1,020
Household Income >100% HAMFI	1,790	230	10,125
Total	4,000	1,660	13,455

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. 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.

Hispanic or Latinx residents are the most cost burdened with 29.9% spending 30% to 50% of their income on housing, and *Other Race or Multiple Races, Non-Hispanic* residents are the most severely cost burdened with 36.8% spending more than 50% of their income on housing (see Figure 31).



FIGURE 31. 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. For the data table behind this figure, please refer to the Data Packet Workbook, Table OVER-08.

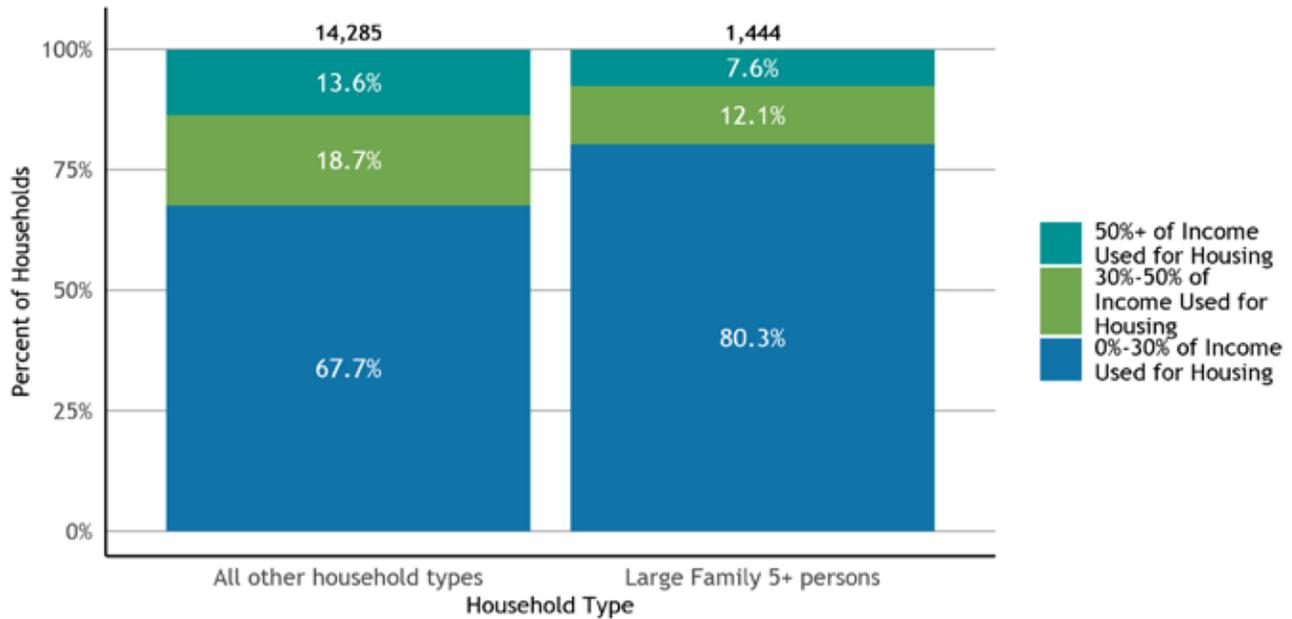
Large family households often have special housing needs due to a lack of adequately sized affordable housing available. The higher costs required for homes with multiple bedrooms can result in larger families experiencing a disproportionate cost burden than the rest of the population and can increase the risk of housing insecurity.

In Danville, 12.1% of large family households experience a cost burden of 30% to 50%, while 7.6% of households spend more than half of their income on housing. Some 18.7% of all other households have a cost burden of 30% to 50%, with 13.6% of households spending more than 50% of their income on housing (see Figure 32).

When looking at tenure, there are no lower income large households, so none have a cost burden, according to CHAS special tabulations from 2022. In fact, there are only 110 large renter households in Danville, all of which are moderate and above income. About 18% of those households have a cost burden above 30%, but none have a cost burden about 50%. Conversely, there are 50 extremely low-income owner households, all of whom have cost burdens above 50%. While there are no very low-income owner households, there are four low-income households who own their housing, but none of them have cost burdens. Lastly, there are 1,165 moderate and above moderate-income owner households, of which 24.0% have a cost burn above 30%, and just 3.7% have a cost burden above 50%.



FIGURE 32. COST BURDEN BY HOUSEHOLD SIZE

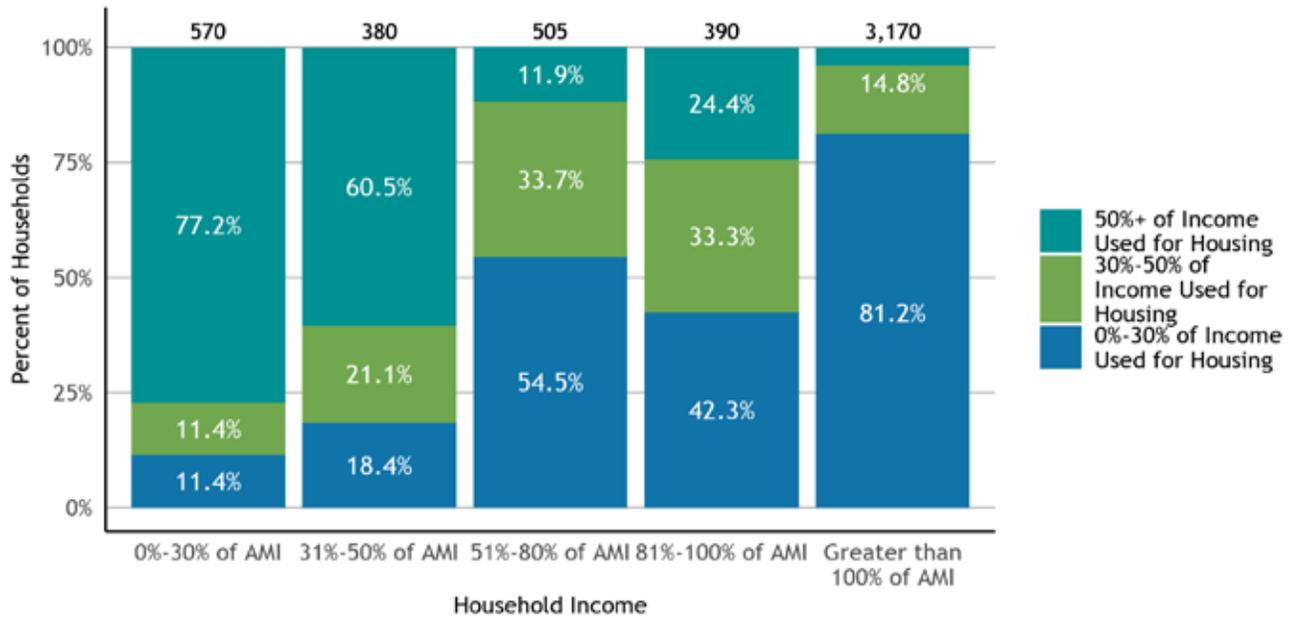


Universe: Occupied housing units. Notes: Cost burden is the ratio of housing costs to household income. For renters, housing cost is gross rent (contract rent plus utilities). For owners, housing cost is "select monthly owner costs", which includes mortgage payment, utilities, association fees, insurance, 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. Department of Housing and Urban Development (HUD), Comprehensive Housing Affordability Strategy (CHAS) ACS tabulation, 2013-2017 release. For the data table behind this figure, please refer to the Data Packet Workbook, Table OVER-09.

When cost-burdened seniors are no longer able to make house payments or pay rents, displacement from their homes can occur, putting further stress on the local rental market or forcing residents out of the community they call home. Understanding how seniors might be cost-burdened is of particular importance due to their special housing needs, particularly for low-income seniors. 77.2% of seniors making less than 30% of AMI are spending the majority of their income on housing. For seniors making more than 100% of AMI, 81.2% are not cost-burdened and spend less than 30% of their income on housing (see Figure 33).



FIGURE 33. COST-BURDENED SENIOR HOUSEHOLDS BY INCOME LEVEL



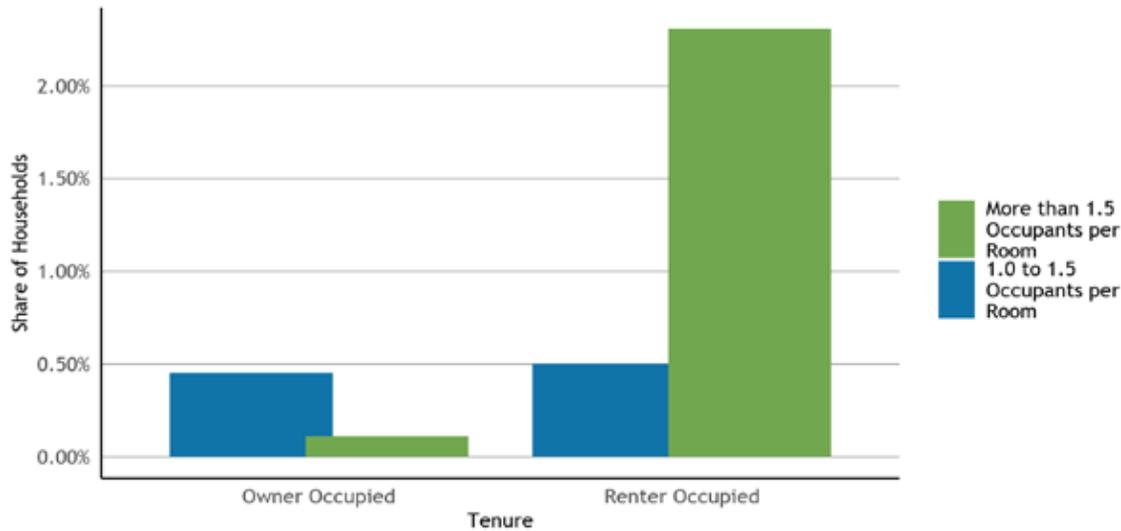
Universe: Senior households. Notes: For the purposes of this graph, senior households are those with a householder who is aged 62 or older. Cost burden is the ratio of housing costs to household income. For renters, housing cost is gross rent (contract rent plus utilities). For owners, housing cost is “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 For the data table behind this figure, please refer to the Data Packet Workbook, Table SEN-03.

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 uses the Census Bureau definition, which is more than one occupant per room (not including bathrooms or kitchens). Additionally, the Census Bureau considers units with more than 1.5 occupants per room to be severely overcrowded.

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 Danville, 2.3% of households that rent are severely overcrowded (more than 1.5 occupants per room), compared to 0.1% of households that own (see Figure 34). In Danville, 0.5% of renters experience moderate overcrowding (1 to 1.5 occupants per room), compared to 0.5% for those who own.



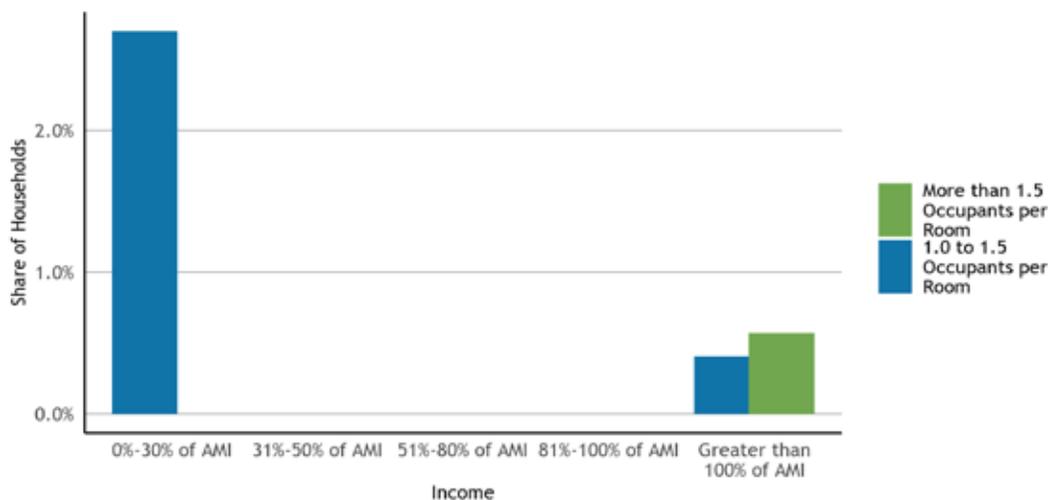
FIGURE 34. OVERCROWDING BY TENURE AND SEVERITY



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. For the data table behind this figure, please refer to the Data Packet Workbook, Table OVER-01.

Overcrowding often disproportionately impacts low-income households. 0.0% of very low-income households (below 50% AMI) experience severe overcrowding, while 0.6% of households above 100% experience this level of overcrowding (see Figure 35).

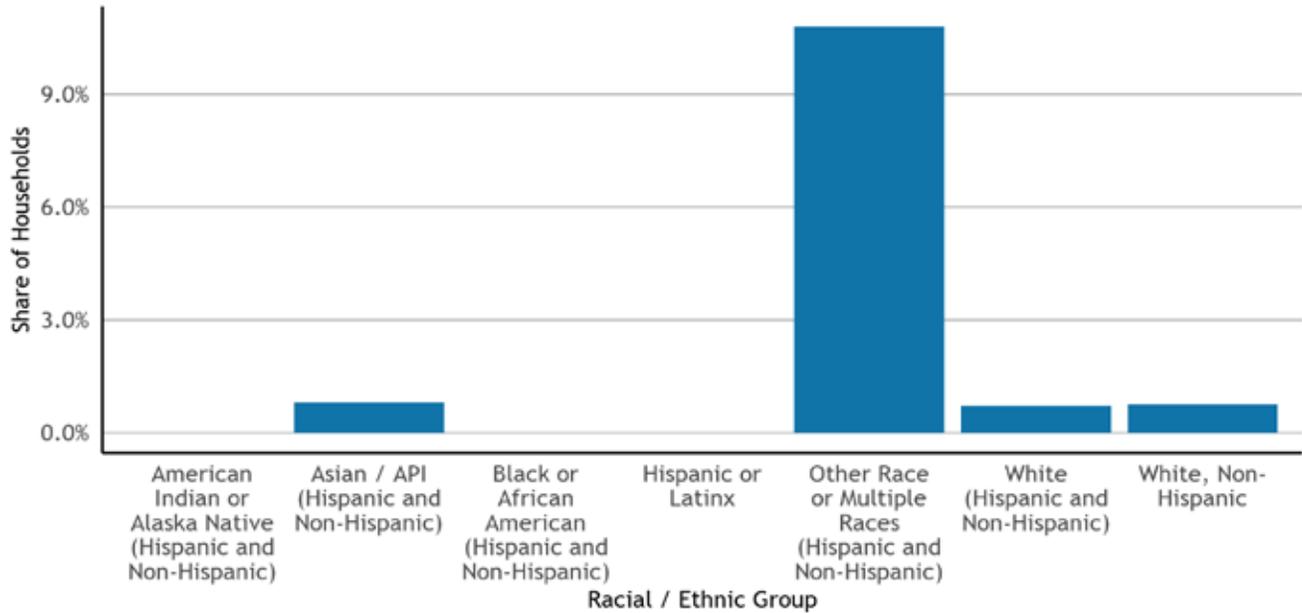
FIGURE 35. OVERCROWDING BY INCOME LEVEL AND SEVERITY



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. 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. For the data table behind this figure, please refer to the Data Packet Workbook, Table OVER-04.

Communities of color are more likely to experience overcrowding similar to how they are more likely to experience poverty, financial instability, and housing insecurity. People of color tend to experience overcrowding at higher rates than White residents. In Danville, the racial group with the largest overcrowding rate is Other Race or Multiple Races (Hispanic and Non-Hispanic) (see Figure 36).

FIGURE 36. OVERCROWDING BY RACE



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. 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 B25014. For the data table behind this figure, please refer to the Data Packet Workbook, Table OVER-03.



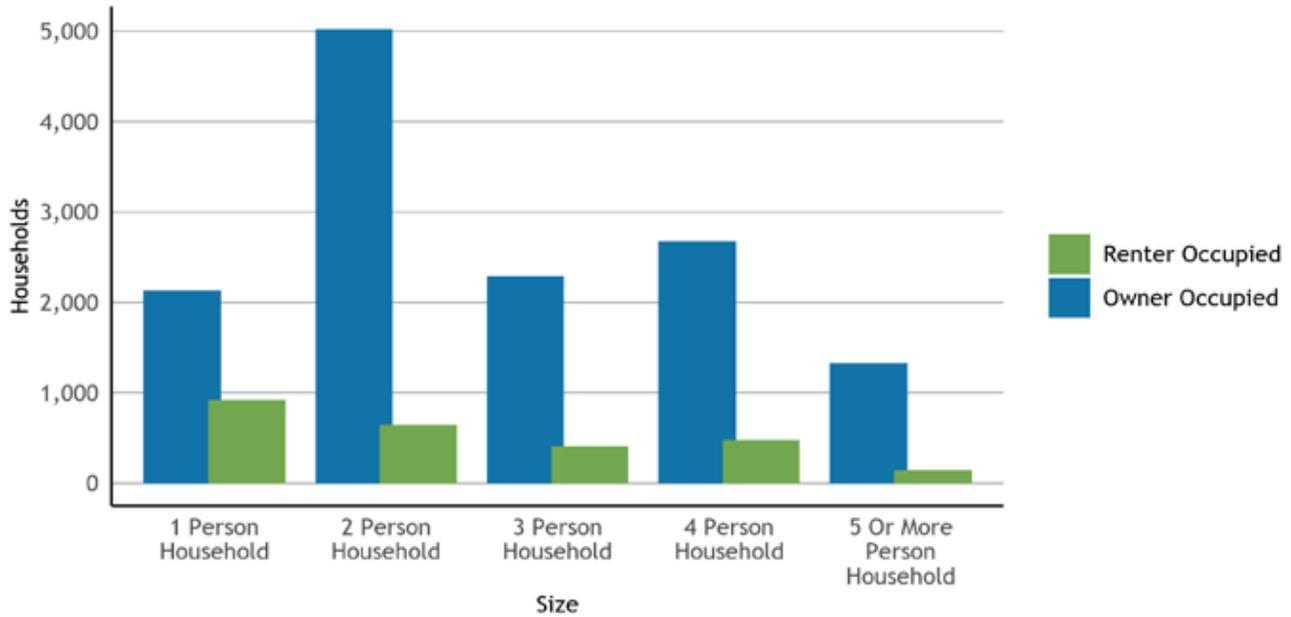


6. Special Housing Needs

Large Households

Large households often have different housing needs than smaller households. If a city’s rental housing stock does not include larger apartments, large households who rent could end up living in overcrowded conditions. In Danville, for large households with 5 or more persons, most units (89.9%) are owner occupied (see Figure 37). In 2017, 4.2% of large households were very low-income, earning less than 50% of the area median income (AMI).

FIGURE 37. HOUSEHOLD SIZE BY TENURE



Universe: Occupied housing units. Source: U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B25009. For the data table behind this figure, please refer to the Data Packet Workbook, Table LGFEM-01.



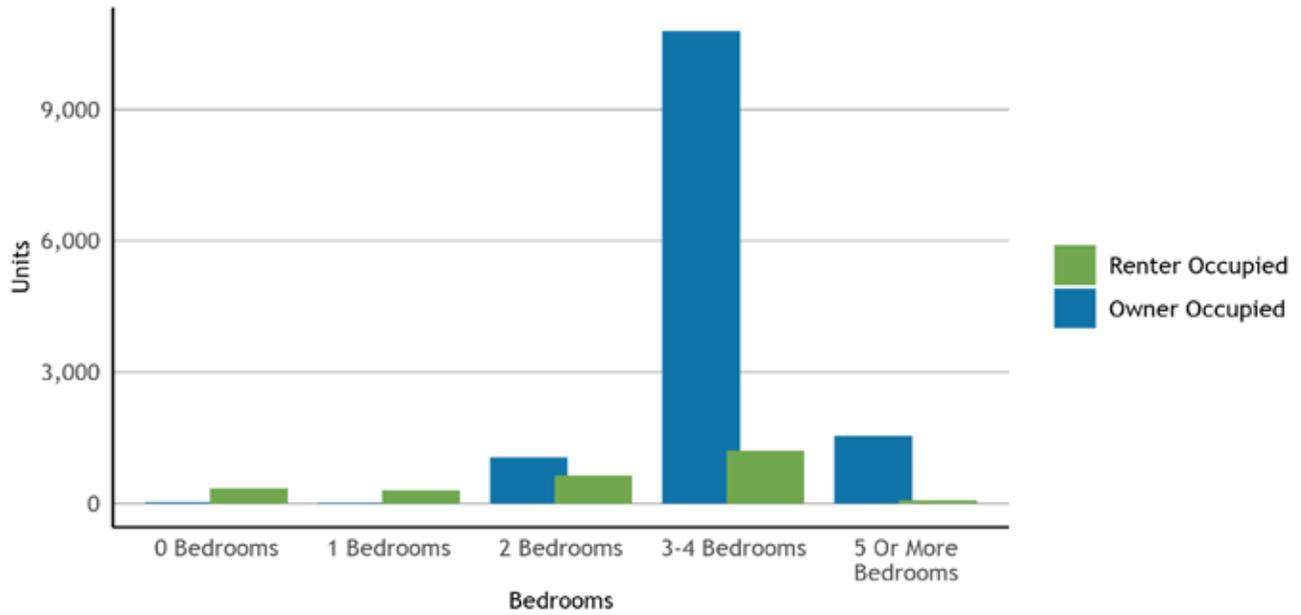
The unit sizes available in a community affect the household sizes that can access that community. Large families are generally served by housing units with 3 or more bedrooms, of which there are 13,635 units in Danville. Among these large units with 3 or more bedrooms, 9.5% are owner-occupied and 90.5% are renter occupied (see Figure 38). However, the vast majority of larger units are owner-occupied and are likely not affordable to lower-income households. There are only 81 renter units in Danville that have 5 or more bedrooms. Further, Figure 32: Cost Burden by Household Size indicates that about 20% of large households are cost burdened, demonstrating a need for more affordable housing for this special needs group.

	Renter-Occupied				Owner-Occupied				Total Households
	Elderly Household	Small Household	Large Household	Total	Elderly Household	Small Household	Large Household	Total	
Extremely Low Income (<30% MFI)	365	80	0	460	465	160	50	815	1,275
With any housing problem	90.4%	100.0%	--	92.4%	82.8%	87.5%	100.0%	84.0%	87.1%
Cost burden >30%	87.7%	100.0%	--	93.5%	81.7%	87.5%	100.0%	84.0%	87.5%
Cost burden >50%	83.6%	100.0%	--	90.2%	63.4%	87.5%	100.0%	73.6%	79.6%
Very Low Income (30-50% MFI)	110	15	0	160	485	170	0	730	890
With any housing problem	77.3%	100.0%	--	75.0%	63.9%	85.3%	--	70.5%	71.3%
Cost burden >30%	77.3%	100.0%	--	75.0%	71.1%	85.3%	--	69.9%	70.8%
Cost burden >50%	63.6%	100.0%	--	65.6%	39.2%	76.5%	--	39.7%	44.4%
Low Income (50-80% MFI)	45	30	0	95	410	260	4	760	855
With any housing problem	100.0%	100.0%	--	100.0%	64.6%	63.5%	0.0%	65.1%	69.0%
Cost burden >30%	100.0%	100.0%	--	100.0%	63.4%	61.5%	0.0%	64.5%	68.4%
Cost burden >50%	22.2%	0.0%	--	10.5%	34.1%	57.7%	0.0%	47.4%	43.3%
Moderate and Above Moderate Income (>80% MFI)	445	1020	110	1880	3175	6,125	1,165	11,145	13,025
With any housing problem	60.7%	13.2%	31.8%	25.0%	19.2%	18.9%	25.3%	21.2%	21.8%
Cost burden >30%	34.8%	10.8%	18.2%	16.8%	19.1%	18.9%	24.0%	20.8%	20.2%
Cost burden >50%	0.0%	2.0%	0.0%	1.1%	4.3%	3.5%	5.2%	3.7%	3.3%
All Households	965	1145	110	2600	4535	6715	1219	13455	16055
With any housing problem	75.6%	22.7%	31.8%	42.9%	34.6%	23.9%	28.3%	30.1%	32.2%
Cost burden >30%	62.7%	20.5%	18.2%	36.9%	35.1%	23.8%	27.1%	29.7%	30.9%
Cost burden >50%	39.9%	10.0%	0.0%	21.2%	16.8%	9.5%	9.0%	12.3%	13.8%

	Large Households (Renter)	Large Households (Owner)	Large Households (Total)
Extremely Low Income (<30% MFI)	0	50	50
With any housing problem	0	50	50
Cost burden >30%	0	50	50
Cost burden >50%	0	50	50
Very Low Income (30-50% MFI)	0	0	0
With any housing problem	0	0	0
Cost burden >30%	0	0	0
Cost burden >50%	0	0	0
Low Income (50-80% MFI)	0	4	4
With any housing problem	0	0	0
Cost burden >30%	0	0	0
Cost burden >50%	0	0	0
Moderate and Above Moderate Income (>80% MFI)	110	1165	1275
With any housing problem	35	295	330
Cost burden >30%	20	280	300
Cost burden >50%	0	60	60
All Households	110	1219	1329
With any housing problem	35	345	380
Cost burden >30%	20	330	350
Cost burden >50%	0	110	110



FIGURE 38. HOUSING UNITS BY NUMBER OF BEDROOMS



Universe: Housing units. Source: U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B25042 For the data table behind this figure, please refer to the Data Packet Workbook, Table HSG-05.

Resources for Large Households

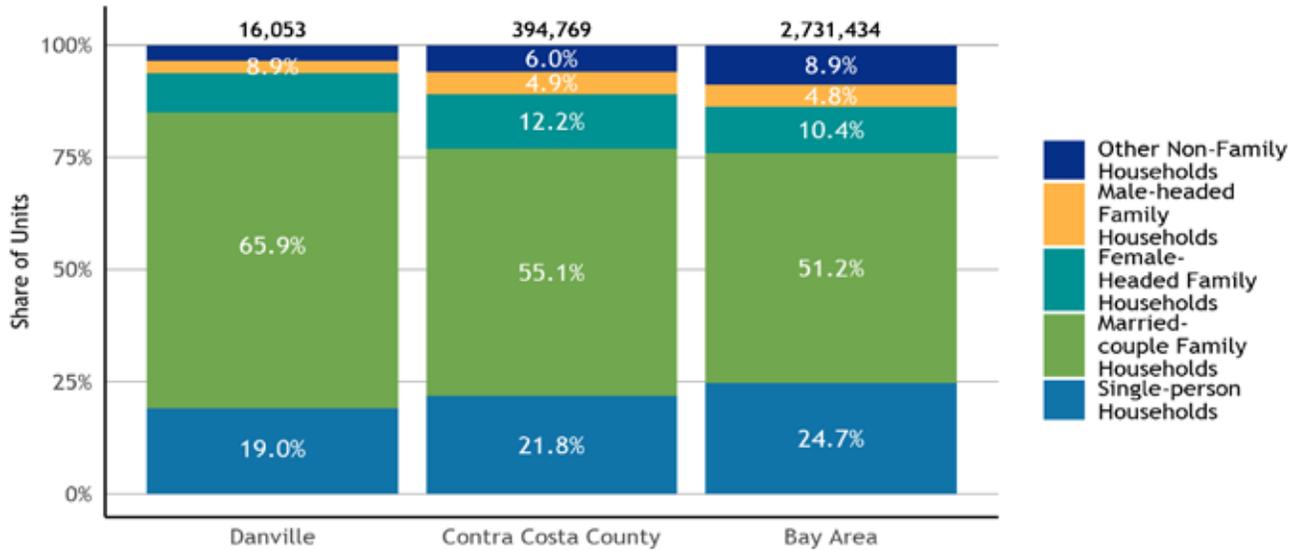
Finding rental housing with more than two bedrooms is a typical problem for large families, particularly renters with lower income levels. Of the 13,635 housing units in Danville with three or more bedrooms, only 9.5% (1,292) were occupied by renters. Due to the limited supply of adequately sized rental units and affordable homeownership opportunities to accommodate large-family households, large families face additional difficulty in locating housing that is adequately sized and affordably priced. While Danville has a large proportion of housing units with three or more bedrooms, the issue is with mismatch between availability and affordability. The Housing Choice Voucher is a program that can assist very lower income large renter-households in accessing adequately sized housing. In addition, the Town continues to seek ways to encourage developers of housing to provide larger units for lower-income households that need them.



Female-Headed Households

Households headed by one person are often at greater risk of housing insecurity, particularly female-headed households, who may be supporting children or a family with only one income. In Danville, the largest proportion of households is *Married-couple Family Households* at 65.9% of total, while *Female-Headed Households* make up 8.9% of all households.

FIGURE 39. HOUSEHOLD TYPE

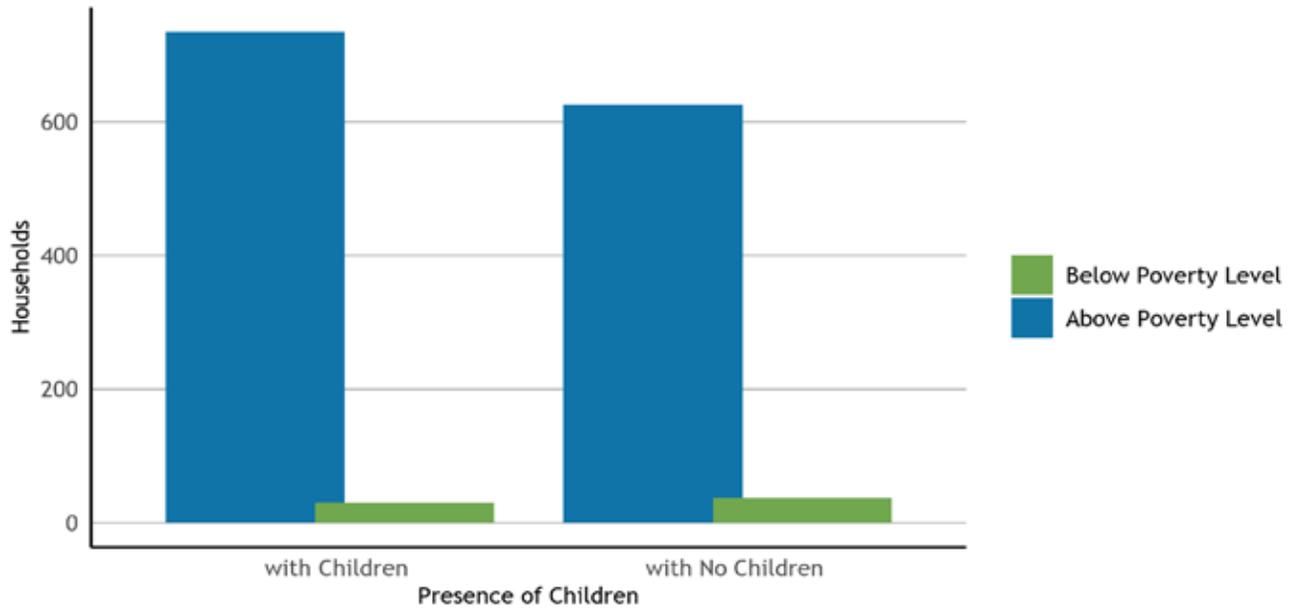


Universe: Households. Notes: For data from the Census Bureau, a "family household" is a household where two or more people are related by birth, marriage, or adoption. "Non-family households" are households of one person living alone, as well as households where none of the people are related to each other. Source: U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B11001. For the data table behind this figure, please refer to the Data Packet Workbook, Table POPEMP-23.

Single-parent families, particularly female-headed families with children, often require special consideration and assistance because of their greater need for affordable housing and accessible day care, health care, and other supportive services. Female-headed families with children are considered a vulnerable group because they must balance the needs of their children with work responsibilities, often while earning limited incomes. Many single female heads of households live well below the poverty level. In Danville, 3.9% of female-headed households with children fall below the Federal Poverty Line, while 5.6% of female-headed households *without* children live in poverty (see Figure 40).



FIGURE 40. FEMALE-HEADED HOUSEHOLDS BY POVERTY STATUS



Universe: Female Households Notes: The Census Bureau uses a federally defined poverty threshold that remains constant throughout the country and does not correspond to Area Median Income. Source: U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B17012. For the data table behind this figure, please refer to the Data Packet Workbook, Table LGFEM-05.

Resources for Single Parent Households

Female-headed households need affordable housing in areas suitable for child-rearing and with access to transit networks, schools and parks, and daily services. The Town will be looking at developing a policy for affirmative marketing to lower income special needs groups, which may involve a preference system for below market rate (BMR) units. The Housing Choice Voucher (HCV) program also benefits female-headed households.

Seniors

Senior households often experience a combination of factors that can make accessing or keeping affordable housing a challenge. They often live on fixed incomes and are more likely to have disabilities, chronic health conditions and/or reduced mobility.

Seniors who rent may be at even greater risk for housing challenges than those who own, due to income differences between these groups. The largest proportion of senior households who rent make *Greater than 100% of AMI*, while the largest proportion of senior households who are homeowners falls in the income group *Greater than 100% of AMI* (see Figure 41).

According to the US Department of Housing and Urban Development CHAS tabulations, of the approximately 16,053 households in Danville, 5,015 or 31.2% are senior households, While the vast majority earn incomes greater than 100% of median income, a significant percentage earns lower incomes. Approximately 1,455 senior households earn incomes less than 80% of median, or about 29%. While 85% are homeowners, 15% are renters (750 households).

Cost burden is prevalent amongst elderly households, especially those earning lower incomes. For example, although extremely low-income senior households represent just 11.4% of total senior households, they represent more than 27% of senior households with a cost burden. Of all senior households, 915 (18.3%) are cost burdened, and 18.9% (950) are severely cost burdened.

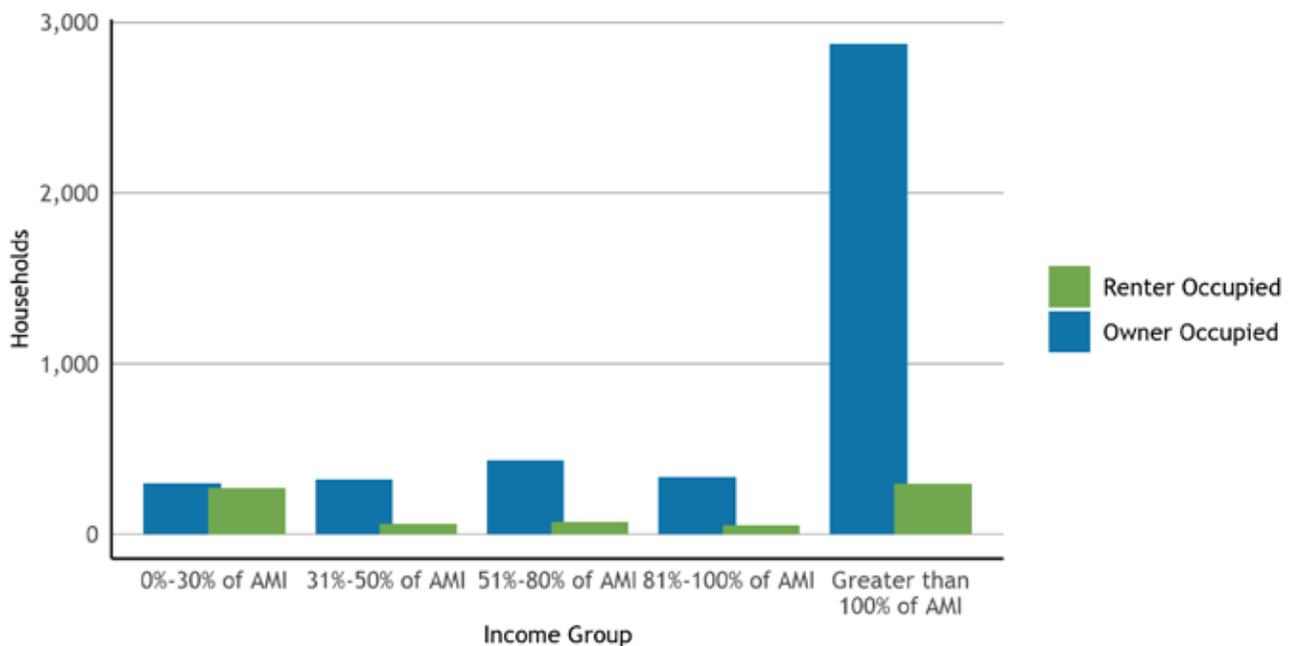
Aside from cost burden problems faced by seniors due to their relatively fixed incomes, many seniors are faced with various disabilities. Among all disabilities, the most common were ambulatory disabilities (15%), independent living disabilities (11.4%), and hearing disabilities (9.4%).

Resources for Seniors

As noted previously, there is only one affordable senior development in Danville: Sycamore Place, a 74-unit senior development (73 affordable units), was developed by BRIDGE Housing and was primarily funded through the Low-Income Housing Tax Credit program. Although the tax credit affordability restrictions end in 2057, the risk level is considered low because the project is owned by a nonprofit developer whose mission it is to create and conserve housing affordable to lower income households.

Housing resources available for seniors also include residential care facilities for the elderly (RCFE). Residential facilities such as assisted living or board and care facilities are non-medical facilities that provide a level of care that includes assistance with activities of daily living. RCFEs provide room, board, housekeeping, supervision, and personal care assistance with basic activities like personal hygiene, dressing, eating, and walking for persons 60 years and older. According to the State Department of Social Services (CDSS), Danville has 511 beds in 21 licensed RCFEs.

FIGURE 41. SENIOR HOUSEHOLDS BY INCOME AND TENURE



Universe: Senior households. Notes: For the purposes of this graph, senior households are those with a householder who is aged 62 or older. 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. For the data table behind this figure, please refer to the Data Packet Workbook, Table SEN-01.

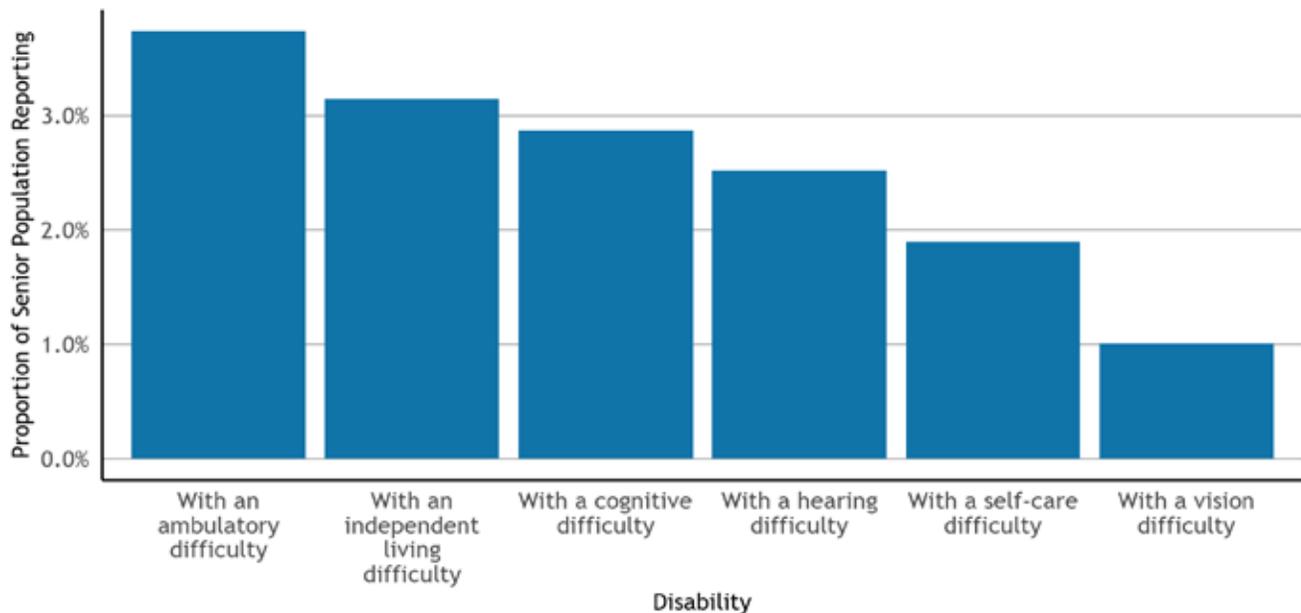
People with Disabilities

People with disabilities face additional housing challenges. Encompassing a broad group of individuals living with a variety of physical, cognitive and sensory impairments, many people with disabilities live on fixed incomes and are in need of specialized care, yet often rely on family members for assistance due to the high cost of care.

In Danville and elsewhere, persons with disabilities have a wide range of different housing needs, which vary depending on the type and severity of the disability as well as personal preference and lifestyle. Physical, mental, and/or developmental disabilities may prevent a person from working, restrict one's mobility, or make it difficult to care for oneself. "Barrier-free design" housing, accessibility modifications, proximity to services and transit, and group living opportunities represent some of the types of considerations and accommodations that are important in serving this group. Also, some residents suffer from disabilities that require living in a supportive or institutional setting.

Unfortunately, the need typically outweighs what is available, particularly in a housing market with such high demand. People with disabilities are at a high risk for housing insecurity, homelessness and institutionalization, particularly when they lose aging caregivers. Figure 42 shows the rates at which different disabilities are present among residents of Danville. Overall, 7.9% of people in Danville disability of any kind.²¹

FIGURE 42. DISABILITY BY TYPE



Universe: Civilian noninstitutionalized population 18 years and over. Notes: These disabilities are counted separately and are not mutually exclusive, as an individual may report more than one disability. These counts should not be summed. The Census Bureau provides the following definitions for these disability types: Hearing difficulty: deaf or has serious difficulty hearing. Vision difficulty: blind or has serious difficulty seeing even with glasses. Cognitive difficulty: has serious difficulty concentrating, remembering, or making decisions. Ambulatory difficulty: has serious difficulty walking or climbing stairs. Self-care difficulty: has difficulty dressing or bathing. Independent living difficulty: has difficulty doing errands alone such as visiting a doctor's office or shopping. Source: U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B18102, Table B18103, Table B18104, Table B18105, Table B18106, Table B18107. For the data table behind this figure, please refer to the Data Packet Workbook, Table DISAB-01.

²¹ These disabilities are counted separately and are not mutually exclusive, as an individual may report more than one disability. These counts should not be summed.

State law also requires Housing Elements to examine the housing needs of people with developmental disabilities. Developmental disabilities are defined as severe, chronic, and attributed to a mental or physical impairment that begins before a person turns 18 years old. This can include Down Syndrome, autism, epilepsy, cerebral palsy, and mild to severe mental retardation. Some people with developmental disabilities are unable to work, rely on Supplemental Security Income, and live with family members. In addition to their specific housing needs, they are at increased risk of housing insecurity after an aging parent or family member is no longer able to care for them.

In Danville, of the population with a developmental disability, children under the age of 18 make up 49.2%, while adults account for 50.8%.

TABLE 12. POPULATION WITH DEVELOPMENTAL DISABILITIES BY AGE

Age Group	Number
Age 18+	100
Age Under 18	97

Universe: Population with developmental disabilities Notes: The California Department of Developmental Services is responsible for overseeing the coordination and delivery of services to more than 330,000 Californians with developmental disabilities including cerebral palsy, intellectual disability, Down syndrome, autism, epilepsy, and related conditions. The California Department of Developmental Services provides ZIP code level counts. To get jurisdiction-level estimates, ZIP code counts were crosswalked to jurisdictions using census block population counts from Census 2010 SF1 to determine the share of a ZIP code to assign to a given jurisdiction. Source: California Department of Developmental Services, Consumer Count by California ZIP Code and Age Group (2020). This table is included in the Data Packet Workbook as Table DISAB-04.

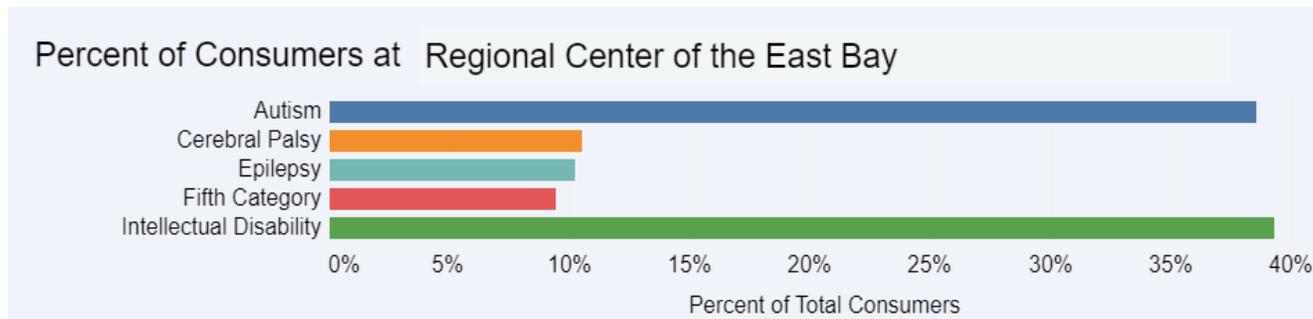
Many developmentally disabled persons can live and work independently within a conventional housing environment. More severely disabled individuals require a group living environment where supervision is provided. The most severely affected individuals may require an institutional environment where medical attention and physical therapy are provided. Because developmental disabilities exist before adulthood, the first issue in supportive housing for the developmentally disabled is the transition from the person’s living situation as a child to an appropriate level of independence as an adult.

The State Department of Developmental Services (DDS) currently provides community-based services to approximately 329,000 persons with developmental disabilities and their families through a statewide system of 21 regional centers, four developmental centers, and two community-based facilities. The Regional Center of the East Bay (RCEB) provides point of entry to services for people with developmental disabilities. The center is a private, non-profit community agency that contracts with local businesses to offer a wide range of services to individuals with developmental disabilities and their families. According to the RCEB website, as of December 2020 19,947 consumers were served, of which 67% are male and 33% are female. The average per capita expenditures for all ages is \$19,439. See <https://www.dds.ca.gov/rc/dashboard/overview/>.



The following figure shows the percentage of consumers at RCEB by disability:

FIGURE 43. EAST BAY REGIONAL CENTER CONSUMERS BY DISABILITY TYPE



Notes: 1) Data includes Early Start consumers. 2) Consumers with multiple diagnoses are included in each applicable diagnosis category. 3) “Fifth Category” is defined as consumers who have disabling conditions closely related to Intellectual Disability or requiring treatment similar to that required by a person with Intellectual Disability. Source: Regional Center of the East Bay, <https://www.dds.ca.gov/rc/dashboard/purchase-of-service-report/diagnosis/>, 2021

The most common living arrangement for individuals with disabilities in Danville is the home of parent/family / guardian.

TABLE 13. POPULATION WITH DEVELOPMENT DISABILITIES BY RESIDENCE

Residence Type	Number
Home of Parent /Family /Guardian	178
Foster /Family Home	5
Community Care Facility	5
Independent /Supported Living	5
Other	0
Intermediate Care Facility	0

Universe: Population with developmental disabilities. Notes: The California Department of Developmental Services is responsible for overseeing the coordination and delivery of services to more than 330,000 Californians with developmental disabilities including cerebral palsy, intellectual disability, Down syndrome, autism, epilepsy, and related conditions. The California Department of Developmental Services provides ZIP code level counts. To get jurisdiction-level estimates, ZIP code counts were crosswalked to jurisdictions using census block population counts from Census 2010 SF1 to determine the share of a ZIP code to assign to a given jurisdiction. Source: California Department of Developmental Services, Consumer Count by California ZIP Code and Residence Type (2020). This table is included in the Data Packet Workbook as Table DISAB-05.

Resources for Persons with Disabilities

In addition to services provided by the Regional Center, there are other resources for people with disabilities. For example, housing for people with HIV/AIDS (Human Immunodeficiency Virus/Acquired Immune Deficiency Syndrome) is provided within the greater Contra Costa County area by the non-profit agency Shelter, Inc. Transportation service for persons with disabilities is available through the County Connection Link, operated by the Central Contra Costa Transit Authority. The County Connection LINK paratransit service provides door-to-door and dial-a-ride services to individuals whose disabilities prevent them from using lift-equipped public transit. The special service operates at similar times and in similar areas as existing non-commute (off-peak), fixed-route transit.

Independent Living Resource, an area non-profit organization, provides information, referral, attendant referral, advocacy, housing assistance and peer counseling to persons with disabilities. Independent Living Resource's programs and services aim to maintain or increase access to services, benefits, and other social services and the organization advises clients regarding their rights as individuals with disabilities. Housing referral services are also provided to clients by maintaining a registry of accessible, adaptable, affordable apartments and houses. Housing resources for persons with disabilities include a number of state-licensed facilities, including 21 Residential Care Facilities for the Elderly (RCFEs) providing a total of 511 beds (as described above).

For persons with developmental disabilities, services are typically provided by both public and private agencies. State and Federal legislation regulate the accessibility and adaptability of new or rehabilitated multifamily apartment complexes to ensure accommodate for individuals with limited physical mobility. Housing options for persons with developmental disabilities include various community care facilities and group homes, depending on the level of care needed. Many individuals continue to live with parents.

Extremely Low Income (ELI) Households

Extremely low income households are considered households earning 30% or less than the area median income (AMI). Extremely low income households are more likely to experience housing problems and cost burden. There are approximately 535 ELI owner-households, representing 4% of owners throughout the Town, and 355 ELI renter-households, representing 2.7% of renters. A larger proportion of ELI renter-households experience cost burden compared to ELI owner-households, 94% to 84%, respectively. However, both are substantially higher than each tenure group as a whole. About 37% of renter households and 30% of owner households have cost burdens above 30%. It is relevant to note that high rates of housing problems and cost burden are not isolated to extremely low income households alone. For example, 100% of renter households earning low incomes are cost burdened.

Overall, 5.6% of households are ELI households. In comparison, 12.3% of households countywide are in the extremely low income category. While White households make up the bulk of the households earning extremely low incomes, many households of color also earn extremely low incomes. For example, Asian/Pacific Islander households make up 10.7% of extremely low income households in Danville. Racial/ethnic, income, and housing problem demographics are further described in Appendix D, Affirmatively Furthering Fair Housing, of this Housing Element.

Resources for ELI Households

The Town offers services to the community that benefit all economic segments of the community, including extremely low income households. The Danville Parks, Recreation and Arts Strategic Plan Update establishes a long-range vision and course of action for creating and sustaining a high quality, interconnected system of parks, recreation and arts facilities, services and programs, many of which are free or of low cost. In addition, the following housing developments in Danville contain affordable units:

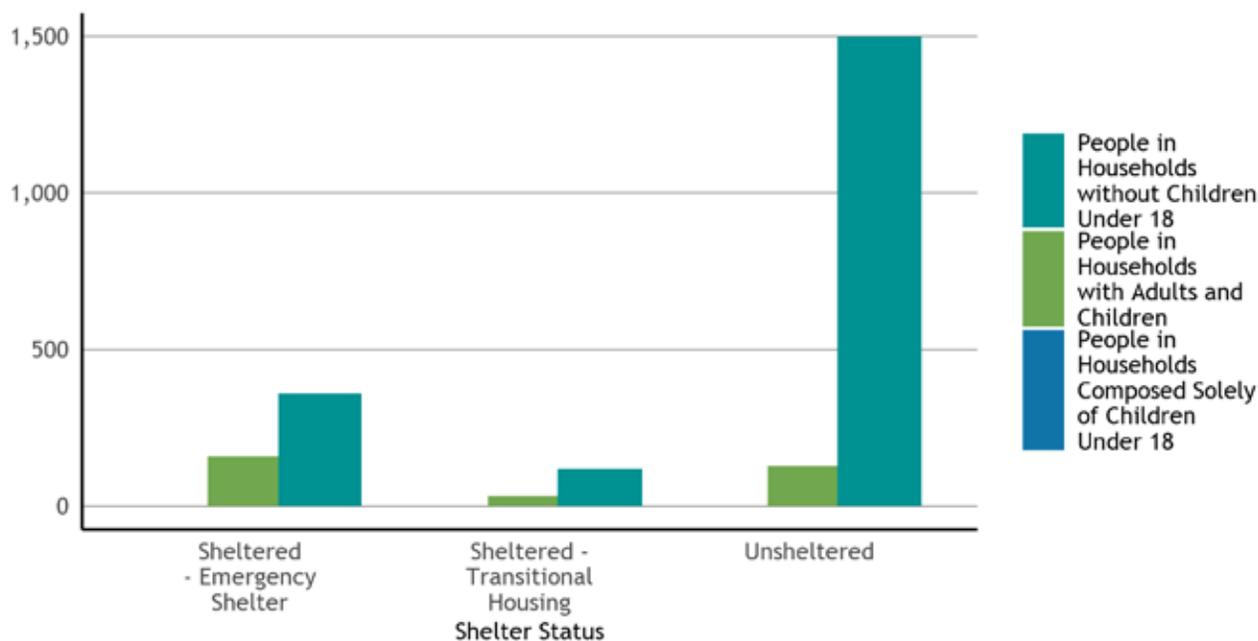
Sycamore Place	Creekview	Morris Plaza	Rose Garden
Alexon Riverwalk	Culet Estates	Old Blackhawk Estates	Ryland Cottages
Danville Hotel	Danville Gardens	Old Blackhawk Village	San Michele
Abigail Circle	Hansen	Pintado Point	Stoney Brook
Abigail Place	Haskins Ranch	Sequoia Grove	Sunrise
Autumn Creek	Laurel Cottages	Preserves at Iron	Tassajara Estates
California Shadowhawk	Edendale	Horse Trail	Old Town
FAZ	Elworthy Ranch	Quail Gardens	Valerosa
Creekside Commons	Lawrence Estates	Redwoods	Matadera

The Housing Choice Voucher Program, managed by the County, also serves very low and extremely low income families, senior households, and persons with disabilities. The town aims to provide additional resources for ELI households through programs outlined in this Housing Element within Appendix G. Additional fair housing actions, outlined under Actions to Affirmatively Further Fair Housing, also aim to increase housing opportunities for lower income households. While there are resources available for ELI households, they remain a vulnerable group throughout the region, including in Danville.

Homelessness

Homelessness remains an urgent challenge in many communities across the state, reflecting a range of social, economic, and psychological factors. Rising housing costs result in increased risks of community members experiencing homelessness. Far too many residents who have found themselves housing insecure have ended up unhoused or homeless in recent years, either temporarily or longer term. Addressing the specific housing needs for the unhoused population remains a priority throughout the region, 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% are unsheltered. Of homeless households with children, most are sheltered in emergency shelter (see Figure 44).

FIGURE 44. 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). For the data table behind this figure, please refer to the Data Packet Workbook, Table HOMELS-01.

Every January, Contra Costa's Homeless Continuum of Care (CoC), along with hundreds of communities across the nation, conducts a comprehensive Point in Time (PIT) count of families and individuals experiencing homelessness across the County. With the help of partnering agencies and over one-hundred community volunteers, information is collected on families and individuals residing in emergency shelters, transitional

housing, and places not meant for habitation, including but not limited to people sleeping in their vehicles, on the streets, tents and make-shift shelters, and abandoned buildings. The PIT count is intended to measure the prevalence of homelessness on any given night across the community and collect important information describing the history, challenges, and needs of this population. The data is then used for local, regional, and federal strategic planning, decision making, allocation of resources, and advocacy to prevent and end homelessness in Contra Costa County.

While the federal agency Housing and Urban Development (HUD) requires a biennial PIT count for all communities receiving federal funding for housing, crisis, and homeless services, Contra Costa County has been conducting annual PIT counts since 2013 to improve our understanding of homelessness at the local level and support prioritization of vulnerable populations' needs.

According to the PIT count for 2020, canvassers found seven unsheltered homeless people living on the streets of Danville. Although demographics are not available for the individuals, the following are some key statistics from the countywide data. See <https://cchealth.org/h3/coc/reports.php#PIT> for more information.

Households -- The 2,277 people identified on the night of the PIT count made up 1,972 households; 92 households (5%) were families with children and 1,880 households (95%) were adult-only. Adult-only households consisted of one or more adults in the household with no minors or dependent children (Figure Seven). There were 261 people in the 92 families (averaging 2.8 persons per family) and 2,016 people in adult-only families (average 1.1 persons per household).

Gender -- Men represented the majority of those identified in the PIT count (65%, n=1,483), followed by women (35%, n=788), and transgender/gender non-conforming (n=6, less than 1%). Men were more likely to be unsheltered than women; 72% of men (n=1,072) were unsheltered and 27% (n=494) of women were unsheltered.

Age -- The majority of individuals (55%) identified in the PIT count were adults ages 25 to 54, followed by older adults ages 55 to 61 (17%) and seniors 62+ (16%). Transition Age Youth (TAY) ages 18 to 24 made up 5% and minors under age 18 made up 7%. No unaccompanied minors were identified during the 2020 PIT.

Race/Ethnicity - More than half the people identified in the count reported White/Caucasian race (54%, n=1,227), followed by 29% (n=674) who reported Black/African American race, and American Indian (8%, n=179).

Sheltered/Unsheltered -- Far more White people were unsheltered (88%) relative to all other races (45% Asian and 41% Black/African American were unsheltered). Pacific Islanders and people with multiple races had higher rates of being sheltered the night of the count (77% and 75%, respectively).

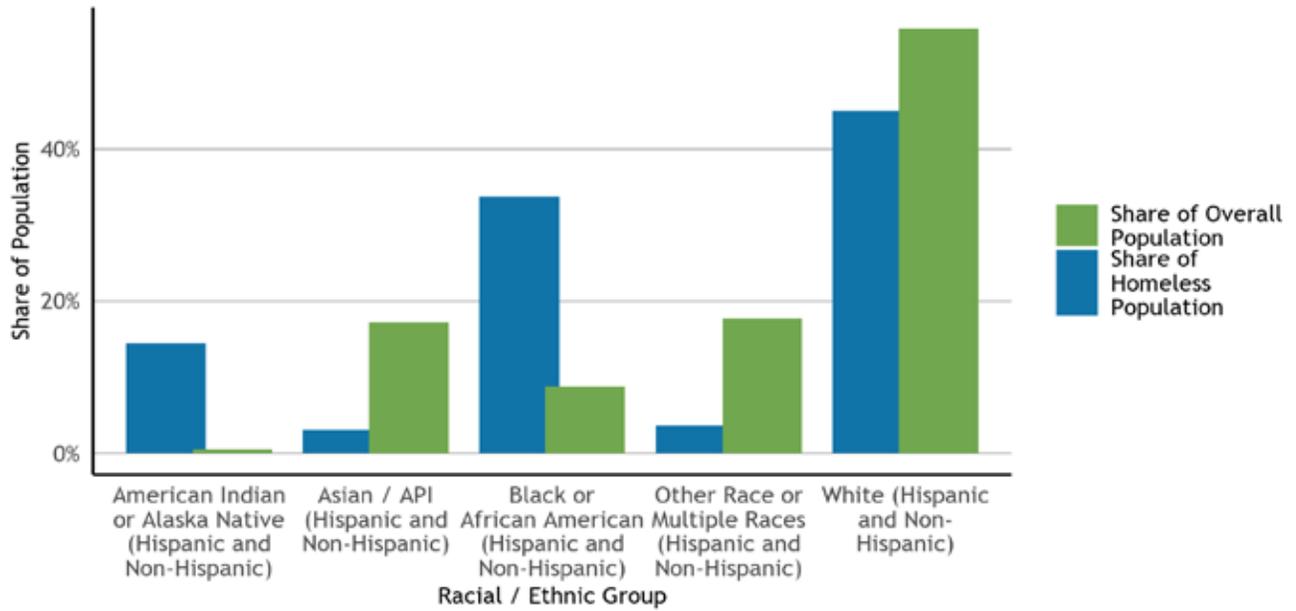
Veterans -- There were 115 veterans identified in the 2020 PIT count (making up 6% of the adult population). Although there was an overall 6% decrease since 2015, shifts since 2017 are indicating an upward trend (16%) in the number of veterans identified.

Other indicators include:

- **Sexual identity:** 94% of those surveyed reported being straight/heterosexual and 6% reported being gay/bisexual/queer
- **Educational attainment:** 20% had less than a high school degree; 48% had a high school degree or GED; 23% had some college experience; 9% had a college degree
- **Employment:** 91% were unemployed; 4% reported working full-time; 5% reported working part-time or seasonally

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. Consequently, people of color are often disproportionately impacted by homelessness, particularly Black residents of the Bay Area. In Contra Costa County, White (Hispanic and Non-Hispanic) residents represent the largest proportion of residents experiencing homelessness and account for 45.0% of the homeless population, while making up 55.8% of the overall population (see Figure 45).

FIGURE 45. RACIAL GROUP SHARE OF GENERAL AND HOMELESS POPULATION, CONTRA COSTA COUNTY

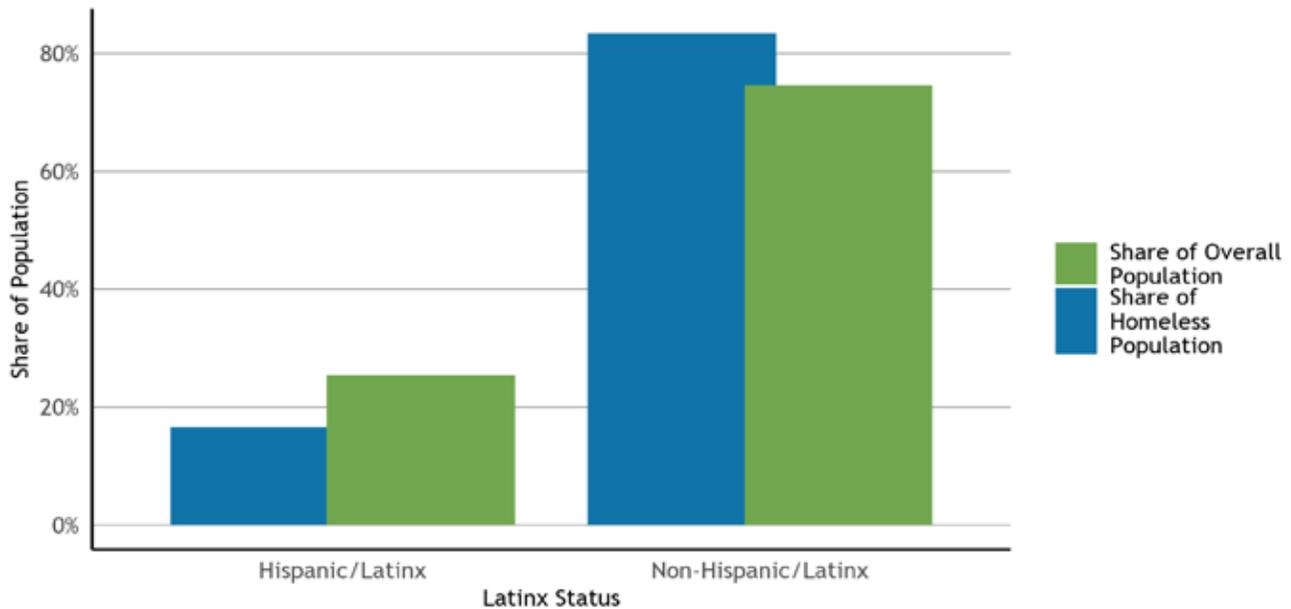


Universe: Population experiencing homelessness. Notes: This data is based on Point-in-Time (PIT) information provided to HUD by CoCs in the application for CoC Homeless Assistance Programs. The PIT Count provides a count of sheltered and unsheltered homeless persons on a single night during the last 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. HUD does not disaggregate racial demographic data by Hispanic/Latinx ethnicity for people experiencing homelessness. Instead, HUD reports data on Hispanic/Latinx ethnicity for people experiencing homelessness in a separate table. Accordingly, the racial group data listed here includes both Hispanic/Latinx and non-Hispanic/Latinx individuals. Source: U.S. Department of Housing and Urban Development (HUD), Continuum of Care (CoC) Homeless Populations and Subpopulations Reports (2019); U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B01001(A-I). For the data table behind this figure, please refer to the Data Packet Workbook, Table HOMELS-02.



In Contra Costa, Latinx residents represent 16.6% of the population experiencing homelessness, while Latinx residents comprise 25.4% of the general population (see Figure 46).

FIGURE 46. LATINX SHARE OF GENERAL AND HOMELESS POPULATIONS, CONTRA COSTA COUNTY

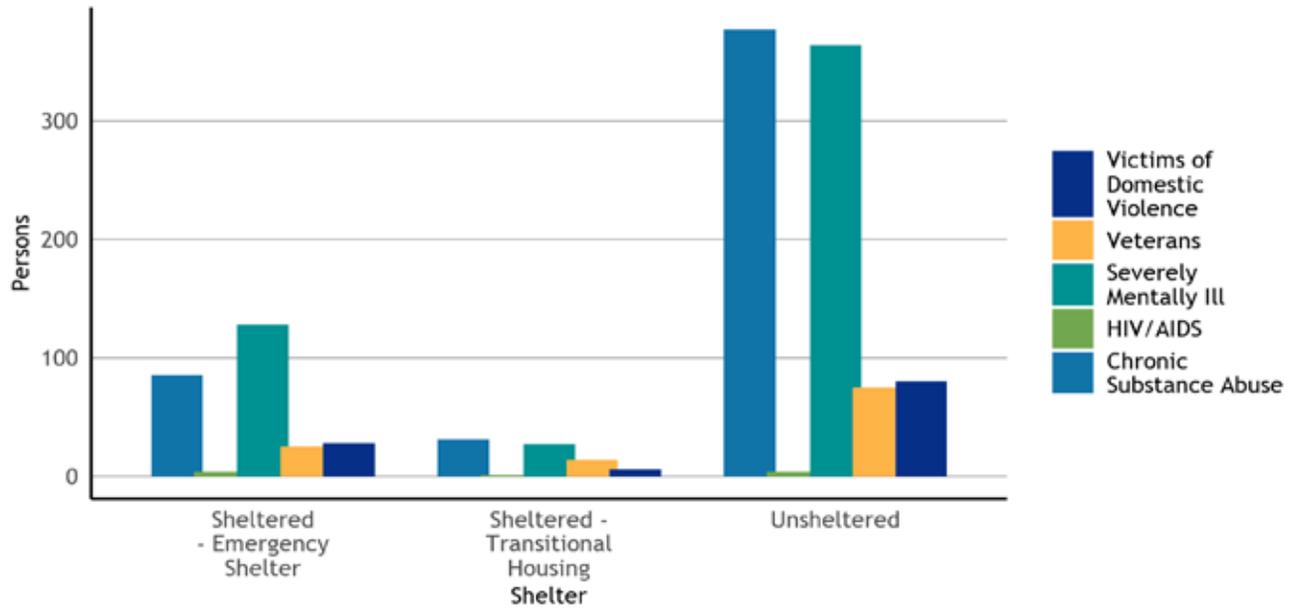


Universe: Population experiencing homelessness. Notes: This data is based on Point-in-Time (PIT) information provided to HUD by CoCs in the application for CoC Homeless Assistance Programs. The PIT Count provides a count of sheltered and unsheltered homeless persons on a single night during the last 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. The data from HUD on Hispanic/Latinx ethnicity for individuals experiencing homelessness does not specify racial group identity. Accordingly, individuals in either ethnic group identity category (Hispanic/Latinx or non-Hispanic/Latinx) could be of any racial background. Source: U.S. Department of Housing and Urban Development (HUD), Continuum of Care (CoC) Homeless Populations and Subpopulations Reports (2019); U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B01001(A-1). For the data table behind this figure, please refer to the Data Packet Workbook, Table HOMELS-03.

Many of those experiencing homelessness are dealing with severe issues – including mental illness, substance abuse and domestic violence – that are potentially life threatening and require additional assistance. In Contra Costa County, homeless individuals are commonly challenged by severe mental illness, with 519 reporting this condition (see Figure 12). Of those, some 70.1% are unsheltered, further adding to the challenge of handling the issue.



FIGURE 47. CHARACTERISTICS FOR THE POPULATION EXPERIENCING HOMELESSNESS, 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. These challenges/characteristics are counted separately and are not mutually exclusive, as an individual may report more than one challenge/characteristic. These counts should not be summed. Source: U.S. Department of Housing and Urban Development (HUD), Continuum of Care (CoC) Homeless Populations and Subpopulations Reports (2019). For the data table behind this figure, please refer to the Data Packet Workbook, Table HOMELS-04.

In Danville, there were no reported students experiencing homeless in the 2019-20 school year. By comparison, Contra Costa County has seen a 4.4% increase in the population of students experiencing homelessness since the 2016-17 school year, and the Bay Area population of students experiencing homelessness decreased by 8.5%. During the 2019-2020 school year, there were still some 13,718 students experiencing homelessness throughout the region, adding undue burdens on learning and thriving, with the potential for longer term negative effects.

TABLE 14. STUDENTS IN LOCAL PUBLIC SCHOOLS EXPERIENCING HOMELESSNESS

Academic Year	Danville	Contra Costa County	Bay Area
2016-17	0	2,116	14,990
2017-18	0	2,081	15,142
2018-19	0	2,574	15,427
2019-20	0	2,209	13,718

Universe: Total number of unduplicated primary and short-term enrollments within the academic year (July 1 to June 30), public schools. Notes: The California Department of Education considers students to be homeless if they are unsheltered, living in temporary shelters for people experiencing homelessness, living in hotels/motels, or temporarily doubled up and sharing the housing of other persons due to the loss of housing or economic hardship. The data used for this table was obtained at the school site level, matched to a file containing school locations, geocoded and assigned to jurisdiction, and finally summarized by geography. Source: California Department of Education, California Longitudinal Pupil Achievement Data System (CALPADS), Cumulative Enrollment Data (Academic Years 2016-2017, 2017-2018, 2018-2019, 2019-2020). This table is included in the Data Packet Workbook as Table HOMELS-05.

Resources for Persons Experiencing Homelessness

Although no homeless shelters are located within Danville, various facilities located in Contra Costa County and the Tri-Valley area are available to provide shelter for homeless individuals and families. These facilities are categorized and described in detail below. The Town will continue to support the Contra Costa County Continuum of Care (CoC) Board and supporting agencies and organizations to address the problem of homelessness throughout the County. The Town will also continue to analyze and address impediments to the provision of housing for the homeless and near homeless by facilitating and encouraging the development of affordable housing and facilities for the homeless, including homeless shelters, transitional housing, and permanent supportive housing.

- **Multi-Service Centers:** The County Health Services operates four Multi-Service Centers (MSCs) throughout the region to coordinate a variety of services and provide accessibility for homeless individuals and families. The MSCs offer comprehensive services, operating as “one-stop” sites for meals, temporary housing, respite for detoxification, and social services. Supportive services are offered on a drop-in basis, and include case management, food, showers, clothing, employment training, housing counseling, transportation, health care, educational programs, life skills programs and information and referrals to substance abuse and mental health treatment.
- **Shelter Plus Care Supportive Housing and the Health, Housing and Integrated Services Network (HHISN):** Contra Costa County’s largest supportive housing programs are the Shelter Plus Care Programs. Housing is provided through scattered site units that are held by a master lease and subsidized through tenant housing subsidy vouchers. Linked to the housing is an integrated array of support services including health, mental health and substance abuse services as well as case management and access to other social services.
- **Health Care for the Homeless:** Contra Costa County provides comprehensive health coverage to all of its low-income uninsured residents, many of whom are homeless. The County’s mobile Health Care for the Homeless program facilitates access to these mainstream health services by assisting homeless people in gaining access to health care and services.
- **Synergy Program:** The Synergy Program offers treatment-on-demand to homeless people in licensed alcohol and drug treatment programs, and provides linkages to other needed services, including health, mental health, and case management services.
- **Rubicon Programs:** Rubicon Programs promotes the self-sufficiency of unemployed and underemployed individuals who are disabled, homeless, and/or economically disadvantaged. This nationally recognized organization provides a variety of services including job preparation, placement, retention and career advancement services. In addition, Rubicon operates Training Programs in Bakery Production and Commercial Property Maintenance.
- **SHELTER, Inc.:** This organization provides an array of homeless prevention services to individuals and families in Contra Costa County, including rental assistance, rental subsidies linked with case management (for up to one year), financial assistance with rent and mortgage arrears, assistance with move-in costs, landlord/tenant counseling, and short-term housing linked to support services and assistance in locating permanent housing.
- **HOPE Solutions:** Established in 1991, Hope Solutions (formerly known as the Contra Costa County Interfaith Transitional Housing) is a coalition of 15 congregations in Contra Costa County to address the growing issues of homelessness. In 2000, the coalition added Mercy Housing as a development partner and co-sponsor. HOPE Solutions now operates several service sites that provide permanent supportive housing: Garden Park Apartments (Pleasant Hill); Lakeside Apartments (Concord); Bella Monte Apartments (Bay Point); and Los Medanos Village (Pittsburg). HOPE Solutions also operates scattered sites supportive housing program.

Farmworkers

Farmworkers are traditionally defined as persons whose primary incomes are earned through seasonal or permanent agricultural work. Farmworkers have special housing needs because they earn lower incomes than many other workers. Finding decent and affordable housing can be challenging, particularly in the current housing market. In many parts of Northern California, agriculture production is an important contribution to local economies, especially in Napa and Sonoma Counties. According to the U.S. Department of Agriculture Census of Farmworkers, the number of hired farmworkers in Contra Costa County has decreased since 2002, totaling 1,310 in 2017, representing a decrease of nearly half since 2002. The number of permanent farm workers decreased to 450 in 2017, while the number of seasonal farm workers decreased, totaling 860 in 2017 (see Figure 48).

In Danville, there are no known farmworkers. Further, no land within the Town is designated for agricultural use. According to ACS 2019 five-year data, there could be an estimated 129 people employed in agricultural, fishing, forestry, hunting, and mining industries combined in Danville; however, the margin of error for this figure is ± 102 , meaning that this information is unreliable. Maps from the State of California Department of Conservation Farmland Mapping and Monitoring Program show no farmland in Danville. Due to the low number of agricultural workers in the Town, the housing needs of migrant and/or farmworker housing need can be met through general affordable housing programs.

In Danville, there were no reported students of migrant workers in the 2019-20 school year. The trend for the region for the past few years has been a decline of 2.4% in the number of migrant worker students since the 2016-17 school year.

TABLE 15. MIGRANT WORKER STUDENT POPULATION

Academic Year	Danville	Contra Costa County	Bay Area
2016-17	0	0	4,630
2017-18	0	0	4,607
2018-19	0	0	4,075
2019-20	0	0	3,976

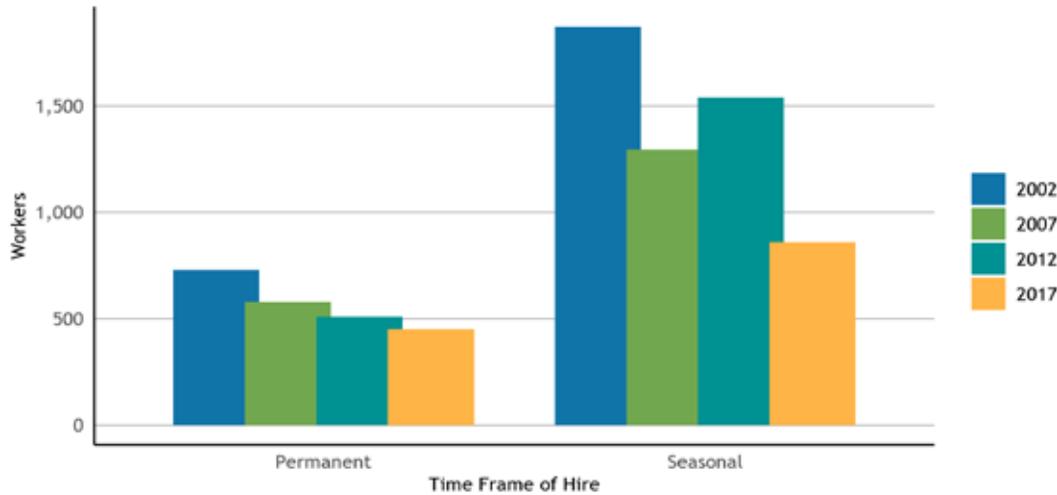
Universe: Total number of unduplicated primary and short-term enrollments within the academic year (July 1 to June 30), public schools. Notes: The data used for this table was obtained at the school site level, matched to a file containing school locations, geocoded and assigned to jurisdiction, and finally summarized by geography. Source: California Department of Education, California Longitudinal Pupil Achievement Data System (CALPADS), Cumulative Enrollment Data (Academic Years 2016-2017, 2017-2018, 2018-2019, 2019-2020). This table is included in the Data Packet Workbook as Table FARM-01.

According to the U.S. Department of Agriculture Census of Farmworkers, the number of permanent farm workers in Contra Costa County has decreased since 2002, totaling 450 in 2017, while the number of seasonal farm workers has also decreased, totaling 860 in 2017 (see Figure 48).

Resources for Migrant and/or Farm Workers

As mentioned above, there are no known persons employed in the farming, fishing, and forestry occupations. As such, no special programs target this population in Danville but they can be generally assisted with Housing Choice Vouchers or other affordable housing resources that benefit extremely low and very low income households.

FIGURE 48. FARM OPERATIONS AND FARM LABOR BY COUNTY, CONTRA COSTA COUNTY

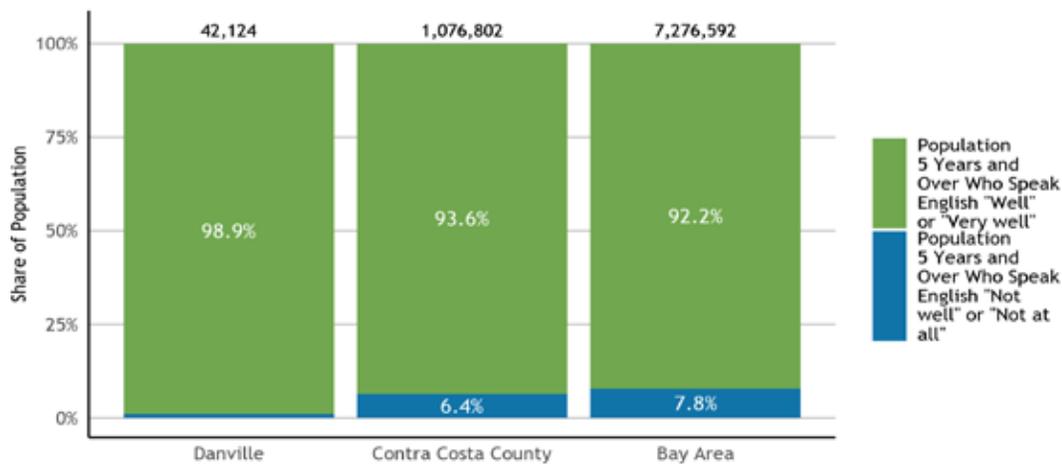


Universe: Hired farm workers (including direct hires and agricultural service workers who are often hired through labor contractors). Notes: Farm workers are considered seasonal if they work on a farm less than 150 days in a year, while farm workers who work on a farm more than 150 days are considered to be permanent workers for that farm. Source: U.S. Department of Agriculture, Census of Farmworkers (2002, 2007, 2012, 2017), Table 7: Hired Farm Labor. For the data table behind this figure, please refer to the Data Packet Workbook, Table FARM-02.

Non-English Speakers

California has long been an immigration gateway to the United States, which means that many languages are spoken throughout the Bay Area. Since learning a new language is universally challenging, it is not uncommon for residents who have immigrated to the United States to have limited English proficiency. This limit can lead to additional disparities if there is a disruption in housing, such as an eviction, because residents might not be aware of their rights or they might be wary to engage due to immigration status concerns. In Danville, 1.1% of residents 5 years and older identify as speaking English not well or not at all, which is below the proportion for Contra Costa County. Throughout the region the proportion of residents 5 years and older with limited English proficiency is 8%.

FIGURE 49. POPULATION WITH LIMITED ENGLISH PROFICIENCY



Universe: Population 5 years and over. Source: U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B16005. For the data table behind this figure, please refer to the Data Packet Workbook, Table AFFH-03.

