

concord

Signs of Speculation in the Monument Corridor



CENTER FOR COMMUNITY INNOVATION
at the Institute of Urban and Regional Development

Authors:

Celina Chan, Viviana Lopez, Sydney Céspedes, and Nicole Montojo

Partner Organization:

Monument Impact

Project Manager:

Miriam Zuk

Project Advisor:

Karen Chapple

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Signs of Speculation in the Monument Corridor

Case study on Gentrification and Displacement Pressures in the Monument Corridor of Concord, CA

Introduction

Located in the heart of Contra Costa County, the City of Concord was primarily settled in the decades following World War II. Returning veterans viewed the small-town feel and verdant land that expanded to the foothills of Mount Diablo as a desirable and inexpensive place to settle. As its population grew exponentially over the next several decades, the land was quickly consumed by suburban single-family homes. In 2010, approximately 175,600 people resided in the City of Concord.

The city continuously prioritized policies that promoted auto-dependency, accommodating its growing population by facilitating access between housing subdivisions and the highway through the expansion of thoroughfares and widening of streets. Though BART opened its Downtown Concord station in 1973, it has largely remained underutilized. The city's development of office parks downtown was instead paired with the dedication of funds for the construction of parking garages around the periphery of the commercial corridor (Dymond, 2000).

The city failed to link the BART station to its commercial and residential nodes (Waterhouse, 1973). Office tenants began to leave Concord in the 1980s, and the once booming downtown now holds empty office buildings and underutilized storefronts. Without other incentives to attract new residents or visitors to the city, Concord has watched its neighbors in the region prosper, while its own tax base lags behind and its population growth stagnates. Between 2002 and 2011, the number of jobs located in the city has decreased by 9.6 percent, from 49,465 to 44,717 (US Census Bureau, 2014).

Despite these economic development challenges, Concord real estate has grown more desirable in recent years, with housing prices on the rise since the 2007-2011 recession and new development throughout the city. In 2012, the Association of Bay Area Governments (ABAG) and the Metropolitan Transportation Commission (MTC) designated about 620 acres



Image 1. One of the many partially occupied office buildings in Downtown Concord

around the Downtown BART station as a priority development area (PDA). PDAs are eligible to receive funding that encourage transit oriented development (TOD) and infill housing. As a result, Concord has been working to craft a new Downtown Specific Plan that will implement strategies to promote new downtown investment (City of Concord, 2014). At the heart of the plan is the Downtown Concord BART station, which the city envisions will be the vehicle to attract new economic activity to Concord. To this effect, the city has created a half-mile buffer around the BART station, where it plans to improve pedestrian access and intensify land uses to create an environment conducive to attracting new residents, jobs, and businesses to its core. In particular, Concord officials hope that by promoting housing density within the PDA the city will attract a new demographic to Concord, enabling it to spur economic growth and to join its neighbors to share in the prosperity of the Bay Area region.

With an increase in available resources for development, interest in downtown Concord is growing, spurring concern among affordable housing advocates. The Bay Area has seen a steady rise in rents for the past three years with Contra Costa County experiencing an 8% increase since the second quarter of 2011 (Carey, 2014). While TOD and infill housing development often seeks to address affordability issues, tran-

sit-development induced residential displacement can be a potential impact. The Monument neighborhood is one area of particular concern. A 3.8 square mile area largely bounded by I-242 and Monument Boulevard, a central city artery that easily connects the highway to the downtown (Figure 6.1), this predominantly low-income, Latino neighborhood may be vulnerable to residential displacement. This case study analyzes the demographic and housing characteristics of the Monument over three decades to determine the potential impact of investment on neighborhood change and residential displacement.

Case Methods

The case study relies on mixed methods to study demographic and housing stock characteristics of the Monument from 1980 to 2013 to track physical and socio-economic changes over time. We partnered with Monument Impact, a community-based organization (CBO) that has worked in the neighborhood for over 10 years, providing social services, educational programming, and employment training to the low-income and immigrant community members. Data on neighborhood characteristics was primarily derived from the decennial Census for the years 1980, 1990, 2000 and 2010, and from the American Community Survey for the periods 2006-2010 and 2009-2013. With guidance from our partners, we identified five census tracts that best delineate the Monument neighborhood: 3361.01, 3361.02, 3362.01, 3362.02, and 3280. In addition, sales and assessor data was collected from Dataquick. The indicators presented in this case study are those associated with processes of gentrification and residential displacement, and/or thought to influence susceptibility to such processes (Chapple, 2009)

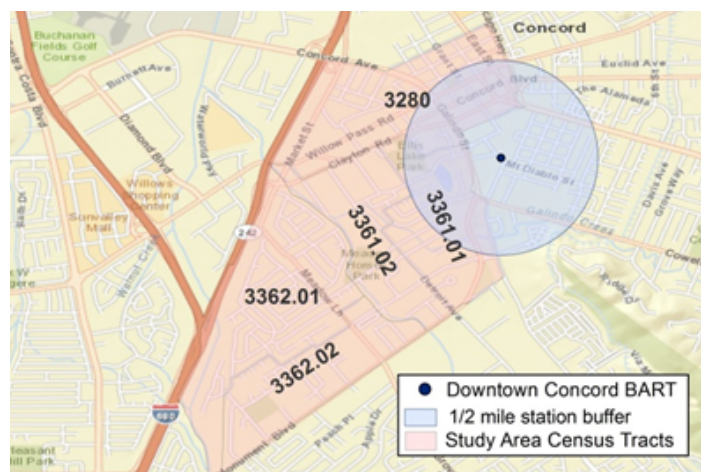


Figure 1. Map of the Monument study area

The data used in this report was validated through a qualitative “ground-truthing” methodology that involved a systematic survey via visual observation of all residential parcels on a sample set of two blocks within the case study area. The data gathered through ground-truthing was subsequently compared to Census figures and sales data from the Contra County Assessor’s Office, which was obtained through Dataquick, Inc.

Of the sample blocks’ 168 parcels recorded in the assessor dataset, field researchers were able to match the parcel numbers of 68 percent and land use of 77 percent of parcels through ground-truthing.³ These results suggest that some error may exist in either the Census or Assessor’s reported count of housing units and unit type, likely due to rapid or unpermitted changes to parcels that may go unaccounted for.⁴ In order to account for possible errors, we cross-referenced the data with qualitative field observations, archival research, and interviews with key informants. Interviews with local stakeholders provided differing and valuable perspectives that informed our understanding about the current political and social climate within the community and in the city as a whole. Archival research provided context about key historical events that shaped the city’s evolution. Finally, draft reports were reviewed by Monument Impact to guarantee accuracy.

The Monument Community

The Monument neighborhood makes up 12% of the total area and is the most populated region in the city of Concord. The 2009-2013 American Community Survey provides an estimate of around 24,000 residents. Since 1980 this figure has increased by 67% (see Appendix A). Despite this huge jump, this number is largely considered to be an underestimated figure. Monument Impact estimates a figure closer to 37,000 residents. The discrepancy can likely be attributed to the large number of undocumented residents, a population that typically remains undercounted in Census due to fear that providing information to the Census Bureau may alert Immigration and Customs Enforcement (Monument Impact, 2014).

³ Our comparison of the assessor data to the ground-truthing data shows that Contra Costa County assessor records likely include some level of error, particularly for records of single-family condominiums. The dataset was culled and adjusted to produce a more accurate analysis of sales trends.

⁴ For example, this may include unpermitted informal housing units such as garage conversions.

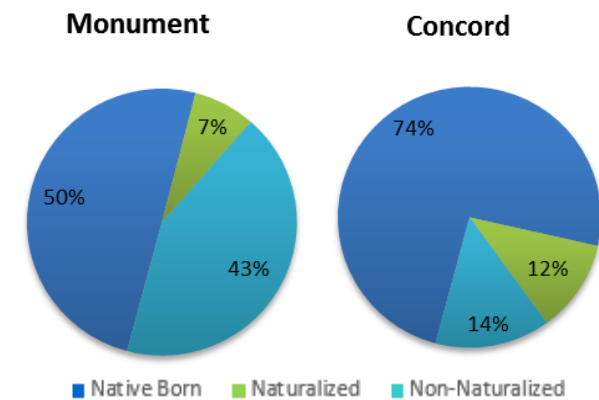


Figure 2. Percentage of Native and Foreign born, 2009-2013.

Source: American Community Survey 2009-2013

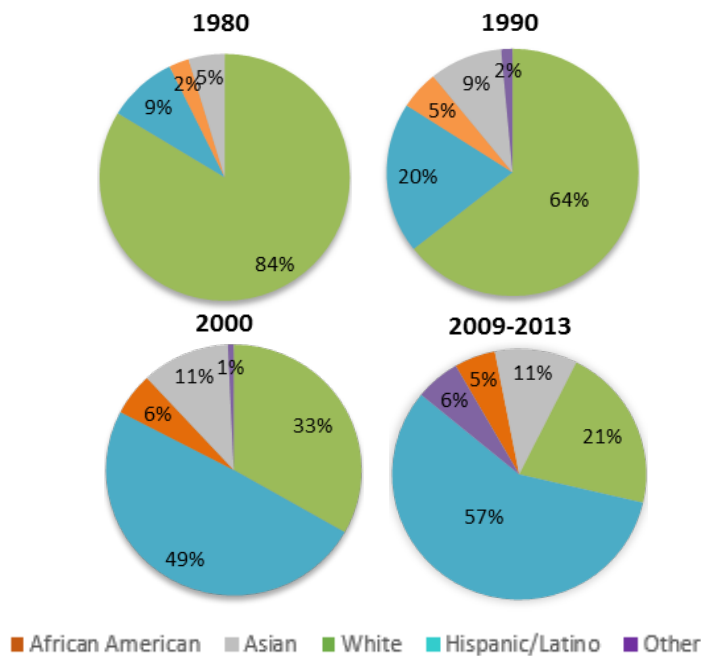


Figure 3. Residential Racial and Ethnic Composition, Monument, 1980 to 2009-2013.

Source: U.S. Census 1980, 1990, 2000 (Geolytics, 2014); American Community Survey 2009-2013.

The majority of the immigrant population are from Mexico and Central America and tend to have lower educational attainment and income than the rest of the Concord population. Forty three percent of Monument residents were born abroad are non-naturalized. This figure differs greatly from the city of Concord where only fourteen percent of the total population is non-naturalized foreign born. This high foreign born demographic in the Monument may explain the weak political power of this community expressed in some stakeholder interviews.

Since 1980, the Monument neighborhood has seen a huge racial and ethnic demographic shift. The White population has steadily declined over this period of three decades while the Latino population has experienced considerable growth (See Figure 3). In 2010 Latinos comprised 63 percent of the population while Whites only accounted for 20 percent. This is nearly the inverse of the city's racial and ethnic distribution, which in 2013 consisted of 51 percent of Whites and 31 percent of Latinos (See Appendix).

Educational attainment in the Monument has not seen major increases in the college-educated population, which is another marker of gentrification (See Appendix). This may indicate that large-scale displacement has not yet occurred. However, this neighborhood contains many precursors associated with gentrified neighborhoods. For instance, the high percentage of ethnic minorities in the Monument increases residential susceptibility to displacement. This is true even when accounting for income (Newman & Wyly, 2006). Additionally, from 2000 to 2013 nonfamily households increased from 37% to 52% of total households, another marker of gentrification. Finally, residents in the Monument are significantly poorer than the rest of the city. In 2013 the Monument had a poverty rate of 23% -- over twice the poverty rate of the city, which stood at 9% (See Appendix). Median incomes in the Monument declined between 2000 and 2013 by 22 percent (Figure 4).⁵

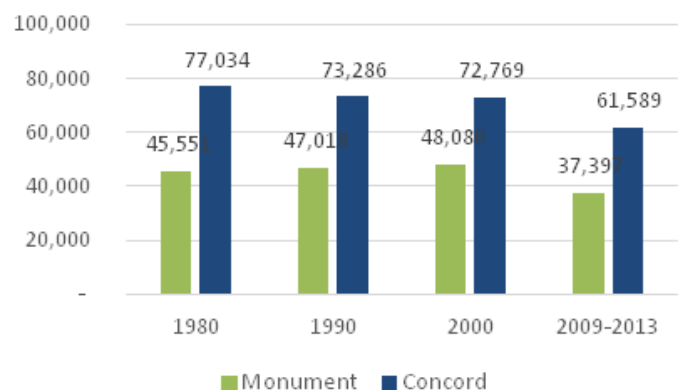


Figure 4. Median Household Income, Monument & Concord, 1980 to 2009-2013 (In Constant 2010 Dollars)

Source: U.S. Census 1980, 1990, 2000 (Geolytics, 2014); American Community Survey 2009-2013

⁵ Average, rather than median, income are reported for 1980.

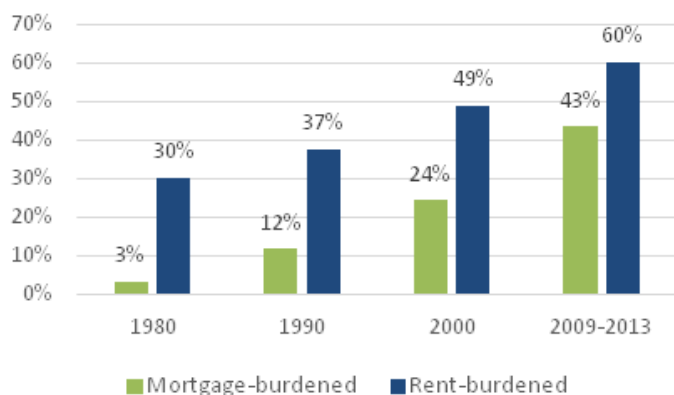


Figure 5. Housing Cost Burden in the Monument, 1980 to 2009-2013

Source: U.S. Census 1980, 1990, 2000 (Geolytics, 2014); American Community Survey 2009-2013

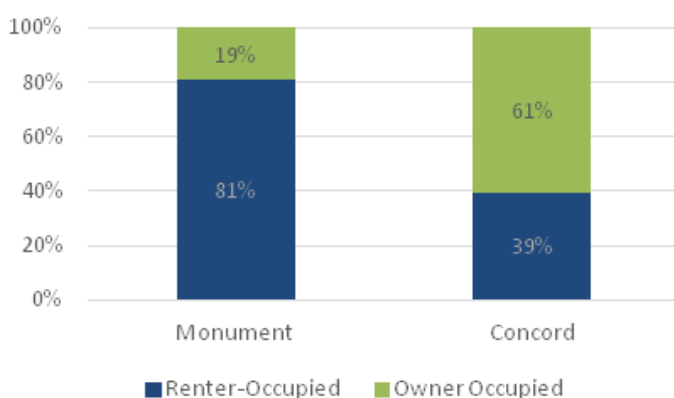


Figure 6. Occupied Units by Tenure, Monument vs. Concord, 2009-2013

Source: American Community Survey 2009-2013

With increasing costs of rent, the gap between income and median rents has widened at a rapid rate. The median gross rent increased by 15 percent when adjusted for inflation, from \$948 in 2000 to \$1,167 in 2013. As a result of these trends, the percentage of rent-burdened households in the Monument has grown as well. In 2000, 49 percent of households were rent-burdened, meaning the household paid 30 percent or more of their income on rent (Figure 5).⁶ Already a high figure, by 2013 60 percent of households suffer from rent-burden.

Even though the rate of overburdened households increased between 2000 and 2013, Census data appears to show that there was a decline in the number of

renter- and owner-occupied units that are overcrowded (See Appendix). Stakeholders who work closely with community residents, however, tell a different story. Several different stakeholders have recounted a similar narrative about overcrowding in the Monument. According to them, it is not uncommon for multiple families to live under the same roof. In some shared apartments, families sleep in separate bedrooms, but according to one stakeholder, it is also not uncommon for families or single adults to share rooms or occupy living room spaces to cope with rising housing costs.

Since 1980, tenure split has remained constant in the Monument and in Concord overall (see Appendix). The tenure split is drastically different, between the two areas, however. As seen in Figure 6, 81% of Monument residents rent while only 39% of residents in Concord rent. Renters are at greater risk of displacement than homeowners, especially since Concord has few tenant protections, making Monument residents very vulnerable to displacement pressures.

Vacancy in the Monument has increased dramatically from 2000 to 2013, jumping from 3% to 9% over the 13 years (Table 1). The higher vacancy rate is likely due to the housing crisis and recession of 2008. Concord's vacancy rate is much lower, at 6.5% in 2013. A higher vacancy rate can signify disinvestment in the Monument, which can ultimately lead to gentrification. Landlords may prefer to leave units empty instead of dealing with maintenance or until the market rebounds. In turn, developers can purchase land/buildings cheaply and still make an acceptable profit after the cost of rehabilitation (Smith, 1979). The fact that Concord's vacancy rate in 2013 was much lower suggests that the Monument residents may be faced with this type of disinvestment.

Table 1. Monument, Housing Units & Vacancy Rate

Year	Total Housing Units	Vacant Units	Vacancy rates
1980	7285	392	5%
1990	7623	467	6%
2000	8133	257	3%
2009- 2013	8729	816	9%

Source: U.S. Census 1980, 1990, 2000 (Geolytics, 2014); American Community Survey 2009-2013

⁶ Average, rather than median, rents are reported for 1980.

Table 2. Rate of Foreclosure, Monument vs. Concord

Area	Average Owner-Occupied Units (2000 & 2010)	Foreclosed Homes (2006-2009)	Rate of Foreclosure
Monument	1,848	421	23%
Concord	41,834	2,402	6%

Source: U.S. Census 2000 & 2010, American Community Survey 2006-2010, Zillow 2014.

An analysis of foreclosure data collected from the height of the housing crisis revealed that like much of California, Concord and the Monument community were impacted by the decline of the housing market and the economic recession. Using the 2000 and 2010 average of owner-occupied units as proxies to estimate the rate of units in foreclosure, we found the rate of foreclosure in the Monument was almost four times greater than the rate of foreclosure in Concord. While a 23% foreclosure rate in the Monument is a very large figure, it is likely a conservative estimate. The three years only represent a snapshot of the housing crisis that arguably lasted at least five to seven years or more when considering the lingering effects of the economic recession.

The Housing Market Heats Up

Stakeholders have indicated that evictions due to foreclosure are no longer a problem, but without mechanisms in place to safeguard against rent spikes and to protect tenants against unfair evictions, tenants' residential stability is tenuous, at best. Homebuyers and investors that have acquired foreclosed properties in the Monument paid rock-bottom prices; but values are rapidly beginning to recover. Concord's home values experienced an 8.6% increase in home value from 2013 (Zillow, 2014). According to RealtyTrac, the estimated monthly mortgage payment in the Monument is \$1,079, while the average rent for a three-bedroom house is \$1,740. A stakeholder from a service organi-

zation confirmed that it is increasingly becoming commonplace for residents to pay upwards of \$1,500 for a small, rundown apartment in the Monument.

Aside from growing rents, Monument residents face hurdles to owning a home as homeownership is being catered to attract a younger and wealthier demographic. A news article published by SFGate in February 2014 entitled "Oakland, Concord among top cities to flip to hipsters," highlights Concord as a desired location for "home flipping," whereby a homebuyer purchases a property with no intent to occupy it (Erwert, 2014). Instead, the objective is to resell the property quickly, and at a higher price than what was originally paid for it. The article goes on to provide a four-step "how-to" info-graphic, attributed to RealtyTrac that explains the process:

1. Identify hot hipster housing market with good profit on flip.
2. Find foreclosure homes or other bargain buys.
3. Rehab to hipster tastes.
4. List + market the home. Close the deal.

Monument's zip code, 94520, is specifically listed within the top 10 hipster housing markets with good returns on flips. This is not surprising considering the neighborhood's high foreclosure rate. As a methodology, the article explains how RealtyTrac filtered zip codes by 15 percent of the population with an age group of 25 to 34 and where 15 percent take public transit or walk to work. Finally, if the median home prices that are no more than five times the median income of the neighborhood and at least 10 homes have flipped in 2013, the zip code is considered prime for hipster flipping.

With steep declines in the average sales prices for both single family and multi-family residential properties in 2008 (Figures 7 and 8), Monument's housing market became extremely advantageous for real estate investors and developers. The area's profit opportunity has increasingly drawn their attention, and prominent markers of change, such as two newly constructed high-rise apartment buildings, can be found throughout the neighborhood.

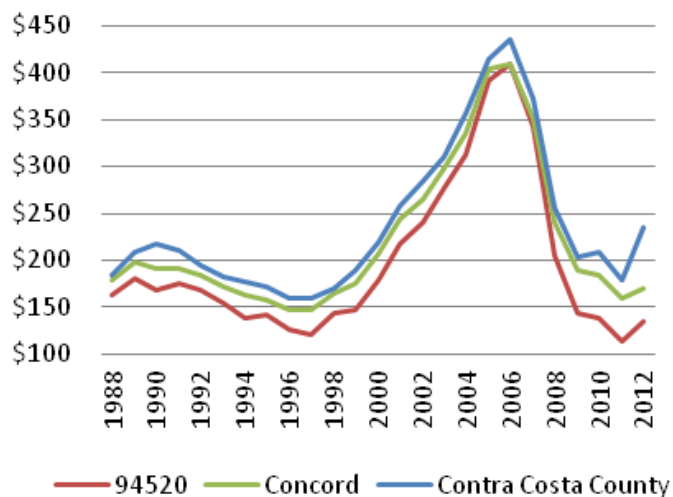


Figure 7. City and County Sales Price per Square Foot, 1988-2012

Source: Zillow 2014.

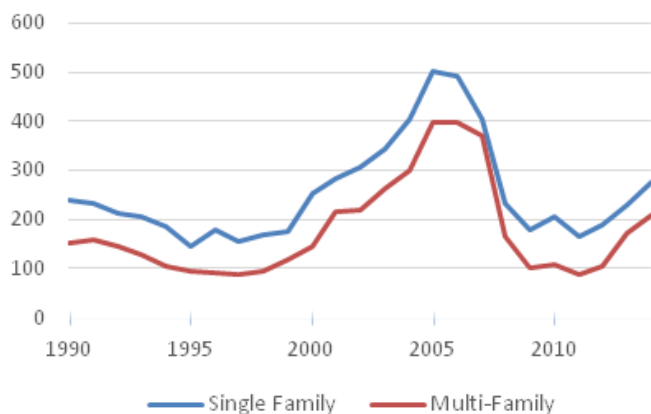


Figure 8. Monument Average Sales Price per Square Foot, 1990 to 2013

Source: Dataquick 2014.

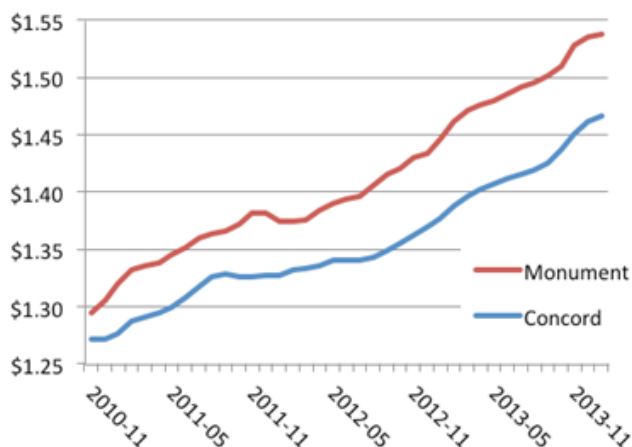


Figure 9. Average Rent per Square Foot, Monument vs. Concord, 2010 to 2013

Source: Zillow 2014.

Investment for the New, Neglect for the Old

Many of the post-recession housing opportunities are advertised for a wealthier population coming from neighboring cities. Low-income residents living in disinvested communities, such as those in the Monument, are unlikely to reap the benefits. The discrepancy between investment for outsiders and disinvestment in current residents is highlighted through stakeholder interviews. A landlord who owns a large apartment complex on the edge of the neighborhood spoke without qualms about their intention to continually mark-up rents. While this developer certainly warrants competitive rates in return for their investment into the property, they are also not bashful about their motivations and interests. Even though they believe BART in downtown Concord to be a “waste of money,” they do not hesitate to use their complex’s proximity to BART as a marketing tool, aiming to “cater to the laptop crowd” that commutes via BART to work in San Francisco. Though the complex is located within the Monument community, this developer has willfully dissociated the complex from the Monument, and they proudly describe how they “got rid of... the 99% Latino” population that formerly lived in the complex. Ultimately, they plan to convert the units into condominiums and sell them once the market picks up again.

This developer’s intention demonstrates the potential for neighborhood change in the Monument community, moving towards more expensive rental housing and catering to a more highly educated, higher wage earning demographic. Their comments reveal the imbedded racial tensions of residential displacement associated with gentrification. As developers, real estate agents and other actors cater to the younger, affluent White population, communities of color are either displaced or excluded from the benefits of an improving neighborhood.

Meanwhile, as rents are increasing the quality of life is not necessarily improving. Interviews revealed a severe bed bug infestation that plagues the multi-family units where low-income residents live.

According to a stakeholder interviewed from a tenants’ rights advocacy organization, the bed bug infestation has been a problem in the Monument for almost two



Image 2. A Luxury Apartment Complex Located in Downtown Concord

years. The City's reluctance to address the issue, they believe, stems from a refusal to acknowledge it as a public health concern, placing responsibility on individual landlords while simultaneously refusing to hold them accountable through citations. Several stakeholders have mentioned that tenants in the Monument do not feel well represented by local elected officials.

Pushed by the continued backing from a tenants' rights advocacy organization, the City of Concord enacted a bed bug policy in late March of 2014 acknowledging bed bugs as a nuisance and enabling code enforcement to issue citations to landlords who refuse to mitigate the bed bug issue in their buildings (Bed Bug Response Pilot Program, March 2014). Still, because code enforcement is managed by the local police department, many tenants who are undocumented immigrants and unfamiliar with their legal rights, remain fearful about drawing attention to themselves. They fear deportation or that unsanctioned living conditions like overcrowding, if discovered, will lead to eviction. Even when residents have brought issues to property managers, community organizations have also found that managers often fail to raise these concerns with the property owners, effectively serving as a "cover" for the owners who do not comply with housing codes. In other cases, residents have decided to move out, feeling that it is the only means of dealing with an issue.

Neglect of Monument housing is coupled with the fact that Concord does not have any tenant protection policies in place. The city has no rent stabilization policy nor do they have a just cause eviction ordinance. In addition, there is also no system in place at the city level to track evictions in Concord. Without these and other tenant protections, it will be difficult for residents to take advantage of this new Bed Bug policy.

Because of the area's profit potential and desire of developers to bring in new residents who will pay higher rents, some stakeholders see the combination of neglect and lack of tenant protections as a means for property owners to intentionally push current residents out.

Challenges to Affordable Housing Production

Like the rest of the Bay Area, there has not been enough new housing production in Concord to meet the needs of current and potential residents. From 2007-2014, very few units have been built in Concord and of these units, almost all are above moderate-income housing (Housing Element, 2010). Concord has fallen short of its regional housing needs allocation (RHNA) for 2007-2014. In addition, there is recognition that there is a shortage of very low- and low-income housing units in Concord. While there are currently 1,031 subsidized housing units in the Monument—a significant increase since 1980 (Figure 10)—the need for more affordable housing units persists.

In the 2010 Housing Element plan, the city conducted an analysis of the previous plan from 2003 and found that despite the land available for affordable housing, the city did not produce enough units in the very low-, low-, and moderate-income categories. Concord only produced 35 percent of its RHNA for these three categories (Housing Element, 2010). Additionally, 80% of units counted towards the RHNA were rehabilitation of old units and not new housing. However, in the same time frame, the City did produce more than twice the amount required for above-moderate income housing units.

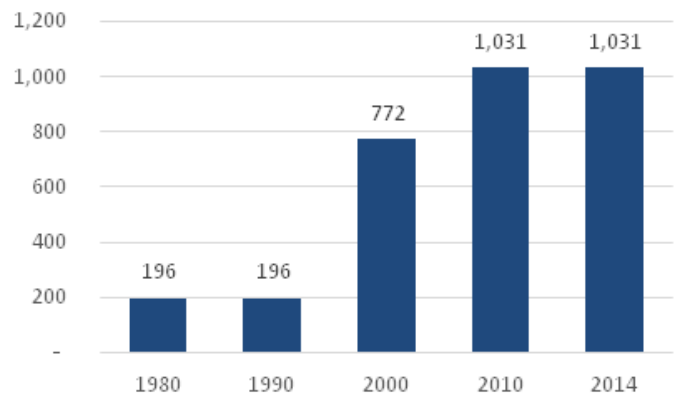


Figure 10. Subsidized Housing Units in the Monument, 1980 to 2010

Source: California Housing Partnership Corporation 2014

The City of Concord has policies that have been put in place recently in order to encourage development. The Concord housing element includes two overlay zones for Concord - an affordable housing overlay zone and a transit station overlay district. The transit station overlay district has only been in effect since August 2012 and was created to promote increased residential density and commercial activity within a half-mile of the perimeter of the Downtown Concord BART station. The development code for the transit station overlay district specifies that the maximum density of the base district can be increased up to 25 percent for residential projects.

As a result of efforts from prominent housing advocacy organizations in the East Bay, the Concord 2010 Housing Element included an affordable housing overlay zone. This overlay zone was put in place to incentivize affording housing development and to encourage affordable housing developers to build developments in areas of Concord where multifamily residential housing is permitted. The city has since shifted to an Affordable Housing Incentive Program, which was adopted as part of the City's Development Code update in 2012 (Ryan 2015). This program allows for additional incentives for projects that include affordable units and allows for additional density bonuses. Under the eligibility guidelines for this program, a rental project must have at least 40% affordable units - at least 20% must be affordable to very low-income households while at least another 20% must be affordable to very low or low-income households (Housing Element, 2010). While no affordable units have been built in the overlay zone yet, staff from Concord's Community and Economic Development Department note that the City has experienced recent interest from developers since its Downtown Specific Plan was adopted in June 2014.

Aside from the affordable housing incentive program, the zoning code outlines the parameters for the inclusionary housing ordinance and the density bonus program. Under the inclusionary housing ordinance both rental and ownership projects are required to include 10% of low-income housing or 6% of very low-income housing. If eligible, developers have the option of paying in-lieu fees instead of providing inclusionary units in a project. These fees go into a city general fund dedicated to affordable housing and can also be used for administering affordable housing programs. To mitigate the financial impacts of the inclusionary housing ordinance, the City may grant the following incentives for affordable housing development: financial assistance, density bonus, and expedited application processing.

Despite having policies in place to promote housing production, a very low supply of affordable housing is being built in Concord. Staff report that no units have been added to development projects through the density bonus ordinance, which was adopted in 2012 (Ryan 2015). The lack of affordable housing construction, however, is in line with overall construction trends; approximately only 10 infill residential units have been built in Concord since 2012 (Ryan 2015).

Even if housing production starts to pick up in Downtown Concord, the City's desperation for any kind of development may result in acquiescence to the preferences of developers who may opt to exclude affordable housing from the development, despite the incentive measures in place. Second, there is a perception that Concord is "naturally affordable" due to the lower rental costs in Concord compared to other parts of the Bay Area such as San Francisco. According to a City staff member, Concord has plenty of the "affordable" housing products and what it is missing is the "market-rate type of product." The language in the 2010 Housing Element reflects this view despite evidence that the "naturally affordable" housing may be at risk of moving into this higher market rate category. A key finding of the housing needs analysis was that "Housing cost has become more affordable compared to three or four years ago, during the peak of the San Francisco Bay Area housing boom" (Housing Element, 2010). The city concludes this despite the fact that real income has gone down since 2000 and housing-burden as increased.

There is a discrepancy among city officials between the acknowledged low supply of affordable housing in Concord and what the city really wants, which is more economic development and housing, especially market-rate housing. According to one city stakeholder, Concord wants the downtown area to be a "robust economic engine that operates 24/7 with residents living there and enjoying the amenities of downtown". This requires drawing in new residents who can afford to live in these potential market-rate developments and who would want the type of lifestyle that would require a downtown to be bustling 24/7. Lastly, even though these affordable housing incentive policies are incorporated into the city's housing element and development code, which gives them more authority, stakeholders expressed concern that the local city government lacks the political will to address the affordable housing situation.

Conclusion

For a long time, Monument residents lacked a voice and weren't included in the city's decision-making process. These issues have largely been influenced by the demographic characteristics of Monument residents, which discourage them from interacting with local officials. Despite these challenges, there is a growing grassroots movement in Concord demanding protection for residents in the Monument. Community-based organizations such as Monument Impact have made significant strides in building residents' capacity to advocate for themselves and fostering a culture of civic engagement through leadership development programs, neighborhood action teams, and a range of skills-building workshops. A tenants' rights advocacy organization is currently trying to "create a culture of fighting back" and "build a tenants' rights movement" in Concord.

For a community that has historically been afraid to speak up about injustices, strengthening the advocacy and organizing capacity of these residents is the first step to building a stronger voice for Monument residents. Monument residents and organizations that serve them were not an integral part of the Downtown Concord planning process due to the disconnect between development in downtown and its implications for Monument residents.

The data shows that Monument residents have many characteristics of neighborhoods at risk of gentrification including a large ethnic minority population and a very high renter population. Residents suffer from extremely high rent burden and the neighborhood suffers from a high vacancy rate, a potential indicator of disinvestment. Developers are capitalizing on the impact of the housing crisis through "home flipping" strategies meant to attract a white, young, and wealthier population.

Multiple stakeholders who were interviewed as part of this case study expressed that the diversity of residents is one of the city's key strengths. In recent decades, the Monument has served as a point of arrival for immigrants to the Bay area that search for better opportunities. Like so many of its neighbors in the region, the loss of affordable housing in Concord and especially in the Monument is threatening to fundamentally change the character of the city and displace residents who already have limited access to housing choices.

Concord is at a critical juncture where it can alter its trajectory by electing to protect its most vulnerable community. If Concord officials truly value diversity, they will safeguard measures to allow all residents to prosper from the economic growth that results from the downtown plan.

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Appendix A: Monument Neighborhood Data

Table 1A: Total Population, Monument versus Concord (1980-2010)

Year	Monument	Concord
1980	14,457	134,580
1990	16,910	152,224
2000	22,975	174,660
2010	24,077	175,605
Percent change 1980-2010	67%	30%

Source: U.S. Census 1980, 1990, 2000; American Community Survey 2006-2010 (Geolytics, 2014)

Table 2A: Percent of Young Adults in the Monument, 1980-2010

Year	20-24 years old	25-29 years old	30-34 years old	Total Percent Young Adults
1980	17%	13%	10%	40%
1990	12%	14%	13%	39%
2000	11%	12%	11%	34%
2010	8%	12%	11%	31%

Source: U.S. Census 1980, 1990, 2000; American Community Survey 2006-2010 (Geolytics, 2014)

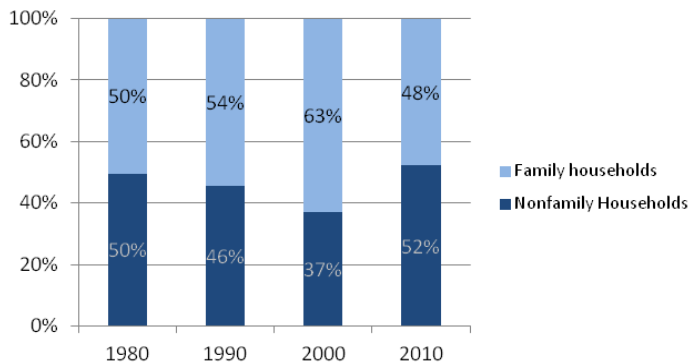


Figure 1A: Monument Family and Nonfamily Households by Percent, 1980-2010

Source: U.S. Census 1980, 1990, 2000; American Community Survey 2006-2010 (Geolytics, 2014)

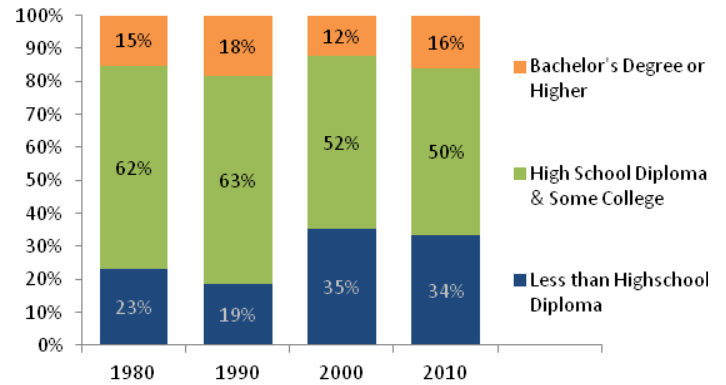


Figure 2A: Monument Educational Attainment by Percent, 1980 - 2010

Table 3A: Poverty Rate in Monument and Concord, 1980-2010

Monument	People in Poverty	Population	Percent of Total Population
1980	1724	14330	12%
1990	2384	16709	14%
2000	5832	45369	13%
2010	1477	5367	28%

Concord	People in Poverty	Population	Percent of Total Population
1980	7856	133267	6%
1990	9245	149378	6%
2000	12405	173168	7%
2010	14296	171524	8%

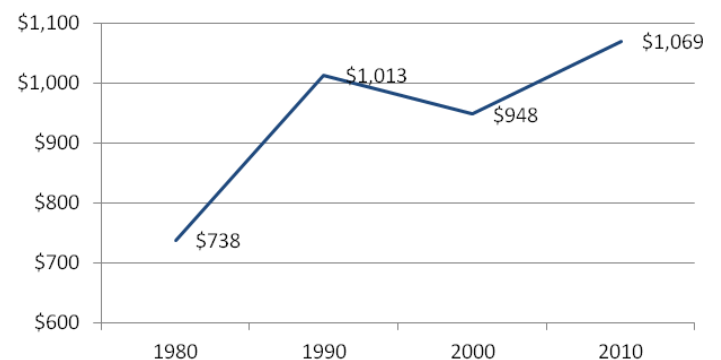


Figure 3A: Median Gross Rents in the Monument (1980-2010)

Table 4A: Occupied Housing Units Where Householder Moved In Within Past Year

Year	Number of units	Share of Total Units
1980	3048	42%
1990	3052	40%
2000	2330	29%
ACS 2008-2012	1491	17%

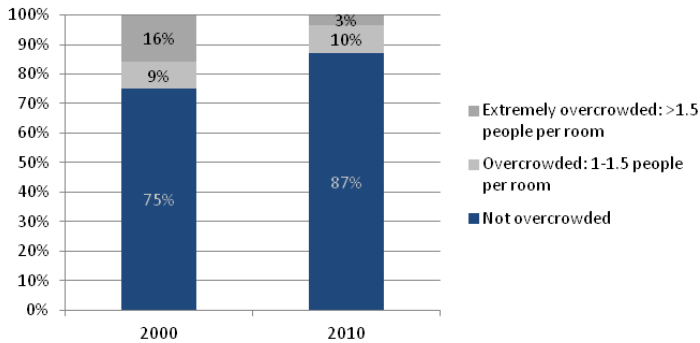


Figure 4A: Percent of Households in Overcrowded Conditions, 2000 & 2010

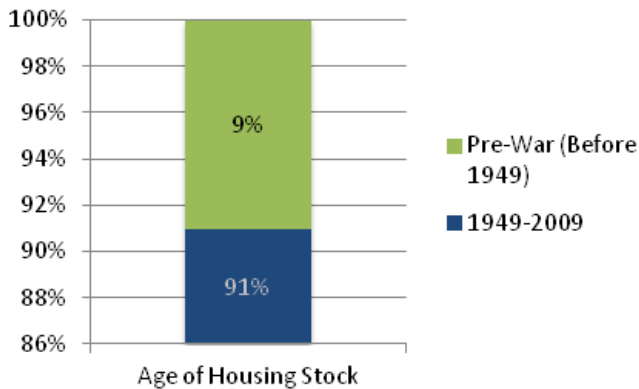


Figure 5A: Pre-War Housing by Percent, 2006-2010 ACS

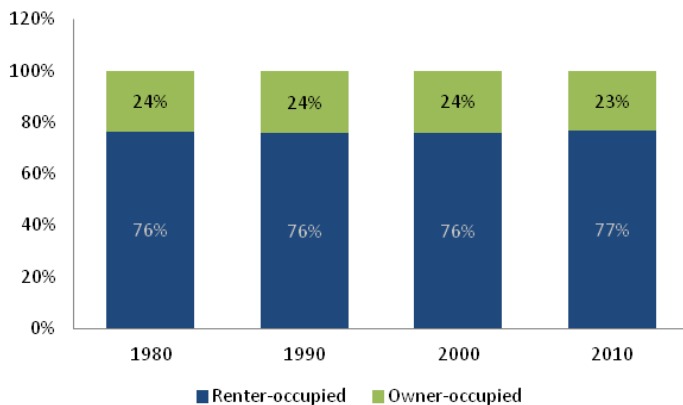


Figure 6A: Housing Tenure in the Monument (1980-2010)

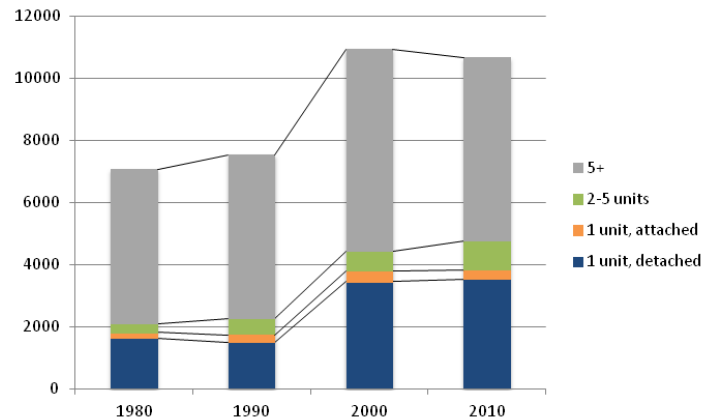


Figure 7A: Housing Unit Type, Monument (1980-2010)

Source: U.S. Census 1980, 1990, 2000; American Community Survey 2006-2010 (Geolytics, 2014)

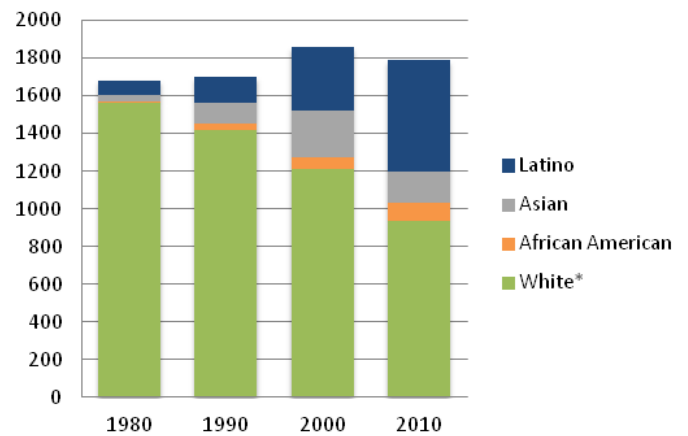


Figure 8A: Homeowner Occupied by Race, Monument (1980-2010)

Source: U.S. Census 1980, 1990, 2000; American Community Survey 2006-2010 (Geolytics, 2014)

*Non-Latino Whites except for 1980

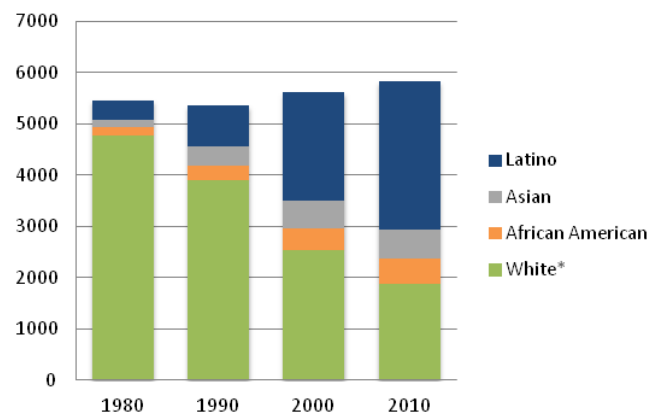


Figure 9A: Renter-Occupied Units by Race, Monument (1980-2010)

Source: U.S. Census 1980, 1990, 2000; American Community Survey 2006-2010 (Geolytics, 2014)

*Non-Latino Whites except for 1980

Appendix B: Ground-Truthing Methodology and Results

Because visual indicators of neighborhood change most likely vary from block to block – and even parcel to parcel – the three blocks selected as a sample for visual observation were chosen based on the likelihood that we would be able to systematically observe indicators of neighborhood change and/or vulnerability to gentrification.⁷ Criteria used to select blocks included higher than average percentage change in tenure (from owner-occupancy to renter-occupancy or vice versa),⁸ percentage of white residents, and percentage of parcels sold since 2012.⁹ Researchers further narrowed the sample pool by working with the project’s CBO partner, Monument Impact, to identify specific blocks that, based on the organization’s work with the Monument community, staff know have experienced recent change. Finally, logistical considerations, such as land area as well as number of parcels on each block, were also taken into account.

On October 26, 2014, two researchers from the Center for Community Innovation (CCI), along with two staff members of Monument Impact (also Monument residents) surveyed three blocks, 1001, 2007 and 1003. On January 15, 2015, one of the CCI researchers and one of the Monument Impact staff members went back to survey a final block, 3005 in Tract 33602.02.¹⁰ As part of the ground-truthing exercise, researchers observed and recorded a range of variables for all parcels¹¹ on three different Census blocks in three different tracts within the Monument case study area. These include the primary land use, building type (multi-family, single-family, business, etc.), the number of units it appears to hold, and indicators of recent investment such as permanent blinds and updated paint. Researchers also looked for signs of concern over safety, such as security alarm signage or barred

windows, as well as signs of disinvestment, such as litter or debris, boarded windows, or peeling paint. The data gathered through this process is referred to in this memo as “ground-truthing data.”

The ground-truthing exercise is meant to provide an additional set of data to verify conclusions reached through analyzing assessor and Census data. Complicating this effort is that the data sets do not have the same set of parcels (Table 1). All data reported from the assessor data (Dataquick) includes all parcels in that set; likewise, all data reported from the ground-truthing data collection includes all parcels in that set (which is based on parcels from Boundary Solutions). For two variables—land use and number of units—comparisons are made on a parcel-by-parcel basis; only parcels that appear in both data sets are used for this comparison. Census data is not provided on a parcel level, and so includes all households surveyed by the Census.

Table 1: Parcel Mismatch Among Datasets

Block and Tract	# Parcels in Assessor But Not Ground-truthed	# Parcels Ground-truthed but not in Assessor data
Block 1001 Tract 3361.01	39 / 87	2 / 51
Block 2007 Tract 3362.01	9 / 29	5 / 27
Block 1003 Tract 3362.02	5 / 52	2 / 51

The largest discrepancy between the two datasets appears in Block 1000. Here, 34 of the 39 parcels from the assessor data that do not appear in the ground-truth data are part of one condominium complex (1790 Ellis Street). The Boundary Solutions data set had a total of 19 parcels at this address – much fewer than the number of parcels at this address in the Assessor Data. While observations were only recorded for the 19 available Boundary Solutions parcel numbers, based on the number of mailboxes, researchers reported 52 units in the complex; this number is closer to the assessor data’s record of the number of parcels at 1790 Ellis. A possible explanation for the discrepancy between the Boundary Solutions and Assessor datasets is that a number of units in the complex were converted into condos after Boundary Solutions had last been updated in 2012. The discrepancy may also be some duplicate listings of condos at the 1790 Ellis Street address within the assessor data.

⁷ The same survey tool (Appendix, page 18) was used to ground-truth all nine case study areas. Prior to observation in the field, researchers refined the tool and calibrated their responses by conducting two rounds of pilot observations.

⁸ According to 2000 and 2010 Census data.

⁹ According to County Assessor Data.

¹⁰ The ground-truthing data from this block was not used in the evaluation of the assessor data.

¹¹ The parcel numbers used to organize this data come from the Boundary Solutions data set, which is current as of March 7, 2012.

Table 2: Sales History of Parcels since Construction

Block	Median Year of Construction	Median Year of Last Sale	Median Sale Price	Median Sale Price Per Square Foot
1001	1980	2003	\$145,000	\$135
2007	1951	2002	\$150,000	\$142
1003	1956	2003	\$202,000	\$141
Monument	1964	2004	\$159,000	\$128
Concord	1954	2002	\$225,000	\$148

Source: Dataquick, 2014. These figures refer to all parcels in the area, including non-residential uses.

Table 3: Sales History of Parcels Sold Since 2007 and 2010

Block	Percent Sold 2007-2014	Percent Sold 2010-2014	Median sales price per square foot if sold 2007 or later	Median sales price per square foot if sold 2010 or later
1001	41%	30%	\$168	\$140
2007	43%	29%	\$162	\$129
1003	43%	24%	\$177	\$152
Monument	43%	26%	\$140	\$132
Concord	33%	21%	\$196	\$193

Source: Dataquick, 2014. These figures refer to all parcels in the area, including non-residential uses.

Table 4: Indicators of Neighborhood Change: Census Data/Demographics, 2000 -2010

Block (2010 Census)	Population Growth (Percentage Change)	Average Household Size (Percentage Change)	Percent Change in Percent White ¹²	Percent Change in Percent Hispanic	Percent Change in Percent Family Households	Percent Change in Percent Rental Units
1001	3.1	12.3	-20.8	40.0	18.5	-2.4
2007	-6.9	6.1	8.9	27.5	13.7	0
1003 ¹³	N/A	N/A	N/A	N/A	N/A	N/A
1003+1004 ¹⁴	22.4	-7.8	16.7	6.4	0	10.1
Monument	6.0	6.9	-39.4	28.6	3.3	0
Concord	69.9	-11.6	-17.4	40.4	-1.5	4.0

Table 5: Census Data/Demographics, 2010

Block (2010 Census)	Population	Average Household Size	Percent White	Percent Hispanic	Family Households	Percent Rental Units
1001	868	3.19	42%	71%	64%	85%
2007	95	3.28	61%	51%	83%	24%
1003	179	3.73	53%	49%	85%	38%
1003+1004	973	3.97	49%	83%	86%	87%
Monument	24,411	3.10	20%	63%	63%	76%
Concord	122,067	2.73	50%	31%	68%	39%

¹² For the blocks, this figure refers to all Whites of one race, including those that are Hispanic. For the Monument and Concord figures, it refers to Non-Hispanic Whites. The "Percent Change" figures all compare percentages over time; for example, in the Monument, the percent Non-Hispanic White in 2000 was 33%, which decreased to 20% in 2010—a 36% change.

¹³ In 2010, the US Census Bureau split the boundaries of the 2000 Census Block in this area (Block 6003) into two separate blocks. Because 2000 Census data could not be parsed to isolate the 2010 block boundary, figures for this block are thus skewed, showing the change between the larger geography of Block 6003 for the year 2000 and only part of this geography (Block 1003), in 2010.

¹⁴ To provide a point of comparison, this row uses combined data for the two 2010 blocks (Blocks 1003 and 1004) that comprised the original 2000 block (Block 6003) and compares it to the census data for the full 2000 block.

Table 5: Summary of Parcel Matches and Primary Land Use

Block	Primary Land Use, based on Groundtruthing data	Percent Land Use Matched	Total Number of Units on Block			Percent of Parcels whose Number of Units match between Assessor Data and Visual Observation
			Assessor Data – Dataquick	Visual Observations on Ground-truthing	Census Data: Total Housing Units – 2010	
1001	Half single-family detached, half apartment/condo complexes	89% ¹⁵	536	318	301	85%
2007	All single-family detached	95% ¹⁶	29	27	31	100%
1003	Almost all single-family detached	96%	61	50	52	94%

Note: Percent Land Use Matched and Percent Units Matched take as their denominator only those parcels for which a land use or number of units was indicated by both assessor data and ground-truth data.

Validity of Assessor Data

The parcel data from the Contra Costa County Assessor's office appears to have a few minor issues. Our comparison of the assessor data to the ground-truthing data shows that most of these issues relate to attached single-family condominiums. In the case of 1790 Ellis Street, each unit (numbered 1 through 52) is recorded only once within the assessor data, but four of the 52 entries list the number of units as 52 rather than 1. Other discrepancies between the assessor data and ground-truthing data can be attributed to differences between the Boundary Solutions shapefile data and the Dataquick dataset, which do not present any problems for the overall research since it only uses the Dataquick dataset. Some discrepancies, primarily those related to differences in land use type, are due to human error in during the ground-truthing process.

¹⁵ This discrepancy is primarily due to parcels classified as multi-family that researchers perceived as single-family while ground-truthing.

¹⁶ The discrepancy between the three data sets appears to be due to an error with the assessor data. Dataquick shows multiple listings of 52 units at 1790 Ellis Street as one parcel, as well as individual listings for each of the units at this address, which results in a much higher unit count than the ground-truthing and census data.

Indicators of Gentrification or Displacement Pressure

Notable signs of possible gentrification differ from block to block. On the blocks with primarily single-family homes, these include new paint and other structural upgrades such as new roofing, new windows, and new landscaping that appear to indicate a change in ownership. On the block that had several large multi-family complexes (both apartments and condos), the most visible sign of gentrification was the remodeling of an entire complex, which was confirmed by stakeholder interviews. This interview revealed that residents in this particular building have been displaced due to pressure from the new landlord that has led to attrition.

Broad Observations of the Monument from Ground-Truthing

Residential blocks within the Monument vary greatly in land use type, levels of investment, and demographics. According to Census data some areas observed have a very large Latino majority population, while a few are primarily White. From our field observation, we were only able to identify a few signifiers that seem to confirm these demographics, such as the presence of American flags outside homes, Spanish music overheard from homes, and limited interaction with residents. From what we were able to observe, these majority White blocks appear to be more likely blocks of single-family homes rather than apartments or condos.

Conversations with our ground-truthing partners from Monument Impact reveal that the most vulnerable residents are renters, as the City as a whole has faced significant issues with landlords who fail to respond to tenants concerns (which led to the passage of Concord's bed bug ordinance), engage in intimidation of tenants, and who do not have to be held accountable to a just cause eviction policy. Staff from Monument impact also have observed that many tenants are struggling with regularly increasing rents, with many coping by living together in overcrowded quarters.