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A Housing Needs Assessment for Pittsburg, California



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Introduction

Over the course of 15 years, California's population is expected to grow by more than 24%, from just over 35.2 million in 2005 to 43.8 million in 2020. The Department of Finance projects that Contra Costa County will be home to 1,237,544 residents in 2020, up 29% from 956,497 in 2000.¹ Due in part to its high accessibility to the region's transportation network, a position that will only be enhanced with the construction of eBART, Pittsburg is poised to absorb a considerable portion of this growth. **The Association of Bay Area Governments (ABAG) projects that Pittsburg will be home to 82,700 residents by 2020, representing a 46% increase in population from 2000.**

Consequently, planning to address its affordable housing needs is critical to ensure that Pittsburg maintains the economic and racial diversity that has been its hallmark for decades. While low-income renters and elderly households often appear as populations at risk of having high housing cost burdens, the need for affordable housing in Pittsburg is spread among a variety of populations. Unfortunately, due to its sample size, the 2006 American Communities Survey (ACS) does not report data for Pittsburg. Therefore, the report will rely primarily on data from the 2000 U.S. Census, making use of 2006 ACS data for Contra Costa County to look at trends in the broader area. The report is supplemented by the *Contra Costa Consortium Five Year Consolidated Plan, 2005-2009*, the housing element the City's General Plan (*Pittsburg 2020: A Vision for the 21st Century*), and other pertinent Bay Area housing reports.

Key Findings

In its most recent housing element Pittsburg includes goals that will address some of these problems, two of which are presented here:²

- Foster development of a variety of housing types, densities, and prices to balance the City's housing stock and meet the City's regional fair share housing needs for people of all income needs.
- Promote the expansion of our affordable housing stock, including that which accommodates special needs households.

In order for the City of Pittsburg to meet these stated goals, special attention needs to be paid to residents' current housing needs, particularly the following key findings outlined in this report:

- Overall, residents of Pittsburg face a high housing burden. In 2000, fully 44% of Pittsburg's renter households spent more than 30% of their income on housing. This includes the 19% of its renter households that were severely housing burdened, spending more than half of their income on housing.³ Homeowners were only slightly better able to afford their homes: 28% of owner-occupants were cost burdened with approximately 9% severely cost burdened.⁴ When

¹State of California, Department of Finance. 2004. *Population Projections by Race/Ethnicity for California and Its Counties 2000–2050*, Sacramento, California.

² City of Pittsburg. 2001. *Pittsburg 2020: A Vision for the 21st Century*, Pittsburg, CA: City of Pittsburg

³ U.S. Census Bureau; 2000 Census of Population and Housing; SF3, Table H69.

⁴ U.S. Census Bureau; 2000 Census of Population and Housing; SF3, Table H94.

compared to the Bay Area, these numbers show Pittsburg residents face the same housing burdens as the rest of the region.

- The single greatest housing need in Pittsburg is that of very low-income families, who earn less than \$36,000. The parents may be working in our retail sector or be our teachers, but they struggle to afford to live in Pittsburg. Overall, 75% of very low-income households in Pittsburg face a housing burden. Unless Pittsburg not only ensures that more housing for these families is constructed, but that it also meets the needs of these families, it will no longer be able to support this population.
- Buying a home in Contra Costa County, including Pittsburg, is far out of the reach of most residents. While in 2006, the median household income in Contra Costa County was \$74, 241, a median-priced home required a minimum qualifying income of \$110,720.⁵
- According to RHNA numbers, Pittsburg far exceeded its allocation of above-moderate income housing and is doing its fair-share to meet the housing needs of low-income and moderate-income homeowners. It is not, however, building nearly enough homes for very low-income residents. In order to meet RHNA allocations, Pittsburg will need to expand its supply of very low-income housing by 30% this coming year.
- Homes in Pittsburg face overcrowding at a much higher rate than the region as a whole. Renters, as well as Asian- and Hispanic-headed households are disproportionately affected by this problem.

Needs Assessment

Measures of affordability

Typically, we refer to housing as affordable when a family pays no more than 30% of their income on housing costs. When households spend more than that, they are said to be “housing burdened.” Further, when they spend more than 50% of their income on housing, they are said to be “severely housing burdened.” In 2000, fully 44% of Pittsburg’s renter households spent more than 30% of their income on housing. This includes the 19% of its renter households that were severely housing burdened.⁶ Homeowners were only slightly better able to afford their homes: 28% of owner-occupants were cost burdened with approximately 9% severely cost burdened.⁷ Affordability was especially a problem for owner-households earning less than \$50,000 and renter- households earning less than \$35,000, as shown in the chart below.⁸

⁵ California Association of Realtors., 2006. Housing affordability at 23 percent, according to newly developed index gauging affordability for first-time buyers in California. <http://www.car.org/index.php?id=MzY0ODc=>, (accessed 11 October 2007)

⁶ U.S. Census Bureau; 2000 Census of Population and Housing; SF3, Table H69.

⁷ U.S. Census Bureau; 2000 Census of Population and Housing; SF3, Table H94.

⁸ U.S. Census Bureau; 2000 Census of Population and Housing; SF3, Table H97.

Cost Burdened Households in Pittsburg (2000) ⁹				
Household Income Level	Renter Occupied		Owner Occupied	
	Number Cost Burdened	Percent Cost Burdened	Number Cost Burdened	Percent Cost Burdened
\$35,000 - \$50,000	362	31%	877	53%
\$20,000 - \$34,999	1,129	73%	742	65%
Less than \$20,000	1,418	76%	514	61%
All Households	<u>2,932</u>	<u>44%</u>	<u>3,186</u>	<u>28%</u>

As shown in the chart below, the level of housing burden in Pittsburg is slightly greater than for renters and homeowners in Contra Costa County and the Bay Area as a whole. These data support the notion the housing affordability crisis is regional, rather than local in nature; when measuring affordability as a percentage of family income, Pittsburg is no more affordable than elsewhere in the region. These data suggest that, because families throughout the Bay Area face substantial housing burden, Pittsburg residents are unlikely to find relief by moving to other cities. If presented with only market-based options, households may be unable to move as their families grow or may be forced to move into smaller units. Either of these will exacerbate the existing problem of overcrowding, discussed below.

Cost Burdened Households (2000) ¹⁰				
	Owner-Occupied		Renter-Occupied	
	Cost Burdened	Severely Cost Burdened	Cost Burdened	Severely Cost Burdened
Pittsburg	28%	10%	44%	19%
Contra Costa County	26%	9%	40%	18%
Bay Area	26%	9%	39%	18%

Housing affordability is a problem throughout the state, and is no less of a problem in Contra Costa County. According to the California Association of Realtors, only 24% of California households could afford to purchase a median-priced home in the second quarter of 2007.¹¹ The crisis was even more acute in Contra Costa County, where only 16% of first-time homebuyers were able to afford the median-priced home, at \$641,900; this was down from 19% in the first quarter of 2007 and down from 31% in the first quarter of 2003. In the second quarter of 2006, buying a median-priced home required a monthly payment of \$3,690 and a minimum qualifying income of \$110,720.¹²

⁹ U.S. Census Bureau; 2000 Census of Population and Housing; SF3, Table H97

¹⁰ U.S. Census Bureau; 2000 Census of Population and Housing; SF3, Table H69, H94

¹¹ California Association of Realtors., 2007. First-time Buyer Housing Affordability Index - Historical Series. <http://www.car.org/index.php?id=MzY0ODU>, (accessed 11 October 2007)

¹² California Association of Realtors., 2006. Housing affordability at 23 percent, according to newly developed index gauging affordability for first-time buyers in California. <http://www.car.org/index.php?id=MzY0ODc=>, (accessed 11 October 2007)

Housing Cost Changes in Pittsburg (2006\$)¹³			
	1990	2000	2006*
Median Gross Rent	959	1030	1152
Median Value	213,323	193,288	395,734

As this report indicates, affordability is a major problem in Pittsburg. The rapid rise in the price of housing in recent years is a major contributor to that condition. As shown in the table above, between 1990 and 2006, median gross rent increased 20% and median value of owner-occupied homes increased 86%.

RHNA Performance and Projections

While, in recent years, Pittsburg has been successful in building housing for most segments of its population, there has been little home construction that is affordable to very low-income households. In California, it is a responsibility of regional governments, such as the Association of Bay Area Governments (ABAG), to assign to their member cities a goal for an amount of housing, both affordable and market rate, that each must construct to meet regional demand. These Regional Housing Needs Assessment (RHNA) allocations serve as important benchmarks for a city’s progress in meeting its housing needs.

When considering affordability levels, households are typically broken into five categories: above moderate-income (earning more than 120% of Area Median Income), moderate-income (earning between 80% and 120% of AMI), low-income (earning between 50% and 80% of AMI), very low-income (earning between 30% and 50% of AMI), and extremely low-income (earning less than 30% of AMI). The California Department of Housing and Community Development (HCD) publishes a list of these thresholds annually, providing adjustments for households of various sizes. In 2007, the Area Median Income for Contra Costa County was \$83,800.¹⁴ Using four-person households as its base condition, HCD determined that extremely-low income households were those that earned less than \$25,150 very low-income households earned less than \$41,900; low-income households earned less than \$66,250; and moderate-income households earned less than \$100,600.¹⁵ To give a more concrete perspective on these income levels, consider the following examples culled from survey research in Alameda and Contra Costa Counties:

- A four-person household consisting of two children, their mother who works as a day-care provider, and their father who works as a janitor would earn \$59,897. This would qualify the family as low-income.¹⁶

13 U.S. Census Bureau; 1990 Census of Population and Housing; SF3, Tables H043A and H061A; U.S. Census Bureau; 2000 Census of Population and Housing; SF3, Tables H63 and H76; U.S. Census Bureau; American Community Survey; 2006 Summary Tables B25064 and B25077.

*2006 data is extrapolated based on the rate of change for Contra Costa County, 2000-2006

¹⁴ Department of Housing and Community Development. “Official State Income Limits for 2007.” <http://www.hcd.ca.gov/hpd/hrc/rep/state/inc2k7.pdf>. (Accessed November 26, 2007)

¹⁵ Ibid

¹⁶ “Paycheck to Paycheck,” National Housing Conference, 2006.

- A two-person household consisting of a child and her single-mother who works a retail job would earn \$28,619. This would qualify the family as very low-income.¹⁷

Overall Pittsburg has been exceptional at meeting its RHNA allocations; from 1999-2006 the city issued permits for 3,905 units, representing 155% of its allotment of 2,513 units.¹⁸ The City has also been successful at producing homes for low-income (earning between 50% and 80% of area median income) and moderate-income (earning between 80% and 120% of AMI) households, permitting 129% (381 units) and 115% (800 units) of their RHNA allocations, respectively.¹⁹ In each of these categories, Pittsburg has significantly outperformed both Contra Costa County and the Bay Area as a whole. Like both the county and the region, however, it has been much less successful at producing homes for very-low income (earning less than 50% of AMI) households, meeting only 46% (247 units) of its RHNA allocations.²⁰

Percent of RHNA Allocation Permitted ²¹				
	Very Low Income	Low Income	Moderate Income	Above Moderate Income
Pittsburg	46%	129%	115%	251%
Contra Costa County	44%	93%	83%	217%
Bay Area	44%	75%	37%	153%

According to the most recent RHNA allocations, in the 2007-2014 period, Pittsburg is to build 322 units for very-low income households, 223 for low-income households, 296 for moderate-income households, and 931 for above moderate-income households.²² In the previous seven years, Pittsburg exceeded these levels of production for each of the latter three income categories. Recent downturn in the housing market notwithstanding, therefore, Pittsburg stands in a strong position to meet their RHNA allocations for low-income, moderate-income, and above moderate-income households. Pittsburg will need to expand its production of very low income homes by 30% to meet RHNA allocations. Therefore, efforts ensuring that housing for this income group is constructed will be necessary if the City is to meet its allocation.

RHNA Allocation and Number Permitted in Pittsburg ²³				
	Very Low Income	Low Income	Moderate Income	Above Moderate Income
Allocated, 1999-2006	534	296	696	987
Permitted, 1999-2006	247	381	800	2,477
Allocated, 2007-2014	322	223	296	931

¹⁷ Ibid

¹⁸ Ibid

¹⁹ Ibid.

²⁰ Ibid.

²¹ Fassinger, Paul and Gillian Adams. 2007 A Place to Call Home: Housing in the San Francisco Bay Area. Oakland, CA: ABAG.

²² Association of Bay Area Governments. August 3, 2007. "Planning Housing in the San Francisco Bay Area: Regional Housing Needs Allocation Methodology, 4th Revision, (accessed 19 October 2007).

http://www.abag.ca.gov/planning/housingneeds/pdfs/RHNA_Allocations_and_Technical_Document.pdf

²³ Fassinger, Paul and Gillian Adams. 2007 A Place to Call Home: Housing in the San Francisco Bay Area. Oakland, CA: ABAG.

Measures of overcrowding

As shown in the chart below, Pittsburg has much higher incidence of overcrowding than the county or the region as a whole. In 2000, 17% of Pittsburg's 17,792 occupied housing units were overcrowded, meaning that there was more than one occupant per room. In Contra Costa County, only 7% of homes were overcrowded, while in the Bay Area, 11% of units housed more than one occupant per room. Overcrowding was most common among Hispanic- and Asian-headed households; 33% of Hispanic-headed households and 24% of Asian-headed households were overcrowded, respectively. This compared to a 9% rate of overcrowding both in households with a White householder and those with an African-American householder.²⁴ In 2000, 23% of renter households were overcrowded as compared to 10% of homeowner households.²⁵ Overcrowding may be a mechanism for households to mitigate the widespread difficulties in housing affordability.

Overcrowded Households (2000)²⁶		
	<u>Owner-Occupied</u>	<u>Renter-Occupied</u>
Pittsburg	10%	23%
Contra Costa County	4%	15%
Bay Area	6%	18%

Housing needs of special populations

The housing needs described above are manifested differentially impacts among the Pittsburg and Contra Costa County's special populations. The homeless are an especially vulnerable population that could be helped greatly if programs were directed specifically towards shelters and transitional housing units. The homeless population is difficult to measure; the Contra Costa Consortium Consolidated Plan estimates that there are 2,016 chronically homeless people in the County and that 15,000 people in the County experience homelessness at some point during the year.²⁷ Including its 10 emergency shelter facilities, 14 transitional housing facilities, and 13 permanent supportive housing facilities, the Consortium has a total capacity of 1,807 beds.²⁸

Special populations in eastern Contra Costa County include the elderly, disabled and minorities. Over half of elderly renters are housing cost burdened. In addition, very low-income elderly residents are more than 50% likely to have housing problems.²⁹ In 2000, 16% of Pittsburg's population, age 16-64, was disabled; this increased to 36% for the population over age 65. At 7%, the disabled population had a lower poverty rate than that of the larger population's, which was 12%. Because the city's housing stock is largely composed of single story homes most will not require major investments to be adapted to the needs of the disabled and elderly (such as ramps, railings, and first-floor bathrooms). However,

²⁴ U.S. Census Bureau; 2000 Census of Population and Housing; SF3, Table H22, H20, HCT029A, HCT029B, HCT029D, HCT029H.

²⁵ U.S. Census Bureau; 2000 Census of Population and Housing; SF3, Table H20.

²⁶ U.S. Census Bureau; 2000 Census of Population and Housing; SF3, Table H20

²⁷ P & D Consulting. 2005. Contra Costa Consortium Five Year Consolidated Plan, 2005-2009. Lincoln, CA: P & D Consulting

²⁸ Ibid

²⁹ Ibid

because roughly one out of three households headed by someone over the age of 65 has a housing burden, those that need to make such upgrades may not be able to do so.³⁰

Housing Needs by Racial and Ethnic Group³¹				
	Overall	African-American	Hispanic/Latino	Asian
Renters w/ Housing Burden	44%	<i>54%</i>	39%	34%
Renters w/ Severe Housing Burden	19%	<i>28%</i>	16%	12%
Homeowners w/ Housing Burden	28%	<i>36%</i>	<i>34%</i>	28%
Homeowners w/ Severe Housing Burden	9%	<i>15%</i>	<i>13%</i>	7%
Overcrowded Housing	17%	9%	<i>33%</i>	<i>24%</i>

Among Pittsburg’s racially diverse population (19% African-American, 13% Asian, and 32% Hispanic/Latino of any race) the City’s African American, Hispanic/Latino, and Asian populations face unique and disproportionate housing needs, as shown in the chart above. Statistics that point to a population’s particular housing need are italicized.

Among African-American renters, housing needs are most commonly in the form of a greater housing burden.³² The housing need on which Hispanic households diverge most strongly from the overall population is in overcrowding. Finally, while Asian-headed households do not face greater housing burdens than the population as a whole, they do occupy overcrowded housing units at a disproportionately high rate.

The single greatest housing need in Pittsburg is that of very low-income families. As of 2000, 76% Pittsburg’s population was a member of a family-type household.³³ This was greater than that statistic for Contra Costa County (70%) as well as that of the Bay Area as a whole (65%).³⁴ Further, children lived in 42% of households in the city.³⁵ This also exceeded the average for Contra Costa County (35.4%) and the Bay Area (31.4%) by a considerable margin.³⁶ This prevalence of families and children will provide Pittsburg with a stable population that is invested in the community. However, this segment of the population is also the most critically in need of affordable housing. In 2000, roughly 32% of Pittsburg’s families, including 29% of those with children, were very low-income, earning less than 50% AMI. Finally, in 2000, 9% of Pittsburg’s families were below the poverty line.³⁷ As noted earlier, very low income households are more housing burdened, putting these families, and children in particular, at higher risk. A lack of affordability of housing for families is a major contributing factor in Pittsburg’s high rate of overcrowding. Unless Pittsburg not only ensures that more housing for very

³⁰ U.S. Census Bureau; 2000 Census of Population and Housing; SF3, Tables H71, H96

³¹ U.S. Census Bureau; 2000 Census of Population and Housing; SF3, Tables H11, H12, HCT29B, HCT29D, HCT29H, HCT39B, HCT39D, HCT39H, HCT47B, HCT47D, HCT47H

³² P & D Consulting. 2005. Contra Costa Consortium Five Year Consolidated Plan, 2005-2009. Lincoln, CA: P & D Consulting

³³ U.S. Census Bureau; 2000 Census of Population and Housing; SF1, Table P18.

³⁴ U.S. Census Bureau; 2000 Census of Population and Housing; SF1, Table P18.

³⁵ U.S. Census Bureau; 2000 Census of Population and Housing; SF1, Table P18.

³⁶ U.S. Census Bureau; 2000 Census of Population and Housing; SF1, Table P18.

³⁷ U.S. Census Bureau; 2000 Census of Population and Housing; SF3, Table P90.

low- and extremely low-income is constructed, but that it also meets the needs of these families, it will no longer be able to support this population.

Housing availability

Like the rest of the region, Pittsburg has a low vacancy rate, indicating a regional housing shortage that puts a strain on housing affordability. In 2000, approximately 3.2% of Pittsburg's 18,379 housing units were vacant.³⁸ This represents a very tight housing market in the city, especially as compared to the national housing vacancy rate of 11.6%. The Contra Costa Consortium Consolidated Plan reports that the 2005 vacancy rates for Contra Costa County was even lower than Pittsburg's in 2000, with a rate of 3% for rental units and 2% for-sale units.³⁹

Extent to which the existing housing stock is "at-risk"

In Pittsburg, most of the supply of federally assisted affordable housing units is not at risk of conversion to market rate. This is important because many federal affordable housing programs place limits on the amount of time that the units must remain affordable. Once assisted projects reach this limit, typically 15-20 years, some are converted to market rate projects, reducing the supply of affordable housing. As such, *Pittsburg 2020: A Vision for the 21st Century* indicates that 842 units are subject to potential conversion and are designated as "low risk." Of these, the 304 that are neither operated as senior housing, nor are bound by Tax Credit restrictions, are particularly vulnerable, becoming eligible for conversion between 2011 and 2017. This subset represents roughly 8% of the total 3,849 units of federally assisted affordable housing in Contra Costa County as a whole. However, given that this supply of affordable housing includes 1,461 at-risk units that are more likely to be converted to market rate, it is critical that these low risk units be preserved.⁴⁰

The authors further estimate that it would cost \$128,069 per unit, for a total of almost \$22 million to replace all 170 units that either opted out or were at risk of becoming unaffordable by 2006. Preserving these units as affordable, however, would cost \$10,513 per unit, for a total cost of \$2 million, a savings of nearly \$20 million.⁴¹

Overview of current housing stock

With a population of approximately 60,000 people, Pittsburg is one of the core cities in Contra Costa County's delta region. According to the U.S. Census, there were 18,379 housing units in Pittsburg in 2000.⁴² Construction data indicates, however, that between 2000 and December 2006 there were 2,242 new residential building permits issued, for a total of 2,744 units. Not including demolition, this would translate to a 15% increase in dwelling units over the course of only seven years.⁴³ Compared to the

³⁸ U.S. Census Bureau; 2000 Census of Population and Housing; SF3, Table H6.

³⁹ P & D Consulting. 2005. *Contra Costa Consortium Five Year Consolidated Plan, 2005-2009*. Lincoln, CA: P & D Consulting

⁴⁰ California Housing Partnership Corporation. <http://www.chpc.net/pdf/at-risk/contracosta.pdf>

⁴¹ Ibid.

⁴² U.S. Census Bureau; 2000 Census of Population and Housing; SF3, Table H1.

⁴³ U.S. Census Bureau; Building Permits Data, 2000-2006.

Bay Area as a whole, which increased its number of residential units by only 6% over this period, this is a rapid increase in housing supply.⁴⁴

Housing by Type

Pittsburg is largely composed of single family housing units. In 2000, 11,995 (67%) of Pittsburg's housing units were single-unit, detached homes, while another 1,302 (7%) were single-unit attached. While this only a slightly greater proportion of single family dwellings as in Contra Costa County (65% detached and 8% attached), it is considerable greater than that of the region (54% detached and 9% attached). The dominance of this housing form has only been strengthened since 2000. Of the 2,744 units permitted in Pittsburg from 2000-2006, 81% were for single-family dwellings. Although Pittsburg has very few small multifamily housing complexes with two, three, or four units, 3,073 (17%) of Pittsburg's housing supply is contained in structures with 5 or more units.⁴⁵ Buildings of this type also form the second most common type of development from 2000-2006, composed 19% of the units permitted.

Housing by Tenure

The majority of Pittsburg's households (63%), owned their homes.⁴⁶ This is a slightly greater proportion than the Bay Area as a whole, where 58% of housing units are owner-occupied.⁴⁷ The vast majority (88%) of Pittsburg households that owned their home lived in single-family detached units, while only 28% of renter households lived in that type of structure.⁴⁸

Measures of housing stock quality

Using both the presence of adequate facilities and year of construction as benchmarks, Pittsburg's housing stock is in good condition. Only 0.4% of homes lacked complete plumbing facilities and 0.7% lacked complete kitchen facilities in 2000. Year of construction is also considered an important measure, as older housing stock will be more likely to have structural problems than newer housing. As of 2000, the median year of construction was 1977 and only 10% of units were built before 1950.⁴⁹ Thus, having largely been constructed within the last three decades, homes in Pittsburg are not likely to harbor significant structural problems.

Summary

Mirroring trends at the statewide and regional level, Pittsburg will grow substantially in the coming years. This projected growth further intensifies the need to preserve and continue building affordable housing for Pittsburg's citizens. Large numbers of Pittsburg's households, including nearly half of renters and more than a quarter of owners, pay more than 30% of their income for housing; over 2,312 households pay more than 50%. While Pittsburg has been successful in serving its low, moderate, and

⁴⁴ U.S. Census Bureau; Building Permits Data, 2000-2006.

⁴⁵ U.S. Census Bureau; 2000 Census of Population and Housing; SF3, Table H30, U.S. Census Bureau; Building Permits Data, 2000-2006.

⁴⁶ U.S. Census Bureau; 2000 Census of Population and Housing; SF3, Table H51.

⁴⁷ Ibid

⁴⁸ U.S. Census Bureau; 2000 Census of Population and Housing; SF3, Table H32.

⁴⁹ U.S. Census Bureau; 2000 Census of Population and Housing; SF3, Table H34.

above-moderate income populations there is substantial unmet need among its very low- and extremely-low income populations. Most critical is the need for affordable housing for families in these lowest income categories. The affordability issue is especially problematic for those looking to purchase a first home, with the median-priced home in Contra Costa County well out of the reach of most households. This need is connected to the second greatest housing problem in Pittsburg, that of overcrowding. While overcrowding in Pittsburg is a significantly greater than that of the region, this problem is greatest for renters and for Asian- and Hispanic-headed households.