

## 2015 - 2023 City of San Pablo

# Housing Element

Adopted April 6, 2015

City of San Pablo Development Services Department  
13831 San Pablo Avenue, Building #3  
San Pablo, CA 94806



**CITY OF SAN PABLO**  
City of New Directions



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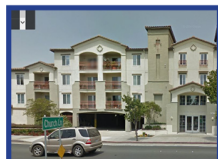
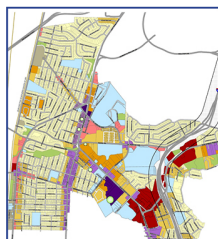
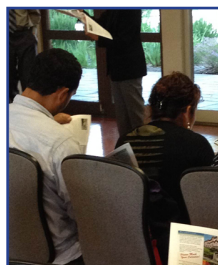
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# Introduction

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## A Purpose of the Housing Element



All California cities and counties are required to have a Housing Element included in their General Plan which establishes housing objectives, policies and programs in response to community housing conditions and needs. This Housing Element has been prepared to respond to current and near-term future housing needs in San Pablo and also provide a framework for the community's longer-term approach to addressing its housing needs.

The Housing Element contains goals, updated information and strategic directions (policies and implementing actions) that the City is committed to undertaking.

Housing affordability in Contra Costa County and in the Bay Area as a whole is a critical issue. San Pablo's housing conditions are reflective of many area-wide and even nation-wide trends. Over the past thirty years, housing costs have skyrocketed out of proportion to many people's ability to pay. And, interest rates, construction costs and high land costs have all increased significantly. This has a number of implications as it becomes more difficult for employers to fill vacant jobs, roadways are clogged with workers traveling longer distances into and out of San Pablo and surrounding areas, and many young people, families, longtime residents and people with specialized housing needs face relocating because they cannot find housing they can afford or that meets their needs otherwise (such as downsizing for seniors or rental housing for younger workers).

The Housing Element touches many aspects of community life. This Housing Element builds upon the goals, policies and implementing programs contained in the City's 2007-2014 Housing Element and other City policies and practices to address housing needs in the community. The overall focus of the Housing Element is to enhance community life, character and vitality through the provision of adequate housing opportunities for people at all income levels, while being sensitive to the small-town character of San Pablo that residents know and love.

The following are some of the specific purposes of the Housing Element update:

1. **Maintain Quality of Life.** Maintain the high quality of life, small town feel and village character of San Pablo, which make it distinctive and enjoyable to its residents.

2. **Assure Diversity of Population.** Assess housing needs and provide a vision for housing within the City to satisfy the needs of a diverse population.
3. **Provide a Variety of Housing Opportunities.** Provide a variety of housing opportunities proportionally by income to accommodate the needs of people who currently work or live in San Pablo such as teachers, young people just getting started and seniors who want to downsize, who either cannot find homes or cannot afford market rate housing in San Pablo.
4. **Address Regional Housing Needs Allocation (RHNA).** Ensure capacity for the development of new housing to meet the Regional Housing Need Allocation at all income levels for the 2015-2023 planning period.
5. **Assure a Fit with the Look and Feel of the Community.** Ensure that housing developments at all income levels are sensitive to and fit with adjacent neighborhoods.
6. **Maintain Existing Housing.** Maintain the existing housing stock to assure high quality maintenance, safety and habitability of existing housing resources.
7. **Address Affordable Housing Needs.** Continue existing and develop new programs and policies to meet the projected affordable housing need of extremely low, very low, low and moderate-income households.
8. **Address the Housing Needs of Special Need Groups.** Continue existing and develop new programs and policies to meet the projected housing needs of persons living with disabilities, seniors and other special needs households in the community.
9. **Remove Potential Constraints to Housing.** Evaluate potential constraints to housing development and encourage new housing in locations supported by existing or planned infrastructure, while maintaining existing neighborhood character. Develop design directions for multiple family housing to help eliminate barriers to the development of housing for all income levels.
10. **Provide for Special Needs Groups.** Provide for emergency shelter, transitional and supportive housing opportunities.
11. **Provide Adequate Housing Sites.** Identify appropriate housing sites, within specified areas proximate to transportation, shopping and schools, and the accompanying zoning required to accommodate housing development.



## **B** State Law Requirements for Housing Elements



State law requires each city and county to adopt a General Plan containing at least seven elements, including a Housing Element. Regulations regarding Housing Elements are found in the California Government Code Sections 65580-65589. Although the Housing Element must follow State law, it is by its nature a local document. The focus of the San Pablo Housing Element is on the needs and desires of San Pablo residents as it relates to

housing in the community. Within these parameters, the intent of the element is also to comply with State law requirements.

Unlike the other mandatory General Plan elements, the Housing Element requires periodic updating and is subject to detailed statutory requirements and mandatory review by the State of California Department of Housing and Community Development — HCD. According to State law, the Housing Element must:

- Provide goals, policies, quantified objectives and scheduled programs to preserve, improve and develop housing.
- Identify and analyze existing and projected housing needs for all economic segments of the community.
- Identify adequate sites that will be zoned and available within the Housing Element planning period — between 2015 and 2023 — to meet the City's share of regional housing needs at all income levels.
- Be submitted to HCD to determine if HCD “certifies” the Housing Element is in compliance with state law.

State law establishes detailed content requirements for Housing Elements and establishes a regional “fair share” approach to distributing housing needs throughout all communities in the Bay Area. The law recognizes that in order for the private sector and non-profit housing sponsors to address housing needs and demand, local governments must adopt land use plans and implementing regulations that provide opportunities for, and do not unduly constrain, housing development.

The Housing Element must provide clear policies and direction for making decisions pertaining to zoning, subdivision approval and capital improvements that relate to housing needs. The housing action programs are intended to: (1) identify adequate residential sites available for a variety of housing types for all income levels; (2) focus on the provision of

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The City of San Pablo adopted its current Housing Element in 2011. Now, all jurisdictions in the Bay Area are required to update their Housing Element for the 2015-2023 planning period. The update process has and will engage elected officials, appointed City commission members, key stakeholders, planning specialists and all San Pablo residents who would like to help shape the future of the community.



Early on in the update process four outreach activities were scheduled in August, September and October to obtain comments from the community and from various experts and stakeholders in the field of housing to get their ideas on possible strategies the City of San Pablo can use to be more effective in meeting community housing needs. Comment sheets were also provided to participants and were available on the City's website and at various public locations to solicit comments. In addition, all materials were translated into Spanish and the meetings provided Spanish translation for non-English speaking participants. The graphic on the next page illustrates the process for the Housing Element update.

Specific questions posed at the workshops were:

- What do you consider to be the major housing needs in San Pablo?
- What do you suggest as important housing strategies the city of San Pablo should pursue as part of the housing element update to address San Pablo housing needs?
- Do you have any additional comments you would like to share about housing in San Pablo?





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# Schedule of Meetings and Other Activities

City of San Pablo Housing Element Update  
for the 2015-2023 Planning Period

Prepared April 6, 2015



City Council (CC) Meeting



Planning Commission (PC) Meeting



Community Outreach Activity (separate from public hearings and commission meetings)



Outreach to Housing Service Providers and Other Interest Groups



Review by CA Department of Housing and Community Development (HCD) Staff



Information Newsletter prepared in English and Spanish

| Meeting Type and Date                             | Meeting Location                       | Meeting or Activity Purposes                                                                                                                                                                                                                                                                                                                                                                 |
|---------------------------------------------------|----------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Noticing and Outreach</b><br>Aug 2014          |                                        | <ul style="list-style-type: none"> <li>First newsletter will be prepared with basic information on the Housing Element Update, housing needs and announcing workshops and other meeting dates (in English and Spanish)</li> <li>Provide other noticing and contact with interest groups to provide an opportunity for the identification of Housing Element issues and strategies</li> </ul> |
| <b>Planning Commission</b><br>Aug 19, 2014        | San Pablo City Hall (Council Chambers) | <ul style="list-style-type: none"> <li>Provide an overview of the Housing Element and Annual Report</li> <li>Review approach to community outreach</li> <li>Cover Zoning changes needed for compliance with State law</li> <li>Provide opportunity for community and Planning questions and initial identification of possible housing strategies</li> </ul>                                 |
| <b>Community Workshop #1</b><br>Aug 26, 2014      | Maple Hall (City Hall Complex)         | <ul style="list-style-type: none"> <li>Present background information on the Housing Element</li> <li>Provide opportunity for community discussion and identification of Housing Element issues and strategies</li> </ul>                                                                                                                                                                    |
| <b>City Council</b><br>Sept 2, 2014               | San Pablo City Hall (Council Chambers) | <ul style="list-style-type: none"> <li>Review and accept the Annual Housing Element Report</li> <li>Cover Zoning changes needed for compliance with State law</li> <li>Provide opportunity for community and City Council questions, discussion and initial identification of possible housing strategies</li> </ul>                                                                         |
| <b>Meet with Interest Groups</b><br>Sept 10, 2014 | Meetings and Other Outreach to Groups  | <ul style="list-style-type: none"> <li>Undertake outreach to groups involved in housing</li> <li>Provide opportunity for the identification of Housing Element issues and strategies</li> </ul>                                                                                                                                                                                              |
| <b>Community Workshop #2</b><br>Oct 22, 2014      | Davis Park Senior Building             | <ul style="list-style-type: none"> <li>Present background information on the Housing Element</li> <li>Provide additional opportunity for community discussion and identification of Housing Element issues and strategies</li> </ul>                                                                                                                                                         |
| <b>Preliminary Draft</b><br>Nov 2014              |                                        | <ul style="list-style-type: none"> <li>Preliminary Draft of the Housing Element Update</li> <li>Intended for community, Planning Commission and City Council review, discussion and direction</li> </ul>                                                                                                                                                                                     |
| <b>Planning Commission</b><br>Nov 18, 2014        | San Pablo City Hall (Council Chambers) | <ul style="list-style-type: none"> <li>Review community outreach results to date</li> <li>Provide opportunity for community input</li> <li>Review and provide comments on the Preliminary Draft Housing Element</li> </ul>                                                                                                                                                                   |
| <b>City Council</b><br>Dec 15, 2014               | San Pablo City Hall (Council Chambers) | <ul style="list-style-type: none"> <li>Review community outreach results to date</li> <li>Provide opportunity for community input</li> <li>Review and provide direction on the Preliminary Draft Housing Element</li> <li>Incorporate changes as a result of City Council direction and prepare Draft Housing Element for submittal to HCD for Review</li> </ul>                             |
| <b>60-Day HCD Review</b><br>Dec - Feb 2015        |                                        | <ul style="list-style-type: none"> <li>Submit Draft Housing Element to HCD</li> <li>City staff may meet with HCD staff to review any comments and to answer questions during this time</li> <li>Prepare Initial Study on the Draft Housing Element</li> </ul>                                                                                                                                |
| <b>Final Draft</b><br>Feb 2015                    |                                        | <ul style="list-style-type: none"> <li>Review of HCD comments and needed modifications to the Draft Housing Element</li> <li>Prepare Final Draft Housing Element based on HCD review</li> </ul>                                                                                                                                                                                              |
| <b>Planning Commission</b><br>March 17, 2015      | San Pablo City Hall (Council Chambers) | <ul style="list-style-type: none"> <li>Public Hearing</li> <li>Provide overview of HCD and other comments and changes contained in the Final Draft Housing Element</li> <li>Recommend Draft Housing Element to the City Council</li> </ul>                                                                                                                                                   |
| <b>City Council</b><br>April 6, 2015              | San Pablo City Hall (Council Chambers) | <ul style="list-style-type: none"> <li>Public Hearing</li> <li>Provide overview of HCD and other comments and changes contained in the Final Draft Housing Element</li> <li>Adopt the Updated Housing Element</li> </ul>                                                                                                                                                                     |
| <b>Adopted Housing Element</b>                    |                                        | <ul style="list-style-type: none"> <li>Submit to HCD for Certification</li> </ul>                                                                                                                                                                                                                                                                                                            |

Possible Modifications to the Draft Housing Element Based on HCD Comments

PHASE I — DIRECTION SETTING and Review of PRELIMINARY DRAFT Housing Element

PHASE II — Review, Final Modifications and Adoption of DRAFT Housing Element



At the outreach meetings, the comment sheets and newsletters, prepared in both Spanish and English for the outreach activities, helped to provide background material for participants and focus the discussion at the events. A total of about 30 people attended the community outreach activities. Additional outreach occurred during Planning Commission and City Council review of a “Preliminary Draft” of the updated Housing Element in late November and mid-December of 2014. Appendix C is a summary of all the outreach activities and community comments.

## D How Public Comments Were Considered



Comments from the two community workshops, meetings and other outreach with stakeholders and directions from public review of the Preliminary Draft Housing Element by the Planning Commission and the City Council all helped to identify important housing issues of concern in the community and possible strategies for the City to pursue in addressing housing needs. Below is a summary of community comments and directions and how public comments were considered in the development of the updated Housing Element.

### Housing Design, Maintenance, Neighborhood Quality and Crime Reduction

Concern has been expressed about enhancing the quality and livability of the City’s residential neighborhoods. Factors such as crime, appearance, noise, parking, traffic and others were mentioned as important for creating quality neighborhoods for a variety of housing types. In addition, addressing the needs of the homeless was also mentioned as a concern. The policies and programs contained in the Housing Element include implementation of City and County programs related to the health and safety of housing and neighborhoods. For instance, housing rehabilitation programs support neighborhood improvement goals. The Planning Commission, at its public meeting on the Preliminary Draft Housing Element, identified several modifications needed to the Housing Element to make it more effective and useful. Specific modifications include the addition of a new goal, policies and programs that identify the City’s leadership role in addressing housing needs in the community (through annual monitoring, outreach and providing information to the community), and the direction from the Planning Commission to summarize and link housing needs to the strategies contained in the Housing Element.





## Land Use, Density, Requirements and the Location of Housing

Implementing the General Plan 2030 by updating the Zoning Ordinance was mentioned as an important step in effectuating new mixed-use (commercial/residential) land uses along San Pablo Avenue and the areas covered by the 23<sup>rd</sup> Street Specific Plan and the San Pablo Avenue Specific Plan. Questions and comments at community meetings focused on where new housing would be located and how the City can maximize development potential by offering density bonuses on remaining housing sites to better address local housing needs, especially at levels affordable to very low, low and moderate income households. Support for building housing near transit was also expressed. The update of the Zoning Ordinance is included as a program in the Housing Element.



## Housing Needs in San Pablo and Types of Housing

Comments at the meetings and workshops expressed concern about the information collected accurately reflecting rent levels and overcrowding in San Pablo. Further, the information contained in the Housing Element should underscore that affordability is a serious challenge for many families who have a hard time making ends meet and cannot save money. Specifically, the Housing Element should address the affordability of housing for seniors, families and housing that allows for more than one family to be together, as family housing needs are increasing in San Pablo. The Housing Element includes a variety of sources to accurately portray rents in San Pablo, including rental statistics from local projects as well as West Contra County comparisons. Programs are also included to address special housing needs in the community and, again, to provide information to the community on the availability of housing assistance programs.



## Strategies for Affordable Housing

Possible strategies identified by the community to provide affordable housing, including housing for people living with special needs and seniors, include commercial and residential uses in mixed use area and ways to maintain existing affordable housing. Many ideas are identified in the summary report prepared on the comments received (Attachment C). The Housing Element sets forth the City's best effort to address these issues, including a number of policies and actions supporting affordable housing. The City Council's review of the Preliminary Draft Housing Element supported the directions of the Planning Commission. In addition, the City Council's direction was to (1) define affordable housing and housing affordability, and (2) seek



innovative ways to provide affordable housing, such as Single Room Occupancy housing (SRO), co-housing and housing rehabilitation loans.

All of these directions and comments have been considered as part of the Housing Element update process, and many of the ideas are also contained in the policies and programs contained in the Housing Element, as described in the next section.

# Housing Goals, Policies and Programs

## A Why is Housing Important?



The Housing Element's intent with respect to housing needs in San Pablo is expressed in two ways. The first is in the form of goals and objectives sought by the community. A goal is an ideal to strive for — or the desired state of things at some point in the future. Objectives are defined steps

toward a goal, which measure progress and should be expressed in quantified terms or targets. State law requires that the City's housing objectives establish the maximum number of housing units that the City will strive to be constructed, rehabilitated or conserved between 2015-2023.

The second, and more specific aspect of the Housing Element, are policy statements and implementation programs. These describe the way citizens, local government and other involved agencies or organizations can achieve objectives, and move closer to the City's goals. Policies establish a recognized community position on a particular subject. Implementing programs are more detailed actions that the City, or other identified entity, will implement to ensure the attainment of the Housing Element's goal and objectives. The discussion below provides summary information on key trends and issues facing the City of San Pablo as they relate to the Housing Element.

Some of the critical questions facing the community are:

- **What Kind of Housing Do We Need?** What kind of housing (size, type, and price) best fits our housing needs, including the needs of our workforce, our growing senior population, young families, etc., and their ability to pay for housing?
- **How Can We Effectively Help Special Needs Groups?** Where can specialized housing be located and what can be done to assist those households with special needs, including, but not limited to the elderly, homeless, people living with physical or emotional disabilities?
- **How Can We Effectively Work Together?** What can the City do — in collaboration with the community, community organizations, other agencies, non-profits and for-profit developers — to encourage the construction of needed workforce, affordable and special needs housing?

## B Definitions of Key Housing Terms



In the context of the San Pablo Housing Element, “Affordable Housing” focuses on housing that is affordable to extremely low, very low and low income households (also defined as “Lower Income” households). “Affordable housing” is also commonly defined as housing that is generally sold or rented at below-market rates for the area median income (AMI). “Housing Affordability” is housing that costs no more than 30% of a household’s income. The 30%

amount is important when applied lower income households who have less disposable income than higher income households to cover other living expenses, such as for food and health care.

The definitions below are used throughout this Housing Element. The analysis of housing needs in the Background section of the Housing Element provides baseline information about who needs housing in San Pablo.

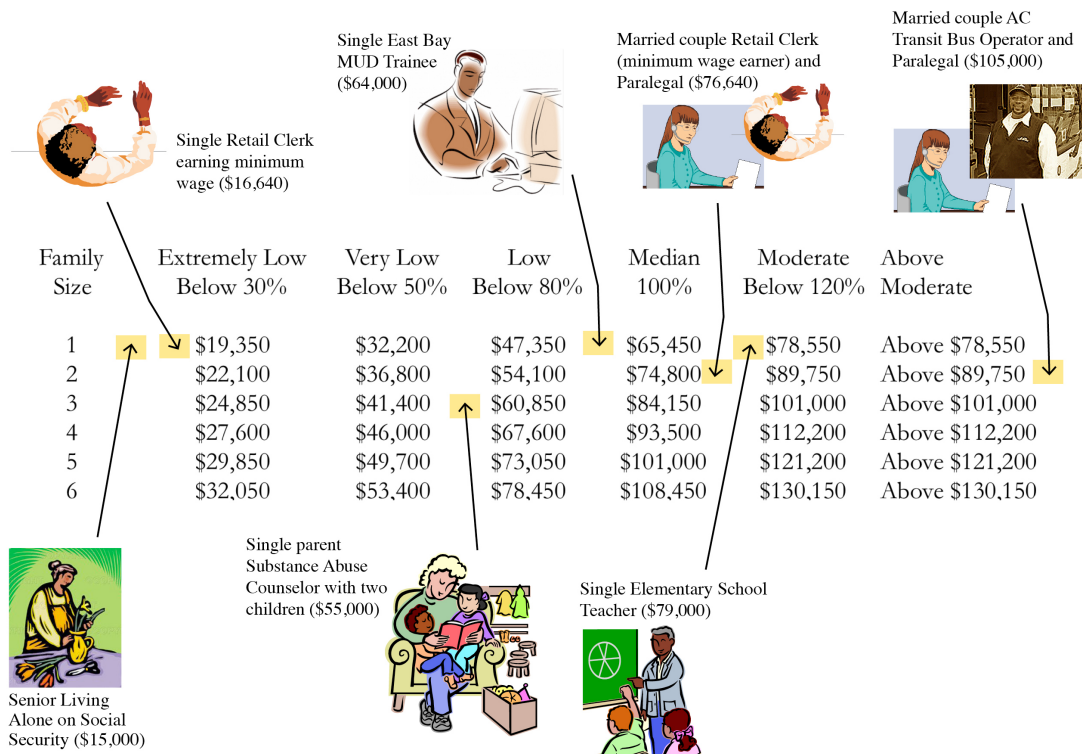
### Definitions

- ❑ **Above Moderate Income Households:** Defined by California Housing Element law as households earning over 120% of the median household income. As of 2014, a family of four earning more than \$112,200 per year in Contra Costa County is considered above moderate income.
- ❑ **Accessible Housing:** Defined by HCD as units accessible and adaptable to the needs of the physically disabled.
- ❑ **Affordable Housing:** Affordable housing, for the purposes of the Housing Element, refers to housing that is affordable to extremely low income, very low income and low income households and is sold or rented at below-market rates for the area median income (AMI). Prices are made affordable through government or private subsidy and/or through local government policy.
- ❑ **Emergency Shelter:** Defined by Health and Safety Code Section 50800-50806.5 as housing with minimal supportive services for homeless persons that is limited to occupancy of six months or less by a homeless person. No individual or household may be denied emergency shelter because of an inability to pay.
- ❑ **Extremely Low Income Households:** Defined by Government Code Section 65583(a) to require local Housing Elements to provide “documentation of projections and a quantification of the locality’s existing and projected housing needs for all income levels, including extremely low income households (GC 65583 (a)(1)).”

Extremely low income is a subset of the very low-income regional housing need and is defined as households earning less than 30% of the median household income — which, for a family of four as of 2014, would be to earn less than \$27,600 per year in Contra Costa County.

- ❑ **Housing Affordability:** The generally accepted measure for determining whether a person can afford housing means spending no more than 30% of one's gross household income on housing costs, including utilities, principal and interest. In the Bay Area, people can pay closer to 50% of their income for housing due to the high costs of housing. The graphic below illustrates housing affordability in San Pablo.

## Contra Costa County (San Pablo) 2014 Household Income Limits



Source: Official State Income Limits for 2014 (Contra Costa County) as determined by the U.S. Department of Housing and Urban Development (HUD), adjusted for family size; the 2014 Area Median Income is \$103,000. Examples for the 2014 salaries are from local ads and the U.S. Department of Labor.

- ❑ **Housing Density:** The number of dwelling units per acre of land. Gross density includes the land within the boundaries of a particular area and excludes nothing. Net density excludes certain areas such as streets, open space, easements, water areas, etc.
- ❑ **Housing First:** “Housing First” is an approach that centers on providing homeless people with housing quickly and then providing services as needed. What differentiates a “Housing First” approach from other strategies is that there is an immediate and primary focus on helping individuals and families quickly access and



sustain permanent housing. This approach has the benefit of being consistent with what most people experiencing homelessness want and seek help to achieve. The “Housing First” model offers an alternative to emergency shelter or transitional housing for homeless individuals, but does not eliminate the City’s need to zone for such uses.

- ❑ **Income Limits:** Income limits (or the maximum amount for a household to qualify under an income category) are updated annually for Contra Costa County by the U.S. Department of Housing and Urban Development (HUD), State of California HCD and the County of Contra Costa. The “30% of Median,” “Very Low Income” and “Low Income” schedules are published by HUD, as shown below, for 2014. The “Median Income” schedule shown below is based on the 2014 median family income of \$93,500 for a four-person household, with adjustments for smaller and larger household sizes. The “Moderate Income” schedule shown below represents up to 120% of median income. For additional information, see the HUD website at [www.huduser.org/datasets/il.html](http://www.huduser.org/datasets/il.html) and the California Department of Housing and Community Development website at [www.hcd.ca.gov/hpd/hrc/rep/state/incNote.html](http://www.hcd.ca.gov/hpd/hrc/rep/state/incNote.html). For many State and local programs, State Department of Housing and Community Development (HCD) income eligibility limits are used. HCD income limits regulations are similar to those used by HUD.

| Contra Costa County and City of San Pablo Income Limits for 2014 |                                 |                 |              |                |                  |                                     |
|------------------------------------------------------------------|---------------------------------|-----------------|--------------|----------------|------------------|-------------------------------------|
| Family Size                                                      | Public Housing, Section 8, CDBG |                 |              | Median<br>100% | Moderate<br>120% | Above Moderate<br>Greater Than 120% |
|                                                                  | Extremely Low<br>30%            | Very Low<br>50% | Lower<br>80% |                |                  |                                     |
| 1                                                                | \$19,350                        | \$32,200        | \$47,350     | \$65,450       | \$78,550         | >\$78,550                           |
| 2                                                                | \$22,100                        | \$36,800        | \$54,100     | \$74,800       | \$89,750         | >\$89,750                           |
| 3                                                                | \$24,850                        | \$41,400        | \$60,850     | \$84,150       | \$101,000        | >\$101,000                          |
| 4                                                                | \$27,600                        | \$46,000        | \$67,600     | \$93,500       | \$112,200        | >\$112,200                          |
| 5                                                                | \$29,850                        | \$49,700        | \$73,050     | \$101,000      | \$121,200        | >\$121,200                          |
| 6                                                                | \$32,050                        | \$53,400        | \$78,450     | \$108,450      | \$130,150        | >\$130,150                          |

Source: California Department of Housing and Community Development, February 28, 2014 — [www.hcd.ca.gov/hpd/hrc/rep/state/incNote.html](http://www.hcd.ca.gov/hpd/hrc/rep/state/incNote.html)

- ❑ **Jobs/Housing Relationship:** The relationship of the number and types of jobs in a community with the availability and affordability of housing. In simplistic terms, an appropriate balance is commonly thought to be between 1.0-1.5 jobs for every 1 housing unit. However, the issue is more complex when a community strives to reduce in commuting and provide a better match of local jobs to employed residents working in those jobs. Other factors include the types of jobs and the salaries paid, number of employed people in the community, affordability of housing relative to the income of people working in local jobs, and household size and income. Affordable housing strategies strive to create opportunities for local workers, especially those employed in service and retail jobs, to have a choice in finding local housing to fit their household needs in terms of type, affordability, amenities and location.

- ❑ **Low Income Households:** Defined by California Health and Safety Code Section 50079.5, which establishes the low-income limits set by the U.S. Department of Housing and Urban Development (HUD) as the state limit for low-income households. HUD limits for low-income household are generally households earning 50-80% of the median household income, adjusted for family size, with some adjustment for areas with unusually high or low incomes relative to housing costs. As of 2014, a family of four earning between \$46,000 and \$67,600 per year in Contra Costa County was considered low income.
- ❑ **Lower Income Households:** All households earning less than 80% of the median household income, including extremely low income households, very low income households and low income households.
- ❑ **Median Household Income:** The middle point at which half of the City's households earn more and half earn less. Income limits are updated annually by the U.S. Department of Housing and Urban Development (HUD) for Contra Costa County. The 2014 median household income for a family of four in Contra Costa County as used for San Pablo is \$93,500.
- ❑ **Moderate Income Households:** Defined by Section 50093 of the California Health and Safety Code as households earning 80-120% of the median household income. A family of four earning \$67,600 to \$112,200 per year in 2014 in Contra Costa County is considered moderate income.
- ❑ **Overlay Zoning or Zone:** Overlay zoning is a regulatory tool that that is placed over an existing base zone(s), and which identifies special provisions, in addition to those in the underlying base zone. The overlay district can share common boundaries with the base zone or cut across base zone boundaries. Regulations or incentives are attached to the overlay district to protect a specific resource or guide development within a special area. Examples include the City's Affordable Housing Overlay and Emergency Shelter Overlay zoning.
- ❑ **Persons per Household:** Average number of persons in each household.
- ❑ **Regional Housing Needs Allocation (2014-2022):** The RHNA for the 5th cycle of housing element updates in the Bay Area identifies the number of housing units needed at various income levels for the 2014-2022 timeframe. Housing elements in the Bay Area are required to be updated by January 2015 and then again by January 2023. For this reason, the planning period for the housing element is from 2015-2023 and all references in the document related to RHNA or the Housing Element Planning Period are for the 2015-2023 timeframe.
- ❑ **Residential Care Facilities:** There are a variety of residential care facilities that address the needs of special segments of the population, including special care for the chronically ill, seniors, special need adults or youths, etc. The California

Department of Social Services, Community Care Licensing Division, issues licenses for residential facilities that provide 24-hour non-medical care.

- ❑ **Secondary Dwelling Unit:** Defined in the San Pablo Municipal Code as a dwelling unit on a residential lot that provides independent living facilities for one (1) or more persons and includes permanent provisions for living, sleeping, cooking and sanitation independent of the main dwelling on the residential lot.
- ❑ **Senior Housing:** Defined by California Housing Element law as projects developed for, and put to use as, housing for senior citizens. Senior housing is based on: (1) if the U.S. Department of Housing and Urban Development (HUD) has determined that the dwelling is specifically designed for and occupied by elderly persons under a Federal, State or local government program; (2) it is occupied solely by persons who are 62 or older; or (3) it houses at least one person who is 55 or older in at least 80 percent of the occupied units, and adheres to a policy that demonstrates intent to house persons who are 55 or older. Under Federal law, housing that satisfies the legal definition of senior housing or housing for older persons described above, can legally exclude families with children.
- ❑ **Special Needs Housing:** Defined by California housing element law (65583(a)(6)) as populations with special needs that must be addressed in a housing element — these include the needs of the homeless, seniors, people with disabilities, persons with developmental disabilities, large families and female-headed households.
- ❑ **Supportive Housing:** Defined by California Housing Element law as housing with no limit on length of stay, that is occupied by the target population, and that is linked to an onsite or offsite services that assist the supportive housing resident in retaining the housing, improving his or her health status, and maximizing his or her ability to live and, when possible, work in the community.
- ❑ **Target Population:** Defined by California Housing Element law as persons with low incomes who have one or more disabilities, including mental illness, HIV or AIDS, substance abuse, or other chronic health condition, or individuals eligible for services provided pursuant to the Lanterman Developmental Disabilities Services Act (Division 4.5, commencing with Section 4500, of the Welfare and Institutions Code) and may include, among other populations, adults, emancipated minors, families with children, elderly persons, young adults aging out of the foster care system, individuals exiting from institutional settings, veterans, and homeless people.
- ❑ **Transitional Housing:** Defined by California Housing Element law as buildings configured as rental housing developments, but operated under program requirements that require the termination of assistance and recirculating of the assisted unit to another eligible program recipient at a predetermined future point in time that shall be no less than six months from the beginning of the assistance.

- ❑ **Very Low Income Households:** Defined by California Health and Safety Code Section 50079.5, which establishes very low income limits set by the U.S. Department of Housing and Urban Development (HUD) as the state limit for very low income households, which are households earning less than 50% of the median household income, with some adjustment for areas with unusually high or low incomes relative to housing costs. A family of four earning less than \$46,000 per year in 2014 in Contra Costa County is considered very low income.
- ❑ **Workforce Affordable Housing:** The term "workforce housing" refers to affordable housing often in support of local employees – such as teachers, police and fire personnel, and retail and service employees – so that they can live in the communities where they work.

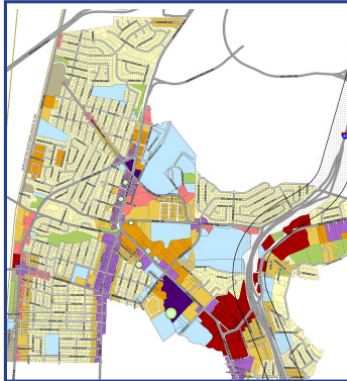
## Acronyms

|        |                                                            |
|--------|------------------------------------------------------------|
| AARP   | American Association of Retired Persons                    |
| ABAG   | Association of Bay Area Governments                        |
| AMI    | Area Median Income                                         |
| BMR    | Below Market Rate housing                                  |
| CESC   | Community Energy Services Corporation                      |
| CHAS   | Comprehensive Housing Affordability Strategy               |
| CCRH   | California Coalition for Rural Housing                     |
| CAP    | Climate Action Plan                                        |
| DOF    | California Department of Finance                           |
| EAH    | EAH Housing                                                |
| EBALDC | East Bay Asian Local Development Corporation               |
| EBMUD  | East Bay Municipal Utility District                        |
| ELI    | Extremely Low Income households                            |
| HACCC  | Housing Authority of Contra Costa County                   |
| HCD    | California Department of Housing and Community Development |
| HRI    | Housing Rights, Inc.                                       |
| HUD    | U.S. Department of Housing and Urban Development           |
| LIHTC  | Low Income Housing Tax Credit Program                      |
| LPHC   | Loa Park Housing Corporation                               |
| NPH    | Non-Profit Housing of Northern California                  |
| RCEB   | Regional Center of the East Bay                            |
| RHNA   | Regional Housing Needs Allocation                          |
| SRO    | Single-Room Occupancy unit                                 |



## C

## Key Findings of the Background Analysis



Below are some of the key housing conditions and trends affecting San Pablo now and into the future, and the strategies, policies or implementing programs intended to respond to the housing issues facing the community. The intent of the City is to strive to respond to these trends as they affect housing choices in the community by implementing the policies and programs contained in the Housing Element as well as other programs contained in the City's General Plan 2030.

### Key Trends and Strategies

Below are some of the key housing conditions and trends affecting San Pablo now and into the future, and the strategies, policies or implementing programs intended to respond to the housing issues facing the community. The intent of the City is to strive to respond to these trends as they affect housing choices in the community by implementing the policies and programs contained in the Housing Element, as well as other programs contained in the City's General Plan 2030.

#### (1) Relatively Modest Growth in Population Over the Next 30 Years

As of January 2014, San Pablo had a population of 29,465. San Pablo's population shrunk slightly over the past decade, although the Association of Bay Area Governments (ABAG) predicts that the population will begin to rise more rapidly over the next several decades. San Pablo is predicted to have a population of 37,200 by 2040, or an increase of 27 percent over 30 years, or 1% per year. The City will be able to accommodate future growth and address the City's Regional Housing Needs Allocation (RHNA) for the 2015-2023 planning period under current zoning. Housing opportunities will be enhanced when the Zoning Ordinance is updated to be consistent with the San Pablo General Plan 2030.

##### Housing Element Strategies

- Assure consistency with the San Pablo General Plan 2030 and Specific Plans
- Complete the Zoning Ordinance update

#### (2) Continuing Community Diversity

San Pablo is a racially diverse community, particularly when compared to Contra Costa County as a whole. Since 2000, San Pablo has seen the population of Hispanic residents increase from 45 percent to 57 percent. The number of white, black, Asian and people who identify racially as "other" has remained relatively constant during this time period.

##### Housing Element Strategies

- Provide information and outreach on available housing programs
- Provide information in multiple languages

### **(3) Lower Earning Younger Adults and Increasing Number of Senior Households**

The average age of San Pablo residents is 32, which is relatively young compared to the County as a whole. Younger adults have relatively low incomes. San Pablo can also expect to see a rise in the number of seniors from 13 percent of the population in 2010 to 23 percent in 2040. The percentage of seniors in Contra Costa County is expected to grow as well as the baby boomer population ages.



#### **Housing Element Strategies**

Provide a diversity of housing types, such as new mixed use and higher density housing, affordable housing and secondary dwelling units to implement the San Pablo General Plan 2030 and Specific Plans

Encourage affordable housing development for lower income workers and seniors on fixed incomes

### **(4) There are a Significant Number of Families with Children and Larger Households**

San Pablo has more families with children than in Contra Costa County and the State as a whole. Three-quarters of the households in San Pablo are families, and 43 percent of the households are families with children, compared to 34% in Contra Costa County. San Pablo's households in general are also relatively large, averaging 3.35 people per home compared to 2.80 people per home in the County. Larger households are at higher risk for overcrowding. San Pablo has higher rates of overcrowded housing among renters and owners than in the County as whole.

#### **Housing Element Strategies**

Continue to provide a diversity of unit sizes in affordable housing developments

Encourage non-profit affordable housing development for lower income families

Implement neighborhood improvement strategies

Implement General Plan 2030 programs to address recreational and other quality of life needs in the community

### **(5) There will be a Continuing Need for Lower Priced, Affordable Housing**

More than two-thirds of San Pablo's households are lower-income. San Pablo's median household income is \$39,393, almost half the median income in the County as a whole. In addition, 24 percent of San Pablo households are extremely low income, 20 percent are very low income and 23 percent are low income. While San Pablo's housing prices took a hit during the Great Recession, they are beginning to rebound. The median sales price in San Pablo is currently approximately \$293,000, an increase of 23.3 percent over the past year.

### **Housing Element Strategies**

Encourage non-profit affordable housing developments

Encourage the development of new housing consistent with the San Pablo General Plan 2030 and Specific Plans

Provide information and outreach to the community on available housing programs

### **(6) A Variety of Housing Choices Continue to be in Need**

Just less than half the households in San Pablo live in single-family, detached homes, and just less than half the households are homeowners.

Elsewhere in the State and County, single-family, owner-occupied homes are the majority.

A multi-pronged strategy to provide variety of housing types in San Pablo will help to address the variety of housing needs in the community.



### **Housing Element Strategies**

Coordinate with Contra Costa County in implementing housing programs no longer funded through the City's Redevelopment Agency

Encourage new mixed use and higher density housing, affordable housing and secondary dwelling units, implementing the San Pablo General Plan 2030 and specific plans

Complete the Zoning Ordinance Update

Implement neighborhood and home maintenance and improvement programs

### **(7) There will be a Continuing Need for Affordable Rental Housing**

Over the past 14 years the percentage of renter households in San Pablo has increased from 51% to 55% of all households. Renters comprise two-thirds of all lower income households in the city (households earning less than \$67,600). Even more dramatically, renter households comprise 78% of all extremely low and 65% of all very all low-income households in San Pablo.

### **Housing Element Strategies**

Encourage non-profit affordable housing developments

Coordinate with Contra Costa County in implementing rental assistance programs

Provide information and outreach to the community on available housing programs

Provide information in multiple languages

## **D** Housing Goals



The goals of the City of San Pablo Housing Element address local concerns and serve to support the State of California's overarching goal of providing, "decent housing and a suitable living environment for every Californian" (Government Code Section 65580).

### **City of San Pablo Housing Goals**

#### **H-1 Implementation Responsibilities**

Continue to build local government institutional capacity, provide information to the community and monitor accomplishments to respond effectively to housing needs.

#### **H-2 Neighborhood Preservation and Enhancement**

Preserve and enhance San Pablo's residential neighborhoods to improve the quality of life for all residents.

#### **H-3 Affordability and the Adequate Provision of Housing**

Provide a diversity of housing types to meet the needs of all economic segments and family types in San Pablo.

#### **H-4 Housing Accessibility and the Provision of Special Needs Housing**

Ensure housing accessibility for all segments of the community.

#### **H-5 Green Building and Energy Conservation**

Promote the development of energy efficient homes to help protect the environment and lower the energy costs for San Pablo residents.

## **E** Housing Policies and Programs

### **Housing Goal H-1**

#### **Implementation Responsibilities**

Continue to build local government institutional capacity, provide information to the community and monitor accomplishments to respond effectively to housing needs.

#### **Policy H-1.1**

**City Leadership.** The City recognizes that housing that is safe, healthy and affordable is an important City priority and the City will take a proactive leadership role in following through on identified Housing Element implementation actions in a timely manner.

##### **Program H-1.1.1**

**Establish City Staff Work Priorities for Implementing Housing Element Programs.** As part of the annual review of the Housing (see Program H-1.1.2), establish work priorities to implement the Housing Element related to community outreach, awareness and input on housing concerns and strive to ensure that all City publications include information on housing programs.

Examples of City staff work priorities specific to the Housing Element include:

- a. Conduct the annual review of the Housing Element.
- b. Review options for funding affordable housing.
- c. Make recommendations for housing opportunity sites and for funding.
- d. Conduct community outreach and provide community information materials
- e. Engage property owners in identifying opportunities for the construction of affordable housing.
- f. Pursue unique opportunities where the City can participate in the construction of affordable housing, either on City-owned sites, or through funding or regulatory means.
- g. Develop ongoing and annual outreach and coordination with non-profit housing developers and affordable housing advocates.
- h. Continue to participate in ongoing regional activities related to housing.

|                     |                                                                                                          |
|---------------------|----------------------------------------------------------------------------------------------------------|
| Responsible Agency: | Development Services Department; City Manager; Planning Commission; City Council                         |
| Time Frame:         | April 2015 and annually thereafter as part of the annual review of the Housing Element (Program H-1.1.2) |
| Objective:          | Identification of annual work priorities for housing                                                     |
| Funding:            | General Fund                                                                                             |



#### Program H-1.1.2

**Review the Housing Element Annually.** As required by State law, the City will review the status of Housing Element programs by April of each year, beginning April 2015.

As required by statute, annual review will cover:

- a. Consistency between the Housing Element and the other General Plan Elements. As portions of the General Plan are amended, the Housing Element will be reviewed to ensure that internal consistency is maintained. In addition, a consistency review will be implemented as part of the annual general plan implementation report required under Government Code Section 65400.
- b. Statistical summary of residential building activity tied to various types of housing, household need, income and Housing Element program targets.
- c. Use of HCD review sheets for annual review compliance.
- d. Public review with the Planning Commission and City Council.

|                     |                                                                                                      |
|---------------------|------------------------------------------------------------------------------------------------------|
| Responsible Agency: | Development Services Department; Planning Commission; City Council                                   |
| Time Frame:         | April 2015 and annually thereafter                                                                   |
| Objective:          | Review and monitor Housing Element implementation; submit Annual Report to HCD in April of each year |
| Funding:            | General Fund                                                                                         |

#### Policy H-1.2

**Housing Coordination and Collaboration.** Work with community groups, other jurisdictions and agencies, non-profit housing sponsors and the building and real estate industry when implementing Housing Element programs.

##### Program H-1.2.1

**Adopt Priority Procedures for Providing Water and Sewer Service to Affordable Housing Developments.** Consistent with SB 1087 (Government Code Section 65589.7), the City will provide a copy of the adopted Housing Element to water and sewer providers immediately upon adoption and will work with water and sewer providers to adopt written policies and procedures that grant priority for service allocations to proposed developments that include housing units affordable to lower income households.

|                     |                                                                                                                  |
|---------------------|------------------------------------------------------------------------------------------------------------------|
| Responsible Agency: | Development Services Department, East Bay Municipal Utility District (EBMUD) and West County Wastewater District |
| Time Frame:         | 2015                                                                                                             |
| Objective:          | Comply with Government Code Section 65589.7                                                                      |
| Funding:            | General Fund                                                                                                     |

##### Program H-1.2.2

**Housing Coordination with Contra Costa County.** Continue to coordinate with Contra Costa County on the annual allocation to San Pablo residents of rental assistance, CDBG, rehabilitation, neighborhood preservation and other programs funded through the County.

Responsible Agencies: Development Services Department; Contra Costa County  
Time Frame: Annually  
Objective: Maximize annual subsidies available to San Pablo residents  
Funding: General Fund, Contra Costa CDBG, Section 8 and other funds

#### Program H-1.2.3

**Work with Housing Developers (Non-Profit and For-Profit) on Housing.** Continue to work with non-profit and for-profit housing developers to assist in achieving the City's housing goals and implementing programs. Coordination should occur on an ongoing basis, and as special opportunities arise as the Housing Element is implemented. Participation of non-profit and for-profit developers in an advisory role when implementing housing programs would be desirable to help understand the needs and opportunities in the community.

Responsible Agencies: Development Services Department  
Time Frame: Ongoing and as opportunities arise  
Objective: Outreach and involvement of non-profit and for-profit housing developers  
Funding: General Fund

#### Program H-1.2.4

**Lobby for Changes to State Law Requirements and Housing Funding.** In coordination with other jurisdictions in Contra Costa County, as appropriate, lobby for modifications to address unfunded State mandates and to provide opportunities for additional funding for affordable housing.

Specific modifications include, but are not limited to, the following:

- a. Address unfunded mandates and expenses local governments must incur to comply with State requirements.
- b. Assist local governments in meeting their affordable housing requirements and identify alternatives means of funding through the State of California to replace Redevelopment.

Responsible Agency: Development Services Department; City Manager; Planning Commission; City Council  
Time Frame: 2016 and as needed  
Objective: Work with other Contra Costa County jurisdictions and lobby for modifications to State law  
Funding: General Fund

#### Policy H-1.3

**Information and Outreach on Housing Issues.** The City will provide outreach and information to the community on the availability of programs to address individual housing needs, and will actively involve the community through information, outreach and review.

#### Program H-1.3.1

**Publicize and Provide Information on Housing Programs.** Promote the availability of Contra Costa County programs for housing construction, homebuyer assistance, rental assistance and housing rehabilitation through the following means: (a) creating a link on the City's website that describes programs available in the City of San Pablo and provide direct links to County agencies that administer the programs; (b) including contact information on County programs in City mail-outs and other general communications that are sent to residents; (c) maintaining information on programs at the City's public counters; (d) training selected City staff to provide referrals to appropriate agencies; (e) distributing information on programs at public locations (library, schools, etc.); and (f) using the activity calendar and public information channel.

Examples of specific information would include:

- a. Fair Housing Laws
- b. Rehabilitation loan programs
- c. Contra Costa County Housing Authority information
- d. Housing programs, including rental assistance programs such as Section 8
- e. Code enforcement
- f. Homebuyer assistance
- g. Information about affordable housing

|                       |                                                                                                                                               |
|-----------------------|-----------------------------------------------------------------------------------------------------------------------------------------------|
| Responsible Agencies: | Development Services Department                                                                                                               |
| Time Frame:           | Review and obtain materials by June 2015; distribute and post materials, conduct staff training by December 2015; annually update thereafter. |
| Objective:            | Distribute educational materials at public locations and make public service announcements through different media at least two times a year. |
| Funding:              | General Fund                                                                                                                                  |

#### Program H-1.3.2

**Undertake Community Outreach When Implementing Housing Element Programs.** Coordinate with local businesses, housing advocacy groups, neighborhood groups and others in building public understanding and support for affordable housing, workforce housing, special needs housing and other issues related to housing, including the community benefits of affordable housing, mixed use and pedestrian-oriented development. The City will notify a broad representation of the community to solicit ideas for housing strategies when they are discussed at Planning Commission or City Council meetings.

Specific actions should be linked to the preparation and distribution of materials as identified in Program H-1.3.1 above. Specific outreach activities include:

- a. Maintain the Housing Element mailing list and send public hearing notices to all interested public, non-profit agencies and affected property owners.
- b. Post notices at City Hall, the library, and other public locations.
- c. Publish notices in the local newspaper.
- d. Post information on the City's website.

- e. Conduct outreach (workshops, neighborhood meetings) as Housing Element programs are implemented.
- f. Assure that public meetings are publicized and provide opportunities for participation from housing experts, affordable housing advocates, special needs populations and the community as a whole.
- g. Provide public information materials about available energy conservation programs, such as the PG&E Comfort Home/Energy Star new home program, to interested property owners, developers and contractors.
- h. Promote and help income-eligible households to access federal, state and utility income qualifying assistance programs.
- i. Provide public information materials to developers, contractors and property owners on existing federal, state and utility incentives for installation of renewable energy systems, such as rooftop solar panels, available to property owners and builders.

|                       |                                                     |
|-----------------------|-----------------------------------------------------|
| Responsible Agencies: | Development Services Department                     |
| Time Frame:           | Consistent with implementing programs time frames   |
| Objective:            | Conduct community outreach and distribute materials |
| Funding:              | General Fund                                        |

#### Program H-1.3.3

**Conduct Neighborhood Meetings.** Encourage developers of major housing projects will be encouraged to conduct neighborhood meetings with residents early in the process to undertake problem solving and facilitate more informed, faster and constructive development review.

|                       |                                                                                   |
|-----------------------|-----------------------------------------------------------------------------------|
| Responsible Agencies: | Development Services Department                                                   |
| Time Frame:           | Ongoing (coordinate with Program H-1.3.2)                                         |
| Objective:            | Early community involvement and discussion when housing developments are proposed |
| Funding:              | General Fund; developer funds                                                     |

## Housing Goal H-2

### Neighborhood Preservation and Enhancement

Preserve and enhance San Pablo's residential neighborhoods to improve the quality of life for all residents.

#### Policy H-2.1

**Home Rehabilitation.** Continue to provide low-interest, deferred loans to extremely low-to moderate-income property owners to rehabilitate their homes.

#### Program H-2.1.1

**Provide Low-Interest Loans for Housing Rehabilitation through the Contra Costa County Neighborhood Preservation Program.** Continue to provide low-interest loans to extremely low to

moderate income owner occupied and rental property owners to bring units up to current building code standards, modify buildings for improved mobility of disabled and elderly persons, demolish irreparable secondary buildings, expand units to alleviate overcrowding, identify and remove lead paint hazards, and allow for general property improvements. The Neighborhood Preservation Program is run through Contra Costa County and is available throughout the City.

In addition, consistent with Program H-1.3.1 above, inform residents about the availability of low-interest loans by distributing this information via the City e-newsletter to households in San Pablo. All newsletters will be sent in the major languages that are representative of the City's population.

Under this program Contra Costa County will provide low interest rehabilitation loans from such programs as CDBG and California Housing Rehabilitation Program to assist San Pablo residents in rehabilitating their homes. The program offers low-interest loans (3%) for up to \$50,000. City involvement could include:

- a. Review of pro forma analysis;
- b. Provision of available demographic or other background data necessary to complete applications;
- c. Review and comment upon draft application;
- d. Letters of support as appropriate;
- e. City Council actions in support of the application; and
- f. Willingness to monitor compliance with provisions of the loan within the limitation of existing workload.

|                     |                                                                            |
|---------------------|----------------------------------------------------------------------------|
| Responsible Agency: | Development Services Department; Contra Costa County                       |
| Time Frame:         | 2015-2023 (coordinate with Program H-1.3.1 when advertising the program)   |
| Objective:          | Rehabilitation of 27 lower income units by 2023 (3/year)                   |
| Funding:            | Contra Costa County CDBG Funds; California Housing Rehabilitation Program. |

#### Program H-2.1.2

**Allow For Deferred Loans For Property Improvements.** Continue to provide zero-interest deferred loans of up to \$50,000 to extremely low, very low, low and moderate-income senior households funded through the Contra Costa County Neighborhood Preservation Program. Provide zero-interest deferred loans to non-senior extremely low, very low, low and moderate-income households. In addition, inform residents about the availability of deferred interest rehabilitation loans by distributing this information via the City e-newsletter to households in San Pablo (see Program H-1.3.1). The purpose of these loans are to bring units up to current code standards, modify buildings for improved mobility of disabled and elderly persons, demolish irreparable secondary buildings, expand units to alleviate overcrowding, identify and remove lead paint hazards, rehabilitate for general property improvements, and improve livability.

Under this program, the City, through the Contra Costa County Neighborhood Preservation Program will provide deferred rehabilitation loans from such programs as CDBG to assist San Pablo residents in rehabilitating their homes. City involvement could include:

- a. Review of pro forma analysis;



- b. Provision of available demographic or other background data necessary to complete applications;
- c. Review and comment upon draft application;
- d. Letters of support as appropriate;
- e. City Council actions in support of the application; and
- f. Willingness to monitor compliance with provisions of the loan within the limitation of existing workload.

Responsible Agencies: Development Services Department; Contra Costa County  
 Time Frame: 2015-2023  
 Objective: Provision of 10 deferred loans for property improvements (1/year)  
 Funding: Contra Costa CDBG funds

#### Program H-2.1.3

**Provide Technical Assistance and Counseling for Rehabilitation Loans.** Continue to provide free technical assistance and counseling to approved loan applicant homeowners interested in developing plans and specifications for rehabilitation. Assist in monitoring construction.

The City will provide technical assistance to homeowners on the following issues:

- a. Interpreting code requirements;
- b. Architectural consultation regarding structural work essential to the conservation program;
- c. Instructions on how to solicit bids in order to get the best terms;
- d. Guidance in letting and enforcing contracts; and
- e. Referral to consumer protection services whenever appropriate.

Responsible Agency: Development Services Department; Contra Costa County  
 Time Frame: Ongoing (coordinate with Program H-1.3.1 when advertising the program)  
 Objective: Provision of technical assistance and referrals  
 Funding: General Fund; Contra Costa County CDBG funds

### Policy H-2.2

**Enhancing Conditions in City Neighborhoods.** Continue to take measures and provide incentives for upgrading and improving the environment of City neighborhoods.

#### Program H-2.2.1

**Implement the Neighborhood Clean-Up Program.** Continue to implement the Neighborhood Clean-up Program to help keep San Pablo clean, by adopting the following measures:

- a. Provide a voucher-type program for San Pablo residents to take unwanted household items and trash to the Richmond Dump; and
- b. Distribute brochures about the program and send informational letters to every household in San Pablo.

|                       |                                                                                                |
|-----------------------|------------------------------------------------------------------------------------------------|
| Responsible Agencies: | Development Services Department, Public Works Department and Contra Costa County               |
| Time Frame:           | Vouchers distributed year-round (coordinate with Program H-1.3.1 when advertising the program) |
| Objective:            | Reduce trash and improve the appearance of neighborhoods                                       |
| Funding:              | Contra Costa County CDBG funds                                                                 |

#### Program H-2.2.2

**Implement the Motor Vehicle Abatement Program.** Continue to implement the Motor Vehicle Abatement Program to keep the streets clear of abandoned motor vehicles by towing vehicles after adequate notice is given to the registered owner.

|                       |                                                                           |
|-----------------------|---------------------------------------------------------------------------|
| Responsible Agencies: | Development Services Department, Code Enforcement Division                |
| Time Frame:           | Ongoing                                                                   |
| Objective:            | Abandoned vehicles removed (650 per year based on recent accomplishments) |
| Funding:              | General Fund                                                              |

#### Program H-2.2.3

**Monitor Housing Conditions.** Continue to monitor the conditions of the housing stock through regular housing inspections through the Residential Health & Inspection Program. The City examines buildings and other structures reported to be dangerous or damaged. The Building Official locates the property's owner through a preliminary title report for any structure found unsafe, and serves a written notice stating the defects of the building requiring the owner to commence either the required repairs or improvements, or the demolition of the building. The Residential Health & Inspection Program establishes the procedures for the inspection of all single and multiple family residential non-owner occupied units, and for inspection of all dwellings sold within the San Pablo city limits. The program helps ensure the City's residential units comply with existing building, electrical, fire and plumbing code standards, to ensure structures are safe for occupancy, and the housing stock is maintained.

|                       |                                                                                                                            |
|-----------------------|----------------------------------------------------------------------------------------------------------------------------|
| Responsible Agencies: | Development Services Department, Building Division                                                                         |
| Time Frame:           | 2016, 2018, 2020 and 2022 (implement when funding obtained)                                                                |
| Objective:            | Tracking of housing and neighborhood conditions to assist in identifying potential locations for neighborhood improvements |
| Funding:              | General Fund (Residential and Health Safety Fees)                                                                          |

#### Program H-2.2.4

**Assist Contra Costa County with Implementing the Neighborhood Stabilization Program.** Assist in implementing the Contra Costa County Neighborhood Stabilization Program operated by the County through CDBG funding to assist local governments to provide targeted emergency assistance to acquire and redevelop abandoned and foreclosed residential properties that might otherwise become sources of abandonment and blight within the communities.

|                       |                                                            |
|-----------------------|------------------------------------------------------------|
| Responsible Agencies: | Development Services Department; Contra Costa County       |
| Time Frame:           | 2015-2023 (coordinate with Program H-1.3.1 on advertising) |
| Objective:            | Assistance for 5 lower income housing units                |
| Funding:              | General Fund; Contra Costa County                          |

#### Program H-2.2.5

**Assist CESC with Healthy Homes Program Implementation.** Coordinate with Community Energy Services Corporation (CESC) to implement the Healthy Homes program in San Pablo. The program removes and remediates asthma triggers in households where asthma sufferers reside in eligible cities. Home improvements to reduce mold, wood rot, and dust mites may include the installation of fans, repairs to leaking problems and general cleaning.

|                       |                                                                          |
|-----------------------|--------------------------------------------------------------------------|
| Responsible Agencies: | Development Services Department; CESC                                    |
| Time Frame:           | 2015-2023 (coordinate with Program H-1.3.1 when advertising the program) |
| Objective:            | Healthy Homes improvements for 5 lower income units                      |
| Funding:              | General Fund; CESC                                                       |

#### Program H-2.2.6

**Assist Contra Costa County with Implementing Home Repair Programs.** Assist in the continuing program to provide free, high quality, major and minor home repairs to low-income residents. The services include most plumbing, electrical and carpentry repairs, furnace and minor roof repairs, and the installation of safety features such as grab bars, handrails, and ramps.

|                       |                                                                                 |
|-----------------------|---------------------------------------------------------------------------------|
| Responsible Agencies: | Development Services Department, Code Enforcement Division; Contra Costa County |
| Time Frame:           | 2015-2023 (coordinate with Program H-1.3.1 when advertising the program)        |
| Objective:            | Repairs to 20 lower income homes                                                |
| Funding:              | General Fund; Contra Costa County                                               |

### Policy H-2.3

**Historically Significant Residential Buildings.** Continue to preserve historically significant housing and promote the Early California Architecture style to preserve San Pablo's architectural heritage.

#### Program H-2.3.1

**Inventory Potential Historically Significant Buildings.** Monitor the list of potential historical buildings, evaluate their historical and architectural significance, and designate those with significance as local landmarks.

|                       |                                                                                                                                                                      |
|-----------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Responsible Agencies: | Development Services Department Division; Planning Commission; City Council                                                                                          |
| Time Frame:           | Continue to apply the list of potential historical buildings, with review of the use and purposes of the list and possible modifications to City procedures in 2017. |
| Objective:            | Mitigate potential impacts on historically significant buildings                                                                                                     |
| Funding:              | General Fund                                                                                                                                                         |

#### Program H-2.3.2

**Preserve Archaeologically Significant Sites.** Preserve archaeologically significant sites by continuing to investigate and review all potentially significant Native American Sites before any development activity takes place.

|                       |                                                  |
|-----------------------|--------------------------------------------------|
| Responsible Agencies: | Development Services Department                  |
| Time Frame:           | Ongoing                                          |
| Objective:            | Preservation of significant archaeological sites |
| Funding:              | General Fund                                     |

#### Program H-2.3.3

**Promote a Unified Architectural Design.** Promote a unified theme in new housing developments by continuing to encourage developers and architects to design structures consistent with adopted Design Guidelines and Specific Plans, with an emphasis on the Early California Architecture style. Provide flexibility for affordable housing developments to interpret the Early California Architecture Style (or Mission Style) preference in a manner that does not add to the cost of development.

|                       |                                                                    |
|-----------------------|--------------------------------------------------------------------|
| Responsible Agencies: | Development Services Department; Planning Commission; City Council |
| Time Frame:           | Ongoing                                                            |
| Objective:            | Unified design of buildings in the City                            |
| Funding:              | General Fund                                                       |

### Policy H-2.4

**Inspection Programs.** Promote the conservation and rehabilitation of the housing stock through pre-sale and pre-licensing inspection programs.

#### Program H-2.4.1

**Inspect Rental Housing Units.** Continue to inspect rental units to enforce building code and health and safety ordinances through the Residential Health & Inspection Program. Require all rental properties to obtain a “Certificate of Compliance” every 12 to 36 months, depending on the number of demerits a property receives during inspection.

|                       |                                                    |
|-----------------------|----------------------------------------------------|
| Responsible Agencies: | Development Services Department, Building Division |
| Time Frame:           | 2015-2023                                          |
| Objective:            | Inspect about 750 rental units per year            |
| Funding:              | General Fund (Residential and Health Safety Fees). |

#### Program H-2.4.2

**Inspect Owner-Occupied Housing.** Continue to inspect owner-occupied housing to enforce building code and health and safety ordinances through the Residential Health & Inspection Program. Require all single-family homes more than 10 years old, or with a “Certificate of Compliance” more than three years old to obtain a new one before the property is sold, transferred, or assigned. The Certificate is awarded for homes that pass inspection and are evaluated as being in compliance with the City’s housing code, zoning ordinance, and other City ordinance relating to health and safety.

|                       |                                                                           |
|-----------------------|---------------------------------------------------------------------------|
| Responsible Agencies: | Development Services Department, Building Division                        |
| Time Frame:           | 2015-2023                                                                 |
| Objective:            | Inspect about 400 single-family, townhome, and condominium units per year |
| Funding:              | General Fund (Residential and Health Safety Fees).                        |

## Policy H-2.5

**Safe Neighborhoods.** Continue to seek ways to create safe neighborhoods.

### Program H-2.5.1

**Coordinate Building Plans with the Police Department.** Continue the Police Department's participation in the review of building plans. The Chief of Police or designee will participate in the Internal Plan Review Committee for all major subdivisions to ensure that subdivisions are planned to promote safe environments and prevent crime. Consider neighborhood plans, safe routes to schools, intersection cameras and park access.

|                       |                                                    |
|-----------------------|----------------------------------------------------|
| Responsible Agencies: | Development Services Department; Police Department |
| Time Frame:           | Ongoing                                            |
| Objective:            | Police Department review of development proposals  |
| Funding:              | Permit Fees                                        |

## Housing Goal H-3

### Affordability and the Adequate Provision of Housing

Provide a diversity of housing types to meet the needs of all economic segments and family types in San Pablo.

## Policy H-3.1

**Affordable Housing.** Continue to encourage and assist with the development of affordable housing units for lower income households and strive for the provision of housing that is affordable to, and meets the needs of, current and future residents of San Pablo.

### Program H-3.1.1

**Provide Density Bonuses and Incentives for Affordable and Special Needs Housing.** Continue to offer density bonuses and other incentives to affordable housing and other qualified housing development, consistent with State law. In addition to the density bonus, the City offers at least 1-3 incentives to increase the financial feasibility of developing affordable housing, based on the percentage of affordable units in a development, consistent with State law. It should be noted that developers granted a density bonus enter into an Affordable Housing Contract with the City to ensure the continued affordability of the units. Affordable rent units are subject to annual rent adjustments based upon changes in the elderly tenant's monthly income.

Incentives for affordable housing include, but are not limited to:



- a. A reduction in the site development standards or a modification of zoning code requirements, such as minimum setbacks, parking standards, increased maximum building height, reduced street standards and for indoor and outdoor activity areas, etc.
- b. Deferred development fees;
- c. Priority processing; and,
- d. Other incentives identified by the project sponsor or the City that will reduce development costs while achieving the overall intent of the City's zoning standards.

Responsible Agencies: Development Services Department; Planning Commission; City Council.

Time Frame: 2015 — See Program H-3.2.1 (update of the Zoning Ordinance)

Objective: Incentives for affordable housing to be built

Funding: General Fund

#### Program H-3.1.2

**Preserve At Risk Affordable Rental Units.** Continue to preserve at-risk affordable rental housing units through the following actions:

- a. Create a monitoring program that checks and identifies at-risk projects every year. Monitor compliance with State and Federal tenant and public notice requirements prior to any change in funding or ownership status.
- b. Provide financial assistance for property maintenance and improvements, if feasible, or provide assistance in obtaining State and/or Federal funding for property maintenance and improvements.
- c. Identify non-profit entities interested in the right of first refusal should properties become available for sale. Provide technical assistance to property owners or non-profits interested in purchasing or maintaining the property.
- d. Consider a zoning code amendment allowing existing non-conforming high-density residential developments to continue to be maintained and repaired.
- e. Require that any financial assistance is tied to a minimum 30-year affordability covenant binding on all current and future property owners during the effective time period.
- f. Work with tenants and assist tenants, as possible, in finding relocation housing.

Responsible Agency: Development Services Department; City Manager; City Council

Time Frame: Monitor annually

Objective: Preserve all at-risk units

Funding: General Fund; CDBG, Section 8 Vouchers and other State/Federal sources for acquisition and preservation

#### Program H-3.1.3

**Promote Contra Costa County's Mortgage Credit Certificate Program.** Continue to promote Contra Costa County's Mortgage Credit Certificate Program through the following actions:

- a. Publish information quarterly in the City's E-Newsletter and on the City's website.
- b. Provide information regarding the programs at the service counter in the Development Services Department located at City Hall, the public libraries, and community centers.

- c. Send an annual letter to local real estate agents and lending institutions notifying them of the availability of the programs for clients who might qualify.

Responsible Agency: Development Services Department; Contra Costa County  
Time Frame: 2015-2023 (coordinate with Program H-1.3.1 when advertising the program). The City will make program information available and will update program information handouts as needed.  
Objective: Subsidy for 10 first-time homebuyers  
Funding: General Fund; Contra Costa County

#### Program H-3.1.4

**Strive to Replace Housing.** As part of the annual review of the Housing Element as contained in the annual report submitted to HCD (see Program H-3.2.1), review aggregate housing demolition and construction in the City each year and continue to provide corresponding one-to-one replacement housing within four years of the removal of lower and moderate-income housing units.

Responsible Agency: Development Services Department  
Time Frame: 2015-2023  
Objective: Replacement of affordable housing units  
Funding: General Fund; State and Federal funding Fund; other funding

#### Program H-3.1.5

**Enact Inclusionary Housing Requirements.** Explore the feasibility of establishing an Inclusionary Housing Ordinance, consistent with recent case law, to require the development of units affordable to lower income households in all new housing developments, with the options of providing the units off-site and payment of an in-lieu fee for developers that cannot provide units on-site.

Responsible Agencies: Development Services Department; City Attorney; Planning Commission; City Council  
Time Frame: 2017  
Objective: Construction of affordable housing units as part of new development  
Funding: General Fund

#### Program H-3.1.6

**Facilitate Affordable Rental And Cooperative Family Housing Opportunities.** Facilitate the development of affordable rental and cooperative family housing that provides on-site support services for extremely low-and very low-income families in collaboration with the Contra Costa Health Services and the Interagency Council on Homelessness through the use of available funding.

Responsible Agency: Development Services Department; non-profits  
Time Frame: As opportunities arise  
Objective: Provision of affordable housing with support services  
Funding: State and Federal funding

#### Program H-3.1.7

**Provide Information and Promote Rental Assistance Programs.** Provide information to the community on rental assistance programs, including Section 8 Rental Vouchers, Shelter Plus Care

vouchers and other rental assistance programs if funding becomes available. Promote and provide information on rental assistance programs in coordination with Program H-1.3.1. Coordinate with Contra Costa County agencies in making sure up-to-date information is available and San Pablo residents are aware and have access to rental assistance.

Responsible Agency: Development Services Department; Contra Costa County  
Time Frame: Annually  
Objective: Continued availability of rental housing vouchers for San Pablo residents (720 households provided rental assistance annually)  
Funding: State and Federal funding



### Policy H-3.2

**Land Use for Housing.** Ensure consistency of the Zoning Ordinance with the San Pablo General Plan to ensure an adequate supply of housing sites for the Housing Element planning period.

#### Program H-3.2.1

**Update The Zoning Ordinance To Implement Land-Use Designations.** Update the Zoning Ordinance and Map to

provide standards for the Mixed Use Center, Residential Mixed Use, and Commercial Mixed Use land use designations in the General Plan 2030 and in adopted Specific Plans. The General Plan 2030 and adopted Specific Plans have new land use designations to encourage higher density residential development in San Pablo, particularly along San Pablo Avenue and 23rd Street. In the interim, before the Zoning Ordinance is updated, the City will in practice enforce the new General Plan land uses and densities rather than the old zoning designations.

Responsible Agencies: Development Services Department; City Attorney; Planning Commission; City Council  
Time Frame: 2015  
Objective: Consistency of the Zoning Ordinance with the San Pablo General Plan 2030  
Funding: General Fund

#### Program H-3.2.2

**Promote Mixed Commercial/Residential Development.** Promote mixed commercial/residential development in the City's Planned Development Areas, which include Mixed Use Center, Commercial Mixed Use, and Residential Mixed Use areas, through the following actions: (1) offer fast track permitting, waive applicable permit fees, and expedite design review and environmental review when possible; (2) provide incentives for mixed-use projects through the street and façade improvements program; and, (3) work on a Geographic Information System (GIS) database (linked to the City's website) showing sites located in the Planned Development Areas and identifying development potential.

Responsible Agency: Development Services Department  
Time Frame: 2016 for GIS database

Objective: Development of mixed commercial/residential sites in the Mixed Use Center, Commercial Mixed Use and Residential Mixed Use areas  
Funding: General Fund

Program H-3.2.3

**Maintain an Inventory of Available Sites for Housing.** Continue to maintain an inventory of vacant and underutilized sites available for extremely low-to moderate-income housing and make it available to interested developers.

Responsible Agencies: Development Services Department  
Time Frame: Ongoing  
Objective: Listing of potential sites for housing  
Funding: General Fund

Program H-3.2.4

**Facilitate Lot Consolidation.** Assist developers in finding opportunities for lot consolidation to maximize development potential in zones that allow multifamily development. The City will target sites within the San Pablo Avenue and 23rd Street Specific Plans, give consideration to uses and activities that support one another and will focus on locations where there is common ownership of individual parcels.

Activities to support lot consolidation include:

- a. Identification and marketing of opportunities for lot consolidation (coordinate with Program H-1.3.1 when advertising the program);
- b. Conducting an outreach program to potential housing developers utilizing targeted mailings, emails and phone calls; and,
- c. Providing a map of these opportunity areas on the City's website.

The Planning Commission and City Council will also consider incentives for this program, including:

- a. Granting density bonuses above Government Code Section 65915;
- b. Deferring fees;
- c. Expediting permit processing;
- d. Identifying and targeting specific financial resources; and
- e. Modifying development standards.

Responsible Agency: Development Services Department; City Attorney; Planning Commission; City Council  
Time Frame: 2016  
Objective: Creation of lot consolidation opportunities and increased housing development in support of the General Plan 2030  
Funding: General Fund

Program H-3.2.5

**Reduce Parking Requirements Along San Pablo Avenue Near Transit.** Provide by right reductions from the standard parking requirements for new residential projects that are located on San Pablo Avenue and have frequent transit service.

Responsible Agencies: Development Services Department; City Attorney; Planning Commission; City Council  
Time Frame: 2015 (as part of Program H-3.2.1 to update the Zoning Ordinance)  
Objective: Parking incentives for new residential development in support of the General Plan 2030  
Funding: General Fund

#### Program H-3.2.6

**Reduce Parking Standards For Multifamily And Mixed-Use Housing.** Update the Zoning Ordinance to reduce parking standards for the following housing types, where appropriate, to reflect actual need. San Pablo Avenue is well-served by transit, as such, flexibility in parking standards may be a development incentive to multifamily developments. The City will also combine parking standards for the 23rd Street Specific Plan Area into the City parking standards.

Responsible Agencies: Development Services Department; City Attorney; Planning Commission; City Council  
Time Frame: 2015 (as part of Program H-3.2.1 to update the Zoning Ordinance)  
Objective: Parking incentives for new residential development in support of the General Plan 2030  
Funding: General Fund

### Policy H-3.3

**Housing Variety, Choice and Innovation.** Continue to encourage the provision of a variety of housing choices and types in the community, including innovative forms of housing.

#### Program H-3.3.1

**Promote Second Units.** Continue to promote the development of second units as an affordable housing alternative in single-family areas, with reduced setback requirements. To promote the development of secondary dwelling units, the City will provide information in annual e-mailings to residents.

Responsible Agency: Development Services Department  
Time Frame: 2015-2023 (coordinate with Program H-1.3.1 when advertising the program)  
Objective: 20 new secondary dwelling units by 2023 (about 2/year; 10 extremely low income, 5 very low income and 5 low income)  
Funding: General Fund

#### Program H-3.3.2

**Promote The Development Of Single Room Occupancy And Efficiency Units.** Promote the development of Single Room Occupancy units (SRO) or efficiency units for extremely low, very low and low income households by establishing a definition and appropriate zoning standards, offering priority permit processing and exploring funding sources to assist in the development of SRO's. SRO's would be established as a use for San Pablo Avenue, with no parking required for SRO's if



they are located on San Pablo Avenue. There are currently two SRO hotels in San Pablo. SRO's can provide a valuable form of affordable private housing for lower income individuals, seniors, and persons with disabilities. An SRO unit usually is small, between 200 to 350 square feet and can serve as an entry point into the housing market for formerly homeless people.

Responsible Agencies: Development Services Department; Planning Commission; City Council  
Time Frame: 2017  
Objective: 10 new SRO extremely low-income units by 2023  
Funding: General Fund

#### Program H-3.3.3

**Encourage Innovative and 'Non-Traditional' Forms of Housing.** Provide opportunities and facilitate innovative housing approaches in financing, design, construction and types of housing to increase the variety and supply of lower and moderate-income housing. Examples include formation of a Community Land Trust, co-housing, eco-housing, manufactured housing, new construction or rehabilitation self-help or "sweat equity" housing for first time lower or moderate income homeowners, and cooperatives or joint ventures between owners, developers and nonprofit groups in the provision of affordable housing. Undertake background research and conduct study sessions with the Planning Commission and City Council in 2017 to identify any specific follow-up actions needed.

Responsible Agency: Development Services Department; Planning Commission; City Council  
Time Frame: 2017  
Objective: Opportunity for innovative housing types  
Funding: General Fund

#### Program H-3.3.4

**Facilitate Home Sharing and Tenant Matching Opportunities.** Facilitate house sharing as a viable option to make efficient use of existing housing, and as an alternative to building more housing in some areas, that will help address the housing needs of seniors, people living with disabilities, people living with developmental disabilities, people at risk of homelessness and female head of households. Work with non-profit groups to create home sharing/matching opportunities for renters as a means of efficiently using the existing housing stock.

Tasks would include:

- a. Assist in outreach in identifying potential owners, such as seniors who wish to remain in their home or new buyers who could afford single family homes with the extra income potential.
- b. Assist in publicizing and helping to identify potential renters interested in home sharing opportunities (coordinate with Programs H-1.3.1/H-4.2.6 when advertising the program).
- c. Consider opportunities for renters who do not have vehicles to be matched at locations that have limited parking available.

Responsible Agency: Development Services Department; City Manager; City Council  
Time Frame: Outreach and discussions with non-profits in 2016

Objective: 10 home sharing opportunities created  
Funding: General Fund

Program H-3.3.5

**Encourage Manufactured Housing.** Continue to allow manufactured housing units in single-family detached areas, consistent with State law requirements, to provide a mix of affordable and moderate-income homes. The City's Zoning Ordinance allows manufactured housing by right in single-family detached areas in R-1, R-2, and R-3 zones, so long as they are placed on permanent foundations, connected to public utilities and provided with the appropriate number of parking spaces under City regulations.

Responsible Agencies: Development Services Department  
Time Frame: 2015-2023  
Objective: 20 moderate income manufactured housing units  
Funding: General Fund and development fees

Program H-3.3.6

**Implement Employee Housing Requirements.** On an ongoing basis, ensure that the City is in compliance with State Health and Safety Code Sections 17021.5 so that employee housing that serves six or fewer employees is deemed a single family structure with a residential land use designation.

Responsible Agency: Development Services Department  
Time Frame: 2015-2023  
Objective: Compliance with State Health and Safety Code Section 17021.5  
Funding: General Fund

Policy H-3.4

**Needs of Large Households.** Continue to encourage the development of housing that meets the needs of large households.

Program H-3.4.1

**Promote the Development of Larger Housing Units for Families.** Continue to promote the development of housing units with three or more bedrooms by providing regulatory incentives such as reduced lot coverage or building height bonuses, on a case-by-case basis, for rental housing developments.

Responsible Agency: Development Services Department; Planning Commission; City Council  
Time Frame: 2015-2023  
Objective: 20 housing units with three or more bedrooms  
Funding: General Fund

### Policy H-3.5

**Student Housing Near Contra Costa College.** Promote student housing development near Contra Costa College.

#### Program H-3.5.1

**Facilitate Mixed-Use Center North Site Development.**

Facilitate the development of student housing at the Mixed Use Center North site near Contra Costa College through density bonuses and priority permit processing.



|                     |                                                                    |
|---------------------|--------------------------------------------------------------------|
| Responsible Agency: | Development Services Department; Planning Commission; City Council |
| Time Frame:         | 2015-2023                                                          |
| Objective:          | New student housing                                                |
| Funding:            | General Fund                                                       |

## Housing Goal H-4

### Housing Accessibility and the Provision of Special Needs Housing

Ensure housing accessibility for all segments of the community.

### Policy H-4.1

**Housing Discrimination.** Continue to support efforts to minimize and eliminate housing discrimination based on ethnicity, race, sex, religion, national origin, age, family composition, physical or mental disability, sexual orientation, or income.

#### Program H-4.1.1

**Work With Housing Rights, Inc.** Continue to work with Housing Rights, Inc. (HRI) to minimize and resolve conflicts and disputes between landlords and tenants, and eliminate all forms of housing discrimination by disseminating tenant/landlord conflict resolution information in the annual mailing about residential programs, and documenting residents' concerns at City Hall before forwarding them to HRI. Additionally, implement a tracking system to record the number of referrals to HRI under this program each year.

|                       |                                                                                                                            |
|-----------------------|----------------------------------------------------------------------------------------------------------------------------|
| Responsible Agencies: | Development Services Department; City Manager; HRI                                                                         |
| Time Frame:           | Ongoing (see Programs H-1.3.1 and H-4.1.2)                                                                                 |
| Objective:            | Resolution of conflicts and disputes between landlords and tenants, and elimination of all forms of housing discrimination |
| Funding:              | General Fund                                                                                                               |

#### Program H-4.1.2

**Publicize Fair Housing Laws and Respond to Discrimination Complaints.** Promote fair housing opportunities for all people and support efforts of City, County, State and Federal agencies to eliminate discrimination in housing by continuing to publicize information on fair housing laws and State and federal anti-discrimination laws.

Below are specific aspects of this program:

- a. The City Manager will designate an Equal Opportunity Coordinator in San Pablo with responsibility to refer people to appropriate agencies.
- b. The City will provide public information materials to assist tenants and landlords in resolving conflicts and understanding their respective rights and obligations.
- c. Provide information regarding the housing discrimination complaint referral process on the City's website and available for the public and City staff (see Program H-1.3.1).
- d. Reach out to lenders to increase flow of mortgage funds to city residents.

|                       |                                                                      |
|-----------------------|----------------------------------------------------------------------|
| Responsible Agencies: | Development Services Department; City Manager; HRI                   |
| Time Frame:           | Ongoing                                                              |
| Objective:            | Obtain and distribute materials; discrimination complaints referrals |
| Funding:              | General Fund                                                         |

#### Policy H-4.2

**Special Needs Housing.** Continue to promote housing developments that meet the special needs of senior citizens, disabled, homeless, large families and female-headed households.



##### Program H-4.2.1

**Create Emergency Shelter Zoning.** Facilitate the development of emergency homeless shelters by amending the Zoning Ordinance to permit their use in the high-density residential (R-3 and R-4) zones, commercial mixed use and industrial zones by right, consistent with State law. The Zoning Ordinance will also be amended to clarify that development and management standards for emergency shelters will not exceed those that apply to other residential or commercial uses within the same zone.

|                     |                                                                                   |
|---------------------|-----------------------------------------------------------------------------------|
| Responsible Agency: | Development Services Department; City Attorney; Planning Commission; City Council |
| Time Frame:         | 2015                                                                              |
| Objective:          | Update as part of the Zoning Ordinance Update (see Program H-3.2.1)               |
| Funding:            | General Fund                                                                      |

##### Program H-4.2.2

**Create Transitional and Supportive Housing Zoning.** Facilitate the development of transitional and supportive housing by amending the Zoning Ordinance so that transitional and supportive housing are treated the same as other residential uses in the same zone.

Responsible Agency: Development Services Department; City Attorney; Planning Commission; City Council  
Time Frame: 2015  
Objective: Update as part of the Zoning Ordinance Update (see Program H-3.2.1)  
Funding: General Fund

#### Program H-4.2.3

**Implement Reasonable Accommodation Ordinance.** Create and adopt a Reasonable Accommodation Ordinance to provide persons with disabilities reasonable accommodation to rules, procedures and standards to ensure equal access to housing opportunities. This ordinance will establish a clear and streamlined procedure to request a reasonable accommodation. Additionally, it will establish the decision-making authority, standards for which modifications and exceptions may be considered, and conditions for approval.

Responsible Agencies: Development Services Department; City Attorney; Planning Commission; City Council  
Time Frame: 2015  
Objective: Update as part of the Zoning Ordinance Update (see Program H-3.2.1)  
Funding: General Fund

#### Program H-4.2.4

**Apply Accessibility Standards.** Enforce State accessibility and adaptability standards and expand housing opportunities for persons living with disabilities, through the following actions:

- a. Require all housing developments designated for seniors to be handicapped accessible.
- b. Require all first-floor units of multifamily developments to be handicapped accessible and be equipped with accessible parking spaces, sidewalks, entrances, and other items in accordance with ADA guidelines.
- c. Encourage qualified residents to apply for low-interest rehabilitation loans or deferred loans for purposes of improving accessibility.
- d. Provide information to the public to raise awareness on accessibility issues through the City e-newsletter and website (see Programs H-1.3.1 and H-4.1.2).

Responsible Agencies: Development Services Department  
Time Frame: Ongoing  
Objective: Expand housing opportunities for persons with disabilities  
Funding: General Fund

#### Program H-4.2.5

**Update Residential Care Facility Zoning.** Revise Residential Care Facility Zoning Ordinance provisions by:

- a. Creating a definition for facilities with seven or more residents; and
- b. Developing standards that apply to all residential care facilities to eliminate the possibility that standards will be imposed on an ad-hoc basis.

|                       |                                                                                   |
|-----------------------|-----------------------------------------------------------------------------------|
| Responsible Agencies: | Development Services Department; City Attorney; Planning Commission; City Council |
| Time Frame:           | 2015                                                                              |
| Objective:            | Update as part of the Zoning Ordinance Update (see Program H-3.2.1)               |
| Funding:              | General Fund                                                                      |

#### Program H-4.2.6

**Outreach to People Living with Developmental Disabilities in San Pablo.** Work with the Regional Center of the East Bay (RCEB) to implement an outreach program that informs families within the City about housing and services available for persons with developmental disabilities. The program would include the development of an informational brochure and inclusion of information on services available for the developmentally disabled population and links to service agencies on the City's website.

|                       |                                                                                                  |
|-----------------------|--------------------------------------------------------------------------------------------------|
| Responsible Agencies: | Development Services Department; RCEB; non-profits                                               |
| Time Frame:           | 2016 (coordinate with Program H-1.3.1)                                                           |
| Objective:            | Inform families about housing and services available for persons with developmental disabilities |
| Funding:              | General Fund                                                                                     |

## Housing Goal H-5

### Green Building and Energy Conservation

Promote the development of energy efficient homes to help protect the environment and lower the energy costs for San Pablo residents.

#### Policy H-5.1

**Energy Conservation Design Features.** Encourage the incorporation of energy conservation design features in existing and future residential developments to conserve resources and reduce housing costs.

#### Program H-5.1.1

**Promote Home Weatherization Programs.** Promote Contra Costa County's and PG&E's weatherization programs to extremely low, very low, low and moderate-income homeowners and seniors to improve the energy efficiency of their residence and/or replace existing energy inefficient appliances. The City will promote these programs in the City newsletter and the City website (coordinate with Program H-1.3.1 when advertising the program).

|                       |                                                            |
|-----------------------|------------------------------------------------------------|
| Responsible Agencies: | Development Services Department; Contra Costa County; PG&E |
| Time Frame:           | Ongoing                                                    |



Objective: Implementation of energy conservation measures  
Funding: General Fund; Contra Costa County; PG&E

Program H-5.1.2

**Promote Solar Energy and Other Methods to Efficiently Heat And Cool Homes.** Promote the use of solar energy and other environmentally sound, energy efficient methods for heating and cooling homes, consistent with adopted building, mechanical and plumbing codes. The City will update its Subdivision Regulations to provide for solar access easements. In addition, the City will provide information on the use of solar energy and other energy efficient methods through its website and newsletters to residents. The website and newsletters will highlight the availability of financial incentives available through City programs and provide links to non-City programs (such as the PG&E website and California Solar Initiative Program website — coordinate with Program H-1.3.1 when advertising the program).

Responsible Agencies: Development Services Department  
Time Frame: Ongoing  
Objective: Implementation of energy conservation measures  
Funding: General Fund

Program H-5.1.3

**Require Energy Efficient Design.** Require developers to complete a GreenPoint Checklist, Leadership in Energy and Environmental Design Checklist (LEED) or equivalent, as part of their submittal to the Planning Division and encourage them to attain the equivalent of LEED Silver certification or better. LEED and GreenPoint ratings are among the most recognized standards for measuring building sustainability in the United States and in many other countries around the world. By attaining the applicable minimum standards, a building project demonstrates that it has earned the right to be called “green,” the term commonly understood to refer to a facility that is truly optimal for the health and well-being of occupants and the protection of the environment.

Responsible Agencies: Development Services Department  
Time Frame: Ongoing  
Objective: Implementation of energy conservation measures  
Funding: General Fund

Program H-5.1.4

**Adopt Green Building Design Ordinance.** Adopt a Green Building Design Ordinance that offers density, FAR and height bonuses for private projects that meet certain green building thresholds. Review criteria may take into account LEED Checklist results, GreenPoint Checklist results, or equivalent, whether the building design incorporates passive and active energy conservation, natural heating and cooling, building envelope and space planning, building materials, water systems, electrical systems, HVAC systems, and construction management.

Responsible Agency: Development Services Department; City Attorney; Planning Commission; City Council  
Time Frame: 2016

Objective: Adopt a Green Building Design Ordinance  
Funding: General Fund

Program H-5.1.5

**Encourage Environmentally Sensitive Construction Practices.** Facilitate environmentally sensitive construction practices by:

- a. Restricting the use of chloroflourocarbons (CFCs), hydrochloroflourocarbons (HCFCs), and halons in mechanical equipment and building materials;
- b. Promoting the use of products that are durable and allow efficient end-of-life disposal (recyclable);
- c. Requiring large project applicants to submit a construction waste management plan for City approval;
- d. Promoting the use of locally or regionally available materials; and
- e. Promoting the use of cost-effective design and construction strategies that reduce resource and environmental impacts.

Responsible Agency: Development Services Department; Public Works Department;  
Building Division  
Time Frame: Ongoing  
Objective: Implementation of environmentally sensitive construction practices  
Funding: General Fund

Program H-5.1.6

**Promote Water Conservation.** Promote water conservation in San Pablo homes through the following means:

- a. Disseminating water conservation information in City e-newsletters and the City website.
- b. Promote the use of high efficiency toilets to existing homeowners by informing them of rebate opportunities offered by East Bay Municipal Utility District (EBMUD).
- c. Requiring all new and remodeled housing units to install high efficiency toilets;
- d. Offering water efficiency surveys by trained staff that will make recommendations tailored to household needs;
- e. Promoting the use of drought-resistant plants in gardens, sub-surface lawn irrigation systems; and
- f. Promoting the use of gray-water (water recycling) systems and rainwater catchment systems, consistent with the Building Code.

Responsible Agency: Development Services Department; Public Works Department;  
Building Division  
Time Frame: Ongoing  
Objective: Implementation of water conservation measures  
Funding: General Fund

# Implementation Timeframe

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## **A** Overview



The San Pablo Housing Element is built around preserving and enhancing residential neighborhoods, sustaining the community's character and environmental resources, and fulfilling unmet housing needs. The implementing programs in the Housing Element, as described in the previous section, are intended to address these concerns. In reviewing the list of programs, it is important to recognize several other concerns: (1) there is

limited staffing and budget resources to undertake all of the programs listed immediately; (2) some programs require other funding or actions to occur first; and (3) HCD can offer expedited review for the Draft 2015-2023 Housing Element if certain programs are implemented, such as programs related to zoning for emergency shelters, supportive and transitional housing and zoning for reasonable accommodation.

This section covers all of the implementing programs described in the Housing Element, and represents the City's commitment to take an active leadership role in assuring the implementation of the programs described. It is also the City's intent to: (1) encourage public review and effective participation in all aspects of the planning process; and (2) assure annual review of the Housing Element in order to periodically revise and update this Action Plan as necessary to keep it effective.

## B Implementation Summary Table

| San Pablo Housing Element Programs                        |                                                                                                                         | Time Frame                              | 2015-2023 Housing Element Planning Period Objective                                                                                          | Responsible Department or Agency | Source of Funding |
|-----------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------|-----------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------|-------------------|
| <b>Goal H-1 Implementation Responsibilities</b>           |                                                                                                                         |                                         |                                                                                                                                              |                                  |                   |
| H-1.1.1                                                   | Establish City Staff Work Priorities for Implementing Housing Element Programs                                          | April of Each Year                      | Identification of annual work priorities for housing                                                                                         | DSD, CM, PC, CC                  | GF                |
| H-1.1.2                                                   | Review the Housing Element Annually                                                                                     | April of Each Year                      | Review and monitor Housing Element implementation; submit Annual Report to HCD in April of each year                                         | DSD, PC, CC                      | GF                |
| H-1.2.1                                                   | Adopt Priority Procedures for Providing Water and Sewer Service to Affordable Housing Developments                      | 2015                                    | Comply with Government Code Section 65589.7                                                                                                  | DSD, OA                          | GF                |
| H-1.2.2                                                   | Housing Coordination with Contra Costa County                                                                           | Annually                                | Maximize annual subsidies available to San Pablo residents                                                                                   | DSD, CCC                         | GF, OF            |
| H-1.2.3                                                   | Work with Housing Developers (Non-Profit and For-Profit) on Housing                                                     | 2016                                    | Outreach and involvement of non-profit and for-profit housing developers                                                                     | DSD                              | GF                |
| H-1.2.4                                                   | Lobby for Changes to State Law Requirements and Housing Funding                                                         | 2016 and as needed                      | Work with other Contra Costa County jurisdictions and lobby for modifications to State law                                                   | DSD, CM, PC, CC                  | GF                |
| H-1.3.1                                                   | Publicize and Provide Information on Housing Programs                                                                   | 2015 and update and publicize as needed | Distribute educational materials at public locations and make public service announcements through different media at least two times a year | DSD                              | GF                |
| H-1.3.2                                                   | Undertake Community Outreach When Implementing Housing Element Programs                                                 | Consistent with programs timeframes     | Conduct community outreach and distribute materials                                                                                          | DSD                              | GF, OF            |
| H-1.3.3                                                   | Conduct Neighborhood Meetings                                                                                           | Ongoing                                 | Early community involvement and discussion when housing developments are proposed                                                            | DSD                              | GF, OF            |
| <b>Goal H-2 Neighborhood Preservation and Enhancement</b> |                                                                                                                         |                                         |                                                                                                                                              |                                  |                   |
| H-2.1.1                                                   | Provide Low-Interest Loans for Housing Rehabilitation through the Contra Costa County Neighborhood Preservation Program | 2015-2023                               | Rehabilitation of 27 lower income units by 2023 (3/year)                                                                                     | DSD, CCC                         | GF, OF            |
| H-2.1.2                                                   | Allow For Deferred Loans For Property Improvements                                                                      | 2015-2023                               | Provision of 10 deferred loans for property improvements (1/year)                                                                            | DSD, CCC                         | GF, OF            |
| H-2.1.3                                                   | Provide Technical Assistance and Counseling for Rehabilitation Loans                                                    | Ongoing                                 | Provision of technical assistance and referrals                                                                                              | DSD, CCC                         | GF, OF            |
| H-2.2.1                                                   | Implement the Neighborhood Clean-Up Program                                                                             | Annually                                | Reduce trash and improve the appearance of neighborhoods                                                                                     | DSD, PW, CCC                     | GF, OF            |

| San Pablo Housing Element Programs                                  |                                                                                     | Time Frame                | 2015-2023 Housing Element Planning Period Objective                                                                            | Responsible Department or Agency | Source of Funding |
|---------------------------------------------------------------------|-------------------------------------------------------------------------------------|---------------------------|--------------------------------------------------------------------------------------------------------------------------------|----------------------------------|-------------------|
| H-2.2.2                                                             | Implement the Motor Vehicle Abatement Program                                       | Ongoing                   | 650 abandoned vehicles removed per year                                                                                        | DSD, CED                         | GF                |
| H-2.2.3                                                             | Monitor Housing Conditions                                                          | 2016, 2018, 2020 and 2022 | Tracking of housing and neighborhood conditions to assist in identifying potential locations for neighborhood improvements     | DSD, BD                          | GF                |
| H-2.2.4                                                             | Assist Contra Costa County with Implementing the Neighborhood Stabilization Program | 2015-2023                 | Assistance for 5 lower income housing units                                                                                    | DSD, CCC                         | GF, OF            |
| H-2.2.5                                                             | Assist CESC with Healthy Homes Program Implementation                               | 2015-2023                 | Healthy Homes improvements for 5 lower income units                                                                            | DSD, CESC                        | GF, OF            |
| H-2.2.6                                                             | Assist Contra Costa County with Implementing Home Repair Programs                   | 2015-2023                 | Repairs to 20 lower income homes                                                                                               | DSD, CCC                         | GF, OF            |
| H-2.3.1                                                             | Inventory Potential Historically Significant Buildings                              | Ongoing                   | Mitigate potential impacts on historically significant buildings                                                               | DSD, PC, CC                      | GF                |
| H-2.3.2                                                             | Preserve Archaeologically Significant Sites                                         | Ongoing                   | Preservation of significant archaeological sites                                                                               | DSD                              | GF                |
| H-2.3.3                                                             | Promote a Unified Architectural Design                                              | Ongoing                   | Unified design of buildings in the City                                                                                        | DSD, PC, CC                      | GF                |
| H-2.4.1                                                             | Inspect Rental Housing Units                                                        | 2015-2023                 | Inspect about 750 rental units per year                                                                                        | BD                               | GF                |
| H-2.4.2                                                             | Inspect Owner-Occupied Housing                                                      | 2015-2023                 | Inspect about 400 single-family, townhome, and condominium units per year                                                      | BD                               | GF                |
| H-2.5.1                                                             | Coordinate Building Plans with the Police Department                                | Ongoing                   | Police Department review of development proposals                                                                              | PD                               | OF                |
| <b>Goal H-3 Affordability and the Adequate Provision of Housing</b> |                                                                                     |                           |                                                                                                                                |                                  |                   |
| H-3.1.1                                                             | Provide Density Bonuses and Incentives for Affordable and Special Needs Housing     | 2015                      | Incentives for affordable housing to be built                                                                                  | DSD, PC, CC                      | GF                |
| H-3.1.2                                                             | Preserve At Risk Affordable Rental Units                                            | Annual Monitoring         | Preserve all at-risk units                                                                                                     | DSD, CM, CC                      | GF, OF            |
| H-3.1.3                                                             | Promote Contra Costa County's Mortgage Credit Certificate Program                   | 2015-2023                 | Subsidy for 10 first-time homebuyers                                                                                           | DSD, CCC                         | GF, OF            |
| H-3.1.4                                                             | Strive to Replace Housing                                                           | 2015-2023                 | Replacement of affordable housing units                                                                                        | DSD                              | GF, OF            |
| H-3.1.5                                                             | Enact Inclusionary Housing Requirements                                             | 2017                      | Construction of affordable housing units as part of new development                                                            | DSD, CA, PC, CC                  | GF                |
| H-3.1.6                                                             | Facilitate Affordable Rental And Cooperative Family Housing Opportunities           | Ongoing                   | Provision of affordable housing with support services                                                                          | DSD, OA                          | OF                |
| H-3.1.7                                                             | Provide Information and Promote Rental Assistance Programs                          | Annually                  | Continued availability of rental housing vouchers for San Pablo residents (720 households provided rental assistance annually) | DSD, OA                          | OF                |

| San Pablo Housing Element Programs |                                                                       | Time Frame | 2015-2023 Housing Element Planning Period Objective                                                                             | Responsible Department or Agency | Source of Funding |
|------------------------------------|-----------------------------------------------------------------------|------------|---------------------------------------------------------------------------------------------------------------------------------|----------------------------------|-------------------|
| H-3.2.1                            | Update The Zoning Ordinance To Implement Land-Use Designations        | 2015       | Consistency of the Zoning Ordinance with the San Pablo General Plan 2030                                                        | DSD, CA, PC, CC                  | GF                |
| H-3.2.2                            | Promote Mixed Commercial/Residential Development                      | 2016       | Development of mixed commercial/residential sites in the Mixed Use Center, Commercial Mixed Use and Residential Mixed Use areas | DSD                              | GF                |
| H-3.2.3                            | Maintain an Inventory of Available Sites for Housing                  | Ongoing    | Listing of potential sites for housing                                                                                          | DSD                              | GF                |
| H-3.2.4                            | Facilitate Lot Consolidation                                          | 2016       | Creation of lot consolidation opportunities and increased housing development in support of the General Plan 2030               | DSD, CA, PC, CC                  | GF                |
| H-3.2.5                            | Reduce Parking Requirements Along San Pablo Avenue Near Transit       | 2015       | Parking incentives for new residential development in support of the General Plan 2030                                          | DSD, CA, PC, CC                  | GF                |
| H-3.2.6                            | Reduce Parking Standards For Multifamily And Mixed-Use Housing        | 2015       | Parking incentives for new residential development in support of the General Plan 2030                                          | DSD, CA, PC, CC                  | GF                |
| H-3.3.1                            | Promote Second Units                                                  | 2015-2023  | 20 new secondary dwelling units by 2023 (about 2/year; 10 extremely low income, 5 very low income and 5 low income )            | DSD                              | GF                |
| H-3.3.2                            | Promote The Development Of Single Room Occupancy And Efficiency Units | 2017       | 10 new SRO extremely low-income units by 2023                                                                                   | DSD, PC, CC                      | GF                |
| H-3.3.3                            | Encourage Innovative and 'Non-Traditional' Forms of Housing           | 2017       | Opportunity for innovative housing types                                                                                        | DSD, PC, CC                      | GF                |
| H-3.3.4                            | Facilitate Home Sharing and Tenant Matching Opportunities             | 2015-2023  | 10 home sharing opportunities created                                                                                           | DSD, CM, CC                      | GF                |
| H-3.3.5                            | Encourage Manufactured Housing                                        | 2015-2023  | 20 moderate income manufactured housing units                                                                                   | DSD                              | GF                |
| H-3.3.6                            | Implement Employee Housing Requirements                               | 2015-2023  | Compliance with State Health and Safety Code Section 17021.5                                                                    | DSD                              | GF                |
| H-3.4.1                            | Promote the Development of Larger Housing Units for Families          | 2015-2023  | 20 housing units with three or more bedrooms                                                                                    | DSD, PC, CC                      | GF                |
| H-3.5.1                            | Facilitate Mixed-Use Center North Site Development                    | 2015-2023  | New student housing                                                                                                             | DSD, PC, CC                      | GF                |



| San Pablo Housing Element Programs                                               |                                                                           | Time Frame | 2015-2023 Housing Element Planning Period Objective                                                                        | Responsible Department or Agency | Source of Funding |
|----------------------------------------------------------------------------------|---------------------------------------------------------------------------|------------|----------------------------------------------------------------------------------------------------------------------------|----------------------------------|-------------------|
| <b>GOAL H-4 Housing Accessibility and the Provision of Special Needs Housing</b> |                                                                           |            |                                                                                                                            |                                  |                   |
| H-4.1.1                                                                          | Work With Housing Rights, Inc.                                            | Ongoing    | Resolution of conflicts and disputes between landlords and tenants, and elimination of all forms of housing discrimination | DSD, CM, OA                      | GF                |
| H-4.1.2                                                                          | Publicize Fair Housing Laws and Respond to Discrimination Complaints      | Ongoing    | Obtain and distribute materials; discrimination complaints referrals                                                       | DSD, CM, OA                      | GF                |
| H-4.2.1                                                                          | Create Emergency Shelter Zoning                                           | 2015       | Update as part of the Zoning Ordinance Update (see Program H-3.2.1)                                                        | DSD, CA, PC, CC                  | GF                |
| H-4.2.2                                                                          | Create Transitional and Supportive Housing Zoning                         | 2015       | Update as part of the Zoning Ordinance Update (see Program H-3.2.1)                                                        | DSD, CA, PC, CC                  | GF                |
| H-4.2.3                                                                          | Implement Reasonable Accommodation Ordinance                              | 2015       | Update as part of the Zoning Ordinance Update (see Program H-3.2.1)                                                        | DSD, CA, PC, CC                  | GF                |
| H-4.2.4                                                                          | Apply Accessibility Standards                                             | Ongoing    | Expand housing opportunities for persons with disabilities                                                                 | DSD                              | GF                |
| H-4.2.5                                                                          | Update Residential Care Facility Zoning                                   | 2015       | Update as part of the Zoning Ordinance Update (see Program H-3.2.1)                                                        | DSD, CA, PC, CC                  | GF                |
| H-4.2.6                                                                          | Outreach to People Living with Developmental Disabilities in San Pablo    | 2016       | Inform families about housing and services available for persons with developmental disabilities                           | DSD, OA                          | GF                |
| <b>Goal H-5 Green Building and Energy Conservation</b>                           |                                                                           |            |                                                                                                                            |                                  |                   |
| H-5.1.1                                                                          | Promote Home Weatherization Programs                                      | Ongoing    | Implementation of energy conservation measures                                                                             | DSD, CCC, OA                     | GF, OF            |
| H-5.1.2                                                                          | Promote Solar Energy and Other Methods to Efficiently Heat And Cool Homes | Ongoing    | Implementation of energy conservation measures                                                                             | DSD                              | GF                |
| H-5.1.3                                                                          | Require Energy Efficient Design                                           | Ongoing    | Implementation of energy conservation measures                                                                             | DSD                              | GF                |
| H-5.1.4                                                                          | Adopt Green Building Design Ordinance                                     | 2016       | Adopt a Green Building Design Ordinance                                                                                    | DSD, CA, PC, CC                  | GF                |
| H-5.1.5                                                                          | Encourage Environmentally Sensitive Construction Practices                | Ongoing    | Implementation of environmentally sensitive construction practices                                                         | DSD, PW, BD                      | GF                |
| H-5.1.6                                                                          | Promote Water Conservation                                                | Ongoing    | Implementation of water conservation measures                                                                              | DSD, PW, BD                      | GF                |

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**Legend for the Implementation Summary Table**

|    |                                   |     |                                 |
|----|-----------------------------------|-----|---------------------------------|
| CC | City Council                      | DSD | Development Services Department |
| PC | Planning Commission               | BD  | Building Division               |
| CM | City Manager                      | PW  | Public Works Department         |
| CA | City Attorney                     | PD  | Police Department               |
| OA | Outside Agencies or Organizations | CED | Code Enforcement Division       |
| GF | General Fund                      | CCC | Contra Costa County             |
| OF | Outside Funding Source            |     |                                 |

# Quantified Housing Objectives

## A Overview



State law requires the Housing Element to include quantified objectives for the maximum number of units that the City will strive to be constructed, rehabilitated or conserved between 2015-2023. Policies and programs establish the strategies to achieve these objectives. The City's quantified objectives are described under each program, and represent the City's best effort in implementing each of the programs. Assumptions are

based on past program performance and funding availability, construction trends, land availability, and future programs that will enhance program effectiveness and achieve full implementation of the City's housing goals.

## B Quantified Objectives Summary Table

The table below summarizes the City's quantified objectives for housing for the 2015-2023 Housing Element planning period. The objectives below should be viewed in light of potential program resources, historical development trends and market conditions.

| City of San Pablo Quantified Housing Objectives (2015-2023) |                                     |         |                                                     |         |                                                    |         |
|-------------------------------------------------------------|-------------------------------------|---------|-----------------------------------------------------|---------|----------------------------------------------------|---------|
| Income Category                                             | New Construction<br>(50 Units/Year) | Percent | Rehabilitation<br>(Rehabilitation<br>Loan Programs) | Percent | Conservation<br>(Inspections and<br>Affordability) | Percent |
| Extremely Low<br>Income                                     | 60                                  | 13%     | 10                                                  | 14%     | 330                                                | 25%     |
| Very Low Income                                             | 100                                 | 22%     | 10                                                  | 14%     | 250                                                | 19%     |
| Low Income                                                  | 100                                 | 22%     | 30                                                  | 43%     | 250                                                | 19%     |
| Moderate Income                                             | 100                                 | 22%     | 10                                                  | 14%     | 250                                                | 19%     |
| Above Moderate<br>Income                                    | 100                                 | 22%     | 10                                                  | 14%     | 250                                                | 19%     |
| Total                                                       | 460                                 | 100%    | 70                                                  | 100%    | 1,330                                              | 100%    |

# Planning Context

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## A

### Review of the 2007-2014 Housing Element



The City's 2007-2014 Housing Element was adopted by the City Council on April 18, 2011 as part of the City's comprehensive update of its entire general plan (San Pablo General Plan 2030). The Housing Element was then certified by HCD as complying with State law requirements in August of 2011.

The 2007-2014 Housing Element was developed through an extensive outreach process, as part of the General Plan update, that involved numerous community meetings and discussions of housing strategies, and it contains a comprehensive set of policies and implementing programs intended to address effective implementation of the Housing Element, protection and enhancement of existing housing and neighborhoods, strategies to address special housing needs in the community and ways to provide an adequate supply of new housing.

During the 2007 to 2014 planning period, San Pablo has been faced with several important housing issues: (1) providing housing affordable to all segments of the population; (2) preserving and improving the quality of the housing stock; (3) providing adequate residential sites to accommodate the City's future housing needs; and, (4) achieving a balance between employment and housing opportunities. The focus on implementation of the 2007-2014 Housing Element in addressing these issues was to comprehensively update the City's Zoning Ordinance, which is currently in the final stages of review and adoption and included as Program H-3.2.1 in this Housing Element.

As described specifically in Appendix B, the 2007-2014 Housing Element provides a strong foundation for the goals, policies and implementing actions contained in the 2015-2023 Housing Element, and many of the key implementing actions contained in the 2007-2014 Housing Element will be implemented through the update of the Zoning Ordinance. These include, among other items: (1) land use regulations supporting higher density and mixed use development; (2) reasonable accommodation procedures for persons with disabilities; (3) treatment of transitional and supportive housing, as well as residential care facilities, the same as other residential uses; and (4) standards and location for emergency shelters for the homeless. Updating the City's regulatory framework and the Housing Element will facilitate San Pablo as a thriving commercial and residential community.

While the City made significant strides in keeping housing affordable and was successful in implementing many housing programs, it fell short in a number of respects

as well. This has been due primarily to three factors — the downturn in the economy, the dissolution of the City's Redevelopment Agency and limited staff and resources. In response to these concerns, the 2015-2023 Housing Element contains the following approach:

- a. Shift programs previously implemented through the RDA to Contra Costa County.
- b. Provide greater specificity in how the City will provide information to the community about available housing programs.
- c. Continue support for completion of the Zoning Ordinance update.

## **B** Consistency with the San Pablo General Plan 2030



The San Pablo General Plan 2030 serves as the 'constitution' for development in the city. It is a long-range planning document that describes goals, policies and programs to guide decision-making. All development-related decisions must be consistent with the City of San Pablo General Plan 2030, of which the Housing Element is but one part. If a development proposal is not consistent with a city's general plan, it must be revised or the plan itself must be amended.

The San Pablo General Plan 2030 provides a vision of how San Pablo should be in the future by establishing guidelines that reflect City policies, goals and efforts while enhancing quality of life. The City has continued to implement programs intended to address housing needs in the community and to comply with State law requirements.

The General Plan is an important document to help guide long-range physical development in the City. It provides a vision of how San Pablo should be in the future by establishing guidelines that reflect City policies, goals, and efforts while enhancing quality of life. State law requires a community's general plan to be internally consistent. This means that the Housing Element, although subject to special requirements and a different schedule of updates, must function as an integral part of the overall San Pablo General Plan 2030, with consistency between it and the other General Plan elements.

The update of the Zoning Ordinance and map is intended to provide standards for the Mixed Use Center, Residential Mixed Use and Commercial Mixed Use land use designations in the General Plan 2030 and in adopted Specific Plans. The new land use designations are intended to encourage higher density residential development in San Pablo, particularly along San Pablo Avenue and 23rd Street. In the interim, before the Zoning Ordinance is updated, the City will in practice enforce the new General Plan land uses and densities rather than the old zoning designations.

# Housing Conditions and Trends

## A Overall Housing Needs

### Income Categories

The U.S. Department of Housing and Urban Development (HUD) and the California Department of Housing and Community Development (HCD) use household income categories to help standardize analysis of housing needs. The income categories are summarized below and are based on a household's percentage of Contra Costa County's Area Median Income (AMI).

#### Income Category Definitions

|                |                                  |
|----------------|----------------------------------|
| Extremely Low  | Below 30% of area median income  |
| Very Low       | 30%-50% of area median income    |
| Low            | 50%-80% of area median income    |
| Moderate       | 80%-120% of area median income   |
| Above Moderate | Above 120% of area median income |

HCD uses these categories, sometimes with minor adjustments, to establish the annual income limits for Contra Costa County, as shown in the table below.

#### Contra Costa County Income Limits (2014)

| Income Category | Number of Persons Per Household<br>(Maximum Income) |          |           |           |
|-----------------|-----------------------------------------------------|----------|-----------|-----------|
|                 | 1                                                   | 2        | 3         | 4         |
| Extremely Low   | \$19,350                                            | \$22,100 | \$24,850  | \$27,600  |
| Very Low        | \$32,200                                            | \$36,800 | \$41,400  | \$46,000  |
| Low Income      | \$47,350                                            | \$54,100 | \$60,850  | \$67,600  |
| Median Income   | \$65,450                                            | \$74,800 | \$84,150  | \$93,500  |
| Moderate Income | \$78,550                                            | \$89,750 | \$101,000 | \$112,200 |

Source: HCD State Income Limits 2014 and State CDBG and HOME Income Limits available at [www.hcd.ca.gov/hpd/hrc/rep/state/inc2k14.pdf](http://www.hcd.ca.gov/hpd/hrc/rep/state/inc2k14.pdf)

### General Demographics and Projections

San Pablo's population was growing steadily until 2010. Annual population growth ranged from a high of 2.4 percent between 1980 to a low of negative four percent between 2000 and 2010. In 2000 the population reached 30,215 residents. Growth has been primarily driven by immigration due to the City's proximity to job centers in the Bay Area.



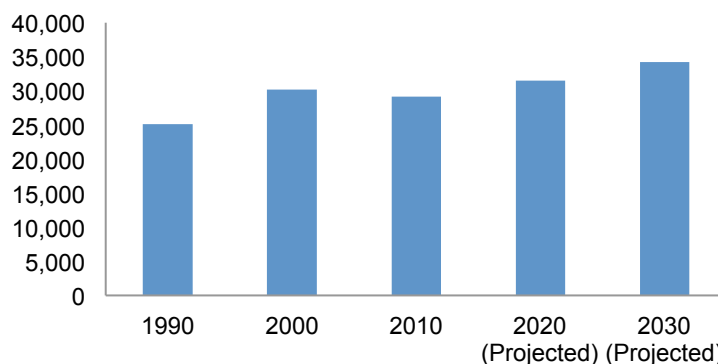
The table below summarizes the current population in San Pablo in comparison to Contra Costa County and California. According to the 2010 US Census, San Pablo had a population of 29,139 in 2010. Over the next two decades, ABAG predicts that San Pablo will grow more rapidly reaching a total of 34,200 in 2030. This amounts to an increase of about 253 persons every year citywide. San Pablo's general anticipates this population increase, and is prepared to accommodate 32,600 people at full build-out in 2030.

| <b>Contra Costa County and Selected Cities Population Change (2000-2030)</b> |               |               |                                                  |                                          |                                                       |
|------------------------------------------------------------------------------|---------------|---------------|--------------------------------------------------|------------------------------------------|-------------------------------------------------------|
|                                                                              | <b>2000</b>   | <b>2010</b>   | <b>Estimated<br/>Population<br/>January 2014</b> | <b>Projected<br/>Population<br/>2030</b> | <b>Projected<br/>Percent<br/>Change<br/>2010-2030</b> |
| El Cerrito                                                                   | 23,171        | 23,549        | 24,087                                           | 26,000                                   | 10%                                                   |
| Hercules                                                                     | 19,488        | 24,060        | 24,572                                           | 34,000                                   | 41%                                                   |
| Pinole                                                                       | 19,039        | 18,390        | 18,794                                           | 20,700                                   | 13%                                                   |
| Richmond                                                                     | 99,216        | 103,701       | 106,138                                          | 126,500                                  | 22%                                                   |
| <b>San Pablo</b>                                                             | <b>30,215</b> | <b>29,139</b> | <b>29,465</b>                                    | <b>34,200</b>                            | <b>17%</b>                                            |
| Contra Costa County<br>Total                                                 | 948,816       | 1,049,025     | 1,087,008                                        | 1,224,400                                | 17%                                                   |

Source: Department of Finance (2014); and, Association of Bay Area Governments, Projections 2013

The graph below and the table that follows, show population trends in San Pablo itself and in comparison to the rate of population growth in Contra Costa County as a whole and throughout the State of California.

**Population Growth in San Pablo (1990-2030)**



Source: U.S. Census (1990, 2000 and 2010); Association of Bay Area Governments, Projections 2013 for the years 2020 and 2030

### Comparison of Population Growth Trends and Projections (1990-2030)

|                  | Number    |                     |                     | Percent Change |                     |                     |
|------------------|-----------|---------------------|---------------------|----------------|---------------------|---------------------|
|                  | San Pablo | Contra Costa County | State of California | San Pablo      | Contra Costa County | State of California |
| 1990             | 25,158    | 803,732             | 29,760,021          |                |                     |                     |
| 2000             | 30,215    | 948,816             | 33,871,648          | +20%           | +18%                | +14%                |
| 2010             | 29,139    | 1,049,025           | 37,253,956          | -4%            | +11%                | +10%                |
| 2020 (Projected) | 31,500    | 1,123,500           | 40,643,643          | +8%            | +7%                 | +9%                 |
| 2030 (Projected) | 34,200    | 1,224,400           | 44,279,354          | +9%            | +9%                 | +9%                 |

Source: Association of Bay Area Governments, Projections 2013; US Census SF1 1990-2010; California Department of Finance projections for California (January 2013), <http://www.dof.ca.gov/research/demographic/reports/projections/P-1/>

The tables below show ABAG Projections 2013, which provide more detailed information on household characteristics, types of jobs, etc. ABAG Projections 2013 provide an indicator of trends and conditions in Contra Costa County and its jurisdictions.

ABAG Projections 2013 are based on 2010 demographic data taken directly from the U.S. Census. The 2010 employment data are derived from (1) California County-Level Economic Forecast, 2011-2040, California Department of Transportation; (2) Bay Area Job Growth to 2040: Projections and Analysis, Center for Continuing Study of the California Economy; and, (3) 1989-2009 National Establishment Times-Series (NETS) Database, Walls & Associates using Dun and Bradstreet data; and labor force data from U.S. Bureau of Labor Statistics and the U.S. Census Bureau's 2005-2009 American Community Survey (ACS).



## Projections for Population, Households and Jobs

| Geographical Area                            | 2010      | 2015      | 2020      | 2025      | 2030      | 2035      | 2040      | 2010-2040<br>Change |
|----------------------------------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------------|
| <b>Bay Area Regional Total</b>               |           |           |           |           |           |           |           |                     |
| Population                                   | 7,150,739 | 7,461,400 | 7,786,800 | 8,134,000 | 8,496,800 | 8,889,000 | 9,299,100 | 1,738,261           |
| Households                                   | 2,608,023 | 2,720,410 | 2,837,680 | 2,952,910 | 3,072,920 | 3,188,330 | 3,308,090 | 580,307             |
| Persons Per Household                        | 2.69      | 2.69      | 2.69      | 2.7       | 2.71      | 2.73      | 2.75      | 0.06                |
| Employed Residents                           | 3,268,680 | 3,547,310 | 3,849,790 | 3,949,620 | 4,052,020 | 4,198,400 | 4,350,070 | 929,720             |
| Jobs                                         | 3,385,300 | 3,669,990 | 3,987,150 | 3,949,620 | 4,196,580 | 4,346,820 | 4,505,230 | 961,520             |
| Jobs/Employed Residents                      | 1.04      | 1.03      | 1.04      | 3,949,620 | 1.04      | 1.04      | 1.04      | 0                   |
| <b>Contra Costa County</b>                   |           |           |           |           |           |           |           |                     |
| Population                                   | 1,049,025 | 1,085,700 | 1,123,500 | 1,172,600 | 1,224,400 | 1,280,300 | 1,338,400 | 289,375             |
| Households                                   | 375,364   | 387,870   | 400,800   | 416,220   | 432,430   | 448,090   | 464,150   | 88,786              |
| Persons Per Household                        | 2.77      | 2.77      | 2.77      | 2.79      | 2.80      | 2.83      | 2.85      | 0                   |
| Employed Residents                           | 455,540   | 489,750   | 526,530   | 539,360   | 552,720   | 572,170   | 592,060   | 136,520             |
| Jobs                                         | 344,920   | 374,610   | 407,810   | 420,060   | 432,730   | 449,640   | 467,390   | 122,470             |
| Jobs/Employed Residents                      | 0.76      | 0.76      | 0.77      | 0.78      | 0.78      | 0.79      | 0.79      | -                   |
| Percent of Bay Area<br>Population            | 14.67%    | 14.55%    | 14.43%    | 14.42%    | 14.41%    | 14.40%    | 14.39%    | -                   |
| Percent of Bay Area Jobs                     | 10.19%    | 10.21%    | 10.23%    | 10.64%    | 10.31%    | 10.34%    | 10.37%    | -                   |
| <b>San Pablo Planning Area (City Limits)</b> |           |           |           |           |           |           |           |                     |
| Population                                   | 29,139    | 30,300    | 31,500    | 32,800    | 34,200    | 35,700    | 37,200    | 8,061               |
| Households                                   | 8,761     | 9,130     | 9,510     | 9,880     | 10,270    | 10,650    | 11,030    | 2,269               |
| Persons Per Household                        | 3.28      | 3.27      | 3.26      | 3.27      | 3.27      | 3.29      | 3.31      | 0                   |
| Employed Residents                           | 11,460    | 12,410    | 13,430    | 13,720    | 14,050    | 14,520    | 15,010    | 3,550               |
| Jobs                                         | 7,470     | 7,970     | 8,510     | 8,740     | 8,990     | 9,310     | 9,660     | 2,190               |
| Jobs/Employed Residents                      | 0.65      | 0.64      | 0.63      | 0.64      | 0.64      | 0.64      | 0.64      | -                   |
| Percent of County<br>Population              | 2.78%     | 2.79%     | 2.80%     | 2.80%     | 2.79%     | 2.79%     | 2.78%     | -                   |
| Percent of County Jobs                       | 2.17%     | 2.13%     | 2.09%     | 2.08%     | 2.08%     | 2.07%     | 2.07%     | -                   |

Source: ABAG Projections 2013

### Projections for Types of Jobs (2010-2040)

| Geographical Area                                   | 2010      | 2015      | 2020      | 2025      | 2030      | 2035      | 2040      | 2010-2040<br>Change |
|-----------------------------------------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------------|
| <b>Bay Area Regional Total</b>                      |           |           |           |           |           |           |           |                     |
| Agriculture and Natural Resources Jobs              | 24,640    | 25,180    | 25,690    | 24,800    | 23,940    | 23,330    | 22,750    | -1,890              |
| Manufacturing, Wholesale and<br>Transportation Jobs | 863,420   | 711,380   | 717,180   | 763,680   | 819,010   | 861,170   | 861,170   | -2,250              |
| Retail Jobs                                         | 402,670   | 367,180   | 347,400   | 370,880   | 399,950   | 453,870   | 453,870   | 51,200              |
| Health, Educ. and Recreation Service Jobs           | 1,056,030 | 1,053,510 | 1,120,700 | 1,216,120 | 1,322,650 | 1,403,080 | 1,403,080 | 347,050             |
| Financial and Professional Services Jobs            | 851,610   | 780,260   | 766,860   | 824,190   | 893,550   | 990,840   | 990,840   | 139,230             |
| Other Jobs                                          | 555,260   | 513,240   | 499,180   | 534,850   | 580,460   | 645,670   | 645,670   | 90,410              |
| Total Jobs                                          | 3,753,460 | 3,449,640 | 3,693,920 | 3,979,200 | 4,280,700 | 4,595,170 | 4,595,170 | 841,710             |
| Total Employed Residents                            | 3,452,117 | 3,225,100 | 3,410,300 | 3,633,700 | 3,962,800 | 4,264,600 | 4,264,600 | 812,483             |
| <b>Contra Costa County</b>                          |           |           |           |           |           |           |           |                     |
| Agriculture and Natural Resources Jobs              | 990       | 1,010     | 1,020     | 990       | 960       | 930       | 890       | -100                |
| Manufacturing, Wholesale and<br>Transportation Jobs | 36,830    | 38,220    | 39,660    | 40,190    | 40,760    | 41,540    | 42,400    | 5,570               |
| Retail Jobs                                         | 44,440    | 45,270    | 46,120    | 46,230    | 46,290    | 46,560    | 46,820    | 2,380               |
| Health, Educ. and Recreation Service Jobs           | 76,680    | 88,050    | 101,190   | 105,330   | 109,590   | 115,300   | 121,310   | 44,630              |
| Financial and Professional Services Jobs            | 100,280   | 110,840   | 122,740   | 128,330   | 134,190   | 141,550   | 149,320   | 49,040              |
| Other Jobs                                          | 85,700    | 91,220    | 97,080    | 98,990    | 100,940   | 103,760   | 106,650   | 20,950              |
| Total Jobs                                          | 344,920   | 374,610   | 407,810   | 420,060   | 432,730   | 449,640   | 467,390   | 122,470             |
| Total Employed Residents                            | 455,540   | 489,750   | 526,530   | 539,360   | 552,720   | 572,170   | 592,060   | 136,520             |
| Ratio of Jobs to Employed Residents                 | 0.76      | 0.76      | 0.77      | 0.78      | 0.78      | 0.79      | 0.79      | 0                   |
| <b>San Pablo Planning Area (City Limits)</b>        |           |           |           |           |           |           |           |                     |
| Agriculture and Natural Resources Jobs              | 10        | 10        | 10        | 10        | 10        | 10        | 10        | 0                   |
| Manufacturing, Wholesale and<br>Transportation Jobs | 280       | 290       | 300       | 300       | 310       | 310       | 320       | 40                  |
| Retail Jobs                                         | 1030      | 1060      | 1080      | 1080      | 1080      | 1090      | 1100      | 70                  |
| Health, Educ. and Recreation Service Jobs           | 540       | 600       | 680       | 700       | 720       | 750       | 780       | 240                 |
| Financial and Professional Services Jobs            | 3,940     | 4,280     | 4,650     | 4,830     | 5,010     | 5,240     | 5,480     | 1540                |
| Other Jobs                                          | 1,670     | 1,730     | 1,790     | 1,820     | 1,860     | 1,910     | 1,970     | 300                 |
| Total Jobs                                          | 7,470     | 7,970     | 8,510     | 8,740     | 8,990     | 9,310     | 9,660     | 2190                |
| Employed Residents                                  | 11,460    | 12,410    | 13,430    | 13,720    | 14,050    | 14,520    | 15,010    | 3550                |
| Ratio of Local Jobs to Employed Residents           | 0.65      | 0.64      | 0.63      | 0.64      | 0.64      | 0.64      | 0.64      | 0                   |

Source: ABAG Projections 2013

San Pablo is a racially diverse community, with no one racial group comprising a majority of residents. San Pablo is 32 percent white, compared to 59 percent in the County, 18 percent Black, compared to nine percent in the county, 16 percent Asian and 30 percent Other, compared to 11 percent in the County. 45 percent of the population in San Pablo identifies as Hispanic, and this population has been growing since 2000. Latino or Hispanic is not a separate racial category on the American Community Survey, and so all individuals who identify as Latino or Hispanic also belong to another racial category as well (ie- black, white, other etc.). Race and ethnicity are shown in the table below for San Pablo, Contra Costa County and the State of California.

| <b>Race and Ethnicity (2000 &amp; 2010)</b> |                          |             |                            |                            |
|---------------------------------------------|--------------------------|-------------|----------------------------|----------------------------|
|                                             | <b>City of San Pablo</b> |             | <b>Contra Costa County</b> | <b>State of California</b> |
|                                             | <b>2000</b>              | <b>2010</b> | <b>2010</b>                | <b>2010</b>                |
| White                                       | 32%                      | 32%         | 59%                        | 58%                        |
| Black                                       | 18%                      | 16%         | 9%                         | 6%                         |
| Asian                                       | 16%                      | 15%         | 14%                        | 13%                        |
| Other                                       | 25%                      | 30%         | 11%                        | 17%                        |
| More than one race                          | 7%                       | 5%          | 6%                         | 5%                         |
| Hispanic                                    | 45%                      | 57%         | 24%                        | 38%                        |
| Not Hispanic                                | 55%                      | 44%         | 76%                        | 62%                        |
| Total population                            | 30,215                   | 29,139      | 1,049,025                  | 37,253,956                 |

Source: 2000 & 2010 Census.

Note: the 2010 Census was used here in lieu of the 2010-2012 ACS, as the ACS data appeared to be inaccurate.

According to the American Community Survey, the median age in San Pablo was 32 in 2012, an increase from 29.5 in 2000. San Pablo is younger than Contra Costa as a whole. Approximately 26 percent of the residents are children under 19, and 14 percent are over the age of 60. San Pablo, like other cities in Contra Costa County, can expect to see a dramatic increase in the number of seniors as the baby boomer generation ages. The California Department of Finance (2013) projects that the number of people over the age of 65 in Contra Costa County will increase from 13 percent of the population in 2010, to 23 percent of the population in 2040, comprising 315,923 of the projected 1,392,509 people in Contra Costa County in 2040.

The table below shows the current distribution of the population in San Pablo and Contra Costa County by cohort.

### Age of Residents (2012)

|                   | San Pablo in<br>2000 | San Pablo in<br>2012 | Contra Costa<br>County in<br>2012 | State of<br>California in<br>2012 |
|-------------------|----------------------|----------------------|-----------------------------------|-----------------------------------|
| Under 5 years     | 9%                   | 7%                   | 6%                                | 7%                                |
| 5 to 19 years     | 26%                  | 22%                  | 21%                               | 21%                               |
| 20 to 34 years    | 25%                  | 24%                  | 18%                               | 22%                               |
| 35 to 44 years    | 15%                  | 14%                  | 14%                               | 14%                               |
| 45 to 59 years    | 14%                  | 17%                  | 22%                               | 20%                               |
| 60 to 74 years    | 7%                   | 10%                  | 13%                               | 11%                               |
| 75 years and over | 5%                   | 5%                   | 6%                                | 5%                                |
| Median age        | 29.5                 | 32                   | 38.6                              | 35.4                              |
| Total population  | 30,215               | 29,466               | 1,066,333                         | 37,686,586                        |

Source: 2010-2012 American Community Survey.

## Housing Characteristics

### Physical Characteristics

According to California Department of Finance (DOF) estimates, San Pablo had a total of 9,475 housing units as of January 2014, which is only a two percent increase since 2000 when there were 9,307 housing units in San Pablo. Slightly less than half the homes in San Pablo are in single-family detached buildings. Another 16 percent of the households live in large, multi-unit buildings of 20 units or more, while the rest live in smaller multi-unit buildings. The table below shows housing units in San Pablo compared to Contra Costa County as a whole and the State of California. The pie chart that follows shows the distribution of housing units by residential building type in San Pablo.

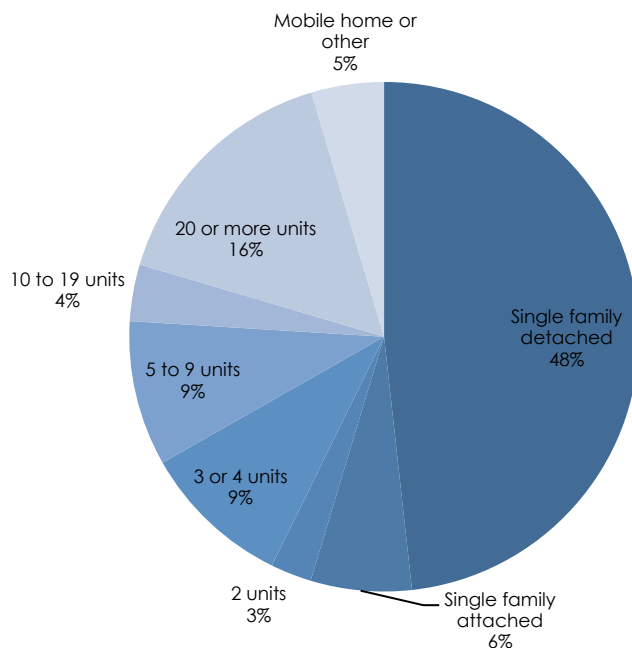
### Total Housing Units (2000, 2010 and 2013)

|      | City of San Pablo |                | Contra Costa County |                | State of California |                |
|------|-------------------|----------------|---------------------|----------------|---------------------|----------------|
|      | Number            | Percent Change | Number              | Percent Change | Number              | Percent Change |
| 2000 | 9,307             | —              | 354,140             | —              | 12,214,549          | —              |
| 2010 | 9,571             | 2.84%          | 400,263             | 13.02%         | 13,670,304          | 11.92%         |
| 2014 | 9,475             | -1.00%         | 405,828             | 1.39%          | 13,845,281          | 1.28%          |

Source: ABAG 2013: 2000 US Census and California Department of Finance April 2010 and January 2013 Estimates — <http://www.dof.ca.gov/research/demographic/reports/estimates/e-5/2011-20/view.php>



### Residential Building Types in San Pablo (2012)



Source: 2010-2012 American Community Survey

The tables below are from the American Community Survey and compare the distribution of building types and the number of bedrooms per unit between the City of San Pablo, Contra Costa County as a whole and the State of California. Most (75 percent) homes in San Pablo have two-three bedrooms, and only six percent have more than three bedrooms.

### Residential Building Types Comparison (2011)

|                        | City of San Pablo | Contra Costa County | State of California |
|------------------------|-------------------|---------------------|---------------------|
| Single family detached | 48%               | 67%                 | 58%                 |
| Single family attached | 6%                | 8%                  | 7%                  |
| 2 units                | 3%                | 2%                  | 3%                  |
| 3 or 4 units           | 10%               | 5%                  | 6%                  |
| 5 to 9 units           | 9%                | 5%                  | 6%                  |
| 10 to 19 units         | 4%                | 4%                  | 5%                  |
| 20 or more units       | 16%               | 8%                  | 12%                 |
| Mobile home or other   | 5%                | 2%                  | 4%                  |
| Total Housing Units    | 9,776             | 401,058             | 13,695,007          |

Source: 2010-2012 American Community Survey

### Number of Bedrooms Per Unit Comparison (2011)

|                    | City of San Pablo | Contra Costa County | State of California |
|--------------------|-------------------|---------------------|---------------------|
| No bedroom         | 4%                | 2%                  | 4%                  |
| 1 bedroom          | 15%               | 10%                 | 14%                 |
| 2 bedrooms         | 45%               | 24%                 | 28%                 |
| 3 bedrooms         | 30%               | 34%                 | 33%                 |
| 4 bedrooms         | 6%                | 24%                 | 16%                 |
| 5 or more bedrooms | 0%                | 7%                  | 4%                  |
| Total              | 9,776             | 401,058             | 13,695,007          |

Source: 2010-2012 American Community Survey

### Occupancy Characteristics

Similar the rest of Contra Costa County and the Bay Area as a whole, the demand for both rental and ownership housing in San Pablo is strong. According to 2012 data from the American Community Survey, the vacancy rate for owner-occupied homes was just 2.6 percent, and the vacancy rate for rentals was five percent. According to information from the California DOF, the overall vacancy rate in San Pablo was 8.4 percent as of January 2014, although this figure includes all housing, including vacant housing unavailable for rent or sale. A housing market with a vacancy rate under five percent is considered to be tight and contributes to concerns about overcrowding, housing availability and choice, and housing affordability.

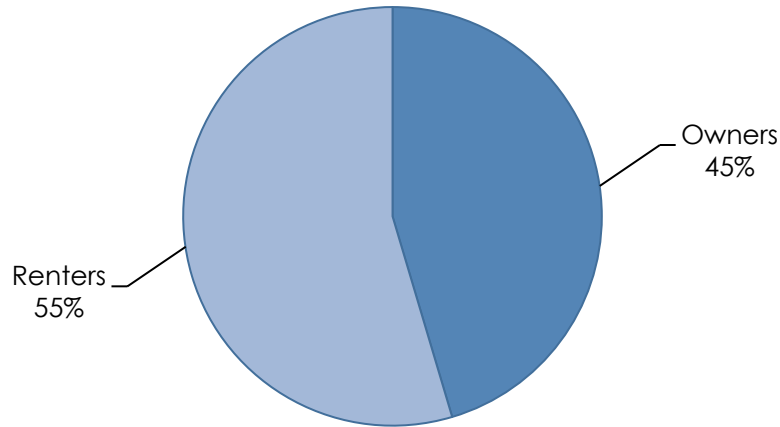
### Vacancy Rates (2000 and 2012)

|      |        | City of San Pablo | Contra Costa County | State of California |
|------|--------|-------------------|---------------------|---------------------|
| 2000 | Owner  | 0.9%              | 0.8%                | 1.4%                |
|      | Renter | 2.1%              | 2.7%                | 3.7%                |
| 2012 | Owner  | 2.6%              | 1.6%                | 1.9%                |
|      | Renter | 5.0%              | 5.7%                | 5.1%                |

Source: 2010-2012 American Community Survey, 2000 US Census

The pie chart below shows that 45 percent of the occupied housing units in San Pablo are owner-occupied. In Contra Costa County and the state of California as a whole, the majority of occupied housing units are owner-occupied. The percentage of homeowners in San Pablo has declined slightly since 2000, when 49 percent of the units were owner-occupied.

### Tenure of Occupied Housing Units in San Pablo (2012)



Source: 2010-2012 American Community Survey

The table below compares the distribution of owner and renter housing in 2000 and 2012 with Contra Costa County as a whole and the State of California.

| Tenure of Housing (2000 and 2012) |                 |                         |                           |                        |
|-----------------------------------|-----------------|-------------------------|---------------------------|------------------------|
|                                   |                 | City of<br>San<br>Pablo | Contra<br>Costa<br>County | State of<br>California |
| 2000                              | Percent Owners  | 49%                     | 67%                       | 57%                    |
|                                   | Percent Renters | 51%                     | 33%                       | 43%                    |
| 2012                              | Percent Owners  | 45%                     | 65%                       | 55%                    |
|                                   | Percent Renters | 55%                     | 35%                       | 45%                    |

Source: 2010 US Census SF1, 2010-2012 American Community Survey

San Pablo's average household size was 3.35 as of January 2014 (California Department of Finance). Based on the American Community Survey, ownership households are slightly larger, while rental households are slightly smaller. The average owner-occupied household in San Pablo is 20 percent larger than the average owner-occupied household in the County, and the average renter household is 13 percent larger.

### Average Household Size of Owners Compared to Renters (2000 and 2012)

|             |                                | City of<br>San Pablo | Contra Costa<br>County | State of<br>California |
|-------------|--------------------------------|----------------------|------------------------|------------------------|
| <b>2000</b> | Average Household Size         | 3.29                 | 2.72                   | 2.9                    |
| <b>2012</b> | Average Household Size         | 3.27                 | 2.82                   | 2.96                   |
|             | Owners Average Household Size  | 3.4                  | 2.83                   | 2.99                   |
|             | Renters Average Household Size | 3.16                 | 2.79                   | 2.91                   |

Source: 2010 US Census SF1. 2010-2012 American Community Survey

Most of the households in San Pablo are family households, (75 percent) 43 percent with children and 32 percent without children. San Pablo has a higher percentage of families with children than the County or the State as a whole. Just under 20 percent of San Pablo households are comprised of a single person living alone. Households by type in 2012 are shown in the table below.

### Households by Type (2012)

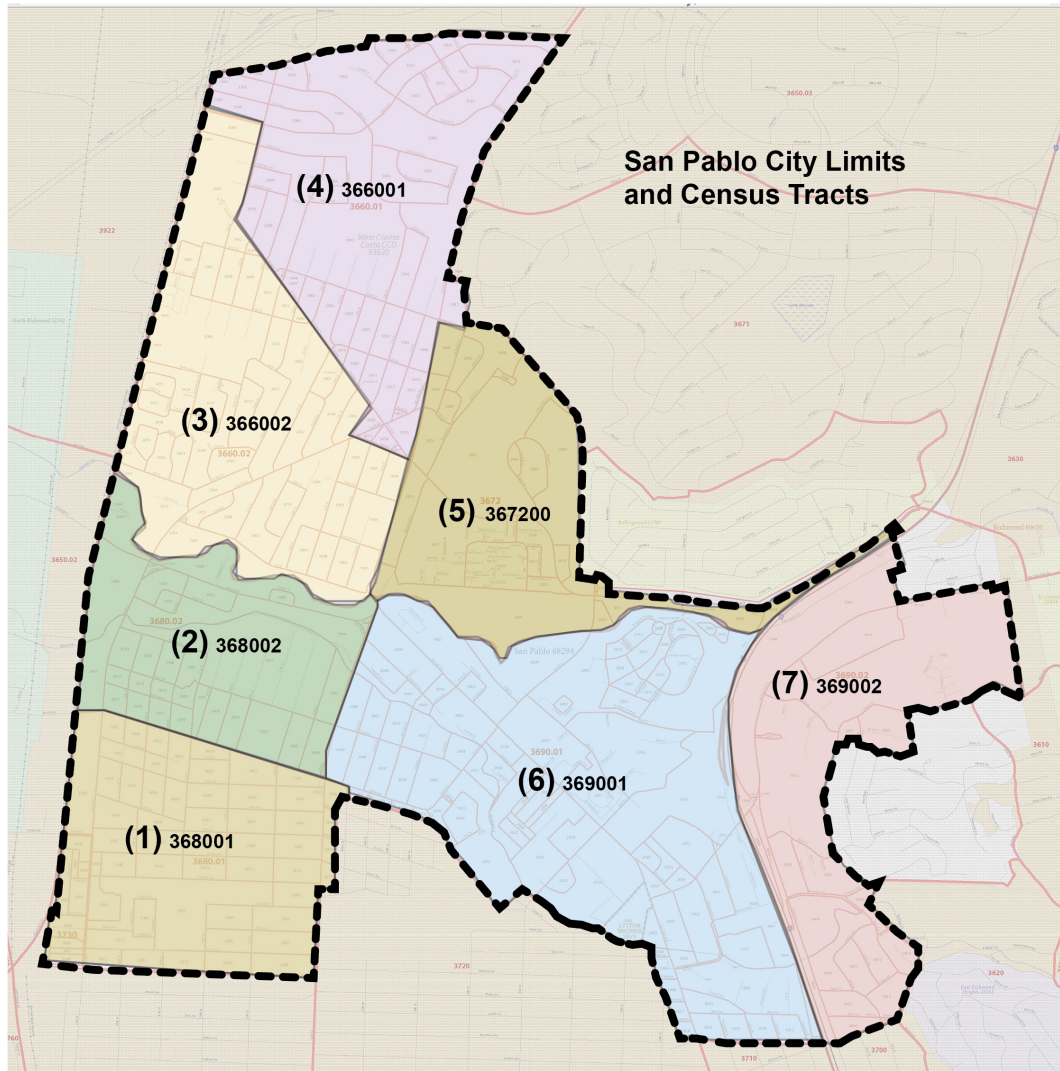
|                         | City of San<br>Pablo | Contra Costa<br>County | State of<br>California |
|-------------------------|----------------------|------------------------|------------------------|
| Single person           | 19%                  | 24%                    | 24%                    |
| Family no kids          | 32%                  | 37%                    | 64%                    |
| Family with kids        | 43%                  | 34%                    | 36%                    |
| Multi-person, nonfamily | 6%                   | 6%                     | 7%                     |
| Total households        | 8,875                | 374,552                | 12,474,950             |

Source: 2010-2012 American Community Survey

## Income Characteristics

The median household income in San Pablo is \$39,393, significantly lower than the countywide median of \$75,835. The graph below shows the distribution of households by income in San Pablo in 2011. More than two-thirds of San Pablo's households are lower income: 24 percent are extremely low income, 20 percent are very low income, and 23 percent are low income. These residents are particularly at risk for overpaying for housing. In addition, San Pablo is home to twice the percentage of households living under the poverty line as in the County on a whole. Ten percent of San Pablo's residents are moderate income.

The table and map below show the distribution of income, household and housing costs in San Pablo as a whole and in the seven Census Tracts in the City. The data are from the 2010 Census.

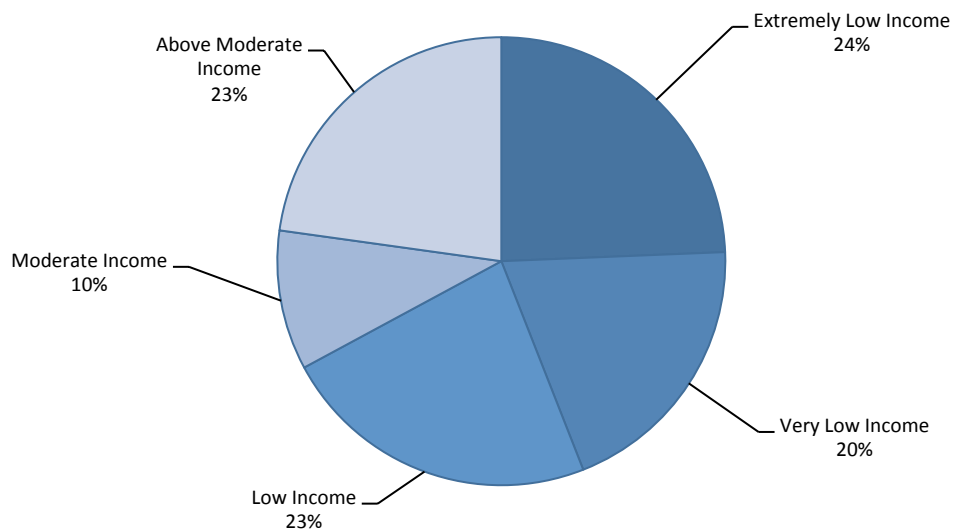


**Comparison of Census Tracts with Citywide Housing Characteristics in San Pablo (2010)**

| Characteristics                       | City of San Pablo as a Whole | Census Tracts in the City of San Pablo |            |            |            |            |            |            |
|---------------------------------------|------------------------------|----------------------------------------|------------|------------|------------|------------|------------|------------|
|                                       |                              | (1) 368001                             | (2) 368002 | (3) 366002 | (4) 366001 | (5) 367200 | (6) 369001 | (7) 369002 |
| Income and Housing Value              |                              |                                        |            |            |            |            |            |            |
| Median Household Income               | \$44,155                     | \$50,697                               | \$38,155   | \$43,204   | \$63,269   | \$46,904   | \$32,427   | \$60,690   |
| Percent of Population in Poverty      | 19%                          | 24%                                    | 24%        | 19%        | 14%        | 12%        | 22%        | 15%        |
| Median Home Value                     | \$206,100                    | \$187,200                              | \$152,300  | \$197,000  | \$235,800  | \$247,000  | \$193,100  | \$271,000  |
| Median Rent                           | \$1,025                      | \$1,036                                | \$1,124    | \$1,092    | \$1,408    | \$961      | \$971      | \$1,097    |
| Household Characteristics             |                              |                                        |            |            |            |            |            |            |
| Average Household Size                | 3.28                         | 4.07                                   | 3.82       | 3.55       | 3.54       | 3.43       | 2.57       | 2.56       |
| Percent Owner Occupied Housing Units  | 43%                          | 43%                                    | 41%        | 49%        | 57%        | 52%        | 34%        | 50%        |
| Percent Renter Occupied Housing Units | 49%                          | 50%                                    | 49%        | 44%        | 35%        | 40%        | 56%        | 41%        |
| Percent Vacant Units                  | 7%                           | 7%                                     | 10%        | 6%         | 8%         | 8%         | 9%         | 8%         |
| Housing Characteristics               |                              |                                        |            |            |            |            |            |            |
| Percent 0-1 Bedroom Units             | 18%                          | 6%                                     | 16%        | 7%         | 5%         | 17%        | 32%        | 11%        |
| Percent 2-3 Bedroom Units             | 75%                          | 86%                                    | 75%        | 84%        | 80%        | 77%        | 52%        | 81%        |
| Percent 4+ Bedroom Units              | 7%                           | 9%                                     | 8%         | 8%         | 15%        | 6%         | 17%        | 8%         |

Source: USA.com and 2010 U.S. Census

### Distribution of Households in San Pablo By Income (2011)



Source: CHAS Data 2007-2011

Generally, renters are as likely as owners to be lower income. However, lower income renters are more likely to be impacted when rents increase due to their income and the limited availability of choices in the rental housing market.

### Household Income (2012)

|                      | City of San Pablo | Contra Costa County | State of California |
|----------------------|-------------------|---------------------|---------------------|
| Under \$25,000       | 28%               | 12%                 | 21%                 |
| \$25,000 to \$34,999 | 18%               | 10%                 | 15%                 |
| \$35,000 to \$49,999 | 30%               | 16%                 | 18%                 |
| \$50,000 to \$74,999 | 16%               | 22%                 | 21%                 |
| \$75,000 to \$99,999 | 6%                | 12%                 | 11%                 |
| \$100,000+           | 2%                | 27%                 | 16%                 |
| Poverty Rate         | 22%               | 11%                 | 16%                 |
| Total                | 8,875             | 374,552             | 12,474,950          |
| Median Income 2000   | \$49,577          | \$84,898            | \$63,322            |
| Median Income 2012   | \$39,393          | \$75,835            | \$59,368            |

Source: 2010-2012 American Community Survey; Income inflation-adjusted to 2012



### City of San Pablo Households by Income Category and Housing Tenure (2011)

|                           | Extremely<br>Low Income | Very Low<br>Income | Low<br>Income | Moderate<br>Income | Above<br>Moderate<br>Income |
|---------------------------|-------------------------|--------------------|---------------|--------------------|-----------------------------|
| Owners                    | 475                     | 595                | 900           | 590                | 1,525                       |
| Renters                   | 1,640                   | 1,115              | 1,105         | 285                | 455                         |
| Total Number              | 2,115                   | 1,710              | 2,005         | 875                | 1,980                       |
| Percent of all households | 24%                     | 20%                | 23%           | 10%                | 23%                         |

Source: CHAS Data 2007-2011

## Housing Contra Costa County's Workforce

A home meets the standard definition of affordability if it does not cost more than 30 percent of a household's income. A household that spends more than 30 percent of its gross income on housing is considered to be overpaying for housing. Housing that costs more than 30 percent of household income is a more acute problem for lower income households, since there is less discretionary money for other necessities.

While individual household income conditions vary, an example can be useful to illustrate affordability conditions for a low income family in Contra Costa County. A four-person family with one parent working fulltime as a cook and the other parent working in retail can afford a monthly rent of about \$1,400 and a home sales price of \$180,396. A single parent family with the adult working as a police officer can afford a monthly rent of about \$2,300 and a home costing \$360,754.

Other examples of affordable home sales and rents based on occupation are shown in the table below. Only the police officer and the nurse can afford san Pablo's median priced home, at \$292,950.

### Home Affordability by Occupation (2014)

| Occupation                | Annual Salary | Affordable Home | Affordable Rent |
|---------------------------|---------------|-----------------|-----------------|
| Elementary School Teacher | \$68,250      | \$262,182       | \$1,706         |
| Police Officer            | \$93,910      | \$360,754       | \$2,348         |
| Cook                      | \$23,830      | \$91,543        | \$596           |
| Retail Salesperson        | \$23,130      | \$88,777        | \$578           |
| Registered Nurse          | \$118,920     | \$456,830       | \$2,973         |

Source: OES Employment Statistics, May 2014; [www.hsh.com/calc-howmuch.html](http://www.hsh.com/calc-howmuch.html)

Maximum Affordable House Price is based on the following assumptions: 4.5% interest rate; 30-year fixed loan; 50% Yearly Salary as Down Payment; 1% property tax; PMI, .5% insurance rate; and no other monthly payments/debt.

San Pablo is largely a residential city, with 5,265 jobs, or one job for every 5.5 residents. Almost one-third of the jobs in San Pablo pay less than \$1,250/month, and just under 30 percent pay more than \$3,333/month. According to Census data, 95 percent of San Pablo residents leave the city to work, and workers from other jurisdictions fill 90 percent of the jobs in the city.

According to ABAG projections, San Pablo can expect to see its workforce increase by 14.5 percent by 2025, with much of that job growth coming from the health, educational and recreational service sectors. The table below shows the distribution of the workforce in San Pablo and Contra Costa County by age, salary and education.

| <b>Workforce Age, Salary and Education (2011)</b> |                          |                            |
|---------------------------------------------------|--------------------------|----------------------------|
|                                                   | <b>City of San Pablo</b> | <b>Contra Costa County</b> |
| <b>Jobs by Worker Age</b>                         |                          |                            |
| Age 29 or Younger                                 | 22.3%                    | 21.1%                      |
| Age 30 to 54                                      | 54.1%                    | 57.5%                      |
| Age 55 or Older                                   | 23.5%                    | 21.5%                      |
| <b>Salaries Paid by Jurisdiction Employers</b>    |                          |                            |
| \$1,250 per Month or Less                         | 31.5%                    | 22.4%                      |
| \$1,251 to \$3,333 per Month                      | 39.3%                    | 28.9%                      |
| More than \$3,333 per Month                       | 29.2%                    | 48.7%                      |
| <b>Jobs by Worker Educational Attainment</b>      |                          |                            |
| Less than High School                             | 13.5%                    | 9.2%                       |
| High school or Equivalent, No College             | 16.0%                    | 14.4%                      |
| Some College or Associate Degree                  | 24.2%                    | 24.8%                      |
| Bachelor's Degree or Advanced Degree              | 24.0%                    | 30.6%                      |
| <b>Total Workers</b>                              | <b>5,265</b>             | <b>335,438</b>             |

Source: 2011 U.S. Census On The Map  
(Educational Attainment Not Available is for workers 29 and younger)

## Home Prices and Sales Housing Affordability

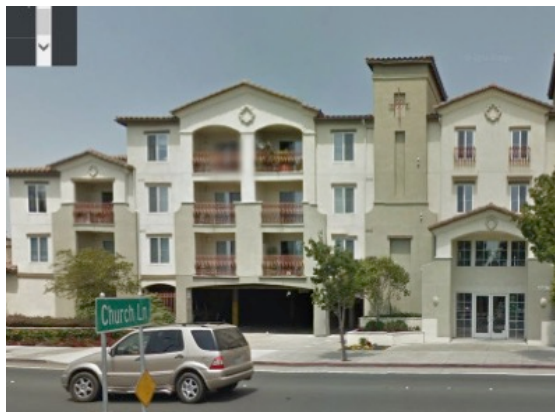
According to data from Zillow ([www.zillow.com](http://www.zillow.com)), in July 2014 the median sales price for a single-family home in San Pablo was \$ 292,950. According to Zillow, home prices in San Pablo have increased by 23.3 percent over the past year.

Home sale prices in San Pablo took a serious hit during the housing crisis, and have not yet wholly recovered. According to data from Zillow, San Pablos' housing prices have decreased the most since 2005 when compared to neighboring cities and Contra Costa County. San

Pablo's foreclosure rates were much higher than those in the Bay Area as a whole. Prices are forecasted to continue to rise over the coming years, however at this point San Pablo has some of the most affordable homes in Contra Costa County.

| <b>Median Single Family Home Sales Prices (2005, 2007, 2009, 2011, 2013)</b> |             |             |             |             |             |                                  |
|------------------------------------------------------------------------------|-------------|-------------|-------------|-------------|-------------|----------------------------------|
|                                                                              | <b>2005</b> | <b>2007</b> | <b>2009</b> | <b>2011</b> | <b>2013</b> | <b>Actual Change (2005-2013)</b> |
| El Cerrito                                                                   | \$571,000   | \$615,000   | \$538,000   | \$444,000   | \$557,000   | -\$14,000                        |
| Hercules                                                                     | \$633,000   | \$489,000   | \$328,000   | \$259,000   | \$341,000   | -\$292,000                       |
| Pinole                                                                       | \$548,000   | \$471,000   | \$298,000   | \$260,000   | \$339,000   | -\$209,000                       |
| Richmond                                                                     | \$432,000   | \$402,000   | \$165,000   | \$149,000   | \$281,000   | -\$151,000                       |
| San Pablo                                                                    | \$496,000   | \$336,000   | \$217,000   | \$171,000   | \$189,000   | -\$307,000                       |
| Contra Costa County Average Sales Price                                      | \$565,000   | \$579,000   | \$334,000   | \$294,000   | \$423,000   | -\$142,000                       |

Source: Zillow, [www.zillow.com](http://www.zillow.com); data from December of each year; except for Pinole's home sale prices from 2013, which are from October of that year; and El Cerrito's price from 2011 which are from November.



According to Trulia ([http://www.trulia.com/real\\_estate/San\\_Pablo-California/market-trends/](http://www.trulia.com/real_estate/San_Pablo-California/market-trends/)), the median sales price for homes in San Pablo CA for September to December 2014 was \$260,000. This represents a decline of 1.5%, or \$4,000, compared to the prior quarter and an increase of 4% compared to the prior year. Again according to Trulia, sales prices have appreciated 73.3% over the last 5 years in San Pablo. The average listing price for San Pablo homes for sale on Trulia was \$299,361 for the

week ending December 17<sup>th</sup> 2014, which represents a decline of 5.1%, or \$15,923, compared to the prior week and a decline of 0.3%, or \$959, compared to the week ending November 26<sup>th</sup> 2014. The table below shows home sales affordability based on the median priced home in San Pablo.

### Estimate of the Ability to Pay for the Median Priced Home in San Pablo (2014)

| Household Size and Income Category | Monthly Income | Annual Income | Maximum Affordable Home Price* | Median Priced Home in San Pablo (Trulia 2014) | Gap Between Maximum Affordable Home Price and Median Sales Price Detached Single Family Home |
|------------------------------------|----------------|---------------|--------------------------------|-----------------------------------------------|----------------------------------------------------------------------------------------------|
| <b>Single Person</b>               |                |               |                                |                                               |                                                                                              |
| High End Extremely Low Income      | \$1,613        | \$19,350      | \$64,924                       | \$260,000                                     | -\$195,076                                                                                   |
| High End Very Low Income           | \$2,683        | \$32,200      | \$114,931                      | \$260,000                                     | -\$145,069                                                                                   |
| High End Low Income                | \$3,946        | \$47,350      | \$173,888                      | \$260,000                                     | -\$86,112                                                                                    |
| Median Income                      | \$5,454        | \$65,450      | \$244,325                      | \$260,000                                     | -\$15,675                                                                                    |
| High End Moderate Income           | \$6,546        | \$78,550      | \$295,305                      | \$260,000                                     | \$35,305                                                                                     |
| <b>Two Persons</b>                 |                |               |                                |                                               |                                                                                              |
| High End Extremely Low Income      | \$1,842        | \$22,100      | \$75,626                       | \$260,000                                     | -\$184,374                                                                                   |
| High End Very Low Income           | \$3,067        | \$36,800      | \$132,832                      | \$260,000                                     | -\$127,168                                                                                   |
| High End Low Income                | \$4,508        | \$54,100      | \$200,156                      | \$260,000                                     | -\$59,844                                                                                    |
| Median Income                      | \$6,233        | \$74,800      | \$280,711                      | \$260,000                                     | \$20,711                                                                                     |
| High End Moderate Income           | \$7,479        | \$89,750      | \$338,890                      | \$260,000                                     | \$78,890                                                                                     |
| <b>Four Persons</b>                |                |               |                                |                                               |                                                                                              |
| High End Extremely Low Income      | \$2,300        | \$27,600      | \$97,030                       | \$260,000                                     | -\$162,970                                                                                   |
| High End Very Low Income           | \$3,833        | \$46,000      | \$168,634                      | \$260,000                                     | -\$91,366                                                                                    |
| High End Low Income                | \$5,633        | \$67,600      | \$252,692                      | \$260,000                                     | -\$7,308                                                                                     |
| Median Income                      | \$7,792        | \$93,500      | \$353,484                      | \$260,000                                     | \$93,484                                                                                     |
| High End Moderate Income           | \$9,350        | \$112,200     | \$424,256                      | \$260,000                                     | \$164,256                                                                                    |

\*Based on the following assumptions: 30% debt to income; 4.0% interest rate; 30-year fixed loan; \$0 downpayment; 1% property tax; \$800/year home insurance; and no additional monthly payments.

Source: Baird + Driskell Community Planning; Trulia (2014)

## Rents and Rental Housing Affordability

Based on a review of current rents in San Pablo from actual developments in comparison with rental statistics available using Craigslist, HUD Fair Market Rents (2014), RealFacts' monthly survey of rents for complexes over 50 units in size, and other sources, San Pablo rental rates are lower than surrounding communities and West County as a whole. However, it is still challenging for lower income household to find rental housing.

Rents in Contra Costa County have been generally rising since 2010, after seeing a dip during the recent housing and economic downturn. RealFacts' most recent report, prepared in October 16, 2013, concludes "Bay Area apartment rents slowed their march upward in the third quarter

in a sign that the worst may be over in a region that has been slammed by two years of increases.” Below is a comparison of estimated average rents in San Pablo compared to HUD’s Fair Market Rents and a household’s ability to pay for rental housing. Following that is a table summarizing rents in West County.

**Comparison of the Estimated Average Rents in San Pablo and the Ability of a Household to Pay for Rental Housing**

| Unit Type | Estimated Average Rents in San Pablo (December 2014) | HUD Fair Market Rents for the West County Area and San Pablo (2014) |
|-----------|------------------------------------------------------|---------------------------------------------------------------------|
|           | Average Rent                                         | Maximum Rent                                                        |
| Studio    | \$669                                                | \$1,039                                                             |
| 1-BR      | \$993                                                | \$1,260                                                             |
| 2-BR      | \$1,070                                              | \$1,585                                                             |
| 3-BR      | \$1,349                                              | \$2,313                                                             |

| Family Size | Extremely Low Income (30% of Median Income) | Maximum Monthly Rent | Very Low Income (30-50% of Median Income) | Maximum Monthly Rent | Low Income (30-50% of Median Income) | Maximum Monthly Rent |
|-------------|---------------------------------------------|----------------------|-------------------------------------------|----------------------|--------------------------------------|----------------------|
| 1           | \$19,350                                    | <b>\$484</b>         | \$32,200                                  | <b>\$805</b>         | \$47,350                             | <b>\$1,184</b>       |
| 2           | \$22,100                                    | <b>\$553</b>         | \$36,800                                  | <b>\$920</b>         | \$54,100                             | <b>\$1,353</b>       |
| 3           | \$24,850                                    | <b>\$621</b>         | \$41,400                                  | <b>\$1,035</b>       | \$60,850                             | <b>\$1,521</b>       |
| 4           | \$27,600                                    | <b>\$690</b>         | \$46,000                                  | <b>\$1,150</b>       | \$67,600                             | <b>\$1,690</b>       |
| 5           | \$29,850                                    | <b>\$746</b>         | \$49,700                                  | <b>\$1,243</b>       | \$73,050                             | <b>\$1,826</b>       |
| 6           | \$32,050                                    | <b>\$801</b>         | \$53,400                                  | <b>\$1,335</b>       | \$78,450                             | <b>\$1,961</b>       |
| 7           | \$36,030                                    | <b>\$901</b>         | \$57,050                                  | <b>\$1,426</b>       | \$83,850                             | <b>\$2,096</b>       |
| 8           | \$40,090                                    | <b>\$1,002</b>       | \$60,700                                  | <b>\$1,518</b>       | \$89,250                             | <b>\$2,231</b>       |

Source: Baird + Driskell Community Planning, 2014

**Summary of Rents (2013)**

|               | West County Rents |            | Contra Costa County |            |
|---------------|-------------------|------------|---------------------|------------|
|               | RealFacts         | Craigslist | RealFacts           | Craigslist |
| Studio        | \$1,428           | \$1,229    | \$1,463             | \$1,429    |
| One Bedroom   | \$2,240           | \$2,102    | \$2,004             | \$1,990    |
| Two Bedroom   | \$1,938           | \$2,514    | \$2,285             | \$2,660    |
| Three Bedroom | \$3,014           | \$4,608    | \$3,400             | \$3,758    |
| Four Bedroom  | —                 | \$3,748    | —                   | \$6,418    |

Source: RealFacts Annual Trends Report, based on reporting from large apartment complexes (50 or more units), Craigslist Survey conducted in June and July 2013. County Craigslist information derived from average of municipal sampling.

The ability of a household to be able to rent an average price home is shown in the table below. The annual income, or ability to pay, is based on the income limits by household size established annually by HCD.

#### Estimate of the Ability to Pay for Rental Housing in San Pablo (2014)

| Household Size and Income Category | Monthly Income | Annual Income | Rent @ 30% of Monthly Income | Unit Size  | December 2014 Estimated Rents | Ability to Pay "Gap" for Average Rent for a Unit |
|------------------------------------|----------------|---------------|------------------------------|------------|-------------------------------|--------------------------------------------------|
| <b>Single Person</b>               |                |               |                              |            |                               |                                                  |
| High End Extremely Low Income      | \$1,613        | \$19,350      | \$484                        | Studio     | \$669                         | -\$185                                           |
| High End Very Low Income           | \$2,683        | \$32,200      | \$805                        | Studio     | \$669                         | \$136                                            |
| High End Low Income                | \$3,946        | \$47,350      | \$1,184                      | Studio     | \$669                         | \$515                                            |
| Median Income                      | \$5,454        | \$65,450      | \$1,636                      | Studio     | \$669                         | \$967                                            |
| High End Moderate Income           | \$6,546        | \$78,550      | \$1,964                      | Studio     | \$669                         | \$1,295                                          |
| <b>Two Persons</b>                 |                |               |                              |            |                               |                                                  |
| High End Extremely Low Income      | \$1,842        | \$22,100      | \$553                        | 1 Bedroom  | \$993                         | -\$441                                           |
| High End Very Low Income           | \$3,067        | \$36,800      | \$920                        | 1 Bedroom  | \$993                         | -\$73                                            |
| High End Low Income                | \$4,508        | \$54,100      | \$1,353                      | 1 Bedroom  | \$993                         | \$360                                            |
| Median Income                      | \$6,233        | \$74,800      | \$1,870                      | 1 Bedroom  | \$993                         | \$877                                            |
| High End Moderate Income           | \$6,546        | \$78,550      | \$1,964                      | 1 Bedroom  | \$993                         | \$971                                            |
| <b>Three Persons</b>               |                |               |                              |            |                               |                                                  |
| High End Extremely Low Income      | \$2,071        | \$24,850      | \$621                        | 2 Bedrooms | \$1,070                       | -\$449                                           |
| High End Very Low Income           | \$3,450        | \$41,400      | \$1,035                      | 2 Bedrooms | \$1,070                       | -\$35                                            |
| High End Low Income                | \$5,071        | \$60,850      | \$1,521                      | 2 Bedrooms | \$1,070                       | \$451                                            |
| Median Income                      | \$7,013        | \$84,150      | \$2,104                      | 2 Bedrooms | \$1,070                       | \$1,034                                          |
| High End Moderate Income           | \$8,417        | \$101,000     | \$2,525                      | 2 Bedrooms | \$1,070                       | \$1,455                                          |
| <b>Four Persons</b>                |                |               |                              |            |                               |                                                  |
| High End Extremely Low Income      | \$2,300        | \$27,600      | \$690                        | 3 Bedrooms | \$1,349                       | -\$659                                           |
| High End Very Low Income           | \$3,833        | \$46,000      | \$1,150                      | 3 Bedrooms | \$1,349                       | -\$199                                           |
| High End Low Income                | \$5,633        | \$67,600      | \$1,690                      | 3 Bedrooms | \$1,349                       | \$341                                            |
| Median Income                      | \$7,792        | \$93,500      | \$2,338                      | 3 Bedrooms | \$1,349                       | \$989                                            |
| High End Moderate Income           | \$9,350        | \$112,200     | \$2,805                      | 3 Bedrooms | \$1,349                       | \$1,456                                          |

Source: Baird + Driskell/Community Planning (2014)

In San Pablo, extremely low income and very low income households have the most challenges finding a rental unit they can afford. A low income family of four earning can just barely afford to rent a three-bedroom unit. Given the high number of households earning a low income in San Pablo, affordable rental housing is a concern.

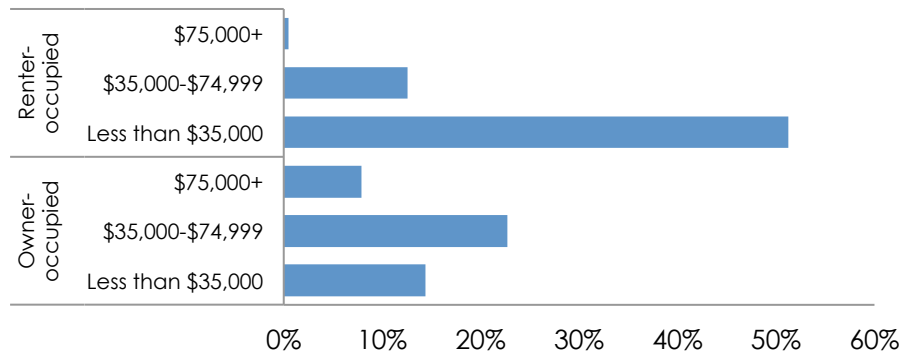
## Overpayment for Housing

Households are considered to be overpaying for housing if they spend more than 30 percent of their income on rent or mortgage payments. More than half the San Pablo residents making under \$75,000 annually are overpaying for housing. Almost all of the lowest income renters,



those making under \$35,000, are overpaying on rent. Renters are more likely to be overpaying for housing than homeowners. Without choices and the availability of affordable housing in San Pablo, lower-income people may choose to live elsewhere and commute into the city to work. Or, those households who live in San Pablo may live in overcrowded homes, and have limited money to dedicate towards other necessities such as food, transportation, and medical care.

**San Pablo Households Overpaying for Housing By Income (2012)**



Source: 2010-2012 American Community Survey

#### Households Overpaying for Housing (2012)

|                 | Income             | City of San Pablo |         | Contra Costa County | State of California |
|-----------------|--------------------|-------------------|---------|---------------------|---------------------|
|                 |                    | Number            | Percent | Percent             | Percent             |
| Owner-occupied  | Less than \$35,000 | 580               | 14%     | 9%                  | 68%                 |
|                 | \$35,000-\$74,999  | 916               | 23%     | 14%                 | 54%                 |
|                 | \$75,000+          | 317               | 8%      | 17%                 | 27%                 |
| Renter-occupied | Less than \$35,000 | 2482              | 51%     | 33%                 | 90%                 |
|                 | \$35,000-\$74,999  | 608               | 13%     | 18%                 | 49%                 |
|                 | \$75,000+          | 23                | 0%      | 3%                  | 9%                  |

Source: 2010-2012 American Community Survey; Note: Excludes Households with no income or cash rent.

## Housing Overcrowding

According to the U.S. Census Bureau, a unit is considered overcrowded if it the unit is occupied by more than 1.01 persons per room (excluding bathrooms and kitchens). Homes with more than 1.5 persons per room are considered severely overcrowded. Overcrowding increases health and safety concerns and stresses the condition of the housing stock and infrastructure. Overcrowding correlates strongly with household size, particularly for large households. San Pablo has a larger number of overcrowded rental homes than elsewhere in the county. Twelve percent of rental homes are overcrowded and seven percent are extremely

overcrowded, versus seven and two percent respectively in the County. Nine percent of owner-occupied homes are overcrowded, versus two percent in the county as a whole, or and an additional two percent are extremely overcrowded.

| Number of Overcrowded Units (2012) |                       |                   |         |                     |                     |
|------------------------------------|-----------------------|-------------------|---------|---------------------|---------------------|
|                                    |                       | City of San Pablo |         | Contra Costa County | State of California |
|                                    |                       | Number            | Percent | Percent             | Percent             |
| Owners                             | Not overcrowded       | 3,582             | 89%     | 98%                 | 96%                 |
|                                    | Overcrowded           | 377               | 9%      | 2%                  | 3%                  |
|                                    | Extremely overcrowded | 71                | 2%      | 0%                  | 1%                  |
| Renters                            | Not overcrowded       | 3,935             | 81%     | 91%                 | 87%                 |
|                                    | Overcrowded           | 575               | 12%     | 7%                  | 8%                  |
|                                    | Extremely overcrowded | 335               | 7%      | 2%                  | 5%                  |

Source: 2010-2012 American Community Survey

Note: 0-1 people per room is not overcrowded, 1-1.5 people per room is overcrowded, more than 1.5 people per room is extremely overcrowded

## Age and Condition of Housing

In addition to issues with affordability and overcrowding, housing can have physical problems such as lack of facilities or deterioration due to age. One of the best ways to assess the condition of the housing stock is through a windshield survey. The American Community Survey also provides useful information as to the conditions of the housing stock.

San Pablo's housing stock is relatively old. Almost half the homes were built in the 1950s or earlier, and 73 percent of all homes in the city were built before 1980. Only eight percent of the homes have been built in the last decade. Some of the housing stock in San Pablo was built almost overnight during WW II to accommodate the influx of workers at the Kaiser shipyards in Richmond. Due to the shortage of materials, the majority of this "temporary" housing was substandard. There were no inspections done on these homes since it was meant to be temporary housing. By the time the City incorporated in 1948, many of these homes were owner occupied. The majority of the older housing is focused in one area, often known as "Old Town San Pablo." These homes and older housing in general can be more expensive to maintain and renovate.

As a result of numerous complaints from the community about housing deterioration through lack of maintenance, alterations made in violation of the law, and the risk to the stability of neighborhoods and the entire community, the City adopted the Residential Health and Safety Ordinance (RH&S) in 1986 (Title 15 of the Municipal Code). The goal was to require safe housing by minimizing California Building Code violations. In 2013 there were 1,464 RH&S

inspections. Inspectors check for any violations to the California Health and Safety Code and any City Municipal Code violations (Building, Plumbing, Mechanical and Electrical Codes). When a property is sold, real estate agents are advised that a RH&S inspection should be undertaken prior to sale. In addition, Housing Element Programs H-2.4.1 and H-2.4.2 call for continuation of the inspection programs, with a target of 750 rental units and 400 single family, townhome and condominium units inspected annually.

The American Community Survey tracks other housing problems, including a lack of plumbing and kitchen facilities. Homes in San Pablo have a very small number of other housing problems. Approximately 71 homes are lacking complete plumbing facilities and 71 homes are lacking complete kitchen facilities. The tables below show the age of housing and the number of housing units with housing problems. The US Census Bureau uses the definition of a complete kitchen as including a sink with piped water, range or cook stove and a refrigerator.

| <b>Year Structure Built (2012)</b> |                          |                            |                            |
|------------------------------------|--------------------------|----------------------------|----------------------------|
|                                    | <b>City of San Pablo</b> | <b>Contra Costa County</b> | <b>State of California</b> |
| Built in 2000 or more recently     | 8%                       | 13.40%                     | 12%                        |
| Built in 1990s                     | 3%                       | 12%                        | 11%                        |
| Built in 1980s                     | 16%                      | 17%                        | 15%                        |
| Built in 1970s                     | 12%                      | 19%                        | 18%                        |
| Built in 1960s                     | 18%                      | 14%                        | 14%                        |
| Built 1950s or Earlier             | 43%                      | 25%                        | 30%                        |
| Total                              | 9,776                    | 401,058                    | 13,695,007                 |

Source: 2010-2012 American Community Survey

| <b>Number of Potential Housing Problems (2012)</b> |                          |         |                            |         |
|----------------------------------------------------|--------------------------|---------|----------------------------|---------|
|                                                    | <b>City of San Pablo</b> |         | <b>Contra Costa County</b> |         |
|                                                    | Number                   | Percent | Number                     | Percent |
| Lacking complete plumbing facilities               | 71                       | 0.80%   | 1,498                      | 0.40%   |
| Lacking complete kitchen facilities                | 71                       | 0.80%   | 2,996                      | 0.80%   |
| No telephone service available                     | 115                      | 1.30%   | 4,869                      | 1.30%   |

Source: 2009-2012 American Community Survey

## **B** Special Housing Needs



In addition to overall housing needs, cities need to plan for the special housing needs of certain groups that have greater difficulty in finding decent, affordable housing due to their special circumstances. Special circumstances may be related to employment and income, family characteristics, disability or household characteristics.. The populations with special needs addressed in this section of the Housing Element include — seniors, people living with a disability, large families, female-headed households, extremely low income households and persons, homeless people and farmworkers.

The existing affordable housing in San Pablo addresses a wide range of housing needs in the community. This Housing Element strives to continue the approach of providing a wide variety of housing to address multiple housing needs, including the needs described in this sub-section of the Housing Element. Of the 12 affordable housing developments in San Pablo, 7 provide housing for lower income families and 5 provide housing for seniors. In total, including all rental assistance vouchers, there are 901 subsidized households/housing units in San Pablo, which represents 10% of the 8,875 households in the City. Nevertheless, the need remains strong for affordable units, as one-third of all renter households in San Pablo are considered Extremely Low Income (ELI) households, the most exposed group who can potentially lose their current housing.

Further demonstrating the variety of affordable housing types in the 12 affordable developments, units are also provided for the disabled, and there is a mix in the size of the units, including 9% studio units, 41% one-bedroom units, 32% two-bedroom units, 17% three-bedroom units and 1% four-bedroom units. the A table providing this information is included in sub-section C covering Potential “At-Risk” Housing.

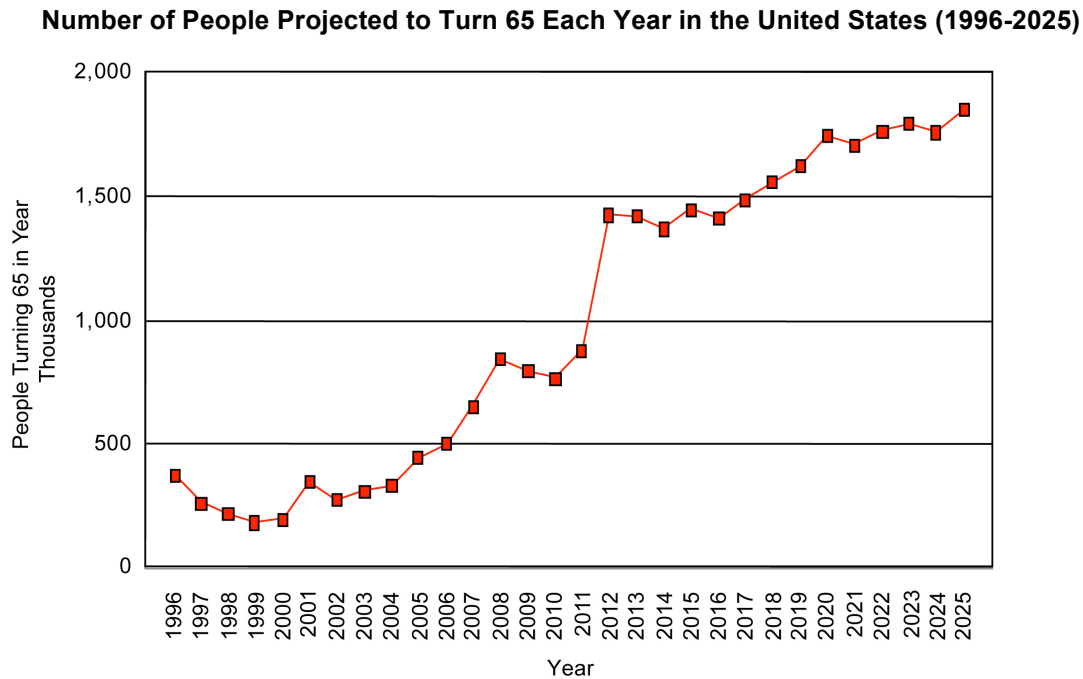
### **Seniors**

Seniors face many housing challenges as they age, including the likelihood of a fixed budget, higher medical costs and greater likelihood of disabilities. According to American Community Survey, there are currently approximately 3,000 seniors living in San Pablo. Seniors’ income tends to decline as they age. Young seniors often have some retirement savings or employment income that can supplement social security.. Older seniors are more likely to use up their savings and therefore are more likely to live in poverty.

Younger seniors tend to need less support. Most prefer to stay in their home for as long as they can. They may benefit from programs to help them rehabilitate their homes to make them better for people to age in place. Older seniors often are unable to maintain a single family home and look to move to a smaller home or some type of senior living development. Senior renters are

particularly at risk for displacement because their incomes are decreasing while their housing expenses are increasing.

The graph below shows the significant increase in the senior population in the United States, with a significant increase between 2011-2014 as the baby boomer generation reaches 65 years of age.



Source: Pew Research Center, 2010

Seniors in San Pablo have lower-incomes than seniors elsewhere in the county. More than a half of senior households earn less than \$30,000 annually, and 71 percent make under \$50,000 annually. The poverty rate among seniors in San Pablo is almost twice as high than the poverty rate for seniors in the county as a whole. Affordable housing options for these seniors are crucial. Seniors in San Pablo are also much less likely to be homeowners as they age. Seniors age 65-75 are 71 percent homeowners, while seniors 75-84 are 47 percent homeowners, and seniors over 85 are 32 percent homeowners. In Contra Costa County as a whole, seniors of all age groups are comprised of a significant majority of homeowners.

Housing concerns for seniors in San Pablo might include both retrofits to allow seniors to age in place (stay in their current home as they get older) and increased availability of affordable and accessible rental units. The tables below show a comparison of income and home ownership for seniors living in San Pablo and Contra Costa County compared to the State of California.

**Senior Households by Income (2012)**

|                         | City of<br>San Pablo | Contra Costa<br>County | State of<br>California |
|-------------------------|----------------------|------------------------|------------------------|
| Below Poverty Level     | 13%                  | 7%                     | 10%                    |
| Income under \$30,000   | 58%                  | 28%                    | 38%                    |
| \$30,000-\$49,000       | 13%                  | 20%                    | 20%                    |
| \$50,000-\$74,999       | 14%                  | 19%                    | 16%                    |
| \$75,000-\$99,999       | 10%                  | 11%                    | 9%                     |
| \$100,000+              | 6%                   | 22%                    | 17%                    |
| Total Senior Households | 1,442                | 81,300                 | 2,474,879              |

Source and Notes: 2010-2012 American Community Survey, Seniors are age 65+

**Senior Households by Tenure (2012)**

|           |         | San Pablo | County  | California |
|-----------|---------|-----------|---------|------------|
| All Ages  | Owners  | 45%       | 65%     | 57%        |
|           | Renters | 55%       | 35%     | 43%        |
|           | Total   | 8,875     | 374,552 | 12,433,172 |
| Age 65-74 | Owners  | 71%       | 83%     | 75%        |
|           | Renters | 29%       | 17%     | 25%        |
|           | Total   | 700       | 43,850  | 1,265,873  |
| Age 75-84 | Owners  | 47%       | 81%     | 75%        |
|           | Renters | 53%       | 19%     | 25%        |
|           | Total   | 563       | 25,188  | 823,750    |
| Age 85 +  | Owners  | 32%       | 69%     | 69%        |
|           | Renters | 68%       | 31%     | 31%        |
|           | Total   | 179       | 12,262  | 342,029    |

Source: 2010-2012 American Community Survey, Seniors are age 65 +

As the large baby boomer generation ages, San Pablo, like the rest of Contra Costa County, is expected to see a growing senior population. A key challenge in the coming years will be how to accommodate the needs of aging residents. The number one issue facing seniors is lack of availability of barrier-free housing. The City encourages barrier-free design in all developments and requires new multifamily housing developments to include accessible units in accordance with State law.<sup>1</sup> All multifamily units on the lowest floor of buildings without elevators are

<sup>1</sup> Certain exceptions apply to multistory units, or smaller buildings such as single or duplex units. This requirement is



required to be accessible to persons with disabilities. In multifamily units in buildings with elevators, all units are required to be located on an accessible route.

The City also supports the development of senior housing near shopping and other services. The City recently approved Laurel Terrace, located at Plaza San Pablo (a mixed use master planned development) on San Pablo Avenue that will include 119 units of affordable housing for seniors 55 years old and above for a term of no less than 55 years.

Another growing need of seniors is assisted living facilities that combine meal, medical, and daily living assistance in a residential environment. The State Department of Social Services licenses elderly care facility providers in San Pablo. Of the 12 licensed care facilities found in the City, three offer trained nursing services.

### **People Living with Disabilities**

The Census Bureau defines disability as, “A long-lasting physical, mental, or emotional condition. This condition can make it difficult for a person to do activities such as walking, climbing stairs, dressing, bathing, learning, or remembering. This condition can also impede a person from being able to go outside the home alone or to work at a job or business.” People over 65 are much more likely to have a disability.

People with disabilities face many challenges when looking for housing. There is a limited supply of handicap accessible, affordable housing generally, and the supply is especially tight near transit. Being near transit is important because many people with disabilities cannot drive. People with disabilities are also often extremely low income due to the challenge of securing long-term employment, and to higher medical bills. Additionally, because some people with disabilities, particularly developmental disabilities, have lived with their parents they often do not have rental or credit history. This makes it harder to compete for the limited housing that is available.

People with disabilities may have unique housing needs. Fair housing laws and subsequent federal and state legislation require all cities and counties to further housing opportunities by identifying and removing constraints to the development of housing for individuals with disabilities, including local land use and zoning barriers, and to also provide reasonable accommodation as one method of advancing equal access to housing.

In San Pablo, almost half of the senior population has some kind of disability, with about 11 percent of the total population in the city having some kind of disability. The most common disabilities in the county are ambulatory disabilities (4.6 percent of the population), independent living disabilities (4.6 percent) and self care disabilities (4.6 percent).

## Age and Type of Disability (2012)

|                                    | Number            |                     |                     | Percent           |                     |                     |
|------------------------------------|-------------------|---------------------|---------------------|-------------------|---------------------|---------------------|
|                                    | City of San Pablo | Contra Costa County | State of California | City of San Pablo | Contra Costa County | State of California |
| Under 18 with Disability           | 436               | 8,822               | 283,181             | 5.66%             | 3%                  | 3%                  |
| Age 18-64 with Disability          | 1497.00           | 51,181              | 1,861,223           | 8.00%             | 8%                  | 8%                  |
| Age 65 + with Disability           | 1242.00           | 46,110              | 1,589,125           | 46%               | 34%                 | 37%                 |
| Any Age with Any Disability        | 3175.00           | 106,113             | 3,733,529           | 11%               | 10%                 | 10%                 |
| Any Age With Hearing Disability    | 127.00            | 3,396               | 119,473             | 4.00%             | 3%                  | 3.2%                |
| With Vision Disability             | 127.00            | 3,714               | 89,605              | 4.00%             | 4%                  | 2.4%                |
| With Cognitive Disability          | 139.70            | 3,926               | 134,407             | 4.40%             | 4%                  | 3.6%                |
| With Ambulatory Disability         | 146.05            | 3,926               | 134,407             | 4.60%             | 4%                  | 3.6%                |
| With Self Care Disability          | 146.05            | 3,820               | 134,407             | 4.60%             | 4%                  | 3.6%                |
| With Independent Living Disability | 146.05            | 3,820               | 134,407             | 4.60%             | 4%                  | 3.6%                |

Source: 2010-2012 American Community Survey. Some people may have multiple disabilities

Fair Housing laws require that cities and counties provide flexibility or even waive certain requirements when it is necessary to eliminate barriers to housing opportunities for people with disabilities. An example of such a request might be to place a ramp in a front yard to provide access from the street to the front door. The State Attorney General, in a letter to the City of Los Angeles in May 2001, stated that local governments have an affirmative duty under fair housing laws to provide reasonable accommodation and “It is becoming increasingly important that a process be made available for handling such requests that operates promptly and efficiently.” He advised jurisdictions not to use existing variance or conditional use permit processes because they do not provide the correct standard for making fair housing determinations and because the public process used in making entitlement determinations fosters opposition to much needed housing for individuals with disabilities.

A fundamental characteristic of a fair housing reasonable accommodation procedure is the establishment of appropriate findings that reflect the intent and specific language of both the federal and state fair housing statutes. In this regard, it is somewhat different than traditional or typical zoning cases because here the focus of review is the need of the individual with disabilities to overcome barriers to housing, not on the topography of the site or the unique character of the lot. The focus here is solely on the special need of the individual to utilize his or

her home or dwelling unit, which is directly related to the individual's disability. It is this reasoning that underlies the Attorney General's warning not to utilize variance criteria for such determinations.

The three major needs for people with disabilities are low cost (subsidized) rents, handicapped accessible homes, and buildings near public transportation. These needs are very similar to the desires of other segments of the population. Policies that promote affordable housing generally are also good for the disabled community. Specific recommendations from the Golden Gate Regional Center include:

- Jurisdictions assisting with site identification for low income developments
- Policies to promote accessible homes
- Inclusionary zoning
- Second units
- Mixed use zoning

Additionally, some people with development disabilities need supportive housing that is affordable and located near public transit. In supportive housing, additional services are provided at the home.

## **People with Developmental Disabilities**

SB 812, signed into law in 2010, requires Housing Elements to include an analysis of the special housing needs of people with developmental disabilities. Additionally, SB 812 requires that individuals with disabilities receive public services in the least restrictive, most integrated setting appropriate to their needs

California defines developmentally disabled as a "severe and chronic disability that is attributable to a mental or physical impairment. The disability must begin before the person's 18th birthday, be expected to continue indefinitely, and present a substantial disability." Some development disabilities cause mental retardation and some do not. Common developmental disabilities include Down's syndrome, autism, epilepsy and cerebral palsy.

People with developmental disabilities tend to be younger than the general population. There are several reasons for this: for some diagnoses there is a shorter life expectancy; more importantly, starting in the 1990s there was an "autism wave" with many more young people being diagnosed with the disorder, for reasons that are still not well understood. In general, the racial demographics of the developmentally disabled population mirror that of the population of the Bay Area.

Many people with developmental disabilities are unable to secure long-term employment. This results in many people relying on Supplemental Security Income (SSI) and many can earn as little as 10-20 percent of the Area Median Income (AMI).

People with developmental disabilities have various housing needs and housing situations. Most San Pablo residents with disabilities (61 percent) live with a parent or legal guardian. The remaining San Pablo residents with developmental disabilities live independently or with some supportive services.

Trends that are affecting people with developmental disabilities include California's moves to reduce institutionalization, ageing family caregivers not being able to continue providing in-house care and the growing wave of people with autism.

**Deinstitutionalization** – In 1977, California passed the Lanterman Developmentally Disabled Services Act, to minimize the institutionalization of developmentally disabled people, help them remain in their communities, and to allow them to live their lives as similar to non-disabled people as possible. To accomplish this end the State has been closing large institutional care facilities, resulting in more people with disabilities being integrated into the community. However, this has increased the demand for community-based independent living options to serve the needs of the developmentally disabled.

**Aging Baby Boomers Unable to Care for their Children with Developmental Disabilities –**

As displayed in the table below, almost three quarters of people with developmental disabilities live with a parent or caregiver, and many of these caregivers are baby boomers. As these caregivers age their ability to continue to care for their developmentally disabled children will decrease to the point where it is no longer possible. This trend is also going to be a factor in the increased need for community-based independent living options for the developmentally disabled. Many service delivery systems and communities are not prepared to meet the increasing need.

**Increasing Numbers of People with Autism** - A large number of people with developmental disabilities have autism. They have been brought up as independent members of the community and want to remain independent and involved in the community. There is a coming need to supply community-based independent living options for these individuals.

Quantification of the needs of the developmentally disabled population in San Pablo is based on information collected in October 2014 from the California Department of Developmental Services. San Pablo contains 2.7% of the population in Contra Costa County but 7.4% (462 individuals) of the developmentally disabled population in the county. Of the 462 developmentally disabled people in San Pablo, 174 (38%) are 17 years of age or younger and 288 (62%) are 18 years of age or older. The percentage age breakdown in San Pablo is the

same as Contra Costa County as a whole, but there is a slightly larger percentage of under 17 developmentally disabled people in California, with 39.8% under 17 years of age and 60.2% 18 years of age or older.

Since San Pablo has a higher percentage of developmentally disabled people when compared to Contra Costa County as a whole and the State of California, the Housing Element includes a program (Program H—4.2.6) to work with the Regional Center of the East Bay (RCEB) to implement an outreach program that informs families within the City about housing and services available for persons with developmental disabilities. The program would include the development of an informational brochure and inclusion of information on services available for the developmentally disabled population and links to service agencies on the City's website.

## Female-Headed Households

Households headed by a single parent can have special needs due to the economic limitation of earning only one income, and the challenges of childcare without a partner. Although gender equality has made strides over the past 50 years, women continue to earn lower incomes than men. Therefore, female-headed households in particular have specific housing needs that must be addressed. The special needs of female-headed households can include low cost housing, suitable for children and located near schools and childcare facilities. Innovative, shared living arrangements, including congregate cooking and childcare, could also be appropriate

Female-headed households made up 31% of the total households in San Pablo in 2010. The most vulnerable female-headed households can be those where women are living with children without a partner. San Pablo had 1,125 such households in 2010. In addition, there were 1,002 households headed by women living alone and 590 households with women living with other family members in 2010. According to the 2011 American Community Survey, 49% of the households headed by women living with children without a partner are below the poverty level.

### Female Headed Households (2011)

|                                                        | City of San Pablo |         |
|--------------------------------------------------------|-------------------|---------|
|                                                        | Number            | Percent |
| Female living with children, no partner                | 1,125             | 41%     |
| Female living with other family members, no partne     | 590               | 22%     |
| Female living alone                                    | 1,002             | 37%     |
| Total Households                                       | 2,717             | 100%    |
| Female Households with children<br>Below Poverty Level | 554               | 20%     |

Source: 2010 Census and 2009-2011 American Community Survey

## Large Households

Large households are defined as households with five or more members living in the same home. Large households are a special needs group because of the difficulty in finding adequate and affordable housing. Many jurisdictions have few large homes that are not significantly more expensive than smaller ones. Large households throughout Contra Costa County are much more likely than smaller households to live in a home with some type of housing problem, such as high rent or cost, or problems with the physical condition of the home.

According to the 2010 Census, San Pablo has approximately 2,156 households with five or more members. Owner-occupied housing accounts for 49% of the large housing (1,066 households) and renter-occupied housing accounts for 51% of the large households (1,090 households). In total, large households accounted for 25% of the 8,761 households in San Pablo in 2010, the same proportion of larger households in San Pablo in 2010. Four or more person households accounted for almost 40% of all households in San Pablo in 2013, according to the American Community Survey.

Also according to the American Community Survey, the median income in 2012 of larger households was as follows: 5-person households it was \$44,066; 6-person households it was \$51,033; and for 7 or more person households it was \$69,441. These figures put the median income of these larger households in the very low and lower income categories. It should be noted that 18% of the subsidized, affordable housing units in San Pablo are at least 3-bedrooms in size. Housing Element Program H-3.4.1 calls for the City to continue to promote the development of housing units with three or more bedrooms by providing regulatory incentives such as reduced lot coverage or building height bonuses, on a case-by-case basis, for rental housing developments.

## Extremely Low Income Households

Extremely Low Income (ELI) households earn 30 percent of the area median income or less. In Contra Costa County, this amounts to an annual income of \$27,600 or below for a family of four and \$19,350 for a single person household. Many ELI households live in rental housing and are most likely facing overpayment, overcrowding or substandard housing conditions. For instance, a single person ELI household can only afford to pay about \$484 in monthly rent. A four person ELI household can only afford to pay about \$690 in monthly rent. Both amounts are below current estimated rents in the City (see earlier discussion of rental housing affordability).

Some ELI households are recipients of public assistance such as social security insurance or disability insurance. Housing types available and suitable for ELI households include affordable rentals, single room occupancy units (SRO), secondary dwelling units, emergency shelters, supportive housing and transitional housing. All of these housing types are allowed and encouraged in San Pablo.



There are 2,115 ELI households in San Pablo according to 2011 CHAS data. More than three-quarters of these households live in rental units, representing a higher percentage of renters than in San Pablo's general population. Most of San Pablo's ELI households face some kind of housing problem: 92 percent of all ELI renter households, and 78 percent of ELI owner households face overcrowding, overpayment, and/or lack complete kitchen or plumbing facilities.

There is a strong relationship between the number of ELI and the number at risk of homelessness, as discussed below. There are currently 42 Shelter Plus Care vouchers being used in San Pablo in the private market. These vouchers are a joint program with Behavioral Health and come with social services. The table below shows the breakdown of ELI households in San Pablo.

#### Housing Needs of Extremely Low Income (ELI) Households in San Pablo (2011)

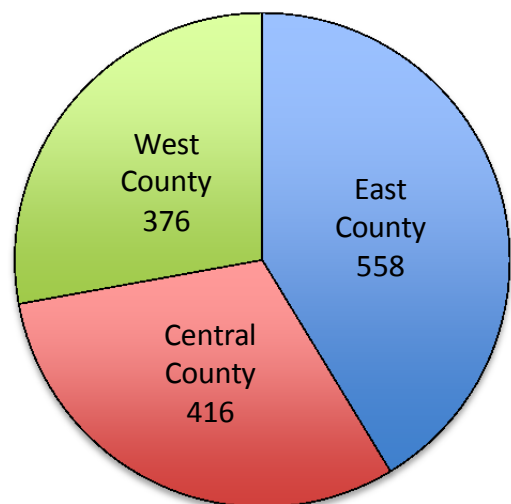
| Household Category                                             | Renter Households | Owner Households | Total Households |
|----------------------------------------------------------------|-------------------|------------------|------------------|
| Total households any income                                    | 4,600             | 4,085            | 8,690            |
| Total ELI households                                           | 1,640             | 475              | 2,115            |
| ELI households with housing problems                           | 1,515             | 375              | 1,890            |
| ELI households with cost burden (paying 30% or more of income) | 1,520             | 375              | 1,895            |
| ELI households with cost burden (paying 50% or more of income) | 1,190             | 305              | 1,495            |

Source: HUD Comprehensive Housing Affordability Strategy (2007-2011)

## Homeless Needs

The latest homeless count, conducted in January 2013, identified the number of unsheltered persons experiencing homelessness in each region of Contra Costa County and by city. The population of unsheltered homeless individuals or families is difficult to quantify because a large portion of this population is transitory in nature. According to the homeless count conducted by the Contra Costa Inter-jurisdictional Council on Homelessness (CCICH) in 2013, there were 86 homeless people living in San Pablo out of 1,350 unsheltered homeless. This represents 6.4% of the unsheltered homeless population in Contra Costa County, as shown in the graph to the right.

Number of Unsheltered Homeless in Contra Costa County (2013)



Compared to the 2011 count, there were more persons counted in East County, and decreases in Central and West County. This may be explained by encampment locations shifting away from Central and West County, as well as larger demographic trends, such as higher population growth rates in East County. The table below further describes the County's homeless populations.

#### Homeless Count in Contra Costa County (2013)

| Year                       | Unsheltered Homeless | Sheltered Homeless | Families (at least one child, one adult) | Households without children | Transition Age Youth | In encampments | Total Homeless |
|----------------------------|----------------------|--------------------|------------------------------------------|-----------------------------|----------------------|----------------|----------------|
| 2009                       | 1872                 | 1,952              | 414                                      | 1,473                       | 65                   | 1,066          | 3,824          |
| 2011                       | 1,490                | 2,784              | 1,307                                    | 1,422                       | 44                   | 1,031          | 4,274          |
| 2013                       | 1,350                | 2,448              | 858                                      | 1,161                       | 201                  | 747            | 3,798          |
| 2009 - 2013 Actual Change  | -522                 | 496                | 444                                      | -312                        | 136                  | -319           | -26            |
| 2007 - 2013 Percent Change | -28%                 | 25%                | 107%                                     | -21%                        | 209%                 | -30%           | -1%            |

Source: 2013 Contra Costa County Homeless Count and Survey 2013.

The following table provides additional information on the demographics of homeless people living in Contra Costa County.

#### Demographics of the Homeless Population in Contra Costa County (2013)

|                                         | Unsheltered Homeless (encampments) | Unsheltered Homeless (other) | Sheltered Homeless |
|-----------------------------------------|------------------------------------|------------------------------|--------------------|
| Chronically homeless individuals        | 143                                | 437                          | 512                |
| Chronically homeless families           | 0                                  | 23                           | 45                 |
| Veterans                                | 101                                | 36                           | 140                |
| Female Veterans                         | 101                                | 36                           | 10                 |
| Severely Mentally Ill                   | 0                                  | 216                          | 497                |
| Chronic Substance Abuse                 | 0                                  | 199                          | 652                |
| Persons with HIV/AIDS                   | 0                                  | 10                           | 16                 |
| Victims of Domestic Violence (optional) | 128                                | 102                          | 217                |

Source: 2013 Contra Costa County Homeless Count.

The 2014 strategic plan update, *Forging Ahead: A Plan Towards Preventing and Ending Homelessness*, was released in October 2014. According to the 2014 update — “Homelessness is first a housing issue, and necessary supports and services are critical to help people remain housed. Our system must be nimble and flexible enough to respond through the shared responsibility, accountability, and transparency of the community.” The most common reasons for homelessness in the County are the inability to find a job because of lack of education or skills, high housing costs in comparison to incomes, and family disputes. For others, homelessness may also be the result of chronic health problems, physical disabilities or substance abuse. While the reasons that lead to homelessness are diverse, they can be generally grouped into three categories:

- a. **Chronically Homeless:** This category is estimated to consist of about 40 percent of the Contra Costa County homeless population that is homeless on any given night, and more than 10 percent of those who experience homelessness over the course of a year. Most are either severely disabled with a mental health condition, physical illness, or substance abuse problem. Though a small percentage of the overall yearly homeless population, the chronically homeless use the majority of resources within the homeless service system and are costly to tax payers. Unfortunately, this high level of service does not translate into long-term gains in stability because most in the group are either unable to leave their homeless situation or content to stay in their current state.
- b. **Discharged into Homelessness:** This category consists of people who are released from public institutions such as jails, mental health programs, drug and alcohol programs, and hospitals directly to the streets or shelters. Too often these systems do not engage in pre-release permanent housing planning to facilitate the transition back into society. Individuals who have serious disabilities without receiving the appropriate assistance often become part of the chronic homeless population.
- c. **Transitionally Homeless:** Almost 90 percent of those who experience homelessness each year belong to the Transitionally Homeless group. These are first or second time homeless persons who lack permanent housing for less than a year. Typically a job loss, injury, or eviction causes these families and individuals to become homeless. Most are able to find new homes with minimal assistance from the County or non-profit organizations.

Government Code Section 65583 requires that every jurisdiction in the State identify one or more zoning districts that allow emergency shelters without discretionary review (such as a conditional use permit). The law requires that the identified zone or zones contain sufficient capacity to provide shelter for homeless persons that have unmet housing needs. It further requires that transitional housing and supportive housing be treated as a residential use and only subjected to the same restrictions that apply to other residential uses in the same zone.

The 2013 count showed San Pablo as having an unsheltered need of 86 individuals (or beds). To accommodate the City's unsheltered homeless need, the Zoning Ordinance update (Program H-4.2.1) will facilitate the development of emergency homeless shelters by amending the Zoning Ordinance to permit their use in the high-density residential (R-3 and R-4) zones, commercial mixed use and industrial zones by right, consistent with State law. The Zoning Ordinance will also be amended to clarify that development and management standards for emergency shelters will not exceed those that apply to other residential or commercial uses within the same zone.



Within these areas, as shown in the sites inventory, there is sufficient land to accommodate an 86-bed facility or several smaller facilities, which would need about 1.5 to 2.0 acres of land. For instance, there are several parcels (some of which are vacant) zoned high density residential in Groups 1, 2, 5, 6, and 12 (Appendix A). Specifically, there is a 0.43 acre commercial parcel on Rumrill at Folsom Avenue, a two parcel (0.77 acre) commercial site on El Portal Drive at Fordham Street and a 0.27 acre commercial parcel on San Pablo Dam Road at Contra Costa Avenue (near San Pablo Avenue) that may work particularly well for an emergency shelter as they are on major streets close to AC Transit routes. Also, there is about 4.5 acres of vacant, industrially mixed use zoned land in the city, including a 0.68-acre site at the northern end of Broadway with proximity to transit.

## Farm Workers

Farmworkers are traditionally defined as persons whose primary incomes are earned through seasonal agricultural labor. They have special housing needs because of their relatively low income and the unstable nature of their job (i.e. having to move throughout the year from one harvest to the next). San Pablo is not an agricultural area, and there are few sites left in the City that can be used for agricultural purposes. The likelihood of special farmworker housing needs is extremely low. In addition, ABAG has determined that housing for farmworkers is not suitable in the urbanized portion of the Bay Area located far from agricultural areas.

According to Census 2010, there were 71 people employed in the "Agriculture, forestry, fishing and hunting" industry in 2010. More recently, ABAG's Projections 2013 show there will be 10 persons employed in the 'Agricultural or Natural Resources' industry over the next several decades. Given these data and San Pablo's location in an urban region, special housing for farmworkers is not an issue for the City.

## C Potential “At Risk” Housing



In California, there are approximately 149,000 units of privately owned, federally-assisted multifamily rental housing plus additional tax credit and mortgage revenue bond properties, many with project-based rental assistance. A large percentage of these units may convert to market rate as subsidy contracts or regulatory agreements expire. Conversion to market rate rents can impact local seniors and families with lower-incomes who cannot afford to pay market rate rents and who, if displaced, may be

unable to find replacement housing locally. Potential conversion of affordable units to market rate units is an ongoing and critical statewide problem.

“Assisted housing units” are defined as units with rents subsidized by federal, State or local governmental programs. California Government Code Section 65583 requires that housing elements include an inventory of all assisted rental housing units within the local jurisdiction that are at-risk of losing subsidies, mortgage prepayment, or being converted to other uses if the expiration date of their financing program is between 2013 and 2023 (10 years from the beginning of the Housing Element planning period). In all, there are a total of 80 units at-risk of conversion in San Pablo. In total, there are approximately 334 affordable rental units that received subsidies have been developed in the City of San Pablo.

The table on the next page lists assisted affordable housing developments in San Pablo. The various service providers/managers/owners identified in the table all have the mission to provide affordable housing for lower income households. The waiting lists for these projects varies from at least 1 year to several years, which illustrates the demand and need for affordable units in San Pablo. This is especially true since affordable units are rarely vacated once a unit is occupied. The risk to each assisted housing project is determined based on the following: (1) the total number of displaced households (if converted); (2) conversion intent of the owner; (3) economic condition of the local market; (4) ownership of the property (profit or non-profit); and, (5) date of earliest expiration of assistance.

### Affordable Housing Developments in San Pablo (2014)

| Name of Development                                    | Address                        | Tenure | Sponsor/Contact                                 | Total Number of Units | Number of Affordable Units | Number of Rental Assistance Vouchers | Target Group(s)                                                                                                                                            | Number and Size of Affordable Units |                   |                   |                     |                    | Type of Subsidy                                | Risk Level to 2024                        |
|--------------------------------------------------------|--------------------------------|--------|-------------------------------------------------|-----------------------|----------------------------|--------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------|-------------------|-------------------|---------------------|--------------------|------------------------------------------------|-------------------------------------------|
|                                                        |                                |        |                                                 |                       |                            |                                      |                                                                                                                                                            | Studio Units                        | One-Bedroom Units | Two-Bedroom Units | Three-Bedroom Units | Four-Bedroom Units |                                                |                                           |
| Casa Adobe Senior Apartments                           | 1924 Church Lane               | Rental | San Pablo Senior Associates                     | 54                    | 53                         | 53                                   | Lower Income Seniors (62 years of age or more)                                                                                                             | 0                                   | 53                | 0                 | 0                   | 0                  | LIHTC                                          | 10+ Years                                 |
| Church Lane                                            | 2560 Church Lane               | Rental | Church Lane Housing Corporation                 | 22                    | 22                         | 10                                   | Lower Income Large Families                                                                                                                                | 0                                   | 7                 | 7                 | 6                   | 2                  | LIHTC                                          | 10+ Years                                 |
| El Paseo Family Apartments                             | 1150 Brookside Drive           |        | El Paseo Housing Investors                      | 132                   | 132                        | n/a                                  | Lower Income Large Families                                                                                                                                | 0                                   | 0                 | 76                | 56                  | 0                  | LIHTC                                          | 10+ Years                                 |
| El Portal Gardens                                      | 14041 San Pablo Avenue         | Rental | El Portal Gardens                               | 82                    | 80                         | 80                                   | Lower Income Seniors (62 years of age or more) and Disabled Adults                                                                                         | 80                                  | 0                 | 0                 | 0                   | 0                  | Section 8 (221d4 Loan for For-Profit Sponsors) | Extended Section 8 contract to April 2019 |
| Giant Road Apartments                                  | 907 Lake Street                | Rental | Giant Development                               | 86                    | 86                         | 20                                   | Extremely Low and Very Low Income Families and 12 Supportive Housing Units for Homeless households with at least one disabled member or at least one minor | 0                                   | 16                | 30                | 40                  | 0                  | LIHTC                                          | 10+ Years                                 |
| Hilltop Commons                                        | 15690 Crestwood Drive          | Rental | Steadfast Hilltop Commons                       | 324                   | 172                        | 130                                  | Lower Income Families                                                                                                                                      | 0                                   | 112               | 60                | 0                   | 0                  | LIHTC                                          | 10+ Years                                 |
| Judson Homes                                           | 1320 Road 20 #50               | Rental | Senior Citizens' Housing/Retirement Communities | 56                    | 56                         | 56                                   | Lower Income Seniors (55 years of age or more) and Disabled Adults                                                                                         | 0                                   | 56                | 0                 | 0                   | 0                  |                                                | 10+ Years                                 |
| Kidd Manor                                             | 100 Austin Court               | Rental | Contra Costa County Housing Authority           | 41                    | 41                         | 41                                   | Lower Income Seniors (62 years of age or more) and Disabled Adults                                                                                         | 4                                   | 37                | 0                 | 0                   | 0                  | Public Housing (Section 8)                     | 10+ Years                                 |
| Montevista Senior Apartments                           | 13728 San Pablo Avenue         | Rental | Santa Isabel Senior Housing Investors           | 82                    | 67                         | n/a                                  | Lower Income Seniors (62 years of age or more)                                                                                                             | 0                                   | 53                | 14                | 0                   | 0                  | LIHTC                                          | 10+ Years                                 |
| Rumrill Gardens Apartments                             | 1157 and 1161 Willow Road      | Rental | Rumrill Gardens                                 | 61                    | 60                         | 60                                   | Lower Income Large Families                                                                                                                                | 0                                   | 11                | 41                | 8                   | 0                  | Section 8                                      | 10+ Years                                 |
| Rumrill Place Apartments                               | 1883 Rumrill Blvd              | Rental | Lao Park Housing Corpora                        | 32                    | 32                         | n/a                                  | Lower Income Large Families                                                                                                                                | 0                                   | 0                 | 16                | 14                  | 2                  | LIHTC                                          | 10+ Years                                 |
| Vista del Camino Apartments                            | 1157 and 1161 Willow Road      | Rental | Contra Costa County Housing Authority           | 100                   | 100                        | 100                                  | Lower Income Large Families                                                                                                                                | 0                                   | 26                | 44                | 22                  | 8                  | Public Housing (Section 8)                     | 10+ Years                                 |
| Remaining Rental Assistance Vouchers Used in San Pablo | Various locations in San Pablo | Rental | HUD and Contra Costa County Housing Authority   | n/a                   | n/a                        | 170                                  | Lower Income                                                                                                                                               | n/a                                 | n/a               | n/a               | n/a                 | n/a                | Section 8 and Shelter Plus Care Vouchers       | n/a                                       |
| <b>Total</b>                                           |                                |        |                                                 | <b>1,072</b>          | <b>901</b>                 | <b>720</b>                           |                                                                                                                                                            | <b>84</b>                           | <b>371</b>        | <b>288</b>        | <b>146</b>          | <b>12</b>          |                                                |                                           |

Source: Contra Costa County Housing Authority; California Tax Credit Allocation Committee; and California Housing Partnership Corporation (2014)



An inventory of publicly assisted “at risk” units was provided by the California Housing Partnership Corporation (CHPC), a nonprofit organization created by the California Legislature in 1987 to assist nonprofit and government housing agencies to create, acquire, and preserve housing affordable to lower income households. A request to check its records revealed one HUD-assisted housing project (El Portal Gardens) with assistance contract due to expire within the next ten years. This project provides a total of 80 affordable units in the City and is shown in the table below.

| Federally-assisted Housing Developments At-Risk of Conversion |                        |              |                                  |                     |                  |                     |          |
|---------------------------------------------------------------|------------------------|--------------|----------------------------------|---------------------|------------------|---------------------|----------|
| Project Name                                                  | Address                | No. of Units | Type of Subsidy                  | Program Type        | Current Owner    | Earliest Expiration | At Risk  |
| El Portal Gardens                                             | 14041 San Pablo Avenue | 80           | Section 8, 223(a)(7), 221(d)(4)M | Elderly or Disabled | Profit Motivated | April 2019          | Low Risk |

<sup>1</sup> Conversion risks (high or low risk) are determined based on the cumulative impact of individual factors that will affect risk including the total number of displaced households (if converted), conversion intent of the owner, economic condition of the local market, ownership of the property (profit or non-profit based), and date of earliest expiration of assistance for each assisted housing project. Please note that this assessment serves as a guide only.

Source: California Housing Partnership Corporation. HUD Multifamily Assistance and Section 8 Contracts Database, and discussion with El Portal Gardens management company (G&K Management Company)

Assisted units at El Portal Gardens consist of 80 single-room units that serve the elderly or persons with disabilities. When contacted, its manager disclosed that all units are fully occupied and can be accessed by a wheel chair. There is an additional unit being used by the caretaker. The apartment complex is managed by GNK Management Company, which also manages Rumrill Gardens and several other rental properties in the City. Further discussion revealed that GNK is committed to keep the affordable units for as long as possible, and they have, in fact, just renewed the annual contract with HUD through April 2019. Using the methodology discussed earlier to measure conversion risk, El Portal Gardens is thought to be at low risk of conversion during the next ten years.

The assisted housing project is subsidized through the HUD Section 8 voucher program, the HUD 223(a)(7) Mortgage Insurance Program, and the 221(d) BMIR Mortgage Insurance Program. Under State law, while the property owner has a choice to terminate the contract with HUD, certain procedural requirements must be satisfied. California Government Code Section 65863.11 requires owners to provide Notices of Intent (NOI) if they wish to terminate subsidy contracts, prepay a federally assisted mortgage or discontinue use restrictions. Notices of Intent must be sent to all affected tenant households and to the City, to the HCD and HUD. And notices must be filed one year before the termination date.

The primary incentive for Section 8 property owners to opt-out is the higher rent that may be paid for these units at market value. On the other hand, staying with the contract would ensure a stable and guaranteed source of income as affordable units are always in great demand in the

region. It is important to note that at this point in time (December 2014), market rate rents are significantly lower than HUD Fair Market Rents in West County (\$300-\$500 lower).

## Cost of Replacement vs. Preservation

The surest solution to ensure no units convert to market rate within the planning period is to acquire and preserve all at-risk units or construct new housing to replace those units. Either of these methods will ensure affordable controls and price restrictions are extended to at-risk households under current federal, State, and local programs. In San Pablo, the cost of preserving assisted units is estimated to be less than that required to replace the units through new construction. Preservation of assisted units generally requires subsidizing the difference between market-rate and assisted rents. Since land prices and land availability are generally the limiting factors to development of new affordable housing, it is estimated that subsidizing rents to preserve assisted housing is more feasible and economical than new construction.

### Comparison of Replacement versus Preservation Cost of One Multifamily Unit

| Fee/Cost Type                 | Cost per unit (\$) |
|-------------------------------|--------------------|
| Preservation                  |                    |
| Acquisition <sup>1</sup>      | \$96,660           |
| Rehabilitation <sup>2</sup>   | 48,330             |
| Financing/Other <sup>2</sup>  | 17,000             |
| <b>Total Estimated Cost</b>   | <b>\$161,990</b>   |
| Replacement                   |                    |
| Land Acquisition <sup>3</sup> | \$87,000           |
| Construction <sup>4</sup>     | 126,000            |
| Financing/Other <sup>4</sup>  | 26,000             |
| <b>Total Estimated Cost</b>   | <b>\$239,000</b>   |

<sup>1</sup> Cost of acquisition is an average of the price of all current multifamily housing properties on sale from a survey of Loopnet and Zillow on 3 March.

<sup>2</sup> Cost of rehabilitation is assumed to be 50 percent of the cost of acquisition. Financing and other costs are assumed to be 12 percent of acquisition plus rehabilitation costs. The estimates are modified based on a typical pro-forma of rehabilitation in Contra Costa County by Seifel Consulting.

<sup>3</sup> Cost of land acquisition is based on an estimate of land price at 40 dollars per square feet, for one unit in a ten unit apartment on a half acre lot. Cost of land per square foot is an average of all land properties on sale on Zillow's and Loopnet's MLS listings on 24 February.

<sup>4</sup> Cost of construction is based on unit of 720 square feet with estimated construction cost of \$175 per square feet. Financing and other costs are assumed to be 12 percent of land and construction costs.

Source: 2007-2014 City of San Pablo Housing Element (reviewed and confirmed accurate as of 2014)

The table analyzes the relative costs for replacing versus preserving a typical at-risk housing unit. The costs of replacing these units – based on a market survey of the costs of land and construction – would be approximately \$239,000 for a two-bedroom unit in 2009, including

financing and permit fees.<sup>2</sup> This assumes zero profit (a developer typically adds 8 to 14 percent per development project), sales and marketing fees, since the City would be developing these projects itself and will not need to profit from them. To replace all 80 federally assisted multifamily units at-risk within the current planning period would cost approximately \$19.1 million (80 x \$239,000) for the City. If on the other hand, the City decides to acquire all 80 units at market rate and rehabilitate them, the cost would be \$12.9 million (80 x \$161,990). This would equal an average savings of approximately \$6.1 million or \$77,010 per unit.

As can be seen from the estimates, the cost of replacement far outweighs the costs associated with acquiring and rehabilitating all at-risk units. A more important factor to consider is that not all units identified as being at-risk are in need of rehabilitation, but may simply require acquisition in order to be preserved as affordable units. This would reduce the amount of money required for preservation. Nonetheless, the cost of acquisition alone is significant enough to discourage plans to acquire all units. The most economical option is to continue the status-quo by providing subsidies to households and helping property owners keep assisted housing affordable for lower income households, while at the same time, acquiring and rehabilitating units when necessary.

HCD keeps a current list of all qualified entities across the state (see <http://www.hcd.ca.gov/hpd/hrc/tech/presrv/>). A “qualified entity” is a nonprofit or for-profit organization or individual that agrees to maintain the long-term affordability of affordable housing developments. The qualified entities that HCD lists for Contra Costa County are in table below that continues onto the next page.

#### Qualified Entities in Contra Costa County

| Qualified Entity                                               | City          | Contact        |
|----------------------------------------------------------------|---------------|----------------|
| ACLC, Inc                                                      | Stockton      | (209) 466-6811 |
| Affordable Housing Associates                                  | Berkeley      | (510) 649-8500 |
| Alameda County Allied Housing Program                          | Hayward       | (510) 881-7310 |
| BRIDGE Housing Corporation                                     | San Francisco | (415) 989-1111 |
| C. Sandidge and Associates                                     | Hercules      | (510) 724-7845 |
| Christian Church Homes of Northern California, Inc.            | Oakland       | (510) 632-6714 |
| Community Housing Developers, Inc.                             | San Jose      | (408) 279-7676 |
| Community Housing Development Corp.                            | Richmond      | (510) 412-9290 |
| Community Housing Opportunities Corporation                    | Davis         | (530) 757-4444 |
| Contra Costa County Department of Conservation and Development | Martinez      | (925) 335-7200 |

<sup>2</sup> Assuming a two bedroom unit at 720 square feet in size.

### Qualified Entities in Contra Costa County

| Qualified Entity                             | City            | Contact             |
|----------------------------------------------|-----------------|---------------------|
| East Bay Asian Local Development Corporation | Oakland         | (510) 287-5353      |
| Eden Housing, Inc.                           | Hayward         | (510) 582-1460      |
| Eskaton Properties Inc.                      | Carmichael      | (916) 334-0810      |
| Foundation for Affordable Housing, Inc.      | San Jose        | (408) 923-8260      |
| Kendra Care Incorporated                     | Sacramento      | (916) 395-3418      |
| Matinah Salaam                               | Concord         | (925) 671-0725      |
| Northern California Land Trust, Inc.         | Berkeley        | (510) 548-7878      |
| O.P.E.N. Inc                                 | Oakland         | (510) 430-8103      |
| Oakland Community Housing, Inc.              | Oakland         | (510) 763-7676      |
| Pacific Community Services, Inc.             | Pittsburg       | (925) 439-1056      |
| Phoenix Programs Inc.                        | Concord         | (925) 825-4700      |
| Resources for Community Development          | Berkeley        | (510) 841-4410      |
| Richmond Neighborhood Housing Service Inc.   | Richmond        | (510) 237-6459      |
| Rubicon Programs, Inc.                       | Richmond        | (510) 235-1516      |
| Rural California Housing Corp                | West Sacramento | (916) 414-4400      |
| Satellite Housing Inc.                       | Berkeley        | (510) 647-0700      |
| Senior Housing Foundation                    | Clayton         | (925) 673-0489      |
| Vallejo Neighborhood Housing Services, Inc   | Vallejo         | (707) 552-4663      |
| Walnut Creek                                 | Walnut Creek    | (925) 943-5899 x236 |

Source: California Department of Housing and Community Development

## Financing and Subsidy Resources for the Preservation of At-Risk Housing

The Housing Element must identify all federal, State, and local financing and subsidy programs that are available as preservation resources. Since El Portal Gardens cannot convert the units to market rate until 2019, it is difficult to determine exact amounts from HOME funds, CDBG or other funding that have not been legally obligated for other purposes and therefore could be used to preserve at-risk, assisted housing units. Funds may vary widely from year to year as viable projects present themselves. Further, due to the dissolution of the RDA there is no RDA tax increment funding available.

## Past Funding Analysis of Financing Resources

|                         | 2010    | 2011    | 2013    | 2014    | Total     |
|-------------------------|---------|---------|---------|---------|-----------|
| HOME Funds <sup>2</sup> | 220,000 | 220,000 | 220,000 | 220,000 | 1,760,000 |
| CDBG Funds <sup>3</sup> | 294,000 | 294,000 | 294,000 | 294,000 | 2,352,000 |
| SHP Funds <sup>4</sup>  | 262,000 | 262,000 | 262,000 | 262,000 | 2,096,000 |

<sup>1</sup> A projection for 2014 is not available at this time. Therefore, this number represents an average of the three previous years.

<sup>2</sup> San Pablo is not eligible for State HOME funds. The federal HOME funds are administered through the Contra Costa Consortium and the funds are not annually allocated to the City. They are allocated to projects as they come forward. Therefore, while about \$220,000 was allocated to projects in San Pablo on an annual basis between 2004-09, it is not at all certain that this level of funding will continue, however it is used as the basis of projections in this table. The City could easily receive more or less HOME funds depending on if viable projects present themselves.

<sup>3</sup> CDBG funds shown for housing-related activities only. Furthermore, like HOME funds, it is impossible to accurately project future CDBG funding. However, judging from CDBG funds that were allocated for projects in San Pablo in 2004-09, about \$294,000 may be allocated annually.

<sup>4</sup> Like HOME and CDBG funds the \$262,000 annual allocation of SHP funds indicated in this table is only an estimation based on past funding from 2004-09. Future funding will likely vary.

Source: 2007-2014 City of San Pablo Housing Element

Financing of affordable housing often requires multiple funding sources that may have varying requirements. The developments below have been financed through a variety of sources, including Low Income Housing Tax Credits (LIHTC), Project Based Section 8 (HUD) and City loans. The expiration dates below are based on discussions with the project sponsors and review of information maintained by the California Housing Partnership Corporation. At this time, there are no units at-risk of conversion to market rate prices over the next 15 years.

# Future Housing Needs and Opportunities

## A Regional Housing Needs Allocation (RHNA)



The Regional Housing Needs Allocation (RHNA) process addresses housing needs across income levels for each jurisdiction in California. All of the Bay Area's 101 cities and nine counties are given a share of the Bay Area's total regional housing need. The Bay Area's regional housing need is allocated by the California Department of Housing and Community Development (HCD), and finalized through negotiations with the Association of Bay Area Governments (ABAG).

San Pablo's RHNA requires the city to ensure there is land available for a total of 449 new housing units between 2015 and 2023, with 59 percent of those units for households making more than moderate income, 17 percent for households making moderate income, 12 percent for low-income and 24 percent for very low income and extremely low income households (12% each). The total number of housing units and the distribution by income category requires the city to make sure there are adequate housing sites and programs to address a variety of housing choices, types and densities.

### Regional Housing Needs Allocation (RHNA) for the 2015 – 2023 Planning Period

|                              | Very Low<br>Income<br>0-50% | Low Income<br>51%-80% | Moderate<br>Income<br>81% -120% | Above<br>Moderate<br>Income<br>121+% | Total      |
|------------------------------|-----------------------------|-----------------------|---------------------------------|--------------------------------------|------------|
| El Cerrito                   | 100                         | 63                    | 69                              | 166                                  | 398        |
| Hercules                     | 220                         | 118                   | 100                             | 244                                  | 682        |
| Pinole                       | 80                          | 48                    | 43                              | 126                                  | 297        |
| Richmond                     | 438                         | 305                   | 410                             | 1282                                 | 2435       |
| <b>San Pablo</b>             | <b>56</b>                   | <b>53</b>             | <b>75</b>                       | <b>265</b>                           | <b>449</b> |
| Contra Costa<br>County Total | 5,264                       | 3,086                 | 3,496                           | 8,784                                | 20,630     |

Source: Association of Bay Area Governments, Final 2014-2022 Regional Housing Need Allocation by County. Yearly Income is based on a family of four.



## **B** Summary of Available Land for Housing



This section describes the housing development potential in San Pablo by analyzing the quantity of land available to accommodate residential development on vacant and underutilized sites with redevelopment potential. The realistic development potential for the planning period is determined, as is current zoning, General Plan land use and infrastructure capacity of potential sites are reviewed. The purpose is to compare San Pablo's residential development potential with the regional housing need

allocation for the current Housing Element planning period.

As one of the oldest cities in the East Bay, the majority of San Pablo's land area has already been developed. Current residential areas are primarily found in neighborhoods whose boundaries are defined by major roads, geographic features, and age of development. The City's older, southwestern half (east of 23rd Street) contains primarily one-story, small single-family homes constructed from the 1940s to 1960s. The neighborhood is aptly named Old Town and vacant infill sites seem to be most abundant here. San Pablo's northwestern and central areas contain both single-family homes and multifamily apartments. A diverse range of housing types may be found here in different styles and ages from the 1970s up to the 2000s. Across Interstate 80, the eastern half of the city is comprised primarily of large tract single-family homes. The steep, hilly terrain in this area is a major reason why the housing density is not as high as elsewhere in San Pablo.

Citywide, about 830 acres or 48 percent of San Pablo's total land area is dedicated to residential use, with low density single-family making up three-quarters of all residential land. The overall average density in 2009 is estimated to be about 11.9 units per acre. In total, available sites could accommodate 858 new housing units in San Pablo consistent with the San Pablo General Plan 2030 between 2015-2023.

### **Overview of the Inventory of Housing Sites** (See Appendix A)

For this Housing Element update, the City has identified a specific set of housing opportunity sites that are especially appropriate and likely for redevelopment over the planning period 2015-2023 for this Housing Element cycle (RHNA 5). The tables in Appendix A contain a list of opportunity sites identified for development, with a map shown prior to the tables identifying their location. These sites allow for the development of a wide variety of housing by right (without conditional use permit), including single-family, duplex, multifamily ownership and rental, factory-built or other manufactured housing, transitional housing, supportive housing, senior housing and other types of residential uses.

The tables in Appendix A also indicate both the maximum and realistic development potential of each site, as well as the connections to existing City infrastructure and services. In addition, the tables describe the existing uses on each site. Most of the sites are occupied by very low value or transitional uses, such as underutilized commercial, retail or parking lots, making them particularly attractive targets for redevelopment. The assessed value ratio (AV ratio) is also shown to indicate the level of utilization of each site.



The inventory of housing sites in San Pablo is organized into High Density Sites and Medium and Low Density Sites by their General Plan land use densities. The entire inventory consists of 129 sites grouped into 58 larger development sites. Sites are grouped when they are immediately adjacent to one another, share the same land use and present a logical development pattern.

High Density sites includes those sites located in the High Density Residential, Mixed Use Center North and Mixed Use Center South land use areas, with typical housing densities at 30 dwelling units per acre, 60 dwelling units per acre and 32 dwelling units per acre, respectively. Due to these densities, all of these sites have the potential to deliver lower income housing units per State law.

The Medium and Low Density sites include those sites located in the Commercial Mixed Use, Medium Density Residential, Residential Mixed Use and Low Density Residential land use areas, with typical housing densities ranging from 8 dwelling units per acre to 20 dwelling units per acre.

## **General Plan Designations and Consistency with the Zoning Ordinance**

The General Plan 2030 update initiated the first major step towards increasing San Pablo's potential to accommodate more housing in the future. The General Plan specifies typical land use densities of between 14 dwelling units per acre to 60 dwelling units per acre for mixed use sites located along the San Pablo Avenue and 23rd Street corridors. Single use residential areas along both corridors will also be re-designated from medium density residential to high density residential. The next step involves amending the Zoning Ordinance to complete this shift in land use priorities (see Program H-3.2.1), which will ensure consistency with the density standards depicted in the General Plan 2030.

For the purpose of calculating housing potential, this Housing Element relies on the average expected densities established by the General Plan 2030. The default densities established in the existing Zoning Ordinance are not used because standards in that document will no longer be up-to-date within a few months.

New land use designations in the General Plan 2030 serve as enforceable development standards for the purpose of zoning until the Zoning Ordinance is revised. The General Plan land use categories for available housing sites are described below:

- a. **Low Density Residential (LDR)** — This designation is primarily intended for detached single-family homes. Sites located in Low Density Residential areas have an average expected density of 8.0 units per acre and are expected to accommodate above moderate-income units. These sites are mostly located in infill areas in established neighborhoods east of San Pablo Avenue.
- b. **Medium Density Residential (MDR)** — This designation is primarily intended for attached housing, duplexes, townhomes or apartments. Sites located in Medium Density Residential areas have an average expected density of 18.0 units per acre.
- c. **High Density Residential (HDR)** — This designation is primarily intended for townhomes or apartments or condominiums with four stories and or more. The average expected density is 30.0 units per acre.
- d. **Mixed Use Center North (MUCN)** — This designation is intended for townhomes or apartments or condominiums, above or next to retail. The mix of uses is expected to be approximately 70 percent residential and 30 percent non-residential. The average expected density is 60.0 units per acre.
- e. **Mixed Use Center South (MUCS)** — This designation is intended for duplexes, townhomes or apartments, above or next to retail, offices and public uses. The mix of uses is expected to be approximately 20 percent residential and 80 percent non-residential. The average expected density is 32.0 units per acre.
- f. **Commercial Mixed Use (CMU)** — This designation is intended for townhomes, apartments or condominiums, above or next to retail, service and office uses. The mix of uses is expected to be approximately 50 percent residential and 50 percent non-residential. The average expected density is 20.0 units per acre. Residential uses are allowed only when the commercial FAR is 0.50 or greater. The residential units are expected to be mainly market rate units (moderate income).

- g. **Residential Mixed Use (RMU)** — This designation is intended for townhomes or apartments or condominiums, above or next to retail, service, and office uses. The mix of uses is expected to be approximately 65 percent residential and 35 percent non-residential. The average expected density is 14.0 units per acre. The residential units are expected to be mainly market rate units (moderate income).

Although the mixes, floor area ratio and unit per acre density written in each General Plan land use category are not absolute, they do and will serve as a guide to developers to demonstrate City intentions. Even if actual development does not follow the standards exactly, the City has identified what the community would like to achieve when these sites are developed.

As part of updating the Zoning Ordinance 100 sites in the housing land inventory are expected be rezoned for General Plan consistency. The development potential of these sites, potentially providing 677 units, will be contingent on the City implementing Program H-3.2.1, which is the update of the Zoning Ordinance in 2015. Rezoning is shown in the table below.

#### Expected Sites to be Rezoned in 2015

| General Plan Land Use        | New Zoning Designation | Average Allowable Density (units/acre) | Number of Sites to be rezoned | Number of Units on land to be rezoned |
|------------------------------|------------------------|----------------------------------------|-------------------------------|---------------------------------------|
| High Density Residential HDR | R4                     | 30.0                                   | 14                            | 168                                   |
| Low Density Residential LDR  | R1, R2                 | 8.0                                    | 3                             | 4                                     |
| Mixed Use Center North MUCN  | MUCN                   | 60.0                                   | 7                             | 148                                   |
| Mixed Use Center South MUCS  | MUCS                   | 32.0                                   | 6                             | 34                                    |
| Commercial Mixed Use CMU     | CMU                    | 20.0                                   | 40                            | 225                                   |
| Residential Mixed Use RMU    | RMU                    | 14.0                                   | 30                            | 97                                    |
| <b>Total</b>                 | <b>—</b>               | <b>—</b>                               | <b>100</b>                    | <b>677</b>                            |

Source: City of San Pablo 2014

### Smaller Sites and Lot Consolidation Opportunities

As described earlier, San Pablo is located in an urbanized portion of Contra Costa County and has no unconstrained vacant land on which new housing can be constructed. Nonetheless, this was also true during the last two Housing Element cycles and the City demonstrated that affordable housing could be built in San Pablo despite a lack of vacant land. In fact, high land costs and a



limited supply of vacant land constitute conditions ripe for more intensive, compact, infill and redevelopment in line with the goals of the General Plan 2030 and this Housing Element.

Many of the sites identified in the inventory are small, less than a half-acre in size. However, a vast majority of these sites are located adjacent to each other, giving rise to the possibility of consolidation into larger development sites. During field surveys conducted for the Housing Element, site consolidation opportunities were evaluated. Where sites occur next to each other, with compatible land uses and when they present a logical development possibility, they are treated as one larger site in this Housing Element. As a result of this, 58 logical development sites are grouped out of the 127 sites.

Development trends in San Pablo indicate that this is a very common trend. Many housing projects, either proposed or actually built, involved the consolidation of several smaller adjoining lots into a larger site, often with different land ownership at the time when a project was proposed. Examples of these developments include:

- a. **El Paseo Family Apartments.** This multifamily development, completed in 2008, consolidated two sites to create a larger 6.6 acre site for development.
- b. **Giant Road/Pulte Homes Family Apartments.** This multifamily development, completed in 2007, involved combining two sites to create a larger 4.3 acre site for development.
- c. **College Center Shops.** This commercial development along San Pablo Avenue opposite Love Grove Avenue was completed in 2009 and involved consolidating 7 sites to create an 8.5 acre site for development.

In past decades, many projects in San Pablo were built on single lots. But as the City becomes more developed and its population continues to grow, vacant single lots that are large enough to accommodate a project will become harder to find. Furthermore, one-third of all the sites proposed for this housing element are vacant sites. Of the remaining sites that are not vacant, almost all (84 percent) are located where the City wants to see new development occur. Many are single-story buildings built more than 30 years ago, and they are in poor condition. There are compelling reasons for owners to agree to lot consolidation rather than leave their sites empty or allow their buildings to continue to deteriorate.



Additionally, many of the 58 logical, grouped development sites shown in Appendix A share the same owner. For example, of those groups with three sites together, six out of eight contain



sites where at least two of the sites are owned by the same person/entity. Similarly, two out of three groups with four sites together have at least two of the sites owned by the same owner. The General Plan 2030 and Housing Element Program H-3.2.4 contain numerous incentives for lot consolidation to occur.

## **Market Trends for Mixed Use and Recent Development Activity**

The concept of mixed use, particularly mixed use with residential as the primary use and retail or office as the ancillary use, has been gaining in popularity in the San Francisco Bay Area since the late 1990s when high energy prices and the threat of climate change became apparent. The rationale in support of mixed use is that a concentration of higher density housing and employment centers along major transportation corridors increases the convenience of public transit and may encourage reduced use of private automobiles with a corresponding reduction in vehicular fuel consumption. Additionally, mixed use developments provide the opportunity for people to live within walking distance of employment and/or shopping, which in turn bring vitality to these areas.

Some city governments were quick to embrace the concept of mixed use by changing their land use policies to allow mixed use within their jurisdictions. In this aspect, San Pablo is a late-comer. The City did not begin to promote mixed use in its General Plan until recently and, as a result, is late to reap the benefits mixed use development can bring. While General Plan expectations were impacted by the downturn in the economy over the last several years, recent projects either proposed or approved by the City demonstrate the development potential of housing sites, including mixed use sites, under current development standards. Specific projects include:

- a. **Laurel Terrace** (entitlements approved) — Laurel Terrace is an approved development located at Plaza San Pablo (a mixed use master planned development) on San Pablo Avenue. The project will include 119 units of affordable housing, a manager's unit, a community center, private courtyards and a parking structure. Combined, the development will have 120 apartments, comprised of 97 one-bedroom apartments, 22 two-bedroom apartments and one three-bedroom manager's apartment. A total of 119 units will provide affordable housing to seniors 55 years old and above for a term of no less than 55 years.
- b. **Abella Development** (entitlements approved) — Abella Development comprises 21 new single-family townhome units that are currently being built (as of December 2014). There is the potential for an additional 60 units to be built.

In addition, the tentatively proposed (no application submittal to date) Triangle Mixed Use Project is expected to include 20 housing units along with Commercial/Office space. The project is located at San Pablo Avenue/El Portal/Rumrill.



## Realistic Development Potential

The table below shows the affordability of new development based on the realistic density for site designations under the General Plan 2030. The level of affordability is based on density, with sites over 30 units per acre having the potential for lower income housing, sites from 14-29 units per acre having the potential for moderate income housing and sites below 14 units per acre having the potential for above moderate income housing.

Use of densities to determine affordability is based on State law (Government Code Section 65583.2(c)(3)(B) allows local governments to elect the option of utilizing “default” density standards that are “deemed appropriate to accommodate housing for lower income households.”). In other words, the density creates the opportunity for lower income housing affordability. However, when sites actually develop, it is probable that a mix of incomes will result from the new units being added to the City’s housing inventory.

### Housing Potential By Income Level

| General Plan Land Use                                                                       | MUCN       | MUCS       | HDR        | CMU        | MDR      | RMU       | LDR       | Total      |
|---------------------------------------------------------------------------------------------|------------|------------|------------|------------|----------|-----------|-----------|------------|
| Average Density (du/acre)                                                                   | 60/ac      | 32/ac      | 30/ac      | 20/ac      | 18/ac    | 14/ac     | 8/ac      |            |
| Lower Income Housing Potential Based on Density (30+ u/ac)                                  | 148        | 105        | 240        | 0          | 0        | 0         | 20        | 513        |
| Moderate Income Housing Potential Based on Density (14-29 u/ac)                             | 0          | 0          | 0          | 225        | 8        | 97        | 0         | 330        |
| Above Moderate Income Housing Potential Based on Density                                    | 0          | 0          | 0          | 0          | 0        | 0         | 15        | 15         |
| <b>Total</b>                                                                                | <b>148</b> | <b>105</b> | <b>240</b> | <b>225</b> | <b>8</b> | <b>97</b> | <b>35</b> | <b>858</b> |
| MUCN - Mixed Used Center North                                                              |            |            |            |            |          |           |           |            |
| HDR - High Density Residential                                                              |            |            |            |            |          |           |           |            |
| CMU - Commercial Mixed Use                                                                  |            |            |            |            |          |           |           |            |
| MUCS - Mixed Used Center South                                                              |            |            |            |            |          |           |           |            |
| LDR - Low Density Residential                                                               |            |            |            |            |          |           |           |            |
| Includes the assumption that 20 Secondary Units will be added in existing residential areas |            |            |            |            |          |           |           |            |

Source: City of San Pablo, 2014

Besides providing base information on site availability and development potential, the site inventory additionally lists the assessed value ratio (AV ratio). This analysis is intended to supplement information gathered from field observations to help determine whether a particular site is underutilized and whether it has a high, good, average or low potential for development within the 2015-2023 planning period of the Housing Element.

The AV ratio is given by the ratio of improvement value of a particular property over the value of land, both of which were obtained from the County Assessor's Office. On a fully developed site, the value of improvements to land are typically at least 3, so when the ratio is 2 or less, this is an indicator that the site is underutilized, and possibly being held for future development. A site with a ratio of zero means the site is either vacant, or information cannot be found for the assessed value. The AV ratio is listed in the table for reference only, although it is not always a good indicator to determine whether a site is suitable for development.

The residential to non-residential mix of uses for each land use category (for example, 70 percent residential to 30 percent non-residential for the Mixed Use Center North land use) are not arrived at arbitrarily. The assumptions for these estimates is based on careful, methodical calculations, including:

- a. **Type of Land Available.** Before deciding on a particular mix, City planners and consultants first looked at the type of land available (the location, typical plot size, and surrounding land uses) to decide on an appropriate type of use and building envelope.
- b. **Linkage with the City's Vision.** Next, this analysis had to be reconciled with the vision of San Pablo as envisioned by residents during General Plan community meetings, for example, the types of uses residents preferred at the Mission Plaza site (where Mixed Use North will be developed) and the number of stories that would be appropriate at that location.
- c. **Market Study.** At the same time, the City commissioned a Market Study in February 2010 to analyze the market potential for the types of mixed uses along San Pablo Avenue, both in the short term (2015) and in the long term (2030). The market study helped to inform City planners of the market trends and the amount of retail, office, and commercial floor space as well as rental and ownership housing that San Pablo could conceivably support and develop annually. Consultants hired by the City also put their expertise of designing similar mixed use areas in the Bay Area to good use, such as those in the General Plans for Concord, Emeryville, San Bruno, and South San Francisco.
- d. **Building Models Tested.** All of this information was then synthesized to develop building models in 3D to test different mixes of uses on real sites (for example, 70 percent residential versus 80 percent residential, with ground floor retail at the Mission Plaza/Mixed Use Center North location).
- e. **Comparison with Projections.** Lastly, the dwelling unit and commercial floor areas that could be created under different scenarios for all the proposed land uses were compared with ABAG projections and the aforementioned market study to select the best mix, for each land use, considering its overall impact.

Based on this methodology, the mixes for each land use were determined. They were chosen to cater to design intentions, and to respond to the community's vision, market conditions, regional population projections, and the site constraints of each location. Although the mixes, floor area ratio and unit per acre density written in each General Plan land use category are not absolute, they do and will serve as a guide to developers to demonstrate City intentions. Even if actual development does not follow the standards exactly, the City has made a good faith effort in a consistent way the desired development in these areas.

Following are maps contained in the San Pablo General Plan 2030. The first is the Land Use Plan and the second displays distances to services. The significance of these maps is two-fold: (1) to illustrate the location of future higher density and mixed use development; and (2) to illustrate distances to services that can relate potential affordable housing developments to criteria for Low-Income Housing Tax Credit (LIHTC) funding.

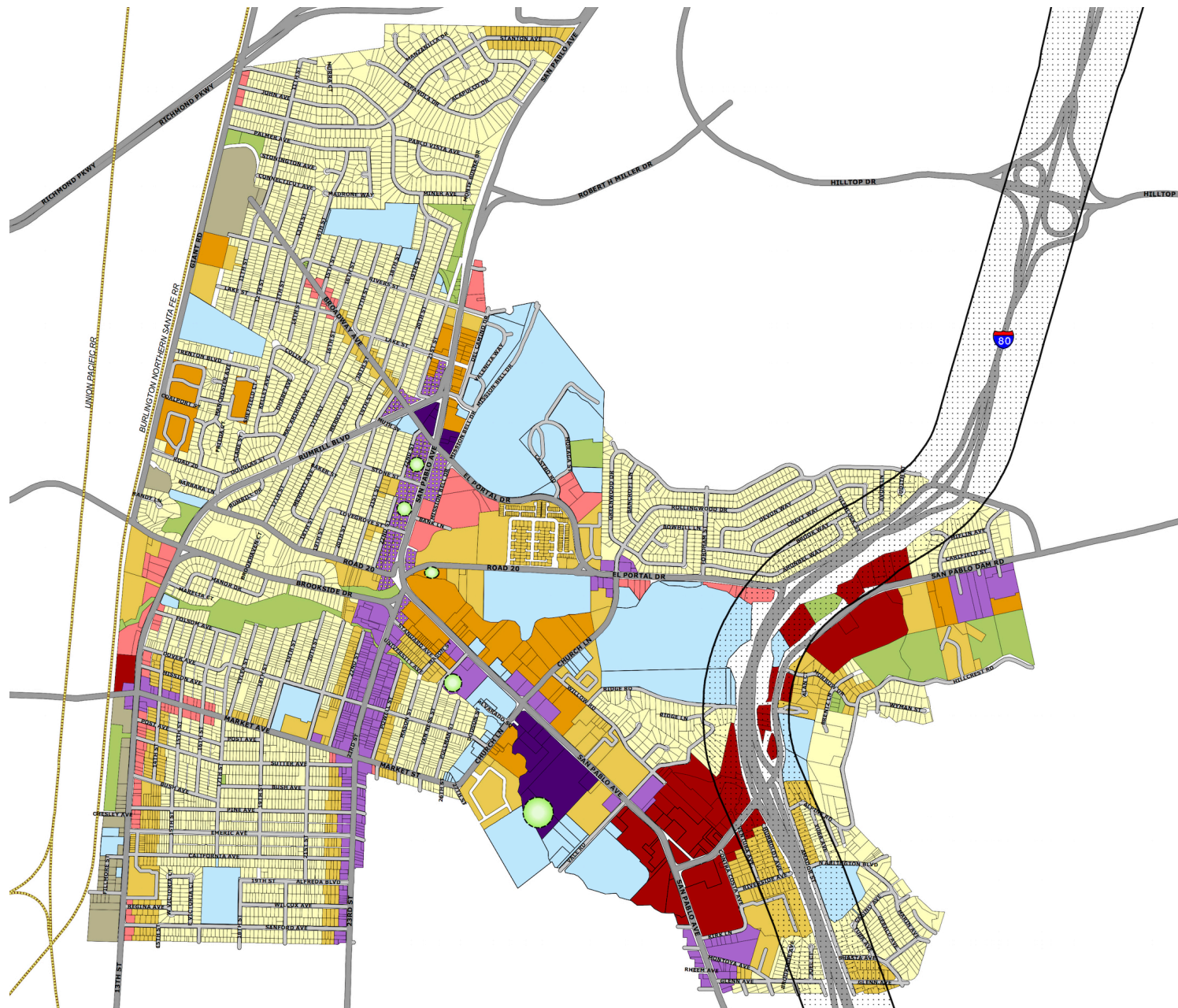
LIHTC is the primary federal program to encourage the production of affordable rental housing for low-income households. Financed by the federal government but administered by each state, it subsidizes the acquisition, construction and/or rehabilitation of rental property by private developers. LIHTC accounts for the majority — approximately 90 percent — of all affordable rental housing created in the United States today. Each state is allocated about \$2 in credits per



resident, which state and local officials award as they see fit to projects that meet the law's criteria for affordable rents. The general criteria for making projects competitive for LIHTC financing incentives include proximity to transit, community facilities and services.

The LIHTC program aligns itself well with the smart growth principles contained in the San Pablo General Plan 2030. Smart growth principles integrate transportation and land-use decisions by

encouraging more compact, mixed-use development within existing urban areas that discourages dispersed, automobile-dependent development at the urban fringe or in lower density outlying areas. Another main concept of smart growth is the decentralization of services so that people may access local services — retail, service industry, schools, recreation, etc. — through alternative modes of travel, such as walking, bicycling and taking the bus. As a result, a land use pattern is established so that public facilities, retail and other commercial services are supported by residential uses and streets are designed to accommodate non-automobile traffic. This means they are safer and slower than streets designed mainly to move automobile traffic or to transport people to larger, centralized services and businesses.



## General Plan Land Use Diagram

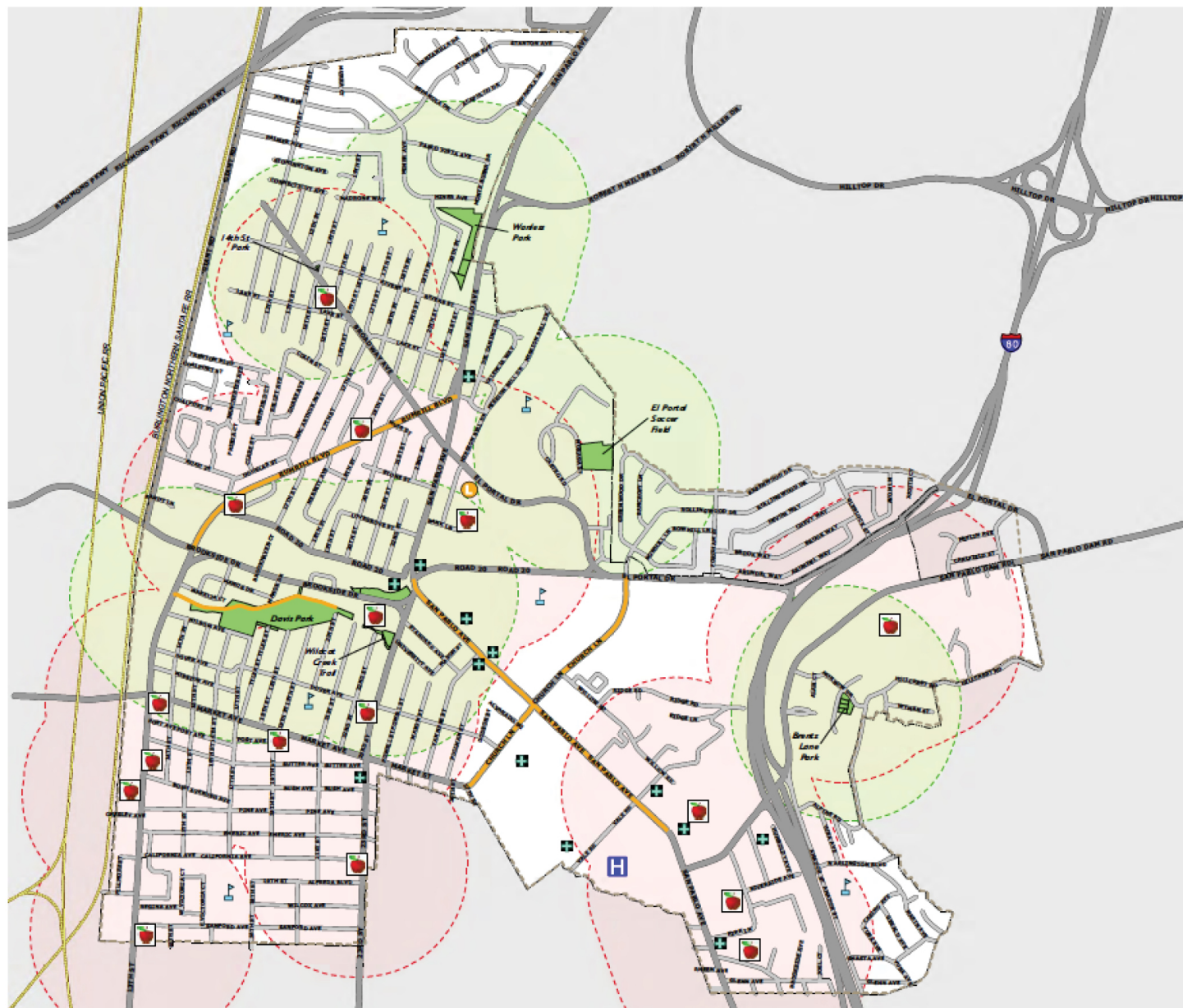
- Mixed Use Centers\*
- Residential Mixed Use
- Commercial Mixed Use
- Regional Commercial
- Neighborhood Commercial
- High Density Residential
- Medium Density Residential
- Low Density Residential
- Industrial Mixed Use
- Public/Institutional
- Parks/Recreation
- Potential Park Location
- Air Quality Health Risk Overlay Zone
- Major Roads
- Minor Roads
- Railroads

\*Please see the General Plan for designation description.



0 0.25 0.5  
Miles

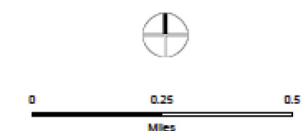




## Distances to Services in San Pablo

- Schools
- Supermarkets and Corner Grocery Store
- Library
- Hospital
- Other Medical-Related Facilities
- Existing Bicycle Routes\*
- Parks
- Supermarkets/Corner Grocery Stores: 5 min Walking Distance
- Parks: 5 min Walking Distance
- Planning Area
- City Limits
- Streets & Highways
- Railroads

\*Please refer to Figure 5-5 for proposed bicycle routes.



Source: San Pablo General Plan 2030

## Ability to Meet the City's RHNA for the 2015-2023 Planning Period

The table that follows the two maps shows the City's ability to meet its RHNA for the 2015-2023 Housing Element planning period. The analysis is based on the default density assumptions built into State law. Regardless of the density category, however, it is expected that developments built at higher densities (30 or more units per acre) will end up being available not only for lower income households but also for moderate and above moderate-income households. The rationale behind the table is described above and in Appendix A of the Housing Element.

### City of San Pablo Ability to Address Its Regional Housing Needs Allocation (RHNA) for the 2015-2023 Planning Period

Units Built/Approved or In the Planning Process (in the Pipeline) Since January 1, 2013 and Units Provided Through Housing Element Programs or Existing Zoning

| Category                                                                              | Very Low Income | Low Income | Lower Income SUBTOTAL* | Moderate Income | Above Moderate Income | Total       |
|---------------------------------------------------------------------------------------|-----------------|------------|------------------------|-----------------|-----------------------|-------------|
| <b>2015-2023 Planning Period RHNA</b>                                                 | <b>56</b>       | <b>53</b>  | <b>109</b>             | <b>75</b>       | <b>265</b>            | <b>449</b>  |
| <b>Units Built or In the Pipeline as of December 1, 2014**</b>                        |                 |            |                        |                 |                       |             |
| Laurel Terrace                                                                        | 97              | 22         | 119                    | 1               | 0                     | 120         |
| Abella Development                                                                    | 0               | 0          | 0                      | 21              | 0                     | 21          |
| Subtotal                                                                              | 97              | 22         | 119                    | 22              | 0                     | 141         |
| <b>Remaining 2015-2023 RHNA Need</b>                                                  | <b>-41</b>      | <b>31</b>  | <b>-10</b>             | <b>53</b>       | <b>265</b>            | <b>308</b>  |
| <b>Realistic Capacity for New Units Potential Under the 2015-2023 Housing Element</b> |                 |            |                        |                 |                       |             |
| Available Sites 30+ Units/Acre (MUCN, MUCS, HDR)                                      | 0               | 0          | 493                    | 0               | 0                     | 493         |
| Available Sites 14-30 Units/Acre (CMU, MDR, RMU)                                      | 0               | 0          | 0                      | 330             | 0                     | 156         |
| Available Sites Less than 14 Units/Acre (LDR)                                         | 0               | 0          | 0                      | 0               | 15                    | 15          |
| New Second Units (20 total over 8 years)                                              | 15              | 5          | 20                     | 0               | 0                     | 20          |
| Subtotal                                                                              | 15              | 5          | 513                    | 330             | 15                    | 684         |
| <b>Remaining Adjusted RHNA</b>                                                        | <b>-56</b>      | <b>26</b>  | <b>-523</b>            | <b>-277</b>     | <b>250</b>            | <b>-376</b> |

\*The "Lower Income SUBTOTAL" adds together the very low and low income units required under RHNA

\*\*\*Units in the Pipeline" include units approved (permits issued or entitlements completed)

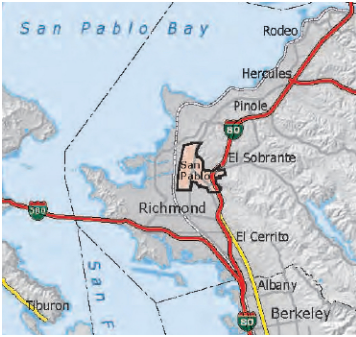
\*\*\*Lower income units can be considered affordable for Moderate and Above Moderate Income households



As can be seen in the table above, the City has adequate sites to meet its total Regional Housing Needs Allocation (RHNA) for the 2015-2023 Housing Element planning period of 449 units, with an 825 unit development capacity, including secondary dwelling units. In addition, the City has sufficient sites at higher densities to meet its RHNA by income category.



## C Potential Environmental Constraints to Housing



Environmental factors such as topography, soils, landslides and seismic hazards, and noise, are constraints to housing development in the City. The San Pablo General Plan 2030 takes these factors into account in establishing policies for residential and mixed use development in the Land Use Element. Where development is planned, the constraints can be mitigated through appropriate design and environmental planning.

### Noise

The major sources of noise in San Pablo are related to vehicular traffic including automobile and truck traffic, particularly in areas along Interstate 80. Rail operations also contribute to the noise environment of the City. The BNSF railroad corridor along Giant Road at the western edge of the Planning Area carries primarily freight trains. These trains generate high noise levels and their drivers are required to sound train whistles when crossing roadways at-grade. According to the General Plan 2030, noise levels range from 60 to 70 dB at 100 feet from the railroad tracks.

New development for residential uses is not be permitted in areas exceeding 70 dBA (decibels on a A-weighted scale) or an average of 50 dBA hourly. At night, the standard is a maximum of 65 dBA or 45 dBA hourly. Only two sites (APN 421-290-020 and 416-013-007), identified as potential housing sites for this Housing Element, are located within the 65 dB noise contour. Future development on those sites will need to provide effective noise mitigation measures to bring the exterior noise levels down to an acceptable level. A complete noise analysis and report will also be required for project approval.

The San Pablo General Plan 2030 includes a number of policies to reduce the impact of noise on housing development adjacent to noise sources. These policies include requiring a noise study and mitigation measures for all residential development to achieve the 'normally acceptable' standard for exterior noise. For single-family and duplex homes the standard is 65 dBA and below, and for multifamily and mixed use development, the standard is 70 dBA and below.

### Geologic and Seismic Hazards

Geologic hazards, including landslides, mudslides, and erosion, can be related to seismic activity but can also occur independently. The highest potential for future landslides exists in the upland areas at the northern and eastern edges of the San Pablo Planning Area, particularly during the rainy season from the end of October to early February.

Besides landslides, San Pablo is susceptible to earthquakes due to its location in the San Francisco Bay Area. Major earthquakes have affected the City in the past and may be expected to occur again in the future. There are approximately 30 known faults in the Bay Area that are considered capable of generating earthquakes. The most prominent faults considered most likely to generate large earthquakes are the Hayward Fault and Wildcat Fault. The Hayward Fault is considered a source of high earthquake hazard in the entire City. The fault runs approximately in a northwest to southeast direction directly beneath the City. The Wildcat fault is considered a branch of the Hayward Fault and transects the latter. In addition to these two faults, San Pablo may also experience earthquakes if a rupture occurs in the Rodgers Creek Fault Zone, the San Andreas Fault Zone, the Concord Fault, and the Calaveras Fault.

To mitigate potential impacts from landslips and earthquakes, the San Pablo General Plan includes a policy that requires a thorough evaluation of geologic and soil conditions as part of the development review process and all development to meet applicable state and local building standards. Additionally, policies set specific requirements for development on hillsides over 30 percent slope to reduce the risk of landslides. Implementation of mitigation policies can significantly reduce the impacts from geologic and seismic hazards on future residential development.

## **Slope Considerations**

In general, areas with significant slope constrain housing development by reducing the number of units per acre, which also forces the cost of land to increase as construction costs rise. Not only do hillside areas hinder development of higher density housing, they also discourage lower priced housing as the cost of land improvements increases. In San Pablo, hillside areas can be found to the east of San Pablo Dam Road. Most of the areas with greater than 15 percent slope are zoned as permanent open space (POS). Of all the potential housing sites identified, only 6 out of 127 sites are located in areas with a slope greater than 15 degrees. To mitigate any potential impacts from hazards resulting from building on slopes, the General Plan 2030 sets strict requirements for development on hillsides.

## **Flooding**

Flood-prone areas in San Pablo are generally located in low-lying areas in the western part of the City and in areas close to creeks. According to flood zone maps provided by the Federal Emergency Management Authority (FEMA), parts of the areas west of San Pablo Avenue and 23rd Street are located on a 500-year flood plain and parts of the areas west of Rumrill Boulevard are located on a 100-year flood plain. Additionally, there are flooding areas in the areas adjacent to San Pablo and Wildcat Creeks, and to a lesser extent, Rheem Creek. All three creeks flow from east to west and could flood after heavy storms. Of the potential housing sites identified, 30 of the 127 sites (about 24 percent) are located within a flood plain.

The City addresses the dangers of flooding by implementing a channel maintenance program to keep debris from collecting near culverts and channels to help drains divert water during storms. The San Pablo General Plan includes policies that require adequate building setbacks for development adjacent to creeks. It also includes a policy to annually review the Land Use Element to identify areas subject to flooding according to the latest FEMA maps, and amend the General Plan as necessary. Besides these measures, the City regularly advises residents to purchase flood insurance to protect their homes against disaster. When flooding is in the weather forecast, sand bags are available free of charge to San Pablo residents at the City Corporation yard to prevent flooding.

Per State law, Government Code Section 65302 Chapter 369, Statutes of 2007 (AB 162), the Housing Element is consistent with the Conservation and Safety Elements of the San Pablo General 2030 (adopted in 2011), which includes analysis and policies regarding flood hazard and flood management.

## **Water**

Water supply to the Planning Area is provided by the East Bay Municipal Utility District (EBMUD), which derives its water source from the Mokelumne River in the Sierra Nevada. This pristine water is transmitted, via aqueduct, to storage and treatment facilities throughout EBMUD's service area, and then distributed to customers. EBMUD operates five terminal reservoirs within the East Bay areas of Briones, Chabot, Lafayette, Upper San Leandro and San Pablo.

The total capacity of the EBMUD water supply system is constrained by the inherent dependence on seasonal rainfall and collected snowpack in the Sierra Nevada watershed. On an average annual basis, approximately 90 percent of the water used by EBMUD comes from this source. The secondary source of water is the runoff from local watersheds at EBMUD's terminal reservoirs in the East Bay area. The total average water production is about 181 million gallons per day (mgd), with San Pablo's estimated share of the total, calculated using proportionate share of the total population, being about 4.2 mgd or (2.3%) of the total.

EBMUD has no problem meeting water demand in a normal, non-drought year. However, in a one-year drought, EBMUD expects a demand-to-supply shortfall of five percent. The expected shortfall becomes greater the longer the drought lasts. The water supply is insufficient to meet customer needs even if aggressive water conservation and recycling programs are put in place in a multi-year drought. This water supply insufficiency not only affects San Pablo, but also many other East Bay communities such as Berkeley, Oakland, Richmond and Lafayette.

To improve water supply reliability in future droughts, EBMUD is adopting a multi-pronged approach to reduce water demand, increase water storage capacity and find alternative sources of water supply. Some ongoing programs include the Freeport Regional Project, Seawater

Deslination Research and Groundwater Banking Program. Additionally, the City also adopted the “7 principles of Bay Friendly Landscaping and Gardening” to encourage the use of native plants, which will help to conserve water. In addition, EBMUD provides residents with water audits upon request to help assist in water conservation. These efforts should improve the water supply situation during the planning period.

## **Wastewater**

Wastewater treatment and disposal services in the City of San Pablo are provided by the West County Wastewater District (WCWD), which has a service area of 16.9 square miles which includes the City of San Pablo, all of the northern subdivisions of Richmond, portions of the City of Pinole, and the communities of El Sobrante, East Richmond Heights, Tara Hills, Rollingwood and Bayview and portions of the unincorporated County. The wastewater collection system consists of 242 miles of sewer gravity pipelines, 18 pumping stations, 11 miles of force mains, and a wastewater treatment plant located in North Richmond. The treatment plant has a hydraulic capacity of 12.5 mgd. The City’s projected wastewater flow, per the General Plan 2030, is below the capacity of the plant. As such, wastewater discharge and treatment capacity is expected to be sufficient for the current housing planning period.



## **Overall Infrastructure Availability**

Much of San Pablo’s infrastructure is old, however, the systems can still accommodate the projected housing needs during the Housing planning

period. The cost of infrastructure improvement required for residential development is borne by the developers. For large subdivisions, certain improvements may be required as conditions of approval of the tentative map. These include frontage improvements like curbs and sidewalks, storm drainage and sanitary sewer improvements, water supply and other improvements to street lighting, fire hydrants, street trees and shrubs. Improvements to existing infill parcels are typically not necessary. All of the infill parcels identified in the Housing Element have sufficient infrastructure availability for electricity, water and sewer to allow development. As a result, infrastructure does not pose a constraint to development in San Pablo.

## **D** Potential Governmental Constraints to Housing



It is in the public interest for the government to regulate land use and building standards to protect the general welfare of the community. On the other hand, stringent regulations, processing fees and lengthy procedures can potentially deter private enterprise from developing housing and end up impacting the City's ability to meet its housing goals.

The City of San Pablo regulates the use of land within the City limits through the General Plan, the Zoning

Ordinance, the Subdivision Ordinance, and building codes and standards.

### **Regional Policies and Programs**

#### **Contra Costa County Measure J – 2004**

This initiative, approved by County voters in 2004, provides for the continuation of the County's half-cent transportation sales tax for 25 more years. In addition, Measure J includes revisions to the County's existing Growth Management Program to encourage the provision of more housing in some communities. It includes a requirement that any new ULL must be established by mutual agreement by both the County and cities. It also contains "Transportation for Livable Communities" component to encourage more transit-oriented, pedestrian-and bicycle-friendly communities, and more affordable housing. Since one of the intents of the Measure is to increase the availability of affordable housing, Measure J is not considered a constraint.

#### **Contra Costa County Measure L – 2006**

This initiative, approved by county voters in 2006, extends the term of the County's ULL to the year 2026 and requires voter approval to expand the line by more than 30 acres. In December 2006, the City of San Pablo adopted the County's ULL by resolution of the City Council (2006-167). The City could have adopted its own ULL, but chose to adopt the County's. The adoption of the County's ULL has a positive fiscal impact on the City as it provides "Measure J" Return-to-Source monies. Measure L is not considered a constraint to housing since the City can review and change the ULL by voter initiative when a need arises in the future. Furthermore, it should be noted that while a small number of housing sites identified in this Housing Element are outside of the ULL, none of the housing sites identified for lower income (higher density) housing are located outside of the ULL.

#### **City of San Pablo General Plan 2030**

In the summer of 2008, the City began the process of comprehensively updating its General Plan, which had been in use since 1996. The new General Plan, adopted in 2011, has a time

horizon of up to the year 2030. A primary goal of the update was to fundamentally revise the existing land use categories and introduce mixed-use land uses. The switch from single-use commercial to mixed use is driven by necessity in San Pablo. Because of the dearth of large-tract developable land in the City, the only way to introduce more residential into the existing fabric of development without disturbing any established residential neighborhoods is to redevelop the commercial areas as mixed use areas. Moreover, mixed-use development has the benefit of reducing people's reliance on the automobile and encouraging local economic activity.

With community support behind the vision, City staff began the General Plan update process by identifying vacant sites for possible housing development. After all vacant sites were identified, City staff looked at existing underutilized commercial sites to gauge their suitability for redevelopment. This process was achieved through a variety of ways, including Geographic Information Systems (GIS) mapping, field surveys and reviews of aerial photographs. These studies were also informed by feedback from the community in the form of stakeholder interviews, community workshops, and surveys. The methodology for reviewing potential sites for housing is described earlier in sub-section B, Summary of Available Land for Housing.

The goals and policies in the General Plan 2030 Land Use Element are designed to accomplish two major objectives: To provide for a balanced and efficient land use pattern and enhance the visual character of the City. Overall, these land use goals and policies do not conflict with San Pablo's commitment to promote affordable housing opportunities. The updated General Plan strives only to ensure policies are relevant to today's concerns and comply with the latest State and federal regulations. Although some policies contained in the Land Use Element do add additional requirements such as minimum block length or pedestrian oriented development, they are meant to improve community design quality and are not expected to cause a constraint to residential development.

Along with the General Plan 2030, the San Pablo Avenue Specific Plan serves as the regulatory document to implement the General Plan land use classifications within the Specific Plan boundary. The Plan includes design guidelines, development regulations and an implementation strategy that will facilitate development of mixed use projects in the area.

### **General Location of New Development**

Higher intensity developable areas in San Pablo are located adjacent to San Pablo Avenue and 23rd Street. In these areas, the sites that exhibit the highest potential for redevelopment are those that are currently (1) underutilized with single-story retail; (2) being used as parking lots; or (3) have an assessed value of less than 1. The other area suitable for redevelopment is located east of Interstate 80 on hilly terrain near Princeton Plaza. Geographically, the identified sites can be grouped into the following five major groups:



- a. **Lower San Pablo Avenue corridor area, extending from Glenn Avenue in the South to Van Ness Street in the North.** This group includes development opportunity sites near the Lytton Casino and around the existing City Hall. A major site in the group is a large, 18-acre site that was formerly the location of Circle S and Alvarado mobile home parks. Development in this area is regulated by the policies contained in the San Pablo Avenue Specific Plan. All sites in this group are to be redeveloped for mixed use.
- b. **Upper San Pablo Avenue corridor, stretching along San Pablo Avenue from the junction of Road 20 to River Street.** This group includes opportunity sites west of San Pablo Avenue opposite McDonalds and KFC. The sites currently contain small, one-story neighborhood retail built from the 1960s to 1980s. The General Plan land use goal is to redevelop these sites and combine them into several large developments for mixed use, high-density residential or medium density residential use. Development in this area is regulated by the policies contained in the San Pablo Avenue Specific Plan.
- c. **23rd Street corridor area, stretching from Sanford Avenue in the south to Brookside Drive in the north.** This group includes vacant and underutilized sites on both sides of 23rd Street. Under the San Pablo General Plan 2030, these sites will be developed as mixed use, with about 25 percent dedicated to residential.
- d. **Underutilized sites east of San Pablo Dam Road.** This group includes four large parcels located east of San Pablo Dam Road that were previously zoned as commercial land. The General Plan 2030 re-designated them as medium density and high density residential.
- e. **Vacant and underutilized sites in Old Town.** Like the previous four groups, the sites found in Old Town are infill sites. However, unlike the others, many are only suitable for single-family homes and are scattered about with little or no opportunity for site consolidation for higher intensity development. The former library site on Market Avenue is a major exception and is planned for mixed-use development under the current Housing Element. The mobile home park behind the library presents a possibility for future redevelopment as well, but the mobile home site is an important housing resource and City policies aim to ensure the preservation of an adequate supply of affordable housing such as mobile homes.

### **General Plan Land Use Designations**

As described above, the San Pablo General Plan 2030 implements land use designations to allow for a mix of commercial, office, and residential uses and to promote walkability and transit use. Most of the new land use designations have densities sufficient to build more than 30 dwelling units per acre, which is in accordance with the default density established under State law to create opportunities for lower income housing. Land use categories that accommodate residential development include:

- a. **Low Density Residential.** Located at infill sites in Old Town and central San Pablo, the Low Density Residential designation allows for family detached development with a density range of up to 12.0 and an average expected density of 8.0 units per acre.
- b. **Medium Density Residential.** Located at sites along a major road, the Medium Density Residential designation allows for residential development at a density of 13.0 to 24.0 units per acre (with an average expected density of 18.0 units per acre). The designation is primarily intended for attached housing, duplexes, townhomes or apartments.
- c. **High Density Residential.** Located at sites along a major road, the High Density Residential designation allows for residential development at a density of 25.0 to 60.0 units per acre (with an average expected density of 30.0 units per acre). The designation is primarily intended for townhomes or apartments or condominiums with 4 stories and above.
- d. **Mixed Use Center North.** Located around the intersection of San Pablo Avenue and El Portal Drive, this designation allows for residential development at a density of 40.0 to 80.0 units per acre (with an average expected density of 60.0 units per acre). This designation is intended for multifamily apartment buildings.
- e. **Mixed Use Center South.** Located around the intersection of San Pablo Avenue and Church Lane, this designation allows for residential development at a density of 20.0 to 40.0 units per acre (with an average expected density of 32.0 units per acre) for the whole site. This designation is intended mostly for townhomes.
- f. **Commercial Mixed Use.** Located at sites all over the city, this designation allows for residential development at a density of 12.0 to 24.0 units per acre (with an average expected density of 20 units per acre). This designation is intended for townhomes and multifamily apartment buildings.
- g. **Residential Mixed Use.** Located primarily along San Pablo Avenue between Brookside Drive and El Portal Drive, this designation allows for residential development at a density of 10.0 to 18.0 units per acre (with an average expected density of 14 units per acre). This designation is intended for townhomes and multifamily apartment buildings.

Housing Element Program H-3.2.1 calls for the City's Zoning Ordinance to be updated in 2015, soon after the adoption of the 2015-2023 Housing Element to reflect the residential densities in accordance with the City's General Plan 2030, San Pablo Avenue Specific Plan and the 23<sup>rd</sup> Street Specific Plan.

## Zoning Ordinance Residential Zoning Requirements

Last updated in 2002, the City of San Pablo's Zoning Ordinance contains four residential base districts — R1 Single-Family District, R-2 Two Family District, R-3 Multifamily District and R-4 High-Density District. The table below summarizes development regulations for these districts, including building setback, height and parking requirements for single-family and multifamily residential zones. The development regulations establish maximum densities based on the availability of public services, traffic constraints and neighborhood character. The Zoning Ordinance also establishes an open space requirement of 300 square feet per unit for the R-3 and R-4 districts, and 350 square feet per unit for the R-2 district. This requirement has been established, in part, to meet community goals for open space and recreation. The minimum lot area for single-family housing is 5,000 square feet. For multifamily housing, the minimum lot size is 10,000 square feet.

| Residential Zoning Requirements                                 |                                                                       |                               |                                |                                 |
|-----------------------------------------------------------------|-----------------------------------------------------------------------|-------------------------------|--------------------------------|---------------------------------|
|                                                                 | R-1<br>Single-Family<br>District                                      | R-2<br>Two Family<br>District | R-3<br>Multifamily<br>District | R-4<br>High-Density<br>District |
| Minimum lot area<br>Interior parcels (square feet) <sup>1</sup> | 5,000                                                                 | 7,000                         | 10,000                         | 10,000                          |
| Minimum lot area<br>Corner parcels (square feet)                | 6,000                                                                 | 7,000                         | 10,000                         | 10,000                          |
| Minimum width (feet) <sup>1</sup>                               | 50                                                                    | 70                            | 100                            | 100                             |
| Maximum lot coverage (%)                                        | 45% <sup>2</sup>                                                      | 50%                           | 70%                            | 75%                             |
| Maximum density <sup>3</sup> (units/acre)                       | 12 (may be<br>exceeded for existing<br>parcels below<br>minimum size) | 18                            | 24                             | 48                              |
| Minimum setbacks (feet) <sup>4</sup>                            |                                                                       |                               |                                |                                 |
| - Front                                                         | 20                                                                    | 20                            | 15 <sup>5</sup>                | 15 <sup>5</sup>                 |
| - Side                                                          | 3-10 <sup>8</sup>                                                     | 5                             | See Note (6)                   | See Note (6)                    |
| - Rear                                                          | 15                                                                    | 15                            | 15                             | 15                              |
| Maximum height at roof peak (feet)                              | 27                                                                    | 27                            | 48                             | 75 <sup>7</sup>                 |
| Maximum stories                                                 | 2                                                                     | 2                             | 4                              | 6 <sup>7</sup>                  |
| Minimum open space (square feet)                                | -                                                                     | 350                           | 300                            | 300                             |

- 
- <sup>1</sup> Different standards apply for parcels not meeting the minimum parcel area or parcel frontage requirements.
- <sup>2</sup> Parcel coverage may be increased to 50% if two R-1 lots of 5,000 square feet or less are consolidated.
- <sup>3</sup> Maximum densities shown in this table may be increased pursuant to the state density bonus law for affordable housing.
- <sup>4</sup> Additional setbacks may be required for development adjacent to creeks or steep slopes to meet the requirements in Section 17.10.030B and other applicable laws, and to ensure safety of development from unstable soils.
- <sup>5</sup> A 20 foot setback is required if covered parking (garage or carport) is located in the front of the building.
- <sup>6</sup> There shall be an aggregate side yard equal to 20 % of parcel width up to a maximum aggregate side yard total of twenty-five feet, with the following minimums: 1. One- and two-story buildings: A minimum of five feet on each side property line; 2. Three-story buildings: A minimum of eight feet on each side property line; and 3. Four-story and higher: A minimum of twelve feet on each side of property line.
- <sup>7</sup> Within 75 feet of a R-1 or R-2 District, the height shall be limited to 40 feet eave height, 50 feet roof peak height, and 4 stories.
- <sup>8</sup> Depends on if for a first or second story and on parcel size and width.
- 

Source: City of San Pablo

The standards offer a considerable range of densities for residential development, from around 4 to 12 units per acre in the R-1 district, to a maximum of 48 units per acre in the R-4 district. Height limits also vary from 27 feet in the R-1 district to 75 feet in the R-4 district. This wide range of densities and height enables a range of housing types to be constructed, from single-story residential homes to multi-story elevator apartments. For smaller parcels that do not meet the standard minimum lot area or minimum width requirements, as shown in the table above, the City has alternative yard setback standards that are less stringent. These standards range from 3 feet (for a parcel of about 2,500 square feet) to 4 feet (for a parcel of about 4,500 square feet) at the first story.

The City works closely with developers to ensure these standards do not create a constraint to housing development, especially affordable housing projects. The Zoning Ordinance allows density bonuses and concessions for affordable housing, senior housing and other qualifying projects, in accordance with State law. Additionally, the City allows exceptions to height, setbacks and other standards on a case-by-case basis to ensure the feasibility of affordable projects.

San Pablo's development standards do not appear to be excessive and are not expected to pose any constraints to housing development.

## Housing Allowed in Non-Residential Zoning Districts

The Zoning Ordinance allows limited residential uses in a number of non-residential zoning districts — C-1 Light Commercial District, C-2 Heavy Commercial District, CR Regional Commercial District and M Industrial District. Multifamily dwellings are currently allowed in commercial districts with a use permit, while both single-family and multifamily units are allowed in the industrial district with a use permit (see list of permitted uses later in this sub-section).

### Non-Residential District Zoning Requirements for Housing

|                                                                                               | C-1        | C-2        | CR         | M    |
|-----------------------------------------------------------------------------------------------|------------|------------|------------|------|
| Minimum parcel area (square feet)                                                             | 2,000      | 10,000     | 10,000     | None |
| Maximum building height (feet)                                                                | 40         | 50         | 50         | 65   |
| Maximum residential density (only residential) (units/acre) <sup>1</sup>                      | 17.4       | 17.4       | 17.4       | None |
| Maximum residential density (mixed residential and non-residential) (units/acre) <sup>2</sup> | 21.8       | 21.8       | 21.8       | None |
| Maximum FAR (mixed residential and non-residential)                                           | 0.75       | 0.75       | 0.75       | 0.6  |
| Minimum setbacks (feet)                                                                       | See note 3 | See note 3 | See note 3 | None |

<sup>1</sup> If purely for residential use, the density shall not exceed one dwelling unit per two thousand five hundred square feet of parcel size.

<sup>2</sup> If for mixed use, the density shall not exceed one dwelling unit per two thousand square feet of parcel size.

<sup>3</sup> No front yard setback is required. No side yard setback is required except where the side of a parcel abuts upon the side of a parcel in an R district or a parcel on which a conforming residential use is located, in which case the side yard shall be not less than ten feet. No rear yard setback is required except where the rear of a parcel abuts on an R district or on a parcel on which a residential use is located, in which case the rear yard shall not be less than ten feet.

Source: City of San Pablo

As shown in the table, the minimum lot sizes for the C-1, C-2, and CR districts are 2,000, 10,000, and 10,000 square feet, respectively. Maximum building heights range from 40 to 50 feet for the commercial districts. While both the minimum lot size and maximum building heights are unlikely to negatively impact the development of multifamily housing, the relatively low density limits may discourage multifamily housing. According to the Zoning Ordinance, residential density must not exceed 17.4 units per acre (or 1 unit per 2,500 square feet) if a commercial lot is used purely for residential purposes, and it must not exceed 21.8 units per acre (or 1 unit per 2,000 square feet) if a commercial lot is used for mixed uses. This maximum allowable density would disqualify high-rise apartments or condominiums. It would allow only

limited residential uses in commercial zones. To maximize residential mixed-use, the Housing Element includes a program to update the Zoning Ordinance reflect the new General Plan Land Use designations for mixed use areas and increase the maximum density limits in commercial zones (see Program H-3.2.1). In addition, City has been, and will continue to be until the updated Zoning Ordinance is adopted in 2015, to enforce the new General Plan land uses and densities rather than the old zoning designations.

## Density Bonus Provisions and Other Incentives

The San Pablo Zoning Ordinance provides density bonuses for housing that includes certain percentages of very low, low, and moderate income housing, as well as for childcare facilities and for housing developed for seniors. Last updated in 2006, San Pablo's density bonus regulations closely follow State law and grant density bonuses on a sliding scale such that the amount of the bonus increases as the percentage of affordable units increases, until the maximum of 35 percent is reached. Applicants also receive a greater bonus for provision of very low income and low income units, as compared to the provision of moderate income units, as shown below:

- a. **Low-Income Units.** A density bonus of 20 percent is granted if 10 percent of the total units of a housing development are affordable to low-income households, as defined in Section 50079.5 of the Health and Safety Code. For each additional one percent increase above 10 percent units, the density bonus is increased by 1.5 percent, with a maximum density bonus of 35 percent of the maximum allowable residential density for the site.
- b. **Very Low Income Units.** A density bonus of 20 percent is granted if five percent of the total units of a housing development are affordable to very low-income households, as defined in Section 50105 of the Health and Safety Code. For each additional one percent increase above five percent in the proportion of units affordable to very low-income households, the density bonus shall be increased by 2.5 percent, with a maximum density bonus of 35 percent of the maximum allowable residential density for the site.
- c. **Senior Housing Development.** A density bonus of 20 percent is granted if a housing development qualifies as a Senior Citizen Housing Development, as defined in Section 51.3 of the Civil Code.
- d. **Moderate-Income Units in Condominium and Planned Developments.** A density bonus of five percent if 10 percent of the total dwelling units in a condominium project is granted, as defined in Subdivision (f) of, or in a Planned Development, as defined in Subdivision (k) of Section 1351 of the Civil Code, if the units are affordable to persons and families of moderate-income. For each additional one percent increase above the 10 percent units affordable to moderate-income households, the density bonus will be increased by one



percent, up to a maximum of 35 percent of the maximum allowable residential density for the site.

Additionally, incentives are available to affordable housing units and other qualifying projects in connection with the application for a density bonus. The number of incentives granted varies depending on the proportion of affordable housing being incorporated, as follows:

- a. One incentive or concession for residential projects that includes at least 10 percent of the total units for low-income households, at least five percent for very low-income households, or at least 10 percent for persons or families of moderate-income in a condominium or planned development.
- b. Two incentives or concessions for residential projects that include at least 20 percent of the total units for low-income households, at least 10 percent for very low-income households, or at least 20 percent for persons or families of moderate-income in a condominium or planned development.
- c. Three incentives or concessions for residential projects that include at least 30 percent of the total units for low-income households, at least 15 percent for very low-income households, or at least 30 percent for persons or families of moderate-income in a condominium or planned development.
- d. Each residential project is entitled to only one density bonus, which may be selected based on the percentage of either low-income target units, or the project's status as a senior citizen housing development. Density bonuses from more than one category may not be combined.
- e. In accordance with State law, neither the granting of a concession or incentive shall be interpreted, in and of itself, to require a general plan amendment, zoning change, or other discretionary approval.

The types of incentives available can be classified into four main groups. These are:

- (1) A reduction in the site development standards or a modification of zoning code requirements or architectural design requirements that exceed the minimum building standards approved by the California Building Standards Commission as provided in Section 18907 of the Health and Safety Code, and which result in identifiable, financially sufficient, and actual cost reductions, including, but not limited to:
  - a. A reduction in setback and square footage requirements. (Reduction of two percent is considered one incentive.)
  - b. Reduced minimum lot setbacks. (Reduction of two feet is considered one incentive.)
  - c. Reduced ratio of vehicle parking spaces that would otherwise be required and that results in identifiable, financially sufficient, and actual cost reductions.
  - d. Reduced minimum outdoor and/or private outdoor living area. (Reduction of two percent is considered one incentive.)

- e. Increased maximum building height and/or stories. (An additional story is considered three incentives.)
  - f. Reduced minimum building separation.
  - g. Increased maximum lot coverage. (Increase of two percent is considered one incentive.)
  - h. Reduced street standards, such as reduced minimum street widths, subject to fire district approval. (Government Code Section 65915(l)(1).)
  - i. Other regulatory incentives or concessions proposed by the developer which result in identifiable, financially sufficient, and actual cost reduction.
- (2) Approval of mixed use zoning in conjunction with residential projects if nonresidential land uses will reduce the cost of the residential project and if the City finds that the proposed nonresidential uses are compatible with the residential project and with existing or planned development in the area where the proposed residential project will be located. (Government Code Section 65915(l)(2).)
- (3) Deferred development impact fees (e.g., parkland in-lieu, or traffic impact fees).
- (4) Priority processing of a residential project that provides income-restricted units.

San Pablo's Density Bonus provisions are not considered to be a constraint to housing development as these provisions are based on State law.



## Parking Standards

The City has two different parking standards — one for properties located in the 23rd Street Specific Plan Area and another parking standard for those located in the rest of the City. The table below shows the parking requirements for different housing types located within the 23rd Street Specific Plan Area. As shown in the table, single-family uses are required to provide a minimum of 1 parking space for a one-bedroom unit and 2 spaces per unit for units with two or more bedrooms. At least one of the two spaces must be covered (garage or carport). For multifamily apartments, studio and one-bedroom units must provide 1 parking space. Units with two bedrooms or more must provide 1.5 spaces per unit.

The Specific Plan also establishes standards for a mix of uses such that the total number of parking spaces must equal to the sum of the total requirements of individual uses computed separately.

## Parking Requirements (23rd Street Specific Plan Area)

| Residential Use                               | Required Parking Spaces                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |
|-----------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Single-Family</b>                          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
| For single-family detached and attached       | 2 spaces per unit for units with two or more bedrooms. 1 space per unit for units with one bedroom.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| For single family attached                    | Minimum of 1 space per unit shall be covered.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
| <b>Multifamily</b> (apartments, flats, lofts) | 1.5 spaces per unit for units with 2 bedrooms or more<br>1 space per unit for units with 1 bedroom.<br>1 space per unit for studios.<br>Minimum of 1 space per unit shall be covered.<br>Guest parking shall be required for all multi-family complexes of ten dwelling units or more at a rate of 1 space per ten units (or portion thereof).                                                                                                                                                                                                                                                                                   |
| <b>Special Circumstances</b>                  | In the Specific Plan Area, residential dwelling units located above first-floor retail/commercial and live/work artist spaces shall provide required parking spaces on-site, or off-site through the payment of an in-lieu fee, or through the contribution for the construction of parking facilities.                                                                                                                                                                                                                                                                                                                          |
| <b>Mixed Uses</b>                             | When two or more uses are located on the same lot or parcel or within the same building, the number of off-street parking spaces required shall be the sum of the total of the requirements of the various individual uses computed separately.                                                                                                                                                                                                                                                                                                                                                                                  |
| <b>Parking Lot and Structures</b>             | A. New parking lots should not front major streets.<br>B. Privately owned parking lots and structures must be located at the rear or side of buildings, and must not be located on corner parcels.<br>C. Parking Structures: Parking stalls in parking structures shall have a width of not less than 8½ feet and a depth of not less than 18 feet.<br>D. Surface Lots: Parking stalls in surface lots shall have a width of not less than 9½ feet and a depth of not less than 19 feet. Unless stated otherwise herein, parking lots shall be developed in conformance with the minimum standards set forth in the Zoning Code. |
| <b>Cooperative Facilities</b>                 | Required off-street parking spaces for separate uses may be provided through the cooperative establishment and operation of a common parking facility,<br>A. The total number of spaces so provided shall not be less than the sum of the individual requirements.<br>B. The facility shall conform to all other sections of these standards.<br>C. An attached copy of a contract between the parties and their heirs, successors, lessees, or assigns concerned, setting forth the agreement regarding such joint use, shall be filed with the application.                                                                    |

## Parking Requirements (23rd Street Specific Plan Area)

| Residential Use       | Required Parking Spaces                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
|-----------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Shared Parking</b> | <p>In cases where operators of uses wish to cooperatively establish and operate parking facilities, and certain uses generate parking demands primarily during hours when the remaining uses are not in operation or have a low demand, a reduction in the total number of spaces may be granted.</p> <p>A. A request for shared parking shall be accomplished by a parking study prepared by a qualified parking or transportation expert.</p> <p>B. An attached copy of a contract between the parties and their heirs, successors, lessees, or assigns concerned, setting forth the agreement regarding such joint use, shall be filed with the application.</p> |

Source: City of San Pablo

The table below shows the parking requirements for different housing types located outside the 23rd Street Specific Plan area, as stipulated in the San Pablo Zoning Ordinance. Single-family units are required to have two enclosed spaces. On a lot with a width of at least 35 feet, the required spaces must be garage spaces with garage doors if located in the front-half of the lot; and the spaces may be either garage spaces or carport spaces if located at the rear-half of the lot. On a lot with a width less than 35 feet, the spaces must be in a garage located in the front-half of the lot. All other arrangements require a use permit.

Multifamily apartment units and condominiums are required to have two covered spaces (garage or carport) per unit, regardless of the number of bedrooms. For two-family (duplex) units, two spaces are required per unit. The spaces may be either garage spaces if located in the front-half of the lot, or garage or carport spaces if located at the rear-half of the lot.

## Parking Requirements (Rest of the City)

| Residential Use                           | Required Parking Spaces                                                                                                                                                                                                                                                       |
|-------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Single-Family</b>                      |                                                                                                                                                                                                                                                                               |
| On a lot with a width of at least 35 feet | 2 enclosed spaces per dwelling. If the spaces are located in the front-half of the property, the required spaces must be garage spaces with garage doors. If located on the rear-half of the property, the spaces may be either garage spaces or carport spaces. <sup>1</sup> |
| On a lot with a width less than 35 feet   | 2 enclosed spaces per dwelling. Alternatively, one space in a garage located in the front-half of the property and one uncovered space in the driveway may be provided, subject to a use permit.                                                                              |

## Parking Requirements (Rest of the City)

| Residential Use                                                       | Required Parking Spaces                                                                                                                                                                                                                                                                                                           |
|-----------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Two-Family (Duplex)</b>                                            | 2 spaces per unit are required for two-family dwellings. If the spaces are located in the front-half of the property, the required spaces must be garage spaces with garage doors. If located on the rear-half of the property, the spaces may be either garage spaces or carport spaces <sup>1</sup>                             |
| <b>Multifamily Unit</b>                                               | 2 covered spaces are required for each dwelling unit in a multifamily dwelling. Both spaces may be garage spaces or one space may be a garage space and one space a carport space.                                                                                                                                                |
| <b>Mobile Home</b>                                                    | 1 space is required for each mobile home. The space must be adjacent to the Mobile Home.                                                                                                                                                                                                                                          |
| <b>Second Unit</b>                                                    |                                                                                                                                                                                                                                                                                                                                   |
| - If the second unit is constructed at the same time as the main unit | 3 spaces (including the two required for the adjacent single-family home) are required. All spaces must be in garages; tandem parking is not allowed.                                                                                                                                                                             |
| - If the second unit is constructed subsequent to the main unit.      | 3 spaces (including the two required for the adjacent single-family home) are required. An existing dwelling with a two-car garage or carport may use an uncovered driveway as its third parking space. An existing dwelling that does not have a two-car garage or carport shall be required to have at least one space covered. |
| <b>Group Housing</b>                                                  | 1 space per bed, bedroom, or dwelling unit, whichever is greatest, plus 1 guest space per 3 units.                                                                                                                                                                                                                                |
| <b>Caretaker Residence</b>                                            | 2 covered spaces are required.                                                                                                                                                                                                                                                                                                    |
| <b>Family Day Care</b>                                                |                                                                                                                                                                                                                                                                                                                                   |
| - Small                                                               | 2 covered spaces plus one space, covered or uncovered, for each employee.                                                                                                                                                                                                                                                         |
| - Large                                                               | 2 covered spaces plus one space, covered or uncovered, for each employee.                                                                                                                                                                                                                                                         |

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<sup>1</sup> Tandem spaces may be allowed subject to use permit.

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Source: City of San Pablo

While the City's single-family and duplex parking requirements are reasonable to ensure ample parking supply, the parking requirements for multifamily housing (two spaces per unit regardless of number of bedrooms) are overly strict and might serve as a constraint to multifamily housing production. Additionally, the one space per bed requirement for Group Housing has been criticized as placing an undue burden on the private sector's ability to develop group homes.

Furthermore, the City currently has two standards, one for areas inside the 23rd Street Specific Plan Area and another one for those outside the area. It is more effective to update the Zoning Ordinance to have only one single standard that can be applied throughout the City, so there will be no confusion.

Included as part of the Zoning Ordinance update (Housing Element Program H-3.2.1), Housing Element Program H-3.2.5 will allow by right reductions from the standard parking requirements for new residential projects that are located on San Pablo Avenue and have frequent transit service. In addition, Housing Element Program H-3.2.6 will reduce parking standards to reflect actual need, since San Pablo Avenue is well-served by transit and, as such, flexibility in parking standards may be a development incentive to multifamily developments. The City will also combine parking standards for the 23rd Street Specific Plan Area into the City parking standards. These modifications will alleviate any constraints on the development of multifamily housing and group housing.

## **Licensed Care Facilities**

Licensed residential or community care facilities with six or fewer beds are allowed by right in all residential districts in San Pablo, consistent with State law. Housing Element Program H-4.2.5 calls for revising residential care facility provisions to create a definition for facilities with seven or more beds to eliminate the possibility that standards will be imposed on an ad hoc basis. According to the Federal Department of Health and Social Services, there are a total of 12 licensed care facilities in San Pablo.

Several programs related to licensed care facilities are part of the umbrella program (H-3.2.1) to update the City's Zoning Ordinance in 2015. Program H-4.2.1 will permit emergency shelters for the homeless as a by-right use in the high-density residential (R-3 and R-4) zones, commercial mixed use and industrial zones, consistent with State law. The Zoning Ordinance will also be amended to clarify that development and management standards for emergency shelters will not exceed those that apply to other residential or commercial uses within the same zone, also consistent with State law. In addition, Program H-4.2.2 will facilitate the development of transitional and supportive housing by amending the Zoning Ordinance so that transitional and supportive housing are treated the same as other residential uses in the same zone.

## **Building Codes and Enforcement Standards**

The City has adopted the 2013 California Building Code, Mechanical, Plumbing and Electrical codes as the basis for its building standards. The City has also adopted the Uniform Code for the Abatement of Dangerous Buildings. Permits are required for all electrical and plumbing work, and other major home improvements and modifications.

San Pablo has made several changes to the standard California Codes, including setting the City's own fees and applicable penalties for violations. A review of the amendments indicates



that they have no substantial impact on the cost of residential development. The changes are primarily administrative and procedural, such as an amendment to “Right of Entry” giving authority to City staff to perform an inspection of every building reported dangerous or damaged. The City uses the building code enforcement measures for existing units, new construction, as well as residential rehabilitation. Inspections are also required when units are sold or transferred. The process for resolving code violations can involve the following — stop work notices, double fees or, in severe cases, a charge in court for misdemeanor.



Typically, City Codes are updated every three years following the update cycle of the California Codes. Code revisions are not considered a constraint to housing development since most experienced housing developers are aware of the State requirement for local jurisdictions to adopt the most up-to-date Uniform Codes.

## Fees and Exactions

The City charges a number of permit and development impact fees to cover the cost of processing development requests, and for providing public facilities and services to new developments. The most common fees charged to new residential developments are shown in the table below. Other City fees for specific services (e.g. erosion control if the unit is located near a slope) may also apply. A full listing of the City’s fees is available online from the City’s website.

Fees are collected by the City’s Planning Division, Building Division, Public Works Department, and by the West Contra Costa Unified School District office. On January 8, 2014, the West Contra Costa Unified School District approved a fee increase from \$3.20 per square foot to \$4.58 per sq. foot based on a School Facility Needs Analysis, which determined that the current per square foot fee being charged for residential construction does not meet the projected need for school facilities. Generally, the fee amount charged by the City is based on a per application basis. Of all the fees, the highest fee charged for new residential development is the transportation fee, which costs \$2,595 per single-family home or \$1,648 per multifamily unit. Park dedication fees are based on a valuation of the cost of land prescribed for dedication; this may also be expensive if developers choose to pay an in-lieu fee rather than provide the required acres per the City’s Subdivision Ordinance.

## Building and Planning Fees

| Type of Service                              | Fee                            |
|----------------------------------------------|--------------------------------|
| Building Permit                              | \$35                           |
| Building Plan Check                          | BPC                            |
| Design Review                                |                                |
| - Minor <sup>1</sup>                         | \$400                          |
| - Major <sup>2</sup>                         | \$750                          |
| Environmental Review Fee                     | \$825                          |
| General Plan Amendment                       | \$2,000                        |
| Lot Line Adjustment                          | \$250                          |
| Use Permit Application                       |                                |
| - Minor                                      | \$400                          |
| - Major                                      | \$1,000                        |
| Site Planning Approval Fee                   |                                |
| - Minor                                      | \$250                          |
| - Major                                      | \$500                          |
| Rezoning                                     | \$2,000                        |
| Variances                                    |                                |
| - Minor                                      | \$300                          |
| - Major                                      | \$800                          |
| Mechanical Permit                            | \$24                           |
| Electrical Permit                            | \$24                           |
| Plumbing Permit                              | \$24                           |
| Impact Fees                                  |                                |
| Sewer (each)                                 | \$25                           |
| Storm Drain Permit                           | \$300                          |
| Storm Water Control Plan Review              | \$200                          |
| Park (Quimby Fee)                            | INL <sup>4</sup>               |
| Transportation Fee                           |                                |
| - Minor                                      | \$2,595                        |
| - Major                                      | \$1,648 per unit               |
| School Fee                                   | \$4.58 psf                     |
| EBMUD Service Connection Fee (single family) | \$10,000-\$20,000 <sup>5</sup> |
| EBMUD Service Connection Fee (multifamily)   | \$5,000-\$7,000 <sup>5</sup>   |
| WCWD Service Connection Fee                  | \$2,400                        |

### Notes:

<sup>1, 2</sup> Minor refers to single-family residential and duplex units. Major refers to multifamily and all other developments.

<sup>3</sup> 65 percent of the Building Permit fee.

<sup>4</sup> If subdivider offers to pay a fee in-lieu of dedication of parkland. It shall be equal to the value of the land prescribed for dedication.

<sup>5</sup> Depending on the size of the connection and its location.

Source: City of San Pablo

The City is sensitive to the high cost of land in San Pablo and endeavors to keep fees low to encourage residential development. To that end, it reviews its master fee schedule every few years to ensure the fees do not exceed the estimated actual cost of processing the permits, and are commensurate with fees charged by surrounding jurisdictions. Total city fees for a single-family home, assuming a 2,200 square foot home on a 7,200 square foot lot, including rezoning and environmental review, can cost approximately \$20,000. This is about 6 percent of the total development cost. Total fees for a multifamily home, assuming an infill project and an 800 square foot unit in a 60 unit multifamily building with no rezoning, can cost approximately \$6,500 per unit or 4 percent of the development cost. While this may seem high, the cost is comparable to surrounding jurisdictions.

#### City and Impact Fees by Residential Type

| Type               | City and Impact Fees per Unit | Estimated Development Cost | Percent of Development Cost |
|--------------------|-------------------------------|----------------------------|-----------------------------|
| Single family home | \$20,000                      | \$315,000                  | 6%                          |
| Multifamily unit   | \$6,540                       | \$172,000                  | 4%                          |

Source: US Census.

The table below shows the breakdown of City and other impact fees for a typical multifamily unit since 98 percent of all housing sites proposed for this Housing Element are multifamily high density or mixed use sites, it is more relevant to show the breakdown of fees for a recent multifamily development.

#### Breakdown of City and Impact Fees for a Typical Multifamily Unit

| Type of Service    | Cost           |
|--------------------|----------------|
| Plan check         | \$655          |
| Building           | \$2,729        |
| Electrical         | \$103          |
| Mechanical         | \$108          |
| Plumbing           | \$145          |
| Design Review      | \$13           |
| Parks              | \$1,140        |
| Transportation Fee | \$1,648        |
| <b>Total</b>       | <b>\$6,540</b> |

Note: Assuming 800 square feet unit in 60 unit building.

Source: City of San Pablo

The City requires the payment of fees for design review, building plan check, site planning and approval, as well as permit fees for electrical, mechanical and plumbing. Developers must also pay service connection fees to water and sewer agencies. The service connection fees are set by those agencies. In certain circumstances, the City can reduce development impact fees, processing fees or modify development standards for projects that address specific needs of the community.

## Subdivision Ordinance — On/Off Site Requirements

The subdivision ordinance includes the following required improvements (16.22.030):

- a. **General.** All improvements as may be required as conditions of approval of the tentative map or by city ordinance or resolution, together with, but not limited to, the required improvements set forth in this chapter shall be required of all subdivisions. Requirements for construction of on-site and off-site improvements for subdivisions of four or fewer parcels shall be noted on the parcel map, or waiver of parcel map or the subdivision improvement agreement recorded prior to or concurrent with the parcel map. Completion of improvements shall be in accordance with Section 16.22.100.
- b. **Frontage Improvements.** The frontage of each lot shall be improved to its ultimate adopted geometric section, including street structural section, curbs, sidewalks, driveway approaches and transitions.
- c. **Storm Drainage.** Stormwater runoff from the subdivision shall be collected and conveyed by an approved stormdrain system. The stormdrain system shall be designed for ultimate development of the watershed, shall be capable of collecting and conveying runoff generated by a ten-year flood, and shall be capable of providing overland release of one hundred-year flood waters to the main drainage channel or corridor. The stormdrain system shall provide for the protection of abutting and off-site properties that would be adversely affected by any increase in runoff attributed to the development. Off-site stormdrain improvements may be required to satisfy this requirement.
- d. **Sanitary Sewers.** Each unit or lot within the subdivision shall be served by the sanitary sewer system that serves the city.
- e. **Water Supply.** Each unit or lot within the subdivision shall be served by the domestic water system that serves the city.
- f. **Other Utilities.** Each unit or lot within the subdivision shall be served by natural gas, electric, telephone and cablevision facilities.

- g. **Fencing.** Each parcel or lot within the subdivision that is adjacent to property containing a public facility shall have an approved fence adequate to prevent unauthorized access between the properties.
- h. **Other Improvements.** Other improvements including, but not limited to, grading, street lights, fire hydrants, signs, street lines and markings, street trees and shrubs, landscaping, monuments, bicycle facilities, fences, and smoke detectors, any other best management practices or requirements imposed by the city engineer in order to comply with current national pollutant discharge elimination system municipal storm water permit, or fees in lieu of any of the foregoing, shall also be required as determined by the city engineer in accordance with this title, the general plan and city standards and specifications.
- i. **Off-site Improvements.** If the subdivision is required to construct off-site improvements on land in which neither the subdivision nor the city has sufficient title or interest to allow construction, the city shall, within one hundred twenty days of recording the final map, acquire by negotiation or commence condemnation of the land. If the city fails to meet the one hundred twenty-day time limit, the condition for the construction shall be waived. Prior to approval of the final map, the city may require the subdivision to enter into an agreement to complete the off-site improvements at the time the city acquires title or an interest in the land. The subdivision must pay the cost of acquiring off-site land or an interest in the land required to construct the off-site improvements.
- j. **Minimum Residential Street Widths.** The City's minimum street width standard for a local (residential) street minimum right-of-way is 50-feet. Secondary and collector streets require a minimum right-of-way of 60-feet and major streets require a minimum right-of-way of 80-feet. San Pablo is a fully urbanized city and the likelihood that new streets will be created is very low.

The above requirements (items "a" through "j") are fairly standard for Contra Costa communities and therefore do not act as a constraint on development in the city.

## Review and Permit Procedures

San Pablo's Zoning Ordinance stipulates that residential uses are permitted by right (R), or permitted with a use permit (U). Permitted by right uses are those uses allowed without discretionally review except for design review, in designated areas, as long as the project complies with all development standards. For projects requiring a use permit, the Planning Commission is the approving authority. A public hearing with at least 10 days of notice is required to review and approve a use permit. Typically, the project is reviewed for consistency with the General Plan, compatibility with surrounding uses, basic health and safety, and design quality. The table below describes the housing types by permitted uses.

## Housing Types Permitted by Zoning District

| Residential Uses                   | R-1 | R-2 | R-3 | R-4 | C-1 | C-2 | CR | M |
|------------------------------------|-----|-----|-----|-----|-----|-----|----|---|
| Dwellings—Single-Family Detached   | R   | R   | R   | U   | -   | -   | -  | U |
| Dwellings—Single-Family Attached   | -   | R   | R   | R   | -   | -   | -  | U |
| Dwellings—Two-Family (Duplexes)    | -   | R   | R   | U   | -   | -   | -  | - |
| Dwellings—Multiple Family          | -   | -   | R   | R   | U   | U   | U  | U |
| Secondary Units                    | R   | -   | -   | -   | -   | -   | -  | - |
| Mobile Home Parks                  | -   | -   | -   | -   | -   | U   | -  | U |
| Residential Care Facilities        | R   | R   | R   | R   | -   | -   | -  | - |
| Caretaker Residence <sup>1</sup>   | U   | U   | U   | U   | U   | U   | U  | U |
| Day Care—Small Family <sup>2</sup> | R   | R   | R   | R   | -   | -   | -  | - |
| Day Care—Large Family              | U   | U   | U   | U   | U   | U   | -  | - |

Notes: R=Permitted by right; U=Use Permit

<sup>1</sup> One single-family dwelling may be allowed, pursuant to a use permit, for the sole purpose of providing for twenty-four hour security or maintenance for a nonresidential use on the same parcel

<sup>2</sup> A use permit is required if located in other than a single-family dwelling

Source: City of San Pablo

## Permit Processing

Generally, the time taken to review and approve a proposal is directly proportional to the magnitude and complexity of the project. Projects not requiring legislative actions typically require less time than those requiring legislative actions.

A typical project begins with the developer filing an application for a tentative parcel map and appropriate application forms with a site plan. The application materials are first reviewed for completeness by the Planning Division staff or Zoning Administrator for consistency with City regulations and General Plan guidelines. Certain types of projects, such as multifamily housing projects, have to go through design review. Otherwise, the plan is then approved at staff level. If the project in question requires a use permit or a variance, it is sent to the Planning Commission for review. All new residential project plans are also copied to the Police Department for comment. The Police Department reviews safety and access issues before Planning Commission review.

The table below identifies the typical processing time for most common activities in the entitlement process. It should be noted that each project does not necessarily have to complete all steps in the process (i.e., small scale projects do not require Environmental Impact Reports (EIR) or rezoning). Also, certain approval procedures may run concurrently.



## Timelines for Permit Procedures

| Type of Approval or Permit  | Typical Processing Time (days) | Approval Body        |
|-----------------------------|--------------------------------|----------------------|
| Site Plan Review            | 14                             | City Staff           |
| Design Review               |                                | -                    |
| - Minor                     | 14                             | Zoning Administrator |
| - Major                     | 45-60                          | Zoning Administrator |
| General Plan Amendment      | 60-120                         | City Council         |
| Use Permit                  |                                | -                    |
| - Minor                     | 14                             | Planning Commission  |
| - Major                     | 45-60                          | Planning Commission  |
| Rezoning                    | 60-120                         | City Council         |
| Variances                   | 45-60                          | Planning Commission  |
| Subdivision Maps            | 60-120                         | Planning Commission  |
| Negative Declaration        | 45-60                          | Planning Commission  |
| Environmental Impact Report | 60-180                         | City Council         |

Source: City of San Pablo.

Depending on the complexity of the project, a single-family project can be approved in 4 to 6 weeks from the date of plan submission if no variances, exceptions or zoning changes are needed. However, 2-4 months is more typical for a single-family project. Typical multifamily projects also take 2-4 months to be approved. After the project is approved, the Building Division performs plan checks and issues building permits. At all stages of the process, the City works closely with developers to expedite approval procedures and reduce their overhead costs. . The table below outlines the typical approval requirements for a single-family infill project, a 30-unit subdivision, and a 50 unit multifamily project.

## Typical Processing Procedures by Project Type

| Single Family Infill | Subdivision      | Multifamily Units     |
|----------------------|------------------|-----------------------|
| Site Plan            | Tentative Map    | Site Plan             |
|                      | Final Map        | Design Review         |
|                      | Initial Study    | Variance <sup>1</sup> |
|                      | Site Plan Review | Negative Declaration  |
|                      | Design Review    |                       |
| <b>2-4 months</b>    | <b>6 months</b>  | <b>2-4 months</b>     |

Source: City of San Pablo.

1. A variance is not required for multifamily development, however if there are exceptional circumstances on the site, a variance may be requested by the developer.

Apart from the standard process, the City offers a pre-application meeting to discuss project requirements and priorities with developers. The meeting helps to inform developers about

potential issues with their projects and typically helps to reduce review and approval time by a week or two. Given that permit processing procedures are “in-line” with other communities in the area, the San Pablo development review process does not represent a constraint that is significant.

## Secondary Unit Ordinance

On June 2, 2003, in compliance with Government Code section 65852.2, the City adopted a Secondary Unit Ordinance. The Ordinance developed guidelines for residents who wish to construct a secondary unit on their properties, and stipulated that applications only require ministerial approval at the staff level. Additionally, the ordinance set forth the definition of a secondary unit, the maximum allowable square footage, and the development standards for these units. Since the adoption of this ordinance, the City has processed and approved 26 building permits for secondary units. Criteria for second units include:

- a. Secondary units are not allowed on parcels less than 5,000 square feet.
- b. Only one secondary residential unit is allowed on any one parcel.
- c. The total floor area cannot exceed 500 square feet.
- d. The secondary unit must contain kitchen and bathroom facilities separate from those of the main unit and have a separate entrance.
- e. One on-site covered parking spot (carport or garage) is required if the secondary unit is constructed at the same time as the main unit (two on-site parking spots are required for the main unit). If the secondary unit is constructed at a different time from the main dwelling, one on-site uncovered parking spot is required in addition to the two on-site parking spots required for the main unit.

## Design Review

The City has a set of residential design guidelines to improve the aesthetic quality of San Pablo. These guidelines complement the mandatory site development regulations in the Zoning Ordinance and serve as a tool for staff to evaluate development applications. Not all types of developments require design review. Some single-family developments, for example, are exempt from this requirement. The City’s Zoning Ordinance stipulates that the following types of projects require design review:

- a. Single-family and two-family residences in all zoning districts, that are located on parcels less than 5,000 square feet (6,000 feet for corner parcels) or that have a width of less than 50 feet (60 feet for corner parcels);
- b. Multifamily residences in all zoning districts; and
- c. Residential care facilities in all zoning districts.

The guidelines include objective parameters for both single-family and multifamily projects emphasizing entryways, deemphasizing garages and carports, using appropriate window forms, varying roof styles, and emphasizing the appropriate use of the Early California Mission

Architecture Style design popular in the region. Multifamily projects are encouraged to make smart use of driveways and be oriented towards the street to evoke a single-family character, where applicable. Landscaping and open space requirements (15% of total area) are also stipulated. The City staff work closely with architects to ensure designs conform with existing guidelines. While the City does recognize that additional time may be needed on part of developers to meet the City's design standards, the purpose of these design standards is not to be delay project completion but help developers understand the City's vision and objective of high quality residential development.

The design review process typically begins with an application by the developer submitted to the City's Planning Division, together with supporting documents such as site plans, landscaping plans, color schemes for exterior surfaces, and building elevations. The application is reviewed at the Zoning Administrator level unless a use permit or other approval is required, in which case it will involve the Planning Commission. Design review typically takes 1 to 3 weeks for most projects depending on the type and its complexity. Multifamily projects typically take 40 to 60 days as they require additional staff time to review elevations and may be required to go to the Planning Commission for design review approvals.

Many peer cities in the region have similar design review procedures to protect the unique character of their existing neighborhoods. Compared to those cities, design guidelines in San Pablo are simple, straightforward, and short. In view of these reasons, the design guidelines do not represent a constraint to development.

## **Environmental Review**

The City follows procedures set forth in the California Environmental Quality Act (CEQA) and requires that developers provide an Environmental Impact Report (EIR) for all large projects and those that have potential environmental impacts. Sites on hills that may be used for housing, for example, will be subject to environmental protection requirements, including the landslide prevention measures and protection of natural species. The additional review and protections needed may add time to the development process and require additional expense to mitigate environmental impacts.

Nonetheless, many projects are "categorically exempt" from CEQA because of their size or nature, or because there is no reasonable possibility that they will significantly effect the environment. Article 19 of the CEQA Guidelines lists the types of projects that are normally exempt; they include replacement or rehabilitation of existing facilities, construction or conversion of small structures, and minor alterations to existing land. Additionally, certain residential projects providing affordable urban, agriculture, or urban infill housing that meets specified acreage and unit criteria are also exempt from CEQA. The CEQA exemption for certain types of affordable housing was introduced by SB 1925 (2002, Sher) to amend Section 21080.10 of, to add Sections 21061.0.5, 21064.3, 21065.3, 21071, and 21072 to the Public

Resource Code (Refer to the Code for more information). Recently, a new bill AB 872 (2007, Davis) seeks to exempt all "urban infill affordable housing" projects of less than 300 units from CEQA if they meet all applicable land use and zoning requirements. This latest bill has not yet been chaptered. Since the requirements for an EIR, public hearings, and local review are not particular to San Pablo alone, they present little or no constraint to housing development in the City.

For all applicable projects funded with HOME, CDBG or other sources of federal funding, the City or County (depending of the administration of the funding source) additionally follows procedures set forth in the National Environmental Policy Act (NEPA).

#### Constraints To Housing For Special Needs Group

Housing element law requires jurisdictions to analyze constraints to housing for special needs groups, including persons with disabilities; if constraints are found, programs are provided to remove or mitigate those constraints. The following section provides the requisite analysis.

### **Potential Constraints to Housing for Emergency Shelters, Transitional Housing, and Supportive Housing**

In January 2008, Senate Bill 2 (SB 2) went into effect, requiring that every jurisdiction in the State identify one or more zoning districts that allow emergency shelters without discretionary review (such as a conditional use permit). The law requires that the identified zone or zones contain sufficient capacity to provide shelter for homeless persons that have unmet housing needs. SB 2 further requires that transitional housing and supportive housing are treated the same as other residential uses in the same zone.

San Pablo's zoning use regulations do not specifically state whether emergency shelters, transitional housing, or supportive housing are allowed or disallowed in the City. These uses are assumed to fall under Community Care Facilities, which are allowed in all residential zones and the Light Commercial and Heavy Commercial Districts with a use permit. To clarify the Zoning Ordinance and to comply with SB 2 requirements, the updated Housing Element includes a program to update the Zoning Ordinance to identify and allow the use of emergency shelters, by right, in one or more districts. The Zoning Ordinance will also be updated to include definitions for transitional and supportive housing, and clarify that they are to be treated the same as other housing in the same zone (see Program H-3.2.2).

### **Potential Constraints for Single-Room Occupancy (SRO) Units**

SROs represent a housing alternative that is affordable to extremely low-income households. The City's current Zoning Ordinance does not specifically regulate SRO units. This use is assumed to fall under the "Hotel and motel" use category. The "Hotel and motel" use is permitted by right in the Light Commercial District, and permitted with a use permit in the

Multifamily Residential, High Density Residential, Heavy Commercial, and Regional Commercial districts. In general, the City views SROs as single-room apartments without full kitchen facilities (although often they have a microwave in each room and/or shared kitchen facilities). They are also counted as part of the City's affordable housing stock. There are 60 SRO units in the City. (The Sands Motel located at 14800 San Pablo Avenue has 52 rooms, and the San Pablo Motel located at 14771 San Pablo Avenue has 8 rooms). A program in the Housing Element seeks to clarify the definition of SRO units and create standards for them (see Program H-2.1.6).

## **Potential Constraints to Housing for Mobile Homes**

Mobile (pre-constructed) homes are considered single-family homes and are permitted in all residential zones, as long as they comply with requirements within that zone, are certified under the National Mobile Home Construction and Safety Standards Act of 1974, and are placed on a permanent foundation. Mobile Home Parks are permitted with a use permit in the Heavy Commercial District and the Industrial District. The City believes that mobile homes are an important source of affordable housing and endeavors to keep them viable. Owners of mobile home parks are required to comply with the applicable provisions of Sections 66427.4 and 664281.1 of the California Government Code, if they wish to convert mobile home parks into other uses.

In addition, the City has concessions and incentives in its municipal code to encourage retaining affordability when multifamily rental units are converted to condominiums. The City offers a density bonus or other incentives of equivalent financial value if the applicant for a conversion agrees to provide a third of the total units of the proposed condominium project as units affordable to low- or moderate-income households, or to provide 15 percent of the total units as affordable to low-income households.

## **Potential Constraints to Housing for Large Families and Female-Headed Households**

In 2010, there were approximately 31% of the households located in San Pablo headed by a woman and 25% of all households were classified as large households (5 or more persons). Both large households and female-headed households typically reside in multifamily housing since they are more affordable than single-family homes.

The provision of affordable, multifamily housing and larger units helps to address these special needs groups. Multifamily housing is permitted as a use "by-right" in the Multifamily and High Density Residential zoning districts. Multifamily housing is also permitted in all commercial districts and the Industrial District with a conditional use permit. The Zoning Ordinance makes no restrictions on the number of bedrooms that can be constructed, nor does it impose special permitting requirements for multifamily apartments with more than four bedrooms.

However, the size of multifamily apartments is generally constrained by market forces. To remain affordable, multifamily housing is often developed with one or two bedrooms only. This poses a problem for large families who may need more bedrooms. The City is aware of this need and includes in the Housing Element a program to encourage the development multifamily housing with more bedrooms (see Program H-3.4.1).

## **Potential Constraints to Housing for Persons with Disabilities and Others with Special Needs**

As noted in the Special Needs section earlier, persons with disabilities have special housing needs relative to other group, requiring ease of access to transportation, employment, retail services and medical care. To meet the unique needs of the disabled, the City of San Pablo requires that new housing developments comply with California building standards (Title 24 of the California Code of Regulations) and federal (Americans with Disabilities Act) requirements for accessibility.

Under current Zoning regulations, home owners or developers are not required to apply to the City if they renovate or alter their buildings to install amenities such as access ramps or bar handles for disabled occupants. However, a building permit is required if structural changes are involved (such as the installation of a lift). While the City provides reasonable accommodation procedures for persons with disabilities in the enforcement of building codes and the issuance of building permits through its flexible approaches to retrofitting or converting existing buildings and the construction of new buildings that meet the shelter needs of persons with disabilities, the City does not have explicit procedures for reasonable accommodation.

The City's current zoning regulations do not have a section on "Modifications and Exceptions" to provide relief to deviations applicable to housing for persons with disabilities. As a result, this Housing Element includes Program H-4.2.3 to adopt a Reasonable Accommodation Ordinance to provide persons with disabilities reasonable accommodation to rules, procedures and standards to ensure equal access to housing opportunities. This ordinance will establish a clear and streamlined procedure to request a reasonable accommodation. Additionally, it will establish the decision-making authority, standards for which modifications and exceptions may be considered, and conditions for approval.

The State of California requires jurisdictions remove any discretion for review of small residential care facilities for persons with disabilities (six or fewer residents). In San Pablo, residential care facilities for six or less are allowed as a use "by-right" in all residential zones (R1 to R4). The City does not impose additional zoning, building code or permitting procedures other than those allowed by State law and there are no City-initiated constraints on housing for persons with disabilities. The residential care public comment period is not different than that for other types of residential development.



In the case of residential care facilities for seven or more people, the Zoning Ordinance does not specifically state whether they are allowed or not allowed. Housing Element Program H-4.2.5 calls for revising the Residential Care Facility in the Zoning Ordinance by creating a definition for facilities with seven or more residents and developing standards that apply to all residential care facilities. This will be part of the Zoning Ordinance update (Program H-3.2.1).

The City does not impose additional permit procedures or requirements on applications relating to the retrofitting of homes for accessibility. The City's requirements for building permits and inspections are the same as for other projects and are straightforward and not burdensome. Such retrofitting is permitted under Chapter 11A of the 2007 version of the California Code. The City works with applicants who need special accommodations in their homes to ensure that application of building code requirements does not create a constraint. Finally, the City regularly updates its ADA Transition Plan to ensure new buildings meet stringent accessibility standards. City officials are not aware of any instances in which a proposal for retrofitting of homes for accessibility was rejected or delayed.

San Pablo has adopted and implements the 2013 California Uniform Building Code (UBC). In addition, the City implements and enforces Chapter 11 of the California Code, which is very similar to ADA. Information on housing resources for people with disabilities is readily available from the City's Planning Division. The City also provides information through its website and at community events.

As part of the update of the Housing Element, the City conducted a comprehensive review of its zoning laws, policies and practices for compliance with fair housing laws. The City has not identified any zoning or other land-use regulatory practices that discriminate against persons with disabilities or would impede the availability of housing for such individuals. Examples of ways in which the City facilitates housing for persons with disabilities through its regulatory and permitting processes are:

- a. Chapter 17.32 of the City's Zoning Ordinance requires one handicapped parking space for every 25 parking spaces that serves the public. Regulations require that parking spaces be clearly marked and access aisles be level to promote accessibility. Similarly under "General Rules," the City allows some variation from the application of its parking standards for multifamily housing designed and used for the elderly, subject to approval of a use permit.
- b. The City permits residential care facilities by right in all residential zones. This category includes State licensed facilities that provide 24-hour primarily non-medical care supervision for six or fewer person. Additionally, the City also permits larger community care facilities, subject to approval by a use permit, in all residential zones and commercial zones.
- c. The City does not restrict occupancy of unrelated individuals in group homes and does not define family or enforce a definition in its zoning ordinance.

- d. The City permits housing for special needs groups, including individuals with disabilities, without regard to distances between such uses or the number of such uses in any part of the City. The Land Use Element of the General Plan does not restrict the siting of special needs housing.

The City does not impose special occupancy permit requirements or business licenses for the establishment or retrofitting of structures for residential use by persons with disabilities. If structural improvements were required, a building permit would be required. If a new structure were proposed for a group home use, design review would be required as for any other new residential structure.

## **E** Potential Non-Governmental Constraints to Housing



Non-governmental constraints are primarily market-driven and include land costs, construction costs and the availability of financing. Market forces and environmental constraints restrict the development of housing often by adding to the cost of housing. The identification and analysis of these potential constraints to achieving the community's housing goals will help to identify measures that address these concerns and reduce their impacts on the production of housing.

Most non-governmental constraints are generated by economic and social factors that are beyond the control of local governments. Some of the impacts of non-governmental constraints can be offset to a minimal extent by local governmental actions, but usually the effects are localized and have little influence on the housing need within the jurisdiction or market area. Non-governmental constraints to affordable housing in San Pablo consist of three major factors: (1) availability and cost of financing, (2) price of land, and (3) cost of construction.

Regional demand has a direct impact on the cost of land. A local government can either limit or provide an adequate supply of entitled land for development in order to meet the regional demand. The availability of financing is affected by factors that the local government cannot control, including capital levels of banks and investors, credit worthiness of borrowers, and the willingness of investors to supply capital for real estate. Construction cost is affected by a variety of factors, including the national demand for materials and commodities, and the supply of local construction labor.

## Land and Construction Costs

The cost of land represents an ever-increasing proportion of the total housing development cost. Since the mid-1960's, unimproved land has cost significantly more in California than in the rest of the U.S. In the last decade, land and construction costs have significantly increased in Contra Costa County primarily because of the significant increase in demand for commercial and residential buildings. The price of land for a single-family lot averages about \$15-\$20 per square foot in San Pablo and the price of land for multiple family housing is about \$35 per square foot, depending on property location. Approximately 15 to 20 percent of the total cost for a multi-family development is the price of land.

Construction costs, including both hard cost (i.e. labor and materials) and soft cost (i.e. development fees, architectural and engineering services, and insurance) are generally high countywide. For multi-family homes in Contra Costa County, hard cost account for 60% of building cost, while soft costs account for approximately 15%. Land accounts for the remaining cost. For single-family homes, hard costs account for about 40 percent of the building cost, while soft costs account for 15%.

The high cost of land in San Pablo is a constraint to the development of lower income housing. Given the situation, developers will have to construct multifamily housing at higher densities and smaller unit sizes to generate economies of scale for the development to be profitable, or obtain public or private subsidies to offset high land costs.

## Availability and Cost of Home Financing

One of the most significant factors related to the provision of adequate housing for all segments of the population is the availability of financing. The average annual mortgage interest rates for the years 2005 through the fourth quarter of 2014 can be found in the table below. The rates fell by over a percent between 2013 and 2005. In July of 2006 interest rates peaked and housing prices saw some of the highest year over year median price increases as financing seemed to be readily available for all segments of the home buying population. Since 2008, interest rates have dropped to as low as 3.35 percent.

Generally speaking, households can afford to spend 30 percent of their monthly income on housing. This figure assumes that the household does not have an already high debt to income ratio, or other high monthly expenses. A two-person household that makes the median annual income of \$74,800 in San Pablo could theoretically afford a monthly housing payment of \$1,870. With a 10% down payment and minor other debts a two-person family could afford a home of about \$308,000, while the median home price in San Pablo is estimated at \$260,000. And while assistance is available through the Contra Costa County first time homebuyer assistance program this leaves little room for new homebuyers to find quality affordably priced single-family residential housing in San Pablo.

### Average Monthly Commitment Rate and Points on 30-Year Fixed-Rate Mortgages

|                       | 2014 |     | 2013        |            | 2012        |            | 2011        |            | 2010        |            |
|-----------------------|------|-----|-------------|------------|-------------|------------|-------------|------------|-------------|------------|
|                       | Rate | Pts | Rate        | Pts        | Rate        | Pts        | Rate        | Pts        | Rate        | Pts        |
| January               | 4.43 | 0.7 | 3.41        | 0.7        | 3.92        | 0.8        | 4.76        | 0.8        | 5.03        | 0.7        |
| February              | 4.30 | 0.7 | 3.53        | 0.8        | 3.89        | 0.8        | 4.95        | 0.7        | 4.99        | 0.7        |
| March                 | 4.34 | 0.6 | 3.57        | 0.8        | 3.95        | 0.8        | 4.84        | 0.7        | 4.97        | 0.7        |
| April                 | 4.34 | 0.7 | 3.45        | 0.8        | 3.91        | 0.7        | 4.84        | 0.7        | 5.10        | 0.7        |
| May                   | 4.19 | 0.6 | 3.54        | 0.7        | 3.80        | 0.8        | 4.64        | 0.7        | 4.89        | 0.7        |
| June                  | 4.16 | 0.6 | 4.07        | 0.8        | 3.68        | 0.7        | 4.51        | 0.7        | 4.74        | 0.7        |
| July                  | 4.13 | 0.6 | 4.37        | 0.8        | 3.55        | 0.7        | 4.55        | 0.7        | 4.56        | 0.7        |
| August                | 4.12 | 0.6 | 4.46        | 0.7        | 3.60        | 0.6        | 4.27        | 0.7        | 4.43        | 0.7        |
| September             |      |     | 4.49        | 0.7        | 3.50        | 0.6        | 4.11        | 0.7        | 4.35        | 0.7        |
| October               |      |     | 4.19        | 0.7        | 3.38        | 0.7        | 4.07        | 0.8        | 4.23        | 0.8        |
| November              |      |     | 4.26        | 0.7        | 3.35        | 0.7        | 3.99        | 0.7        | 4.30        | 0.8        |
| December              |      |     | 4.46        | 0.7        | 3.35        | 0.7        | 3.96        | 0.7        | 4.71        | 0.7        |
| <b>Annual Average</b> |      |     | <b>3.98</b> | <b>0.7</b> | <b>3.66</b> | <b>0.7</b> | <b>4.45</b> | <b>0.7</b> | <b>4.69</b> | <b>0.7</b> |

### Average Monthly Commitment Rate and Points on 30-Year Fixed-Rate Mortgages (continued)

|                       | 2009        |            | 2008        |            | 2007        |            | 2006        |            | 2005        |            |
|-----------------------|-------------|------------|-------------|------------|-------------|------------|-------------|------------|-------------|------------|
|                       | Rate        | Pts        | Rate        | Pts        | Rate        | Pts        | Rate        | Pts        | Rate        | Pts        |
| January               | 5.05        | 0.7        | 5.76        | 0.4        | 6.22        | 0.4        | 6.15        | 0.5        | 5.71        | 0.7        |
| February              | 5.13        | 0.7        | 5.92        | 0.5        | 6.29        | 0.4        | 6.25        | 0.6        | 5.63        | 0.7        |
| March                 | 5.00        | 0.7        | 5.97        | 0.5        | 6.16        | 0.4        | 6.32        | 0.6        | 5.93        | 0.7        |
| April                 | 4.81        | 0.7        | 5.92        | 0.4        | 6.18        | 0.5        | 6.51        | 0.6        | 5.86        | 0.6        |
| May                   | 4.86        | 0.7        | 6.04        | 0.5        | 6.26        | 0.4        | 6.60        | 0.5        | 5.72        | 0.6        |
| June                  | 5.42        | 0.7        | 6.32        | 0.7        | 6.66        | 0.4        | 6.68        | 0.5        | 5.58        | 0.6        |
| July                  | 5.22        | 0.7        | 6.43        | 0.6        | 6.70        | 0.4        | 6.76        | 0.5        | 5.70        | 0.5        |
| August                | 5.19        | 0.7        | 6.48        | 0.7        | 6.57        | 0.4        | 6.52        | 0.4        | 5.82        | 0.5        |
| September             | 5.06        | 0.7        | 6.04        | 0.7        | 6.38        | 0.5        | 6.40        | 0.5        | 5.77        | 0.6        |
| October               | 4.95        | 0.7        | 6.20        | 0.6        | 6.38        | 0.5        | 6.36        | 0.4        | 6.07        | 0.5        |
| November              | 4.88        | 0.7        | 6.09        | 0.7        | 6.21        | 0.4        | 6.24        | 0.5        | 6.33        | 0.6        |
| December              | 4.93        | 0.7        | 5.29        | 0.7        | 6.10        | 0.5        | 6.14        | 0.4        | 6.27        | 0.5        |
| <b>Annual Average</b> | <b>5.04</b> | <b>0.7</b> | <b>6.03</b> | <b>0.6</b> | <b>6.34</b> | <b>0.4</b> | <b>6.41</b> | <b>0.5</b> | <b>5.87</b> | <b>0.6</b> |

Source: Freddie Mac, Monthly Average Commitment Rate and points on 30-Year Fixed- Rate Mortgage

Construction loans for new housing are difficult to secure in the current market. In past years, lenders would provide up to 80 percent of the cost of new construction (loan to value ratio). In recent years, due to market conditions and government regulations, banks require larger investments by the builder. In addition, due to Federal and state budget cuts, affordable housing developers have had a much harder time securing funding. Since 2009, the Federal Government has cut programs such as Community Development Block Grants, HOME, and HOPE VI funding by 27-50 percent (ABAG). Traditionally, these programs have been a large source of affordable housing funds. In addition to Federal cuts, the State dissolved

Redevelopment agencies in 2012, leaving San Pablo with no funding for affordable housing. However, Low Income Housing Tax Credits still provide an important source of funding, so it is important for the City to consider which sites are eligible for affordable housing development.

## **F Opportunities for Energy Conservation**



Energy costs have increased significantly over the past several decades, and climate change concerns have increased the need and desire for further energy conservation and related “green building” programs. Buildings use significant energy in their design, construction and operation. The use of “green building” techniques and materials can reduce the resources that go into new construction and can make buildings operate much more efficiently. One common definition of “green building” is “design and construction practices that significantly reduce or eliminate the negative impacts of buildings on the environment through energy efficiency and renewable energy, conservation of materials and resources, water efficiency, site planning and indoor environmental quality.”

Under State law, the Housing Element must include an analysis of the opportunities for energy conservation in residential development (Government Code Section 65583 (a)(7)). Planning for energy conservation is important for a number of reasons, but mainly because of the environmental costs and financial costs involved in energy use.

### **State of California**

The State of California is a nationwide leader in sustainable building practices. Written into the State Building Code are several sets of requirements and guidelines to facilitate the production of more environmentally friendly buildings. Part 6 of Title 24 of the California Code of Regulations sets forth mandatory energy standards for new development, and requires adoption of an “energy budget.” In turn, the home building industry must comply with these standards while localities are responsible for enforcing the energy conservation regulations. In 2011, California added the California Green Building Standards Code (CALGreen) to the state’s official building code. CALGreen is a new set of building codes, some mandatory, and some voluntary, for all new buildings and renovations. It is the first state level “green” building code to be implemented in the US. Minimum energy conservation standards implemented through CALGreen may slightly increase initial construction costs, but reduce operating expenses and expenditure of natural resources over the long run.

## **Pacific Gas & Electric (PG&E)**

Pacific Gas & Electric (PG&E) provides power for all jurisdictions in Contra Costa County. PG&E offers variety of energy conservation services for residents that help save money while moving towards greater sustainability, including energy assistance programs for lower income households, which help qualified homeowners and renters, conserve energy and control electricity costs. By publicizing these programs, jurisdictions can help residents make their homes more energy efficient.

PG&E provides customers with information about their energy usage through programs like the Home and Business Area Network (HAN) and the Smart-Rate Add-on. These programs are designed to identify peak energy use times and unnecessarily energy-consuming appliances, to assist consumers in making energy-saving and money-saving decisions. Through Energy Upgrade California, PG&E also offers homeowners up to \$4,500 in rebates for implementing energy-saving home improvements. PG&E also has launched the Zero Net Energy Pilot Program (ZNE) to move towards all new residential construction be zero net energy by 2020, and all commercial construction by 2030.

PG&E also participates in several other energy assistance programs for lower income households, which help qualified homeowners and renters, conserve energy and control electricity costs. These include the California Alternate Rates for Energy (CARE) Program and the Relief for Energy Assistance through Community Help (REACH) Program. The CARE provides a 15 percent monthly discount on gas and electric rates to income qualified households, certain non-profits, facilities housing agricultural employees, homeless shelters, hospices and other qualified non-profit group living facilities. The REACH Program provides one-time energy assistance to customers who have no other way to pay their energy bill. The intent of REACH is to assist low-income customers, particularly the elderly, disabled, sick, working poor, and the unemployed, who experience severe hardships and are unable to pay for their necessary energy needs.

## **Greenhouse Gas Emissions**

Reducing Greenhouse Gas (GHG) emissions is an important priority in the State of California. GHG emissions include a number of gasses, including carbon dioxide, nitrous oxide and methane. They are produced as by-products in the combustion of fossil fuels in power plants as well as vehicles. The world's leading climate scientists concur that GHG emissions are causing global climate change, which has the potential to not only influence the global average temperature but also lead to the increase of extreme weather events such as hurricanes, drought, and forest fires.

In 2006, the Governor of California signed into law the California Climate Solutions Act, which requires the reduction of statewide GHG emissions to 1990 levels by the year 2020. Under the Statute, the requirement will be enforced through a statewide cap that comes into effect in 2012.



In September 2008, California passed SB 375, the nation's first law to control greenhouse gas emissions by curbing sprawl. The law provides emissions-reducing goals for which regions can plan, integrates disjointed planning activities, and provides incentives for local governments and developers to follow new conscientiously-planned growth patterns. Policies in the General Plan 2030 comply with the latest laws. One of the major goals of the Plan is to support land use decisions that will lead to reduced reliance on cars. Another major goal will be to promote compact development. Besides implementing Plan policies, the City will coordinate with regional agencies to ensure its transportation plans, programs, and projects conform to the most recent air quality and GHG requirements.

## Utility Costs

In addition to reducing GHG, planning for energy conservation can reduce utility and maintenance costs, which in turn, makes housing more affordable. This is particularly important to lower income households with less disposable income to pay for utilities. Depending on the age and condition of the home and the number and type of appliances, energy costs can represent more than 25 percent of overall monthly housing costs. As such, the incorporation of energy saving features, energy saving materials and efficient systems in new as well as remodeled homes is an important consideration.

In the past 20 years, rapidly increasing energy costs have contributed to the deterioration of housing affordability. Since 1970, energy costs to consumers have increased over 100 percent above the price of inflation. It is therefore prudent for city governments like San Pablo to find ways and means to reduce energy consumption to reduce energy costs.

## Energy Conservation

There are many opportunities for conserving energy in new and existing homes. Construction of energy efficient buildings does not lower the purchase price of housing. However, housing with energy conservation features should result in reduced monthly occupancy costs as consumption of water and energy is decreased. Similarly, retrofitting existing structures with energy-conserving features can result in a reduction in utility costs. Examples of energy conservation opportunities include weatherization programs and home energy audits; installation of insulation; installation or retrofitting of more efficient appliances, mechanical or solar energy systems; and building design and orientation that incorporate energy conservation considerations.

Many modern design methods used to reduce residential energy consumption are based on proven techniques. These methods can be categorized in three ways:

**Building Design** that keeps natural heat in during the winter and keeps natural heat out during the summer. Such design reduces air conditioning and heating demands. Proven building techniques in this category include:

- a. use of window coverings, insulation, and other materials to reduce heat exchange between the interior of a home and the exterior;
- b. locating windows and openings in relation to the path of the sun to minimize solar gain in the summer and maximize solar gain in the winter;
- c. use of “thermal mass,” earthen materials such as stone, brick, concrete, and tiles that absorb heat during the day and release heat at night;
- d. “burying” part of the home in a hillside or berm to reduce solar exposure or to insulate the home against extremes of temperature;
- e. locating openings and using ventilating devices to take advantage of natural air flow; and
- f. use of eaves and overhangs that block direct solar gain through window openings during the summer but allow solar gain during the winter.

**Building Orientation** that uses natural forces to maintain a comfortable interior temperature. Examples include:

- a. north-south orientation of the long axis of a dwelling;
- b. minimizing the southern and western exposure of exterior surfaces; and
- c. location of dwellings to take advantage of natural air circulation and evening breezes.

**Use of Landscaping** features to moderate interior temperatures. Such techniques include:

- a. use of deciduous shade trees and other plants to protect the home; and
- b. use of trees and hedges as windbreaks.

In addition to natural techniques that have been used for millennia, a number of modern methods of energy conservation have been developed or advanced during the present century. These include:

- a. window glazing to repel summer heat and trap winter warmth;
- b. weather-stripping and other insulation to reduce heat gain and loss;
- c. use of energy efficient home appliances; and
- d. use of solar panels, photovoltaic technology, and other devices to generate electricity;
- e. use of solar energy to heat water.

The City’s cool climate is typical of coastal northern California with year-round mild temperatures, providing an opportunity to use solar energy techniques to generate electricity, heat water, and provide space heating during colder months. Natural space heating can be substantially increased through the proper location of windows and thermal mass. Use of solar panels can generate 1,000 watts of electricity on a sunny day. This can constitute more than enough power for daily residential operations and a special converter attached to the solar panels can take excess electricity and funnel it back into the PG&E grid.

## Citywide Strategies

The City of San Pablo promotes energy conservation through contact with residents, including public outreach through the City newsletter, its website and personal contact during permit applications and other City events, and referral to non-profit organizations. Efforts at public outreach include advising residents and developers on adopting energy efficient designs and features, choosing appliances that save energy, and letting residents know about the City's recycling program. The City also refers residents to non-profit groups such as California Youth Energy Services (CYES) to advise and help residents on issues of energy conservation.

The General Plan 2030 includes updated policies on energy conservation, such as the promotion of Leadership in Energy and Environment Design (LEED) standards in residential buildings, the promotion of photovoltaic roof systems, and other energy efficient building standards.



**CITY OF SAN PABLO**  
*City of New Directions*

**Appendix A  
City of San Pablo Housing  
Sites (2015-2023)**



## Appendix A

# City of San Pablo Housing Sites (2015-2023)

### Overview

The inventory of housing sites in San Pablo is organized into High Density Sites and Medium and Low Density Sites by their General Plan land use densities. The entire inventory consists of 129 sites grouped into 58 larger development sites. Sites are grouped when they are immediately adjacent to one another, share the same land use and present a logical development pattern.

High Density Sites includes those sites located in the High Density Residential, Mixed Use Center North and Mixed Use Center South land use areas, with typical housing densities at 30 dwelling units per acre, 60 dwelling units per acre and 32 dwelling units per acre, respectively. Due to these densities, all of these sites have the potential to deliver lower income housing.

The Medium and Low Density Sites include those sites located in the Commercial Mixed Use, Medium Density Residential, Residential Mixed Use and Low Density Residential land use areas, with typical housing densities ranging from 8 dwelling units per acre to 20 dwelling units per acre.

The data presented was collected by a combination of methods, starting with information from the General Plan 2030 and the City's 2007-2014 Housing Element, and updated by City staff in September 2014. Information was collected from data available from City and County Geographic Information Systems, a review of aerial maps and, most importantly, through field work to document existing land uses and site conditions. The analysis also notes site constraints and verified if the sites are vacant or occupied. Sites that were too small or were deemed unsuitable for residential use were dropped from the inventory.

The appendix describes constraints encountered at each site, including 100-year flood zones, noise (greater than 65 dB) and slope (greater than 15 percent). Any landlocked sites or sites with accessibility issues are also noted, as are sites with physical constraints. Most of the constraints were uncovered during field surveys. Other information, such as flood zones and noise contours, were provided through the use of GIS.

Where a site is used as a parking lot for abandoned vehicles or equipment, they are also noted as such. Sites that are used for parking do not pose as large a constraint to development as other physical constraints might pose, as these vehicles or equipment may be moved.

The methodology for calculating the realistic unit potential of each site has been determined using the land uses designated in the San Pablo 2030 General Plan. As a result of the General Plan (adopted 2011) and the Zoning Ordinance update that will occur in 2015, many acres of



commercial land in San Pablo are newly eligible to be redeveloped with mixed uses, including housing at or above 30 units per acre. Program H-3.2.1 explains that in the interim, before the Zoning Ordinance update is completed in 2015, the City will in practice enforce the new General Plan land uses and densities rather than the old zoning designations.

| <b>Housing Potential By Income Level</b>                                                    |             |             |            |            |            |            |            |              |
|---------------------------------------------------------------------------------------------|-------------|-------------|------------|------------|------------|------------|------------|--------------|
| <b>General Plan Land Use</b>                                                                | <b>MUCN</b> | <b>MUCS</b> | <b>HDR</b> | <b>CMU</b> | <b>MDR</b> | <b>RMU</b> | <b>LDR</b> | <b>Total</b> |
| Average Density (du/acre)                                                                   | 60/ac       | 32/ac       | 30/ac      | 20/ac      | 18/ac      | 14/ac      | 8/ac       |              |
| Lower Income Housing Potential Based on Density (30+ u/ac)                                  | 148         | 105         | 240        | 0          | 0          | 0          | 20         | 513          |
| Moderate Income Housing Potential Based on Density (14-29 u/ac)                             | 0           | 0           | 0          | 225        | 8          | 97         | 0          | 330          |
| Above Moderate Income Housing Potential Based on Density                                    | 0           | 0           | 0          | 0          | 0          | 0          | 15         | 15           |
| <b>Total</b>                                                                                | <b>148</b>  | <b>105</b>  | <b>240</b> | <b>225</b> | <b>8</b>   | <b>97</b>  | <b>35</b>  | <b>858</b>   |
| MUCN - Mixed Used Center North                                                              |             |             |            |            |            |            |            |              |
| HDR - High Density Residential                                                              |             |             |            |            |            |            |            |              |
| CMU - Commercial Mixed Use                                                                  |             |             |            |            |            |            |            |              |
| MUCS - Mixed Used Center South                                                              |             |             |            |            |            |            |            |              |
| LDR - Low Density Residential                                                               |             |             |            |            |            |            |            |              |
| Includes the assumption that 20 Secondary Units will be added in existing residential areas |             |             |            |            |            |            |            |              |

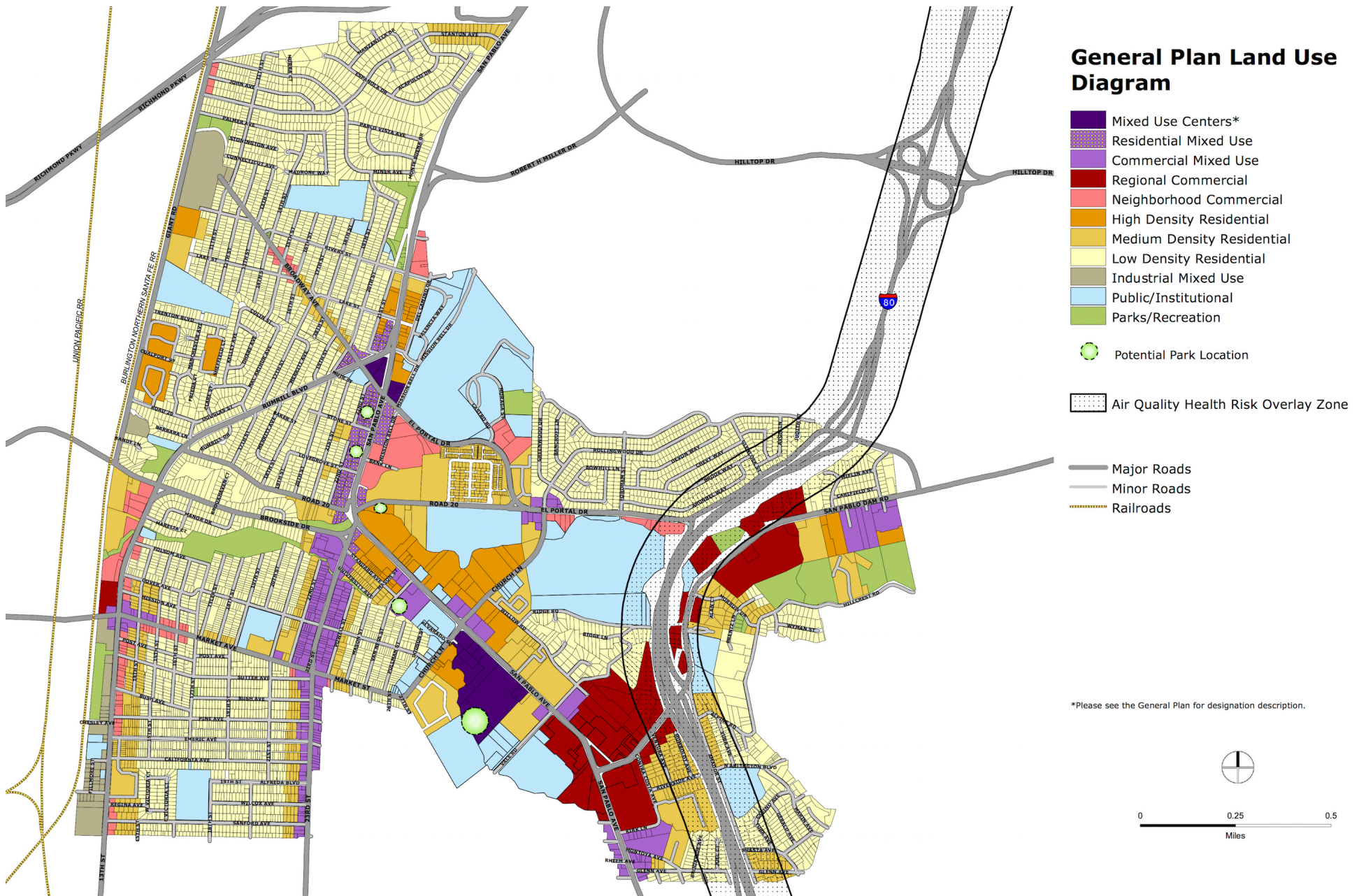
Source: City of San Pablo, 2014

The City's existing Zoning Ordinance is currently being comprehensively updated to conform to 2030 General Plan policies and new land use classifications. As shown in the table below, a total of 100 sites in the housing land inventory are expected be rezoned for General Plan consistency.

| <b>Expected Sites to be Rezoned in 2015</b> |                               |                                               |                                      |                                              |
|---------------------------------------------|-------------------------------|-----------------------------------------------|--------------------------------------|----------------------------------------------|
| <b>General Plan Land Use</b>                | <b>New Zoning Designation</b> | <b>Average Allowable Density (units/acre)</b> | <b>Number of Sites to be rezoned</b> | <b>Number of Units on land to be rezoned</b> |
| High Density Residential HDR                | R4                            | 30.0                                          | 14                                   | 168                                          |
| Low Density Residential LDR                 | R1, R2                        | 8.0                                           | 3                                    | 4                                            |
| Mixed Use Center North MUCN                 | MUCN                          | 60.0                                          | 7                                    | 148                                          |
| Mixed Use Center South MUCS                 | MUCS                          | 32.0                                          | 6                                    | 34                                           |
| Commercial Mixed Use CMU                    | CMU                           | 20.0                                          | 40                                   | 225                                          |
| Residential Mixed Use RMU                   | RMU                           | 14.0                                          | 30                                   | 97                                           |
| <b>Total</b>                                | <b>—</b>                      | <b>—</b>                                      | <b>100</b>                           | <b>677</b>                                   |

Source: City of San Pablo 2014

## **Map and Site Listings**



| High Density Sites – High Density Residential (HDR) |           |                 |              |             |                  |      |       |                 |                                                                                                                                                                                                                        |                                                                                                                                                                                                           |                                                       |                                                       |                 |              |                    |                      |                 |                 |
|-----------------------------------------------------|-----------|-----------------|--------------|-------------|------------------|------|-------|-----------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------|-------------------------------------------------------|-----------------|--------------|--------------------|----------------------|-----------------|-----------------|
| Group No.                                           | APN       | Existing Zoning | General Plan | Site Type   | Expected Density |      | Acres | Unit Capacity   |                                                                                                                                                                                                                        | Existing Land Use                                                                                                                                                                                         | Infrastructure Capacity                               | Constraints / Shared ownership                        | Required Action | RDA Boundary | AV Ratio           | Distance to Services |                 |                 |
|                                                     |           |                 |              |             | Avg              | Max  |       | By Site (units) | By Group (units)                                                                                                                                                                                                       |                                                                                                                                                                                                           |                                                       |                                                       |                 |              |                    | Elementary School    | Park            | Grocery Store   |
| 1                                                   | 411340001 | R4              | HDR          | Opportunity | 30.0             | 60.0 | 1.17  | 15              | 40                                                                                                                                                                                                                     | High Density (Kimball's) mobile home park. The site has the same owner as the site below. The potential for redevelopment is average.                                                                     | Yes                                                   | No site constraints. 3 sites have the same ownership. | None            | In           | 0.3                | More than 1/2 mile   | Within 1/2 mile | Within 1/2 mile |
|                                                     | 411340002 | R4              | HDR          | Opportunity | 30.0             | 60.0 | 0.99  | 15              | High Density (Kimball's) mobile home park. The site has the same owner as the site below. The potential for redevelopment is average.                                                                                  | Yes                                                                                                                                                                                                       | None                                                  |                                                       | In              | 0.1          | More than 1/2 mile | Within 1/2 mile      | Within 1/4 mile |                 |
|                                                     | 411340003 | R4              | HDR          | Opportunity | 30.0             | 60.0 | 3.59  | 11              | High Density (Kimball's) mobile home park. The site has the same owner as the site above. The potential for redevelopment is average.                                                                                  | Yes                                                                                                                                                                                                       | None                                                  |                                                       | In              | 0.3          | More than 1/2 mile | Within 1/2 mile      | Within 1/4 mile |                 |
| 2                                                   | 411340026 | R4              | HDR          | Opportunity | 30.0             | 60.0 | 0.54  | 15              | 15                                                                                                                                                                                                                     | Commercial (Cherokee Construction), looks like a warehouse on the outside. The use is marginal and the physical condition of the building is poor. The potential for redevelopment is good.               | Yes                                                   | No site constraints.                                  | None            | In           | 0.5                | More than 1/2 mile   | Within 1/2 mile | Within 1/4 mile |
| 3                                                   | 413310017 | R3              | HDR          | Opportunity | 30.0             | 60.0 | 0.30  | 8               | 8                                                                                                                                                                                                                      | Neighborhood Food Market, single story. This is also a corner location with a large parking lot. The use is operating and the condition of the building is fair. The potential for redevelopment is good. | Yes                                                   | No site constraints.                                  | None            | In           | 1.6                | Within 1/2 mile      | Within 1/4 mile | Within 1/2 mile |
| 4                                                   | 413340006 | C1              | HDR          | Opportunity | 30.0             | 60.0 | 0.29  | 8               | 28                                                                                                                                                                                                                     | Auto Servicing (Midas), single story. The use is operating. Appears to be in better physical condition than 'Speed Lube' close by. The potential for redevelopment is average.                            | Yes                                                   | No site constraints. 3 sites have the same ownership. | Rezone          | In           | 3.0                | Within 1/2 mile      | Within 1/4 mile | Within 1/4 mile |
|                                                     | 413340008 | C1              | HDR          | Opportunity | 30.0             | 60.0 | 0.11  | 3               | Auto Servicing (Midas), single story. As above, this three sites share ownership. The potential for redevelopment is average.                                                                                          | Yes                                                                                                                                                                                                       | Rezone                                                |                                                       | In              | 4.8          | Within 1/2 mile    | Within 1/4 mile      | Within 1/4 mile |                 |
|                                                     | 413340017 | C1              | HDR          | Opportunity | 30.0             | 60.0 | 0.14  | 4               | Auto Servicing (Midas), single story. As above, this three sites share ownership. The potential for redevelopment is average.                                                                                          | Yes                                                                                                                                                                                                       | Rezone                                                |                                                       | In              | 2.3          | Within 1/2 mile    | Within 1/4 mile      | Within 1/4 mile |                 |
|                                                     | 413340018 | C1              | HDR          | Vacant      | 30.0             | 60.0 | 0.11  | 3               | Vacant lot. The potential for redevelopment is good.                                                                                                                                                                   | Yes                                                                                                                                                                                                       | No site constraints.                                  | Rezone                                                | In              | -            | Within 1/2 mile    | Within 1/4 mile      | Within 1/4 mile |                 |
|                                                     | 413340020 | C1              | HDR          | Opportunity | 30.0             | 60.0 | 0.15  | 4               | Warehouse/commercial building. The use is marginal and the physical condition of the building is poor. The site is located close to a vacant lot and another vacant building. The potential for redevelopment is high. | Yes                                                                                                                                                                                                       | No site constraints.                                  | Rezone                                                | In              | 0.8          | Within 1/2 mile    | Within 1/4 mile      | Within 1/4 mile |                 |
|                                                     | 413340021 | C1              | HDR          | Opportunity | 30.0             | 60.0 | 0.11  | 3               | Vacated building, single story. The use is discontinued. The site is next to a vacant lot and can be redeveloped as one bigger parcel. The potential for redevelopment is high.                                        | Yes                                                                                                                                                                                                       | No site constraints. 2 sites have the same ownership. | Rezone                                                | In              | 1.5          | Within 1/2 mile    | Within 1/4 mile      | Within 1/4 mile |                 |
|                                                     | 413340022 | C1              | HDR          | Vacant      | 30.0             | 60.0 | 0.10  | 3               | Vacant lot covered with tall grass. The potential for redevelopment is high.                                                                                                                                           | Yes                                                                                                                                                                                                       |                                                       | Rezone                                                | In              | -            | Within 1/2 mile    | Within 1/4 mile      | Within 1/4 mile |                 |
| 5                                                   | 413360015 | R4              | HDR          | Vacant      | 30.0             | 60.0 | 0.06  | 2               | 6                                                                                                                                                                                                                      | Vacant lot. The potential for redevelopment is good.                                                                                                                                                      | Yes                                                   | No site constraints.                                  | None            | In           | -                  | Within 1/2 mile      | Within 1/4 mile | Within 1/4 mile |

| High Density Sites – High Density Residential (HDR) |           |                 |              |             |                  |      |       |                 |                  |                                                                                                                                                                                                                                                                                |                         |                                                                                         |                 |              |          |                      |                 |                 |
|-----------------------------------------------------|-----------|-----------------|--------------|-------------|------------------|------|-------|-----------------|------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------|-----------------------------------------------------------------------------------------|-----------------|--------------|----------|----------------------|-----------------|-----------------|
| Group No.                                           | APN       | Existing Zoning | General Plan | Site Type   | Expected Density |      | Acres | Unit Capacity   |                  | Existing Land Use                                                                                                                                                                                                                                                              | Infrastructure Capacity | Constraints / Shared ownership                                                          | Required Action | RDA Boundary | AV Ratio | Distance to Services |                 |                 |
|                                                     |           |                 |              |             | Avg              | Max  |       | By Site (units) | By Group (units) |                                                                                                                                                                                                                                                                                |                         |                                                                                         |                 |              |          | Elementary School    | Park            | Grocery Store   |
|                                                     | 413360016 | R4              | HDR          | Opportunity | 30.0             | 60.0 | 0.12  | 2               |                  | Single Family Residential, single story. Building was built in 1961 and is in fair condition. The potential for redevelopment is good.                                                                                                                                         | Yes                     | No site constraints.                                                                    | None            | In           | 0.9      | Within 1/2 mile      | Within 1/4 mile | Within 1/4 mile |
|                                                     | 413360017 | R4              | HDR          | Opportunity | 30.0             | 60.0 | 0.11  | 2               |                  | Single Family Residential, single story. Building was built in 1939 and is in poor condition. The potential for redevelopment is good.                                                                                                                                         | Yes                     | No site constraints.                                                                    | None            | In           | 1.5      | Within 1/2 mile      | Within 1/4 mile | Within 1/4 mile |
| 6                                                   | 413360021 | R4              | HDR          | Opportunity | 30.0             | 60.0 | 0.11  | 2               | 4                | Single Family Residential, single story. Building was built in 1944 and is in fair condition. The potential for redevelopment is good.                                                                                                                                         | Yes                     | No site constraints.                                                                    | None            | In           | 1.4      | Within 1/2 mile      | Within 1/4 mile | Within 1/4 mile |
|                                                     | 413360022 | R4              | HDR          | Opportunity | 30.0             | 60.0 | 0.11  | 2               |                  | Single Family Residential, single story. Building was built in 1951 and is in fair condition. The potential for redevelopment is average.                                                                                                                                      | Yes                     | No site constraints.                                                                    | None            | In           | 1.1      | Within 1/2 mile      | Within 1/4 mile | Within 1/4 mile |
| 7                                                   | 416120014 | C1              | HDR          | Opportunity | 30.0             | 60.0 | 0.50  | 10              | 10               | Garden supplies shop, single story. The use is operating and the condition of the building is fair. The potential for redevelopment is average.                                                                                                                                | Yes                     | The site has a slope equal or greater than 15 degrees and is within a flood zone.       | Rezone          | In           | 0.4      | Within 1/2 mile      | Within 1/4 mile | Within 1/4 mile |
| 8                                                   | 416170005 | C1              | HDR          | Opportunity | 30.0             | 60.0 | 1.29  | 35              | 42               | New Bethal Church of God, single story. The condition of the building is good. The building sits on a very large lot and most of it is used as a lawn now. Parts of that immediately adjacent to the road can be developed if the owner is willing to parcel or sell the site. | Yes                     | No site constraints.                                                                    | Rezone          | In           | 0.4      | Within 1/2 mile      | Within 1/2 mile | Within 1/4 mile |
|                                                     | 416170007 | C1              | HDR          | Opportunity | 30.0             | 60.0 | 0.03  | 1               |                  | This is a corner lot, part of the same site as the liquor store described below. The potential for redevelopment is good.                                                                                                                                                      | Yes                     | No site constraints.                                                                    | Rezone          | In           | 0.2      | Within 1/2 mile      | Within 1/2 mile | Within 1/4 mile |
|                                                     | 416170009 | C1              | HDR          | Opportunity | 30.0             | 60.0 | 0.23  | 6               |                  | Liquor store, two story corner lot. The use is marginal and there are graffiti on the walls. The physical condition is fair. The potential for redevelopment is good.                                                                                                          | Yes                     | No site constraints.                                                                    | Rezone          | In           | NA       | Within 1/2 mile      | Within 1/2 mile | Within 1/4 mile |
| 9                                                   | 420130020 | C1              | HDR          | Vacant      | 30.0             | 60.0 | 1.06  | 25              | 88               | Vacant lot. The site has the same owner as the site below. The potential for redevelopment is high.                                                                                                                                                                            | Yes                     | The site has a slope equal or greater than 15 degrees. 3 sites have the same ownership. | Rezone          | In           | -        | More than 1/2 mile   | Within 1/2 mile | Within 1/4 mile |
|                                                     | 420130024 | C1              | HDR          | Vacant      | 30.0             | 60.0 | 0.27  | 7               |                  | Vacant lot. The site has the same owner as the site below. The potential for redevelopment is high.                                                                                                                                                                            | Yes                     | No site constraints. 3 sites have the same ownership.                                   | Rezone          | In           | -        | More than 1/2 mile   | Within 1/2 mile | Within 1/4 mile |
|                                                     | 420130025 | C1              | HDR          | Vacant      | 30.0             | 60.0 | 2.37  | 56              |                  | Vacant lot. The site has the same owner as the site above. The potential for redevelopment is high.                                                                                                                                                                            | Yes                     | The site has a slope equal or greater than 15 degrees. 3 sites have the same ownership. | Rezone          | In           | -        | More than 1/2 mile   | Within 1/2 mile | Within 1/4 mile |
| HDR Total                                           |           |                 |              |             |                  |      |       |                 | 240              |                                                                                                                                                                                                                                                                                |                         |                                                                                         |                 |              |          |                      |                 |                 |

Notes: 1) NA= Not Available. 2) R-4 = High-density multifamily residential district; 3) C-1 = Light commercial district; 4) HDR = High Density Residential; 5) Total may not add up due to rounding.

| High Density Sites – Mixed Use Center North (MUCN) |           |                 |              |             |                  |      |       |                 |                                                                                                                                                                                                                                                                                   |                                                                                                                                                                                             |                         |                                                             |                 |              |                 |                      |                 |                 |  |
|----------------------------------------------------|-----------|-----------------|--------------|-------------|------------------|------|-------|-----------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------|-------------------------------------------------------------|-----------------|--------------|-----------------|----------------------|-----------------|-----------------|--|
| Group No.                                          | APN       | Existing Zoning | General Plan | Site Type   | Expected Density |      | Acres | Unit Capacity   |                                                                                                                                                                                                                                                                                   | Existing Land Use                                                                                                                                                                           | Infrastructure Capacity | Constraints / Shared ownership                              | Required Action | RDA Boundary | AV Ratio        | Distance to Services |                 |                 |  |
|                                                    |           |                 |              |             | Avg              | Max  |       | By Site (units) | By Group (units)                                                                                                                                                                                                                                                                  |                                                                                                                                                                                             |                         |                                                             |                 |              |                 | Elementary School    | Park            | Grocery Store   |  |
| 10                                                 | 413352012 | C1              | MUCN         | Opportunity | 60.0             | 80.0 | 0.08  | 4               | 85                                                                                                                                                                                                                                                                                | Currently being used as a parking lot. This site is part of the 'Mission Plaza' site and is owned by the RDA. The potential for redevelopment is high.                                      | Yes                     | No site constraints. 3 sites have the same ownership (RDA). | Rezone          | In           | 3.6             | Within 1/2 mile      | Within 1/2 mile | Within 1/4 mile |  |
|                                                    | 413352013 | C1              | MUCN         | Opportunity | 60.0             | 80.0 | 0.18  | 10              | 99 cents shop, single story. The use is marginal and condition of the building is fair. This site is part of the 'Mission Plaza' site and is owned by the RDA. The potential for redevelopment is high.                                                                           | Yes                                                                                                                                                                                         | Rezone                  |                                                             | In              | 0.2          | Within 1/2 mile | Within 1/2 mile      | Within 1/4 mile |                 |  |
|                                                    | 413352017 | C1              | MUCN         | Opportunity | 60.0             | 80.0 | 0.55  | 30              | 7-11 store, Pizza Hut delivery, single story. The use is marginal and the condition of the building is fair. This site is part of the 'Mission Plaza' site and is owned by the RDA. The potential for redevelopment is high.                                                      | Yes                                                                                                                                                                                         | Rezone                  |                                                             | In              | 2.4          | Within 1/2 mile | Within 1/2 mile      | Within 1/4 mile |                 |  |
|                                                    | 413352018 | C1              | MUCN         | Opportunity | 60.0             | 80.0 | 0.75  | 41              | Smog test center, single story (next to 99 cents shop). The use is marginal, only one corner of a entire building (about one-third) is being used. The condition of the building is fair. This site is part of the 'Mission Plaza' site. The potential for redevelopment is high. | Yes                                                                                                                                                                                         | No site constraints.    | Rezone                                                      | In              | 1.5          | Within 1/2 mile | Within 1/2 mile      | Within 1/4 mile |                 |  |
| 11                                                 | 416170002 | C1              | MUCN         | Opportunity | 60.0             | 80.0 | 0.46  | 25              | 63                                                                                                                                                                                                                                                                                | Chinese buffet place, single story. The use is marginal and the condition of the building is fair. This site has the same owner as the site below. The potential for redevelopment is good. | Yes                     | No site constraints. 3 sites have the same ownership.       | Rezone          | In           | 2.3             | Within 1/2 mile      | Within 1/2 mile | Within 1/4 mile |  |
|                                                    | 416170003 | C1              | MUCN         | Opportunity | 60.0             | 80.0 | 0.24  | 13              | Chinese buffet place, single story. The use is marginal and the condition of the building is fair. This site has the same owner as the site below. The potential for redevelopment is good.                                                                                       | Yes                                                                                                                                                                                         | Rezone                  |                                                             | In              | 0.3          | Within 1/2 mile | Within 1/2 mile      | Within 1/4 mile |                 |  |
|                                                    | 416170004 | C1              | MUCN         | Opportunity | 60.0             | 80.0 | 0.47  | 25              | Vacant, single-story building. The condition of the building is fair. This site has the same owner as the site above. This entire site (including the two above) is a priority development site for Mixed Use Center North. The potential for redevelopment is high.              | Yes                                                                                                                                                                                         | Rezone                  |                                                             | In              | 0.6          | Within 1/2 mile | Within 1/2 mile      | Within 1/4 mile |                 |  |
| MUCN Total                                         |           |                 |              |             |                  |      |       |                 | 148                                                                                                                                                                                                                                                                               |                                                                                                                                                                                             |                         |                                                             |                 |              |                 |                      |                 |                 |  |

Notes: 1) C-1 = Light commercial district; 2) MUCN = Mixed Use Center North; 3) Total may not add up due to rounding.



| High Density Sites – Mixed Use Center South (MUCS) |           |                 |              |             |                  |      |       |                 |                  |                                                                                                                                                                                                                                                                                |                         |                                                                                                                    |                 |              |          |                      |                 |                 |
|----------------------------------------------------|-----------|-----------------|--------------|-------------|------------------|------|-------|-----------------|------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------|--------------------------------------------------------------------------------------------------------------------|-----------------|--------------|----------|----------------------|-----------------|-----------------|
| Group No.                                          | APN       | Existing Zoning | General Plan | Site Type   | Expected Density |      | Acres | Unit Capacity   |                  | Existing Land Use                                                                                                                                                                                                                                                              | Infrastructure Capacity | Constraints / Shared ownership                                                                                     | Required Action | RDA Boundary | AV Ratio | Distance to Services |                 |                 |
|                                                    |           |                 |              |             | Avg              | Max  |       | By Site (units) | By Group (units) |                                                                                                                                                                                                                                                                                |                         |                                                                                                                    |                 |              |          | Elementary School    | Park            | Grocery Store   |
| 12                                                 | 417130034 | C1              | MUCS         | Opportunity | 32.0             | 40.0 | 0.39  | 3               | 13               | Neighborhood retail strip (including Walgreens), single story. The use is operating and the condition of the building is good. The site has the same owner as the one below. This location has already been marked for redevelopment by the City as part of the Circle S plan. | Yes                     | No site constraints. 4 sites have the same ownership.                                                              | Rezone          | In           | 3.0      | Within 1/2 mile      | Within 1/2 mile | Within 1/4 mile |
|                                                    | 417130035 | C1              | MUCS         | Opportunity | 32.0             | 40.0 | 0.93  | 7               |                  | Neighborhood retail strip, single story. The use is operating and the condition of the building is good. The site has the same owner as the one below. This location has already been marked for redevelopment by the City as part of the Circle S plan.                       | Yes                     | No site constraints. 4 sites have the same ownership.                                                              | Rezone          | In           | 2.3      | Within 1/2 mile      | Within 1/2 mile | Within 1/4 mile |
|                                                    | 417140003 | R4              | MUCS         | Vacant      | 32.0             | 40.0 | 0.25  | 2               |                  | Vacant lot. The site has the same owner as the one below. The potential for redevelopment is good.                                                                                                                                                                             | Yes                     | The site has a slope equal or greater than 15 degrees and is within a flood zone. 4 sites have the same ownership. | Rezone          | In           | -        | Within 1/2 mile      | Within 1/2 mile | Within 1/4 mile |
|                                                    | 417140008 | R4              | MUCS         | Vacant      | 32.0             | 40.0 | 0.02  | 0               |                  | Vacant lot. The site has the same owner as the one above. The potential for redevelopment is good.                                                                                                                                                                             | Yes                     | The site has a slope equal or greater than 15 degrees. 4 sites have the same ownership.                            | Rezone          | In           | -        | Within 1/2 mile      | Within 1/2 mile | Within 1/4 mile |
|                                                    | 417140011 | R4              | MUCS         | Vacant      | 32.0             | 40.0 | 0.04  | 0               |                  | Vacant lot. The potential for redevelopment is good.                                                                                                                                                                                                                           | Yes                     | The site is within a flood zone.                                                                                   | Rezone          | In           | -        | Within 1/2 mile      | Within 1/2 mile | Within 1/4 mile |
| 13                                                 | 417170004 | C1              | MUCS         | Opportunity | 32.0             | 40.0 | 8.16  | 66              | 92               | Former Circle S mobile home site, now vacant. The potential for redevelopment is high.                                                                                                                                                                                         | Yes                     | No site constraints. 3 sites have the same ownership.                                                              | Rezone          | In           | NA       | More than 1/2 mile   | Within 1/2 mile | Within 1/4 mile |
|                                                    | 417170006 | C1              | MUCS         | Opportunity | 32.0             | 40.0 | 2.56  | 21              |                  | City parking lot, next to Circle S. The potential for redevelopment is high.                                                                                                                                                                                                   | Yes                     | The site is within a flood zone. 3 sites have the same ownership.                                                  | Rezone          | In           | NA       | More than 1/2 mile   | Within 1/2 mile | Within 1/4 mile |
|                                                    | 417180028 | C1              | MUCS         | Opportunity | 32.0             | 40.0 | 0.70  | 6               |                  | Salvation Army office, single story. The use is operating and the condition of the building is good. The potential for redevelopment is high.                                                                                                                                  | Yes                     | No site constraints. 3 sites have the same ownership.                                                              | Rezone          | In           | 2.2      | More than 1/2 mile   | Within 1/2 mile | Within 1/4 mile |
| MUCS Total 105                                     |           |                 |              |             |                  |      |       |                 |                  |                                                                                                                                                                                                                                                                                |                         |                                                                                                                    |                 |              |          |                      |                 |                 |

Notes: 1) R-4 = High Density multifamily residential district; 2) C-1 = Light commercial district; 3) MUCS = Mixed Used Center South; 4) NA = Not Available; 5) Total may not add up due to rounding.

| Medium and Low Density Sites – Commercial Mixed Use (CMU) |           |                 |              |             |                  |      |       |                 |                  |                                                                                                                                                                                                                                                                   |                         |                                                                                            |                 |              |          |                      |                    |                 |
|-----------------------------------------------------------|-----------|-----------------|--------------|-------------|------------------|------|-------|-----------------|------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------|--------------------------------------------------------------------------------------------|-----------------|--------------|----------|----------------------|--------------------|-----------------|
| Group No.                                                 | APN       | Existing Zoning | General Plan | Site Type   | Expected Density |      | Acres | Unit Capacity   |                  | Existing Land Use                                                                                                                                                                                                                                                 | Infrastructure Capacity | Constraints / Shared ownership                                                             | Required Action | RDA Boundary | AV Ratio | Distance to Services |                    |                 |
|                                                           |           |                 |              |             | Avg              | Max  |       | By Site (units) | By Group (units) |                                                                                                                                                                                                                                                                   |                         |                                                                                            |                 |              |          | Elementary School    | Park               | Grocery Store   |
| 14                                                        | 410101017 | R3              | CMU          | Opportunity | 20.0             | 24.0 | 0.17  | 3               | 5                | Closed used car sales, single story opposite Richmond High. The use is operating and the condition of the building is poor. The potential for redevelopment is good.                                                                                              | Yes                     | No site constraints.                                                                       | Rezone          | In           | 0.2      | Within 1/2 mile      | More than 1/2 mile | Within 1/2 mile |
|                                                           | 410101018 | R3              | CMU          | Vacant      | 20.0             | 24.0 | 0.06  | 1               |                  | Parking lot. The site has the same owner as the site below. The potential for redevelopment is good.                                                                                                                                                              | Yes                     | No site constraints. 2 sites have the same ownership.                                      | Rezone          | In           | -        | Within 1/2 mile      | More than 1/2 mile | Within 1/2 mile |
|                                                           | 410101019 | R3              | CMU          | Vacant      | 20.0             | 24.0 | 0.06  | 1               |                  | Parking lot. The site has the same owner as the site above. The potential for redevelopment is good.                                                                                                                                                              | Yes                     |                                                                                            | Rezone          | In           | -        | Within 1/2 mile      | More than 1/2 mile | Within 1/2 mile |
| 15                                                        | 410180003 | R3              | CMU          | Opportunity | 20.0             | 24.0 | 0.15  | 2               | 6                | Single Family Residential, single story. Building was built in 1943 and is in fair condition. Received RHS certificate compliance in March 2012. The potential for redevelopment is good.                                                                         | Yes                     | No site constraints.                                                                       | Rezone          | In           | 1.1      | Within 1/2 mile      | Within 1/2 mile    | Within 1/4 mile |
|                                                           | 410180025 | R3              | CMU          | Opportunity | 20.0             | 24.0 | 0.24  | 4               |                  | Auto repair shop, single story with used cars parked around. The use is operating and the condition of the building is fair. The potential for redevelopment is average.                                                                                          | Yes                     | No site constraints.                                                                       | Rezone          | In           | 1.7      | Within 1/2 mile      | Within 1/2 mile    | Within 1/4 mile |
| 16                                                        | 410282020 | C1              | CMU          | Opportunity | 20.0             | 24.0 | 0.25  | 4               | 4                | Parking lot with small house in the rear of the property. The condition of the house is good. The potential for redevelopment is average.                                                                                                                         | Yes                     | No site constraints.                                                                       | Rezone          | In           | 0.4      | Within 1/4 mile      | Within 1/2 mile    | Within 1/4 mile |
| 17                                                        | 411080031 | I               | CMU          | Opportunity | 20.0             | 24.0 | 0.31  | 6               | 6                | Vacant building (former City library but not City owned presently), single story. The use is discontinued and the condition of the building is poor. Despite its high AV ratio (possibly taken before building was disused), the redevelopment potential is high. | Yes                     | No site constraints.                                                                       | Rezone          | In           | 9.3      | Within 1/4 mile      | Within 1/2 mile    | Within 1/4 mile |
| 18                                                        | 411090033 | C1              | CMU          | Opportunity | 20.0             | 24.0 | 0.47  | 9               | 9                | Auto-oriented neighborhood retail strip with several shops on a prominent corner with parking facing the road. The shops are retail uses. The uses are operating and the condition of the building is poor. The potential for redevelopment is good.              | Yes                     | No site constraints.                                                                       | Rezone          | In           | 1.9      | Within 1/4 mile      | Within 1/2 mile    | Within 1/4 mile |
| 19                                                        | 411100021 | R3              | CMU          | Opportunity | 20.0             | 24.0 | 0.09  | 1               | 8                | Single Family Residential, single story. Building was built in 1945 and is in poor condition. The site is owned by the RDA successor agency. The potential for redevelopment is high.                                                                             | Yes                     | No site constraints. Two sites have the same ownership (RDA successor agency).             | Rezone          | In           | 1.2      | Within 1/4 mile      | Within 1/4 mile    | Within 1/4 mile |
|                                                           | 411100028 | C1              | CMU          | Vacant      | 20.0             | 24.0 | 0.48  | 8               |                  | Vacant lot. Prominent corner site. The site is owned by the RDA successor agency. The potential for redevelopment is high.                                                                                                                                        | Yes                     | The site is within a flood zone. Two sites have the same ownership (RDA successor agency). | Rezone          | In           | -        | Within 1/4 mile      | Within 1/4 mile    | Within 1/4 mile |
| 20                                                        | 411190018 | C1              | CMU          | Opportunity | 20.0             | 24.0 | 0.08  | 1               | 18               | Parking lot. The site has the same owner as the site below. The potential for redevelopment is good.                                                                                                                                                              | Yes                     | The site is within a flood zone. Three sites have the same ownership.                      | Rezone          | In           | 0.3      | Within 1/4 mile      | Within 1/4 mile    | Within 1/4 mile |
|                                                           | 411190019 | C1              | CMU          | Opportunity | 20.0             | 24.0 | 0.08  | 1               |                  | Parking lot. The site has the same owner as the site above. The potential for redevelopment is good.                                                                                                                                                              | Yes                     |                                                                                            | Rezone          | In           | 0.3      | Within 1/4 mile      | Within 1/4 mile    | Within 1/4 mile |

| Medium and Low Density Sites – Commercial Mixed Use (CMU) |           |                 |              |             |                  |      |       |                 |                  |                                                                                                                                                                                         |                         |                                                                   |                 |              |          |                      |                 |                 |
|-----------------------------------------------------------|-----------|-----------------|--------------|-------------|------------------|------|-------|-----------------|------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------|-------------------------------------------------------------------|-----------------|--------------|----------|----------------------|-----------------|-----------------|
| Group No.                                                 | APN       | Existing Zoning | General Plan | Site Type   | Expected Density |      | Acres | Unit Capacity   |                  | Existing Land Use                                                                                                                                                                       | Infrastructure Capacity | Constraints / Shared ownership                                    | Required Action | RDA Boundary | AV Ratio | Distance to Services |                 |                 |
|                                                           |           |                 |              |             | Avg              | Max  |       | By Site (units) | By Group (units) |                                                                                                                                                                                         |                         |                                                                   |                 |              |          | Elementary School    | Park            | Grocery Store   |
|                                                           | 411190020 | C1              | CMU          | Opportunity | 20.0             | 24.0 | 0.07  | 1               |                  | Bakery, single story. The site has the same owner as the site above. The business has an expired Business License (as of October 2013). The potential for redevelopment is good.        | Yes                     |                                                                   | Rezone          | In           | 1.5      | Within 1/4 mile      | Within 1/4 mile | Within 1/4 mile |
|                                                           | 411190021 | C1              | CMU          | Opportunity | 20.0             | 24.0 | 0.15  | 2               |                  | Apostolic Church, single story but taller. The use is operating and the condition of the building is good. The potential for redevelopment is low.                                      | Yes                     | The site is within a flood zone.                                  | Rezone          | In           | 0.4      | Within 1/4 mile      | Within 1/4 mile | Within 1/4 mile |
|                                                           | 411190022 | C1              | CMU          | Opportunity | 20.0             | 24.0 | 0.15  | 2               |                  | Auto Body repair shop, single story, with used car parking in front. The use is marginal and the condition of the building is poor. The potential for redevelopment is good.            | Yes                     | The site is within a flood zone.                                  | Rezone          | In           | 0.3      | Within 1/4 mile      | Within 1/4 mile | Within 1/4 mile |
|                                                           | 411190023 | C1              | CMU          | Opportunity | 20.0             | 24.0 | 0.08  | 1               |                  | Flower shop, single story. The use is operating and the condition of the building is fair. The potential for redevelopment is average.                                                  | Yes                     | The site is within a flood zone.                                  | Rezone          | In           | 0.2      | Within 1/4 mile      | Within 1/4 mile | Within 1/4 mile |
|                                                           | 411190024 | C1              | CMU          | Vacant      | 20.0             | 24.0 | 0.08  | 1               |                  | Vacant unpaved lot. The site has the same owner as the site below. The potential for redevelopment is high.                                                                             | Yes                     | The site is within a flood zone. 2 sites have the same ownership. | Rezone          | In           | -        | Within 1/4 mile      | Within 1/4 mile | Within 1/4 mile |
|                                                           | 411190025 | C1              | CMU          | Vacant      | 20.0             | 24.0 | 0.16  | 3               |                  | Vacant unpaved lot. The site has the same owner as the one above. The potential for redevelopment is high.                                                                              | Yes                     |                                                                   | Rezone          | In           | -        | Within 1/4 mile      | Within 1/4 mile | Within 1/4 mile |
|                                                           | 411190047 | C1              | CMU          | Opportunity | 20.0             | 24.0 | 0.23  | 4               |                  | Produce market, commercial, single story. The use is operating and the condition of the building is fair. The potential for redevelopment is average.                                   | Yes                     | No site constraints.                                              | Rezone          | In           | 1.3      | Within 1/4 mile      | Within 1/4 mile | Within 1/4 mile |
| 21                                                        | 411201005 | C1              | CMU          | Vacant      | 20.0             | 24.0 | 0.25  | 4               | 17               | Vacant lot. The site has the same owner as the site below. The potential for redevelopment is good.                                                                                     | Yes                     | The site is within a flood zone. 4 sites have the same ownership. | Rezone          | In           | -        | Within 1/4 mile      | Within 1/4 mile | Within 1/4 mile |
|                                                           | 411201006 | C1              | CMU          | Vacant      | 20.0             | 24.0 | 0.06  | 1               |                  | Vacant lot. The site has the same owner as the site below. The potential for redevelopment is good.                                                                                     | Yes                     |                                                                   | Rezone          | In           | -        | Within 1/4 mile      | Within 1/4 mile | Within 1/4 mile |
|                                                           | 411201007 | C1              | CMU          | Vacant      | 20.0             | 24.0 | 0.06  | 1               |                  | Vacant lot. The site has the same owner as the site below. The potential for redevelopment is good.                                                                                     | Yes                     |                                                                   | Rezone          | In           | -        | Within 1/4 mile      | Within 1/4 mile | Within 1/4 mile |
|                                                           | 411201008 | C1              | CMU          | Vacant      | 20.0             | 24.0 | 0.06  | 1               |                  | Vacant lot. The site has the same owner as the site above. The potential for redevelopment is good.                                                                                     | Yes                     |                                                                   | Rezone          | In           | -        | Within 1/4 mile      | Within 1/4 mile | Within 1/4 mile |
|                                                           | 411201009 | C1              | CMU          | Opportunity | 20.0             | 24.0 | 0.06  | 1               |                  | Hair salon, single story. The use is marginal and the condition of the building is fair. The site is situated immediately next to a vacant lot. The potential of redevelopment is good. | Yes                     | The site is within a flood zone.                                  | Rezone          | In           | 2.0      | Within 1/4 mile      | Within 1/4 mile | Within 1/4 mile |
|                                                           | 411201010 | C1              | CMU          | Opportunity | 20.0             | 24.0 | 0.25  | 4               |                  | Furniture store, single story (high) with large parking lot. The use is operating and the condition of the building is poor. The potential for redevelopment is good.                   | Yes                     | The site is within a flood zone.                                  | Rezone          | In           | 0.2      | Within 1/4 mile      | Within 1/4 mile | Within 1/4 mile |
|                                                           | 411201012 | C1              | CMU          | Opportunity | 20.0             | 24.0 | 0.12  | 2               |                  | Underutilized parking lot. The empty space is next to the furniture store. The potential for redevelopment is high.                                                                     | Yes                     | The site is within a flood zone. 2 sites have the same ownership. | Rezone          | In           | 0.1      | Within 1/4 mile      | Within 1/4 mile | Within 1/4 mile |
|                                                           | 411201013 | C1              | CMU          | Opportunity | 20.0             | 24.0 | 0.09  | 1               |                  | Parking lot. Neglected landscape violation in 2010. The potential for redevelopment is high.                                                                                            | Yes                     |                                                                   | Rezone          | In           | 1.9      | Within 1/4 mile      | Within 1/4 mile | Within 1/4 mile |

| Medium and Low Density Sites – Commercial Mixed Use (CMU) |           |                 |              |             |                  |      |       |                 |                  |                                                                                                                                                                                                                                  |                         |                                                                                                      |                 |              |          |                      |                    |                 |
|-----------------------------------------------------------|-----------|-----------------|--------------|-------------|------------------|------|-------|-----------------|------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------|------------------------------------------------------------------------------------------------------|-----------------|--------------|----------|----------------------|--------------------|-----------------|
| Group No.                                                 | APN       | Existing Zoning | General Plan | Site Type   | Expected Density |      | Acres | Unit Capacity   |                  | Existing Land Use                                                                                                                                                                                                                | Infrastructure Capacity | Constraints / Shared ownership                                                                       | Required Action | RDA Boundary | AV Ratio | Distance to Services |                    |                 |
|                                                           |           |                 |              |             | Avg              | Max  |       | By Site (units) | By Group (units) |                                                                                                                                                                                                                                  |                         |                                                                                                      |                 |              |          | Elementary School    | Park               | Grocery Store   |
|                                                           | 411201014 | C1              | CMU          | Opportunity | 20.0             | 24.0 | 0.09  | 1               |                  | Thai Restaurant, corner building, single story. The use is operating and the condition of the building is good. The potential for redevelopment is average.                                                                      | Yes                     | The site is within a flood zone.                                                                     | Rezone          | In           | 1.7      | Within 1/4 mile      | Within 1/4 mile    | Within 1/4 mile |
| 22                                                        | 411281015 | OS              | CMU          | Vacant      | 20.0             | 24.0 | 0.42  | 7               | 7                | Vacant, triangular piece of land behind Los Primos. The vacant site is owned by the City and potential for redevelopment is high.                                                                                                | Yes                     | No site constraints. Owned by the City.                                                              | Rezone          | Out          | -        | Within 1/4 mile      | Within 1/4 mile    | Within 1/4 mile |
| 23                                                        | 411320013 | C1              | CMU          | Opportunity | 20.0             | 24.0 | 2.89  | 52              | 59               | Larger building with large parking lot (former Home Depot and now Las Montanas Supermarket). The condition of the building is good. The potential for redevelopment is average.                                                  | Yes                     | No site constraints.                                                                                 | Rezone          | In           | 1.4      | Within 1/2 mile      | Within 1/2 mile    | Within 1/4 mile |
|                                                           | 411320015 | C1              | CMU          | Opportunity | 20.0             | 24.0 | 0.36  | 7               |                  | Office building, multiple tenants, two story. Currently there is a dental office and a law office. Both uses are operating and the condition of the building is fair. The potential for redevelopment is average.                | Yes                     | No site constraints.                                                                                 | Rezone          | In           | 2.8      | Within 1/2 mile      | Within 1/4 mile    | Within 1/4 mile |
| 24                                                        | 417021023 | C1              | CMU          | Opportunity | 20.0             | 24.0 | 0.34  | 6               | 6                | Auto sales store. There is a large parking lot in front displaying used cars. The condition of the building is poor. This is a corner site and the potential for redevelopment is good.                                          | Yes                     | No site constraints.                                                                                 | Rezone          | Out          | 0.2      | Within 1/2 mile      | More than 1/2 mile | Within 1/4 mile |
| 25                                                        | 417022003 | C1              | CMU          | Opportunity | 20.0             | 24.0 | 2.79  | 50              | 54               | Large commercial strip, single story, consisting of retail commercial uses. The uses are operating and the condition of the building is good. The site has a shared, large parking lot. The potential for redevelopment is good. | Yes                     | No site constraints.                                                                                 | Rezone          | Out          | 1.3      | Within 1/4 mile      | More than 1/2 mile | Within 1/4 mile |
|                                                           | 417022005 | C1              | CMU          | Opportunity | 20.0             | 24.0 | 0.19  | 3               |                  | Building, single story, occupied by day care/learning business. The condition of the building is poor. The potential for redevelopment is average.                                                                               | Yes                     | No site constraints.                                                                                 | Rezone          | In           | 1.7      | Within 1/2 mile      | More than 1/2 mile | Within 1/4 mile |
| 26                                                        | 526012008 | C1              | CMU          | Opportunity | 20.0             | 24.0 | 0.51  | 9               | 9                | Fast food, single story. El Pollo Loco. The use is operating, and condition of the building is good. The potential for redevelopment is average.                                                                                 | Yes                     | No site constraints                                                                                  | Rezone          | Out          | 0.6      | Within 1/2 mile      | More than 1/2 mile | Within 1/4 mile |
| 27                                                        | 526020011 | C1              | CMU          | Vacant      | 20.0             | 24.0 | 0.18  | 3               | 10               | Vacant, half-paved parking lot used for adjacent business. The site has the same owner as the site below. The potential for redevelopment is high.                                                                               | Yes                     | No site constraints. 2 sites have the same ownership.                                                | Rezone          | Out          | -        | Within 1/2 mile      | More than 1/2 mile | Within 1/4 mile |
|                                                           | 526020014 | C1              | CMU          | Opportunity | 20.0             | 24.0 | 0.13  | 2               |                  | Two-story building with Mao Ceramics business. The physical condition of the building is poor. The site has the same owner as the site above. The potential for redevelopment is high.                                           | Yes                     |                                                                                                      | Rezone          | Out          | 1.1      | Within 1/2 mile      | More than 1/2 mile | Within 1/4 mile |
|                                                           | 526020030 | C1              | CMU          | Opportunity | 20.0             | 24.0 | 0.24  | 4               |                  | Gas Station, single story. The use is operating and the condition of the station is good. The potential for redevelopment is average.                                                                                            | Yes                     | No site constraints. As it has a gas station, the site will need to be cleaned before redevelopment. | Rezone          | Out          | 1.1      | Within 1/2 mile      | More than 1/2 mile | Within 1/4 mile |

| Medium and Low Density Sites – Commercial Mixed Use (CMU) |           |                 |              |             |                  |      |       |                 |                                                                                                                                                   |                                                                                                                                       |                                                                                                      |                                |                 |              |                 |                      |                    |                 |  |
|-----------------------------------------------------------|-----------|-----------------|--------------|-------------|------------------|------|-------|-----------------|---------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------|--------------------------------|-----------------|--------------|-----------------|----------------------|--------------------|-----------------|--|
| Group No.                                                 | APN       | Existing Zoning | General Plan | Site Type   | Expected Density |      | Acres | Unit Capacity   |                                                                                                                                                   | Existing Land Use                                                                                                                     | Infrastructure Capacity                                                                              | Constraints / Shared ownership | Required Action | RDA Boundary | AV Ratio        | Distance to Services |                    |                 |  |
|                                                           |           |                 |              |             | Avg              | Max  |       | By Site (units) | By Group (units)                                                                                                                                  |                                                                                                                                       |                                                                                                      |                                |                 |              |                 | Elementary School    | Park               | Grocery Store   |  |
| 28                                                        | 526030004 | C1              | CMU          | Opportunity | 20.0             | 24.0 | 0.08  | 2               | 8                                                                                                                                                 | Bar and lounge, single story. The use is marginal and the condition of the building is fair. The potential for redevelopment is good. | Yes                                                                                                  | No site constraints            | Rezone          | Out          | 0.9             | Within 1/2 mile      | More than 1/2 mile | Within 1/4 mile |  |
|                                                           | 526030011 | C1              | CMU          | Opportunity | 20.0             | 24.0 | 0.34  | 6               | Gas Station/tobacco shop, single story. The uses are operating and the condition of the station is poor. The potential for redevelopment is good. | Yes                                                                                                                                   | No site constraints. As it has a gas station, the site will need to be cleaned before redevelopment. | Rezone                         | Out             | 1.1          | Within 1/2 mile | More than 1/2 mile   | Within 1/4 mile    |                 |  |
| CMU Total                                                 |           |                 |              |             |                  |      |       |                 | 225                                                                                                                                               |                                                                                                                                       |                                                                                                      |                                |                 |              |                 |                      |                    |                 |  |

Notes: 1) R-3 = Multifamily residential district; 2) C-1 = Light commercial district; 3) OS = Open Space; 4) I = Institutional District; 5) CMU = Commercial Mixed Use; 6) Total may not add up due to rounding.

| Medium and Low Density Sites – Medium Density Residential (MDR) |           |                 |              |             |                  |      |       |                 |                  |                                                                                                                                                                           |                         |                                |                 |              |          |                      |                 |                 |
|-----------------------------------------------------------------|-----------|-----------------|--------------|-------------|------------------|------|-------|-----------------|------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------|--------------------------------|-----------------|--------------|----------|----------------------|-----------------|-----------------|
| Group No.                                                       | APN       | Existing Zoning | General Plan | Site Type   | Expected Density |      | Acres | Unit Capacity   |                  | Existing Land Use                                                                                                                                                         | Infrastructure Capacity | Constraints / Shared ownership | Required Action | RDA Boundary | AV Ratio | Distance to Services |                 |                 |
|                                                                 |           |                 |              |             | Avg              | Max  |       | By Site (units) | By Group (units) |                                                                                                                                                                           |                         |                                |                 |              |          | Elementary School    | Park            | Grocery Store   |
| 29                                                              | 413310003 | R3              | MDR          | Opportunity | 18.0             | 24.0 | 0.30  | 4               | 8                | Motel, single story. The motel is in dilapidated condition and the use is marginal. Potential for redevelopment is high.                                                  | Yes                     | No site constraints.           | None            | In           | 0.7      | Within 1/4 mile      | Within 1/4 mile | Within 1/2 mile |
|                                                                 | 413310019 | R3              | MDR          | Opportunity | 18.0             | 24.0 | 0.27  | 4               |                  | Chamber of Commerce Mixer, two story building. The building is still being used and is the condition of the building is fair. The potential for redevelopment is average. | Yes                     | No site constraints.           | None            | In           | 9.7      | Within 1/4 mile      | Within 1/4 mile | Within 1/2 mile |
| MDR                                                             |           |                 |              |             |                  |      | Total | 8               |                  |                                                                                                                                                                           |                         |                                |                 |              |          |                      |                 |                 |

Notes: 1) R-3 = Multifamily residential district; 2) MDR = Medium Density Residential; 3) Total may not add up due to rounding.

| Medium and Low Density Sites – Residential Mixed Use (RMU) |           |                 |              |             |                  |      |       |                 |                                                                                                                                                                                       |                                                                                                                                                                                  |                         |                                  |                 |              |                 |                      |                 |                 |
|------------------------------------------------------------|-----------|-----------------|--------------|-------------|------------------|------|-------|-----------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------|----------------------------------|-----------------|--------------|-----------------|----------------------|-----------------|-----------------|
| Group No.                                                  | APN       | Existing Zoning | General Plan | Site Type   | Expected Density |      | Acres | Unit Capacity   |                                                                                                                                                                                       | Existing Land Use                                                                                                                                                                | Infrastructure Capacity | Constraints / Shared ownership   | Required Action | RDA Boundary | AV Ratio        | Distance to Services |                 |                 |
|                                                            |           |                 |              |             | Avg              | Max  |       | By Site (units) | By Group (units)                                                                                                                                                                      |                                                                                                                                                                                  |                         |                                  |                 |              |                 | Elementary School    | Park            | Grocery Store   |
| 30                                                         | 411291003 | C1              | RMU          | Opportunity | 14.0             | 18.0 | 0.37  | 5               | 9                                                                                                                                                                                     | Insurance agency office (other businesses closed), single story. The one use is operating and the condition of the building is good. The potential for redevelopment is average. | Yes                     | The site is within a flood zone. | Rezone          | In           | 0.9             | Within 1/2 mile      | Within 1/4 mile | Within 1/4 mile |
|                                                            | 411291009 | C1              | RMU          | Opportunity | 14.0             | 18.0 | 0.33  | 4               | Grocery store, two story with a large parking lot. The use is marginal and the condition of the building is fair. The site is a corner site. The potential for redevelopment is good. | Yes                                                                                                                                                                              | No site constraints.    | Rezone                           | In              | 1.1          | Within 1/2 mile | Within 1/4 mile      | Within 1/4 mile |                 |
| 31                                                         | 412230002 | C1              | RMU          | Opportunity | 14.0             | 18.0 | 0.11  | 1               | 5                                                                                                                                                                                     | Cash checking store, single story. This is a corner site. The use is marginal and the physical condition of the building is poor. The potential for redevelopment is good.       | Yes                     | No site constraints.             | Rezone          | In           | 1.4             | Within 1/2 mile      | Within 1/2 mile | Within 1/4 mile |

| Medium and Low Density Sites – Residential Mixed Use (RMU) |           |                 |              |             |                  |      |       |                 |                  |                                                                                                                                                                                                                                                                                |                         |                                                       |                 |              |          |                      |                 |                 |
|------------------------------------------------------------|-----------|-----------------|--------------|-------------|------------------|------|-------|-----------------|------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------|-------------------------------------------------------|-----------------|--------------|----------|----------------------|-----------------|-----------------|
| Group No.                                                  | APN       | Existing Zoning | General Plan | Site Type   | Expected Density |      | Acres | Unit Capacity   |                  | Existing Land Use                                                                                                                                                                                                                                                              | Infrastructure Capacity | Constraints / Shared ownership                        | Required Action | RDA Boundary | AV Ratio | Distance to Services |                 |                 |
|                                                            |           |                 |              |             | Avg              | Max  |       | By Site (units) | By Group (units) |                                                                                                                                                                                                                                                                                |                         |                                                       |                 |              |          | Elementary School    | Park            | Grocery Store   |
|                                                            | 412230003 | C1              | RMU          | Opportunity | 14.0             | 18.0 | 0.11  | 1               |                  | Vacant single building, single story. The condition of the building is poor. The potential for redevelopment is good.                                                                                                                                                          | Yes                     | No site constraints.                                  | Rezone          | In           | 0.8      | Within 1/2 mile      | Within 1/2 mile | Within 1/4 mile |
|                                                            | 412230004 | C1              | RMU          | Vacant      | 14.0             | 18.0 | 0.05  | 1               |                  | Vacant lot, same owner as the site below. The potential for redevelopment is good.                                                                                                                                                                                             | Yes                     | No site constraints. 2 sites have the same ownership. | Rezone          | In           | -        | Within 1/2 mile      | Within 1/2 mile | Within 1/4 mile |
|                                                            | 412230005 | C1              | RMU          | Vacant      | 14.0             | 18.0 | 0.12  | 1               |                  | Vacant lot, same owner as the site above. The potential for redevelopment is good.                                                                                                                                                                                             | Yes                     |                                                       | Rezone          | In           | -        | Within 1/2 mile      | Within 1/2 mile | Within 1/4 mile |
| 32                                                         | 412230006 | C1              | RMU          | Vacant      | 14.0             | 18.0 | 0.06  | 1               | 4                | Vacant lot, same owner as the sites below. The potential for redevelopment is good.                                                                                                                                                                                            | Yes                     | No site constraints. 4 sites have the same ownership. | Rezone          | In           | -        | Within 1/2 mile      | Within 1/2 mile | Within 1/4 mile |
|                                                            | 412230007 | C1              | RMU          | Vacant      | 14.0             | 18.0 | 0.06  | 1               |                  | Vacant lot, same owner as the sites below. The potential for redevelopment is good.                                                                                                                                                                                            | Yes                     |                                                       | Rezone          | In           | -        | Within 1/2 mile      | Within 1/2 mile | Within 1/4 mile |
|                                                            | 412230008 | C1              | RMU          | Vacant      | 14.0             | 18.0 | 0.06  | 1               |                  | Vacant lot, same owner as the sites below. The potential for redevelopment is good.                                                                                                                                                                                            | Yes                     |                                                       | Rezone          | In           | -        | Within 1/2 mile      | Within 1/2 mile | Within 1/4 mile |
|                                                            | 412230009 | C1              | RMU          | Vacant      | 14.0             | 18.0 | 0.06  | 1               |                  | Vacant lot, same owner as the sites above. The potential for redevelopment is good.                                                                                                                                                                                            | Yes                     |                                                       | Rezone          | In           | -        | Within 1/2 mile      | Within 1/2 mile | Within 1/4 mile |
|                                                            | 412230022 | R1              | RMU          | Opportunity | 14.0             | 18.0 | 0.17  | 1               |                  | Single Family Residential, single story. Building was built in 1941 and is in good condition. The potential for redevelopment is average.                                                                                                                                      | Yes                     | No site constraints.                                  | Rezone          | Out          | 1.1      | Within 1/2 mile      | Within 1/2 mile | Within 1/4 mile |
| 33                                                         | 412230029 | C1              | RMU          | Opportunity | 14.0             | 18.0 | 0.26  | 3               | 3                | A donut shop and vacant businesses on site, two buildings, both single story. The condition of the vacant building is poor, while the donut building is good. The site is a corner, large site, opposite to the 'Mission Plaza' site. The potential for redevelopment is good. | Yes                     | No site constraints.                                  | Rezone          | In           | 0.2      | Within 1/2 mile      | Within 1/2 mile | Within 1/4 mile |
| 34                                                         | 412240005 | C1              | RMU          | Opportunity | 14.0             | 18.0 | 0.22  | 3               | 5                | Liquor store, single story with large parking lot. The use is operating and the condition of the building is poor. The potential for redevelopment is good.                                                                                                                    | Yes                     | No site constraints.                                  | Rezone          | In           | 0.6      | Within 1/2 mile      | Within 1/4 mile | Within 1/4 mile |
|                                                            | 412240022 | C1              | RMU          | Opportunity | 14.0             | 18.0 | 0.17  | 2               |                  | Neighborhood retail strip, single story. Only one of the uses is operating and the condition of the building is poor. The potential for redevelopment is good.                                                                                                                 | Yes                     | No site constraints.                                  | Rezone          | In           | 2.0      | Within 1/2 mile      | Within 1/4 mile | Within 1/4 mile |
| 35                                                         | 412240024 | C1              | RMU          | Opportunity | 14.0             | 18.0 | 0.33  | 4               | 17               | Fast food restaurant (Jack in the Box), single story. The site has a large parking lot. The use is operating and the condition of the building is fair. The potential for redevelopment is average.                                                                            | Yes                     | No site constraints.                                  | Rezone          | In           | 0.7      | Within 1/2 mile      | Within 1/4 mile | Within 1/4 mile |
|                                                            | 412240032 | R3              | RMU          | Opportunity | 14.0             | 18.0 | 0.64  | 3               |                  | Multifamily housing, two story apartments, with 26 units. The condition of the building is poor. The potential for redevelopment is average.                                                                                                                                   | Yes                     | No site constraints.                                  | Rezone          | Out          | 3.0      | Within 1/2 mile      | Within 1/4 mile | Within 1/4 mile |



| Medium and Low Density Sites – Residential Mixed Use (RMU) |           |                 |              |             |                  |      |       |                 |                  |                                                                                                                                                                                                                                                                 |                         |                                                       |                 |              |          |                      |                 |                 |
|------------------------------------------------------------|-----------|-----------------|--------------|-------------|------------------|------|-------|-----------------|------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------|-------------------------------------------------------|-----------------|--------------|----------|----------------------|-----------------|-----------------|
| Group No.                                                  | APN       | Existing Zoning | General Plan | Site Type   | Expected Density |      | Acres | Unit Capacity   |                  | Existing Land Use                                                                                                                                                                                                                                               | Infrastructure Capacity | Constraints / Shared ownership                        | Required Action | RDA Boundary | AV Ratio | Distance to Services |                 |                 |
|                                                            |           |                 |              |             | Avg              | Max  |       | By Site (units) | By Group (units) |                                                                                                                                                                                                                                                                 |                         |                                                       |                 |              |          | Elementary School    | Park            | Grocery Store   |
|                                                            | 412240033 | C1              | RMU          | Opportunity | 14.0             | 18.0 | 0.24  | 3               |                  | Cash checking store, single story. The use is operating and the condition of the building is good. There are too many similar 'cash checking' uses around and the site is a prime location on San Pablo Avenue. The potential for redevelopment is good.        | Yes                     | No site constraints.                                  | Rezone          | In           | 0.4      | Within 1/2 mile      | Within 1/4 mile | Within 1/4 mile |
|                                                            | 412240050 | R3              | RMU          | Vacant      | 14.0             | 18.0 | 0.57  | 7               |                  | Cash checking store, two story with large parking. The use is operating and the condition of the building is fair. The potential for redevelopment is good.                                                                                                     | Yes                     | No site constraints.                                  | Rezone          | Out          | -        | Within 1/2 mile      | Within 1/4 mile | Within 1/4 mile |
| 36                                                         | 412290001 | C1              | RMU          | Opportunity | 14.0             | 18.0 | 0.17  | 2               | 15               | Bar, two story, dilapidated. The use is operating and the condition of the building is poor. The potential for redevelopment is good.                                                                                                                           | Yes                     | No site constraints.                                  | Rezone          | Out          | 1.7      | Within 1/2 mile      | Within 1/4 mile | Within 1/4 mile |
|                                                            | 412290002 | C1              | RMU          | Opportunity | 14.0             | 18.0 | 0.11  | 1               |                  | Newer smoke shop and hair and nail shop, single story. The uses are operating and the condition of the building is fair. The potential for redevelopment is good.                                                                                               | Yes                     | No site constraints.                                  | Rezone          | Out          | 0.6      | Within 1/2 mile      | Within 1/4 mile | Within 1/4 mile |
|                                                            | 412290003 | C1              | RMU          | Opportunity | 14.0             | 18.0 | 0.17  | 2               |                  | Newer oil shop, single story. The use is operating and the condition of the building is fair. The potential for redevelopment is good.                                                                                                                          | Yes                     | No site constraints.                                  | Rezone          | Out          | 1.0      | Within 1/2 mile      | Within 1/4 mile | Within 1/4 mile |
|                                                            | 412290004 | C1              | RMU          | Opportunity | 14.0             | 18.0 | 0.39  | 5               |                  | Furniture store, single story (high) with large parking lot. The use is marginal and the condition of the building is fair. The potential for redevelopment is good.                                                                                            | Yes                     | No site constraints.                                  | Rezone          | Out          | 0.9      | Within 1/2 mile      | Within 1/4 mile | Within 1/4 mile |
|                                                            | 412290020 | C1              | RMU          | Opportunity | 14.0             | 18.0 | 0.36  | 4               |                  | Neighborhood retail strip with only the pay day lending shop open (others closed), single story. The one use is operating and the condition of the building is good. The potential for redevelopment is average.                                                | Yes                     | The site is within the 65dB noise contour.            | Rezone          | In           | 1.5      | Within 1/2 mile      | Within 1/4 mile | Within 1/4 mile |
| 37                                                         | 413360001 | C1              | RMU          | Opportunity | 14.0             | 18.0 | 0.16  | 2               | 3                | Auto repair shop, single story with used cars parked around. It is another corner location and shares the same ownership as the site below. The use is ongoing but marginal and the condition of the building is fair. The potential for redevelopment is good. | Yes                     | No site constraints. 2 sites have the same ownership. | Rezone          | In           | 1.5      | Within 1/2 mile      | Within 1/4 mile | Within 1/4 mile |
|                                                            | 413360002 | C1              | RMU          | Vacant      | 14.0             | 18.0 | 0.05  | 1               |                  | Vacant lot. This site shares the same ownership as the site above. The potential for redevelopment is good.                                                                                                                                                     | Yes                     |                                                       | Rezone          | In           | -        | Within 1/2 mile      | Within 1/4 mile | Within 1/4 mile |
| 38                                                         | 413360019 | C1              | RMU          | Opportunity | 14.0             | 18.0 | 0.18  | 2               | 2                | Auto Servicing (Speed Lube), single story. The use is operating but business appears to be only marginal. The potential for redevelopment is average.                                                                                                           | Yes                     | No site constraints.                                  | Rezone          | In           | 2.6      | Within 1/2 mile      | Within 1/4 mile | Within 1/4 mile |
| 39                                                         | 416120012 | C1              | RMU          | Opportunity | 14.0             | 18.0 | 0.44  | 6               | 8                | Fast food restaurant (vacant), single story. The condition of the building is fair. The potential for redevelopment is good.                                                                                                                                    | Yes                     | No site constraints.                                  | Rezone          | In           | 1.4      | Within 1/2 mile      | Within 1/4 mile | Within 1/4 mile |
|                                                            | 416120028 | C1              | RMU          | Opportunity | 14.0             | 18.0 | 0.22  | 3               |                  | Medical Office (Eye Clinic), single story with parking. The use is operating and the condition of the building is good. It sits on a very visible site at the junction of 3 major roads. The potential for redevelopment is average.                            | Yes                     | No site constraints.                                  | Rezone          | In           | 4.3      | Within 1/2 mile      | Within 1/4 mile | Within 1/4 mile |

| Medium and Low Density Sites – Residential Mixed Use (RMU) |           |                 |              |             |                  |      |       |                 |                  |                                                                                                                                                                                                                 |                         |                                |                 |              |          |                      |                 |                 |
|------------------------------------------------------------|-----------|-----------------|--------------|-------------|------------------|------|-------|-----------------|------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------|--------------------------------|-----------------|--------------|----------|----------------------|-----------------|-----------------|
| Group No.                                                  | APN       | Existing Zoning | General Plan | Site Type   | Expected Density |      | Acres | Unit Capacity   |                  | Existing Land Use                                                                                                                                                                                               | Infrastructure Capacity | Constraints / Shared ownership | Required Action | RDA Boundary | AV Ratio | Distance to Services |                 |                 |
|                                                            |           |                 |              |             | Avg              | Max  |       | By Site (units) | By Group (units) |                                                                                                                                                                                                                 |                         |                                |                 |              |          | Elementary School    | Park            | Grocery Store   |
| 40                                                         | 417280010 | C1              | RMU          | Opportunity | 14.0             | 18.0 | 1.88  | 24              | 26               | Medical Facilities (Vale Healthcare Center), single story. The use is operating and the condition of the building is fair. The potential for redevelopment is average.                                          | Yes                     | No site constraints.           | Rezone          | In           | 4.1      | Within 1/2 mile      | Within 1/2 mile | Within 1/4 mile |
|                                                            | 417280011 | C1              | RMU          | Opportunity | 14.0             | 18.0 | 0.24  | 2               |                  | Existing duplex residential, single story. This is a long site, with the short end facing San Pablo Avenue. The condition of the building is good. The potential for redevelopment is high due to its location. | Yes                     | No site constraints.           | Rezone          | In           | NA       | Within 1/2 mile      | Within 1/2 mile | Within 1/4 mile |
| RMU      Total      97                                     |           |                 |              |             |                  |      |       |                 |                  |                                                                                                                                                                                                                 |                         |                                |                 |              |          |                      |                 |                 |

Notes: 1) R-1 = Single-family residential district; 2) R-3 = Multifamily residential district; 3) C-1 = Light commercial district; 4) RMU = Residential Mixed Use; 5) NA = Not Available; 6) Total may not add up due to rounding.

| Medium and Low Density Sites – Low Density Residential (LDR) |           |                 |              |             |                  |      |       |                 |                  |                                                                                                                                        |                         |                                                                   |                 |              |          |                      |                 |                 |  |
|--------------------------------------------------------------|-----------|-----------------|--------------|-------------|------------------|------|-------|-----------------|------------------|----------------------------------------------------------------------------------------------------------------------------------------|-------------------------|-------------------------------------------------------------------|-----------------|--------------|----------|----------------------|-----------------|-----------------|--|
| Group No.                                                    | APN       | Existing Zoning | General Plan | Site Type   | Expected Density |      | Acres | Unit Capacity   |                  | Existing Land Use                                                                                                                      | Infrastructure Capacity | Constraints / Shared ownership                                    | Required Action | RDA Boundary | AV Ratio | Distance to Services |                 |                 |  |
|                                                              |           |                 |              |             | Avg              | Max  |       | By Site (units) | By Group (units) |                                                                                                                                        |                         |                                                                   |                 |              |          | Elementary School    | Park            | Grocery Store   |  |
| 41                                                           | 410265003 | C1              | LDR          | Vacant      | 8.0              | 12.0 | 0.21  | 1               | 1                | Vacant lot. The potential for redevelopment is good.                                                                                   | Yes                     | The site is within a flood zone.                                  | Rezone          | In           | -        | Within 1/4 mile      | Within 1/4 mile | Within 1/4 mile |  |
| 42                                                           | 411242001 | R1              | LDR          | Vacant      | 8.0              | 12.0 | 0.10  | 1               | 1                | Vacant lot. The potential for redevelopment is good.                                                                                   | Yes                     | The site is within a flood zone.                                  | None            | In           | -        | Within 1/4 mile      | Within 1/4 mile | Within 1/4 mile |  |
| 43                                                           | 411243006 | R1              | LDR          | Vacant      | 8.0              | 12.0 | 0.10  | 1               | 1                | Vacant lot. The potential for redevelopment is good.                                                                                   | Yes                     | The site is within a flood zone. 2 sites have the same ownership. | None            | In           | -        | Within 1/4 mile      | Within 1/4 mile | Within 1/4 mile |  |
| 44                                                           | 411243007 | R1              | LDR          | Vacant      | 8.0              | 12.0 | 0.10  | 1               | 1                | Vacant lot. The potential for redevelopment is good.                                                                                   | Yes                     | The site is within a flood zone. 2 sites have the same ownership. | None            | In           | -        | Within 1/4 mile      | Within 1/4 mile | Within 1/4 mile |  |
| 45                                                           | 411281008 | R2              | LDR          | Vacant      | 8.0              | 12.0 | 0.15  | 1               | 1                | Vacant lot. The potential for redevelopment is good.                                                                                   | Yes                     | The site is within a flood zone.                                  | None            | Out          | -        | Within 1/4 mile      | Within 1/4 mile | Within 1/4 mile |  |
| 46                                                           | 412012024 | R1              | LDR          | Vacant      | 8.0              | 12.0 | 0.09  | 1               | 1                | Vacant lot. The potential for redevelopment is good.                                                                                   | Yes                     | The site is within a flood zone.                                  | None            | Out          | -        | Within 1/4 mile      | Within 1/2 mile | Within 1/2 mile |  |
| 47                                                           | 412101015 | R1              | LDR          | Vacant      | 8.0              | 12.0 | 0.11  | 0               | 0                | New single family home. The potential for redevelopment is average.                                                                    | Yes                     | The site is within a flood zone.                                  | None            | Out          | -        | Within 1/4 mile      | Within 1/4 mile | Within 1/4 mile |  |
| 48                                                           | 412112008 | R1              | LDR          | Vacant      | 8.0              | 12.0 | 0.11  | 1               | 1                | Vacant lot, but new single family home issued permits in 2013. The potential for redevelopment is average.                             | Yes                     | No site constraints.                                              | None            | Out          | -        | Within 1/4 mile      | Within 1/4 mile | Within 1/4 mile |  |
| 49                                                           | 412260015 | R1              | LDR          | Vacant      | 8.0              | 12.0 | 0.12  | 1               | 1                | Vacant lot. The potential for redevelopment is good.                                                                                   | Yes                     | The site is within a flood zone.                                  | None            | Out          | -        | Within 1/2 mile      | Within 1/4 mile | Within 1/4 mile |  |
| 50                                                           | 412355005 | R1              | LDR          | Opportunity | 8.0              | 12.0 | 0.19  | 0               | 0                | Single Family Residential, single story. Building was built in 1943 and is in poor condition. The potential for redevelopment is good. | Yes                     | No site constraints.                                              | None            | Out          | 0.1      | Within 1/2 mile      | Within 1/4 mile | Within 1/2 mile |  |

| Medium and Low Density Sites – Low Density Residential (LDR) |           |                 |              |             |                  |      |       |                 |                  |                                                                                                                                                                                                |                         |                                                        |                 |              |          |                      |                 |                    |
|--------------------------------------------------------------|-----------|-----------------|--------------|-------------|------------------|------|-------|-----------------|------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------|--------------------------------------------------------|-----------------|--------------|----------|----------------------|-----------------|--------------------|
| Group No.                                                    | APN       | Existing Zoning | General Plan | Site Type   | Expected Density |      | Acres | Unit Capacity   |                  | Existing Land Use                                                                                                                                                                              | Infrastructure Capacity | Constraints / Shared ownership                         | Required Action | RDA Boundary | AV Ratio | Distance to Services |                 |                    |
|                                                              |           |                 |              |             | Avg              | Max  |       | By Site (units) | By Group (units) |                                                                                                                                                                                                |                         |                                                        |                 |              |          | Elementary School    | Park            | Grocery Store      |
| 51                                                           | 413063028 | R1              | LDR          | Vacant      | 8.0              | 12.0 | 0.15  | 1               | 1                | Vacant lot. The potential for redevelopment is good.                                                                                                                                           | Yes                     | The site has a slope equal or greater than 15 degrees. | None            | In           | -        | Within 1/4 mile      | Within 1/4 mile | Within 1/2 mile    |
| 52                                                           | 413100035 | C2              | LDR          | Vacant      | 8.0              | 12.0 | 0.11  | 1               | 1                | Vacant lot. The potential for redevelopment is good.                                                                                                                                           | Yes                     | No site constraints.                                   | Rezone          | In           | -        | Within 1/2 mile      | Within 1/2 mile | More than 1/2 mile |
| 53                                                           | 413122008 | R1              | LDR          | Vacant      | 8.0              | 12.0 | 0.11  | 1               | 1                | Vacant lot. The potential for redevelopment is good.                                                                                                                                           | Yes                     | No site constraints.                                   | None            | In           | -        | Within 1/2 mile      | Within 1/2 mile | Within 1/2 mile    |
| 54                                                           | 413123011 | R1              | LDR          | Opportunity | 8.0              | 12.0 | 0.23  | 1               | 1                | Single Family Residential, single story. Building was built in 1900 and is in poor condition. The potential for redevelopment is good.                                                         | Yes                     | No site constraints.                                   | None            | In           | 0.1      | Within 1/4 mile      | Within 1/2 mile | Within 1/2 mile    |
| 55                                                           | 413151023 | R1              | LDR          | Vacant      | 8.0              | 12.0 | 0.16  | 1               | 1                | Vacant lot. The potential for redevelopment is good.                                                                                                                                           | Yes                     | No site constraints.                                   | None            | In           | -        | Within 1/4 mile      | Within 1/4 mile | Within 1/2 mile    |
| 56                                                           | 413180023 | R1              | LDR          | Opportunity | 8.0              | 12.0 | 0.17  | 0               | 0                | Single Family Residential, single story. Building was built in 2004 and is in good condition. Very large lot for a single family home and good potential for redevelopment into two new homes. | Yes                     | No site constraints.                                   | None            | In           | 0.1      | Within 1/4 mile      | Within 1/4 mile | Within 1/4 mile    |
| 57                                                           | 413220019 | R1              | LDR          | Opportunity | 8.0              | 12.0 | 0.12  | 1               | 1                | Single Family Residential, single story. Building was built in 1943 and is in poor condition.                                                                                                  | Yes                     | No site constraints.                                   | None            | In           | NA       | Within 1/4 mile      | Within 1/4 mile | Within 1/4 mile    |
| 58                                                           | 416013007 | None            | LDR          | Vacant      | 8.0              | 12.0 | 0.37  | 2               | 2                | Vacant lot. The potential for redevelopment is good.                                                                                                                                           | Yes                     | The site is within the 65dB noise contour.             | Rezone          | Out          | -        | More than 1/2 mile   | Within 1/2 mile | Within 1/4 mile    |
| LDR New Units                                                |           |                 |              |             |                  |      |       |                 | 15               |                                                                                                                                                                                                |                         |                                                        |                 |              |          |                      |                 |                    |
| Expected Second Units                                        |           |                 |              |             |                  |      |       |                 | 20               |                                                                                                                                                                                                |                         |                                                        |                 |              |          |                      |                 |                    |
| Total                                                        |           |                 |              |             |                  |      |       |                 | 35               |                                                                                                                                                                                                |                         |                                                        |                 |              |          |                      |                 |                    |

Notes: 1) R-1 = Single-family residential district ; 2) C-1 = Light commercial district; 3) C-2 = Heavy commercial district; 4) LDR = Low Density Residential; 5) NA = Not Available; 6) Total may not add up due to rounding.

**Summary:**  
58 grouped development sites  
129 individual sites  
54.1 acres  
858 potential dwelling units



**CITY OF SAN PABLO**  
*City of New Directions*

**Appendix B  
Evaluation of 2007-2014  
Housing Element Programs**



## Evaluation of 2007-2014 Housing Element Programs

| 2007-2014 Housing Element Program Name/Number         | Program Description and Objective                                                                                       | Timeframe and Progress                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | Implementation Status and Recommendation for the 2015-2023 Housing Element                                                                                                                            |
|-------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Goal H-1 Housing and Neighborhood Preservation</b> |                                                                                                                         |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                       |
| H-1.1.1                                               | Provide Low-Interest Loans for Housing Rehabilitation through the Contra Costa County Neighborhood Preservation Program | Continue to provide low-interest loans to extremely low- to moderate-income owner-occupied and rental property owners to bring units up to current building code standards, modify buildings for improved mobility of disabled and elderly persons, demolish irreparable secondary buildings, expand units to alleviate overcrowding, identify and remove lead paint hazards, and allow for general property improvements.                                                                                               | Ongoing; about 3 loans provided per year. Retain program; strive to publicize program availability.                                                                                                   |
| H-1.1.2                                               | Allow For Deferred Loans For Property Improvements                                                                      | Continue to provide low-interest deferred loans, payable upon sale or transfer of property, to extremely low- to moderate- income senior households. Provide low-interest deferred loans, payable in five years or sale/transfer of property (whichever comes first) to non- senior extremely low- and moderate-income households.                                                                                                                                                                                       | Annually; about 1 loan provided per year. Retain program; strive to publicize program availability.                                                                                                   |
| H-1.1.3                                               | Provide Technical Assistance and Counseling for Rehabilitation Loans                                                    | Continue to provide free technical assistance and counseling to approved loan applicant homeowners interested in developing plans and specifications for rehabilitation. Assist in monitoring construction.                                                                                                                                                                                                                                                                                                              | Ongoing Retain program; strive to publicize program availability.                                                                                                                                     |
| H-1.2.1                                               | Implement the Neighborhood Clean-Up Program                                                                             | Continue to implement the Neighborhood Clean-up Program to help keep San Pablo clean.                                                                                                                                                                                                                                                                                                                                                                                                                                    | Vouchers distributed year-round. Publicity distributed in the summer, annually. Retain program; strive to publicize program availability.                                                             |
| H-1.2.2                                               | Residential Paint Rebate Program                                                                                        | Continue a modified Residential Paint Rebate Program to encourage residents to paint and maintain their homes. Modify the program by including a lead pain remediation educational component, to encourage households to complete safe and effective remediation for homes with lead paint hazards. Additionally, implement a tracking system to record the number of applications and approvals under this program each year, and the number and location of participant households with identified lead paint hazards. | Ongoing; modify the program, adding the lead paint remediation component within one year of adoption of the 2030 General Plan in late 2010. Retain program; strive to publicize program availability. |
| H-1.2.3                                               | Implement the Motor Vehicle Abatement Program                                                                           | Continue to implement the Motor Vehicle Abatement Program to keep the streets clear of abandoned motor vehicles, by towing vehicles after adequate notice is given to the registered owner.                                                                                                                                                                                                                                                                                                                              | Ongoing Retain program; strive to publicize program availability.                                                                                                                                     |
| H-1.2.4                                               | Monitor Housing Conditions                                                                                              | Continue to monitor the conditions of housing stock through regular housing inspections.                                                                                                                                                                                                                                                                                                                                                                                                                                 | Ongoing. Implemented when funding obtained; year-round. No activity to date. Program is included in the 2015-2023 Housing Element.                                                                    |
| H-1.3.1                                               | Inventory Potential Historically Significant Buildings                                                                  | Create an inventory of potential historical buildings, evaluate their historical and architectural significance, and designate those with significance as local landmarks.                                                                                                                                                                                                                                                                                                                                               | Create an inventory by the end of 2011, and designate those with significance as landmarks by early 2012. Retain program.                                                                             |
| H-1.3.2                                               | Preserve Archaeologically Significant Sites                                                                             | Preserve archaeologically significant sites by continuing to investigate and review all potentially significant Native American Sites before any development activity takes place.                                                                                                                                                                                                                                                                                                                                       | Ongoing Implemented through project review. Retail program.                                                                                                                                           |
| H-1.3.3                                               | Promote a Unified Architectural Design                                                                                  | Promote a unified theme in new housing developments by continuing to encourage developers and architects to design in the Early California Architecture style.                                                                                                                                                                                                                                                                                                                                                           | Ongoing Implemented through project review. Retail program.                                                                                                                                           |
| H-1.4.1                                               | Inspect Rental Housing Units                                                                                            | Continue to inspect rental units to enforce building code and health and safety ordinances. Require all rental properties to obtain a "Certificate of Compliance" every 12 to 36 months, depending on the number of demerits a property receives during inspection.                                                                                                                                                                                                                                                      | Ongoing; about 750 units inspected each year. Retain program.                                                                                                                                         |
| H-1.4.2                                               | Inspect Owner-Occupied Housing                                                                                          | Continue to inspect owner-occupied housing to enforce building code and health and safety ordinances. Require all single-family homes more than 10 years old, or with a "Certificate of Compliance" more than three years old to obtain a new one.                                                                                                                                                                                                                                                                       | Ongoing; about 400 units inspected each year. Retain program.                                                                                                                                         |



## Evaluation of 2007-2014 Housing Element Programs

| 2007-2014 Housing Element Program Name/Number                          | Program Description and Objective                                                                                                                                                                                                                                                                                                                          | Timeframe and Progress | Implementation Status and Recommendation for the 2015-2023 Housing Element          |
|------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------|-------------------------------------------------------------------------------------|
| H-1.5.1 Coordinate Building Plans with the Police Department           | Continue the Police Department's participation in the review of Building Plans.                                                                                                                                                                                                                                                                            | Ongoing                | Implemented through project review. Retail program.                                 |
| H-1.6.1 Update The Zoning Ordinance To Implement Land-Use Designations | Update the Zoning Ordinance to provide standards for the Mixed Use Center, Residential Mixed Use, and Commercial Mixed Use land use designations in the 2030 General Plan. In the interim, before the Zoning Ordinance is updated, the City will in practice enforce the new General Plan land uses and densities rather than the old zoning designations. | Ongoing                | Part of the comprehensive update of the City's Zoning Ordinance currently underway. |
| H-1.6.2 Update the Zoning Ordinance                                    | Update the Zoning Ordinance to reduce parking standards for the following housing types where appropriate, to reflect actual need: Group Housing; and Multifamily housing along San Pablo Avenue.                                                                                                                                                          | Ongoing                | Part of the comprehensive update of the City's Zoning Ordinance currently underway. |

### Goal H-2 Affordability and Adequate Provision of Housing

|                                                                                   |                                                                                                                                                                                                                                                                                                                                                                                                                                           |                                                                                                                                                                                                                |                                                                                     |
|-----------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------|
| H-2.1.1 Encourage Manufactured Housing                                            | Continue to allow manufactured housing units in single-family detached areas, consistent with State law requirements, to provide a mix of affordable and moderate- income homes.                                                                                                                                                                                                                                                          | Ongoing                                                                                                                                                                                                        | Retain program; strive to publicize program availability.                           |
| H-2.1.2 Maintain an Inventory of Available Sites for Housing                      | Continue to maintain an inventory of vacant and underutilized sites available for extremely low-to moderate-income housing and make it available to interested developers.                                                                                                                                                                                                                                                                | Ongoing                                                                                                                                                                                                        | Retain program.                                                                     |
| H-2.1.3 Promote Second Units                                                      | Continue to promote the development of second units as an affordable housing alternative in single-family areas, with reduced setback requirements.                                                                                                                                                                                                                                                                                       | Ongoing; examine the possibility of allowing exemptions to standards if a second unit has a minimum rear yard setback of five feet within one year of the adoption of this Housing Element. No units produced. | Retain program; strive to publicize program availability.                           |
| H-2.1.4 Update The Zoning Ordinance To Implement Land-Use Designations            | Promote mixed commercial/ residential development in the City's Mixed Use Center, Commercial Mixed Use, and Residential Mixed Use General Plan land use areas.                                                                                                                                                                                                                                                                            | Ongoing; GIS database finished within two years of adoption of the Housing Element.                                                                                                                            | Part of the comprehensive update of the City's Zoning Ordinance currently underway. |
| H-2.1.5 Facilitate Affordable Rental And Cooperative Family Housing Opportunities | Continue to promote the development of affordable rental and cooperative family housing that provides on-site support services for extremely low- and very low-income families through the use of available State and federal housing funds.                                                                                                                                                                                              | Ongoing                                                                                                                                                                                                        | No activity to date. Program is included in the 2015-2023 Housing Element.          |
| H-2.1.6 Enact Inclusionary Housing Requirements                                   | Explore the feasibility of establishing an Inclusionary Housing Ordinance, consistent with recent case law, to require the development of units affordable to lower income households in all new housing developments, with the possible option of an in-lieu fee payment for developers that cannot provide units on-site.                                                                                                               | Conduct study in 2011.                                                                                                                                                                                         | No activity to date. Program is included in the 2015-2023 Housing Element.          |
| H-2.1.7 Promote The Development Of Single Room Occupancy And Efficiency Units     | Promote the development of Single Room Occupancy units (SRO) or efficiency units for extremely low-income Households, by establishing a definition and appropriate zoning standard by offering priority permit processing and exploring funding sources to assist in their development. Establish a separate use classification for SROs for San Pablo Avenue, with no parking required for SROs if they are located on San Pablo Avenue. | Within one year of adoption of the Housing Element.                                                                                                                                                            | No activity to date. Program is included in the 2015-2023 Housing Element.          |
| H-2.1.8 Reduce Parking Requirements Along San Pablo Avenue Near Transit           | Provide by right reductions from the standard parking requirements for new residential projects that are located on San Pablo Avenue and have frequent transit service.                                                                                                                                                                                                                                                                   | Specific standards to be incorporated into the Zoning Ordinance within one year after the adoption of the 2030 General Plan.                                                                                   | Part of the comprehensive update of the City's Zoning Ordinance currently underway. |
| H-2.1.9 RDA Funding Priorities                                                    | Prioritize 10 percent of Redevelopment Agency (RDA) program funds to assist extremely low-income households.                                                                                                                                                                                                                                                                                                                              | Within one year of adoption of the Housing Element.                                                                                                                                                            | No longer a viable program.                                                         |

## Evaluation of 2007-2014 Housing Element Programs

| 2007-2014 Housing Element Program Name/Number                        | Program Description and Objective                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | Timeframe and Progress                                                                                                                                                                                     | Implementation Status and Recommendation for the 2015-2023 Housing Element |
|----------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------|
| H-2.2.1 RDA Funding                                                  | Develop a program for the use and allocation of the Low-Income Housing Fund, from the Redevelopment Agency's tax increment revenues set-aside fund; to maximize extremely low- to moderate-income housing development potential. Require 15 percent of the unencumbered funds to be reserved for the development of moderate-income housing.                                                                                                                                                                                               | Ongoing                                                                                                                                                                                                    | No longer a viable program.                                                |
| H-2.2.2 Strive to Replace Housing                                    | Review aggregate housing demolition and construction in the City each year through the annual report submitted to HCD and continue to provide corresponding one-to-one replacement housing within four years of the removal of extremely low-, very low, low and moderate-income housing units.                                                                                                                                                                                                                                            | Ongoing                                                                                                                                                                                                    | Program is included in the 2015-2023 Housing Element.                      |
| H-2.2.3 RDA                                                          | Continue to facilitate new projects in the Redevelopment Area that include 15 percent or more units affordable to extremely low-to moderate-income households by using RDA funds or other incentives.                                                                                                                                                                                                                                                                                                                                      | Ongoing                                                                                                                                                                                                    | No longer a viable program.                                                |
| H-2.2.4 Facilitate lot consolidation                                 | The City's proposed General Plan encourages high-density housing through the densities it allows and the development standards it imposes. The City will assist developers in finding opportunities for lot consolidation to maximize development potential in zones that allow multifamily development. The City will develop a program that: (a) targets sites along San Pablo Avenue and 23rd Street, (b) gives consideration to new, synergistic development activities, and (c) considers the common ownership of individual parcels. | Within one year of the adoption of the Housing Element. Lot consolidation part of successful development of El Paseo Family Apartments, Giant Road/Pulte Homes Family Apartments and College Center Shops. | Program is included in the 2015-2023 Housing Element.                      |
| H-2.3.1 Promote the Development of Larger Housing Units for Families | Continue to promote the development of large housing units with three or more bedrooms by providing regulatory incentives such as reduced lot coverage or building height bonuses, on a case by-case basis, for rental housing developments.                                                                                                                                                                                                                                                                                               | Ongoing                                                                                                                                                                                                    | Program is included in the 2015-2023 Housing Element.                      |
| H-2.4.1 Facilitate Mixed-Use Center North Site Development           | Facilitate the development of student housing at the Mixed Use Center North site near Contra Costa College through density bonuses and priority permit processing.                                                                                                                                                                                                                                                                                                                                                                         | Begin after the adoption of the General Plan.                                                                                                                                                              | No activity to date. Program is included in the 2015-2023 Housing Element. |

### Goal H-3 Housing Accessibility and Special Needs

|                                                                                         |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |                                                                                                       |                                                                                                                  |
|-----------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------|
| H-3.1.1 Work With Housing Rights, Inc.                                                  | Continue to work with Housing Rights, Inc. (HRI) to minimize and resolve conflicts and disputes between landlords and tenants, and eliminate all forms of housing discrimination by disseminating tenant/landlord conflict resolution information in the annual mailing about residential programs, and documenting residents' concerns at City Hall before forwarding them to HRI. Additionally, implement a tracking system to record the number of referrals to HRI under this program each year. | Ongoing                                                                                               | Program is included in the 2015-2023 Housing Element.                                                            |
| H-3.2.1 Provide Density Bonuses and Incentives for Affordable and Special Needs Housing | Continue to offer Density Bonuses and other incentives to affordable housing and other qualified housing development, consistent with State law.                                                                                                                                                                                                                                                                                                                                                     | Ongoing                                                                                               | Program is included in the 2015-2023 Housing Element.                                                            |
| H-3.2.2 Create Emergency Shelter Zoning                                                 | Facilitate the development of emergency homeless shelters by amending the Zoning Ordinance to permit their use in the high density residential zone (R-4) and commercial and industrial zones by right, consistent with State law.                                                                                                                                                                                                                                                                   | Within one year of the adoption of the Housing Element.                                               | Part of the comprehensive update of the City's Zoning Ordinance currently underway.                              |
| H-3.2.3 Preserve At Risk Affordable Rental Units                                        | Continue to preserve at-risk affordable rental housing units.                                                                                                                                                                                                                                                                                                                                                                                                                                        | Monitor annually. Further action will depend on the intention of property owners.                     | No loss as affordable housing" at risk" units is imminent. Program is included in the 2015-2023 Housing Element. |
| H-3.2.4 Promote Contra Costa County's Mortgage Credit Certificate Program               | Continue to promote Contra Costa County's Mortgage Credit Certificate Program and the City's First-time Homebuyer Program.                                                                                                                                                                                                                                                                                                                                                                           | Annually. The City update and make available program information. Two first-time homebuyers assisted. | Program is included in the 2015-2023 Housing Element.                                                            |

## Evaluation of 2007-2014 Housing Element Programs

| 2007-2014 Housing Element Program Name/Number        | Program Description and Objective                                                                                                                                                                                                                                                                                                                                                                                          | Timeframe and Progress                                  | Implementation Status and Recommendation for the 2015-2023 Housing Element          |
|------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------|-------------------------------------------------------------------------------------|
| H-3.2.5 Implement Reasonable Accommodation Ordinance | Create and adopt a Reasonable Accommodations Ordinance to provide persons with disabilities reasonable accommodation to rules, procedures and standards to ensure equal access to housing opportunities.                                                                                                                                                                                                                   | By 2012                                                 | Part of the comprehensive update of the City's Zoning Ordinance currently underway. |
| H-3.2.6 Apply Accessibility Standards                | Enforce State handicapped accessibility and adaptability standards and expand housing opportunities for persons with disabilities through requirements for senior housing; first-floor accessibility, accessible parking space and ADA compliance in multi-family projects; encouraging home loan programs; and, providing information to raise awareness on accessibility issues through the City newsletter and website. | By 2012                                                 | Program is included in the 2015-2023 Housing Element.                               |
| H-3.2.7 Update Residential Care Facility Zoning      | Revise Residential Care Facility provisions by:<br><ul style="list-style-type: none"> <li>• Creating a definition for facilities with seven or more residents; and</li> <li>• Developing standards that apply to all residential care facilities to eliminate the possibility that standards will be imposed on an ad-hoc basis.</li> </ul>                                                                                | Within one year of the adoption of the Housing Element. | Part of the comprehensive update of the City's Zoning Ordinance currently underway. |

### Goal H-4 Green Building and Energy Conservation

|                                                                                   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |                                                         |                                                       |
|-----------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------|-------------------------------------------------------|
| H-4.1.1 Promote Home Weatherization Programs                                      | Create an "Energy Improvement and Weatherization Program" to offer rehabilitation loans to extremely low- to moderate- income homeowners and seniors to improve the energy efficiency of their residence and/or replace existing energy inefficient appliances.                                                                                                                                                                                                                                                                                                                                                        | Within one year of the adoption of the Housing Element. | Program is included in the 2015-2023 Housing Element. |
| H-4.1.2 Promote Solar Energy and Other Methods to Efficiently Heat And Cool Homes | Promote the use of solar energy and other environmentally sound, energy efficient methods for heating and cooling homes, consistent with adopted building, mechanical and plumbing codes.                                                                                                                                                                                                                                                                                                                                                                                                                              | Within one year of the adoption of the Housing Element. | Program is included in the 2015-2023 Housing Element. |
| H-4.1.3 Require Energy Efficient Design                                           | Require developers to complete a GreenPoint Checklist, Leadership in Energy and Environmental Design Checklist (LEED) or equivalent, as part of their submittal to the Planning Division and encourage them to attain the equivalent of LEED Silver certification or better.                                                                                                                                                                                                                                                                                                                                           | Consider as part the General Plan Update.               | Program is included in the 2015-2023 Housing Element. |
| H-4.1.4 Adopt Green Building Design Ordinance                                     | Consider a Green Building Design Ordinance that offers density, FAR, and height bonuses for private projects that meet certain green building thresholds.                                                                                                                                                                                                                                                                                                                                                                                                                                                              | Beginning in 2011                                       | Program is included in the 2015-2023 Housing Element. |
| H-4.1.5 Encourage Environmentally Sensitive Construction Practices                | Facilitate environmentally sensitive construction practices by: Restricting the use of chlorofluorocarbons (CFCs), hydrochlor-ofluorocarbons (HCFCs), and halons in mechanical equipment and building materials; Promoting the use of products that are durable and allow efficient end-of-life disposal (recyclable); Requiring large project applicants to submit a construction waste management plan for City approval; Promoting the use of locally or regionally available materials; and Promoting the use of cost-effective design and construction strategies that reduce resource and environmental impacts. | Beginning in 2011                                       | Program is included in the 2015-2023 Housing Element. |
| H-4.1.6 Promote Water Conservation                                                | Promote water conservation by: Requiring all new and remodeled housing units to install high efficiency toilets; Offering water efficiency surveys by trained staff that will make recommendations tailored to household needs; Promoting the use of drought-resistant plants in gardens, sub-surface lawn irrigation systems; and Promoting the use of gray-water (water recycling) systems and rainwater catchment systems.                                                                                                                                                                                          | Beginning in 2011                                       | Program is included in the 2015-2023 Housing Element. |



**CITY OF SAN PABLO**  
*City of New Directions*

**Appendix C  
Summary of Community and  
Stakeholder Comments**



## Appendix C



**CITY**OF **SAN PABLO**

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### **Summary of Community and Stakeholder Comments from August — October 2014 Outreach Activities**

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### **City of San Pablo Housing Element Update**

Prepared November 2014

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# SUMMARY OF COMMUNITY COMMENTS

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## August — October 2014 Community Outreach Activities

*Prepared November 2014*

### Community Workshops (Two)

Tuesday, August 26, 2014  
Maple Hall, 13831 San Pablo Ave #4  
Alvarado Square (inside the City Hall Complex)  
6:30 – 8:30 pm

Wednesday, October 22, 2014  
Davis Park Multi-Purpose Building  
1667 Folsom Avenue  
5:30 – 7:30 pm

### Meetings with Housing Stakeholders (Two)

Wednesday, September 10, 2014  
Maple Hall, 13831 San Pablo Ave #4  
Alvarado Square (inside the City Hall Complex)  
9:00 – 10:30 am and 10:30 am – 12:00 pm



### Background on the Housing Element and Workshop and Stakeholder Meeting Purposes and Agendas

The State of California requires that every city make its regional fair share of land available for residential development. By State law, cities must identify how and where the housing needs of each community will be met by preparing what is known as a Housing Element. The City of

San Pablo adopted its Housing Element in 2011 and was certified by the California Department of Housing and Community Development (HCD) for the 2007-2014 planning period. Now, the City is required to update its Housing Element for the 2015-2023 planning period.





Four outreach activities were scheduled in August, September and October to obtain comments from the community and from various experts and stakeholders in the field of housing to get their ideas on possible strategies the City of San Pablo can use to be more effective in meeting community housing needs. Comment sheets were also provided to participants and were available on the City's website and at various public locations to solicit comments. In addition, all materials were translated into Spanish and the meetings provided Spanish translation for non-English speaking participants.



To start each community outreach activity, Michele Rodriguez, Development Services Manager, or Rod Simpson, Assistant Planner with the City of San Pablo, provided an overview of housing element requirements, the City's existing Housing Element and the update process. Then, discussion was held on housing strategies (policies or implementing actions) the City may want to use to more effectively meet its housing needs. The basic agenda for each of the San Pablo outreach activities was similar, and comment sheets were collected to supplement recorded comments.

The City's consultant on the housing element, Jeffery Baird and Joshua Abrams of Baird + Driskell Community Planning, facilitated the meetings and recorded participant comments on large wall-graphics. Reduced versions of the wall-graphic comments are included at the end of this document. In addition, comment sheets were provided for participants to write down their comments and suggestions for the City to consider in the update process. Participants were given 15 days following the activity to return their comment sheets.

Specific questions posed at the workshops were:

- **What do you consider to be the major housing needs in San Pablo?**
- **What do you suggest as important housing strategies the city of San Pablo should pursue as part of the housing element update to address San Pablo housing needs?**
- **Do you have any additional comments you would like to share about housing in San Pablo?**

The comment sheet and a newsletter, prepared in both Spanish and English for the outreach activities, helped to provide background material for participants and focus the discussion at the events. A total of about 30 people attended the community outreach activities. Additional outreach will occur once the Preliminary Draft of the updated Housing Element is prepared in late November 2014.

Below is the basic agenda for all four outreach activities:



- I. Welcome and Review of the Workshop Purpose and Agenda
  - A. Welcome and Introductions
  - B. Purpose of Housing Element Community Workshops
  - C. Agenda Overview
- II. Brief Presentation on Housing Conditions in San Pablo, the City of San Pablo Housing Element and the Schedule and Process for the Housing Element Update
  - A. Staff or Consultant Presentation
  - B. Questions of Clarification
- III. Discussion Topics
  - A. What should be the City's goals as they relate to major concerns you have about housing in San Pablo?
  - B. How would you like to see your concerns about housing addressed through the strategies or programs in the City of San Pablo Housing Element?
  - C. Do you have any additional comments you would like to share about housing in San Pablo?
- IV. Summary and Next Steps
  - A. Summary of the Meeting and Next Steps
  - B. Evaluation of the Meeting

## Summary of Comments

### Housing Design, Maintenance, Neighborhood Quality and Crime Reduction

- (1) Address traffic calming and other impacts such as cut through traffic (on Hillcrest), walkable neighborhoods, walking safety for pedestrians, cars parked on sidewalk, access to park and accessibility.
- (2) Understand the impacts of noise from trains and traffic.
- (3) Provide better street lighting.
- (4) Alleviate unsafe, unhealthy and conflicting issues that reduce the quality of our living environments, including noise, industrial work nearby, barking dogs, dust, drainage, etc.
- (5) Address litter and yards and feral cats.
- (6) Close streets for kids.
- (7) Establish neighborhood groups, such as neighborhood watch to reduce crime.
- (8) Recognize that we have a deficit in open space in the community.
- (9) Address homeless needs and identify the services that are available for the homeless.
- (10) Many mosquitoes on standing water on the river side (creek), overgrown weeds and litter on Connecticut Avenue.
- (11) There are many homeless in San Pablo. We have heard estimates of 500 homeless people, with a number of them living under the freeway and in other locations in the community.
- (12) Address the fact that the community center access is locked in the evening.
- (13) Support local schools and allow community use of school facilities after hours.
- (14) Ensure proper Creek maintenance.
- (15) Link all factors that make up a good community including schools, community gardens, health, housing, services, transit, recreation, etc.
- (16) Give attention to the quality and access to lower income services including transit, schools, affordable and high quality food, food safety, etc.
- (17) Address issues related to people parking on the street including garage conversions, single car garages and the housing and lot conditions in old town.
- (18) More police surveillance for our safety.
- (19) Address issues that link crime to the appearance of neighborhoods.







family housing to single-family housing in areas rezoned as part of the recent general plan update.

### **Housing Needs in San Pablo and Types of Housing**

- (35) Rent levels from the data may not be accurate and may be too high because the sample size for the city limits is small.
- (36) Recognize that rents are rising.
- (37) Recognize that affordability is a serious challenge for many families who have a hard time making ends meet and cannot save money.
- (38) Sales data for San Pablo is more accurate than the rental data.
- (39) Address senior needs and provide seniors with more housing options, including locations that are walk-able and where there are transportation options.
- (40) Provide more information on senior housing needs and affordability.
- (41) Recognize that flood insurance increases the price of housing and affects affordability.
- (42) Address the affordability of housing for seniors, families and housing that allows for more than one family to be together. Family housing needs are increasing in San Pablo.
- (43) Identify how many higher density apartments we want in our community and where they are going to be located.
- (44) Expensive homes.
- (45) My biggest concern is the cost of what I pay in the apartment where I live. In the last two years, rent has increased by \$100, and the following year rent increased another \$50.
- (46) Rentals in very poor condition.
- (47) A decent home in which our family can be comfortable and safe. We need affordable housing, which is our main obstacle.
- (48) Address housing rehabilitation needs.
- (49) I would like a house with 3 bedrooms and accessible affordable with non-high cost of living and in good human conditions. The problem is that I cannot afford the costs, which are very high and the houses are not well built.
- (50) Consider that we have an older housing stock and we need to improve the quality of the housing inventory.





- (51) Recognize the lack of low income housing in the community results in landlords charging rents as high as they want because of the limited supply and overcrowding in the existing rental units.
- (52) Make sure senior housing is designed to address the basic needs of seniors, services transportation to their doctor's appointments and shopping.
- (53) Address the housing needs of middle-income people. This would be non-subsidized housing that is not available in the community.
- (54) Address the issue of having better staff that know how to relate to resident needs.
- (55) Recognize that San Pablo housing is forcing residents to leave the area to find suitable, affordable housing.
- (56) My concern is that housing is very expensive. My family is interested in buying a house. Currently we are renting. Our goal is to have our own home.
- (57) Address issues where property owners will no longer take Section 8 certificates.
- (58) Meet the needs of people in San Pablo who struggle with food and medical bills, especially after the governor stole funds from the community.
- (59) Consider the difficulty of people who want to stay in the community but can no longer afford the housing they are in now. There is no way to move to an alternative location.
- (60) Provide more housing for people with developmental disabilities and people with special needs. The housing element should provide information about people in San Pablo with these needs.
- (61) Provide housing for retired people, especially those on fixed income.
- (62) Address issues of the displacement of people because rents are increasing and due to foreclosures when people cannot afford their home.
- (63) We need two-bedroom and two bath homes or senior apartments that are affordable with fixed income.
- (64) Consider that after foreclosure credit scores are lowered and people cannot obtain financing.
- (65) Recognize the need for senior housing and long waiting lists for affordable senior housing.
- (66) Consider the high cost of housing and the potential that overcrowding does and will occur. There are also parking issues associated with overcrowding.



### **Strategies for Affordable Housing**

- (67) Will there be neighborhood acceptance?

- (68) Coordinate housing with business development opportunities.
- (69) Understand how we can deal with former RDA properties that must be liquidated and how we can meet our housing needs without RDA.
- (70) Understand the condition of the cities rental housing stock and undertake more inspections of properties to alleviate unsafe conditions.
- (71) Provide for code enforcement.
- (72) Coordinate with surrounding jurisdictions so there is a seamless fit of services.
- (73) Recognize that the cities RHNA fair share numbers for very low income housing should be much higher because the housing need at this income level is much greater than the RHNA numbers show.
- (74) Programs that have more affordable housing and create a safe community and low cost.
- (75) Relate higher density housing to our single-family neighborhoods to reduce impacts.
- (76) Provide opportunities for smaller, tiny homes to be built and occupied to address some of our housing needs. Smaller housing units would be less expensive to build and rent.
- (77) Evaluate potential inclusionary ordinance and state density bonus law applications for low income housing in San Pablo.
- (78) Provide for some sort of rent control.
- (79) We need more city inspections and control of city homeowners who rent.
- (80) Identify incentives to turn older single-family homes into a small house (duplex) with multiple units.
- (81) Reduce parking requirements for projects located near transit.
- (82) Undertake an education process for implementing the cities housing programs that will help people understand and easily obtain the permits required and ways that protect existing tenants.
- (83) The city should take action in evaluating homes when they are sold by seller's agents so that they don't take advantage of the prices and profits. This can benefit the city.
- (84) Having more control, check before these homes are rented. The city needs to take control of the conditions of the rental properties, because sometimes homeowners will rent in inhumane conditions.
- (85) That the city of San Pablo make a plan or form a structure where all the buildings are uniform. All the brand new houses should have washers, dryers, and water heater, and heating.
- (86) Identify how many properties are big enough for a secondary dwelling unit, including attached and detached secondary dwelling units.
- (87) Consider neighborhood capacity based also on the number of potential illegal secondary dwelling units that exist.
- (88) Identify ways the community and the city can participate together in the upkeep and maintenance of neighborhoods to create that are living environments.
- (89) Understand the city has few properties that offer opportunities for new housing.
- (90) Consider the loss of the RDA and loss of funding for programs that support neighborhoods, such as the paint rebate program.
- (91) Encourage owner occupancy through below market rate (BMR) priced housing, first time



- homebuyer assistance, and other programs.
- (92) Provide higher densities and other incentives, such as fee deferral programs and fast tracking of permits, to create opportunities for affordable housing. An example of a fee deferral could be the Building Permit payment.
  - (93) Recognize that the City's fees only cover 50% of the actual costs. This results in under budgeting costs, having inadequate staffing, use of one half and three quarter staffing positions, inability to create guidebooks and handouts to make the process easier for people and less staff intensive, and the need for senior-level staff to help process applications.
  - (94) Consider the city pays Contra Costa County about \$21,000 per month to do plan checks and provide for a Building Official for the city of San Pablo.
  - (95) Consider the city has in place the use of master EIR's and CEQA clearance done through the recent adoption of the City's General Plan and specific plans.
  - (96) Identify ways to encourage smaller homes.
  - (97) Consider giving out awards for well-maintained properties.
  - (98) Address blight conditions that impact crime and future economic development through programs that improve housing conditions, homeownership opportunities, neighborhood policing, community outreach, code enforcement through the police department, etc.
  - (99) Support mixed income housing in the community.
  - (100) Provide a recovery office where senior citizens that have lost their home can sit with and advisor face-to-face and explain their problem and get some help.
  - (101) Encourage mixed use (housing and commercial) in certain areas.
  - (102) Create an amnesty program for illegal second units.
  - (103) Provide rental assistance.
  - (104) Identify what County and other programs are available and provide information on programs and agency contacts on the City's website.
  - (105) Identify rehabilitation loan programs available to maintain the quality of housing.

## **Stakeholder Contacts**

### **Affordable Housing Advocates and Service Providers**

Contra Costa Health Services, Behavioral Health Services  
Neighborhood House of North Richmond  
BRIDGE Housing Corporation  
Satellite Affordable Housing Associates  
EAH (non-profit housing)  
Center for Elder's Independence  
East Bay Housing Organizations (EBHO)  
Contra Costa County Housing Authority – Public Housing  
Contra Costa County Housing Authority  
San Pablo Senior Center Advisory Board  
Contra Costa County West County Senior Coalition  
San Pablo Advisory Committee on Aging  
City Clerk's Office  
Contra Costa County Advisory Council on Aging  
First5 San Pablo/Richmond/Contra Costa  
Bay Area Rescue Mission  
American Red Cross  
Rubicon Programs, Inc.  
San Pablo Youth Commission  
Contra Costa Homeless Outreach  
Shelter, Inc. Contra Costa  
RCD – Resources for Community Development  
Anka Behavioral Health  
Contra Costa Interfaith Housing  
Swords to Plowshares  
Community Housing Development Corporation  
Regional Center of East Bay  
Housing Consortium of the East Bay  
Mercy Housing California  
Mid Pen Housing  
Eastbay Neighborhood Housing Services  
Non-Profit Housing Association of Northern California  
West County Councilio Latino  
San Pablo Interfaith Committee

## **Governmental Agencies, Development and Community Interests**

West Contra Costa Unified School District  
West CC County Transportation Advisory Committee  
Contra Costa County Transportation Authority  
City of San Pablo Administration  
City of San Pablo Economic Development  
City of San Pablo Public Works/Engineering Department  
City of San Pablo Police Department  
City of San Pablo Community Services Department  
San Pablo Economic Development Corp  
Contra Costa County Fire Protection District  
West CC Integrated Waste Management Authority  
Pacific Gas & Electric  
West County Wastewater District  
East Bay Municipal Utility District  
City of Richmond Planning Department  
Contra Costa County Community Dev. Dept.  
San Pablo Chamber of Commerce  
Contra Costa County Board of Realtors  
Contra Costa Association of Realtors – District 5  
West Contra Costa Unified School District (Facilities)  
Bay Area Air Quality Management District  
Carpenters Local Union 152  
Contra Costa College  
San Pablo Library  
Northern California Carpenters Regional Council  
Building Industry Association of the Bay Area  
San Pablo Historical Society  
Association of Bay Area Governments  
WestCAT  
Alameda-Contra Costa Transit District Research/Planning  
Contra Costa County Dept. of Conservation  
Bay Area Rapid Transit

**Staff and Consultants Present at Meetings**

Michele Rodriguez, Development Services Manager

Rod Simpson, Assistant Planner

Joshua Abrams, Baird + Driskell Community Planning

Jeffery Baird, Baird + Driskell Community Planning

For further information, please contact Rod Simpson at (510) 215-3036 or email at [rods@sanpabloca.gov](mailto:rods@sanpabloca.gov)



CITY OF SAN PABLO

August 26, 2014  
Community Workshop

- △ Walkable, pedestrian safety, cars parked on sidewalk  
Cut through traffic (on Hillcrest)  
Access to park, Accessible  
traffic calming, beautiful 
- △ General livability, housing is one piece  
e.g. litter
- △ Zoning, Indust / housing interface <sup>should win</sup>
- △ Former RDA properties must be liquidated  
How do we meet need?
- △ Rents may not be accurate, too high
- △ Train noise, traffic <sup>maybe because city lines</sup>
- △ Business development
- △ Sales data better
- △ Better street lighting
- △ Rental housing condition, more inspections
- △ Affordability, hard to make ends meet, can't save money
- △ Senior needs, more options,  
Walkable, transportation options  
↳ more data on senior needs  
↳ more affordable homes
- △ Flood insurance price ↑, affects afford, <sup>creek maintenance</sup>
- △ Noise, industrial work nearby, dog, dust  
Code enf. 2411 Church Ln  
Drainage

△ Coordinate with other jurisdiction  
Seamless

- △ Litter in yards, feral cats
- △ Close streets for kids
- △ Neig. groups / watch

- |                                       |                       |
|---------------------------------------|-----------------------|
| +                                     |                       |
| △ Thanks for opp to share             | head sets more people |
| △ Spanish ✓                           |                       |
| △ childcare ✓                         |                       |
| △ Good opp to know each other + learn |                       |
| Thanks for caring                     |                       |

Wall-Graphic Summary of Comments  
August 26, 2014 Community Workshop



Wall-Graphic Summary of Comments  
September 10, 2014 Outreach to Stakeholders (Group #1)



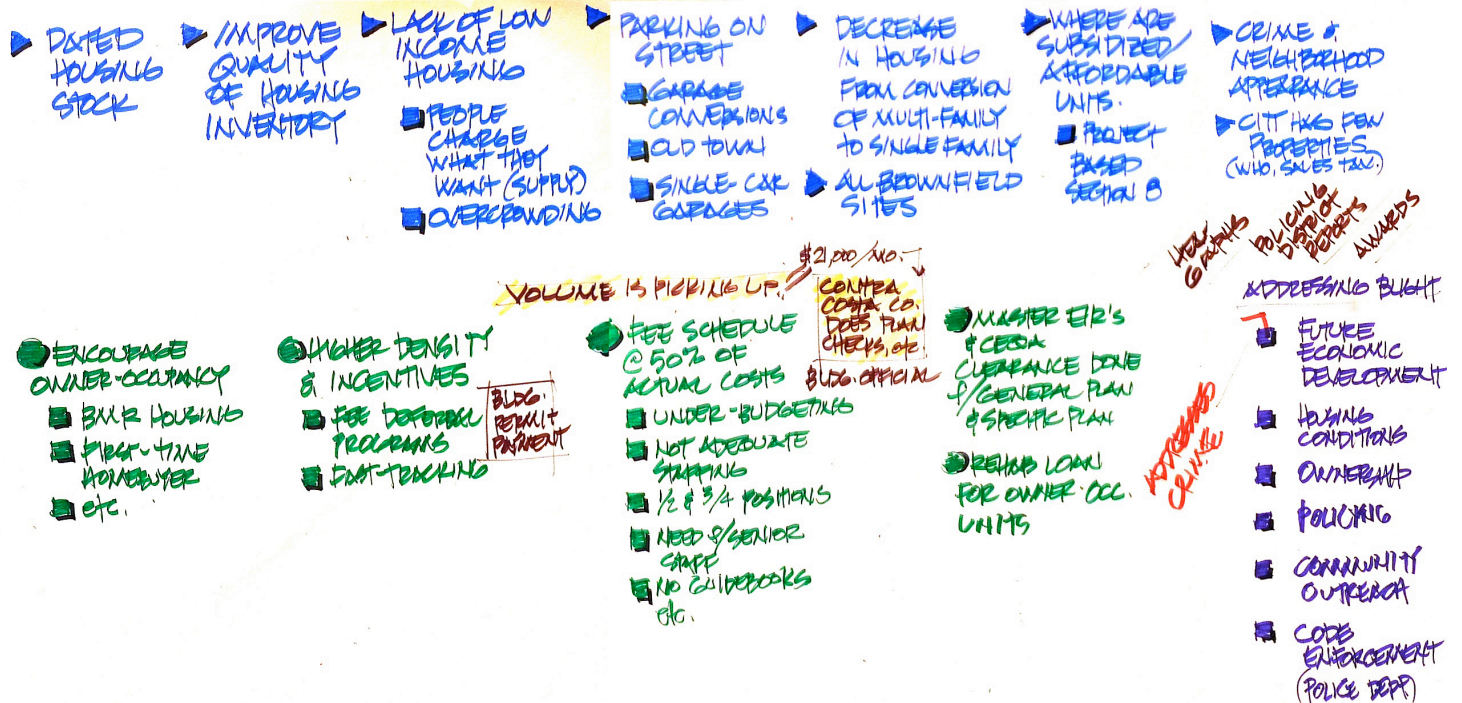
# AGENDA

## KEY TOPICS:

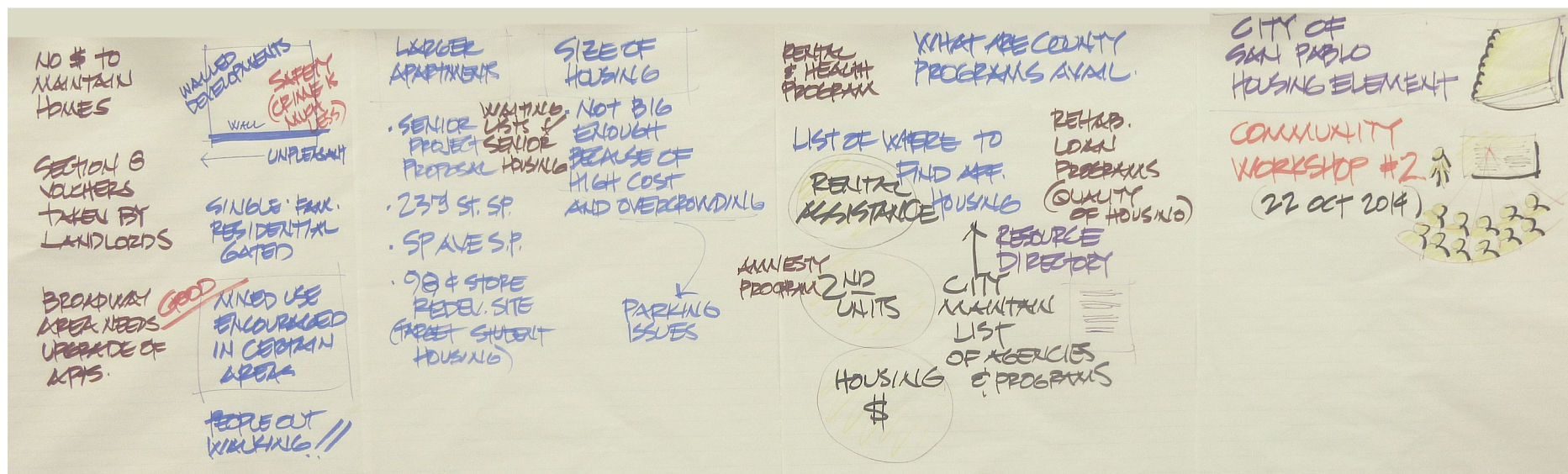
1. MAJOR HOUSING NEEDS IN SAN PABLO
2. IMPORTANT HOUSING-RELATED STRATEGIES
3. ANY ADDITIONAL COMMENTS/SUGGESTIONS

Group #2  
10 Sept 2014

UNDER  
REDEV.  
PLAN +  
REPAIR  
PROGRAM



Wall-Graphic Summary of Comments  
September 10, 2014 Outreach to Stakeholders (Group #2)



Wall-Graphic Summary of Comments  
 October 22, 2014 Community Workshop

**Notice in English and Spanish sent to all households in San Pablo for the Community Workshop**



**CITY OF SAN PABLO**  
City of New Directions

*Your involvement in the Housing Element Update is extremely important to help shape where and what kind of housing we have in San Pablo. Please come and participate!*

We would like your help to identify (1) housing needs in San Pablo and (2) strategies to address housing needs, including housing goals, policies and implementing programs for the updated Housing Element.

You can learn more by going to the City's website at [www.sanpabloca.gov](http://www.sanpabloca.gov) or calling (510) 215-3030.

**City of San Pablo**

**Housing Element Update** *You're Invited!*

**Community Workshop**

■ **Tuesday, August 26, 2014**  
at **Maple Hall** located at 13831 San Pablo Ave #4 at Alvarado Square inside the City Hall Complex (6:30 — 8:30 pm)

Presorted Standard  
US Postage Paid  
Richmond, CA  
Permit No 194

ECRWSS

Current Resident



**CITY OF SAN PABLO**  
City of New Directions

*Su participación sobre la actualización del Elemento de la Vivienda (Housing Element) es extremadamente importante para contribuir con ideas acerca de donde y que clase de vivienda tenemos en San Pablo. Por favor venga y participe!*

Nos gustaría su ayuda para identificar (1) viviendas necesarias en San Pablo y (2) estrategias para abordar la necesidad de viviendas, incluyendo las metas de la vivienda, políticas e implementación de programas para la actualización del Elemento de la Vivienda.

**Ciudad de San Pablo**

**Actualización sobre el Elemento de la Vivienda** *Usted está invitado!*

**Community Workshop**

■ **Martes, 26 de Agosto de 2014** en el local **Maple Hall** ubicado en 13831 San Pablo Ave., Building #4 en Alvarado Square dentro del complejo de oficinas de la municipalidad (City Hall) (de 6:30 a 8:30 p.m.)

Usted puede recibir más información en la página de la red de comunicación de la Ciudad de San Pablo en [www.sanpabloca.gov](http://www.sanpabloca.gov) o llamando al teléfono (510) 215-3030.



## Newsletter in English and Spanish



**CITY OF SAN PABLO**  
City of New Directions

August 2014

# Housing Element Update

The San Pablo Housing Element is one of the sections (or elements) of the City of San Pablo General Plan. It contains background information assessing housing needs in your community and sets forth goals, policies and implementing programs to address community needs.

## Help Us Improve on the Successes of the San Pablo Housing Element

During the 2007 to 2014 planning period, San Pablo was faced with several important housing issues: (1) providing housing affordable to all segments of the population; (2) preserving and improving the quality of the housing stock; (3) providing adequate residential sites to accommodate the City's future housing needs; and, (4) achieving a balance between employment and housing opportunities.

The City of San Pablo recently updated its General Plan, an important document to help guide long-range physical development in the City. The San Pablo General Plan 2030 was adopted by City Council on April 18, 2011. It provides a vision of how San Pablo should be in the future by establishing guidelines that reflect City policies, goals, and efforts while enhancing quality of life. Now the City of San Pablo is working to update key housing strategies as well as new Zoning regulations that will implement the General Plan. Updating the City's regulatory framework and Housing Element will facilitate San Pablo as a thriving commercial and residential community.

You can learn more by going to the City's website at [www.sanpabloca.gov/](http://www.sanpabloca.gov/). For more information, please contact Rod Simpson at (510) 215-3031 or by email at [RodS@SanPabloCa.gov](mailto:RodS@SanPabloCa.gov).



*Please Mark Your Calendar!*

**San Pablo Planning Commission**  
August 19, 2014, 7:00 PM  
San Pablo City Hall Council Chambers  
13831 San Pablo Avenue  
Annual Review of the Housing Element

**Community Workshop**  
August 26, 2014, 6:30-8:30 PM  
Maple Hall at the City Hall Complex  
13831 San Pablo Avenue  
Presentation, questions, and an opportunity for residents to provide comments on housing goals, policies and programs.

**San Pablo City Council**  
September 2, 2014, 7:00 PM  
San Pablo City Hall Council Chambers  
13831 San Pablo Avenue  
Annual Review of the Housing Element

**San Pablo Planning Commission**  
October 21, 2014, 7:00 PM  
San Pablo City Hall Council Chambers  
13831 San Pablo Avenue  
Review of the Preliminary Draft Housing Element and Recommendations to the City Council.

**San Pablo City Council**  
November 3, 2014, 7:00 PM  
San Pablo City Hall Council Chambers  
13831 San Pablo Avenue  
Review of the Preliminary Draft Housing Element prior to being submitted to the State Office of Housing and Community Development (HCD) for review.

## What is a Housing Element?

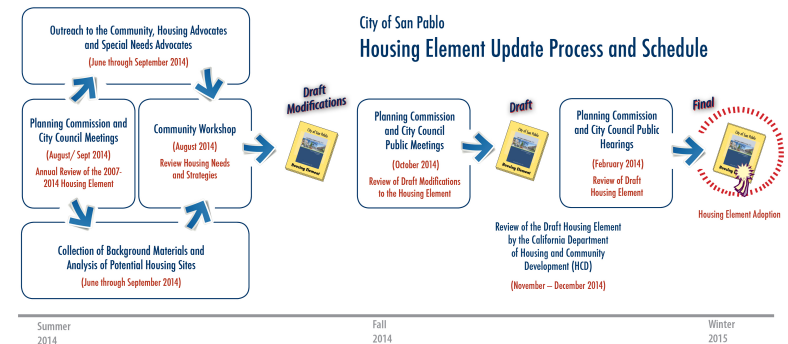


The State of California requires that every city provide its regional fair share of land available for residential development. By State law, cities must identify how and where their housing needs of each community will be met by completing what's known

as a Housing Element. The Housing Element is the blueprint for future housing development in the city. It includes goals, policies, and programs that direct residential decision-making. Under State law Housing Elements are required to:

1. Evaluate the City's existing housing policies and programs.
2. Conduct a housing needs assessment based on local housing conditions.
3. Develop goals, objectives and policies defining the community's position on housing issues and setting measurable targets for meeting housing needs.
4. Develop an inventory of potential sites where housing may be constructed.
5. Analyze any obstacles or constraints to housing production in the community.
6. Create an action plan identifying implementing programs the city or other entities will implement to achieve our housing objectives.

The City of San Pablo adopted its current Housing Elements in 2011 and it was certified by the California Department of Housing and Community Development (HCD) for the 2007-2014 planning period. Now, all jurisdictions in the Bay Area are required to update their Housing Element for the 2015-2023 planning period. The most reasonable and responsible way to create the Housing Element Update is to do so through an open, public process. The update will engage elected officials, appointed City commission members, key stakeholders, planning specialists and all San Pablo residents who would like to help shape the future of the community (please see the graphic of the process and the schedule for the update). As you can see in the graphic, we are early in the process and your involvement now will be critical to helping ensure success in this effort.



| SAN PABLO SNAPSHOT             |           |
|--------------------------------|-----------|
| San Pablo                      | County    |
| Population (2014)              |           |
| <b>29,465</b>                  | 1,087,008 |
| Housing Units (2014)           |           |
| <b>9,475</b>                   | 405,828   |
| Vacancy Rate (2014)            |           |
| <b>8.5%</b>                    | 6.2%      |
| Persons Per Household (2014)   |           |
| <b>3.35</b>                    | 2.83      |
| Local Jobs (2011)              |           |
| <b>5,265</b>                   | 335,438   |
| Projected Local Jobs (2040)    |           |
| <b>9,660</b>                   | 467,390   |
| Projected Households (2040)    |           |
| <b>11,030</b>                  | 464,150   |
| Projected Housing Units (2040) |           |
| <b>11,460</b>                  | 481,590   |
| Projected Population (2040)    |           |
| <b>37,200</b>                  | 1,338,400 |

Source: California Department of Finance Estimates (January 2014), U.S. Census "On the Map" 2011, and Association of Bay Area Governments (ABAG) Projections 2013 and Plan Bay Area

## Need for Affordable Housing



Due to high housing costs in Contra Costa County, many families spend more than the recommended 30 percent of their income on housing. About 28% of San Pablo households earning under \$54,100 annually are paying more than 50% of their income for housing. Almost all of the lowest income renters, those making under \$36,800, are overpaying on rent. These high costs are a particular burden for seniors, young families and lower income workers or others with special needs. People paying more than 50 percent of their income are especially vulnerable to housing displacement.

The tables to the right illustrate salaries of various local jobs and average rents and sales prices in San Pablo in 2014. Between 2015-2023, San Pablo is required to provide the opportunity for a total of 449 housing units to be built and affordable at the income levels listed in the last table. These numbers were derived through a process involving all jurisdictions in the Bay Area and is referred to as the City's Regional Housing Needs Allocation (RHNA) for the 2015-2023 Housing Element planning period.

Adequate workforce housing is often an important consideration for local businesses as well. So having quality, affordable housing choices for all members of the community is crucial to the well-being of San Pablo residents and to the local economy.

### Representative Salaries (SOURCE: LOCAL AGENCIES AND U.S. DEPARTMENT OF LABOR)

|                                   | Gross Annual Income | Affordable Monthly Housing Cost |
|-----------------------------------|---------------------|---------------------------------|
| <b>SINGLE WAGE EARNER</b>         |                     |                                 |
| Senior (Social Security)          | \$15,000            | \$375                           |
| Minimum Wage Earner               | \$16,640            | \$416                           |
| Paralegal                         | \$60,000            | \$1,500                         |
| Elementary School Teacher         | \$79,000            | \$1,975                         |
| Substance Abuse Counselor         | \$55,000            | \$1,375                         |
| AC Transit Bus Operator           | \$45,000            | \$1,125                         |
| East Bay MUD Trainee              | \$64,000            | \$1,600                         |
| <b>TWO WAGE EARNERS</b>           |                     |                                 |
| Minimum Wage Earner and Paralegal | \$76,640            | \$1,916                         |
| Paralegal and Bus Operator        | \$105,000           | \$2,625                         |

### AVERAGE RENTS 2014 (SOURCE: REA/FACETS)

|                   | Local Rents |             | Countywide |            |
|-------------------|-------------|-------------|------------|------------|
|                   | SAN PABLO   | WEST COUNTY | TOTAL      | DIFFERENCE |
| Studio            | \$966       | \$872       | \$1,268    | +\$302     |
| One Bedroom, 1 ba | \$1,310     | \$1,294     | \$1,413    | +\$103     |
| Two Bedroom, 2 ba | \$1,882     | \$1,761     | \$1,859    | -\$23      |
| Three Bedroom     | n/a         | \$1,758     | \$1,874    | n/a        |

### AVERAGE HOME SALES PRICE 2014 (SOURCE: REA/FACETS)

|           | Average Sales Price | Number of Properties Sold |
|-----------|---------------------|---------------------------|
| San Pablo | \$317,500           | 242                       |
| Richmond  | \$339,175           | 621                       |
| Pinole    | \$355,799           | 104                       |
| Albany    | \$627,136           | 239                       |

### 2014-2022 REGIONAL HOUSING NEEDS ALLOCATION FOR SAN PABLO

|         | Extremely Low Income | Very Low Income | Low Income | Moderate Income | Above Moderate Units | Total |
|---------|----------------------|-----------------|------------|-----------------|----------------------|-------|
| Units   | 28                   | 28              | 53         | 75              | 265                  | 449   |
| Income* | \$22,100             | \$36,800        | \$54,100   | \$81,150        | \$81,150+            |       |

\*MAXIMUM INCOME TWO-PERSON HOUSEHOLD BASED ON 2014 CONTRA COSTA COUNTY INCOME LIMITS

### WHAT CAN RESIDENTS AFFORD?

The amount that residents can afford to spend on housing depends on their income. Specifically, federal guidelines suggest that people not spend more than 30 percent of their earnings on rent or mortgage, including utilities.

The table on the inside of this newsletter illustrates what is a monthly affordable housing payment for different employed residents in San Pablo based on their incomes.

*Please Mark Your Calendar!*

**San Pablo Planning Commission**  
August 19, 2014, 7:00 PM  
**San Pablo City Hall Council Chambers**  
13831 San Pablo Avenue  
*Annual Review of the Housing Element*

**Community Workshop**  
August 26, 2014, 6:30-8:30 PM  
**Maple Hall at the City Hall Complex**  
13831 San Pablo Avenue  
*Presentation, questions, and an opportunity for residents to provide comments on housing goals, policies and programs.*

**San Pablo City Council**  
September 2, 2014, 7:00 PM  
**San Pablo City Hall Council Chambers**  
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*Annual Review of the Housing Element*

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*Review of the Preliminary Draft Housing Element and Recommendations to the City Council.*

**San Pablo City Council**  
November 3, 2014, 7:00 PM  
**San Pablo City Hall Council Chambers**  
13831 San Pablo Avenue  
*Review of the Preliminary Draft Housing Element prior to being submitted to the State Office of Housing and Community Development (HCD) for review.*



### Key Questions For You to Consider:

- Over the past five years, how has the housing situation in San Pablo affected you, your family and your friends?
- What can we do to further improve or adjust our policies to continue recent successes?
- How should emerging environmental issues, such as energy costs and global warming, affect the location and type of future housing?
- What type of housing options do seniors prefer? How about young adults and families? Can San Pablo provide these choices?
- How should this type of housing be provided? Who should pay for it?
- What messages about housing would you like to give to community decision makers?



**CITY of SAN PABLO**  
*City of New Directions*

**For Further Information**  
Please Contact  
**Rod Simpson**  
Assistant Planner  
Development Services  
(510) 215-3031  
RodS@SanPabloCa.gov



**CITY OF SAN PABLO**  
City of New Directions

Agosto 2014

# Actualización del Elemento de Vivienda

El Elemento de Vivienda de San Pablo es una de las secciones (o elementos) del Plan General de San Pablo. Contiene información de la evaluación de las necesidades de vivienda de la comunidad y establece objetivos, reglamentos y la implementación de programas para abordar las necesidades de la comunidad.

## ¡Ayúdenos a Mejorar el Éxito del Elemento de Vivienda de San Pablo!

Durante el período de planificación 2007-2014, San Pablo se enfrentó a varios problemas de vivienda importantes: (1) proporcionar viviendas económicas a todos los segmentos de la población; (2) la preservación y mejora de la calidad de las viviendas; (3) proporcionar sitios residenciales adecuados para dar cabida a futuras necesidades de vivienda de la Ciudad; y, (4) lograr un equilibrio entre las oportunidades de empleo y de vivienda.

La ciudad de San Pablo recientemente actualizó el Plan General, un documento importante para ayudar a guiar un plan largo y físico de desarrollo de la ciudad. El Plan General de San Pablo 2030 fue aprobado por el Concilio el 18 de Abril del 2011. Este ofrece una visión de cómo San Pablo debe de ser en el futuro mediante el establecimiento de direcciones que reflejen los reglamentos de la ciudad, las metas y esfuerzos, y al mismo tiempo mejorar la calidad de vida. La Ciudad de San Pablo está trabajando para actualizar las estrategias clave de vivienda, así como nuevas regulaciones de zonificación que se implementarán con el Plan General. Actualizar el marco de regulaciones de la Ciudad y el Elemento de Vivienda pondrá a San Pablo como una zona comercial y residencial próspera y proveedora.

Usted puede aprender más visitando el sitio web de la Ciudad, [www.sanpabloca.gov/](http://www.sanpabloca.gov/). Para obtener más información, póngase en contacto con Rod Simpson al (510) 215-3031 o por correo electrónico a [RodS@SanPabloCa.gov](mailto:RodS@SanPabloCa.gov)



### La Comisión de Planificación de San Pablo

**Martes, 19 de Agosto 2014, 7:00 PM**

En la sala del Concilio de la Ciudad de San Pablo  
13831 San Pablo Avenue

Revisión Anual del Elemento de Vivienda

### Taller Comunitario

**Martes, 26 de Agosto 2014, 6:30-8:30 PM**

En el sala de Maple Hall de la Alcaldía  
13831 San Pablo Avenue

Presentación, preguntas, y la oportunidad para que los residentes puedan ofrecer comentarios sobre las metas de vivienda, reglamentos y programas

### Concilio de la Ciudad de San Pablo

**Martes, 2 de Septiembre 2014, 7:00 PM**

En la sala del Concilio de la Ciudad de San Pablo  
13831 San Pablo Avenue

Revisión Anual del Elemento de Vivienda

### La Comisión de Planificación de San Pablo

**Martes, 21 de Octubre 2014, 7:00 PM**

En la sala del Concilio de la Ciudad de San Pablo  
13831 San Pablo Avenue

Revisión preliminar del Elemento de Vivienda y Recomendaciones para el Concilio de la Ciudad

### Concilio de la Ciudad de San Pablo

**Lunes, 3 de Noviembre 2014, 7:00 PM**

En la sala del Concilio de la Ciudad de San Pablo  
13831 San Pablo Avenue

Revisión preliminar del Elemento de Vivienda antes de ser presentado a la Oficina Estatal de Vivienda y Desarrollo Comunitario (HCD) para que sea revisado

## ¿Qué es un Elemento de Vivienda?



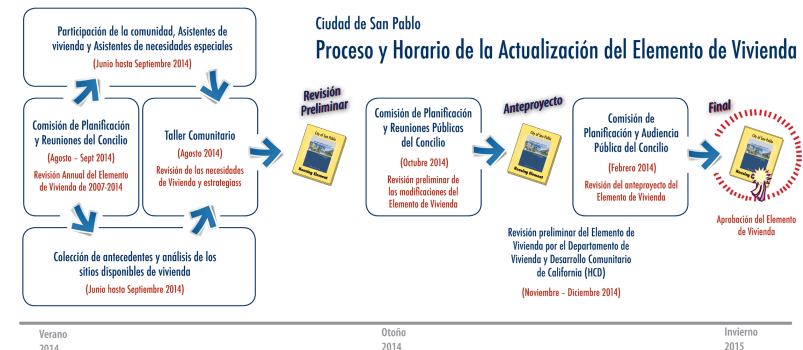
El Estado de California requiere que cada ciudad provea una buena cantidad regional de tierra disponible para el desarrollo de viviendas. Por ley estatal, las ciudades deben identificar cómo y dónde sus necesidades de vivienda de cada comunidad se cumplirán al completar lo que se conoce como un Elemento de Vivienda. El Elemento de Vivienda es el plano para el desarrollo de vivienda en el futuro de la ciudad. Incluye objetivos, reglamentos y programas que dirijan las decisiones residenciales que se toman. Bajo la ley estatal los Elementos de Vivienda requieren que:

1. Evaluar los programas y reglamentos de vivienda existentes en la Ciudad.
2. Llevar a cabo una evaluación de las necesidades de vivienda basada en las condiciones locales de vivienda.
3. Desarrollar metas, objetivos y reglamentos que definan la posición de la comunidad en temas de vivienda y que establecen los objetivos para satisfacer las necesidades de vivienda.
4. Desarrollar un inventario de sitios disponibles donde se puede construir una vivienda.
5. Analizar los obstáculos y las limitaciones en la producción de vivienda en la comunidad.
6. Crear un plan de acción que identifique los programas que deben de ser implementados por la ciudad u otras entidades para lograr los objetivos de vivienda.

La ciudad de San Pablo adoptó el actual Elemento de Vivienda en 2011 y fue certificado por el Departamento de Vivienda y Desarrollo Comunitario de California (HCD) para el período de planificación de 2007-2014. Ahora, se requiere que todas las jurisdicciones en el área de la bahía actualicen el Elemento de Vivienda para el período de planificación 2015-2023. La forma más razonable y responsable para crear la actualización del Elemento de Vivienda es hacerlo a través de un proceso abierto y público. La actualización involucrará a los funcionarios electos, los miembros nombrados de la comisión de la ciudad, los principales interesados, los especialistas en planificación y todos los residentes de San Pablo que quieran ayudar a moldear el futuro de la comunidad (por favor vea la gráfica del proceso y el calendario de eventos de la actualización). Como puede ver en la gráfica, estamos en el principio del proceso y su participación será fundamental para ayudar a asegurar el éxito en este esfuerzo.

| INFORMACIÓN DE SAN PABLO                  |           |
|-------------------------------------------|-----------|
| <b>San Pablo</b>                          | Condado   |
| Población (2014)                          |           |
| <b>29,465</b>                             | 1,087,008 |
| Unidades de Vivienda (2014)               |           |
| <b>9,475</b>                              | 405,828   |
| Índice de Unidades Vacantes (2014)        |           |
| <b>8.5%</b>                               | 6.2%      |
| Personas por Familia (2014)               |           |
| <b>3.35</b>                               | 2.83      |
| Empleos Locales (2011)                    |           |
| <b>5,265</b>                              | 335,438   |
| Proyección de Empleos Locales (2040)      |           |
| <b>9,660</b>                              | 467,390   |
| Proyección de Familias (2040)             |           |
| <b>11,030</b>                             | 464,150   |
| Proyección de Unidades de Vivienda (2040) |           |
| <b>11,460</b>                             | 481,590   |
| Proyección de Población (2040)            |           |
| <b>37,200</b>                             | 1,338,400 |

Fuente: Departamento de Finanzas de California, Estimados (Enero 2014), U.S. Census "On the Map" 2011, y la Asociación de Gobiernos del Área de la Bahía (ABAG) Proyecciones del 2013 y Plan Bay Area





## Necesidad de Vivienda Económica



Debido a los altos costos de la vivienda en el Condado de Contra Costa, muchas familias gastan más de lo recomendado, el cual es 30 por ciento de sus ingresos, en vivienda. Aproximadamente el 28% de los hogares de San Pablo que ganan menos de \$54,100 al año están pagando más de un 50% de sus ingresos a la vivienda. Casi todos los inquilinos con ingresos bajos, los que ganan menos de \$36,800, están pagando más en la renta. Estos costos elevados son una carga especialmente para los ancianos, las familias jóvenes y trabajadores con menores ingresos u otras personas con necesidades especiales. Personas que pagan más del 50% del total de sus ingresos son especialmente vulnerables a desplazamiento de vivienda.

Las tablas que ve a la derecha ilustran los sueldos de los diversos empleos locales y promedio de alquileres y los precios de venta en San Pablo en 2014. Entre 2015-2023, a San Pablo se le requiere que provea la oportunidad de construir un total de 449 viviendas económicas y que estén en los niveles de ingreso mostrados en la última tabla. Estos números fueron obtenidos a través de un proceso en el que participan todas las jurisdicciones en el área de la bahía y se le conoce como City's Regional Housing Needs Allocation (RHNA) para el período de planificación del Elemento de Vivienda 2015-2023.

Fuerza laboral adecuada para la vivienda suele ser una consideración importante para las empresas locales. Por lo que tener calidad y opciones de viviendas económicas para todos los miembros de la comunidad es crucial para el bienestar de los habitantes de San Pablo y para la economía local.

| Representante Salario<br>(Fuente: Local AEC and U.S. Department of Labor) | Ingreso Bruto Anual | Gastos Razonables de Vivienda Mensuales |
|---------------------------------------------------------------------------|---------------------|-----------------------------------------|
| <b>UNA SOLA FUENTE DE INGRESOS</b>                                        |                     |                                         |
| Anciano (Seguro Social)                                                   | \$15,000            | \$375                                   |
| Ingreso con salario mínimo                                                | \$16,640            | \$416                                   |
| Paralegal                                                                 | \$60,000            | \$1,500                                 |
| Profesor de Escuela Elementaria                                           | \$79,000            | \$1,975                                 |
| Consejero de Abuso de Substancia                                          | \$55,000            | \$1,375                                 |
| Operador de buses de AC Transit                                           | \$45,000            | \$1,125                                 |
| Entrenador de EBMUD                                                       | \$64,000            | \$1,600                                 |
| <b>DOS FUENTES DE INGRESOS</b>                                            |                     |                                         |
| Ingreso con salario mínimo y Paralegal                                    | \$76,640            | \$1,916                                 |
| Paralegal y Operador de Bus                                               | \$105,000           | \$2,625                                 |

| PROMEDIO DE RENTAS 2014 (Fuente: RealFacts) |                |               |                    |            |
|---------------------------------------------|----------------|---------------|--------------------|------------|
|                                             | Alquiler Local |               | En Todo el Condado |            |
|                                             | SAN PABLO      | CONDADO OESTE | TOTAL              | DIFERENCIA |
| Estudio                                     | \$966          | \$872         | \$1,268            | +\$302     |
| Un Cuarto, 1 baño                           | \$1,310        | \$1,294       | \$1,413            | +\$103     |
| Dos Cuartos, 2 baños                        | \$1,882        | \$1,761       | \$1,859            | -\$23      |
| Tres Cuartos                                | n/a            | \$1,758       | \$1,874            | n/a        |

| PROMEDIO DE PRECIOS DE VENTA DE CASAS 2014 (Fuente: REALTOR.COM) |                             |                          |
|------------------------------------------------------------------|-----------------------------|--------------------------|
|                                                                  | Promedio de Precio de Venta | Número de Casas Vendidas |
| San Pablo                                                        | \$317,500                   | 242                      |
| Richmond                                                         | \$339,175                   | 621                      |
| Pinole                                                           | \$355,799                   | 104                      |
| Albany                                                           | \$627,136                   | 239                      |

| 2014-2022 ASIGNACIÓN DE NECESIDAD DE VIVIENDA REGIONAL DE SAN PABLO |                              |                  |              |                  |                                    |
|---------------------------------------------------------------------|------------------------------|------------------|--------------|------------------|------------------------------------|
|                                                                     | Extremadamente Bajos Ingreso | Muy Bajo Ingreso | Bajo Ingreso | Ingreso Moderado | Unidades Arriba del Nivel Moderado |
| Unidades                                                            | 28                           | 28               | 53           | 75               | 265                                |
| Ingreso*                                                            | \$22,100                     | \$36,800         | \$54,100     | \$81,150         | \$81,150+                          |
| Total                                                               | 449                          |                  |              |                  |                                    |

\*INGRESO MÁXIMO DE UNA FAMILIA DE DOS PERSONAS BASADOS EN LOS LÍMITES DE INGRESO DEL 2014 DEL CONDADO DE CONTRA COSTA

## ¿QUE ES LO QUE LOS RESIDENTES PUEDEN PAGAR?

La cantidad que los residentes pueden permitirse gastar en el costo de vivienda depende de sus ingresos. Específicamente, las guías federales sugieren que las personas no gasten más del 30 por ciento de sus ingresos en renta, pago de hipoteca, incluyendo utilidades.

La tabla en el interior de este boletín ilustra lo que es un pago de vivienda mensual razonable para distintos residentes en San Pablo que tienen empleos basados en sus ingresos.

*¡Por favor Marque su Calendario!*

### La Comisión de Planificación de San Pablo

**Martes, 19 de Agosto 2014, 7:00 PM**  
En la sala del Concilio de la Ciudad de San Pablo  
13831 San Pablo Avenue  
Revisión Anual del Elemento de Vivienda

### Taller Comunitario

**Martes, 26 de Agosto 2014, 6:30-8:30 PM**  
En el sala de Maple Hall de la Alcaldía  
13831 San Pablo Avenue  
Presentación, preguntas, y una oportunidad para que los residentes puedan ofrecer comentarios sobre las metas de vivienda, reglamentos y programas

### Concilio de la Ciudad de San Pablo

**Martes, 2 de Septiembre 2014, 7:00 PM**  
En la sala del Concilio de la Ciudad de San Pablo  
13831 San Pablo Avenue  
Revisión Anual del Elemento de Vivienda

### La Comisión de Planificación de San Pablo

**Martes, 21 de Octubre 2014, 7:00 PM**  
En la sala del Concilio de la Ciudad de San Pablo  
13831 San Pablo Avenue  
Revisión preliminar del Elemento de Vivienda y Recomendaciones para el Concilio de la Ciudad

### Concilio de la Ciudad de San Pablo

**Lunes, 3 de Noviembre 2014, 7:00 PM**  
En la sala del Concilio de la Ciudad de San Pablo  
13831 San Pablo Avenue  
Revisión preliminar del Elemento de Vivienda antes de ser presentado a la Oficina Estatal de Vivienda y Desarrollo Comunitario (HCD) para que sea revisado



## Preguntas clave que debe de considerar:

- En los últimos cinco años, ¿Como la situación de la vivienda en San Pablo le a afectado a usted, familia y amigos?
- ¿Qué podemos hacer para mejorar o ajustar nuestros reglamentos para continuar con éxitos recientes?
- ¿Cómo deben los nuevos problemas ambientales, tales como los costos de energía y el calentamiento global, afectar la ubicación y el tipo de vivienda para el futuro?
- ¿Qué tipo de opciones de vivienda prefieren los ancianos? ¿Que opciones hay para los jóvenes y las familias? ¿Puede San Pablo proveer estas opciones?
- ¿Cómo debe de ser proveído este tipo de vivienda? ¿Quién debe pagar?
- ¿Qué mensajes sobre la vivienda le gustaria dar a los que toman estas decisiones en la comunidad?



**CITY OF SAN PABLO**  
City of New Directions

Para obtener más información, póngase en contacto con **Rod Simpson al (510) 215-3031 o por correo electrónico a RodS@SanPabloCa.gov**