



City of San Pablo

2023-31 Housing Element

Adopted | March 18, 2024

Certified | May 20, 2024

Volume 1



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Prepared for the City of San Pablo by

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Table of Contents

Vol. I

- 1 Introduction..... 1-1**
 - Purpose and Objectives 1-1
 - Legal Requirements..... 1-2
 - Process for Updating the Housing Element 1-4
 - Organization of the Housing Element 1-7
 - General Plan Consistency..... 1-8
- 2 Community Profile..... 2-1**
 - Location and Context 2-1
 - Population Characteristics 2-4
 - Housing Market Characteristics 2-9
 - Recent Development Trends 2-13
- 3 Housing Resources 3-1**
 - 3.1 Land Resources 3-1
 - 3.2 Administrative Resources 3-20
 - 3.3 Financial Resources..... 3-21
- 4 Housing Action Plan 4-1**
 - 4.1 Quantified Objectives..... 4-34

Vol. 2

Appendix A: Sites Inventory.....A-i

Appendix B: San Pablo Housing Needs Assessment..... B-i

Appendix C: Housing ConstraintsC-i

Appendix D:Assessment of Fair HousingD-i

Appendix E: Fifth Cycle Accomplishments..... E-i

Appendix F: Public Outreach Materials..... F-i

Appendix G: Additional Information in Support of Housing Projections..... G-i

List of Charts and Tables

- Chart 2-1: Existing Land Use Pattern (acres)2-3
- Table 2-1: San Pablo Projected Population (2010-2040).....2-4
- Table 2-2: Population by Race, City of San Pablo (2000-2019)2-4
- Table 2-3: Population by Age, City of San Pablo (2000-2019).....2-5
- Table 2-4: Educational Attainment Among Those Age 25 Years and Over, 2010 and 2019 2-7
- Table 2-5: Existing Typologies in San Pablo.....2-9
- Chart 2-2: Age of San Pablo Housing Stock..... 2-10
- Chart 2-3: San Pablo Household Tenure, 2000 – 2019..... 2-11
- Table 2-6: City of San Pablo Housing Affordability by Income Group 2-12
- Table 2-7: San Pablo Housing Type Trends, 2010 – 2020 2-13
- Table 3-1: San Pablo Regional Housing Needs Assessment, 2023-20313-2
- Table 3-2: Pipeline Projects (Pending and Approved3-5
- Table 3-3: Recent ADU Approvals..... 3-10
- Table 3-4: Non-Vacant Sites: Indicators of Redevelopment Potential 3-14
- Table 3-5: Draft Sites Inventory - Summary..... 3-19
- Table 3-6: Non-Residential Projects Approved in PDAs (2015-22)..... 3-20
- Table 4-1: 2023-2031 City of San Pablo Quantified Objectivities..... 4-34

List of Figures

- Map 2-1 Location and Context.....2-2
- Map 3-1 Pipeline Projects3-4
- Map 3-2 Environmental Constraints3-7
- Map 3-3 Priority Development Areas3-8
- Map 3-4 Housing Opportunity Sites 3-12

I Introduction

Purpose and Objectives

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 the City of San Pablo (City) and 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 (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. Interest rates, construction costs, and high land costs have all increased significantly as well. 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 displacement 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 2015-2023 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 quality of life and characteristics 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 Needs Allocation at all income levels for the 2023-2031 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. 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.

Legal Requirements

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 2023 and 2031 — to meet the City’s share of regional housing needs at all income levels.
- Be submitted to HCD to determine if HCD “certifies” that 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.

REGIONAL HOUSING NEEDS ALLOCATION (RHNA)

San Pablo’s Housing Element was last updated in 2015 and covered the years 2015-2023. The current Housing Element update reflects the Regional Housing Needs Assessment (RHNA) as determined by the Association of Bay Area Governments (ABAG) for the Sixth Cycle Housing Element update, covering the years 2023-2031. The RHNA is a State-mandated process intended to ensure every city and county plans for enough housing production to accommodate future growth. The State of California Housing and Community Development Department (HCD) assigns each region of the state an overall RHNA allocation. For the nine-county Bay Area region, ABAG then distributes a “fair share” portion of that allocation to each local jurisdiction. Each city and county must then identify adequate sites with a realistic capacity for development sufficient to meet this RHNA.

For the 2023-2031 period, San Pablo must identify sites sufficient to accommodate 746 new housing units, with a specific number of units designated as affordable to each income category, as shown in Table 1-1.

A total of 173 units must be affordable to households making less than 50 percent of area median income (AMI), 100 units must be affordable to households making between 50 and 80 percent of AMI, 132 units must be affordable to households making between 80 and 120 percent of AMI, and 341 units must be affordable to households making over 120 percent of AMI. The RHNA does not specifically break down the need for extremely-low-income households. As provided by State law, the housing needs of extremely-low-income households, or those making less than 30 percent of area median income (AMI), is estimated as 50 percent of the very-low-income housing need. More detail on the RHNA allocation process is described in Chapter 3 as well as in Appendix C.

Table 1-1: San Pablo Regional Housing Needs Assessment, 2023-2031

<i>Income Level¹</i>	<i>AMI</i>	<i>Needed Units</i>	<i>Percent of Needed Units</i>
Very-Low-Income	0-50%	173	23.2%
Low-Income	51-80%	100	13.4%
Moderate-Income	81-120%	132	17.7%
Above-Moderate-Income	>120%	341	45.7%
Total		746	100.0%

Source: HCD State Income Limits, 2021; City of San Pablo, 2022; Dyett & Bhatia, 2022

HOUSING ELEMENT LAW: STATE CHANGES

Various amendments have been made to Housing Element law since adoption of the City's current Housing Element. Some of the key changes for 6th cycle RHNA and Housing Element update include:

- Assembly Bill (AB) 72 (2017) provides additional authority to State HCD to scrutinize housing elements and enforce housing element noncompliance and other violations of state housing laws.
- AB 879 (2017) and AB 1397 (2017) require additional analysis and justification of sites listed on a local government's housing sites inventory, additional explanation of the realistic capacity of those listed sites, and further scrutiny of governmental and nongovernmental constraints that limit the production of housing.
- AB 686 (2018) requires local governments to Affirmatively Further Fair Housing (AFFH) by including in revised housing elements (1) an assessment of fair housing; (2) equitable distribution of housing to meet the needs of households at all income levels and dismantle segregated living patterns with integrated and balanced living patterns; (3) policies and programs that address fair housing barriers and promote fair housing patterns; and (4) a comprehensive, collaborative, accessible, inclusive, and equity-driven public engagement approach.
- AB 215 (2021) extends the housing element compliance review process by requiring local governments to make draft housing elements available for public review prior to submittal to State HCD rather than conducting concurrent review. The draft must be made publicly available for at least 30 days, and the local government must consider and incorporate public comment for at least 10 business days, before sending the draft to State HCD. AB 215 also increased State HCD's review period of the first draft element submittal from 60 to 90 days and within 60 days of its receipt for a subsequent draft amendment or adoption. However, the January 31, 2023, statutory deadline remains the same, even as these new requirements have significantly added to the time a city needs to complete the overall housing element update process.
- AB 1398 (2021) revises the consequences for local governments that miss the deadline for housing element adoption. Local governments must complete rezoning no later than one year from the statutory deadline for adoption of the housing element if that jurisdiction fails to adopt a housing element that State HCD has found to be in substantial compliance with state law within 120 days of the statutory deadline. The City retains the three-year rezoning period if the housing element is adopted within 120 days of the statutory deadline.
- AB 1304 (2021) clarifies that a public agency has a mandatory duty to comply with existing Housing Element Affirmatively Furthering Fair Housing (AFFH) requirements. AB 1304 revises the items to be included in AFFH analysis and requires that analysis to be done in a specified manner. In addition, the housing inventory must analyze the relationship of the sites identified in the inventory to the city's duty to affirmatively further fair housing.

The contents of this Housing Element comply with these amendments and all other requirements of Housing Element law.

Process for Updating the Housing Element

The 2023-31 Housing Element is a comprehensive update to the Housing Element of the General Plan, undertaken to accommodate the City's share of the regional housing need and address new State laws. To help maintain internal consistency as required by State law, the Housing Element was prepared as part of a targeted update of the General Plan that also involves changes to the Land Use, Safety, and Public Health

Elements and preparation of a Corridor Plan for Rumrill Boulevard, designated as a Priority Development Area (PDA). Key project objectives include stimulating housing production, including higher density infill development, “missing middle” housing options, and accessory dwelling units (ADUs) in single-family areas, and addressing emerging trends and new State laws. The effort builds on and incorporates the City's 2020 Affordable Housing Strategy, that identifies actions to increase new housing options, improve the quality of existing housing, and preserve long-term housing affordability in the community, particularly for lower income households in San Pablo.

AFFORDABLE HOUSING STRATEGY

The City of San Pablo prepared a citywide Affordable Housing Strategy (AHS) in 2020 to identify policies and strategies that will increase new housing options, improve the quality of housing, and preserve long term housing affordability, particularly for lower income households in San Pablo. The AHS is intended to serve as a high-level blueprint that sets policy priorities to guide the City of San Pablo's actions over the next 10 years. The Implementation Plan is organized around seven core goals, ranging from support of new and existing homeowners, support and protection of existing tenants, improving housing quality and safety, and preservation of existing affordable housing.

COMMUNITY INVOLVEMENT

Community involvement is an integral component of the Housing Element process. The City of San Pablo employed a range of public outreach and engagement strategies to solicit meaningful community input that has informed the 2023-2031 Housing Element. These strategies included community-wide surveys, virtual forums, focus group discussions, stakeholder interviews, and pop-up outreach at popular locations around town. A summary of these engagement activities is described below:

- **Community Planning Survey** - In order to gather community input to inform updates to the General Plan and Housing Element, a citywide survey was conducted from December 28, 2021 to February 21, 2022. The survey provided opportunities for residents, business owners, and people who work or go to school in San Pablo to help identify appropriate locations for housing as well as to provide input on key policy topics. The survey was also promoted via the City's website, email blasts to community members, an article in The Richmond Standard, and advertisements in the El Portal newsletter and on Facebook. Participants were offered the chance to win one of three \$100 Visa gift cards for participating. In total, 262 people participated and respondents strongly supported adding new, higher density housing along the community's major arterial corridors, with 100 percent of respondents supporting new apartments and townhomes along the Rumrill Boulevard corridor in the southeastern part of the city. Housing affordability was identified as the most pressing concern across all respondents and many respondents underscored that all new housing that is developed must include units affordable to working class residents. Several respondents emphasized the need to provide services for the unhoused in the write-in comments.
- **Housing Focus Group** - A focus group discussion with affordable housing developers and service providers was conducted in January 2022 to learn more about opportunities and challenges from the developer perspective, get input on housing needs and constraints, and discuss what the City can do to facilitate the production of affordable housing. Participants included representatives from Novin Development Corporation, Habitat for Humanity East Bay Silicon Valley, Richmond Neighborhood Housing Service, Inc, and the San Pablo Economic Development Corporation. Participants identified several challenges for both market rate and affordable housing and suggested potential avenues for addressing them, which are reflected in

the Housing Action Plan (Chapter 4). Key strategies among these include to incentivize small lot consolidation in view of the lack of larger vacant land and the prevalent pattern of small parcels in San Pablo; removal of overly restrictive and complex zoning standards, particularly along the 23rd Street Corridor; and strategies to support the financial feasibility of housing projects.

- **Housing Survey** - An online survey in English and Spanish was distributed to the community online from June to mid-July 2020 to gather feedback on the community's key issues with housing and their priorities for future housing-related work. A total of 198 survey responses were collected, including 173 responses from the English version of the survey and 25 responses from the Spanish version of the survey. Participants noted interest in learning about assistance for first-time homebuyers and resources for homeowners for rehabilitation, repair, and maintenance. About half of participants expressed that their home is safe and in good condition, and 95 percent of participants noted homeowners/landlords keeping properties in good condition are very important to them.
- **Targeted Stakeholder Interviews** - Strategic Economics interviewed various public agencies, nonprofit organizations, and developers to gather information on affordable housing needs and resources in San Pablo/Contra Costa County, as well as opportunities and constraints to residential development in San Pablo/Contra Costa County. In total, nine stakeholder interviews were held. Participants included representatives from Housing Authority of Contra Costa County (HACCC), Association of Bay Area Governments (ABAG), Bay Area Legal Aid, East Bay Housing Organizations (EBHO), Related, West Development, Community Housing Development Corporation (CHDC) of North Richmond, EAH Housing, and Resources for Community Development (RCD). Participants noted that though Contra Costa County has historically been a more "suburban" County, it still faces many "urban" problems such as a shortage of housing, affordability issues, and homelessness. There is opportunity for San Pablo to develop small-scale, missing middle infill development.
- **Affordable Housing Forums** - The City of San Pablo, in collaboration with Strategic Economics, the San Pablo Economic Development Corporation, the Housing Authority of Contra Costa County (HACCC), and Contra Costa County, hosted two virtual "Affordable Housing Forums" open to the San Pablo community, in both English and Spanish. The Affordable Housing Forums served to inform San Pablo residents about existing and upcoming resources/programs available to them from the City, County, Housing Authority and State, as well as provide San Pablo residents the opportunity to ask questions about existing and upcoming programs and initiatives. Participants were curious about project based-vouchers, funding availability to build more subsidized units, Senate Bill 35, and homelessness.
- **Environmental Justice Pop-Up Outreach** - The City of San Pablo held three environmental justice outreach events at the San Pablo Community Hall, Kidd Manor, an affordable senior housing facility, and the San Pablo Senior Center on separate occasions to better here from residents of San Pablo's Disadvantaged Communities about issues, opportunities, and priorities to be addressed through the General Plan and Housing Element Update process. Feedback has informed the policies and programs in both the Housing and Health and Environmental Justice Elements. A total of over 50 community members participated in these events, including older adults, Spanish-speaking community members, adolescents, and disabled community members.
- **Public Review** - The First Draft Housing Element was released for a 30-day public review period on August 19, 2022. Public hearings for review of the Draft Housing Element were held before the Planning Commission on August 30, 2022 and before the City Council on September 19, 2022. During the public comment period, two comment letters were received - one from East Bay Municipal Utilities District and one from YIMBY, which generally expressed support for the

content of the Draft. Following receipt of comments from the California Department of Housing and Community Development (HCD), the Draft Housing Element was revised and release for a 7-day public review period, which ran from September 14 through September 20, 2023. No public comments were received. Further revisions were made to the element based on an interim review by HCD and the re-revised Element was posted to the City’s website on three occasions in late 2023 and early 2024, for an addition 7-day review period each time. No public comments were received.

- **Decision-Maker Review** - On February 27, 2024 the San Pablo Planning Commission reviewed the Revised Draft Housing Element and recommended adoption. Subsequently, the City Council formally adopted the Sixth Cycle Housing Element on March 18, 2024, and the document was certified by HCD on May 20, 2024.

Organization of the Housing Element

The Housing Element is an integrated part of the General Plan published under separate cover. It is an eight-year plan that is updated more frequently than other General Plan elements in order to ensure its relevancy and accuracy. The Housing Element consists of the following major components organized as described below:

- **Chapter 1 – Introduction:** Provides an introduction to the purpose of the document and the legal requirements for a Housing Element, together with an overview of the community and the community involvement process.
- **Chapter 2 – Community Profile:** Documents population characteristics, housing characteristics, and current development trends to inform the current housing state of San Pablo and to identify community needs.
- **Chapter 3 – Adequate Sites for Housing:** An inventory of adequate sites suitable for construction of new housing sufficient to meet needs at all economic levels.
- **Chapter 4 – Housing Action Plan:** Articulates housing goals, policies, and programs to address the City’s identified housing needs, including those of special needs groups and the findings of an analysis of fair housing issues in the community. This Housing Element identifies a foundational framework of five overarching goals to comprehensively address the housing crisis and needs of San Pablo residents.
- **Appendix A – Sites Inventory:** Summarizes the City’s ability to accommodate the RHNA on available land, and the selection of sites in light of Affirmatively Furthering Fair Housing (AFFH) requirements.
- **Appendix B – Housing Needs Assessment:** Presents community demographic information, including both population and household data, to identify San Pablo’s housing needs.
- **Appendix C – Constraints Analysis:** Includes an analysis of constraints to housing production and maintenance in San Pablo. Constraints include potential market, governmental, and environmental limitations to meeting the City’s identified housing needs. In addition, an assessment of impediments to fair housing is included, with a fuller analysis of actions needed to affirmatively further fair housing included in a separate appendix.

- **Appendix D – Fair Housing Assessment:** Identifies fair housing issues and solutions to meet San Pablo’s AFFH mandate.
- **Appendix E – Accomplishments of the 2015-2023 San Pablo Housing Element:** Summarizes the City’s achievements in implementing goals, policies, and actions under the previous Housing Element.
- **Appendix F – Outreach Materials:** Includes outreach materials, summaries and a description of how community and stakeholder input has been reflected in the Housing Element.
- **Appendix G – Additional Analysis and Information in Support of Housing Projections:** Includes additional details to demonstrate the viability of sites included on the inventory of housing sites and the projections for housing development during the 2023-31 period.

General Plan Consistency

State law requires that the General Plan and all of its elements comprise an integrated, internally consistent, and compatible statement of policies. The City of San Pablo 2030 General Plan was adopted in 2011, and the Housing Element, published under separate cover, was certified and adopted in 2015. The Sixth Cycle Housing Element Update is consistent with the 2030 General Plan, which seeks to promote mixed-use, high density infill development and support land use patterns that make more efficient use of the transportation system (General Plan Policy GME-G-4); promote a variety of housing types and prices within neighborhoods to serve the economic needs of all segments of the community (General Plan Policy LU-G-5); foster residential mixed-use areas along San Pablo Avenue, San Pablo Dam Road, 23rd Street, and Rumrill Boulevard to the vitality and quality of life in San Pablo (General Plan Policy LU-G-11); support residential infill on vacant lots within existing neighborhoods (General Plan Policy LU-I-16); protect and enhance quality of life in the city’s residential neighborhoods (General Plan Policy LU-G-4); establish zoning incentives for the consolidation of small, adjacent lots to create developable parcels (General Plan Policy LU-I-2); create complete neighborhoods with access to a range of day-to-day goods and services within walking distance, including medical facilities, community services, youth programs, and employment opportunities, and to increase the sense of social cohesion among residents (General Plan Policy HEA-G-5); and involve residents in neighborhood improvement efforts, including issues concerning safety, neighborhood character, planning, and revitalization (General Plan Policy HEA-I-38). No General Plan Land Use or Zoning changes are needed to accommodate the City’s Sixth Cycle RHNA allocation.

State law (Government Code 65302(h)(1) through (4)) requires that California cities and counties identify disadvantaged communities within territory covered by the general plan and adopt an Environmental Justice Element with goals and policies to reduce the unique or compounded health risks in disadvantaged communities, promote civic engagement in the public decision-making process, and prioritize improvements and programs that address the needs of disadvantaged communities. The Health Element of the 2030 General Plan, one of the first in California, already addresses many of the requirements for the Environmental Justice Element, incorporating policies related to healthy transportation and physical activity; healthy food access and equity; and access to public services. Accordingly, in parallel with the Sixth Cycle Housing Element Update, the City updated the Health Element to ensure full compliance with State law. The Element has been renamed Health and Environmental Justice and has been updated to incorporate new data, maps, and policies. It was adopted along with the Housing Element on May 20, 2024. Amendments incorporated include:

- Inclusion of a map identifying the seven Census tracts in San Pablo designated as Disadvantaged Communities (DACs) by the State, pursuant to Senate Bill 535. Encompassing all of the western part of the city and most of the south, these tracts experience an elevated level of pollution exposure relative to the statewide median, and their socio-demographic profile means the residents are more susceptible to adverse health outcomes.
- Current data regarding the socio-demographic conditions in San Pablo that contribute most to disparities in opportunity, including poverty, low educational attainment, and linguistic isolation, as well as prevalent public health issues.
- Policies to increase tree canopy coverage in residential areas and establish cooling centers to help mitigate the adverse health impacts from the projected increase in extreme heat events and average daily summertime temperatures. These policies address an approximately 30-degree difference projected between the hottest and coolest areas of the City, and localized urban heat islands include Helms Middle School, Lifelong Emergency Medical Clinic, and the industrial/commercial center between Giant Highway and Center Street.
- Policies to ensure continued focus on improving air quality through regional collaboration.
- Policies to help bridge the "digital divide" in San Pablo, where 12.2 percent of the population either has no computer in their home or has a computer but lacks an internet subscription. These policies include pursuing partnerships to provide public Wi-Fi in certain parks or public areas, as well as expanding mobile-friendly and non-digital communication with residents.
- A strategy to prioritize investments in DACs, which includes the preparation of a Corridor Plan for Rumrill Boulevard to improve environmental conditions, economic opportunities, and housing choices along a segment of the corridor that runs between Brookside and Costa, designated as a PDA.

In 2018, the City participated in a comprehensive update of the 2011 Contra Costa County Hazard Mitigation Plan, which covers the unincorporated county, 10 municipalities and 25 special purpose districts. As part of the process, the City of San Pablo prepared and adopted a Local hazard Mitigation Plan (LHMP), which implements the Federal Emergency Management Agency's (FEMA) Mitigation Planning regulations (44 CFR 201), the federal Disaster Mitigation Act of 2000, and the Floodplain Management Plan requirements of FEMA's Community Rating System (CRS). The City is required to have a FEMA-approved hazard mitigation plan to be eligible for disaster recovery assistance and mitigation funding. The LHMP was found in compliance with the Disaster Management Act and approved by the California Office of Emergency Services (CAL-OES) and FEMA. In parallel with the Sixth Cycle Housing Element Update, the City completed an update to the Safety and Noise Element of the 2030 General Plan, which was adopted together with the Sixth Cycle Housing Element in May 2024. The updated Safety and Noise Element incorporates new data, information, and maps related to flood, wildfire, landslide, seismic hazards, and climate change, as well as the findings of a study demonstrating that residential developments in identified hazard areas have at least two emergency evacuation routes.

This Sixth Cycle Housing Element builds upon the City's current, adopted General Plan and is consistent with its goals, policies, and implementation actions. Through implementation of Program 6-B in this Housing Element, the City will continue to review the General Plan and Housing Element annually for internal consistency as amendments are proposed and adopted.

2 Community Profile

With a compact area of approximately three-square miles and excellent access to the regional transportation network, San Pablo is a thriving community with a diverse population and relatively affordable housing costs compared to the wider Bay Area. However, as a largely built out city with established, small-lot single family neighborhoods, addressing local housing needs will require a focus on diversifying the range of housing options available in the community, facilitating redevelopment along older commercial corridors, and ensuring that people of all ages and incomes can grow up and grow old in San Pablo.

This community profile documents population characteristics, housing characteristics, and current development trends to identify community housing needs as well as issues and opportunities related to housing production.

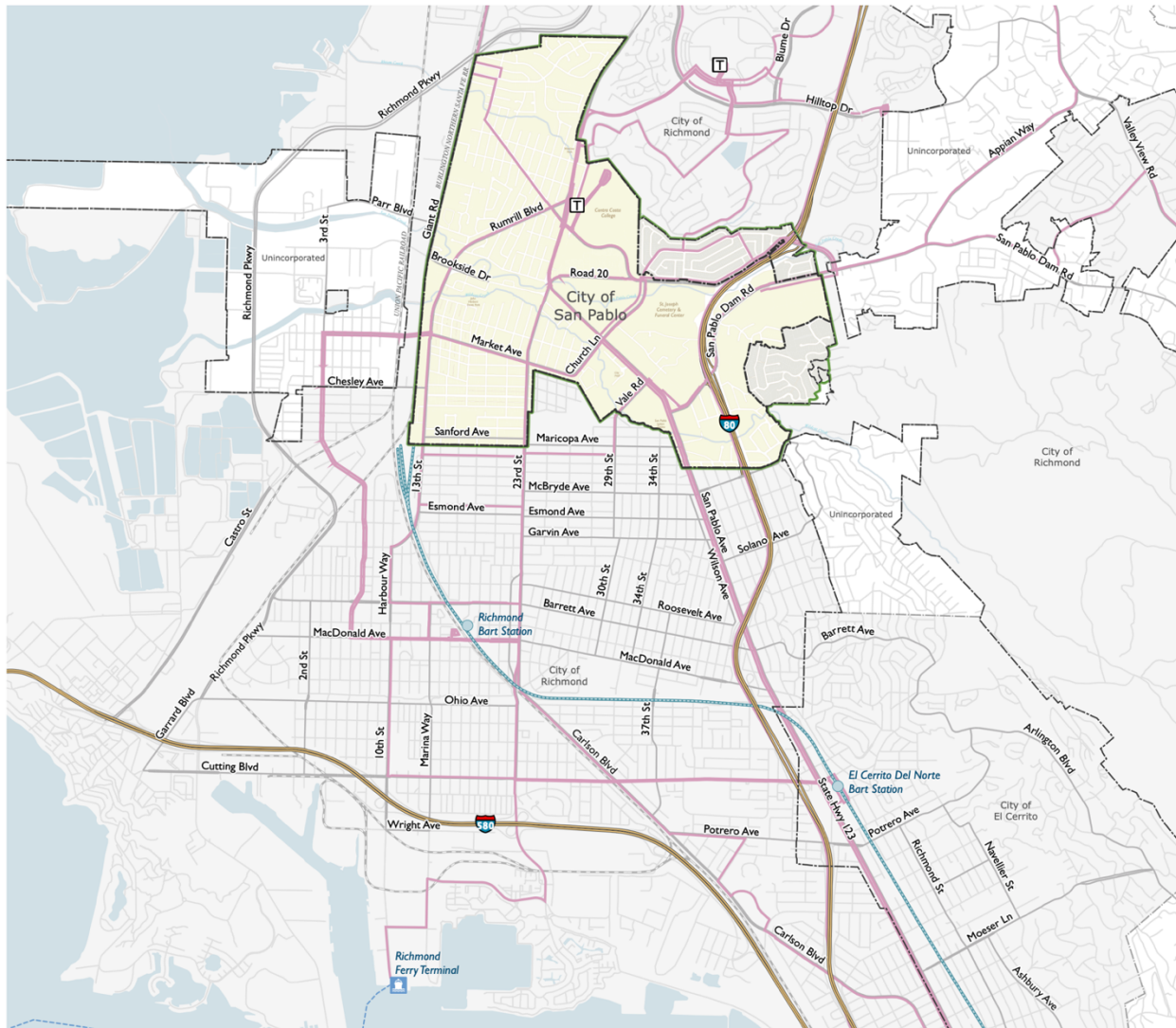
Location and Context

LOCATION AND ACCESS

The City of San Pablo is situated within the western portion of Contra Costa County, inland from the eastern shore of San Pablo Bay. As shown on Map 2-1, the city is an enclave, surrounded by the City of Richmond. Interstate 80 passes through the eastern portion of the San Pablo in a north-south direction, and the city is conveniently located minutes driving distance away from the Bay Area cultural centers of Berkeley, Oakland, and San Francisco. Prominent geographic features in the area include ridges of the Wildcat Canyon Park, which forms a backdrop to the city to the east, and the waters of San Pablo Bay to the northwest.

San Pablo is served by seven bus routes that provide connections to BART (Bay Area Rapid Transit) and Amtrak rail stations as well as to the Richmond Passenger Ferry Terminal. BART provides service to San Francisco as well as Contra Costa, Alameda, San Francisco, and San Mateo counties from the Richmond BART/Amtrak station. Amtrak offers service to cities across California, including San Jose, Santa Barbara, Los Angeles, and San Diego. Regional and local bus services in the City of San Pablo are provided by the Alameda-Contra Costa Transit District (AC Transit) and Western Contra Costa County Transit (WestCAT), while heavy and commuter rail services are provided by the BART and Amtrak via the Richmond station about 1.5 miles south of San Pablo. The Richmond Ferry also provides regional service between the Richmond Ferry Terminal and downtown San Francisco. AC Transit Route 74 connects the Richmond Ferry Terminal to several bus stops in San Pablo. Additionally, the City also has designated truck routes to reduce truck through traffic from impacting residential streets by restricting certain trucks to Routes of Regional Significance.

Map 2-1 Location and Context



SAN PABLO HOUSING ELEMENT

San Pablo Location and Context

- BART Stations
- Ferry Terminals
- T Public Transit Hubs
- Bay Area Rapid Transit (BART)
- - - Ferry Routes
- Transit Routes
- Major Highway
- Major Roads
- Local Roads
- Railroads
- City of San Pablo
- Sphere of Influence
- Neighboring Cities
- Unincorporated



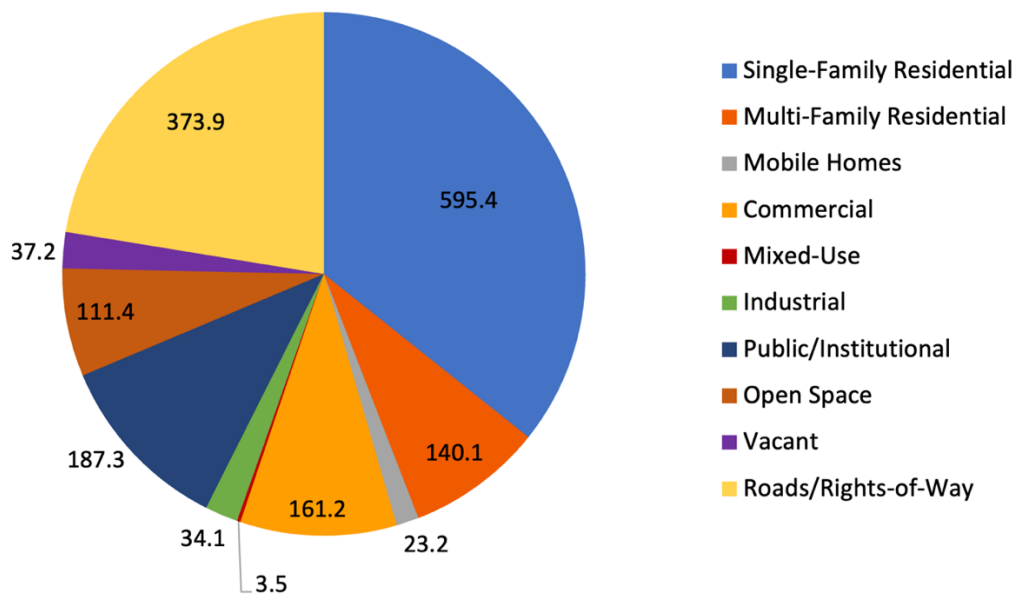
SOURCE: City of San Pablo, 2021; Contra Costa County GIS, 2021; Dyett & Bhatia, 2021
DYETT & BHATIA
 Urban and Regional Planners

EXISTING LAND USE PATTERN AND USES

Like many Bay Area cities: San Pablo is nearly fully developed with little or no land separating City limits from adjacent urban development. Within the city limit there are 1,667.3 acres (2.6 square miles) of land, including residential, commercial, and industrial developments, as well as public facilities, including parks and schools. It is a largely built-out city with established, small-lot single-family neighborhoods.

The City of San Pablo is divided by Interstate 80 into two sections – a western, larger section and an eastern, smaller section. The two sections are linked only by San Pablo Dam Road. The city’s commercial and retail corridors are located in the center of the planning area, along San Pablo Avenue, 23rd Street, and El Portal Drive. Surrounding these corridors are residential neighborhoods and schools. Industrial uses are located to the west of the city, between Giant Road and the railway tracks. This area is currently occupied by a mix of warehouses, salvage yards, and wholesalers. Due to the extent of urban development in the city, open space and parkland space remain scarce in San Pablo. The largest public park is Davis Park, but large recreation areas can also be found within the Contra Costa College campus. There is also open space located in the eastern portion of the city, east of San Pablo Dam Road, on the sloped hills of the Hasford Heights neighborhood.

Chart 2-1: Existing Land Use Pattern (acres)



Single-family residential is the most prominent existing land use. It occupies 35.7 percent (595.4 acres) of the incorporated land. In contrast, multi-family housing accounts for 8.4 percent (140.1 acres) of land within the city. In total, residential land accounts for almost half the incorporated land at 54.5 percent, or 758.7 acres. Another prominent land use in the city is land for public/government purposes, which accounts for 11.2 percent (187.3 acres), mostly constituted by land for schools, including Contra Costa College, which is the largest single land use in the city. Commercial land uses account for 9.7 percent (161.2 acres) of city land area and are generally confined to the city’s major corridors, while open space accounts for 6.7 percent (111.4 acres) of land within the city, almost half of this is actually in the St. Joseph Cemetery. About 2.0 percent (34.1 acres) of land within the city limit is currently in industrial use, while mixed-use accounts for only 0.2 percent (3.5 acres) of city land. Only 2.2 percent (37.2 acres) of land within the city is vacant, and many of the larger vacant lots are found on the sloped hills of the Hasford Heights neighborhood, located in an Alquist-Priolo earthquake fault zone. Lastly, land designated to street rights-of-way constitutes 22.4 percent (373.9 acres) of land within the city.

Population Characteristics

According to the California Department of Finance (DOF), the total population of the City of San Pablo in 2020 was 31,555, an increase of 7.8 percent since 2010 (29,730). The Association of Bay Area Governments (ABAG) projects that the population of San Pablo will increase approximately 10 percent to 34,090 by 2040, as shown on Table 2-1.

Table 2-1: San Pablo Projected Population (2010-2040)

2010	2015	2020	2025	2030	2035	2040
29,730	30,430	31,555	32,330	32,845	33,450	34,090

Source: Association of Bay Area Governments, Projections 2040

ETHNICITY

Table 2-2 presents the racial and ethnic composition of the City of San Pablo’s population in 2000, 2010, and 2019, as reported in the ABAG-MTC data sets, which are based on the U.S. Census (for 2000 and 2010) and on American Community Survey (ACS) five-year estimates (for 2019). Since 2000, San Pablo has seen a large increase in its Hispanic or Latinx population from 46.3 percent to 60.1 percent, which remains the city’s largest single racial or ethnic group. While both the non-Hispanic White and non-Hispanic Black or African American populations have decreased both in their total numbers and in their share of the city’s overall population. Nevertheless, compared to both the county and the region, the city still has a significantly higher share of Hispanic or Latinx residents. Overall, San Pablo has a much larger non-White population than compared to its surrounding areas.

Table 2-2: Population by Race, City of San Pablo (2000-2019)

Racial/Ethnic Group	2000		2010		2019	
	Number	Percent	Number	Percent	Number	Percent
American Indian or Alaska Native, Non-Hispanic	125	0.4%	73	0.3%	50	0.2%
Asian / API, Non-Hispanic	5,036	17.3%	4,437	15.2%	5,446	17.6%
Black or African American, Non-Hispanic	5,403	18.6%	4,446	15.3%	3,325	10.7%
White, Non-Hispanic	4,886	16.8%	2,944	10.1%	2,386	7.7%
Other Race or Multiple Races, Non-Hispanic	167	0.6%	777	2.7%	1,138	3.7%
Hispanic or Latinx	13,490	46.3%	16,462	56.5%	18,622	60.1%
Total	29,107	100%	29,139	100%	30,967	100%

Source: ABAG-MTC Housing Needs Data Workbook, 2021

AGE

Current and future housing needs are usually determined in part by the age characteristics of a community's residents. Each age group has distinct lifestyles, family type and size, incomes, and housing preferences. Evaluating the age characteristics of a community is important in determining its housing needs.

According to the 2019 ACS five-year estimates, the median age in San Pablo is 33.5, which is 6.2 years younger than in Contra Costa County where median age is 39.7. The difference in median age suggests that San Pablo still has a younger population than the overall population of Contra Costa County. Despite this, the older age groups in San Pablo are growing to hold a larger share of the overall population; 8.7 percent of the population was age 65 and over in 2000 compared to 10.1 percent in 2019, as shown in Table 2-3.

Table 2-3: Population by Age, City of San Pablo (2000-2019)

Age Group	2000		2010		2019	
	Number	Percent	Number	Percent	Number	Percent
0-4 years	2,738	9.1%	2,414	8.3%	1,861	6.0%
5-14 years	5,448	18.0%	4,497	15.4%	4,305	13.9%
15-24 years	4,687	15.5%	4,566	15.7%	5,117	16.5%
25-34 years	5,142	17.0%	4,617	15.8%	4,838	15.6%
35-44 years	4,478	14.8%	4,117	14.1%	4,446	14.4%
45-54 years	3,234	10.7%	3,745	12.9%	4,078	13.2%
55-64 years	1,867	6.2%	2,619	9.0%	3,182	10.3%
65-74 years	1,253	4.1%	1,315	4.5%	1,892	6.1%
75-84 years	956	3.2%	816	2.8%	901	2.9%
85+ years	412	1.4%	433	1.5%	347	1.1%
Total	30,215	100%	29,139	100%	30,967	100%

Source: ABAG-MTC Housing Needs Data Workbook, 2021

GENDER

As of 2021, there are 31,773 residents in San Pablo; of this, 50.9 percent are male and 49.1 percent are female. Female-headed households make up 20.8 percent of all households in San Pablo, nearly double the amount of county female-headed households (12.2 percent). Female-headed households tend to be renter-occupied, and those with children under the age of 18 are more likely to live below the poverty line. In San Pablo, female-headed households represent about 17.7 percent of owner-occupied households and 22.7 percent of renter-occupied households. Regardless of gender, the proportions of single-parent headed households is higher in the city than in the county or the region.

INCOME

Household income is one of the most significant factors affecting housing choice and opportunity. Income largely determines a household's ability to purchase or rent housing. While higher-income households have more discretionary income to spend on housing, lower- and moderate-income households are limited in the range of housing they can afford. Typically, as household income decreases, cost burdens and overcrowding increase.

For the purpose of evaluating housing affordability, housing need, and eligibility for housing assistance, income levels are defined by guidelines adopted each year by the California State Department of Housing and Community Development (HCD). For Contra Costa County, the applicable Area Median Income (AMI) for a family of four in 2021 is \$125,600. This is an increase of 34.3 percent from the 2014 median income of \$93,500. HUD has defined the following income categories for Contra Costa County, based on the median income for a household of four persons for 2021:

- Extremely low-income: 30 percent of AMI and below (\$0 to \$41,100)
- Very low-income: 31 to 50 percent of AMI (\$41,101 to \$68,500)
- Low-income: 51 to 80 percent of AMI (\$68,501 to \$109,600)
- Moderate-income: 81 to 120 percent of AMI (\$109,601 to \$150,700)
- Above moderate-income: 120 percent or more of AMI (\$150,701 or more)

The prevalence of extremely low-income households in San Pablo stands out. In the city, 28.5 percent of households make less than 30 percent of AMI, qualifying them as extremely low-income. This is compared to 13.5 percent of households in Contra Costa County and 14.7 percent in the Bay Area overall. Very low-income households also account for a substantial share of the population in San Pablo, representing 20.8 percent of all city households, compared to 11.3 percent in Contra Costa County and 10.9 percent in the Bay Area. Yet, from 2015-2020, no units affordable of very low-income households were permitted or constructed in San Pablo. The Housing Element will need to focus specifically on providing increased housing at the very low- and extremely low-income levels for the upcoming housing cycle.

EDUCATIONAL ATTAINMENT

Overall, San Pablo's workforce has lower levels of educational attainment than Contra Costa County as a whole, shown in Table 2-4. In 2019, the share of the population age 25 and over who held a high school diploma or higher was 67.2 percent in San Pablo compared to 89.5 percent in Contra Costa County. Only 13.1 percent of the population in San Pablo holds a bachelor's degree or higher, compared to 42.5 percent in Contra Costa County. Additionally, the share of the population with a bachelor's degree or higher has grown much more slowly in San Pablo than in the county (17.1 percent growth compared to 28.1 percent growth). Over one fifth of the City of San Pablo's population in 2019 (21.3 percent) had less than a ninth-grade education level. However, San Pablo also saw significant growth in the shares of its population both who had achieved some college education though lacked a degree (34.7 percent growth) and those who had earned an associate degree (32.3 percent), indicating progress towards increased educational attainment. In these categories, San Pablo grew faster than Contra Costa County.

Table 2-4: Educational Attainment Among Those Age 25 Years and Over, 2010 and 2019

	2010		2019		Percent Change
	Number	Percent	Number	Percent	
City of San Pablo					
Less than 9 th Grade	3,918	(22.1%)	4,201	21.3%	7.2%
9 th to 12 th Grade, No Diploma	2,358	13.3%	2,255	11.5%	-4.4%
High School Graduate	5,390	30.4%	5,468	27.8%	1.4%
Some College, No Degree	2,943	16.6%	3,965	20.1%	34.7%
Associate Degree	922	5.2%	1,220	6.2%	32.3%
Bachelor's Degree	1,613	9.1%	1,945	9.9%	20.6%
Graduate or Professional Degree	585	3.3%	630	3.2%	7.7%
Total Population, Age 25+	17,730	100%	19,684	100%	11.0%
High School Diploma or Higher	11,454	64.6%	13,228	67.2%	15.5%
Bachelor's Degree or Higher	2,199	12.4%	2,575	13.1%	17.1%
Contra Costa County					
Less than 9 th Grade	38,145	5.6%	44,393	5.6%	16.4%
9 th to 12 th Grade, No Diploma	40,189	5.9%	38,528	4.9%	-4.1%
High School Graduate	134,189	19.7%	135,825	17.3%	1.2%
Some College, No Degree	151,899	22.3%	168,811	21.4%	11.1%
Associate Degree	55,855	8.2%	66,223	8.4%	18.6%
Bachelor's Degree	166,885	24.5%	206,622	26.2%	23.8%
Graduate or Professional Degree	93,319	13.7%	126,776	16.1%	35.9%
Total Population, Age 25+	681,162	100%	787,178	100%	15.6%
High School Diploma or Higher	602,147	88.4%	704,257	89.5%	17.0%
Bachelor's Degree or Higher	260,204	38.2%	333,398	42.4%	28.1%

Source: US Census Bureau American Community Survey, 2010 and 2019; Dyett & Bhatia, 2021.

SPECIAL NEEDS GROUPS

Certain groups of the population encounter finding adequate, affordable housing more difficult due to special circumstances. These needs may be related to one's employment and income, family characteristics, disability and household characteristics, or other factors. These households may require special accommodations when finding housing. The following list is based on a review of ACS 2019 five-year estimates for the purpose of identifying groups with particular housing needs.

- **Extremely-Low-Income Residents.** Non-Hispanic Black or African American households, which make up 10.7 percent of the city's population, are disproportionately more likely to be extremely low-income or live below the poverty line than other racial/ethnic groups. Overall, San Pablo has a higher poverty rate (16.3 percent) than the county (8.7 percent).
- **Female-headed Households.** Female-headed families, including those with children, are identified as a special needs group, because they are more likely to be low-income and face difficulty in finding affordable housing. Female-headed households represented about 17.7 percent of owner-occupied households and 22.7 percent of renter-occupied households.
- **Elderly Residents.** Elderly residents have relatively lower incomes than the overall city population. Elderly renters are particularly vulnerable, as they tend to live on fixed incomes and nearly three-quarters of elderly renters are considered extremely low-income.
- **Persons with Disabilities.** In San Pablo, there is a similar proportion of persons with a disability to the county and region. Most residents with a developmental disability live in the home of a parent/family/guardian and are over 18 years old.
- **Large Families.** At 22.3 percent of all households, the city has a much higher proportion of large-family households than the county (12.4 percent) and the Bay Area region (10.8 percent). However, these households tend to be less cost-burdened and have relatively higher incomes than other San Pablo households.
- **Persons Experiencing Homelessness.** Recent point-in-time counts indicate a homeless population of 67 persons in San Pablo and 2,295 persons in the county. Since there are no shelters available in the city, all individuals experiencing homelessness in San Pablo are considered unsheltered. The city contains a higher proportion of unsheltered people than does the county.
- **Farmworkers.** A similar proportion of the labor force work in the "agriculture, forestry, fishing and hunting" industry in the city (0.9 percent), the county (0.5 percent), and the Bay Area (0.7 percent), although this is not exactly equivalent to "farmworkers." While there are a number of students considered migrant workers in the Bay Area, there are none in the city or county.

Housing Market Characteristics

EXISTING TYPOLOGIES

Table 2-5: Existing Typologies in San Pablo

General Plan Land Use Category	City of San Pablo		Sphere of Influence		Total Planning Area	
	Acres	Percent	Acres	Percent	Acres	Percent
Residential	758.7	45.5%	154.0	67.7%	912.7	48.2%
Single-Family Residential	595.4	35.7%	151.6	66.6%	747.0	39.4%
Multi-Family Residential	140.1	8.4%	2.4	1.0%	142.4	7.5%
Mobile Homes	23.2	1.4%	0	0.0%	23.2	1.2%

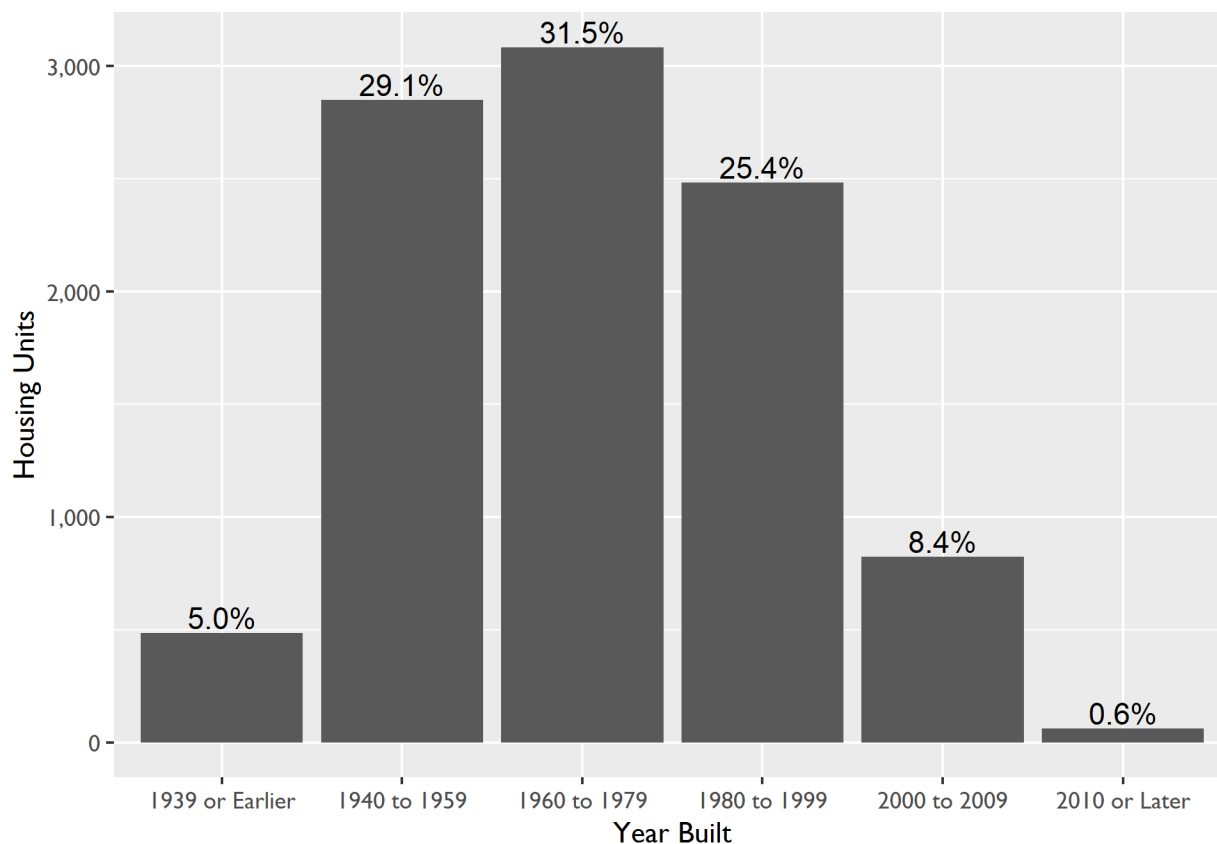
Source: City of San Pablo, 2021; County of Contra Costa Assessor, 2021; Dyett & Bhatia, 2021.

Single-family residential is the most prominent existing land use within City limits. In contrast, land for multi-family housing accounts for 8.4 percent (140.1 acres) of land within the City, and land for mobile homes makes up another 1.4 percent (23.2 acres). “Missing middle” housing (multi-family housing types that are compatible in scale with single-family neighborhoods), accessory dwelling units (ADUs), and higher density infill development are opportunities to add small increments of housing in San Pablo’s single-family neighborhoods.

EXISTING HOUSING STOCK

The condition of the housing stock, including the age of buildings and the number that may be in substandard condition, is also an important consideration in a community’s housing needs. In San Pablo, about 65.6 percent of the housing stock was constructed prior to 1980 and is over 40 years old. About 9.0 percent of the housing stock has been constructed since 2000, with only 0.6 percent constructed since 2010. See Chart 2-2 for the age of San Pablo’s housing stock as of 2019.

Chart 2-2: Age of San Pablo Housing Stock



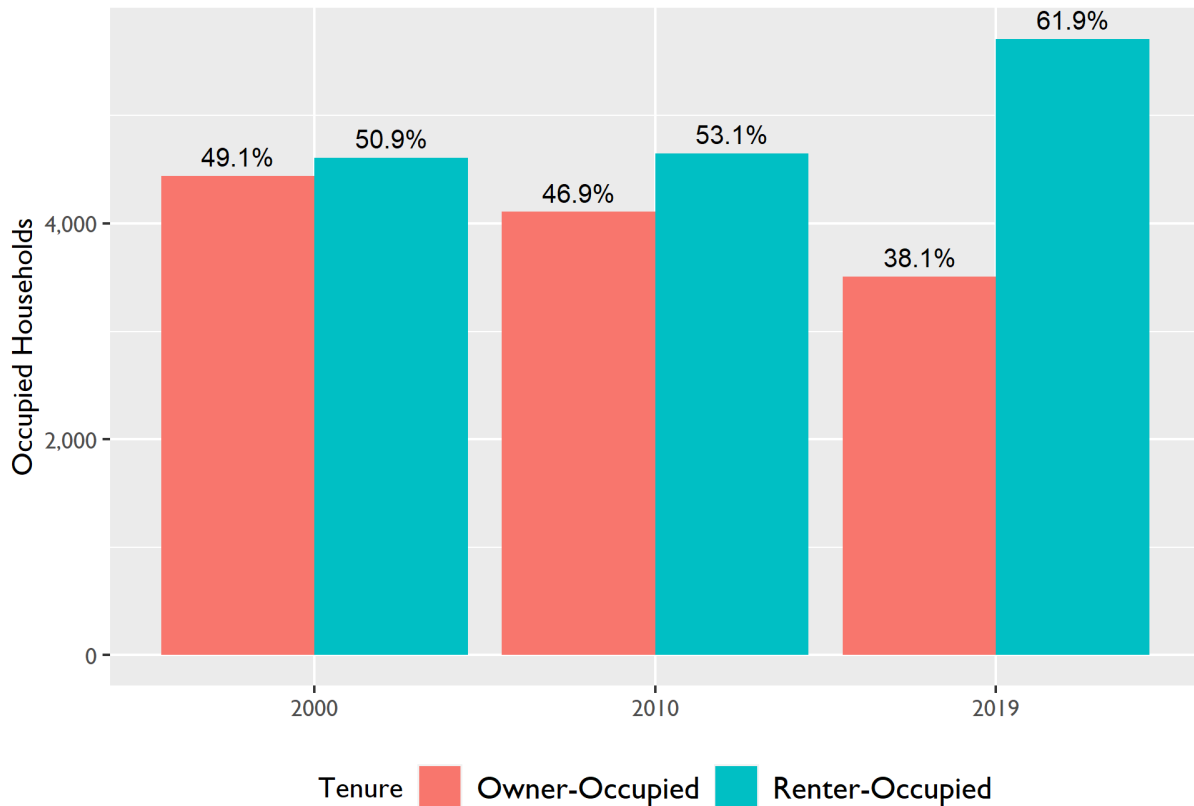
Source: ABAG-MTC Housing Needs Data Workbook (U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B25034)

TENURE

Since 2000, the percentage of renter-occupied households in San Pablo has continued to rise. Although the proportion of renters and owners was nearly equivalent in 2000 (50.9 percent and 49.1 percent, respectively), approximately 61.9 percent of all households were occupied by renters in 2019, see Chart 2-3. In addition, households occupied by renters have increased in both proportional and absolute numbers while owner-occupied households have done the opposite. This may be due to the conversion of formerly owner-occupied units to rental units and the lack of development of additional owner-occupied housing. San Pablo’s household tenure differs from patterns seen in the county and larger Bay Area. While both Contra Costa County and the Bay Area see ownership rates exceeding 50 percent of the housing stock, this is not the case in San Pablo.

Chart 2-3 San Pablo Household Tenure, 2000 – 2019

Source: ABAG-MTC Housing Needs Data Workbook (U.S. Census Bureau, Census 2000 SFI, Table H04; U.S. Census Bureau, Census 2010



SFI, Table H04; U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B25003)

AFFORDABILITY

California State Department of Housing and Community Development (HCD) has estimated the 2021 Contra Costa County AMI (Area Median Income) to be \$125,600, which is about a 34.3 percent increase from the 2014 AMI estimate of \$93,500. Housing costs are relatively lower in the city than in the county and Bay Area, but there remains a significant affordability gap for lower-income households. Nearly half of all residents experience some level of cost burden, although lower-income households and renters see higher than average rates. Given the prevailing rent and home sales prices in the city, lower-income households cannot afford to own a home at the appropriate size, while extremely low-income households cannot afford to rent without subsidy in the city. Further, several assisted (subsidized) housing units are at risk of conversion to market rate housing during the next 10 years, including 81 units at high risk as identified by the California Housing Partnership. Given that preservation costs are lower than replacement costs, the updated Housing Element should include programs aimed at facilitating preservation and rehabilitation to maintain affordability.

Table 2-6: City of San Pablo Housing Affordability by Income Group

Household Size	AMI Limits ¹	Affordable Monthly Payment ²		Housing Costs		Maximum Affordable Price	
		Renter	Owner	Utilities ³	Taxes & Insurance ⁴	Renter	Owner ⁵
Extremely Low-Income (<30% AMI)							
1 Person (Studio)	\$28,800	\$720	\$720	\$217	\$252	\$503	\$66,232
2 Person (1 Bedroom)	\$32,900	\$823	\$823	\$232	\$288	\$590	\$79,688
3 Person (2 Bedroom)	\$37,000	\$925	\$925	\$280	\$324	\$645	\$84,817
4 Person (3 Bedroom)	\$41,100	\$1,028	\$1,028	\$332	\$360	\$695	\$88,423
5 Person (4 Bedroom)	\$44,400	\$1,110	\$1,110	\$383	\$389	\$727	\$89,270
Very Low-Income (31%-50% AMI)							
1 Person (Studio)	\$47,950	\$1,199	\$1,199	\$217	\$420	\$982	\$148,224
2 Person (1 Bedroom)	\$54,800	\$1,370	\$1,370	\$232	\$480	\$1,138	\$173,488
3 Person (2 Bedroom)	\$61,650	\$1,541	\$1,541	\$280	\$539	\$1,262	\$190,687
4 Person (3 Bedroom)	\$68,500	\$1,713	\$1,713	\$332	\$599	\$1,380	\$206,101
5 Person (4 Bedroom)	\$74,000	\$1,850	\$1,850	\$383	\$648	\$1,467	\$216,182
Low-Income (51%-80% AMI)							
1 Person (Studio)	\$76,750	\$1,919	\$1,919	\$217	\$672	\$1,702	\$271,706
2 Person (1 Bedroom)	\$87,700	\$2,193	\$2,193	\$232	\$767	\$1,960	\$314,780
3 Person (2 Bedroom)	\$98,650	\$2,466	\$2,466	\$280	\$863	\$2,187	\$349,262
4 Person (3 Bedroom)	\$109,600	\$2,740	\$2,740	\$332	\$959	\$2,408	\$382,221
5 Person (4 Bedroom)	\$118,400	\$2,960	\$2,960	\$383	\$1,036	\$2,577	\$406,682
Moderate-Income (81%-120% AMI)							
1 Person (Studio)	\$105,500	\$2,638	\$3,077	\$217	\$1,077	\$2,421	\$470,474
2 Person (1 Bedroom)	\$120,550	\$3,014	\$3,516	\$232	\$1,231	\$2,781	\$541,571
3 Person (2 Bedroom)	\$135,650	\$3,391	\$3,956	\$280	\$1,385	\$3,112	\$604,725
4 Person (3 Bedroom)	\$150,700	\$3,768	\$4,395	\$332	\$1,538	\$3,435	\$666,235
5 Person (4 Bedroom)	\$162,750	\$4,069	\$4,747	\$383	\$1,661	\$3,686	\$713,244

1. AMI limits based on 2021 HCD State Income Limits for Contra Costa County, other assumptions are derived from Zillow estimates (as of October 4, 2021) and the National Association of Realtors. The 2021 Contra Costa County AMI is \$125,600.

2. Affordable monthly payment for renters and owners is assumed to be one-twelfth of 30% of median income applicable for the number of bedrooms. The exception is moderate-income owners, whose affordable payment is assumed to be one-twelfth of 35% of median income applicable for the number of bedrooms as specified by HCD, pursuant to HSC 50052.5(b)(4).

3. Utilities are estimated according to the 2021 Contra Costa County Housing Authority Utility Allowance Schedule. Estimates are based on the combined average cost of gas and electric heating, cooking and water heating, as well as other electric, water, trash collection, sewer, air conditioning, refrigeration and range/microwave across all unit types [i.e., elevator/high-rise/apartment/walk-up (multi-family), detached house/single family dwelling, mobile/manufactured home, row house/townhouse & semi-detached/duplex]. Costs are assumed equivalent for owners and renters.

4. Taxes and insurance are assumed to be 35% of monthly affordable housing costs for owners.

5. Assumed 30-year amortization, 2.82% interest rate, 6.0% down payment and closing costs equal to 2% of the sale price.

Source: HCD State Income Limits, 2021; Contra Costa Housing Authority Utility Allowance Schedule, 2021; Zillow Mortgage Rates, October 2021; National Association of Realtors Research Group, Downpayment Expectations & Hurdles to Homeownership, April 2020; Dyett & Bhatia, 2021

Recent Development Trends

During the 2010 to 2020 period, San Pablo saw very little housing development activity. As shown in Table 1-4, the number of single-family homes marginally increased during this period, although the number of multifamily housing units has increased more significantly. The number of total units decreased by 0.3 percent over the period, driven exclusively by the loss of mobile homes. The number of mobile homes decreased by 21.4 percent, representing a loss of 104 units.

Table 2-7: San Pablo Housing Type Trends, 2010 – 2020

Building Type	2010		2020		Percent Change (2010 – 2020)
	Number	Percent	Number	Percent	
Single-Family Home: Attached	495	5.2%	497	5.2%	0.4%
Single-Family Home: Detached	4,338	45.3%	4,347	45.6%	0.2%
Multifamily Housing: Two to Four Units	1,532	16%	1,552	16.3%	1.3%
Multifamily Housing: Five-plus Units	2,719	28.4%	2,763	29%	1.6%
Mobile Homes	487	5.1%	383	4%	-21.4%
Totals	9,571	100%	9,542	100%	-0.3%

Source: ABAG-MTC Housing Needs Data Workbook (California Department of Finance, E-5 series)

Between 2015 and 2021, the City issued permits for 99 new housing units, including 12 low-income units, 45 moderate-income units, and 42 above moderate-income units. No permits were issued for very low-income units. For much of the Fifth Cycle, progress toward RHNA has lagged. Development activity has picked up more recently; however, and there is a robust pipeline of residential projects proposed or under review. In total, 395 new units are anticipated from projects that are pending or recently approved but not yet under construction. This includes 59 very low-income units, 154 low-income units, and 174 above moderate-income units.

3 Housing Resources

The Housing Element is a component of the General Plan which guides planning for housing to meet the current and projected needs of all households in the community. This section summarizes the various resources available for the preservation, improvement, and development of housing in San Pablo. The analysis includes an evaluation of the availability of land resources available to accommodate the City's share of the region's future housing needs, as well as the administrative resources available to assist in implementing the City's housing programs and policies, and the financial resources available to support housing activities.

3.1 Land Resources

Government Code (GC) Section 65583(a)(3) requires local governments to prepare an inventory of land suitable for residential development, including vacant sites and sites with the potential for redevelopment. The inventory must identify specific parcels that are available for residential development and be accompanied by an analysis of public facilities and services capacity to serve the identified sites. Further, the inventory must have sufficient capacity to accommodate the jurisdiction's share of the regional housing need, as determined by applicable the metropolitan planning organization.

This section presents San Pablo's inventory, identifying sites available for residential development and their realistic capacity for housing. It identifies planned and recently approved residential projects in the city and it details the process for identifying suitable sites, the methodology for calculating capacity, and the availability of public facilities and services available to serve new housing.

LEGAL REQUIREMENTS FOR INVENTORY AND SITES

State law requires that a community identify an adequate number of sites to accommodate and facilitate production of the City's regional share of housing. To determine whether the City has sufficient land to accommodate its share of regional housing needs for all income groups, the City must identify "adequate sites." Land considered suitable for residential development includes the following:

- Vacant sites zoned for residential use.
- Vacant sites zoned for nonresidential use that allow residential development.
- Residentially zoned sites that are capable of being developed at a higher density (non-vacant sites, including underutilized sites).
- Sites owned or leased by a city, county, or city and county
- Sites zoned for nonresidential use that can be redeveloped for residential use and a program is included in the Housing Element to rezone the site to permit residential use within three years of adoption.

Further, State law stipulates criteria for the adequacy of sites included on the inventory, including that they be zoned to accommodate housing, have appropriate development standards, and be served by public facilities as needed to facilitate the development of a variety of housing products suitable for all income levels. Vacant sites included on prior inventories in two or more consecutive planning periods and non-vacant sites included on the prior period inventory cannot be carried forward to the current planning period to satisfy the need for housing affordable to lower income households unless they are rezoned to allow residential use by right at the default density for the jurisdiction, which in San Pablo’s case is 30 dwelling units per acre.

REGIONAL HOUSING NEEDS ALLOCATION

The Regional Housing Needs Allocation (RHNA) is the total number of new housing units that the City must plan to accommodate in the 2023-31 planning period. RHNA is split into four categories representing different levels of affordability, based on median income level in the county. RHNA is established through the following process: the California Department of Housing and Community Development (HCD) first determines the estimated need for new housing in each region of California for the planning period, based on population projections and other factors including rates of vacancy, overcrowding, and cost-burden. Each regional planning agency then allocates a target to each city or town within its jurisdiction, considering factors such as access to jobs, good schools, and healthy environmental conditions. For the San Francisco Bay Area, the Bay Area Association of Governments (ABAG) developed and refined a methodology for 2023-31 RHNA allocations with input from local jurisdictions. The ABAG Regional Council adopted the 6th Cycle Final RHNA Allocation, Methodology, and Regional Housing Needs Determinations on December 16, 2021.

San Pablo’s Regional Housing Needs Assessment (RHNA) allocation for the 2023-31 planning period has been determined by ABAG to be 746 housing units, including 173 units for very low-income households, 100 units for low-income households, 132 units for moderate-income households, and 341 units for above moderate-income households (Table 3-1). AB 2634 mandates that localities calculate the subset of the very low-income regional need that constitutes the communities need for extremely low income housing. As an alternative to calculating the subset, local jurisdictions may assume that 50 percent of the very low income category is represented by households of extremely low income (less than 30 percent of the Area Median Income or AMI).

Table 3-1: San Pablo Regional Housing Needs Assessment, 2023-2031

<i>Income Level¹</i>	<i>AMI</i>	<i>Needed Units</i>	<i>Percent of Needed Units</i>
Very-Low-Income	0-50%	173	23.2%
Low-Income	51-80%	100	13.4%
Moderate-Income	81-120%	132	17.7%
Above-Moderate-Income	>120%	341	45.7%
Total		746	100.0%

Source: HCD State Income Limits, 2021; City of San Pablo, 2022; Dyett & Bhatia, 2022

PIPELINE PROJECTS

According to HCD Guidance, projects that have been approved, permitted, or received a Certificate of Occupancy during the projection period (June 30, 2022 – January 15, 2031) can be counted toward the 2023-31 cycle RHNA. Table 3-2 details these pipeline projects and they are also shown on Map 3-1 and included in the housing sites inventory in Appendix A. In total there are 22 projects that involve construction of 394 units, including 212 lower income units, 8 moderate income units, and 174 above moderate income units. As a condition of project approval, the City requires developers proposing units affordable to moderate- and lower-income households to provide evidence of a recorded agreement that restricts the affordable rental units with the allowable maximum incomes and rents for those units. In cases where the City is not directly party to the agreement, the City requires that it be added as a party from whom approval will be needed before the Affordable Housing Agreement is modified or terminated. These conditions of approval and the associated affordability agreements guarantee that the projects will have the levels of affordability shown on Table 3-2 once constructed.

LAND INVENTORY

Land Available for Development

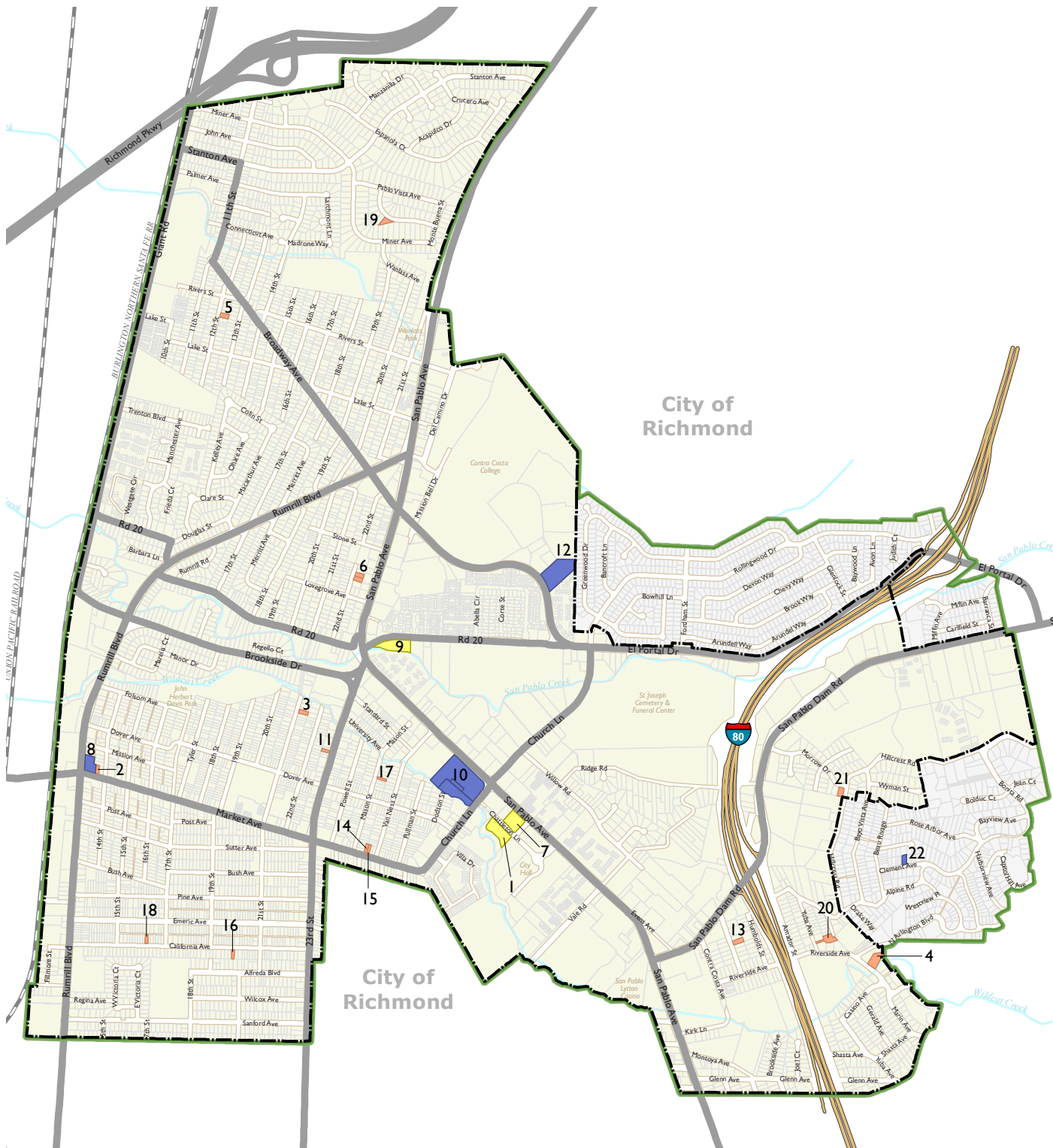
San Pablo is a largely built out city and there is relatively little vacant land available for new development. Only 2.2 percent of the total land area in the city was vacant in 2021, and as shown in Map 3-2, much of that land is in areas of environmental hazard. These hazards include the North Hayward Fault, which runs directly through the northern and eastern part of the city, as well as areas of flood risk and very high liquefaction risk located in proximity to the San Pablo and Wildcat creeks. An earthquake fault zone approximately 1,500 feet wide has been established around the trace of the North Hayward Fault. Given the high risk of ground-shaking and surface rupture within the zone, residential construction is not permitted in order to protect public safety and minimize the potential for loss of life and property. Residential construction is permitted within the 100-year flood plain and areas of liquefaction risk, subject to the regulatory standards of the California Building Code designed to ensure adequate protection.

Residential areas comprise over 45 percent of land within the City limit, primarily concentrated in small lot single-family neighborhoods. Approximately 78 percent of the residential land in San Pablo is developed with single-family homes, while 8 percent is developed with multi-family homes and 1.4 percent with mobile homes. The city's major commercial corridors, however, offer significant potential for redevelopment with residential and job-generating uses. Today, these corridors are typically lined with older buildings and low-slung strip mall developments with large areas of surface parking. Recognizing the potential for redevelopment to help further community priorities for economic development, housing choice, and improved quality of life, the City has designated three corridor segments as Priority Development Areas (PDAs), making them eligible for regional grant funding to support planning and public investment in transportation and utility infrastructure which in turn will help attract private investment to achieve the envisioned land use pattern and growth. Shown on Map 3-3, the three PDAs are:

- San Pablo Avenue PDA - This PDA spans the full length of San Pablo Avenue as it passes through the city. A specific plan was adopted in 2011 to guide the redevelopment of the 261-acre area, envisioning several new mixed-use districts centered around key community services and regional destinations, like Contra Costa College and Lytton Casino. There are three entitled but as yet unconstructed projects in this PDA, which will see construction of 255 new high density multi-family units.

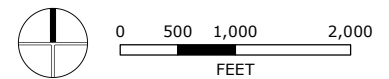
SAN PABLO HOUSING ELEMENT

Map 3-1: Pipeline Projects



- Low and Very Low Income
- Above Moderate Income
- Mixed Income

- City Limits
- Sphere of Influence
- Major Highway
- Major Roads
- Railroads



SOURCE: City of San Pablo, 2021; Contra Costa County GIS, 2021; Dyett & Bhatia, 2021

TABLE 3-2: Pipeline Projects (Pending and Approved)

Address	APN(s)	Development Type	Project Status	Acreage	Owner	Unit Count				Total Units
						Very Low Income	Low Income	Moderate Income	Above Moderate Income	
2812 Chattleton Lane, Block E ¹	417310004	Single-family residential	CC Approved (9/20/21); under construction	0.96	SAN PABLO CITY OF	0	1		19	20
1331 Market Avenue	411041004	Single-family residential	Approved	0.09	CAREY HELEN J TRE	0	0	0	1	1
2036 21st Street	411202040	Single-family residential	Approved	0.11	LEMUS JUAN BERNARDO ORTIZ	0	0	0	1	1
1354 Marin Avenue	418022007	Single-family residential	Approved	0.43	REYES ESTELA	0	0	0	1	1
2846 12th Street	412120024	Single-family residential	Approved	0.12	PINEDA WILLIAM GUEVARA TRE	0	0	0	1	1
2432-2442 22nd Street	412240057, 412240058	Multi-family residential	PC Approved (2/1/21)	0.22	TOPANGA DRIVE LLC	0	0	0	8	8
13717 San Pablo Avenue, Block C	417310003	Multi-family residential	CC Approved (12/21/21)	0.78	SANPABLOS LLC	5	7	7	72	91
1820 Rumrill Boulevard	411041009	Multi-family residential	Approved June 27, 2023; tax credit application submitted	0.50	SAN PABLO CITY OF	0	40	0		40
2364 Road 20	416120029	Multi-family residential	Approved	1.03	SAN PABLO ROAD 20 LLC	0	7	0	57	64
13831 San Pablo Avenue ²	411330037, 411330038, 411330039	Mixed-use, multi-family residential	CC Approved (2/1/21); under construction	4.45	SAN PABLO CITY OF	0	99	1	0	100
1971 23rd Street	411201007	Multi-family residential	Approved	0.06	SANTORINI HOLDINGS LLC	0	0	0	4	4
2555 El Portal Dr.	416140047	Multi-family residential	Approved; under construction	1.86	OVERAA INVESTMENTS LLC	54		0	0	54

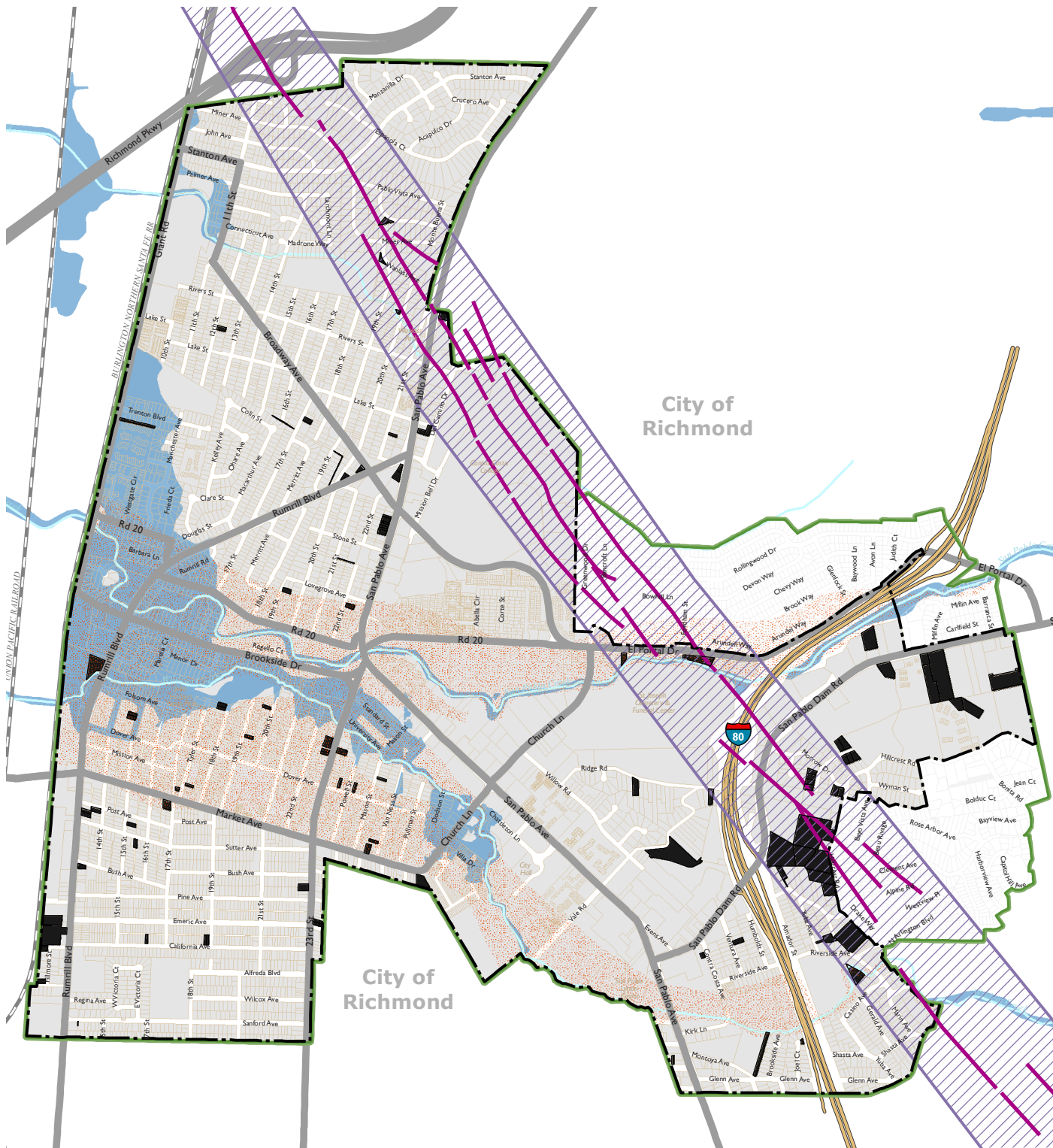
TABLE 3-2: Pipeline Projects (Pending and Approved)

Address	APN(s)	Development Type	Project Status	Acreage	Owner	Unit Count				Total Units
						Very Low Income	Low Income	Moderate Income	Above Moderate Income	
1456 Ventura Ave.	417042017	Single-family residential	Pending	0.14	CRUZ ARTHUR J TRE	0	0	0	1	1
2419 Market Ave.	411120028	Single-family residential	Approved	0.08	GREGORIO DOMINGOS M & VICTORIA	0	0	0	1	1
2423 Market Ave.	411120027	Single-family residential	Approved	0.08	GREGORIO DOMINGOS M & VICTORIA	0	0	0	1	1
1932 California Ave.	410161006	Single-family residential	Approved	0.08	MOMAND JAWID & MALALAI	0	0	0	1	1
1958 Mason St.	411170020	Single-family residential	Approved	0.06	AMEZCUA JOSE	0	0	0	1	1
1609 California Ave.	410142007	Single-family residential	Approved	0.07	GREYPOINT DEVELOPMEN T LLC	0	0	0	1	1
1860 Mesa Buena		Single-family residential	Approved		Ruben Arce				1	1
1401 Marin/1410 Yuba		Single-family residential	Approved		Gunkel				1	1
5590 Morrow		Single-family residential	Approved						1	1
Total Units						59	153	8	174	394

Notes:
 1. Contains 16 single-family homes, with one affordable to a lower-income household pursuant to the Disposition and Development Agreement with BV Builders, Inc.
 2. 13831 San Pablo Avenue, also known as Alvarado Gardens, is a mixed-use residential/retail development located at the former Civic Center site. Pursuant to the Affordable Housing Regulatory Agreement contained within the approved Disposition and Development Agreement, units must be made available for occupancy by “lower income households,” as defined in Health and Safety Code Section 50079.5 (i.e., total household income is not greater than 80% of area median income). Affordability is further restricted pursuant to a TCAC 4% Credit award.

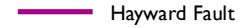
SAN PABLO HOUSING ELEMENT

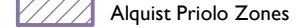
Map 3-2: Vacant Parcels and Environmental Constraints



 Vacant Land

Environmental Hazards

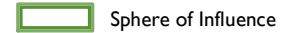
 Hayward Fault

 Alquist Priolo Zones

 Very High Liquefaction

 100 Year Flood Zone

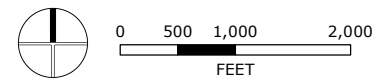
 City Limits

 Sphere of Influence

 Major Highway

 Major Roads

 Railroads

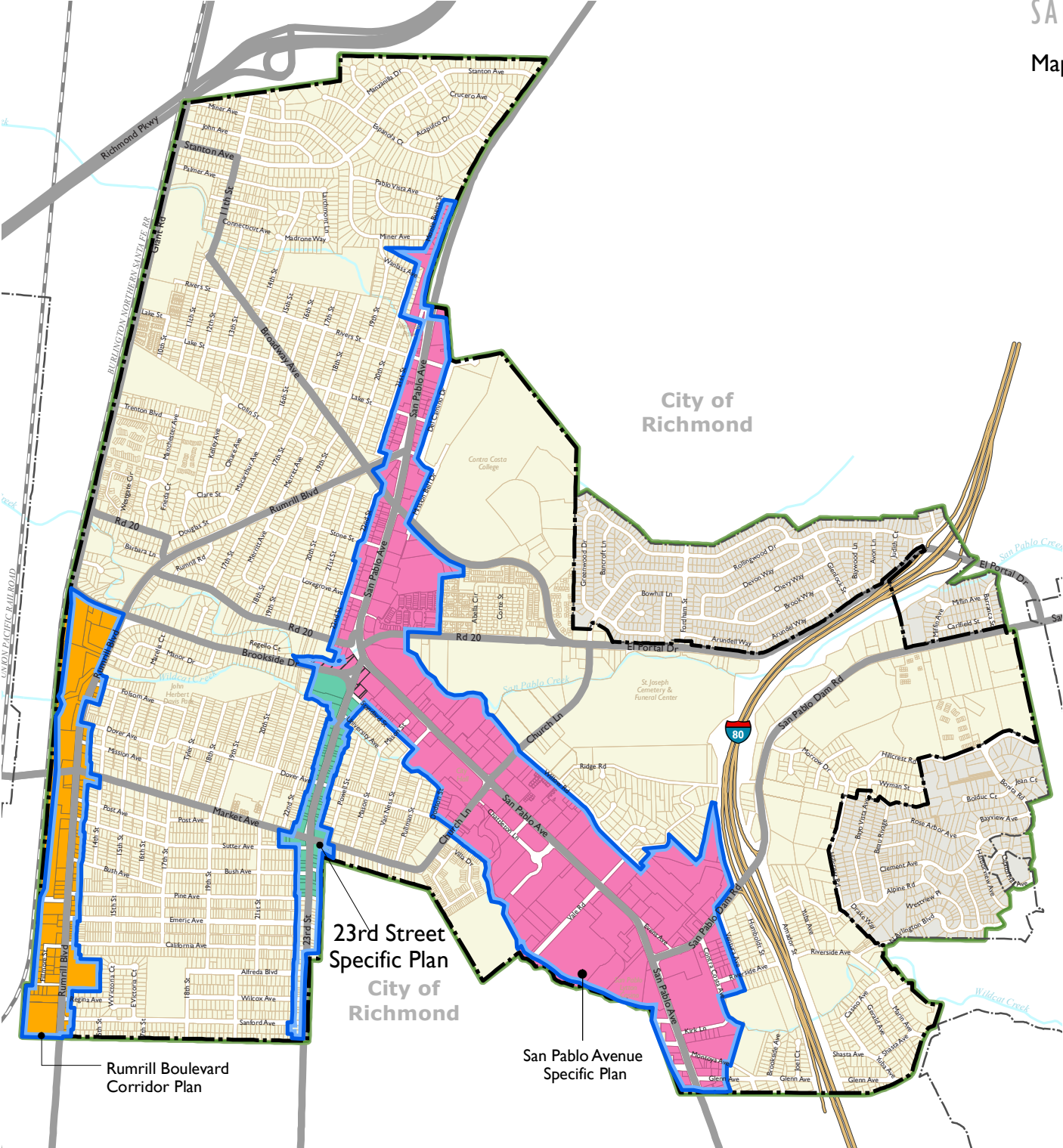


SOURCE: City of San Pablo, 2021; Contra Costa County GIS, 2021; Dyett & Bhatia, 2021

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Urban and Regional Planners
Date: 9/28/2022

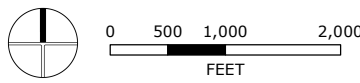
SAN PABLO HOUSING ELEMENT

Map 3-3: Priority Development Area Overlay



- Priority Development Area (PDA)
- SPI - 23rd Street Specific Plan
- SP2 - San Pablo Avenue Specific Plan
- 23rd Street/San Pablo Avenue Overlap
- Rumrill Blvd Corridor Plan

- City Limits
- Sphere of Influence
- Major Highway
- Major Roads
- Railroads



SOURCE: Plan Bay Area 2040, MTC, ABAG; Metropolitan Transportation Commission (MTC), July 2017; City of San Pablo, 2021; Contra Costa County GIS, 2021; Dyett & Bhatia, 2021

DYETT & BHATIA
Urban and Regional Planners
Date: 9/28/2022

- 23rd Street PDA - This PDA extends the full length of 23rd Street from Brookside south to the City limit, encompassing an area of 22 acres. A specific plan was adopted in 2007 to provide a long-term strategy for the revitalization of 23rd Street by facilitating mixed use infill development on vacant and underutilized parcels, fostering a safe and pedestrian-friendly streetscape, and supporting the vitality of neighborhood businesses. While the area has significant potential for new housing development, almost no construction has occurred in the last 15 years. Regulatory barriers have contributed, as discussed in Appendix C, and the Housing Action Plan in Chapter 4 incorporates programs to address impediments to housing development in this PDA.
- Rumrill Boulevard PDA - Rumrill Boulevard is a major four-lane community corridor that extends north from San Pablo's southwestern City limit to connect with Broadway and San Pablo Avenue. The southern portion of the corridor between Brookside and Costa is designated as a PDA, currently identified as an Employment Focus Area in Plan Bay Area and projected to see 22 new households and 194 jobs added by 2040. The area includes several large multi-family apartment complexes and a mobile home park, along with smaller multi-family and single family residences. A community wide survey conducted in 2022 identified strong community support for the incorporation of high density housing in the Rumrill PDA and, in tandem with the General Plan and Housing Element updates, a Corridor Plan is being prepared to guide revitalization of the area and incorporate strategies to foster transit-oriented development, enhance regional equity, and bring mobility, housing, and economic development opportunities to a diverse community in need. An affordable housing project at 1820 Rumrill within the PDA was entitled in 2023.

The City has also adopted a PDA Overlay District into the Zoning Code, which permits residential development at between 20 and 60 dwelling units per acre on all sites in the district whether in a mixed use or 100 percent residential format. Additional standards for height and development density are also established, and the standards of the PDA overlay prevail in cases of conflict with the base designation.

Accessory Dwelling Units

San Pablo is a city of small lot single-family neighborhoods. The average single-family residential lot is only 5,100 square feet in size, which limits potential for additional detached accessory dwelling units (ADUs) on the lot; however, there is significant potential for ADUs or Junior ADUs incorporated into the primary structure. Since they are typically smaller than a single-family home, ADUs and Junior ADUs can be “affordable by design,” meaning they cost less to build, buy, or rent. As such they can offer affordable opportunities for older adults living on fixed incomes, younger residents living with roommates, and for lower income households. Demographic indicators (see Appendix B), including a relatively high proportion of non-family households, a growing older adult population, and a relatively large proportion of multi-generational households, signal a need for this type of housing in the short, medium and long-term in San Pablo.

Table 3-3 summarizes building permits issued for accessory dwelling units (ADUs) in San Pablo since 2018. Safe harbors in State Housing Element law allow for the use of trends since 2018 to project the future rate of ADU production. By this measure, San Pablo can project at least 8.25 ADUs annually throughout the planning period. However, as noted in HCD's Housing Element Site Inventory Guidebook, this methodology represents “a conservative option [that] only account[s] for the effect of the new laws without local promotional efforts or incentives.” In fact, ADU production trends in the city have increased noticeably since 2018, when an array of new State law intended to stimulate ADU production took effect.

Based on the findings of the ABAG ADU Affordability Study for the San Francisco Bay Area, it is assumed that 60 percent of these units (40 units total) would be affordable to low and very low-income households, 30 percent of these units (20 units total) would be affordable to moderate-income households, and 10 percent (6 units total) would be affordable for above moderate income households.

TABLE 3-3: RECENT ADU APPROVALS

Year	ADU Building Permits Issued
2018	1
2019	6
2020	12
2021	14
Total	33
Annual Average	8.25
Projected 8-Year Development	66

Source: City of San Pablo, Annual Progress Reports, 2018-2021

Surplus Public Lands

During the Fifth Housing Element Cycle, the City identified three municipally-owned parcels appropriate for the development of new housing, all of which are listed among the pipeline projects on Table 3-1 above. The 1820 Rumrill Blvd site has been proposed for affordable housing projects with 40 low income units; the former City Hall site at 13831 San Pablo Ave, now vacated, is proposed as a mixed-use residential/retail development with 99 low income units and one moderate income unit; the 2812 Chattleton Lane Block E site is proposed for a mixed income residential project with 16 single-family homes and one affordable to a lower-income household pursuant to the Disposition and Development Agreement with BV Builders, Inc. The City and the Housing Successor Agency complied in full with the provisions of the Surplus Land Act in making these sites available for housing development.¹

IDENTIFICATION OF SUITABLE SITES AND REALISTIC CAPACITY

To identify appropriate sites to accommodate RHNA, a parcel-based analysis of properties within the City limit was conducted using County Assessor data. Vacant sites were identified, along with underutilized non-vacant sites with potential for redevelopment within the planning period and any surplus City-owned sites. For the initial analysis, two metrics were used to identify underused parcels: assessed value ratio (A/V) and low as-built floor area ratio (FAR). A/V ratio considers the relationship between the value of the land and the improvements constructed on it. Where the value of the land is worth substantially more than the value of the structures on it, there is an incentive for the owner to redevelop with new uses that command higher rents or sales prices. Similarly, a low FAR means that the square footage of buildings is small compared to the overall size of the site, indicating the potential for redevelopment with other uses. A commercially zoned property containing a low-slung shopping center with large areas of surface parking could be considered underused, particularly older, sub-optimally located centers away from major intersections with relatively high vacancy rates. Areas where vacant and underutilized sites cluster are locations where change is most foreseeable over the planning period and as such are an important focus of planning activities.

Based on this analysis, seven areas capable of accommodating new housing over the planning period were identified. An interactive online survey was then conducted to provide residents, business owners, and people who work or go to school in San Pablo with an opportunity to help identify appropriate locations for housing, as well as the typologies needed to meet local needs. The survey incorporated a map of the seven areas and participants were asked whether they supported housing in these areas, what type of housing they felt would be appropriate, and their vision for future land uses, activities and amenities in each area. Respondents strongly supported adding new, higher density housing in all seven areas, with the

¹ Email communication with Charles Ching, Assistant City Manager, January 25, 2023.

Rumrill PDA and the Southeast area near the intersection of San Pablo Avenue and San Pablo Dam Road receiving the strongest community support.

Having developed and vetted an inventory of potential sites for housing to accommodate RHNA, the sites were then allocated to the various income categories and capacity was projected on the basis of the methodology and assumptions described below. Map 3-4 shows the location of the housing sites throughout the city.

Low and Very Low Income RHNA

Affordability Assumptions

Low and Very Low (L/VL) income households are those making up to 80 percent of the local area median income. While a 1-person household in this category may be able to afford market rate rents for smaller units such as studio apartments or ADUs based on HUD income limits for Contra Costa County and a survey of rents in San Pablo, these units will typically need to be provided at below market rate (BMR) rents and sales prices, particularly for larger households and for Very Low or Extremely Low Income households. Pipeline projects where the developer has committed to making units available to L/VL income households through deed restrictions or similar means for a specified period of time (typically 55 years) may be counted toward L/VL RHNA. Additionally, State law (Government Code Section 65583.2(c)(3)) establishes a “default density standard” of 30 dwelling units per acre (du/ac) for lower-income units in Contra Costa County, which is the density that is “deemed appropriate” in State law to accommodate lower-income RHNA. Accordingly, the inventory includes L/VL RHNA sites with the following designations and densities: High Density Residential (24.1-60 units/acre), Commercial Mixed Use (Up to 50 units/acre), Residential Mixed Use (Up to 50 units/acre).

Site Screening/Eligibility

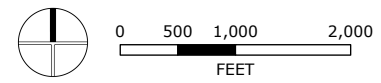
The inventory for L/VL RHNA includes both vacant and non-vacant sites. All sites were screened for compliance with the site adequacy criteria stipulated in State law, including that they be of appropriate size, be free from environmental constraints, be zoned to accommodate housing, have appropriate development standards, and be served by public facilities as needed to facilitate the development of a variety of housing products suitable for all income levels. Vacant sites included on prior inventories in two or more consecutive planning periods and non-vacant sites included on the prior period inventory cannot be carried forward to the current planning period to satisfy the City’s Lower Income RHNA allocation unless they are rezoned to allow residential use by right at the default density for the jurisdiction. In view of feasibility considerations, parcels that are less than 0.5 acres

SAN PABLO HOUSING ELEMENT

Map 3-4: Housing Inventory Sites



- Low and Very Low Income
- Moderate Income
- Above Moderate Income
- Mixed Income
- City Limits
- Sphere of Influence
- Major Highway
- Major Roads
- Railroads



SOURCE: City of San Pablo, 2021; Contra Costa County GIS, 2021; Dyett & Bhatia, 2021

in size are generally not considered suitable for lower income housing development as smaller parcels may not allow development of a sufficient number of units for proposed affordable housing projects to compete effectively for limited funding resources. Parcels larger than 10 acres in size are also not considered suitable by HCD as development of very large projects may lead to an over concentration of affordable housing in one location or may render proposed affordable housing projects ineligible for funding. Therefore, all sites attributed to L/VL RHNA on the inventory are between 0.5 and 10 acres in size.

Consistent with State law and guidance from HCD, L/VL RHNA sites included on the inventory that are not pipeline projects have been screened to ensure they are not located in FEMA-designated seismic, geologic, or flood hazard areas and that they do not require remediation of contaminated soil or water prior to development. Sites on the inventory identified as suitable for L/VL households also conform to other best practices recommended by HCD, including proximity to transit routes, schools, jobs, parks, and daily services. As shown on Map 3-3, the sites are located on San Pablo Avenue, Rumrill Boulevard, Road 20 and San Pablo Dam Road, which are all transit routes. The location along these corridors provides good access to schools, shops, and other services. Additionally, all sites are within a 10-minute walking radius of existing parks. The inventory included in Appendix A details compliance with these eligibility criteria on a parcel-by-parcel basis.

The inventory includes one vacant site, the Ohmsai site, composed of three contiguous parcels under common ownership with an area of 3.7 acres located on San Pablo Dam Road in the northeastern part of the city. Additionally, the inventory includes ten non-vacant sites to accommodate lower and moderate income RHNA. Under State law, additional analysis is required to demonstrate the viability of non-vacant sites for redevelopment with housing during the planning period. Table 3-4 presents a range of factors that indicate strong potential for redevelopment of these non-vacant sites, including A/V ratio, as-built FAR, and age of the existing structures, expressions of owner interest in redevelopment with housing, and other indicators of redevelopment potential, such as recent code violations and visible blight. City staff also conducted a windshield survey to confirm viability and a profile of each of the ten non-vacant sites has been included in Appendix G, together with additional analysis of redevelopment viability within the planning period.

A survey of recent residential development projects was conducted to confirm that the characteristics of sites identified are conducive to redevelopment. Although there are several high-density projects currently in the development pipeline, there were relatively few high-density projects constructed in San Pablo during the Fifth Housing Element Cycle. Therefore, the survey considered recent residential development projects on comparable sites in other West County communities, including Richmond, El Cerrito, Hercules, and Pinole. Profiles of the recent residential precedents are included in Appendix G, detailing project location, site characteristics prior to redevelopment, and approved/constructed densities. Table G-2 in Appendix G demonstrates that the project sites have characteristics comparable to the non-vacant sites on the inventory. These characteristics include:

- Typical parcel size range from 0.42 to 3.0 acres
- Typical existing use: Commercial use or parking lot
- As-Built FAR prior to redevelopment: 0.49 FAR
- A/V Ratio prior to redevelopment: 2.14
- Average year structures built prior to redevelopment: prior to 1964
- Zoning: Commercial or Mixed Use Zoning
- Location: Along commercial corridors

TABLE 3-4: Non-Vacant Sites: Indicators of Redevelopment Potential

APN	Address	Existing Land Use	General Plan Land Use	Acres	A/V Ratio	As Built FAR	Year Built	Owner Interest	Lack of Investment
411340026	2405 Church Ln	General Commercial	High Density Residential	0.54	0.52	0.00	n/a	Y	Y
416170005	14560 San Pablo Ave	Church/Religious Facility	High Density Residential	1.29	0.00	0.00	n/a	Y	Y
417120019	13742 San Pablo Ave	General Commercial	Commercial Mixed Use	0.66	0.44	0.46	2000	Y	Y
416073004	2697 El Portal Dr	General Commercial	Commercial Mixed Use	0.51	0.50	0.12	2000	N	Y
416150012	14400 San Pablo Ave	General Commercial	Residential Mixed Use	0.58	0.91	0.10	1999	Y	Y
4100230020	1159 Rumrill Blvd	PDA Overlay	Industrial Mixed Use	0.75	7.76	0.23	1953	Y	Y
4100110057	1701 Rumrill Blvd	PDA Overlay	Industrial Mixed Use	1.91	0.35	0.06	1963	N	Y
4110300060	1817 Rumrill Blvd	PDA Overlay	Regional Commercial	2.28	0.98	0.45	1960	Y	Y
4172110126	13220 San Pablo Ave	SP2	Regional Commercial	8.32	0.56	0.24	1973	Y	N
4161200292	2364 Road 20	SP2	High Density Residential	1.03	0.25	0.04	1943	Y	Y

Further, the feasibility of the non-vacant sites on the inventory for redevelopment within the planning period was assessed on the basis of the following criteria, which are presented for each non-vacant site on the inventory in Table G-3 in Appendix G:

- Assessed Value (A/V) Ratio: As described above, an AV ratio of less than one (meaning existing buildings/structures on site are worth less than the land) is an indicator of redevelopment potential. For the purpose of this analysis, sites with an AV ratio of less than 0.75 were deemed feasible and sites with an AV ratio of less than 0.2 are considered strong candidates for redevelopment.
- Existing FAR: As described above, a low as-built FAR means that the square footage of buildings is small compared to the overall size of the site, indicating the potential for redevelopment with other uses. A typical suburban community commercial shopping center may have an existing FAR of 0.25. Therefore, for the purpose of this analysis sites with as-built FAR of less than 0.25 were deemed feasible. For reference, Table G-3 also expresses as built FAR as a percentage of the maximum permitted FAR for the sites, which is 2.5 FAR in the PDA overlay. No site has an as built FAR that exceeds 18 percent of the maximum permitted FAR, and on average the sites have as built FARs that represent only 8.18 percent of the maximum, indicating strong potential for redevelopment.
- Age of Existing Structures: For the purpose of this analysis, sites with existing structures 20 years or older were deemed feasible, in view of the characteristics of survey sites in other West County communities.

- Expression of interest in redevelopment with housing: Where the property is currently for sale and/or where the property owner or representative has indicated interest in redevelopment with housing during the planning period to City staff, sites were deemed feasible.
- Other indicator of redevelopment potential: Based on a review of City records, where there have been code enforcement actions within the last 5 years and where there are visible signs of blight on the property, sites were deemed feasible.

Almost all the non-vacant sites meet at least four of the five feasibility criteria outlined above and are therefore considered strong candidates for redevelopment within the planning period. Additionally, recent evidence of redevelopment of non-vacant sites with housing within San Pablo's PDAs, as illustrated on Table 3-2 above, underscores the viability of these sites for redevelopment with high density multifamily housing as envisioned. The City is not aware of existing lease agreements, easements, or other factors that would preclude redevelopment of these sites. All of this supports the viability of these sites for redevelopment with housing during the planning period.

Inclusion on Prior Inventories

There are three sites - APNs 411340026, 416170005 and the Ohmsai site (420130020, 420130024, 420130025) included on the Inventory that were included in two prior consecutive planning periods. One of the sites is non-vacant and two are vacant (and were used in 2 prior inventories), which means they must be rezoned for compliance with Government Code section 65853.2(c). All three of these sites already have zoning that permits the development of housing at 30 du/ac or greater by right; however, a text amendment is required to clarify that development projects proposed on these are subject to by-right approval (without discretionary action) when the projects include housing developments with 20 percent or more of the units affordable to lower-income households. Accordingly, a program has been added to the Housing Action Plan in Chapter 4 of this Housing Element under which the City will make this zoning amendment. Additional programs have been added to the Housing Action Plan (Chapter 4) to address other barriers to housing development, including regulatory and process-related impediments.

Methodology for Capacity Calculations

Pipeline Projects

There are six approved affordable housing projects in the development pipeline included on the inventory, two of which are currently under construction, as detailed in Table 3-2 above. Collectively, these projects involve construction of 59 very low income units and 154 low income units. The inventory assumes the projects will be constructed as approved, given that as a condition of project approval, the City requires developers proposing units affordable to moderate and lower income households to provide evidence of a recorded agreement that restricts the affordable rental units with the allowable maximum incomes and rents for those units. Additionally, a program has been added to Chapter 4, the Housing Action Plan, under which the City will coordinate with project proponents on an ongoing basis to facilitate construction of the approved affordable projects.

Realistic Capacity Assessment

Realistic capacity of the vacant Ohmsai site was determined by applying an assumed density of 36.4 du/ac to the gross site area, consistent with City practice. This is approximately 75 percent of maximum permitted density in the R4 district. San Pablo has not seen recent development in the R4 district that can serve as a reference point for past performance and other recent affordable projects in the city have been approved at or above the maximum permitted making use density bonuses; however, 36.4 du/ac is used as a conservative

estimate. This density is at the lower end of the range in comparable projects recently approved in San Pablo.

For non-vacant sites, the existing FAR (calculated as the ratio of existing square footage of buildings and structures on the site to the total site acreage) was subtracted from the maximum FAR permitted under the land use designation in order to establish the remaining development capacity of the site. Then an assumed density of either 45.6 du/ac or 60 du/ac was applied to the remaining development capacity, expressed in acres, to establish realistic capacity. These densities are consistent with those of other recently approved developments in the corresponding districts in San Pablo. The assumption is that the whole of the sites will be redeveloped with a mix of commercial and residential uses consistent with the applicable general plan land use and zoning and that the level commercial development on the site would be equivalent to what exists today. This does not preclude sites from developing with 100 percent residential uses, it simply provides a conservative estimate of residential capacity.

Summary

In total, the inventory includes adequate sites that can accommodate 532 L/VL units, which represents 195 percent of the City's L/VL RHNA of 273 units. Therefore, the inventory has sufficient capacity to meet RHNA obligations with a substantial buffer to ensure the City can navigate the no net loss provisions of State law in the event that sites do not develop as projected.

MODERATE INCOME RHNA SITES

Affordability Assumptions

Moderate Income households are those making between 81 and 120 percent of the local area median income, which for a 3-person household in San Pablo ranges from \$98,650 to \$135,650 annually (see B-36 in Appendix B). Based on HCD income limits and affordable housing cost estimates, the affordable monthly rent for a 3-person household in this income category ranges from \$2,187 to \$3,112 per month and the affordable house price is up to \$604,725. Data on contract rents in 2019 prepared by ABAG-MTC indicate that typical rents in San Pablo would be affordable to 99 percent of moderate income households. However, a survey of median rents on Zillow.com indicates that, at \$2,521 per month, a typical two-bedroom apartment in San Pablo would fall around the mid-point of what is affordable for a moderate income 3-person household as would an attached two-bedroom rental home, at \$2,680 per month. Further, the data indicate that a two-bedroom townhome (median rent \$3,400) would be out of reach for moderate income 3-person household. Therefore, on this basis, the inventory includes moderate income units in the following zoning districts that permit small scale attached homes and high density apartments and condominiums: R2 (up to 18 du/ac); R3 (up to 24 du/ac); and a range of sites within the PDA Overlay (20-60 du/ac).

Site Screening/Eligibility

The inventory for Moderate RHNA includes both vacant and non-vacant sites. All sites were screened and found to be free of known environmental constraints. There is one vacant site in the R2 district, two vacant sites in the R3 district, and five vacant sites on corridors in the PDA Overlay. The other 38 sites are non-vacant properties in the PDA overlay. As such, these sites have good access to transit, schools, shops, and other services. Additionally, all sites are within a 10-minute walking radius of existing parks. The inventory included in Appendix A details compliance with these eligibility criteria on a parcel-by-parcel basis.

Methodology for Capacity Calculations

For pipeline projects in this income category, projected capacity is taken as the number of units proposed. For the vacant R2 and R3 sites, an assumed density of 6.7 du/ac and 8.5 du/ac was applied respectively to the gross site area, reflective of recently constructed and approved development in the districts.

Sites within the PDA overlay are assumed to develop with mixed income projects, providing units that will be affordable to both moderate and above moderate income households in San Pablo. For vacant sites, the total realistic capacity was calculated by applying an assumed 55 du/ac to the gross site area reflective of the densities in other recently approved projects in the PDA Overlay. For non-vacant sites, the existing FAR (calculated as the ratio of existing square footage of buildings and structures on the site to the total site acreage) was subtracted from the maximum FAR permitted under the land use designation in order to establish the remaining development capacity of the site. Then an assumed density of between 36.4 du/ac and 60 du/ac was applied to the remaining development capacity, expressed in acres, to establish total realistic capacity. These densities are consistent with those of other recently approved developments in the corresponding districts in San Pablo. The assumption is that the whole of the sites will be redeveloped with a mix of commercial and residential uses consistent with the applicable general plan land use and zoning and that the level commercial development on the site would be equivalent to what exists today. This does not preclude sites from developing with 100 percent residential uses, it simply provides a conservative estimate of residential capacity. Having established the total capacity of vacant and non-vacant sites in the PDA overlay, 30 percent of the units were assumed to be affordable to moderate income households in view of anticipated median rents based on implementation of related programs in the Housing Action Plan (Chapter 4).

Summary

The inventory includes 46 sites in the Moderate Income category with a combined capacity of 286 units, which represents 217 percent of the City's Moderate Income RHNA of 132 units. Therefore, the inventory has sufficient capacity to meet RHNA obligations with a substantial buffer to ensure the City can navigate the no net loss provisions of State law in the event that sites do not develop as projected.

ABOVE MODERATE INCOME RHNA SITES

Affordability Assumptions

Above Moderate Income households are those making over 120 percent of the local area median income. It is assumed that these units will be available at market rates. The inventory includes sites that can accommodate a range of units types, sizes, and densities consistent with the objective of increasing the range of housing types available in the community. For this RHNA category, the inventory consists of vacant single-family residential sites zoned R1 (up to 12 du/ac) and vacant and non-vacant sites in the PDA overlay (20-60 du/ac).

Site Screening/Eligibility

The inventory for Above Moderate RHNA includes both vacant and non-vacant sites. Non-pipeline sites were screened for known environmental constraints. One site, APN 411221002, is partially within the 100-year flood zone. For this site, only the net site acreage exclusive of the environmentally constrained area was considered in the capacity calculation. Additionally, several sites are located in areas of very high liquefaction risk. Development will be required to comply with federal, State, and local regulations for safe construction in areas of flood and liquefaction risk. The vacant single-family sites are located in established

neighborhoods, primarily in the western and central portion of the city with good access to transit, schools, shops, and other services. Similarly, sites in the PDA overlay are centrally located with good access to transit, schools, shops, and other services. All sites are within a 10-minute walking radius of existing parks and open spaces.

Methodology for Capacity Calculations

For pipeline projects in this income category, projected capacity is taken as the number of units proposed. For the vacant R1 sites, an assumed density of 10 du/ac was applied to the gross site area, reflective of recently constructed and approved development in the district.

As described above, sites within the PDA overlay are assumed to develop with mixed income projects, providing units that will be affordable to both moderate and above moderate income households in San Pablo. For vacant sites, the total realistic capacity was calculated by applying an assumed 55 du/ac to the gross site area reflective of the densities in other recently approved projects in the PDA Overlay. For non-vacant sites, the existing FAR (calculated as the ratio of existing square footage of buildings and structures on the site to the total site acreage) was subtracted from the maximum FAR permitted under the land use designation in order to establish the remaining development capacity of the site. Then an assumed density of between 36.4 du/ac and 60 du/ac was applied to the remaining development capacity, expressed in acres, to establish total realistic capacity. These densities are consistent with those of other recently approved developments in the corresponding districts in San Pablo. The assumption is that the whole of the sites will be redeveloped with a mix of commercial and residential uses consistent with the applicable general plan land use and zoning and that the level commercial development on the site would be equivalent to what exists today. This does not preclude sites from developing with 100 percent residential uses, it simply provides a conservative estimate of residential capacity.

Having established the total capacity of vacant and non-vacant sites in the PDA overlay, 70 percent of the units were assumed to be affordable to above moderate income households. Programs in the Housing Action Plan (Chapter 4) address potential barrier to market rate housing development.

Summary

The inventory includes 52 sites in the Moderate Income category with a combined capacity of 805 units, which represents 236 percent of the City’s Moderate Income RHNA of 132 units. Therefore, the inventory has sufficient capacity to meet RHNA obligations with a substantial buffer to ensure the City can navigate the no net loss provisions of State law in the event that sites do not develop as projected.

SUMMARY OF RHNA UNITS ACCOMMODATED UNDER CURRENT ZONING

Table 3-5 summarizes the total number of housing units that can be accommodated in the planning period under current zoning, with a breakdown by RHNA category. The location of the sites is shown on Map 3-4. No rezoning is needed to ensure sufficient capacity for RHNA; however, programs identifying zoning changes necessary to facilitate development of housing sites and ensure consistency with new State Law have been incorporated into the Housing Action Plan (Chapter 4). Table 3-5 also shows projected ADU production at all affordability levels, based on the annual rate of ADU permitting in San Pablo since 2018 and the findings of the ADU affordability study completed by the Association of Bay Area Governments (ABAG). As shown, there is sufficient capacity to meet RHNA obligations at all levels of affordability with a substantial buffer to ensure the City can navigate the no net loss provisions of State law in the event that sites do not develop as projected.

Table 3-5: Draft Sites Inventory - Summary

	Low/Very Low	Moderate	Above Moderate	TOTAL
Vacant	135	27	47	209
Non-Vacant	184	251	584	1019
Pipeline	212	8	174	394
Subtotal	532	286	805	1623
ADU	40	20	6	66
TOTAL	571	306	811	1688
RHNA	273	132	341	746

Over 80 percent of the capacity identified on the sites inventory, including pipeline projects, is within the City's three PDAs consistent with the policy direction established in City plans. The PDA overlay applicable to these areas permits residential uses in a mixed use or 100 percent residential format at between 20 and 60 dwelling units per acre. Since 2015, the City has permitted 100 percent non-residential uses in the PDAs; however, as shown on Table 3-6 below there have been relatively few non-residential projects and none since 2019. Overall, demand for residential projects in the PDAs has been significantly more robust in recent years than for non-residential development. Whereas 32 residential projects totaling 341 new housing units have been approved or constructed in the PDAs between 2015 and 2023, only six non-residential projects have been approved or constructed, the most significant two of which are public projects: the Civic Center and Library.

The methodology for capacity calculations described above conservatively assumes that all existing non-residential square footage will remain as housing is added to the sites, even though the zoning allows for 100 percent residential developments. In other words, the capacity assumptions assume that all non-vacant sites will develop in a mixed use format and as such account for the possibility of non-residential development. Further, Chapter 4 Housing Action Plan, includes numerous programs intended to facilitate and incentivize housing development within the PDAs (Program 1-B Rumrill Corridor Plan; Program 1-C Repeal or Revise the 23rd Street Specific Plan; Program 1-E Facilitate Lot Consolidation; Program 1-F Incentives for High Density Residential Development; Program 1-G Reduced Parking Standards; Program 1-I Shopkeeper Housing; Program 1-J Housing for Families; Program 1-L Objective Standards for Ministerial Review; Program 2-I Incentives for Affordable and Special Needs Housing; and Program 3-A Housing for Extremely Low-Income Households). Therefore, in view of the foregoing factors and given that the capacity of the inventory far exceeds the City RHNA allocation, there is sufficient buffer to ensure the City can meet its RHNA obligations in the event some parcels develop with 100 percent non-residential uses over the planning period.

Table 3-6: Non-Residential Projects Approved in PDAs (2015-22)

Address	PDA	Project Description	Date Approved	Constructed
1621 Rumrill Blvd	Rumrill	Industrial warehouse; 14,736 sq. ft.	03/27/18	Yes
13352 San Pablo Ave	San Pablo	Dialysis clinic; 13,591 sq. ft.	08/27/2019	Yes
1000 Gateway Ave	San Pablo	City Hall; 42,000 sq. ft.	08/15/2017	Yes
13751 San Pablo Ave	San Pablo	Library; 22,000 sq. ft.	1/20/16	Yes
13691 San Pablo Ave	San Pablo	Walgreens; 15,004 sq. ft.	12/16/14	No
26 Gateway Ave	San Pablo	WIC – San Pablo office; 7,500 sq. ft.	2019	Yes
13585 San Pablo Ave	San Pablo	County Health Annex; 18,000 sq. ft.	05/26/17	Yes

3.2 Administrative Resources

This section describes the public agencies involved in housing activities in San Pablo.

CITY OF SAN PABLO

As a small city, San Pablo has a relatively limited number of housing resources and programs. Furthermore, due to its population size, San Pablo does not receive direct federal funding allocations. The City’s former Redevelopment Agency previously provided financial and staff resources to promote affordable housing development and services, but as with many cities across the state, San Pablo has lost many of its tools and funding with the dissolution of local redevelopment agencies in 2012.

In January 2020, the City hired a new in-house Chief Building Official, who will help streamline housing approval and production. In August 2020, the City also hired its first Housing Analyst, responsible for overseeing all of the City’s housing-related efforts, such as facilitating the production of new housing and administering housing-related grants and programs.

Incentives for Housing Production

In line with state policies, the City of San Pablo offers incentives for developers who chose to build affordable housing. However, these incentives have had relatively limited impact in San Pablo in the last decade, given that the City has had so few development projects.

State Residential Density Bonus

In accordance with the State of California’s Density Bonus Law, the City of San Pablo is required to offer a density bonus that allows up to a 35 percent increase in project density and/or a variety of other incentives, including minimum parking requirements and waiving of other development standards, depending on the type and amount of affordable units provided. Note that the City plans to update its local density bonus ordinance to comply with state law.

Accessory Dwelling Units (ADU)

The City of San Pablo is currently in the process of updating its ADU ordinance to comply with the most recent state laws, which have been progressively easing ADU development standards (described in more detail below).

Tenant Protections and Resources

As described above, all multifamily units in San Pablo are protected by the state's Tenant Protections Act of 2019 (AB 1482), which includes an annual rent cap and just- cause protections. The City of San Pablo does not have any additional local rent stabilization or just- cause eviction policies in place. Counseling and legal tenant services are offered by nonprofit organizations such as Bay Area Legal Aid, which have an office in Richmond.

CONTRA COSTA COUNTY

Contra Costa Senior Legal Services and the Housing Services Collaborative (ECHO Housing & Bay Area Legal Aid) for tenant and landlord resources, such as legal services, tenant-landlord counseling services, fair housing services, and broader education about housing rights and responsibilities. Furthermore, a database of deed-restricted affordable properties across Contra Costa County is updated regularly on the County's website.

3.3 Financial Resources

This section offers a summary of funding sources that are available or potentially available for housing development and supportive services in San Pablo. Overall, financial tools and funding sources are very limited. Prior to its dissolution, the San Pablo Redevelopment Agency provided staff and financial resources for affordable housing development and services. Today, the City's Low-Income Housing Fund (LIHF) is San Pablo's primary funding source.

Due to its small population, San Pablo does not receive direct federal funding allocations; instead, Community Block Development Grants (CBDG) and other federal funds are provided to Contra Costa County by the U.S. Department of Housing and Urban Development (HUD) on an annual formula basis for use within constituent jurisdictions. The County acts as the administrative jurisdiction for these funds that are available to support various services and activities, including housing related activities, that would benefit residents of urbanized areas. The funds are distributed through a competitive RFP process where eligible applicants - typically nonprofit affordable housing developers and public agencies - can apply for funds, which may include rehabilitation, new construction or supportive infrastructure.

CITY OF SAN PABLO

San Pablo Low-Income Housing Fund

The Low-Income Housing Fund (LIHF) is San Pablo's only source of funding for affordable housing. The fund may be used for a variety of purposes, including: (1) preserving long- term affordability of units, (2) homeless prevention and rapid rehousing, and (3) development of new housing. The LIHF was previously funded through a 20 percent set aside of tax increment earned in the City's Redevelopment areas; however, with the dissolution of redevelopment agencies in 2012, the City no longer receives new tax increment

revenues. In March 2020, the LIHF had a balance of \$5.5 million. Since then, \$500,000 has been appropriated from the LIHF to fund the COVID-19 Housing Assistance Grant Program.

COVID-19 Housing Assistance Grant Program

On May 4, 2020, the San Pablo City Council approved the Housing Assistance Grant Program, to offer one-time grants to households to support payment of rent, mortgage, or utilities. Grants are available to households earning 80 percent or less of AMI. Grant amounts range from \$400 to \$1,000 per household, depending on AMI level and household size. The program was funded by an appropriation from the City's Low-Income Housing Fund. Two rounds of grants have been disbursed so far (\$500,000 total). The program has been approved for a third round.

Homeowner Support

Previously, the City offered a Home Renovation Loan Fund for low- and moderate- income households, but this program has since expired.

San Pablo Loan Assistance for Sustainable Housing (SPLASH) Program

The San Pablo Loan Assistance for Sustainable Housing (SPLASH) Program is a first-time homebuyer program offered by the San Pablo Housing Successor Agency (HSA) of the City of San Pablo for qualified low-income aspiring homeowners, in partnership with the San Pablo the San Pablo Economic Development Corporation (EDC). The program offers "silent second loans" of up to 20 percent of the home value for a period of 30 years to first-time home buyers, with priority for first-responders, teachers, seniors, and veterans. SPLASH can be used with the following first-time homebuyer programs:

- CalHome: Offers up to \$38,000 in a "silent" down payment assistance loan for low-income households purchasing in Contra Costa.
- MyHome Assistance Program: Through California Housing Finance Agency, apply through private loan officers who have been approved and trained by the Agency.
- Neighborhood LIFT: A collaboration with Wells Fargo and NeighborWorks® America, Neighborhood LIFT provides eligible homebuyers with \$25,000 in down payment assistance on qualified properties. Funds have largely been expended, however some banks still have limited funds to offer.
- WISH: Mechanics Bank is partnered with San Pablo EDC to make grants available, offering first-time homebuyers a matching grant up to \$22,000 (\$4 for every \$1 the homebuyer puts in).
- Bank of the West Lender Credit: Up to \$10,500 lender credit for qualified low to moderate income applicants (available 8/2022 – 1/2023).

SAN FRANCISCO BAY AREA REGION

Bay Area Housing Finance Authority (BAHFA)

was established by California State Legislature AB 1487 (2019, Chiu) to support the production and preservation of affordable housing by placing new revenue options on the ballot. Due to the economic disruption caused by the COVID-19 pandemic, the decision was made not to place a revenue measure on the November 2020 ballot. Any new revenue source to be placed on the ballot would require voter approval by a two-thirds vote. Possible future options include:

- General obligation bond backed by property tax receipts (also known as a GO bond)
- Parcel tax
- Gross receipts tax
- Per-employee corporate “head tax”
- Commercial linkage fee (only authorized after voters approve a GO bond or parcel tax)

BAHFA shares decision-making with the ABAG Executive Board related to raising revenues or expenditure of funds.

CONTRA COSTA COUNTY

Tenant Protections and Resources

Contra Costa County provides some funding (through the CDBG program) to Contra Costa Senior Legal Services and the Housing Services Collaborative (ECHO Housing & Bay Area Legal Aid) for tenant and landlord resources, such as legal services, tenant-landlord counseling services, fair housing services, and broader education about housing rights and responsibilities. Furthermore, a database of deed-restricted affordable properties across Contra Costa County is updated regularly on the County’s website.

Homeowner Resources

The County offers various resources for existing and new homeowners:

- Neighborhood Preservation Program (NPP). This program offers low-interest loans and/or grants to low-income homeowners for various types of home improvements. The County partners with Habitat for Humanity to administer the program. The program is funded by Community Development Block Grant (CDBG) funding.
- Weatherization Program. This program offers technical and financial assistance for home energy efficiency improvements. Funded through state and federal resources, this program is primarily targeted to lower-income households.
- The County also provides referrals to other programs, such as the California Housing Finance Agency’s first-time homebuyer program, the Mortgage Credit Certification program, Habitat for Humanity’s resources for home repairs, and other counseling services.
- Sources of funding and financing for affordable housing production and preservation. The County issues tax-exempt revenue bonds for affordable housing development financing through the County’s Multifamily Mortgage Revenue Bond Program. The County does not offer any set-aside subsidies for the construction or preservation of deed-restricted affordable housing. Although other counties across the Bay Area have approved general obligation bonds for affordable housing (such as Measure A-1 in Alameda County or Measure A in Santa Clara County), Contra Costa has not placed an affordable housing bond measure on the ballot. Measure J, which was on the ballot in March 2020 for transportation and housing improvements, was defeated.
- Note that the County administers federal and state funding programs that can be used for affordable housing development. These are described in a later section.

Homelessness Resources

The Contra Costa Health, Housing, & Homelessness Services Department administers the Coordinated Entry System for residents experiencing homelessness. Services offered by this group are funded through federal and state subsidies.

STATE OF CALIFORNIA

The State of California has several active funding programs for the planning and construction of new affordable housing development, including several new or recently expanded sources. These funding sources have different criteria and goals, and San Pablo's competitiveness is therefore likely to vary by program.

- Affordable Housing and Sustainable Communities (AHSC) is a competitive state grant program that promotes infill development and the reduction of greenhouse gas emissions. AHSC favors combined investments in affordable housing, transit, and active transportation infrastructure.
- Multifamily Housing Program (MHP) provides deferred long-term loans for the construction and acquisition-rehabilitation of permanent and transitional affordable rental housing.
- No Place Like Home Program (NPLH) provides funding for the development of permanent supportive housing to assist persons with mental illness and/or experiencing homelessness. This program includes both competitive and noncompetitive allocations to counties.
- SB 2 (Building Homes and Jobs Act) imposed a new real estate recording fee of \$75 on selected real estate transactions. In the first year, SB 2 Planning Grants were made available to local governments for planning and technical assistance to streamline housing development. Subsequent phases of the program will include funds for the development or preservation of affordable housing.
- Infill Infrastructure Grant (IIG) Program and Transit Oriented Development (TOD) Housing Program. These are recently expanded programs that primarily target the construction of new affordable housing and related infrastructure near transit.
- Local Early Action Planning (LEAP) is a one-time planning grant program to support cities and counties as they plan for the upcoming 6th RHNA cycle.

FEDERAL

Several funding sources are available at the federal level for affordable housing development and preservation.

Low Income Housing Tax Credits

The LIHTC program is a federal tax subsidy that gives investors a roughly dollar-for-dollar credit on their tax liability in exchange for equity contributions to subsidize affordable housing development projects. LIHTC equity is often the largest source of subsidy for affordable housing production and may also be used for affordable housing preservation. The California Tax Credit Allocation Committee administers and allocates tax credits throughout the State of California.

Housing Choice Vouchers (Section 8)

Housing Choice Vouchers are a federal rental assistance program that provides rental payments directly to landlords. Approximately 7,000 federal Housing Choice Vouchers are administered by the Housing Authority of Contra Costa County today. About 20 percent of the HACCC's allocation may be used for Project-Based Vouchers (PBVs), which can be leveraged to support loans for affordable housing development.

Other Federal Sources

Other federal programs include Emergency Solutions Grants (ESG) and the Affordable Housing Program (AHP). Contra Costa County is responsible for administering federal programs including HOME, Community Development Block Grants (CDBG), and Housing Opportunities for People with AIDS (HOPWA).

4 Housing Action Plan

The Housing Action Plan describes the specific goals, policies, and programs the City will undertake to achieve the long-term housing objectives set forth in the San Pablo Housing Element. These goals, policies, and programs are intended to provide a framework for increasing the range of housing options in the community, removing barriers and constraints to housing construction, improving the condition of existing housing, and providing equal access housing opportunities and services for all residents. The Housing Action Plan has been informed by a careful analysis of local housing conditions and community input. A timeline depicting the implementation timing and sequence of the programs is included at the end of this chapter.

The goals and policies contained in the Housing Element address San Pablo's identified housing needs and are implemented through a series of programs. Housing programs define the specific actions the City will take to achieve specific goals and policies. The action plan includes both programs currently in operation and new activities which have been added to address the community's housing needs. It should be noted that the listing of a particular funding source of a particular program and/or action does not denote that it has been allocated or appropriated as a source of funding for such a program and/or action.

Housing Goal #1. Increase housing supply and facilitate production of at least 800 new homes by 2031.

- Policy I-1** Maintain sufficient land designated and appropriately zoned for housing to achieve a complementary mix of single-family and multi-family development to accommodate RHNA allocations at all levels throughout the planning period.
- Policy I-2** Promote development of a variety of housing types, sizes, and densities that meet community needs based on the suitability of the land, including the availability of infrastructure, the provision of adequate services and recognition of environmental constraints.
- Policy I-3** Identify and work to reduce or remove regulatory and process-related barriers to housing development in San Pablo.
- Policy I-4** Promote mixed use developments with a residential component in San Pablo's Priority Development Areas (PDAs) and locate higher density residential development in proximity to employment, shopping, transit, recreation, and other services.
- Policy I-5** Continue to encourage the provision of a variety of housing choices and types in the community, including innovative forms of housing.
- Policy I-6** Continue to partner with and support non-profit and for-profit organizations in their efforts to construct, acquire, and improve housing to accommodate households with lower and moderate incomes. Participation of non-profit and for-profit developers in an

advisory role when implementing housing programs is desirable to help understand the needs and opportunities in the community.

Policy I-7 Facilitate the development of student housing at the Mixed Use Center North site near Contra Costa College through density bonuses and priority permit processing.

Policy I-8 Continue to allow manufactured housing units in single-family detached areas to provide a mix of affordable and moderate-income homes.

Program I-A **Inventory of Available Sites.** Maintain and publish an inventory of properties available for residential development on the City's website, updating it at regular intervals.

Responsible Agency/Department: Community Development Department

Timeframe: Publish inventory by April 2023; updates to be made quarterly throughout the planning period.

Objective: At least 746 new housing units, consistent with RHNA obligations

Funding: General Fund, Low Income Housing Fund

Program I-B **Rumrill Corridor Plan.** The City has secured a grant from the Association of Bay Area Governments (ABAG) and Metropolitan Transportation Commission (MTC) and is preparing a Corridor Plan for the Rumrill PDA. The plan will guide future development along the corridor and incorporate an integrated mix of high-density housing, employment, and commercial service uses throughout the PDA to serve community need. With input from community members and property owners, the Plan should revisit the Industrial Mixed Use designation that currently applies on most of the land south of Market Street on the western side of corridor and explore a mix of uses more in tune with market demand, economic opportunities, and community needs. Given the high concentration of low-income housing that exists along the corridor today (fully 48 percent of the housing units in the PDA are subsidized by HUD or the low-income housing tax credit), the Plan should focus on strategies to facilitate more market rate development and housing affordable to moderate income households while also incorporating a strong suite of anti-displacement measures. Strategies should include: first source hiring strategies, collaboration/partnership with Richmond LAND or other community land trust, rental assistance, property rehabilitation incentives, community benefits agreements, and/or tenant rights protections.

Responsible Agency/Department: Community Development Department

Timeframe: Bring the Corridor Plan to the City Council for adoption by end of Q1 2025 to ensure the objectives listed in this program are effectuated; anti-displacement strategies implemented within 1 year of adoption

Objective: 314 new high density housing units by 2031, including at least 90 that are affordable for moderate income households

Funding: PDA Grant funding from ABAG/MTC

Program I-C **Repeal or Revise the 23rd Street Specific Plan.** The 23rd Street Specific Plan was adopted in 2007 to revitalize and increase the development potential of the 23rd Street Corridor, designated as a PDA; however, while buildout was projected at 282 new housing units, half of which were to have been constructed by 2030, the area has only

seen construction of one single-family home and an ADU in the 15 years since adoption. While some small-scale mixed-use projects have been proposed in 2022, the Plan is not achieving its objectives and it further contains complex and restrictive policies and standards that inhibit development. Therefore, the City will repeal the Plan and/or revise standards and provisions applicable in the 23rd Street PDA. The effort should involve the following:

- Review and revise standards for residential density and building heights to align them with market opportunities;
- Harmonize development standards with those in the PDA Overlay district which also applies to the Plan area;
- Modify/update PDA Overlay district standards to enhance clarity and usability;
- Permit residential uses by right in either a standalone or mixed-use format;
- Eliminate requirements for ground floor retail and replace with regulatory or process incentives;
- Incorporate incentives for moderate income housing and "shopkeeper" units;
- Establish objective standards for live/work units so that they can be provided without the need for a conditional use permit;
- Revise off-street covered parking requirements.

Responsible Agency/Department: Community Development Department

Timeframe: Bring above-referenced zoning amendments to Council for hearing with the intent of adopting by end of Q2 2025 to ensure the objectives listed in this program are effectuated

Objective: 314 new high density housing units by 2031, including at least 90 affordable for moderate income households

Funding: SB2 and LEAP grants; General Fund

Program I-D

Revise Multifamily Minimum Parcel Size. At 10,000 square feet, the minimum parcel size required for multifamily zones is substantially larger in San Pablo than in other neighboring jurisdictions. The City's zoning code makes provisions for substandard R3 (Multifamily Residential) and R4 (High-Density Multifamily Residential) parcels and identifies specific standards that apply; however, there are no such provisions for substandard RMU (Residential Mixed-Use) or CMU (Commercial Mixed-Use) parcels. As a result, this could present a challenge for redevelopment within these zones. Therefore, the City will review multifamily lot size standards and revise or incorporate provisions to facilitate high quality development in these zones.

Responsible Agency/Department: Community Development Department

Timeframe: Introduce amendments with the intent of adopting the zoning amendments by end of Q2 2025 to ensure the findings are implemented and the

objectives cited in this program are effectuated (omnibus Code “clean up” amendment)

Objective: 240 new housing units in RMU and CMU districts by 2031

Funding: SB2 and LEAP grants, General Fund

Program I-E

Facilitate Lot Consolidation. Assist developers in finding opportunities for lot consolidation to maximize development in zoning districts that allow high density multifamily development. Target sites within the PDAs and promote residential development in either a mixed use or standalone format, focusing on locations where there is common, proximate (if not contiguous) ownership of individual parcels.

Activities to support lot consolidation include:

- Identification and marketing of opportunities for lot consolidation;
- Outreach to property owners and potential housing developers utilizing targeted mailings, emails and phone calls; and,
- Providing a map of these opportunity areas on the City’s website.
- Identification of regulatory and process incentives which may include reduced fees for simple lot mergers; expedited permit processing; parcel map waivers where possible; targeting of specific financial resources; and modification of development standards.

Responsible Agency/Department: Community Development Department, Public Works Department

Timeframe: Identify consolidation opportunities by Q2 2024; bring any necessary amendments to Subdivision Ordinance to facilitate lot consolidation to the Council for hearing with the intent of adopting by Q2 2025 to ensure the objectives listed in this program are effectuated (omnibus Code “clean up” amendment); ongoing implementation with annual reporting via Annual Progress Report to HCD

Objective: 100 new multifamily units by 2031

Funding: SB2; General Fund

Program I-F

Incentives for High Density Residential Development. Promote multifamily and mixed development in San Pablo’s PDAs through the following actions: (1) process incentives such as fast track permitting, expedited design review, and streamlined environmental review when possible; (2) regulatory incentives such as reduced parking requirements; and (3) fee reductions, waivers, or deferrals for projects that create low- and moderate-income housing and other financial incentives such as development agreements for City-owned properties.

Responsible Agency/Department: Community Development Department

Timeframe: End of 2024 with adoption of General Plan Update

Objective: 1,037 new multifamily homes in PDAs by 2031

Funding: General Fund, Low Income Housing Fund

Program I-G **Reduced Parking Standards.** The construction of parking spaces typically adds 15 percent to the total project cost for multifamily residential developments and as such, reduced parking requirements can help the financial feasibility of projects. The Zoning Ordinance (Section 17.54.050) currently provides waivers or reductions in parking standards for senior housing, mixed-use projects, projects in proximity to transit, and two family/duplexes throughout the City. Through this program the City will identify and implement further reductions increase the feasibility of multifamily residential and mixed use development, as well as residential care facilities in all zones where it is permitted throughout San Pablo. Further parking reductions should include: linking required spaces to the number of bedrooms in a unit; alternatives to covered parking; reducing required employee spaces to match surrounding communities with equivalent transit access; increased credits for mixed use development, proximity to transit, and implementation of Transportation Demand Management (TDM) incentives by residential projects.

Responsible Agency/Department: Community Development Department and Public Works Departments

Timeframe: Update Zoning Ordinance to incorporate reductions by end of Q2 2025 (omnibus Code “clean up” amendment)

Objective: 1,037 new multifamily homes in PDAs by 2031

Funding: SB2 and LEAP Grants, General Fund

Program I-H **Faith-Based Community Housing.** Churches, synagogues, and mosques can be important partners in providing affordable housing in San Pablo. As landowners with a mission of compassion and community service, religious institutions in the community may have land available for redevelopment with housing to serve community members in need. The City will conduct targeted outreach efforts to faith-based organizations in the community to gauge the level of interest in developing housing on their properties and to understand potential barriers and challenges. Based on input from the faith-based community, the City should identify actions to facilitate and promote the development of secular-oriented housing on properties owned by faith-based institutions in the community that will include zoning amendments to implement parking reductions under State law at a minimum.

Responsible Agency/Department: Community Development Department, San Pablo Economic Development Corporation (EDC)

Timeframe: Complete outreach by end of Q3 2024; adopt zoning amendments by end of Q2 2025 (omnibus Code “clean up” amendment)

Objective: 15 new very low-income housing units by 2031

Funding: General Fund, Low Income Housing Fund

Program I-I **Shopkeeper Housing.** In contrast to live-work units, which are a commercial use that allows residential occupancy incidental to an approved non-residential use, shopkeeper units are dwelling units that are physically separated from a commercial space used for a business operated or staffed by the occupant of the associated residential unit. The commercial spaces are typically ground-floor retail or office spaces below living spaces

where commercial spaces can only be leased to occupants of the residential spaces. The City will hold a hearing on amendments to the Zoning Ordinance to allow shopkeeper units in commercial and mixed-use districts and to provide flexibility as to who can live in shopkeeper units as a way of providing additional housing while creating walkable mixed-use districts in appropriate locations, such as the 23rd Street and Rumrill PDAs.

Responsible Agency/Department: Community Development Department

Timeframe: Bring above-referenced zoning amendments to Council for hearing by end of Q2 2025 to ensure the objectives listed in this program are effectuated (omnibus Code “clean up” amendment)

Objective: 12 shopkeeper units by 2031

Funding: SB2 and LEAP grants; General Fund

Program I-J

Incentives for "Missing Middle" Housing. Pursuant to the Subdivision Map Act (Government Code Section 66410-66499), parcel maps submitted for City approval must be prepared by a licensed land surveyor; however, as the City does not have staff qualified to review proposed subdivision and parcel maps for compliance with engineering requirements, applicants are required to pay the cost of a consultant hired by the City in addition to an administrative fee. The City does not receive many subdivision applications but this additional charge also applies to the cost of parcel maps, lot line adjustments and similar map actions, which could hamper production of small scale "missing middle" housing such as envisioned under SB9, which allows for urban lot splits and creating additional residential units on existing lots. Effective July 1, 2022, the fee for parcel maps, lot line adjustments and lot mergers is \$4,000, plus the consultant fee and a 17 percent administrative fee. Therefore, the City will establish incentives for "missing middle" housing, such as reducing or waiving processing fees if the new lots and units are designated for the affordable housing development. Revisions to minimum lot size standards for multifamily development envisioned in Program I-D will also help create more opportunities for “missing middle housing” in San Pablo.

Responsible Agency/Department: Community Development Department, Public Works Department

Timeframe: Conduct study sessions with City decision-makers by Q2 2025 and bring a draft ordinance to Council for hearing by the end of 2026 to ensure the objectives listed in this program are effectuated

Objective: 25 low- or moderate-income units through SB9 implementation by 2031

Funding: General Fund

Program I-K

Objective Standards for Ministerial Review. To help streamline project approvals and ensure that the review of residential projects is based on objective standards as required by the Housing Accountability Act and other State requirements (e.g. urban lot splits under SB 9 and expedited ministerial review pursuant to SB 35), the City shall review and revise the existing residential development standards, including procedures for review and approval of both ministerial zoning actions and conditional use permits (CUPs) to comply with applicable statutory and case law. As part of this review, the City will also determine which existing design guidelines (included in Appendix A of the

Zoning Ordinance as well as the guidelines incorporated in the 23rd Street and San Pablo Avenue Specific Plans) could provide a basis for a clear and objective set of standards to meet State requirements.

Responsible Agency/Department: Community Development Department

Timeframe: End of 2026

Objective: Compliance with State law

Funding: General Fund, Grant funds from State and Regional sources, if available

Program I-L

Accessory Dwelling Units. San Pablo is a city of small lot single-family neighborhoods, which limits potential for additional detached accessory dwelling units (ADUs) on the lot; however, there is significant potential for ADUs or Junior ADUs (JADUs) incorporated into the primary structure. Since they are typically smaller than a single-family home, ADUs and Junior ADUs can be “affordable by design,” meaning they cost less to build, buy, or rent. As such they can offer affordable opportunities for older adults living on fixed incomes, extended family members, younger residents living with roommates, and for lower income households. Demographic indicators, including a relatively high proportion of non-family households, a growing older adult population, and a relatively large proportion of multi-generational households, signal a need for this type of housing in the short, medium and long-term in San Pablo. Therefore, the City will pursue the following actions to promote the construction of ADUs throughout the community:

- Provide incentives for ADU construction, such as reduced parking requirements in proximity to transit stops; streamlined processing; or technical assistance;
- Promote ADU/JADU construction such as by posting informational materials and links to available resources on the City website or conducting educational workshops for community members;
- Monitor ADU and JADU permitting/construction trends and affordability in San Pablo, reporting performance in its Housing Element Annual Progress Reports and taking action as needed to ensure compliance with "no-net loss" provisions of State law if performance is not as projected by mid-point in the planning period.

Responsible Agency/Department: Community Development Department

Timeframe: (a) identify incentives by end of 2024; (b) post informational materials and resources by end of 2022; (c) reporting with annual report to HCD in April 2023; annually by April of each year thereafter

Objective: 66 new ADUs/JADUs by 2031

Funding: General Fund

Program I-M

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 co-housing, eco-housing, manufactured housing, new construction or rehabilitation “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 including expert panel meetings with innovative housing designers and developers and conduct study sessions with the Planning Commission and City Council in 2024 to identify any specific follow-up implementation actions needed.

Responsible Agency/Department: Community Development Department

Council Timeframe: Conduct expert panel meetings and study sessions by end of Q4 2024; report on options in Q2 2025; implement follow up actions by end of Q4 2025

Objective: Create opportunity for innovative housing types

Funding: General Fund

Program I-N

By Right Zoning Text Amendment to Accommodate RHNA. There are three sites - APNs 411340026, 416170005 and the Ohmsai site (420130020, 420130024, 420130025) - on the inventory that were included in two prior consecutive planning periods. One of the sites is non-vacant and two are vacant (and were used in 2 prior inventories). All three of these sites already have zoning that permits the development of housing at 30 du/ac or greater by right and development standards are in place that facilitate construction at the maximum permitted density; however, a text amendment is required to clarify that development projects proposed on these are subject to by-right approval (without discretionary action) when the projects include housing developments with 20 percent or more of the units affordable to lower-income households. Therefore, the City will amend the Zoning Code to permit development by right (consistent with Government Code 65583.2(c) on the subject properties.

Responsible Agency/Department: Community Development Department

Timeframe: Zoning text amendment will be brought to City Council for hearing in parallel with Housing Element by Jan 31, 2024 to ensure the objectives listed in this program are effectuated (complete)

Objective: 231 lower income units by 2031

Funding: SB2 grant; General Fund

Housing Goal #2. Take action to address affordability and housing security for all income groups and family types in San Pablo.

- Policy 2-1** Continue to promote and support 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.
- Policy 2-2** Monitor and track housing demolition and construction rates in San Pablo, including rates of production by RHNA category, unit size, and tenure.
- Policy 2-3** Continue to encourage the development of housing that meets the needs of large households.

Policy 2-4 Promote the development of student and teacher housing near Contra Costa College.

Policy 2-5 Work with the Contra Costa Housing Authority to promote the upkeep and maintenance of public housing units located in San Pablo.

Policy 2-6 Continue to facilitate the development of additional 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.

Program 2-A **Community Land Trust Collaboration.** A Community Land Trust (CLT) is a nonprofit organization made up of community residents and public representatives that purchases land to serve local community needs, such as by creating green spaces and building and managing housing for low- and moderate-income households. CLTs have significant technical expertise related to land acquisition and management, and because they own the land, they can provide a range of affordable homeownership opportunities and housing options for generations. This program involves exploring a collaboration or partnership with Richmond LAND, Contra Costa's first CLT, to increase the supply of permanently affordable housing options in San Pablo. Through this initiative, the City may contribute land, funds, and technical expertise. In particular, the program should focus on opportunities to consolidate parcels in the PDAs and on acquisition of existing single-family rental housing.

Responsible Agency/Department: Community Development Department and San Pablo Economic Development Corporation

Timeframe: Report to City Council on options by July 2025

Objective: Acquisition of property in San Pablo

Funding: General Fund; Low Income Housing Fund

Program 2-B **Rental Assistance.** Households paying more than 30 percent or more of their income on housing are considered cost burdened, while those paying 50 percent or more are considered severely cost burdened. In San Pablo, 67 percent of all renter households are cost burdened and 28 percent are severely cost burdened. Rental assistance is an effective way to prevent homelessness and improve housing security, however, the waitlist for Housing Choice Vouchers (the federal Section 8 rental assistance program) in Contra Costa County has been closed since 2008. With assistance from the federal Coronavirus Relief Fund, the City provided rental assistance to approximately 210 lower income households impacted by COVID-19 through its Housing Assistance Grant Program to provide relief during the pandemic. The City will continue its efforts to promote the development of additional deed restricted rental units as part of new City sponsored developments and to support existing subsidized rental projects to extend their affordability terms. It will also seek to pursue new sources of local, County State, and federal funding opportunities that could be available, to provide rental assistance programs as available. This program also involves promoting the availability of rental assistance in the community.

Responsible Agency/Department: Community Development Department, Contra Costa County Public Housing Authority

Timeframe: Report to City Council on rental assistance programs options by January 2025

Objective: Assistance for 720 households most at risk of homelessness annually

Funding: Contra Costa County programs, Low Income Housing Fund, San Pablo EDC, Federal and State housing funds.

Program 2-C

Preservation of Deed-Restricted Assisted Housing. The majority of the 568 assisted low-income units in San Pablo are at low risk of conversion to market rate in the planning period; however, there are 141 units at high risk, which represents a significantly higher share than in the county or the Bay Area as a whole. If these low-income units convert to market rate, the cost of replacing them would exceed \$55 million (see Appendix B); therefore, preservation of these assisted units through the extension of deed restrictions is a more effective approach. The City will proactively pursue preservation of existing deed restricted units by:

- Creating a local database of subsidized affordable properties in San Pablo, tracking unit count, AMI level served, and expiry date of deed-restriction;
- Conduct outreach to property owners and provide information on tax credits, funding, and resources for rehabilitation as appropriate;
- Seek funding to enable the provision of subsidies for expiring deed-restricted properties.

In the event that efforts are not successful, the City will:

- Coordinate with qualified entities, such as Rubicon Programs, Inc.; East Bay NHS; Affordable Housing Associates; East Bay Asian Local Development Corporation; Pacific Community Services, Inc.; and Community Housing Development Corp.;
- Ensure compliance with noticing the tenants;
- Assist with funding or support funding applications; and
- Provide outreach education and support to tenants

Responsible Agency/Department: Community Development Department

Timeframe: End of Q4 2024 for creation of local database; conduct outreach to qualified entities by Q2 2025, with annual reporting via Housing Element Annual Progress report to HCD

Objective: Preservation of 141 deed-restricted units in the planning period

Funding: General Fund (staff costs), Contra Costa County programs, Low Income Housing Fund, San Pablo EDC, Federal and State housing funds.

Program 2-D

Loan Assistance for Sustainable Housing. In surveys, San Pablo residents expressed a strong desire to stay in the community and purchase a home. Even as prices have risen dramatically in recent years, single-family home prices in San Pablo remain relatively lower than in other surrounding Bay Area communities, in part because of the relatively small home size, and as such, when provided with financial and technical support,

buying a first home in the community is within reach for some San Pablo community members. However, homeownership remains out of reach for low to moderate income households in San Pablo. In 2021, the City launched the San Pablo Loan Assistance for Sustainable Housing (SPLASH) Program for qualified low-income aspiring homeowners, in partnership with the San Pablo EDC. The program offers "silent second loans" of up to 20 percent of the home value for a period of 30 years to first-time home buyers, with priority for first-responders, teachers, seniors, and veterans. Given the newness of the program and the steep rise in interest rates since inception, only a handful of applications have been received to date. The City will report on progress to HCD through the Annual Reporting process and will review the cumulative effectiveness of the program at the 5-year mark in 2026.

Responsible Agencies: Community Development Department, San Pablo EDC

Timeframe: Annual progress reporting to HCD through APRs; bi-annual renewal as part of EDC agreement Q2 of 2024; evaluation of cumulative effectiveness by Q4 2026.

Objective: 16 loans to qualified first-time buyers by 2031

Funding: Contra Costa County Programs, San Pablo EDC, Housing Successor Agency Low Income Housing Fund

Program 2-E

First-Time Homebuyer Assistance. Promote first-time homebuyer assistance programs available to San Pablo residents, including Contra Costa County's Mortgage Credit Certificate Program, through the following actions:

- Publish information quarterly in the City's E-Newsletter and on the City's website.
- Provide information regarding the programs at the service counter in the Community Development Department located at City Hall, the public libraries, and community centers.
- 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/Department: Community Development Department; Contra Costa County, San Pablo EDC

Timeframe: Annually, with quarterly updates to materials (as needed) and reporting via the Annual Housing Element Progress Report to HCD

Objective: Subsidy for 10 first-time homebuyers

Funding: General Fund (staff time); Contra Costa County

Program 2-F

Mobile Home Parks. The Zoning Ordinance (Section 17.60.060) prohibits enlarging or extending mobile home parks to include any additional area but does not include any provisions intended to improve or maintain this important type of affordable housing. Similarly, the Subdivision Ordinance has not been updated to reference the most recent State requirements for conversion of a mobile home park to a condominium or other use, except for a mandate to comply with the applicable provisions of the California

Government Code. The City will continue to conduct regular inspections of mobile home parks to ensure code compliance under the authorization of the HCD with a view to preserving and improving maintenance at the existing parks. Additionally, in the event of redevelopment or relocation, the City will ensure that property owners provide relocation assistance as required under State law.

Responsible Agency/Department: Community Development Department, Police Department, Code Enforcement Division

Timeframe: Prepare revisions to Zoning Code to comply with State law and bring to City Council for adoption by end of Q2 2025 to ensure the objectives listed in this program are effectuated (omnibus Code “clean up” amendment); throughout the planning period with annual reporting to HCD.

Objective: Preservation of 398 mobile homes

Funding: SB2; General Fund

Program 2-G

Single-Room Occupancy Hotels. Single-Room Occupancy (SRO) hotels, or “Residential Hotels,” have provided vital housing for low-wage workers, transient laborers, recent immigrants, and other groups throughout California's history. The typical SRO unit is eight feet by ten feet with shared toilets and showers down the hallway. At the time of preparation of this Housing Element, there were two SRO hotels in San Pablo with a total of 60 rooms. The City will amend the Zoning Ordinance to allow SRO units to be occupied by two persons to increase the potential for these units to help reduce homelessness and increase housing options for low-income couples.

Responsible Agency/Department: Community Development Department

Timeframe: As part of an omnibus Code clean up effort, prepare revisions to Zoning Code to comply with State law and bring to City Council for adoption by end Q2 2025 to ensure the objectives listed in this program are effectuated to ensure the objectives listed in this program are effectuated (omnibus Code “clean up” amendment)

Objective: Preservation of 60 SRO units

Funding: General Fund

Program 2-H

Home Sharing and Tenant Matching. Home-sharing and tenant matching programs pair existing homeowners with renters in need of space. These programs make efficient use of existing housing stock and provide affordable rental rates without the need for new construction. Home sharing can help homeowners supplement their income and can be a particularly effective tool to support independent living for seniors and disabled residents. The City will assess the feasibility of establishing a home-sharing and tenant matching program in collaboration with Contra Costa College and/or non-profit groups such as Front Porch Home Match, Covia, or Home Match Contra Costa.

Responsible Agencies: Community Development Department

Timeframe: Report to City Council on options by April 2025

Objective: 10 home sharing opportunities created

Funding: General Fund

Program 2-1

Incentives for Affordable and Special Needs Housing. The City offers density bonuses and other incentives to increase the financial feasibility of developing housing for lower income residents and special needs groups in San Pablo, based on the percentage of affordable units in a development. Special needs groups include large families, female-headed single parent households, people experiencing homelessness, persons with disabilities, seniors, households with extremely low incomes. Developers granted a density bonus are required to 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 older adult tenants' monthly income.

Incentives offered for affordable and special needs housing include, but are not limited to:

- Continued offering of surplus City lands to affordable housing developments. During the prior Housing Element Cycle, the City made available three municipally-owned properties and supported the development of affordable housing on them with a substantial investment of City funds and staff time. As detailed in Appendix E and Chapter 3, these efforts have produced significant results: there are currently two projects with a total of 100 affordable housing units under construction and a third project involving 39 low income units is entitled and has applied for low income tax credits as of August 2023.;
- 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. Density bonuses and reductions and waivers of requirements have recently been approved for a 54-unit permanent supportive housing project under construction at 2555 El Portal and for projects with affordable components at 2364 Road 20 (6 of 64 units to be designated very low income) and 13717 San Pablo Avenue (19 of 91 units to be affordable);
- Waiver or deferment of development fees;
- Priority processing. San Pablo does not carry a docket for its Planning Commission and calendars hearings as soon as applications are complete, which has effectively allowed the City to streamline housing project review; and,
- 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.

Additionally, the City will conduct annual outreach to affordable housing developers to continue to solicit interest.

Responsible Agency/Department: Community Development Department

Timeframe: Monitor affordable housing contracts on an annual basis for compliance; Develop program to reduce development fees as further incentive for including

affordable housing units by end of Q2 2024; Present proposal to City Council by Q3 2024.

Objective: 273 new units affordable to lower income households in the planning period

Funding: General Fund, Low Income Housing Fund, Contra Costa County programs

Housing Goal #3. Equal housing opportunity for all residents of San Pablo, regardless of race, religion, sex, marital status, ancestry, national origin, color, or ability.

Policy 3-1 Fair Housing Enforcement. Enforce fair housing laws and address discrimination in the building, financing, selling, or renting of housing based on race, religion, family status, national origin, disability, or other protected class.

Policy 3-2 Collaborative Fair Housing Efforts. Work collaboratively with local non-profit, public, and private sector partners to raise awareness and achieve implementation of fair housing practices.

Policy 3-3 Diverse Housing Opportunity. Diversify and expand the housing stock in San Pablo in order to better accommodate the varied housing needs of current and future residents.

Policy 3-4 Special Needs Housing. Continue to promote housing developments that meet the special needs of senior citizens, disabled, homeless, large families and female-headed households.

Policy 3-5 Equal Distribution. Avoid the over-concentration of housing constructed expressly for lower income households in any single portion of any neighborhood.

Program 3-A Housing for Extremely Low-Income Households and Special Needs Groups. In San Pablo, nearly 75 percent of older adult renters live in extremely low-income households while residents of color are disproportionately more likely to be extremely low income or live below the poverty line than other groups (See Appendix B). Recognizing that local funding capacity for affordable housing has been severely diminished by the dissolution of redevelopment agencies, the City will continue to facilitate production of affordable housing, including units targeted to extremely low income (ELI) households and persons with special needs (large households, female-headed households, older adults, disabled/developmentally disabled, homeless, and farmworkers), through the following actions:

- Provide administrative assistance upon request to developers seeking available State and federal funding and/or tax credits for the construction of low- and moderate-income housing.
- Facilitate projects that incorporate affordable units by granting modifications to development standards, expediting the review process, and/or providing financial incentives consistent with City regulations and State law.
- Contact affordable housing developers at least once each year to solicit interest and apprise them of available assistance programs.
- Whenever feasible, provide targeted assistance for special needs housing and extremely low income (ELI) units through density bonuses and/or regulatory incentives, modified development standards, and fee deferrals.

As documented in Appendix E – Fifth Cycle Accomplishments and summarized above under Program 2-I, similar actions in recent years have resulted in the construction of a 54-unit permanent supportive housing project at 2555 El Portal in San Pablo.

Responsible Agency/Department: Community Development Department

Timeframe: 2023-2031, with annual progress reporting

Objective: Permits for at least 115 extremely low-income units, consistent with the City's regional allocation of such units for the planning period

Funding: Federal and State funds, Contra Costa County programs (CDBG, HOME, and other funding allocations)

Program 3-B

Emergency Shelters. Update the Municipal Code to remove constraints to the development of emergency shelters, including the 500-foot separation requirement from other emergency shelters and the use permit requirement in the CR zone, and establish parking requirements based on staffing level only, consistent with AB 139 and SB 2.

Responsible Agency/Department: Community Development Department

Timeframe: Prepare revisions to Zoning Code to comply with State law and bring to City Council for adoption by end of Q2 2025 to ensure the objectives listed in this program are effectuated (omnibus Code “clean up” amendment)

Objective: Consistency with State law (AB2339)

Funding: SB2; General Fund

Program 3-C

Employee Housing. State law requires that any employee housing providing accommodations for six or fewer employees be treated as a single-family structure with a residential land use designation and that no conditional use permit, zoning variance, or other zoning clearance shall be required of employee housing that serves six or fewer employees that is not required of a family dwelling of the same type in the same zone. The City will update the Municipal Code to comply with California Code, Health and Safety Code Section 17021.5, including the incorporation of a definition of the term "employee housing."

Responsible Agency/Department: Community Development Department

Timeframe: Prepare revisions to Zoning Code to comply with State law and bring to City Council for hearing by end of Q2 2025 to ensure the objectives listed in this program are effectuated (omnibus Code “clean up” amendment);

Objective: Consistency with State law

Funding: SB2; General Fund

Program 3-D

Zoning for Residential Care Facilities. Residential care facilities provide varying levels of care for persons who require assistance for daily living, including older adults, the developmentally disabled, and others. The San Pablo Zoning Ordinance permits group

homes for 6 or fewer residents by right in all residential zones. To ensure compliance with State law regarding these facilities the City will:

- Update Title 17 of the Municipal Code to permit group homes for 7 or more persons by right in all residential zones with objective standards to facilitate approval certainty and incorporate objective standards to guide the integration of these facilities into existing neighborhood contexts;
- Review and revise applicable parking standards to ensure they do not pose an obstacle to development of residential care facilities;
- Revise the current definitions for different types of facilities to avoid confusion by more closely following the terms used in State law;
- Evaluate the degree to which existing standards may impede development of these facilities (including through an examination of the types of accommodations that have been sought by applicants proposing to develop these types of facilities, the type and extent of information the City requires to conduct its evaluation, and the City's decision) and propose amendments to the Zoning Ordinance if necessary.

Responsible Agency/Department: Community Development Department

Timeframe: As part of an omnibus Code clean up effort, prepare revisions to Zoning Code to comply with State law and bring to City Council for adoption by end of Q2 2025 to ensure the objectives listed in this program are effectuated (omnibus Code "clean up" amendment);

Objective: Consistency with State law

Funding: SB2; General Fund

Program 3-E

Transitional and Supportive Housing. Transitional housing acts as a bridge between a crisis shelter and permanent housing, providing temporary housing while residents develop more independent living skills and stability. Supportive housing offers permanent, stable living situations for those in need of a continuum of care plan, such as treatment for adult clients with serious mental illness and co-occurring disorders. The City will amend the Zoning Ordinance to identify both supportive and transitional housing as a permitted use in any district where either single or multi-family housing is allowed and to comply with Government Code 65651.

Responsible Agency/Department: Community Development Department

Timeframe: Prepare revisions to Zoning Code to comply with State law and bring to City Council for adoption by end of Q2 2025 to ensure the objectives listed in this program are effectuated (omnibus Code "clean up" amendment);

Objective: Consistency with State law

Funding: SB2; General Fund

Program 3-F

Landlord/Tenant Dispute Resolution. The City works with Housing Rights, Inc. (HRI) or other non-profit legal services providers to minimize and resolve conflicts and disputes between landlords and tenants and eliminate all forms of housing

discrimination. Through this program, the City will implement a tracking system to record the number of referrals and document residents' concerns. The system will facilitate continuous improvement and enable geographic targeting of public awareness efforts. Additionally, the City will continue to post information about tenant/landlord rights and conflict resolution programs on its website and in City newsletters and communications.

Responsible Agency/Department: Community Development Department

Timeframe: Set up tracking system by end of 2024, with annual reporting on performance; annual update of website materials; at least annual dissemination of newsletters and communications.

Objective: Resolution of conflicts and disputes between landlords and tenants, and elimination of all forms of housing discrimination

Funding: General Fund

Program 3-G

Just Cause Eviction Protections. California law (AB1482) provides protection from steep rent increases for renters in most multifamily housing developments constructed more than 15 years ago; however, San Pablo has a high percentage of renters living in single-family homes that are exempt from these protections and a high rate of cost burdened renter households (see Appendix B). Under this program, the City will connect San Pablo residents to the Fair Housing Counseling & Investigation program run by Fair Housing Advocates of Northern California (FHANC)'s (or similar service) to assist in settling landlord-tenant disputes regarding rent increases and payment, which can end just cause for eviction. The objective of this program would be to resolve disputes and prevent evictions in San Pablo, particularly for low income renters.

Responsible Agency/Department: Community Development and Legal Departments

Timeframe: Report to City Council on options by Q1 2025

Objective: Assist residents of 141 assisted units at high risk households during the planning period

Funding: General Fund

Program 3-H

Awareness of Fair Housing Programs. Surveys indicate that San Pablo residents are largely unfamiliar with fair housing programs available to them (see Appendix D), including services provided by Bay Area Legal Aid, Contra Costa Senior Legal Services, and 211 Contra Costa. This program involves the following actions to increase awareness of fair housing programs and services among San Pablo residents, with a focus on segments of the population disproportionately affected by fair housing issues, including older adults and residents of color:

- Designating an Equal Opportunity Coordinator within the City responsible for outreach and referrals to appropriate agencies
- Hosting regular "housing clinics" to inform residents of resources and rights in partnership with non-profit groups offering free legal services in English

and Spanish, such as Bay Area Legal Aid, Eviction Defense Center, or other similar groups

- Providing general information and education to undocumented residents who may not be eligible for free legal services.

Responsible Agency/Department: San Pablo EDC and Community Development Department

Timeframe: Designate coordinator by July 2024; implement first "housing clinic" in Q1 2025; provide information starting end of 2024.

Objective: Provide mediation services for at risk households throughout the planning period

Funding: General Fund

Program 3-I

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 Agency/Department: Community Development Department; RCEB; non-profits

Timeframe: Launch program in 2024; annually thereafter, conduct outreach to developers and non-profits to identify development opportunities for housing accessible to persons with developmental disabilities.

Objective: Inform families about housing and services available for persons with developmental disabilities

Funding: General Fund

Program 3-J

Low-Barrier Navigation Centers. Government Code Section 65660 requires municipalities to allow a Low Barrier Navigation Center (LBNC) to be permitted by right in mixed-use districts and nonresidential zones that permit multifamily development. LBNC means a Housing First, low-barrier, service-enriched shelter focused on moving people into permanent housing that provides temporary living facilities while case managers connect individuals experiencing homelessness to income, public benefits, health services, shelter, and housing. If the city receives applications for these uses, it must process them ministerially as required by State law. The City will amend the Zoning Ordinance to include provisions applicable to LBNCs including:

- Revising the Use Classification Descriptions to identify LBNCs as a type of emergency shelter and defining this use type as "A housing first, low-barrier, service-enriched shelter focused on moving people into permanent housing that provides temporary living facilities while case managers connect individuals experiencing homelessness to income, public benefits, health services, shelter, and housing;

- Allowing LBNCs as a by-right use in all zones where mixed-use development is permitted and in all nonresidential zones where multifamily uses are permitted;
- Establish standards applicable to LBNCs that incorporate best practices to entry, consistent with those identified in the Low-Barrier Navigation Center Checklist published by the Association of Bay Area Governments at <https://abag.ca.gov/tools-resources/digital-library/low-barriernavigationchecklistjune282021pdf>

Responsible Department: Community Development Department

Timeframe: Prepare revisions to Zoning Code to comply with State law and bring to City Council for adoption by end of Q2 2025 to ensure the objectives listed in this program are effectuated (omnibus Code “clean up” amendment);

Objective: Zoning provisions consistent with State law

Funding: General Fund (staff costs), SB 2 grant funding

Program 3-K

Density Bonus. The City will amend the Zoning Ordinance to bring it into compliance with revisions to Government Code Chapter 4.3 Density Bonuses and Other Incentives enacted since 2015 when San Pablo last updated its regulations. Revisions will include, but are not limited to:

- Amending Section 17.60.020 to state that where there are conflicts between the Zoning Ordinance and the requirements of Chapter 4.3 the State regulations shall apply;
- Revising the list of projects eligible for a density bonus to include development with ten percent of the total units for transitional foster youth; 20 percent of the units for lower income students; or 100 percent of the units are for lower-income households, except that up to 20 percent of the units may be for moderate-income households;
- Revising the provisions for incentives and concessions to include additional incentives or concessions for projects within a half mile of a major transit stop and other changes to be consistent with State law;
- Adding a table reference specifying how the density bonus for qualifying projects is calculated with revised maximums per State law;
- Changing the requirements for affordable housing agreements to specify that units must remain affordable for at least 55 years.

Additionally, as these amendments are made, the City will also adopt a local density bonus program that offers additional density over the maximum base permitted in the Municipal Code as an incentive for projects that consolidate small, adjacent lots and/or develop 2- and 3-bedroom units. The local density bonus program would complement additional density available to qualifying projects under State Density Bonus law with the objective of addressing particular local constraints and needs. The prevalence of small parcels along San Pablo Avenue, 23rd Street and Rumrill

Boulevard is a constraint on infill development and the City has a much higher proportion of large-family households than the County of the Bay Area.

Responsible Department: Community Development Department

Timeframe: Prepare revisions to Zoning Code to comply with State law and bring to City Council for hearing by end of Q2 2025 to ensure the objectives listed in this program are effectuated (omnibus Code “clean up” amendment);

Objective: Zoning provisions consistent with State law

Funding: General Fund (staff costs), SB 2 grant funding

Program 3-L

Expand Online Transparency. Government Code section 65940.1 requires cities and counties to provide transparency in publicizing land use controls and fees. The Community Development webpage provides links to a variety of resources as well as links to downloadable versions of land use plans, regulations, and studies. The City must also continue to ensure that the online version of the Municipal Code is regularly updated and that revisions to review procedures are available on-line as well as in handouts at the Planning counter. This program commits the City to ensuring these requirements are met and to addressing the recently enacted regulations in government Code section 65913.3 requiring cities to compile lists specifying information applicants must provide to obtain post-entitlement phase permits. These requirements are effective at the end of 2023 but the City may be eligible for an extension.

Responsibility: Community Development Department

Timeframe: Comply with State requirements or obtain an exemption by the end of Q2 2024

Objective: Comply with State requirements

Funding: General Fund (staff time)

Program 3-M

Definition of Family. In order to demonstrate compliance with statutory and case law, the City will amend the Zoning Code to incorporate a more contemporary definition as recommended by attorneys and lawyers specializing in fair housing law. It should be noted that there is no evidence that the City has used the current definition as grounds for denying or impeding the establishment of residential care facilities or other types of housing that accommodate households comprised of persons with disabilities.

Responsible Department: Community Development Department

Timeframe: Prepare revisions to Zoning Code to comply with State law and bring to City Council for hearing by end of Q2 2025 to ensure the objectives listed in this program are effectuated (omnibus Code “clean up” amendment);

Objective: Zoning provisions consistent with State law

Funding: General Fund (staff costs), SB 2 grant funding

Housing Goal #4. Enhanced quality of existing residential neighborhoods in San Pablo, through maintenance and preservation, while minimizing displacement impacts.

- Policy 4-1** **Home Rehabilitation.** Continue to provide low-interest, deferred loans to extremely low- to moderate-income property owners to rehabilitate their homes.
- Policy 4-2** **Enhancing Conditions in City Neighborhoods.** Continue to take measures and provide incentives for upgrading and improving the environment of City neighborhoods.
- Policy 4-3** **Historically Significant Residential Buildings.** Continue to preserve historically significant housing and promote the Early California Architecture style to preserve San Pablo’s architectural heritage.
- Policy 4-4** **Inspection Programs.** Promote the conservation and rehabilitation of the housing stock through pre-sale and pre-licensing inspection programs.
- Policy 4-5** **Safe Neighborhoods.** Continue to seek ways to create safe neighborhoods through Neighborhood Watch, community policing, and other approaches.
- Policy 4-6** **Technical Assistance for Rehabilitation.** Continue to provide free technical assistance and counseling to approved loan applicant homeowners interested in developing plans and specifications for rehabilitation.
- Policy 4-7** **CPTED.** Continue the Police Department’s participation in the review of building plans or all major subdivisions to ensure that subdivisions are planned to promote safe environments and prevent crime.

Program 4-A **County Programs for Home Renovations and Rehabilitation.** Contra Costa County provides 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 older adults, demolish irreparable secondary buildings, expand units to alleviate overcrowding, identify and remove lead paint hazards, and allow for general property improvements. Through the Neighborhood Preservation Program, low interest rehabilitation loans from such programs as CDBG and California Housing Rehabilitation Program to assist San Pablo residents in rehabilitating their homes. The County also offers programs that provide free, high quality, major and minor home repairs to low-income residents, including most plumbing, electrical and carpentry repairs, furnace and minor roof repairs, and the installation of safety features such as grab bars, handrails, and ramps. The City will inform residents about the availability of these programs 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. Additionally, the City will support applications from non-profits such as Habitat for Humanity pursuing rehabilitation projects in San Pablo:

- Promotion of the program to San Pablo residents;
- Review of pro forma analysis;

- Provision of available demographic or other background data necessary to complete applications;
- Review and comment upon draft application; and
- Letters of support as appropriate.

Responsible Agency/Department: Community Development Department; Contra Costa County, San Pablo EDC

Timeframe: Conduct promotional outreach annually to potential recipients beginning Q1 2024; target to assist 2 non-profits with applications including pro forma analysis and letters of support annually starting Q1 2024 consult with County staff on achieving greater level of award for these programs to San Pablo residents by the end of Q3 2023.

Objective: Rehabilitation of 27 lower income units by 2031 (3/year)

Funding: Contra Costa County CDBG Funds; California Housing Rehabilitation Program.

Program 4-B

Implement the Neighborhood Clean-Up Program. Addressing illegal dumping is a priority for the San Pablo community. Without the City's extensive and aggressive ongoing clean-up efforts, San Pablo would be significantly degraded from an environmental and quality of life perspective. In view of the effectiveness of past efforts, the City will continue to implement the Neighborhood Clean-up Program, which includes the following measures:

- Providing a voucher-type program for San Pablo residents to take unwanted household items and trash to the Richmond Dump;
- Sponsoring waste drop-off events ("Dumpster Days") approximately every six weeks;
- Providing two yearly curbside collections of up to 15 bags per collection and one yearly bulky item curbside collection for residents;
- Household hazardous waste disposal;
- Mattress recycling;
- Volunteer clean up events including annual wildcat creek cleanup with Kids for the Bay;
- Contract with EarthTeam to perform litter assessments and litter cleanups in specific areas of the City; and
- Distributing information about the program through social media, e-news, flyers, and the City's El Portal newsletter..

Responsible Agency/Department: Community Development Department, Public Works Department, Code Enforcement Division (Police Department), and Contra Costa County

Timeframe: Vouchers distributed year-round, events are held periodically

Objective: Reduce trash and improve the appearance of neighborhoods, commercial areas, and creeks.

Funding: General Fund, Contra Costa County CDBG funds

Program 4-C **Implement the Motor Vehicle Abatement Program.** Through this program, the City tags and removed over 400 abandoned vehicles in a typical year, as detailed in Appendix E. Outreach to residents, including residents of San Pablo's DACs, conducted for the Sixth Cycle Housing Element confirmed that this remains a priority for the community. Therefore, the City will 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 Agency/Department: Community Development Department, Code Enforcement Division (Police Department)

Timeframe: 2023-2031 with annual reporting to HCD through the APR process

Objective: Tag and remove at least 400 abandoned vehicles per year throughout the planning period

Funding: General Fund

Program 4-D **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 Agency/Department: Community Development Department; Code Enforcement Division (Police Department), Contra Costa County

Timeframe: 2023-2031

Objective: Assistance for 5 lower income housing units

Funding: General Fund; Contra Costa County Program

Program 4-E **Healthy Homes Program Implementation.** Investigate the feasibility of collaborating with Community Energy Services Corporation (CESC) to establish a Healthy Homes program in San Pablo. The program would remove and remediate 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 Agency/Department: Community Development Department; CESC

Timeframe: Consult CESC by end of Q3 2024; Present findings of feasibility study to City Council by Q1 2025.

Objective: Healthy Homes improvements for 5 lower income units

Funding: General Fund; CESC

Program 4-F Residential Health & Safety Program. 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. This program requires 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. It also requires 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 ordinances relating to health and safety.

Responsible Agency/Department: Community Development Department, Building Division

Timeframe: 2023-2031

Objective: Inspect about 750 rental and owner-occupied single-family, townhome, and condominium units per year

Funding: General Fund (Residential and Health Safety Fees).

Program 4-G Enhanced Rental Health and Safety Program. San Pablo's Residential Health & Safety (RH&S) Program requires the inspection of single-family and multi-family buildings at the time of sale, and provides one avenue for rental tenants to report health and safety issues. Existing County programs target owner-occupied units only and there is no funding for rehabilitation and maintenance of renter-occupied units. Through this program, the City will explore improvements to the RH&S Program, such as creation of a rental registry, that will allow for improved reporting of rental health and safety concerns and provide referral to mediation programs as appropriate.

Responsible Agency/Department: Community Development Department, Building Division

Timeframe: End of 2024

Objective: Consistency with State law

Funding: SB2; General Fund

Program 4-H Increase Access to Educational Opportunity. San Pablo experiences lower levels of educational opportunity throughout the city, as compared to other parts of the Bay Area. The City is proactively taking steps to improve scholastic performance for local students and expand on campus support services through a variety of specialized efforts. Through this program, the City will continue to implement:

- San Pablo Beacon Community Schools Initiative, maintaining all six local schools as full-service community schools through 2031;

- San Pablo Team for Youth, providing funds to public and non-profit agencies for the expansion and/or enhancement of school-based programs and services for children, youth, and families; and
- San Pablo Scholarship Pilot Program, targeting to provide 300 post-high school scholarships to disadvantaged local students annually throughout the planning period.

Responsible Agencies: Community Services Department

Timeframe: (a) through 2031; (b) increase number of partners; (c) annually starting 2023

Objective: (a) maintain 6 full-service community schools; (b) expand SPTFY programs and services; (c) 300 scholarship annually throughout the planning period

Funding: General Fund, Measure S

Program 4-I

Increase Access to Employment Opportunity. All areas of San Pablo experience less positive economic outcomes than other Bay Area communities. Contributing factors include lower educational attainment, needs for skills development, and limited English language ability. The City works closely with the San Pablo Economic Development Corporation (SPEDC), whose mission is to develop, diversify, and stabilize the local economy through workforce and business education and training. Through this program, the City will continue to support SPEDC economic development initiatives, including:

- Workshops, trainings, and classes for businesses, entrepreneurs, and individuals;
- Resource center for new businesses with owners located in San Pablo and ongoing support to existing businesses;
- Nano Revolving Loan Fund for local small businesses;
- Grant funding for qualified city residents to enroll in career training for construction and carpentry, information technology, barbering, and commercial driving licenses;
- Removing Barriers Job Readiness program providing subsidized childcare, job readiness and financial literacy workshops, free professional clothing, and low-cost tattoo removal.

Responsible Agencies: Community Development Department, San Pablo EDC

Timeframe: Annually starting 2023

Objective: Provide employment services for 195 individuals; job training for 130 individuals; business support services for 75 businesses

Funding: San Pablo EDC, General Fund, Measure S

Program 4-J

Increase Access to Environmental Opportunity. Overall, San Pablo residents in all parts of the city experience more positive environmental outcomes according to TCAC mapping; however, neighborhoods in the northwest have fewer parks and less tree canopy coverage than other areas of San Pablo, and the central part of the city is more vulnerable to the effects of urban heat, due to relatively higher impervious surface coverage and lower tree canopy coverage. Additionally, San Pablo is part of the Richmond-North Richmond-San Pablo subregion selected by the California Air Resources Board for a Community Air Monitoring Plan (2018) and Community Emissions Reduction Program (2020) under the Community Air Protection Program (AB 617) to high cumulative air pollution exposure burden. Through this program the City will implement actions to improve environmental opportunity, including:

- Prioritizing acquisition of land in the northwest of the city for a new park facility (General Plan Policy PSCU-I-6) and securing grant funding with the intent of completing construction by Q4 2030;
- Establishing a community-based tree planting program in collaboration with local non-profit groups (General Plan Policy CHEJ-I-40) by Q2 2026 with the goal of planting 50 trees for interested property owners annually after inception;
- Actively promoting the use of voluntary measures identified in the California Green Building Code to minimize heat island effects in all new construction within PDAs (General Plan Policy CHEJ-I-39); as a target all projects in PDAs should implement at least one voluntary measure starting in Q1 2025; and
- Collaborating with sub-regional partners to implement the AB 617 Richmond-San Pablo Community Air Monitoring Plan and to finalize and implement the Clean Air Community Emissions Reduction Plan by Q4 2025.

Responsible Agencies: Community Development Department, San Pablo EDC

Timeframe: (a) by Q4 2030; (b) Q2 2026; (c) annually starting Q1 2025; (d) Q4 2025

Objective: (a) construct new park in northwest neighborhood; (b) establish community-based Adopt-a-Tree program and target to plant 50 trees annually after inception; (c) use of voluntary CalGreen urban heat mitigation measures in all new development; (d) Finalize and implement the Clean Air Community Emissions Reduction Plan

Funding: General Fund, grant funding, staff time

Program 4-K

Neighborhood and PDA Corridor Revitalization. The City recognizes housing as a powerful catalyst for private sector investment in older commercial districts like San Pablo's PDAs. Through implementation of the 2024-29 Economic Development Strategy, the City will take the following actions to attract private sector investment, support the development of high density housing, and revitalize key commercial corridors within its PDAs:

- In City marketing materials, on the website, and through social media channels, document and raise awareness of successes resulting in continued

City investments in community-based public safety programs (starting in Q3 2024 and quarterly throughout the planning period);

- Adopt an ordinance regulating vacant buildings and unkept properties (Q3 2026);
- Identify a catalyst property and collaborate with owner to design a demonstration project for revitalization of an older shopping center, incorporating a combination of regulatory, process, and financial incentives to serve as a model for expediting development of high-impact projects (Q4 2027); and
- Adopt an incentive policy (potentially including a grant/loan fund) intended to “seed” reinvestment in commercial/storefront properties, targeting areas where pipeline development projects and housing inventory sites are concentrated as a priority (Q1 2029).

Responsible Agency/Department: Community Development Department, Building Division

Timeframe: Timing as noted above for individual actions

Objective: Reduce code enforcement actions by 25 percent and support construction of 1,037 new multifamily homes in PDAs by 2031 at a variety of income levels

Funding: General fund; grants

Program 4-L

Capital Investments in Neighborhood Improvements. While there are no R/ECAPs in San Pablo, seven of the ten Census tracts in the city are classified by the State as Disadvantaged Communities (DACs), and like other surrounding communities in the ethnically diverse West County area, San Pablo has experienced chronically lower levels of public investment over decades as compared to more affluent areas of Contra County. The City is also not currently meeting the Quimby Act ratio of 2 acres of parkland per thousand residents, established in the General Plan. Leveraging available grant funding from federal and State sources, the City will implement the following capital improvement projects within DACs to enhance the quality of neighborhoods and districts:

- Sutter Avenue Green Street Project - green street retrofit of 0.5 mile corridor prone to flooding, incorporating bioswales and suspended pavement systems together with streetscape improvements to help slow traffic speeds, improve pedestrian safety, and support street tree growth (complete construction by end of Q4 2024);
- Bush Avenue Pocket Park Project — design and construct a small neighborhood park with play equipment, exercise space, and native plants at the intersection of Bush Avenue and 17th Street (complete construction by end of Q4 2024)
- Community Center Roof Replacement Project - remove the clay tile roof to the structural deck, repair dry rot or damaged materials, and install a new metal roof on the City's community center located at 2450 Road 20 (target completion of construction by Q4 2026); and

- San Pablo Avenue Bridge Replacement and Intersection Improvement Project - replace the structurally deficient existing bridge and improve the intersection of San Pablo Avenue / Road 20 / 23rd Street with pedestrian realm improvements and the installation of bicycle lanes (complete design and permitting by Q4 2025 (target completion of construction by Q4 2027)

Responsible Agency/Department: Public Works and Community Services
Departments

Timeframe: Timing as noted above for individual projects

Objective: Improve infrastructure, expand options for multimodal mobility, improve roadway safety, and increase opportunities for physical activity in the 7 San Pablo Census tracts designated as DACs

Funding: General Fund; federal Highway Bridge Fund; West County Subregional Transportation Mitigation Program (STMP); State-Parks grants; Prop 68; Fund 120

Housing Goal #5. Proactive energy conservation and waste reduction activities in all residential neighborhoods.

- Policy 5-1** Promote and publicize energy conservation programs and incentives, including those offered by Bay Area Regional Energy Network (BayREN), Pacific Gas & Electric (PG&E), East Bay Municipal Utility District (EBMUD), and RecycleMore, through City newsletters, social media and via the City website.
- Policy 5-2** Encourage the incorporation of energy conservation design features in existing and future residential developments to conserve resources and reduce housing costs.
- Policy 5-3** Encourage the use of building placement, design, and construction techniques that promote energy conservation, including green building practices, the use of recycled materials, water conservation measures, and the recycling of construction and demolition debris.
- Policy 5-4** Require large project applicants to submit a construction waste management plan for City approval.
- Policy 5-5** Encourage and facilitate environmentally sensitive construction practices by: Restricting the use of chlorofluorocarbons (CFCs), hydrochlorofluorocarbons (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.
- Program 5-A Green Building Incentives.** Evaluate the feasibility of offering incentives for residential and mixed-use projects built to green building standards that exceed the requirements of Title 24 (CalGreen). Incentives may include density/intensity bonus, fee waivers, or expedited processing. Harmonize incentives with those provided for high density multifamily projects in the PDAs (see Programs 1-E, 1-F, 1-G above).

Responsible Agency/Department: Community Development Department; Public Works Department

Timeframe: Report to City Council by January 2026

Funding: General Fund

Housing Goal #6. Strengthen local government institutional capacity, provide information to the community and monitor accomplishments to respond effectively to housing needs.

- Policy 6-1** 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.
- Policy 6-2** Work with community groups, other jurisdictions and agencies, non-profit housing sponsors and the building and real estate industry when implementing Housing Element programs.
- Policy 6-3** 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.
- Policy 6-4** 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.
- Policy 6-5** Coordination with Development Community. 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.
- Policy 6-6** 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.
- Policy 6-7** Neighborhood Meetings. Encourage developers of major housing projects to conduct neighborhood meetings with residents early in the process to undertake problem solving and facilitate more informed, faster, and more constructive development review.
- Policy 6-8**
- Program 6-A** **Work Priorities.** As part of the annual review of the Housing, 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:

- Conduct the annual review of the Housing Element.
- Review options for funding affordable housing.
- Make recommendations for housing opportunity sites and for funding.
- Conduct community outreach and provide community information materials
- Engage property owners in identifying opportunities for the construction of affordable housing.
- 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.
- Develop ongoing and annual outreach and coordination with non-profit housing developers and affordable housing advocates.
- Continue to participate in ongoing regional activities related to housing.

Responsible Agency/Department: Community Development Department; City Manager; Planning Commission; City Council

Timeframe: April 2023 and annually thereafter as part of the annual review of the Housing Element

Objective: Identification of annual work priorities for housing

Funding: General Fund

Program 6-B

Annual Housing Element review. As required by State law, the City will review the status of Housing Element programs by April of each year, beginning April 2023. As required by statute, annual review will cover:

- 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.
- Statistical summary of residential building activity tied to various types of housing, household need, income and Housing Element program targets.
- Use of HCD review sheets for annual review compliance.
- Public review with the Planning Commission and City Council.

Responsible Agency/Department: Community Development Department; Planning Commission; City Council

Timeframe: April 2023 and annually thereafter

Objective: Review and monitor Housing Element implementation; submit Annual Report to HCD in April of each year

Funding: General Fund

Program 6-C **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/Department: Community Development Department, East Bay Municipal Utility District (EBMUD) and West County Wastewater District

Timeframe: 2023

Objective: Comply with Government Code Section 65589.7

Funding: General Fund

Program 6-D **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:

- Fair Housing Laws
- Rehabilitation loan programs
- Contra Costa County Housing Authority information
- Housing programs, including rental assistance programs such as Section 8
- Code enforcement
- Homebuyer assistance
- Information about affordable housing

Responsible Agency/Department: Community Development Department

Timeframe: Review and obtain materials by June 2023; distribute and post materials, conduct staff training by December 2023; 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 6-E **Community Outreach Housing Element Program Implementation.** 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 Programs above. Specific outreach activities include:
- Maintain the Housing Element mailing list and send public hearing notices to all interested public, non-profit agencies and affected property owners.
- Post notices at City Hall, the library, and other public locations.
- Publish notices in the local newspaper.
- Post information on the City’s website.
- Conduct outreach (workshops, neighborhood meetings) as Housing Element programs are implemented.
- 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.
- 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.
- Promote and help income-eligible households to access federal, state and utility income qualifying assistance programs.
- 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 Agency/Department: Community Development Department

Timeframe: Quarterly and annually as housing programs and strategies are developed and discussed throughout the planning period

Objective: Conduct community outreach and distribute materials

Funding: General Fund

Program 6-F

Affordable Pipeline Projects. There are three affordable/mixed income housing projects in the development pipeline which are not yet under construction (see Table 3-2). 2364 Road 20 is a pending project; 13717 San Pablo Avenue, Block C is under review; and 1820 Rumrill Boulevard is approved and has submitted for tax credits but is not yet under construction. Each of these projects has a development agreement that codifies affordability commitments and requires regular progress reports. The City has provided incentives to support these projects which include surplus municipal land, forgivable loans worth \$1 million, and density bonus incentives. Through this program, the City will continue to support these project and work with the proponents to

facilitate approval and construction, consistent with the development agreements. City actions will include:

- Regular meetings with developers to facilitate project review and approval;
- Technical assistance with the development process; and
- Preparing letters of support for tax credit applications

Responsible Agency/Department: Community Development Department

Timeframe: (a) meet regularly with applicants as stipulated in development agreements; (a) provide technical assistance at and between regular meetings; (c) support letters following respective project approvals. The City will also report annually on progress to HCD via Annual Progress Reports

Objective: 5 very low, 46 low, 7 moderate, and 129 above moderate units by 2031

Funding: General Fund

Program 6-G

Development and Replacement Unit Requirements. The City will require the replacement of units affordable to the same or lower income level as a condition of any development on a non-vacant site identified in the Housing Element consistent with those requirements set forth in Government Code section 65915(c)(3). Replacement requirements apply to sites identified in the inventory that currently have residential uses, or within the past five years (based on the date the application for development was submitted) have had residential uses that have been vacated or demolished, and were:

- Subject to a recorded covenant, ordinance, or law that restricts rents to levels affordable to persons and families of low or very low-income; or
- Subject to any other form of rent or price control through a public entity's valid exercise of its police power; or
- Occupied by low or very low-income households.

Responsible Department: Community Development Department

Timeframe: Beginning in Q1 2023

Objective: Protection of existing housing

Funding: General fund (staff time)

4.1 Quantified Objectives

California Government Code Section 65583[b] requires that housing elements contain quantified objectives for the maintenance, preservation, and construction of housing. The quantified objectives shown in Table 4-1 set a target goal for San Pablo to strive for, based on needs, available resources, and constraints.

<i>Income Category</i>	<i>New Construction¹</i>	<i>Rehabilitation²</i>	<i>Conservation/Preservation³</i>
Extremely Low	115	--	--
Very-Low	58	--	--
Low	100	132	539
Moderate	132	132	--
Above Moderate	341	66	--
TOTALS	746	330	539

1. The new construction objective is equal to San Pablo's' RHNA allocation.
2. Assumes use of rehabilitation loans available through County program for 10 units over the planning period (Program 4-A) and rehabilitation of 40 units per year through the R&HS program (Program 4-I)
3. Assumes preservation of 398 existing mobile homes (Program 2-F) and the renewal of covenants for 141 deed restricted units (Program 2-C)

Housing Action Plan Programs	2027				2028				2029				2030				2031			
	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4
2-I Incentives for Affordable and Special Needs Housing																				
H-3: Equal housing opportunity for all residents of San Pablo, regardless of race, religion, sex, marital status, ancestry, national origin, color, or ability.																				
3-F Landlord/Tenant Dispute Resolution																				
3-G Just Cause Eviction Protections																				
3-H Awareness of Fair Housing Programs																				
3-I Outreach to People Living with Developmental Disabilities																				
3-L Expand Online Transparency																				
H-4: Enhanced quality of existing residential neighborhoods in San Pablo, through maintenance and preservation, while minimizing displacement impacts.																				
4-A County Programs for Home Renovations and Rehabilitation																				
4-B Implement the Neighborhood Clean-Up Program																				
4-C Implement the Motor Vehicle Abatement Program																				
4-D Neighborhood Stabilization Program																				
4-E Healthy Homes Program Implementation																				
4-F Residential Health & Safety Program																				
4-G Enhanced Rental Health and Safety Program																				
4-H Increase Access to Educational Opportunity																				
4-I Increase Access to Employment Opportunity																				
4-J Increase Access to Environmental Opportunity																				
4-K Neighborhood and PDA Corridor Revitalization																				
4-L Capital Investments in Neighborhood Improvemnts																				
H-5: Proactive energy conservation and waste reduction activities in all residential neighborhoods.																				
5-A Green Building Incentives																				
H-6: Strengthen local government institutional capacity, provide information to the community and monitor accomplishments to respond effectively to housing needs.																				
6-A Work Priorities																				
6-B Annual Housing Element Review																				
6-C Water and Sewer Service to Affordable Housing Development																				
6-D Publicize and Provide Information on Housing Programs																				
6-E Community Outreach Housing Element Program Implementation																				
6-F Affordable Pipeline Projects																				
6-G Development and Replacement Unit Requirements																				

