1 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 ~~relocation~~ 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 ~~high~~ quality of life~~, small town feel and village character~~ 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~~, while maintaining existing neighborhood character~~. Develop design directions for multiple family housing to help eliminate barriers to the development of housing for all income levels.
10. **Provide for Special Needs Groups.** Provide for emergency shelter, transitional, and supportive housing opportunities.
11. **Provide Adequate Housing Sites.** Identify appropriate housing sites, within specified areas proximate to transportation, shopping and schools, and the accompanying zoning required to accommodate housing development.

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 ~~between 2023 and 2031~~, 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

Income Level	*AMI*	*Needed Units*	*Percent of Needed Units*
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~~, especially since 2017~~. 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 consistenciesy as required by State law, the Housing Element was prepared as part of a targeted update of the General Plan that also involves a "tune-up" ofchanges 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 ~~two~~three environmental justice outreach events at the San Pablo Community Hall, ~~and~~ 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 ~~48~~50 community members participated in these events, including older adults, Spanish-speaking community members, adolescents, and disabled community members.

- **Public Review ~~Period~~** - 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, 2022th and before the City Council on September19, 2022th. 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.
- **Decision-Maker Review** - Following review of the Revised Draft by ~~the California Department of Housing and Community Development (~~HCD~~)~~, public hearings will be scheduled for review and adoption of the Housing Element.

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 has initiated an update to 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 is scheduled for adoption along with the Housing Element later in 2023. 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 has initiated an update to the Safety and Noise Element of the 2030 General Plan, which is anticipated for adoption in 2024. The updated Safety and Noise Element will incorporate 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.

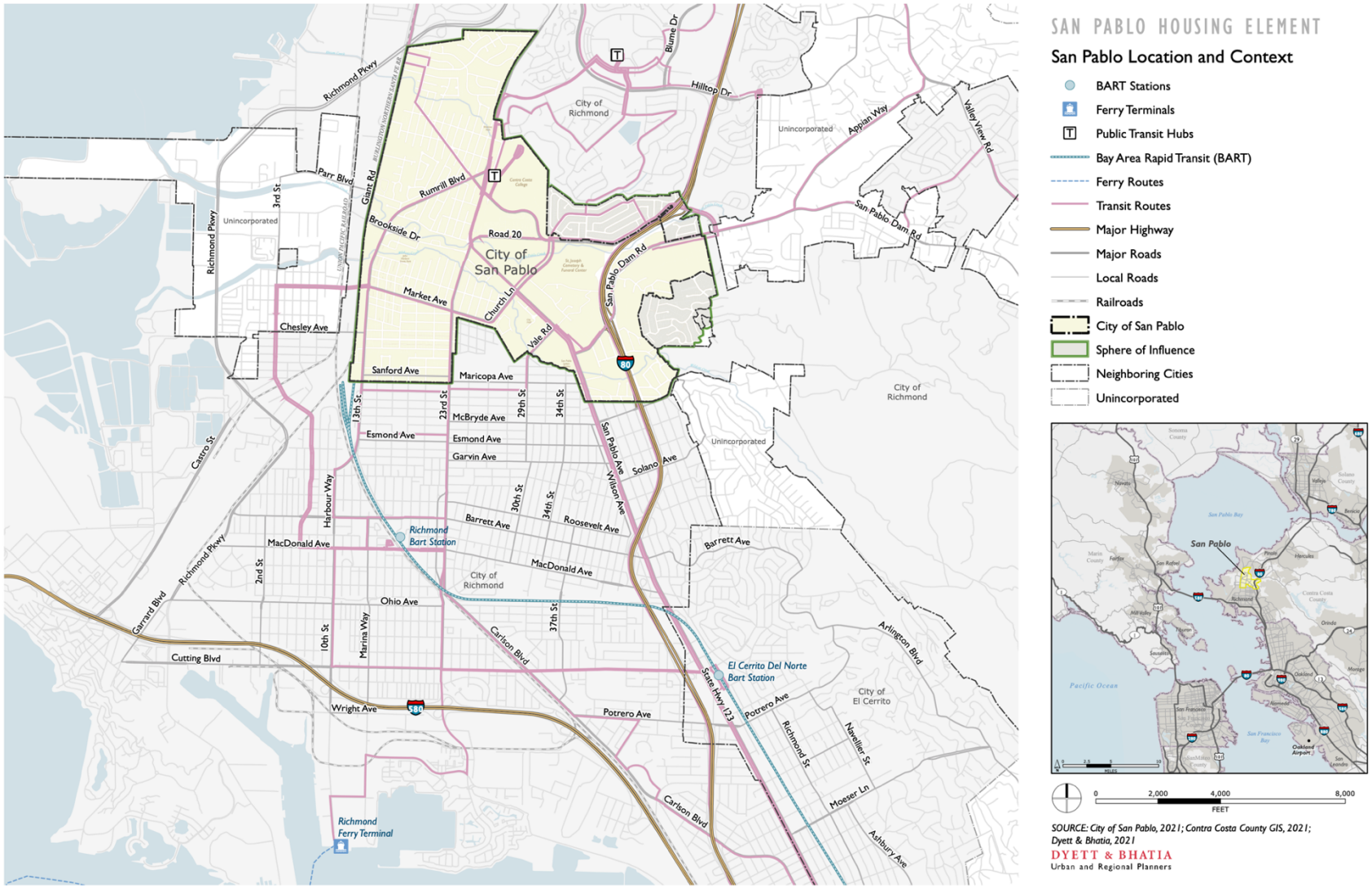
Location and Context

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 ~~six~~ seven ~~regional~~ 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



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

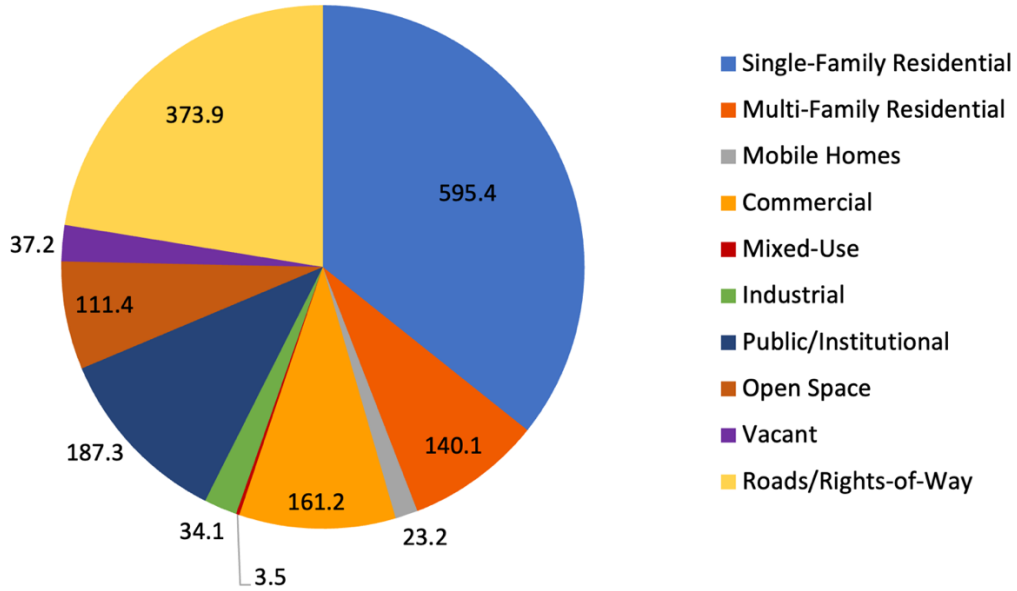
DYETT & BHATIA
Urban and Regional Planners

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, ~~land for~~ 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~~data~~ (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

~~SEX &~~ GENDER

As of 2021, there are 31,773 residents in San Pablo; of this, 50.9 percent are male~~s~~ and 49.1 percent are female~~s~~. ~~In San Pablo, f~~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.~~The proportion of single-parent headed – both female-headed and male-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~~to~~ 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 9th Grade	3,918	(22.1%)	4,201	21.3%	7.2%
9th to 12th 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 9th Grade	38,145	5.6%	44,393	5.6%	16.4%

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

	~~*2010*~~		~~*2019*~~		~~*Percent Change*~~
	~~*Number*~~	~~*Percent*~~	~~*Number*~~	~~*Percent*~~	
9th to 12th 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 ~~the~~ 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

	City of San Pablo		*Sphere of Influence*		*Total Planning Area*	
General Plan Land Use Category	*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%

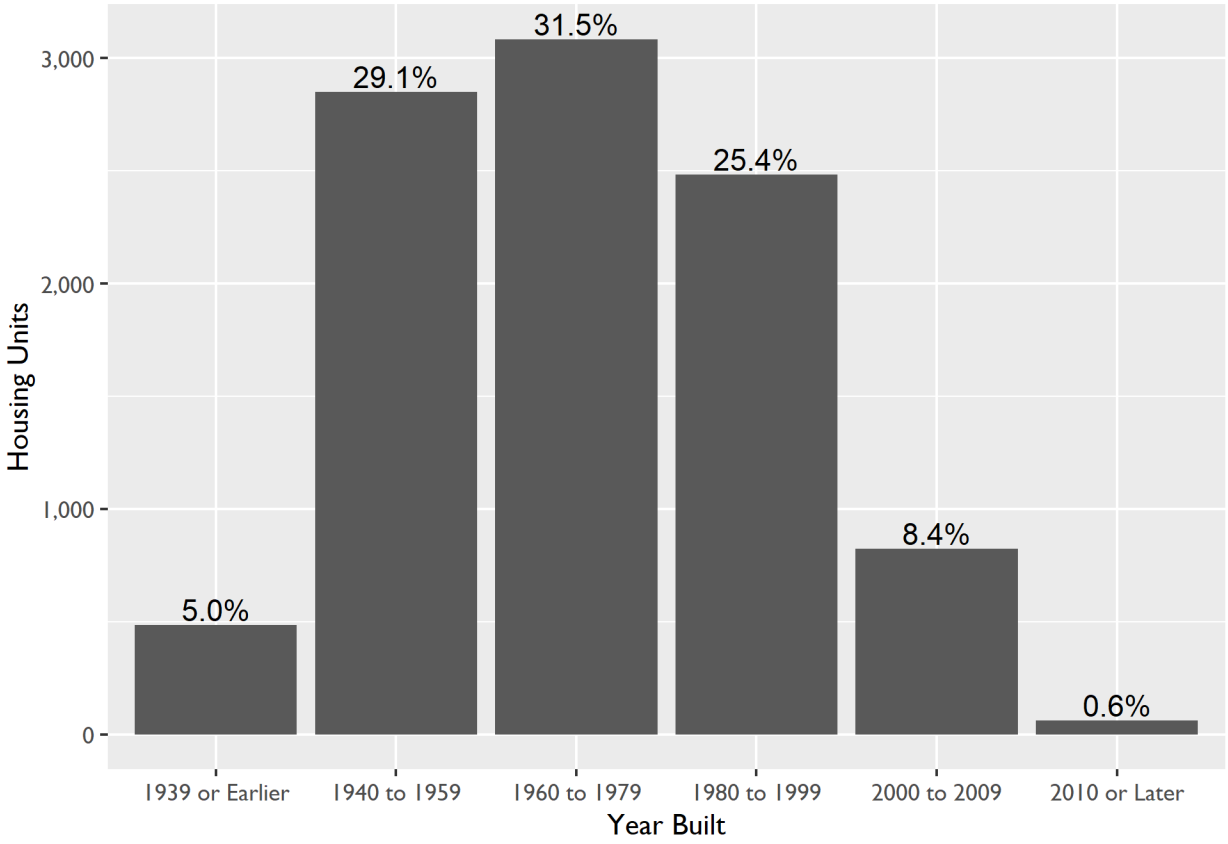
Source: City of San Pablo, 2021; County of Contra Costa Assessor, 2021; Dyett & Bhatia, 2021.

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

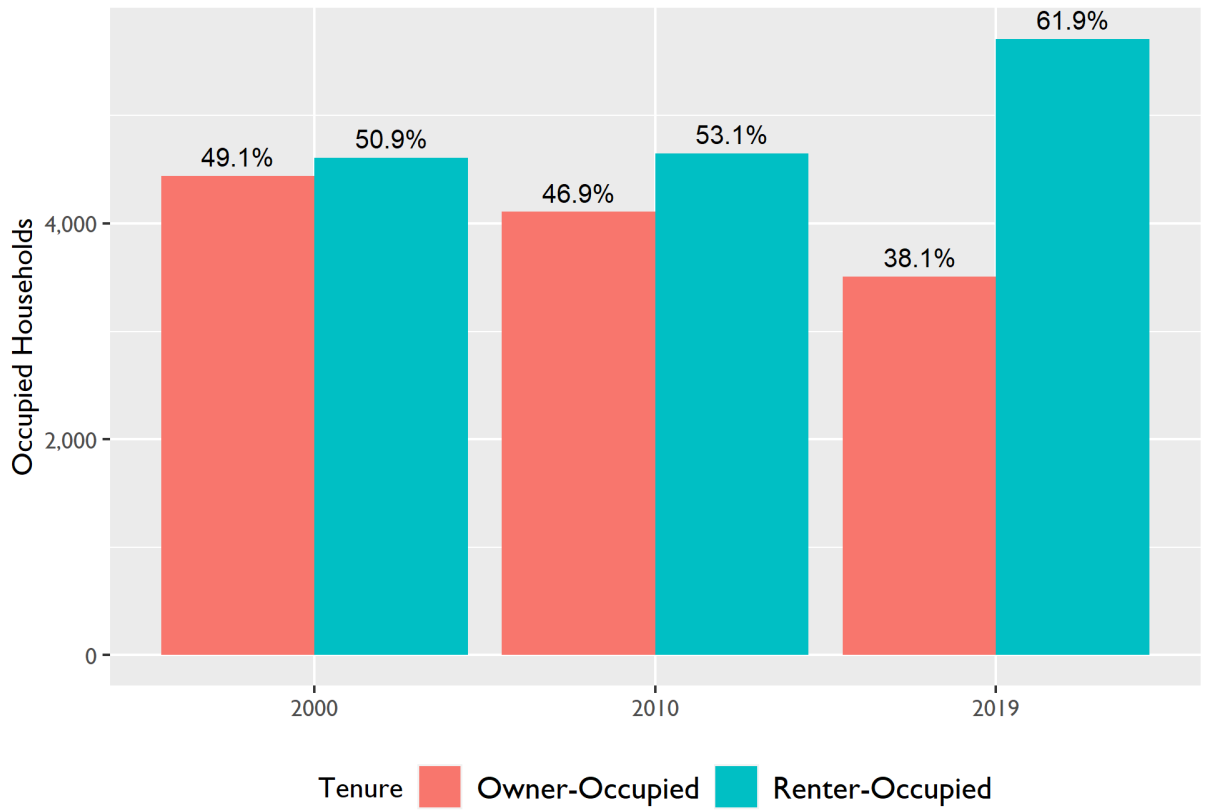


Source: ABAG-MTC Housing Needs Data Workbook (U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B25034)

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~~ed~~ 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 SF1, Table H04; U.S. Census Bureau, Census 2010 SF1, 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

		Affordable Monthly Payment[2]		*Housing Costs*		*Maximum Affordable Price*	
Household Size	*AMI Limits*[1]	*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 is 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

	2010		*2020*		*Percent Change*
Building Type	*Number*	*Percent*	*Number*	*Percent*	*(2010 – 2020)*
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

Income Level[1]	*AMI*	*Needed Units*	*Percent of Needed Units*
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 395 units, including 213 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~~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

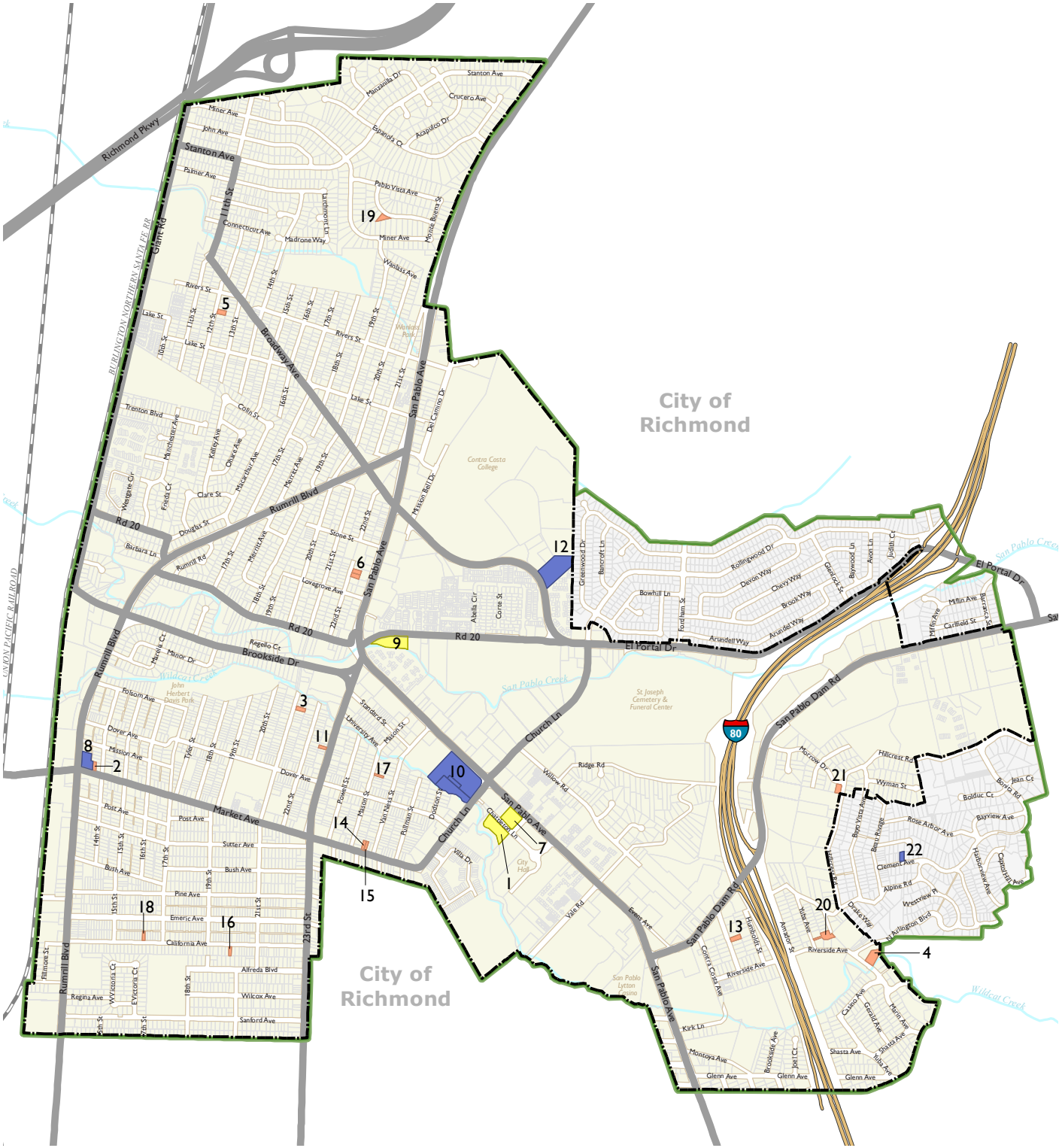
Land Available for Development

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



Pipeline Projects

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

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

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

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Date: 9/27/2022

TABLE 3-2: Pipeline Projects (Pending and Approved ~~but not yet Under Construction~~)

						Unit Count				
Address	*APN(s)*	*Development Type*	*Project Status*	*Acreage*	*Owner*	*Very Low Income*	*Low Income*	*Moderate Income*	*Above Moderate Income*	***Total Units***
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	~~39~~40	0	~~1~~	**40**
2364 Road 20	416120029	Multi-family residential	~~Pending~~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**

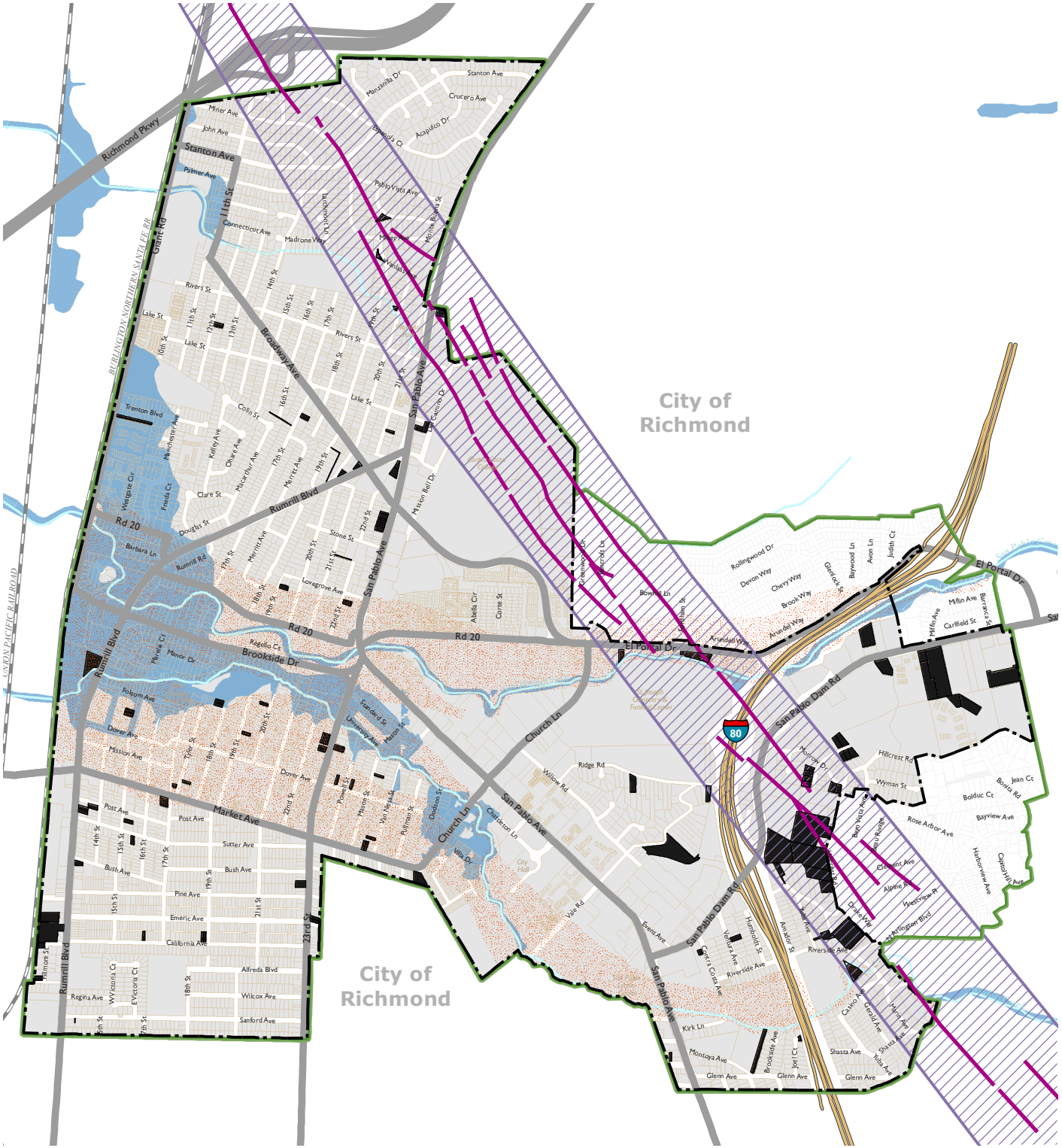
TABLE 3-2: Pipeline Projects (Pending and Approved ~~but not yet Under Construction~~)

						Unit Count				
Address	*APN(s)*	*Development Type*	*Project Status*	*Acreage*	*Owner*	*Very Low Income*	*Low Income*	*Moderate Income*	*Above Moderate Income*	***Total Units***
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 DEVELOPMENT LLC	0	0	0	1	**1**
1860 Mesa Buena		Single-family residential	~~Pending~~Approved		Ruben Arce				1	**1**
1401 Marin/1410 Yuba		Single-family residential	Approved		Gunkel				1	**1**
5590 Morrow		Single-family residential	~~Pending~~Approved						1	**1**
~~2990 San Pablo Dam Rd.~~	~~419091001~~	~~Mobile home~~	~~Approved~~	~~0.12~~	~~WHITE BOB J & JUNE V TRE~~	~~0~~	~~1~~	~~0~~	~~0~~	~~1~~
					Total Units	**59**	**15~~3~~4**	**8**	**174**	**39~~4~~5**

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.

Vacant Parcels and Environmental Constraints



Environmental Hazards

- Vacant Land
- Hayward Fault
- Alquist Priolo Zones
- Very High Liquefaction
- 100 Year Flood Zone
- City Limits
- Sphere of Influence
- Major Highway
- Major Roads
- Railroads

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

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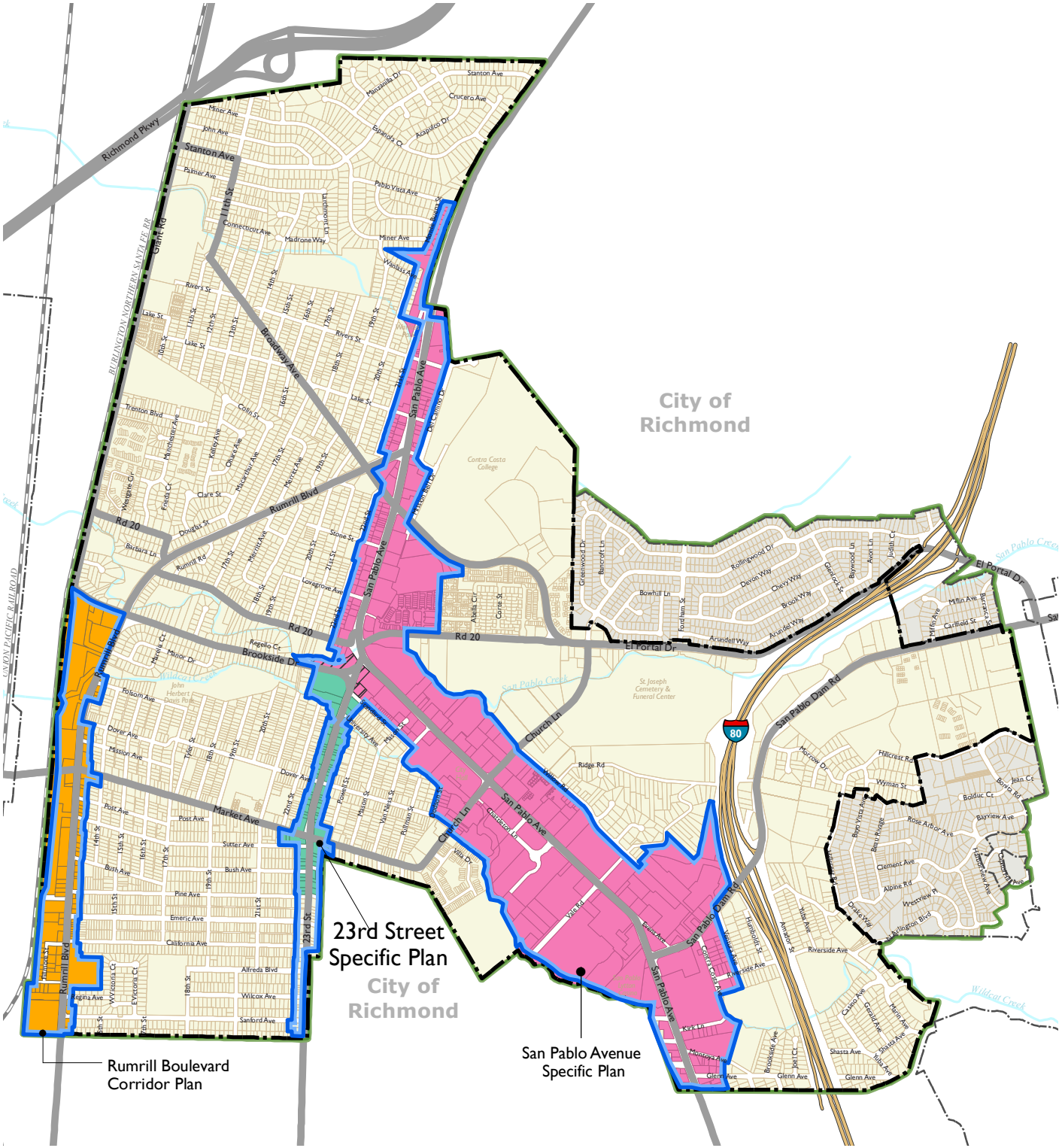
Date: 9/28/2022

SAN PABLO HOUSING ELEMENT



Priority Development Area Overlay

- Priority Development Area (PDA)
- SP1 - 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

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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

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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 areas has significant potential for new housing development, almost no construction has occurred in the last 15 years. Regulatory barriers have contributed, as discussion 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.

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, ~~T~~the City ~~of San Pablo~~ identified ~~two~~ three ~~City~~municipally-owned parcels appropriate for the development of new housing, all of which are listed among the pipeline projects on Table 3-1 above. ~~One of the parcels,~~The 1820 Rumrill Blvd site~~,~~ ha~~s~~s been proposed for ~~an~~ affordable housing project~~s with 39~~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] ~~, and another, Block E/Lot 4 at Plaza San Pablo, has been proposed a mixed-use housing project. Two additional City-owned parcels in San Pablo are considered surplus land in compliance with California's Surplus Land Act. One of these parcels (13831 San Pablo Ave, the former City Hall site which is now vacated) represents a potential development opportunity; however, the other parcel (on San Pablo Dam Road) faces various physical development constraints.~~

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

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

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 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

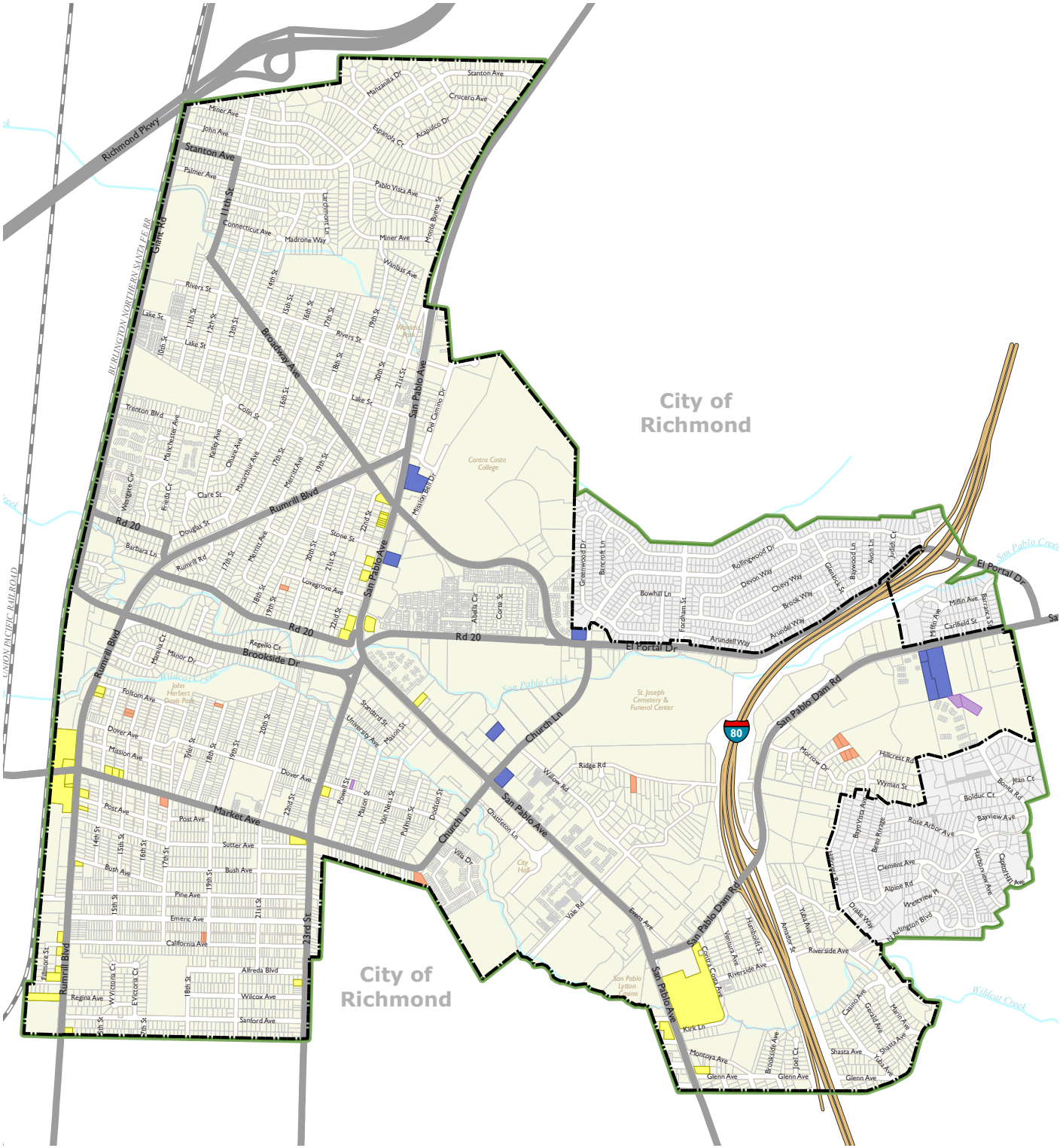
Low and Very Low (L/VL) income households are those making up to 80 percent of the local area median income. While a 1-person household in this category may be able to afford market rate rents for smaller units such as studio apartments or ADUs based on HUD income limits for Contra Costa County and a 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

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

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

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Urban and Regional Planners
Date: 11/8/2023

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 five non-vacant sites. 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 five non-vacant sites, including A/V ratio, FAR, and age of the existing structures. City staff also conducted a windshield survey to confirm viability.

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

APN	Address	Existing Land Use	General Plan Land Use	Acreage	A/V Ratio	As Built FAR	YR_ BUILT
411340026	2405 Church Ln	General Commercial	High Density Residential	0.54	0.52	0.00	n/a
416170005	14560 San Pablo Ave	Church/Religious Facility	High Density Residential	1.29	0.00	0.00	n/a
417120019	13742 San Pablo Ave	General Commercial	Commercial Mixed Use	0.66	0.44	0.46	2000
416073004	2697 El Portal Dr	General Commercial	Commercial Mixed Use	0.51	0.50	0.12	2000
416150012	14400 San Pablo Ave	General Commercial	Residential Mixed Use	0.58	0.91	0.10	1999

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. The profiles indicate that the project sites have

characteristics comparable to the non-vacant sites on the inventory, in evidence of their viability. 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
- Zoning: Commercial or Mixed Use Zoning
- Location: Along commercial corridors

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).~~; however, a~~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~~. As such, these sites may be carried forward and counted toward the City's Low and Very Low Income RHNA in the current Housing Element cycle~~. 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 ~~five~~ six approved affordable housing projects in the development pipeline included on the inventory, two of which are currently under construction~~ and one proposed project for which an exclusive negotiating agreement has been approved~~, 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 ~~accommodate~~ 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	2123 ~~23~~	8	174	3945 ~~45~~
Subtotal	***532***	***286***	***805***	***1623***
ADU	40	20	6	66
TOTAL	**5712** ~~12~~	**306**	**811**	**16889** ~~89~~
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. 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. 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. 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
137512 ~~2~~ 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 though 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.

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 1-1	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 1-2	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 1-3	Identify and work to reduce or remove regulatory and process-related barriers to housing development in San Pablo.
Policy 1-4	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 1-5	Continue to encourage the provision of a variety of housing choices and types in the community, including innovative forms of housing.
Policy 1-6	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 1-7 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 1-7**~~**Policy 1-8** Continue to allow manufactured housing units in single-family detached areas to provide a mix of affordable and moderate-income homes.

Program 1-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 1-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 ~~recreational~~ 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.

Responsible Agency/Department: Community Development Department

Timeframe: Bring the Corridor Plan to the City Council for hearing by end of Q3 2024 to ensure the objectives listed in this program are effectuated

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 1-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. t~~T~~he 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 Q1 2024 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 1-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) ~~RMU (Residential Mixed-Use)~~ parcels and identifies specific standards that apply; however, there are no such provisions for substandard ~~R4 (High-Density Multifamily Residential)~~ 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 to Council by end of Q2 2024 with the intent of adopting the zoning amendments by end of Q4 2024

Objective: 240 new housing units in ~~R4~~ RMU and CMU districts by 2031

Funding: SB2 and LEAP grants, General Fund

Program 1-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 ~~April~~ Q2 2024~~3~~; bring any necessary amendments to Subdivision Ordinance to facilitate lot consolidation to the Council for hearing with the intent of adopting by Q3 2024 to ensure the objectives listed in this program are effectuated; ongoing implementation with annual reporting via Annual Progress Report to HCD

Objective: 100~~,037~~ new multifamily units by 2031

Funding: SB2; General Fund

Program 1-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~~3~~ with adoption of General Plan Update

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

Funding: General Fund, Low Income Housing Fund

~~**Program 1-F**~~**Program 1-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, and projects in proximity to transit. ~~Given that San Pablo's PDAs, in particular, are well served by transit, further reductions that provide additional incentives are warranted.~~ Through this program the City will identify and implement further reductions increase the feasibility of multifamily residential development and residential care facilities in all zones where it is permitted ~~in the PDAs~~throughout San Pablo, potentially including 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 Q4 2023

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

Funding: SB2 and LEAP Grants, General Fund

~~**Program 1-G**~~**Program 1-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 ~~consider~~ evaluate the feasibility of develop~~ing~~ a program to facilitate and promote the development of secular-oriented housing on properties owned by faith-based institutions in the community. The program may include technical assistance and development support to faith-based organizations (e.g., the preparation of factsheets; introductions to qualified design professionals, construction contractors, property management firms, and affordable housing operators; consultations on navigating the development application process, referrals to funding opportunities, etc.) and or promotional activities to raise awareness of available

programs and incentives (e.g., mailers, phone calls, meetings, and publication of information on the City''s website).

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

Timeframe: Complete outreach by end of Q3 2024; ~~P~~present findings of outreach effort to City Council by Q1 2025.~~End of 2026~~

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

Funding: General Fund, Low Income Housing Fund

~~**Program 1-H**~~**Program 1-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 ~~consider~~ 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 Q1 2024 to ensure the objectives listed in this program are effectuated

Objective: 12 shopkeeper units by 2031

Funding: SB2 and LEAP grants; General Fund

~~**Program 1-I Housing for Families.** Continue to promote the development of housing units with three or more bedrooms by providing regulatory incentives such as reduced lot coverage or building height bonuses, on a case-by-case basis, for rental housing developments.~~

~~**Responsible Agency:** Community Development Department~~

~~**Timeframe:** Identify incentives and update Zoning Ordinance by end of 2023~~

~~**Objective:** 20 housing units with three or more bedrooms in the planning period~~

~~**Funding:** General Fund; development fees; SB 2 grant funding~~

Program 1-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 envision 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 $42,000, plus the consultant fee and a 17 percent administrative fee. Therefore, the City will consider actions to reduce or mitigate the cost of map actions as a way of establish incentivizes foring "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 1-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 hearingconsideration by theE 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 1-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 20247

Objective: Compliance with State law

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

Program 1-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 1-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

Objective: Create opportunity for innovative housing types

Funding: General Fund

Program 1-N By Right ~~Rezoning~~ 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: ~~Rezoning~~ Zoning text amendment will be ~~adopted~~ 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

Objective: 231 lower income units by 2031

Funding: SB2 grant; General Fund

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

~~**Responsible Agency/Department:** Community Development Department~~

~~**Timeframe:** 2023-2031~~

~~**Objective:** 20 moderate income manufactured housing units~~

~~**Funding:** General Fund and permit fees~~

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 2-3**~~**Policy 2-4** Promote the development of student and teacher housing near Contra Costa College.

~~**Policy 2-4**~~**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 2-5**~~**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. ~~continue to~~ It will also seek to pursue new sources of l~~everage local,~~ County State, and federal funding opportunities that could be ~~, as~~ available, to ~~maintain~~ provide ~~and continue~~ rental assistance programs as available ~~feasible and will explore options for establishing an ongoing rental assistance programs for households at risk of homelessness.~~ 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 household**s** most at risk of homelessness an nually

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 ~~60 units at moderate risk and 8~~1**4**1 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;
- ~~Consider providing~~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 2023 for creation of local database; conduct outreach to qualified entities by Q2 2024, 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. ~~Therefore, the City will continue to support~~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 ~~no~~ 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; b~~B~~i-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. ~~Continue to p~~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 is also responsible for regular inspections of mobile home parks to ensure code compliance under the authorization of the HCD. Therefore, the City will evaluate approaches to preserving and improving maintenance at the existing parks and protecting the residents' access to comparable affordable units in the event of redevelopment or relocation.

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

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 hearing by end of 2024 to ensure the objectives listed in this program are effectuated ~~Update Code to meet State requirements by end of Q1 2024~~; Complete evaluation by end of Q4, 2025; Present findings to City Council in Q1 2026.~~End of 2027~~

Objective: Preservation of 398 mobile homes or access to comparable affordable units

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 ~~consider~~ amend~~ing~~ 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 hearing by end of 2024 to ensure the objectives listed in this program are effectuated ~~End of 2027~~

Objective: Preservation of 60 SRO units

Funding: General Fund

Program 2-H Home Sharing and Tennant 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-I Incentives for Affordable and Special Needs Housing. ~~Continue to~~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~~This has resulted in an entitled project for~~ 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.~~at the former City Hall site and a proposed project for 45 affordable housing units at a City-owned site at 1820 Rumrill~~;

- 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 recent-ly been approved for a 54-unit permanent supportive housing project un-der 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; Dee-velop 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

~~**Program 2-J Facilitate Affordable Rental and Cooperative Family Housing Opportunities.** San Pablo has recently approved an adaptive reuse of a vacant office building into 54 micro-units of permanent supportive housing in conjunction with the County and with State and Federal funding. 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.~~

~~**Responsible Agency/Department:** Community Development Department; Contra Costa Health Services; non-profits~~

~~**Timeframe:** Ongoing, as opportunities arise~~

~~**Objective:** Provision of affordable housing with support services~~

~~**Funding:** General Fund, County, State, and Federal Grants~~

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 ~~efforts~~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 establish parking requirements based on staffing level only, consistent with AB 139 and SB 2.

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 hearing by end of 2024 to ensure the objectives listed in this program are effectuated ~~End of 2023~~

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: 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 hearing by end of 2024 to ensure the objectives listed in this program are effectuated ~~End of 2023~~

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 hearing by end of 2024 to ensure the objectives listed in this program are effectuated ~~End of Q1 2024~~3

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.~~review the Zoning Ordinance and update as needed for compliance with State law regarding the treatment of transitional and supportive housing facilities.~~

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 hearing by end of 2024 to ensure the objectives listed in this program are effectuated ~~End of Q1 20243~~

Objective: Consistency with State law

Funding: SB2; General Fund

Program 3-F Landlord/Tenant Dispute Resolution. ~~Continue to~~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. ~~the City will implement a tracking system to record the number of referrals and document residents' concerns.~~

Responsible Agency/Department: Community Development Department

Timeframe: Set up tracking system by end of 2023, 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 than15 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 explore implementing a mediation program 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 January 2024

Objective: Provide mediation services for at risk households throughout 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.~~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: 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 hearing by end of 2024 to ensure the objectives listed in this program are effectuated

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: 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 hearing by end of 2024 to ensure the objectives listed in this program are effectuated

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 most 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 2023

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: 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 hearing by end of 2024 to ensure the objectives listed in this program are effectuated

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 4-5**~~**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. ~~**Promote Low-Interest Loans for Housing Rehabilitation Available through the Contra Costa County Neighborhood Preservation Program**~~**.** Contra Costa ~~Continue to facilitate the~~ County~~'s~~ provi~~dession of~~ low-interest loans to extremely low to moderate income owner occupied and rental property owners to bring units up to current building code standards, modify buildings for improved mobility of disabled and ~~elderly persons~~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 Neighborhood Preservation Program is run through Contra Costa County and is available throughout the City. Through this program, t~~The City will~~In addition,~~ inform residents about the availability of ~~low-interest loans~~ 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:

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

- 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. ~~2023-2031~~

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

~~**Program 4-B**~~ **Funding:** Contra Costa County CDBG Funds; California Housing Rehabilitation Program. ~~**Provide Technical Assistance and Counseling for Rehabilitation Loans.** Continue to provide free technical assistance and counseling to approved loan applicant homeowners interested in developing plans and specifications for rehabilitation. The City will provide technical assistance to homeowners on the following issues:~~

~~Interpreting code requirements;~~

~~Architectural consultation regarding structural work essential to the conservation program;~~

~~Instructions on how to solicit bids in order to get the best terms;~~

~~Guidance in letting and enforcing contracts;~~

~~Assist in monitoring construction; and~~

~~Referral to consumer protection services whenever appropriate.~~

~~**Responsible Agency/Department:** Community Development Department; Contra Costa County~~

~~**Timeframe:** 2023-2031~~

~~**Objective:** Provision of technical assistance and referrals~~

~~**Funding:** General Fund; Contra Costa County CDBG funds **XX**~~

~~**Program 4-C**~~**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~~C~~ continue to implement the Neighborhood Clean-up Program, which includes ~~to help keep San Pablo clean, by implementing~~ 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 little 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.~~and send informational letters to every household in San Pablo~~.

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-D**~~**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 ~~C~~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 a~~A~~bandoned vehicles ~~removed (650~~ per year ~~based on recent accomplishments)~~ throughout the planning period

Funding: General Fund

~~**Program 4-E Monitor Housing Conditions for Code Compliance.** Continue to monitor the conditions of the housing stock through regular housing inspections through the Police Department's Code Enforcement inspection program. The City examines buildings and other structures reported to be dangerous or damaged. The Building Official locates the property's owner through a preliminary title report for any structure found unsafe, and serves a written notice stating the defects of the building requiring the owner to commence either the required repairs or improvements, or the demolition of the building~~

~~**Responsible Agency/Department**: Code Enforcement Division (Police Department), Community Development Department, Building Division~~

~~**Timeframe:** 2023-2031~~

~~**Objective:** Inspect about 400 single-family, townhome, and condominium units per year~~

~~**Funding:** General Fund (enforcement fees and fines)~~

~~**Program 4-F**~~**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-G**~~**Program 4-E** **Healthy Homes Program Implementation.** ~~Coordinate~~ Investigate the feasibility of collaborating with Community Energy Services Corporation (CESC) to ~~implement~~ establish a ~~the~~ Healthy Homes program in San Pablo. The program would remove~~s~~ and remediate~~s~~ 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.~~2023-2031~~

Objective: Healthy Homes improvements for 5 lower income units

Funding: General Fund; CESC

~~**Program 4-H Home Repair Programs.** Continue to promote and assist in the program offered by Contra Costa County to provide free, high quality, major and minor home repairs to low-income residents. The services include most plumbing, electrical and carpentry repairs, furnace and minor roof repairs, and the installation of safety features such as grab bars, handrails, and ramps.~~

~~**Responsible Agency/Department:** Community Development Department, Code Enforcement Division (Police Department); Contra Costa County~~

~~**Timeframe:** 2023-2031~~

~~**Objective:** Repairs to 20 lower income homes~~

~~**Funding:** General Fund; Contra Costa County~~

~~**Program 4-I**~~**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-J**~~**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 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 2023

Objective: Consistency with State law

Funding: SB2; General Fund

Program 4-H Place-Based Community Revitalization Efforts. Dedicate staff resources and funding for place-based community revitalization strategies that improve the quality of life in San Pablo's DACs and low income neighborhoods, which comprise 75 percent of the City, including Census tracts 3922, 3660.01, 3660.02, 3730, 3680.01, 3680.02, and 3690.01. These strategies, which

complement programs to revitalize Rumrill Boulevard (Programs 1-B and 2-F), prevent displacement (Programs 2-A, 2-B, 2-C, 3-F, 3-G), promote safe and sanitary housing (Programs 4-A, 4-E, 4-F), beautify neighborhoods (Programs 4-B, 4-C, 4-D), and increase civic engagement (Program 6-E), focus on the environmental justice priorities identified in the Health and Environmental Justice Element of the General Plan: urban heat, air quality, internet access, park access, and prioritization of public investments. These actions include (but are not limited to):

- Increasing tree canopy coverage in residential areas and establishing cooling centers to help mitigate the adverse health impacts from the projected increase in extreme heat events and average daily summertime temperatures;
- Collaborating with sub-regional partners to implement the AB 617 Richmond-San Pablo Community Air Monitoring Plan;
- Pursuing partnerships to provide public Wi-Fi in certain parks or public areas and expanding both mobile-friendly and non-digital communication with residents to address the "digital divide;"
- Developing and implementing 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.

Responsible Agency/Department: Community Development Department and Public Works

Timeframe: (a) adopt the Health and Environmental Justice and Safety & Noise Elements by end of Q3 2024; (b) complete Additional Monitoring projects identified in the AB617 Plan by the end of Q4 2026

Objective: Improve the quality of life in San Pablo's DACs and low income neighborhoods

Funding: MTC/ABAG and CARB grant funding; General Fund

~~**Program 4-K Coordination with the Police Department.** Continue the Police Department's participation in the review of building plans. The Chief of Police or designee will participate in the Internal Plan Review Committee for all major subdivisions to ensure that subdivisions are planned to promote safe environments and prevent crime. Consider neighborhood plans, safe routes to schools, intersection cameras and park access.~~

~~**Responsible Agency/Department:** Community Development Department; Police Department~~

~~**Timeframe:** 2023-2031~~

~~**Objective:** Police Department review of development proposals~~

~~**Funding:** Permit Fees~~

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 5-3**~~**Policy 5-4** Require large project applicants to submit a construction waste management plan for City approval.

~~**Policy 5-4**~~**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 Energy Efficient Design.** Promote the use of solar energy and other environmentally sound, energy efficient methods for heating and cooling homes, consistent with adopted building, mechanical and plumbing codes. Provide information through the website and newsletters to residents, highlighting the availability of financial incentives available through federal, State, and local government programs such as those offered by Bay Area Regional Energy Network (BayREN), Pacific Gas & Electric (PG&E), East Bay Municipal Utility District (EBMUD), and RecycleMore.~~

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

~~**Timeframe:** 2023-2031~~

~~**Funding:** General Fund~~

~~**Program 5-B**~~**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

~~**Program 5-C Sustainable Design.** 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.~~

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

~~**Timeframe:** 2023-2031~~

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 6-3**~~**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.

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

~~**Responsible Agency/Department:** Community Development Department; Contra Costa County~~

~~**Timeframe:** Annually~~

~~**Objective:** Maximize annual subsidies available to San Pablo residents~~

~~**Funding:** General Fund, Contra Costa CDBG, Section 8 and other funds~~

~~**Program 6-E 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.~~

~~**Responsible Agency/Department:** Community Development Department~~

~~**Timeframe:** Ongoing and as opportunities arise~~

~~**Objective:** Outreach and involvement of non-profit and for-profit housing developers~~

~~**Funding:** General Fund~~

~~**Program 6-F Lobby for Changes to State Law Requirements and Housing Funding.** In coordination with other jurisdictions in Contra Costa County, as appropriate, lobby for modifications to address unfunded State mandates and to provide opportunities for additional funding for affordable housing.~~

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

~~Address unfunded mandates and expenses local governments must incur to comply with State requirements.~~

~~Assist local governments in meeting their affordable housing requirements and identify alternatives means of funding through the State of California to replace Redevelopment.~~

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

~~**Timeframe:** Ongoing throughout the planning period~~

~~**Objective:** Work with other Contra Costa County jurisdictions and lobby for modifications to State law~~

~~**Funding:** General Fund~~

~~**Program 6-G**~~**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-H**~~**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: Consistent with implementing programs Timeframes

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-I 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.~~

~~**Responsible Agency/Department:** Community Development Department~~

~~**Timeframe:** 2023-2031~~

~~**Objective:** Early community involvement and discussion when housing developments are proposed~~

~~**Funding:** General Fund; developer funds~~

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.

Table 4-1: 2023-2031 City of San Pablo Quantified Objectivities

Income Category	*New Construction*[1]	*Rehabilitation*[2]	*Conservation/Preservation*[3]
Extremely Low	115	--	--
Very-Low	173	--	--
Low	100	132	539
Moderate	132	132	--
Above Moderate	341	66	--
TOTALS	**746**	**330**	**~~540~~39**

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)

Appendix A

Sites Inventory

Revised Draft November 8, 2023

Please Start Here, Instructions in Cell A2, Table in A3:B17	Form Fields
Site Inventory Forms must be submitted to HCD for a housing element or amendment adopted on or after January 1, 2021. The following form is to be used for satisfying this requirement. To submit the form, complete the Excel spreadsheet and submit to HCD at sitesinventory@hcd.ca.gov. Please send the Excel workbook, not a scanned or PDF copy of the tables. Sites Inventory Form, Version 2.3, Updated April 5, 2023.	
General Information	
Jurisidiction Name	SAN PABLO
Housing Element Cycle	6th
Contact Information	
First Name	Elizabeth "Libby"
Last Name	Tyler
Title	Community Development Director
Email	LibbyT@sanpabloca.gov
Phone	5102153036
Mailing Address	
Street Address	1000 Gateway Avenue
City	San Pablo
Zip Code	94806
Website	
	https://www.sanpabloca.gov/

Table A: Housing Element Sites Inventory, Table Starts in Cell A2

For Contra Costa County jurisdictions, please format the APNs as follows: 999-999-999-9

Jurisdiction Name	Site Address/Intersection	5 Digit ZIP Code	Assessor Parcel Number	Consolidated Sites	General Plan Designation (Current)	Zoning Designation (Current)	Minimum Density Allowed (units/acr	Maximum Density Allowed (units/acr	Parcel Size (Acres)	Existing Use/Vacancy	Infrastructure	Publicly-Owned	Site Status	Identified in Last/Last Two Planning Cycle(s)	Lower Income Capacity	Moderate Income Capacity	Above Moderate Income Capacity	Total Capacity	Optional Information1	Optional Information2 AV Ratio	Optional Information3 FAR	Optional Information4 Built Year.
SAN PABLO	MARKET AVE- 17TH STREET	92557	410-265-003-5		Low Density Residential	R-1	0	12	0.206147618	Vacant	Yes - Current	NO - Privately-Owned	Available	Used in Two Consecutive Prior Housing Elements - Vacant	0	0	4	4	Vacant			
SAN PABLO	1931 15TH ST - SAN PABLO	92557	411-243-007-1		Low Density Residential	R-1	0	12	0.097687181	Vacant	Yes - Current	NO - Privately-Owned	Available	Used in Two Consecutive Prior Housing Elements - Vacant	0	0	1	1	Vacant			
SAN PABLO	1931 15TH ST - SAN PABLO	92557	411-243-006-1		Low Density Residential	R-1	0	12	0.096407164	Vacant	Yes - Current	NO - Privately-Owned	Available	Used in Two Consecutive Prior Housing Elements - Vacant	0	0	1	1	Vacant			
SAN PABLO	13050 SAN PABLO AVE - SAN PABLO	92557	417-021-023-3		Commercial Mixed Use	SP2	20	60	0.339470794	Parking	Yes - Current	NO - Privately-Owned	Available		0	5	10	15	Automotive car sales. 450 sqft building on a 0.34 acre lot. In San Pablo Ave Specific Plan area.	0.203	0.03	NA
SAN PABLO	13139 SAN PABLO AVE - SAN PABLO	92553	526-012-008-3		Commercial Mixed Use	SP2	20	60	0.508442614	Commercial	Yes - Current	NO - Privately-Owned	Available		0	6	15	21	Restaurant with large surface parking lot. In San Pablo Ave Specific Plan area.	0.609	0.097	2002
SAN PABLO	1265 23RD ST - SAN PABLO	92553	410-101-017-3		Commercial Mixed Use	CMU	0	50	0.170528961	Commercial	Yes - Current	NO - Privately-Owned	Available		0	2	5	7	Automotive car sales, built in 1942. 440 sqft building on a 0.17 acre lot. Surrounded by multifamily uses.	0.036	0.059	1942
SAN PABLO	1971 23RD ST - SAN PABLO	92553	411-201-007-1		Commercial Mixed Use	SP1	20	60	0.064214607	Vacant	Yes - Current	NO - Privately-Owned	Available		0	0	4	4	Vacant			
SAN PABLO	2405 CHURCH LN - SAN PABLO	92553	411-340-026-3		High Density Residential	SP2	20	60	0.539023668	Industrial	Yes - Current	NO - Privately-Owned	Available	Used in Prior Housing Element - Non-Vacant	32	0	0	32	Warehousing and storage, surrounded by multifamily uses. In San Pablo Ave Specific Plan area.	0.515	0.213	NA
SAN PABLO	14205 SAN PABLO AVE - SAN PABLO	92557	412-290-020-4		Residential Mixed Use	SP2	20	60	0.355677905	Commercial	Yes - Current	NO - Privately-Owned	Available		0	3	6	9	Laundromat and insurance office. Built 1982. Surface parking lot. In San Pablo Ave Specific Plan area.	0.613	0.312	1982
SAN PABLO	14260 SAN PABLO AVE - SAN PABLO	92557	416-120-012-8		Residential Mixed Use	SP2	20	60	0.439492751	Commercial	Yes - Current	NO - Privately-Owned	Available		0	4	10	14	Fast food restaurant, built in 1979. Large surface parking lot. In San Pablo Ave Specific Plan area.	0.394	0.118	1979
SAN PABLO	14237 SAN PABLO AVE - SAN PABLO	92553	412-290-004-8		Residential Mixed Use	SP2	20	60	0.394582542	Commercial	Yes - Current	NO - Privately-Owned	Available		0	2	6	8	Furniture store, built in 1944.	0.857	0.446	1944
SAN PABLO	None SAN PABLO DAM RD - SAN PABLO	92553	420-130-020-1		High Density Residential	R-4	20	48	1.059108226	Vacant	Yes - Current	NO - Privately-Owned	Available	Used in Two Consecutive Prior Housing Elements - Vacant	35	0	0	35	Vacant			
SAN PABLO	3436 SAN PABLO DAM RD - SAN PABLO	92553	420-130-024-3		High Density Residential	R-4	0	48	0.267936274	Vacant	Yes - Current	NO - Privately-Owned	Available		0	0	0	0	Vacant			
SAN PABLO	3440 SAN PABLO DAM RD - SAN PABLO	92553	420-130-025-0		High Density Residential	R-4	0	48	2.371394865	Vacant	Yes - Current	NO - Privately-Owned	Available	Used in Prior Housing Element - Non-Vacant	100	0	0	100	Vacant			
SAN PABLO	1148 RUMRILL BLVD - SAN PABLO	92553	410-030-001-3		Neighborhood Commercial	NC	0	21	0.167987818	Vacant	Yes - Current	NO - Privately-Owned	Available		0	1	2	3	Vacant			
SAN PABLO	1159 RUMRILL BLVD - SAN PABLO	92553	410-023-002-0		Industrial Mixed Use	IMU	0	21	0.749250053	Industrial	Yes - Current	NO - Privately-Owned	Available		0	10	22	32	General Commercial	7.76	0.229	1953
SAN PABLO	1301 RUMRILL BLVD - SAN PABLO	92553	410-022-016-1		Industrial Mixed Use	IMU	0	21	0.387741646	Residential	Yes - Current	NO - Privately-Owned	Available		0	6	15	21	Single Family Residential. Also known as 1203 Fillmore.	0.125	0.069	1923
SAN PABLO	1317 RUMRILL BLVD - SAN PABLO	92553	410-022-009-6		Industrial Mixed Use	IMU	0	21	0.124316442	Industrial	Yes - Current	NO - Privately-Owned	Available		0	2	3	5	Iron workshop	2.55	0.265	1983
SAN PABLO	1932 CALIFORNIA AVE - SAN PABLO	92553	410-161-006-3		Low Density Residential	R-1	0	12	0.075449127	Vacant	Yes - Current	NO - Privately-Owned	Pending Project		0	0	1	1	Single Family Residential. Single-family residence currently under construction on this property.			
SAN PABLO	None RUMRILL BLVD - SAN PABLO	92553	410-022-006-2		Industrial Mixed Use	IMU	0	21	0.156954233	Parking	Yes - Current	NO - Privately-Owned	Available		0	3	6	9	Church/Religious Facility - vacant parking lot	0	0	NA
SAN PABLO	1825 CALIFORNIA AVE - SAN PABLO	92553	410-152-035-3		Low Density Residential	R-1	0	12	0.064016143	Vacant	Yes - Current	NO - Privately-Owned	Available		0	0	1	1	Vacant			
SAN PABLO	None CALIFORNIA AVE - SAN PABLO	92553	410-152-034-6		Low Density Residential	R-1	0	12	0.077502961	Vacant	Yes - Current	NO - Privately-Owned	Available		0	0	1	1	Vacant			
SAN PABLO	1609 CALIFORNIA AVE - SAN PABLO	92557	410-142-007-5		Low Density Residential	R-1	0	12	0.071436458	Residential	Yes - Current	NO - Privately-Owned	Pending Project		0	0	1	1	New SFR recently completed	0.789	0.451	2021
SAN PABLO	1405 RUMRILL BLVD - SAN PABLO	92557	410-021-007-1		Industrial Mixed Use	IMU	0	21	0.18803241	Parking	Yes - Current	NO - Privately-Owned	Available		0	3	7	10	Church/Religious Facility - vacant building	0.545	0.151	1950
SAN PABLO	1550 RUMRILL BLVD - SAN PABLO	92557	410-230-024-3		Neighborhood Commercial	NC	0	21	0.103212059	Vacant	Yes - Current	NO - Privately-Owned	Available		0	2	4	6	Vacant			
SAN PABLO	1718 RUMRILL BLVD - SAN PABLO	92553	410-264-010-1		Neighborhood Commercial	NC	0	21	0.101611974	Vacant	Yes - Current	NO - Privately-Owned	Available		0	2	4	6	Vacant			
SAN PABLO	1742 RUMRILL BLVD - SAN PABLO	92553	410-268-011-5		Neighborhood Commercial	NC	0	21	0.22090535	Commercial	Yes - Current	NO - Privately-Owned	Available		0	3	8	11	Restaurant with large parking lot.	0.23	0.101	1967
SAN PABLO	1757 RUMRILL BLVD - SAN PABLO	92553	410-011-002-4		Commercial Mixed Use	CMU	0	50	0.084234553	Industrial	Yes - Current	NO - Privately-Owned	Available		0	0	0	0	Building and materials yard.	0	0	NA
SAN PABLO	None RUMRILL BLVD - SAN PABLO	92553	410-011-005-7		Industrial Mixed Use	IMU	0	21	1.909734231	Industrial	Yes - Current	NO - Privately-Owned	Available		0	31	72	103	Building and materials yard, built in 1963.	0.361	0.06	1963
SAN PABLO	1789 RUMRILL BLVD - SAN PABLO	92553	410-011-001-6		Commercial Mixed Use	CMU	0	50	0.285955115	Commercial	Yes - Current	NO - Privately-Owned	Available		0	4	10	14	Restaurant with large surface parking lot.	1.28	0.095	1954
SAN PABLO	1433 MARKET AVE - SAN PABLO	92553	411-042-005-8		Commercial Mixed Use	CMU	0	50	0.119017426	Industrial	Yes - Current	NO - Privately-Owned	Available		0	2	3	5	Vacant repair shop building	0.01	0.169	1941
SAN PABLO	1425 MARKET AVE - SAN PABLO	92553	411-042-006-6		Commercial Mixed Use	CMU	0	50	0.17910037	Vacant	Yes - Current	NO - Privately-Owned	Available		0	2	6	8	Vacant			
SAN PABLO	1401 MARKET AVE - SAN PABLO	92553	411-042-007-4		Commercial Mixed Use	CMU	0	50	0.206959465	Industrial	Yes - Current	NO - Privately-Owned	Available		0	2	5	7	Auto repair shop	0.43	0.149	1945
SAN PABLO	None MARKET AVE - SAN PABLO	92553	411-041-004-2		Commercial Mixed Use	CMU	0	50	0.088596794	Vacant	Yes - Current	NO - Privately-Owned	Pending Project		0	0	1	1	Vacant			
SAN PABLO	1801 RUMRILL BLVD - SAN PABLO	92557	411-030-004-5		Commercial Mixed Use	CMU	0	50	0.318203016	Vacant	Yes - Current	NO - Privately-Owned	Available		0	0	0	0	Vacant			
SAN PABLO	1820 RUMRILL BLVD - SAN PABLO	92553	411-041-009-1		Commercial Mixed Use	CMU	0	50	0.500044012	Vacant	Yes - Current	YES - City-Owned	Pending Project	Not Used in Prior Housing Element	39	0	1	40	Vacant			
SAN PABLO	1817 RUMRILL BLVD - SAN PABLO	92553	411-030-006-0		Regional Commercial	CR	0	21	2.279446505	Commercial	Yes - Current	NO - Privately-Owned	Available		0	26	61	87	Grocery store with large parking lot.	1.099	0.449	1960
SAN PABLO	1997 18TH ST - SAN PABLO	92553	411-221-002-8		Low Density Residential	R-1	0	12	0.081149165	Vacant	Yes - Current	NO - Privately-Owned	Available		0	0	1	1	Vacant			
SAN PABLO	1942 RUMRILL BLVD - SAN PABLO	92553	411-244-013-8		Neighborhood Commercial	NC	0	21	0.100059171	Commercial	Yes - Current	NO - Privately-Owned	Available		0	1	3	4	Mixed Use: residential in rear and vacant commercial in front.	0.346	0.313	1935
SAN PABLO	1964 RUMRILL BLVD - SAN PABLO	92555	411-244-015-3		Neighborhood Commercial	NC	0	21	0.188493648	Commercial	Yes - Current	NO - Privately-Owned	Available		0	1	2	3	Vacant commercial space with single family home	1.45	0.66	1961
SAN PABLO	13220 SAN PABLO AVE - SAN PABLO	92555	417-211-012-6		Regional Commercial	SP2	20	60	8.324694816	Commercial	Yes - Current	NO - Privately-Owned	Available		0	115	267	382	Commercial building with grocery store and vacant retail space.	0.562	0.235	1973
SAN PABLO	1456 VENTURA AVE - SAN PABLO	92555	417-042-017-0		Medium Density Residential	R-3	0	24	0.135856133	Vacant	Yes - Current	NO - Privately-Owned	Pending Project		0	0	1	1	Vacant			
SAN PABLO	2423 MARKET AVE - SAN PABLO	92555	411-120-027-7		Low Density Residential	R-1	0	12	0.075276658	Vacant	Yes - Current	NO - Privately-Owned	Pending Project		0	0	1	1	Vacant, new SFR under construction			
SAN PABLO	2419 MARKET AVE - SAN PABLO	92555	411-120-028-5		Low Density Residential	R-1	0	12	0.077133093	Vacant	Yes - Current	NO - Privately-Owned	Pending Project		0	0	1	1	Vacant, new SFR under construction			
SAN PABLO	2218 MARKET AVE - SAN PABLO	92555	410-281-017-5		Commercial Mixed Use	SP1	20	60	0.361298216	Commercial	Yes - Current	NO - Privately-Owned	Available		0	3	6	9	Auto repair shop, large parking lot.	1.196	0.565	NA
SAN PABLO	None CHATTLETON LN - SAN PABLO	92555	417-310-004-3		Mixed Use Center	SP2	20	60	0.960904502	Vacant	Yes - Current	YES - City-Owned	Pending Project	Not Used in Prior Housing Element	1	0	19	20	Vacant - public/institution			
SAN PABLO	None CHATTLETON LN - SAN PABLO	92555	417-310-003-5		Mixed Use Center	SP2	20	60	0.784809342	Vacant	Yes - Current	NO - Privately-Owned	Pending Project	Not Used in Prior Housing Element	12	7	72	91	Vacant			
SAN PABLO	13831 SAN PABLO AVE - SAN PABLO	92555	411-330-042-2		Mixed Use Center	SP2	20	60	1.8784435	Vacant	Yes - Current	YES - City-Owned	Pending Project		0	0	0	0	Vacant, affordable housing project under construction. New APN and acreage included			
SAN PABLO	1354 MARIN AVE - SAN PABLO	92555	418-022-007-3		Low Density Residential	R-1	0	12	0.430722744	Vacant	Yes - Current	NO - Privately-Owned	Pending Project		0	0	1	1	Vacant			
SAN PABLO	1401 MARIN AVE - SAN PABLO	92555	419-012-025-5		Low Density Residential	R-1	0	12	0.285770444	Residential	Yes - Current	NO - Privately-Owned	Pending Project		0	0	1	1	Single Family Residential	2.88	0.168	2021/2022?
SAN PABLO	1890 23RD ST - SAN PABLO	92555	411-100-010-7		Commercial Mixed Use	SP1	20	60	0.240747684	Commercial	Yes - Current	NO - Privately-Owned	Available		0	4	8	12	Restaurant, built in 1963. Large parking lot.	0.358	0.15	1963
SAN PABLO	2353 DOVER AVE - SAN PABLO	92555	411-180-017-5		Medium Density Residential	R-3	0	24	0.077455411	Vacant	Yes - Current	NO - Privately-Owned	Available		0	1	0	1	Vacant			
SAN PABLO	None CHURCH LN - SAN PABLO	92555	411-330-043-0		Mixed Use Center	SP2	20	60	0.1789945	Educational/institutional/religiou	Yes - Current	YES - City-Owned	Pending Project		0	0	0	0	Public/Institutional - Alvarado Adobe museum. Also known as 1 Alvarado	NA	NA	NA
SAN PABLO	2640 RIDGE RD - SAN PABLO	92555	417-100-102-9		Low Density Residential	R-1	0	12	0.29409576	Vacant	Yes - Current	NO - Privately-Owned	Available		0	0	4	4	Vacant			
SAN PABLO	1958 MASON ST - SAN PABLO	92555	411-170-020-1		Low Density Residential	R-1	0	12	0.064427536	Residential	Yes - Current	NO - Privately-Owned	Pending Project		0	0	1	1	Single family house	0.66	0.583	2022

Jurisdiction Name	Site Address/Intersection	5 Digit ZIP Code	Assessor Parcel Number	Consolidated Sites	General Plan Designation (Current)	Zoning Designation (Current)	Minimum Density Allowed (units/acr	Maximum Density Allowed (units/acr	Parcel Size (Acres)	Existing Use/Vacancy	Infrastructure	Publicly-Owned	Site Status	Identified in Last/Last Two Planning Cycle(s)	Lower Income Capacity	Moderate Income Capacity	Above Moderate Income Capacity	Total Capacity	Optional Information1	Optional Information2 AV Ratio	Optional Information3 FAR	Optional Information4 Built Year
SAN PABLO	13742 SAN PABLO AVE - SAN PABLO	92555	417-120-019-1		Commercial Mixed Use	SP2	20	60	0.656075687	Commercial	Yes - Current	NO - Privately-Owned	Available	Not Used in Prior Housing Element	30	0	0	30	Furniture store	0.438	0.46	1958
SAN PABLO	13831 SAN PABLO AVE - SAN PABLO	92555	411-330-041-4		Mixed Use Center	SP2	20	60	2.39674013	Vacant	Yes - Current	YES - City-Owned	Pending Project	Not Used in Prior Housing Element	99	1	0	100	Vacant public/Institutional. New APN and acreage included.			
SAN PABLO	2036 21ST ST - SAN PABLO	92555	411-202-040-1		Low Density Residential	R-1	0	12	0.114427847	Residential	Yes - Current	NO - Privately-Owned	Pending Project		0	0	1	1	Single family house under construction	1.219	0.453	2022/2023?
SAN PABLO	14008 SAN PABLO AVE - SAN PABLO	92555	411-350-029-4		High Density Residential	SP2	20	60	0.262763303	Residential	Yes - Current	NO - Privately-Owned	Available		0	4	8	12	Apartment building, built in 1963. Large parking lot. In San Pablo Ave Specific Plan.	0.481	0.299	1963
SAN PABLO	2364 ROAD 20 - SAN PABLO	92555	416-120-029-2		High Density Residential	SP2	20	60	1.026820285	Commercial	Yes - Current	NO - Privately-Owned	Pending Project	Not Used in Prior Housing Element	7	0	57	64	Vacant site with single family dwelling structure	0.254	0.036	1943
SAN PABLO	2697 EL PORTAL DR - SAN PABLO	92555	416-073-004-2		Commercial Mixed Use	CMU	0	50	0.512349514	Commercial	Yes - Current	NO - Privately-Owned	Available	Not Used in Prior Housing Element	23	0	0	23	Automotive car sales. 2640 sqft building on 0.51 acre lot.	0.504	0.118	1990?
SAN PABLO	5590 MORROW DR - SAN PABLO	92555	420-052-007-2		Medium Density Residential	R-2	0	18	0.149540022	Vacant	Yes - Current	NO - Privately-Owned	Pending Project		0	0	1	1	Vacant			
SAN PABLO	None BRENTZ LN - SAN PABLO	92555	420-053-012-1		Low Density Residential	R-1	0	12	0.13139461	Vacant	Yes - Current	NO - Privately-Owned	Available		0	0	2	2	Vacant			
SAN PABLO	None BRENTZ LN - SAN PABLO	92555	420-053-013-9		Low Density Residential	R-1	0	12	0.143239781	Vacant	Yes - Current	NO - Privately-Owned	Available		0	0	2	2	Vacant			
SAN PABLO	None BRENTZ LN - SAN PABLO	92555	420-053-014-7		Low Density Residential	R-1	0	12	0.171435458	Vacant	Yes - Current	NO - Privately-Owned	Available		0	0	2	2	Vacant			
SAN PABLO	None BRENTZ LN - SAN PABLO	92555	420-054-002-1		Low Density Residential	R-1	0	12	0.189044706	Vacant	Yes - Current	NO - Privately-Owned	Available		0	0	2	2	Vacant			
SAN PABLO	None BRENTZ LN - SAN PABLO	92555	420-054-001-3		Low Density Residential	R-1	0	12	0.226872572	Vacant	Yes - Current	NO - Privately-Owned	Available		0	0	3	3	Vacant			
SAN PABLO	None PARKVIEW TERRACE DR - SAN PABLO	92555	420-210-043-6		Medium Density Residential	R-2	0	18	0.359218399	Vacant	Yes - Current	NO - Privately-Owned	Available		0	6	0	6	Vacant			
SAN PABLO	None HILLCREST RD - SAN PABLO	92555	420-100-006-6		Medium Density Residential	R-2	0	18	0.609344748	Vacant	Yes - Current	NO - Privately-Owned	Available		0	11	0	11	Vacant			
SAN PABLO	None 19TH ST - SAN PABLO	92555	412-260-015-0		Low Density Residential	R-1	0	12	0.115654234	Vacant	Yes - Current	NO - Privately-Owned	Available	Used in Two Consecutive Prior Housing Elements - Vacant	0	0	1	1	Vacant			
SAN PABLO	14375 SAN PABLO AVE - SAN PABLO	92555	412-240-033-8		Residential Mixed Use	SP2	20	60	0.237907643	Commercial	Yes - Current	NO - Privately-Owned	Available		0	2	6	8	Check cashing business, built in 1971. 1246 building sqft. Surface parking lot.	0.359	0.12	1971
SAN PABLO	14433 SAN PABLO AVE - SAN PABLO	92555	412-230-009-0		Residential Mixed Use	SP2	20	60	0.05914806	Vacant	Yes - Current	NO - Privately-Owned	Available	Used in Two Consecutive Prior Housing Elements - Vacant	0	1	2	3	Vacant			
SAN PABLO	None SAN PABLO AVE - SAN PABLO	92555	412-230-008-2		Residential Mixed Use	SP2	20	60	0.05538444	Vacant	Yes - Current	NO - Privately-Owned	Available	Used in Two Consecutive Prior Housing Elements - Vacant	0	1	2	3	Vacant			
SAN PABLO	None SAN PABLO AVE - SAN PABLO	92555	412-230-007-4		Residential Mixed Use	SP2	20	60	0.058346128	Vacant	Yes - Current	NO - Privately-Owned	Available	Used in Two Consecutive Prior Housing Elements - Vacant	0	1	2	3	Vacant			
SAN PABLO	None SAN PABLO AVE - SAN PABLO	92555	412-230-006-6		Residential Mixed Use	SP2	20	60	0.055992578	Vacant	Yes - Current	NO - Privately-Owned	Available	Used in Two Consecutive Prior Housing Elements - Vacant	0	1	2	3	Vacant			
SAN PABLO	14451 SAN PABLO AVE - SAN PABLO	92555	412-230-005-8		Residential Mixed Use	SP2	20	60	0.118183619	Vacant	Yes - Current	NO - Privately-Owned	Available	Used in Two Consecutive Prior Housing Elements - Vacant	0	1	2	3	Vacant			
SAN PABLO	None SAN PABLO AVE - SAN PABLO	92555	412-230-004-1		Residential Mixed Use	SP2	20	60	0.053263233	Vacant	Yes - Current	NO - Privately-Owned	Available	Used in Two Consecutive Prior Housing Elements - Vacant	0	0	0	3	Vacant			
SAN PABLO	2250 BROADWAY AVE - SAN PABLO	92555	412-230-029-8		Residential Mixed Use	SP2	20	60	0.255933099	Commercial	Yes - Current	NO - Privately-Owned	Available		0	2	6	8	Donut shop, built 1989.	0.499	0.136	1989
SAN PABLO	14560 SAN PABLO AVE - SAN PABLO	92555	416-170-005-1		High Density Residential	SP2	20	60	1.293049574	Educational/institutional/religiou	Yes - Current	NO - Privately-Owned	Available	Not Used in Prior Housing Element	78	0	0	78	Church/Religious Facility	0.408	0.14	NA
SAN PABLO	None MESA BUENA AVE - SAN PABLO	92555	413-063-028-0		Low Density Residential	R-1	0	12	0.14579414	Vacant	Yes - Current	NO - Privately-Owned	Pending Project		0	0	1	1	Vacant			
SAN PABLO	2846 12TH ST - SAN PABLO	92555	412-120-024-2		Low Density Residential	R-1	0	12	0.116698511	Residential	Yes - Current	NO - Privately-Owned	Pending Project		0	0	1	1	Single Family Residential	0.415	0.254	1944
SAN PABLO	2432 22ND ST - SAN PABLO	92555	412-240-058-5		Residential Mixed Use	SP2	20	60	0.113331363	Vacant	Yes - Current	NO - Privately-Owned	Pending Project		0	0	4	4	Vacant			
SAN PABLO	14341 SAN PABLO AVE - SAN PABLO	92555	412-240-051-0		Residential Mixed Use	SP2	20	60	0.27321967	Commercial	Yes - Current	NO - Privately-Owned	Available		0	2	6	8	Medical office, built in 1934. Building size 1826 sqft.	0.288	0.153	1934
SAN PABLO	2442 22ND ST - SAN PABLO	92555	412-240-057-7		Residential Mixed Use	SP2	20	60	0.104900252	Vacant	Yes - Current	NO - Privately-Owned	Pending Project		0	0	4	4	Vacant			
SAN PABLO	2555 EL PORTAL DR - SAN PABLO	92555	416-140-047-0		Neighborhood Commercial	NC	0	21	1.859962273	Vacant	Yes - Current	NO - Privately-Owned	Pending Project	Not Used in Prior Housing Element	54	0	0	54	Vacant			
SAN PABLO	14400 SAN PABLO AVE - SAN PABLO	92555	416-150-012-1		Residential Mixed Use	SP2	20	60	0.578292791	Commercial	Yes - Current	NO - Privately-Owned	Available	Not Used in Prior	21	0	0	21	Restaurant with large parking lot.	0.913	0.102	1999
SAN PABLO	2650 MARKET AVE - SAN PABLO	92555	527-061-004-0		Low Density Residential	R-1	0	12	0.373115592	Commercial	Yes - Current	NO - Privately-Owned	Available		0	0	4	4	Event rental space, surrounded by residential uses.	0	0	?

Table C: Land Use, Table Starts in A2

Zoning Designation From Table A, Column G and Table B, Columns L and N (e.g., "R-1")	General Land Uses Allowed (e.g., "Low-density residential")
R-1	Single-family homes on individual parcels
R-2	Single-family and two-family homes (duplexes)
R-3	Medium-density multifamily dwellings characterized by a mix of hou
R-4	High-density multifamily dwellings in select locations characterized
NC	Small-scale commercial uses that primarily provide convenience, pe
CR	Large-scale commercial uses that provide opportunities commercia
CMU	Commercial uses with allowance for vertical or horizontal integratio
IMU	Light manufacturing, distribution, sales, and services with ancillary c
SP1	Neighborhood-serving retail use with residential use on upper level
SP2	Low Density residential, medium density residential, high density re
PDA	Permits residential development at between 20 and 60 dwelling uni

Appendix B

Housing Needs Assessment

Revised Draft November 8, 2023

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Appendix B: San Pablo Housing Needs Assessment

This section examines the current population characteristics and housing conditions of San Pablo and forecasts anticipated population and household growth. Both local and regional changes since the previous Housing Element are assessed to provide the full scope of housing needs. Analysis in each of the sections below informs the housing programs and policies provided in a subsequent chapter of this Housing Element that will address the housing needs of the city.

The Association of Bay Area Governments-Metropolitan Transportation Commission (ABAG-MTC) has produced Local Housing Needs Data packets for jurisdictions in the ABAG-MTC region that have been pre-approved by the State Department of Housing and Community Development (HCD). These data packets largely rely on 2015-2019 five-year American Community Survey (ACS) and 2013-2017 Department of Housing and Urban Development (HUD) Comprehensive Housing Affordability Strategy (CHAS) estimates, among other sources. Where the ABAG-MTC data packet does not provide sufficient information, alternate data sources are used.

B.1 Community Profile

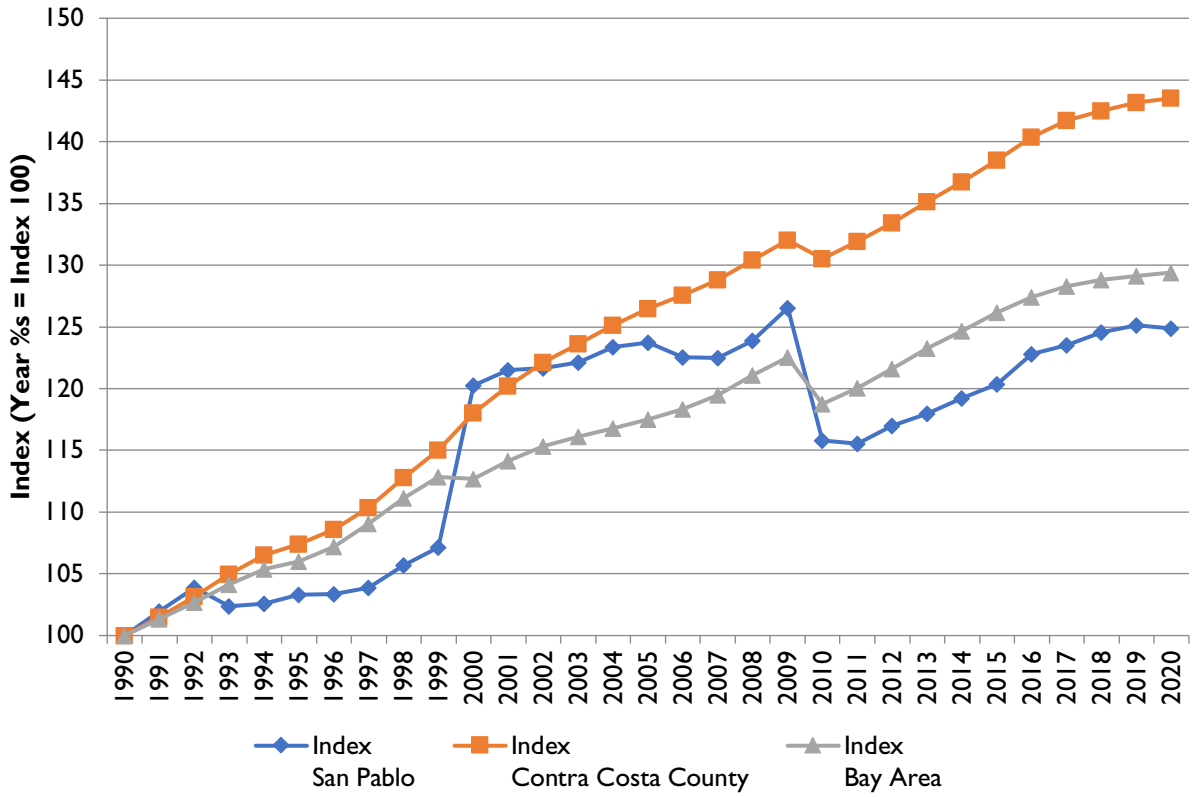
San Pablo is situated within the western portion of Contra Costa County, inland from the eastern shore of San Pablo Bay. It is an enclave, largely surrounded by the City of Richmond and bordered by the unincorporated community of North Richmond to the west. Interstate 80 passes through the eastern portion 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.

The city exhibits the characteristics common in many Bay Area cities: it 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. The city has excellent access to the regional transportation network and is a thriving community with a diverse population and relatively lower housing costs compared to the wider Bay Area. The majority of land is San Pablo is built-out with a high proportion of established, small-lot single-family neighborhoods. The City is undertaking an update to its General Plan in tandem with this Housing Element to promote a land use pattern and policies that will help to accelerate housing production, especially for higher density infill development, "missing middle" housing options, and accessory dwelling units (ADUs) is single-family areas. The planning area considered in this update, including both the city and its sphere of influence, is depicted in Map 2-1.

B.2 Population Characteristics

According to the California Department of Finance (DOF), the total population of San Pablo in 2020 was 31,413, an increase of 7.8 percent since 2010 (29,139). ABAG-MTC has provided DOF estimates of population growth indexed to the population in the year 1990 for San Pablo and surrounding regions. Shown in Chart B-1, these data points represent the population growth in each of the geographies relative to their populations in 1990. The break between 2009 and 2010 is due to the differences between population estimates in 2009 and census counts in 2010. DOF uses the decennial census to benchmark subsequent population estimates. As evidenced in the plot, San Pablo has seen a lower relative growth rate than both Contra Costa County and the Bay Area during the 1990 to 2020 period.

Chart B-1: San Pablo and Surrounding Areas Population Growth, 1990-2020



ABAG projects that by 2040 the population of San Pablo will increase to 34,090, an 8.1 percent increase from the current 2020 population of 31,413 as shown in Table B-1.

Table B-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

POPULATION BY 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. Consequently, evaluating the age characteristics of a community is important in determining its housing needs.

According to the 2019 ACS five-year estimates, the city's median age is 33.5, which is 6.2 years younger than Contra Costa County's median age of 39.7. The difference in median age suggests that San Pablo has a younger population than the overall population of Contra Costa County. Despite this, the data in Table B-2 confirms that older age groups in San Pablo are nonetheless 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. This data from ABAG-MTC is based on U.S. Census and American Community Survey five-year data.

An increase in the older population may mean there is a developing need for more older adult housing options. There has also been a move by many to age-in-place or downsize to stay within their communities, which can mean more multifamily and accessible units are also needed.

Table B-2: Population by Age, 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 (U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B03002

RACE AND ETHNICITY

Understanding the racial makeup of a city and region is important for designing and implementing effective housing policies and programs. These patterns are shaped by both market factors and government actions, such as exclusionary zoning, discriminatory lending practices and displacement that has occurred over time and continues to impact communities of color today. Since 2000, San Pablo has seen a large increase in its Hispanic or Latinx population from 46.3 percent to 60.1 percent. 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 since 2000. Table B-3 shows these racial and ethnic trends between 2000, 2010, and 2019. The data is sourced from the U.S. Census (for 2000 and 2010) and on American Community Survey five-year data (for 2019).

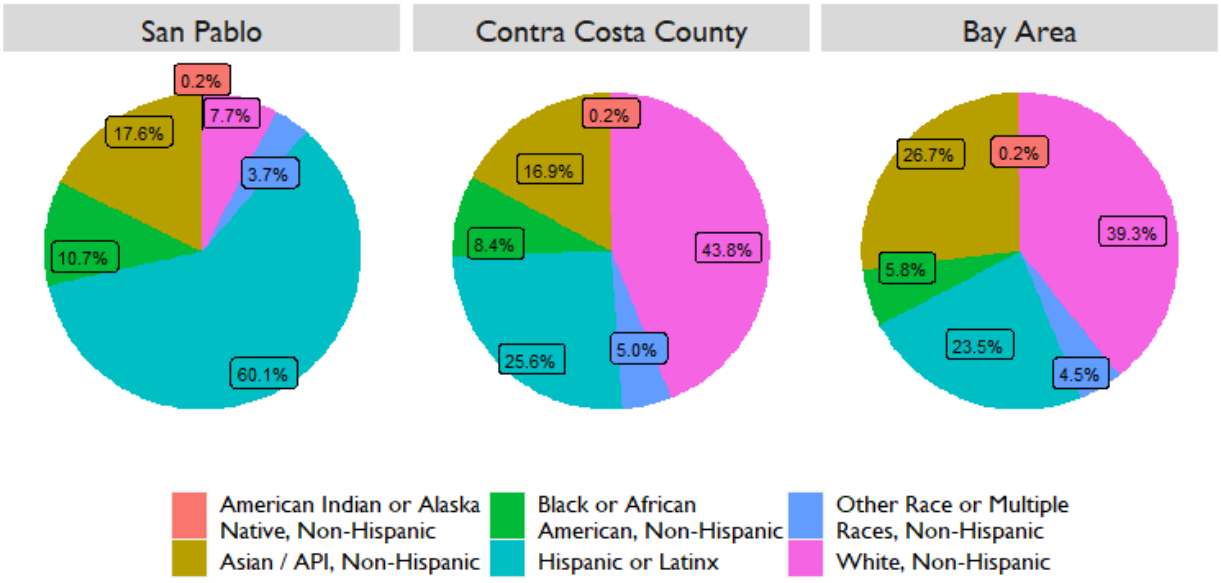
Table B-3: Population by Race, San Pablo (2000-2019)

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

Chart B-2: San Pablo and Surrounding Area Population by Race/Ethnicity, 2019

Furthermore, as seen in Chart B-2, San Pablo has a much larger non-White population than when compared to its surrounding areas. This chart also shows that despite the shrinking of San Pablo's non-Hispanic Black or African American population since 2000, these racial/ethnic groups still makes up a greater proportion of the city's population compared to Contra Costa County and the Bay Area.



Source: ABAG-MTC Housing Needs Data Workbook (U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B03002)

Looking at the older adult and youth population by race can add an additional layer of understanding, as families and older adults of color are even more likely to experience challenges finding affordable housing. People of color8 make up 59.1% of older adults and 62.0% of youth under 18 (see Figure 3).

B.3 Household Characteristics

HOUSEHOLD SIZE

According to ACS five-year estimates data, the average household size in San Pablo in 2019 was around 3.31 persons, a slight increase from 3.26 persons in 2010. San Pablo's average is higher than the average for Contra Costa County as a whole (2.87). As seen in Table B-4, San Pablo has a much larger share of households of five or more persons (22.3 percent) than either the county (12.4 percent) or the Bay Area (10.8 percent).

Table B-4: San Pablo and Surrounding Areas Households by Household Size, 2019

Household Size	*San Pablo*		*Contra Costa County*		*Bay Area*	
	Number	*Percent*	*Number*	*Percent*	*Number*	*Percent*
1-Person Household	1,961	21.3%	86,232	21.8%	674,587	24.7%
2-Person Household	1,860	20.2%	124,699	31.6%	871,002	31.9%
3-4-Person Household	3,344	36.3%	135,005	34.2%	891,588	32.6%
5-Person or More Household	2,056	22.3%	48,833	12.4%	294,257	10.8%
Total	**9,221**	**100%**	**394,769**	**100%**	**2,731,434**	**100%**

Source: ABAG-MTC Housing Needs Data Workbook, 2021

Table B-5: San Pablo and Surrounding Areas Household Type, 2019

Household Types	*San Pablo*		*Contra Costa County*		*Bay Area*	
	Number	*Percent*	*Number*	*Percent*	*Number*	*Percent*
Female-Headed Family Households	1,919	20.8%	48,256	12.2%	283,770	10.4%
Male-headed Family Households	931	10.1%	19,180	4.9%	131,105	4.8%
Married-couple Family Households	3,959	42.9%	217,370	55.1%	1,399,714	51.2%
Other Non-Family Households	451	4.9%	23,731	6.0%	242,258	8.9%
Single-person Households	1,961	21.3%	86,232	21.8%	674,587	24.7%
Total	**9,221**	**100%**	**394,769**	**100%**	**2,731,434**	**100%**

Source: ABAG-MTC Housing Needs Data Workbook, 2021

HOUSEHOLD CHARACTERISTICS

A summary of household characteristics in San Pablo, Contra Costa County, and the Bay Area is provided in Table B-5. A family household is a household consisting of two or more people residing together and related by birth, marriage, or adoption. A non-family household consists of a householder living alone (a one-person household) or where the householder shares the home exclusively with people to whom they are not related. According to the ACS data (2015-2019) as analyzed by ABAG-MTC, the greatest share (42.9 percent) of households in San Pablo are married-couple family households. Overall, family households account for 73.8 percent of households in San Pablo, which is on par with Contra Costa County (72.2 percent) and somewhat higher than that of the Bay Area (66.4 percent). However, San Pablo has a greater share of single-parent households (30.9 percent) than either Contra Costa County (17.1 percent) or the Bay Area (15.2 percent).

HOUSEHOLD 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 and are more often renters. 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. 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)

Table B-6 shows the HUD definitions for Contra Costa County's maximum annual income level for each income group, adjusted by household size. For the purposes of defining income limits, HUD combines Contra Costa County with Alameda County in the "Oakland-Fremont, CA HUD Metro Fair Market Rent (FMR) Area." This data is used when determining a household's eligibility for federal, state, or local housing assistance and used when calculating the maximum affordable housing payment for renters and buyers.

Table B-6: HUD Income Levels by Household Size (Oakland-Fremont, CA HUD Metro FMR Area, 2021)

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

Source: HUD Income Limits 2021

The ABAG-MTC Housing Needs Data Workbook for 2021 divides San Pablo's population by HUD income levels. The Data Workbook relies on data from the HUD Comprehensive Housing Affordability Strategy 2013-2017 release. This income data is based on the ACS 2013-2017 estimates, and thus does not align exactly with categories assigned to the 2021 HUD established income levels. Table B-7 provides this data. While Contra Costa County and the Bay Area overall have relatively similar distributions of households at each income level, San Pablo has a much greater share of households that made less than 100 percent of AMI (79.2 percent) than either the county (46.2 percent) or the Bay Area (47.7 percent). In fact, the plurality of households in San Pablo (28.5 percent) made between zero and 30 percent of AMI.

Table B-7: San Pablo and Surrounding Areas Households by Household Income Level

	San Pablo		*Contra Costa County*		*Bay Area*	
	Number	*Percent*	*Number*	*Percent*	*Number*	*Percent*
0%-30% of AMI	2,642	28.5%	52,435	13.5%	396,952	14.7%
31%-50% of AMI	1,928	20.8%	43,925	11.3%	294,189	10.9%
51-80% of AMI	1,859	20.1%	46,960	12.1%	350,599	13.0%
81%-100% of AMI	960	10.4%	36,544	9.4%	245,810	9.1%
>100% of AMI	1,868	20.2%	209,755	53.8%	1,413,483	52.3%
Total	**9,257**	**100%**	**389,619**	**100%**	**2,701,033**	**100%**

Source: ABAG-MTC Housing Needs Data Workbook, 2021

B.4 Employment

T ~~t~~here are 14,728 persons in the labor force in San Pablo. As seen in Table B-8, the largest industry represented among San Pablo workers is Health and Educational Services (33.8 percent). Compared to Contra Costa County and the Bay Area, employees in the Financial and Professional Services account for significantly less of San Pablo's employment distribution (12.8 percent) than that of the county (24.7 percent) and the Bay Area overall (25.8 percent). On the other hand, San Pablo has a greater share of its workforce represented in the Construction industry (13.4 percent) than either the county (7.2 percent) or the Bay Area overall (5.6 percent).

Table B-8: San Pablo and Surrounding Areas Employment by Industry (2019)

	San Pablo		*Contra Costa County*		*Bay Area*	
	Number	*Percent*	*Number*	*Percent*	*Number*	*Percent*
Agriculture & Natural Resources	183	1.2%	3,720	0.7%	30,159	0.7%
Construction	1,972	13.4%	39,996	7.2%	226,029	5.6%
Financial & Professional Services	1,888	12.8%	138,321	24.7%	1,039,526	25.8%
Health & Educational Services	4,985	33.8%	174,990	31.3%	1,195,343	29.7%
Information	203	1.4%	14,048	2.5%	160,226	4.0%
Manufacturing, Wholesale, & Transportation	2,039	13.8%	79,885	14.3%	670,251	16.7%
Retail	1,938	13.2%	56,651	10.1%	373,083	9.3%
Other	1,520	10.3%	51,755	9.3%	329,480	8.2%
Total	**14,728**	**100%**	**559,366**	**100%**	**4,024,097**	**100%**

Source: ABAG-MTC Housing Needs Data Workbook, 2021

B.5 Special Needs Groups

Certain groups have greater difficulty in finding suitable affordable housing due to their special needs and circumstances. This may be a result of employment and income, family characteristics, disability, or household characteristics. Consequently, certain residents in San Pablo may experience more instances of housing cost burdens, overcrowding, or other housing problems. The categories of special needs addressed in this Element include:

- Extremely low-income households
- Older adult households
- Persons with disabilities, including developmental disabilities
- Large households
- Female-headed households
- Persons experiencing homelessness
- Farmworkers

EXTREMELY LOW-INCOME RESIDENTS

California State Housing Law requires local governments to address the needs of "Extremely Low-Income" (ELI) populations, which refers to households with incomes below 30 percent of the Area Median Income (AMI) for the community. In addition to those families making less than 30 percent of AMI, the Federal Poverty Level (FPL) is a threshold established by the federal government that remains constant throughout the country (and thus does not correspond to AMI). Federal statistics can also help the City quantify the extent of the extremely-low income population. The federal government defines poverty as a minimum level of income (adjusted for household size and composition) necessary to meet basic food, shelter, and clothing needs. For 2021, the FPL for a family of four is $26,500, which is less than the $41,100 threshold for 30 percent of AMI. This means that some households that qualify as extremely low-income in San Pablo are not considered as living below the FPL. This is indicative of the higher cost of living in San Pablo and the Bay Area overall as compared to other areas of the country.

Table B-10: Household Income Distribution by Race (San Pablo)

Racial/Ethnic Group	*0%-30% of AMI*	*31%-50% of AMI*	*51%-80% of AMI*	*81%-100% of AMI*	*>100% of AMI*	*Total*
American Indian or Alaska Native, Non-Hispanic	31.8%	0.0%	68.2%	0.0%	0.0%	100%
Asian/API, Non-Hispanic	25.4%	19.5%	17.0%	10.3%	27.9%	100%
Black or African American, Non-Hispanic	39.7%	15.9%	14.2%	11.8%	18.4%	100%
White, Non-Hispanic	32.5%	18.9%	16.1%	8.8%	23.7%	100%
Other Race or Multiple Races, Non-Hispanic	29.3%	18.8%	24.4%	5.2%	22.3%	100%
Hispanic or Latinx	24.2%	23.9%	23.6%	10.7%	17.6%	100%
All Households	**28.5%**	**20.8%**	**20.1%**	**10.4%**	**20.2%**	**100%**

Source: ABAG-MTC Housing Needs Data Workbook, 2021

As seen in Table B-9, there are 2,644 extremely low-income households in San Pablo, that fall below 30 percent of AMI. This data is based on the Department of Housing and Urban Development (HUD), Comprehensive Housing Affordability Strategy (CHAS) American Community Survey (ACS) tabulation 2013-2017 release. About 80 percent of extremely low-income households in San Pablo are renter-occupied, where more than 84 percent of renter-occupied ELI households are cost-burdened.

Table B-9: Extremely Low-Income Households in San Pablo by Tenure[1] and Cost Burden

	Renters		*Owners*		*Total Households[2]*	
Income Category	*Number*	*Percent*	*Number*	*Percent*	*Number*	*Percent*
Extremely-Low-Income (Under 30% HAMFI[2])						
No Cost Burden/Not Computed	330	15.6%	180	34.0%	510	19.3%
Cost Burden	494	23.4%	160	30.2%	654	24.7%
Severe Cost Burden	1,290	61.0%	190	35.8%	1,480	56.0%
Total	**2,114**	**100%**	**530**	**100%**	**2,644**	**100%**

1. According to HUD, households spending 30 percent or less of their income on housing expenses have no cost burden, households spending 31 to 50 percent of their income have cost burden, and households spending 51 percent or more of their income have severe cost burden.
2. HUD Area Median Family Income (HAMFI).

Source: U.S. Department of Housing and Urban Development (HUD), Comprehensive Housing Affordability Strategy (CHAS) ACS tabulation, 2013-2017 release

As seen in Table B-10, 28.5 percent of San Pablo households are extremely low-income (defined as making less than 30 percent of Area Median Income (AMI). Examining household income by racial/ ethnic group, Black or African American (non-Hispanic) households have the highest proportion, nearly 40%, of households with extremely low-incomes. Households that identify as White (non-Hispanic), American Indian or Alaska Native (non-Hispanic), or some other race or multiple races (non-Hispanic) have a prevalence of 32.5 percent, 31.8 percent, and 29.3 percent, respectively, of those who are below 30 percent of AMI. Asian (non-Hispanic) and Hispanic or Latinx households have the lowest prevalence of extremely low-income households at 25.4 percent and 24.2 percent, respectively.

According to ACS 2019 five-year estimates and shown in Table B-11, San Pablo has a poverty rate of 16.3 percent. This is much higher than the poverty rate of 8.7 percent in Contra Costa County overall. Poverty rates have dropped in San Pablo and Contra Costa County overall since 2012, from 19.3 percent and 10.2 percent, respectively. Table B-11 displays the poverty status by race/ethnic group among San Pablo residents. Poverty is highest among those who identify as Black or African American (22.0 percent) and lowest among those who identify as Asian or Asian Pacific Islander (10.4 percent).

Table B-11: Poverty Status by Race (San Pablo)

Racial/Ethnic Group	*Percent Below Federal Poverty Line*
American Indian or Alaska Native, Hispanic and Non-Hispanic	12.2%
Asian/API, Hispanic and Non-Hispanic	10.4%
Black or African American, Hispanic and Non-Hispanic	22.0%
White, Hispanic and Non-Hispanic	19.8%
White, Non-Hispanic	21.9%
Other Race or Multiple Races, Hispanic and Non-Hispanic	13.7%
Hispanic or Latinx	16.4%

Source: ABAG-MTC Housing Needs Data Workbook, 2021

As described in Table B-28, extremely low-income residents are significantly less likely to be homeowners (19.8 percent are homeowners, and 80.2 percent are renters.) While Extremely-Low-Income household are equally likely to be cost burdened compared to all income groups (24.7 percent, as compared to 25 percent), they are much more likely to be severely cost burdened (56 percent, as compared to 22.1 percent), as shown in Table B-33. A cost burden and extreme cost burden is defined as paying more than 30 percent and more than 50 percent of one's household income on housing costs, respectively.

As indicated in Appendix E, Fifth Cycle Housing Element Accomplishments, the City of San Pablo's prepared an Affordable Housing Strategy that identifies policies and strategies for the City of San Pablo to conserve and improve existing housing, support low-income homeowners and buyers, address special needs populations, and increase funding opportunities and leverage the City's existing Low Income Housing Fund. ~~In partnership with the San Pablo Economic Development Corporation, the City created the San Pablo Loan Assistance for Sustainable Housing (SPLASH) Program in 2021 The program offers "silent second loans" of up to 20 percent of the home value for a period of 30 years to qualified low-income first-time home buyers, with priority for first-responders, teachers, seniors, and veterans. Policies~~ Through programs in the Housing Action Plan, including programs 2-I and 3-A ~~Policy 2.4 and Policy 3.5~~, the City will continue to seek ways to provide permanent housing affordable to extremely low-income households~~, by supporting funding from the state and federal levels, and take actions to address barriers to the development of such housing~~.

OLDER ADULT RESIDENTS

In San Pablo, there are 3,140 adults aged 65 or older, which represents approximately 10 percent of the total population of San Pablo. This is lower than the proportion of older aged adults in Contra Costa County as whole, where adults aged 65 or older comprise approximately 17.4 percent of the population. The majority of those older adults in San Pablo identify as some other race or multiple races (40.9 percent). In San Pablo, the proportion of those 65 and older who are either Asian or Black or African American is much greater than it is among younger age groups. In contrast, the proportion of younger residents who identify as White is greater among younger age groups.

Table B-12: Older Adult and Youth Population by Race (San Pablo)

	Age 0-17	*Age 18-64*	*Age 65+*			
Race	*Number*	*Percent*	*Number*	*Percent*	*Number*	*Percent*
American Indian or Alaska Native (Hispanic and Non-Hispanic)	30	0.4%	86	0.4%	40	1.3%
Asian/API (Hispanic and Non-Hispanic)	894	11.7%	3,721	18.4%	856	27.3%
Black or African American (Hispanic and Non-Hispanic)	563	7.4%	2,374	11.7%	574	18.3%
White (Hispanic and Non-Hispanic)	3,242	42.5%	6,786	33.6%	387	12.3%
Other Race or Multiple Races (Hispanic and Non-Hispanic)	2,893	38.0%	7,238	35.8%	1,283	40.9%
Total	**7,622**	**100%**	**20,205**	**100%**	**3,140**	**100%**

Source: ABAG-MTC Housing Needs Data Workbook, 2021

As these residents age, housing costs typically increase as residents must to ensure their homes remain accessible and safe. In San Pablo, 42.3 percent of residents aged 62 and over have an income below 30 percent of AMI, which is higher than the rate of 28.5 percent found among the overall population in San Pablo. As seen in Table B-13, older adult renters are much more likely to fall into the extremely low-income (zero to 30 percent of AMI) or very low-income (31 to 50 percent of AMI) categories than older adults who own their homes. Strikingly, among renters aged 62 and over, 75.2 percent are considered extremely low-income.

Table B-13: Older Adult Households[1] by Income and Tenure (San Pablo)

	Owner Occupied		*Renter Occupied*		*All Older Adult Households*	
Income Group	*Number*	*Percent*	*Number*	*Percent*	*Number*	*Percent*
0%-30% of AMI	200	19.9%	515	75.2%	715	42.3%
31%-50% of AMI	190	18.9%	85	12.4%	275	16.3%
51%-80% of AMI	243	24.2%	45	6.6%	288	17.0%
81%-100% of AMI	104	10.3%	25	3.6%	129	7.6%
>100% of AMI	269	26.7%	15	2.2%	284	16.8%
Total	**1,006**	**100%**	**685**	**100%**	**1,691**	**100%**

Notes:

1. For the purposes of this table, ABAG-MTC considers older adult households to be those with a householder who is aged 62 or older.

Source: ABAG-MTC Housing Needs Data Workbook, 2021

~~Those~~ As seen in Table B-14, o~~o~~lder adult households considered low-income (making between 31 and 50 percent of AMI) are ~~the group~~ most likely to ~~be~~ spend~~ing~~ more than 50 percent of their overall household income on housing costs (50.9 percent of low-income older adult households). ~~at 50.9 percent.~~ Older adult households ~~who are~~ considered extremely low-income (making less than 30 percent of AMI) are actually less likely than ~~those~~ households considered very low-income to ~~be spending over~~spend over 50 percent of their income on housing costs (34.3 percent of very-low income older adult households). ~~costs at 34.4 percent~~ It is possible that this difference is related to increased levels of rental assistance extremely-low-income older adult households receive to offset housing cost-burden; therefore, one strategy to similarly reduce the cost burden that low-income older adult households experience would be to increase rental assistance for low-income older adult households.

Table B-14: Cost-Burdened Older Adult Households[1] by Income Level (San Pablo)

% of Income Used for Housing Costs	*Extremely Low-Income (0%-30% of AMI)*	*Very Low-Income 31%-50% of AMI*	*Low-Income 51%-80% of AMI*	*Moderate Income 81%-120~~00~~% of AMI*	*Above Moderate Income >120~~00~~% of AMI*
<30% of Income	32.9%	25.5%	64.2%	77.5%	95.1%
30%-50% of Income	32.9%	23.6%	33.0%	14.7%	4.9%
>50% of Income	34.3%	50.9%	2.8%	7.8%	0.0%
Total	**100%**	**100%**	**100%**	**100%**	**100%**

Notes:

1. For the purposes of this table, ABAG-MTC considers older adult households to be those with a householder who is aged 62 or older.

Source: ABAG-MTC Housing Needs Data Workbook, 2021

Other potential older adult housing needs that may require a specific governmental response include:

- **Assisted living facilities**. Assisted living facilities provide older adult residents with the opportunity to maintain an independent housing unit while receiving needed medical services and social support. Congregate care facilities include housing with medical and health services.
- **Relocation assistance**. Some older adult residents need assistance in relocating to a dwelling that better suits their space and income needs.
- **Mobility impairment**. Mobility-impaired older adult residents requiring special accessibility features in their dwelling units. Mobility impairment may require that special accessibility features be included in the design and construction of a home. Mobility impairment can also create a need for a living arrangement that includes health, meals, cleaning, and/or other services as part of the housing package. A number of living arrangements are possible, from older adult citizen developments with individual dwelling units to assisted living facilities to 24-hour support services. Table B-15 shows the prevalence of different types of disabilities among older adults over age 65 in San Pablo. The most prevalent type of disability is ambulatory difficulty, experienced by 24.9 percent of San Pablo older adult percents. An ambulatory difficulty refers to a mobility impairment that causes significant difficulty walking or climbing stairs.

Table B-15: Older adults (Age 65 and Over) by Type of Disability (San Pablo)

Disability	*Percentage of Older adults*
With an ambulatory difficulty[1]	24.9%
With an independent living difficulty[2]	17.8%
With a hearing difficulty[3]	9.4%
With a self-care difficulty[4]	9.4%
With a cognitive difficulty[5]	9.2%
With a vision difficulty[6]	4.5%

Notes:

1. Ambulatory difficulty refers to having serious difficulty walking or climbing stairs.
2. Independent living difficulty refers to having difficulty doing errands alone due to a physical, mental, or emotional problem.
3. Hearing difficulty refers to those who are deaf or have serious difficulty hearing.
4. Self-care difficulty refers to having difficulty bathing or dressing.
5. Cognitive difficulty refers to having difficulty remembering, concentrating or making decisions due to a physical, mental, or emotional problem.
6. Vision difficulty refers to those who are blind or have serious difficulty seeing.

Source: ABAG-MTC Housing Needs Data Workbook, 2021

Older Adult Housing

In addition to rental assistance other potential older adult housing needs that may require a specific governmental response include:

- **Assisted living facilities**. Assisted living facilities provide older adult residents with the opportunity to maintain an independent housing unit while receiving needed medical services and social support. Congregate care facilities include housing with medical and health services. See Table B-16 for existing older adult housing facilities in San Pablo and following discussion for analysis of housing need.
- **Relocation assistance**. Some older adult residents need assistance in relocating to a dwelling that better suits their space and income needs. There are currently no programs in San Pablo for subsidized relocation assistance.
- **Mobility impairment**. Mobility-impaired older adult residents requiring special accessibility features in their dwelling units. Mobility impairment may require that special accessibility features be included in the design and construction of a home. Mobility impairment can also create a need for a living arrangement that includes health, meals, cleaning, and/or other services as part of the housing package. Different living arrangements may accommodate these needs, from older adult citizen developments with individual dwelling units to assisted living facilities to 24-hour support services. Table B-15 shows the prevalence of different types of disabilities among older adults over age 65 in San Pablo. The most prevalent type of disability is ambulatory difficulty, which refers to a mobility impairment that causes significant difficulty walking or climbing stairs. Ambulatory difficulties are experienced by 24.9 percent of San Pablo older adults, which is significantly higher than the prevalence of ambulatory difficulties among the population of San Pablo as a whole (5.9 percent). The prevalence of older adult populations in San Pablo experiencing ambulatory difficulties and other mobility impairments indicates a need for accessible housing options that are equipped with accessibility features such as ramps or elevators, particularly if units are more than one story. Programs to improve design accessibility of housing in San Pablo are discussed below.

Table B-15: Older adults (Age 65 and Over) by Type of Disability (San Pablo)

Disability	*Percentage of Older adults*
With an ambulatory difficulty[1]	24.9%
With an independent living difficulty[2]	17.8%
With a hearing difficulty[3]	9.4%
With a self-care difficulty[4]	9.4%
With a cognitive difficulty[5]	9.2%
With a vision difficulty[6]	4.5%

Notes:

1. Ambulatory difficulty refers to having serious difficulty walking or climbing stairs.
2. Independent living difficulty refers to having difficulty doing errands alone due to a physical, mental, or emotional problem.
3. Hearing difficulty refers to those who are deaf or have serious difficulty hearing.
4. Self-care difficulty refers to having difficulty bathing or dressing.
5. Cognitive difficulty refers to having difficulty remembering, concentrating or making decisions due to a physical, mental, or emotional problem.
6. Vision difficulty refers to those who are blind or have serious difficulty seeing.

Source: ABAG-MTC Housing Needs Data Workbook, 2021

Currently, San Pablo has 427 units and 280 State licensed beds specifically reserved for older adult housing (Table B-16). Of that total, 254 units are restricted to be affordable. Given that many older adults prefer to "age in place" and live independently in their own homes as long as they can, senior housing typically caters primarily to residents who are 85 years and older, and the existing units may be adequate for current populations in that cohort. However, the City will continue to support the construction of older adult housing, particularly in locations near services such as shopping, medical care, and recreation, to prepare for the aging population.

Table B-16: Older Adult Housing

Facility Name	*Address*	*Units*	*Licensed Beds*	*Affordable*	*Project Type*
Brooksdale San Pablo	13956 San Pablo 94806	-	140	Yes	Apartment (assisted living)
Casa Adobe Senior Housing	1924 Church Lane 94806	53	-	Yes (low-income)	Apartment
El Portal Gardens	14041 San Pablo Ave 94806	80	-	Yes (low-income)	Apartment
Emeritus at Creekside Lodge	13956 San Pablo 94806	116	140	Yes	Apartment (assisted living)
Judson Homes	1320 Road 20 94806	56	-	Yes (low-income)	Apartment
Kidd Manor	100 Austin Court 94806	40	-	Yes (low-income)	Apartment
Monte Vista	13728 San Pablo Ave 94806	82	-	Yes (low-income)	Apartment
Total		**427**	**280**		

Source: City of San Pablo, 2021

The Housing Action Plan includes a number of programs to address housing needs for older adults in San Pablo. Program 1-M (Accessory Dwelling Units) in the Housing Action Plan will help create more affordable housing opportunities for older adults and by promoting smaller, more affordable options in San Pablo. Additionally, ADUs also provide opportunities for intergenerational living arrangements that can allow older adults to maintain independence while receiving support from family members on the same property. Additionally, Program 3-A (Housing for Extremely Low-Income Households and Special Needs Groups) is intended to facilitate production of affordable housing, including units targeted to extremely low income (ELI) households, which will help address housing needs for large proportion of older adult renters (75 percent) who live in extremely low-income households. Additional programs are included in the Housing Action Plan to streamline permitting for residential care facilities for older adults (Program 3-D: Zoning for Residential Care Facilities) and assist with home renovations to make housing more compatible with housing needs of older adults (Program 4-A: County Programs for Home Renovations and Rehabilitation).

PERSONS WITH DISABILITIES

Persons with disabilities have physical or mental impairments that require special housing designed for self-sufficiency. According to 2019 American Community Survey estimates compiled by ABAG, 3,685 persons (12.0 percent of the non-institutionalized population) in San Pablo had a disability. This proportion is about equivalent to Contra Costa County (11.2 percent) and slightly higher than that of the Bay Area (9.6 percent).

Disability can further be broken down into six categories. The Census Bureau provides the following definitions for these disability types:

- Hearing difficulty: deaf or has serious difficulty hearing.
- Vision difficulty: blind or has serious difficulty seeing even with glasses.
- Cognitive difficulty: has serious difficulty concentrating, remembering, or making decisions.
- Ambulatory difficulty: has serious difficulty walking or climbing stairs.
- Self-care difficulty: has difficulty dressing or bathing.
- Independent living difficulty: has difficulty doing errands alone such as visiting a doctor's office or shopping.

These disability types are counted separately and are not mutually exclusive, as an individual may report more than one disability; thus, these counts should not be summed. Table B-17 provides a breakdown of San Pablo's adult population by disability type. The most prevalent disability was ambulatory difficulty at 5.9 percent, closely followed by cognitive difficulty at 5.2 percent . Accordingly, there is a need for accessible housing in San Pablo that can accommodate these disabilities, including housing that is both designed to accommodate mobility impairments and where supervision and assistance may be provided. Features of accessible housing design are described later in this section.

Table B-17: San Pablo Disability by Type

Disability	*Percentage of ~~the~~ Civilian Non-Institutionalized Population Aged 18 and Over*
With an ambulatory difficulty	5.9%
With a cognitive difficulty	5.2%
With an independent living difficulty	4.3%
With a self-care difficulty	2.8%
With a hearing difficulty	1.9%
With a vision difficulty	1.8%

Source: ABAG-MTC Housing Needs Data Workbook, 2021

~~Further,~~ Rresidents with disabilities may have more difficulty in finding employment. In San Pablo, according to 2019 ACS estimates compiled by ABAG, approximately 13.3 percent of the civilian noninstitutionalized population 18 years to 64 years in the labor force with a disability were unemployed, while only 6.4 percent of those with no disability were unemployed. The census considers individuals to not be in the labor force if they are not employed and are either not available to take a job or are not looking for one. This category typically includes discouraged workers, students, retired workers, stay-at-home parents, and seasonal workers in an off season who are not looking for work.

Given the barriers faced by persons with disabilities, the provision of affordable and barrier-free housing is essential to meet their housing needs.

As described in Appendix D, there is a slight concentration of persons with a disability in the southern and eastern portions of the city. However, no single census tract contains a population with a disability that exceeds 20 percent of the tract's total population, which is the threshold typically used by HCD as an indicator of overconcentration. There are two approaches to housing design for residents with disabilities: adaptability and accessibility. Adaptable housing is a design concept in which a dwelling unit contains design features that allow for accessibility and use by mobility-impaired individuals with only minor modifications. An accessible unit has ~~the actual~~ specific~~al~~ features installed in the house (grab bars, special cabinetry). To address these needs, the State requires design or accessibility modifications, such as access ramps, wider doorways, assist bars in bathrooms, lower cabinets, elevators and the acceptance of service animals.

Developmental Disabilities

Since January 2011, per SB 812 as codified in Section 65583, housing elements are required to address the housing needs of individuals with a developmental disability within the community. According to Section 4512 of the Welfare and Institutions Code a ""~~"~~developmental disability~~"~~"" means a disability that originates before an individual attains age 18 years, continues—or can be expected to continue—indefinitely, and constitutes a substantial disability for that individual, which includes intellectual disability, cerebral palsy, epilepsy, and autism. This term also includes disabling conditions found to be closely related to intellectual disability or to require treatment similar to that required for individuals with an intellectual disability, but not includes other disabling conditions that are solely physical in nature.

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

The California Department of Developmental Services (DDS) is responsible for overseeing the coordination and delivery of services to more than 330,000 Californians with developmental disabilities including cerebral palsy, intellectual disability, Down Syndrome, autism, epilepsy, and related conditions through a network of 21 regional centers and state-operated facilities.

In San Pablo, the ~~vast~~ majority of residents with a developmental disability (82.2 percent) live in the home of a parent/family/guardian~~,~~ (see Table B-18). Further, approximately 44.9 percent (124 persons) of the population that has a developmental disability is under the age of 18, while the remaining 55.1 percent (152 persons) is over 18 years old. Depending on the level of independence of persons with disabilities in San Pablo, housing options such as ADUs may offer additional affordable housing options for developmentally disabled persons who can live and work independently but require some assistance from parents/families/guardians. Program 1-M (Accessory Dwelling Units) is intended to facilitate the production of this housing type.

Table B-18: San Pablo Population with Developmental Disabilities by Residence[1]

Residence Type	*Number*	*Percent*
Home of Parent/Family/Guardian	226	82.2%
Community Care Facility	24	8.7%
Independent/Supported Living	21	7.6%
Intermediate Care Facility	2	0.7%
Foster/Family Home	2	0.7%
Other	0	0.0%
Total	**275**	**100%**

1. The California Department of Developmental Services provides ZIP code level counts. To get jurisdiction-level estimates, ZIP code counts were crosswalked to jurisdictions using census block population counts from Census 2010 SF1 to determine the share of a ZIP code to assign to a given jurisdiction. Independent living difficulty refers to having difficulty doing errands alone due to a physical, mental, or emotional problem.

Source: ABAG-MTC Housing Needs Data Workbook (California Department of Developmental Services, Consumer Count by California ZIP Code and Residence Type, 2020)

Contra Costa Health Services opened the West County Behavioral Health Center in San Pablo in 2020, which offers mental health services for adults, which includes medication support, group/individual therapy, and independent living skills. The center's Child & Adolescent Services also provides integrated mental health and substance abuse treatment. Additionally, t~~T~~here are ~~a number of~~several housing types appropriate for people living with a development disability in San Pablo: rent subsidized homes, licensed and unlicensed single-family homes, inclusionary housing, Section 8 vouchers, special programs for home purchase, HUD housing, and SB 962 homes. The design of housing-accessibility modifications, the proximity to services and transit, and the availability of group living opportunities represent some of the types of considerations that are important in serving this need group~~.~~. Incorporating 'barrier-free' design in all new multifamily housing (as required by California and Federal Fair Housing laws) is especially important to provide the widest range of choices for disabled residents. Special consideration should also be given to the affordability of housing, as people with disabilities may be living on a fixed income. Program 4-A (County Programs for Home Renovations and Rehabilitation) in the Housing Action Plan 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 and modify buildings for improved mobility and accessibility features for people with disabilities.

The Housing Action Plan includes a number of additional programs to facilitate the development of housing opportunities for people with disabilities, such as Program 3-A: Housing for Extremely Low-Income Households and Special Needs Groups, Program 3-D: Zoning for Residential Care Facilities. Additional programs in the Housing Action Plan are intended to provide support and help connect people with disabilities to services and housing opportunities, such as Program 3-1 Outreach to People Living with Developmental Disabilities in San Pablo.

LARGE FAMILIES

Large families, defined as households of five or more related individuals, are a special need category because they are at higher risk for overcrowding if the city's housing stock doesn't have sufficient larger units with an adequate number of bedrooms. Additionally, many large families, particularly renters, often do not have sufficient income to afford larger homes or apartments. In San Pablo there are a total of 2,056 households with 5 or more person households, which represents 22.3 percent of all households. Chart B-3 shows that San Pablo has a much higher proportion of large family households compared to other jurisdictions; only 12.4 percent of households in Contra Costa County and 10.8 percent of households in the Bay Area are five

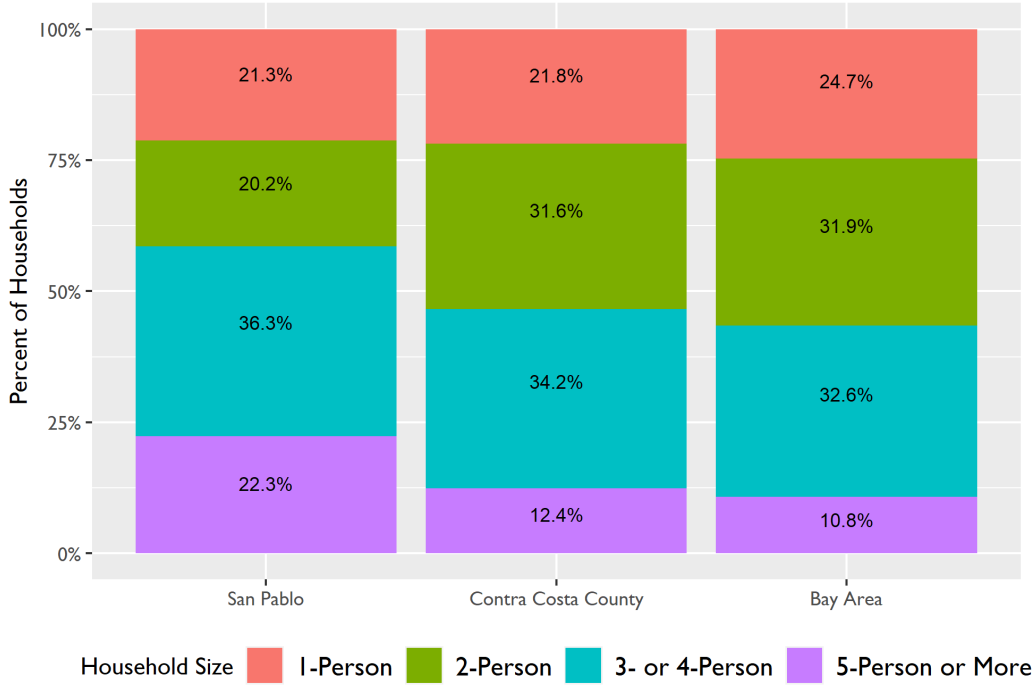
or more person households. As shown in Table B-19, approximately 23.7 percent of households with 5 or more persons were owner occupied, while 21.5 percent were renter-occupied. According to data from the 2015-2019 American Community Survey, approximately 63% percent (2,229 units) of the owner-occupied housing stock in San Pablo included units with 3 or more bedrooms. However, only 23% percent of the renter-occupied housing stock (1,181 units). Notably, there are significantly fewer rental units available that can reasonably accommodate households of five or more persons. This indicates a need in San Pablo for housing types and sizes in that can adequately accommodate larger family sizes, expanded housing opportunities, as well programs to help improve affordability and improve the reduce risk of overcrowding such as rental assistance.

Table B-19: San Pablo Household Size by Tenure

	Owner-Occupied		*Renter-Occupied*	
Housing Type	*Number*	*Percent*	*Number*	*Percent*
1 Person Household	598	17.0%	1363	23.9%
2 Person Household	832	23.7%	1028	18.0%
3 Person Household	715	20.4%	963	16.9%
4 Person Household	534	15.2%	1,132	19.8%
5 Or More Person Household	**830**	**23.7%**	**1,226**	**21.5%**
Total	**3,509**	**100%**	**5,712**	**100%**

Source: ABAG-MTC Housing Needs Data Workbook (U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B25009)

Chart B-3 Households by Household Size in San Pablo and Surrounding Areas



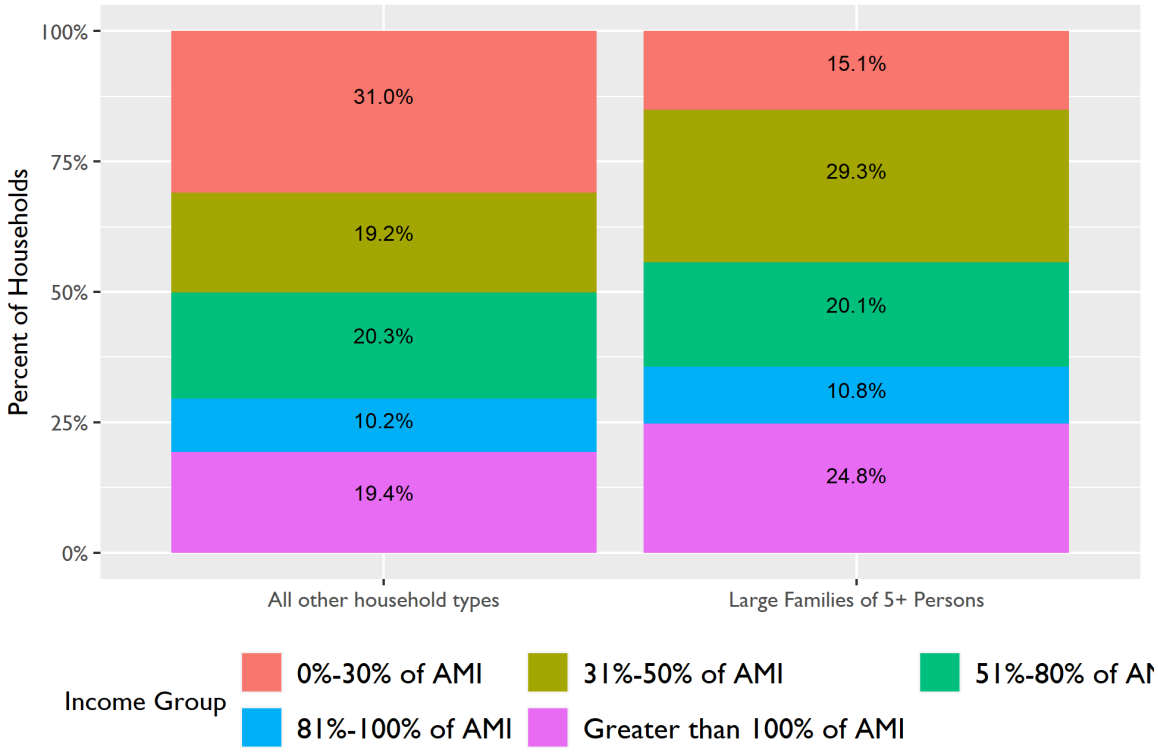
	Owner-Occupied		Renter-Occupied	
Housing Type	Number	Percent	Number	Percent
1 Person Household	598	17.0%	1363	23.9%
2 Person Household	832	23.7%	1028	18.0%
3 Person Household	715	20.4%	963	16.9%
4 Person Household	534	15.2%	1,132	19.8%
5 Or More Person Household	830	23.7%	1,226	21.5%
Total	3,509	100%	5,712	100%

Source: ABAG-MTC Housing Needs Data Workbook (U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B25009)

Table B-19: San Pablo Household Size by Tenure

Of the large families in San Pablo, approximately half 44 percent are considered extremely low- or very low-income households (i.e., households earning less than 50 percent AMI), see Chart B-4. This is slightly less than the proportion of all other household types that are considered extremely low or very low-income in San Pablo (approximately 50.1%). Extremely-Low, and Very Low Income large families are more likely to face financial strain, overcrowding, and substandard housing, housing instability. Due to the lack of resources extremely low- or very low-income large families experience, additional affordable housing opportunities are needed and can be facilitated through targeted rental assistance programs.

Chart B-4: San Pablo Household Size by Household Income Level



Source: ABAG-MTC Housing Needs Data Workbook (U.S. Department of Housing and Urban Development (HUD), Comprehensive Housing Affordability Strategy (CHAS) ACS tabulation, 2013-2017 release)

Table B-20: San Pablo Cost Burden by Household Size

	Large Family (5+ Persons)		*All Other Household Types*	
Income Category	*Number*	*Percent*	*Number*	*Percent*
No Cost Burden	1,115	62.2%	3,704	50.0%
Cost Burden	509	28.4%	1,817	24.5%
Severe Cost Burden	170	9.5%	1,888	25.5%
Total	**1,794**	**100%**	**7,409**	**100%**

Source: ABAG-MTC Housing Needs Data Workbook (U.S. Department of Housing and Urban Development (HUD), Comprehensive Housing Affordability Strategy (CHAS) ACS tabulation, 2013-2017 release)

The affordability housing crisis for large families is also evidenced by the high cost-burden of housing, with nearly 40 percent of large families experiencing some level of cost burden (either regular or severe). However, large families are slightly less likely to experience severe cost burden in San Pablo than other household types. types. High cost burden particularly exacerbates financial strain for low, very low, and extremely low-income large families, and may lead to overcrowding or substandard housing accommodations. Large households can often lead to overcrowding, which result from the high cost-burden of housing and lack of adequate housing. To address this need Program 1-J (Housing for Families) promotes the development of housing units with three or more bedrooms by providing regulatory incentives such as reduced lot coverage or building height bonuses, on a case-by-case basis, for rental housing developments. implementing programs to facilitate the development of housing with three or more bedrooms to alleviate large households.

The housing action plan incorporates several additional programs to help address housing needs unique to large families, including Program 4-A (County Programs for Home Renovations and Rehabilitation) which, through county programs, will assist extremely low to moderate income owner occupied and rental property owners to access low-interest loans to bring units up to current building code standards and expand units to alleviate overcrowding. Program 2-B (Rental Assistance) also promotes the availability of targeted rental assistance to support cost burdened and severely cost burdened households, which can help expand housing choices for large families.

FEMALE-HEADED HOUSEHOLDS

Female-headed families, including those with children, are identified as a special needs group because they are more likely to be supporting the household with one income, increasing the probability the household is low-income and housing cost-burdened. In San Pablo, there are more than twice as many female many female-headed households (1,919) as there are male-headed households (931), see Table B-21. Female-headed households represented about 17.7 percent of owner-occupied households and 22.7 percent of renter-occupied households households. Since the previous Housing Element Update in 2011, the number of female-headed households in San Pablo has decreased by 29.4%. At that time, there were 2,717 female-headed households in San Pablo.

Table B-21: San Pablo Household Type by Tenure

	Owner-Occupied		*Renter-Occupied*	
Household Type[1]	*Number*	*Percent*	*Number*	*Percent*
Married-Couple Family Households	1866	53.2%	2093	36.6%
Female-Headed Family Households	**620**	**17.7%**	**1299**	**22.7%**
Male-Headed Family Households	**323**	**9.2%**	**608**	**10.6%**
Householders Living Alone	598	17.0%	1363	23.9%
Other Non-Family Household	102	2.9%	349	6.1%

1. For data from the Census Bureau, a "family household" is a household where two or more people are related by birth, marriage, or adoption. "Non-family households" are households of one person living alone, as well as households where none of the people are related to each other.

Source: ABAG-MTC Housing Needs Data Workbook (U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B25011)

As indicated by Table-B-22, 26.6 percent of female headed households with children are below the poverty level, while only 13 percent of female headed households without children are below the poverty line. This suggests that f~~F~~emale-headed households with children ~~(approximately 64 percent in San Pablo)~~ are more likely to have ~~greater housing needs~~experience financial strain and face difficulties ~~in~~ finding affordable housing options. ~~as evidenced by the Census data revealing that female-headed households with children living below the poverty line is double that of female-headed households without children.~~

A variety of programs exist in Contra Costa County to support low income single mothers. The Contra Costa Housing Authority offers a Family Self-Sufficiency program for Housing Choice Voucher participants to help low-income, single parents achieve economic independence from governmental assistance. Through public and private agency participation, beneficiaries have access to resources such as housing subsidies, childcare, education, job training, transportation, and a variety of other benefits. The Workforce Development Board of Contra Costa County also offers free career development and job- assistance and training that may be accessed by lower-income women. Additionally, Program 3-A in this Draft Housing Element (Housing for Extremely Low-Income Households and Special Needs Groups) is intended to facilitate production of affordable housing, including units targeted to extremely low income (ELI) households and persons with special needs including female-headed households.

Table B-22: San Pablo Female-Headed Households by Poverty Status[1]

	Households With Children		*Households Without Children*	
Poverty Level	*Number*	*Percent*	*Number*	*Percent*
Above Poverty Level	902	73.4%	600	87.0%
Below Poverty Level	327	26.6%	90	13.0%

1. The Census Bureau uses a federally defined poverty threshold that remains constant throughout the country and does not correspond to Area Median Income.

Source: ABAG-MTC Housing Needs Data Workbook (U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B17012)

PERSONS EXPERIENCING HOMELESSNESS

A common method to assess the number of homeless persons in a jurisdiction is through a Point-in-Time (PIT) Count. The PIT Count is a biennial census of sheltered and unsheltered persons in a Continuum of Care (CoC) completed over a 24-hour period in the last ten days of January. The unsheltered PIT Count is conducted annually in Contra Costa County and is a requirement to receive homeless assistance funding from HUD. The PIT Count does not function as a comprehensive analysis and should be considered in the context of other key data sources when assessing the state of homelessness in a community.

According to HUD, a CoC is a "a community plan to organize and deliver housing and services to meet the specific needs of people who are homeless as they move to stable housing and maximize self-sufficiency. It includes action steps to end homelessness and prevent a return to homelessness." Each Bay Area county is its own CoC. In Contra Costa County, Contra Costa Health Services oversees the CoC Program. Demographic and outcome data are collected for all people accessing the Contra Costa County Continuum of Care (CoC) in the Homeless Management Information System (HMIS). In 2022, there was a total of 10,600 unique individuals making up 7,725 households accessing prevention, crisis response, and permanent housing services within the CoC. Table B-23 provides an estimate of the homeless population by household type and shelter status in Contra Costa County. According to the 2019 PIT Count, there were 668 sheltered homeless ~~persons and~~persons and 1,627 unsheltered persons in Contra Costa County.

Table B-23: Homelessness by Household Type and Shelter Status in Contra Costa County

Shelter Status	*People in Households Composed Solely of Children Under 18*	*People in Households with Adults and Children*	*People in Households without Children Under 18*	***Total***
Sheltered – Emergency Shelter	0	159	359	**518**
Sheltered – Transitional Housing	0	32	118	**150**
Unsheltered	0	128	1,499	**1,627**

Source: ABAG-MTC Housing Needs Data Workbook (U.S. Department of Housing and Urban Development (HUD), Continuum of Care (CoC) Homeless Populations and Subpopulations Reports, 2019)

~~**Table B-24: Racial/Ethnic Group Share of General and Homeless Population in Contra Costa County**~~

~~*Racial/Ethnic Group*~~	~~*Share of Homeless Population*~~	~~*Share of Overall Population*~~
~~American Indian or Alaska Native (Hispanic and Non-Hispanic)~~	~~14.5%~~	~~0.5%~~
~~Asian / API (Hispanic and Non-Hispanic)~~	~~3.1%~~	~~17.2%~~
~~Black or African American (Hispanic and Non-Hispanic)~~	~~33.8%~~	~~8.7%~~
~~White (Hispanic and Non-Hispanic)~~	~~45.0%~~	~~55.8%~~
~~Other Race or Multiple Races (Hispanic and Non-Hispanic)~~	~~3.7%~~	~~17.7%~~
~~Hispanic/Latinx~~	~~16.6%~~	~~25.4%~~

~~Non-Hispanic/Latinx~~	~~83.4%~~	~~74.6%~~

~~Source: ABAG-MTC Housing Needs Data Workbook (U.S. Department of Housing and Urban Development (HUD), Continuum of Care (CoC) Homeless Populations and Subpopulations Reports, 2019)~~

The PIT Count can be further divided by race or ethnicity, which can illuminate whether homelessness has a disproportionate racial impact within a community. The data from HUD on Hispanic/Latinx ethnicity for individuals experiencing homelessness does not specify racial group identity. Accordingly, individuals in either ethnic group identity category (Hispanic/Latinx or non-Hispanic/Latinx) could be of any racial background.

The racial/ethnic breakdown of Contra Costa County's homeless population is shown in Table B-24. Notably, those who identify as Black or African American (Hispanic and non-Hispanic) represent 33.8 of the unhoused population in the county, but only 8.7 percent of the overall population. Additionally, those identify as American Indian or Alaska Native (Hispanic and non-Hispanic) are also represented disproportionately among the unhoused population, as they make up 14.5 percent of homeless Contra Costa County residents but only 0.5 percent of its overall population. Asian/API, White, and those who identify as some other race or multiple races are all underrepresented among the homeless population compared to their share of the overall population. Further, those who identify as Hispanic/Latinx are also underrepresented among the unhoused.

Table B-24: Racial/Ethnic Group Share of General and Homeless Population in Contra Costa County

Racial/Ethnic Group	*Share of Homeless Population*	*Share of Overall Population*
American Indian or Alaska Native (Hispanic and Non-Hispanic)	14.5%	0.5%
Asian / API (Hispanic and Non-Hispanic)	3.1%	17.2%
Black or African American (Hispanic and Non-Hispanic)	33.8%	8.7%
White (Hispanic and Non-Hispanic)	45.0%	55.8%
Other Race or Multiple Races (Hispanic and Non-Hispanic)	3.7%	17.7%
Hispanic/Latinx	16.6%	25.4%
Non-Hispanic/Latinx	83.4%	74.6%

Source: ABAG-MTC Housing Needs Data Workbook (U.S. Department of Housing and Urban Development (HUD), Continuum of Care (CoC) Homeless Populations and Subpopulations Reports, 2019)

Per HCD's requirements, jurisdictions also need to supplement county-level data with local estimates of people experiencing homelessness. The 2023~~0~~ PIT Count identified 48~~67~~ persons experiencing homelessness in San Pablo on the night of January 2~~4~~2, 2023~~0~~. This is a decrease ~~n increase~~ of 19~~21~~ people (28~~31~~.4~~3~~ percent) from the 67~~46~~ unhoused individuals who were counted in the 2020~~18~~ count. Due to significant data inconsistencies, Contra Costa Health has not certified the accuracy of the 2022 PIT count and data from that report is unavailable for comparison against local estimates of people experiencing homelessness from 2023. The Contra Costa County CoC also collects Demographic and outcome data on the city people report losing their housing and city in which they slept in the night before enrolling into programs for people experiencing homelessness, at risk of homelessness, or in permanent housing. In 2022, There were 394 households (with 473 people) from San Pablo served in the CoC, which represents 5% of all households served in the CoC in Contra Costa County. Almost half (41 percent) of people from San Pablo were Black/African American/African, followed by White (29 percent), and American Indian/Alaskan Native/Indigenous (17 percent). All other races made up 4 percent or less.

There are currently no homeless or transitional shelters in San Pablo, ~~. Though~~though Contra Costa County offers various health and social services in San Pablo at the West County Behavioral Health Center.

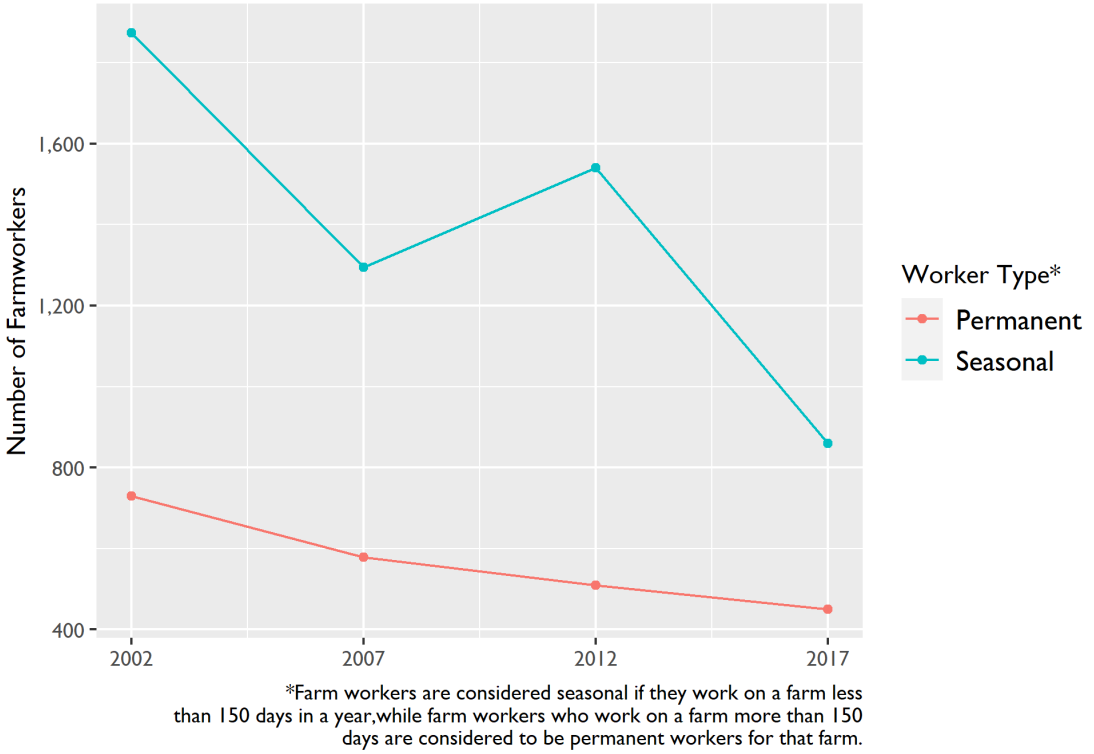
Furthermore, the City is actively looking for opportunities to create new transitional and permanent supportive housing in partnership with the county. ~~.~~In the Housing Action Plan, Program 3-A (Housing for Extremely Low-Income Households and Special Needs Groups) is intended to facilitate production of affordable housing, including units targeted to extremely low income (ELI) households and persons with special needs including persons experiencing homelessness.

FARMWORKERS

Farmworkers are traditionally defined as people whose primary incomes are earned through permanent or seasonal agricultural labor. Farmworkers are generally considered to have special housing needs due to their limited income and the ~~often~~ unstable nature of their employment. In addition, farmworker households tend to have high rates of poverty, live disproportionately in housing that is in the poorest condition, have extremely high rates of overcrowding, and have low homeownership rates. Given the high rate of urbanization in San Pablo, along with changes in local agriculture industries, farmworker residents are likely to be permanent, rather than migrant farmworkers. The special housing needs among the permanent farmworker population is of particular concern because ~~the~~ low-wages that are characteristic of the farmworker industry create high risk of farmworkers having challenges finding decent and affordable housing.

Chart B-5: Farm Labor in Contra Costa County, 2002-2017

In the Contra Costa County, there has been a decrease in the number of seasonal and permanent farmworkers. According to the U.S. Department of Agriculture (USDA) Census of Farmworkers, between 2002 and 2017 Contra Costa County experienced a 38.4 percent decrease in the number of seasonal farmworkers (i.e., those that have worked on a farm 150 days or less) and a 54.1 percent decrease in the number of permanent farmworkers. In 2017, there were 1,310 farmworkers in total in Contra Costa County. See Chart B-5 for these trends.



Source: ABAG-MTC Housing Needs Data Workbook (U.S. Department of Agriculture, Census of Farmworkers (2002, 2007, 2012, 2017), Table 7: Hired Farm Labor)

According to the Census ACS five-year estimates, there were 139 San Pablo residents employed in the "agriculture, forestry, fishing and hunting" industry in 2019 – about 0.9 percent of the labor force. This is similar to Contra Costa County (0.5 percent) and the Bay Area (0.7 percent) though this data is not specific to farmworkers. Data from the California Department of Education provides one local estimate by also tracking the student population of migrant workers, available in Table B-25. However, no schools in either San Pablo or Contra Costa County have reported any migrant worker students in the four years documented here by ABAG-MTC.

~~Although farmworkers still represent a special housing need in many communities,~~ As the previously discussed ACS estimates and Data from the California Department of Education reflect, the advent of mechanization in harvesting crops, new planting techniques, and changes in the types of crops grown have substantially reduced the overall number of farmworkers and the proportion of migrant farmworkers in the region. Although farmworkers still represent a special housing need in many communities, San Pablo is ~~also~~ located in a highly urbanized area of the Bay Area with no working farms within or adjacent to the city limits, which limits the presence of farmworkers in the city and ~~limits~~ indicates that there is little to no~~the~~ need for farmworker housing. ~~While there is little indicated need for farmworker~~

Table B-25: Migrant Worker Student Population[1]

Academic Year	*San Pablo*	*Contra County*	*Bay Area*
2016-2017	0	0	4,630
2017-2018	0	0	4,607
2018-2019	0	0	4,075
2019-2020	0	0	3,976

1. The data used for this table was obtained at the school site level, matched to a file containing school locations, geocoded and assigned to jurisdiction, and finally summarized by geography.

Source: ABAG-MTC Housing Needs Data Workbook (California Department of Education, California Longitudinal Pupil Achievement Data System (CALPADS), Cumulative Enrollment Data, Academic Years 2016-2017, 2017-2018, 2018-2019, 2019-2020)

GENDER AND SEXUAL ORIENTATION

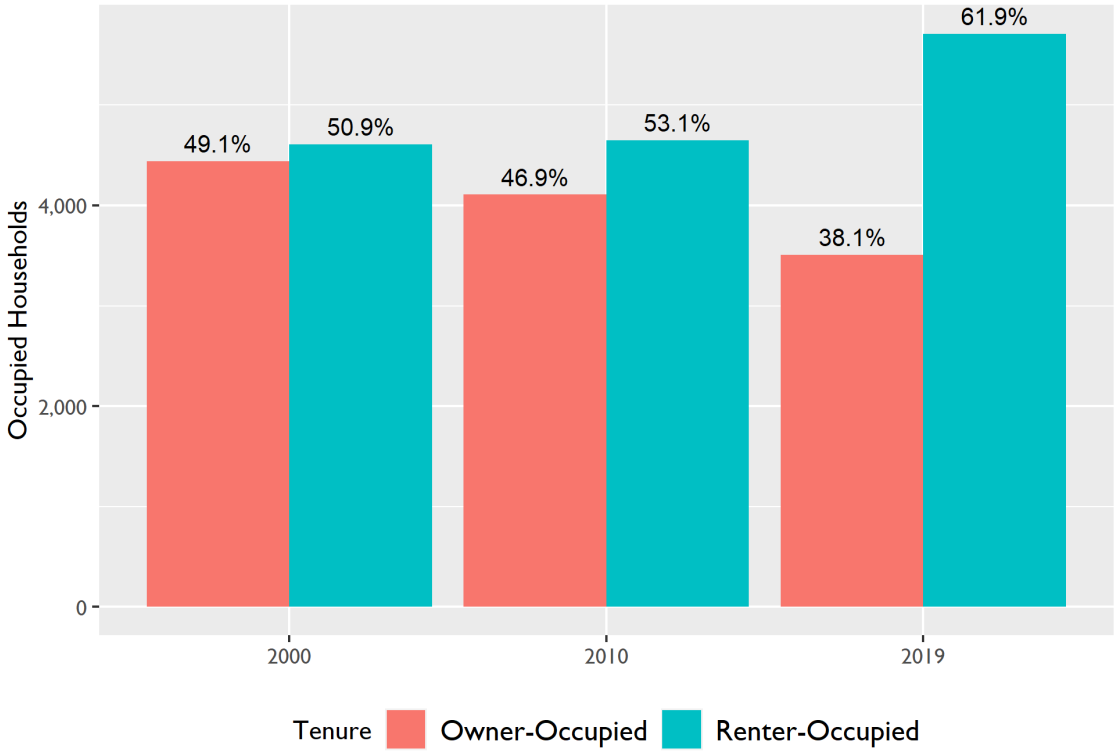
While not a statutorily define special needs group, ~~he~~ this H~~h~~ousing Element ~~data~~ discusse~~d~~ ~~in this section is taken~~ the needs of lesbian, gay, bisexual, transgender, queer/questioning (LGBTQIA) residents based on data from the 2019 ACS five-year estimates. According to its website, "The American Community Survey includes a question that intends to capture current sex; there are no questions about gender, sexual orientation, or sex at birth. Respondents should respond either 'male' or 'female' based on how they currently identify their sex." Unfortunately, the City does not have any data related to its transgender residents. However, according to the National Center for Transgender Equality, "[o]ne in five transgender people in the United States has been discriminated [against] when seeking a home, and more than one in ten have been evicted from their homes, because of their gender identity." Thankfully, there is some data on LGBT residents available on the state level. Multiple phases of the U.S. Census Bureau's Household Pulse Survey (HPS) have asked respondents their sexual orientation and gender identity in addition to their sex. The surveys found that approximately 2.6 million LGBT adults live in California, the highest population of any state in the country, putting its LGBT population at about 9.1 percent. Given the absence of data specific to San Pablo's LGBT population, it is difficult to assess the level of housing need that this group faces.

B.6 Housing Market Characteristics

HOUSING 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 B-6. In addition, households occupied by renters have increase in both proportional and absolute numbers while owner-occupied households have done the opposite; while there were 4,609 renter-occupied households and 4,442 owner-occupied households in 2000, there were 5,712 renter-occupied households and 3,509 owner-occupied households in 2019. 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.

Chart B-6: San Pablo Household Tenure, 2000 – 2019



Source: ABAG-MTC Housing Needs Data Workbook (U.S. Census Bureau, Census 2000 SF1, Table H04; U.S. Census Bureau, Census 2010 SF1, Table H04; U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B25003)

San Pablo's household tenure differs from patterns seen in the county and larger Bay Area, see Table B-26. While both Contra Costa County and the Bay Area see ownership rates exceeded 50 percent of the housing stock, the city does not. Further, Contra Costa County has higher rates of owner-occupied housing (65.9 percent) than does the Bay Area (56.1 percent).

Table B-26: San Pablo and Surrounding Areas Household Tenure, 2019

	Owner-Occupied		*Renter-Occupied*	
Region	*Number*	*Percent*	*Number*	*Percent*
San Pablo	3,509	38.1%	5,712	61.9%
Contra Costa County	260,244	65.9%	134,525	34.1%
Bay Area	1,531,955	56.1%	1,199,479	43.9%

Source: ABAG-MTC Housing Needs Data Workbook (U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B25003)

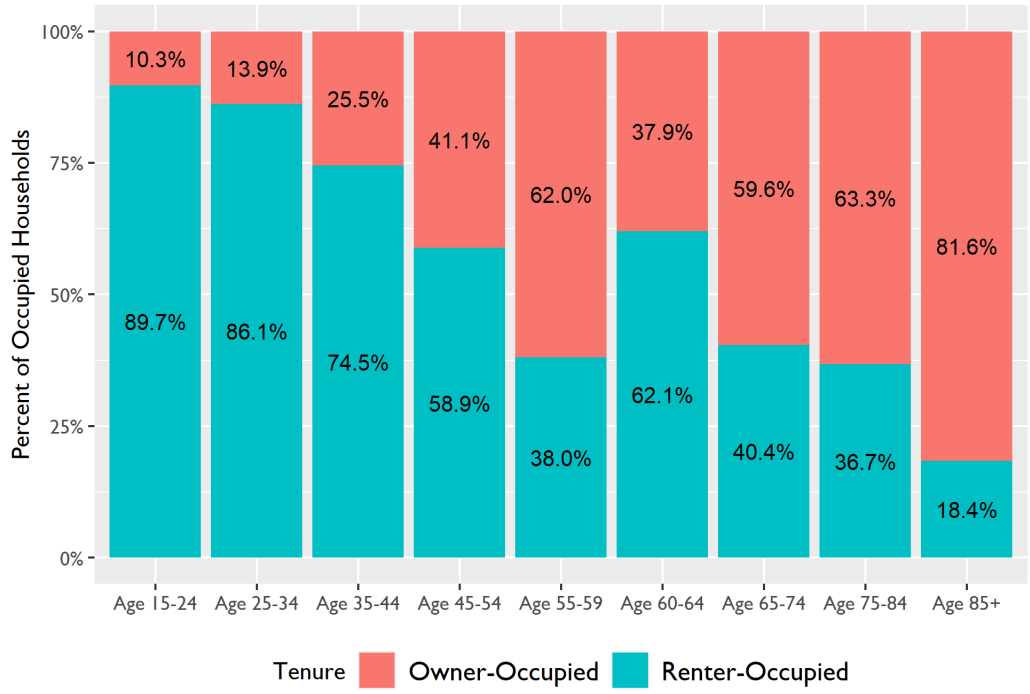
The age of a resident—as well as the year the resident moved to the unit, race/ethnicity, household income, and housing type—can influence household tenure rates in a jurisdiction. Shown in Chart B-7, the majority of younger residents (54 years and below) are renters in San Pablo. While most residents above 55 years

and above are owners, it should be noted that about 62.1 percent of those aged 60 to 64 years are renters. This may reflect the presence of older adult communities located in San Pablo that provide affordable rental housing, like the El Portal Gardens Apartments. This reflects a need for a variety of housing types for residents of all ages – including group homes and affordable rental as well as ownership units.

Source: ABAG-MTC Housing Needs Data Workbook (U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B25007)

Ownership rates also change depending on the year the resident has moved into their current residence. Shown in Chart B-8, most residents who have moved to their current residence since 2000 are renters, which an increasing share over time. Residents who have lived in their housing units for a longer period (i.e., since before 2000) are overwhelming owners. While the trend towards increasing shares of renters started in 2000, it likely that the 2008 financial crisis exacerbated the trend considering the leap from 53.4 percent renters among those who moved in between 2000 to 2009 to 77.0 percent renters among those who moved in between 2010 to 2014.

Chart B-7: San Pablo Housing Tenure by Age, 2019



Source: ABAG-MTC Housing Needs Data Workbook (Source: U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B25038)

Racial and ethnic disparities in tenure exist in San Pablo, shown in Table B-27. Households considered to be non-Hispanic white, Asian/Asian Pacific Islander (API) of any ethnicity, and American Indian or Alaska Native of any ethnicity tend to be owner-occupied, while households considered to be Black or African American of any ethnicity, other race or multiple races of any ethnicity, and Hispanic or Latinx are largely renter-occupied. Black or African American households of any ethnicity have the highest renter-occupied rates at 74.0 percent as of 2019.

Chart B-8: San Pablo Housing Tenure by Year Moved to Current Residence

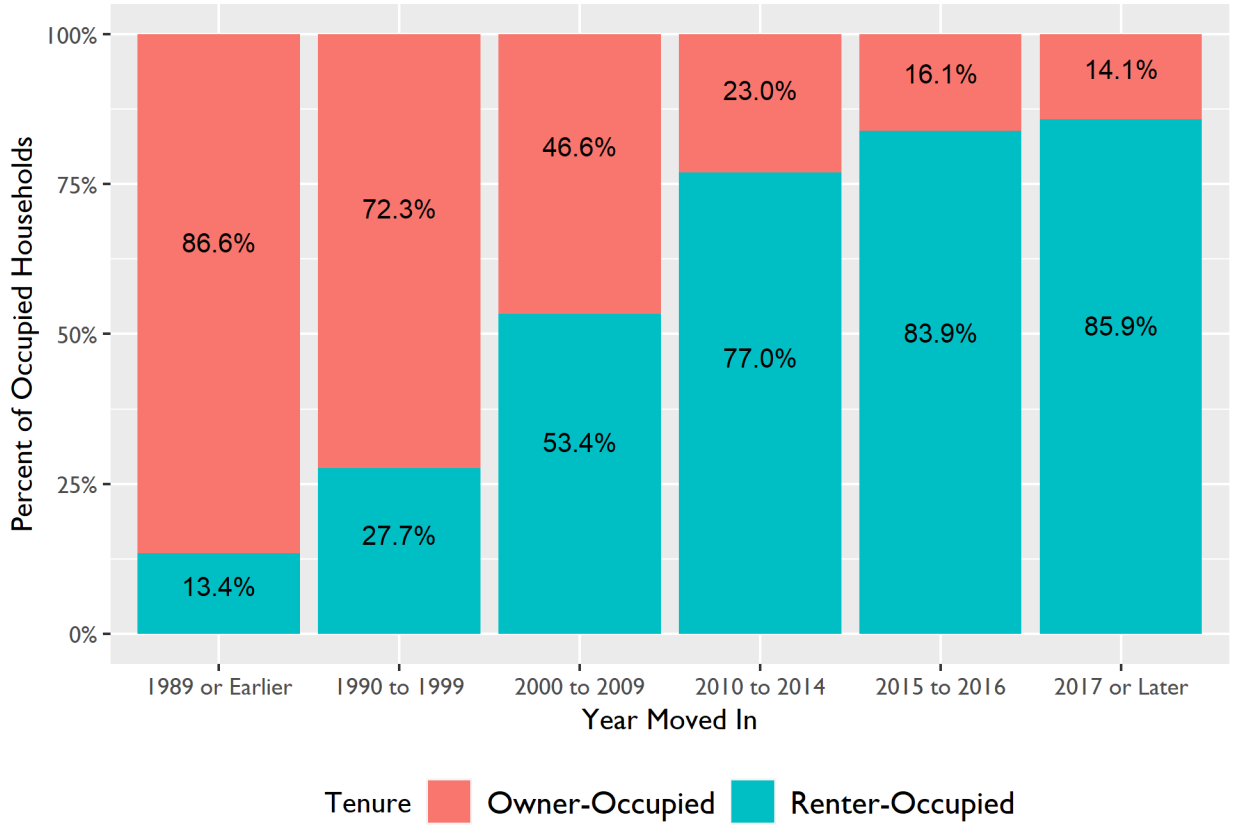


Table B-27: San Pablo Housing Tenure by Race/Ethnicity, 2019

Source: ABAG-MTC Housing Needs Data Workbook (U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B25003(A-I))

	Owner-Occupied		*Renter-Occupied*	
Racial/Ethnic Group[1]	*Number*	*Percent*	*Number*	*Percent*
American Indian or Alaska Native (Hispanic and Non-Hispanic)	43	75.4%	14	24.6%
Asian / API (Hispanic and Non-Hispanic)	909	55.8%	719	44.2%
Black or African American (Hispanic and Non-Hispanic)	412	26.0%	1,171	74.0%
Other Race or Multiple Races (Hispanic and Non-Hispanic)	1,474	32.1%	3,115	67.9%
White (Hispanic and Non-Hispanic)	875	33.9%	1,704	66.1%
Hispanic or Latinx	1,270	37.6%	2,104	62.4%
White, Non-Hispanic	555	51.7%	518	48.3%

1. For this table, the Census Bureau does not disaggregate racial groups by Hispanic/Latinx ethnicity. However, data for the white racial group is also reported for white householders who are not Hispanic/Latinx. Since residents who identify as white and Hispanic/Latinx may have very different experiences within the housing market and the economy from those who identify as white and non-Hispanic/Latinx, data for multiple white sub-groups are reported here.

The racial/ethnic groups reported in this table are not all mutually exclusive. Therefore, the data should not be summed as the sum exceeds the total number of occupied housing units for this jurisdiction. However, all groups labelled "Hispanic and Non-Hispanic" are mutually exclusive, and the sum of the data for these groups is equivalent to the total number of occupied housing units.

As ownership typically requires more upfront capital costs than renting, lower-income households are often renters. In San Pablo, the majority of lower-income households—those making less than 80 percent of AMI—are renters, while the majority of households making above 100 percent of AMI are owners. See Table B-28 for the complete breakdown by income group. This indicates that homeownership is likely out of reach for many lower-income households. Considering the disproportionate racial/ethnic share of renters in San Pablo, especially among Black or African American and Hispanic or Latinx households, this highlights a need to target both economic as well as racial/ethnic disparities to affirmatively further fair housing, which will be further discussed in Chapter 3.

Table B-28: San Pablo Housing Tenure by Income Level, 2019

	Owner-Occupied		*Renter-Occupied*	
Income Group[1]	*Number*	*Percent*	*Number*	*Percent*
0%-30% of AMI	524	19.8%	2,118	80.2%
31%-50% of AMI	644	33.4%	1,284	66.6%
51%-80% of AMI	694	37.3%	1,165	62.7%
81%-100% of AMI	410	42.7%	550	57.3%
Greater than 100% of AMI	1,249	66.9%	619	33.1%

1. Income groups are based on HUD calculations for Area Median Income (AMI). HUD calculates the AMI for different metropolitan areas, and the nine county Bay Area includes the following metropolitan areas: Napa Metro Area (Napa County), Oakland-Fremont Metro Area (Alameda and Contra Costa Counties), San Francisco Metro Area (Marin, San Francisco, and San Mateo Counties), San Jose-Sunnyvale-Santa Clara Metro Area (Santa Clara County), Santa Rosa Metro Area (Sonoma County), and Vallejo-Fairfield Metro Area (Solano County). The AMI levels in this table are based on the HUD metro area where this jurisdiction is located.

Source: ABAG-MTC Housing Needs Data Workbook (U.S. Department of Housing and Urban Development (HUD), Comprehensive Housing Affordability Strategy (CHAS) ACS tabulation, 2013-2017 release)

Rates of homeownership are typically higher in detached single-family homes than in multi-family housing, see Table B-29. San Pablo follows this trend in that nearly all the multifamily housing stock and the majority of mobile homes are renter-occupied, whereas the majority of (approximately 66 percent) of households in detached single-family are homeowners. While a significant share, about 43.5 percent, of attached single-family homes are occupied by renters, attached single-family homes only make up 5 percent of the housing stock in the city.

Table B-29: San Pablo Housing Tenure by Housing Type, 2019

	Owner-Occupied		*Renter-Occupied*	
Housing Type	*Number*	*Percent*	*Number*	*Percent*
Detached Single-Family Homes	2,688	66.5%	1,354	33.5%
Attached Single-Family Homes	463	56.5%	356	43.5%
Multi-Family Housing	210	5.3%	3,753	94.7%
Mobile Homes	148	37.3%	249	62.7%
Boat, RV, Van, or Other	0	-	0	-

Source: ABAG-MTC Housing Needs Data Workbook (U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B25032)

HOUSING TYPE

During the 2010 to 2020 period, little housing development of any kind occurred in San Pablo. The number of single-family homes, per DOF estimates provided by ABAG-MTC shown in Table B-30, has marginally increased during this period, although the number of multifamily housing units has increased more significantly. The number of total units has decreased by 0.3 percent over this period driven exclusively by the loss of mobile homes. The number of mobile homes has decreased by 21.4 percent, representing a loss of 104 units.

Table B-30: San Pablo Housing Type Trends, 2010 – 2020

	2010		2020		Percent Change
Building Type	*Number*	*Percent*	*Number*	*Percent*	*(2010 – 2020)*
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)

OVERCROWDED HOUSEHOLDS

Overcrowding, as defined by the U.S. Census, occurs where there is more than 1.01 persons per room (excluding bathrooms and kitchens) in an occupied housing unit and severe overcrowding occurs when there is more than 1.5 persons per room. Overcrowding is typically a consequence of an inadequate supply of affordable housing. San Pablo has more than three times the rate of overcrowded units (17 percent) to that of Contra Costa County (5.0 percent) or the Bay Area (6.9 percent), see Table B-31.

Table B-31: Overcrowding[1] Severity by Region

	Not Overcrowded		Overcrowded		Severely Overcrowded	
Region	*Number*	*Percent*	*Number*	*Percent*	*Number*	*Percent*
San Pablo	7,651	83.0%	1,373	14.9%	197	2.1%
Contra Costa County	374,726	94.9%	13,950	3.5%	6,093	1.5%
Bay Area	2,543,056	93.1%	115,696	4.2%	72,682	2.7%

1. The Census Bureau defines an overcrowded unit as one occupied by 1.01 persons or more per room (excluding bathrooms and kitchens), and units with more than 1.5 persons per room are considered severely overcrowded.

Source: ABAG-MTC Housing Needs Data Workbook (U.S. Department of Housing and Urban Development (HUD), Comprehensive Housing Affordability Strategy (CHAS) ACS tabulation, 2013-2017 release)

Renters more often experience overcrowding with multiple households sharing a unit to make it possible to stay in their communities. This trend is consistent in San Pablo with about 20.8 percent of renter-occupied households experiencing some level of overcrowding while only 11.0 percent of owner-occupied households experiencing over-crowding, see Chart B-9. Rates of severe overcrowding are more than twice as high among renters than they are among owners.

Renters may experience higher rates of overcrowding because they are more likely to be lower income than are homeowners. Lower-income households in San Pablo (those making less than 80 percent of AMI), generally tend to have higher rates of overcrowding. For instance, as shown in Table B-32, among extremely-low-income households (i.e., those making less than 30 percent of AMI) 10.0 percent are considered overcrowded while 4.2 percent are severely overcrowded. In San Pablo, it's notable that households with higher incomes (i.e., those making greater than 100 percent of AMI) also have relatively high rates of overcrowding, with 7.2 percent overcrowded and 2.6 percent severely overcrowded. This reflects a lack of sufficient housing supply for all income levels.

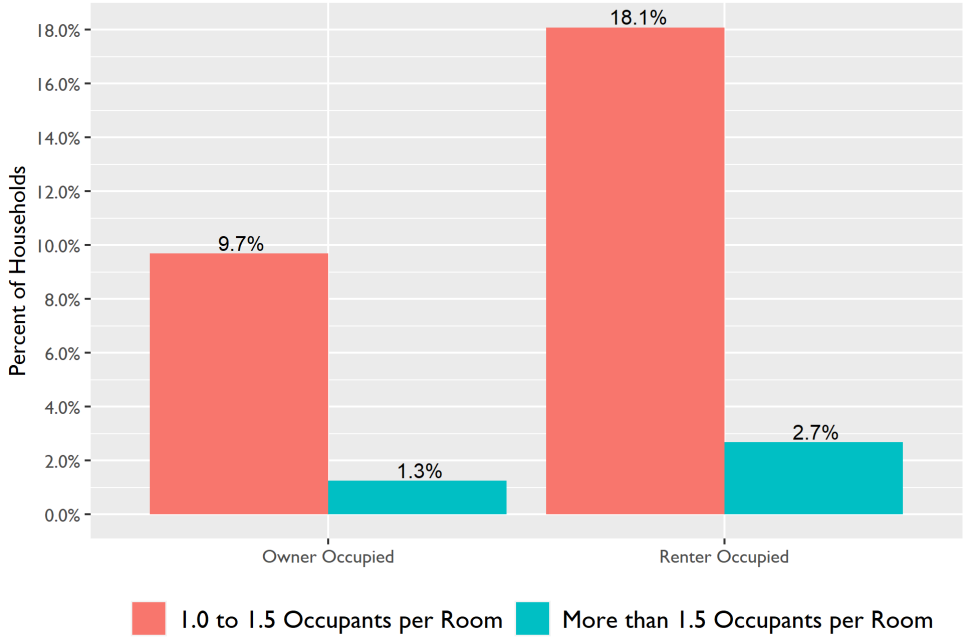


Chart B-9: Overcrowding by Tenure and Severity in San Pablo

Source: ABAG-MTC Housing Needs Data Workbook (U.S. Department of Housing and Urban Development (HUD), Comprehensive Housing Affordability Strategy (CHAS) ACS tabulation, 2013-2017 release)

Table B-32: Overcrowding[1] by Income Level and Severity in San Pablo

Income Group[2]	*Overcrowded*	*Severely Overcrowded*
0%-30% of AMI	10.0%	4.2%
31%-50% of AMI	17.5%	4.6%
51%-80% of AMI	7.5%	1.3%
81%-100% of AMI	5.3%	4.2%
Greater than 100% of AMI	7.2%	2.6%

1. The Census Bureau defines an overcrowded unit as one occupied by 1.01 persons or more per room (excluding bathrooms and kitchens), and units with more than 1.5 persons per room are considered severely overcrowded.

2. Income groups are based on HUD calculations for Area Median Income (AMI). HUD calculates the AMI for different metropolitan areas, and the nine county Bay Area includes the following metropolitan areas: Napa Metro Area (Napa County), Oakland-Fremont Metro Area (Alameda and Contra Costa Counties), San Francisco Metro Area (Marin, San Francisco, and San Mateo Counties), San Jose-Sunnyvale-Santa Clara Metro Area (Santa Clara County), Santa Rosa Metro Area (Sonoma County), and Vallejo-Fairfield Metro Area (Solano County). The AMI levels in this table are based on the HUD metro area where this jurisdiction is located.

Like tenure, rates of overcrowding are unevenly distributed by race/ethnicity. Chart B-10 below demonstrates the breakdown of overcrowding within various racial/ethnic groups in San Pablo. According to the ABAG-MTC data workbook the "Census Bureau does not disaggregate racial groups by Hispanic/Latinx ethnicity. However, data for the white racial group is also reported for white householders who are not Hispanic/Latinx. Since residents who identify as white and Hispanic/Latinx may have very

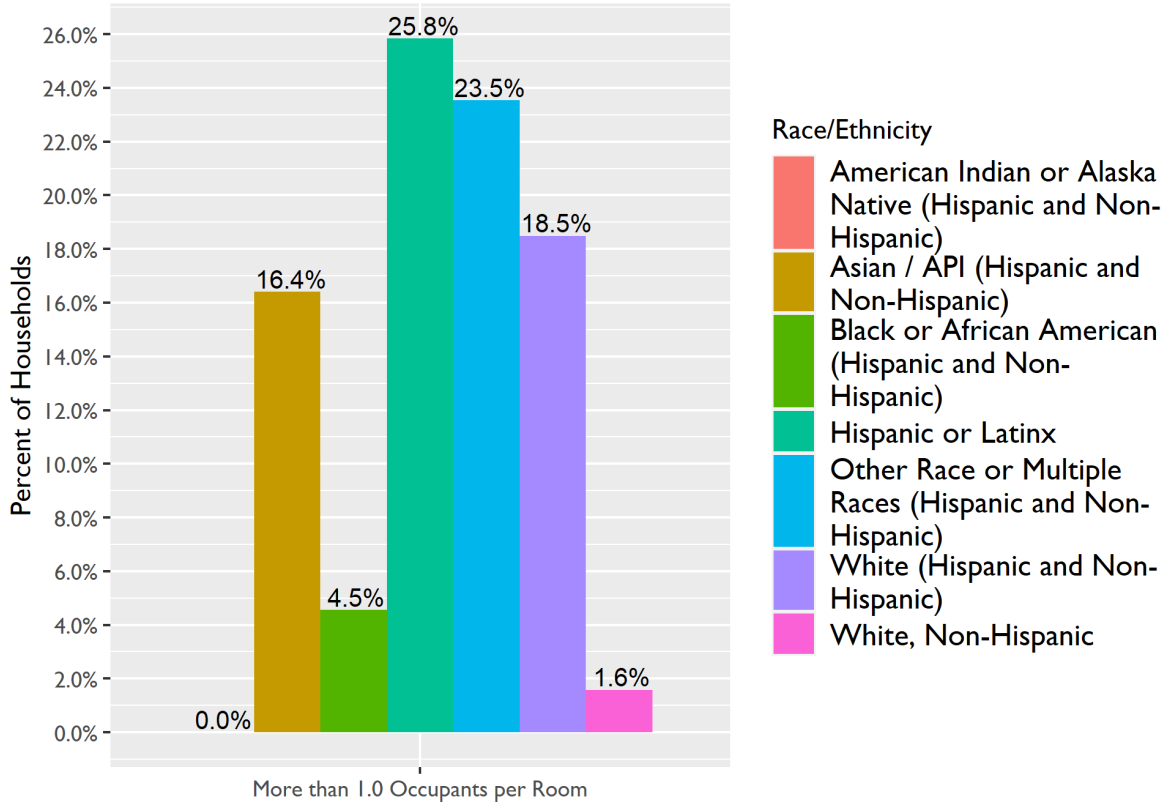
different experiences within the housing market and the economy from those who identify as white and non-Hispanic/Latinx, data for multiple white sub-groups are reported here." In addition, "[t]he racial/ethnic groups reported in this table are not all mutually exclusive. Therefore, the data should not be summed as the sum exceeds the total number of occupied housing units for this jurisdiction. However, all groups labelled 'Hispanic and Non-Hispanic' are mutually exclusive, and the sum of the data for these groups is equivalent to the total number of occupied housing units."

Overcrowding is most prevalent among Hispanic or Latinx households and other race or multiple race households of any ethnicity as 25.8 percent and 23.5 percent of each group experiences overcrowding, respectively. Overcrowding rates are low for non-Hispanic white households (1.6 percent) and for American Indian or Alaska Native households of any ethnicity (0.0 percent – although this may be the result of insufficient data).

Source: ABAG-MTC Housing Needs Data Workbook (U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B25014)

COST BURDEN

Chart B-10: Overcrowding by Race/Ethnicity in San Pablo



Cost burden, or overpayment, is defined as monthly shelter costs in excess of 30 percent of a household's income. Severe cost burden is defined as paying over 50 percent of household income for shelter costs. Shelter cost is defined as the monthly owner costs (mortgages, deed of trust, contracts to purchase or similar debts on the property and taxes, insurance on the property, and utilities) or the gross rent (contract rent plus the estimated monthly cost of utilities). HUD Comprehensive Housing Affordability Strategy (CHAS) data provides estimates of cost burden by tenure and income category. Estimates use the HUD Area Median Family Income (HAMFI) to determine overpayment. HAMFI is the median family income calculated by

HUD for each jurisdiction in order to determine Fair Market Rents (FMRs) and income limits for HUD programs. HAMFI is not necessarily equivalent to other median income calculations due to a series of adjustments made by HUD.

Nearly half of all San Pablo households experience some level of cost burden. Of the 4,353 households experiencing some level of cost burden, 94 percent considered lower-income, indicating that housing affordability is particularly out of reach for lower-income households in San Pablo.

Further, renters are particularly impacted by cost burden since renters are limited to the rental market while owners can build equity with their homes. Renters in San Pablo tend to have higher rates of cost burden than owners – for instance, 57.4 percent of all renters experience some level of cost burden while only 30.3 percent of owners do. Rates are further unevenly distributed between renters and owners by income level, as evident in Table B-33 below.

Table B-33: Cost-Burdened Households in San Pablo by Income and Tenure[1]

	Renters		*Owners*		*Total Households[2]*	
Income Category	*Number*	*Percent*	*Number*	*Percent*	*Number*	*Percent*
Extremely-Low-Income (Under 30% HAMFI[3])						
No Cost Burden/Not Computed	330	15.6%	180	34.0%	510	19.3%
Cost Burden	494	23.4%	160	30.2%	654	24.7%
Severe Cost Burden	1,290	61.0%	190	35.8%	1,480	56.0%
Very-Low-Income (30% - 50% HAMFI)						
No Cost Burden/Not Computed	310	24.1%	345	54.0%	655	34.0%
Cost Burden	670	52.1%	134	21.0%	804	41.8%
Severe Cost Burden	305	23.7%	160	25.0%	465	24.2%
Low-Income (50% - 80% HAMFI)						
No Cost Burden/Not Computed	705	60.5%	444	64.0%	1,149	61.8%
Cost Burden	450	38.6%	195	28.1%	645	34.7%
Severe Cost Burden	10	0.9%	55	7.9%	65	3.5%
All Lower-Income (Under 80% HAMFI)						
No Cost Burden/Not Computed	1,345	29.5%	969	52.0%	2,314	36.0%
Cost Burden	1,614	35.4%	489	26.2%	2,103	32.7%
Severe Cost Burden	1,605	35.2%	405	21.7%	2,010	31.3%
Moderate- and Above-Moderate-Income (Over 80% HAMFI)						
No Cost Burden/Not Computed	1,095	94.0%	1,480	89.7%	2,575	91.5%
Cost Burden	70	6.0%	140	8.5%	210	7.5%
Severe Cost Burden	0	0.0%	30	1.8%	30	1.1%
All Income Groups						
No Cost Burden/Not Computed	2,440	42.6%	2,449	69.7%	4,889	52.9%
Cost Burden	1,684	29.4%	629	17.9%	2,313	25.0%
Severe Cost Burden	1,605	28.0%	435	12.4%	2,040	22.1%

1. According to HUD, households spending 30 percent or less of their income on housing expenses have no cost burden, households spending 31 to 50 percent of their income have cost burden, and households spending 51 percent or more of their income have severe cost burden.
2. Discrepancies in sums are due to rounding errors.
3. HUD Area Median Family Income (HAMFI).

Source: U.S. Department of Housing and Urban Development (HUD), Comprehensive Housing Affordability Strategy (CHAS) ACS tabulation, 2013-2017 release

HOUSING VACANCY

Housing vacancy rates provide one metric to assess the balance between the supply and demand of housing in a region. Low vacancy rates occur when demand outpaces the supply of housing, while high vacancy rates indicate an oversupply of housing. Housing costs also tend to be higher with low vacancy rates. Estimates from the 2015-2019 ACS compiled by ABAG-MTC indicate that 572 (6.2 percent) out of the 9,221 housing units in San Pablo were vacant, which is higher than in the county (4.8 percent) but about equivalent to the entire Bay Area, as shown in Table B-34.

Table B-34: San Pablo Vacant Units by Type, 2019

Vacancy Status	*San Pablo*	*Contra Costa County*	*Bay Area*
For Rent	221	4,321	41,117
For Sale	15	2,012	10,057
For Seasonal, Recreational, or Occasional Use	0	2,188	37,301
Other Vacant	303	8,469	61,722
Rented, Not Occupied	33	741	10,647
Sold, Not Occupied	0	1,219	11,816
Total Vacant Housing Units	**572 (6.2%)**	**18,950 (4.8%)**	**172,660 (6.3%)**

Source: ABAG-MTC Housing Needs Data Workbook (American Community Survey 5-Year Data (2015-2019), Table B25004)

PERMITTED HOUSING

As discussed previously, there has been little housing development in San Pablo during the previous housing element cycle. Using data provided in the City's 2020 Annual Progress Report, the number of building permits issued from 2015 to 2020 is available by income group. In total, 74 permits were issued during this period, or about 16.5 percent of the 5th cycle RHNA. Most of this development occurred at the higher income ranges, with 31 units permitted for moderate-income households and 36 units permitted for above-moderate-income household. No very-low-income units were permitted and seven low-income units were permitted. See Table B-35 for the proportion of the RHNA met by income level during this period.

Table B-35: Housing Permitting in San Pablo, 2015 – 2020

Income Group	*Number of Permits*	*Percent of 5th Cycle RHNA*
Very Low Income	0	0.0%
Low Income	7	13.2%
Moderate Income	31	41.3%
Above Moderate Income	36	13.6%
Total	**74**	**16.5%**

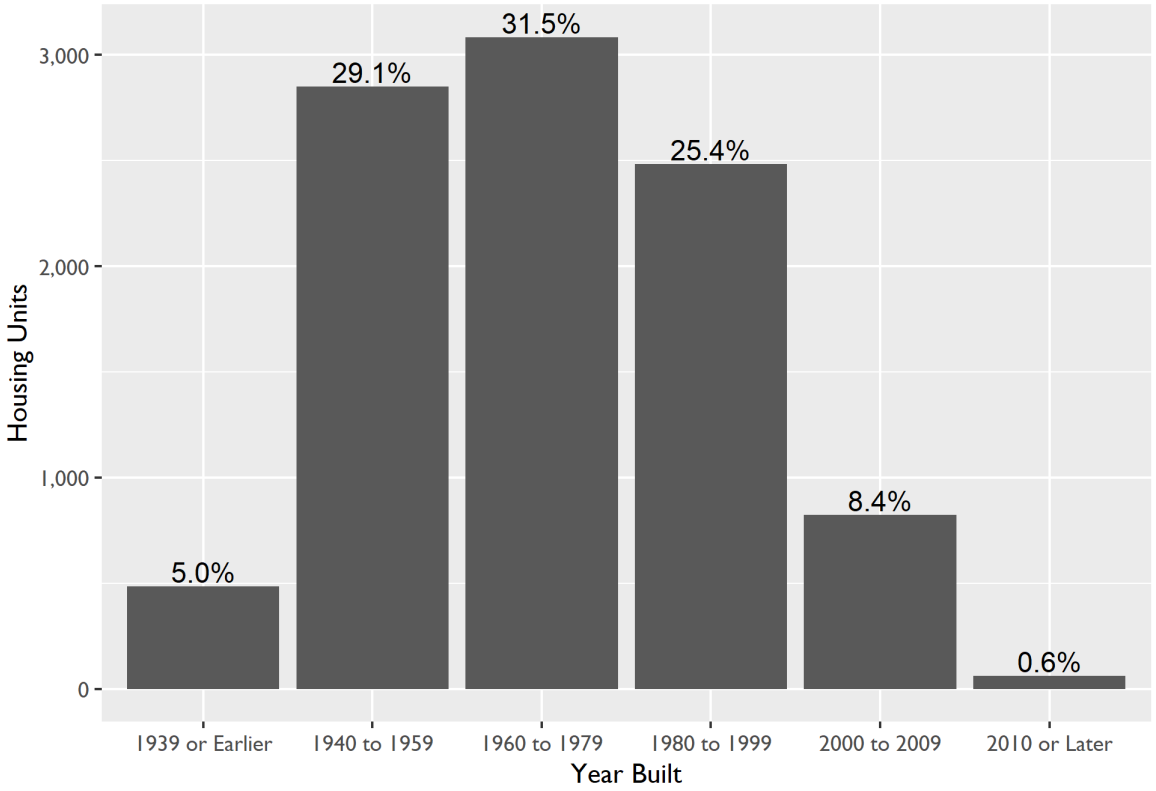
Source: City of San Pablo, Annual Progress Report, 2020

HOUSING CONDITIONS

Both regionally and locally, insufficient housing supply and high housing costs create a higher risk for households to live in substandard conditions. Assessing the condition of the housing stock, including the age of buildings and substandard condition, is critical to address housing quality and safety needs in the city.

More than two-thirds of housing units in San Pablo were built before 1980 – this includes a large portion of units built in the World War II era as temporary worker housing for the neighboring Richmond shipyards. About a quarter of units in San Pablo were built between 1980 and 1999, and about 10 percent between 2000 and 2009. Virtually no new units have been built since the economy's recovery from the Great Recession. The City of Richmond has had similar development trends, while

Chart B-11: 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)

Contra Costa County has seen more housing development in the last two decades. See Chart B-11 for the age of San Pablo's housing stock as of 2019.

A high proportion of older buildings, especially those built more than 30 years ago, indicate that there are likely substantial health and safety housing conditions in the city. Housing is considered substandard when physical conditions are determined to be below the minimum standards of living, as defined by Government Code Section 17920.3. A building is considered substandard if any of the following conditions exist:

- Inadequate sanitation
- Structural hazards
- Nuisances
- Faulty weather protection
- Fire, safety or health hazards
- Inadequate building materials
- Inadequate maintenance
- Inadequate exit facilities
- Hazardous wiring, plumbing or mechanical equipment
- Improper occupation for living, sleeping, cooking, or dining purposes
- Inadequate structural resistance to horizontal forces
- Any building not in compliance with Government Code Section 13143.2

Any household living in substandard conditions in considered in need of assistance, even if they are not actively seeking alternative housing arrangements. Estimating the number of substandard units can be difficult, but the lack of certain infrastructure and utilities can often be an indicator of substandard conditions. According to 2019 ACS estimates compiled by ABAG-MTC, as shown in Table B-36, about 2.1 percent of owners lack complete kitchen facilities while 0.4 percent of renters do. Further, approximately 0.9 percent of owners lack complete plumbing facilities while 1.0 percent of renters do. In total, there are 88 occupied housing units with incomplete plumbing facilities and 96 units with incomplete kitchen facilities. As shown on Map B-1, renter-occupied households with most substandard housing issues are concentrated in Tract 3660.02, as well as areas by Contra Costa College. Similarly, on Map B-2, owner-occupied households with highest percent of substandard housing conditions are located west of San Pablo Avenue, north of San Pablo Creek, and south of Broadway Avenue (Census Tract 3660.02) and in the eastern part of the city (Tract 3690.02).

Table B-36: San Pablo Substandard Housing Issues

Building Amenity	*Owner*	*Renter*
Incomplete Kitchen Facilities	2.1%	0.4%
Incomplete Plumbing Facilities	0.9%	1.0%

Source: ABAG-MTC Housing Needs Data Workbook (U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B25053, Table B25043, Table B25049)

The City operates a robust Residential Health and Safety (RH&S) inspection program for properties that are for sale or non-owner occupied, as detailed in Appendix C. Based on RH&S inspection results, approximately five percent of the total units in the city need major repairs.[1] Major repairs identified through the inspection process predominantly involve cases of fire and vehicular damage to structures, considered major repairs because of the electrical, plumbing, mechanical and structural damages. Some cases involving unpermitted construction also involve the substandard housing issues referenced in the census data; however, these are typically not code violations that represent an immediate hazard for the residents.

[1] Email and phone communication with Oscar Davalos, Chief Building Official, City of San Pablo, July 24, 2023.

SAN PABLO GENERAL PLAN UPDATE

Figure B-1 : Renter Occupied Households - Substandard Housing Conditions

Percent of Owner Occupied Households with incomplete Facilities*

- 0.0%
- 0.1% - 0.7%
- 0.8% - 1.4%
- 1.5% - 1.8%
- 1.9% - 2.3%

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

0 750 1,500 3,000
FEET

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

DYETT & BHATIA
Urban and Regional Planners

SAN PABLO GENERAL PLAN UPDATE

Figure B-2 : Owner Occupied Households - Substandard Housing Conditions

Percent of Owner Occupied Households with incomplete Facilities*

- 0.0%
- 0.1% - 0.7%
- 0.8% - 1.4%
- 1.5% - 1.8%
- 1.9% - 2.3%

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

0 750 1,500 3,000
FEET

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

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B.7 Housing Costs and Affordability

The high levels of cost burden or overcrowding in San Pablo indicate high housing costs and a lack of affordability within a community. This section summarizes housing costs in San Pablo and assesses the extent to which housing is affordable for residents of the city.

HOUSING AFFORDABILITY BY HOUSEHOLD INCOME

Housing affordability can be estimated by comparing the cost of renting or owning a home in San Pablo with the maximum affordable housing costs to households at different income levels. In evaluating affordability, the maximum affordable price refers to the maximum amount that could be afforded by households in the upper range of their respective income category. Households in the lower end of each category can afford less in comparison. The maximum affordable home and rental prices for residents of San Pablo are shown in Table B-37. This table shows what type of household can afford what size and type of housing. The affordability of the city's housing stock by tenure and income group is discussed below. HCD has estimated the 2021 Contra Costa County AMI to be $125,600.

Table B-37: 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 is 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.

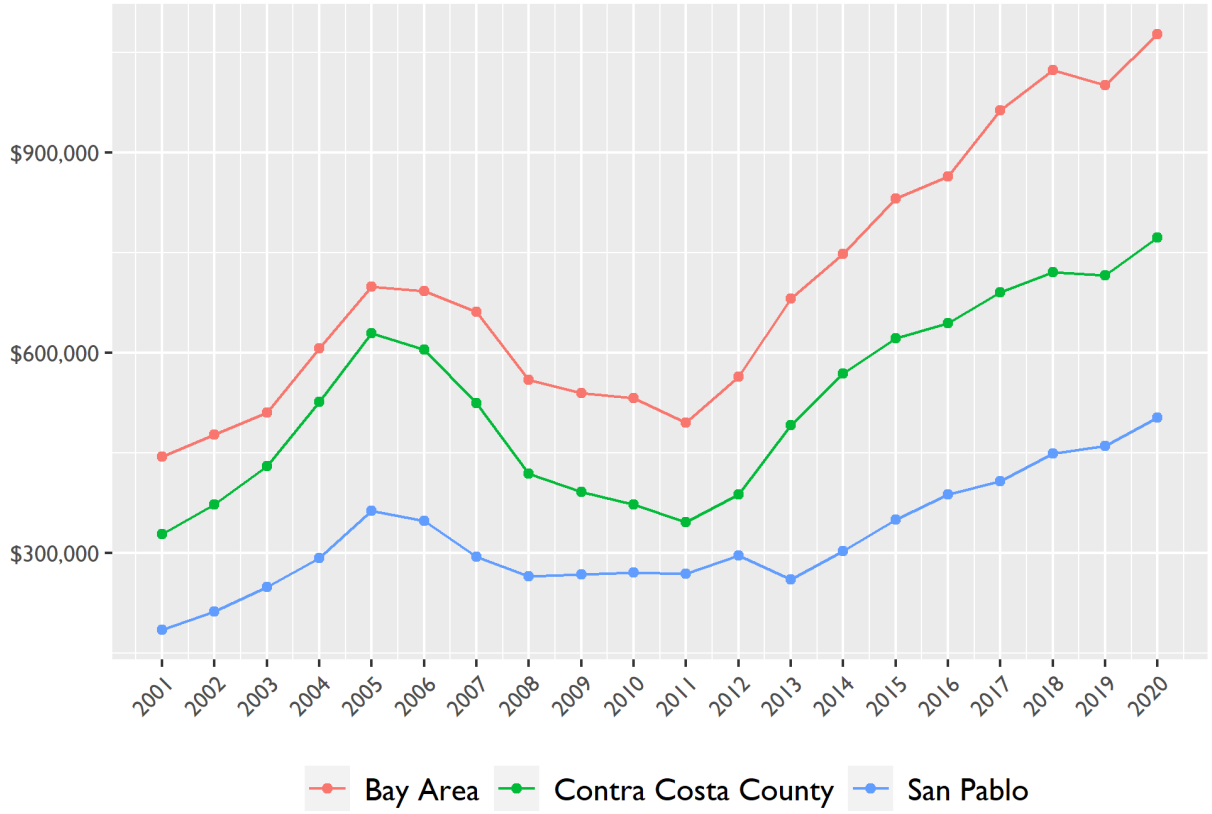
4. Taxes and insurance are assumed to be 35% of monthly affordable housing costs for owners.

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

OWNERSHIP COSTS

Chart B-12: San Pablo and Regional Area Zillow Home Value Index (ZHVI), 2001 – 2020

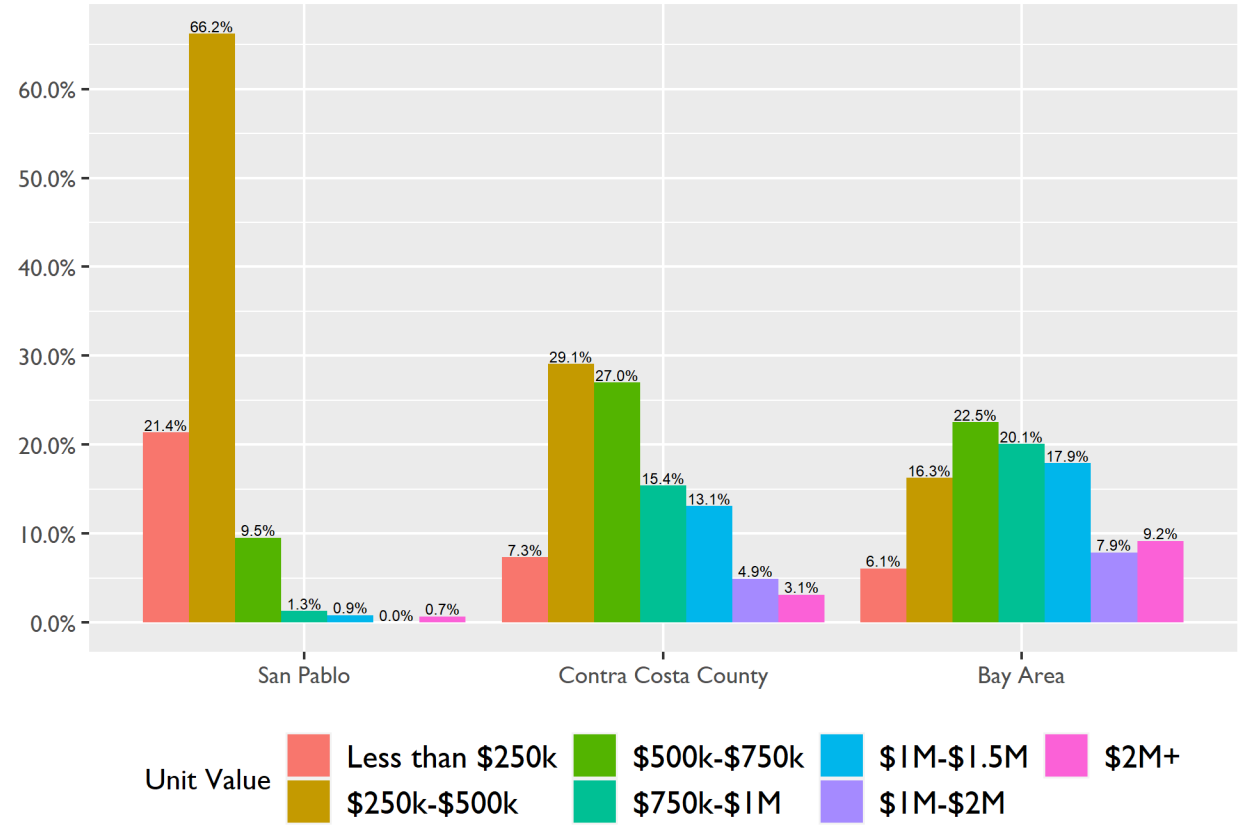


Like many cities in the Bay Area, housing costs in San Pablo have continued to rise over the last two decades. Home values are tracked using the Zillow Home Value Index (ZHVI) as compiled by ABAG-MTC, which is a smoothed, seasonally adjusted measure of the typical value for homes in the 35th to 65th percentile range. The regional ZHVI estimate is a household-weighted average of county-level ZHVI files, where household counts are yearly estimates from DOF's E-5 series. As demonstrated in Chart B-12, home values did not decline as steeply in San Pablo as they did in Contra Costa County and the Bay Area following the 2008 financial collapse. In fact, value largely plateaued between 2008 and 2014. Between 2014 and 2020 home values have continually risen in San Pablo and have surpassed the previous high of $363,366 in 2005 to reach over $500,000.

Source: ABAG-MTC Housing Needs Data Workbook (Zillow, ZHVI December 31, 2001 – December 31, 2020)

In addition to the ZHVI, the ABAG-MTC data worksheet provides estimates of home values for owner-occupied units based on the 2019 ACS. Shown in Chart B-13, this data confirms the disparity in home value across region as indicated by the ZHVI. While the ZHVI estimates the typical household is valued over $500,000, the ACS indicates that most units (about 87.6 percent) are actually valued below $500,000. This is a very different distribution than is seen in the county or Bay Area, both of which have more even distributions by unit value. Contra Costa County does skew towards lower unit values while the Bay Area tends to skew towards higher unit values. The ZHVI is better aligned with these regional estimates. Given that housing costs have only risen since the 2019 ACS, the 2020 ZHVI will be used to estimate housing value in San Pablo—although it should be noted that this may slightly overestimate housing cost.

Chart B-13: San Pablo and Regional Area Owner-Occupied Unit Values, 2019



Source: ABAG-MTC Housing Needs Data Workbook (U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B25075)

The ZHVI tracks a variety of types of owner-occupied housing units, including both single-family homes and condominiums. Table B-38 provides a breakdown of the ZHVI by housing type and size between 2010 and 2020. Not all housing types have available data for the 2010 period. In total, housing value has increased by about 85.5 percent between 2010 and 2020. Three-bedroom units in particular have seen a relatively high increase in value by about 112.6 percent during the period. As of 2020, the highest value housing type in San Pablo is a four-bedroom housing unit at $577,832.

Given the ZHVI estimates provided in Table B-38 and housing affordability levels from Table B-37 it is apparent that no lower-income household can afford a home at an appropriate size. Some larger households may be able to afford units that have fewer bedrooms, which would lead to overcrowding. For instance, a four-person low-income household would be able to afford a $382,221 unit, which would be sufficient to purchase only a one-bedroom unit per the ZHVI. Moderate-income households of any size, on the other hand, would be able to afford to purchase a home at the appropriate size.

Table B-38: San Pablo Zillow Home Value Index (ZHVI), 2010 - 2020

Housing Type	*December 2010 ZHVI*	*December 2020 ZHVI*	*Percent Change (2010 – 2020)*
Total	$272,445	$505,418	85.5%
Single-Family	$310,601	$523,281	68.5%
Condo	-	$415,756	-
1 Bedroom	-	$373,791	-
2 Bedroom	-	$439,152	-
3 Bedroom	$247,964	$527,080	112.6%
4 Bedroom	-	$577,832	-
5+ Bedrooms	$272,445	$505,418	85.5%

Source: Zillow Home Value Index, December 31, 2010 and December 31, 2020

This demonstrates an affordability gap for lower-income households in the city, as such households generally would not be able to afford to buy a home without significant subsidy. Increased housing production for a range of housing types would also help to increase affordability, but this analysis shows that housing in a market like that of the Bay Area is only generally affordable to moderate- or higher-income households. Chart B-14 visualizes the affordability gap for the typical household, which is defined as a four-person household living in a three-bedroom housing unit.

RENTER COSTS

In 2019, according to ACS estimates provided by ABAG-MTC, the median contract rent in San Pablo was $1,324. According to the Census, contract rent is the monthly rent agreed upon regardless of any furnishings, utilities or services that may be included. Data regarding contract rent excludes units for which no cash rent is paid. Table B-39 illustrates that rent in San Pablo is significantly lower than in the county and in the Bay Area. Rents in San Pablo were generally stable between the 2009 and 2015 period, increasing by about 7.3 percent. This differs from the county and Bay Area, which saw median contract rent increases by 15.1 percent and 20.4 percent, respectively. However, between 2015 and 2019 rent costs spiked in San Pablo—increasing by about 32.5 percent—while the county and Bay Area saw slightly less dramatic increases, 26.2 percent and 28.4 percent respectively.

Table B-39: San Pablo and Regional Area Rents[1], 2009 – 2019

Jurisdiction	*2009 Median Contract Rent*	*2015 Median Contract Rent*	*2019 Median Contract Rent*
San Pablo	$931	$999	$1,324
Contra Costa County	$1,161	$1,336	$1,686
Bay Area	$1,196	$1,440	$1,849

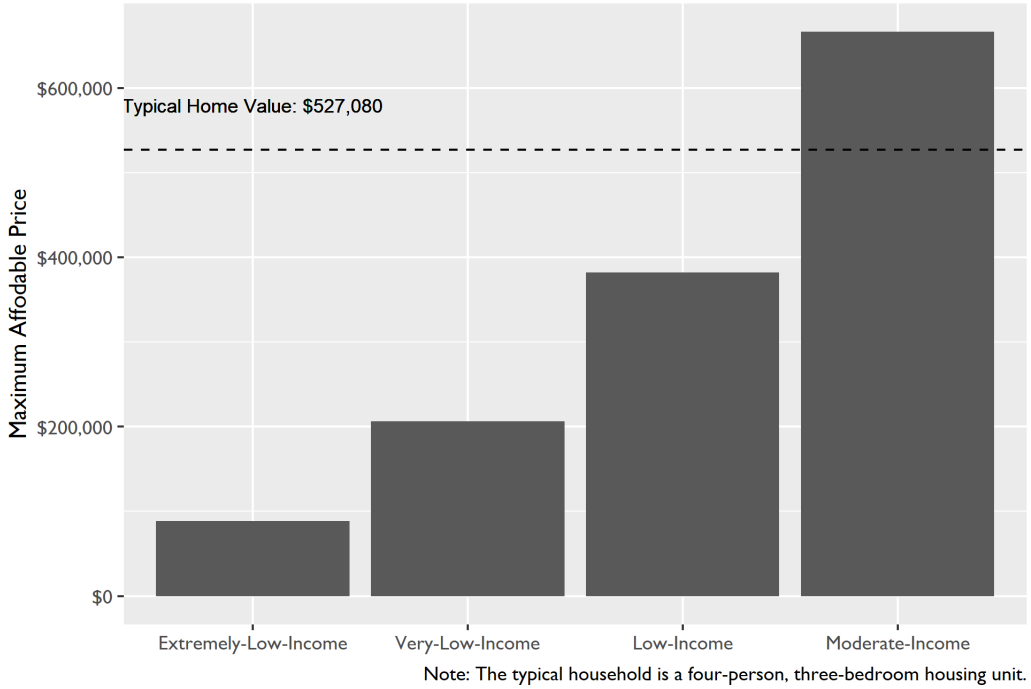
1. County and regional counts are weighted averages of jurisdiction median using rental unit counts from the relevant year.

Source: ABAG-MTC Housing Needs Data Workbook (U.S. Census Bureau, American Community Survey 5-Year Data releases, starting with 2005-2009 through 2015-2019, B25058, B25056 (for unincorporated areas))

Thus, while rents have risen at faster pace in the city than in the surrounding region, San Pablo still remains a relatively affordable option for renters when compared to the county or Bay Area. As demonstrated in Chart B-15, most (65.5 percent) renter-occupied units in San Pablo have contract rents below $1,500. This differs from the county, where 39.4 percent of units have contract rents below $1,500, and the Bay Area, where 35.2 percent of units are below that threshold. Further, 13.3 percent of the county rental stock and 24.7 percent of the Bay Area rental stock have contract rents above $2,500 while only 0.6 percent of San Pablo's rental stock exceeds that amount.

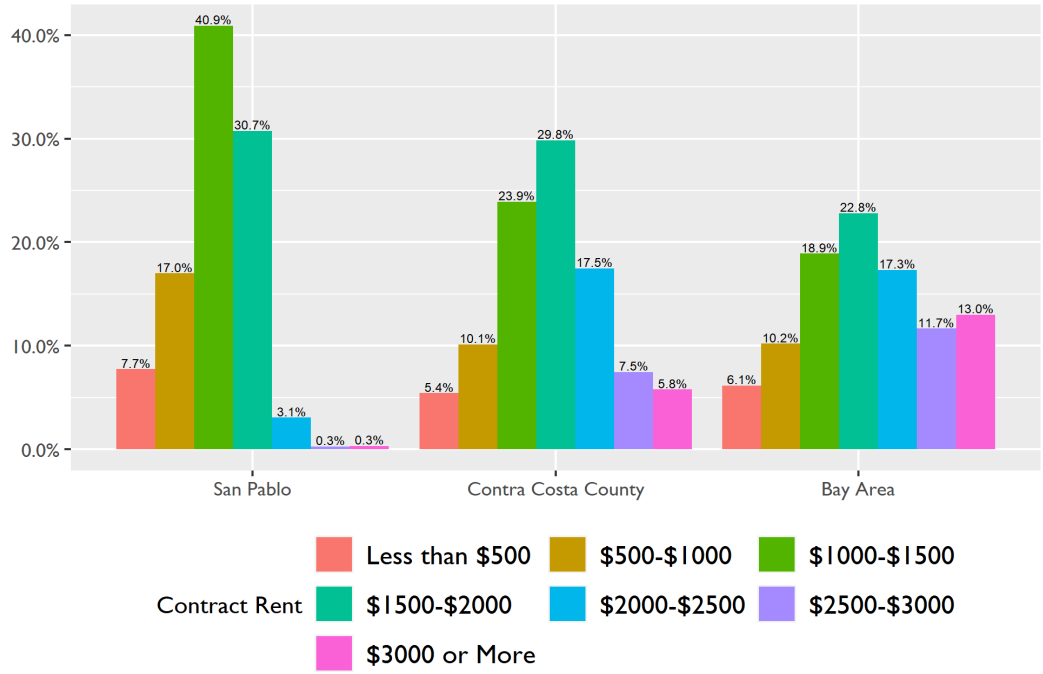
As rents have risen in the city, it is likely that lower-income households have been less able to afford units at a suitable size. U.S. Census microdata compiled by the Integrated Public Use Microdata Series (IPUMS) USA can be used to estimate rental costs by unit size. IPUMS data corresponds to the Public Use Microdata Area (PUMA) for Contra Costa County (Far Southwest)—Richmond (Southwest) & San Pablo Cities. The PUMA does not necessarily have the same boundaries as other Census-derived estimates. Additionally, estimates are weighted by the representativeness of the sampled household given IPUMS-derived weights. Table B-40 provides estimated median monthly gross rents in the PUMA by the number of bedrooms. Unlike contract rent, gross rent includes additional costs for utilities and fuels.

Chart B-14: Ownership Affordability Gap for the Typical Household



Source: Zillow Home Value Index, December 31, 2020; Dyett & Bhatia, 2021

Chart B-15: Contract Rents for Renter-Occupied Units, 2019



Source: ABAG-MTC Housing Needs Data Workbook (U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B25056)

Table B-40: San Pablo Monthly Gross Rental Rates, 2019

Number of Bedrooms	*Estimated Number of Households*[1]	*2019 Median Monthly Gross Rent*[2]
0	540	-
1	1,043	$900
2	5,565	$1,146
3	14,771	$1,361
4	14,245	$1,790
5	3,192	$2,200
6	448	$1,860
7	10	-
8	78	$520

1. Household count is based on the Public Use Microdata Area (PUMA). While PUMAs generally follow the boundaries of census-defined "places," total household counts may differ from other Census-derived estimates.

2. Estimates of median gross rent are weighted by an IPUMS-derived household weight. Estimates may be inaccurate due to missing data and outliers.

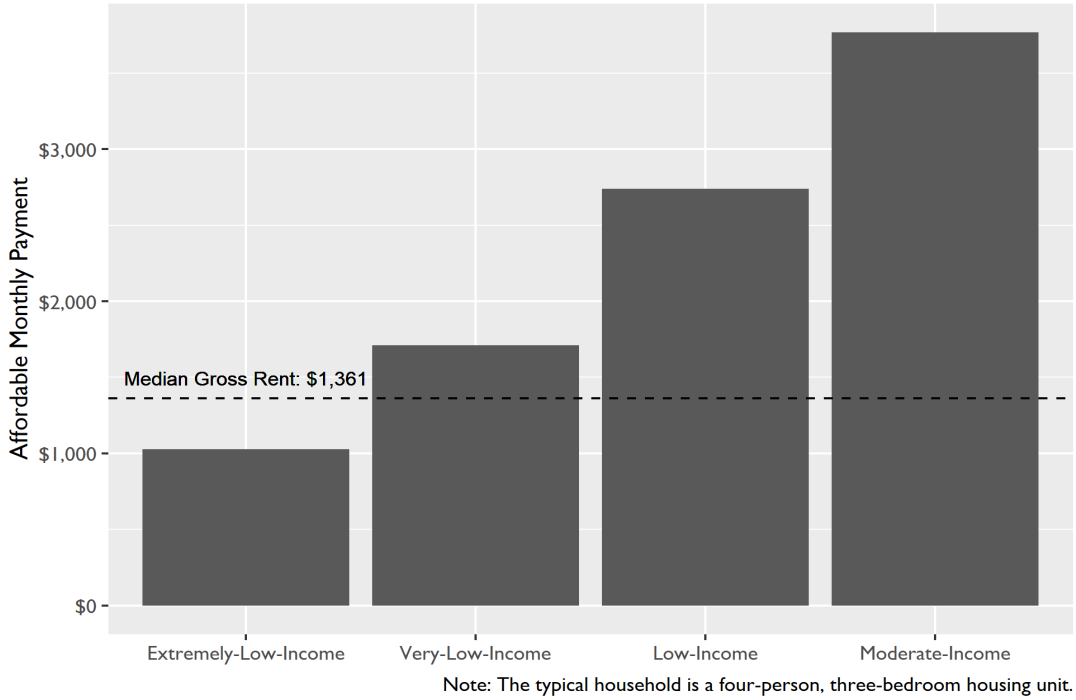
Source: IPUMS USA, 2015-2019 ACS

According to the gross rental estimates (i.e., including utilities and other costs) from Table B-40 above and monthly affordable payments presented in Table B-37, extremely-low-income households in San Pablo would not be able to afford to rent an appropriately sized unit. However, larger extremely-low-income households could afford to a rent a unit with fewer bedrooms – for instance, a four-person household could afford to rent a one-bedroom unit. This mismatch is likely one of the causes behind the city's relatively high rate of overcrowding. All other income levels, including low- and very-low-income households, would be able to afford to rent an appropriately sized unit. Chart B-16 demonstrates this affordability gap for the typical extremely-low-income household.

Source: IPUMS USA, 2015-2019 ACS; Dyett & Bhatia, 2021

B.8 Assisted Housing at Risk of Conversion

Chart B-16: Rental Affordability Gap for the Typical Household



Note: The typical household is a four-person, three-bedroom housing unit.

State Housing Element law requires that communities identify the status of assisted low-income rental units that are "at risk" of conversion to market rent status within ten years of the statutory mandated update of the Housing Element (from January 2023 to January 2031). The California Housing Partnership (CHP) estimates that there are 568 assisted low-income units in San Pablo. Table B-41 shows that while most units in San Pablo at low risk of conversion, there are 60 units (10.6 percent) at moderate risk and 81 units (14.3 percent) at high risk. The proportion of units facing some level of risk is significantly higher in the city (24.9 percent) than in the county (3.4 percent) or Bay Area (5.4 percent). While California Housing Partnership's Preservation Database is the state's most comprehensive source of information on subsidized affordable housing at risk of losing its affordable status and converting to market-rate housing, this database does not include all deed-restricted affordable units in the state.

Table B-41: Assisted Units at Risk of Conversion

	San Pablo		*Contra Costa County*		*Bay Area*	
Risk Level[1]	*Number*	*Percent*	*Number*	*Percent*	*Number*	*Percent*
Low	427	75.2%	13,403	96.5%	110,177	94.6%
Moderate	~~60~~	0~~10.6~~%	211	1.5%	3,375	2.9%
High	~~8~~141	24.8~~14.3~~%	270	1.9%	1,854	1.6%
Very High	0	0%	0	0%	1,053	0.9%

1. California Housing Partnership uses the following categories for assisted housing developments in its database:
   - Low Risk: affordable homes that are at-risk of converting to market rate in 10+ years and/or are owned by a large/stable non-profit, mission-driven developer.
   - Moderate Risk: affordable homes that are at-risk of converting to market rate in the next 5-10 years that do not have a known overlapping subsidy that would extend affordability and are not owned by a large/stable non-profit, mission-driven developer.
   - High Risk: affordable homes that are at-risk of converting to market rate in the next 1-5 years that do not have a known overlapping subsidy that would extend affordability and are not owned by a large/stable non-profit, mission-driven developer.
   - Very-High Risk: affordable homes that are at-risk of converting to market rate within the next year that do not have a known overlapping subsidy that would extend affordability and are not owned by a large/stable non-profit, mission-driven developer.

Source: ABAG-MTC Housing Needs Data Workbook (California Housing Partnership, Preservation Database, 202~~3~~0)

Per HCD guidance, local jurisdictions must also list the specific affordable housing developments at risk of converting to market rate uses to supplement the aggregate numbers provided in Table B-41. The assisted housing inventory is available in Table B-42 below.

Table B-42: San Pablo Assisted Housing Inventory

Project Name	*Project Address*	*Project Type*	*Total Affordable Units*	*Date Constructed*	*Affordability End Date*
Montevista Older Adult Apartments	13728 San Pablo Avenue	Older adults	81	2003	2058
Casa Adobe Older Adult Apartments	1924 Church Lane	Family	53	1991	2063
El Paseo Family Apartments	1150 Brookside Drive	Family	130	2008	2063
Giant Road Family Apartments	907 Lake Street	Family	84	2007	2062
El Portal Gardens	14041 San Pablo Ave	Older adults	81		2024
Rumrill Gardens	1300 Rumrill Boulevard	Family	60		2025
Church Lane and Idaho Apartments	2555 Church Lane	Family	49		2075
Rumrill Place Apartments	1883 Rumrill Boulevard	Family	31		2051
Total			**~~348~~569**		

Source: County of Contra Costa

COST ANALYSIS

The typical development cost of affordable housing projects in San Pablo is about $393,799 per unit. Estimates are derived from the average projected development costs per unit provided in recent California Tax Credit Allocation Committee (TCAC) project tax credit applications, see Table B-43. If the 141 units identified by the CHP as facing some level of risk converted to market rate housing during the 10-year period, the total replacement cost would be about $55,525,612.

Table B-43: Typical Development Costs of Affordable Housing

Project Name	*TCAC Application Year*	*Per Unit Cost*[1]
Church Lane	2017	$418,536
Montevista Older adult Apartments	2018	$292,056
Hilltop Commons	2020	$470,804
Average		**$393,799**

1. Derived from stated "true cash per unit cost" or "effective per unit costs", where applicable, in TCAC project applications.

Source: California Tax Credit Allocation Committee, Project Staff Reports 2017-2020

The cost of preservation for the typical affordable housing project can be estimated by finding the difference between fair market rent and affordable rent. As shown in Table B-37 the affordable monthly rental payment for a very-low-income, four-person household in San Pablo is $1,713. In fiscal year 2021 the HUD Fair Market Rent (FMR), or gross rent estimate, in the Oakland-Fremont, CA HUD Metro FMR area for a three-bedroom unit was $3,196. The difference between these two prices is the "affordability gap," which is about $1,483 in San Pablo. Given this affordability gap, the total cost of preserving all 141 at-risk units would be approximately $209,103 per month or $2,509,236 per year. This translates to a cost of $25,092,360 over the 10-year period, or $177,960 per unit. This is likely an overestimation of cost, since the FMR area that San Pablo is part of includes Bay Area jurisdictions with much higher rental costs. Even so, preservation costs are lower than replacement costs.

RESOURCES FOR PRESERVATION

There are two primary resources available for preserving at-risk units:1)public agencies, nonprofit housing corporations, and tenant groups; and 2) public financing or subsidy programs. HCD maintains a current list of all "qualified entities" across the state, which are nonprofit or for-profit organizations or individuals that agree to maintain the long-term affordability of affordable housing developments. Table B-44 provides the list of all qualified entities for Contra Costa County. The City would work with these organizations to preserve the housing units in danger of conversion. Additional housing resources, including funding sources, that the City utilizes are discussed further in Chapter 3~~5~~.

B.9 Energy Conservation

Household energy consumption, along with transportation, constitutes a significant proportion of total urban energy use. Efforts to reduce or minimize the overall level of urban energy consumption are essential to mitigate the high costs of energy and the environmental impacts of energy use. Reductions in energy use can be achieved through the coordination of land development and transportation infrastructure. San Pablo is a largely developed and auto-oriented city with primarily single-family residential uses. Commercial and retail corridors are located in the center of the city, surrounded by residential neighborhoods and schools. There are a number of opportunity areas where land could be developed or redeveloped to meet new

residential or other needs. To achieve energy conservation goals, the City will continue strict enforcement of the building standards of the 2019 edition of the California Building Standards Code, Title 24 of the California Code of Regulations and amendments related to energy conservation. Title 24 establishes energy budgets or maximum energy use levels for dwelling units. The standards of Title 24 supersede local regulations and mandate implementation by local jurisdictions.

Table B-44: Qualified Entities in Contra Costa County

Qualified Entity	*City*	*Contact*
Affordable Housing Associates	Berkeley	(510) 649-8500
Satellite Housing Inc.	Berkeley	(510) 647-0700
Northern California Land Trust, Inc.	Berkeley	(510) 548-7878
Eskaton Properties Inc.	Carmichael	(916) 334-0810
Anka Behavioral Health	Concord	(925) 825-4700
Alameda County Allied Housing Program	Hayward	(510) 670-5404
East Bay Asian Local Development Corporation	Oakland	(510) 287-5353
Pacific Community Services, Inc.	Pittsburg	(925) 439-1056
Rubicon Programs, Inc.	Richmond	(510) 235-1516
East Bay NHS	Richmond	(510) 237-6459
Community Housing Development Corp.	Richmond	(510) 412-9290
Neighborhood Housing Services of the East Bay	Richmond	(510) 237-6459
ROEM Development Corporation	Santa Clara	(408) 984-5600 Ext 17
ACLC, Inc	Stockton	(209) 466-6811
City of Walnut Creek	Walnut Creek	(925) 943-5899
Rural California Housing Corp	West Sacramento	(916) 414-4436

Source: HCD, May 2021

The City prepared and adopted a Climate Action Plan (CAP) in 2012 using 2005 baseline information provided by the Greenhouse Gas (GHG) Inventory. The CAP provides a policy framework to reduce citywide GHG emissions, while also promoting improvements to increase livability, health and safety. According to the CAP, during the 2005 baseline year nearly 174,135 metric tons of carbon dioxide equivalent (MTons CO_2e) were produced in San Pablo. About 28.7 percent of community emissions came from energy usage, while 59.6 percent came from transportation. About 16.0 percent of emissions came from the residential sector. A number of objectives and strategies, which continue to be implemented by the City, target the reduction of residential emissions.

As part of the City's efforts to reduce climate-changing GHG emissions, the City Council voted to join MCE, formerly Marin Clean Energy, in 2014. MCE is a not-for-profit, Community Choice Aggregation (CCA) electricity provider that gives customers affordable "green" electricity choices in partnership with PG&E. All residents, excluding those who opted out, were enrolled in MCE's standard Light Green plan in March of 2015. The Light Green plan is sourced from at least 50 percent renewable resources. Deep Green, which relies on 100 percent clean energy, is also available at a higher cost to residents. The MCE program has been projected to significantly reduce the GHG emissions associated with electricity usage in the city. A variety of other resources for residential energy conservation are available to San Pablo residents, including a free energy efficiency toolkit, rebates through the Energy Upgrade California – Contra Costa County Program, free "Green House Calls," and the free Residential Home Improvement/Weatherization Program.

B.10 Key Findings

- **Findings Regarding Statutorily Defined Special Needs Groups.**
  - **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).
  - **Older adult Residents.** Older adult residents have relatively lower incomes than the overall city population. Older adult renters in particular are particularly vulnerable, as they tend to live on fixed incomes and nearly three-quarters of older adult renters are considered extremely-low-income.
  - **Persons with Disabilities.** In the city 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.
  - **Female-Headed Households.** In the city, female-headed households, which make up 20.8 percent of all households in San Pablo, tend to be renter-occupied, and those with children under the age of 18 are more likely to live below the poverty line. The proportion of single parent headed—both female-headed and male-headed—households is higher in the city than in the county or the region.
  - **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 (100.0 percent) of unsheltered people than does the county (70.1 percent).
  - **Farmworkers. San Pablo has very few farmworker residents.** 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.
- **Demographics.** While the city has a lower median age than the county, the share of older residents (i.e., those 65 and older) grew from 8.7 percent to 10.1 percent between 2000 and 2019, which represents a lower share than in Contra Costa County as a whole. During this same period, the proportion of Hispanic or Latinx residents also increased from 46.3 percent to 60.1 percent, while the city's share of non-Hispanic white and non-Hispanic Black or African American residents declined. Nevertheless, San Pablo is racially and ethnically distinct from the county and region. Compared to both the county and the region, the city still has a significantly higher share of Hispanic or Latinx residents. Compared to the county and the region, a higher proportion of city residents work in the construction industry while a lower proportion work in the financial and professional services industry.

- **Income.** San Pablo has a proportionally larger number of extremely low-income households (28.5 percent) compared to Contra Costa County (13.5 percent) and Bay Area overall (14.7 percent). Similarly, San Pablo also has a proportionally larger number of very-low-income households in comparison to Contra Costa County and the Bay Area overall.

- **Cost Burden.** Nearly half of all residents experience some level of cost burden, and lower-income households and renters see higher than average rates.

- **Overcrowding.** Households in the San Pablo experience higher rates of overcrowding (17.0 percent) than do households in the county (5.0 percent) or the region (6.9 percent). Overcrowding disproportionately impacts renters (20.8 percent), lower-income households (14.2 percent of extremely-low-income, 22.1 percent of very-low-income, and 8.8 percent of low-income), Hispanic or Latinx households (25.8 percent), and multiple or other race households (23.5 percent).

- **Housing Quality.** Most residential buildings in the city are at least 30 years old, and a relatively high proportion of owners have incomplete kitchen facilities. The proportion of incomplete kitchen (2.1 percent of owners, 0.4 percent of renters) and plumbing facilities (0.9 percent of owners, 1.0 percent of renters) is one estimate of substandard housing.

- **Housing Tenure.** Unlike the county (34.1 percent) or the region (43.9 percent), San Pablo is mostly comprised of renters (61.9 percent), including renters who occupy single-family homes (about one-third of detached single-family homes are renter-occupied). In the city, Black or African American households (74.0 percent), multiple or other race households (67.9 percent), and Hispanic or Latinx households (62.4 percent) are more likely to be renters, as are lower-income households (71.0 percent). The share of renters as well as the total number of renter-occupied units has increased dramatically in the city between 2000 (4,609 renter-occupied households or 50.9 percent) and 2019 (5,712 renter-occupied households or 61.9 percent).

- **Vacancy.** The vacancy rate is higher than in the county but about the same as the wider Bay Area. While housing costs are comparatively low and need is great, San Pablo has a vacancy rate of 6.2 percent, which is higher than the county as a whole (4.8 percent). Further, about 236 units or 41.3 percent of vacant units in the city are on the market (i.e., for rent or for sale), as compared to 29.6 percent of vacant units in the Bay Area on the market (51,174 units). This suggests that there is pressure on rental and affordable housing stock to convert as property owners seek to profit from a hot market.

- **Production and Need at Various Income Levels**. Most housing was built before 1980, with very few housing units built in the last decade. The total number of units in the city has slightly decreased between 2010 and 2020 (0.3 percent decrease), although there has been some multifamily development. Importantly, there has been a significant loss of mobile home units since 2010 (loss of 104 units, or a 21.4 percent decrease). Further, considering socio-economic conditions in the city, the rate of overcrowding and the rate of housing cost burdened households, there is a demonstrated need for additional housing for both lower-income and above-moderate-income households.

- **Housing Affordability.** 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. Given the prevailing rent and home sales prices in the city, lower-income households cannot afford to rent or own a home at the appropriate size, while extremely-low-income households cannot afford to rent in the city. Further, a number of 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.

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Appendix C – Housing Constraints

State law requires housing elements to identify and evaluate potential and actual governmental and non-governmental constraints that affect a jurisdiction's ability to maintain and improve existing housing and develop housing to meet its housing needs. Governmental constraints can include land use regulations, fees and exactions, and processing and permitting times, among others. Non-governmental constraints can be infrastructural, environmental, or market-based. This appendix provides an assessment of these constraints to help identify any approaches San Pablo could use to reduce or overcome the constraints and improve its ability to meet the community's housing needs.

C.1 Governmental Constraints

San Pablo regulates the use and development of land through the General Plan, Zoning Ordinance, Subdivision Ordinance, and a variety of building and site development standards. These requirements are intended to protect the health, safety, and general welfare of the community but such regulations, associated procedures, and processing fees can also reduce the City's ability to meet its housing objectives by increasing the feasibility and cost of developing housing.

LAND USE AND HOUSING POLICIES

San Pablo's housing stock is comprised largely of single-family homes and medium-density residential development (8 to 16 dwelling units per acre). Low Density residential development occupies almost a third of the acreage within the incorporated area and another 8 percent is Medium Density residential. More than half of the unincorporated acreage within the Planning Area is also occupied by Low Density residential uses.

The San Pablo General Plan 2030, which guides long-range physical development in the city, was adopted on April 18, 2011. Key themes of the General Plan revolve around economic development, creating a pedestrian and bicycle-friendly community, and promoting residential development. The Plan's guiding policies for residential neighborhoods propose to both "protect and enhance quality of life" and "promote a variety of housing types and prices within neighborhoods to serve the economic needs of all segments of the community."[1] Additionally, a major emphasis of the General Plan was to introduce the concept of mixed-use development to bring jobs and shopping areas close to where residents live to improve convenience and reduce reliance on auto use.[2] Providing for the development of residential and mixed-use projects in mixed-use areas made it possible to allow for more residential development without significantly changing the character of existing residential neighborhoods. As

[1] San Pablo General Plan 2030, April 2011, pp. 1-15-1-163-20.

[2] Ibid, pp. 3-7 and 3-8.

discussed below, the State's elimination of municipal redevelopment in 2012, along with a variety of other economic changes, now require re-examination of the Plan's use classifications and other policies to achieve the desired levels of residential production.

The Land Use & Physical Design Element of the General Plan provides the foundation for San Pablo's land use regulations, which are implemented through the zoning ordinance. The Plan established three residential classifications, four mixed-use, and two commercial land use classifications as shown in Table C-1: San Pablo General Plan Land Use Density and Intensity Standards. Residential uses are permitted in the mixed-use districts subject to restrictions that constrain development to varying degrees but are not permitted under either of the commercial designations. The use restrictions, density and intensity standards provide the framework under which both residential and non-residential development can occur (Table C-1).

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

The 2015 Housing Element (Program H-3.2.1) called for the City's Zoning Ordinance to be updated in 2015 to reflect the residential densities in the City's General Plan 2030, San Pablo Avenue Specific Plan and the 23rd Street Specific Plan. The amendments to the Zoning Ordinance established several new zoning districts to implement the 2030 Plan's proposed mixed-use designations—Mixed Use Center North, Mixed Use Center South, Commercial Mixed Use, and Residential Mixed Use—all of which accommodate residential development.

Table C-1: San Pablo General Plan Land Use Density and Intensity Standards

	Opportunity Sites Gross Acreage	*Floor Area Ratio (FAR; includes all uses—non-residential and residential)*		*Density (units per gross acre)*
Land Use Classification		*Minimum*	*Maximum*	*Range or Maximum*
Low Density Residential	4.8	-	-	Up to 12
Medium Density Residential	3.2	-	-	12.1 – 24
High Density Residential	17.3	-	-	24.1 – 60
Mixed Use Center North	2.7	0.30[2]	2.5	Up to 80[1]
Mixed Use Center South	16.1	0.50[2]	2.5	Up to 60[1]
Commercial Mixed Use	28.6	0.40[2]	1.5	Up to 50[1,4]
Residential Mixed Use	25.6	-[5]	1.5	Up to 50[1]
Neighborhood Commercial	13.3	0.30	1.0	-
Regional Commercial	25.6	0.30	0.75	-
Entertainment District Overlay	10.1		0.5 above base district maximum[3]	-
Industrial Mixed Use	23.7	0.30	0.60	-

1. Included within the FAR limit.
2. The frontage of a site along San Pablo Avenue is required to be devoted to active uses. Residential is not permitted at the ground level along San Pablo Avenue.
3. Additional FAR available for entertainment uses only.
4. Residential uses only allowed when commercial FAR is 0.5 or greater.
5. While no minimum FAR is specified, development along San Pablo Avenue must have active uses on the ground floor.

Source: City of San Pablo, 2010; Dyett & Bhatia, 2010

The General Plan estimated that the Planning Area's population would increase to about 34,950 by 2030, an increase of about 8.5 percent over 2010, driven primarily by regional economic growth and migration. This growth was anticipated to include close to 1,000 new housing units much of it in the Circle S, Mission Plaza, South San Pablo Avenue, Town Center, and West San Pablo Avenue sub-areas, all of which were expected to be completely built out by 2030. Four other sub-areas (Rumrill Boulevard, Giant Road, Church Lane, and San Pablo Dam Road) were assumed to be 70 percent developed by 2030.

Current estimates are less robust and data show that San Pablo's population grew by only 3.8 percent from 2000 to 2020, which is lower than the Bay Area's growth rate. This slowdown is due in part to the Covid pandemic but, as discussed below, there are also other factors that dampened the city's growth. In 2020 the population was estimated to be 31,413. Moreover, the number of housing units actually decreased by .03 percent during the same period due in part to the closing of the Circle S mobile home park.[4] The Plan classified the Circle S site as Mixed Use Center South and

called for a wide range of uses including residential as well as retail, commercial, office, public/institutional, and hotels. Due in large part to the State's elimination of municipal redevelopment programs in 2012, the only project that has been completed to date has been the new civic center.

~~In order to~~To meet San Pablo's changing circumstances and needs, the City is embarking on a targeted General Plan update in parallel with the adoption of this Housing Element. The City has received a grant from the State to help support this effort, which will focus on designing a land use pattern and formulating policies that will help to accelerate housing production. Data show that the housing type that experienced the most growth between 2010 and 2020 was multi-family with five or more units.[3] The City hopes to continue this trend by developing and implementing strategies that promote higher density infill development as well as "missing middle"[4] housing options, and ADUs in single-family areas.

Although the General Plan is, for the most part, serving the community well, the City is using this opportunity for a targeted update to also reflect changing conditions in the community and respond to emerging trends and new State law. As part of the update, a new Environmental Justice Element will be prepared, building on the Health Element for the 2030 General Plan that was recognized with a national American Planning Association award, and density, intensity, use mix requirements will be revisited. This will create an opportunity to address a number of the constraints this analysis identifies. The horizon of the General Plan will also be extended to 2040.

Rumrill Boulevard Corridor Plan

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 Priority Development Area (PDA), currently identified as an Employment Focus Area in Plan Bay Area 2040 and projected to see 22 new households and 194 jobs added by 2040. The corridor is a predominantly Latinx area with major existing uses including industrial yards, the Rumrill Sports Park, an older mobile home park, and the Rumrill Garden Apartments, together with a variety of auto-related uses, grocery stores, churches, restaurants, commercial services, and several underused and abandoned properties. A Complete Streets Study for the corridor was completed in 2015, and complete street improvements are slated for construction in 2021-22.

In tandem with the General Plan and Housing Element updates, a Corridor Plan for the segment of Rumrill Boulevard between Brookside and Costa is being drafted with a view to establishing a coherent vision, land use and development strategy, and revitalization plan for the area. A citywide survey conducted in early 2022 found strong community support for higher density housing development along the Rumrill Corridor. With additional community and stakeholder input, the

[3] Association of Bay Area Governments, Housing Needs Data Report: San Pablo, April 4, 2021, pp. 6 and 11.

[4] Missing middle housing refers to a "range of house-scale buildings with multiple units—compatible in scale and form with detached single-family homes—located in a walkable neighborhood." These housing typologies are typically more affordable than single-family homes, especially for moderate-income households. See more at https://missingmiddlehousing.com/.

Corridor Plan is being developed to articulate a clear vision to guide revitalization of the corridor 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. The Corridor Plan will be adopted as an element or component of the General Plan.

Specific Plans

To implement General Plan policies for two other key corridors, the City adopted the San Pablo Avenue Specific Plan (SPSP) and the 23rd Street Specific Plan (23rd Street SP) in 2007 and 2011 respectively. These specific plans provided detailed guidance for future development and to further enhance the appearance and character of an area and replace the zoning provisions of the underlying districts within the Specific Plan areas (San Pablo Zoning Ordinance, Section 17.38.020.B). Section 17.38.040, Priority development area (PDA) overlay district (D2) also establishes alternate development standards for properties in the 23rd Street SP and SPSP plan areas and on Rumrill Road that are within a quarter mile radius of any existing or planned light rail, streetcar, or bus rapid transit station to promote higher density and pedestrian-oriented uses consistent with ABAG's Sustainable Community Strategy. These standards supersede requirements otherwise applicable to mixed-use projects that include residential uses and residential projects with four or more units. The Specific Plans could be amended to incorporate or cross-reference these standards, which allow densities up to 60 units per acre, maximum FAR of 2.5 and a maximum height of 60 feet.

23rd Street Specific Plan

The 23rd Street SP, adopted by the City in October 2007, provides a long-term strategy to revitalize and increase the development potential of the 23rd Street Corridor, a 22-acre half-mile stretch of 23rd Street between San Pablo Avenue and Pine Avenue. The Plan was intended to implement the 1996 General Plan by focusing on the creation of an identifiable neighborhood-serving commercial district. Goal LU-2 aims to promote a "land use mix that contributes to an increase in housing opportunities and jobs and fosters a more viable economy," while Goal ED-2 seeks to provide "new jobs and housing opportunities in the Plan Area."

The Plan establishes specific standards for development within the Plan area including a requirement for vertical mixed-use development along 23rd Street. Multi-family units are only allowed on the second floor or behind a permitted retail use on the ground floor. Live-Work living spaces are allowed with approval of a use permit. Residential development must have a minimum density of 30 units per acre unless the Planning Commission approves development as low as 15 units per acre or higher than 30 is needed due to unique site constraints or to avoid detriment to adjacent residential or commercial uses. The Plan also requires that residential development provide publicly accessible as well as private open space.

Almost the entire plan area has been zoned Commercial Mixed-Use (CMU)designation, which allows neighborhood-serving retail with residential use primarily on upper levels. Office use and stand-alone residential uses are also allowed. The maximum FAR is 2.5 for parcels that front on 23rd Street, the allowable development intensity is 55 dwelling units per acre (du/ac), and the building height limit is 50 feet for parcels that front on 23rd Street. Properties designated SP1 and SP2 are also subject to additional development and design standards included in the Specific Plan.

The 23rd Street SP estimated that 282 dwelling units would result from new development and the General Plan anticipated that 50 percent of the potential development would occur by 2030. Current data show that only 2 new units have been developed in the plan area since 2007, a single family home and an ADU.

Staff has found the 23rd Street SP difficult to implement and often confusing. The requirement for ground floor commercial uses appears to be an impediment to development especially on mid-block properties. Although the City has been able to permit completely residential buildings as a conditional use according to Staff, neither the Plan nor the existing Code appear to allow such deviations. Moreover, the minimum standards for both residential and commercial development are overly strict for both residential and commercial development. In addition to the minimum density and restrictions for housing (e.g. only above the ground floor or behind ground floor retail) are often infeasible. The Plan's parking requirements are also an impediment, requiring covered parking and not reducing parking standards reductions (including for mixed-uses), although the area is significantly denser that the rest of the city. Live-work units also require a CUP, which discourages a type of development that would likely be appropriate for this planning area.

Under the State Density bonus law, the City could approve exclusively residential buildings as a waiver of requirements for eligible projects and could also modify other standards based on a determination that they make affordable housing infeasible. In order to encourage development to revitalize the area as well as build needed housing, the Housing Action Plan could propose to amend the Zoning Ordinance to specifically allow the Director or Planning Commission to approve this deviation as well as allow modification of other standards that may be constraining residential development.

San Pablo Avenue Specific Plan

The San Pablo Avenue Specific Plan (SPSP) was adopted by the City in September 2011 in response to the corridor's designation as a Priority Development Area (PDA) by the Metropolitan Transportation Commission and the Association of Bay Area Governments. In 2007. The broad objective of the Plan is to foster revitalization of San Pablo Avenue into a pedestrian- and transit-oriented boulevard integrating new development with key activity centers like Contra Costa College, City Hall, Doctors Medical Center, and the San Pablo Lytton Casino. The Specific Plan was written to implement General Plan proposals to:

- Initiate planning, rezoning, and marketing of the City Hall site if the City Hall moves to an alternative location,
- Use the San Pablo Avenue Specific Plan to guide future development in the Circle-S site focus area; and
- Use design guidelines established by the San Pablo Avenue Specific Plan for development review in the San Pablo Avenue corridor.

The SPSP outlines a vision for an economically viable and healthy corridor with a neighborhood and community scale and focus, and a safe and pedestrian-friendly street environment provides a vision and policies for San Pablo Avenue to become a vibrant, accessible, and sustainable mixed-use corridor. The SP Planning Area encompasses 261 acres occupying about 15 percent of San Pablo's total area extending 2.25 miles along San Pablo Avenue from the unincorporated area north

of the City through the tribal lands occupied by the San Pablo Lytton Casino to Road 20 along the City's southern boundary.

A key component of the plan is its Affordable Housing Strategy[5], which sets forth a suite of affordable housing goals and policies. The Strategy was designed to meet the requirements of the MTC/ABAG Station Area Planning Manual to create opportunities for affordable and accessible Housing including:

- Affordable housing goals to be achieved through inclusionary requirements or other policies and financing mechanisms;
- Analysis of inclusionary housing requirements;
- Providing a range of housing options;
- Minimizing displacement of existing residents;
- Accessibility/visitability policies that go beyond the scope of ADA and State requirement to ensure that some development is fully accessible for residents and visitors with disabilities.

A Market Study completed for the Specific Plan in 2010, concluded that:

- Prospective buyers and renters in the Study Area will include many first-time homebuyers; young and multigenerational families; students and others affiliated with Contra Costa College, the Doctors Medical Center, and the San Pablo Lytton Casino; and the elderly.
- In the ~~short term~~short-term demand in the Study Area was projected to be 390 units, or 65 units per year of market-rate housing from income-qualified households, which would be an absorption level of three to four units per month across the entire Study with 60 percent of demand for ownership housing and 40 percent for rental housing.
- Based on residential demand projections and ABAG population projections, the Study area would have a demand for 900 to 1,300 new market-rate units by 2030;
- Based on San Pablo residents' income levels, there is a notable demand for affordable housing, some of which could be met by the turnover of about 430 existing subsidized units with a need for about 18 to 25 affordable units annually through 2015; and
- Supportable product types include a combination of ownership townhomes, rental apartment units and multi-family housing appropriate for students.

The SPSP estimated that a total of 739 residential units could be built in the planning area by 2030 including a range of housing types with fewer than 200 units in residential only projects. Only 48 units (6.5 percent) were expected to be affordable to low-income households. While several large projects have been entitled in the Specific Plan Area since adoption in 2011, as yet no developments have been constructed.

The SPSP Land Use Diagram includes the following land uses classifications, organized into four categories: Residential, Mixed Use, Commercial, and Public. The development standards of

[5] City of San Pablo, San Pablo Avenue Specific Plan, 2011, Chapter 7.

designations that permit residential uses are summarized below, and Table C-3 provides permitted uses by land use designation. Generally, the SPSP provides a predictable path towards development and contains helpful development standards and incentives.

- **Residential – Low Density Residential.** This designation is intended for single-family detached residential development of up to 12 units per gross acre, accommodating existing development in the northern-most end of the Planning Area, adjacent to Wanlass Park. New development within this classification is not expected. The minimum lot size is 5,000 square feet (6,000 square feet for a corner lot).

- **Residential – Medium Density Residential.** This designation is intended for a mix of housing types, with density ranging from 12.1 to 24 units per gross acre. Housing types may include single-family attached or multifamily dwellings. Medium Density Residential development will remain primarily along the central portion of the corridor. This designation is also applied to serve as a transition to higher intensity or commercial development (for example, south of Wanlass Park).

- **Residential – High Density Residential.** This designation is intended for multifamily buildings and townhomes between 24.1 and 60 units per gross acre. The higher densities of this designation may provide more affordable rental and ownership housing opportunities, while its location near active commercial centers may provide more lifestyle options. Developments in this classification would typically stand two to four stories high. Common open space and shared amenities are required within High Density Residential developments.

- **Mixed Use – Mixed Use Center North.** The Mixed Use Center North designation aims to establish an active destination that caters to a student population and allows high-intensity mixed-use development at or near the 1.6-acre Mission Plaza site, adjacent to Contra Costa College. Stores, restaurants/cafés or other active uses are required on the ground floor to promote an active pedestrian environment. (See Chapter 4: Urban Design and Building Development Standards for a detailed description of the desired active pedestrian environment.) Typical heights are expected to be four stories, with portions of buildings reaching 60 feet. The maximum FAR (for residential and non-residential uses combined) is 2.5; no separate residential maximum density is specified, to enable maximum use of FAR by smaller housing units geared to students. The minimum required commercial FAR is 0.3.

- **Mixed Use – Mixed Use Center South.** The Mixed Use Center South designation is limited to the former Circle-S site. Similar to Mixed Use Center North, this designation describes a new high-intensity mixed-use destination in an area with high growth potential. The Mixed Use Center South designation aims to establish a major new activity center and new citywide and regional destination for the City of San Pablo. Uses may include commercial, office (including medical offices), residential, institutional, and hotel. Typical heights are expected to reach three to five stories, with a maximum height of 60 feet. The maximum FAR is 2.5 and the maximum residential density allowed is 60 units per gross acre (included within the FAR limit). As noted above, the State's elimination of redevelopment agencies in 2012 has required significant

revision to plans for the Circle S site and except for the new City Hall, which was completed in 2020, no other new development has been completed. The City has approved plans for three projects including a new Police Headquarters and Training Facility, a mixed-use development with 91 units and 9,175 square feet of commercial space, and a 20-lot townhouse development on a site previously approved for high-density mixed-use development.

- **Mixed Use – Commercial Mixed Use.** This is a mixed-use designation that includes office, retail, commercial, residential, and public uses. Active uses are required for frontage along San Pablo Avenue, and residential uses are allowed only when the commercial FAR is 0.5 or greater. This designation applies primarily to the gateway area at the southern end of the corridor, and near the intersection with Church Lane in the central portion of the corridor. Typical height is expected to be two to three stories, with a maximum allowable height of 40 feet. The maximum FAR is 1.5 and the maximum density is 50 units per gross acre.

- **Mixed Use – Residential Mixed Use.** The Residential Mixed Use designation applies primarily to the northern segment of the San Pablo Avenue corridor, north of Road 20. Located near Contra Costa College and recent commercial development, this area is characterized by small parcels and high pedestrian traffic. This designation is intended for a variety of residential and non-residential uses on infill sites and promotes pedestrian activity in a mixed-use environment. Residential Mixed Use development that fronts onto San Pablo Avenue must have active commercial uses at the ground floor; elsewhere, residential uses are permitted on the ground floor. Non-residential uses may include administrative, financial, business, professional, medical, dental, and public uses. The typical height is expected to be two to three stories, with a maximum allowable height of 40 feet. The maximum FAR is 1.5 and the maximum residential density (included within the overall FAR limits) is 50 units per gross acre.

The San Pablo Specific Plan does not identify Accessory Dwelling Units (ADUs) or Single-Room Occupancy (SRO) Hotels among the permitted uses and should be amended to do so. Since the Plan's adoption, the State law was amended to allow ADUs with multi-family residential development subject to certain requirements. SRO Hotels should be allowed in districts where hotels, motels, multi-family development, community care facilities, and other use types and other facilities with similar performance characteristics subject to conditions to ensure they are a good fit with nearby development.

Table C-2: San Pablo Specific Plan Permitted Residential Uses

Permitted Uses[1]	*Residential (Medium and High Density)*	*Residential Mixed Use*	*Mixed Use Center (North and South)*	*Commercial Mixed Use*	*Commercial (Neighborhood and Regional)*
Residential Use Classes					
Dwellings	*See sub-classifications below*				
Single-Family Attached	R	R[2]	-	-	-
Two-Family (Duplexes)	U	-	-	-	-
Multiple Family	R	R[2]	R[2]	R[2, 3]	-
Residential Care Facilities	R	U	-	-	-
Non-Residential Use Classes					
Community Care Facilities	U	U	U	U	U
Live-Work Units	A	R	R	R	U

1. R designates classes of uses permitted by right; A designates classes of uses that require an administrative review; U designates classes of uses permitted with a use permit; and – designates classes of uses that are prohibited.

2. Residential use types not permitted on the ground floor along San Pablo Avenue except in the Mixed Use Center South District where residential use types are permitted on the ground floor with a use permit.

3. Allowed if minimum FAR of 0.5 is met.

Source: City of San Pablo, San Pablo Avenue Specific Plan (2011)

Zoning Ordinance

Land uses within San Pablo are regulated by the City's Zoning Ordinance, Title 17 of the San Pablo Municipal Code. The current Zoning Ordinance was adopted on May 18, 2015 and has since been amended several times for compliance with State law. The stated purpose of the Zoning Ordinance is to promote growth of the city in an orderly manner and to promote and protect the public health, safety, peace, comfort and general welfare in conformance with the general plan. However, some restrictions and procedures may hinder the San Pablo's ability to meet its housing objectives by unreasonably increasing the cost of development and the time required to produce new units.

As noted in Table C-4 below, the Ordinance establishes 11 base districts and five overlay districts and designates two areas regulated by the 23rd Street and San Pablo Avenue Specific Plans. The four base districts are strictly residential with varying levels of permitted density. The residential use types permitted in the residential base districts as well as other mixed-use and non-residential districts are outlined in Table C-5. Residential uses are permitted by right in the appropriate residential zones, as well as in the RMU and CMU districts. Multifamily development is also permitted by right in the CR district. The NC and IMU districts are more limiting in terms of residential uses permitted – both districts require a use permit for multifamily development. Specific development standards in each district, some of which do constrain residential development, are discussed in greater detail below.

Table C-3: San Pablo Base Districts, Overlay Districts, and Specific Plans

General Plan Land Use	*~~Map~~ ID*	*District Name*
Base Districts		
Low Density Residential	R-1	Single-Family Residential District
Low Density Residential	R-2	Two-Family Residential District
Medium Density Residential	R-3	Multifamily Residential District
High Density Residential	R-4	High-Density Multifamily Residential District
Residential Mixed-Use	RMU	Residential Mixed-Use District
Neighborhood Commercial	NC	Neighborhood Commercial District
Regional Commercial	CR	Regional Commercial District
Commercial Mixed-Use	CMU	Commercial Mixed-Use District
Industrial Mixed-Use	IMU	Industrial Mixed-Use District
Public/Institutional	I	Institutional District
Parks/Recreation	OS	Open Space District
Overlay Districts		
-	D1	Hillside Area Overlay District
-	D2	Priority Development Area Overlay District
-	D3	Air Quality Health Risk District
-	MF	Multifamily Overlay District
-	CP	Creekside Protection Overlay District
Specific Plans		
-	SP1	23rd Street Specific Plan
-	SP2	San Pablo Avenue Specific Plan

Source: City of San Pablo, Zoning Ordinance, Section 17.26.030 Establishment of zoning districts

Table C-4 below identifies the extent of land in San Pablo where residential development is permitted by residential use type.

Table C-4: Residential Acreage by Zoning Citywide

Residential Type	*Zoning Districts*[2]	*Acreage*	*Percent of Citywide Area*
Single-Family	R-1 through R-4; RMU; CMU; SP2-RMU; SP2-LDR	745.4	57.3%
Multifamily	R-3; R-4; RMU; CMU; CR; SP2-MDR; SP2-HDR	258.2	19.9%
Mixed-Use	RMU; CMU; CR; SP1-CMU; SP2-RMU; SP2-MUCS; SP2-MUCN; SP2-CMU	140.6	10.8%

1. Includes zoning districts that do not require a use permit for residential development.
2. Residential uses are restricted on the ground floor in SP1-CMU, SP2-RMU, SP2-MUCN, SP2-MUCS, and SP2-CMU districts.

Source: City of San Pablo, 2022; Dyett & Bhatia, 2022

DEVELOPMENT STANDARDS AND REGULATIONS

Restrictive development standards can constrain the feasibility of development within a jurisdiction and, therefore, limit the overall supply of housing – including affordable housing. In San Pablo, regulations in the 23rd Street and San Pablo Specific Plans along with those the zoning ordinance stipulates for some commercial districts are overly strict with respect to residential projects. Together with the extent of land now developed with single-family housing, the relatively small parcel size, and the scarcity of vacant land, these regulations limit the potential for providing higher-density housing outside of designated corridors.

While rents and sales prices for housing remain relatively low compared to other Bay Area jurisdictions, San Pablo's progress toward its 5th cycle Regional Housing Needs Allocation (RHNA) has lagged behind other cities in Contra Costa County (Table C-6.) For instance, in West County, while San Pablo has a slightly higher rate of permitting for low-income housing than similarly sized Hercules and a much higher rate of permitting for moderate-income housing than Pinole, no permits at all were issued for very low-income units between 2015 and 2020 and the permitting for above-moderate-income units lags significantly behind every other city in the County. The short-fall in higher-end housing is a likely result of negative perceptions about San Pablo discussed below. Currently, there are several higher-density and mixed-use projects in the City's development pipeline that will increase San Pablo's available housing stock at all income levels.

The following sections identify the potential housing constraints posed by San Pablo's current coverage, density, setback, parking, and other development standards and identify actions the City will take to remove such constraints. Development of new housing is also constrained by the availability of larger lots as the section on non-governmental constraints discusses.

Table C-5: Permitted Residential Uses in Residential, Commercial, and Industrial Districts

Residential Land Use[1]	*R-1*	*R-2*	*R-3*	*R-4*	*RMU*	*NC*	*CR*	*CMU*	*IMU*
Accessory Dwelling Units[2]	R	R	R	R	R	R	R	R	R
Assisted Living Facilities	-	-	U	U	U	-	U	U	-
Boarding Houses	-	-	U	U	U	-	-	U	-
Community Care Facilities (7+)[3]	U	U	U	U	U	U	U	U	-
Dwellings, Multiple-Family[6]	-	-	R	R	R	U	R	R	U
Dwellings, Single-Family Attached[6]	-	R	R	R	R	-	-	R	-
Dwellings, Single-Family Detached[6]	R	R	R	-	-	-	-	R	-
Dwellings, Two-Family (Duplexes)[6]	-	R	R	-	-	-	-	R	-
Emergency Shelter	-	-	-	-	R	-	U	-	-
Live-Work Facility	-	-	-	-	U	-	-	U	U
Mobile Home Parks	-	-	-	-	-	-	U	-	U
Residential Care Facilities [3]	R	R	R	R	R	-	-	R	-
Single-Room Occupancy	-	-	-	-	R	-	U	-	-
Supportive Housing	R	R	R	R	R	-	-	-	-
Transitional Housing	R	R	R	R	R	-	-	-	-

1. "R" designates classes of uses permitted by right; "A" designates classes of uses that require an administrative review pursuant to Section 17.18.020, Plan check/zoning clearance; "U" designates classes of uses permitted with a use permit pursuant to Section 17.20.040, Conditional use permit; and "–" designates classes of uses that are prohibited. Any class of use not listed is prohibited.

2. Permitted in conjunction with existing and proposed single-family and multiple-family dwellings. Junior accessory dwelling units also allowed in existing and proposed single-family dwellings. See Section 17.60.070.

3. Six or fewer persons do not require a use permit and are permitted by right.

4. Supportive and transitional housing treated as residential uses, subject only to the permitting requirements that apply to residential uses of the same housing type location in the same zone.

Source: City of San Pablo, San Pablo Municipal Code, Section 17.32.030 Uses allowed and Section 17.34.030 Uses allowed

Table C-6: Approved Building Permits in Contra Costa County Jurisdictions, 2015-2021

Jurisdiction[1]	2020 Population	Percent of RHNA Met			
		Very-Low-Income	Low-Income	Moderate-Income	Above-Moderate-Income
West County					
Richmond	110,051	98.4%	52.5%	0.0%	57.7%
San Pablo	**30,959**	**0.0%**	**22.6%**	**60.0%**	**15.8%**
Hercules	26,090	0.0%	13.6%	217.0%	210.2%
El Cerrito	25,280	118.0%	9.5%	37.7%	379.5%
Pinole	19,343	0.0%	0.0%	2.3%	20.6%
East County					
Antioch	111,468	59.3%	155.6%	43.0%	231.5%
Pittsburg	71,723	8.2%	127.6%	137.7%	97.5%
Brentwood*	63,013	1.3%	10.5%	39.0%	1,010.4%
Oakley	41,656	2.5%	98.9%	133.7%	352.4%
Central County					
Concord	129,227	2.4%	0.7%	1.6%	32.1%
San Ramon	81,344	6.8%	34.1%	125.5%	622.1%
Walnut Creek	69,836	16.4%	8.5%	19.4%	200.9%
Danville*	44,933	5.1%	24.3%	37.9%	319.8%
Martinez*	38,397	0.0%	0.0%	1.3%	35.4%
Pleasant Hill	34,903	0.0%	0.0%	57.1%	61.6%
Lafayette	25,949	5.1%	7.7%	120.0%	509.1%
Orinda*	19,461	0.0%	0.0%	79.6%	721.4%
Moraga	16,896	0.0%	2.3%	14.0%	206.7%
Clayton	11,585	0.0%	28.0%	0.0%	23.5%

* = Only includes permits approved between 2015 and 2020. As of May 2022, 2021 Annual Progress Report data is not available.

Source: HCD, Annual Progress Reports, 2015-2021; U.S. Census Bureau, American Community Survey 2015-2020 (Table ID: S0101)

Site Development Standards

In addition to identifying allowable uses, the Zoning Ordinance establishes standards ~~such as~~for minimum lot size, maximum residential density, building coverage, maximum building height, and minimum front yard depth, all of which constrain development to some extent. Residential district development standards are provided in Table C-7, while standards applicable to residential projects in commercial and industrial districts are provided in Table C-9.

Site development standards in residential zones are generally comparable to those in neighboring jurisdictions. (See Table C-8 below for a comparison of regional development standards). San Pablo's R-4 and RMU districts both permit densities above 30 du/ac, and permitted densities are ~~generally simila~~comparable~~r~~ to other jurisdictions – although mixed-use districts in Richmond do permit higher densities. Building height limits are also on par or higher in San Pablo than neighboring jurisdictions. Required open space in multifamily districts is higher than in some places like Richmond but is generally comparable to those standards in other similarly sized communities. Maximum FAR in mixed-use districts is also somewhat low compared to other cities. Notably, minimum parcel size requirements for multifamily zones are substantially larger in San Pablo than in other jurisdictions.

The ~~City's zoning code~~San Pablo Zoning Code ~~makes~~ establishes provisions to facilitate development on ~~for~~ substandard lots including parcels in the R3 and RMU ~~parcels and identifies specific standards that apply; however, there are~~ zones but no such provisions for substandard R4 or CMU parcels. ~~As a result, t~~Because this could present a challenge for redevelopment within these zones, the Housing Action Plan proposes code revisions ~~. A program will be added to the Housing Action Plan~~ to address this constraint.

Table C-7: Residential Development Standards in Residential Districts

District	*R-1 ~~(and Substandard Parcels in R-2, R-3, and R-4 Districts)~~*	*R-2*	*R-3*	*R-4*	*RMU*
Parcel Dimensions[1]					
Area, min (sq. ft.)					
Interior Parcel	5,000	7,000	10,000	10,000	10,000
Corner Parcels	6,000	7,000	10,000	10,000	10,000
Frontage, min (feet)					
Interior Parcel	50	70	100	100	100
Corner Parcels	60	70	100	100	100
Coverage, Density, and Intensity					
Parcel Coverage, max	45%[2]	50%	70%	75%	75%
Density, max (du/ac)[3]	12	18	24	48[12]	50[12]
Floor Area Ratio (FAR), max	-	-	-	-	1.5
Setbacks[4]					
Front, min (feet)	20	20	15[5]	15 feet[5, 7]	0[5, 6, 7]
Side, max	10 feet/20% of parcel width for both sides	-	25 feet/20% of parcel width for both sides	25 feet/20% of parcel width for both sides	25 feet/20% of parcel width for both sides
Side, min					
1st Story	4 feet per side	5 feet per side	-	-	0 feet; 10 feet when abutting conforming use
2nd Story	8 feet per side/18 feet total	5 feet per side	-	-	-
1- to 2-Story Building	-	-	5 feet per side	5 feet per side	5 feet per side

Table C-7: Residential Development Standards in Residential Districts

District	*R-1 ~~(and Substandard Parcels in R-2, R-3, and R-4 Districts)~~*	*R-2*	*R-3*	*R-4*	*RMU*
~~**Table C-7: Residential Development Standards in Residential Districts**~~					
~~*District*~~	~~*R-1 (and Substandard Parcels in R-2, R-3, and R-4 Districts)*~~	~~*R-2*~~	~~*R-3*~~	~~*R-4*~~	~~*RMU*~~
3-Story Building	-	-	8 feet per side	8 feet per side	8 feet per side
4+ Story Building	-	-	12 feet per side	12 feet per side	12 feet per side[7]
Single-Row Dwelling Access (feet)[8]					
Rear, min (feet)	15	15	15	15	0-10 when abutting conforming residential use
Site Development Measurements					
Height, max (feet)					
At Eave	20	20	40[11]	60[9, 11]	60[9, 11]
At Roof Peak	27	27	48[11]	75[9, 11]	50
Stories, max	2	2	6[11]	6[11]	3
Building Separation, min			Per Building Code		
Width of Driveways and Driveway Cuts at Curb					
Single Driveway (feet)	12	-	-	-	10
Double Driveway	22 feet or 40% of the lot frontage, whichever is less				
Width of Inner Court Access to Double-Row Dwelling Group (feet)			22		

Required Open Space per Unit, min (sq. ft.)	-	350	300	300	150 sq. ft. of publicly accessible and 60 sq. ft. of privately accessible

1. Parcels not meeting the minimum parcel area or parcel frontage requirements are subject to the provisions of Section 17.08.050, Nonconforming parking.
2. Parcel coverage may be increased to fifty percent if two R-1 lots of five thousand square feet or less are consolidated.
3. Maximum densities shown in this table may be increased pursuant to the state density bonus law for affordable housing and the city's density bonus ordinance.
4. Additional setbacks may be required for development adjacent to creeks or steep slopes to meet the requirements in Chapter 17.08, Nonconformities, and other applicable laws and to ensure safety of development from unstable soils.
5. For residential mixed uses, there is no minimum setback, and maximum setback is twenty feet.
6. Portions of the building facade that exceed twice the height of adjoining buildings shall be set back from the adjoining property line a minimum of ten feet.
7. Twenty-foot setback is required if covered parking is located in front of the building.
8. Second story not allowed except by use permit.
9. The planning commission shall determine if the placement of side yard windows would jeopardize the privacy of adjacent neighbors. The planning commission may impose greater setbacks or require other design features to protect privacy. The planning commission may also allow a minimum three-foot side yard at the second story if such setback would not jeopardize the privacy of adjacent neighbors. This reduced setback shall apply to one side of the dwelling only.
10. Single-row dwelling groups with side yard access are discouraged and allowed only with a use permit.
11. Within seventy-five feet of an R-1 or R-2 district, the height shall be limited to forty feet eave height, fifty feet roof peak height, and four stories.
12. Mixed use residential and residential projects with 4 units or more within quarter mile radius of transit subject to alternate standards per Section 17.38.040, Priority Development Area overlay district.

Source: City of San Pablo, San Pablo Municipal Code, Section 17.32.040 Development standards

Table C-8: San Pablo and Nearby Cities Development Standards Comparison

Jurisdiction	*Minimum Lot Size (sq. ft.)*	*Maximum Building Height (feet)*	*Maximum Density (du/ac)*	*Minimum Total Open Space (sq. ft. per unit)*	*Maximum FAR*
San Pablo	SFR[1]: 5,000-7,000 MFR[1]: 10,000 MU[1]: 5,000-10,000	SFR[1]: 27 MFR[1]: 48-75 MU[1]: 50-60	SFR[1]: 12-18 MFR[1]: 24-48 MU[1]: 50	SFR[1]: 350 MFR[1]: 300 MU[1]: 210	MU[1]: 1.5
Richmond	SFR[2]: 3,750-11,000 MFR[2]: 5,000 MU[2]: 5,000	SFR[2]: 30-35 MFR[2]: 35 MU[2]: 35-135	SFR[2]: 5-15 MFR[2]: 27-40 MU[2]: 30-135	SFR[2]: - MFR[2]: 120-150 MU[2]: 260-275	MU[2]: 0.5-5.0
Pinole	SFR[3]: 6,000-43,560 MFR[3]: None-3,000 MU[3]: None	SFR[3]: 35 MFR[3]: 35-50 MU[3]: 50	SFR[3]: 1-10 MFR[3]: 20-50 MU[3]: 30-35	SFR[3]: - MFR[3]: 380 MU[3]: 380	N/A
El Cerrito	SFR[4]: 5,000-20,000 MFR[4]: 5,000-6,000 MU[4]: 5,000	SFR[4]: 25-35 MFR[4]: 25-35 MU[4]: 35-50	SFR[4]: 1 unit per lot, plus an ADU MFR[4]: 2 units per lot-34.8 MU[4]: 35	SFR[4]: - MFR[4]: 200-250 MU[4]: 100	MU[4]: 2.0-3.0
Hercules	SFR[5]: 6,000-21,780 MFR[5]: 3,000 MU[5]: Per approved planned development plan	SFR[5]: 35 MFR[5]: 45-90 MU[5]: 40-65	SFR[5]: 2-7 MFR[5]: 12-55 MU[5]: 40	SFR[5]: - MFR[5]: 300-1,000 MU[5]: 100	MU[5]: 4.0

1. Single-family residential (SFR) refers to R-1 and R-2 zoning districts, multifamily residential (MFR) refers to the R-3 and R-4 zoning districts, and mixed-use (MU) refers to the RMU and CMU zoning districts in San Pablo.
2. SFR refers to the RH, RL1, and RL2 zoning districts, MFR refers to the RM1 and RM2 zoning districts, and MU refers to the CM-1 through CM-5 zoning districts in Richmond.
3. SFR refers to the LDR and R-1 zoning districts, MFR refers to the R-2, R-3, and R-4 zoning districts, and MU refers to the RMU and CMU zoning districts in Pinole.
4. SFR refers to the RS zoning district, MFR refers to the RD and RM zoning districts, and MU refers to the TOM zoning districts in El Cerrito. Increased density is permitted pursuant to the Incentives Program. Additional public open space is required for building over 25,000 sq. ft.
5. SFR refers to the RS zoning districts, MFR refers to RM zoning districts, and MU refers to the PC-R zoning district in Hercules.

Source: City of San Pablo, San Pablo Municipal Code; City of Richmond, Richmond Municipal Code; City of Pinole, Pinole Municipal Code; City of El Cerrito, El Cerrito Municipal Code; City of Hercules, Hercules Municipal Code

Residential development standards in non-residential districts are generally more restrictive than those in residential zones. Sections 17.34.040 and 17.34.050 of the San Pablo Zoning Ordinance establish overall development standards and residential requirements, respectively. See Table C-9 below for a summary of development standards in commercial and industrial zones.

Commercial districts place overly strict restrictions on residential and mixed-use development. Although the CMU district permits up to 50 du/ac and does not require a use permit for multifamily projects, both the CR and NC districts only permit up to about 17.4 du/ac or up to about 21.8 du/ac

when in combination with non-residential uses. Further, the NC district requires a use permit for multifamily development. There is also a FAR penalty in the CMU district and projects may be required to provide ground floor commercial, depending on specific plan area. While the City has successfully used density bonus provisions to promote development in light of these restrictions, they unnecessarily limit the ability of developers to provide residential and mixed-use projects in commercial districts. The City should reform residential development standards in commercial districts to promote additional flexibility.

Table C-9: Residential Development Standards in Commercial and Mixed Use Districts4

	NC	*CR*	*CMU*[1]	*IMU*
Minimum parcel area (sq. ft.)	2,000	10,000	5,000	No minimum
Maximum building height (feet)	30	50	50	65
Minimum FAR	0.3	0.3	0.5	-
Maximum FAR				
Office	1.0	0.75	1.5	0.6
Non-Office	1.0	0.5	1.5	0.6
Maximum density (du/ac)[2]	-	-	50[3]	-

1. For properties within SP1 and SP2 refer to each specific plan for development and other design standards.
2. Residential dwelling units in a commercial district shall not exceed one dwelling unit per 2,500 square feet of parcel size (about 17.4 du/ac) unless otherwise permitted in a specific plan. Residential dwelling units in combination with non-residential uses shall not exceed one dwelling unit per 2,000 square (about 21.8 du/ac).
3. Residential uses are only allowed when the commercial FAR is 0.5 or greater.
4. Mixed use residential and residential projects with 4 units or more within quarter mile radius of transit subject to alternate standards per Section 17.38.040, Priority Development Area overlay district.

Source: City of San Pablo, San Pablo Municipal Code, Section 17.34.040 Development standards

Overlay Districts

The City has five overlay districts that supplement the development standards of underlying districts to protect unique site features or implement location-specific regulations. Where the provisions of the overlay district conflict with the provisions of the underlying zoning district, the provisions of the overlay district prevail. The purpose of each overlay district and their respective development standards are summarized in Table C-10 below.

Additional restrictions on residential development in overlay districts are intended to protect sensitive uses from environmental conditions that may pose a health or safety risk and are generally appropriate to protect public health. Some provisions, such as the Air Quality Health Risk Overlay District (D3) and Creek Protection Overlay District (CP), implement requirements imposed by regional, State or federal agencies. In such instances it would be preferable to make specific reference to best practices or mitigation measure and require that projects incorporate such measures or alternate approaches subject to City review and approval.

The current wording of Section 17.38.050 Air quality health risk overlay district (D3) states that residential development "shall not be located" within 500 feet of the I-80 but also says that such

new development shall "provide project-level mitigation measures to reduce vulnerability to toxic air emissions from the freeway." This provision presumably refers to the Planning Healthy Places guidelines published by the Bay Area Air Quality Management District (BAAQMD), which recommend several best practices to reduce exposure to air pollution that allow residential development with appropriate mitigation measures – including air filters, project phasing, and barriers, among others.[6] Zoning amendments and other steps can be taken to review and revise overlay district requirements.

Table C-10: Overlay Districts Development Standards

Overlay District	*Purpose*	*Summary of Development Standards*
Hillside area overlay district (D1)	Protect public safety in generally unstable hillside areas.	Structures above one story require zoning administrator review. A geotechnical report, increased design standards, and additional fire protection is also required.
Priority development area (PDA) overlay district (D2)	Promote and provide for higher density and pedestrian oriented uses as part of, or in proximity to, transit stations in line with Plan Bay Area's Sustainable Community Strategy. PDAs include Rumrill Road, 23rd Street Specific Plan, and San Pablo Avenue Specific Plan.	Permits a density between 20 du/ac and 60 du/ac (only applicable to mixed-use and integrated developments – residential projects must include a minimum of four units). Permits FAR between 0.5 and 2.5, and a maximum height of 60 feet.
Air quality health risk overlay district (D3)	Protect sensitive receptors from toxic air emissions, consistent with Bay Area Air Quality Management District guidelines, along the Interstate 80 corridor.	The following uses are restricted within 500 feet on both side of Interstate 80: residential development, parks and other open spaces, schools, child care facilities, senior centers, hospitals, and medical facilities. New development must provide project-level mitigation measures.
Multifamily overlay district (MF)	Recognize and protect existing multifamily development located on parcel(s) with an underlying zoning district that no longer allows multifamily development.	Multifamily uses are permitted in addition to the allowed uses of the underlying zoning district. Requests to expand or rebuild existing multifamily developments must be consistent with either R-3 or R-4, depending on corresponding density.
Creek protection overlay district (CP)	Protect creeks, as they play an important role in groundwater recharge, surface water distribution, and flood management	No structures are allowed in floodways, and any structure in a floodplain shall have its finished floor at or above the one-hundred-foot floodline. Additional setbacks may be required.

Source: City of San Pablo, San Pablo Municipal Code, Chapter 17.38 Overlay and Special Districts

[6] Bay Area Air Quality Management District, "Planning Healthy Places", May 2016. Download at https://www.baaqmd.gov/~/media/files/planning-and-research/planning-healthy-places/php_may20_2016-pdf.pdf?la=en

Typical Project Densities

San Pablo has not experienced high development activity until relatively recently; therefore, there are few projects by which to gauge "typical" project densities in the city. However, there are several projects currently in the City's development pipeline that take advantage of the higher densities permitted along corridors and in mixed-use districts. Table C-11 summarizes the residential densities achieved in both recent projects (i.e., projects completed between 2018 and 2021) and pipeline projects. As can be seen, projects in the R-1 district—both recent and pipeline—tend to approach the maximum density. Further, pipeline projects in the CMU district and specific plan areas will also come close to or exceed the maximum permitted density of the applicable base zone. Maximum densities are more difficult to achieve in the R-2 and R-3 zones.

Table C-11: Typical Residential Densities, 2018-2022

		Recent Development		*Pipeline Development*	
Base Zone[1]	*Permitted Density (du/ac)*	*Average Density*	*Percent of Permitted Density*	*Average Density*	*Percent of Permitted Density*
R-1	12.0	11.2	93.0%	9.9	82.6%
R-2	18.0	-	-	6.7	37.2%
R-3	24.0	9.5	39.7%	7.4	30.7%
R-4	48.0	-	-	-	-
CMU	50.0	-	-	45.6	91.1%
RMU	50.0	-	-	-	-
SP1 (CMU)	55.0	12.5	22.7%	62.3	113.3%
SP2 (LDR)	12.0	-	-	-	-
SP2 (MDR)	24.0	-	-	-	-
SP2 (HDR)	60.0	-	-	62.1	103.6%
SP2 (MUCS)	60.0	-	-	68.8	114.6%
SP2 (MUCN)	-	-	-	-	-
SP2 (CMU)	50.0	-	-	-	-
SP2 (RMU)	50.0	-	-	36.4	72.7%

1. SP1 refers to 23rd Street Specific Plan; SP2 refers to San Pablo Avenue Specific Plan.

Source: HCD, Annual Progress Reports, 2018-2021; City of San Pablo, 2022

Parking Standards

Required parking can significantly add to project development costs and reduce the feasibility of residential development. Chapter 17.54 of the San Pablo Zoning Ordinance requires residential off-street parking in all zoning districts. One recent analysis found that the cost of providing only one parking space per unit typically increases moderate-priced housing costs approximately 12 percent~~%~~, and two parking spaces increases lower-priced housing costs by 25 percent.~~%~~. —Lower-income households are particularly disadvantaged by generous off-street parking requirements because they tend to own fewer vehicles and pay more for parking as a percentage of housing costs. For example, the $100 per month direct cost of two parking spaces represents only 5 percent~~%~~ of a $2,000 per month luxury condominium rent, but 20 percent~~%~~ of the $500 per month rent of a basic apartment. [7]

See Table C-12 below for a summary of off-street parking standards for a variety of residential uses. ADU parking standards are discussed separately below. San Pablo's multifamily parking standards may constrain residential development. For instance, the number of spaces required is not tied to the number of bedrooms in a unit – a project is required to provide two spaces per unit whether the unit consists of one bedroom or three bedrooms. Further, the requirement to provide covered parking—including garage parking—can interfere with the financial feasibility of multifamily projects. Alternatives to covered parking, including open landscaped parking, could reduce development costs. As listed in Table C-12, Residential Care Facilities are required to provide two covered spaces plus one additional space for each employee. This requirement, which appears in Section 17.54.020 is unusually onerous and an obstacle to the development of this important type of accommodation. Moreover, it conflicts with Table 17.54-A of the Ordinance, which states that Community Care Facilities shall provide one space for ever sic beds plus one per employee. The Richmond Zoning Ordinance, for example, requires only .25 spaces per bed for all times of Supportive Housing including Residential Care Facilities serving seven or more persons including necessary employees. Accordingly, through Program 1-G in Chapter 4, the Housing Action Plan, the City will review and revise all parking standards ~~as part of~~ to ensure they are appropriate in light of anticipated parking demand and location relative to transit.

Section 17.54.050 of the Zoning Ordinance provides waivers or reductions in parking standards subject to approval by the zoning administrator. Waivers for adjacent public parking facilities and on-street parking are available, as are reductions for senior housing, mixed-use projects, and projects in proximity to transit. Projects that conduct a Transportation Demand Management (TDM) study or include an agreement for shared off-site parking are also eligible for further reductions with a use permit – this provides a lower threshold than would typically be required under a variance for similar parking reductions. Given that most of San Pablo is close to transit, the 10 percent reduction in parking is widely available – as is the one space waiver upon provision of a bike rack. Increased credits for bicycle use, transit, and a healthier mixed-use reduction could further increase the feasibility of residential development in the city – especially within the San Pablo Avenue Specific Plan. Actions the City will take to increase flexibility in parking requirements are contained in the Housing Action Plan.

[7] "Parking Requirement Impacts on Housing Affordability", Victoria Transport Policy Institute, May, 2023, pp. 14-16. Download at https://www.vtpi.org/park-hou.pdf

Table C-12: Residential Off-Street Parking Requirements

Residential Use	*Parking Requirements*
Caretaker Residence	Two covered spaces are required for a caretaker residence.
Day Care, Large Family	Two covered spaces plus one space, covered or uncovered, for each employee are required for a large family day care.
Day Care, Small Family	Two covered spaces plus one space, covered or uncovered, for each employee are required for a small family day care.
Dwellings, Multiple-Family and Mixed-Use	Two covered spaces are required for each dwelling unit in a multiple-family dwelling. Both spaces shall be garage spaces, or one space may be a garage space and one space a carport space. Spaces for an individual unit may be in tandem, subject to approval of an administrative use permit. Required parking for buildings within one-quarter mile of a transit stop may be reduced by 10 percent.
Dwellings, Single-Family	The following provisions apply to attached and detached single-family dwellings: 1. For single-family dwellings located on a lot with a width of at least fifty feet, two enclosed parking spaces are required. If the spaces are located on the front half of the property, they must be enclosed in a garage with doors. If located on the rear half of the property, the spaces may be either in a garage or a carport. In either case, tandem spaces may be permitted subject to administrative review, and only if the driveway area in front of the garage or carport is at least eighteen feet long. Carports are not allowed in the front half of the property. 2. For single-family dwellings located on a lot with a width of less than fifty feet, two enclosed parking spaces are required. Alternatively, subject to administrative use permit, one space in a garage located in the front half of the lot and one uncovered space in the driveway for tandem parking may be provided if the driveway area is at least eighteen feet long. Carports are not allowed in the front half of the property. 3. Each driveway shall lead to a covered parking space. 4. Paved or unpaved driveways not leading to a required parking space are prohibited. In no case shall driveways or paved areas exceed fifty percent of the front and side street yards. 5. Only one driveway per parcel shall be allowed, except that a second driveway may be allowed on a corner lot to serve a secondary unit, subject to approval by the zoning administrator. 6. Carports. Only permanent structures are allowed. Carports are allowed on the rear half of lot and must meet setbacks.
Dwellings, Two Family (Duplexes)	Two spaces per unit are required for two-family dwellings. If the spaces are located in the front half of the property, the required spaces must be garage spaces with garage doors. If located on the rear half of the property, the spaces may be either garage spaces or carport spaces. The parking spaces for each unit may be in tandem, subject to an administrative approval, and provided the driveway area is at least eighteen feet long. Carports are not allowed in the front half of the property.

Transitional or Supportive Housing	One-half parking space per unit or based upon a site-specific parking and neighborhood analysis if less than this ratio is proposed. For supportive housing, no off-street parking is required where located within one-half mile of a public transit stop. Provided parking may be uncovered and shall use the multiple-family site planning criteria for parking lots in the Residential Design Guidelines.

Residential Use	*Parking Requirements*
Mobile Home Parks	One space is required for each mobile home. The space shall be adjacent to the mobile home.
Community Care Facilities	One space for every six beds plus one per employee.
Accessory Dwelling Units	A lot containing an accessory dwelling unit must provide at least one additional off-street parking space to serve the accessory dwelling unit, except as otherwise provided in Section 17.60.070.

Source: City of San Pablo, San Pablo Municipal Code, Section 17.54.020 Residential off-street parking requirements and Section 17.60.070 Accessory dwelling units

The existing Housing Element proposed amending the Zoning Code~~-~~ to allow reduced parking by right ~~for all~~for all new residential ~~projects located~~projects located on San Pablo Avenue close to transit service.~~–~~ The Housing Element also proposed to reduce parking standards for multi-family development on San Pablo Avenue.[8] The Code was amended in 2015 to allow a 10 percent reduction for buildings located within a quarter mile of transit but no reduction is available for the residential development in mixed-use buildings where housing is the primary use. (Section 17.54.050.F and Section 17.54.050.H). Moreover, the approval of parking reductions based on transit accessibility appears to remain a discretionary decision subject to approval by the Director.

The most recent amendments to the Government Code, which including amendments to comply with AB 2097 (Friedman), prohibit~~s~~ cities from imposing any minimum parking requirements on residential, commercial, or other development if the project is within one-half mile of a major transit stop unless it makes certain findings supported by evidence in the record. "Major transit stop," ~~,~~as defined by Public Resources Code Section 21064.3, means an existing rail transit station, a ferry terminal served by either a bus or rail transit service, or the intersection of two or more major bus routes with a frequency of service interval of 15 minutes or less during the morning and evening peak~~r~~ periods. While San Pablo is served by seven AC Transit bus routes providing local connections and two Transbay Transit bus routes that provide connections to BART stations in El Cerrito and Richmond as well as numerous major destinations in the East Bay, there is only one route that operates at peak hour frequencies of less than 15 minutes. Therefore, the requirements of AB 2097 do not apply. Nevertheless, recognizing that San Pablo's PDAs, in particular, are well served by transit, Program 1-G has been added to Chapter 4, the Housing Action Plan, committing the City to implement parking reductions ~~and~~ with a view to increasing the feasibility of residential development in the PDAs.

[8] City of San Pablo, 2015-2023 Housing Element, pp. 38-39.

Building Code and Enforcement

San Pablo implements the California Building Code; Chapter 15.04 of the San Pablo Municipal Code adopts California Code of Regulations, Title 24, 2019 Edition by reference. While the City has not amended the California Building Code, it has adopted the California Fire Code as amended by the Contra Costa County Fire Protection District per Fire District Ordinance No. 2019-37. These amendments apply to the entire county and are generally related to public health and safety; as such they do not pose a constraint to housing in San Pablo.

The Building Division is responsible for issuing building permits and providing detailed inspections of electrical, mechanical, and plumbing projects. Building Inspection also investigates and responds to all citizen complaints concerning construction or safety issues of structures throughout the city. Further, the Code Enforcement Unit under the San Pablo Police Department works with absentee landlords and homeowners to reduce hazardous conditions. The Code Enforcement team also works with other departments within City government such as the Public Works Department and City Attorney's Office.

The Building Code Board of Appeals was established in to hear and decide appeals of orders, decisions or determinations made by the San Pablo Building Official relative to the application and interpretation of the California Building Codes. The Building Official's decision may be appealed by filing with the city clerk, within ten days from the date of service of such decision, a written, dated appeal. Any person, firm or corporation violating any of the provisions of Chapter 15.04, or any of the provisions of the codes adopted by reference, shall be guilty of a misdemeanor.

The Residential Health and Safety Ordinance (Chapter 15.52 of the San Pablo Municipal Code) establishes the procedures for the inspection of all single- and multifamily residential rental units, and for inspection of all dwellings sold within the San Pablo city limits. This program assures that the City's residential units comply with existing State and local building, electrical, fire and plumbing code standards, to ensure the structures are safe for occupancy, and housing stock is maintained to acceptable standards. A Residential Health and Safety (RH&S) inspection is required for properties that are for sale or non-owner occupied. RH&S inspections are conducted following fee payment, and certificate of compliance is issued within 60 days after the inspection. If the owner fails to correct all such deficiencies within six months after the original application was filed, a new application should be completed and the application fee must be repaid. Failure to obtain a certificate of compliance for properties that are for sale or non-owner occupied constitutes a violation of local codes dealing with health, safety or building within the meaning of Revenue and Taxation Code Sections 17274 and 2436.5.

Subdivision On- and Off-Site Improvements

On- and off-site improvements required as part of the subdivision process are detailed in Chapter 16.22 of the San Pablo Municipal Code. The following improvements are required:

A. **General.** All improvements as may be required as conditions of approval of the tentative map or by city ordinance or resolution, together with, but not limited to, the required improvements set forth in this chapter shall be required of all subdivisions. Requirements for construction of on-site and off-site improvements for subdivisions of four or fewer

parcels shall be noted on the parcel map, or waiver of parcel map or the subdivision improvement agreement recorded prior to or concurrent with the parcel map. Completion of improvements shall be in accordance with Section 16.22.100.

B. **Frontage Improvements.** The frontage of each lot shall be improved to its ultimate adopted geometric section, including street structural section, curbs, sidewalks, driveway approaches and transitions.

C. **Storm Drainage.** Stormwater runoff from the subdivision shall be collected and conveyed by an approved stormdrain system. The stormdrain system shall be designed for ultimate development of the watershed, shall be capable of collecting and conveying runoff generated by a ten-year flood, and shall be capable of providing overland release of one hundred-year flood waters to the main drainage channel or corridor. The stormdrain system shall provide for the protection of abutting and off-site properties that would be adversely affected by any increase in runoff attributed to the development. Off-site storm drain improvements may be required to satisfy this requirement.

D. **Sanitary Sewers.** Each unit or lot within the subdivision shall be served by the sanitary sewer system that serves the city.

E. **Water Supply.** Each unit or lot within the subdivision shall be served by the domestic water system that serves the city.

F. **Other Utilities.** Each unit or lot within the subdivision shall be served by natural gas, electric, telephone and cablevision facilities.

G. **Fencing.** Each parcel or lot within the subdivision that is adjacent to property containing a public facility shall have an approved fence adequate to prevent unauthorized access between the properties.

H. **Other Improvements.** Other improvements including, but not limited to, grading, street lights, fire hydrants, signs, street lines and markings, street trees and shrubs, landscaping, monuments, bicycle facilities, fences, and smoke detectors, any other best management practices or requirements imposed by the city engineer in order to comply with current national pollutant discharge elimination system municipal storm water permit, or fees in lieu of any of the foregoing, shall also be required as determined by the city engineer in accordance with this title, the general plan and city standards and specifications.

I. **Off-site Improvements.** If the subdivider is required to construct off-site improvements on land in which neither the subdivider nor the city has sufficient title or interest to allow construction, the city shall, within one hundred twenty days of recording the final map, acquire by negotiation or commence condemnation of the land. If the city fails to meet the one hundred twenty-day time limit, the condition for the construction shall be waived. Prior to approval of the final map, the city may require the subdivider to enter into an agreement to complete the off-site improvements at the time the city acquires title or an interest in the land. The subdivider shall pay the cost of acquiring off-site land or an interest in the land required to construct the off-site improvements.

The above requirements are typical for Contra Costa communities and, therefore, are not a constraint to development in the city.

Street design standards, provided in the Circulation Element of the General Plan, establish typical street sections for each roadway classification. These standards are summarized in Table C-13 below. San Pablo is a fully urbanized city and the likelihood that new streets will be created is very low.

Table C-13: San Pablo Street Design Standards

		Width (feet)	
Street Type	*Subtype*	*Street*[1]	*Right-of-Way*[2]
Auto Arterial	4 lanes	66-70	76-86
	2 lanes	34-40	44-56
Urban Arterial	4 lanes	69-70	84-90
	2 lanes	48	64
Mixed-Use Boulevard	4 lanes	80-84	100-108
	2 lanes	56-64	72-84
Avenue	2 lanes + TWLTL[3]	46	56-60
	2 lanes	32-40	44-60
Local	-	30-34	40-50

1. Includes bike lanes, travel lanes, medians, left turn lanes, two-way left turn lanes, and parking.
2. Includes sidewalks.
3. Two-way left turn lanes.

Source: City of San Pablo, 2030 General Plan, Circulation Element

While required improvements do not pose a constraint, the residential subdivision process is generally costly in San Pablo. 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. Because 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 implementation SB 9 (Government Code Section 65852.21). The potential for urban lot splits and creating additional residential units on existing lots has generated some interest from San Pablo residents according to City staff. Effective July 1, 2022, the fee for parcel maps, lot line adjustments and lot mergers is $2,000, plus the consultant fee and a 17 percent administrative fee. [9]

Actions the City will take to reduce or mitigate the cost of subdivisions are included in the Housing Action Plan. One approach would be to reduce or waive processing fees if the new lots are designated for the affordable housing development.

[9] City of San Pablo Public Works Fee Schedule, FY 2023.

Density Bonus Provisions and Other Incentives

The San Pablo Zoning Ordinance provides density bonuses and other incentives for the production of childcare and housing facilities for very-low-, low-, and moderate-income and senior households in Section 17.60.020, Density bonus and other incentives. The text in sub-section C, Types of Density Bonus and Other Incentives Allowed, appears consistent with the State requirements at the time the Ordinance was last updated in 2015 but Table 17.60-B erroneously states that the only 1 percent of the Very Low-Income target is required to qualify for the maximum bonus as shown in Table C-14 below. Both the text and the table need to be revised to comply with the most recent State requirements (Chapter 365, Statutes of 2021). The 2021 amendments increased the maximum density bonus of 50 percent for low, very-low, and moderate-income units, and 80 percent for 100 percent affordable projects and made a variety of other changes to the State-mandated requirements. The State law also increased the number of available incentives/concessions to four for 100 percent affordable projects.

Table C-14: San Pablo Density Bonus Summary

Target Group	*Minimum Percent Target Units*	*Bonus Granted*	*Additional Bonus for Each 1% Increase in Target Units*	*Percent Target Units Required for Maximum 35% Bonus*
Very-Low-Income	5%	20%	2.5%	1%
Low-Income	10%	20%	1.5%	20%
Moderate-Income (condo or planned development only)	10%	5%	1%	40%
Senior Citizen Housing Development	100%	20%	-	-

Source: City of San Pablo, San Pablo Municipal Code, Section 17.60.020 Density bonus and other incentives

Additionally, incentives are available to affordable housing units and other qualifying projects in connection with the application for a density bonus. The number of incentives or concessions granted varies depending on the proportion of affordable housing being incorporated, as summarized in Table C-15. Incentives and concessions can include a reduction in site development standards, approval of mixed-use zoning in conjunction with residential projects, deferred development impact fees, and priority processing of a residential project that includes income-restricted units.

Table C-15: San Pablo Incentives/Concessions Summary

Target Group	*Target Units*		
Very-Low-Income	5%	10%	15%
Low-Income	10%	20%	30%
Moderate-Income (condo or planned development only)	10%	20%	30%
Maximum Incentive(s)/Concession(s)	1	2	3

Source: City of San Pablo, San Pablo Municipal Code, Section 17.60.020 Density bonus and other incentives

While Section 17.60.020 has not yet been updated to reflect new State law, Section 17.32.040 of the San Pablo Municipal Code states that local maximum densities may be increased pursuant to the State density bonus law for affordable housing and the City's density bonus ordinance. Increased densities and incentives pursuant to State law are available to developers, regardless of local density bonus ordinances. To reduce potential conflict and uncertainty for interested developers, the City will update its density bonus ordinance pursuant to recent State law as part of the Housing Action Plan.

San Pablo does not currently offer any additional bonuses beyond what the State already provides. The feasibility and potential benefit of doing so will be evaluated as part of the process of updating the Ordinance.

Accessory Dwelling Units (ADUs)

Regulations and standards related to the provision of ADUs are provided in Section 17.60.070 of the San Pablo Municipal Code, last updated in 2020. ADUs are permitted ministerially if the project meets the established location requirements, development standards, all applicable building standards, and all applicable sanitary sewer, water, and stormwater requirements. As noted in Table C-5, ADUs are permitted by right in all zoning districts—both residential and non-residential—that allow residential development. A summary of ADU and junior (JADU) development standards is provided in Table C-16. ~~It should be noted that an ADU that is 800 square feet or smaller and up to 16 feet in height with maximum four foot side and rear yard setbacks shall be permitted, notwithstanding any other development standards.~~

The City's ADU regulations have not been revised to comply with the most recently enacted minimum standards mandated by State law (California Government Code 65852.2 ~~and~~ but do not appear to be a significant ~~-~~constraint on their development. Nevertheless, t~~T~~he number of permits issued has increased annually, from one in 2018 to 14 in 2021. ~~-~~According to Annual Progress Reports (APRs) submitted to HCD between 2018 and 2021, a total of 33 building permits have been issued for ADUs. ~~The number of permits issued has increased annually, from one in 2018 to 14 in 2021. To meet the growing demand for ADUs, the City should consider whether to establish more flexible standards, such as increasing the maximum height to more than 16 feet, subject to certain conditions, to facilitate additional ADU development as part of the Housing Action Plan. Also~~Necessary changes include updating the parking requirements, revising the height standards, and revising~~,~~ Section 17.60.070 ~~will be revised~~ to state that ADUs may be developed accessory to single or multifamily development in any zone where single family or multifamily dwelling units are permitted instead of listing each of the zoning districts by name. This will avoid the need to amend Section 17.60.070 if there are changes to the specific zoning designations.

Table C-16: Accessory Dwelling Unit Standards Summary

Standard Type	*Description of Standard*
Maximum Units	• Single-Family Development: Up to 1 ADU and 1 JADU on each lot. • Multifamily Development: Up to three or more, including up to 25% of the number of existing multifamily units as internal conversions plus up to 2 detached ADUs on each multifamily lot.
Lot Size	No minimum lot size.
Unit Size	• Attached: Between 850 sq. ft. to 1,000 sq. ft. (studio/one-bedroom) or between 1,000 sq. ft. to 1,200 sq. ft. (two or more bedrooms)[1] • JADU: Up to 500 sq. ft. • Detached: Up to 1,000 sq. ft. (studio/one-bedroom) or up to 1,200 sq. ft. (two or more bedrooms)
Required Setbacks	Not required for internal conversions. Minimum of 4 feet side and rear; front setbacks depend on the zoning district. Minimum of 6 feet is required between buildings.[2]
Permitted Height	16 feet.
Required Parking	At least 1 additional off-street space. Not required within one-half mile walking distance of public transit, within an architecturally and historically significant historic district, an internal conversion, and when a car share vehicle pick-up location is within one block of the ADU.

1. Maximum square footage is limited to 50% of the existing primary dwelling unit size or 800 square feet, whichever is larger.
2. The 6-foot minimum shall not prevent the approval of ADUs less than 800 sq. ft. and up to 16 feet tall with correct setbacks.

Source: City of San Pablo, San Pablo Municipal Code, Section 17.60.070 Accessory dwelling units

Housing for Persons with Disabilities

About 12 percent of San Pablo's residents have one or more disabilities; close to 6 percent had ambulatory disabilities and more than 5 percent reported that their disabilities were cognitive. Developmental disabilities are defined as severe, chronic, and due to a mental of physical impairment that begin before a person turns 18 years old. These can include Down's Syndrome, autism, epilepsy, cerebral palsy, and mild to severe mental retardation. Some people with developmental disabilities are unable to work, rely on Supplemental Security Income, and live with family members. In addition to their specific housing needs, they are at increased risk of housing insecurity after an aging parent or family member is no longer able to care for them. [10]

Persons with developmental disabilities have special housing needs relative to other groups, requiring ease of access to transportation, employment, retail services and medical care. To meet the unique needs of those with disabilities, new housing development must comply with California building standards (Title 24 of the California Code of Regulations) and federal (Americans with Disabilities Act) requirements for accessibility as well as meet other State mandates to accommodate persons with disabilities.

[10] ABAG-MTC Housing Needs Data Report, 2021, pp. 53-54.

Reasonable Accommodation

In accordance with federal and State fair housing laws, Section 17.18.100 of the San Pablo Municipal Code establishes standards and regulations to allow for reasonable accommodations in the City's zoning and land use regulations, policies, and practices when needed to provide an individual with a disability an equal opportunity to use and enjoy a dwelling.

Requests for a reasonable accommodation must be made to the zoning administrator. Requests must include documentation of disability status, the specific accommodation request, and the necessity of the accommodation to ensure equal opportunity to use and enjoy the residence. The zoning administrator can approve the reasonable accommodation based on the following findings:

1. The requested accommodation is requested by or on behalf of one or more individuals with a disability protected under the fair housing laws.
2. The requested accommodation is necessary to provide one or more individuals with a disability an equal opportunity to use and enjoy a dwelling.
3. The requested accommodation will not impose an undue financial or administrative burden on the city as "undue financial or administrative burden" is defined in fair housing laws and interpretive case law.
4. The requested accommodation will not result in a fundamental alteration in the nature of the city's zoning program, as "fundamental alteration" is defined in fair housing laws and interpretive case law.
5. The requested accommodation will not, under the specific facts of the case, result in a direct threat to the health or safety of other individuals or substantial physical damage to the property of others.

The Housing Action Plan proposes to analyze the impact of sub-sections 17.18.100 H. and I. on the development of licensed residential care facilities and revise these provisions if necessary as discussed below.

Community Care Facilities

Residential Community Care Facilities (CCFs) are licensed by the Community Care Licensing Division of the State Department of Social Services to provide 24-hour non-medical residential care to children and adults with developmental disabilities who need personal services, supervision, and/or assistance essential for self-protection or sustaining the activities of daily living. According to the California Department of Social Services (CDSS), San Pablo has seven licensed residential care facilities as of May 2022, summarized in Table C-17 below. All but two of these facilities serve six or fewer persons and are, therefore, allowed by right.

Table C-17: Community Care Facilities in San Pablo

Facility Name	*License First Date*	*Facility Capacity*
Appletree Adult Residential Care Home	3/29/2007	4
Ventura Hills Manor	9/27/2010	14
Via Center	8/31/2012	6
Fitzpatrick Hills Manor LLC	9/26/2017	6
Webster Family Care Home I	6/15/2018	6
A&A Health Services San Pablo	1/5/2021	225
Webster Family Care Home II	10/18/2021	3

Source: California Department of Social Services, Community Care Licensing – Adult Residential Facility Locations, May 2022

The current zoning ordinance uses the term "Residential Care facilities" to describe Community Care Facilities with six or fewer persons, which are distinguished from Community Care Facilities for six or more persons. The existing zoning ordinance includes a separate classification description for Assisted Living that is identical to the description of Community Care Facilities. (Section 17.70.010, Residential use classes). The term "Assisted Living" is typically used to describe establishments that provide 24-hour medical, convalescent, or chronic care to individuals who, by reason of advanced age, chronic illness or infirmity, are unable to care for themselves, and are licensed as a skilled nursing facility by the State of California, including but not limited to, rest homes, nursing homes, and convalescent hospitals. Such facilities are distinguished from Residential Care, Hospitals, or Clinics.

The current ordinance lists residential care facilities for six or fewer persons as a single-family use permitted by right in all residential zones and the CMU district. Larger CCFs—those serving more than six persons—require a conditional use permit in all residential zones, as well as the NC, CR, and CMU districts. To grant a CUP, the Planning Commission may impose such conditions in connection with the use permit as it deems necessary, and must make findings that the establishment, maintenance, or operation of the use of the building applied for will not, under the circumstances of the particular case, be detrimental to the health, safety, peace, morals, comfort, and general welfare of persons residing or working in the neighborhood of such proposed use or be detrimental or injurious to property and improvements in the neighborhood or to the general welfare of the city.

The current ordinance does not include a definition for convalescent homes but classifies them as an institutional use along with hospitals, fire stations, government administrative offices and a variety of other uses. Assisted living facilities are allowed in the R-3, R-4, and RMU districts and in the CR and CMU subject to approval of a Conditional Use Permit.

Neighboring jurisdictions in the county—including Richmond, Hercules, and El Cerrito—also generally require CUPs for large CCFs. Note that Pinole permits all residential care facilities by right in all residential and some mixed-use districts. However, while none of these peer jurisdictions contain a larger CCF, San Pablo has two – including one licensed in 2021 (see Table C-17). Further, including smaller facilities, San Pablo has a CCF capacity of 0.009 per person where Richmond has a capacity of 0.0005 per person, Pinole has a capacity of 0.0006 per person, Hercules has a capacity

of 0.0009 per person, while El Cerrito has no available CCF capacity.[11] Even though the CUP requirement does not appear to have been a constraint on the development of larger CCFs in San Pablo, the State Department of Housing and Community Development has expressed concern that such discretionary review requirement may be an obstacle to such facilities.

The Housing Action Plan will include a program to evaluate existing impediments to developing residential care facilities and propose necessary amendments to the Zoning Ordinance. These amendments will revise the current definitions for different types of facilities to avoid confusion by more closely following State law. To avoid confusion, the Ordinance will be revised to refer to Community Care Facilities Large for those with seven or more persons and Small (or limited) for those with six or fewer. The term "Residential Care Facilities", which the State uses to identify a wide range of licensed facilities that provide varying levels of care for persons who require assistance for daily living, should not be used except as a generic term to describe such accommodations.

The Ordinance should be revised to allow facilities serving seven or more persons in districts where hospitals, convalescent homes and similar facilities are permitted. The Action Plan also proposes that the Ordinance be revised to define the scope of review for CCFs so that they are consistent with the features considered for review of facilities with similar development and performance characteristics. The provisions should strive to ensure that decisions are not based on the characteristics of facility occupants. As mentioned above, this program will analyze the impact of sub-sections Zoning Ordinance sub-sections 17.18.100 H. and I. on the development of licensed residential care facilities and revise these provisions if necessary. These sections specifically identify residential care facilities as a use where special consideration is required ~~in order~~ to grant an accommodation. The analysis should examine the types of accommodations that have been sought by applicants, the type and extent of information the City required to conduct its evaluation, and the City's decision.

The Ordinance will also be amended to replace the definition of "family" with one that demonstrate that the City is complying with statutory and case law. The existing Code defines "Family" as "One or more individuals occupying a dwelling unit and living as a single household unit." This is the same definition that many cities adopted to replace the antiquated and illegal -definition of "family" as those who are related by blood, marriage, or other familial connection. Nevertheless, it would be preferable to amend the Code to incorporate a more contemporary definition as recommended by attorneys and lawyers specializing in fair housing law.-[12] 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.

[11] Based on 2022 CDSS data on adult residential facilities and 2021 population estimates per the California Department of Finance E-5 Series.

[12] "Fair Housing Issues in Land Use and Zoning: Definitions of Family and Occupancy Standards", Mental Health Advocacy Services, Inc., September 1998. Download at http://www.21elements.com/documents-mainmenu-3/housing-elements/archiving-including-rhna-4/rhna-4-2007-2014/special-topics-best-practices/definition-of-family/441-definition-of-family-supplemental-resource/file

Emergency Shelters

Section 17.60.080 of the Zoning Ordinance allows permanent year-round emergency shelters by right in the RMU zone and CR zones subject to the same development standards applicable to other uses permitted in the same district and subject to ~~the~~ a list of ~~conditions~~ conditions, most of which are ~~authorized by~~consistent with State law. ~~Table 17.34-A cross-references Section 17.60.080 but incorrectly states that emergency shelters require a use permit in the CR district.~~ Permanent emergency shelters are subject to the following standards, which are within the parameters the State has established (Government Code Section 65583 (a) (4 (A) except for the required 500-foot separation which exceeds the maximum 300-foot separation allowed by the State and the parking standards, which are limited to the number needed based on staffing levels.

1. The maximum number of beds or persons to be served nightly by an emergency shelter shall be thirty-five.
2. Off-street parking shall be based upon demonstrated need; provided, that parking for an emergency shelter shall not be more than that required for other residential or commercial uses permitted in the residential mixed-use (RMU) or regional commercial (CR) district as applicable.
3. Appropriately sized and located exterior and interior on-site waiting and intake areas shall be provided.
4. Appropriate exterior lighting shall be provided.
5. On-site management shall be provided.
6. Security shall be provided during the hours that the emergency shelter is in operation.
7. The maximum length of stay by a homeless person in an emergency shelter shall be six months.
8. An emergency shelter shall not be located within five hundred feet of another emergency shelter.
9. No individual or household shall be denied emergency shelter because of an inability to pay.

The City's 500-foot separation requirement is inconsistent with State law and will be reduced to 300 feet to implement the Housing Action Plan. The Plan also proposes that the Zoning Ordinance will be revised to eliminate the inconsistencies identified above. Table 17.34-A—Commercial and Industrial Districts: Use Regulations ~~cross-references Section 17.60.080 but~~ incorrectly states that emergency shelters require a use permit in the CR district.

The 2020 Point-in-Time Count identified 67 persons experiencing homelessness in San Pablo on the night of January 22, 2020. There are currently no available shelter beds in the city. There is approximately 0.15 acres of vacant land between two parcels in the RMU district, and an additional 1.38 acres across two parcels in the CR district. There are also a number of non-vacant underutilized lots in both zones that would be suitable for an emergency shelter. There is sufficient zoned capacity to accommodate the unmet need for shelter beds in San Pablo. Sites with RMU and CR zoning are clustered along San Pablo Avenue, El Portal Drive, and San Pablo Dam Road Rum and have good transit access. These corridors are served by Alameda-Contra Costa Transit District (AC Transit)

lines 70, 72, 72R, 74, and 76 as well as by Transbay Transit line L, as shown on Map D-16. These lines link San Pablo transit riders to major retail, institutional, and governmental activity centers located within the service area and to other East Bay cities, as well as to BART stations in El Cerrito and Richmond.

Assembly Bill 101 (AB 101) requires a Low Barrier Navigation Center (LNBC) to be permitted by right in mixed-use districts and nonresidential zones that permit multifamily development. A LNBC is defined as a "housing-first, low-barrier, temporary, services-enriched shelter focused on helping homeless individuals and families to quickly obtain permanent housing." The Zoning Ordinance does not include a definition or standards for the approval of LBNCs and will be amended to permit such facilities pursuant to State law as proposed by the Housing Action Plan.

Transitional Housing and Supportive Housing

The San Pablo Zoning Ordinance identifies supportive housing and transitional housing are treated as residential uses, subject only to the permitting requirements that apply to residential uses of the same housing type location in the same zone. This is true across residential and non-residential zoning districts.

Transitional housing is defined as "residential units operated under program requirements that call for (1) the termination of any assistance to an existing program recipient and (2) the subsequent recirculation of the assisted residential unit to another eligible program recipient at some predetermined future point in time, which point in time shall be no less than six months into the future."

Supportive housing is defined as "housing with no limit on length of stay and that is occupied by a target population as defined in subdivision (d) of Section 53260 of the California Health and Safety Code, as the same may be amended from time to time, and that provides, directly or indirectly, a significant level of on-site or off-site services that assist supportive housing residents in retaining housing, improving their health status, and maximizing their ability to live and, when possible, work in the residents' community."

By right permanent supportive housing shall be a use by-right in zones where multifamily and mixed uses are permitted, including nonresidential zones permitting multifamily uses pursuant to Government Code section 65651. The Housing Action Plan includes a program proposing to 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. The Ordinance will also be amended to replace the term "family" with a new definition for "household" that complies with statutory and case law as discussed below. Program 3-E has been included in Chapter 4, the Housing Action Plan, to address this.

Single-Room Occupancy (SRO) Units

Single-room occupancy (SRO) units represent a housing alternative that is typically affordable to extremely-low-income households and formerly homeless persons. SROs are permitted by right in the RMU district and with a CUP in the CR district. Standards for SROs are provided in Section

17.60.090 of the Zoning Ordinance. SROs are subject only to the same development standards that apply to the other permitted uses in these zones, except for the following requirements:

1. Occupancy. An SRO unit shall be occupied by a single person. Occupancy of SRO units may be restricted to seniors or be available to persons of all ages.
2. Special Development. Units in an SRO housing development shall consist of a single room and may have a private or shared bathroom. A shared common kitchen and activity area may also be provided.
3. Management Standard. On-site management shall be provided.

At the time the current Housing Element was prepared, there were two SRO hotels in San Pablo with a total of 60 rooms—the Sands Motel and the San Pablo Motel, both located on San Pablo Avenue north of Rumrill Boulevard. It is unclear whether these facilities are currently approved as SRO housing under the applicable provisions of the Zoning Code. The Housing Action Plan proposes amending 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.

Manufactured Homes and Mobile Homes

Mobile homes (also referred to as manufactured homes) are considered single-family homes and are treated as such, given that they are certified under the National Mobile Home Construction and Safety Standards Act of 1974, which are installed on a permanent foundation approved by the City.

While mobile homes are treated as single-family residential uses, mobile home parks are not permitted in residential zones. They are permitted with a CUP in the CR and IMU districts. There are eight parks throughout the City with approximately 440 units as of 2020.[13] Mobile homes provide a significant source of housing for lower-income families – according to the California Department of Finance, mobile homes constituted about 4.0 percent of San Pablo's housing stock in 2020. Owners of mobile home parks are required to comply with the applicable provisions of Sections 66427.4 and 664281.1 of the California Government Code, if they wish to convert mobile home parks into other uses.

The Zoning Ordinance prohibits enlarging or extending mobile home parks to include any additional area. (Section 17.60.060) 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 as noted above. The Housing Action Plan will include an action to evaluate approaches to preserving the existing parks or protecting the residents' access to comparable affordable units.

[13] City of San Pablo, "Affordable Housing Strategy." *Strategic Economics*, March 2020. Available at https://www.sanpabloca.gov/DocumentCenter/View/13386/2020-Affordable-Housing-Strategy.

Live-Work Facilities

The City defines live-work facilities as a structure or portion of a structure:

1. That combines a commercial or manufacturing activity allowed in the zone with a residential living space for the owner of the commercial or manufacturing business, or the owner's employee, and that person's household.
2. Where the resident owner or employee of the business is responsible for the commercial or manufacturing activity performed.
3. Where the commercial or manufacturing activity conducted takes place subject to a valid business license associated with the premises.

Live-work facilities are permitted with a CUP in the RMU, CMU, and IMU districts. Within the San Pablo Specific Plan Area, they are also permitted with administrative review in the MDR and HDR designations, by right in the RMU, MUCN/MUCS, and CMU designations, and with a CUP in the NC and CR designations. Additional standards regulating live-work units are contained in Section 17.60.040 of the Zoning Ordinance. The Housing Action Plan includes a proposal to revise the Ordinance to allow live-work units by right in mixed-use districts where the proposed commercial activity is allowed by right.

The Housing Action Plan will also propose to allow shopkeeper units in commercial and mixed-use districts. 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 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. This approach provides additional housing while creating a walkable mixed-use district.

Employee and Farmworker Housing

According to State law, housing elements must ensure that local zoning, development standards, and permitting processes comply with Health and Safety Code Sections 17021.5 and 17021.6. This generally requires employee housing for six or fewer persons to be treated as a single-family structure and residential use. As noted in Appendix B agriculture is not a major industry in San Pablo and little to no need for housing specific to farmworkers. However, the City does not include a definition for employee or farmworker housing in the San Pablo Municipal Code. This City will amend the Zoning Ordinance to address this as part of the Housing Action Plan.

PERMITS AND PROCESSING PROCEDURES

Generally, the time taken to review and approve a proposal is directly proportional to the magnitude and complexity of the project. Projects subject to a use permit are subject to a "discretionary" review process, which typically requires more time than those projects permitted by right – i.e., projects subject to a "ministerial" review process. The City maintains an SB 35 Eligibility Checklist for the purpose of identifying qualifying projects and facilitating development consistent with the Permit Streamlining Act. The City makes use of Appendices M and N of the CEQA Guidelines to identify infill projects that qualify for the streamlined review process offered under CEQA Section 15183.3.

The following section assesses the typical timelines for residential projects to obtain entitlement and begin development in San Pablo, including the timelines of common discretionary processes. As noted in Table C-5, residential uses generally do not require a use permit in any of San Pablo's residential districts, although some commercial districts require one. A typical project begins with the developer filing an application for a tentative parcel map and appropriate application forms with a site plan. The application materials are first reviewed for completeness by the Planning Division staff or Zoning Administrator for consistency with City regulations and General Plan guidelines. Certain types of projects, such as multifamily housing projects, must go through design review. Otherwise, the plan is then approved at staff level. Administrative approvals typically take 30 days, and some projects include a 10-day appeal period – although ADUs do not get an appeal. If the project in question requires a use permit or a variance, it is sent to the Planning Commission for review. It typically takes about six weeks from completion to get scheduled for Planning Commission review, and an additional four to five weeks for public notice and review time. All new residential project plans are also copied to the Police Department for comment. The Police Department reviews safety and access issues before Planning Commission review.

The City also offers a pre-application meeting to discuss project requirements and priorities with developers. The meeting helps to inform developers about potential issues with their projects and typically helps to reduce review and approval time by a week or two. Given that permit processing procedures are comparable to other communities in the area, the San Pablo development review process does not represent a significant constraint to development. Table C-18 and C-19 below identifies the typical processing time and approval authority for land use entitlements. It should be noted that each project does not necessarily have to complete all steps in the process (i.e., small scale projects do not require Environmental Impact Reports or rezoning). Also, certain approval procedures may run concurrently. Timelines are provided for a single-family, large multifamily, and small multifamily project.

Once a project has received entitlement, the developer must then apply for a building permit to initiate development. While the City does not have control over the time between entitlement and building permit applications, delays at this stage of the process—including time to secure financing—can be a significant setback for a project. In San Pablo, this timeline varies greatly. Some developers are ready to build immediately after receiving entitlement, but this depends on the availability of financing. Better resourced developers tend to move forward immediately, while smaller developers can take longer. Planning approvals last for one year, and the City works with developers to provide extensions as needed.

Table C-18: Permit Procedure Timelines

Type of Permit or Decision	*Typical Timeline[1]*			*Designated Approving Authority[2]*		
	Single-Family	*Large Multifamily (100 Units)*	*Small Multifamily (10 Units)*	*Zoning Administrator*	*Planning Commission*	*City Council*
Plan Check/Zoning Clearance	2-4 weeks	4-6 weeks	2-4 weeks	F	A	F
Official Code Interpretation	2-4 weeks	2-4 weeks	2-4 weeks	F	A	F
Similar Use Designation	2-4 weeks	2-4 weeks	2-4 weeks	F	A	F
Home Occupation Permit	1-2 weeks	1-2 weeks	1-2 weeks	F	A	F
Temporary Use Permit	*1-2 weeks	*1-2 weeks	*1-2 weeks	F	A	F
Minor Adjustment	2-4 weeks	4-6 weeks	2-4 weeks	F	A	F
Administrative Use Permit	4-6 weeks	4-8 weeks	4-6 weeks	F	A	F
Minor Design Review	4-6 weeks	6-8 weeks	4-6 weeks	F	A	F
Reasonable Accommodation	2-4 weeks	4-6 weeks	24 weeks	F	A	F
Entertainment Permit	*6-8 weeks	*6-8 weeks	*6-8 weeks	R	F	F
Major Design Review	8-12 weeks	12-16 weeks	10-12 weeks	R	F	F
Conditional Use Permit	8-12 weeks	12-16 weeks	10-12 weeks	R	F	F
Variance	12-16 weeks	12-18 weeks	10-12 weeks	R	F	F
Planned Development	12-14 months	12-14 months	22-14 months	R	F	F
Development Agreement	12 months	12 months	12 months	R	R	F
Specific Plan	12-18 months	12-18 months	12-18 months	R	R	F
Specific Plan Amendment	6-8 months	6-8 months	6-8 months	R	R	F
Zoning Amendment	6-12 months	6-12 moths	6-12 months	R	R	F
General Plan Amendment	8-12 months	8-12 months	8-12 months	R	R	F
Prezoning	*6-12 months	*6-12 months	*6-12 months	R	R	F

1. * = Permit or approval is not typically required.

2. R = Recommending Authority, F = Final Decision-Making Authority, A = Appeal Authority.

Source: City of San Pablo, 2022

Table C-19: Timelines for Permit Procedures

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

Source: City of San Pablo.

Table C-20: Typical Processing Procedures by Project Type

Single Family Infill	*Subdivision*	*Multifamily Units*
Site Plan	Tentative Map	Site Plan
	Final Map	Design Review
	Initial Study	Variance[1]
	Site Plan Review	Negative Declaration
	Design Review	
2-4 months	6 months	2-4 months

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

Source: City of San Pablo.

Recent multi-family housing projects have increased density and requested concessions or adjustments for density bonus, height, setback, parking, etc. Examples include 13717 San Pablo Avenue, 2555 El Portal, 2364 Road 20, and 13831 San Pablo Avenue, 2812 Chattleton, 2432 – 2452 22nd (8 plex), 1723 14th Street (3 units mixed use), 1982-1988 23rd St (7 units mixed use). Projects currently in the development pipeline, including 1820 Rumrill and Ujima Permanent Supportive Housing (1910 -1916 Church Lane), similarly seek to maximize available density and have requested density bonuses and or/concessions.

Housing developments have typically been able to submit for Plan Check within one year of planning approval. One recent project requested a time extension (2432-2452 22nd Street) and is now in plan check. Another project is being offered for sale following its planning approval (2364

Road 20). As noted below, fees for all residential types are lower in San Pablo than the regional average, and the City maintains the lowest overall fees for multifamily projects. Local hindrances on the construction of San Pablo's share of the regional housing need are primarily related to a scarcity of "shovel-ready" sites and the overall costs of pursuing development.

The Housing Action Plan includes a program to bring the City into compliance with the State requirements enacted by AB 2234, which added Section 65913.3 to the Government Code. The new provisions require cities and counties to compile a list of information needed to approve or deny a post-entitlement phase permit, as defined by the law, to post an example of a complete, approved application and an example of a complete set of post-entitlement phase permits for at least five types of housing development projects, as defined, in the jurisdiction, as specified, and to make those items available to all applicants for these permits no later than January 1, 2024.

It is difficult to determine the extent to which processing procedures, development fees, and permits have constrained housing development in San Pablo relative to other factors this analysis discusses, including construction and financing costs, the availability of "shovel-ready" sites, and negative perceptions about the community. During the last fiscal year, the Planning Commission reviewed only nine applications including five housing projects. During the first six months of the year the City also issued more than 40 administrative approvals.–[14] Most housing permits are approved by right or at the staff level. Moreover, as shown in Table C-22, the fees San Pablo charges are lower than any other jurisdiction in Contra Costa County. That is in part because the City has not established any impact fees.

Conditional Use Permit (CUP)

Conditional use permits (CUPs) are required for multifamily dwellings in the Neighborhood Commercial and Industrial Mixed-Use districts, as well as for ground floor residential development in the Mixed Use Center South District. As noted in Table C-18 above, minor use permits typically take 14 days to receive approval, while major use permits require between 45 and 60 days. General requirements for CUPs are contained within Section 17.20.040 of the San Pablo Municipal Code. Required findings and conditions set forth in the Municipal Code are provided below:

- **Findings.** In order to grant any use permit, the findings of the planning commission shall be that the establishment, maintenance, or operation of the use of the building applied for will not, under the circumstances of the particular case, be detrimental to the health, safety, peace, morals, comfort, and general welfare of persons residing or working in the neighborhood of such proposed use or be detrimental or injurious to property and improvements in the neighborhood or to the general welfare of the city.

- **Conditions.** The planning commission may impose such conditions in connection with the use permit as it deems necessary to secure the purposes of this title and may require that such conditions are being or will be complied with.

[14] City of San Pablo, Community Development Department Biennial Budget, Fiscal Year 2022-234. Download at https://stories.opengov.com/sanpabloca/published/TIdPsmtpJ

Further, the City provides Residential Design Guidelines in Appendix A and Mixed-Use Design Guidelines in Appendix D of Title 17. These design guidelines are intended to assist designers and developers in understanding the City's goals and objectives for high quality residential development and may be imposed as a condition of approval.

While a CUP is appropriate in the IMU district, it unnecessarily restricts residential and mixed-use projects in the NC and MUCS districts. Efforts the City will take to increase flexibility and reduce constraints on residential development are included as part of the Housing Action Plan. To 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 Housing Action Plan includes an action to review and revise the existing residential development standards and the design guidelines to comply with mandates for using objective standards for review of residential projects. The action in the Housing Action Plan includes review and revision as necessary of procedures for review and approval of both ministerial zoning actions and CUPs to comply with applicable statutory and case law.

Design Review

The Zoning Ordinance includes residential design guidelines that are not mandatory but may be used as a basis for project review and for conditions imposed by Staff or the Planning Commission (Section 17.32.090, Residential Design Guidelines). The 23rd Street and San Pablo Specific Plans also include design guidelines in addition to design and development standards. The 23rd Street SP specifically states that the SP guidelines replace the guidelines in Appendix D, Mixed-Use Design Guidelines. Although some of the design guidance in the 23rd Street SP is advisory other provisions are mandatory.[15]

The Residential Design Guidelines in Appendix A of the Code and the Mixed-Use Design Guidelines in Appendix D are not directive but can provide a good basis for crafting objective design standards ~~As noted above, to ensure that design review of residential projects is based on objective design standards~~ as required by the Housing Accountability Act and other State requirements, the Housing Action Plan includes program proposing review and revision of the residential and mixed-use design guidelines in Appendices A and D ~~x A~~ of the Zoning Ordinance ~~as well as~~and the guidelines incorporated in the 23rd Street and San Pablo Avenue Specific Plans to comply with applicable statutory and case law. The San Pablo Avenue Specific Plan (SPSP) also includes both standards and guidelines. The SPSP states that its guidelines are "intended to serve as recommendations to guide development projects and the design review process [and] elaborate on the standards presented in Table 4-I as well as the streetscape design concepts discussed in Section 4-I."[16] The SPSP includes a program proposing development of "standards that apply to all residential care facilities to eliminate the possibility that standards will be imposed on an ad-hoc basis." [17] This proposal was never implemented.

[15] 23rd Street Specific Plan, p. 7-1.

[16] San Pablo Avenue Specific Plan, p. 4-43.

[17] Ibid., p. 7-16.

Major Design Review

The procedures for conducting Major design review standards are in Section 17.20.030 of the San Pablo Municipal Code. Major design review is required for the following new residential construction and additions (for projects subject to a CUP this review is combined):

- Multiple-family with five or more residences in all zoning districts; and
- Residential care facilities in all zoning districts.

The Planning Commission is directed to ensure that these projects are consistent with applicable design guidelines as well as any community design plan or specific plan. The Commission is also required to ensure that:

- The location and design of proposed development ~~gives particular consideration to~~considers privacy, views, and sunlight on adjoining properties and fosters the orderly and harmonious development and preservation of the public health and welfare of the city and its neighborhoods; and,
- The architectural design of structures and their colors and materials are visually harmonious with surrounding development, landforms, and vegetation.

These determinations are then used as a basis for finding that "the project under consideration adequately meets the requirements of this chapter and the applicable design guidelines." If more than one type of design guideline, such as residential, commercial, industrial, and mixed-use, is applicable to a given project, the zoning administrator determines which provisions apply, based on the use(s), zoning district, and context. The design guidelines are included in Appendices A through D of Title 17 of the San Pablo Municipal Code. These guidelines can be imposed as conditions of approval and are relatively "soft" compared to the more detailed and rigorous specific plan design guidelines. Even though the Planning Commission tends to approve residential projects and the design review process has not been identified as an obstacle, the guidelines are not sufficiently objective to meet State mandates.

Minor Design Review

Minor design review procedures in Section 17.18.090 of the San Pablo Municipal Code apply to less significant projects as an alternative to the major design review process. Minor design review is conducted by the zoning administrator for the following residential developments (does not apply to projects subject to a CUP):

- New single-family and two-family residences and additions of one hundred twenty-one square feet or more; and,
- Multiple-family residences with four or fewer units.

The zoning administrator is directed to consider the same factors when reviewing the smaller projects that the Commission uses for Major Design Review. Minor design review decisions are subject to appeal to the Planning Commission and both Major and Minor design review decisions can ultimately be appealed to the City Council. Design review is almost always conducted in conjunction with the review of a use permit, and decisions on the underlying project are subject to environmental review as described in the next section.

As noted above, most housing permits are approved by right or at the staff level, and during the first six months of the 2022-3 Financial Year the City issued more than 40 administrative approvals. Therefore, the application of the design guidelines has not been a significant impediment to development. However,~~A~~ as stated above, the Housing Action Plan includes an action to review and revise the existing residential development standards and the design guidelines to comply with mandates for using objective standards for review of residential projects to 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). This action will provide an opportunity to determine which design guidelines could provide a basis for a clear and objective set of standards to meet State requirements.

Environmental Review

San Pablo follows procedures set forth in the California Environmental Quality Act (CEQA) and has not adopted any additional procedures that describe how the City complies with the State requirements or to establish thresholds of significance for identifying projects that will subject to environmental review. The City has a website listing projects with final CEQA determinations, which lists 12 projects since 2017 none of which required an Environmental Impact Report. Four were exempt from CEQA review and the rest required preparation of a Mitigated Negative Declaration.

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

Projects funded with HOME, CDBG or other sources of federal funding and some projects with financing from the City or Contra Costa County may be subject to procedures in the National Environmental Policy Act (NEPA).

When projects are subject to review under CEQA, environmental requirements are handled in tandem with the City's requirements for public hearings and public review. As such, compliance with environmental review requirements do not pose and identifiable constraint to housing development in the City aside from the associated fees.

FEES AND EXACTIONS

Typical fees required to develop in San Pablo include entitlement fees, building fees, and impact fees imposed by a regional body. The City does not impose any development impact fees, unlike other cities in the region. To estimate the total typical costs, ABAG has developed a draft fee estimator for all jurisdictions in Contra Costa County – including San Pablo. The estimator examines three residential types, summarized below:

- **Single-family:** Single unit home with 3,100 square feet. The valuation is estimated at $306,900.
- **Multifamily – Large:** 100-unit project at 800 square feet per unit (80,000 square feet total). The valuation is estimated at $9,637,600.
- **Multifamily – Small:** 10-unit project at 800 square feet per unit (8,000 square feet total). The valuation is estimated at $963,760.

The City Council approved a 2.6 percent increase in Building, Planning and Public Works user fees based on the Bureau of Labor Statistics Employment Cost Index. The methodology for establishing these fees was adopted by the Council in May 2021. The current fee schedule went into effect on July 1, 2023~~2~~.[15] Total typical fees for single- and multifamily projects are provided in Table C-21 below. Applications that require review by an outside consultant including EIRs and other environmental studies, subdivision maps, and parcel maps are subject to an additional fee equal to 17 percent of the consultant cost.

Planning and permit fees make up less than 50 percent of fees for all project types and are relatively low overall. The highest fees are generally those levied by non-City bodies, including the school district fee. Although not reflected in the typical fees below, additional fees imposed by outside agencies can pose an impediment to development in San Pablo. This includes water, wastewater, and fire mitigation fees that the City has no control over. Further, regional agencies without local review can have unpredictable costs that reduce certainty for developers.

A comparison of San Pablo's typical fees to other cities in Contra Costa County is provided below in Table C-22. Although has San Pablo increased permit fees in the last few years, the City remains on par or below other neighboring jurisdictions. Fees for all residential types are lower in San Pablo than the regional average, and the City maintains the lowest overall fees for multifamily projects.

TRANSPARENCY IN DEVELOPMENT REGULATIONS

Under State Government Code Section 65940.1, the City is obligated to provide transparency in publicizing land use controls and fees. The City provides a variety of resources on the planning process on their website[18] ~~—~~including the Master Fee Schedule, building permit information, planning applications, and the Zoning Map. The site has links to a variety of handouts that summarize development standards by district and for different types of projects. Additional information on ADUs and Senate Bill (SB) 9 is also ~~available~~linked to the website. Contact information and hours of operation for the Planning and Zoning Division and links to the Building and Engineering Divisions are~~is~~ also available on this webpage.

[18] https://www.sanpabloca.gov/1177/Planning-Zoning

Table C-21: San Pablo Fee Estimates

	Single-Family			*Large Multifamily (100 Units)*			*Small Multifamily (10 Units)*		
Fee Classification	*Multiplier*	*Per*[1]	*Cost*	*Multiplier*	*Per*[1]	*Cost*	*Multiplier*	*Per*[1]	*Cost*
Entitlement Fees									
Pre-Application Review	$866.00	Set	$866.00	$866.00	Set	$866.00	$866.00	Set	$866.00
Minor Design Review	$1,909.00	Set	$1,909.00	$1,909.00	Set	$1,909.00	$1,909.00	Set	$1,909.00
Major Design Review	$4,116.00	Set	$4,116.00	$4,116.00	Set	$4,116.00	$4,116.00	Set	$4,116.00
Conditional Use Permit	$4,861.00	Set	$4,861.00	$4,861.00	Set	$4,861.00	$4,861.00	Set	$4,861.00
Variance	$5,146.00	Set	$5,146.00	$5,146.00	Set	$5,146.00	$5,146.00	Set	$5,146.00
Total Entitlement Fees			***$16,898.00***			***$16,898.00***			***$16,898.00***
Building Fees									
Building Permit Fee	Based on SF		$2,845.00	Based on SF		$16,134.00	Based on SF		$4,291.00
Building Plan Check Fee	Based on SF		$4,503.00	Based on SF		$32,466.00	Based on SF		$8,634.00
Electrical Permit	$618.00	Set	$618.00	$1,097.00	Set	$1,097.00	$1,097.00	Set	$1,097.00
Plumbing Permit	$221.00	Hr	$442.00	$221.00	Hr	$1,105.00	$221.00	Set	$1,105.00
Mechanical Permit	$221.00	Hr	$442.00	$221.00	Hr	$1,105.00	$221.00	Set	$1,105.00
State of CA Earthquake Assessment Fee	Based on Valuation		$30.69	Based on Valuation		$963.76	Based on Valuation		$96.38
Fire Protection Fee	$1,465.00	Set	$1,465.00	$1,905 + $81/10k sf over 10k		$2,472.00	$1,905 + $81/10k sf over 10k		$1,905.00
Total Building Fees			***$10,345.69***			***$55,342.76***			***$18,233.38***
Impact Fees									
School District Fee	$4.08	SF	$10,608.00	$4.08	SF	$326,400.00	$4.08	SF	$32,640.00
Subregional Transportation Mitigation Program (STMP)	$5,881.00	Unit	$5,881.00	$2,897.00	Unit	$289,700.00	$2,897.00	Unit	$28,970.00
Total Impact Fees			***$16,489.00***			***$616,100.00***			***$61,610.00***
Total Project Fees			**$43,732.69**			**$688,340.76**			**$96,741.38**
Cost Per Unit			**$43,732.69**			**$6,883.40**			**$9,674.14**
Planning and Permit %			**62.30%**			**10.5%**			**36.31%**
Impact Fee %			**37.70%**			**89.50%**			**63.69%**

1. "Set" indicates a set fee, "Hr" indicates an hourly fee, "SF" indicates the fees is per square footage, and "Unit" indicates the fee is per unit.
2. City has not established any impact fees but collects school and STMP fees imposed by other agencies.

Source: ABAG, Draft Contra Costa County Development Fee Estimates, April 2022

Table C-22: Contra Costa County Fee Estimates

City	*Single-Family*	*Large Multifamily (100 Units)*	*Small Multifamily (10 Units)*
Antioch	$22,146.24	$813,910.78	$103,950.44
Danville	$62,489.24	$3,336,919.50	$347,075.68
Lafayette	$68,946.25	$3,132,049.61	$370,969.49
Hercules	$64,064.99	$2,967,385.44	$316,813.89
Clayton	$39,160.00	$1,669,246.00	$249,136.00
Pinole	$56,665.77	$2,277,370.79	$216,977.21
Brentwood	$113,158.84	$4,766,295.73	$494,143.76
Concord	$47,248.07	$1,765,845.76	$237,264.81
El Cerrito	$57,356.24	$2,927,768.15	$440,729.35
Moraga	$85,109.56	$4,101,720.20	$434,941.60
Martinez	$58,701.86	$2,468,768.76	$271,214.92
Oakley	$70,088.22	$3,572,169.38	$328,874.26
Orinda	$64,627.76	$3,347,953.50	$376,137.59
Pittsburg	$60,830.46	$3,198,202.86	$331,402.52
Pleasant Hill	$30,927.67	$1,670,408.38	$177,477.61
Richmond	$45,694.42	$2,301,117.22	$238,344.58
San Pablo	**$29,498.69**	**$674,051.76**	**$82,452.38**
San Ramon	$100,495.59	$3,318,772.28	$340,120.27
Walnut Creek	$31,004.88	$1,507,627.70	$168,649.32
Average	**$58,327.09**	**$2,621,978.09**	**$290,877.67**

Source: ABAG, Draft Contra Costa County Development Fee Estimates, April 2022

CUMULATIVE EFFECT OF LAND USE CONTROLS AND SITE CONDITIONS

The cumulative effect of the outdated requirements of the 23rd Street Specific Plan, the high cost of financing, the preponderance of small lots under disparate ownership, and the high cost of construction, which is as high in San Pablo as it is in other parts of the inner Bay Area that are more attractive to investors and command higher rents, present a more significant obstacle than many other cities face. At the same time, the large minimum lot size requirements in the R-3 and R-4 districts and the small size and number of vacant parcels limit the potential for developing much-needed "missing middle" housing, which might otherwise be a good way to increase the housing supply. Chapter 4 of this Housing Element, the Housing Action Plan, incorporates strategies to address these challenges individually and cumulatively in order to facilitate development of the housing element inventory.

The City has not adopted growth control, short-term rental, or other ordinances that affect the cost and supply of residential development.

C.2 Non-Governmental Constraints

Non-governmental constraints range from environmental factors such as seismic hazards and noise to economic conditions including the cost and availability of financing, labor supply, the cost of materials and, more recently, supply chain problems. In the Bay Area particularly, the high cost of land can significantly increase the overall cost of housing development. All of these conditions can hamper residential development and are beyond the ability of local government to control. Nevertheless, there are approaches they can use to help offset the impacts of these constraints through their planning and regulation of land use and development.

In San Pablo, the major constraints to housing development include historic development patterns, environmental conditions, and regional and local market conditions – including regional discrimination in the housing market. The following section assesses the impact of these non-governmental constraints and steps the City can take as part of the Housing Action Plan to mitigate them.

PHYSICAL DEVELOPMENT PATTERN AND LOT SIZE

San Pablo is a largely built out city with relatively few vacant parcels available for development. While there are several larger vacant parcels clustered east of I-80, these are located within an Alquist-Priolo Fault Zone where residential development is prohibited for reasons of seismic safety. Only about 2.7 percent of San Pablo's land is considered vacant by the Contra Costa County Assessor. Further, the average size of a vacant parcel in the city is 0.3 acres, and about 81.6 percent of all vacant parcels are under 0.5 acres in size. San Pablo also has very low vacancy rates and few substandard buildings with high potential for redevelopment – as of March 2020, the City has a lower vacancy rate (4.1 percent) than Richmond (4.7 percent), Pinole (5.7 percent), El Sobrante (4.2 percent), the county (5.1 percent), and the nine-county Bay Area (4.8 percent).[19] Generally, the average parcel size—including both vacant and non-vacant parcels—is about 0.2 acres. As a result, strategies for promoting and facilitating infill development will continue to be a priority for the City's long range planning efforts.

In general, neighborhood commercial or mixed-use commercial are designated for areas along corridors such as 23rd Street, Rumrill Boulevard, and some portions of San Pablo Avenue with a regional commercial center designated for the area near San Pablo Avenue and San Pablo Dam Road adjacent to the exit from I-80. Multifamily residential uses are similarly located primarily along major corridors and, in some areas, create a buffer between major corridors or land designated for commercial uses and land designated for low-density residential, such as adjacent to I-80 or abutting commercially designated land along Rumrill Boulevard or 23rd Street. Single-family residential land uses make up the majority of the city's neighborhoods between these corridors. Significant area within the city is also designated for public/institutional use, such as at Contra Costa College and several local elementary, middle, and high schools.

[19] City of San Pablo, "Affordable Housing Strategy." *Strategic Economics*, March 2020. Available at https://www.sanpabloca.gov/DocumentCenter/View/13386/2020-Affordable-Housing-Strategy.

Most neighborhoods across San Pablo have densities ranging from eight or fewer units per acre to between nine and 16 units per acre. Due to their small lot sizes, San Pablo's single-family neighborhoods still have many lots that fall in the density ranges of nine to 16 and 17 to 24 units per acre. Additionally, within areas designated as under the City's current General Plan as Low Density Residential and intended for single-family detached residential development, non-conforming multifamily uses frequently fall into the higher density ranges of 24 to 40 and over 40 units per acre. Examples include the fourplexes along Sutter Avenue at its intersection with 17th Street and along 15th Street south of Broadway Avenue. Many of the city's higher density areas are concentrated close to commercial corridors near San Pablo Avenue, 23rd Street, and Rumrill Boulevard, where densities range from eight to over 40 units per acre. Examples include the El Portal Apartment Homes at the intersection of San Pablo Avenue and 23rd Street, the Montevista Senior Apartment complex on San Pablo Avenue, and the Kona Apartments on Church Lane, which all have a density of over 40 units per acre. The introduction of additional high-density housing along these corridors would not be incompatible with existing uses, and adopted Specific Plans for these areas incorporate strategies to integrate these new uses alongside existing non-residential development.

While relatively high densities are possible in the city's single-family neighborhoods, the predominance of this housing type and small lot sizes generally limit the feasibility of affordable housing development. ~~Despite these challenges,~~ However, corridors like San Pablo Avenue, 23rd Street, and Rumrill Boulevard have high potential for housing development, included mixed-use and higher-density residential projects. Most commercial uses have an FAR that is well below their maximum permitted FAR under the City's existing General Plan Land Use designation – suggesting that many of these commercial sites with low FARs may present opportunities for redevelopment into more intense uses. As shown on Map 3-1 Pipeline Projects, current development activity in San Pablo is primarily concentrated along the city's commercial corridors.~~To take advantage of this redevelopment potential,~~ ~~H~~however, future residential and mixed-use projects under the Housing Element ~~will generally~~ may need to consolidate a number of smaller lots to fully take advantage of this redevelopment potential.~~.~~

While the lack of development impact fees in San Pablo makes consolidation more feasible for developers, the City does not currently provide specific incentives to do so. Due to limited local resources, however, there is a tradeoff between funds allocated for lot consolidation efforts and those directed towards affordable housing projects. To address that tradeoff, the City's Affordable Housing Strategy recommends a number of potential actions that can help increase San Pablo's housing stock – including inclusionary zoning, incentive zoning, and other City efforts to facilitate "missing middle" housing and ADUs. Other pre-development activities—including those related to removal of substandard structures and environmental review and remediation—would also help facilitate the consolidation and development of smaller parcels. Actions the City will take over the planning period to incentivize residential development on smaller lots, including affordable housing development, are included in Chapter 4 of this Housing Element, the Housing Action Plan.

ENVIRONMENTAL CONSTRAINTS

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

Natural Hazards

The Contra Costa County Local Hazard Mitigation Plan (LHMP) was adopted by the City of San Pablo in April 2018. The LHMP provides a local hazards risk ranking, summarized in Table C-23. The ranking process involves an assessment of the likelihood of occurrence for each hazard, along with its potential impacts on people, property, and the economy. In San Pablo, the hazards of greatest concern are earthquakes and dam failure. Dam failure is also likely a secondary impact of earthquakes. Overall, risk levels for various hazards in San Pablo are about on par with other jurisdictions and unincorporated areas in Contra Costa County. Across all cities in the county, earthquake hazards are the greatest risk. The only hazard that poses a greater threat in San Pablo than other cities or unincorporated areas is dam failure, due to the potential for a large earthquake to critically damage the San Pablo Dam. While hazards exist within the city, there are still many options for increasing housing, promoting economic development, and addressing environmental justice safely.

Table C-23: Local Hazards Risk Ranking

Rank	*Hazard Type*	*Risk Rating Score (Probability x Impact)*	*Category*
1	Earthquake	54	High
2	Dam failure[1]	36	High
3	Severe weather	30	Medium
3	Landslide[2]	30	Medium
4	Flood[3]	18	Medium
5	Drought	9	Low
6	Wildfire[2,4]	6	Low
7	Sea level rise[5]	0	None
7	Tsunami	0	None

1. Failure is assigned a medium probability of occurrence as a secondary impact from earthquake.
2. Very High and High severity zones were used to assign probability and impacts.
3. One percent annual chance event (100-year flood event) was used to assign probability and impacts.
4. There is no mapped risk within the city, but a score was given due to potential smoke impacts on people and economy.
5. 2100 upper range estimates and extreme tide were used to assign probability and impacts.

Source: Contra Costa County Local Hazard Mitigation Plan, 2018; Dyett & Bhatia, 2021

The impacts of these local hazards and other environmental conditions on housing development are summarized below:

- **Geology/Seismicity.** The Hayward Fault, a major fault line in the San Andreas Fault System, runs directly through the city; it represents a potential threat to safety and places restrictions on future development. In the LHMP's analysis of risk potential in San Pablo, earthquakes and dam failure—which is often a secondary hazard following an earthquake—were the only hazards rated as "High" risk probability. Due to the potential for surface fault rupture along the Hayward Fault, Alquist-Priolo Zones apply to the area surrounding the fault line and

restrict the development of residential buildings. Thus, future development potential is limited within the fault zone.

- **Slope and Hillside Considerations.** Hilly portions of the city, particularly in the hills to the east of I-80, are susceptible to natural hazards. In addition to earthquake risk, the hillsides are susceptible to landsliding and have a soil rating of "very limited" due to their slope and shrink-swell susceptibility. Currently, the Hillsides Overlay District regulates the development of any structures over one story tall in this portion of the city. Future residential development, especially higher-density development, is limited in this area and often requires extensive geotechnical studies. The Hillside Area Overlay District (D1) modifies development standards in these areas.

- **Wildfires.** The eastern portion of the city is susceptible to wildfires. In addition to the Hayward Fault running through this portion of the city, it is adjacent to Wildcat Canyon Regional Park, which is identified as a Very High Fire Hazard Zone which may threaten the area, though current roadways in the area allow for sufficient evacuation routes in the case of a wildfire.

- **Hydrology and flooding**. Certain areas of the city fall under the 100- and 500-year flood zones, which restricts future residential development. According to the City's LHMP, approximately nine percent of the population resides in special flood hazard areas currently. In particular, residential neighborhoods along the city's western boundary will likely be affected by increased flooding in the future. This restricts the extent of new housing that may go in in these areas. The City has a number of flood hazard response measures in place to respond to the flood hazards presented by its waterways. These include the Flood Damage Prevention Ordinance, the City's participation in the NFIP Community Rating System, and the Green Infrastructure Plan, along with other measures included in the LHMP. These programs place development restrictions in floodplain areas, while the Green Infrastructure Plan also proactively plans for floodplain management and improved water quality by setting targets for the amount of impervious surface in the city to be retrofitted by 2030 and 2040. Further, the failure of the San Pablo Dam following an earthquake poses a serious risk.

- **Air and noise quality.** While the City of San Pablo enjoys relatively little exposure to some harmful pollutants (according to CalEnviroScreen 3.0), San Pablo is most affected by diesel particulate matter (DPM). DPM is produced by exhaust from cars, trucks, buses, trains, ships, and other equipment with diesel engines. DPM in San Pablo likely comes in large part from cars, trucks, and other traffic passing through or near the city adjacent to I-80. In addition to I-80, city truck routes running along San Pablo Avenue, San Pablo Dam Road, Giant Road between Road 20 and Richmond Parkway, and Evans Avenue likely contribute to DPM exposure in San Pablo. Further, major sources of noise in San Pablo are related to vehicular traffic, particularly in areas along I-80. The railroad corridor along Giant Road also contributes to noise in the city. Future housing development must ensure that measures are in place to protect the community from air pollution and noise impacts from these sources. The Air Quality Health Risk Overlay District (D3) modifies development standards along the I-80 corridor, and generally restricts residential development.

- **Open Space, Creeks, and Wildlife.** While San Pablo is highly urbanized, it contains and is in close proximity to several important open space and biological resources that provide benefits

to human, plant, and animal communities. The Wildcat and Rheem creeks, which run through the city, are important waterways within the greater Bay Area Delta system. The Wildcat Creek Restoration and Greenway Trail Project demonstrates the City's commitment to preserving and enhancing its natural resources. Additionally, Wildcat Canyon Regional Park to the east provides significant open space opportunities and connects to the Bay Area Ridge Trail. To the west, the Bay Trail runs along Richmond Parkway and almost connects into San Pablo via Wildcat Creek Trail. There are also pockets of open space near creek banks and on hillsides along San Pablo Dam Road. These hillsides have remained open space due to safety considerations (the steep slopes are susceptible to seismic activity as well as wildfire risks). St. Joseph Cemetery is 58 acres of open space along Church Lane and El Portal Drive and is not suitable for future residential development. Further, central coast riparian forests running along San Pablo Creek provide a vital resources and movement corridors to flora and fauna. Residential development is limited in and near these resources to preserve existing biodiversity, including required setbacks along the creeks.

Hazardous Materials Sites

Sites where hazardous chemical compounds have been released into the environment can pose threats to health and ecological systems. Historic or current activities most often associated with industrial or commercial uses (including gas stations, car washes, etc.), may result in the release, leak, or disposal of toxic substances on or below the ground surface, where they can then contaminate soil and ground water. Furthermore, disturbance of the ground through grading or excavation can result in exposure of these chemicals to the public. Improper handling of contaminated sites may result in further exposure via airborne dust, surface water runoff, or vapors.

The California Department of Toxic Substances Control (DTSC) and State Water Resources Control Board (SWRCB) track and identify sites with known or potential contamination and sites that may impact groundwater in accordance with Section 65962.5 of the California Public Resources Code (PRC). The list produced in accordance with this code is also known as the Cortese List.

- EnviroStor. The DTSC EnviroStor hazardous waste facility and cleanup sites database identifies sites that have known contamination or potentially contaminated sites requiring further investigation, and facilities permitted to treat, store, or dispose of hazardous waste. The EnviroStor database includes lists of the following site types: federal Superfund sites; State Response, including military facilities and State Superfund; voluntary cleanup; and school sites.
- GeoTracker. The SWRCB GeoTracker database tracks sites that impact groundwater or have the potential to impact groundwater. It includes sites that require groundwater cleanup such as Leaking Underground Storage Tanks (LUSTs), Department of Defense, and Site Cleanup Program sites; as well as permitted facilities that could impact groundwater such as operating Underground Storage Tanks (USTs), irrigated lands, oil and gas production sites, and land disposal sites.

A search of federal, State, and local environmental regulatory agency databases was conducted in order to identify sites within the planning area which may have been historically impacted by hazardous materials or wastes. GeoTracker lists 27 LUST cleanup sites within the Planning Area. All

but two of these sites have been remediated and are considered closed. Map C-1 shows the location of these sites within the planning area, based on a database search conducted in July 2023. The two open sites, neither of which is in proximity to a housing opportunity site identified on Map 3-4 in this Housing Element, include:

- 2145 Rumrill Boulevard. Historical dry-cleaning operations at the site involved the use of tetrachloroethylene (PCE). The dry cleaning equipment was replaced and the use of PCE was discontinued in 2009. The Site is subject to RWQCB Order No. R2-2011-0040, pursuant to which monitoring of groundwater conditions, soil vapor extraction, and indoor air quality is ongoing. A low-threat closure request has been submitted.
- 13484 San Pablo Avenue. The site is historically operated as a general storage yard and a trucking company storage yard, but was redeveloped with a single one-story building between 1962 and 1968 and has operated as a skilled nursing facility called Vale Healthcare Center since that time. Soil vapor extraction and sub-slab depressurization activities are ongoing.

Overall, as none of the active hazardous materials sites in the city is located in proximity to a housing opportunity site identified on Map 3-4 in this Housing Element and as the majority of cases are considered closed, the presence of hazardous materials does not represent a constraint to implementation of the Housing Element.

MARKET CONSTRAINTS

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

SAN PABLO GENERAL PLAN UPDATE

Figure C-1: Hazardous Materials

State Water Resources Control Board (SWRCB)

Cleanup Sites

- LUST Cleanup Site
- Cleanup Program Site
- Closed Sites (Case Closed)

Department of Toxic Substances Control (DTSC)

EnviroStor Status (March 2023)

- Active
- Certified O&M - Land Use Restrictions
- Refer to Another Agency
- No Further Action

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

0 750 1,500 3,000
FEET

SOURCE: Geotracker, State Water Resources Control Board, 2021; Envirostor, Department of Toxic Substances Control, 2023; City of San Pablo, 2021; Contra Costa County GIS, 2021; Dyett & Bhatia, 2023

DYETT & BHATIA
Urban and Regional Planners

Land and Construction Costs

Land costs are often difficult to estimate, and there is no single publicly available database that records urban land prices. A recent study conducted by researchers from the Federal Housing Finance Agency (FHFA) have estimated the price of residential land based on appraisals of single-family parcels conducted between 2012 and 2019.[20] From this assessment they have made available land prices for all census tracts and ~~zipcodes~~zip codes in the country. As summarized in Table C-22 below, the average land value per acre in the ~~zipcodes~~zip codes either partially or wholly contained within the boundaries of San Pablo is about $1,871,800 or 39.8 percent of the total property value. Median land value in San Pablo is lower than the greater Bay Area region, but higher than the county overall – although it comprises a smaller share of the total property value.

Table C-24: Median Single-Family Land Costs, 2019

Region	*Median Land Value Per Acre*	*Median Land Share of Property Value*
San Francisco Bay Area[1]	$2,047,500	44.2%
Contra Costa County	$1,529,900	40.2%
San Pablo area[2]	$1,871,800	39.8%

1. Based on the nine-county region.
2. Includes zipcodes that are either wholly or partially contained within the boundaries of San Pablo: 94806, 94801, 94803, 94804, 94805

Source: FHFA, Land Prices, October 2020; Dyett & Bhatia, 2022

Land acquisition cost estimates for the development of affordable housing in San Pablo are available from recent California Tax Credit Allocation Committee (TCAC) project tax credit applications. Estimates include projects that applied for a tax credit between 2017 and ~~2021, and~~2021 and are provided in Table C-25. Land acquisition costs are significantly higher for rehabilitation projects than for new construction projects, with San Pablo's most recent new construction project estimating about $85 per square foot or 14.9 percent of total project cost. While this is higher than the estimated cost per square foot provided in the previous Housing Element ($35 per square foot), it remains in a similar range of total project costs (15 to 20 percent). Land costs have continued to rise in the City, especially for acquisition and rehab projects.

[20] William Larson, Jessica Shui, Morris Davis, and Stephen Oliner, "Working Paper 19-01: The Price of Residential Land for Counties, ZIP codes, and Census Tracts in the United States," *FHFA Staff Working Paper Series* (October, 2020).

Table C-25: Land Costs for Affordable Housing Projects in San Pablo, 2017-2021

			Land/Acquisition Cost[1]		
Project Year	*Project Name*	*Project Type*	*Total Cost*	*Cost per Sq. Ft.*	*Percent of Total Project Cost*
2017	Church Lane	Acquisition and Rehab	$6,093,175	$206.55	27.9%
2018	Montevista Senior Apartments	Acquisition and Rehab	$17,600,000	$340.66	69.4%
2020	Hilltop Commons	Acquisition and Rehab	$89,872,449	$349.87	58.9%
2021	Alvarado Gardens	New Construction	$7,000,000	$85.47	14.9%
		Median Cost	**$12,300,000**	**$273.61**	**43.4%**

1. Land/acquisition costs include project costs related to land costs or value, demolition, legal, land lease rent prepayment, existing improvements value, and off-site improvements.

Source: Tax Credit Allocation Committee, Project Staff Reports 2017-2021; Dyett & Bhatia, 2022

Construction costs, including both hard cost (i.e. labor and materials) and soft cost (i.e. development fees, architectural and engineering services, and insurance) are generally high countywide. According to a report published by the Terner Center at UC Berkeley, trends in the prices of both labor and materials have likely contributed to hard cost increases over the 2009 to 2018 period.[21] The Bay Area region was identified as the most expensive region in the state, where average hard costs were $81 more expensive per square foot than in other parts of the state.

TCAC project tax credit applications provide an estimate of construction costs for affordable housing projects in San Pablo – see Table C-26. The median construction cost per square foot is about $190.50, or 27.8 percent of the total project cost. However, in new construction these costs increase significantly – to $322 per square foot and 56.2 percent of the total project cost. Construction costs have also risen over the course of the COVID-19 pandemic, due in part to supply chain disruptions. The lasting impacts of this trend are not yet known, but it is likely to increase the cost of housing in at least the short to medium term.

[21] Hayley Raetz, Teddy Forscher, Elizabeth Kneebone, and Carolina Reid, "The Hard Costs of Construction: Recent Trends in Labor and Materials Costs for Apartment Buildings in California," *Terner Center for Housing Innovation, 2020.*

Table C-26: Construction Costs for Affordable Housing Projects in San Pablo, 2017-2021

			Construction Cost[1]		
Project Year	*Project Name*	*Project Type*	*Total Cost*	*Cost per Sq. Ft.*	*Percent of Total Project Cost*
2017	Church Lane	Acquisition and Rehab	$7,552,025	$256.00	34.6%
2018	Montevista Senior Apartments	Acquisition and Rehab	$2,428,200	$47.00	9.6%
2020	Hilltop Commons	Acquisition and Rehab	$32,108,872	$125.00	21.0%
2021	Alvarado Gardens	New Construction	$26,372,502	$322.00	56.2%
		Median Cost	**$16,962,264**	**$190.50**	**27.8%**

1. Includes new construction and rehab projects.

Source: Tax Credit Allocation Committee, Project Staff Reports 2017-2021; Dyett & Bhatia, 2022

The high cost of land in San Pablo is a constraint to the development of lower-income housing. Developers will have to construct multifamily housing at higher densities and smaller unit sizes to generate economies of scale for the development to be profitable, or obtain public or private subsidies to offset high land and construction costs. Further, although land values in San Pablo are relatively lower than in the Bay Area, maximum achievable rents are also lower than what can be generated in other Bay Area cities. This helps to maintain affordability, but it also reduces the potential for profit and limits incentives for additional development in the city.

Availability and Cost of Financing

One of the most significant factors related to the provision of adequate housing for all segments of the population is the availability of financing – both for real estate development and homeownership. Because the projected net operating income from affordable housing developments is lower than that from market rate developments, developers generally have to secure financing from a variety of sources. Typically, a project's sources of funds can be divided into three major categories:

1. Equity;
2. "Senior" debt; and,
3. "Subordinate" debt.

Equity, the funds contributed by the developer, typically include some direct investment by the developer but additional funds are secured from tax credit investors. Because the amount of tax credits generated through a typical project far exceed most developers' tax liability, other for-profit entities with large tax liabilities ("investors") or syndicators who act as a broker between the developer and the investors, form a limited partnership with the developer. The partnership then allocates nearly all of the tax credits to the non-developer partners in exchange for equity in the project.

Congress created the Low Income Housing Tax Credit (LIHTC) program in 1986 to help low-income housing developers to raise equity for their projects. Each year, the U.S. Department of the Treasury issues tax credits to states for allocation to low-income housing projects. The California Tax Credit Allocation Committee, the State agency responsible for administering the credit has established additional regulations for allocating the credit. These include giving higher priority to projects near amenities such as public transit, public parks, public libraries, schools, and senior centers.

Because of the high cost of building housing in California and limited availability of federal tax credits, the State legislature also approved a State housing credit to augment the federal tax credits. The State credit is also restricted to projects that are not located in difficult to develop areas (DDAs) or qualified census tracts (QCTs) or, if located in DDAs or QCTs, with projects where 50 percent of the units are for individuals with special needs.[22]

The Low-Income Housing Fund (LIHF) is the City of San Pablo's only source of funding for affordable housing. The LIHF was previously funded through a 20 percent set aside of tax increment earned in the City's Redevelopment areas. Since the dissolution of redevelopment agencies in 2012, the City no longer receives new tax increment revenues. This 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. As of 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.

Further, 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.

The California Housing Finance Agency offers grants and loans for ADUs through a group of private lenders. Homeowners with annual incomes less than $300,000 are eligible to apply for up to $40,000 in assistance for pre-development costs including architectural designs, permits, soil and engineering tests and other expenses. Grants may also be used to buy down the interest rate on financing. [23]

The cost of securing financing to purchase a home also impacts the cost of housing and access to homeownership for lower-income households. At the national level, interest rates have remained relatively low since 2015 and experienced a significant decline during the COVID-19 pandemic. However, rates have started to increase over the course of 2021 – as interest rates continue to rise, the amount of public subsidy needed to bridge the affordability gap for moderate- and lower-income households will also rise. See Chart C-1 for the change in 30-year fixed rate mortgages since 2015.

[22] California Housing Consortium, "Resources: Affordable Housing 101: How is it Built?" https://calhsng.org/resources/affordable-housing-101/how-is-it-built/

[23] Cal HFA, ADU Grant Program, https://www.calhfa.ca.gov/adu/index.htm and https://www.calhfa.ca.gov/adu/homeowner/adu-steps.pdf

A new source of funding that may become available during the planning period will be the Bay Area Housing Finance Agency (BAHFA), established by the State under AB 1487 (2019, Chiu), to support the production and preservation of affordable housing by placing new revenue options on the ballot. Although efforts to obtain the necessary approval of voters has been postponed 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)

The average annual mortgage interest rates for the years 2015 through the fourth quarter of 2021 can be found in the table below. After peaking at close to 5 percent during the 4th quarter of 2018, the weekly rates fell to 3.11 percent by the end of 2021 but climbed back to 5.22 percent in August of 2022. Meanwhile, the typical home value in San Pablo has increased from $562,000 in July 2021 to $602,000 in June 2022.[24]

Generally speaking, households can afford to spend 30 percent of their monthly income on housing. This figure assumes that the household does not have an already high debt to income ratio, or other high monthly expenses. A two-person San Pablo household earning the Areawide Median Income (AMI) of $100,500 would theoretically be able to make a monthly housing payment of $2,513. With a 10 percent down payment, minor other debts and the highest credit rating this hypothetical two-person family would be able to purchase a home that cost $602,000. However, fewer options are available to those families unable to come up with a 10 percent down payment or low income households with an income of $87,700 or less. Contra Costa County's Mortgage Credit Certificate Program (MCC) is authorized to provide qualified first-time homebuyers with a federal income tax credit equal to 20 percent of the annual interest paid on the borrower's mortgage. By reducing the borrower's federal tax liability, the tax credit provides additional income that can be used for mortgage payments. Unfortunately, as of this writing there were no funds for this program. [25] Another possible source is the Cal Home Program in Richmond offers up to $38,000 in a "silent" down payment assistance loan for low-income households purchasing in Contra Costa. This loan is secured by a Deed of Trust on the property and requires no monthly payments.[26]

[24] See https://www.trulia.com/CA/San_Pablo/ and https://www.trulia.com/mortgage-rates/?auto=true&loantype=purchase&value=602000&zip=94806&cscore=760%2B&down=100000&va=false#request=ZR-FHWPHXQY

[25] https://www.contracosta.ca.gov/4768/Mortgage-Credit-Certificate-Program

[26] https://communityhdc.org/down-payment-assistance-programs/

Chart C-1: National 30-Year Fixed Rate Mortgages, 2015-2021

Source: Freddie Mac, Historical Weekly Mortgage Rates Data, 2015-2021

INFRASTRUCTURE ~~CONSTRAINTS~~AVAILABILITY

Much of San Pablo's infrastructure is old, however, the systems can still accommodate the projected housing needs during the planning period. The cost of infrastructure improvement required for residential development is borne by the developers. Whereas f~~F~~or large subdivisions, certain improvements such as frontage improvements like curbs and sidewalks, storm drainage and sanitary sewer improvements, water supply and other improvements to street lighting, fire hydrants, street trees and shrubs may be required as conditions of approval of the tentative map, buildout of the San Pablo Housing Element inventory will involve infill development almost exclusively. ~~These include frontage improvements like curbs and sidewalks, storm drainage and sanitary sewer improvements, water supply and other improvements to street lighting, fire hydrants, street trees and shrubs~~. Improvements to existing infill parcels are typically not necessary. Further, as buildout of the inventory primarily involves infill sites in PDAs where specific plans have previously been prepared, infrastructure needed to support development in these locations has previously been assessed and programmed into the City's CIP as well as into the relevant master plans maintained by water and sewer providers, including the East Bay Municipal Utility District (EBMUD) and West County Wastewater District (WCWD), as described below. Accordingly, all of the infill parcels identified in the Housing Element have sufficient infrastructure planned or availabil~~e~~ity for electricity, water and sewer to allow development. As a result, infrastructure does not pose a constraint to development in San Pablo.

Water

~~The East Bay Municipal Utility District (~~EBMUD~~)~~ provides water services for Alameda and Contra Costa counties, including the City of San Pablo. According to EBMUD's 2020 Water Shortage Contingency Plan (WSCP), under base condition assumptions, EBMUD can meet customer demand (including residential demand) out to 2050 during normal years and single dry years. Growth projections in EBMUD's future water demand reflects residential need projections provided by the Association of Bay Area Governments (ABAG), Plan Bay Area, and local land use agencies. Further, per the 2020 Urban Water Management Plan (UWMP), EBMUD's Board of Directors approved Policy 3.07 which ensures that priority for new water service connections during restrictive periods is given to proposed developments within EBMUD's existing service area that include housing units affordable to lower-income households in accordance with California Government Code 65589.7.

EBMUD's water supply system consists of a network of reservoirs, aqueducts (pipelines), water treatment plants (WTP), pumping plants, and other distribution facilities and pipelines that convey Mokelumne River water from Pardee Reservoir to EBMUD Water Treatment Plants and terminal reservoirs. EBMUD has six WTPs in the service area including the San Pablo WTP, which is typically not used except in response to outages at other facilities or other unusual circumstances such as to support EBMUD's drought operations in 2015.

The capacity of the EBMUD water supply system is dependent on seasonal rainfall and collected snowpack in the Sierra Nevada watershed. On an average annual basis, about 90 percent of the water EMBUD uses is from this source. Water The secondary source is runoff from local watersheds at EBMUD's five terminal reservoirs: Briones, Chabot, Lafayette, Upper San Leandro, and San Pablo.

EBMUD's policy is to operate its terminal reservoirs to maintain enough standby storage to meet rationed customer demand for 180 days, in case the Mokelumne River supply is disrupted. After the emergency ends, the Mokelumne River supply is returned to service soon as practicable and within the regulatory framework to refill terminal reservoirs to meet minimum standby storage levels while also supplying inline plants. Emergency supplies through interties with the Contra Costa Water District (CCWD), San Francisco Public Utilities Commission (SFPUC), Dublin San Ramon Services District (DSRSD), and City of Hayward (Hayward) can be used during an emergency to reduce demand on the local reservoirs or used following an emergency to help EBMUD's recovery in re-establishing storage levels. EBMUD also has a water service contract with the US Bureau of Reclamation to receive water from the Central Valley Project in years when EBMUD's projected supply of stored water is forecast to be lower than 500 thousand acre-feet (TAF) [27]

EBMUD's service area can be separated roughly into two climatic zones relative to the Berkeley-Oakland hills, East-of-Hills and West-of-Hills. In the West-of-Hills area, where San Pablo is located, climate tends to be more moderate due to the marine influence of San Francisco Bay, whereas summer air temperatures in the East-of-Hills area can be considerably higher. West-of-Hills single-family residential water consumption is generally lower than East-of-Hills usage and outdoor water

[27] East Bay Municipal Utilities District, Urban Water Management Plan 2020 and Water Shortage Contingency Plan 2020, https://www.ebmud.com/water/about-your-water/water-supply/urban-water-management-plan

use, which accounts for about 28 percent of the total water use for residential customers, is a large component of total water use for single-family customers.

California Water Code Section 10631.1 requires that UWMPs include an estimate of projected water demand for lower income single-family and multi-family residential housing within EBMUD's service area. The Metropolitan Transportation Commission (MTC) established low-income thresholds in 2016 for Plan Bay Area 2040 to account for the Bay Area's high cost of living. For each census tract, the most recent MTC percentages of low income single-family and multi-family households were applied to single-family and multi-family demand projections from EBMUD's 2050 Demand Study to estimate the projected lower-income residential demand.

EBMUD's Board of Directors approved Policy 3.07 which ensures that priority for new water service connections during restrictive periods is given to proposed developments within EBMUD's existing service area that include housing units affordable to lower income households in accordance with California Government Code 65589.7. Policy 3.07 also states that EBMUD will not deny an application for services to a proposed development that includes affordable housing unless certain specific conditions are met, which could include a water shortage emergency condition, or if EBMUD is subject to a compliance order by the Department of Public Health that prohibits new water connections. Based on the requirement to provide priority to developments that include housing units affordable to lower income households, Policy 3.07 assures that EBMUD can meet the portion of overall water demands for lower-income households.[28]

In accordance with Section 65589.7 of the California Government Code, the adopted Housing Element will be delivered to EBMUD.

Wastewater

~~West County Wastewater District (~~WCWD~~)~~ provides wastewater treatment and disposal services to approximately 34,000 residences and 2,450 commercial and industrial businesses in western Contra Costa County including the City of San Pablo and parts of the adjacent unincorporated area. WCWD's collection system is overall performing well overall but the 2021 Sewer System Management Plan identified and recommended assets for replacement or rehabilitation in the near-term (five-year) planning horizon. This included many sewer lines throughout the City of San Pablo.[29] Larger pipes may be required to meet the continuing demand if residential areas of the city become more densely developed. WCWD has installed flow sensors within manholes identified as most likely to experience flows exceeding the capacity of the storm-drain system including one on San Pablo Avenue.

In accordance with Section 65589.7 of the California Government Code, the adopted Housing Element will be delivered to WCWD.

[28] EBMUD Urban Water Management Plan, pp. 34-36.

[29] WCWD Sewer System Management Plan, May 2019, p. 8-1 and https://www.google.com/maps/d/u/0/embed?mid=1hsaWQcJN4CeYExXSGqTCbSAhuTE&ll=37.97296390941711%2C-122.3148609682617&z=13

Dry Utilities

Pacific Gas & Electric (PG&E) provides gas and electric service to San Pablo residents and businesses with electricity through Marin Clean Energy (MCE), a public, not-for-profit provider that offers electricity produced primarily by non-polluting, renewable sources such as solar, wind, geothermal, hydroelectric, and bioenergy from projects in California, the Pacific Northwest, and Colorado. The exact proportion of each varies with time, based on demand and availability.[30] energy services, as well as energy efficiency and rebate programs. The San Pablo City Council voted to join MCE in 2014 to reduce climate-changing greenhouse gas (GHG) emissions.

SOCIAL CONSTRAINTS

In addition to physical and market constraints that reduce housing development, there several social constraints—both external and internal—that may hamper the feasibility of development in San Pablo. A common internal social constraint in the Bay Area is the tendency for some current residents to oppose new residential development in their community that they believe might reduce the quality of life in their neighborhoods and reduce property values. Multi-family projects, higher density development and housing planned for lower-income households are the most frequent targets of the so-called NIMBYs (Not In My Backyard). Discrimination based on the perception that neighborhoods and projects with residents who are lower-income and non-white are prone to crime, graffiti, and other adverse conditions. These perceptions may also significantly influence a developer's choice to invest and pursue development opportunities in particular cities.

Although NIMBYism is prevalent in some Bay Area cities, it has not posed a significant constraint in San Pablo. Residents are generally very accepting of new projects, with little opposition during public meetings. While some groups and residents voice concern about development on San Pablo Avenue and along creeks, the City is generally able to work with the community to move new projects forward.

The attitudes and perceptions of potential homebuyers and renters do, however, affect San Pablo's real estate market, which will reduce developer and investor interest. Even though crime rates have improved considerably since a high in 2006 and are lower than several nearby cities including Richmond, El Cerrito and Berkeley, the 2019 crime rate was still 1.3 times greater than the national average.[31] Low developer and investor interest is compounded by the fact that San Pablo suffers from the same high cost of construction, labor, and materials as the rest of the Bay Area.

[30] Marin Clean Energy (MCE) https://www.mcecleanenergy.org/about-us/

[31] City-Data.com, https://www.city-data.com/crime/crime-San-Pablo-California.html

C.3 Key Findings

This section is provided for staff review to summarize the key findings of this appendix to inform programs in the Housing Action Plan and narrative language in the body of the draft Housing Element. Key findings related to governmental and non-governmental constraints are provided below.

GOVERNMENTAL CONSTRAINTS

- **23rd Street and San Pablo Specific Plan restrictions.** Specific Plan policies and standards need updating and revision to facilitate residential and mixed-use development in light of current economic and real estate market conditions and to meet current State requirements. There is room for additional streamlining of standards that are overly complex such as restrictions that prohibit or limit residential uses in ground floor spaces fronting on San Pablo Avenue in Mixed Use areas limit the feasibility of residential development. At a minimum, regulations should be reduced in mid-block areas. required ground floor commercial uses, parking, Eliminating CUP requirement for live-work development and allowing for shopkeeper spaces that restrict use of ground floor retail to occupant of related housing unit would allow for alternative housing types to help populate corridors. The Specific Plans should also be amended to incorporate or cross-reference Section 17.38.040, Priority development area (PDA) overlay district (D2) of the Zoning Ordinance, which establishes alternate development standards for properties in the 23rd Street SP and SPSP plan areas and on Rumrill Road that are within a quarter mile radius of any existing or planned light rail, streetcar, or bus rapid transit station to promote higher density and pedestrian-oriented uses consistent with ABAG's Sustainable Community Strategy. The Zoning Ordinance states that these standards supersede requirements otherwise applicable to mixed-use projects that include residential uses and residential projects with four or more units to allow densities up to 60 units per acre, maximum FAR of 2.5 and a maximum height of 60 feet.

- **Residential development in commercial districts.** In addition to the 23rd Street SP, some commercial districts in the city that would be appropriate for mixed-use or purely residential projects provide overly strict standards. This includes a CUP requirement for multifamily in the NC and MUCS districts, as well as relatively low permitted densities in the CR and NC districts. The FAR penalty in the CMU districts also reduced residential feasibility. Increased flexibility and further streamlining for residential projects in these areas will encourage additional residential development.

- **Minimum lot sizes.** The minimum lot size in the R-3 and R-4 districts (10,000 sq. ft.) is higher than comparable jurisdictions. There are only a few large R-4 parcels, and this standard may be appropriate to maintain. However, the City should consider reducing minimums in the R-3 district, which will help encourage the development of more "missing middle" housing typologies.

- **Parking standards.** There is potential for reform of parking standards, especially multifamily parking standards. At present, the number of required spaces is not tied to the number of bedrooms, and the requirement of covered parking can limit feasibility and

increase costs. Reductions or reforms may be particularly appropriate along corridors, with mixed-use projects, and in Specific Plan areas.

- **Density bonus ordinance.** The City's density bonus ordinance must be updated pursuant to recent State law. Additional bonuses (including up to 80% for completely affordable projects) are now available.

- **Emergency shelters.** State law permits up to 300 feet separation from other shelters, however the City requires a 500-foot separation. This is a constraint and must be corrected. The City also needs to provide standards for Low-Barrier Navigation Centers pursuant to AB 101.

- **Transitional and supportive housing.** The status of transitional and supportive housing is unclear – both housing types must be permitted equivalently to similar residential buildings. The existing Municipal Code provides conflicting information on the by-right status of these housing types that needs to be corrected. Restrictions on where SRO housing and community care facilities can locate should also be reviewed and modified to permit these housing types in areas where similar uses are allowed.

- **Employee/farmworker housing.** While there is little housing need for farmworkers in San Pablo, pursuant to State law the City must include a definition of "employee housing" that is available to farmworkers. Employee housing for six or less people must be treated the same as a single-family home.

- **D3 Overlay.** The D3 Overlay restricts all residential development within 500 feet of the I-80. Pursuant to BAAQMD guidelines, however, there are mitigation measures that can be implemented to reduce pollution concerns while still allowing some residential development. Prohibiting residential development outright may constrain overall housing supply.

- **Subdivision costs.** The cost of subdividing land is particularly high in San Pablo due to the lack of a City-employed land surveyor. This substantially reduces the ability of property owners to successfully split their lots through SB 9, which may provide an important source of additional missing middle housing in the city.

- **ADU standard reforms.** ADU standards are generally appropriate, however additional flexibility could be provided for larger ADUs. This may include a CUP for two-story ADUs.

- **Objective development standards.** To 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), Existing residential development standards need to be revised and, as necessary, revised to comply with mandates for using objective standards for review of residential projects. This review should include exist9ing procedures for review and approval of both ministerial zoning actions and CUPs to comply with applicable statutory and case law.

NON-GOVERNMENTAL CONSTRAINTS

- **Small lot sizes and limited vacant land.** Parcels in San Pablo are relatively small, which can make multifamily and higher-density development difficult to achieve. Further, there is limited available vacant land in the city for development. Costs associated with infill development can make affordable housing projects more difficult to complete. The City should consider actions aimed at incentivizing residential development on small lots, small lot consolidation, and other efforts to reduce costs associated with infill development.

- **Environmental constraints.** Major environmental constraints to development include seismic, slope, flooding, and wildfire concerns. Air and noise quality adjacent to the I-80 is also a substantial issue. Some of these constraints can be mitigated, while others provide a barrier to development.

- **Market constraints.** The cost of land and construction is relatively high in San Pablo, although the city commands lower market rents than other Bay Area jurisdictions. This has led to reduced incentives for new market rate residential development in the city. Financing for affordable housing development is limited, especially at the local and county level.

- **Availability of financing.** Financing for affordable housing development is limited, especially at the local and county level. Although housing in San Pablo is relatively affordable compared with other jurisdictions in Contra Costa County, financing options are limited for first-time and low-income home buyers unable to afford the required down payment or qualify for conventional mortgage financing.

- **Social constraints.** General discrimination in development preferences due to San Pablo's status as a majority Latino and lower-income jurisdiction has also limited housing supply in the city. There is limited developer interest in the city due to perceived notions of resident preferences and potential profitability. These barriers might be reduced by City actions to facilitate land assembly, revise regulations to provide developers with greater flexibility and an easier review process as well as programs to improve the appearance of residential and commercial areas.

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Appendix D: Assessment of Fair Housing

California Assembly Bill (AB) 686, passed in 2018, amended California Government Code Section 65583 to require all public agencies to affirmatively further fair housing (AFFH). AB 686 defined "affirmatively further fair housing" to mean "taking meaningful actions, in addition to combat discrimination, that overcome patterns of segregation and foster inclusive communities free from barriers that restrict access to opportunity" for persons of color, persons with disabilities, and other protected classes. AB 686 requires an assessment of fair housing in the Housing Element which includes the following components: a summary of fair housing issues and assessment of the City's fair housing enforcement and outreach capacity; an analysis of segregation patterns and disparities in access to opportunities, an assessment of contributing factors, and an identification of fair housing goals and actions.

San Pablo is a member of the Contra Costa County Consortium (Consortium), which jointly plans for the housing and community development needs of the county. This includes the allocation of Community Development Block Grant (CDBG) funds received from the Department of Housing and Urban Development (HUD) and the production of associated documents, like the Analysis of Impediments to Fair Housing Choice (AI). In 2019 the Consortium produced the 2020-2025 AI to fulfill its federal AFFH obligation. The assessment provided in this chapter relies on this document as a baseline for understanding fair housing issues in the region and in the city. Extensive public outreach, including within San Pablo, was conducted during the preparation of this document. Where necessary, additional data sources are used to provide an up-to-date assessment of fair housing in San Pablo, including AFFH Mapping and Data Resources provided by the State Department of Housing and Community Development (HCD).

D.1 Fair Housing Enforcement and Capacity

Fair housing services are an essential component of AFFH. They ensure that housing options are accessible to State and federally protected groups, including those based on race, color, gender, religion, national origin, familial status, disability, age, marital status, ancestry, source of income, sexual orientation, genetic information, or other arbitrary factors. Fair housing services help San Pablo residents understand and protect their right to access housing.

FAIR HOUSING SERVICES

The Eden Council for Hope and Opportunity (ECHO) Housing provides fair housing services to residents of several cities in Contra Costa County, including in San Pablo. They also serve Alameda County and Monterey County, and have offices in Antioch, Hayward, Livermore, Oakland, Monterey, and Salinas. ECHO Housing provides counseling, investigation, mediation,

enforcement, and education through their Fair Housing Program. Instances of housing discrimination can be reported to any of ECHO's program offices. According to the Consortium's 2020-2025 AI, ECHO Housing suffers from a severe lack of resources and capacity. As of 2019, only one fair housing counselor serves all of Contra Costa County. In general, fair housing organizations that serve the county are lacking resources, which reduces the strength of outreach to marginalized groups, such as limited-English proficiency (LEP) and LGBTQ residents. While the county has a Language Access Plan (LAP) and provides language assistance to persons upon request, the 2020-2025 AI notes that due to the diversity and size of the LEP population in the county a lack of language access may limit fair housing outreach efforts.

The City also works with Housing Rights, Inc. (HRI) to provide additional fair housing services. This partnership is mean to minimize and resolve conflicts and disputes between landlords and tenants and eliminate all forms of housing discrimination by disseminating tenant/landlord conflict resolution information in the annual mailing about residential programs, and documenting residents' concerns at City Hall before forwarding them to HRI. The City implements a tracking system to record the number of referrals to HRI each year.

Housing discrimination complaints are one method to evaluate the extent of fair housing issues in a community. Complaints can be filed directly with HUD or with the California Department of Fair Employment and Housing (DFEH), or with local housing providers such as ECHO Housing. Per the 2019 Annual Report published by DFEH, there were a total of 320 discrimination complaints filed by residents of Contra Costa County, with 22 related specifically to housing. The 2020-2025 AI estimates that there have been 30 to 40 housing complaints filed across the county on an annual basis between 2011 and 2016. In San Pablo, across Fiscal Years (FY) 2016-2017, 2019-2020, and 2020-2021, ECHO Housing reported 12 total complaints or four complaints annually. Most complaints were on the basis of disability (66.7 percent), followed by race, income source, and other reasons (16.7 percent each). This data was corroborated anecdotally by feedback from residents during outreach events in San Pablo's disadvantaged neighborhoods conducted for the General Plan and Housing Element Update, some of whom reported experiencing discrimination on the basis of income. Percentages may not sum to 100 percent as complaints can be filed under multiple categories. Data for the period between 2017 and 2019 is not available, as ECHO Housing did not differentiate San Pablo cases from other urban county cases.

In November 2020, the City prepared an Affordable Housing Strategy (AHS) to develop policies and strategies to produce and maintain a supply of high-quality, affordable housing. In preparing the AHS, an online survey was distributed to the San Pablo community. Approximately 61 percent of respondents either strongly disagreed or disagreed with the statement: "I am familiar with local programs to help residents find an affordable home." While not specific to fair housing, this response indicates a lack of public awareness regarding local housing programs.

This finding is in line with the factors identified in the 2020-2025 AI that contribute to insufficient fair housing enforcement, outreach capacity, and resources. These included lack of resources for fair housing agencies and organizations, lack of meaningful language access, private discrimination, lack of local public fair housing enforcement, lack of State or local fair housing laws, and unresolved violations of fair housing or civil rights laws. Although multiple fair housing groups in Contra Costa offer services including language access, there are patterns

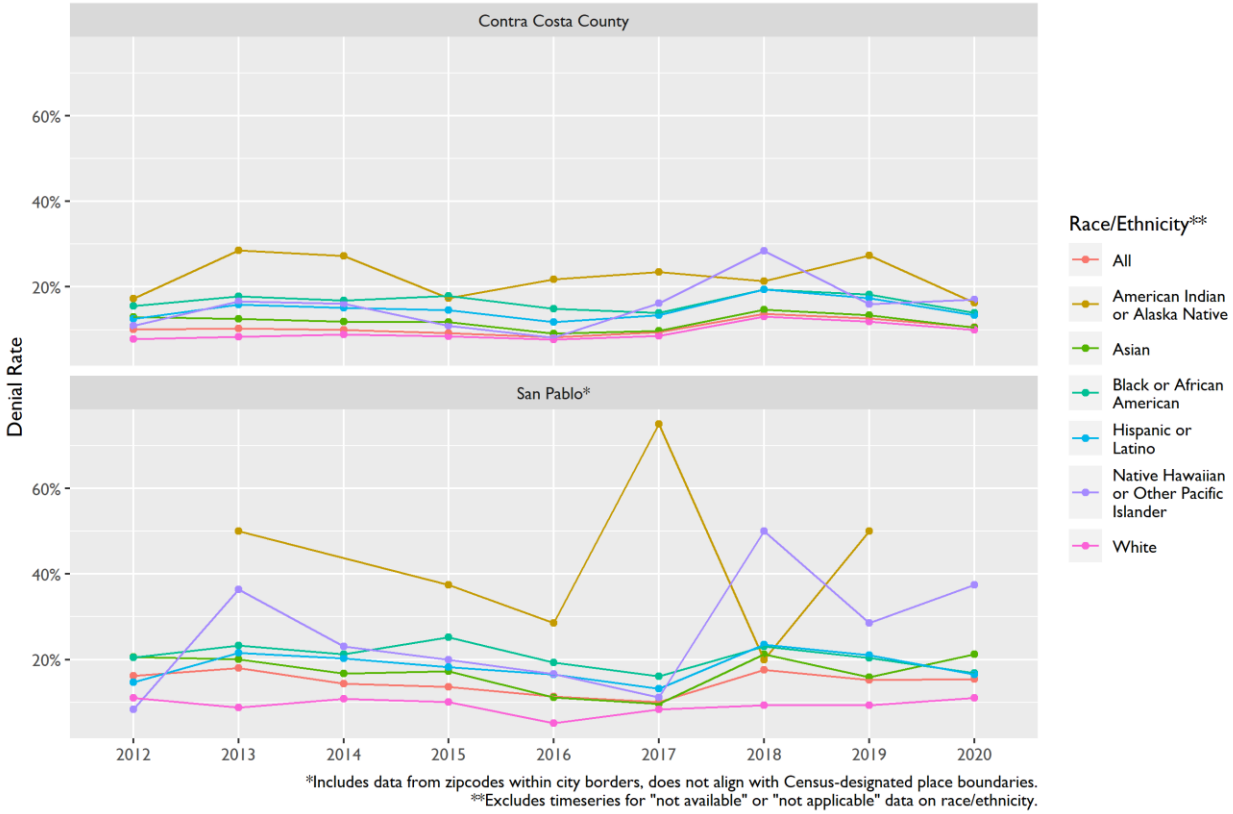
of reoccurring fair housing problems in Contra Costa County that could be reduced with more resources and a firmer public stance on fair housing and civil rights laws by local jurisdictions. The Housing Action Plan in Chapter 4 includes policies and programs that address fair housing awareness and enforcement, including Program 3-F Landlord/Tenant Dispute Resolution; Program 3-G Just Cause Eviction Protections; Program 3-H Awareness of Fair Housing Programs; and Program 3-I Outreach to People Living with Developmental Disabilities.

LENDING SERVICES

Discrimination in lending practices can be a major contributor to fair housing issues in a community, as this limits the ability of individuals to live in a location of their choosing. Loan denial rates can be derived from data provided by lending institutions in compliance with the Home Mortgage Disclosure Act (HMDA). The 2020-2025 AI found, based on 2016 HMDA data for the Oakland-Hayward-Berkeley region, that non-white applicants were consistently denied home loans at slightly higher rates than white applicants, with Pacific Islander and Native American applicants denied at the highest rates. The data does not indicate the grounds for the denial, and it cannot be proven on the basis of this data that the denials were not justified on the basis of standard financial criteria; however, the trend suggests both that there is potential for bias within the financial system and that there may be a need for financial literacy training among non-whites to help those groups better understand how to improve their credit scores.

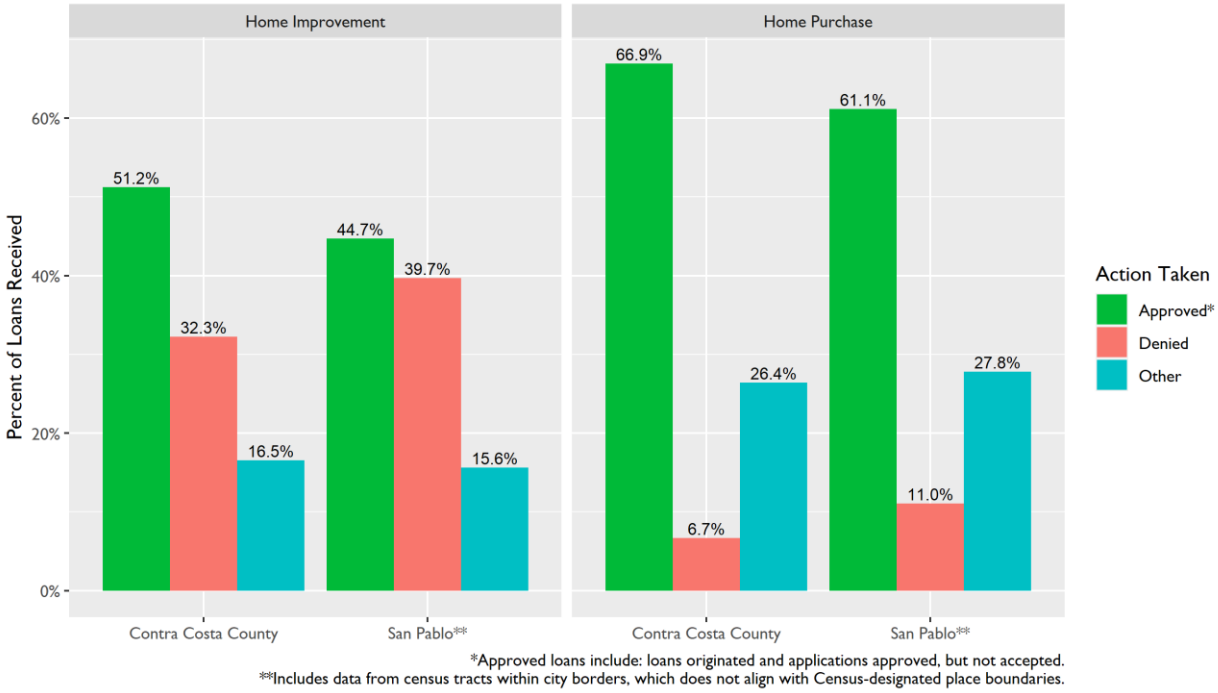
Charts 3-1 and 3-2 provide an overview of lending patterns in San Pablo when compared to the county. Chart D-1 confirms the findings of the 2020-2025 AI and shows that such potentially discriminatory lending patterns have continued at the county level up until the year 2020. San Pablo has similarly seen uneven lending patterns and as of 2020 (the most recent year that data is available) Native Hawaiian or Other Pacific Islander and Asian applicants had the highest loan denial rates, followed by Black or African American and Hispanic or Latino applicants. Further, since 2012 white applicants in San Pablo have consistently experienced lower than average loan denial rates. The wider variation in loan denial rates for American Indian or Alaska Native and Native Hawaiian or Other Pacific Islander applicants is due to the low number of applicants during the period who identified as such. Chart D-2 demonstrates that in 2020 the city had lower loan approval rates for both home improvement and home purchase loans than the county.

Chart D-1: HMDA Loan Denial Rates by Race/Ethnicity



Source: Home Mortgage Disclosure Act Data, 2012-2020

Chart D-2: HMDA Loan Applications, 2020



Source: Home Mortgage Disclosure Act Data, 2020

BROKERAGE SERVICES

Real estate brokers or salespersons whose business is in San Pablo may belong to one of several associations, but most likely belong to the Contra Costa Association of REALTORS (CCAR). Like all associations, CCAR has a Multiple Listing Service (MLS)—Paragon MLS—and is part of the NORCAL MLS ALLIANCE, an MLS data integration project across the seven leading MLSs in Northern California. CCAR is bound by the Code of Ethics and Standards of Practice of the National Association of REALTORS (NAR), which explicitly states in Article 10 that members shall not discriminate against any person on the basis of race, color, religion, sex, handicap, familial status, national origin, sexual orientation, or gender identity.

PROPERTY MANAGEMENT

The City's AHS discusses the role of property management companies in San Pablo's housing market. It notes that larger multifamily properties, which are often operated by professional property management companies, tend to command higher rents than smaller properties. These buildings are typically newer and provide modern amenities, while smaller rental buildings tend to be older, have smaller units, or provide fewer amenities. Property management companies are also more likely to raise rents on a regular basis. It is also estimated that in 2019, Wall Street

investors owned and rented 103 single-family homes in San Pablo.[1] As discussed in the AHS, these types of property owners typically charge more than the area median rent and tenants report paying for maintenance and repairs as well as a variety of punitive fees, such as late payment fees.[2] Such practices may place additional burdens on groups already facing disproportionate housing needs.

COMPLIANCE WITH FAIR HOUSING LAW

HCD guidance on Affirmatively Furthering Fair Housing requires an analysis of compliance with existing fair housing laws and regulations. Examples of State fair housing laws include:

- California Fair Employment and Housing Act (FEHA) (Part 2.8 (commencing with Section 12900) of Division 3 of Title 2)
- FEHA Regulations (California Code of Regulations (CCR), title 2, sections 12005-12271)
- Government Code section 65008 covers actions of a city, county, city and county, or other local government agency, and makes those actions null and void if the action denies an individual or group of individuals the enjoyment of residence, landownership, tenancy, or other land use in the state because of membership in a protected class, the method of financing, and/or the intended occupancy.
- Government Code section 8899.50 requires all public agencies to administer programs and activities relating to housing and community development in a manner to affirmatively further fair housing and avoid any action that is materially inconsistent with its obligation to affirmatively further fair housing.
- Government Code section 11135 et seq. requires full and equal access to all programs and activities operated, administered, or funded with financial assistance from the state, regardless of one's membership or perceived membership in a protected class.
- Density Bonus Law (Gov. Code, § 65915.)
- Housing Accountability Act (Gov. Code, § 65589.5.)
- No-Net-Loss Law (Gov. Code, § 65863)
- Least Cost Zoning Law (Gov. Code, § 65913.1)
- Excessive subdivision standards (Gov. Code, § 65913.2.)
- Limits on growth controls (Gov. Code, § 65302.8.)
- Housing Element Law (Gov. Code, § 65583, esp. subds. (c)(5), (c)(10).)

[1] "Wall Street Landlords, California," *Anti-Eviction Mapping Project*, 2019. Available at: https://www.antievictionmap.com/wallstreet/

[2] "The New Single-Family Home Renters of California: A Statewide Survey of Tenants Renting from Wall Street Landlords", *Tenants Together*, May 2015. Available at: http://www.tenantstogether.org/sites/tenantstogether.org/files/The%20New%20Single-Family%20Home%20Renters%20of%20California.pdf;
Francesca Mari, "A $60 billion housing grab by Wall Street," *New York Times Magazine*, March 4, 2020. Available at: https://www.nytimes.com/2020/03/04/magazine/wall-street-landlords.html

As described in Chapter 3: Housing Resources, the City does not receive direct federal funding allocations (e.g., CDBG and HOME funds) due to its small population; instead, federal funds are provided to and allocated by Contra Costa County. As the recipient of federal funds, the County is required to maintain Affirmatively Furthering Fair Housing (AFFH) certification and to demonstrate compliance through its Consolidated Plan and Annual Action Plans, which are submitted to HUD for approval prior to receipt of the CDBG, Emergency Solutions Grants, Housing Opportunities for Persons With AIDS (HOPWA) funds, and HOME funds. By extension and to remain competitive for these funds, the City of San Pablo also has a duty to demonstrate AFFH compliance with State fair housing laws, including but not limited to California Fair Employment and Housing Act (FEHA); FEHA Regulations; and Government Code sections 65008, 8899.50, and 11135 et seq.

The City of San Pablo must also comply with State Density Bonus Law (Gov. Code, § 65915.), the Housing Accountability Act (Gov. Code, § 65589.5.), and the No-Net-Loss Law (Gov. Code, § 65863). Density bonus provisions are currently incorporated into the Zoning Ordinance (Title 17.60.020 Density bonus and other incentives), which the City plans to update to comply with State law. As noted in the City's Affordable Housing Strategy, virtually no new housing units were built between 2010 and 2019, with higher development activity only occurring relatively recently (2018-2021), and in this time, the City has not denied any affordable housing project in its jurisdiction. Through its Housing Element, the City is implementing a plan to ensure adequate sites to accommodate its RHNA obligations at all times during the planning period, and to comply with other legal requirements.

In the course of preparing this Housing Element, the City has conducted a review of the Zoning Ordinance to identify and address potential constraints to housing development such as overly strict use regulations for residential development—especially special needs housing including emergency shelters, mobile home parks, residential care facilities, and single-room occupancy units—in mixed-use and commercial districts; restrictive site development standards that impede redevelopment in higher-density residential, mixed-use, and commercial districts; and high parking requirements for multifamily residential projects with parking reductions subject to discretionary approval. (See Appendix C for more information). As a result of this review, Programs 1-B (Corridor Plan), 1-C (Repeal or Revise the 23rd Street Specific Plan), 1-D (Revise Multifamily Minimum Parcel Size), 1-E (Facilitate Lot Consolidation), 1-F (Incentives for High Density Residential Development), 1-G (Reduced Parking Standards), 1-L (Objective Standards for Ministerial Review), 2-F (Mobile Home Parks), 2-G (Single-Room Occupancy Hotels), 2-I (Incentives for Affordable and Special Needs Housing), 3-B (Emergency Shelters), 3-C (Employee Housing), and 3-D (Residential Care Facilities) have been added to the Housing Action Plan in Chapter 4 of this Housing Element to remove identified constraints. Although the City has not enacted local fair housing laws, such as rent control, inclusionary ordinances, or eviction protection ordinances, the City adopted an emergency ordinance (expired May 31, 2020) for a COVID-19 Eviction and Rent Moratorium and complies with State law pursuant to the Tenant Protections Act of 2019 (AB 1482).

D.2 Segregation and Integration

Patterns of segregation within a community may arise from both public and private housing discrimination, whether intentional or unintentional. Although racial and ethnic segregation is perhaps the most common and well-known form, other protected classes may also experience segregation. This section explores patterns and trends of segregation based on race and ethnicity, disability, familial status, and income level in San Pablo and the surrounding region. These groups are not mutually exclusive, and there may be considerable overlap across each protected class.

RACE AND ETHNICITY

Racial and ethnic patterns of segregation in San Pablo should be understood in the context of changing regional and local demographics. As shown in Table D-1, the population of Contra Costa County has increased by 9.2 percent between 2010 and 2020, with a projected increase of about 14.2 percent between 2020 and 2040. The non-Hispanic white population has the lowest projected growth rate between 2020 and 2040, while the non-Hispanic multiracial population has the highest projected growth rate. While over 50 percent of the population is something other than non-Hispanic white, non-Hispanic whites represent a plurality of the population at about 45.5 percent, followed by Hispanics of any race (25.5 percent) and non-Hispanic Asians (15.3 percent). The 2020-2025 AI confirms that the county is a large, diverse jurisdiction. The racial/ethnic makeup of the population is similar to the broader San Francisco-Oakland-Hayward, California Metropolitan Statistical Area (MSA), although the share of Hispanic residents is slightly higher and the share of non-Hispanic Asian or Pacific Islander is slightly lower in the county than in the broader region. The 2020-2025 AI also notes that diversity and integration are not synonymous, and that the county has both areas of racial and ethnic concentration as well as more integrated areas. Patterns of segregation will be explored in more detail below.

Table D-1: Population Growth by Race/Ethnicity, Contra Costa County, 2010 - 2040

Race/Ethnicity	*Population*			*Percent Change*	
	2010	*2020*	*2040 Forecast*	*2010-2020*	*2020-2040*
White (NH[1])	504,651	523,428	554,969	3.7%	6.0%
Black (NH)	94,745	103,467	124,890	9.2%	20.7%
American Indian or Alaska Native (NH)	3,067	3,311	3,805	8.0%	14.9%
Asian (NH)	151,457	175,546	210,435	15.9%	19.9%
Native Hawaiian or Pacific Islander (NH)	4,578	5,215	5,882	13.9%	12.8%
Multiracial (NH)	37,576	45,754	63,879	21.8%	39.6%
Hispanic (any race)	256,480	293,079	348,676	14.3%	19.0%

Total	**1,052,554**	**1,149,800**	**1,312,536**	**9.2%**	**14.2%**

1. NH refers to non-Hispanic.

Source: California Department of Finance, Table P-2D County Population by Total Hispanic and Non-Hispanic Race (2010-2060)

Despite the diversity of the county, population is unevenly distributed geographically by race/ethnicity. While East County is relatively white and wealthy, West County—including San Pablo—has a relatively high minority population and lower average household income. Table D-2 breaks down 2019 population estimates by race/ethnicity by county subdivisions, or census county divisions (CCDs), in Contra Costa County.[3] San Pablo, along with Richmond, is contained within West Contra Costa CCD, while cities like Walnut Creek and Concord are in Central Contra Costa CCD. West Contra Costa County CCD and Antioch-Pittsburg CCD contain the lowest proportion of non-Hispanic white residents (23.8 percent and 23.6 percent, respectively) in the county, compared to the 61.3 percent seen in Central Contra Costa CCD and 48.8 percent seen in East Contra Costa CCD. Figure D-1 shows the concentration of non-Hispanic white residents by CCD.

Table D-2: Population by Race/Ethnicity, Contra Costa County Subdivisions, 2019

Race/Ethnicity	*Percent Non-Hispanic White*
West Contra Costa CCD	23.8%
Briones CCD	36.1%
Central Contra Costa CCD	61.3%
Antioch-Pittsburg CCD	23.6%
Tassajara CCD	29.8%
East Contra Costa CCD	48.8%

Source: U.S. Census Bureau, Census 2019 ACS Five-Year Estimates (Table B03002)

San Pablo is considered a majority-minority jurisdiction, as the majority of its population is something other than non-Hispanic white. This differs from other portions of the county, as evidenced in Figure D-1, which tend to have a high proportion of white residents. As of 2019, according to American Community Survey (ACS) estimates, minority residents (i.e., all residents that identify as something other than non-Hispanic white) constituted about 92.3 percent of the city's total population. Unlike the county, about 60.1 percent of the city's population is Hispanic or Latino, followed by 17.2 percent non-Hispanic/Latino Asian and 10.7 percent non-Hispanic/Latino Black or African American, see Table D-3. The number of non-Hispanic/Latino white, non-Hispanic/Latino Black or African American, and non-Hispanic/Latino American Indian and Alaska Native (AIAN) residents has steadily decreased since 2000. While the number of non-Hispanic/Latino Asian and non-Hispanic/Latino other residents decreased between 2000 and 2010, both groups have grown significantly between 2010 and 2019. On the other hand, while non-Hispanic/Latino Native Hawaiian and Other Pacific Islander residents

[3] County subdivisions, also referred to as census county divisions (CCDs), are delineated by the U.S. Census Bureau for statistical purposes but have no legal function and are not governmental units.

increased between 2000 and 2010, this population has since declined. The number of Hispanic or Latino residents has continually increased since 2000. Population projections by race and ethnicity are unavailable at the city level as they have not been prepared by the DOF, the Association of Bay Area Governments-Metropolitan Transportation Commission (ABAG-MTC) or Contra Costa County.

Table D-3: Population Growth by Race/Ethnicity, San Pablo, 2000 - 2019

Race/Ethnicity	*Population*			*Percent Change*	
	2000	*2010*	*2019*	*2000-2010*	*2010-2019*
White, Non-Hispanic/Latino	4,886	2,944	2,386	-39.7%	-19.0%
Black or African American, Non-Hispanic/Latino	5,403	4,446	3,325	-17.7%	-25.2%
American Indian and Alaska Native, Non-Hispanic/Latino	125	73	50	-41.6%	-31.5%
Asian, Non-Hispanic/Latino	4,890	4,281	5,312	-12.5%	24.1%
Native Hawaiian and Other Pacific Islander, Non-Hispanic/Latino	146	156	134	6.8%	-14.1%
Other, Non-Hispanic/Latino	1,275	777	1,138	-39.1%	46.5%
Hispanic or Latino	13,490	16,462	18,622	22.0%	13.1%
Minority[1]	25,329	26,195	28,581	3.4%	9.1%
Total	**30,215**	**29,139**	**30,967**	**-3.6%**	**6.3%**

1. Minority refers to any person not listed as White, Non-Hispanic/Latino

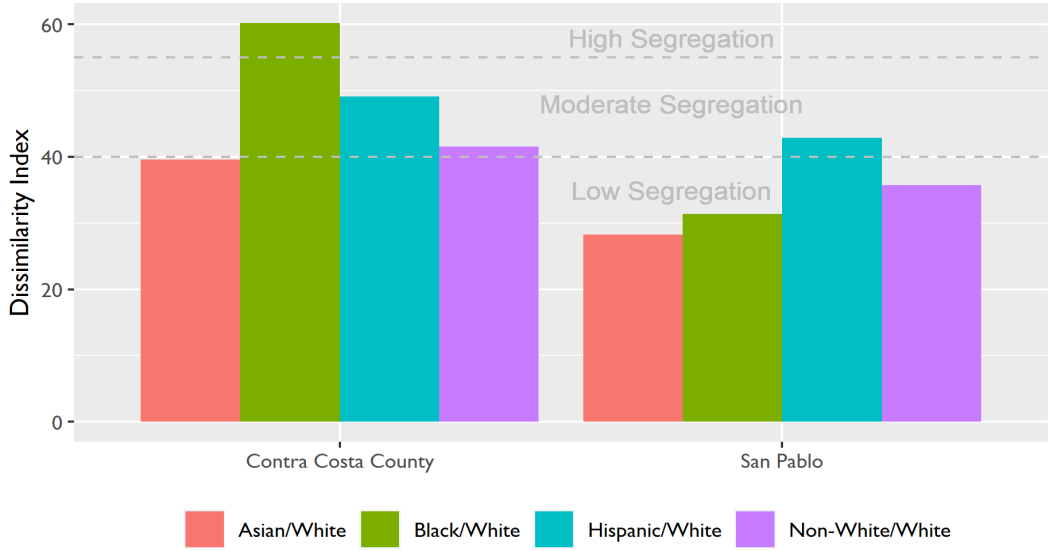
Source: U.S. Census Bureau, Census 2000 (SF1, Table P004); Census 2010 (SF1, Table P9); 2019 ACS Five-Year Estimates (Table DP05)

One method to gauge the extent of segregation in a jurisdiction is the dissimilarity index. The dissimilarity index measures the degree to which two groups are evenly distributed across a geographic area and is a commonly used tool for assessing residential segregation between two groups. The dissimilarity index provides values ranging from 0 to 100, where higher numbers indicate a higher degree of segregation among the two groups measured. According to HUD, dissimilarity index values between 0 and 39.99 generally indicate low segregation, values between 40 and 54.99 generally indicate moderate segregation, and values between 55 and 100 generally indicate a high level of segregation. It is important to note that the dissimilarity index uses non-Hispanic white residents as the primary comparison group, whereas San Pablo is majority-minority jurisdictions. Dissimilarity index values compare racial and ethnic groups against the distribution of non-Hispanic white residents in a community and do not directly measure segregation between minority groups (e.g., non-Hispanic Black or African American and Hispanic or Latino segregation).

Figure D-1: Proportion of Non-Hispanic White Residents, Contra Costa County
Source: U.S. Census Bureau, Census 2019 ACS Five-Year Estimates (Table B03002)

Chart D-3 provides dissimilarity indices for San Pablo and the county derived from 2019 ACS estimates. While the county has relatively high levels of segregation, the city maintains relatively low levels. For instance, there is high segregation between Black and white residents in the county, but low levels of segregation for Black and white residents in San Pablo. However, there is a moderate level of segregation between Hispanic and white residents in the city.

Chart D-3: San Pablo and Regional Dissimilarity Index



Source: U.S. Census Bureau, 2019 ACS Five-Year Estimates (Table B01003 and Table B03002)

The 2020-2025 AI finds that segregation in the county is primarily an inter-jurisdictional rather than an intra-jurisdictional phenomenon. It notes that there are high concentrations of Black and Hispanic populations in east and west county communities, while there are a low number Black and Hispanic residents in the central county. Geographically, San Pablo is part of West County. Hispanic residents are concentrated in San Pablo, as well as the cities of Pittsburg and Richmond. The trend of inter-city segregation explains why the county has higher levels of segregation as measured by the dissimilarity index while individual cities, like San Pablo, have relatively lower levels.

At the county level, segregation for Black residents has decreased since 1990, while levels of segregation for Hispanics and Asians/Pacific Islanders have increased. The 2020-2025 AI explains that the primary driver of desegregation has been the out-migration of Black residents from historically Black neighborhoods in the Cities of Richmond, Oakland, and San Francisco towards more suburban jurisdictions in the county with historically smaller Black populations. However, when using the alternate exposure index to measure segregation, the 2020-2025 AI concludes that the exposure of Black residents to non-Hispanic white residents has not changed, and that as the proportion of Hispanic and Asian residents in the county has increased, the neighborhoods in which Black residents have historically lived have become increasingly less Black. Exposure estimates the probability that a member of one racial/ethnic group will interact with a member of another racial/ethnic group in their neighborhood. While the dissimilarity index shows a decreasing imbalance between Black and white residents, this is a byproduct of the increasing

share of other minority populations. As the 2020-2025 AI notes, neighborhood amenities are still largely concentrated in predominantly white neighborhoods.

The shortcomings of the dissimilarity index, including the fact that San Pablo is a majority-minority city, may not capture the nuances of segregation between minority groups within the city. Further, the dissimilarity index is only available at the citywide level. To capture these nuances, HCD has provided neighborhood segregation typologies developed by the Urban Displacement Project (UDP) at UC Berkeley. These typologies identify tracts based on which racial/ethnic groups have more than 10 percent representation within a given census tract. The typologies consider five racial/ethnic groups—including Black, Latinx, White, Asian, and Other. As shown in Figure D-2, while most of the city is either 3 or 4 Group Mix, there are concentrations of ethnic/racial groups in the western portion of the city. The southwestern portion of the city is Mostly Latinx, while the areas north of it are Black-Latinx and Asian-Latinx. Further, as displayed in Figure D-3, most of the city is classified as Higher Diversity by the 2018 ESRI Diversity Index, with two sections of relatively lower diversity in the central and eastern portions of the city.

While there is a relatively higher concentration of Latino residents in the western portion of San Pablo, the 2020-2025 AI concluded that it is unlikely that existing land uses and zoning correlate with a concentration of non-white and low-income residents in San Pablo. While multifamily residence zones primarily lie along the San Pablo Avenue and 23rd Street corridors—which are the sites of increased diversity in the city—zoning for single-family residences remains dominant across the city. Further, the City is currently preparing the Rumrill Corridor Plan which will target development along Rumrill Boulevard in the portion of the city classified as Mostly Latinx and Black-Latinx. This will likely include increased multifamily residential or mixed-use development in those areas.

The 2020-2025 AI identifies three trends that will likely contribute to future segregation in the county: the regional housing crisis, aftereffects of the foreclosure crisis, and open space and growth boundaries. The high costs of new housing, as well as gentrification and displacement pressures, may continue patterns of segregation at the regional level as lower-income households and Black and Hispanic or Latino households face increasingly constrained housing choices. Further, the foreclosure crisis, which was particularly acute in San Pablo, has contributed to the decline of household wealth in communities of color, the deterioration of the physical quality of homes, and reduced opportunities for affordable homeownership. Finally, conserved open space limits the amount of land available for the development of higher-density affordable housing and raises equity questions in evaluating the future use of protected areas.

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Figure D-2: San Pablo Neighborhood Segregation

Source: HCD AFFH Data and Mapping Resources (UC Berkeley Urban Displacement Project, May 2021)

Figure D-3: San Pablo Diversity Index

Source: HCD AFFH Data and Mapping Resources (ESRI, 2018)

PERSONS WITH DISABILITIES

Persons with disabilities may face discriminatory housing practices based on their disability, including the lack of accessible dwellings and refusal by housing providers to provide reasonable accommodations. As noted in the Housing Needs Assessment Appendix, according to 2019 ACS five-year estimates, 3,685 persons (12.0 percent of the non-institutionalized population) in San Pablo had a disability. This proportion is about equivalent to Contra Costa County (11.2 percent) and slightly higher than that of the Bay Area (9.6 percent). As shown in Figure D-4 below, there is a slight concentration of persons with a disability in the southern and eastern portions of the city. However, no single census tract contains a population with a disability that exceeds 20 percent of the tract's total population, which is the threshold typically used by HCD as an indicator of overconcentration.

FAMILIAL STATUS

Familial status may be another basis for discriminatory housing practices, including discrimination against families with children. Such discrimination my limit the choices of where families can live and lead to geographic concentrations within a community. Female householders with children in particular may be targets of discrimination. Within San Pablo, as indicated in Table D-4, most children under 18 years live in married-couple households. About 29.3 percent of children live in female householder, no spouse present households, while 11.8 percent of children live in male householder, no spouse present households.

Table D-4: Children Under 18 Years in San Pablo Households, 2019

Household Type[1]	*Number*	*Percent*
Married-Couple	4,486	58.9%
Male Householder, No Spouse Present	903	11.8%
Female Householder, No Spouse Present	2,233	29.3%
Other	0	0.0%
Total	7,622	100.0%

1. All households with children are considered family households.

Source: U.S. Census Bureau, 2019 ACS Five-Year Estimates (Table S0901)

Figures 3-5 through 3-6 below indicate there are some patterns of geographic concentration based on familial status. These figures show the percentage of children within a census tract that live within a certain type of family household. For instance, Figure D-5 shows there is a comparatively lower share of children living in female-headed households in the southern and eastern portions of the city, while Figure D-6 shows a relatively higher concentration of children living in married-couple households in the southern, eastern and northern portions of the city. At the regional scale, the 2020-2025 AI notes that Contra Costa County has a higher percentage of households that consist of families with children than in the broader Bay Area region. Within the county, there is a concentration of households headed by single mothers in San Pablo, Richmond, North Richmond, Bay Point, Pittsburg, and Antioch. These areas tend to have high combined Black and Hispanic/Latino populations. This differs from areas in the central county, which have low concentrations of single mothers and have relatively higher populations of white or Asian and Pacific Islander communities.

Figure D-4: Persons with Disabilities

Source: HCD AFFH Data and Mapping Resources (ACS, 2015-2019)

Figure D-5: Percent of Children in Female Householder Households
Source: HCD AFFH Data and Mapping Resources (ACS, 2015-2019)

Figure D-6: Percent of Children in Married-Couple Households
Source: HCD AFFH Data and Mapping Resources (ACS, 2015-2019)

INCOME LEVEL

Geographic concentration by income, including concentration of poverty, is another type of segregation that may exist within a jurisdiction. The concentration of low- or moderate-income (LMI) individuals provides one method to gauge the extent of such segregation. HUD defines an LMI area as a census tract or block group where over 51 percent of the population is LMI – based on the HUD income definition of up to 80 percent area median income (AMI). Figure D-7 provides the distribution of LMI block groups across San Pablo. As can be seen, nearly the entire city is considered an LMI area, with a small portion in the southeastern corner that does not cross the 51 percent threshold.

Poverty rates and the concentration of poverty over time can provide an insight into the economic wellbeing of households and individuals in the county and in San Pablo. According to the 2020-2025 AI, poverty in the eastern portion of the county has risen dramatically as lower-income residents have been displaced from more expensive parts of the Bay Area. In the county, the highest concentrations of both low-income and non-white populations are in Antioch, Concord, Hercules, Pinole, Pittsburg, Richmond, San Pablo, and Walnut Creek (low-income only). As of 2019, about 16.3 percent of San Pablo's population is below the federal poverty line. Further, poverty is unevenly distributed by race/ethnicity (see Table D-5). Residents living below the poverty line who identify as white alone, Black or African American alone, non-Hispanic/Latino white, or Hispanic or Latino of any race are overrepresented when compared to their share of the total population, while residents who identify as Asian alone are underrepresented among those below the poverty line. For instance, while Black or African American alone residents make up 10.8 percent of the total population, they constitute 14.6 percent of the population living below the poverty line. Residents who identify as Asian alone, on the other hand, make up 17.4 percent of the population but only constitute 11.4 percent of the population living below the poverty line.

Table D-5: Poverty Rates in San Pablo, 2019

Race/Ethnicity[1]	*Total Population*		*Population Below Poverty Level*	
	Number	*Percent*	*Number*	*Percent*
White alone	11,284	36.9%	2,237	45.0%
Black or African American alone	3,315	10.8%	728	14.6%
American Indian and Alaska Native alone	156	0.5%	19	0.4%
Asian alone	5,306	17.4%	566	11.4%
Native Hawaiian and Other Pacific Islander alone	134	0.4%	0	0.0%
Other alone	10,378	33.9%	1,425	28.6%
Hispanic or Latino origin (of any race)	18,575	60.8%	3,052	61.3%
White alone, not Hispanic or Latino	2,263	7.4%	496	10.0%
Total	**30,573**	**100.0%**	**4,975**	**100.0%**

1. People who identify as Hispanic or Latino may be any race.

Source: U.S. Census Bureau, 2019 ACS Five-Year Estimates (Table S1701)

Despite relatively high levels of poverty in the city, overall rates have decreased between 2014 and 2019. As is shown in Figures 3-8 and 3-9, the poverty rate has decreased in the western and northern portions of the city, although it has remained relatively stable in the central portion of the city along San Pablo Avenue. In both years, no tract has consisted of higher than 30 percent of its population living below the poverty line. In 2019, most tracts saw between 10 and 20 percent of their population living below the poverty line while some areas saw between 20 and 30 percent.

Figure D-7: Low- to Moderate-Income Population, Block Group
Source: HCD AFFH Data and Mapping Resources (HUD, FY 2021)

Figure D-8: Poverty Status (2014), San Pablo
Source: HCD AFFH Data and Mapping Resources (ACS, 2010-2014)

Figure D-9: Poverty Status (2019), San Pablo
Source: HCD AFFH Data and Mapping Resources (ACS, 2015-2019)

D.3 Racially/Ethnically Concentrated Areas of Poverty and Affluence

To assist communities in identifying racially or ethnically concentrated areas of poverty (R/ECAPs), HUD has developed a census tract-based definition: R/ECAPs must have a non-white population of 50 percent or more, and the poverty rate must exceed 40 percent or be three or more times the average tract poverty rate for the metropolitan/micropolitan area, whichever threshold is lower. According to HUD estimates provided by HCD, during the 2009-2013 period there were no R/ECAPs in San Pablo. Further, based on 2019 ACS estimates there were still no R/ECAPs in the city. However, as seen in Figure D-10, as of 2019 there are a few R/ECAPs in the region surrounding the city, including in East Bay cities like Albany and Berkeley.

While there is no standard definition for Racially/Ethnically Concentrated Areas of Affluence (RCAAs) provided by either HUD or HCD, they are generally considered to be areas with high concentrations of wealthy, non-Hispanic white residents. An article by Edward G. Goetz, et al. published in HUD's *Cityscape* journal defines an RCAA as a "census tract in which 80 percent or more of the population is White and has a median income of at least $125,000."[4] Figure D-10 displays the locations of RCAAs under this definition; while there are no RCAAs in the city, there are a number located across the San Francisco Bay in Marin County, including along the Tiburon Peninsula.

While there are no R/ECAPs under the official definition in San Pablo, all of West County could be considered one in context of the region. As noted previously, 76.2 percent of West Contra Costa CCD is comprised of a population considered something other than non-Hispanic white. According to 2019 ACS estimates, about 11.6 percent of the population of this area lives under the poverty line. This is the second highest rate among CCDs in the county—only exceeded by the 15.6 percent seen in the Antioch-Pittsburg CCD—while the entire county experiences an 8.7 percent poverty rate. West County poverty rates are also higher than the average Bay Area poverty rate, which was about 8.5 percent in 2019 for the nine-county region according to ACS estimates.

As a result of West County's unique status in the Bay Area region, the City has developed several economic development programs to alleviate poverty. The City works in collaboration with the San Pablo Economic Development Corporation (SPEDC), whose mission to develop, diversify, and stabilize the local economy through workforce and business education and training. SPEDC offers workshops, trainings, and classes for businesses, entrepreneurs, and individuals. It also acts as a resource center for new businesses with owners located in San Pablo and provides ongoing support to existing businesses. SPEDC offers the Nano Revolving Loan Fund, which is designed to stimulate economic growth in west Contra Cost County through lending small businesses the capital they need. In addition to support for small businesses, SPEDC also provides workforce development services. They provide grant funding for qualified city

[4] Edward G. Goetz, et al. "Racially Concentrated Areas of Affluence: A Preliminary Investigation" (*Cityscape*, Vol. 21 No. 1, 2019), pp. 99-123.

residents to enroll in career training for construction and carpentry, information technology, barbering, and commercial driver's licensing. In partnership with Contra Costa College, SPEDC awards financial aid covering 50 percent of enrollment fees, books, and supplies, along with childcare funding, for San Pablo residents enrolled in "Career Technical Education" programs at the College. SPEDC also administers the Removing Barriers Job Readiness program, which is a comprehensive support service aiming to prepare the workforce for careers that pay a progressive wage and benefits. Services under the Removing Barriers program include subsidized childcare, job readiness and financial literacy workshops, free professional clothing, and low-cost tattoo removal. Further, SPEDC offers support for utilizing the Workforce Initiative Subsidy for Homeownership (WISH) program, offered through the Federal Home Loan Bank of San Francisco. Over the course of the COVID-19 pandemic, SPEDC pivoted to include food and housing security, as well as ensuring personal protective equipment and meals reached first responders and essential workers. They also expanded their training to include COVID-19 awareness through the Teamster's Trust.

D.4 Disparities in Access to Opportunity

To help quantify access to opportunity within a jurisdiction, HCD and TCAC convened in the California Fair Housing Task Force to "provide research, evidence-based policy recommendations, and other strategic recommendations to HCD and other related state agencies/departments to further the fair housing goals (as defined by HCD)." The Task Force developed a series of Opportunity Maps to determine areas with the highest and lowest resources by census tract. Highest resource tracts are the top 20 percent of census tracts with the highest index scores relative to the region, while high resource tracts are the next 20 percent. The remaining tracts are then evenly divided into the low resource and moderate resource categories. Index scores are compiled by domain, as outlined in Table D-6 below. The economic, environmental and education domains were further aggregated to create a composite index, which determines each tract's resource level.

Table D-6: Domain and Indicators for HCD/TCAC Opportunity Maps

Domain	*Indicator*
Economic	Poverty Adult Education Employment Job Proximity Median Home Value
Environmental	CalEnviroScreen 3.0 indicators
Education	Math Proficiency Reading Proficiency High School Graduation Rates Student Poverty Rate
Filter	Poverty and Racial Segregation

Source: California Fair Housing Task Force, Methodology for the 2021 TCAC/HCD Opportunity Map, December 2020

Figure D-10: R/ECAP and RCAA Locations, San Pablo Region
Source: U.S. Dept. of Commerce, Bureau of the Census, 2019 ACS Five-Year Estimates

Understanding disparities in access to opportunity within a community requires an assessment of the regional as well as the local context. The following section provides a summary of regional opportunity and opportunity in San Pablo. Citywide opportunity is broken down into the distinct categories of educational, economic, and environmental opportunity based on metrics provided by HCD.

REGIONAL CONTEXT

The 2020-2025 AI explores the distribution of five types of opportunity: educational, employment, transportation, access to low poverty neighborhoods, and access to environmentally healthy neighborhoods. Analysis is based on indices provided by the HUD AFFH tool. The higher the index score, the better an area's access to opportunity. The indices are defined as follows:

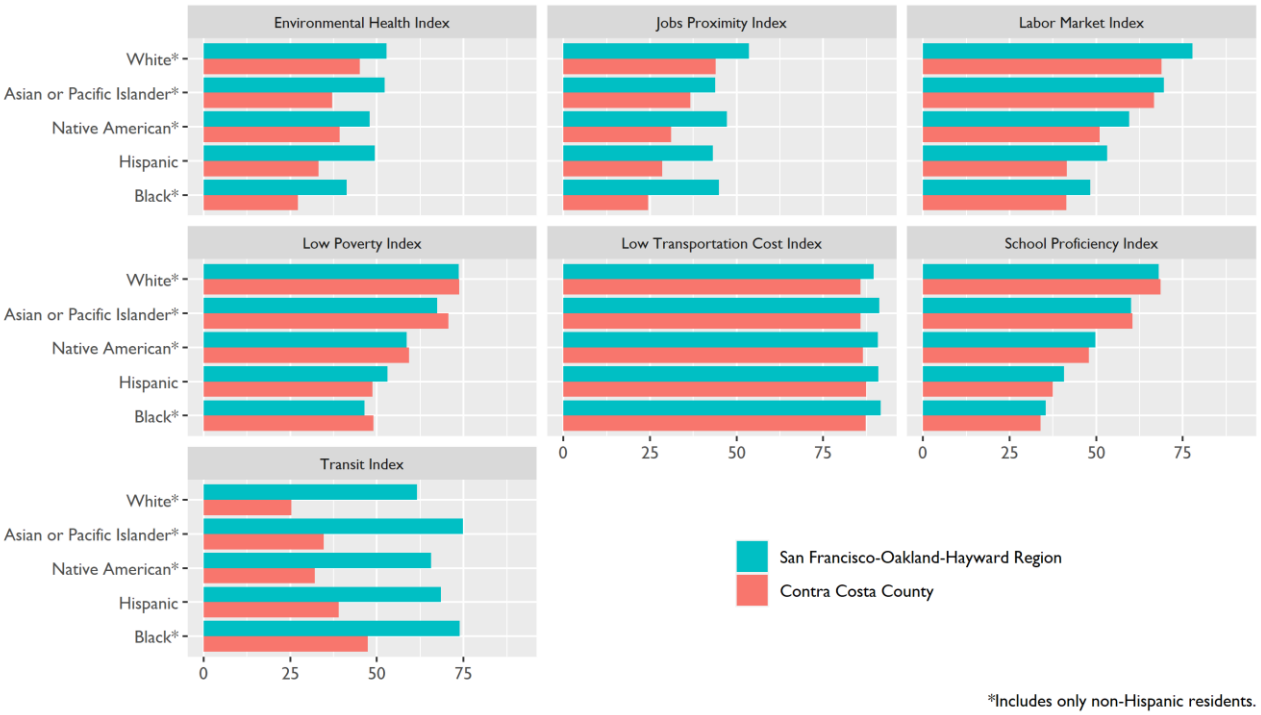
- Environmental Health — Summarizes potential exposure to harmful toxins at a neighborhood level.
- Jobs Proximity — Quantifies the accessibility of a given residential neighborhood as a function of its distance to all job locations within a Core Based Statistical Area (CBSA).
- Labor Market — Provides a summary description of the relative intensity of labor market engagement and human capital in a neighborhood.
- Low Poverty — A measure of the degree of poverty in a neighborhood, at the Census tract level.
- Low Transportation Cost — Estimates of transportation costs for a family that meets the following description: a 3-person single-parent family with income at 50% of the median income for renters for the region. As shown below on charts D-4 and D-5, the transportation cost index is virtually the same (relatively high) for all racial groups.
- School Proficiency — School-level data on the performance of 4th grade students on state exams to describe which neighborhoods have high-performing elementary schools nearby and which are near lower performing schools.
- Transit — Trips taken by a family that meets the following description: a 3-person single-parent family with income at 50 percent of the median income for renters.

Chart D-4 below shows index scores based on the July 2020 HUD data release. In Contra Costa County access to opportunity is generally highest for non-Hispanic white residents. Residents who identify as Hispanic or non-Hispanic Black, on the other hand, have the lowest access to opportunity while non-Hispanic Asians and Pacific Islanders as well as non-Hispanic Native Americans live in a wider variety of neighborhoods. The major exception to this is the relatively low transit index scores of non-Hispanic white residents. This trend is like that seen in the wider San Francisco-Oakland-Hayward metropolitan area, although the county typically experiences lower index values. Similar patterns are evident for the total population and those that live below the poverty line, as shown in Chart D-5.

The indices are a useful tool to gauge opportunity at regional scale, but they do not identify opportunity by geographic distribution. Based on the 2021 TCAC Opportunity Areas composite

score, as shown in Figure D-11, access to opportunity is lowest in West County and northeastern sections of the county—including the cities of San Pablo, Richmond, Pittsburg, and Antioch—and highest in the central section of the county—including cities like Walnut Creek and Lafayette. San Pablo is situated within a sub-regional low resource zone of an otherwise moderate to high resource county.

Chart D-4: Opportunity Indices, Total Population



Source: HUD, AFFHT0006 Table 12, July 2020

Chart D-5: Opportunity Indices, Population Living Below the Poverty Line

Source: HUD, AFFHT0006 Table 12, July 2020

Figure D-11: TCAC Opportunity Areas, Composite Score, Contra Costa County
Source: HCD AFFH Data and Mapping Resources (HCD & TCAC Opportunity Areas Mapping Analysis, 2021)

LOCAL CONTEXT

According to the 2021 TCAC Opportunity Areas composite score (see Figure D-12), all tracts in San Pablo are classified as low resource. As seen in Figure D-11, this is typical of cities in West County, including the neighboring cities of Richmond, El Sobrante, and Pinole. Higher resources areas are located to the east of San Pablo in central and east county, as well as to the south in El Cerrito and the East Bay cities of Albany and Berkeley.

Economic Opportunity

The 2021 TCAC Opportunity Areas economic score, presented in Figure D-13, summarizes access to economic opportunity in San Pablo. Like the composite score, the city experiences lower economic outcomes than other Bay Area communities, although there is a small portion outside of the City limit but within the City's sphere of influence with slightly more positive economic outcomes. Low access to economic opportunity is present in other cities that border San Pablo in West County, although some portions of Richmond in the south have slightly more positive outcomes.

San Pablo is a geographically small city with somewhat limited employment options. While most residents travel outside of the city for work, about 1,018 jobs were added in the city between 2010 and 2019 (20.5 percent increase), according to the U.S. Census Bureau Longitudinal Employer-Household Dynamics program. Economic development is a priority for the City, and there are a number of local strengths to build on. This includes the San Pablo Lytton Casino as well as Contra Costa College. Further, despite the closure of Doctor's Medical Center in 2015—which was previously the city's top employer—San Pablo remains strong in the healthcare and social services industry. While Casino and hospitality-related jobs are typically low paying and relatively low-skilled, they provide an important source of local employment. Employment with the College and health care sector tends to be better paid with relatively high-skilled jobs. Additionally, the city is well located within the Bay Area, with good connections to the regional road network and relatively easy access to the Richmond Bay Area Rapid Transit (BART) station and Richmond Ferry Terminal.

The City of San Pablo Economic Development Department works with other City departments, Local Successor Agency staff, economic development consultants, the SPEDC, the San Pablo Merchants Association, the San Pablo Chamber of Commerce, and other agencies and non-profits to develop partnerships and leverage resources to the benefit of San Pablo residents. Ongoing economic development efforts are discussed in detail above in the *Racially/Ethnically Concentrated Areas of Poverty and Affluence* section. Further, existing Priority Development Areas (PDAs) in the city provide a springboard for future economic development and grant access to additional resources for the city. This includes the San Pablo Avenue and 23rd Street corridors, as well as Rumrill Boulevard. Future development in these PDAs will greatly increase access to economic opportunity in San Pablo.

Educational Opportunity

The 2021 TCAC Opportunity Areas education score, which quantifies access to educational opportunity, is provided Figure D-14. Like at the composite score and economic opportunity index, San Pablo experiences lower levels of educational opportunity throughout the city, as compared to other portions of the Bay Area. This reflects patterns seen in neighboring

jurisdictions—less positive educational outcomes in Richmond and other West County cities and more positive educational outcomes in central and eastern Contra Costa County as well as in El Cerrito and the East Bay cities of Albany and Berkeley.

The West Contra Costa Unified School District (WCCUSD) provides public elementary, middle, and high school education to San Pablo residents. The WCCUSD is currently in the process of updating its Long-Range Facilities Master Plan, last approved in 2016. The updated Master Plan is expected to address changes in teaching and learning, District operations, and the implications of COVID-19 for future learning needs. Most San Pablo schools are currently running under capacity. Table D-7 summarizes test score results from the 2018-2019 Smarter Balanced assessments of math and English language arts (ELA), which forms part of the State's California Assessment of Student Performance and Progress (CAASPP). The proportion of students who meet or exceed standards in ELA or math is lower in WCCUSD than in the county or State. However, there is no geographic discrepancy within San Pablo, and WCCUSD is implementing programs such as the Expanded Learning Program, the Parent Efficacy Trainer of Trainer (ToT) Model, and English learner programs to improve student performance.

Table D-7: CAASPP Smarter Balanced Test Results, 2018-2019

District/Region	*Percent Met or Exceeded Standard*	
	English Language Arts	*Mathematics*
State of California	51.10%	39.73%
Contra Costa County	54.64%	44.32%
West Contra Costa Unified School District	35.16%	23.94%

Source: California Department of Education, CAASPP, Smarter Balanced Summative Assessments, 2018-2019

Located east of San Pablo Avenue in the northern portion of San Pablo, Contra Costa College provides college-level education and attracts students from all over the county. The campus encompasses 23 buildings on 83 acres of land. In fall 2018, the College enrolled 7,263 students, an increase of 338 students from fall 2014. The College does not have dormitory facilities, and all students arrange their own housing. However, a 1.5-acre site located on a triangle of land surrounded by Rumrill Boulevard, Broadway Avenue, and San Pablo Avenue has been proposed as a mixed-use project with upper floors dedicated to housing for international students at the College. However, no entity currently has a proposal for the development of this site. Recent expansions and upgrades to the College include the opening of a new College Center building in 2016, renovations to the Applied Arts Building in 2018, and the rebuilding of the campus Safety Center in 2018. Currently under construction are a new science building and a remodeled physical education and athletic facilities.

Compared to Richmond and Contra Costa County, San Pablo has a smaller share of residents with high levels of educational attainment. According to 2019 ACS estimates, 13.1 percent of San Pablo residents over 25 have a bachelor's degree or higher (i.e. graduate or professional degree), compared to 28.2 percent of Richmond residents and 42.4 percent of county residents.

Figure D-12: TCAC Opportunity Areas, Composite Score, San Pablo
Source: HCD AFFH Data and Mapping Resources (HCD & TCAC Opportunity Areas Mapping Analysis, 2021)

Figure D-13: TCAC Opportunity Areas, Economic Score, San Pablo
Source: HCD AFFH Data and Mapping Resources (HCD & TCAC Opportunity Areas Mapping Analysis, 2021)

Figure D-14: TCAC Opportunity Areas, Education Score, San Pablo
Source: HCD AFFH Data and Mapping Resources (HCD & TCAC Opportunity Areas Mapping Analysis, 2021)

Environmental Opportunity

Environmental opportunity quantifies the extent of environmental quality in a neighborhood, which can have a major impact on community health and quality of life. Figure D-15 visualizes access to environmental opportunity in San Pablo based on indicators from CalEnviroScreen 3.0 as compiled by TCAC. Contrary to the trends apparent in other opportunity metrics, San Pablo experiences more positive environmental outcomes. The most positive outcomes are seen in the southern and central portions of the city. In the local areas bordering the city, more positive environmental outcomes are generally located along the borders of East Bay regional parks and protected space, like the Wildcat Canyon Regional Park. In Richmond and other East Bay cities adjacent to the San Francisco Bay, less positive environmental outcomes are evident in tracts located along the waterfront.

Transportation Access

Whereas at the county level, transit access varies significantly by race with White residents having the lowest access score and Black residents having the highest score (see Charts D-4 and D-5 above), that trend is not apparent in San Pablo. The whole of the City is well served by public transit. As shown on Map D-16, there are seven local bus lines that serve the City, including Alameda-Contra Costa Transit District (AC Transit) line 72R, which runs at 12 minute headways during weekday peak hours. Local buses provide connections to the regional transportation network, including Bay Area Rapid Transit (BART) stations in Richmond and El Cerrito, the Amtrak rail station in Richmond, and the Richmond Passenger Ferry Terminal. There is a transit hub on the campus of Contra Costa College. This hub is a "timed transfer stop" which provides synchronized bus-to-bus transfers. Also as shown on Map D-16, all residential areas of San Pablo are within a 1/2-mile of transit service and 93.5 percent of all residential parcels in the city (7,570 of 8,095 parcels) are within a 1/4-mile of transit.

D.5 Disproportionate Housing Needs & Displacement Risk

According to HCD's AFFH Guidance Memo, disproportionate housing need "generally refers to a condition in which there are significant disparities in the proportion of members of a protected class experiencing a category of housing need when compared to the proportion of members of any other relevant groups, or the total population experiencing that category of housing need in the applicable geographic area." Consistent with HCD guidance, this analysis evaluates disproportionate housing need in San Pablo through the assessment of cost burden, overcrowding, and displacement risk.

At the regional level, according to the 2020-2025 AI, a significant percentage of residents throughout the county experience some form of housing need. This includes relatively high levels of cost burden, overcrowding, and incomplete kitchen or plumbing facilities. Based on that analysis, Hispanic and Black residents are particularly prone to experience severe housing problems, including in San Pablo, Richmond, North Richmond, Hercules, Concord, Pittsburg, Antioch, and Oakley.

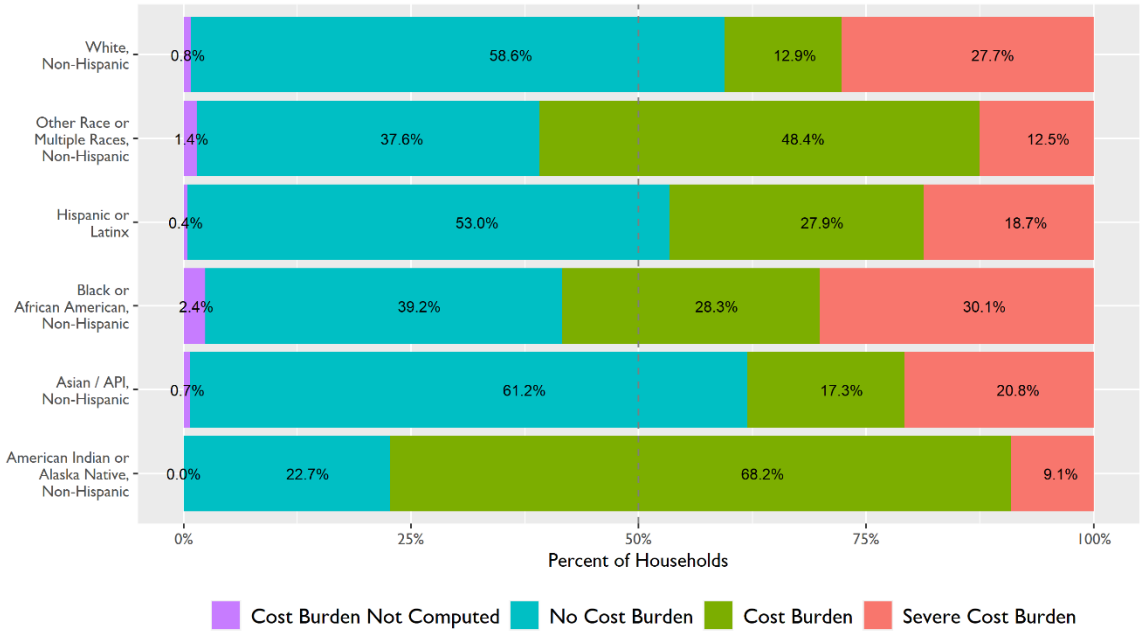
Figure D-15: TCAC Opportunity Areas, Environmental Score, San Pablo
Source: HCD AFFH Data and Mapping Resources (HCD & TCAC Opportunity Areas Mapping Analysis, 2021)

Figure D-16: Transit Access

COST BURDEN

High rates of cost burden, as discussed in the Housing Needs Assessment Appendix, are prevalent in San Pablo. Nearly half of all households experience some level of cost burden, while lower-income households and renter-occupied households constitute the majority of all households experiencing cost burden. As Chart D-6 demonstrates, rates of cost burden are also unevenly distributed by race and ethnicity. Most non-Hispanic Asian/Asian Pacific Islander (API), non-Hispanic white and Hispanic or Latinx households do not experience cost burden, while most non-Hispanic Black or African American, non-Hispanic AIAN, and non-Hispanic other or multiple race households do experience cost burden. Non-Hispanic AIAN households face particularly high levels of cost burden (77.3 percent), and non-Hispanic Black or African American households face the highest levels of severe cost burden (30.1 percent). In addition to racial/ethnic disparities, cost burden is unevenly distributed by geographic location in the city. Figure D-17 displays the concentration of homeowner cost burden – the highest share of cost burdened owner-occupied households is in the southwestern portion of the city. The area west of San Pablo Avenue, south of Broadway Avenue, and along Rumrill Boulevard also has a relatively high concentration of cost burden. In most of the city, however, the share of cost burdened homeowners is between 20 percent and 40 percent. Figure D-18 shows slightly different patterns for renter cost burden. While the southwestern portion of the city also has higher proportions of cost burdened renters, the central portion of the city also maintains a relatively high share. In both areas, between 60 percent and 80 percent of renters experience cost burden. The lowest shares of renter cost burden are found east of the Interstate 80 (I-80) freeway.

Chart D-6: Cost Burden by Race/Ethnicity in San Pablo



Source: ABAG-MTC Housing Needs Data Workbook (U.S. Department of Housing and Urban Development (HUD), Comprehensive Housing Affordability Strategy (CHAS) ACS tabulation, 2013-2017 release)

Figure D-17: Homeowner Cost Burden, 2019

Source: HCD AFFH Data and Mapping Resources (2019 ACS 5-year estimates)

Figure D-18: Renter Cost Burden, 2019

Source: HCD AFFH Data and Mapping Resources (2019 ACS 5-year estimates)

OVERCROWDING

Rates of overcrowding are much higher in the city than in the county or region, are discussed in the Housing Needs Assessment Appendix. While about 17.0 percent of housing units in San Pablo are considered overcrowded, only 5.0 percent of the county's units and 6.9 percent of the Bay Area's units are. Groups that experience relatively high rates of overcrowding include renters, both lower-income households and some higher-income households, Hispanic or Latinx households, and other race or multiple race households. Through the AFFH Data and Mapping Resources tool, HCD has also provided geographic overcrowding data compiled by the California Health and Human Services Agency (CHHS). Figure D-19 shows that tracts with an overconcentration of overcrowded housing are located in the area north of Market Avenue and west of 23rd Street, as well as the southwestern corner of the city along Rumrill Boulevard. There is high opportunity for additional housing development in the Rumrill Boulevard and San Pablo Avenue areas, which may help to reduce overcrowding.

The lowest rates of overcrowding are apparent in the area east of the I-80 and the area surrounding Contra Costa College. Further, according to the online survey conducted for the AHS, about 34.0 percent of San Pablo residents either strongly disagreed or disagreed with the statement "My home provides sufficient living space for me and the members of my household."

DISPLACEMENT RISK

Gentrification pressures, including increased risk of displacement, are a central component of the Bay Area housing market. As the 2020-2025 AI notes, the displacement of residents is a major contributing factor to patterns of segregation both in Contra Costa County and in the broader Bay Area. Lower-income people of color displaced from other sectors of the Bay Area, like San Francisco and Oakland, are increasingly concentrating in East County communities like Antioch. Despite rising housing costs, much of the county remains relatively affordable and may be less prone to the displacement pressures faced elsewhere in the Bay Area region. West County cities like San Pablo are not experiencing as much of this outmigration but do continue to provide relatively affordable housing for a population that tends to be lower-income and proportionately less non-Hispanic white than elsewhere in the Bay Area.

However, in San Pablo—as discussed in the Housing Needs Assessment Appendix—an affordability gap exists for lower-income homeowners as well as extremely low-income renters. Although housing costs are comparatively low in the city, they have increased tremendously over the past several years. As housing costs increase, this gap may expand and subject lower-income households to displacement pressures that have otherwise been absent or relatively low in the city. Communities of color may be particularly impacted by this dynamic. UDP has provided "sensitive communities" typologies to quantify the risk of displacement within a community. Sensitive communities are those with populations vulnerable to displacement in the event of increased redevelopment and drastic shifts in housing cost. As is evidenced in Figure D-20, every tract in the city is considered a sensitive community. The same is true for many of the census tracts in the neighboring city of Richmond.

While the entire city may be considered a sensitive community, this can obscure the specific pressures that may be experienced across different neighborhoods in San Pablo. In addition to

Figure D-19: Overcrowded Households, San Pablo
Source: HCD AFFH Data and Mapping Resources (CHHS, January 2020)

Figure D-20: Sensitive Communities in San Pablo

Source: HCD AFFH Data and Mapping Resources (Urban Displacement Project, 2019)

the sensitive communities typology, UDP has also produced displacement typologies that more precisely describe the risk of displacement based on 2018 ACS data. As shown in Figure D-21, the area south of Market Avenue and between Rumrill Boulevard and 23rd Street is considered at risk of gentrification, as is the area along San Pablo Avenue from 23rd Street to the I-80. East of the I-80, this area is considered low-income/susceptible to displacement. Much of the northern portion of the city is not classified. None of the city is experiencing ongoing displacement or any of the more advanced forms of gentrification, both of which are consistently seen in other Bay Area cities like Oakland and San Francisco. Table D-8 below provides the complete range of typologies and their defining criteria.

Further, 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 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 has an office in Richmond.

Table D-8: Gentrification and Displacement Census Tract Typologies

Typology	*Criteria*
Low-Income/Susceptible to Displacement	• Low- or mixed-income tract in 2018
Ongoing Displacement of Low-Income Households	• Low- or mixed-income tract in 2018 • Absolute loss of low-income households, 2000-2018
At Risk of Gentrification	• Low or mixed-income tract in 2018 • Housing affordable to low- or mixed-income households in 2018 • Did not gentrify 1990-2000 or 2000-2018 • Marginal Change in housing costs or Zillow home or rental value increases in the 90th percentile between 2012-2018 • Local and nearby increases in rent were greater than the regional median between 2012-2018 or the 2018 rent gap is greater than the regional median rent gap
Early/Ongoing Gentrification	• Low or mixed-income tract in 2018 • Housing affordable to low- or mixed-income households in 2018 • Increase or rapid increase in housing costs or above regional median change in Zillow home or rental values between 2012-2018 • Gentrified in 1990-2000 or 2000-2018
Advanced Gentrification	• Moderate-, mixed-moderate-, mixed-high-, or high-income tract in 2018 • Housing affordable to middle-, high-, mixed-moderate-, and mixed-high-income households in 2018 • Marginal change, increase, or rapid increase in housing costs • Gentrified in 1990-2000 or 2000-2018
Stable Moderate/Mixed Income	• Moderate-, mixed-moderate-, mixed-high-, or high-income tract in 2018
At Risk of Becoming Exclusive	• Moderate-, mixed-moderate-, mixed-high-, or high-income tract in 2018 • Housing affordable to middle-, high-, mixed-moderate-, and mixed-high-income households in 2018 • Marginal change or increase in housing costs
Becoming Exclusive	• Moderate-, mixed-moderate-, mixed-high-, or high-income tract in 2018 • Housing affordable to middle-, high-, mixed-moderate-, and mixed-high-income households in 2018 • Rapid increase in housing costs • Absolute loss of low-income households, 2000-2018 • Declining low-income in-migration rate, 2012-2018 • Median income higher in 2018 than in 2000
Stable/Advanced Exclusive	• High-income tract in 2000 and 2018 • Affordable to high- or mixed-high-income households in 2018 • Marginal change, increase, or rapid increase in housing costs

Source: UC Berkeley, Urban Displacement Project, 2018

Figure D-21: Gentrification and Displacement Typologies, San Pablo
Source: UC Berkeley, Urban Displacement Project, 2018

D.6 Other Relevant Factors

Historical practices and actions such as redlining, racially restrictive covenants, and urban renewal, in addition to more contemporary patterns such as predatory lending/foreclosure and gentrification-induced displacement, have unequivocally shaped the social and physical landscape of American cities, and these harmful events continue to impede fair housing. Although historical redlining maps did not extend to the boundaries of San Pablo today, past discriminatory practices have shaped current conditions in the community. In the late 19th Century as the area industrialized, many people of color moved to the area for jobs with the Santa Fe Railroad, and by 1902 over half of the company's workforce was non-White. Santa Fe offered housing for workers with specific areas dedicated to Mexican American, Japanese, and Native American workers. In the decades after World War II, the federal government effectively subsidized suburban neighborhoods on the express condition that they would be White only. The Federal Housing Administration's 1938 Underwriting Manual stated that including a restrictive covenant would make projects more likely to get government loans. As White families moved to new suburban neighborhoods, Latino and Asian families moved in, drawn by some of the most affordable housing prices in the Bay Area. Over time, San Pablo became a majority-minority community.

Lower home values in a community mean there is less tax revenue to fund schools, and lower levels of educational attainment limit job opportunities. Additionally, throughout the 20th Century up until today, people of color face discrimination lending practices which have hampered their ability to purchase a home, the surest means of building generational wealth. Disparities in social determinants of health such as access to quality education, economic opportunities, safe parks, clean air, and other environmental factors are compounded with the very health outcomes they exacerbate such as asthma, obesity, cardiovascular disease, and cancer. As such, achieving fair housing is an integral component of environmental justice and an essential lever to break the feedback loops that perpetuate segregation and racial inequity.

Cities in present-day Contra Costa County had relatively low populations in the 1930s and were therefore not included in the Home Owners' Loan Corporation (HOLC) redlining maps. However, redlining and similar past practices in East Bay communities have shaped the patterns in race, poverty, educational attainment, and other socioeconomic characteristics (as discussed in above sections) present in West Contra Costa County and specifically San Pablo today. Map D-22 shows how the areas where federally sanctioned redlining occurred in the region (i.e., in Oakland and San Francisco) generally correspond to areas that experience at least some level of segregation and predominantly communities of color, whereas they typically do not correspond to areas that are either integrated or predominantly white. Segregation patterns in and around San Pablo are similar to those occurring in East Oakland, portions of which were redlined. These spatial trends are largely paralleled by those mapped in the preceding sections (see Maps D-8 to D-21). The enduring legacy of past policies as well as the subregional context (e.g., development/settlement patterns as a result of proximity to industrial jobs in Richmond and Oakland) therefore underline the role and importance of present planning decisions in ensuring a more equitable future.

Figure D-22: Racial Segregation/Integration in 2020 and Regional Redlining in the 1930s

Source: Othering and Belonging Institute (UC Berkeley), 2020/HCD Affirmatively Furthering Fair Housing Data and Mapping Resources, 2023

The Health Element of the City of San Pablo 2030 General Plan, one of the first in California, incorporates policies related to healthy transportation and physical activity; healthy food access and equity; and access to public services. In parallel with the Housing Element Update, the Health Element, which is being renamed Health and Environmental Justice, is being updated to ensure full compliance with State law (Government Code 65302(h)(1) through (4)) that requires the City to adopt 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 and Environmental Justice will incorporate:

- 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.

D.7 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. Sites Inventory

State law requires a jurisdiction to identify sites to meet its RHNA obligations throughout the community in a manner that is consistent with its duty to affirmatively further fair housing. This includes ensuring that sites are distributed such that they combat housing discrimination, eliminate racial bias, redress historic patterns of segregation, and lift barriers that restrict access. Affirmatively furthering fair housing will help foster inclusive communities so that households at all income levels and of all racial/ethnic makeups can enjoy a more equitable distribution of opportunity and proximity to jobs, transit, a high-quality education, and environmental benefits.

To satisfy this requirement, the extent to which buildout of the Sixth Cycle Housing Element inventory may further entrench or help ameliorate existing patterns of segregation and/or exclusion of protected categories was assessed. As previously discussed, none of the Census

tracts wholly or partially within the City of San Pablo's corporate limits is classified as a R/ECAP or RCAA, but the City is located within a broader context that is notably majority-minority (non-Hispanic white population) with higher proportions of lower-income households. Though none are designated as High Segregation and Poverty neighborhoods, all Census tracts in San Pablo are classified as Low Resource, indicating that they all rank among the lowest statewide for economic, educational, and environmental opportunities for residents. In the absence of Highest or High Resource areas within the City, this assessment focuses on how buildout of the sites inventory would affect the concentration of lower and moderate income households in San Pablo, approximated based on characteristics such as the proportion of renter-occupied units subsidized by Housing Choice Vouchers (HCVs). The results of the analysis are shown in Table D-9.

As described more fully in Chapter 3: Housing Resources, the inventory identifies 55 sites with a combined capacity for 637 above moderate, 280 moderate, and 319 lower income units. Table D-9 shows the distribution of units from the sites inventory by income category in each Census tract, alongside the existing (2021) socioeconomic characteristics of those tracts based on data made available from HCD. As noted above, Census tracts in the City share many similar characteristics, such as active displacement risk and high proportions of non-White population. On the other hand, the percentages of low to moderate income population, rent burdened households, overcrowded households, and rate of HCVs have more variance. Notably, Census tracts 6013368001, 6013369002, 6013369001, and 6013366001 have relatively higher proportions of HCVs, whereas Census tracts 6013366002 and 6013368002 have the lowest levels. The location of Census tracts within the city is shown on Map D-23.

Of the four Census tracts with the highest rates of HCV use, two contain lower-income sites. However, one of these (Census Tract 6013369002, located east of I-80) has the fewest existing households and the lowest concentration of non-White population, as well as a lower proportion of low- to moderate- income population. As such, development of units affordable to lower-income households in this Census tract would not contribute to segregation but rather increase opportunities for racial and economic levels to be more similar to the rest of the City. On the other hand, Census Tract 6013369001 (located south of San Pablo Creek between I-80 and 23rd Street) has the highest number of existing households and highest concentration of low- to moderate-income population, with a proportion of non-White population comparable to the rest of the City. However, this Census tract also contains the greatest share of moderate- and above-moderate-income units in the sites inventory, so the addition of new lower-income units in this tract would help ensure an inclusive mix of housing and reduce risk of displacement for current residents. New housing opportunities for lower-income households in Census Tract 6013367200 along the southern border of the City would likewise serve to further fair housing choice in San Pablo.

As many socioeconomic characteristics are shared by Census tracts citywide, it is difficult to assess the degree to which implementation of the Sixth Cycle Housing Element would help close the gaps in access to opportunity. Nevertheless, the Housing Action Plan (see Chapter 4) and related policies in the General Plan—such as those in the Environmental Justice Element—are designed to address existing disparities and provide new opportunities to meet the needs and enrich the lives of all San Pablo residents.

Table D-9: AFFH Housing Element Sites Analysis

	Sites Inventory Capacity			*2017-2021 ACS Estimates*						
Tract[1]	*Low Income*	*Moderate Income*	*Above Moderate Income*	*Existing Households*	*Non-White Pop.*	*Low to Mod. Income Pop.*	*Rent Burdened Households*	*Over-crowded Households*	HCV Use[2]	*Displacement Risk (2022)*
6013368001	-	48	117	1,323	91%	72%	57%	18%	16%	2 Income Groups Displacement
6013369002	135	17	11	1,010	69%	47%	52%	18%	13%	At Risk of Displacement
6013369001	62	135	316	2,536	90%	75%	67%	20%	12%	2 Income Groups Displacement
6013366001	-	2	6	1,209	93%	43%	53%	16%	12%	At Risk of Displacement
6013373000	-	24	53	1,352	95%	67%	39%	27%	10%	2 Income Groups Displacement
6013367200	122	4	10	1,758	96%	53%	48%	11%	10%	2 Income Groups Displacement
6013367100	-	-	-	2,148	93%	36%	77%	6%	9%	At Risk of Displacement
6013368002	-	34	83	1,137	95%	60%	46%	16%	7%	2 Income Groups Displacement
6013366002	-	16	41	1,730	96%	73%	55%	24%	4%	2 Income Groups Displacement

Notes:

1. All Census tracts within the City of San Pablo are designated as Low Resource according to TCAC Opportunity Area Maps (2023).
2. Calculated as the percentage of renter-occupied units that are subsidized by Housing Choice Vouchers (2021).

Sources: U.S. Census Bureau 2017-2021 ACS 5-Year Estimates; TCAC/HCD, 2023; HCD/Urban Displacement Project, 2022; Dyett & Bhatia, 2023.

Map D-23 Census Tracts in San Pablo

D.8 Summary and Conclusions

State law requires that jurisdictions identify fair housing issues as well as contributing factors and priority levels for each factor. Further, a jurisdiction must identify specific goals and actions it will take to reduce the severity of fair housing issues within that jurisdiction. This section fulfills these requirements based on the assessment provided above, as well as relevant information from the 202-2025 AI. Goals and actions related to AFFH are incorporated into the broader Housing Action Plan contained within Chapter 4 of this Housing Element.

San Pablo is a majority-minority community with a high degree of racial diversity across census tracts. While the city experiences relatively high rates of poverty, this has been steadily declining in recent years. Further, workforce development programs, offered through the SPEDC, have likely contributed to the city's significant job increase between 2010 and 2019. San Pablo home sales prices and rents are relatively affordable compared to other communities in the Bay Area; however, housing prices have increased significantly in recent years and the fair housing issues in the community relate to housing cost burden and risk of displacement. While there are no R/ECAPs in the city, San Pablo itself and West County can be considered one in the context of the wider region. There is also some evidence of racial/ethnic discrimination in lending services, as well as geographic concentrations based on familial status, income, and race/ethnicity.

Based on the findings of this assessment and relevant portions of the 2020-2025 AI, Table D-10 presents a summary of existing fair issues and their contributing factors, as well as a description for each. Issues that are primarily related to environmental justice or economic development and do not have a direct bearing on fair housing will be addressed in the respective element of the General Plan update. Priority levels were assigned as follows:

- **High** – Designates contributing factors that limit or deny fair housing choice (i.e., has the potential to violate the Fair Housing Act).
- **Medium** – Designates contributing factors which should be addressed in the near term. These issues do not violate the Fair Housing Act but may increase fair housing issues in the city. These factors may be beyond the City's immediate capabilities to address.
- **Low** – Designates contributing factors that either do not need to be or cannot be addressed immediately by the City, but should be addressed later on during the eight-year

Appendix D

Fair Housing Assessment

Revised Draft November 8, 2023

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Appendix D: Assessment of Fair Housing

California Assembly Bill (AB) 686, passed in 2018, amended California Government Code Section 65583 to require all public agencies to affirmatively further fair housing (AFFH). AB 686 defined "affirmatively further fair housing" to mean "taking meaningful actions, in addition to combat discrimination, that overcome patterns of segregation and foster inclusive communities free from barriers that restrict access to opportunity" for persons of color, persons with disabilities, and other protected classes. AB 686 requires an assessment of fair housing in the Housing Element which includes the following components: a summary of fair housing issues and assessment of the City's fair housing enforcement and outreach capacity; an analysis of segregation patterns and disparities in access to opportunities, an assessment of contributing factors, and an identification of fair housing goals and actions.

San Pablo is a member of the Contra Costa County Consortium (Consortium), which jointly plans for the housing and community development needs of the county. This includes the allocation of Community Development Block Grant (CDBG) funds received from the Department of Housing and Urban Development (HUD) and the production of associated documents, like the Analysis of Impediments to Fair Housing Choice (AI). In 2019 the Consortium produced the 2020-2025 AI to fulfill its federal AFFH obligation. The assessment provided in this chapter relies on this document as a baseline for understanding fair housing issues in the region and in the city. Extensive public outreach, including within San Pablo, was conducted during the preparation of this document. Where necessary, additional data sources are used to provide an up-to-date assessment of fair housing in San Pablo, including AFFH Mapping and Data Resources provided by the State Department of Housing and Community Development (HCD).

D.1 Fair Housing Enforcement and Capacity

Fair housing services are an essential component of AFFH. They ensure that housing options are accessible to State and federally protected groups, including those based on race, color, gender, religion, national origin, familial status, disability, age, marital status, ancestry, source of income, sexual orientation, genetic information, or other arbitrary factors. Fair housing services help San Pablo residents understand and protect their right to access housing.

FAIR HOUSING SERVICES

The Eden Council for Hope and Opportunity (ECHO) Housing provides fair housing services to residents of several cities in Contra Costa County, including in San Pablo. They also serve Alameda County and Monterey County, and have offices in Antioch, Hayward, Livermore, Oakland, Monterey, and Salinas. ECHO Housing provides counseling, investigation, mediation, enforcement, and

education through their Fair Housing Program. Instances of housing discrimination can be reported to any of ECHO's program offices. According to the Consortium's 2020-2025 AI, ECHO Housing suffers from a severe lack of resources and capacity. As of 2019, only one fair housing counselor serves all of Contra Costa County. In general, fair housing organizations that serve the county are lacking resources, which reduces the strength of outreach to marginalized groups, such as limited-English proficiency (LEP) and LGBTQ residents. While the county has a Language Access Plan (LAP) and provides language assistance to persons upon request, the 2020-2025 AI notes that due to the diversity and size of the LEP population in the county a lack of language access may limit fair housing outreach efforts.

The City also works with Housing Rights, Inc. (HRI) to provide additional fair housing services. This partnership is mean to minimize and resolve conflicts and disputes between landlords and tenants, and eliminate all forms of housing discrimination by disseminating tenant/landlord conflict resolution information in the annual mailing about residential programs, and documenting residents' concerns at City Hall before forwarding them to HRI. The City implements a tracking system to record the number of referrals to HRI each year.

Housing discrimination complaints are one method to evaluate the extent of fair housing issues in a community. Complaints can be filed directly with HUD or with the California Department of Fair Employment and Housing (DFEH), or with local housing providers such as ECHO Housing. Per the 2019 Annual Report published by DFEH, there were a total of 320 discrimination complaints filed by residents of Contra Costa County, with 22 related specifically to housing. The 2020-2025 AI estimates that there have been 30 to 40 housing complaints filed across the county on an annual basis between 2011 and 2016. In San Pablo, across Fiscal Years (FY) 2016-2017, 2019-2020, and 2020-2021, ECHO Housing reported 12 total complaints or four complaints annually. Most complaints were on the basis of disability (66.7 percent), followed by race, income source, and other reasons (16.7 percent each). This data was corroborated anecdotally by feedback from residents during outreach events in San Pablo's disadvantaged neighborhoods conducted for the General Plan and Housing Element Update, some of whom reported experiencing discrimination on the basis of income. Percentages may not sum to 100 percent as complaints can be filed under multiple categories. Data for the period between 2017 and 2019 is not available, as ECHO Housing did not differentiate San Pablo cases from other urban county cases.

In November 2020, the City prepared an Affordable Housing Strategy (AHS) to develop policies and strategies to produce and maintain a supply of high-quality, affordable housing. In preparing the AHS, an online survey was distributed to the San Pablo community. Approximately 61 percent of respondents either strongly disagreed or disagreed with the statement: "I am familiar with local programs to help residents find an affordable home." While not specific to fair housing, this response indicates a lack of public awareness regarding local housing programs.

This finding is in line with the factors identified in the 2020-2025 AI that contribute to insufficient fair housing enforcement, outreach capacity, and resources. These included lack of resources for fair housing agencies and organizations, lack of meaningful language access, private discrimination, lack of local public fair housing enforcement, lack of State or local fair housing laws, and unresolved violations of fair housing or civil rights laws. Although multiple fair housing groups in Contra Costa offer services including language access, there are patterns of reoccurring fair housing problems in Contra Costa County that could be reduced with more resources and a firmer public stance on fair

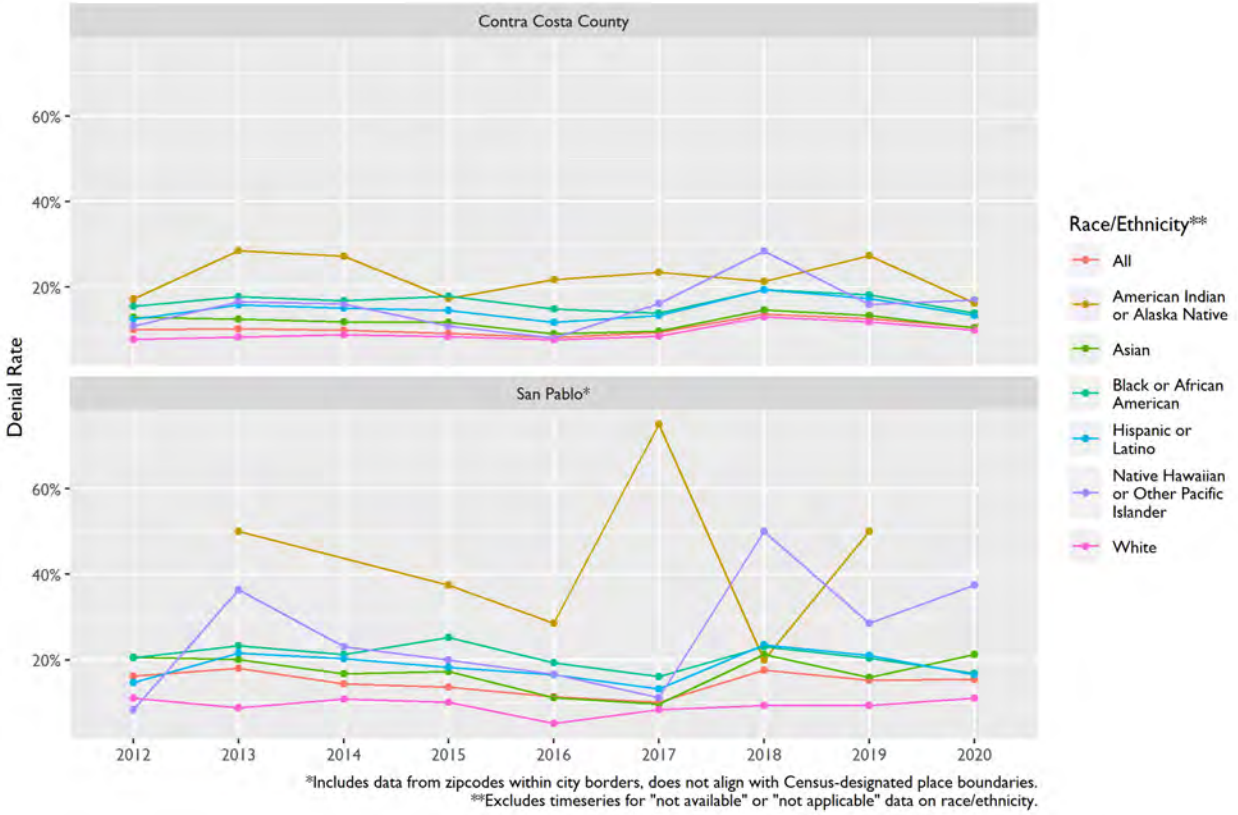
housing and civil rights laws by local jurisdictions. The Housing Action Plan in Chapter 4 includes policies and programs that address fair housing awareness and enforcement, including Program 3-F Landlord/Tenant Dispute Resolution; Program 3-G Just Cause Eviction Protections; Program 3-H Awareness of Fair Housing Programs; and Program 3-I Outreach to People Living with Developmental Disabilities.

LENDING SERVICES

Discrimination in lending practices can be a major contributor to fair housing issues in a community, as this limits the ability of individuals to live in a location of their choosing. Loan denial rates can be derived from data provided by lending institutions in compliance with the Home Mortgage Disclosure Act (HMDA). The 2020-2025 AI found, based on 2016 HMDA data for the Oakland-Hayward-Berkeley region, that non-white applicants were consistently denied home loans at slightly higher rates than white applicants, with Pacific Islander and Native American applicants denied at the highest rates. The data does not indicate the grounds for the denial, and it cannot be proven on the basis of this data that the denials were not justified on the basis of standard financial criteria; however, the trend suggests both that there is potential for bias within the financial system and that there may be a need for financial literacy training among non-whites to help those groups better understand how to improve their credit scores.

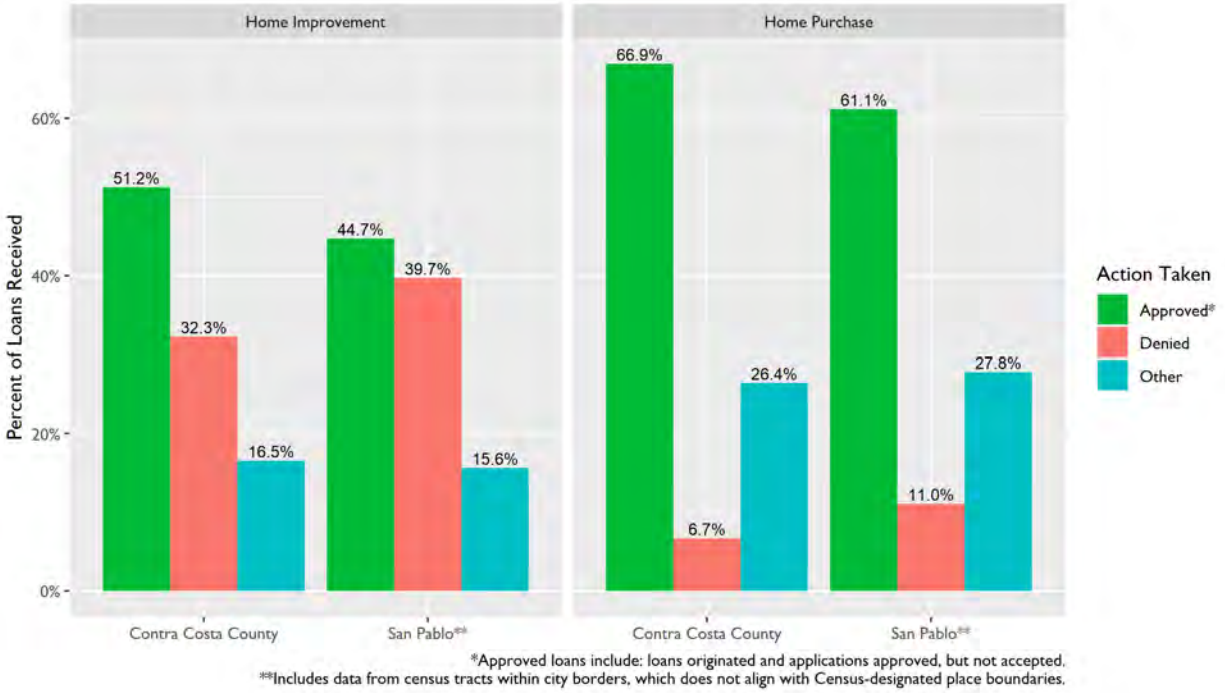
Charts 3-1 and 3-2 provide an overview of lending patterns in San Pablo when compared to the county. Chart D-1 confirms the findings of the 2020-2025 AI and shows that such potentially discriminatory lending patterns have continued at the county level up until the year 2020. San Pablo has similarly seen uneven lending patterns and as of 2020 (the most recent year that data is available) Native Hawaiian or Other Pacific Islander and Asian applicants had the highest loan denial rates, followed by Black or African American and Hispanic or Latino applicants. Further, since 2012 white applicants in San Pablo have consistently experienced lower than average loan denial rates. The wider variation in loan denial rates for American Indian or Alaska Native and Native Hawaiian or Other Pacific Islander applicants is due to the low number of applicants during the period who identified as such. Chart D-2 demonstrates that in 2020 the city had lower loan approval rates for both home improvement and home purchase loans than the county.

Chart D-1: HMDA Loan Denial Rates by Race/Ethnicity



Source: Home Mortgage Disclosure Act Data, 2012-2020

Chart D-2: HMDA Loan Applications, 2020



Source: Home Mortgage Disclosure Act Data, 2020

BROKERAGE SERVICES

Real estate brokers or salespersons whose business is in San Pablo may belong to one of several associations, but most likely belong to the Contra Costa Association of REALTORS (CCAR). Like all associations, CCAR has a Multiple Listing Service (MLS)—Paragon MLS—and is part of the NORCAL MLS ALLIANCE, an MLS data integration project across the seven leading MLSs in Northern California. CCAR is bound by the Code of Ethics and Standards of Practice of the National Association of REALTORS (NAR), which explicitly states in Article 10 that members shall not discriminate against any person on the basis of race, color, religion, sex, handicap, familial status, national origin, sexual orientation, or gender identity.

PROPERTY MANAGEMENT

The City's AHS discusses the role of property management companies in San Pablo's housing market. It notes that larger multifamily properties, which are often operated by professional property management companies, tend to command higher rents than smaller properties. These buildings are typically newer and provide modern amenities, while smaller rental buildings tend to be older, have smaller units, or provide fewer amenities. Property management companies are also more likely to raise rents on a regular basis. It is also estimated that in 2019, Wall Street investors owned and rented

103 single-family homes in San Pablo.[1] As discussed in the AHS, these types of property owners typically charge more than the area median rent and tenants report paying for maintenance and repairs as well as a variety of punitive fees, such as late payment fees.[2] Such practices may place additional burdens on groups already facing disproportionate housing needs.

COMPLIANCE WITH FAIR HOUSING LAW

HCD guidance on Affirmatively Furthering Fair Housing requires an analysis of compliance with existing fair housing laws and regulations. Examples of State fair housing laws include:

- California Fair Employment and Housing Act (FEHA) (Part 2.8 (commencing with Section 12900) of Division 3 of Title 2)
- FEHA Regulations (California Code of Regulations (CCR), title 2, sections 12005-12271)
- Government Code section 65008 covers actions of a city, county, city and county, or other local government agency, and makes those actions null and void if the action denies an individual or group of individuals the enjoyment of residence, landownership, tenancy, or other land use in the state because of membership in a protected class, the method of financing, and/or the intended occupancy.
- Government Code section 8899.50 requires all public agencies to administer programs and activities relating to housing and community development in a manner to affirmatively further fair housing and avoid any action that is materially inconsistent with its obligation to affirmatively further fair housing.
- Government Code section 11135 et seq. requires full and equal access to all programs and activities operated, administered, or funded with financial assistance from the state, regardless of one's membership or perceived membership in a protected class.
- Density Bonus Law (Gov. Code, § 65915.)
- Housing Accountability Act (Gov. Code, § 65589.5.)
- No-Net-Loss Law (Gov. Code, § 65863)
- Least Cost Zoning Law (Gov. Code, § 65913.1)
- Excessive subdivision standards (Gov. Code, § 65913.2.)
- Limits on growth controls (Gov. Code, § 65302.8.)
- Housing Element Law (Gov. Code, § 65583, esp. subds. (c)(5), (c)(10).)

[1] "Wall Street Landlords, California," *Anti-Eviction Mapping Project*, 2019. Available at: https://www.antievictionmap.com/wallstreet/

[2] "The New Single-Family Home Renters of California: A Statewide Survey of Tenants Renting from Wall Street Landlords", *Tenants Together*, May 2015. Available at: http://www.tenantstogether.org/sites/tenantstogether.org/files/The%20New%20Single-Family%20Home%20Renters%20of%20California.pdf;
Francesca Mari, "A $60 billion housing grab by Wall Street," *New York Times Magazine,* March 4, 2020. Available at: https://www.nytimes.com/2020/03/04/magazine/wall-street-landlords.html

As described in Chapter 3: Housing Resources, the City does not receive direct federal funding allocations (e.g., CDBG and HOME funds) due to its small population; instead, federal funds are provided to and allocated by Contra Costa County. ~~a~~As the recipient of federal funds, the County is required to maintain Affirmatively Furthering Fair Housing (AFFH) certification and to demonstrate compliance through its Consolidated Plan and Annual Action Plans, which are submitted to HUD for approval prior to receipt of the CDBG, Emergency Solutions Grants, Housing Opportunities for Persons With AIDS (HOPWA) funds, and HOME funds. By extension and to remain competitive for these funds, the City of San Pablo also has a duty to demonstrate AFFH compliance with State fair housing laws, including but not limited to California Fair Employment and Housing Act (FEHA); FEHA Regulations; and Government Code sections 65008, 8899.50, and 11135 et seq.

The City of San Pablo must also compl~~iesy~~ with State Density Bonus Law (Gov. Code, § 65915.), the Housing Accountability Act (Gov. Code, § 65589.5.), and the No-Net-Loss Law (Gov. Code, § 65863). Density bonus provisions ~~consistent with State law have been~~are currently incorporated into the ~~Planning and~~ Zoning ~~Code~~Ordinance (Title 17.60.020~~9.03.050~~ Density bonus ~~program for affordable housing~~and other incentives), which the City plans to update to comply with State law. As noted in the City's Affordable Housing Strategy, virtually no new housing units were built between 2010 and 2019, with higher development activity only occurring relatively recently (2018-2021), and in this time, ~~T~~the City has not denied any affordable housing project in its jurisdiction~~.~~ ~~and t~~Through its Housing Element, the City is implementing a plan to ensure adequate sites to accommodate its RHNA obligations at all times during the planning period, and to comply with other legal requirements.

In the course of preparing this Housing Element, the City has conducted a review of the Zoning ~~Code~~Ordinance to identify and address potential constraints to housing development such as overly strict use regulations for residential development—especially special needs housing including emergency shelters, mobile home parks, residential care facilities, and single-room occupancy units—in mixed-use and commercial districts; restrictive site development standards that impede redevelopment in higher-density residential, mixed-use, and commercial districts; and high parking requirements for multifamily residential projects with parking reductions subject to discretionary approval. (See Appendix C for more information). As a result of this review, Programs ~~2~~1-~~1~~B (Corridor Plan), 1-C (Repeal or Revise the 23rd Street Specific Plan), 1-D (Revise Multifamily Minimum Parcel Size), 1-E (Facilitate Lot Consolidation), 1-F (Incentives for High Density Residential Development), 1-G (Reduced Parking Standards), 1-L (Objective Standards for Ministerial Review), 2-F (Mobile Home Parks), 2-G (Single-Room Occupancy Hotels), 2-I (Incentives for Affordable and Special Needs Housing), 3-B~~2 N~~ (Emergency Shelters), 3-C (Employee Housing), and 3-D~~F~~ (Residential Care Facilities)~~,~~ have been added to the Housing Action Plan in Chapter 4 of this Housing Element to remove identified constraints. ~~T~~Although the City has not enacted ~~any~~ local fair housing laws, such as rent control, inclusionary ordinances, or eviction protection ordinances, the City adopted an emergency ordinance (expired May 31, 2020) for a COVID-19 Eviction and Rent Moratorium and complies with State law pursuant to the Tenant Protections Act of 2019 (AB 1482).

D.2 Segregation and Integration

Patterns of segregation within a community may arise from both public and private housing discrimination, whether intentional or unintentional. Although racial and ethnic segregation is perhaps the most common and well-known form, other protected classes may also experience segregation. This section explores patterns and trends of segregation based on race and ethnicity, disability, familial status, and income level in San Pablo and the surrounding region. These groups are not mutually exclusive, and there may be considerable overlap across each protected class.

RACE AND ETHNICITY

Racial and ethnic patterns of segregation in San Pablo should be understood in the context of changing regional and local demographics. As shown in Table D-1, the population of Contra Costa County has increased by 9.2 percent between 2010 and 2020, with a projected increase of about 14.2 percent between 2020 and 2040. The non-Hispanic white population has the lowest projected growth rate between 2020 and 2040, while the non-Hispanic multiracial population has the highest projected growth rate. While over 50 percent of the population is something other than non-Hispanic white, non-Hispanic whites represent a plurality of the population at about 45.5 percent, followed by Hispanics of any race (25.5 percent) and non-Hispanic Asians (15.3 percent). The 2020-2025 AI confirms that the county is a large, diverse jurisdiction. The racial/ethnic makeup of the population is similar to the broader San Francisco-Oakland-Hayward, California Metropolitan Statistical Area (MSA), although the share of Hispanic residents is slightly higher and the share of non-Hispanic Asian or Pacific Islander is slightly lower in the county than in the broader region. The 2020-2025 AI also notes that diversity and integration are not synonymous, and that the county has both areas of racial and ethnic concentration as well as more integrated areas. Patterns of segregation will be explored in more detail below.

Table D-1: Population Growth by Race/Ethnicity, Contra Costa County, 2010 - 2040

Race/Ethnicity	*Population*			*Percent Change*	
	2010	*2020*	*2040 Forecast*	*2010-2020*	*2020-2040*
White (NH[1])	504,651	523,428	554,969	3.7%	6.0%
Black (NH)	94,745	103,467	124,890	9.2%	20.7%
American Indian or Alaska Native (NH)	3,067	3,311	3,805	8.0%	14.9%
Asian (NH)	151,457	175,546	210,435	15.9%	19.9%
Native Hawaiian or Pacific Islander (NH)	4,578	5,215	5,882	13.9%	12.8%
Multiracial (NH)	37,576	45,754	63,879	21.8%	39.6%
Hispanic (any race)	256,480	293,079	348,676	14.3%	19.0%
Total	**1,052,554**	**1,149,800**	**1,312,536**	**9.2%**	**14.2%**

1. NH refers to non-Hispanic.

Source: California Department of Finance, Table P-2D County Population by Total Hispanic and Non-Hispanic Race (2010-2060)

Despite the diversity of the county, population is unevenly distributed geographically by race/ethnicity. While East County is relatively white and wealthy, West County—including San Pablo—has a relatively high minority population and lower average household income. Table D-2 breaks down 2019 population estimates by race/ethnicity by county subdivisions, or census county divisions (CCDs), in Contra Costa County.[3] San Pablo, along with Richmond, is contained within West Contra Costa CCD, while cities like Walnut Creek and Concord are in Central Contra Costa CCD. West Contra Costa County CCD and Antioch-Pittsburg CCD contain the lowest proportion of non-Hispanic white residents (23.8 percent and 23.6 percent, respectively) in the county, compared to the 61.3 percent seen in Central Contra Costa CCD and 48.8 percent seen in East Contra Costa CCD. Figure D-1 shows the concentration of non-Hispanic white residents by CCD.

Table D-2: Population by Race/Ethnicity, Contra Costa County Subdivisions, 2019

Race/Ethnicity	*Percent Non-Hispanic White*
West Contra Costa CCD	23.8%
Briones CCD	36.1%
Central Contra Costa CCD	61.3%
Antioch-Pittsburg CCD	23.6%
Tassajara CCD	29.8%
East Contra Costa CCD	48.8%

Source: U.S. Census Bureau, Census 2019 ACS Five-Year Estimates (Table B03002)

San Pablo is considered a majority-minority jurisdiction, as the majority of its population is something other than non-Hispanic white. This differs from other portions of the county, as evidenced in Figure D-1, which tend to have a high proportion of white residents. As of 2019, according to American Community Survey (ACS) estimates, minority residents (i.e., all residents that identify as something other than non-Hispanic white) constituted about 92.3 percent of the city's total population. Unlike the county, about 60.1 percent of the city's population is Hispanic or Latino, followed by 17.2 percent non-Hispanic/Latino Asian and 10.7 percent non-Hispanic/Latino Black or African American, see Table D-3. The number of non-Hispanic/Latino white, non-Hispanic/Latino Black or African American, and non-Hispanic/Latino American Indian and Alaska Native (AIAN) residents has steadily decreased since 2000. While the number of non-Hispanic/Latino Asian and non-Hispanic/Latino other residents decreased between 2000 and 2010, both groups have grown significantly between 2010 and 2019. On the other hand, while non-Hispanic/Latino Native Hawaiian and Other Pacific Islander residents increased between 2000 and 2010, this population has since declined. The number of Hispanic or Latino residents has continually increased since 2000. Population projections by race and ethnicity are unavailable at the city level as they have not been prepared by the DOF, the Association of Bay Area Governments-Metropolitan Transportation Commission (ABAG-MTC) or Contra Costa County.

[3] County subdivisions, also referred to as census county divisions (CCDs), are delineated by the U.S. Census Bureau for statistical purposes but have no legal function and are not governmental units.

Table D-3: Population Growth by Race/Ethnicity, San Pablo, 2000 - 2019

Race/Ethnicity	*Population*			*Percent Change*	
	2000	*2010*	*2019*	*2000-2010*	*2010-2019*
White, Non-Hispanic/Latino	4,886	2,944	2,386	-39.7%	-19.0%
Black or African American, Non-Hispanic/Latino	5,403	4,446	3,325	-17.7%	-25.2%
American Indian and Alaska Native, Non-Hispanic/Latino	125	73	50	-41.6%	-31.5%
Asian, Non-Hispanic/Latino	4,890	4,281	5,312	-12.5%	24.1%
Native Hawaiian and Other Pacific Islander, Non-Hispanic/Latino	146	156	134	6.8%	-14.1%
Other, Non-Hispanic/Latino	1,275	777	1,138	-39.1%	46.5%
Hispanic or Latino	13,490	16,462	18,622	22.0%	13.1%
Minority[1]	25,329	26,195	28,581	3.4%	9.1%
Total	**30,215**	**29,139**	**30,967**	**-3.6%**	**6.3%**

1. Minority refers to any person not listed as White, Non-Hispanic/Latino

Source: U.S. Census Bureau, Census 2000 (SF1, Table P004); Census 2010 (SF1, Table P9); 2019 ACS Five-Year Estimates (Table DP05)

One method to gauge the extent of segregation in a jurisdiction is the dissimilarity index. The dissimilarity index measures the degree to which two groups are evenly distributed across a geographic area and is a commonly used tool for assessing residential segregation between two groups. The dissimilarity index provides values ranging from 0 to 100, where higher numbers indicate a higher degree of segregation among the two groups measured. According to HUD, dissimilarity index values between 0 and 39.99 generally indicate low segregation, values between 40 and 54.99 generally indicate moderate segregation, and values between 55 and 100 generally indicate a high level of segregation. It is important to note that the dissimilarity index uses non-Hispanic white residents as the primary comparison group, whereas San Pablo is majority-minority jurisdictions. Dissimilarity index values compare racial and ethnic groups against the distribution of non-Hispanic white residents in a community and do not directly measure segregation between minority groups (e.g., non-Hispanic Black or African American and Hispanic or Latino segregation).

SAN PABLO GENERAL PLAN UPDATE

Figure D-1: Proportion of Non-Hispanic White Residents, Contra Costa County

- 36.2% - 61.3%
- 29.9% - 36.1%
- 23.9% - 29.8%
- 23.6% - 23.8%

City Limits

0 2.5 5 10
MILES

SOURCE: U.S. Census Bureau, Census 2019 ACS Five-Year Estimates (Table B03002); City of San Pablo, 2021; Contra Costa County GIS, 2021; Dyett & Bhatia, 2021

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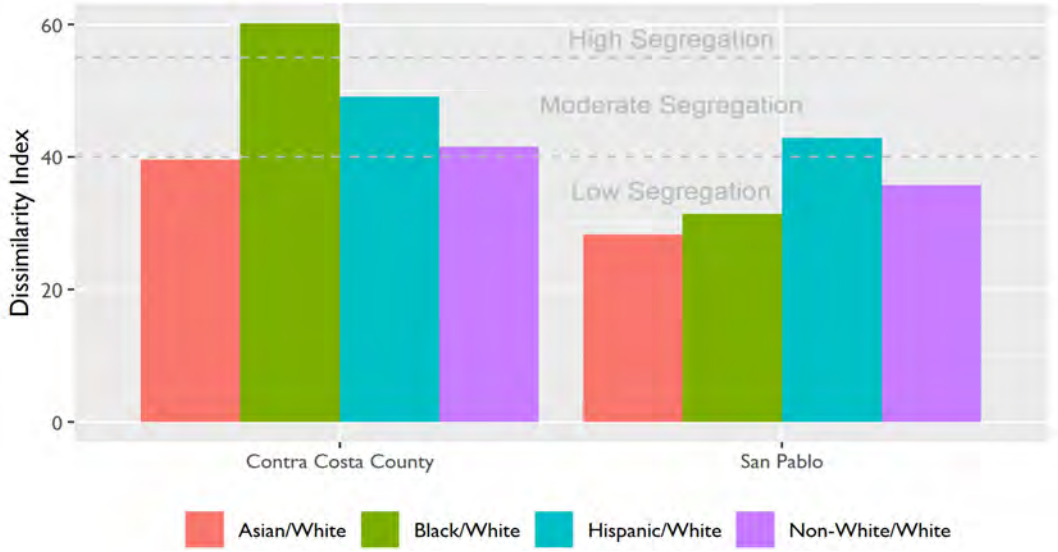
Chart D-3 provides dissimilarity indices for San Pablo and the county derived from 2019 ACS estimates. While the county has relatively high levels of segregation, the city maintains relatively low levels. For instance, there is high segregation between Black and white residents in the county, but low levels of segregation for Black and white residents in San Pablo. However, there is a moderate level of segregation between Hispanic and white residents in the city.

Chart D-3: San Pablo and Regional Dissimilarity Index



Source: U.S. Census Bureau, 2019 ACS Five-Year Estimates (Table B01003 and Table B03002)

The 2020-2025 AI finds that segregation in the county is primarily an inter-jurisdictional rather than an intra-jurisdictional phenomenon. It notes that there are high concentrations of Black and Hispanic populations in east and west county communities, while there are a low number Black and Hispanic residents in the central county. Geographically, San Pablo is part of West County. Hispanic residents are concentrated in San Pablo, as well as the cities of Pittsburg and Richmond. The trend of inter-city segregation explains why the county has higher levels of segregation as measured by the dissimilarity index while individual cities, like San Pablo, have relatively lower levels.

At the county level, segregation for Black residents has decreased since 1990, while levels of segregation for Hispanics and Asians/Pacific Islanders have increased. The 2020-2025 AI explains that the primary driver of desegregation has been the out-migration of Black residents from historically Black neighborhoods in the Cities of Richmond, Oakland, and San Francisco towards more suburban jurisdictions in the county with historically smaller Black populations. However, when using the alternate exposure index to measure segregation, the 2020-2025 AI concludes that the exposure of Black residents to non-Hispanic white residents has not changed, and that as the proportion of Hispanic and Asian residents in the county has increased, the neighborhoods in which Black residents have historically lived have become increasingly less Black. Exposure estimates the probability that a member of one racial/ethnic group will interact with a member of another racial/ethnic group in their neighborhood. While the dissimilarity index shows a decreasing imbalance between Black and white residents, this is a byproduct of the increasing share of other minority populations. As the 2020-2025 AI notes, neighborhood amenities are still largely concentrated in predominantly white neighborhoods.

The shortcomings of the dissimilarity index, including the fact that San Pablo is a majority-minority city, may not capture the nuances of segregation between minority groups within the city. Further, the dissimilarity index is only available at the citywide level. To capture these nuances, HCD has provided neighborhood segregation typologies developed by the Urban Displacement Project (UDP) at UC Berkeley. These typologies identify tracts based on which racial/ethnic groups have more than 10 percent representation within a given census tract. The typologies consider five racial/ethnic groups—including Black, Latinx, White, Asian, and Other. As shown in Figure D-2, while most of the city is either 3 or 4 Group Mix, there are concentrations of ethnic/racial groups in the western portion of the city. The southwestern portion of the city is Mostly Latinx, while the areas north of it are Black-Latinx and Asian-Latinx. Further, as displayed in Figure D-3, most of the city is classified as Higher Diversity by the 2018 ESRI Diversity Index, with two sections of relatively lower diversity in the central and eastern portions of the city.

While there is a relatively higher concentration of Latino residents in the western portion of San Pablo, the 2020-2025 AI concluded that it is unlikely that existing land uses and zoning correlate with a concentration of non-white and low-income residents in San Pablo. While multifamily residence zones primarily lie along the San Pablo Avenue and 23rd Street corridors—which are the sites of increased diversity in the city—zoning for single-family residences remains dominant across the city. Further, the City is currently preparing the Rumrill Corridor Plan which will target development along Rumrill Boulevard in the portion of the city classified as Mostly Latinx and Black-Latinx. This will likely include increased multifamily residential or mixed-use development in those areas.

The 2020-2025 AI identifies three trends that will likely contribute to future segregation in the county: the regional housing crisis, aftereffects of the foreclosure crisis, and open space and growth boundaries. The high costs of new housing, as well as gentrification and displacement pressures, may continue patterns of segregation at the regional level as lower-income households and Black and Hispanic or Latino households face increasingly constrained housing choices. Further, the foreclosure crisis, which was particularly acute in San Pablo, has contributed to the decline of household wealth in communities of color, the deterioration of the physical quality of homes, and reduced opportunities for affordable homeownership. Finally, conserved open space limits the amount of land available for the development of higher-density affordable housing and raises equity questions in evaluating the future use of protected areas.

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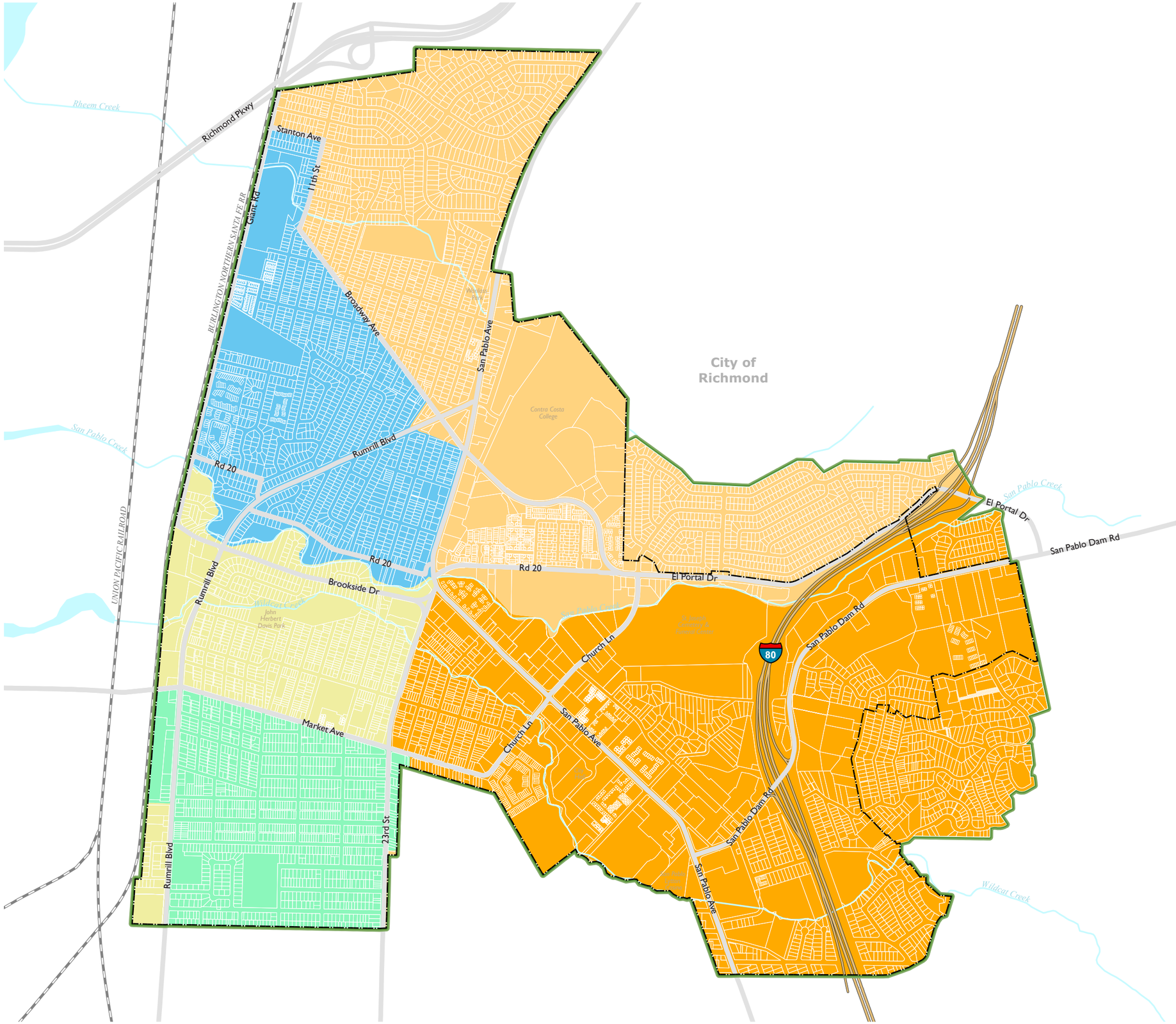
SAN PABLO GENERAL PLAN UPDATE

Figure D-2: San Pablo Neighborhood Segregation



SOURCE: HCD AFFH Data and Mapping Resources - Urban Displacement Project, 2019; City of San Pablo, 2021; Contra Costa County GIS, 2021; Dyett & Bhatia, 2021

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Figure D-3: San Pablo Diversity Index

- > 85 (Higher Diversity)
- 70 - 85
- 55 - 70*
- 40 - 55*
- < 40 (Lower Diversity)*

**No census blocks contained in this category.*

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

City of Richmond

Rheem Creek
Richmond Pkwy
Fenton Ave
Giant Rd
BURLINGTON NORTHERN SANTA FE RR
Parker Ave
Broadway Ave
Rumrill Blvd
Contra Costa College
San Pablo Ave
Rd 20
Rumrill Blvd
Broadway Ave
Periodic Dr
John Hebert Senior Park
Market Ave
UNION PACIFIC RAILROAD
San Pablo Creek
El Portal Dr
San Pablo Dam Rd
St. Joseph Cemetery & Funeral Center
Church Ln
80
San Pablo Ave
City Hall
San Pablo Lytton Casino
Wildcat Creek

0 750 1,500 3,000
FEET

SOURCE: HCD AFFH Data and Mapping Resources - ESRI, 2018; City of San Pablo, 2021; Contra Costa County GIS, 2021; Dyett & Bhatia, 2021

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PERSONS WITH DISABILITIES

Persons with disabilities may face discriminatory housing practices based on their disability, including the lack of accessible dwellings and refusal by housing providers to provide reasonable accommodations. As noted in the Housing Needs Assessment Appendix, according to 2019 ACS five-year estimates, 3,685 persons (12.0 percent of the non-institutionalized population) in San Pablo had a disability. This proportion is about equivalent to Contra Costa County (11.2 percent) and slightly higher than that of the Bay Area (9.6 percent). As shown in Figure D-4 below, there is a slight concentration of persons with a disability in the southern and eastern portions of the city. However, no single census tract contains a population with a disability that exceeds 20 percent of the tract's total population, which is the threshold typically used by HCD as an indicator of overconcentration.

FAMILIAL STATUS

Familial status may be another basis for discriminatory housing practices, including discrimination against families with children. Such discrimination my limit the choices of where families can live and lead to geographic concentrations within a community. Female householders with children in particular may be targets of discrimination. Within San Pablo, as indicated in Table D-4, most children under 18 years live in married-couple households. About 29.3 percent of children live in female householder, no spouse present households, while 11.8 percent of children live in male householder, no spouse present households.

Table D-4: Children Under 18 Years in San Pablo Households, 2019

Household Type[1]	*Number*	*Percent*
Married-Couple	4,486	58.9%
Male Householder, No Spouse Present	903	11.8%
Female Householder, No Spouse Present	2,233	29.3%
Other	0	0.0%
Total	7,622	100.0%

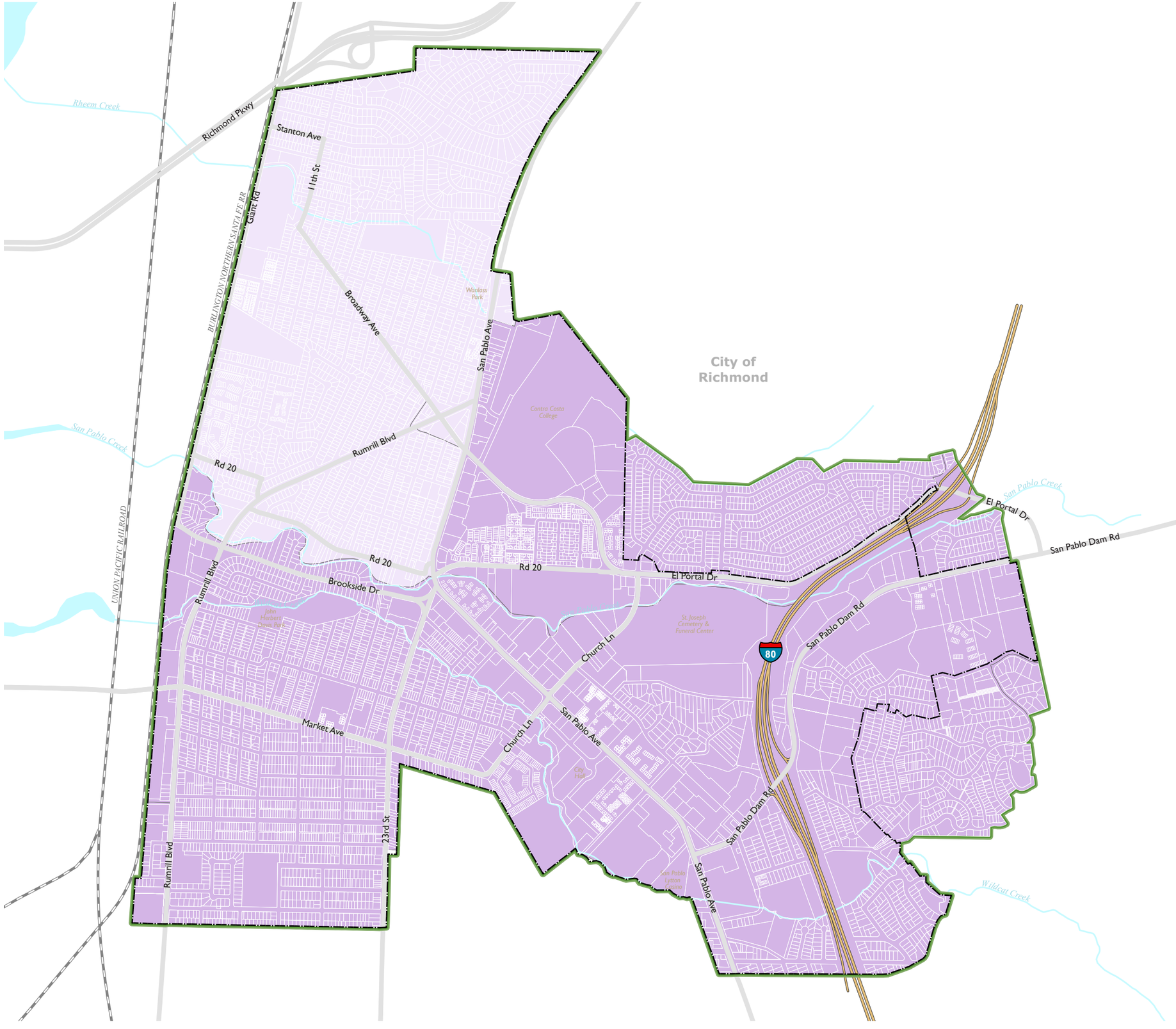
1. All households with children are considered family households.

Source: U.S. Census Bureau, 2019 ACS Five-Year Estimates (Table S0901)

Figures 3-5 through 3-6 below indicate there are some patterns of geographic concentration based on familial status. These figures show the percentage of children within a census tract that live within a certain type of family household. For instance, Figure D-5 shows there is a comparatively lower share of children living in female-headed households in the southern and eastern portions of the city, while Figure D-6 shows a relatively higher concentration of children living in married-couple households in the southern, eastern and northern portions of the city. At the regional scale, the 2020-2025 AI notes that Contra Costa County has a higher percentage of households that consist of families with children than in the broader Bay Area region. Within the county, there is a concentration of households headed by single mothers in San Pablo, Richmond, North Richmond, Bay Point, Pittsburg, and Antioch. These areas tend to have high combined Black and Hispanic/Latino populations. This differs from areas in the central county, which have low concentrations of single mothers and have relatively higher populations of white or Asian and Pacific Islander communities.

SAN PABLO GENERAL PLAN UPDATE

Figure D-4: Persons with Disabilities



- > 40%*
- 30% - 40%*
- 20% - 30%*
- 10% - 20%
- < 10%

**No census tracts contained in this category.*

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

0 750 1,500 3,000
FEET

SOURCE: HCD AFFH Data and Mapping Resources - ACS, 2015-2019; City of San Pablo, 2021; Contra Costa County GIS, 2021; Dyett & Bhatia, 2021

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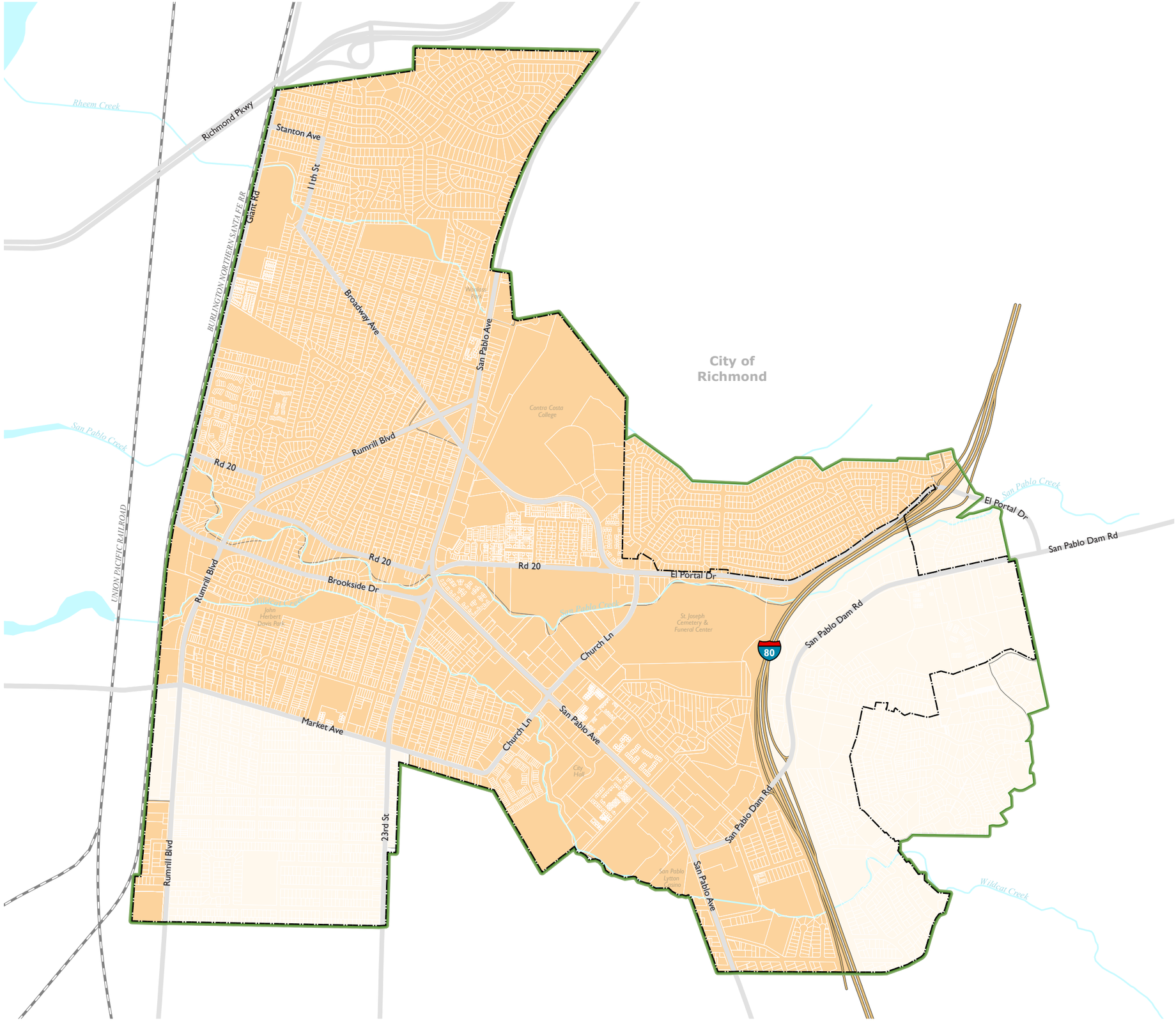
Figure D-5: Percent of Children in Female Householder Households



- > 80%*
- 61% - 80%*
- 41% - 60%*
- 21% - 40%
- < 20%

**No census tracts contained in this category.*

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

0 750 1,500 3,000
FEET

SOURCE: HCD AFFH Data and Mapping Resources - ACS, 2015-2019; City of San Pablo, 2021; Contra Costa County GIS, 2021; Dyett & Bhatia, 2021

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SAN PABLO GENERAL PLAN UPDATE

Figure D-6: Percent of Children in Married-Couple Households

- > 80%*
- 61% - 80%
- 41% - 60%
- 21% - 40%*
- < 20%*

**No census tracts contained in this category.*

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

0 750 1,500 3,000
FEET

SOURCE: HCD AFFH Data and Mapping Resources - ACS, 2015-2019; City of San Pablo, 2021; Contra Costa County GIS, 2021; Dyett & Bhatia, 2021

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INCOME LEVEL

Geographic concentration by income, including concentration of poverty, is another type of segregation that may exist within a jurisdiction. The concentration of low- or moderate-income (LMI) individuals provides one method to gauge the extent of such segregation. HUD defines an LMI area as a census tract or block group where over 51 percent of the population is LMI – based on the HUD income definition of up to 80 percent area median income (AMI). Figure D-7 provides the distribution of LMI block groups across San Pablo. As can be seen, nearly the entire city is considered an LMI area, with a small portion in the southeastern corner that does not cross the 51 percent threshold.

Poverty rates and the concentration of poverty over time can provide an insight into the economic wellbeing of households and individuals in the county and in San Pablo. According to the 2020-2025 AI, poverty in the eastern portion of the county has risen dramatically as lower-income residents have been displaced from more expensive parts of the Bay Area. In the county, the highest concentrations of both low-income and non-white populations are in Antioch, Concord, Hercules, Pinole, Pittsburg, Richmond, San Pablo, and Walnut Creek (low-income only). As of 2019, about 16.3 percent of San Pablo's population is below the federal poverty line. Further, poverty is unevenly distributed by race/ethnicity (see Table D-5). Residents living below the poverty line who identify as white alone, Black or African American alone, non-Hispanic/Latino white, or Hispanic or Latino of any race are overrepresented when compared to their share of the total population, while residents who identify as Asian alone are underrepresented among those below the poverty line. For instance, while Black or African American alone residents make up 10.8 percent of the total population, they constitute 14.6 percent of the population living below the poverty line. Residents who identify as Asian alone, on the other hand, make up 17.4 percent of the population but only constitute 11.4 percent of the population living below the poverty line.

Table D-5: Poverty Rates in San Pablo, 2019

Race/Ethnicity[1]	*Total Population*		*Population Below Poverty Level*	
	Number	*Percent*	*Number*	*Percent*
White alone	11,284	36.9%	2,237	45.0%
Black or African American alone	3,315	10.8%	728	14.6%
American Indian and Alaska Native alone	156	0.5%	19	0.4%
Asian alone	5,306	17.4%	566	11.4%
Native Hawaiian and Other Pacific Islander alone	134	0.4%	0	0.0%
Other alone	10,378	33.9%	1,425	28.6%
Hispanic or Latino origin (of any race)	18,575	60.8%	3,052	61.3%
White alone, not Hispanic or Latino	2,263	7.4%	496	10.0%
Total	**30,573**	**100.0%**	**4,975**	**100.0%**

1. People who identify as Hispanic or Latino may be any race.

Source: U.S. Census Bureau, 2019 ACS Five-Year Estimates (Table S1701)

Despite relatively high levels of poverty in the city, overall rates have decreased between 2014 and 2019. As is shown in Figures 3-8 and 3-9, the poverty rate has decreased in the western and northern portions of the city, although it has remained relatively stable in the central portion of the city along San Pablo Avenue. In both years, no tract has consisted of higher than 30 percent of its population living below the poverty line. In 2019, most tracts saw between 10 and 20 percent of their population living below the poverty line while some areas saw between 20 and 30 percent.

SAN PABLO GENERAL PLAN UPDATE

Figure D-7: Low- to Moderate-Income Population, Block Groups

- > 51%
- 25% - 51%
- 0% - 25%*

**No census blocks contained in this category.*

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

0 750 1,500 3,000
FEET

SOURCE: HCD AFFH Data and Mapping Resources - ESRI, 2018; City of San Pablo, 2021; Contra Costa County GIS, 2021; Dyett & Bhatia, 2021

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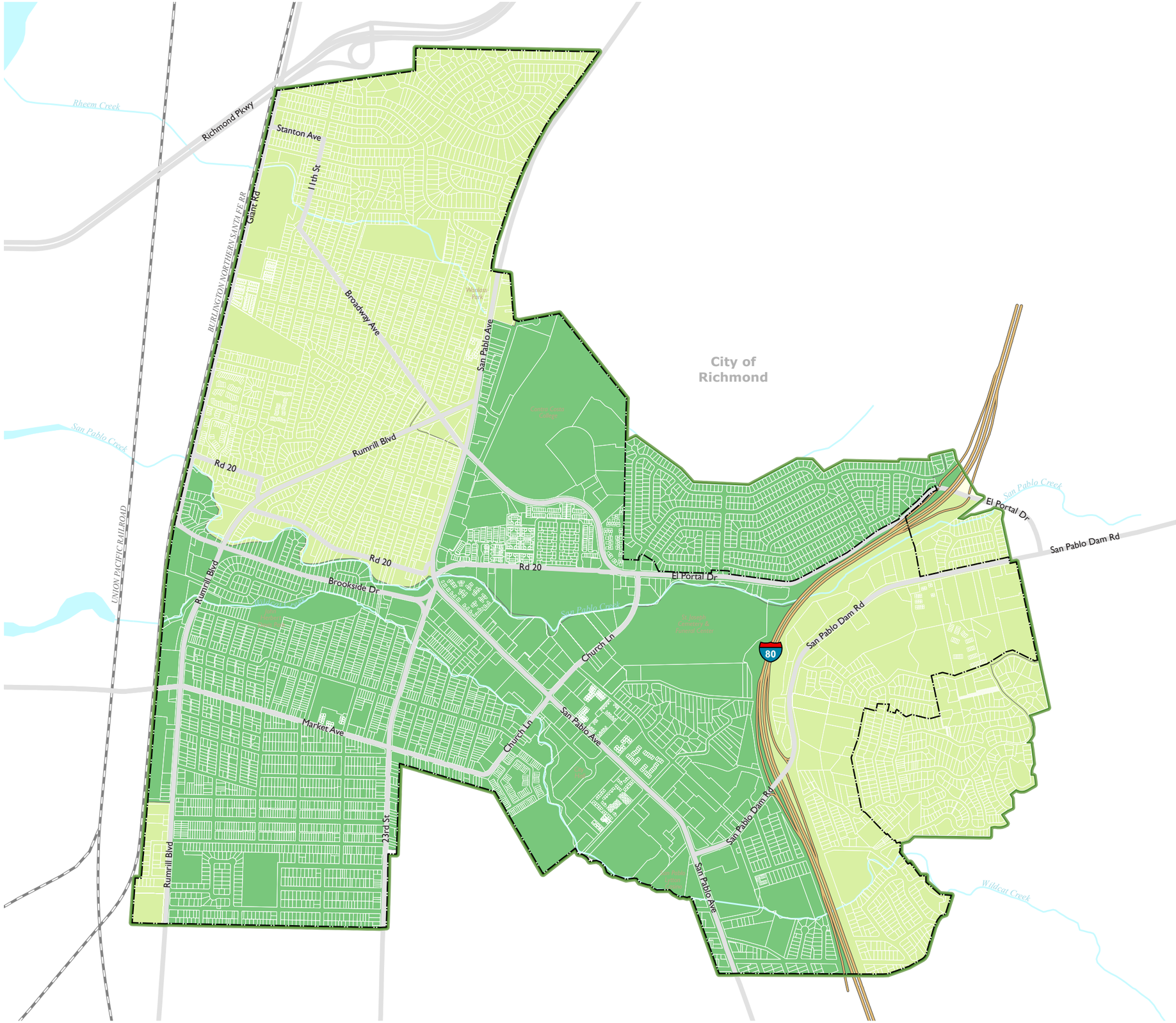
Figure D-8: Poverty Status, 2014



- > 40%*
- 30% - 40%*
- 20% - 30%
- 10% - 20%
- > 10%

**No census tracts contained in this category.*

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

0 750 1,500 3,000
FEET

SOURCE: HCD AFFH Data and Mapping Resources - ACS, 2010-2014; City of San Pablo, 2021; Contra Costa County GIS, 2021; Dyett & Bhatia, 2021

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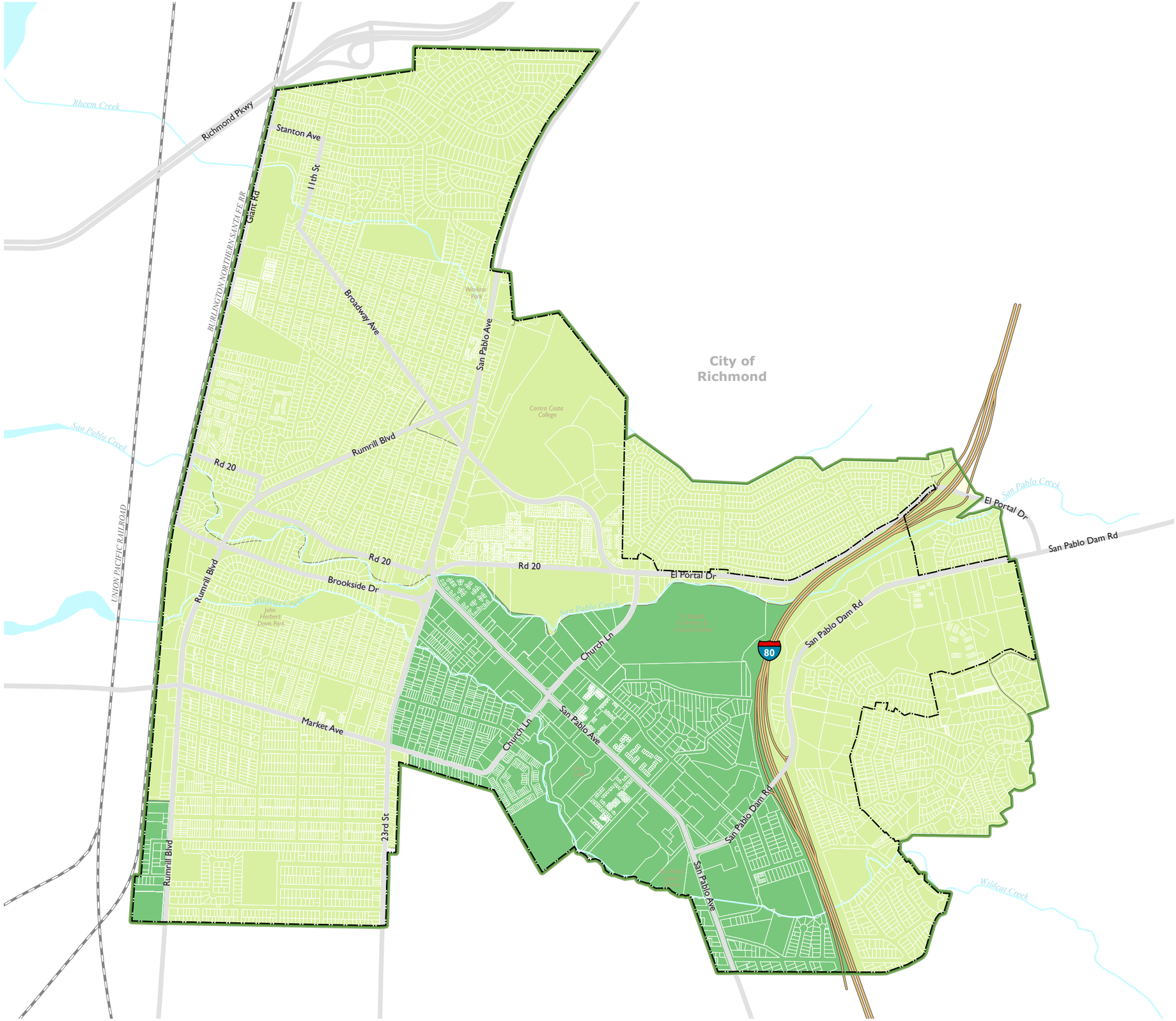
Figure D-9: Poverty Status, 2019



- > 40%*
- 30% - 40%*
- 20% - 30%
- 10% - 20%
- < 10%

**No census tracts contained in this category.*

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

0 750 1,500 3,000
FEET

SOURCE: HCD AFFH Data and Mapping Resources - ACS, 2010-2019; City of San Pablo, 2021; Contra Costa County GIS, 2021; Dyett & Bhatia, 2021

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D.3 Racially/Ethnically Concentrated Areas of Poverty and Affluence

To assist communities in identifying racially or ethnically concentrated areas of poverty (R/ECAPs), HUD has developed a census tract-based definition: R/ECAPs must have a non-white population of 50 percent or more, and the poverty rate must exceed 40 percent or be three or more times the average tract poverty rate for the metropolitan/micropolitan area, whichever threshold is lower. According to HUD estimates provided by HCD, during the 2009-2013 period there were no R/ECAPs in San Pablo. Further, based on 2019 ACS estimates there were still no R/ECAPs in the city. However, as seen in Figure D-10, as of 2019 there are a few R/ECAPs in the region surrounding the city, including in East Bay cities like Albany and Berkeley.

While there is no standard definition for Racially/Ethnically Concentrated Areas of Affluence (RCAAs) provided by either HUD or HCD, they are generally considered to be areas with high concentrations of wealthy, non-Hispanic white residents. An article by Edward G. Goetz, et al. published in HUD's *Cityscape* journal defines an RCAA as a "census tract in which 80 percent or more of the population is White and has a median income of at least $125,000."[4] Figure D-10 displays the locations of RCAAs under this definition; while there are no RCAAs in the city, there are a number located across the San Francisco Bay in Marin County, including along the Tiburon Peninsula.

While there are no R/ECAPs under the official definition in San Pablo, all of West County could be considered one in context of the region. As noted previously, 76.2 percent of West Contra Costa CCD is comprised of a population considered something other than non-Hispanic white. According to 2019 ACS estimates, about 11.6 percent of the population of this area lives under the poverty line. This is the second highest rate among CCDs in the county—only exceeded by the 15.6 percent seen in the Antioch-Pittsburg CCD—while the entire county experiences an 8.7 percent poverty rate. West County poverty rates are also higher than the average Bay Area poverty rate, which was about 8.5 percent in 2019 for the nine-county region according to ACS estimates.

As a result of West County's unique status in the Bay Area region, the City has developed several economic development programs to alleviate poverty. The City works in collaboration with the San Pablo Economic Development Corporation (SPEDC), whose mission to develop, diversify, and stabilize the local economy through workforce and business education and training. SPEDC offers workshops, trainings, and classes for businesses, entrepreneurs, and individuals. It also acts as a resource center for new businesses with owners located in San Pablo and provides ongoing support to existing businesses. SPEDC offers the Nano Revolving Loan Fund, which is designed to stimulate economic growth in west Contra Cost County through lending small businesses the capital they need. In addition to support for small businesses, SPEDC also provides workforce development services. They provide grant funding for qualified city residents to enroll in career training for construction and carpentry, information technology, barbering, and commercial driver's licensing. In partnership with Contra Costa College, SPEDC awards financial aid covering 50 percent of enrollment fees, books, and

[4] Edward G. Goetz, et al. "Racially Concentrated Areas of Affluence: A Preliminary Investigation" (*Cityscape*, Vol. 21 No. 1, 2019), pp. 99-123.

supplies, along with childcare funding, for San Pablo residents enrolled in "Career Technical Education" programs at the College. SPEDC also administers the Removing Barriers Job Readiness program, which is a comprehensive support service aiming to prepare the workforce for careers that pay a progressive wage and benefits. Services under the Removing Barriers program include subsidized childcare, job readiness and financial literacy workshops, free professional clothing, and low-cost tattoo removal. Further, SPEDC offers support for utilizing the Workforce Initiative Subsidy for Homeownership (WISH) program, offered through the Federal Home Loan Bank of San Francisco. Over the course of the COVID-19 pandemic, SPEDC pivoted to include food and housing security, as well as ensuring personal protective equipment and meals reached first responders and essential workers. They also expanded their training to include COVID-19 awareness through the Teamster's Trust.

D.4 Disparities in Access to Opportunity

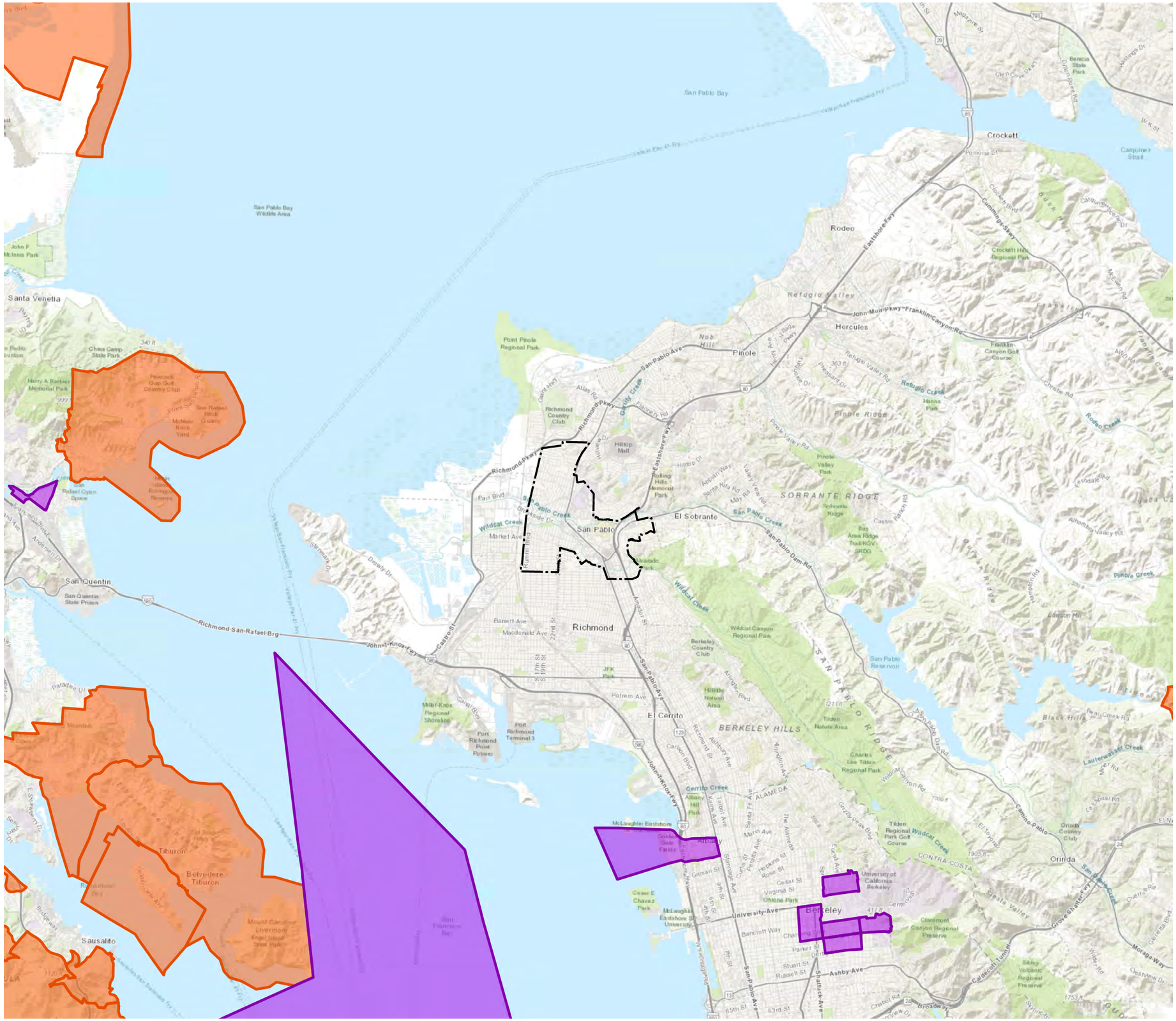
To help quantify access to opportunity within a jurisdiction, HCD and TCAC convened in the California Fair Housing Task Force to "provide research, evidence-based policy recommendations, and other strategic recommendations to HCD and other related state agencies/departments to further the fair housing goals (as defined by HCD)." The Task Force developed a series of Opportunity Maps to determine areas with the highest and lowest resources by census tract. Highest resource tracts are the top 20 percent of census tracts with the highest index scores relative to the region, while high resource tracts are the next 20 percent. The remaining tracts are then evenly divided into the low resource and moderate resource categories. Index scores are compiled by domain, as outlined in Table D-6 below. The economic, environmental and education domains were further aggregated to create a composite index, which determines each tract's resource level.

Table D-6: Domain and Indicators for HCD/TCAC Opportunity Maps

Domain	*Indicator*
Economic	Poverty
	Adult Education
	Employment
	Job Proximity
	Median Home Value
Environmental	CalEnviroScreen 3.0 indicators
Education	Math Proficiency
	Reading Proficiency
	High School Graduation Rates
	Student Poverty Rate
Filter	Poverty and Racial Segregation

Source: California Fair Housing Task Force, Methodology for the 2021 TCAC/HCD Opportunity Map, December 2020

Figure D-10: Locations of Racially/ Ethnically Concentrated Areas of Poverty (R/ECAPs) and Racially Concentrated Areas of Affluence (RCAAs), 2019



Racially/Ethnically Concentrated Areas of Poverty (R/ECAP)

Racially Concentrated Areas of Affluence (RCAA) Locations

City Limits

0 1 2 4
MILES

SOURCE: HCD AFFH Data and Mapping Resources - ACS, 2015-2019; City of San Pablo, 2021; Contra Costa County GIS, 2021; Dyett & Bhatia, 2021

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Understanding disparities in access to opportunity within a community requires an assessment of the regional as well as the local context. The following section provides a summary of regional opportunity and opportunity in San Pablo. Citywide opportunity is broken down into the distinct categories of educational, economic, and environmental opportunity based on metrics provided by HCD.

REGIONAL CONTEXT

The 2020-2025 AI explores the distribution of five types of opportunity: educational, employment, transportation, access to low poverty neighborhoods, and access to environmentally healthy neighborhoods. Analysis is based on indices provided by the HUD AFFH tool. The higher the index score, the better an area's access to opportunity. The indices are defined as follows:

- Environmental Health — Summarizes potential exposure to harmful toxins at a neighborhood level.
- Jobs Proximity — Quantifies the accessibility of a given residential neighborhood as a function of its distance to all job locations within a Core Based Statistical Area (CBSA).
- Labor Market — Provides a summary description of the relative intensity of labor market engagement and human capital in a neighborhood.
- Low Poverty — A measure of the degree of poverty in a neighborhood, at the Census tract level.
- Low Transportation Cost — Estimates of transportation costs for a family that meets the following description: a 3-person single-parent family with income at 50% of the median income for renters for the region. As shown below on charts D-4 and D-5, the transportation cost index is virtually the same (relatively high) for all racial groups.
- School Proficiency — School-level data on the performance of 4th grade students on state exams to describe which neighborhoods have high-performing elementary schools nearby and which are near lower performing schools.
- Transit — Trips taken by a family that meets the following description: a 3-person single-parent family with income at 50 percent~~%~~ of the median income for renters.

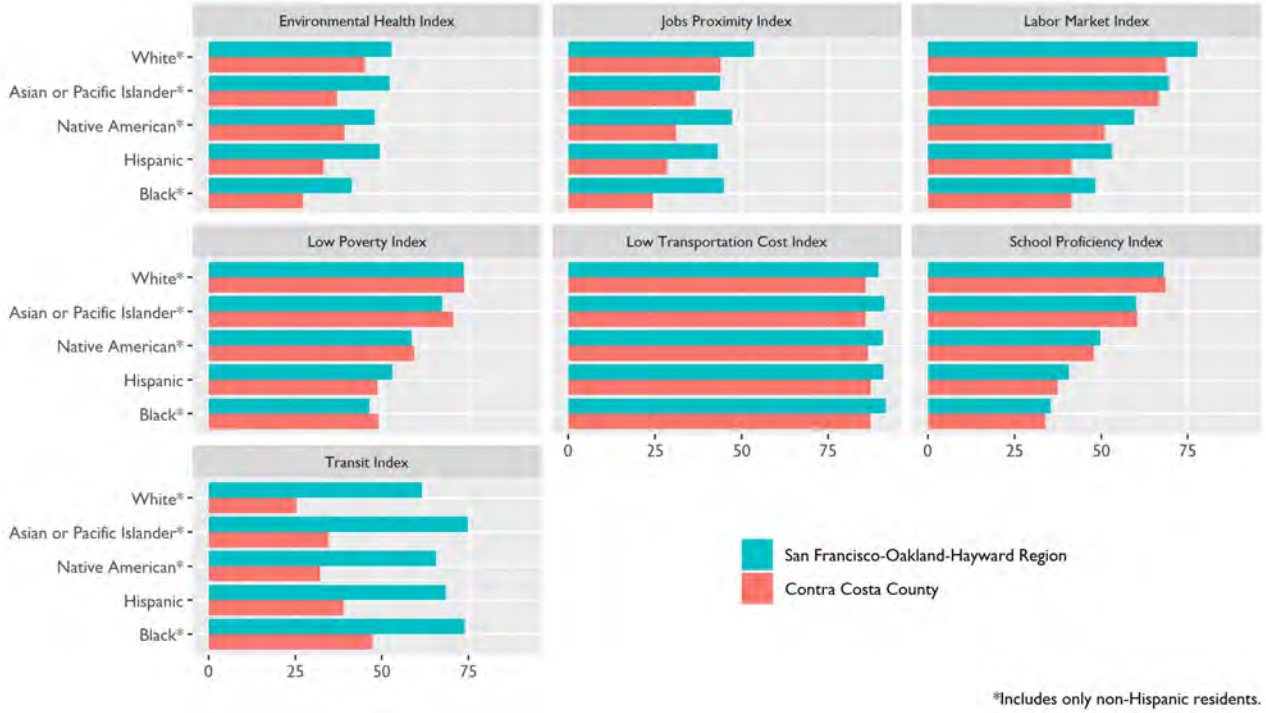
Chart D-4 below shows index scores based on the July 2020 HUD data release. In Contra Costa County access to opportunity is generally highest for non-Hispanic white residents. Residents who identify as Hispanic or non-Hispanic Black, on the other hand, have the lowest access to opportunity while non-Hispanic Asians and Pacific Islanders as well as non-Hispanic Native Americans live in a wider variety of neighborhoods. The major exception to this is the relatively low transit index scores of non-Hispanic white residents. This trend is like that seen in the wider San Francisco-Oakland-Hayward metropolitan area, although the county typically experiences lower index values. Similar patterns are evident for the total population and those that live below the poverty line, as shown in Chart D-5.

~~Transportation~~

The indices are a useful tool to gauge opportunity at regional scale, but they do not identify opportunity by geographic distribution. Based on the 2021 TCAC Opportunity Areas composite score, as shown in Figure D-11, access to opportunity is lowest in West County and northeastern sections of

the county—including the cities of San Pablo, Richmond, Pittsburg, and Antioch—and highest in the central section of the county—including cities like Walnut Creek and Lafayette. San Pablo is situated within a sub-regional low resource zone of an otherwise moderate to high resource county.

Chart D-4: Opportunity Indices, Total Population



Source: HUD, AFFHT0006 Table 12, July 2020

Chart D-5: Opportunity Indices, Population Living Below the Poverty Line

Source: HUD, AFFHT0006 Table 12, July 2020

Figure D-11: TCAC Opportunity Areas, Composite Score, Contra Costa County
Source: HCD AFFH Data and Mapping Resources (HCD & TCAC Opportunity Areas Mapping Analysis, 2021)

LOCAL CONTEXT

According to the 2021 TCAC Opportunity Areas composite score (see Figure D-12), all tracts in San Pablo are classified as low resource. As seen in Figure D-11, this is typical of cities in West County, including the neighboring cities of Richmond, El Sobrante, and Pinole. Higher resources areas are located to the east of San Pablo in central and east county, as well as to the south in El Cerrito and the East Bay cities of Albany and Berkeley.

Economic Opportunity

The 2021 TCAC Opportunity Areas economic score, presented in Figure D-13, summarizes access to economic opportunity in San Pablo. Like the composite score, the city experiences lower economic outcomes than other Bay Area communities, although there is a small portion outside of the City limit but within the City's sphere of influence with slightly more positive economic outcomes. Low access to economic opportunity is present in other cities that border San Pablo in West County, although some portions of Richmond in the south have slightly more positive outcomes.

San Pablo is a geographically small city with somewhat limited employment options. While most residents travel outside of the city for work, about 1,018 jobs were added in the city between 2010 and 2019 (20.5 percent increase), according to the U.S. Census Bureau Longitudinal Employer-Household Dynamics program. Economic development is a priority for the City, and there are a number of local strengths to build on. This includes the San Pablo Lytton Casino as well as Contra Costa College. Further, despite the closure of Doctor's Medical Center in 2015—which was previously the city's top employer—San Pablo remains strong in the healthcare and social services industry. While Casino and hospitality-related jobs are typically low paying and relatively low-skilled, they provide an important source of local employment. Employment with the College and health care sector tends to be better paid with relatively high-skilled jobs. Additionally, the city is well located within the Bay Area, with good connections to the regional road network and relatively easy access to the Richmond Bay Area Rapid Transit (BART) station and Richmond Ferry Terminal.

The City of San Pablo Economic Development Department works with other City departments, Local Successor Agency staff, economic development consultants, the SPEDC, the San Pablo Merchants Association, the San Pablo Chamber of Commerce, and other agencies and non-profits to develop partnerships and leverage resources to the benefit of San Pablo residents. Ongoing economic development efforts are discussed in detail above in the *Racially/Ethnically Concentrated Areas of Poverty and Affluence* section. Further, existing Priority Development Areas (PDAs) in the city provide a springboard for future economic development and grant access to additional resources for the city. This includes the San Pablo Avenue and 23rd Street corridors, as well as Rumrill Boulevard. Future development in these PDAs will greatly increase access to economic opportunity in San Pablo.

Educational Opportunity

The 2021 TCAC Opportunity Areas education score, which quantifies access to educational opportunity, is provided Figure D-14. Like at the composite score and economic opportunity index, San Pablo experiences lower levels of educational opportunity throughout the city, as compared to other portions of the Bay Area. This reflects patterns seen in neighboring jurisdictions—less positive educational outcomes in Richmond and other West County cities and more positive educational outcomes in central and eastern Contra Costa County as well as in El Cerrito and the East Bay cities of Albany and Berkeley.

The West Contra Costa Unified School District (WCCUSD) provides public elementary, middle, and high school education to San Pablo residents. The WCCUSD is currently in the process of updating its Long-Range Facilities Master Plan, last approved in 2016. The updated Master Plan is expected to address changes in teaching and learning, District operations, and the implications of COVID-19 for future learning needs. Most San Pablo schools are currently running under capacity. Table D-7 summarizes test score results from the 2018-2019 Smarter Balanced assessments of math and English language arts (ELA), which forms part of the State's California Assessment of Student Performance and Progress (CAASPP). The proportion of students who meet or exceed standards in ELA or math is lower in WCCUSD than in the county or State. However, there is no geographic discrepancy within San Pablo, and WCCUSD is implementing programs such as the Expanded Learning Program, the Parent Efficacy Trainer of Trainer (ToT) Model, and English learner programs to improve student performance.

Table D-7: CAASPP Smarter Balanced Test Results, 2018-2019

District/Region	*Percent Met or Exceeded Standard*	
	English Language Arts	*Mathematics*
State of California	51.10%	39.73%
Contra Costa County	54.64%	44.32%
West Contra Costa Unified School District	35.16%	23.94%

Source: California Department of Education, CAASPP, Smarter Balanced Summative Assessments, 2018-2019

Located east of San Pablo Avenue in the northern portion of San Pablo, Contra Costa College provides college-level education and attracts students from all over the county. The campus encompasses 23 buildings on 83 acres of land. In fall 2018, the College enrolled 7,263 students, an increase of 338 students from fall 2014. The College does not have dormitory facilities, and all students arrange their own housing. However, a 1.5-acre site located on a triangle of land surrounded by Rumrill Boulevard, Broadway Avenue, and San Pablo Avenue has been proposed as a mixed-use project with upper floors dedicated to housing for international students at the College. However, no entity currently has a proposal for the development of this site. Recent expansions and upgrades to the College include the opening of a new College Center building in 2016, renovations to the Applied Arts Building in 2018, and the rebuilding of the campus Safety Center in 2018. Currently under construction are a new science building and a remodeled physical education and athletic facilities.

Compared to Richmond and Contra Costa County, San Pablo has a smaller share of residents with high levels of educational attainment. According to 2019 ACS estimates, 13.1 percent of San Pablo residents over 25 have a bachelor's degree or higher (i.e. graduate or professional degree), compared to 28.2 percent of Richmond residents and 42.4 percent of county residents.

SAN PABLO GENERAL PLAN UPDATE

Figure D-12: TCAC Opportunity Areas – Composite Score, San Pablo

Low Resource

City Limits

Sphere of Influence

Major Highway

Major Roads

Railroads

0 750 1,500 3,000

FEET

SOURCE: HCD AFFH Data and Mapping Resources - HCD & TCAC Opportunity Areas Mapping Analysis, 2021; City of San Pablo, 2021; Contra Costa County GIS, 2021; Dyett & Bhatia, 2021

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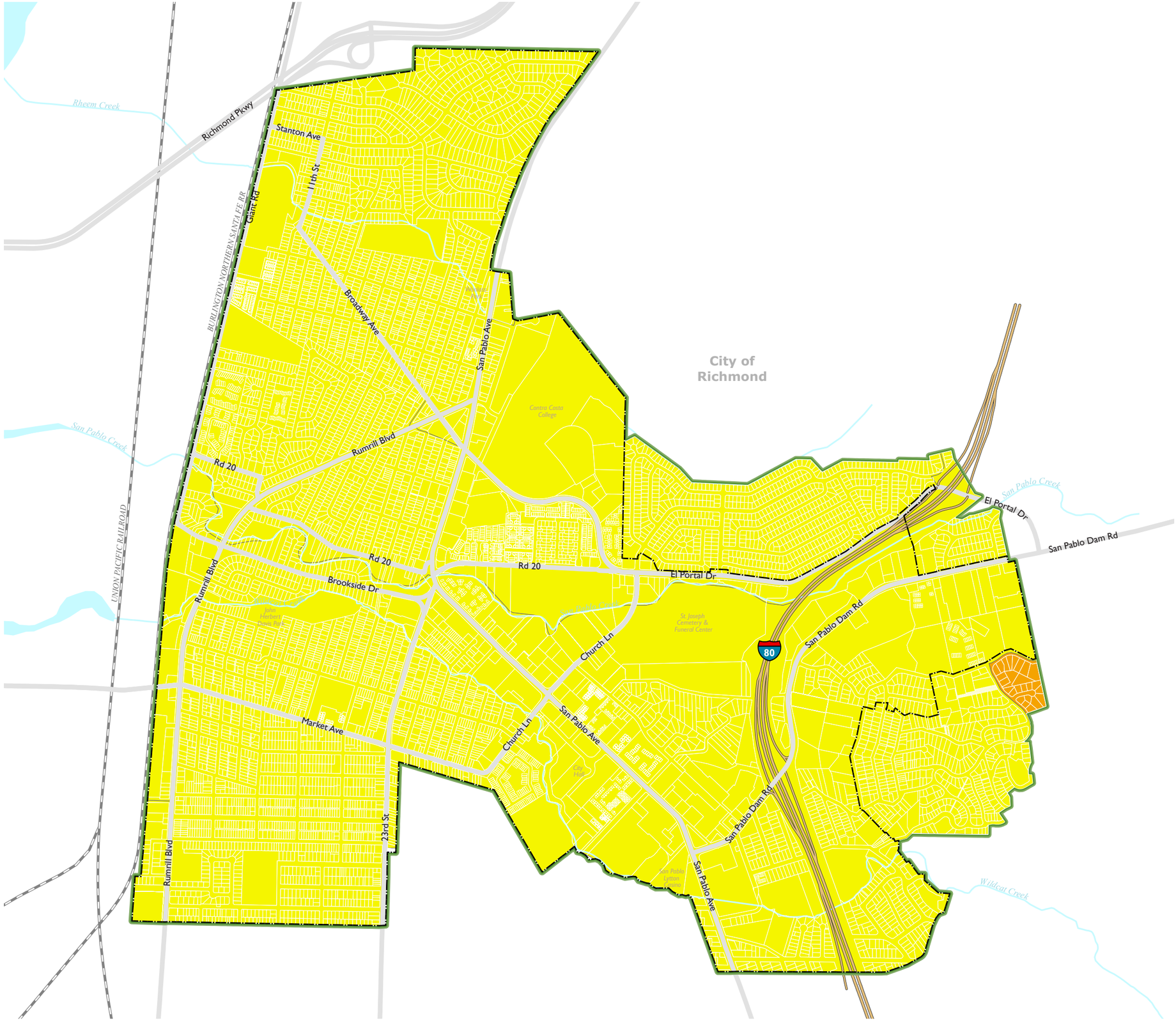
SAN PABLO GENERAL PLAN UPDATE

Figure D-13: TCAC Opportunity Areas Economic Score, San Pablo

- > .75 (More Positive Economic Outcomes)*
- .50 - .75*
- .25 - .50
- < 0.25 (Less Positive Economic Outcomes)

**No census tracts contained in this category.*

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



0 750 1,500 3,000
FEET

SOURCE: HCD AFFH Data and Mapping Resources - HCD & TCAC Opportunity Areas Mapping Analysis, 2021; City of San Pablo, 2021; Contra Costa County GIS, 2021; Dyett & Bhatia, 2021

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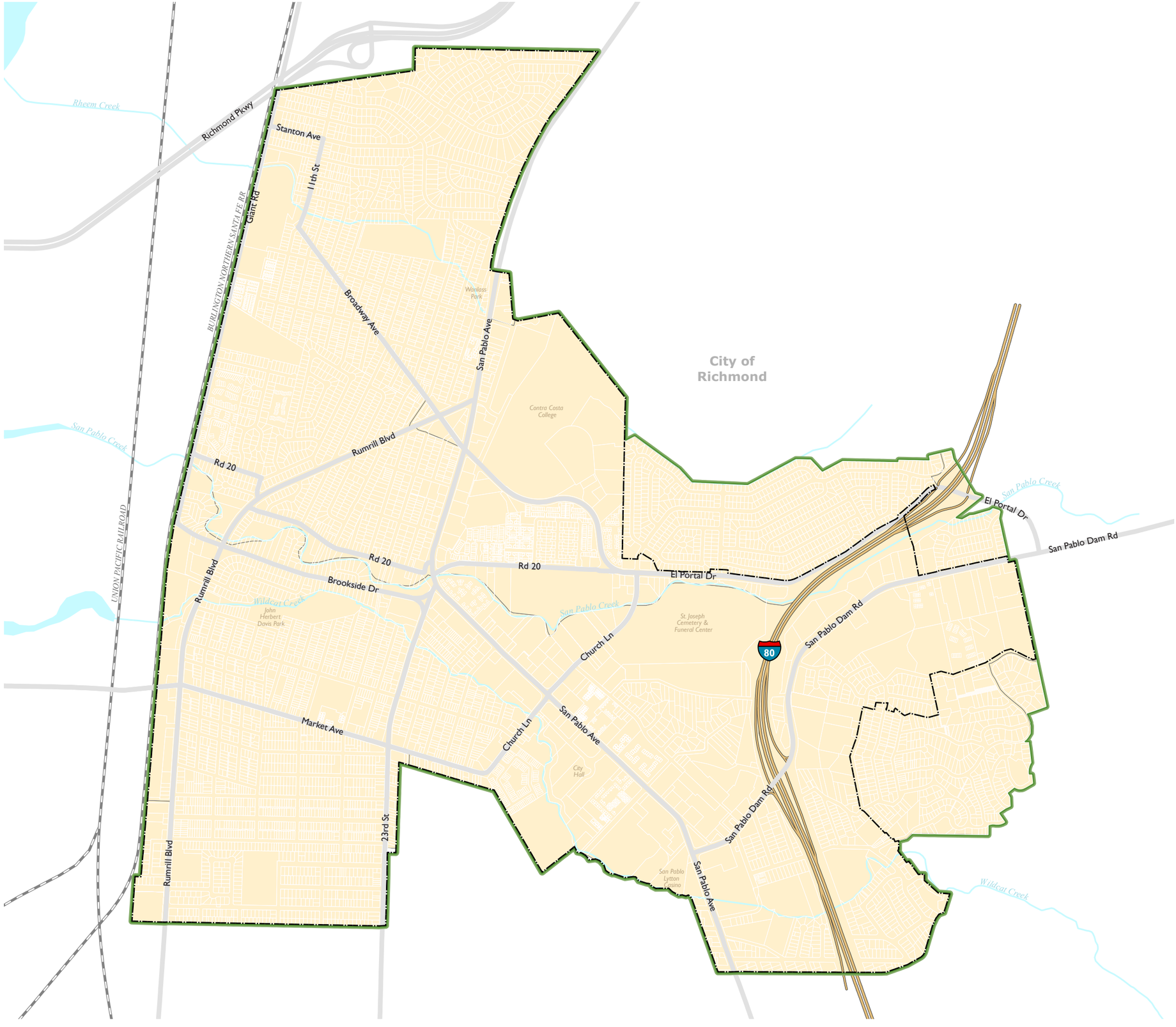
SAN PABLO GENERAL PLAN UPDATE

Figure D-14: TCAC Opportunity Areas, Education Score, San Pablo

- > .75 (More Positive Education Outcomes)*
- .50 - .75*
- .25 - .50*
- < 0.25 (Less Positive Education Outcomes)

**No census tracts contained in this category.*

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



0 750 1,500 3,000
FEET

SOURCE: HCD AFFH Data and Mapping Resources - HCD & TCAC Opportunity Areas Mapping Analysis, 2021; City of San Pablo, 2021; Contra Costa County GIS, 2021; Dyett & Bhatia, 2021

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Environmental Opportunity

Environmental opportunity quantifies the extent of environmental quality in a neighborhood, which can have a major impact on community health and quality of life. Figure D-15 visualizes access to environmental opportunity in San Pablo based on indicators from CalEnviroScreen 3.0 as compiled by TCAC. Contrary to the trends apparent in other opportunity metrics, San Pablo experiences more positive environmental outcomes. The most positive outcomes are seen in the southern and central portions of the city. In the local areas bordering the city, more positive environmental outcomes are generally located along the borders of East Bay regional parks and protected space, like the Wildcat Canyon Regional Park. In Richmond and other East Bay cities adjacent to the San Francisco Bay, less positive environmental outcomes are evident in tracts located along the waterfront.

Transportation Access

Whereas at the county level, transit access varies significantly by race with White residents having the lowest access score and Black residents having the highest score (see Charts D-4 and D-5 above), that trend is not apparent in San Pablo. The whole of the City is well served by public transit. As shown on Map D-16, there are seven local bus lines that serve the City, including Alameda-Contra Costa Transit District (AC Transit) line 72R, which runs at 12 minute headways during weekday peak hours. Local buses provide connections to the regional transportation network, including Bay Area Rapid Transit (BART) stations in Richmond and El Cerrito, the Amtrak rail station in Richmond, and the Richmond Passenger Ferry Terminal. There is a transit hub on the campus of Contra Costa College. This hub is a "timed transfer stop" which provides synchronized bus-to-bus transfers. Also as shown on Map D-16, all residential areas of San Pablo are within a 1/2-mile of transit service and 93.5 percent of all residential parcels in the city (7,570 of 8,095 parcels) are within a 1/4-mile of transit.

D.5 Disproportionate Housing Needs & Displacement Risk

According to HCD's AFFH Guidance Memo, disproportionate housing need "generally refers to a condition in which there are significant disparities in the proportion of members of a protected class experiencing a category of housing need when compared to the proportion of members of any other relevant groups, or the total population experiencing that category of housing need in the applicable geographic area." Consistent with HCD guidance, this analysis evaluates disproportionate housing need in San Pablo through the assessment of cost burden, overcrowding, and displacement risk.

At the regional level, according to the 2020-2025 AI, a significant percentage of residents throughout the county experience some form of housing need. This includes relatively high levels of cost burden, overcrowding, and incomplete kitchen or plumbing facilities. Based on that analysis, Hispanic and Black residents are particularly prone to experience severe housing problems, including in San Pablo, Richmond, North Richmond, Hercules, Concord, Pittsburg, Antioch, and Oakley.

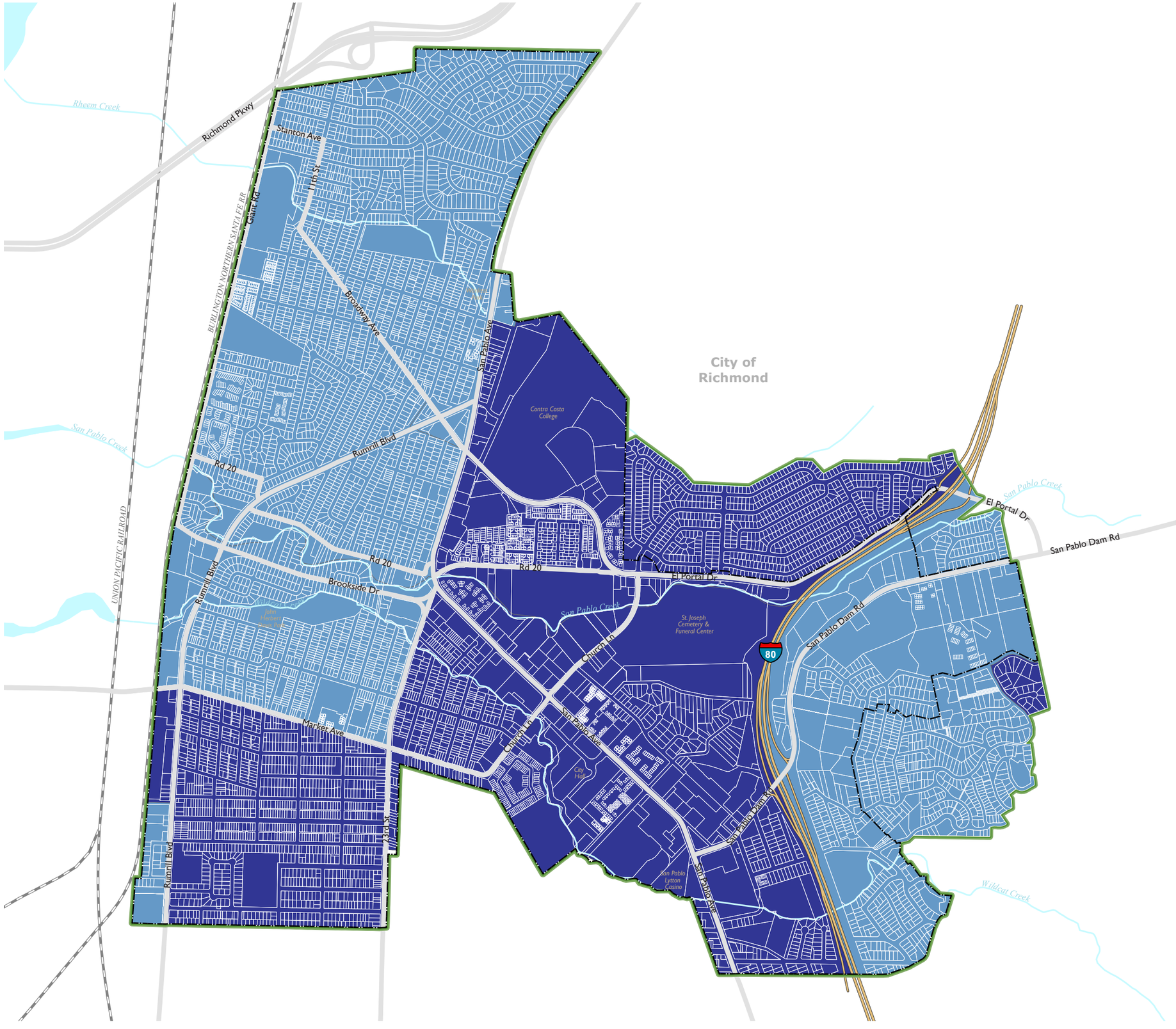
SAN PABLO GENERAL PLAN UPDATE

Figure D-15: TCAC Opportunity Areas, Environmental Score, San Pablo

- > .75 (More Positive Environmental Outcomes)
- .50 - .75
- .25 - .50*
- < 0.25 (Less Positive Environmental Outcomes)*

**No census tracts contained in this category.*

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



0 750 1,500 3,000
FEET

SOURCE: HCD AFFH Data and Mapping Resources - HCD & TCAC Opportunity Areas Mapping Analysis, 2021; City of San Pablo, 2021; Contra Costa County GIS, 2021; Dyett & Bhatia, 2021

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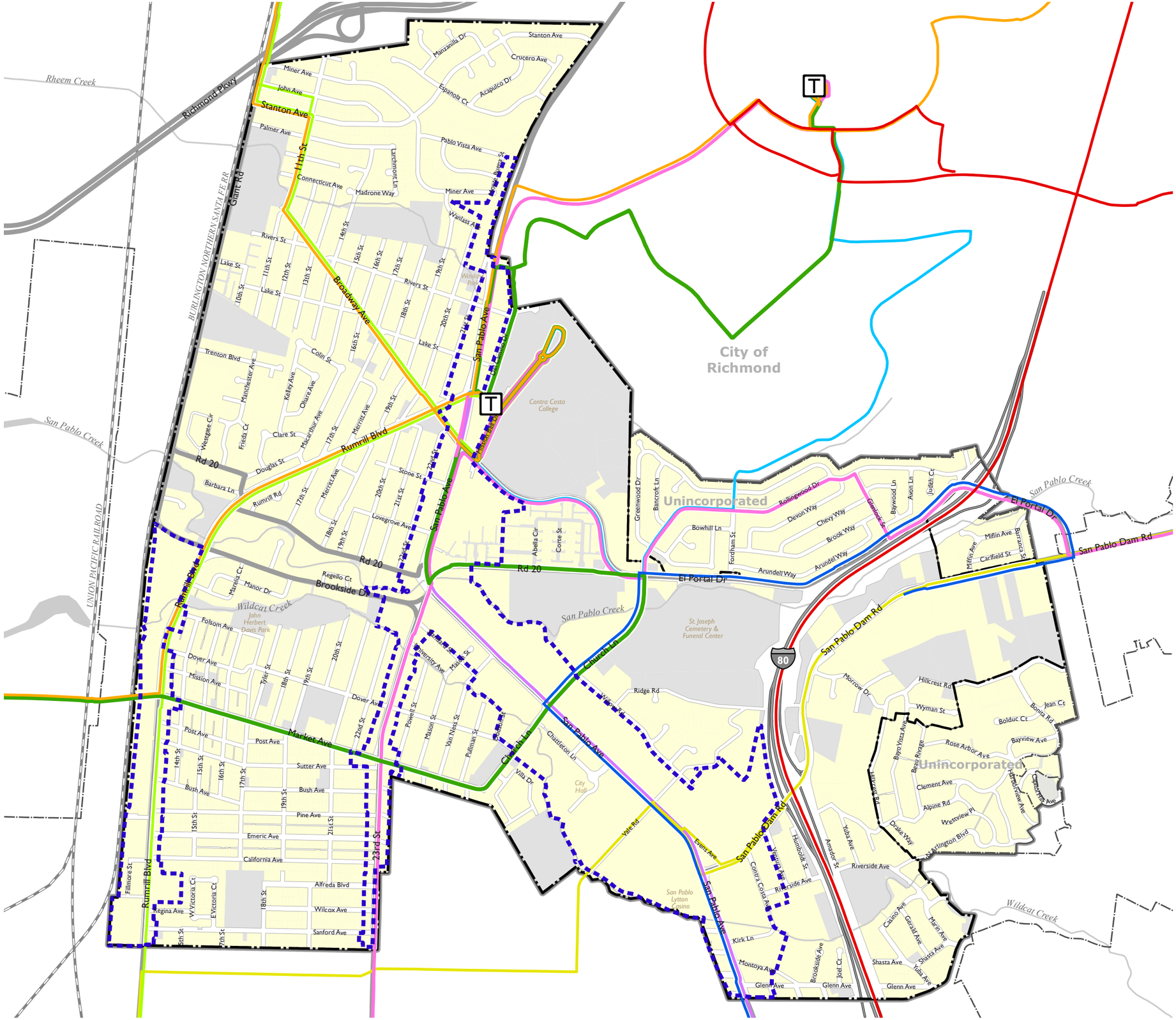
SAN PABLO GENERAL PLAN UPDATE

Figure D-16: Transit Access



Public Transit Hubs

Local Transit Routes

- 376
- 70
- 71
- 72
- 72R
- 74
- 76

Transbay Transit Lines

- L
- LA

Priority Development Area (PDA)

Residential Areas

City Limits

Sphere of Influence

Unincorporated

Major Highway

Major Roads

Railroads

0 ¼ ½ MILE

SOURCE: Kittleson, 2021; US Census, 2020; City of San Pablo, 2021; Contra Costa County GIS, 2021; Dyett & Bhatia, 2021

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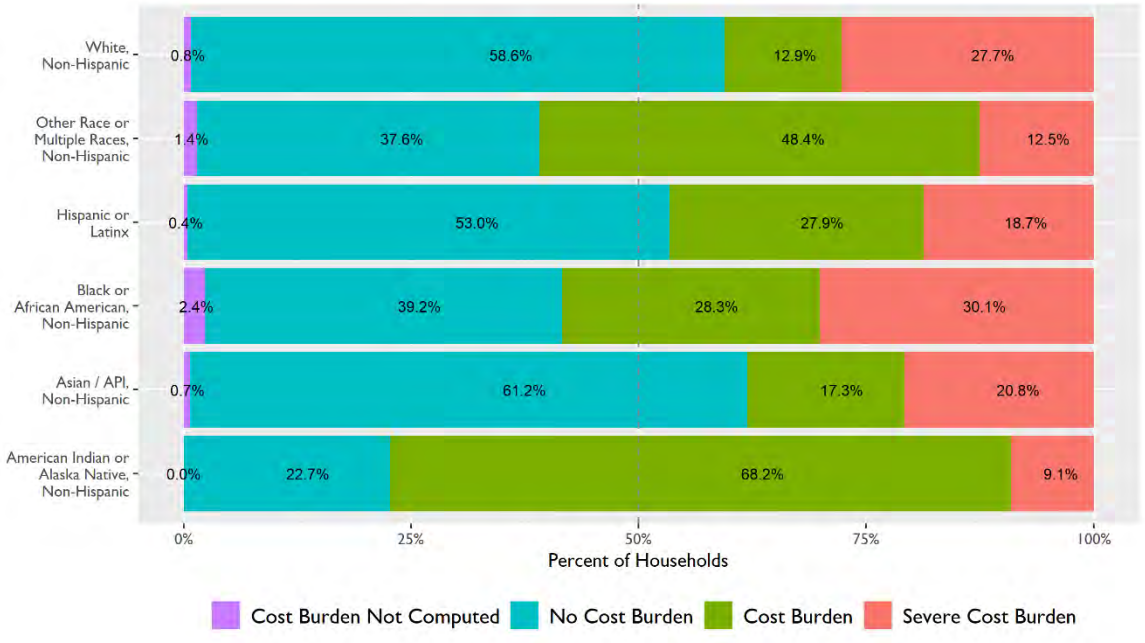
COST BURDEN

High rates of cost burden, as discussed in the Housing Needs Assessment Appendix, are prevalent in San Pablo. Nearly half of all households experience some level of cost burden, while lower-income households and renter-occupied households constitute the majority of all households experiencing cost burden. As Chart D-6 demonstrates, rates of cost burden are also unevenly distributed by race and ethnicity. Most non-Hispanic Asian/Asian Pacific Islander (API), non-Hispanic white and Hispanic or Latinx households do not experience cost burden, while most non-Hispanic Black or African American, non-Hispanic AIAN, and non-Hispanic other or multiple race households do experience cost burden. Non-Hispanic AIAN households face particularly high levels of cost burden (77.3 percent), and non-Hispanic Black or African American households face the highest levels of severe cost burden (30.1 percent).

In addition to racial/ethnic disparities, cost burden is unevenly distributed by geographic location in the city. Figure D-176 displays the concentration of homeowner cost burden – the highest share of cost burdened owner-occupied households is in the southwestern portion of the city. The area west of San Pablo Avenue, south of Broadway Avenue, and along Rumrill Boulevard also has a relatively high concentration of cost burden. In most of the city, however, the share of cost burdened homeowners is between 20 percent and 40 percent. Figure D-187 shows slightly different patterns for renter cost burden. While the southwestern portion of the city also has higher proportions of cost burdened renters, the central portion of the city also maintains a relatively high share. In both areas, between 60 percent and 80 percent of renters experience cost burden. The lowest shares of renter cost burden are found east of the Interstate 80 (I-80) freeway.

Chart D-6: Cost Burden by Race/Ethnicity in San Pablo



Source: ABAG-MTC Housing Needs Data Workbook (U.S. Department of Housing and Urban Development (HUD), Comprehensive Housing Affordability Strategy (CHAS) ACS tabulation, 2013-2017 release)

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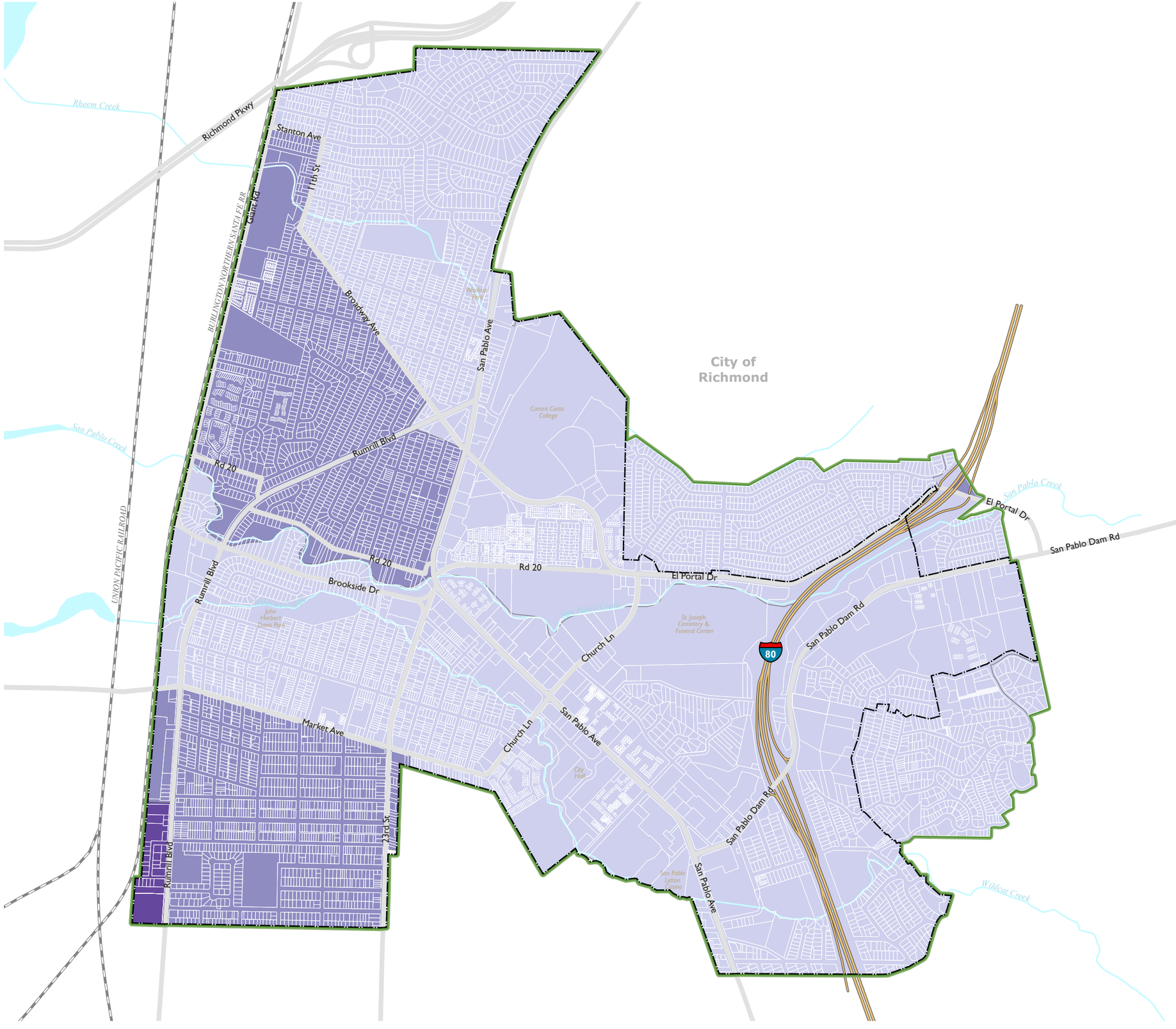
Figure D-17: Homeowner Cost Burden, 2019



- > 80%*
- 60% - 80%
- 40% - 60%
- 20% - 40%
- < 20%*

**No census tracts contained in this category.*

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

0 750 1,500 3,000
FEET

SOURCE: HCD AFFH Data and Mapping Resources - ACS, 2015-2019; City of San Pablo, 2021; Contra Costa County GIS, 2021; Dyett & Bhatia, 2021

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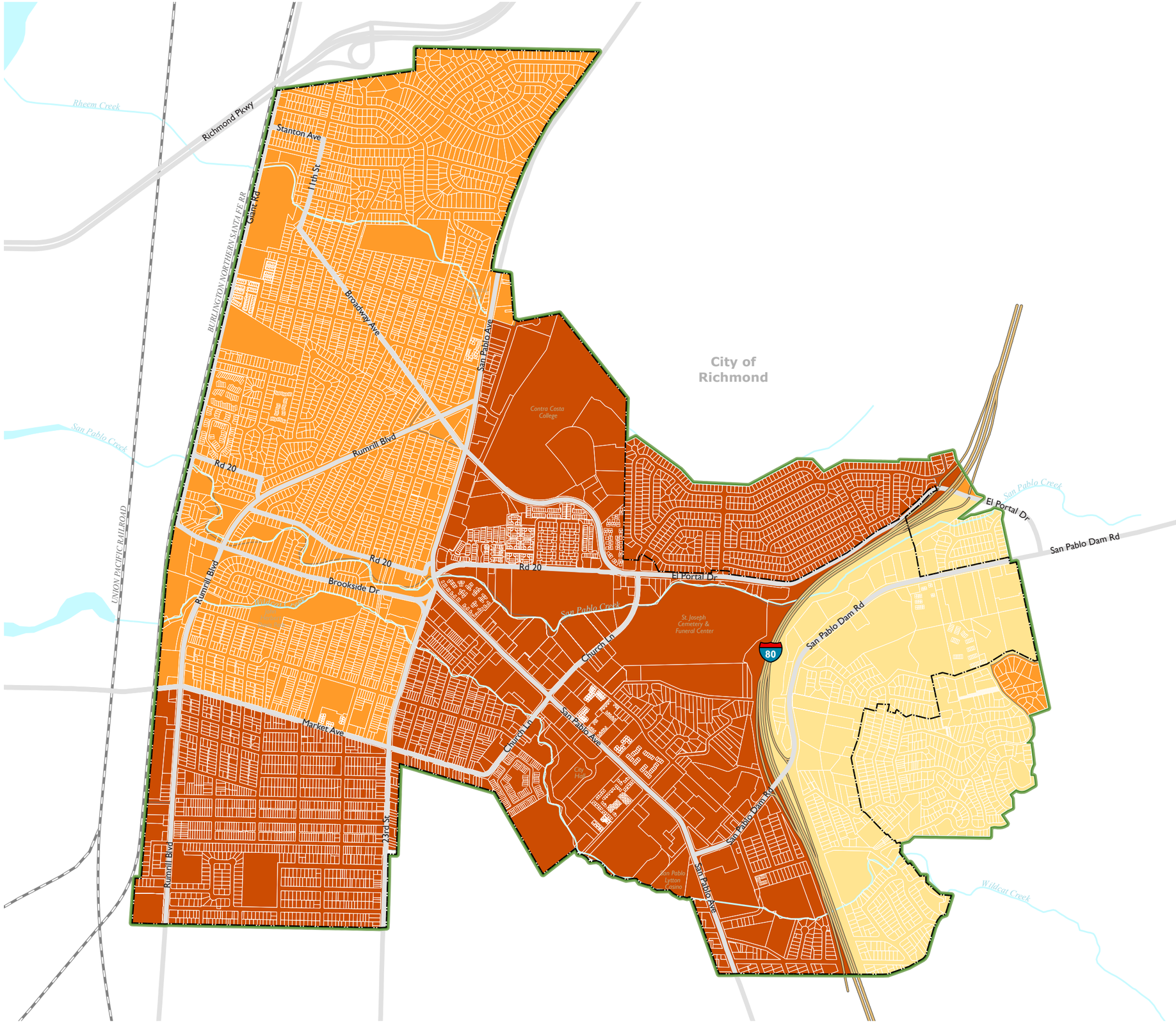
Figure D-18: Renter Cost Burden, 2019



- > 80%*
- 60% - 80%
- 40% - 60%
- 20% - 40%
- < 20%*

**No census tracts contained in this category.*

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

0 750 1,500 3,000
FEET

SOURCE: HCD AFFH Data and Mapping Resources - ACS, 2015-2019; City of San Pablo, 2021; Contra Costa County GIS, 2021; Dyett & Bhatia, 2021

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OVERCROWDING

Rates of overcrowding are much higher in the city than in the county or region, are discussed in the Housing Needs Assessment Appendix. While about 17.0 percent of housing units in San Pablo are considered overcrowded, only 5.0 percent of the county's units and 6.9 percent of the Bay Area's units are. Groups that experience relatively high rates of overcrowding include renters, both lower-income households and some higher-income households, Hispanic or Latinx households, and other race or multiple race households. Through the AFFH Data and Mapping Resources tool, HCD has also provided geographic overcrowding data compiled by the California Health and Human Services Agency (CHHS). Figure D-198 shows that tracts with an overconcentration of overcrowded housing are located in the area north of Market Avenue and west of 23rd Street, as well as the southwestern corner of the city along Rumrill Boulevard. There is high opportunity for additional housing development in the Rumrill Boulevard and San Pablo Avenue areas, which may help to reduce overcrowding.

The lowest rates of overcrowding are apparent in the area east of the I-80 and the area surrounding Contra Costa College. Further, according to the online survey conducted for the AHS, about 34.0 percent of San Pablo residents either strongly disagreed or disagreed with the statement "My home provides sufficient living space for me and the members of my household."

DISPLACEMENT RISK

Gentrification pressures, including increased risk of displacement, are a central component of the Bay Area housing market. As the 2020-2025 AI notes, the displacement of residents is a major contributing factor to patterns of segregation both in Contra Costa County and in the broader Bay Area. Lower-income people of color displaced from other sectors of the Bay Area, like San Francisco and Oakland, are increasingly concentrating in East County communities like Antioch. Despite rising housing costs, much of the county remains relatively affordable and may be less prone to the displacement pressures faced elsewhere in the Bay Area region. West County cities like San Pablo are not experiencing as much of this outmigration but do continue to provide relatively affordable housing for a population that tends to be lower-income and proportionately less non-Hispanic white than elsewhere in the Bay Area.

However, in San Pablo—as discussed in the Housing Needs Assessment Appendix—an affordability gap exists for lower-income homeowners as well as extremely low-income renters. Although housing costs are comparatively low in the city, they have increased tremendously over the past several years. As housing costs increase, this gap may expand and subject lower-income households to displacement pressures that have otherwise been absent or relatively low in the city. Communities of color may be particularly impacted by this dynamic. UDP has provided "sensitive communities" typologies to quantify the risk of displacement within a community. Sensitive communities are those with populations vulnerable to displacement in the event of increased redevelopment and drastic shifts in housing cost. As is evidenced in Figure D-2019, every tract in the city is considered a sensitive community. The same is true for many of the census tracts in the neighboring city of Richmond.

While the entire city may be considered a sensitive community, this can obscure the specific pressures that may be experienced across different neighborhoods in San Pablo. In addition to

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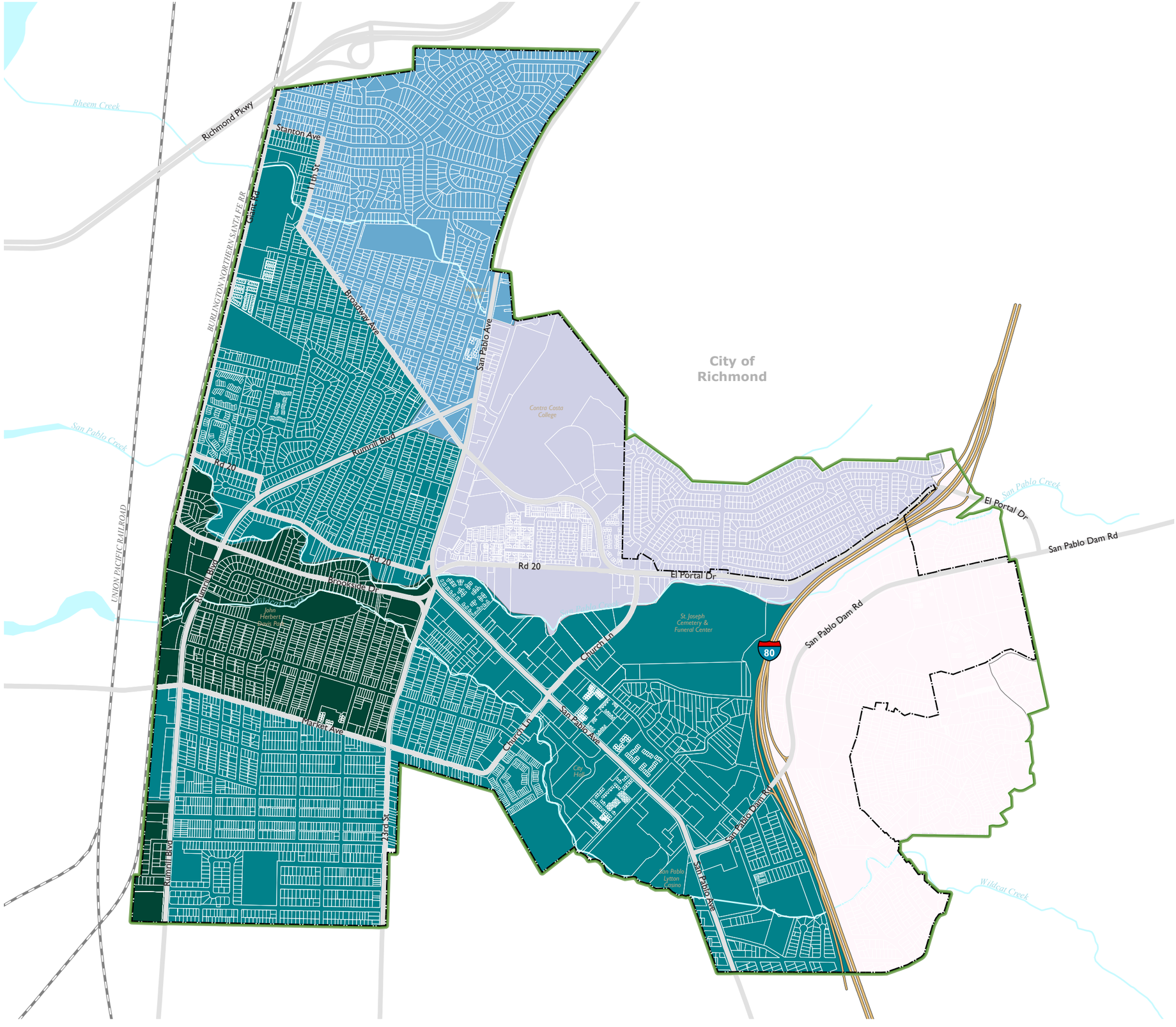
Figure D-19: Overcrowded Households



- > 20%
- 15.01% - 20%
- 12.01% - 15%
- 8.2% - 12%
- ≤ 8.2% (Statewide Average)

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

0 750 1,500 3,000
FEET

SOURCE: HCD AFFH Data and Mapping Resources - CHHS, January 2020; City of San Pablo, 2021; Contra Costa County GIS, 2021; Dyett & Bhatia, 2021

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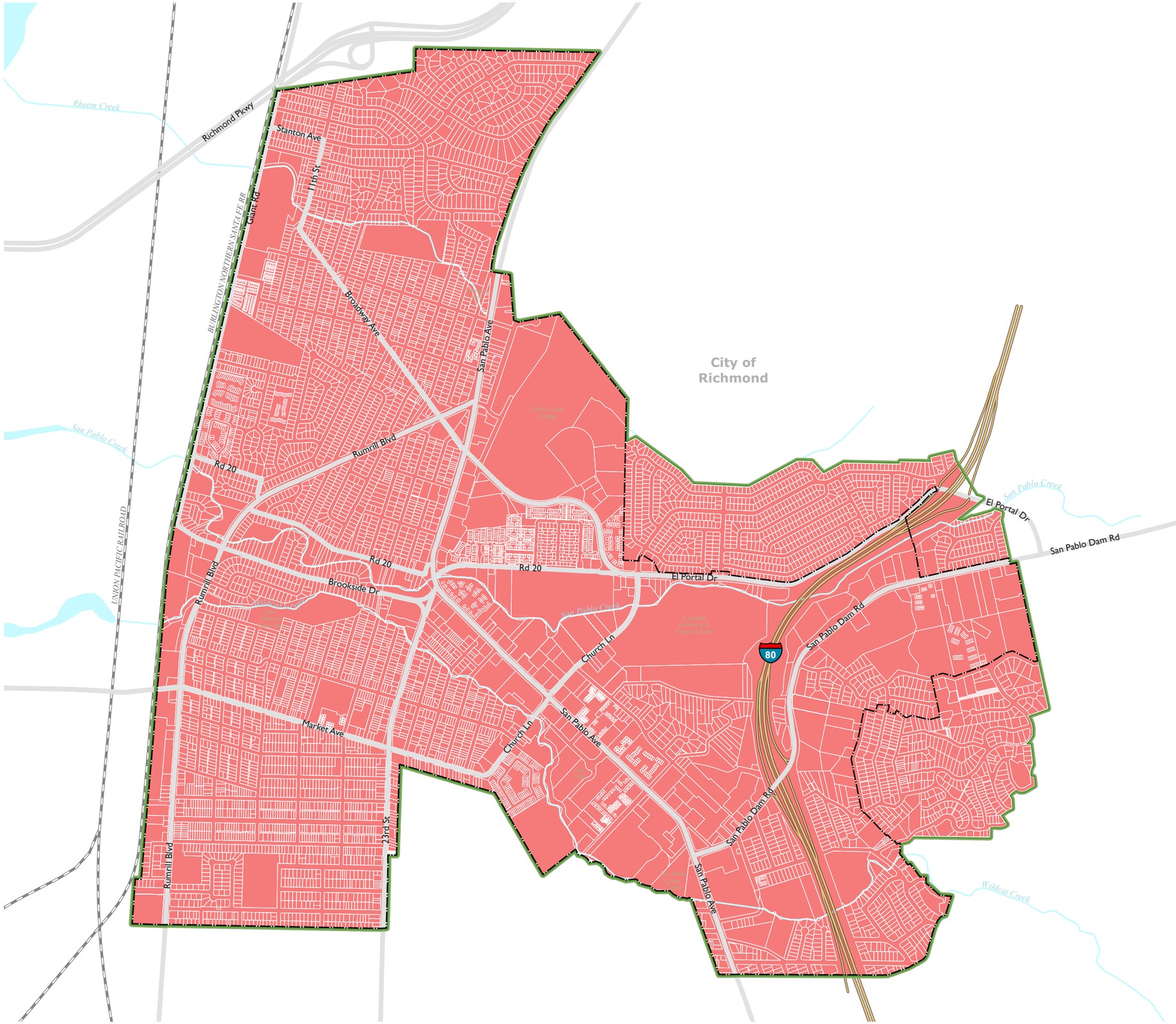
Figure D-20: Sensitive Communities



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

0 750 1,500 3,000
FEET

SOURCE: HCD AFFH Data and Mapping Resources - Urban Displacement Project, 2019; City of San Pablo, 2021; Contra Costa County GIS, 2021; Dyett & Bhatia, 2021

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the sensitive communities typology, UDP has also produced displacement typologies that more precisely describe the risk of displacement based on 2018 ACS data. As shown in Figure D-21~~0~~, the area south of Market Avenue and between Rumrill Boulevard and 23rd Street is considered at risk of gentrification, as is the area along San Pablo Avenue from 23rd Street to the I-80. East of the I-80, this area is considered low-income/susceptible to displacement. Much of the northern portion of the city is not classified. None of the city is experiencing ongoing displacement or any of the more advanced forms of gentrification, both of which are consistently seen in other Bay Area cities like Oakland and San Francisco. Table D-8 below provides the complete range of typologies and their defining criteria.

Further, 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 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 has an office in Richmond.

Table D-8: Gentrification and Displacement Census Tract Typologies

Typology	*Criteria*
Low-Income/Susceptible to Displacement	• Low- or mixed-income tract in 2018
Ongoing Displacement of Low-Income Households	• Low- or mixed-income tract in 2018 • Absolute loss of low-income households, 2000-2018
At Risk of Gentrification	• Low or mixed-income tract in 2018 • Housing affordable to low- or mixed-income households in 2018 • Did not gentrify 1990-2000 or 2000-2018 • Marginal Change in housing costs or Zillow home or rental value increases in the 90th percentile between 2012-2018 • Local and nearby increases in rent were greater than the regional median between 2012-2018 or the 2018 rent gap is greater than the regional median rent gap
Early/Ongoing Gentrification	• Low or mixed-income tract in 2018 • Housing affordable to low- or mixed-income households in 2018 • Increase or rapid increase in housing costs or above regional median change in Zillow home or rental values between 2012-2018 • Gentrified in 1990-2000 or 2000-2018
Advanced Gentrification	• Moderate-, mixed-moderate-, mixed-high-, or high-income tract in 2018 • Housing affordable to middle-, high-, mixed-moderate-, and mixed-high-income households in 2018 • Marginal change, increase, or rapid increase in housing costs • Gentrified in 1990-2000 or 2000-2018
Stable Moderate/Mixed Income	• Moderate-, mixed-moderate-, mixed-high-, or high-income tract in 2018
At Risk of Becoming Exclusive	• Moderate-, mixed-moderate-, mixed-high-, or high-income tract in 2018 • Housing affordable to middle-, high-, mixed-moderate-, and mixed-high-income households in 2018 • Marginal change or increase in housing costs
Becoming Exclusive	• Moderate-, mixed-moderate-, mixed-high-, or high-income tract in 2018 • Housing affordable to middle-, high-, mixed-moderate-, and mixed-high-income households in 2018 • Rapid increase in housing costs • Absolute loss of low-income households, 2000-2018 • Declining low-income in-migration rate, 2012-2018 • Median income higher in 2018 than in 2000
Stable/Advanced Exclusive	• High-income tract in 2000 and 2018 • Affordable to high- or mixed-high-income households in 2018 • Marginal change, increase, or rapid increase in housing costs

Source: UC Berkeley, Urban Displacement Project, 2018

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Figure D-21: Gentrification and Displacement Typologies

- Low-Income/Susceptible to Displacement
- At Risk of Gentrification
- Stable Moderate/Mixed Income
- At Risk of Becoming Exclusive
- Unavailable or Unreliable Data

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

0 750 1,500 3,000
FEET

SOURCE: Urban Displacement Project, 2018; City of San Pablo, 2021; Contra Costa County GIS, 2021; Dyett & Bhatia, 2021

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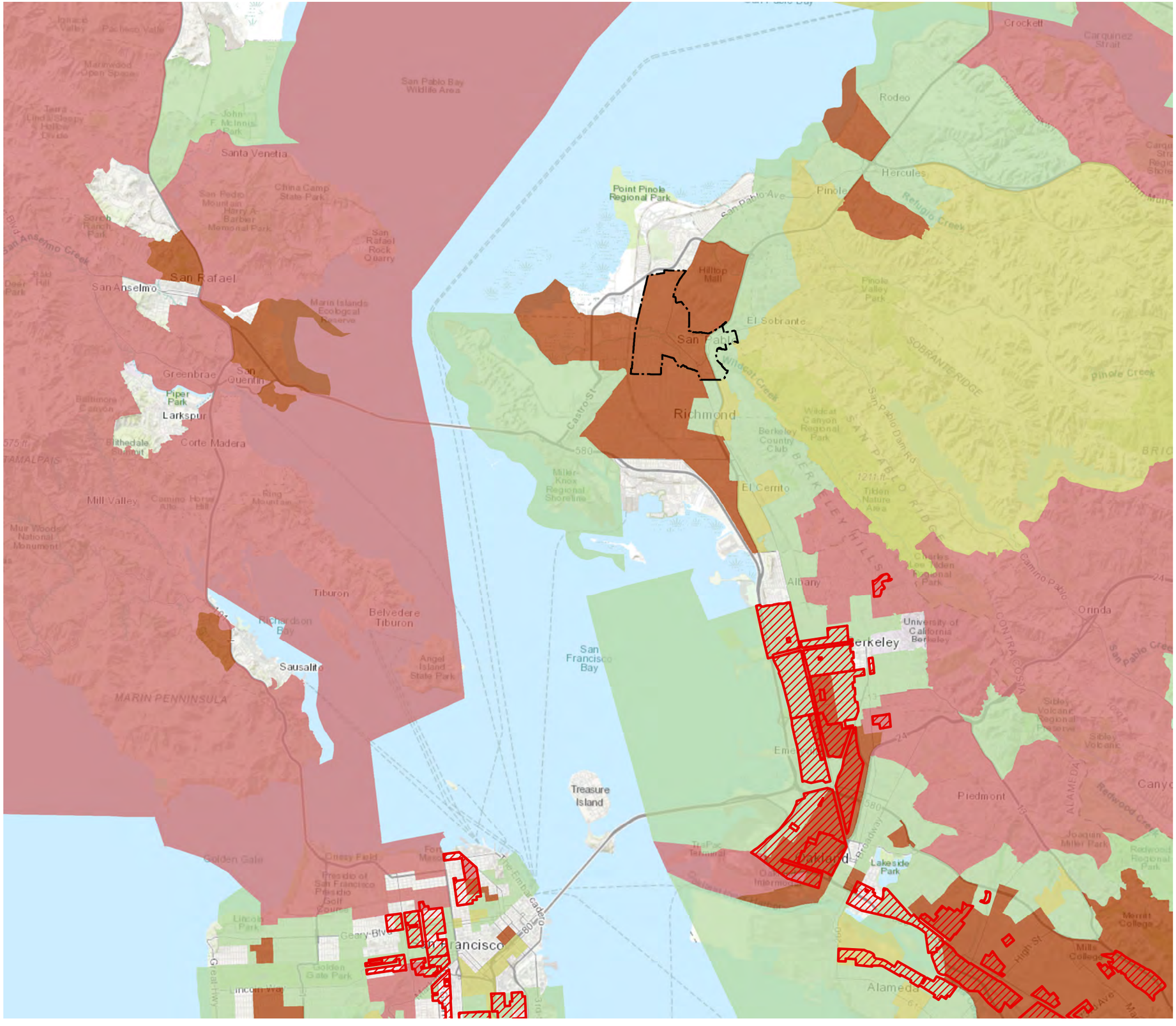
D.6 Other Relevant Factors

Historical practices and actions such as redlining, racially restrictive covenants, and urban renewal, in addition to more contemporary patterns such as predatory lending/foreclosure and gentrification-induced displacement, have unequivocally shaped the social and physical landscape of American cities, and these harmful events continue to impede fair housing. Although historical redlining maps did not extend to the boundaries of San Pablo today, past discriminatory practices have shaped current conditions in the community. In the late 19th Century as the area industrialized, many people of color moved to the area for jobs with the Santa Fe Railroad, and by 1902 over half of the company's workforce was non-White. Santa Fe offered housing for workers with specific areas dedicated to Mexican American, Japanese, and Native American workers. In the decades after World War II, the federal government effectively subsidized suburban neighborhoods on the express condition that they would be White only. The Federal Housing Administration's 1938 Underwriting Manual stated that including a restrictive covenant would make projects more likely to get government loans. As White families moved to new suburban neighborhoods, Latino and Asian families moved in, drawn by some of the most affordable housing prices in the Bay Area. Over time, San Pablo became a majority-minority community.

Lower home values in a community mean there is less tax revenue to fund schools, and lower levels of educational attainment limit job opportunities. Additionally, throughout the 20th Century up until today, people of color face discrimination lending practices which have hampered their ability to purchase a home, the surest means of building generational wealth. Disparities in social determinants of health such as access to quality education, economic opportunities, safe parks, clean air, and other environmental factors are compounded with the very health outcomes they exacerbate such as asthma, obesity, cardiovascular disease, and cancer. As such, achieving fair housing is an integral component of environmental justice and an essential lever to break the feedback loops that perpetuate segregation and racial inequity.

Cities in present-day Contra Costa County had relatively low populations in the 1930s and were therefore not included in the Home Owners' Loan Corporation (HOLC) redlining maps. However, redlining and similar past practices in East Bay communities have shaped the patterns in race, poverty, educational attainment, and other socioeconomic characteristics (as discussed in above sections) present in West Contra Costa County and specifically San Pablo today. ~~Figure~~ Map D-22 shows how the areas where federally sanctioned redlining occurred in the region (i.e., in Oakland and San Francisco) generally correspond to areas that experience at least some level of segregation and predominantly communities of color, whereas they typically do not correspond to areas that are either integrated or predominantly white. Segregation patterns in and around San Pablo are similar to those occurring in East Oakland, portions of which were redlined. These spatial trends are largely paralleled by those mapped in the preceding sections (see Maps~~Figures~~ ~~3~~D-8 to D~~3~~-21). The enduring legacy of past policies as well as the subregional context (e.g., development/settlement patterns as a result of proximity to industrial jobs in Richmond and Oakland) therefore underline the role and importance of present planning decisions in ensuring a more equitable future.

Figure D-22: Racial Segregation/Integration in 2020 and Regional Redlining in the 1930s


San Pablo Bay Wildlife Area
Point Pinole Regional Park
Rodeo
Crockett
Carquinez Strait
Hercules
Pinole
San Pablo Ave
Refugio Creek
Pinole Valley Park
Hilltop Mall
El Sobrante
San Pablo
Wildcat Creek
SOBRANTE RIDGE
Pinole Creek
Richmond
Castro St
Berkeley Country Club
Wildcat Canyon Regional Park
SAN PABLO DAM RD
BERKELEY HILLS
1211 ft
Tilden Nature Area
El Cerrito
Miller-Knox Regional Shoreline
Albany
Charles Lee Tilden Regional Park
Camino Pablo
Orinda
CONTRA COSTA
Sibley Volcanic Regional Preserve
Sibley Volcanic
Piedmont
ALAMEDA
Joaquin Miller Park
Redwood Regional Park
Lakeside Park
Merritt College
Mills College
High St
Alameda
Treasure Island
Oakland
Berkeley
University of California Berkeley
San Francisco Bay
Golden Gate
Presidio of San Francisco
Presidio Golf Course
Crissy Field
Fort Mason
Lincoln Park
Golden Gate Park
Geary Blvd
San Francisco
Embarcadero
Tiburon
Belvedere
Richardson Bay
Sausalito
Angel Island State Park
MARIN PENNINSULA
Muir Woods National Monument
Mill Valley
Camino Alto
Ring Mountain
Corte Madera
Larkspur
Piper Park
Greenbrae
San Quentin
Baltimore Canyon
Blithedale Summit
TAMALPAIS
San Rafael
San Anselmo
Marin Islands Ecological Reserve
San Rafael Rock Quarry
China Camp State Park
San Pedro Mountain Henry A. Barber Memorial Park
Santa Venetia
John F. McInnis Park
Marinwood Open Space
Soreh Ranch Park
San Anselmo Creek
Deer Park
Tam Valley
Indian Valley
Tiburon Ridge
Mount Burdell
Loma Alta
Big Rock Ridge
Ignacio Valley
Pacheco Valle
Tamalpais Valley
Tiburon Peninsula
Strawberry Point
Strawberry
Paradise Beach
Paradise Drive
Tiburon Blvd
Greenwood Beach
Blackie's Pasture
Bothin Marsh
Corte Madera Creek
Richardson Bay Wildlife Sanctuary
Bay Trail
Golden Gate Bridge
Golden Gate Transit
Golden Gate Ferry
Golden Gate Bridge Toll Plaza
Golden Gate Bridge Vista Point
Golden Gate Bridge Pedestrian Walkway
Golden Gate Bridge Pedestrian Walkway Entrance
Golden Gate Bridge Pedestrian Walkway Exit

The Health Element of the City of San Pablo 2030 General Plan, one of the first in California, incorporates policies related to healthy transportation and physical activity; healthy food access and equity; and access to public services. In parallel with the Housing Element Update, the Health Element, which is being renamed Health and Environmental Justice, is being updated to ensure full compliance with State law (Government Code 65302(h)(1) through (4)) that requires the City to adopt 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 and Environmental Justice will incorporate:

- 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.

D.7 Sites Inventory

State law requires a jurisdiction to identify sites to meet its RHNA obligations throughout the community in a manner that is consistent with its duty to affirmatively further fair housing. This includes ensuring that sites are distributed such that they combat housing discrimination, eliminate racial bias, redress historic patterns of segregation, and lift barriers that restrict access. Affirmatively furthering fair housing will help foster inclusive communities so that households at all income levels and of all racial/ethnic makeups can enjoy a more equitable distribution of opportunity and proximity to jobs, transit, a high-quality education, and environmental benefits.

To satisfy this requirement, the extent to which buildout of the Sixth Cycle Housing Element inventory may further entrench or help ameliorate existing patterns of segregation and/or exclusion of protected categories was assessed. As previously discussed, none of the Census tracts wholly or partially within the City of San Pablo's corporate limits is classified as a R/ECAP or RCAA, but the City is located within a broader context that is notably majority-minority (non-Hispanic white population) with

higher proportions of lower-income households. Though none are designated as High Segregation and Poverty neighborhoods, all Census tracts in San Pablo are classified as Low Resource, indicating that they all rank among the lowest statewide for economic, educational, and environmental opportunities for residents. In the absence of Highest or High Resource areas within the City, this assessment focuses on how buildout of the sites inventory would affect the concentration of lower and moderate income households in San Pablo, approximated based on characteristics such as the proportion of renter-occupied units subsidized by Housing Choice Vouchers (HCVs). The results of the analysis are shown in Table D-9.

As described more fully in Chapter 3: Housing Resources, the inventory identifies 55 sites with a combined capacity for 637 above moderate, 280 moderate, and 319 lower income units. Table D-9 shows the distribution of units from the sites inventory by income category in each Census tract, alongside the existing (2021) socioeconomic characteristics of those tracts based on data made available from HCD. As noted above, Census tracts in the City share many similar characteristics, such as active displacement risk and high proportions of non-White population. On the other hand, the percentages of low to moderate income population, rent burdened households, overcrowded households, and rate of HCVs have more variance. Notably, Census tracts 6013368001, 6013369002, 6013369001, and 6013366001 have relatively higher proportions of HCVs, whereas Census tracts 6013366002 and 6013368002 have the lowest levels. The location of Census tracts within the city is shown on Map D-23.

Of the four Census tracts with the highest rates of HCV use, two contain lower-income sites. However, one of these (Census Tract 6013369002, located east of I-80) has the fewest existing households and the lowest concentration of non-White population, as well as a lower proportion of low- to moderate-income population. As such, development of units affordable to lower-income households in this Census tract would not contribute to segregation but rather increase opportunities for racial and economic levels to be more similar to the rest of the City. On the other hand, Census Tract 6013369001 (located south of San Pablo Creek between I-80 and 23rd Street) has the highest number of existing households and highest concentration of low- to moderate-income population, with a proportion of non-White population comparable to the rest of the City. However, this Census tract also contains the greatest share of moderate- and above-moderate-income units in the sites inventory, so the addition of new lower-income units in this tract would help ensure an inclusive mix of housing and reduce risk of displacement for current residents. New housing opportunities for lower-income households in Census Tract 6013367200 along the southern border of the City would likewise serve to further fair housing choice in San Pablo.

As many socioeconomic characteristics are shared by Census tracts citywide, it is difficult to assess the degree to which implementation of the Sixth Cycle Housing Element would help close the gaps in access to opportunity. Nevertheless, the Housing Action Plan (see Chapter 4) and related policies in the General Plan—such as those in the Environmental Justice Element—are designed to address existing disparities and provide new opportunities to meet the needs and enrich the lives of all San Pablo residents.

Table D-9: AFFH Housing Element Sites Analysis

	Sites Inventory Capacity			*2017-2021 ACS Estimates*						
Tract[1]	*Low Income*	*Moderate Income*	*Above Moderate Income*	*Existing Households*	*Non-White Pop.*	*Low to Mod. Income Pop.*	*Rent Burdened Households*	*Over-crowded Households*	HCV Use[2]	*Displacement Risk (2022)*
6013368001	-	48	117	1,323	91%	72%	57%	18%	16%	2 Income Groups Displacement
6013369002	135	17	11	1,010	69%	47%	52%	18%	13%	At Risk of Displacement
6013369001	62	135	316	2,536	90%	75%	67%	20%	12%	2 Income Groups Displacement
6013366001	-	2	6	1,209	93%	43%	53%	16%	12%	At Risk of Displacement
6013373000	-	24	53	1,352	95%	67%	39%	27%	10%	2 Income Groups Displacement
6013367200	122	4	10	1,758	96%	53%	48%	11%	10%	2 Income Groups Displacement
6013367100	-	-	-	2,148	93%	36%	77%	6%	9%	At Risk of Displacement
6013368002	-	34	83	1,137	95%	60%	46%	16%	7%	2 Income Groups Displacement
6013366002	-	16	41	1,730	96%	73%	55%	24%	4%	2 Income Groups Displacement

Notes:

1. All Census tracts within the City of San Pablo are designated as Low Resource according to TCAC Opportunity Area Maps (2023).
2. Calculated as the percentage of renter-occupied units that are subsidized by Housing Choice Vouchers (2021).

Sources: U.S. Census Bureau 2017-2021 ACS 5-Year Estimates; TCAC/HCD, 2023; HCD/Urban Displacement Project, 2022; Dyett & Bhatia, 2023.

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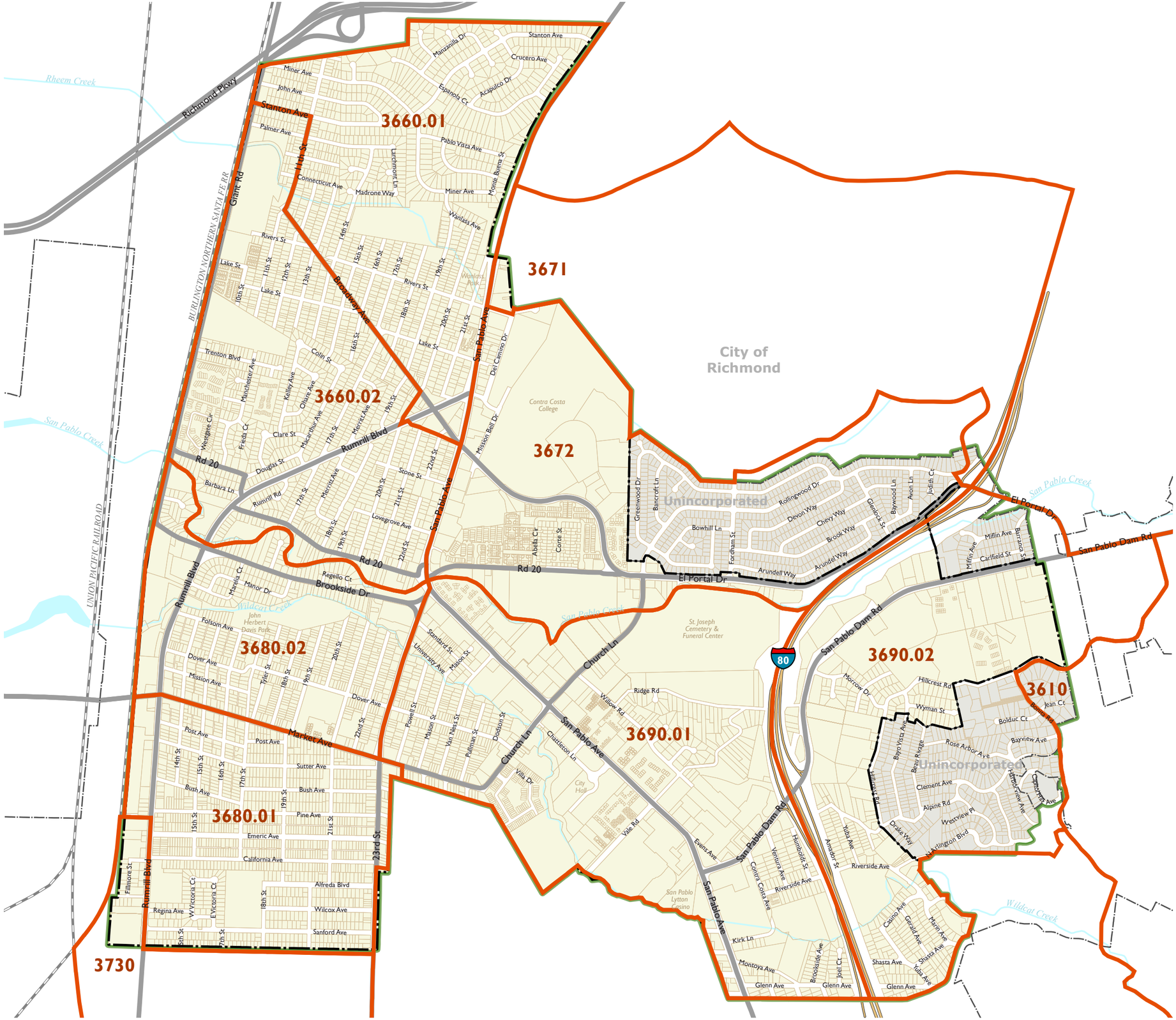
Figure D-23: Census Tracts



- Census Tracts, 2020
- City Limits
- Sphere of Influence
- Unincorporated
- Major Highway
- Major Roads
- Railroads

0 750 1,500 3,000
FEET

SOURCE: US Census, 2020; City of San Pablo, 2021; Contra Costa ounty GIS, 2021; Dyett & Bhatia, 2021

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~~D.6~~D.8 Summary and Conclusions

State law requires that jurisdictions identify fair housing issues as well as contributing factors and priority levels for each factor. Further, a jurisdiction must identify specific goals and actions it will take to reduce the severity of fair housing issues within that jurisdiction. This section fulfills these requirements based on the assessment provided above, as well as relevant information from the 202-2025 AI. Goals and actions related to AFFH are incorporated into the broader Housing Action Plan contained within Chapter 4 of this Housing Element.

San Pablo is a majority-minority community with a high degree of racial diversity across census tracts. While the city experiences relatively high rates of poverty, this has been steadily declining in recent years. Further, workforce development programs, offered through the SPEDC, have likely contributed to the city's significant job increase between 2010 and 2019. San Pablo home sales prices and rents are relatively affordable compared to other communities in the Bay Area; however, housing prices have increased significantly in recent years and the fair housing issues in the community relate to housing cost burden and risk of displacement. While there are no R/ECAPs in the city, San Pablo itself and West County can be considered one in the context of the wider region. There is also some evidence of racial/ethnic discrimination in lending services, as well as geographic concentrations based on familial status, income, and race/ethnicity.

Based on the findings of this assessment and relevant portions of the 2020-2025 AI, Table D-10~~9~~ presents a summary of existing fair issues and their contributing factors, as well as a description for each. Issues that are primarily related to environmental justice or economic development and do not have a direct bearing on fair housing will be addressed in the respective element of the General Plan update. Priority levels were assigned as follows:

- **High** – Designates contributing factors that limit or deny fair housing choice (i.e., has the potential to violate the Fair Housing Act).
- **Medium** – Designates contributing factors which should be addressed in the near term. These issues do not violate the Fair Housing Act but may increase fair housing issues in the city. These factors may be beyond the City's immediate capabilities to address.
- **Low** – Designates contributing factors that either do not need to be or cannot be addressed immediately by the City, but should be addressed later on during the eight-year

Table D-10: Fair Housing Issues and Contributing Factors

Priority Level	*Fair Housing Issue*	*Description*	*Contributing Factor(s)*	*Meaningful Actions*	*2023-2031 Metrics and Timing*
HIGH	Enforcement/Outreach	ECHO Housing does not have sufficient resources or capacity to meet fair housing needs in the county or the city.	• Lack of fair housing resources and capacity	• Landlord/Tenant Dispute Resolution (Program 3-F) • Just Cause Eviction Protections (Program 3-G) • Awareness of Fair Housing Programs (Program 3-H)	• Tracking system to record the number of referrals and document residents' concerns (Program 3-F) • Mediation services for at risk households (Program 3-G) • Designating an Equal Opportunity Coordinator within the City responsible for outreach and referrals to appropriate agencies (Program 3-H) • Hosting regular "housing clinics" with non-profit groups offering free legal services in English and Spanish (Program 3-H)
		A disproportionate share (67%) of all housing discrimination complaints in San Pablo are filed on the basis of disability.	• Discriminatory real estate/rental practices • Lack of public knowledge about State and federal fair housing law • Lack of fair housing resources and capacity	• Just Cause Eviction Protections (Program 3-G) • Awareness of Fair Housing Programs (Program 3-H) • Outreach to People Living with Developmental Disabilities in San Pablo (Program 3-I)	• Mediation services for at risk households (Program 3-G) • Designating an Equal Opportunity Coordinator within the City responsible for outreach and referrals to appropriate agencies (Program 3-H) • Hosting regular "housing clinics" with non-profit groups offering free legal services in English and Spanish (Program 3-H) • Launch program in 2024; conduct outreach to developers and non-profits to identify development opportunities for housing accessible to persons with developmental disabilities (Program 3-I)
		Lack of awareness of housing services among resident population.	• Lack of fair housing resources and capacity • Lack of public knowledge about affordable housing programs	• Landlord/Tenant Dispute Resolution (Program 3-F) • Just Cause Eviction Protections (Program 3-G) • Awareness of Fair Housing Programs (Program 3-H) • Outreach to People Living with Developmental Disabilities in San Pablo (Program 3-I) • Work Priorities (Program 6-A)	• Tracking system to record the number of referrals and document residents' concerns (Program 3-F) • Mediation services for at risk households (Program 3-G) • Designating an Equal Opportunity Coordinator within the City responsible for outreach and referrals to appropriate agencies (Program 3-H) • Hosting regular "housing clinics" with non-profit groups offering free legal services in English and Spanish (Program 3-H)

Table D-10: Fair Housing Issues and Contributing Factors

Priority Level	*Fair Housing Issue*	*Description*	*Contributing Factor(s)*	*Meaningful Actions*	*2023-2031 Metrics and Timing*
					• Launch program in 2024; conduct outreach to developers and non-profits to identify development opportunities for housing accessible to persons with developmental disabilities (Program 3-I) • Conduct community outreach and provide community information materials; engage property owners in identifying opportunities for the construction of affordable housing (Program 6-A)
		Higher than average rates of home loan denial for all people of color.	• Lack of fair housing resources and capacity • Discriminatory lending patterns	• Loan Assistance for Sustainable Housing (Program 2-D) • Awareness of Fair Housing Programs (Program 3-H)	• 16 loans to qualified first-time buyers by 2031 (Program 2-D) • Designating an Equal Opportunity Coordinator within the City responsible for outreach and referrals to appropriate agencies (Program 3-H) • Hosting regular "housing clinics" with non-profit groups offering free legal services in English and Spanish (Program 3-H)
MEDIUM	Overcrowding	Higher rates of overcrowding for renters (20.8%) and homeowners (11.0%) in San Pablo than county or Bay Area average. City policies to reduce overcrowding, especially for renters, are necessary.	• Lack of housing units suitable for large families • Income levels • Cost burden	• Housing for Extremely Low-Income Households and Special Needs Groups (Program 3-A) • County Programs for Home Renovations and Rehabilitation (Program 4-A) • Neighborhood Stabilization Program (Program 4-D)	• 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 (Program 3-A) • Promotion of the program to San Pablo residents via City newsletter (Program 4-A) • Assistance for 5 lower income housing units during the planning period (Program 4-D)
		Rates of overcrowding are also unevenly distributed by race/ethnicity, are particularly high in census tracts with concentrations of Latino populations.	• Lack of housing units suitable for large families • Income levels • Cost burden	• Housing for Extremely Low-Income Households and Special Needs Groups (Program 3-A) • County Programs for Home Renovations and Rehabilitation (Program 4-A) • Neighborhood Stabilization Program (Program 4-D)	• 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 (Program 3-A) • Promotion of the program to San Pablo residents via City newsletter (Program 4-A) • Assistance for 5 lower income housing units during the planning period (Program 4-D)

Table D-10: Fair Housing Issues and Contributing Factors

Priority Level	*Fair Housing Issue*	*Description*	*Contributing Factor(s)*	*Meaningful Actions*	*2023-2031 Metrics and Timing*
MEDIUM	Displacement Risk	Citywide, the community is sensitive to displacement pressures as rents rapidly rise and 57.4% of renter households are cost burdened. American Indian (77.3%) and African American (58.4%) households experience noticeably higher rates of cost burden than other groups and therefore higher risk of displacement. Lower-income households may be especially vulnerable to displacement pressures due to the housing affordability gap. However, displacement is not yet ongoing.	• Cost burden • Poverty/education levels • Preponderance of single-family housing • Affordability gap for lower-income households • Higher costs associated with property management companies • Lack of available HCVs	• Rumrill Corridor Plan (Program 1-B) • Community Land Trust Collaboration (Program 2-A) • Rental Assistance (Program 2-B) • Preservation of Deed-Restricted Assisted Housing. (Program 2-C) • Mobile Home Parks (Program 2-F) • Landlord/Tenant Dispute Resolution (Program 3-F) • Just Cause Eviction Protections (Program 3-G)	• 314 new high density housing units by 2031, including at least 90 that are affordable for moderate income households (Program 1-B) • Acquisition of property in San Pablo (Program 2-A) • Assistance for 720 households most at risk of homelessness annually (Program 2-B) • Preservation of 141 deed-restricted units in the planning period (Program 2-C) • Preservation of 398 mobile homes or access to comparable affordable units (Program 2-F) • Tracking system to record the number of referrals and document residents' concerns (Program 3-F) • Mediation services for at risk households (Program 3-G)
		Residents of the Rumrill Boulevard and 23rd Street areas are at risk of displacement, although displacement is not yet ongoing.	• Poverty levels • Cost burden • Likelihood of redevelopment		
MEDIUM	Concentration of Poverty	Poverty rates, although declining, remain relatively high in the city. There is an uneven distribution of poverty by race/ethnicity. At the regional scale, poverty is concentrated in San Pablo and neighboring West County communities. As there are no areas of privilege in the city, there is little the City can do to promote a better mix of incomes throughout the community. Therefore, this is primarily an environmental justice and economic development issue and will be addressed in the General Plan update.	• Aftereffects of the foreclosure crisis • Poverty/education levels • Preponderance of single-family housing	• Housing for Extremely Low-Income Households and Special Needs Groups (Program 3-A) • Low-Barrier Navigation Centers (Programs 3-J)	• Permits for at least 115 extremely low-income units, consistent with the City's regional allocation of such units for the planning period (Program 3-A) • Zoning provisions consistent with State law (Programs 3-J)
MEDIUM	Segregation/Integration	While San Pablo is classified as a Higher Diversity community and general levels of racial/ethnic segregation remain low within the city, the city itself exists in a	• Some concentration of Latino residents in southwestern portion of the city	• Rumrill Corridor Plan (Program 1-B) • Loan Assistance for Sustainable Housing (Program 2-D)	• 314 new high density housing units by 2031, including at least 90 that are affordable for moderate income households (Program 1-B)

Table D-10: Fair Housing Issues and Contributing Factors

Priority Level	*Fair Housing Issue*	*Description*	*Contributing Factor(s)*	*Meaningful Actions*	*2023-2031 Metrics and Timing*
		segregated sub-region of the county. This is primarily an environmental justice and economic development issue and will be addressed in the General Plan update.	• High rates of poverty • Discriminatory lending patterns		• 16 loans to qualified first-time buyers by 2031 (Program 2-D)
		Poverty rates are distributed unevenly between racial/ethnic groups. This includes higher rates of poverty for Black (14.6%) and Latino (61.3%) households than would be indicated by their share of the population, 10.8% and 60.8% respectively. This is primarily an environmental justice and economic development issue and will be addressed in the General Plan update.	• High rates of poverty		
		Relative to the county, high concentrations of female-headed family households with children are apparent in San Pablo.	• Regional concentration of female-headed households with children	• Incentives for Affordable and Special Needs Housing (Program 2-I)	• 273 new units affordable to lower income households in the planning period (Program 2-I)
LOW		A relatively high number of lower-income households are located in San Pablo when compared to the county.	• Regional concentration of lower-income households • High rates of poverty	• Housing for Extremely Low-Income Households and Special Needs Groups (Program 3-A)	• Permits for at least 115 extremely low-income units, consistent with the City's regional allocation of such units for the planning period (Program 3-A)
LOW	Access to Opportunity	Access to opportunity remains low throughout the city, which is similar to neighboring jurisdictions, although environmental opportunity remains high. This is primarily an environmental justice and economic development issue and will be addressed in the General Plan update.	• Poverty/education levels	• Rumrill Corridor Plan (Program 1-B) • Repeal or Revise the 23rd Street Specific Plan (Program 1-C)	• 314 new high density housing units by 2031, including at least 90 that are affordable for moderate income households (Program 1-B and Program 1-C)

Appendix E

Fifth Cycle Accomplishments

Revised Draft November 8, 2023

Appendix E – Fifth Cycle Housing Element Accomplishments

This Appendix details the City of San Pablo's achievements in implementing the goals, policies, and programs from the 2015–2023 Housing Element. The City made significant progress in addressing housing needs through the development of new units, including units affordable to lower-income and special needs households. A summary of accomplishments by goal is provided below and a complete review of the City's progress in implementing 2015–2023 policies and programs is provided in Table E-1.

E.1 Effectiveness of Programs for Special Housing Needs

Special needs populations include farmworkers, large families, female-headed single parent households, people experiencing homelessness, persons with disabilities, seniors, households with extremely low incomes. As shown in greater detail in Table E-1, the City made a diligent, consistent effort to achieve its housing goals that address special housing needs through the implementation of policies and programs from the 2015–2023 Housing Element. Following is a summary of the effectiveness of programs for special housing needs:

- Prepared an Affordable Housing Strategy that identifies policies and strategies for the City of San Pablo to conserve and improve existing housing, increase production in compliance with state law, support low-income homeowners and buyers, address special needs populations, and increase funding opportunities and leverage the City's existing Low Income Housing Fund. The Strategy was adopted by Resolution 2020-148 on November 16, 2020 and made a part of the Council's FY2021-23 and FY 2023-25 Priority Work Plan.
- On November 23, 2021, the Planning Commission approved Resolution PC21-09 allowing the construction of 54 units of permanent supportive housing at 2555 El Portal, a project funded by Contra Costa County. The City supported this project by expediting its planning and construction review and by granting density bonuses and height variance to allow the project to proceed.
- In partnership with the San Pablo EDC, the City created the San Pablo Loan Assistance for Sustainable Housing (SPLASH) Program in 2021 The program offers "silent second loans" of up to 20 percent of the home value for a period of 30 years to qualified low-income first-time home buyers, with priority for first-responders, teachers, seniors, and veterans. While not all applicants qualify, the SPLASH Program helps future homebuyers learn about what they need to do to build credit for their first home purchase.
- WISH (Workforce Initiative Subsidy for Homeownership) administered by the San Pablo EDC since 2017, this program offers first-time homebuyers a matching grant of up to $29,000 toward the purchase of a home. As with the SPLASH, this program has the added benefit of preparing future homeowners with their readiness package.

- On March 22, 2022, the Planning Commission approved the Alvarado Gardens mixed-use project. Located at 13831 San Pablo Avenue on the former Civic Center site owned by the City, this mixed-use residential/retail development consists of commercial retail space on the ground floor and 100 affordable multi-family units with residential services. The City entered into a Disposition and Development Agreement with the developer, contributed successor agency housing funds, expedited its planning and building permit reviews, and supported tax credit applications to allow the project to proceed.
- Inspected 2,468 rental units, equivalent to 352 rental units on average each year from 2015-2023, excluding 2022 and 2023. Following a pause during COVID-19, the City expanded its staffing and restarted the inspection program in 2022, completing over 750 units in 2022. A similar number can be expected in 2023 and going forward.
- Inspected 1,494 owner-occupied units, equivalent to 213 on average each year from 2015-2023, excluding 2022 and 2023, reflective of the reduced real estate activity and program suspension during the COVID-19 pandemic. As of 2022, the program is once again operating at capacity.
- Density bonus incentives supported feasibility of 2 major projects approved in 2021.
- Adopted a multi-family overlay district on May 18, 2015, to assist in maintaining potential at-risk rental units. The purpose of the multi-family overlay district is to protect existing multi-family development located on parcel(s) with an underlying zoning district that no longer allows multi-family development. Parcel(s) with this overlay designation are recognized as multi-family in the city's General Plan land use and Housing Elements, which contribute to the City's ability to meet regional housing needs by protect existing multifamily development located on parcel(s) with an underlying zoning district that no longer allows multifamily development.
- Reduced parking requirements were adopted as part of the Plaza San Pablo mixed use regulating code and have been applied throughout the development. No parking is required for new accessory dwelling units within 1/2 half mile of a bus stop pursuant to recently adopted state law on accessory dwelling units.
- Building permits were issued for 17 larger housing units for families (i.e., three or more bedrooms) throughout 2015-2023.

E.2 Key Actions

Following is a summary of key actions under each 2015–2023 goal. See Table E-1 at the end of this Appendix for more details.

Goal H-1. Implementation Responsibilities. Continue to build local government institutional capacity, provide information to the community, and monitor accomplishments to respond effectively to housing needs.

- Annual review of Housing Element progress and SB341 Successor Funds.
- Collaboration with utility providers for review of development applications.
- Coordination with Contra Costa County Housing to review available funding opportunities and monitor housing programs.
- Work with lobbyists for changes to state law requirements and housing funds.
- Collaborate with San Pablo EDC to promote WISH and SPLASH programs.
- Conduct neighborhood meetings and community outreach for Housing and Environmental Justice Element updates.

Goal H-2. Neighborhood Preservation and Enhancement. Preserve and enhance San Pablo's residential neighborhoods to improve the quality of life for all residents.

- Promotion of programs for deferred loans for property improvements and counselling for rehabilitation loans through Contra Costa County is posted on City website and available via City's Residential Health and Safety program.
- Conducted 1,966 inspections of housing units.
- Offer dump voucher program to all residents and provide free dumpsters 6-8 days in the calendar year for City residents.
- Collaboration with Police Department for review of development applications.

Goal H-3. Affordability and the Adequate Provision of Housing. Provide a diversity of housing types to meet the needs of all economic segments and family types in San Pablo.

- Provide density bonuses and incentives for affordable and special needs housing.
- Secured Senate Bill 2 funding and Local Early Action Plan funding to begin work on General Plan and Housing Element updates.
- Promotion of mixed-use development through the Mixed Use Center, Commercial Mixed Use and Residential Mixed Use areas.
- Continuous support for various housing types, such as accessory dwelling units, single-room occupancy and efficiency units, and manufactures housing units

Goal H-4. Housing Accessibility and the Provision of Special Needs Housing. Ensure housing accessibility for all segments of the community.

- Offered the COVID-19 Housing Assistance Grant Program to help low-income residents with their rent due to COVID impacts. Continuous promotion of access to fair housing through the Residential Health and Safety Program.
- Created and adopted emergency shelter zoning, Section 17.60.080, Emergency Shelters, reasonable accommodation ordinance, Section 17.18.100, and updated language regarding transitional and supportive housing, as part of the Zoning Ordinance update on May 18, 2015.
- Provide referrals to organizations and non-profits such as Bay Area Legal Aid to help our residents with housing and legal complaints.

Goal H-5. Green Building and Energy Conservation. Promote the development of energy efficient homes to help protect the environment and lower the energy costs for San Pablo residents.

- Adopted and currently follows the California Green Building Standards Code, which is implemented for all development applications. The San Pablo Building Division works with customers to facilitate approval or solar permits regularly.
- Collaboration with Public Works department for review of development applications, particularly for new developments with environmental sensitive construction practices including the review of technical reports, such geotechnical and soils, as well as arborists reports.
- Adopted a Water Efficiency Local Ordinance (WELO) which provides guidelines for water conservation; annually submit WLEO reports to the California Department of Water Resources.

Housing Programs Progress Report

This table describes progress of all programs in the City of San Pablo Fifth Cycle Housing Element, including local efforts to remove governmental constraints to the maintenance, improvement, and development of housing as identified in the housing element.

1	2	3	4	5	6
Name of Program	**Objective**	**Timeframe in H.E**	**Status/Result of Program Implementation**	**Evaluation**	**Disposition**
Program H-1.1.1-Establish City Staff Work Priorities for Implementing Housing Element Programs	Identification of annual work priorities for housing	Annually; 2020-2021	Housing Element reviewed annually. The Affordable Housing Strategy plan was completed in 2020. The City of San Pablo secured funding and put together a team to begin the General Plan and Housing Element update in 2021.	Successful. Staff has submitted the Annual Progress Report to HCD, completed the Affordable Housing Strategy Plan, the Housing Element Update, and continues to work on the General Plan Update. The City Council has Identify housing programs implementation as a priority within their work plan.	Continue. Program 6-A: Work Priorities.
Program H-1.1.2-Review the Housing Element Annually	Review and monitor Housing Element implementation: submit Annual Report to HCD.	Annually	Submit APR to HCD and OPR Anually by April 1st of each year. The SB 341 Annual Report regarding Successor Funds has been posted in the City's website.	Successful. City of San Pablo has submitted APRs to both HCD and OPR following City Council review and recommendation. The SB 341 Annual Report regarding Successor Funds has been posted in the City's website annually.	Continue. Program 6-B. Annual Housing Element Review
Program H-1.2.1-Adopt Priority Procedures for Providing Water and Sewer Service to Affordable Housing Developments	Comply with Government Code Section 65589.7.	2015	Complying with Government Code Section 65589.7. East Bay Municipal Utility District and West County Waste Water are the Water and Sewer Service providers for San Pablo. The Community Development Department collaborates with the utility providers daily when reviewing new development applications including Affordable Housing Developments.	Ongoing collaboration with East Bay Municipal Utility District and West County Waste Water continues regularly and has been successful to expedite review processes and timelines for housing developments including new affordable housing projects.	Continue. Program 6-C. Water and Sewer Service to Affordable Housing Developments.
Program H-1.2.2-Housing Coordination with Contra Costa County	Maximize annual subsidies available to San Pablo residents.	Ongoing	Staff coordinates with Contra Costa County Housing to review available funding opportunities, and monitors programs. On November 23, 2021, the Planning Commission approved Resolution PC21-09 allowing the construction of 54 units of permanent supportive housing, a project funded by Contra Costa County.	Ongoing. City of San Pablo continues to partner and collaborate with the county and referring residents to any subsidies available.	Continue.~~? I know we deleted some County programs we though the city was not benefiting from~~ Policy 6-4
Program H-1.2.3-Work with Housing Developers (Non-Profit and For-Profit) on Housing	Outreach and involvement of non-profit and for-profit housing developers	Ongoing	The City works with both non-profit and for-profit developers about development opportunities to create more housing units. The Planning Commission approved a 100 affordable unit mixed-use project on March 22, 2022.	Successful. The City continues to work with developers to create more housing units.	Continue. Policy 6-5
Program H.1.2.4-Lobby for Changes to State Law Requirements and Housing Funding	Work with other Contra Costa County jurisdictions and lobby for modifications to State law.	2020 and as needed	The City continuously works with lobbyist for changes to state law requirements and housing funds.	Ongoing.	Continue. Policy 6.6
Program H-1.3.1-Publicize and Provide Information on Housing Programs	Distribute educational materials at public locations and make public services announcements through different media at least two times a year.	2020 and update as needed	Information on available programs through the County is currently provided in City offices and on the City's website. The San Pablo Economic Development Corporation is promoting WISH - Workforce Initiative Subsidy Homeownership - a program to assist qualified first-time homebuyers make the transition from renting to owning. A second similar program SPLASH was adopted by City Council on November 16, 2020.	Ongoing.	Continue. Program 6-D: Publicize and Provide Information on Housing Programs.
Program H-1.3.2-Undertake Community Outreach When Implementing Housing Element Programs	Conduct community outreach and distribute materials	Consistent with program timeframes	Information provided upon implementing programs. Housing Element and Environmental Justice community outreach efforts will begin in late 2021 and continue in early 2022.	Currently implementing. Public workshops have been completed and information regarding ongoing progress of the Housing Element and Environmental Justice Element will continue.	Continue. Program 6-E: Community Outreach Housing Element Program Implementation.
Program H-1.3.3-Conduct Neighborhood Meetings	Early community involvement and discussion when housing developments are proposed.	Ongoing	Community Development staff works on community involvement outreach efforts as developments are proposed. Planning Commission Public Hearings are held monthly and every new multifamily housing development is required to have a public hearing.	Ongoing.	Continue. Policy 6-7
Program H-2.1.1-Provide Low Interest Loans for Housing Rehabilitation through the Contra Costa County Neighborhood Preservation Program.	Rehabilitation of 27 lower income units by 2023.	2015-2023	Information of the program provided to participants in the City's Residential Health and Safety program and at the City's public counters and website. Loans for housing rehabilitation are provided and administered by Contra Costa County.	Ongoing. Contra Costa funds are limited but staff continues to implement the Residential Health and Safety Program.	Continue.~~?~~Program 4-A: County Programs for Home Renovations and Rehabilitation

Housing Programs Progress Report

This table describes progress of all programs in the City of San Pablo Fifth Cycle Housing Element, including local efforts to remove governmental constraints to the maintenance, improvement, and development of housing as identified in the housing element.

1	2	3	4	5	6
Name of Program	**Objective**	**Timeframe in H.E**	**Status/Result of Program Implementation**	**Evaluation**	**Disposition**
Program H-2.1.2-Allow for Deferred Loans for Property Improvements	Provision of 10 deferred loans for property improvements.	2015-2023	Information on programs through Contra Costa County is provided to the public and through the City's Residential Health and Safety program as available.	Ongoing. Contra Costa funds are limited but staff continues to implement the Residential Health and Safety Program	Continue.~~?~~ Policy 4-1
Program H-2.1.3-Provide Technical Assistance and Counseling for Rehabilitation Loans	Provision of technical assistance and referrals	Ongoing	Information on programs through Contra Costa County is provided to the public and through the City's Residential Health and Safety program as available.	Ongoing. Contra Costa funds are limited but staff continues to implement the Residential Health and Safety Program	Continue.~~?~~ Policy 4-6
Program H-2.2.1-Implement the Neighborhood Clean-Up Program	Reduce trash and improve the appearance of neighborhoods.	Annually	The City provides a dump voucher program, available to all residents, which reduces the cost of dump fees. Additionally, the City provides free dumpsters 6-8 days in the calendar year for use by San Pablo residents.	Successful. The City's dump voucher and free dumpster day's programs are very successful and the City is also starting a new program called "San Pablo Shines" which is a community-driven cleanup effort to encourage cleaner streets and in which community members will serve as "neighborhood champions" to raise awareness. https://www.sanpabloca.gov/2857/Neighborhood-Champions-Program-Programa-	Continue. Program 4-B: Implement the Neighborhood Clean-Up Program.
Program H-2.2.2-Implement the Motor Vehicle Abatement Program	650 abandoned vehicles tagged per year.	Ongoing	The City's Code Enforcement and Police Department implements the program consistently. For 2021, 436 abandoned vehicles were tagged. The number is lower for 2021 due to the safety measures taken during the COVID-19 pandemic.	Successful and Ongoing.	Continue. Porgram 4-C: Implement the Motor Vehicle Abatement Program.
Program H-2.2.3-Monitor Housing Conditions	Tracking of housing and neighborhood conditions to assist in identifying potential locations for neighborhood improvements.	2016, 2018, 2020, and 2022	Biannually. Program for 2021 and beyond. The Building Department and Code Enforcement Division continue to track and monitor housing that is in need of improvements.	Ongoing.	Continue. Policy 2.2
Program H-2.2.4-Assist Contra Costa County with Implementing the Neighborhood Stabilization Program	Assistance for 5 lower income housing units.	2015-2023	Assistance provided to Contra Costa County as needed. The Neighborhoods Stabilization Program is administered by Contra Costa County. City of San Pablo provides resources at public counters and website.	Ongoing.	Continue.~~?~~ Program 4-D: Neighborhood Stabilization Program
Program H-2.2.5-Assist CESC with Healthy Homes Program Implementation	Healthy Homes improvements for 5 lower income units.	2015-2023	Assistance provided as needed. The Program is administered by Contra Costa County. City of San Pablo provides resources at public counters and website.	Ongoing.	Continue.~~?~~ Program 4-E: Healthy Homes Program Implementation.
Program H-2.2.6-Assist Contra Costa County with Implementing Home Repair Programs	Repairs to 20 lower income homes.	2015-2023	Assistance provided to Contra Costa County as needed. The Program is administered by Contra Costa County. City of San Pablo provides resources at public counters and website.	Ongoing.	Continue. Program 4-A: County Programs for Home Renovations and Rehabilitation.~~?~~
Program H-2.3.1-Inventory Potential Historically Significant Buildings	Mitigate potential impacts on historically significant buildings.	Ongoing	Inventory listed in the City's General Plan and updated as needed. Potential impacts monitored.	Ongoing. The City is working on a redeveloping project for the old City Hall site into Affordable Housing Units and was able to protect a few different structures that are considered to have Historic value.	Continue. Policy 4-3
Program H-2.3.2-Preserve Archaeologically Significant Sites	Preservation of significant archaeological sites.	Ongoing	Significant archeological sites continue to get preserved and CEQA guidelines are followed for all new development.	Ongoing. Significant archeological sites have successfully been identified and protected for new development sites by following CEQA guidelines and procedures.	Continue.
Program H-2.4.1-Inspect Rental Housing Units.	Inspect about 750 rental units per year.	2015-2023	Inspections are ongoing through the City's Residential Health and Safety Program. For 2021, the program was placed in a temporary suspension due to the COVID-19 pandemic. Safety measures were implemented and only absolute necessary	Ongoing.	Continue.~~,~~ Program 4-F: Residential Health & Safety Program

Housing Programs Progress Report

This table describes progress of all programs in the City of San Pablo Fifth Cycle Housing Element, including local efforts to remove governmental constraints to the maintenance, improvement, and development of housing as identified in the housing element.

1 Name of Program	2 Objective	3 Timeframe in H.E	4 Status/Result of Program Implementation	5 Evaluation	6 Disposition
			inspections were performed. The program is up an running for the 2022 calendar year.		
Program H-2.4.2-Inspect Owner-Occupied Housing	Inspect about 400 single-family, townhome, and condominium units per year.	2015-2023	Inspections are ongoing through the City's Building Division. For 2021, there were 1,966 individual inspections.	Successful and ongoing. Inspections through the City's Building Division continue at high capacity.	Continue. Program 4-F: Residential Health & Safety Program
Program H-2.5.1-Coordinate Building Plans with the Police Department	Police Department review of development proposals.	Ongoing	Major development plans and land use applications are routed to the Police Department for review and comment.	Ongoing. The Planning Division routed land use applications to the Police Department for review and issuance of safety conditions of approval.	Continue. Policy 4-7.
Program H-3.1.1-Provide Density Bonuses and Incentives for Affordable and Special Needs Housing.	Incentives for affordable housing to be built.	2015 and Ongoing	The City provides Density Bonuses per state regulations and the City's adopted ordinance. The entitlement approval of 2 major projects approved in 2021 include density bonus incentives.	Successful, the City has been able to entitle higher density project within this current cycle and majority contain density bonuses.	Continue Program 2-1: Incentives for Affordable and Special Needs Housing
Program H-3.1.2-Preserve At Risk Affordable Rental Units	Preserve all at-risk units.	Annual Monitoring	The City monitors threats to affordable rental units, and has adopted a multi-family overlay district to assist in maintaining potential at-risk rental units.	Ongoing.	Continue. Program 2-C: Preservation of Deed Restricted Housing.
Program H-3.1.3-Promote Contra Costa County's Mortgage Credit Certificate Program	Subsidy for 10 first-time homebuyers.	2015-2023	The City continues to promote County Administered programs including the Contra Costa County Mortgage Credit Certificate Program.	Ongoing. The City also promoted EDC's first-time homebuyer programs, SPLASH and WISH.	Continue? Remove County program? Their website stated that there are currently no funds for this program: https://www.contracosta.ca.gov/4768/Mortgage-Credit-Certificate-Program
Program H-3.1.4-Strive to Replace Housing	Replacement of affordable housing units.	2015-2023	The City tracks affordability terms for existing affordable housing projects to ensure no net loss of housing and continue to work with affordable housing developers.	Ongoing.	Continue. Program 6-G: Development and Replacement Unit Requirements.
Program H-3.1.5-Enact Inclusionary Housing Requirements	Construction of affordable housing units as part of new development	In 2020	The City began working with Developers for potential affordable housing projects that will be in construction in the next couple of years. An affordable housing project of 54 units was entitled during this reporting period and a future affordable housing projects will be the redevelopment of the old City Hall site with 100+ units.	Successful. The majority of affordable housing projects entitled during this cycle have obtained building permits.	Continue. Program 3-K: Density Bonus
Program H-3.1.6-Facilitate Affordable Rental and Cooperative Family Housing Opportunities	Provision of affordable housing with support services.	Ongoing	They City of San Pablo supports renters by administrating the Residential Health and Safety Program and providing information to customers regarding support services.	Ongoing, the RH&S program is very successful.	Continue. Program 4-F: Residential Health & Safety Program
Program H-3.1.7-Provide Information and Promote Rental Assistance Programs	Continued availability of rental housing vouchers for San Pablo residents	Annually	Rental Assistance Programs and housing vouchers are available through Contra Costa County Housing Authority and The City of San Pablo continues to provide information to its residents.	Ongoing.	Continue. Program 2-B. Rental Assistance
Program H-3.2.1-Update the Zoning Ordinance to Implement Land-Use Designations	Consistency of the Zoning Ordinance with the San Pablo General Plan 2030.	In 2015	An updated Zoning Ordinance was updated and adopted May 18, 2015. Additionally, staff began working on the General Plan and Housing Element updates and secured SB2 funding and LEAP funding to assist with these efforts.	Currently implementing and ongoing.	Continue. Program 6-B: Annual Housing Element review
Program H-3.2.2-Promote Mixed Commercial/Residential Development	Development of mixed commercial/residential sites in the Mixed Use Center, Commercial Mixed Use and Residential Mixed Use areas.	In 2016	The City continues to promote mixed use development through the various mixed use zoning ordinances and specific plans.	Ongoing, the City has entitled 4 mixed-use projects within the current cycle. 3 of these projects are within Specific Plan areas,	Continue. Policy 1-4.

Housing Programs Progress Report

This table describes progress of all programs in the City of San Pablo Fifth Cycle Housing Element, including local efforts to remove governmental constraints to the maintenance, improvement, and development of housing as identified in the housing element.

1	2	3	4	5	6
Name of Program	**Objective**	**Timeframe in H.E**	**Status/Result of Program Implementation**	**Evaluation**	**Disposition**
Program H-3.2.3-Maintain an Inventory of Available Sites for Housing.	Listing of potential sites for housing.	Ongoing	The City continues to maintain an inventory of available sites for housing as identified in Appendix A of the 2015-2023 City of San Pablo Housing Element.	Ongoing.	Continue. Program 1-A: Inventory of Available Sites.
Program H.3.2.4-Facilitate Lot Consolidation	Creation of lot consolidation opportunities and increased housing development in support of the General Plan 2030.	Ongoing	The City continues to investigate opportunities to consolidate lots to increase housing development.	Ongoing.	Continue. Program 1-E: Facilitate Lot Consolidation.
Program H-3.2.5-Reduce Parking Requirements Along San Pablo Avenue Near Transit	Parking incentives for new residential development in support of the General Plan 2030.	Ongoing	Reduced parking requirements are adopted as part of the Plaza San Pablo mixed use regulating code and have been applied throughout the development. No parking is required for new accessory dwelling units within 1/2 half mile of a bus stop pursuant to recently adopted state law on accessory dwelling units.	Successful. Every parcel within Plaza San Pablo has been entitled and reduces parking requirements have helped to attract developers.	Continue. Program 1-G: Reduced Parking Standards.
Program H-3.2.6-Reduce Parking Standards for Multi-Family and Mixed-Use Housing	Parking incentives for new residential development in support of the General Plan 2030	In 2015	Parking incentives and reductions have been considered and used for high density development approvals in the recent years.	Ongoing, parking reductions as art of density bonuses have been successful for recent multifamily and mixed-use housing developments.	Continue. . Program 1-G: Reduced Parking Standards.
Program H-3.3.1-Promote Second Units	20 new secondary dwelling units by 2023 (about 2 per year; 10 extremely low income, 5 very low income, and 5 low income).	2015-2023	The City continues to support construction of secondary residential units and adopted a new Accessory Dwelling Unit Ordinance consistent with State legislation. Building permits were issued for 14 units 2021 and 8 in 2022.	Ongoing, ADU applications and permits issued continue to rise. It is anticipated that ADU permits issued for 2023 has significantly increased.	Continue. Program 1-L: Accessory Dwelling Units.
Program H-3.3.2-Promote the Development of Single Room Occupancy and Efficiency Units.	10 new SRO extremely low-income units by 2023.	In 2017	Research for future projects. Single-Room Occupancy are regulated by Zoning Ordinance Section 17.60.090.	Ongoing.	~~Continue?~~Program 2-G: Single-Room Occupancy Hotels.
Program H-3.3.3-Encourage Innovative and "Non-Traditional" Forms of Housing	Opportunity for innovative housing types.	In 2017	Research for future projects.	Ongoing. Research for future projects.	Continue.~~?~~ Program 1-M: Innovative and 'Non-Traditional' Forms of Housing.
Program H-3.3.4-Facilitate Home Sharing and Tenant Matching Opportunities	10 home sharing opportunities created.	2015-2023	The City continues to be open to home sharing opportunities.	The city continues to find ways to help tenants in San Pablo. A new Rental Registry Program is currently being developed to assist tenants and landlords in the City.	Continue. Program 2-H: Home Sharing and Tennant Matching.
Program H-3.3.5-Encourage Manufactured Housing	20 moderate income manufactured housing units	2015-2023	The City continues to support manufactured housing and follows State regulations. 5 units for 2020.	Ongoing, the city continues to accept and review permits for manufactured homes.	Continue. Program 1-M: Innovative and 'Non-Traditional' Forms of Housing.
Program H-3.3.6-Implement Employee Housing Requirements	Compliance with State Health and Safety Code Section 17021.5.	2015-2023	The City continues to comply with State Health and Safety Code Section 17021.5.	Ongoing.	Continue. Program 3-C: Employee Housing
Program H-3.4.1-Promote the Development of Larger Housing Units for Families	20 housing units with three or more bedrooms.	2015-2023	The City continues to support larger housing units for families. Building permits were issued for 6 units for 2021.	Ongoing. Housing projects for larger housing units for families continue to receive entitlements and permits.	Continue. Policy 2-3.
Program H-3.5.1-Facilitate Mixed-Use Center North Site Development	New student housing.	2015-2023	The City has designated the Mixed Use Center North within the San Pablo Avenue Specific Plan, which promotes high density housing around the Contra Costa College.	No student housing has been proposed yet but the Mixed-Use Center North designation is still in effect.	Continue. Policy 1-7.
Program H-4.1.1-Work with Housing Rights, Inc.	Resolution of conflicts and disputes between landlords and tenants, and elimination of all forms of housing discrimination.	Ongoing	The City continues to help renters to have access to fair housing through the Residential Health and Safety Program. The City offered the COVID incentive program to help residents with their rent due to COVID impacts.	The COVID incentive program was very successful and it has concluded, however, the City continues to help renters to have access to fair housing through the Residential Health and Safety Program.	Continue. Program 3-F: Landlord/Tenant Dispute Resolution.
Program H-4.1.2-Publicize Fair Housing Laws and Respond to Discrimination Complaints	Obtain and distribute materials; discrimination complaints referrals.	Ongoing.	The City continue to provide referrals to organizations and non-profits such as Bay Area Legal Aid to help our residents with housing and legal complaints.	Ongoing.	Continue?: Program 3-H: Awareness of Fair Housing Programs, Policy 3-1.

Housing Programs Progress Report

This table describes progress of all programs in the City of San Pablo Fifth Cycle Housing Element, including local efforts to remove governmental constraints to the maintenance, improvement, and development of housing as identified in the housing element.

1	2	3	4	5	6
Name of Program	**Objective**	**Timeframe in H.E**	**Status/Result of Program Implementation**	**Evaluation**	**Disposition**
Program H-4.2.1-Create Emergency Shelter Zoning	Update as part of the Zoning Ordinance Update.	In 2015	Section 17.60.080, Emergency Shelters, was adopted as part of the Zoning Ordinance update in May, 2015.	Implemented~~Currently Implementing.~~	Completed.
Program H-4.2.2-Create Transitional and Supportive Housing Zoning	Update as part of the Zoning Ordinance Update.	In 2015	The Zoning Ordinance was adopted in May, 2015 and included updated language regarding transitional and supportive housing.	Implemented~~Currently Implementing.~~	Completed.
Program H-4.2.3-Implement Reasonable Accommodation Ordinance	Update as part of the Zoning Ordinance Update.	In 2015	Section 17.18.100, Reasonable Accommodation, was adopted as part of the Zoning Ordinance update in May, 2015.	Implemented~~Currently Implementing.~~	Completed.
Program H-4.2.4-Apply Accessibility Standards	Expand housing opportunities for persons with disabilities.	Ongoing	The City continues to endeavor to expand housing opportunities for persons with disabilities.	Ongoing.	Continue. Policy 3-4.
Program H-4.2.5-Update Residential Care Facility Zoning	Update as part of the Zoning Ordinance Update.	In 2015	The Zoning Ordinance was adopted in May, 2015 and included updated language regarding Residential Care Facility Zoning.	~~Currently Implementing.~~Implemented	Completed.
Program H-4.2.6-Outreach to People Living with Developmental Disabilities in San Pablo	Inform families about housing and services available for persons with developmental disabilities.	ongoing	Continue to inform residents about housing services available. The city also collaborated with a private company to grant approval for a transitional housing project, A&A Health Services.	Ongoing. The City continues to inform residents and inform them about current projects such as A&A Health Services and the permanent supportive housing at 2555 El Portal Dr.	Continue. Program 3-1: Outreach to People Living with Developmental Disabilities in San Pablo.
Program H-5.1.1-Promote Home Weatherization Programs	Implementation of energy conservation measures.	Ongoing	The City promotes these programs in coordination with Contra Costa County. San Pablo has also fully adopted the CA Green Energy Building Code and implements it for all development applications.	Ongoing.	Continue. Policy 5-2
Program H-5.1.2-Promote Solar Energy and Other Methods to Efficiently Heat and Cool Homes	Implementation of energy conservation measures.	Ongoing	The City continues to promote these programs. San Pablo has also fully adopted the CA Green Energy Building Code and implements it for all development applications. The San Pablo Building divisions works with customers to facilitate approval or solar permits regularly.	Ongoing. Solar permits have continued to increase specially during the last few years.	Continue. Policy 5.2
Program H-5.1.3-Require Energy Efficient Design	Implementation of energy conservation measures.	Ongoing	The City continues to require energy efficient design. San Pablo has also fully adopted the CA Green Energy Building Code and implements it for all development applications.	Ongoing.	Continue. Policy 5-2
Program H-5.1.4-Adopt a Green Building Design Ordinance	Adopt a Green Building Design Ordinance.	In 2020	The City adopted and currently follows the California Green Building Standards Code.	Implemented~~Completed. Currently Implemented~~	Completed.
Program H-5.1.5-Encourage Environmentally Sensitive Construction Practices	Implementation of environmentally sensitive construction practices.	Ongoing.	The Planning ang and Building Divisions, in collaboration with Public Works provide detailed plan reviews for new developments for environmental sensitive construction practices including the review of technical reports such geotechnical and soils and arborists reports to implement the Tree Protection Ordinance.	Ongoing, the city continues to collaborate with other divisions to encourage Environmentally Sensitive Contraction Practices and keep up with regulations such as Stormwater Control measures.	Continue. Policy 5.5
Program H-5.1.6-Promote Water Conservation	Implementation of water conservation measures	Ongoing	The City of San Pablo adopted a Water Efficiency Local Ordinance which provides guidelines for water conservation. The Planning Divisions submits annual MWELO reports to the California Department of Water Resources.	Ongoing. MWELO reports submitted Annually.	Continue. Policy 5-3

Appendix F

Public Outreach Materials

Revised Draft November 8, 2023

Appendix F: Public Outreach Materials

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Appendix F: Public Outreach Materials

This appendix documents the various public engagements efforts made that have informed the San Pablo Housing Element Update.

- **Winter 2022 Pop-Up Outreach Summary Memo.** This brief memo presents a summary of the pop-up events held around the community in January and February 2022 at the Las Montañas Grocery Store, the San Pablo Senior Center, and the San Pablo Library. The objective was to raise awareness of the General Plan, Housing Element, and Rumrill Corridor Plan project and to collect initial input on issues and opportunities.

- **January 20, 2022, Housing Forum Summary Memo.** This brief memo presents a summary of the Housing Forum in January 20, 2022, via Zoom with affordable housing developers. The participants included both ownership and rental developers. The goal of the Housing Forum was to learn more about opportunities and challenges, get input on housing needs and constraints, and discuss what the City can do to facilitate the production of affordable housing.

- **San Pablo Community Survey Report.** 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 with an opportunity to help identify appropriate locations for housing as needed to satisfy the City's Regional Housing Need Allocation (RHNA) as well as to provide input on key policy topics. This report summarizes the analysis and findings from the survey. The analysis and findings served as a reference for City staff and decision-makers in formulating recommendations to guide future development and identify key policies for the General Plan and Housing Element Update.

- **Rumrill Property Owners Forum Summary.** This memo presents a summary of the Rumrill Property Owners forum conducted on November 22, 2022 via Zoom. The goal of the Property Owners Forum was to discuss potential changes to land use and zoning regulations applicable to properties along the corridor, as well as streetscape and infrastructure improvements needed to support redevelopment.

- **Comment Letter on Public Review Housing Element Draft.** The City of San Pablo received two comment letters on the Public Review Housing Element Draft during the 30 day public review period from August 19, 2022 to Sept. 19, 2022 from YIMBY Law (attached) and the East Bay Municipal Utility District.

- **Environmental Justice Element Outreach Event #1 and #2 Summaries.** The respective memos summarize the first Environmental Justice outreach event held in-person at the San Pablo Community Center on March 16, 2023, and the second Environmental Justice outreach event held at the Kidd Manor Housing on April 25, 2023. The objectives of the events were to engage residents and learn what current environmental justice needs are present in the community regarding health, housing, and public facilities in order to create policies to minimize pollution and its effects on all neighborhoods.

M E M O R A N D U M

To: Libby Tyler, Community Development Director, City of San Pablo

From: Lauren Pepe, Planner, Dyett & Bhatia

Re: January and February "Pop-up" Outreach

Date: March 18, 2022

Dear Libby:

Dyett & Bhatia (D&B) conducted four "pop-up" outreach events: two on January 11, 2022 at Las Montañas Grocery Store and the San Pablo Senior Center, and two on February 8, 2022 at Las Montañas Grocery Store and the San Pablo Library. The goal of the outreach was to drum up interest in the San Pablo General Plan Update and spread the word about the corresponding Maptionnaire survey, as well as to get general feedback about San Pablo through candid conversations.

To spread the word about the General Plan Update and Maptionnaire survey, D&B staff handed out business cards with a link and QR code to the survey outside Las Montañas, San Pablo Senior Center (during frozen meal pick up), and the San Pablo Library. Staff engaged community members about San Pablo, particularly what people like about the city and what people would like to change. Answers to these prompts were written on sticky notes and posted to a posterboard. In addition to "pop-up" outreach feedback, comments received via Facebook promotion of the Maptionnaire survey are included.

A staff member talks with community members in front of the posterboard.

This document serves as a summary of the insights received through the outreach events. Eighty-two comments were received. Below, the comments are summarized, first with an overview of recurring themes and points of consensus, followed by the full set of comments grouped by topic. There are some overlapping themes/ideas that relate to multiple topics.

Recurring Themes and Points of General Consensus

- **Housing** was the most pressing concern across community members, with nearly 20 percent of all comments related to this topic. Senior housing and affordable housing, or a combination of the two, were of primary concern.
- **Community services** was another key topic, receiving both positive and negative comments. While many appreciate the library and other community services, others felt more services needed to be provided to unhoused individuals.
- Many community members called for more **parks and trees**, and two cited the vacant lot at Bush Street and 17th Street as a potential park location.
- Many community members felt that **bicycle and pedestrian safety improvements** need to be made, including more/safer (protected) bike lanes and ADA-compliant crossings with marked crosswalks, stop signs and stop lights, particularly near schools.
- **Litter** was a concern for many, and creeks were noted as a target clean-up site.
- In terms of the **local economy**, some residents felt costs were too high, including taxes and the cost of food. Residents appreciate the selection of local businesses but would like to see a Walmart.
- Some residents are satisfied with the **community and public safety**, while others felt police presence needed to be increased.

Housing

- Two community members noted their appreciation for El Portal Gardens (senior apartments). Another was happy with senior housing options in general.
- One community member noted that homelessness has decreased in San Pablo.
- One community member commented that home ownership means yards are well landscaped and wants to see more home ownership for this reason.
- One community member appreciated the affordability of housing in San Pablo, while another felt that the city needs more affordable housing.
- One community member noted that the cost of rent was too high.
- One community member noted the need for more affordable family-sized housing (i.e. two-bedroom units and larger).
- One community member felt there was enough housing, and it is green spaces that are lacking, but if more housing is built, then it should be affordable housing.
- One community member thought there were too many Walgreens and that these should be torn down to build more senior housing; another person “seconded” this comment.

- One community member felt that affordable senior housing should be built, rather than putting money into the casino. Another community member noted that the casino bought the hospital (the former Doctors Medical Center), and that space should be turned into senior housing.

Community Services

- Four community members felt the library was an excellent resource. Two others appreciated the services/resources provided to the community in general.
- One community member appreciated that San Pablo has a health center for low-income residents.
- One community member felt that there needs to be more programs to help seniors while one noted that the Senior Center is a great resource.
- Five community members noted that there needs to be more aid for the unhoused (shelter, food, healthcare) and one found the casino to be at odds with addressing homelessness.

Parks and Recreation

- One community member really appreciates Wanlass Park.
- Two community members requested a park be built at Bush Ave and 17th Street (where there is currently a vacant lot).
- Three community members noted the need for more parks and trees.
- One community member would like to see more soccer fields.
- One community member noted the need for more recreational opportunities for children that are easy to get to.
- One community member suggested a monthly bus tour of the Bay Area.

Education

- One community member felt that San Pablo has good schools, while another felt the City's school system could be improved.

Transportation, Traffic, and Pedestrian/Bicyclist Safety

- Two community members were satisfied with public transit in San Pablo, while one felt that transit connections between San Pablo and Richmond could be improved.
- Two community members called for more/safer bike lanes, while another called for "better transportation".
- One community member felt that there needs to be more bike parking.
- One community member suggested the intersection of San Pablo Dam Road and I-80 be redesigned as a diverting diamond interchange.
- One community member suggested that all road construction should begin after 8:30am to minimize traffic during rush hour. On a similar topic, one community member noted that many roads needed to be patched and repaired.
- One community member requested traffic lanes not be reduced.

- Three community members requested pedestrian safety improvements, especially near schools, including more marked, ADA-compliant crosswalks, traffic lights, and stop signs.

Environment and Urban Design

- Littering/cleanliness was the topic of five comments. While one community member described the city as "cleaner" (presumably than in the past) and another found it cleaner than other countries, three felt the City's cleanliness should be improved, citing "the creek under the bridge" as a target for clean-up efforts.
- One community member said they liked the City's architecture and urban design, citing the Library and City Hall as examples; another community member noted they like the City's landscape.
- One community member recommended that higher-density development be centralized as spreading it out would over-extend vital community services and destroy natural resources.

Local Economy and Businesses

- One community member felt good entertainment could be found in San Pablo, while another noted that they really like El Sitio Taqueria. Similarly, a third community member felt that a good variety of "real" businesses and stores can be found in San Pablo.
- One community member appreciated that the casino money goes back into the community; another "seconded" this point.
- One community member felt one of the Walgreens should be replaced with a Walmart.
- One community member felt sales taxes in San Pablo are too high, while another felt the cost of food is too high.

Community, Public Safety, and Civic Engagement

- One community member said the City feels safe and friendly.
- Two community members appreciated San Pablo's diversity, while another appreciated the City's calmness.
- One community member said that civic engagement is not rewarding and they do not feel heard.
- One community member noted that anti-Blackness is an issue in the City.
- Two community members called for more police, while a third called for more police funding.
- One community member felt more needs to be done about car theft prevention.

M E M O R A N D U M

To: Libby Tyler, Community Development Director, City of San Pablo

From: Andrew Hill and Matt Alvarez-Nissen

Re: Housing Forum Summary

Date: February 7, 2022

Dear Libby:

To inform the San Pablo Housing Element Update, Dyett & Bhatia conducted a Housing Forum on January 20, 2022 via Zoom with affordable housing developers. The participants included both ownership and rental developers. The goal of the Housing Forum was to learn more about opportunities and challenges, get input on housing needs and constraints, and discuss what the City can do to facilitate the production of affordable housing.

As a record of the discussion and for use by the project team, this memo provides a recap of the process and summarizes key takeaways from the Housing Forum. Detailed notes organized by discussion question are also provided.

HOUSING FORUM PROCESS

On January 3, 2022 an invitation to the San Pablo Housing Forum was emailed to 18 affordable housing developers that operate in or around the city. The invitation included a link for participants to mark their availability. Follow up phone calls were conducted with participants that did not respond to the invitation by January 7, 2022. The Housing Forum was set for January 20, 2022 with five confirmed participants. Ultimately, three organizations participated in the Housing Forum, including representatives from Novin Development Corp., Habitat for Humanity East Bay Silicon Valley, and Richmond Neighborhood Housing Service, Inc. A representative from the San Pablo Economic Development Corporation was also present.

The Housing Forum was structured as follows: participant introductions, a presentation on Housing Element background, and a round table discussion based on a set of discussion questions. Stakeholders were given the discussion questions in advance of the Housing Forum as part of the meeting agenda.

KEY TAKEAWAYS

- With the demise of Redevelopment Agencies, funding for affordable housing is a critical challenge throughout the state. Forum participants note that in Contra Costa County, the challenge is even greater because unlike Alameda County's Measure A, there is no countywide bond measure to fund affordable housing. Given that the pool of affordable housing developers is limited in the Bay Area and the costs to build affordable housing so great, affordable developers tend to go where there is the most funding available.

- Construction costs (labor and materials) are the single-largest cost component for a housing project, accounting for even more than land acquisition. There is relatively little the City can do to influence these costs, although technological advances will help to drive them down. Cross laminated timber is now permitted under the California Building Code (CLT allows for taller wood structures than previously possible and wood is cheaper than reinforced concrete) and light gauge steel will also help. Modular construction is becoming more cost competitive now that some manufacturers are vertically integrated with construction in-house. Modular construction works well with double loaded corridor designs and may be a good fit for the size and shape of parcels in San Pablo. As part of the Housing Element update, we should confirm that City standards don't inhibit the use of new cost saving materials or techniques such as these.
- The construction labor shortage in the Bay Area means that developers often don't get a sufficient number of bids from construction contractors, which drives up the costs. Further, prevailing wage requirements applicable to many projects also drive up costs. Affordable developers report scaling back the unit count of projects so as not to trigger prevailing wage requirements in some cases.
- San Pablo will be particularly challenged on affordable housing projects because of the generally small size of parcels in the city. Affordable projects that seek to take advantage of tax credits need at least 40 units to be feasible and 80-100 is the sweet spot, but that requires a parcel size larger than is generally available in San Pablo. It will be important to identify larger parcels appropriate for affordable housing and to incorporate strategies to facilitate parcel consolidation.
- While smaller parcels may not be attractive to housing developers, they do present a potential opportunity for home-grown local developers and contractors. Richmond Neighborhood Housing Services runs an Emerging Developers Program that provides general contractors or private investors from disadvantages communities with the training and technical skills to develop infill units and single-family homes. Adding a Housing Element program to partner with RNHS to provide training for San Pablo residents and businesses or to establish a similar initiative is an option to explore.
- While the City has relatively little control over construction costs, it has more control over regulations which may add cost for housing development. Parking costs $50-80k/unit, which adds a considerable amount to the overall project costs. Ensuring that parking requirements are right-sized and that cost-performing configurations are encouraged should be a priority. Additionally, in countywide stormwater regulations add cost to projects so ways to reduce or offset those costs will be an incentive in San Pablo.
- Forum participants noted that mixed use zoning that does not allow for construction of residential-only projects is an impediment to affordable housing. It is possible to achieve mixed use over an area without requiring that each parcel be developed with a mix of uses. Exploring potential changes to the Commercial Mixed Use and Residential Mixed Use designations from the 2030 General Plan (which require ground floor retail in certain locations) may be warranted, particularly in view of the decreasing demand for physical retail space with the rise of internet commerce.
- Forum participants also advocated for allowing residential development on commercial properties without the need for a general plan amendment or rezoning. In fact, the recently

enacted SB 1385 authorizes residential uses on properties zoned for commercial (office) and retail uses. The law also includes an opt-in assessment district mechanism allowing local governments and housing applicants to enroll projects in assessment districts in lieu of paying upfront development or mitigation fees for infrastructure or services covered by the assessment district. The Housing Element and General Plan Update should consider how best to respond to this new law.

- Forum participants believe that City of San Pablo fees are not excessive as compared to other jurisdictions in the county and the surrounding area. One way the City can help is by devoting staff time to shepherding projects through the approval process, or even expediting. In general - and not in San Pablo specifically - the length of time it takes to get housing approved in California adds cost for developers.
- Another way participants suggested the City can add value for affordable housing developers is by preparing well-structured RFPs for affordable projects. This should involve careful due diligence to document whether a site is truly underutilized (ex: a storage facility may have a low assessed value ratio but may be generating a good income stream that means it is not a good candidate for redevelopment) and whether the site is well suited for use of tax credits.
- Forum participants indicated a regional housing need for seniors and youth, especially youth aging out of the foster care system and unhoused youth living with their families. Single parents and large families are other significant need groups. Any program geared towards special needs groups should be provided in multiple languages, including Spanish. Some participants provided programing for families and youth, including homework help, afterschool programs (including meals/snacks), a computer lab, housing counseling, and first-time homebuyer education.

DETAILED NOTES BY DISCUSSION QUESTION

Question #1 – What do you think are the major challenges facing San Pablo, in terms of housing production?

- Lack of available land, including larger parcels.
- Difficult for affordable developers to purchase land at market-rate prices, prefer City-owned surplus land or otherwise subsidized land
- Lack of available local funding, including county bond measures for affordable housing. Alameda and Santa Clara Counties both have such bonds, while Contra Costa County does not. Since San Pablo does not have a robust affordable housing fund, developers are forced to rely on limited State funding or funding the project independently.
- State funding is typically reserved for higher density housing, but San Pablo is not a high-density jurisdiction.
- The City needs to figure out how to provide funding for lower-density and smaller affordable projects, like duplexes, small lot developments, etc.
- A representative from San Pablo Economic Development Corporation noted that land and funding is also an issue they notice – when they work with low- to moderate-income home

buyers to get them ready for purchase, the largest challenge is housing supply due to a competitive market. Further, down payment assistance funding is underutilized since there are not enough homes available. Once people are ready to purchase, they typically buy outside San Pablo.

- The City needs to determine an internal strategy to locate resources – including locating vacant parcels, an affordable housing bond, and identifying a network of developers invested in San Pablo.
- The City needs to offer other incentives to entice developers, since there is a lack of local funding. Incentives need to maximize smaller parcel sizes.
- The City lacks a strong housing department to administer funding and resources to interested developers.
- Even with lower development costs, rents in San Pablo make it difficult for projects to pencil out, especially for higher-income projects.
- The City should prioritize larger sites that have a capacity for 200 or more units in ideal locations (i.e., near transit, other amenities) that may be attractive to larger development groups that can provide mixed-income housing.
- Lack of developers in Contra Costa County, funding is typically available elsewhere.
- The City has an opportunity to be proactive in supporting grassroots affordable housing providers and developers, and can focus on local public-private partnerships to empower local growth among people who are best connected to the community.
- The City should focus its priorities on rehabilitation in addition to new construction, and look at alternative funding mechanisms at the State level.

Question #2 – What current trends in housing development have or could have the greatest impact - positive or negative?

- Prevailing wage requirements can significantly drive-up costs on a project, for one participant up to 30 or 40 percent. This can make certain projects infeasible, especially those larger than 11 units. One participant remarked that prevailing wage requirements force them to build smaller projects. If the State reduces the unit threshold for prevailing wage, developers will likely decrease the size of their projects.
- In addition to prevailing wage, "skilled and trained" workforce requirements will increase costs. There need to be increased job and skill training, especially at the State level, to meet increased housing needs as costs rise. Developers will need to start planning for these requirements and working them into project costs.
- One participant, who often works on smaller infill projects, noted that San Pablo would lend itself well to those project types. However, higher density projects do provide higher returns for the time invested.
- Developers do not take a holistic approach to housing – funding tends to get focused on a particular needs group, while others receive less attention. For example, projects related to populations experiencing homelessness are receiving significant funding while other needs

groups may not. This influences the focus and ability of developers to provide housing for all housing needs groups.

- There are not sufficient local resources to meet State policy objectives, including State redevelopment and housing production goals.
- Innovation in building materials and methods may help reduce costs, especially methods that are less labor intensive. This includes modular and panelized construction, as well as new technological innovations in the housing and construction industry. Alternative building materials, like cross-laminated timber (CLT), are becoming more popular. One participant noted that as new technology is offered, it is necessary to first validate its use in existing projects to manage expectations.

Question #3 – What types of housing/construction types work best for your business model and how do conditions in San Pablo align with that?

- One participant was an infill developer looking for ownership opportunities. They remarked that this type of housing does not tend to be part of the initial affordable housing conversation, especially for moderate-income housing. As affordable and market rate housing both cost the same to build, there is always going to be a price gap for ownership models. They also noted that without unencumbered funds, it is almost impossible to develop. The City needs to figure out how to provide such funding for small sites to encourage such development.
- One participant remarked that it depended on the parcel – smaller parcels pose challenges for developers that rely on tax credits as funding source. Above 40 units, or close to 80 or 100 units, is ideal for tax credit affordable housing to achieve efficiency of scale. Projects are soft cost intensive, and this allows developers to spread the costs over more units. Smaller parcels do not allow such large projects.
- One participant noted that double-loaded corridor with stacked units is most efficient development type, and they try to find sites that could allow for that – including modular development.
- Smaller infill sites may make modular development more challenging, and developers may need to rely on stick frame.
- On larger parcels, parking can be very expensive. Reduced parking requirements and less expensive configurations help reduce the costs of a project.
- Some concerns about modular housing were raised, but one participant noted that it is still a fairly new industry with more competitors entering the space. As developers become vertically integrated and bear construction costs in-house, this may help reduce costs.
- Modular construction is limited – factory construction for anything less than 20 units is not realistic and does not result in cost savings. There are also limitations on the aesthetics of the product, which can be problematic from a design standpoint. This can pose a problem for ownership units, especially on smaller lots, while it is less problematic for larger rental projects.
- One developer relies on a volunteer construction model, which helps keep production costs relatively low. They rely mostly on stick-built construction. They noted that if they can

develop at least four units on land sold at a modest price, and the City helps them through the permitting process, they are able to provide the end product.

Question #4 – Some of the best opportunities for housing are along San Pablo's major corridors- San Pablo Avenue, 23rd Street, and Rumrill Boulevard – and in and around older shopping centers. What do you see as potential obstacles to housing production in those locations and how can the City facilitate housing there, through regulatory levers or other means?

- One participant noted that mixed-use projects do not work for them, since they are not a landlord and only do ownership production up to moderate-income homes. They can build a commercial space, but cannot be a landlord for it. The City should permit 100 percent residential projects in a mixed-use zone, and not require mixed-uses in all projects.
- Extremely-low-income units are almost impossible for some developers to pencil out. Very-low-income units are also difficult, but at least one participant noted that they were able to include some units of that type in a recent project in Bay Point. The same participant remarked that they try to include as much low-income housing with some moderate-income housing.
- Zoning can be a major barrier to the redevelopment of older shopping centers, especially when there are CC&R issues to work through. However, participants noted such centers have good redevelopment potential as commercial shifts away from brick-and-mortar stores and towards the internet. One participant generally encourages cities to implement a conditional use permit processes or an affordable housing overlay to convert land from commercial to residential use, and not require a general plan amendment. This can be a major help, especially with State legislation that permits CEQA exemptions with affordability. Cities should mirror State legislation and take it further. The same participant noted Walnut Creek as a good example, as they permit commercially zoned land to be developed with multifamily residential.
- If infill development does not work in corridors then cities should not focus on infill. Cities should focus on the types of development that make sense in particular places.

Question #5 – What can the City do to promote affordable housing?

- The City needs to determine if there is a will or skill issue. If will – need to create connections with community advocacy and development groups. If skill – need to internally identify specific needs and meet them.
- The City needs to take a look at available City-owned properties in the area, and single out what is truly excess land acceptable for housing development. A detailed list with those sites, as well as a NOFA, should be posted to see what developers might be interested in.
- For privately-owned sites affordable housing development is more difficult. Affordable developers cannot pay market rate for land, as it creates major financing issues. Existing excess public land in the region is sufficient to keep them busy. Further, CC&Rs can be difficult to overcome on commercial properties. A lack of expertise in the private brokerage market as it relates to affordable housing is also a major issue.

- The City should incentive mixed-income approaches where the market rate component can help to provide a subsidy or pay for land, and still provide a significant amount of affordable housing. A tax-exempt bond can allow for such mixed-income development.
- With enough market rate and affordable units, developers can rely on density bonus to make land costs pencil out. The City should provide enhanced density bonuses for mixed-income projects.
- The City should be realistic with its RHNA opportunity site list, including site-specific conditions. HCD's realistic capacity requirement has spurred lots of innovation, including in Oak Grove which scores properties based on suitability for different types of funding, SB 35 processing, etc. The City should engage in such a next level feasibility assessment and provide actual real time parcel analysis.
- The City needs to monitor the results of implemented programs, and not just provide funding. The City needs to see how the proposed solutions will translate to existing conditions.

Question #6 – How does San Pablo compare with adjacent or other similar communities where your organization is active, in terms of: Fees and exactions, Development process (length, complexity, convenience), Zoning and development standards, On- and off-site improvement requirements, Other issues?

- Fees in San Pablo are lower compared to neighboring jurisdictions, and this has not been an issue.
- Permit processing is similar in San Pablo and neighboring jurisdictions. Developers are focused on delivery – and the City should assist in making sure projects get entitlements, permits, etc. – this helps all developers, both rental and ownership. San Pablo is not a bad city to work in, but projects can take three to four years to get entitled and start construction. Anything the City can do to prioritize affordable housing projects is welcome.
- Parking can be a major obstacle, as it limits density and reduces the ability of a jurisdiction to meet their RHNA. In affordable developments especially, cities should limit parking to one space per unit. Even at-grade parking can be phenomenally expensive.
- In the region, utilities can be expensive due to PG&E policies.
- In the region, one participant noted difficulties with Contra Costa County regarding stormwater and water delivery on larger projects, although this has not been an issue on smaller projects.
- One participant with an early stage project on Rumrill Boulevard noted that working with the City has been a good experience so far. San Pablo faces the same issues as the rest of the county – a lack of county bond funding for housing, and general lack of funding for affordable housing.
- Cities should provide well-structured and prepared RFPs. Affordable housing developers are inundated with State surplus land or other available land. This provides an opportunity cost question due to limited project management. If the City does the groundwork in the

RFP to explain whether a site is good for development, this makes it more attractive and helps to streamline the development process.

Question #7 – Are there any other constraints or obstacles to building housing in San Pablo?

- Due to time constraints, this question was not asked. Participants were invited to direct further comments to Dyett and Bhatia.

Question #8 – The Housing Element focuses in particular on special needs groups (seniors, youth, large families, single-parents, persons with disabilities, homeless, persons in crisis situations). Which special needs groups have the greatest unmet need in San Pablo? How can their needs be better met?

- A need for senior and youth housing was identified in the region, especially youth aging out of the foster care system and unhoused youth living with their families.
- Large family housing units, including two- and three-bedroom units.
- Single parents is a major needs group, and a representative from the San Pablo Economic Development Center noted that they get frequent inquiries from that needs group.
- One participant noted that at least one special needs unit is provided on each of their projects.

Question #9 – What kinds of programs or services do your clients/target groups take advantage of? Are they well served? Are there other supportive programs/services that would be helpful?

- One participant noted that their organization acted as a landlord and are always looking to expand, as most of their tenants are long-term. They are also a housing counseling agency that prepare people for homeownership.
- One project in San Pablo being developed by a participant is focused on large family housing (two- and three-bedroom units), since a need for such housing was identified in the area. Services to large families include afterschool homework help, meals/snacks, a computer lab, and first-time homebuyer education.
- Education programs should be provided in multiple languages, including Spanish in San Pablo.
- One participant noted that they provide multiple language counseling and help with financial literacy, but do not provide on-site support since their projects are ownership developments rather than rental.

Question #10 – Are there any other ideas or concerns that we have not asked about?

- Due to time constraints, this question was not asked. Participants were invited to direct further comments to Dyett and Bhatia.

Community Survey Report

March 2022

Prepared for the City of San Pablo

Prepared by

DYETT & BHATIA
Urban and Regional Planners

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Executive Summary

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 with an opportunity to help identify appropriate locations for housing as needed to satisfy the City's Regional Housing Need Allocation (RHNA) as well as to provide input on key policy topics. To promote survey participation, four "pop-up" outreach events were held at Las Montañas Grocery Store (two events), the San Pablo Senior Center, and the San Pablo Library; the survey was also promoted through the City's project website, email blasts to community members, local newspapers *El Portal* and *The Richmond Standard*, and Facebook. Participants were offered the chance to win one of three $100 Visa gift cards for participating. In total, 262 people participated and 173 unique responses were collected.

Survey Organization and Content

The survey was organized into three distinct sections. The first section presented a map of seven areas of San Pablo that can potentially accommodate new residential development to satisfy the City's RHNA based on the prevalence of underused and vacant parcels in these areas. Questions probed whether respondents 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. An additional question allowed respondents to drop a pin anywhere on the map of San Pablo and write in what they would like to see there. The second section consisted of four questions related to citywide topics surrounding the local economy and businesses, community wellness and services, the look and character of San Pablo, and overall priorities. The third section included demographic questions to understand respondents' age, gender, relationship to San Pablo (i.e. live, work, attend school), and residential neighborhood.

Summary of Key Findings

Housing and Land Use

- Respondents strongly supported adding new, higher density housing in all seven areas with 100 percent of respondents supporting new apartments and townhomes along the Rumrill Boulevard corridor in the southeastern part of the city.
- The Southeast Area (near the Casino and San Pablo Towne Center) received the second-highest support for adding more housing, particularly multifamily housing. Respondents suggested a redesign of San Pablo Towne Center with ground floor retail

and residential above. A number of respondents also envisioned more entertainment-oriented uses in the area, such as a roller rink or amusement park.

- East Area (east of the freeway along San Pablo Dam Road) was also a location where respondents strongly favored adding housing, although the preference is more for townhomes and smaller scale multifamily housing than for apartments and condominiums.
- Interestingly, while the 23rd Street Corridor also received solid support for adding higher density housing, support was noticeably lower than for the other 6 areas. Respondents tended to see the area as primarily commercial in character and 16 percent of respondents did not think that this location was appropriate for new housing, a much higher share than for other focus areas. Comments noted concern for increased traffic, limited parking, and subpar sidewalks. Action will need to be taken to address these concerns in planning to accommodate new higher density housing in this area.
- While write-in comments indicated the need for denser housing, the Giant Road North area received the most support for single-family housing. Respondents also felt the area could benefit from improved public transit, entertainment options (pool, amusement park) and parks.
- Across all seven areas, respondents envisioned pedestrian-friendly communities where stores and services are within walking distance of homes.
- 19th Street and Miner Ave was identified as another site for adding multifamily housing

Citywide Policy Priorities

- Housing affordability is 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.
- Respondents would like to see more parks, recreation, and entertainment options, including more libraries, parks, public plazas, roller rinks, amusement parks. Spanish language responses repeatedly highlighted the need for new parks and pedestrian pathways, signaling that these respondents value this type of amenity even more highly than English speaking respondents.
- A recurring theme in the write-in comments has to do with interest in improving public safety and security. This involves several different facets, with residents recommending a variety of potential solutions:
    - Installing streetlights to heighten sense of security, particularly on Broadway and El Portal;
    - Adding housing in employment-oriented areas as a way of enhancing levels of activity and promoting vitality throughout the day to increase sense of security;
    - Installing traffic control measures, stop signs, crosswalks, signage, and other interventions that improve walkability and bikeability in the area and slow traffic. Road 20 was often cited as a corridor in need of traffic calming;
    - Some respondents expressed interest in increased security without an increased police presence.
- Respondents signaled the need for transportation safety improvements throughout the city to improve mobility and increase sense of safety, including fixing potholes,

installing four-way stop signs and traffic lights, widening sidewalks and adding protected bike lanes were of paramount concern across the community.

- Many respondents emphasized the importance of reliable transit connections to central areas of San Pablo and to the BART, recognizing the need to couple new housing development with strategies to promote frequent, reliable bus services. Interestingly, non-resident respondents place a higher priority on transit than residents and overall younger respondents valued transit more highly than middle-aged respondents.
- More parks and trees are desired throughout the City, as well as improvements to Davis Park. The need for urban greening was emphasized particularly in the Rumrill Corridor and San Pablo Avenue North areas.
- Increasing the number of well-paid jobs, home ownership opportunities, and job training opportunities in the City were among top local economy and business concerns. Results indicate that while important, respondents tended to rank this as slightly lower priority than housing and safety concerns.
- Residents consistently emphasized community wellness and services concerns, particularly the need for childcare, community services, and cleaner air and water. Numerous respondents cited the need for local health clinics and/or a hospital.
- Code enforcement and litter clean-up was also emphasized consistently in responses, linked to San Pablo's look and character.
- Incorporating taller buildings and a mix of uses was more of a priority for non-residents. Write-in responses noted that taller buildings might change the character of the City, highlighting the importance of neighborhood preservation and anti-gentrification measures should the City adopt a modern, mixed-use design appealing to potential new residents.

Overview and Objectives

PROJECT OVERVIEW

The San Pablo Targeted General Plan Update project involves a tune up of several 2030 General Plan Elements (including land use, safety, and environmental justice), a comprehensive update to the Housing Element to accommodate the City's share of the 2023-31 Regional Housing Needs Assessment (RHNA), and preparation of a Corridor Plan for Rumrill Boulevard. 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 law. Community engagement is an integral part of the planning process and the City recognizes that it is essential to ensure that residents, businesses, and other community members have ample opportunities to provide input through a variety of media and venues so that the resulting strategies reflect community values and priorities. In addition to this online survey, other outreach efforts include pop-up events, listening sessions, stakeholder interviews, community workshops, and meetings with the Planning Commission and City Council.

ONLINE COMMUNITY SURVEY

An online, interactive map-based community survey was undertaken from December 28, 2021 through February 21, 2022, focused on identifying community priorities regarding the major components of the Targeted General Plan Update—housing, land use, safety, and environmental justice—for San Pablo. The results will inform updates to the General Plan Land Use Map, the Housing Opportunity Sites Map in the Housing Element, and general policy direction. The survey was open to residents, business owners, and people who work or study in San Pablo. The survey was accessible from the project page of the City's website and promoted through email blasts to community members, publicity in *El Portal*, *The Richmond Standard*, and Facebook as well as at four "pop-up" outreach events in San Pablo. The survey included map-based questions focusing on seven areas in San Pablo with redevelopment potential, priority ranking questions for a series of community-wide topics, and open-ended questions that encouraged participants to communicate other priorities if not listed. This report summarizes the analysis and findings from the survey. The survey was not a scientific survey; therefore, conclusions and findings are not based on standards typically followed in a scientific survey. The analysis and findings are meant to serve as a reference for City staff and decision-makers in formulating recommendations to guide future development and identify key policies for the General Plan and Housing Element Update.

The survey, conducted through the online, map-based survey service Maptionnaire, was accessed by 262 participants, yielding 173 unique responses. It was available in Spanish and English. A total of 13 respondents took the survey in Spanish, while the other 160 took the survey in English. Respondents were asked to provide some basic demographic details, which included age, gender, whether they rent; own; work; or attend school in San Pablo, and which neighborhood they live/work/attend school in. This report makes use of these details to help characterize nuances in the information received.

Analysis of Survey Responses

DEMOGRAPHICS

As shown in Figure 3-1, below, 67 percent of respondents were between 18 and 64 years old, and nearly half were 25-44. This reflects the age distribution of the City, in which 65 percent of residents are 18-64 years old.

More respondents identified as female (55 percent) than male (26 percent), while 18 percent did not specify a gender (Figure 2). There is approximately equal distribution of males and females living in the City, which means males were underrepresented in the survey sample.

Figure 1: "What is your age?"

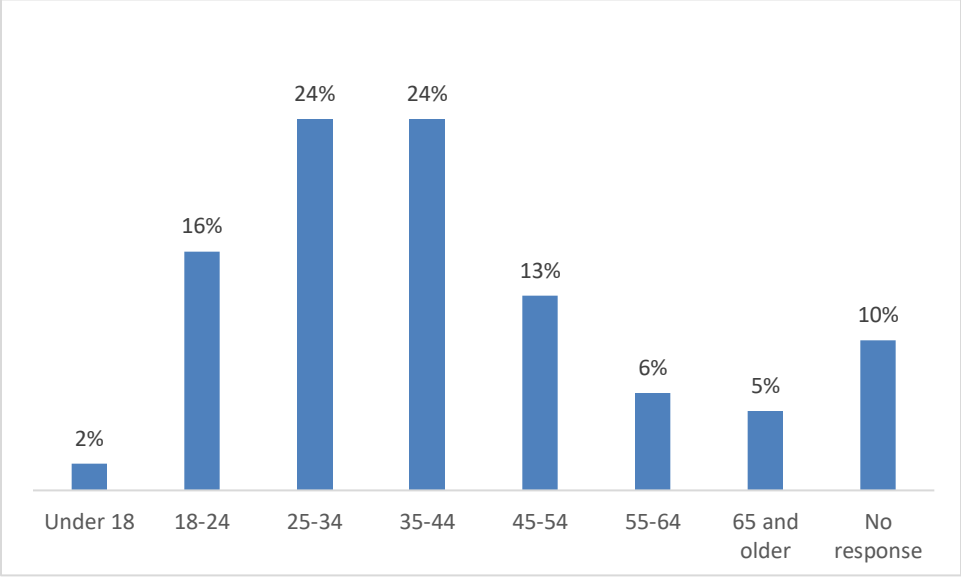
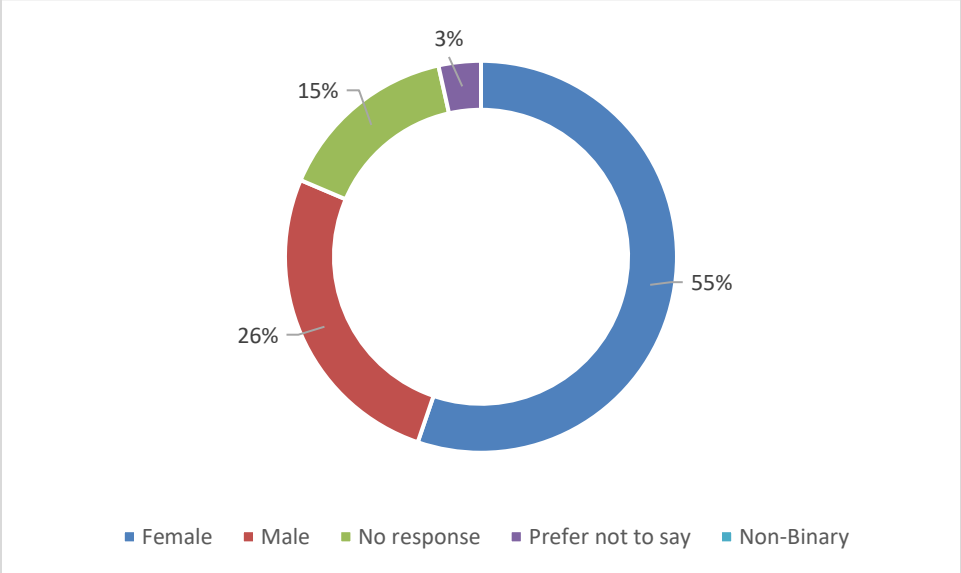
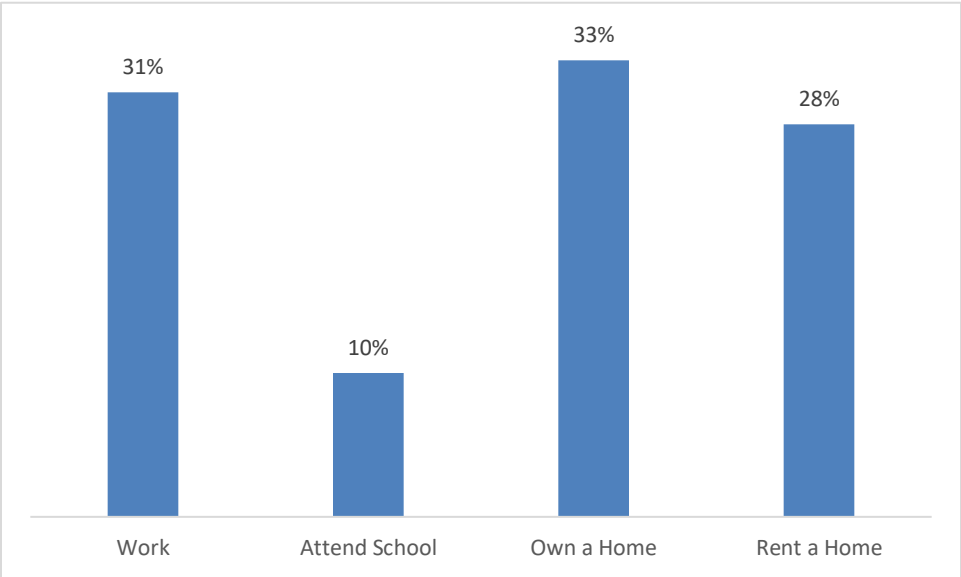


Figure 2: "What gender do you identify as?"



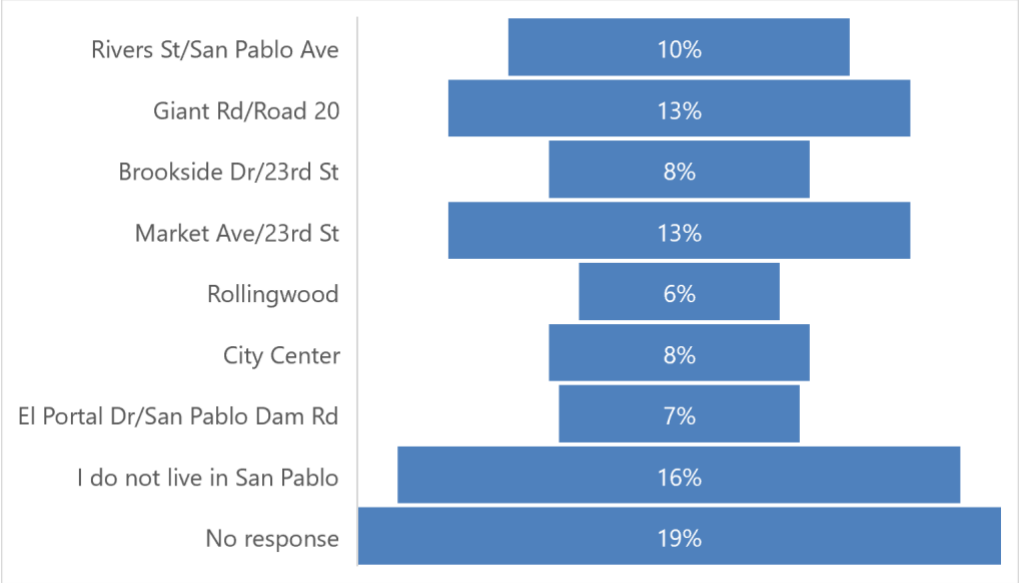
Respondents were asked to indicate whether they work, attend school, own a home, or rent a home in San Pablo. They were instructed to choose as many descriptors as applicable, so the total adds to slightly more than 100 percent. A third of the respondents own a home, and 28 percent rent. While the percentage of respondent who own closely reflects the percentage of owner-occupied units in San Pablo (38.1 percent), renters may be underrepresented in the survey sample. Nearly one third of the respondents work in San Pablo. (Figure 3)

Figure 3: "Do you work/attend school/own a home/rent a home in San Pablo?"



Finally, respondents were asked to select which neighborhood they live in. The largest response category was no response at all (19 percent), followed by "I do not live in San Pablo" at 16 percent. Of the participants who do live in San Pablo, the results indicate a fairly even geographic distribution of responses across the City. (Figure 4).

Figure 4: "Which neighborhood do you live in?"



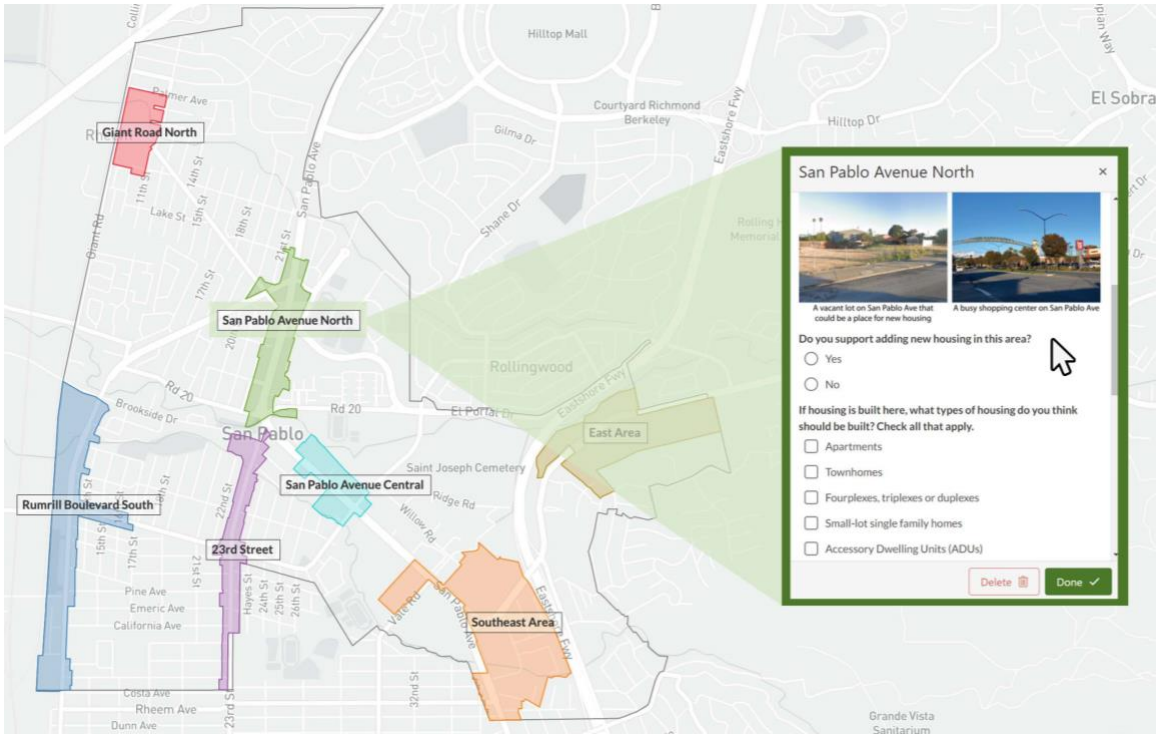
HOUSING AND LAND USE

San Pablo's Sixth Cycle RHNA is 746 units, but the sites identified in the 2015-2023 Housing Sites Inventory can only support 265 more units, thus requiring the City to identify new sites for at least 481 units. As a largely built out city with established single-family neighborhoods, San Pablo has relatively little vacant land available and redevelopment of existing areas will be needed to accommodate RHNA, particularly higher density rental housing which is more likely to be affordable to lower income households. Seven areas with clusters of underused properties (capable of being developed at a higher density/intensity) and vacant parcels, some of which are currently not zoned for residential uses but could be rezoned, were identified as possible sites to fulfill State RHNA requirements. Descriptions of each area can be found within the full survey text in the Appendix. Respondents were asked to weigh in on whether they supported housing in these seven areas, what types of housing would be most appropriate if so, and their vision for the area/what uses, activities or amenities they might like to see there (such as a community center or park).

An interactive map with the seven areas outlined and shaded was presented to respondents in the survey. When a shaded area on the map was clicked, a pop-up window appeared with the questions listed above. Images and descriptions of each area were provided, as well as

images of each type of housing. Figure 5 features a question pop-up window from one of the areas.

Figure 5: Example Map-Based Question



Each area-specific question set received 31-42 responses. Residents supported housing in all areas and overwhelmingly in Rumrill Boulevard South. The Southeast Area was the second most supported area for new housing at 91 percent. (Figure 6)

Figure 6: Percent of Respondents Supporting New Housing in the Seven Areas

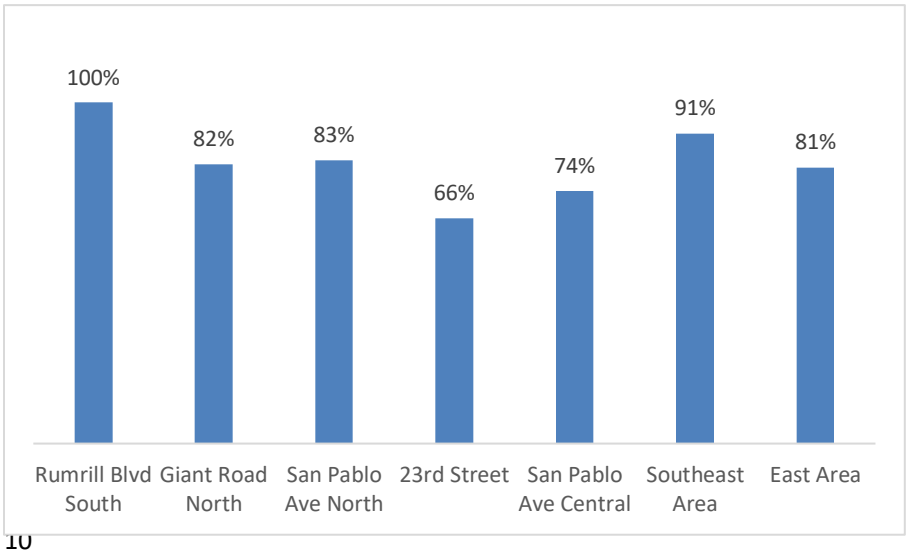


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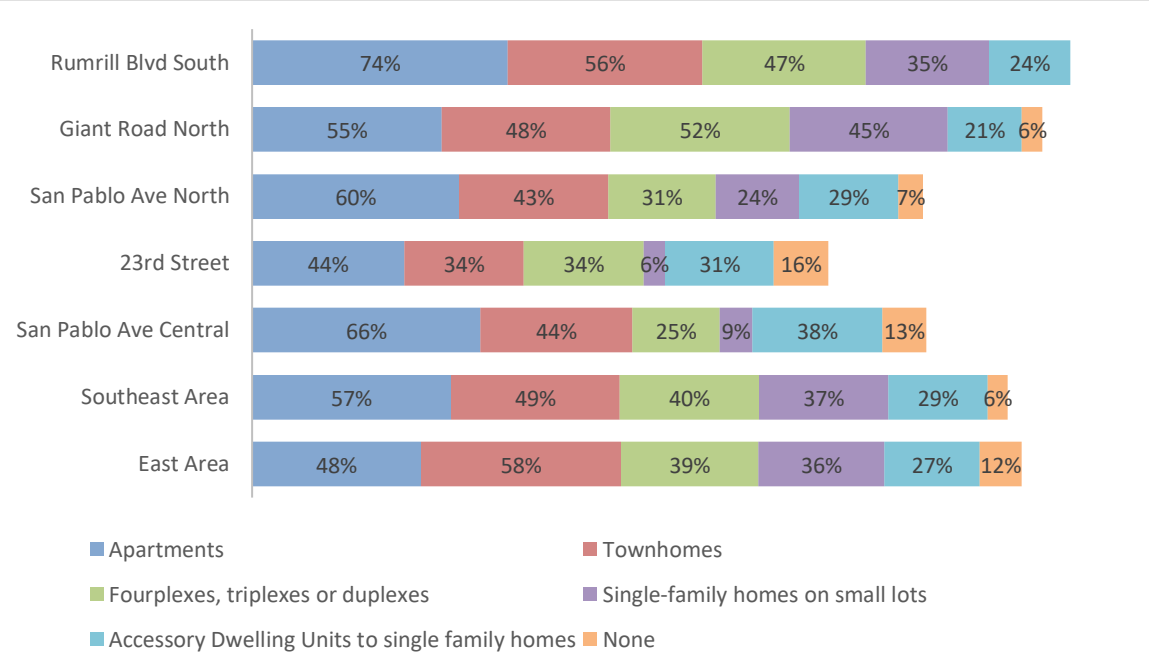
Figure 7 breaks down respondents' support for different housing types for each area. Across all areas, there was a preference for multifamily housing, whether apartments, townhomes, or fourplexes/triplexes/duplexes. Support for higher density, multifamily housing in each area was echoed in the write-in comments. Totals add up to more than 100 percent as respondents were allowed to select as many housing types as they wanted. Respondents' housing type preferences and visions for each area are described below. Many respondents who had skipped the area-specific questions wrote about these seven areas in the drop-a-pin question (to be described next); all drop-a-pin comments relevant to the seven areas are included in the area descriptions below.

Figure 7: Housing Types That Should Be Built in Each Area



Rumrill Boulevard South received a lot of support for higher density housing, particularly apartments. Housing support was echoed in the drop-a-pin comments. Many respondents felt this area needed to be "cleaned up" first, with litter removal and roadway (including pothole) repair. Respondents also noted that they would like to see parks, gardens, and more trees here. Other respondents envisioned a basketball court and a library.

Giant Road North had almost equal support for all housing types, except Accessory Dwelling Units (ADUs); of all areas, this one had the most support for small-lot single family homes. However, all write-in comments regarding housing specified a need for high-density, particularly affordable, housing. Respondents called for public transit improvements to this area and envisioned entertainment and community venues (football stadium, theme park, pool, dog park).

San Pablo Avenue North received a lot of support for higher density housing, especially apartments. Some respondents noted that student and/or teacher housing would also make sense here. Respondents called for more trees and parks here, suggesting art and music-centric parks. Respondents noted that biking on this road is unsafe and that it needs a protected bike lane. One respondent said that this area could use a redesign to make it look more like a downtown.

23rd Street received the least support of all areas for any type of housing, particularly small-lot single-family housing (six percent); respondents most preferred apartments. Respondents were concerned that adding housing to 23rd Street would increase already heavy vehicle traffic and demand for parking spots. Many comments suggested the need for a complete streets approach with better curbside management (deliveries interfere with parking), wider sidewalks, and protected bike lanes. Respondents also noted that the area could benefit from a better selection of businesses, such as coffee shops and coworking spaces.

San Pablo Avenue Central received a lot of support for higher-density housing, with apartments as the most preferred option; the area received very little support for small-lot single family homes. Write-in comments suggested mixed-use residential with ground-floor retail. A few respondents suggested repurposing City buildings into parks, housing or businesses. Respondents also called for more retail and restaurants and noted that wider sidewalks and protected bike lanes might make the neighborhood more pleasant as it currently has a lot of vehicle traffic.

The **Southeast Area** received more support for multifamily housing types than single-family housing, with the most support for apartments. This area additionally received a lot of write-in support for housing, particularly affordable, as well as entertainment and social venues such as amusement parks, roller rinks, and parks geared towards youth. Respondents emphasized the need for litter cleanup, roadway redesign at the major intersections, and suggested remodeling San Pablo Towne Center into a more modern mixed-use housing and retail destination. One respondent also noted that an emergency room is needed in the area.

The **East Area** had a similar housing preference profile as the Southeast Area, but with the strongest support for townhomes. Write-in comments suggested higher density housing, noting the area would be ideal for high-density, mixed-use housing with retail. Recreational fields and a theater were also suggested. Respondents also noted the need for sidewalks in this area as San Pablo Dam Road is currently missing sidewalks on both sides.

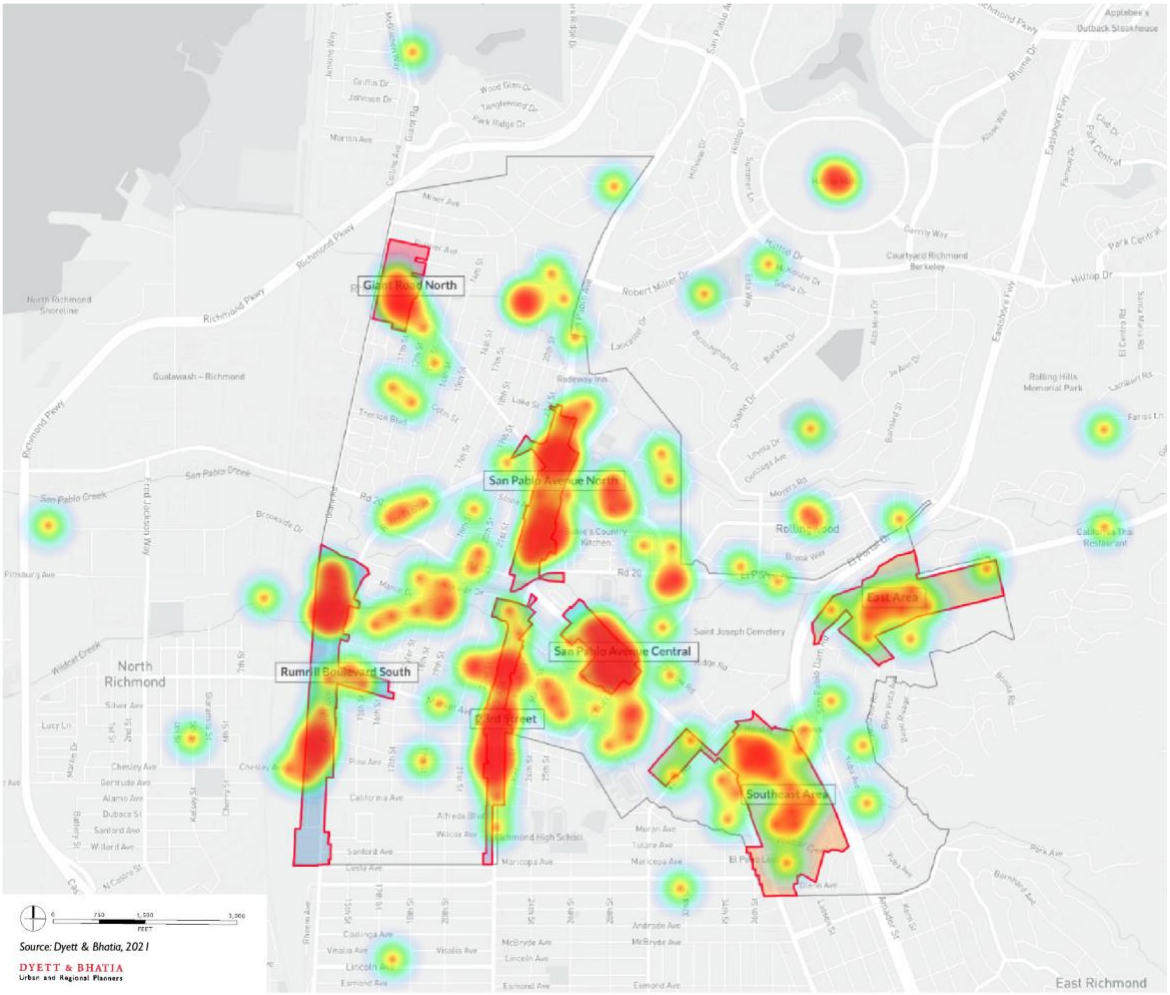
Across **all** areas, respondents envisioned more stores, parks, and other amenities within walking distance of residences, and safer roads with bike lanes and wider sidewalks. All housing comments were in favor of increasing residential density and providing affordable units; only two write-in comments (one for the Southeast Area and one for the East Area) called for more single-family housing. The full set of responses can be found in the Appendix.

Vision for Other Areas

Respondents were prompted to drop a pin on a map and note changes they would like to see there. One-hundred twenty-three respondents dropped 183 pins. A list of coordinates with write-in responses for what people would like to see is included in the Appendix. Not all respondents who dropped pins noted what they would like to see. Figure 8 is a heat map showing where pins were dropped, with the large red centers being the most popular locations for pin drops. Most comments pertained to the seven areas above and drop-a-pin comments were included in the above summaries, but comments for other popular areas are summarized by topic below.

- Housing
    - Build apartments on the site of the vacant lot at 19th Street and Miner Ave (east of the Giant Road North area)
- Parks
    - Build a park for families east of the San Pablo Avenue North area (on the Contra Costa College campus)
    - Build a park for children (Rollingwood)
    - Clean up litter, install a fountain, and provide services for the unhoused at Davis Park
- Roadway Improvements
    - Install a four-way stop sign at the Road 20/El Portal Drive intersection
- Economy
    - Improve the Hilltop Mall (outside of City limits) or convert it to a tech center or multi-family housing

Figure 8: Locations Where Respondents Would Like to See Changes



CITYWIDE POLICY PRIORITIES

Question 1: Tell us about your priorities for the local economy and businesses. Use the slider to show how important each statement is to you. I would like to see …

Respondents were presented with a list of potential priorities, each with a slider that respondents moved to indicate where the priorities fell on a spectrum from lowest importance (1) to highest importance (5). Respondents did not need to prioritize statements relative to each other; in other words, all statements could be ranked of highest importance. There was also a space for participants to write in any other priorities for the local economy and businesses.

Figure 9 shows the average importance ranking for each statement. All topics were ranked with high importance. While not all write-in comments pertained to the local economy and

businesses, respondents mentioned the importance of maintaining inviting storefronts and tidy (litter-free) streets/sidewalks around businesses. Other comments highlighted the importance for home ownership opportunities for the working class.

Responses to this question were further analyzed with regard to age and whether the respondent lived in San Pablo. The 35-44 year-old demographic ranked "more frequent transit service to my job/school" as a lower priority than all other age groups, with an average score of 3.47 while the other age groups' average priority scores were all in the high range (>4.0), perhaps implying that more respondents in this demographic have access to a car than the older and younger adult demographics. This same statement was a source of difference between San Pablo residents versus non-residents, with non-residents putting greater importance on transit service, which suggests that these respondents may commute into the City via public transit for work or school, or would be more likely to if service were more frequent (Figure 10).

Figure 9: Ranking of Local Economy and Business Priorities (All Respondents)

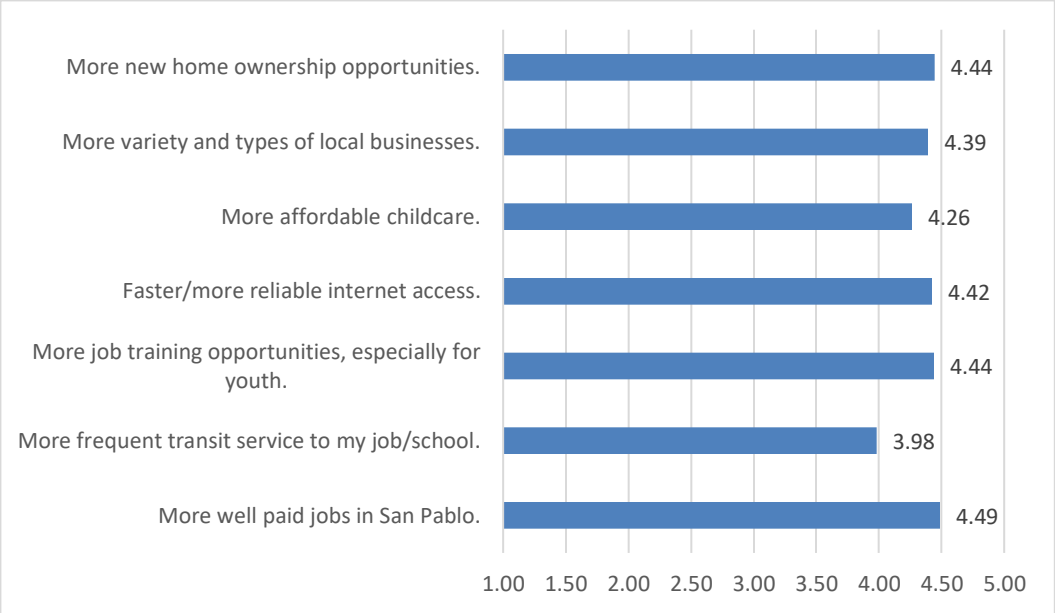
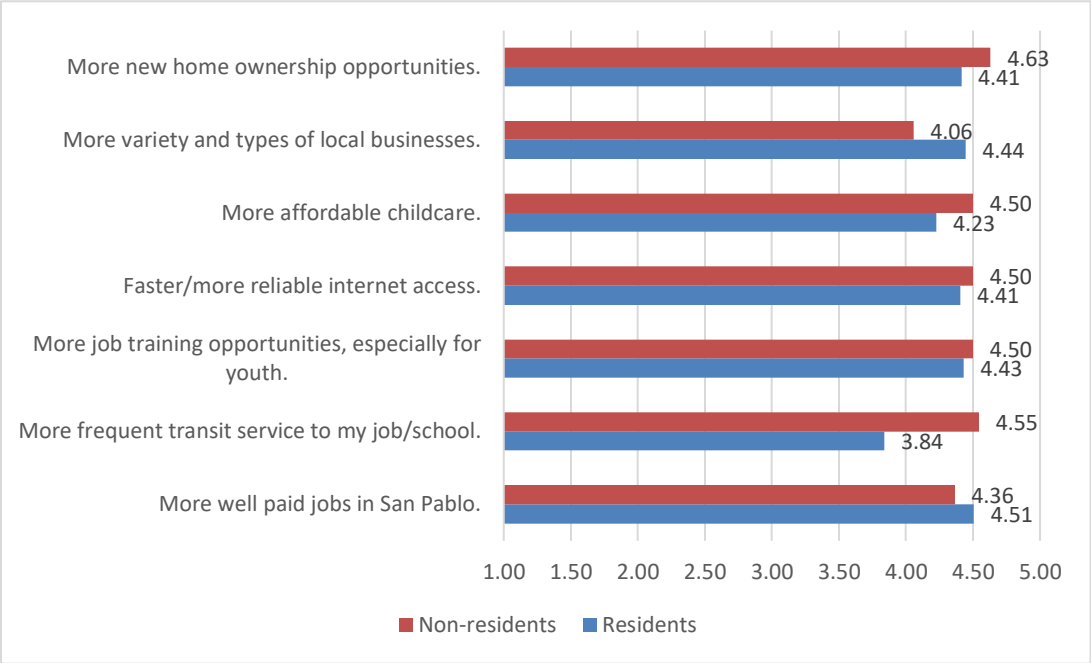


Figure 10: Ranking of Local Economy and Business Priorities by Residency

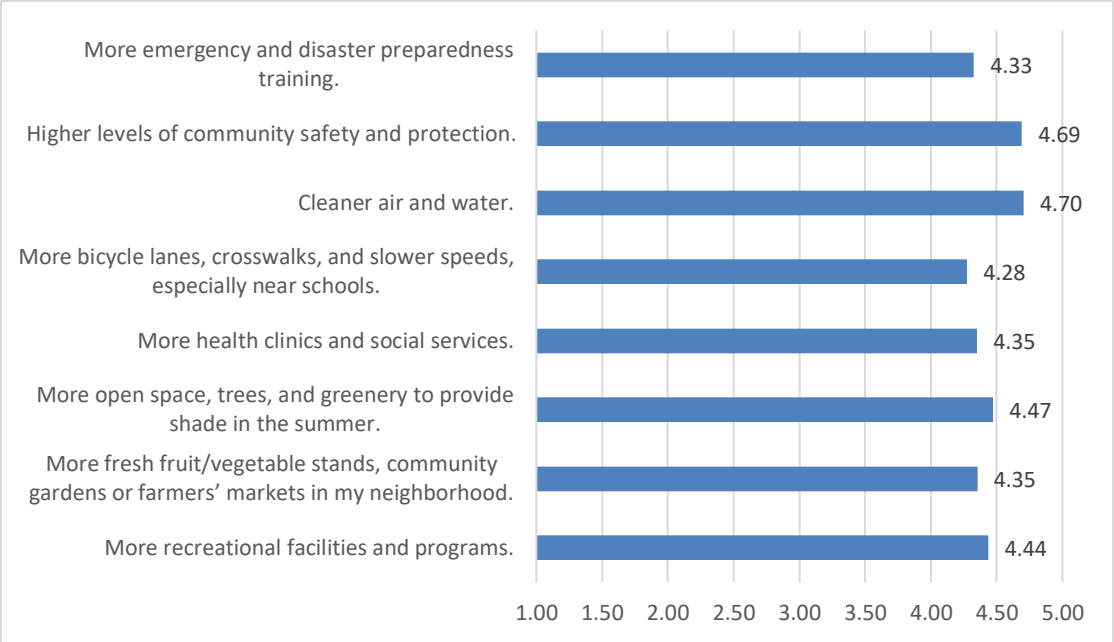


Question 2: Tell us about your priorities for community wellness and services. Use the slider to show how important each concern is to you. I would like …

While all statements were ranked with high importance, the two highest-ranked were "higher levels of community safety and protection", and "cleaner air and water" (Figure 11). Additional priorities to consider from the write-in comments included more services for the unhoused population, offering courses in first aid/accident prevention in schools, and expanding sidewalks and trail networks (and making trails safer) to increase walking and bicycling. Opinions are mixed in terms of how to address public safety (particularly whether police should be involved).

Responses to this question were further analyzed with regard to age and whether the respondent lived in San Pablo. All age groups and residents and non-residents alike ranked all statements with high priority (>4.0).

Figure 11: Ranking of Community Wellness and Services Priorities (All Respondents)



Question 3: Tell us about your priorities for the look and character of San Pablo? Use the slider to show how important each concern is to you. I would like …

As shown in Figure 12, respondents ranked all statements with medium to high importance. "Less litter, graffiti and overgrown weeds", "More walkable areas in San Pablo that you can get to easily from home, work or school" and "Improved streets with wider sidewalks, benches, trees, and bicycle lanes" were all very highly ranked. Write-in comments underscored the need for both clean-up of litter and illegal dumping and increased pedestrian safety. "Taller buildings with a mix of housing, offices, shops and neighborhood services along major streets" was ranked lowest of the statements, at a level of medium importance. Write-in responses noted that taller buildings might change the character of the City, highlighting the importance of considering neighborhood preservation and anti-gentrification measures should the City adopt a modern, mixed-use design.

Also emphasized in the write-in comments were concerns about public safety and the unhoused population. While public safety was addressed in the previous question, this underscores its importance as a policy issue. None of the Citywide Policy questions inquired about the unhoused population; its salience in the write-in responses emphasizes the importance of this issue.

Responses to this question were further analyzed with regard to age and whether the respondent lived in San Pablo. Figure 13 shows the differences in rankings based on age. Those aged 55 and older ranked "taller buildings with a mix of housing, offices, shops and neighborhood services along major streets" much lower than the rest of the age groups.

This might suggest older respondents are more interested in retaining the existing character of the City than seeing the City grow and change. The youngest demographic put less importance on cleaning up litter and increasing the number of employment-oriented buildings than the other groups, but greater importance on pedestrian and bicycle improvements. This suggests the younger demographic might be more likely to walk or bike for transportation than older respondents.

When examining preferences by residency, non-residents (average score: 4.21) assigned much greater importance than residents (average score: 3.22) on including taller buildings and mixed-use neighborhoods in the City. This might mean that non-residents are less concerned with retaining the City's character and more interested in seeing the City expand. Perhaps these changes would encourage respondents currently commuting to San Pablo for work or school to relocate to the City. (Figure 14)

Figure 12: Priority Ranking for San Pablo's Look and Character (All Respondents)

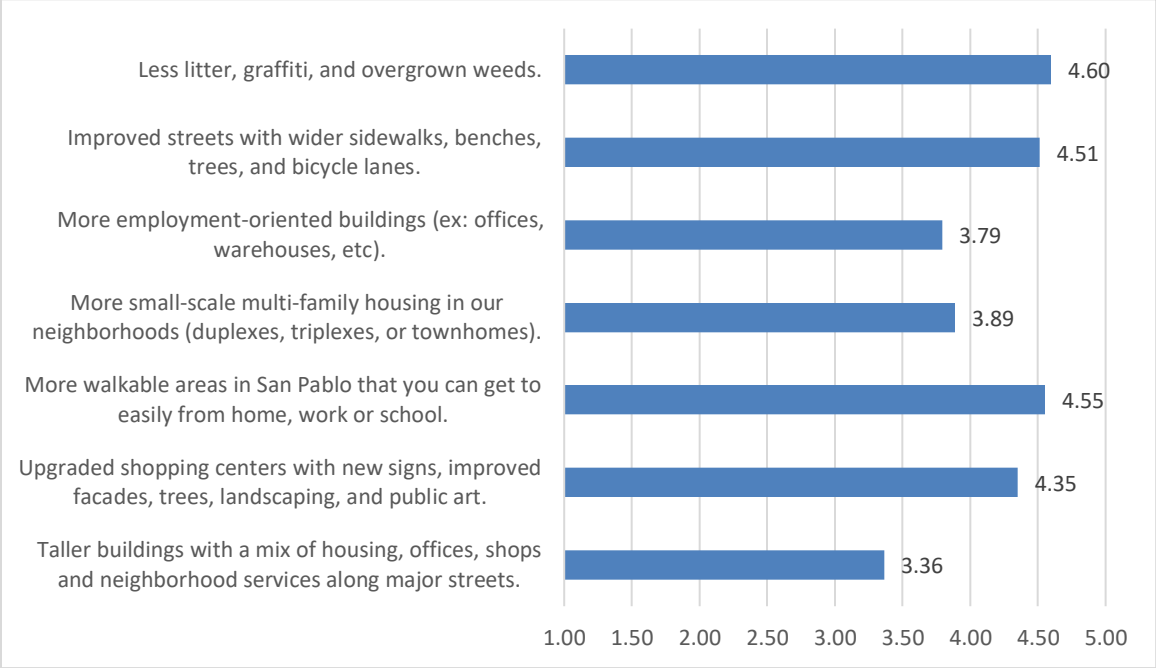


Figure 13: Priority Ranking for San Pablo's Look and Character by Respondent Age

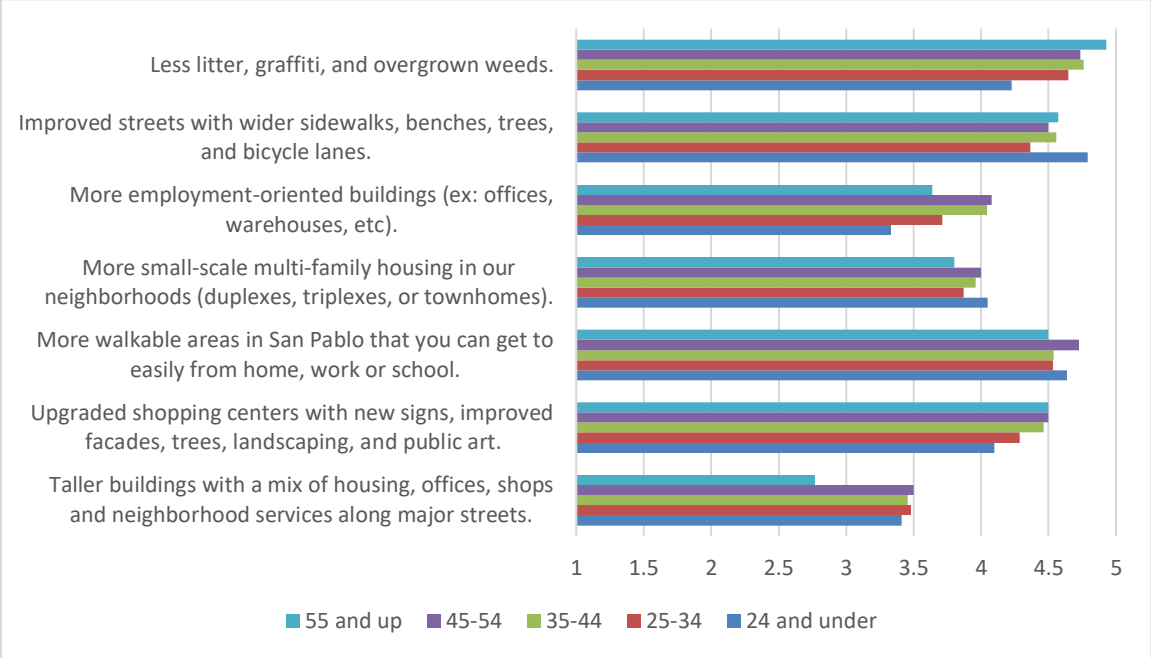
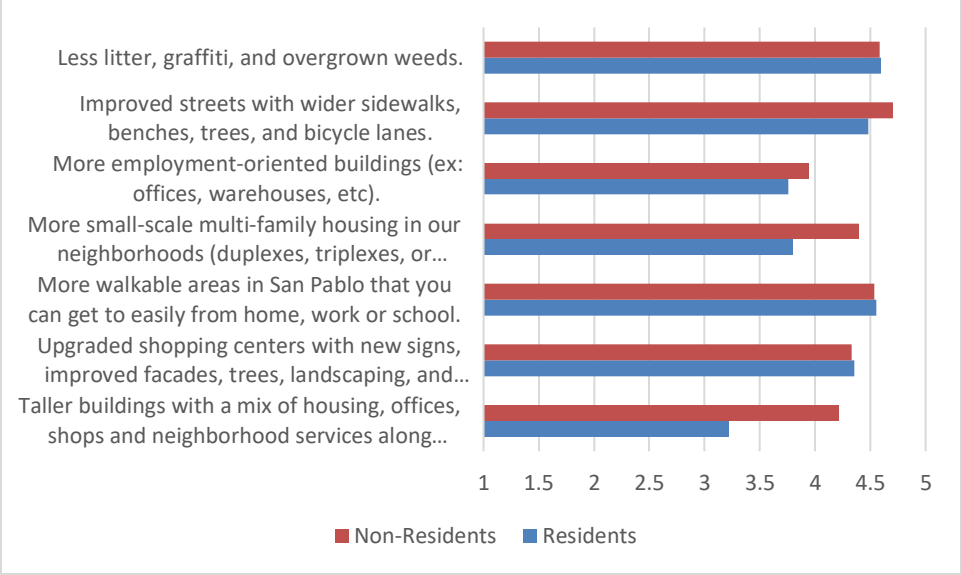


Figure 14: Priority Ranking for San Pablo's Look and Character by Residency



Question 4: What are the top 3 priorities you think the City should focus on in the next 10 years?

Here respondents wrote in their top priorities. A word cloud generator was used to visualize common priorities across respondents in addition to a frequency counter to assess the frequency of phrases missed by the word cloud generator. Affordable housing was the most common concern as a first priority, mentioned in nearly a quarter of all responses (Figure 15). Affordable housing came up again as a common second priority, along with improved sidewalks (Figure 16). As a third priority, affordable housing and better access to stores were tied for most common; increased job opportunities and training was also common concern (Figure 17). The full set of responses can be found in the Appendix.

Figure 15: First Priority

Figure 16: Second Priority

Figure 17: Third Priority

Appendix: Survey Questions

Descriptions of Seven Focus Areas

Rumrill Boulevard South: This area includes Rumrill Boulevard from Wildcat Creek to Costa Avenue, and part of Market Avenue. The area has a mix of industrial properties, auto-related uses, churches, restaurants, and commercial services together with single-family and multifamily housing. The Rumrill Sports Complex is a popular destination here. AC Transit buses run on Rumrill, providing connections to the Richmond BART station and Ferry Terminal. There are several vacant and underused properties along the corridor, including a number of large parcels on the west side of the street.

Giant Road North: This area includes Giant Road from Palmer Avenue to just north of Lake Street. It is bounded by the railroad/city limits on the west and 11th Street on the east. It is mostly industrial but includes a small single-family residential area and some multifamily housing west of 11th Street. AC Transit buses run along 11th Street, providing connections to the Richmond BART Station and Contra Costa College.

San Pablo Avenue North: This area includes San Pablo Avenue from Lake Street to Road 20. It is bounded by Contra Costa College on the east and 22nd Street on the west, and includes part of Broadway Avenue. The area is mostly commercial services (for example: restaurants, grocery stores, and pharmacies) with a small amount of single- and multifamily housing. The College Center shopping mall is a main landmark. The area is served by multiple AC Transit routes that connect to the Richmond BART and Richmond Ferry Terminal. There are vacant and underused parcels throughout the area, primarily along San Pablo Avenue.

23rd Street: This area includes 23rd Street from Brookside Drive to the City of San Pablo boundary at Costa Avenue. This area is mostly commercial (for example: restaurants, retail and auto services) with some churches, offices, and single- and multifamily housing. Richmond High School is adjacent to the area on 23rd Street. This area is served by AC Transit buses on 23rd Street and Market Avenue that connect to the Richmond BART and Richmond Ferry Terminal. There are some vacant and underused parcels throughout on 23rd Street.

San Pablo Avenue Central: This area is located on San Pablo Avenue from Road 20 to Church Lane. It includes the San Pablo Police Department and a variety of commercial services and offices. There is also a small mobile home community. This area is served by AC Transit buses that connect to the El Cerrito del Norte BART station and San Francisco. There are a few underused parcels on San Pablo Avenue.

Southeast Area: This area includes San Pablo Dam Road between I-80 and San Pablo Avenue. This area is mostly commercial and includes the San Pablo Towne Center shopping plaza. It also includes single- and multifamily housing, gas stations, and churches. This area is served by AC Transit buses that connect it to the Richmond and El Cerrito del Norte BART stations as well as San Francisco. Most of the area is comprised of large, underused parcels, plus a few vacant parcels.

East Area: This area includes San Pablo Dam Road between Morrow Drive and El Portal Drive. It is mostly commercial, including the Princeton Plaza shopping center, but also features open space, industrial uses, a gas station, and some single- and multifamily housing. This area is served by AC Transit bus lines that connect to the Richmond and El Cerrito del Norte BART stations and San Francisco. The area includes both vacant and underused parcels.

HOUSING AND LAND USE QUESTIONS

1 Do you support adding new housing in this area?

- Yes
- No

2. If housing is built here, what types of housing do you think should be built? Check all that apply.

- Apartments
- Townhomes
- Fourplexes, triplexes or duplexes
- Single family homes on small lots
- Accessory Dwelling Units (ADUs) to single family homes
- None

3. Describe your vision for the future of this area. What else would you like to see here? For example: *"This area should have a mix of housing and shops, with a plaza for socializing and listening to live music."* Or *"I'd like to see a crosswalk and street trees added on Rumrill."* Or *"I'd like a park and community center here."*

4. Outside of the 7 colored areas on the map, are there other locations where you'd like to see changes? Place a pin on the map to show where and describe what you'd like to see there.

CITYWIDE QUESTIONS

1. Tell us about your priorities for the **local economy and businesses**. Use the slider to show how important each statement is to you. I would like to see ….

- More well paid jobs in San Pablo.
- More frequent transit service to my job/school.
- More job training opportunities, especially for youth.
- Faster/more reliable internet access.
- More affordable childcare.
- More variety and types of local businesses.
- More new home ownership opportunities
- Other: _____ (fill in blanks)

2. Tell us about your priorities for **community wellness and services**. Use the slider to show how important each concern is to you. I would like …..

- More recreational facilities and programs.
- More fresh fruit/vegetable stands, community gardens or farmers' markets in my neighborhood.
- More open space, trees, and greenery to provide shade in the summer.
- More health clinics and social services.
- More bicycle lanes, crosswalks, and slower speeds, especially near schools.
- Cleaner air and water.
- Higher levels of community safety and protection.
- More emergency and disaster preparedness training.
- Other: _____

3. Tell us about your priorities for the look and character of San Pablo. Use the slider to show how important each concern is to you. I would like ….

- Taller buildings with a mix of housing, offices, shops and neighborhood services along major streets
- Upgraded shopping centers with new signs, improved facades, trees, landscaping, and public art

- More walkable areas in San Pablo that you can get to easily from home, work or school
- More small-scale multi-family housing in our neighborhoods (duplexes, triplexes, or townhomes)
- More employment-oriented buildings (ex: offices, warehouses, etc).
- Improved streets with wider sidewalks, benches, trees, and bicycle lanes
- Less litter, graffiti, and overgrown weeds.
- Other: _____

4. What are the **top 3 priorities** you think the City should focus on in the next 10 years (for example: improved sidewalks, more affordable housing, better access to stores)?

First Priority

_____

Second Priority

_____

Third Priority

_____

TELL US ABOUT YOURSELF

What is your age?

- Under 18
- 18-24
- 25-34
- 35-44
- 45-54
- 55-64
- 65 and older

What gender do you identify as?

- Female
- Male
- Non-binary
- Prefer not to say

Do you _____ in San Pablo? Check all that apply.

- Work
- Attend school
- Rent a home
- Own a home

Which neighborhood do you live/work/go to school in?

- Rivers St/San Pablo Ave
- Giant Rd/Road 20
- Brookside Dr/23rd St
- Market Ave/23rd St
- Rollingwood
- City Center
- El Portal Drive/San Pablo Dam Road
- I do not live/work/go to school in San Pablo.

Appendix: Open-Ended Responses

HOUSING AND LAND USE

Describe your vision for the future of this area. What else would you like to see here?

Rumrill Boulevard South

1. Bike lanes!
2. Apartments would go well in this area. I cannot see single family homes or other structures here. Lots of industrial and small businesses going through Rumrill.
3. This area just needs a lot of work. It would be nice to see some grocery stores in this area.
4. Another library, more greenery
5. More high-density affordable housing with robust public transit to the denser parts of the city
6. This area seems like a good place for apartments since it has shops and public transportation close by.
7. Mix of housing, shops and parks that encourage a sense of community. Like it if things are accessible by foot and bike.
8. I'd like to see the trailer park changed to low-income housing with a child safe play area.
9. This area is unpleasant to be in both due to a dirty environment as well as excessively large roads and heavy vehicle traffic. Cleaning up litter would be beneficial, as well as reducing the size of roads to make more room for pedestrian traffic and protected bike lanes. This will reduce travel time by giving viable alternatives to driving, thus reducing traffic on the road.
10. I live on 14 & Sutter, and would love to see more stores around here, more housing available, clean streets and better roads as well.
11. Cleaner store fronts.
12. Build a retirement home
13. Take advantage of large vacant lots and plan for multi-unit dwellings.

Giant Road North

1. There is a definite need for low-income housing in the area. I don't think town homes would be viable. Our community's incomes need to be a strong incentive for

lower cost housing.

2. This area should have affordable housing, healthy stores, gas stations, and restaurants.
3. Area is a bit affected by the loud train which i think might keep people from living there. I think using the area for employment with quality jobs is important, as many of the older Spanish-speaking immigrants in the area go all the way to SF to have decent wage jobs and generous benefits given limited education and the language barrier. More frequent bus routes to BART. More lights in the streets on Broadway Ave please! I have to use a flashlight to take a night stroll in the winter.
4. apartments or townhouses would be good
5. More high-density affordable housing with robust public transit to the denser parts of the city
6. This area looks like it needs more housing, so it looks more inviting
7. Would be nice to see housing, a park and grocery available within walking distance. Close to elementary school so could be geared towards families.
8. Dog park, and community center, pool
9. The roads in this area are in disrepair and in desperate need of repaving. Sidewalks and protected bike lanes are necessary in this area to reduce car traffic and make it more accessible to those who cannot afford cars.
10. Parque y vía para caminar
11. Wanted to build a football stadium
12. Build a theme park
13. Mixture of houses and shops and small restaurants

San Pablo Avenue North

1. This area needs a lot of fixtures, first of all and importantly a stop sign on intersection Broadway avenue and 19th street. Cars drive by doing 50 mph on a 25 mph. My sister almost got ruined over 2 years ago because some imbecile driver was going 45 mph (and do not get me started on how many car accidents happen on that intersection) that's why a stop sign is very important. Also this area needs more light posts. Specially on El Portal Dr by Contra Costa College.
2. We need to have a mix of housing but also include walkable neighborhoods to grocery stores, drug stores and other neighborhood serving amenities.
3. Protected bike lanes and bus lanes
4. This area also needs more grocery stores and restaurants.
5. Make the plaza a but more pedestrian friendly, maybe a park or playground in the middle or something. I miss having the library closer but the new one is gorgeous so I'm not complaining. Protected bike lanes. A BART station here would be crazy amazing but not sure how feasible that is. But it might reduce the reliance on cars for younger people who like to go to say Berkeley or Oakland every now and then. More greenery!
6. This area should be used as commercial space due to the lack of parking, highly transited area and lack of pedestrian signage.

7. I want to see apartment for affordable housing
8. I'd like to see more high-density urban areas where shops and public areas (libraries, parks, etc.) are within walking distance of residences
9. This area seems like a good area for apartments because of all the shops close by.
10. This area could definitely use a face-lift. I feel like because it is close to CCC and some shopping there is potential for housing and new shops. Would really love to see the defunct buildings and vacant lots cleaned up. Close to hilltop mall if they ever redevelop that area.
11. Student housing especially for single parents or people on track to enter service jobs like teaching or nursing.
12. Heavy vehicle traffic makes this area unpleasant to be in outside of a car. Central roads should be smaller and lined with larger sidewalks and protected bike paths. This would make the area more livable, as well as getting more people around faster by making walking and cycling a viable alternative to driving, thus reducing car traffic on the road.
13. I hope to see a music park with modern art atmosphere
14. I want to build a library
15. Build a theme park
16. Multi-unit buildings would be great for this area as transportation runs on 23rd St and the proximity to the shopping plaza allows people without cars to buy necessities without additional burden.

23rd Street

1. Bike lanes!
2. Protected bike lanes.
3. It is far too busy for housing. Parking would be horrible and inaccessible.
4. I'd like to see more high-density urban areas where shops and public areas (libraries, parks, etc.) are within walking distance of residences
5. I don't think more housing is appropriate for this specific area because of the high school.
6. I wonder if adding housing here may increase traffic to much.
7. This area is unpleasant to be in both due to a dirty environment as well as excessively large roads and heavy vehicle traffic. Cleaning up litter would be beneficial, as well as reducing the size of roads to make more room for pedestrian traffic and protected bike lanes. This will reduce travel time by giving viable alternatives to driving, thus reducing traffic on the road.
8. Area could use more retail business
9. I hope to build a library
10. Mixture of housing, shops such as groceries and pharmacies, but no more liquor stores
11. I understand, from an investor POV, they would prefer to build multi-unit building with a percentage being allocated as affordable housing. City needs to make sure a

greater percentage of units are affordable or else problem is only somewhat being addressed. With limited space we can't keep building units working class cannot afford. Need to keep in mind that there are a lot of working families, so need affordable housing that contains at multiple bedrooms. Encourage homeowners to build ADUs.

San Pablo Avenue Central

1. Bike lanes!
2. Protected bike lanes and bus lanes
3. This area should have more restaurants and shopping centers. Also affordable housing.
4. It is already heavily congested here
5. I'd like to see more high-density urban areas where shops and public areas (libraries, parks, etc.) are within walking distance of people's houses
6. This area seems better for businesses since it's a busy street
7. Close to college and grocery so can be good for housing.
8. Heavy vehicle traffic makes this area unpleasant to be in outside of a car. Central roads should be smaller and lined with larger sidewalks and protected bike paths. This would make the area more livable, as well as getting more people around faster by making walking and cycling a viable alternative to driving, thus reducing car traffic on the road.

   More housing is always needed, but single-family homes are too low-density and more should not be built.
9. Un parque
10. Keep the mobile home community, otherwise we will have more homeless, perhaps expand on that
11. Due to the number of dwellings needed, need to build multi-unit buildings. Area is near grocery stores and transportation and can handle added traffic. Ideally building would include underground parking in order not to overshadow already existing buildings.

Southeast Area

1. Single family homes or fourplexes would be good in this area...hopefully affordable housing. The area in general could really use some beautifying.
2. Protected bike lanes and bus lanes
3. Fix up the shopping area. It's very run down and not well kept.
4. Housing, shops and restaurants
5. I'd like to see more high-density urban areas where shops and public areas (libraries, parks, etc.) are within walking distance of people's houses
6. This area is close to the freeway and businesses so I can see more houses maybe

parks, more family friendly since there's shopping center and schools close by

7. Like to see housing plus park added. It would be good if people could walk to shops and grocery stores.
8. This is a terribly congested traffic area that needs redesign.
9. As with the rest of the city, this area is excessively car-dependent and filled with single-family housing. Smaller roads, larger sidewalks, protected bike lanes, as well as more multi-unit and less single-unit housing will dramatically increase quality of life for everyone living here.
10. I'd like to see a park for the kids and teenagers to socialize, make friends and make it a warm neighborhood
11. Build a roller rink
12. Hoping to build an amusement park
13. Build a statue
14. Build a theme park
15. All further housing should include some below market rate family housing

East Area

1. Not much room to build in this area and the hillside is sliding so that would be a deterrent.
2. This area needs more shopping and restaurants. Not just any shopping or restaurants but well known or chain restaurants.
3. This area could really use more density, but density should be paired with some commercial development as well (think mixed use)
4. I would like to see more pedestrian friendly signage (cross walks, more stops and/or speed bumps) as well as a recreational space (park)
5. Hillcrest Rd would need investment in making it bigger because of increased traffic. please don't do apartments as you will ruin the community near this area. we don't want to increase crime
6. I'd like to see more high-density urban areas where shops and public areas (libraries, parks, etc) are within walking distance of people's houses
7. I think the best would be single family homes because it's close to everything families need.
8. Good place for commuter young families. Add a greenbelt to El Sobrante for biking walking, nature along the creek
9. Almost all housing in this area is single-family homes, which are far too low-density to meet the housing needs of the Bay Area. Single-family homes should be replaced by any other type of housing that has multiple units, ideally as densely as possible. This will increase housing stock and make housing more affordable for everyone.
10. I would like to see a park as well as the sidewalk that could really amaze the area.
11. I want to build a national gym
12. These should have a number of below market rate housing

Outside of the 7 colored areas on the map, are there other locations where you'd like to see changes? Place a pin on the map to show where and describe what you'd like to see there.

Geographic Coordinates	Describe what you would like to see in this area.
37.960194,-122.340898	Housing
37.968058,-122.343625	Commercial properties for businesses
37.961652,-122.356048	Housing
37.959053,-122.348559	More light on the street is too dark at night.
37.954349,-122.337406	Vale is very noisy. The people here drive through for nearby neighborhood access and park here blasting stereos etc with no respect for the condos. Noise ordinance and maybe consider doing things to lessen this as an access point for people going to their Richmond home. Also amp up the shopping are and make it more entertainment.
37.964384,-122.345306	This are needs to look more like a downtown. More restaurants and needs to look attractive.
37.956044,-122.339864	This is not a highlighted area but you should not develop anything in front of city hall, make it a park with open space for community events. San Pablo lacks good spaces for community/citywide festivals.
37.965525,-122.329521	Our children need space for playing and we, adults, need it for our peace of mind.
37.955158,-122.347752	Coffee shops, study rooms
37.961921,-122.350016	Fix up this park and created housing/mental health support for the transient/community that lives in this area. It currently feels unsafe and has so much potential.
37.955988,-122.364312	Homes and stores

37.974034,-122.351364	More police, less vagrants and trash
37.954904,-122.333317	less homeless more services. I hate walking around the area a there are so many homeless and mentally ill harassing people
37.958596,-122.356673	More housing and commercial spaces.
37.95509,-122.347258	More focus on the businesses in this area.
37.956239,-122.347363	2 lane each way. You needs need to relieve us from stress not give us more stress.
37.957164,-122.339679	Parque con juegos para niños estaría muy bien porque esta el caminador
37.97142,-122.353115	Give the school more funding for better faculty pay. Put more lights in the area where some students walk to and from Lake school.
37.962504,-122.324158	Recreation. Something like more open fields or courts for sports
37.955347,-122.332756	Develop a more modern shopping center. That'll invoke more commercial spending but also work for San Pablo residents to have
37.964881,-122.344913	I would like better and more walkable sidewalks here. especially since there are 2 schools in this area. Also more room dedicated to agriculture and green spaces
37.955304,-122.347216	More sidewalk. Less hazardous roads. There are much too many hazards both on the sidewalk and in the road. confusing lights and crosswalks. unenforced parking situations that make it hard to drive and walk down 23rd
37.993608,-122.334023	Implementing a bridge with a walkway would help decrease the traffic on Richmond Pkwy and San Pablo. From Rachel Rd to Atlas Rd. As well it would add another entrance/exit in the Montalvin community since there is only two. Lastly would it can help the community have better walking access to the point Pinole park.
37.999049,-122.329497	To create a more welcoming and safe environment. Fixing the roads and walkways. As well increase security.
37.968511,-	A vocational school for recent high school students and adults. Or a larger middle college campus to have more students in the community be in the

122.338104	school.
37.966706,-122.343341	More job opportunities, better stores for everyone in the community to stop by and shop. Also TO BE SAFE
37.986139,-122.35198	The roads are dangerous and very bumpy
37.980424,-122.327935	A better mall, people have to travel 30 min to go to a close mall.
37.965948,-122.352542	Pedestrian lights/signs
37.980433,-122.328448	Dense housing.
37.975202,-122.345759	More housing
37.975289,-122.343534	More housing
37.976422,-122.344234	More housing
37.968548,-122.344257	Less homeless encampments
37.965897,-122.330001	Park for children
37.955473,-122.330428	Beautification of this section. This is a major entrance/exit of San Pablo. It should be better maintained. I want to be proud when I come home off the 80fwy and know I'm in San Pablo.
37.959086,-122.341272	The old city offices and museums turn into a park
37.958691,-122.342504	Continuation of Wildcat Creek Trail from Chattleton Lane to Davis Park with the Creek bed in this section kept clean of debris.
37.963021,-122.337386	Traffic on El Portal Drive is a mess…blocked up all day. New entrances and exits have made things worse.
37.956944,-122.347025	This street is a mess and unpleasant to walk on with businesses with unfriendly facades and no parking. The mix of businesses do not invite a

	pleasant shopping experience.
37.955114,-122.332448	This shopping area is difficult to enter and exit and often difficult to move around. Once the major shopping area with a large farmers market and other programs now totally neglected by EDC and the City.
37.953258,-122.32972	A hardware store. There used to be three or more hardware stores in San Pablo now we need to go to El Sobrante or a Chain store in Richmond or Hercules to buy basic hardware needs.
37.95559,-122.357064	The city built a park next to the Rumrill Soccer fields and then closed it to use by the community because the developer didn't want people using it. Why did the City agree to this after getting the residents of this area to agree to the Sports fields by promising spark and picnic Area.
37.95877,-122.337632	street cameras to stop the horrific illegal dumping
37.958362,-122.346904	would be nice if there was on side no parking I get trapped there all the time a one or two delivery trucks block both lanes. If I did that, I would get a ticket
37.957304,-122.341772	Traffic light/ easier way of crossing from Dover Ave onto church ln
37.962772,-122.350193	Continuous bike path leading to Point Pinole
37.964159,-122.348279	Road 20 between San Pablo Ave and Rumrill has become increasingly dangerous for elderly and young children people speed through and on several occasions I have almost been struck We need stop signs or even better crosswalks
37.957531,-122.350484	More community events on this street. It is highly trafficked but not cared for much. Also near elementary school and a couple blocks away from Davis Park
37.963035,-122.351582	Clean up the homeless at Kennedy plaza! the bridge the city needs to rebuild it well the walk way! Homeless are shooting up drugs down there and urinating every where
37.965354,-122.372288	Wider bicycle lanes
37.975663,-122.352726	Food or minimart
37.960243,-	San Pablo CA need more retail stores. There is plenty of housing but no retail shopping stores Clothing, gift shops etc. Everything is moving to Pinole and

122.343216	they are receding the revenue from San Pablo citizens. Ross is ok but we need other retail stores w affordable leasing/rent so they can stay here in our city. Make things affordable. COLA is not being raised in our checks but in the prices of items and especially food. More affordable shopping centers in San Pablo
37.955429,-122.332518	More housing with ground floor retail.
37.952215,-122.331715	More housing with ground floor retail.
37.950529,-122.331121	More housing with ground floor commercial.
37.954187,-122.334751	More housing and hotel with ground floor retail.
37.959337,-122.340327	More housing with ground floor commercial.
37.957052,-122.346884	More housing with ground floor commercial.
37.956386,-122.330116	BART or Bus Rapid Transit Station.
37.953598,-122.333873	Light Rail or Bus Rapid Transit Station.
37.968449,-122.344353	Student and teacher housing with ground floor commercial.
37.961614,-122.346589	Housing with ground floor commercial.
37.961988,-122.326125	Housing with ground floor commercial.
37.961647,-122.328631	High rise housing with ground floor commercial.
37.963456,-122.319968	High rise housing with ground floor commercial.
37.980724,-	Restore shopping stores or convert it to tech center. Can't let this space go

122.328547	waste or use by Amazon for its delivery service.
37.968499,-122.343521	It seems like this area is under used and could have town house or four plex with courtyard green areas for families if area was cleaned up.
37.961597,-122.35623	There should be a shelter for women and children as well a drug rehabilitation center there should be some place where our youth can be helped with some type of positive program to promote safety and encourage unity and diversity.
37.973614,-122.342912	Please put a protected bike lane on San Pablo Avenue; it's so unpleasant to ride here. There's no shoulder and it's incredibly dangerous due to high speed traffic. I have to take different routes because I don't want to get run over, but the other streets are hardly better and a more circuitous route is time-consuming. A painted bicycle gutter isn't enough; there needs to be a protected bike lane separate from the main road to keep cyclists safe.
37.959025,-122.355468	Better roads, more stores around and clean streets.
37.954463,-122.331821	The amount of trash & dumpster trash is horrible. All in that area seen lots of areas that probably could be focused for sanitation & clear clean streets.
37.966199,-122.340136	parks for families and playgrounds for kids
37.966076,-122.340905	running tracks and playgrounds for family
37.965659,-122.35322	Signals lights, stops.
37.964394,-122.33749	A four way stop light on the intersection of El Portal and Road 20.
37.957143,-122.357027	Pot holes fixed . Garbage cleaned up and more plants and trees
37.976149,-122.352874	Clean up the homeless problem. Make them a place to help them with mental health issues, addiction treatment, counseling, free medical & dental, job training, give a tax break to those companies who will hire homeless. Make a place for them to live as a transition place 6-12 to get their life back on track. Ive noticed more homeless people getting dropped off in 94806 than ever before. As a long time citizen of San Pablo this place has changed for the worst. Traffic! Illegal builds, people ever
37.958993,-	Más limpieza en las calles

122.34036	
37.961525,-122.350451	Improvements of this park
37.969561,-122.313425	I would like to see the Tiny home community
37.968556,-122.343644	Dog park
37.975515,-122.335715	I would like to see a shooting range or gallery house.
37.974984,-122.345618	Perhaps addition of few apartments would make the place admirable.
37.946304,-122.353098	A football field for recreation purpose especially to the kids near the area fur mostly the Belding school kids.
37.954369,-122.357889	Housing
37.964897,-122.344944	Shopping area
37.961387,-122.353139	Fountain in the park
37.955017,-122.357404	I want a big square
37.963088,-122.3564	Wanted to build a basketball court
37.961031,-122.356551	I want to build a library
37.960437,-122.326644	Build a grand theater
37.953474,-122.347268	Hoping to build an amusement park
37.962613,-122.3563	Hoping to build an amusement park

37.952185,-122.330682	More shopping center, food, clothing, Small business.
37.967673,-122.344569	Parques
37.970029,-122.343502	Parques
37.958803,-122.340861	Parques
37.960595,-122.346013	Build a church
37.958934,-122.346967	Build a theme park
37.955729,-122.357705	Build a theme park
37.954265,-122.347418	Build a theme park
37.975114,-122.352888	Build a theme park
37.96354,-122.33369	This section of the street needs a speed bump.
37.961694,-122.324696	Residential buildings
37.962161,-122.360263	PARK
37.963368,-122.356522	female
37.955814,-122.35758	Trees
37.964993,-122.344792	The road
37.960132,-122.341115	community

37.958908,-122.340912	New use for the old city hall. Businesses and possibly housing.
37.97525,-122.345681	Dog park.
37.960353,-122.324209	Low income housing.
37.957655,-122.328636	Low income housing.
37.955701,-122.32686	Mixed use residential commercial.
37.952435,-122.334411	Mixed use residential/commercial.
37.953823,-122.330922	Un hospital para emergencia
37.95592,-122.336466	Un comedor (cosina) donde les den comida caliente a los indigentes O personas de bajos recursos.
37.96852,-122.343841	Que planten más árboles y flores (jardines bonitos
37.961549,-122.356764	Más árboles y jardines
37.956235,-122.357116	Más árboles y jardines
37.959305,-122.346858	Más árboles y jardines

CITYWIDE QUESTIONS

Question 1: Other priorities for the local economy and businesses

1. More high-quality restaurants and storefronts need to look more attractive. Also code enforcement and helping ensure properties look maintained. Especially businesses.
2. The load cars is an issue and currently disrupts the peace of many neighborhoods. Cracking down on illegal car exhaust pipe adjustments would be ideal.

3. Oportunidad de abrir pequeños negocios a personas de bajos ingresos
4. Que alla control de renta
5. Green options like solar
6. Recreational activities for adults. Not just children or seniors.
7. Road maintenance, street cleaning, shrubs maintained in medians
8. Davis park used to be so beautiful now you go over there graffiti dirty needles homeless people in the creek it's not safe for the kids to have baseball games or anything there
9. Improve education in public school.
10. More high rise, mid-rise, and townhouses.
11. Apoyo en el área laboral para padres y madres solteras, viudas y personas de la 3 edad.
12. Would love to see city cleaned up. There is a lot of trash and dirty empty lots. When these areas are clean it boots morale. There needs to be services for the homeless or opportunities for them to get jobs and housing. Would love more green space
13. More frequent public transit will give people a better alternative to driving, which will get them out of their cars. This reduces traffic and pollution while making people healthier because they're walking more.
14. Más seguridad con el control de trafico
15. Illegal builds in single family homes have turned quite neighborhoods into parking lots. Garbage dumping needs to be addressed in meetings! Our town has turned into a shit show! So sad. It disgusting to see.
16. Make businesses more welcoming and safe. In other words do something about the loitering outside of stores like grocery outlet and 7-11.
17. Affordable hospitals for those in need & minimize crime in the neighborhood.
18. Trash picking services for illegal dumping and restrictions on how businesses use flashing, color lights year-round.
19. Some way to control illegal dumping, camping, street side shows, loud speeding cars, and fireworks. In other words the police department should be fully funded and supported with ancillary mental health services, but not replaced by them.
20. An emergency room, it's hard getting all the way to Martinez in an emergency.
21. Need a way to create home owning opportunities for working class (incl. non-citizens) that are already renting in San Pablo. Allow residents opportunity to own new dwellings before non-residents can bid on them.
22. More mixed-use commercial/residential along major thoroughfares.

Question 2: Other priorities for community wellness and services

1. There is a lot of crime in multiple patches throughout the 7 zones and the crime in Brookside Drive is believed to be higher due to the transient community and lack of resources for them.

2. Muy importante control de talar árboles en las banquetas por los dueños de las propiedades, ya q a veces lo hacen sin informar a la ciudad. Y ellos son vitales para darnos oxígeno.
3. Nesecitamos más policia en las calles
4. Hesitant about community safety because that usually means cops and our communities are already heavily policed in our schools, streets, and spaces.
5. More access to public health clinics and distribution of personal protection gear for covid-19 related items.
6. Services provided to the homeless population, there has been an increase in homelessness in my neighborhood along with trespassing, theft, drug consumption/selling, loitering, illegal dumping and encampments.
7. Less priority on what developers want and more attention to residents of the city want.
8. Get rid of the homeless
9. Would love to walk to parks and shops while feeling safe.
10. Smaller roads and more space dedicated to pedestrians and bikes will encourage people to not drive, thus making everyone healthier overall.
11. Cursos en las escuelas de primeros auxilios o prevención de accidente
12. Please consider organizing a team volunteer or paid in neighborhoods that are bad to watch & fine illegal garbage dumping. You have done a great job with fireworks this year. Parking is horrible problem in our neighborhoods never addressed.
13. Earthquake preparedness.
14. Disaster training for wildfires, earthquakes, tsunami would be very helpful.
15. Don't make traffic on 23rd or san pablo ave worst. Reality, most people that live here commute for work therefore impacts to travel time should be kept in mind when balancing bike routes/lanes.
16. Regionally integrated designed safe bike trails and the no parking enforcement needed to make them usable and available for recreational use (ex.: Giant Rd to Pinole Point) and transit (ex.: San Pablo to Richmond Bart and Ferry).

Question 3: Other priorities for the look and character of San Pablo

1. I think San Pablo can use Emeryville as a good example in how it has being developed. I personally love the Bay Street concept except those are for rent and I think condos to own would be a better option.
2. También tener más control de la basura en las calles, tal vez tener más días de recaudación de basura gratis.
3. Yes to public art!
4. Better roads and increase night visibility with lights
5. Creek erosion control on city owned areas, maintaining sidewalks, and streets
6. Need People to slow down on Road 20
7. Safety is a big concern. Bigger buildings might cause more chaos for this small city. Please take this into consideration if building up is an option.

8. I've lived here all my life I cannot believe the garbage all around by the can foodstore. On road 20 on the weekends they use that as a race track
9. More retail shopping centers clothing and specialty shops
10. This city could definitely use a cleanup and become more walkable. Would like to see more thriving business but do like more mom-and-pop shops rather than big name stores.
11. Mixed-use areas, where shops, jobs, and housing are close together, make walking easier and driving less necessary, which makes everyone healthier. More multi-family housing is crucial to increase the Bay Area's housing stock.
12. Focus on areas where homeless camp to somehow focus on keeping those areas from getting worse with dumpster items for example bed mattresses. Bus stops that homeless camp on by the casino.
13. It's a shame we have Richmond BART but it's too dangerous to use. Make more corporations offers to move to SP to give us better opportunities & jobs within our city. Offer our students & families more free education & job training in all languages.
14. We are unable to walk in our own neighborhoods due to homeless encampments and drug usage in parks and other public areas.
15. Fully funded and supported police force, bicycle units, community activities
16. I think education housing is the most important for the development of new cities
17. Prevent building tall buildings next single-family dwellings.
18. More preservation of historical landmarks and buildings.

Question 4a: First Priority the City Should Focus on in the Next 10 Years

These unique responses are aggregated in the Word clouds included previously in this report.

1. Housing
2. Homelessness
3. Affordable healthcare/ healthcare offices/ services
4. more jobs
5. Affordable rent
6. Affordable housing
7. More well-paid jobs
8. Más viviendas asequibles
9. Housing
10. Jobs
11. Green space and parks
12. Affordable housing
13. Cleanliness and Greenery - general character of the city needs to improve

14. More job opportunities for youth
15. Crime/Safety/Noise Pollution
16. Lower income housing
17. Affordable housing
18. Affordable housing
19. Reduce crime, vandalism and trash
20. Upgraded shopping centers with less trash and better landscaping
21. Improve the street to walk and drive bicycles
22. Housing for the working poor
23. More Care for the homeless population
24. A safer neighborhood
25. Better schools. The scores are really bad and will force me to move at some point.
26. Viviendas asequibles y control de renta
27. More jobs that don't required a degree.
28. Vivienda asequibles
29. Affordable housing
30. Affordable housing
31. Job training
32. Dense Housing
33. Safety
34. Viviendas más asequibles
35. Better variety of stores and restaurants
36. Better jobs
37. Recreation for Youth and sports
38. Public safety
39. affordable housing
40. more art around the city
41. improve sidewalks
42. Cleaner air and water
43. affordable housing
44. The pay should be higher the economy is getting expensive
45. Improved streets
46. Housing
47. More Affordable Housing
48. More affordable housing
49. Affordable housing and rent control for the city
50. More affordable Housing. More funding for housing vouchers
51. Better paying jobs

52. crime control
53. Other: adult recreation
54. More housing at all levels near services
55. Safe community
56. Affordable housing
57. New opportunity for home ownership within city limits.
58. Community safety (i.e. addressing fireworks, reckless drivers)
59. Parking enforcement-maybe parking permit programs similar to other cities
60. Improve sidewalks
61. Affordable housing
62. Putting Residents ahead of the needs developers and City staff.
63. housing
64. Cleaner streets
65. Affordable housing,
66. better housing
67. Safety and security
68. Higher levels of community safety
69. access on roads as we have too much traffic congestion
70. Affordable housing
71. Stop signs on Road 20
72. Better access to fresh foods (help small businesses rather than contracts with big companies)
73. Crime
74. Affordable housing
75. Recreational facilities and programs for youth
76. Wider Bicycle lanes
77. Remove all Covid restrictions
78. Education
79. Get rid of the homeless
80. More business like retail stores that are affordable
81. Affordable housing
82. less homelessness especially on the Dam Road
83. More housing.
84. Viviendas asequibles
85. More job training opportunities, especially for youth. Especially hiring within the community.
86. Affordable housing
87. More variety in stores and walkable areas
88. Smoother roads

89. Clean up and safety
90. Available resources to help people keep their jobs.
91. More affordable housing
92. Housing
93. Mixed use projects
94. More affordable housing
95. Reduce road size and convert the space to pedestrian and bicycle lanes
96. More greenery
97. More social services
98. Cleaning or try to control the amount of dumpster left in the streets with household items such as bed mattresses etc..
99. Keep the streets clean
100. safety
101. Homeless
102. Seguridad publica
103. Mejorar el sueldo mínimo
104. Safe city
105. Less litter/Less harm to the environment
106. Faster internet
107. Affordable housing
108. Mental health facilities, addiction, homelessness
109. Limpieza de calles,
110. Viviendas. Asequibles
111. Clean
112. Safety
113. Seguridad
114. Safe shopping areas
115. More outstanding Healthcare facilities.
116. Homelessness
117. Affordable housing
118. Improved roads/sidewalks
119. Más vivienda asequible
120. more affordable housing,
121. more affordable housing
122. Las calles en mejores condiciones
123. better access to stores
124. improved sidewalks
125. more affordable housing

126. improved sidewalks
127. improved sidewalks
128. Less garbage in the street, better look of the city, no graffiti. Painted buildings
129. Affordable housing
130. Affordable housing
131. better access to stores
132. improved sidewalks
133. more affordable housing
134. more affordable housing
135. more affordable housing
136. Police and safety
137. Menos basura más zonas públicas limpias
138. Community safety and improved (increased) police presence.
139. Better paying jobs
140. Affordable housing
141. Quality of life issues, homeless, fireworks, loud and speeding cars
142. Affordable housing
143. Infrastructure, transportation, environment
144. Modernizar las fachadas de las tiendas
145. Increase employment
146. Create an emergency room hospital
147. affordable housing
148. More protection
149. Home improvements
150. more affordable housing
151. improved sidewalks
152. I think the first item is housing
153. Affordable housing
154. Street improvement
155. More affordable housing #1
156. Improve facade of stores
157. Mas vivendas viviendas accesible para los contribuyentes que trabajan y gananvel sueldo mínimo.
158. Affordable housing for already existing residents
159. Reduction of littering along major thoroughfares and in residential neighborhoods through aggressive enforcement of existing anti-littering ordinances.
160. Housing

Question 4b: Second Priority the City Should Focus on in the Next 10 Years

1. Improved look of businesses
2. Jobs
3. Healthy eating restaurants
4. better walking places
5. More Jobs
6. More affordable childcare
7. Trabajos pagados mejor
8. Safety
9. Housing
10. More mixed use for a livable/walkable city
11. Career and computer skills free to young and old
12. Noise pollution from the train
13. Streets and parks children can play in and walk to and feel safe
14. Better schools (not such low ratings)
15. Informational programs that are all inclusive...not just for certain incomes.
16. Livable wages
17. More youth opportunities
18. Higher police presence to discourage drug sale/use
19. Improved streets with trees and bicycle lanes
20. Job training for youth
21. Diverse Police force
22. Affordable housing
23. Streets improvement
24. More street lights.
25. Más árboles en la ciudad en las banquetas
26. More lights on san pablo ave and hilltop going towards tarahills
27. Mejora de las aceras
28. Protected bike lanes
29. Job opportunities
30. Employment
31. Create a real downtown
32. Community engagement
33. Acceso a las tiendas
34. Affordable housing
35. More transit accessibility
36. Larger emphasis on public transport
37. Less homeless

38. food accessibility (fresh produce, larger grocery stores, etc.)
39. helping the homeless
40. less homelessness
41. Better paying jobs
42. accessible opportunities for all
43. More housing
44. Affordable housing
45. Transit
46. Community/Crime Safety & Cleaner Community
47. Combat illegal dumping
48. Well paid jobs and trainings
49. More things to do in the city
50. Job training resources
51. landscaping
52. Wider, cleaner sidewalks to walk around
53. Improved pedestrian safety (including protected bike lanes/bike corridors)
54. Job opportunities
55. Improved sidewalk
56. Better upkeep of sidewalks/center divides and streets. Many San Pablo corridors look neglected or half done.
57. Less litter, enforce parking so street sweeping can be effective
58. Cleaning up the streets and creeks- a lot of dumping on sidewalks and streets
59. Homelessness/encampments
60. Preserving and building the cultural and historical assets of the city.
61. medical assistance
62. Improved schools
63. Cleanliness. streets...
64. more affordable housing
65. More Traffic lights and stop signs
66. Slower speeds in residential streets
67. shopping
68. Local farms
69. Crosswalk and sidewalks on Road 20
70. Affordable housing…. There is no rent control in San Pablo and people of color that have resided in these community are being displaced.. my family included.
71. Homeless
72. Increasing urban density
73. Improved sidewalks
74. Wider sidewalks

75. Fund the police
76. Housing
77. Clean up the trash
78. Keep the streets clean .. ALL OF THEM INCLUDING SIDE STREETS
79. less loitering at certain local businesses
80. Walkable communities.
81. Mejora de aceras y carreteras
82. More recreational facilities and programs.
83. Less trash and illegal dumping
84. Community buildings
85. Clean the local creeks from litter
86. Affordable houses
87. Keeping the city clean
88. Better job opportunities
89. Safety
90. Walkable neighborhoods
91. Local jobs
92. Replace single-family housing with multi-family housing
93. Better roads
94. Improved sidewalks
95. Making side walks & cross walks safer for all ages maybe increase side walk lights or signals in more areas.
96. Affordable housing
97. family orientated parks
98. Blight
99. Seguridad en la escuela para alumnos
100. La seguridad
101. Police work for the community.
102. Cleaner air and water
103. Community safety
104. Affordable childcare
105. Jobs, education, free job training, scholarships for college
106. Hacer que cada inquilino tenga limpia su vivienda
107. Tener más limpias las calles , en general la ciuda
108. Green
109. Vivienda asequible
110. Better selection of restaurants
111. More access to every part of the city along side improved sidewalks.

112. Less Housing
113. Good education for kids
114. Affordable housing
115. Mejora de las aceras
116. improved sidewalks
117. better access to stores
118. Mejor acceso a las tiendas
119. more affordable housing
120. better access to stores
121. better access to stores
122. more affordable housing
123. more affordable housing
124. Better access to stores
125. Affordable childcare
126. Better access to stores
127. improved sidewalks
128. better access to stores
129. improved sidewalks
130. improved sidewalks
131. improved sidewalks
132. Drug use and homeless
133. Oportunidades de trabajo para jovenes
134. Blight abatement in neighborhoods, public spaces, and shopping districts. (Graffiti, weeds, unkempt personal properties.)
135. More trees planted
136. Clean air
137. More greenery along streets, merchants encouraged improve the look of their storefronts
138. Improved and cleaner sidewalks
139. more affordable housing,
140. Mayo
141. Better living conditions
142. More nature, trees, flowers.
143. Taking care of our land; clean up, recycling
144. Better pay
145. Beefing up security personnel
146. improved sidewalks
147. more affordable housing
148. I think the second item is education

149. Street appearance
150. Education
151. More art. This city is boring
152. Youth programs and job
153. Reparación de calles, aceras peatonales y señales de tráficos y de estacionamiento etc.
154. Infrastructure
155. Reduction of noise pollution through aggressive enforcement of existing DMV regulations on modified exhaust systems and reckless driving.
156. Cleaning

Question 4c: Third Priority the City Should Focus on in the Next 10 Years

1. More jobs
2. Roads
3. Dumping
4. better social services
5. Cleaner areas
6. Cleaner air and water
7. Más seguridad para la comunidad y una ciudad más limpia
8. Job
9. Food desert
10. Noise ordinance on vale
11. Promote worker-owned business.
12. More diversity of restaurants, coffee shops, and walkable neighborhoods
13. More affordable housing
14. Grants for homeowners to build ADUs to support with housing with an income restriction that is $250k or less as year.
15. More youth empowerment programs
16. Cleaner parks
17. Home ownership
18. More employment-oriented building with internships and training programs
19. More recreational programs
20. activities for youth
21. Emergency room care; more healthcare options
22. More small business
23. Affordable housing
24. Seguro médico general para personas de bajos recursos y sin documentos
25. Less traffic

26. Centro comercial
27. Better crosswalks
28. More Medical facilities other thank Kaiser
29. Higher salaries
30. Give people a reason to visit - nightlife please
31. More businesses
32. Transporte
33. Cleaned up and upgraded shopping centers
34. Affordable housing
35. Increased variety in businesses
36. More jobs
37. public transportation
38. More youth focused centers
39. clean air
40. Affordable healthcare
41. improved walking spaces
42. More stores, supporting local businesses
43. Safety
44. Pedestrian and bicycle access
45. Wider Diversity of Business/Employment Opportunities
46. Small business development
47. Higher levels of community safety and protection.
48. Free wifi
49. Less graffiti
50. More access to open space/parks
51. Public parks with sports club in more locations
52. Parks
53. More police presence. maybe motor cops or on bicycles. More approachable, mostly just see them in their vehicles driving thru town.
54. Revitalize shopping areas
55. Educating families and youth about resources available to them and how to improve the city
56. Affordable housing
57. Building a hospital in conjunction with other West County Comminities.
58. getting the homeless out of the bushes
59. Social services
60. Employment...with livable wages
61. better sidewalks
62. Wider and cleaner sidewalk

63. safety
64. Higher paying jobs
65. Help with homelessness
66. Improved streets in general. The pipeline project is taking too long. The projection finish date passed long ago and our streets are uglier than before.
67. Cleaning up the creeks they lay under the bridge and throw stuff at traffic
68. More convenient public transit
69. Job training opportunities for all
70. Remove CRT from all schools
71. Job opportunities
72. Fix the parking issues
73. Outlaw fireworks and gun shooting on holidays PERIOD
74. cleaner appearance of residence front yards
75. Traffic Calming.
76. Accesar las tiendas
77. More affordable housing.
78. More Job opportunities
79. Affordable housing
80. More community events
81. Less homeless
82. Bringing Activities to the city: Bringing the community together
83. Community engagement
84. Diverse opportunities for all
85. More recreational parks and easy bike/walk access
86. Youth program
87. Convert single-use development to mixed-use development
88. More out door nice benches for views with green grass
89. Better access to stores!
90. Have more community events that can help families with teaching healthy eatings maybe more farmers markets for low and income families.
91. Jobs
92. all inclusive playground
93. Education
94. Más cursos de prevención para desastres
95. La limpieza
96. Employment opportunities.
97. More greenery
98. Access to stores
99. Homelessness

100. Housing. Affordable housing for lower income individuals. We need to control rents that investors & landlords overcharge people. We need to help our community support themselves. We need to be the first in our county to design a program for people to rise above poverty. A program that address their specific needs and gets them to a better place. For example: A low income family. We should offer them job training, counseling on how to develop a successful livelihood, affordable housing, with medical care. Same goes for homeless person with mental health & addiction issues. Help them be successful. I feel as if society forgets to care for the less fortunate. Please make a difference.
101. Más seguridad
102. Tener mayor seguridad
103. Safe
104. Más actividades familiares
105. Homeless
106. More access to social services in the town.
107. City Beautification
108. Minimize crimes
109. More food, shopping, entertainment
110. Mejor acceso a las tiendas
111. better access to stores
112. improved sidewalks
113. Mantener la ciudad limpia
114. improved sidewalks
115. more affordable housing
116. improved sidewalks
117. better access to stores
118. better access to stores
119. More community centers, areas for youth
120. More healthcare centers
121. Safety
122. more affordable housing
123. more affordable housing
124. better access to stores
125. better access to stores
126. better access to stores
127. Illegal garbage dumping and speed bumps
128. Oportunidades de formación
129. Install roundabouts, and other deterents to unsafe driver activities, and illegal slideshows. Enforce stopping at ignored stop signs in neighborhoods. The sign on my street is on average around 75% ignored.

130. More constant roadwork
131. More well paid jobs
132. More below market housing
133. Increase transit frequency
134. better access to stores
135. Environmental governance
136. Create a hospital with emergency room
137. Health; mental health/ nutrition
138. More community activities
139. To develop the economy
140. better access to stores
141. better access to stores
142. I think the Third Street building
143. Health clinics
144. Job training
145. Jobs that people can live off of
146. Dump or garbage on sidewalk
147. Cuando la ciudad haga mandatorios, que de verdad que los haga cumplir tales como: estacionar ensima de aceras peatonales, jardines y basura tirada en frente de las casas.
148. Create more foot traffic for small businesses
149. More commercial and business development to broaden the economic base and move away from Casino, i.e. Casino.
150. Stores

Rumrill Property Owners Forum – San Pablo

NOVEMBER 22, 2022

ATTENDEES

City Staff

- Libby Tyler
- Griffen Dempsey
- Sandra Marquez
- Sugey Mojica
- Laura Santillan
- Elizabeth Lopez
- Greg Dwyer
- Sara Kolarik
- Mel Mackson
- Jimmy Zhou

Consulting Team

- Andrew Hill
- Claire Villegas

Property Owners

- Kiran Yiramada – 1303 Fillmore Avenue (vacant lot 1 block away from Rumrill)
  - Owner for 6 years
  - Currently commercial zoned, existing zoning is a barrier
  - Leaving it vacant has led to homeless encampments behind lots
  - Has other properties in Richmond -
  - Does not live in San Pablo
  - Does not want to incorporate garage spaces or parking lots, prefers to build similar to existing four-plexes in the area
  - 5000 sq. ft.
  - Would want to give car space behind, but does not want garages or parking lots

  - Excited about new property builds on Rumrill, mainly seeking help with his own lot
  - Sees residential and commercial in the future, potentially mixed-use properties on the main corridor
  - Concerns re: flooding and sidewalk building around W. Sanford Ave.
    - North side lacks sidewalks
    - Important to look at stormwater issues before implementing sidewalks
- Dr. Robert Adams Jr. and Chris Adams – 1210 & 1200 Rumrill Blvd, 1310 Regina Ave
  - Partial property
  - Eager to build apartment units on the property
  - Land in the back is 85x150
  - Lives adjacent to the property, restaurant across the street
  - 50 years ownership
  - Believes community would benefit from improved housing and commercial business
  - Want to redevelop the house 1210 and the property
  - Interested in working in partnership with other developers
  - Hopes the area can address housing shortages in the larger surrounding areas which can spur economic development in the area, especially small business
  - Seeking drainage around property
  - Help property owners navigate development process

The City of San Pablo

Via email: GeneralPlan@sanpabloca.gov

Cc: HousingElements@hcd.ca.gov

September 19, 2022

Re: San Pablo's Draft Housing Element

To the City of San Pablo:

YIMBY Law thanks the City for its clear and sincere housing element. We credit the City for studying housing-element law, and for working in good faith to comply with it.

Let's turn, then, to how San Pablo can produce housing, not just a housing element.

California's "serious housing crisis" is a failure of imagination. In 1961, Jane Jacobs published her "attack on current city planning and rebuilding," where she lambasted utopian planning rules for ignoring real-world community growth and harmfully prescribing top-down categories and quantifications instead. Yet most cities, including San Pablo, still maintain these utopian practices today.

Consider San Pablo's program to amend its zoning ordinance so as to allow 12 "shopkeeper units" in the City by 2031. (Draft, p.4-5.) The City makes a point of "contrast[ing]" these "shopkeeper units" against "live-work units" on the grounds that the former "are dwelling units that are physically separated from a commercial space used for a business operated by the occupant" whereas the latter "are a commercial use that allows residential occupancy." (*Ibid.*) *Really?* Is drawing this distinction a legitimate or even enjoyable use of anyone's time, let alone the government's legal monopoly on force? With so many Californians living in tents, vans, and sheds (🤦), why does the City care if and where it allows resident-entrepreneurs?

The point is that the City is not *really* "2.2% vacant," as the City claims. (See *id.* p.3-6.) To believe that figure requires one to accept that the polygons the law draws across City territory constitute forever-fixed boundaries of unit-equivalent lots, and that any building anywhere on any of those lots renders the lot nonvacant. In reality, 78 percent of 45 percent of the City's geographical territory "is developed with single-family homes," and City ordinance prohibits those homes from occupying more than 45% of the lots on which they are built. (*Id.*, pp.3-6, C-15.) The City's own lot-coverage ordinance for single-family districts thus mandates, all by itself, that at least 15.8% of City territory is vacant.

Don't complain, then, that San Pablo is "largely built out." (*Id.* p.3-6.) If you want to build the housing that will determine which cities attract this generation's workforce, abolish your design requirements. (Contra Draft, p.4-21). Doing so could free up attention for your equity programs, many of which we support.

We look forward to the City's next draft. Please contact me with questions.

Sincerely,

Keith Diggs
Housing Elements Advocacy Manager, YIMBY Law
keith@yimbylaw.org

San Pablo Environmental Justice Element Outreach Event #1

LOCATION

- San Pablo Community Center
- March 16, 2023, 6pm

ATTENDEES

Staff

- Sandy Marquez (City)
- Mel Mackson (City)
- Karen Chavez (Dyett & Bhatia, D&B)
- Claire Villegas (D&B)
- TOD Outreach Consultant Group

Participants

- Approximately 25 community members and 15 kids

SUMMARY

D&B was stationed near the entrance of the community center. Two tables with the three environmental justice sheets laid side-by-side so participants could easily see the questions. Participants were greeted upon arrival and offered food and drinks, followed by an introduction to the General Plan and the event's activity. Overall, participants were very receptive of the activity and felt comfortable answering questions about housing, health, and public facilities.

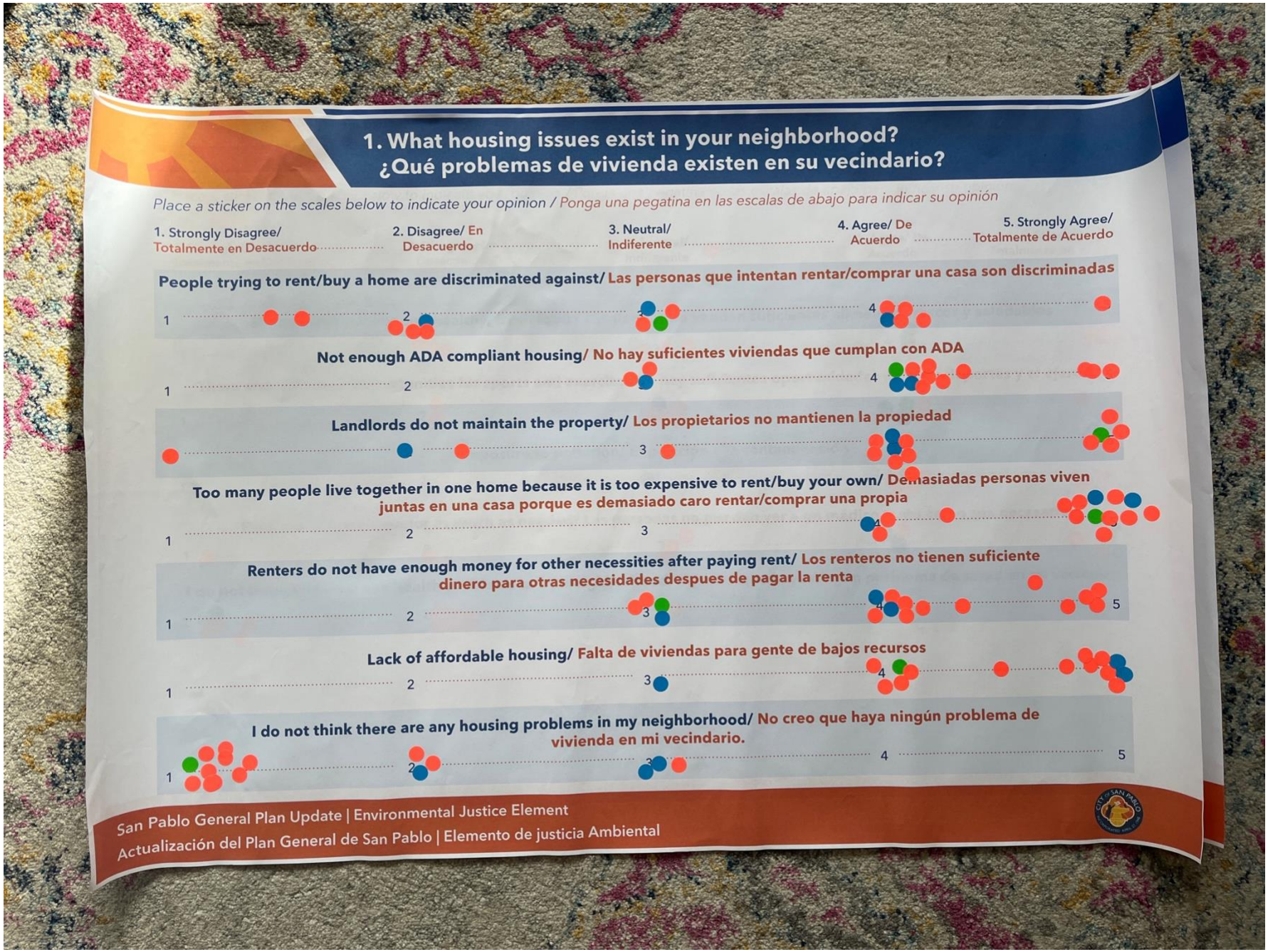
Most people did not agree that people trying to rent/buy a home are discriminated against; instead, they felt that many people in San Pablo can't afford or don't qualify to buy a new home because of how expensive housing is. As a result of the price, participants agreed that too many people live together in one home, room, or unit.

Health and environmental concerns that participants expressed was the proximity to the Chevron Richmond refinery. Many participants acknowledged the lack of clinics and hospitals in the area; one participant noting that the closest, affordable location to receive healthcare was in Oakland. Additionally, participants noted that there aren't enough grocery stores to buy health, fresh food (City has many food desserts), and there are a lot of convenience stores that sell processed and easy-to-grab food that may not be the most nutritional.

Lastly, participants expressed the enthusiasm for the new creek trail in the community that serves as outdoor recreation and the new library. Many participants agreed that there are decent facilities in San Pablo, but more outreach can be done to promote programs and activities at the community learning centers. Daycares/community centers are often not affordable, so community members have to go outside San Pablo to find affordable care. Many participants expressed interest in free health clinics as there is no hospital in San Pablo, and the closest place to get care is Kaiser Richmond.

NOTES

- Near Richmond High School a lot of people park on the sidewalks, people with strollers and bicycles can't get through
- More outreach for community learning centers, programs exist but a lot of people don't know about them
- Many people in San Pablo can't afford or don't qualify to buy a home
- People can find rentals quickly, but they are *expensive* – prices are dramatically higher today
- Many people rent or sublease single rooms, overcrowding issues, might even convert garages
- Participants noted that some areas of the city have limited access to grocery stores
- New creek trail has been a great outlet for outdoor recreation, high use
- Environmental health concerns/pollution with proximity to Richmond refinery, illegal dumping and other hazardous materials
- A lot of low-income residents and few public health clinics, *no hospital in San Pablo*
- Even at the closest hospital – Kaiser Richmond – it is very difficult to get an appointment, people have had to go all the way to Oakland
- Great new library
- Daycare/community centers are not often affordable or people don't know about them, often have to go outside the city
- No cooling or heating centers in San Pablo
- People do feel like they experience discrimination on housing prices or selection
- Shortage of teachers in the area


1. What housing issues exist in your neighborhood?
¿Qué problemas de vivienda existen en su vecindario?
Place a sticker on the scales below to indicate your opinion / Ponga una pegatina en las escalas de abajo para indicar su opinión
1. Strongly Disagree/ Totalmente en Desacuerdo
2. Disagree/ En Desacuerdo
3. Neutral/ Indiferente
4. Agree/ De Acuerdo
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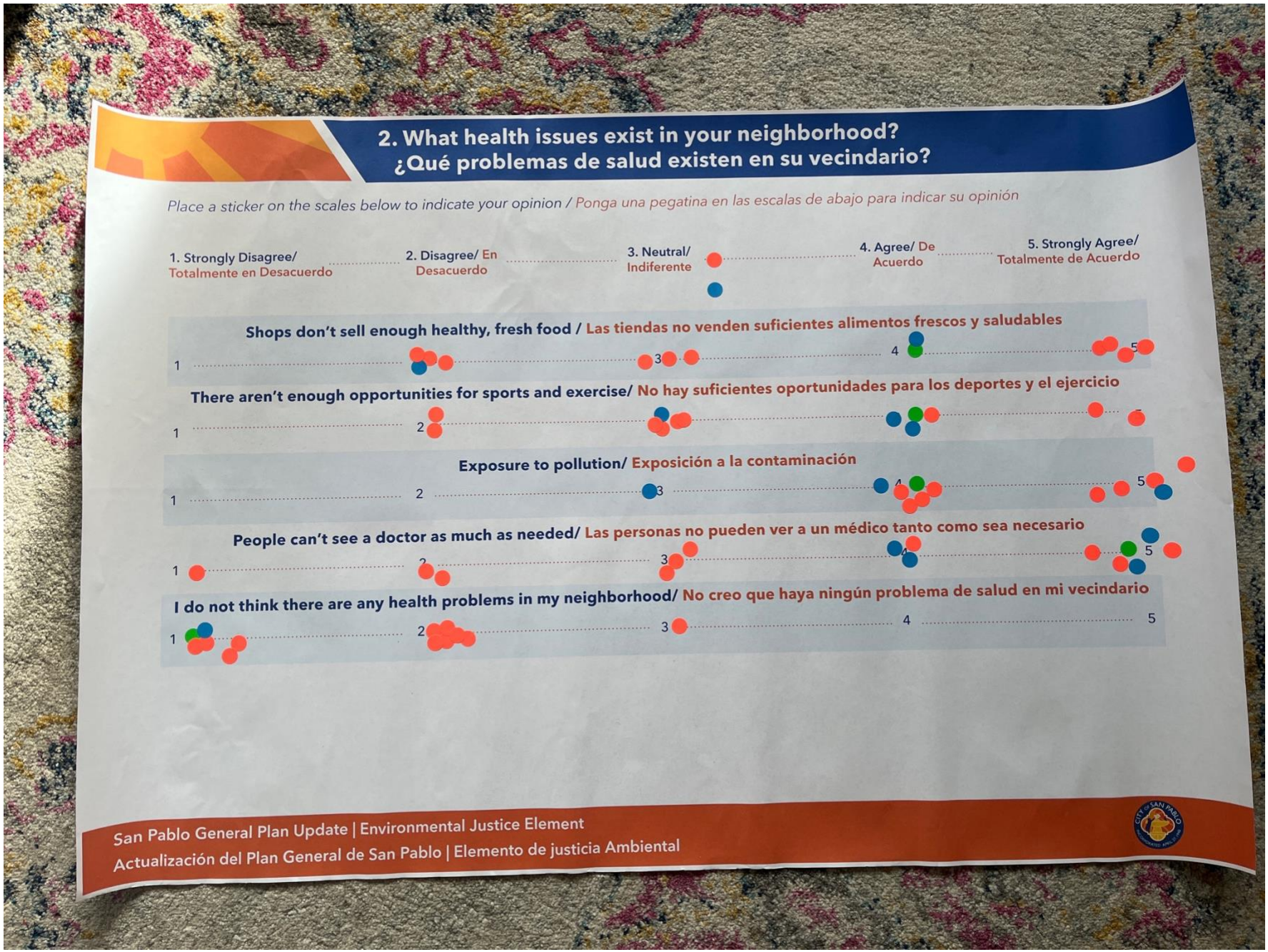
People trying to rent/buy a home are discriminated against/ Las personas que intentan rentar/comprar una casa son discriminadas
Not enough ADA compliant housing/ No hay suficientes viviendas que cumplan con ADA
Landlords do not maintain the property/ Los propietarios no mantienen la propiedad
Too many people live together in one home because it is too expensive to rent/buy your own/ Demasiadas personas viven juntas en una casa porque es demasiado caro rentar/comprar una propia
Renters do not have enough money for other necessities after paying rent/ Los renteros no tienen suficiente dinero para otras necesidades despues de pagar la renta
Lack of affordable housing/ Falta de viviendas para gente de bajos recursos
I do not think there are any housing problems in my neighborhood/ No creo que haya ningún problema de vivienda en mi vecindario.
San Pablo General Plan Update | Environmental Justice Element
Actualización del Plan General de San Pablo | Elemento de justicia Ambiental


2. What health issues exist in your neighborhood?
¿Qué problemas de salud existen en su vecindario?
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Exposure to pollution/ Exposición a la contaminación
People can't see a doctor as much as needed/ Las personas no pueden ver a un médico tanto como sea necesario
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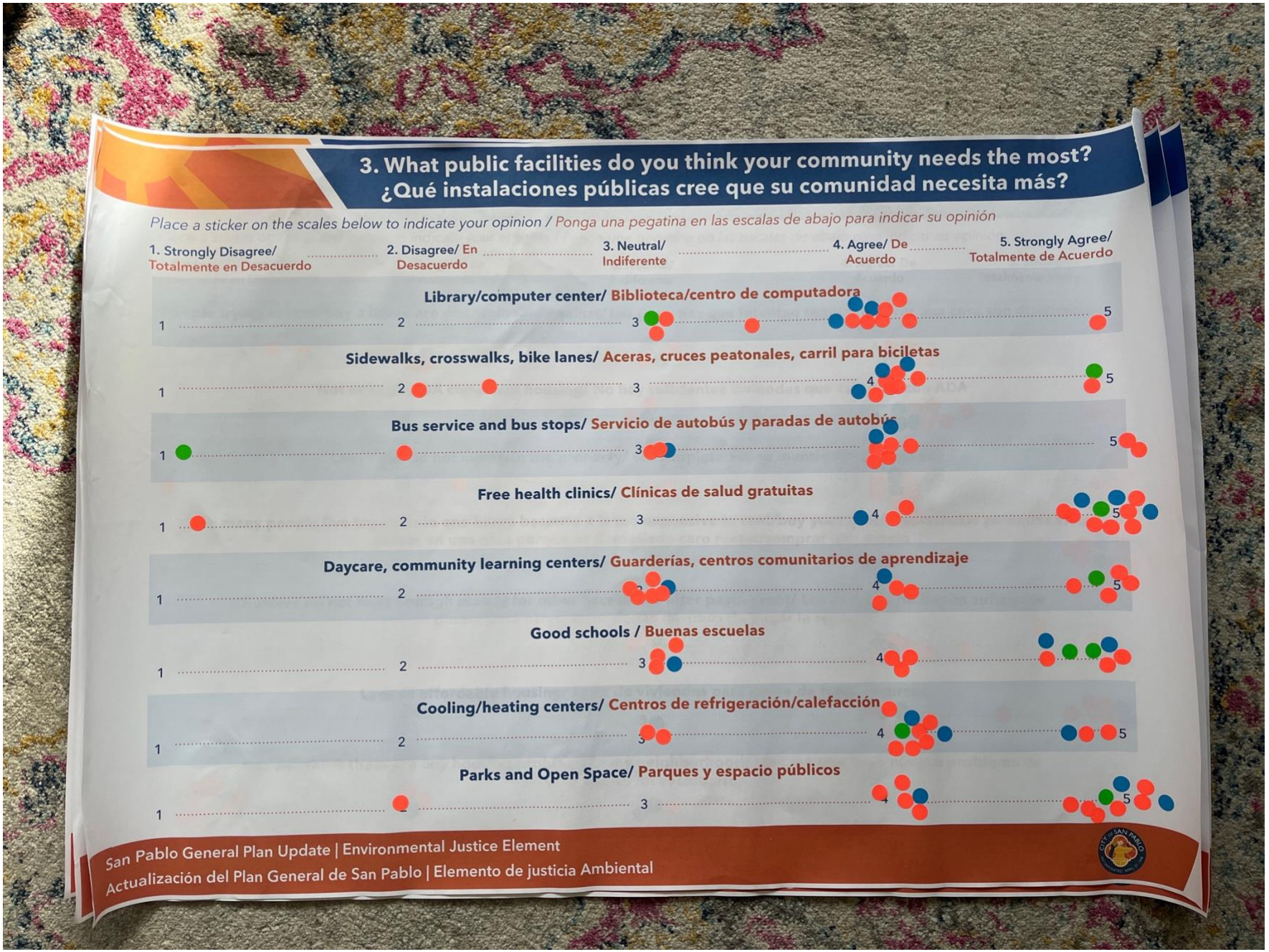
3. What public facilities do you think your community needs the most?
¿Qué instalaciones públicas cree que su comunidad necesita más?
Place a sticker on the scales below to indicate your opinion / Ponga una pegatina en las escalas de abajo para indicar su opinión
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Bus service and bus stops/ Servicio de autobús y paradas de autobús
Free health clinics/ Clínicas de salud gratuitas
Daycare, community learning centers/ Guarderías, centros comunitarios de aprendizaje
Good schools / Buenas escuelas
Cooling/heating centers/ Centros de refrigeración/calefacción
Parks and Open Space/ Parques y espacio públicos
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San Pablo Environmental Justice Element Outreach Event #2

LOCATION

- Kidd Manor Senior & Disabled Housing
- April 25, 2023; 6pm-7pm

ATTENDEES

Staff

- Sandy Marquez (City)
- Mel Mackson (City)
- Karen Chavez (D&B)
- Claire Villegas (D&B)

Participants

- 8 residents from Kidd Manor and the adjacent housing complex

SUMMARY

D&B was stationed near the entrance of the Kidd Manor lobby. D&B had three boards set on easels and propped on a table so that participants could read the questions. Participants were greeted upon arrival and offered food and drinks. Staff from the City of San Pablo introduced the topics of their boards and D&B gave a brief overview of the Environmental Justice element to all participants. Participants were encouraged to interact with the different "stations" based on their interest. 6 out of the 8 attendees participated in our board's activity.

Most residents spoke to their positive housing experiences living at Kidd Manor, but offered perspectives on housing issues in the City. 5 of the 6 residents we spoke to lived at Kidd Manor for 5 years or longer. While participants agreed discrimination is not a major issue, they believe affordability is for both renting or wanting to buy a home. Even though resources exist to support low-income residents, one participant noted that it is difficult to identify these resources. They also noted Kidd Manor does not face any landlord issues, but agreed many properties in San Pablo are rundown.

The main health issue participants spoke to was the lack of healthy food options near them. Two participants made comparisons to the stark differences in grocery options between Piedmont and San Leandro and San Pablo. They also expressed an interest in an increase in local farmer's markets that are open outside of normal business hours. Participants also spoke to the need for more walking trails and outdoor opportunities.

Kidd Manor offers proximity to the Contra Costa College library, which many residents enjoy. One participant expressed that service and bus stops are sufficient, but there is insufficient connectivity to transit between adjacent cities. Finally, there was consensus that greater effort or more creative ideas to bring different parts of the community together through events or learning centers would be beneficial to senior residents at Kidd Manor.

NOTES

- There is not necessarily discrimination in housing, but there are not enough resources for people who need help finding housing or renting
- More walking trails are needed
- At Kidd Manor, the Housing Authority takes good care of maintaining the property, but there are a lot of run down properties across San Pablo, for example mold problems
- Walking-distance proximity to the library from Kidd Manor is very convenient and most residents we spoke to seemed to take advantage of that community facility
- The community needs more of all of the public facilities listed on the board-
- There is a greater need for affordable childcare, one idea could be to merge community facilities eg. Use the senior center or Kidd Manor lobby as a childcare center, more focus on creative solutions and brining community groups together would be of value
- Need more spaces for children like play structure and swings
- Restoring sidewalks should be a priority
- Housing is expensive and a lot of people don't have sufficient resources right now (in this economy), buying a home is difficult
- Many people can't afford to live on their own
- Not as many homeless people in San Pablo, more in Richmond/Oakland
- Drugs and illegal dumping in the area surrounding Kidd Manor is a problem
- More police patrol may increase feelings of safety for residents, though it used to be worse
- Compared to Piedmont, there are barely any markets that sell produce
- Very limited farmer's markets for working people, the times never work or aren't in convenient proximity
- Coming from San Leandro, there were more options for healthy food
- More recreation opportunities would be beneficial for younger people
- More bike lines and lighting would improve feelings of safety
- Very difficult to see doctors at Kaiser
- Don't necessarily need more bus stops, but integrating transit between one city to the next should be a priority
- More community learning centers and spaces for people to convene would help improve feelings of community, reduce isolation

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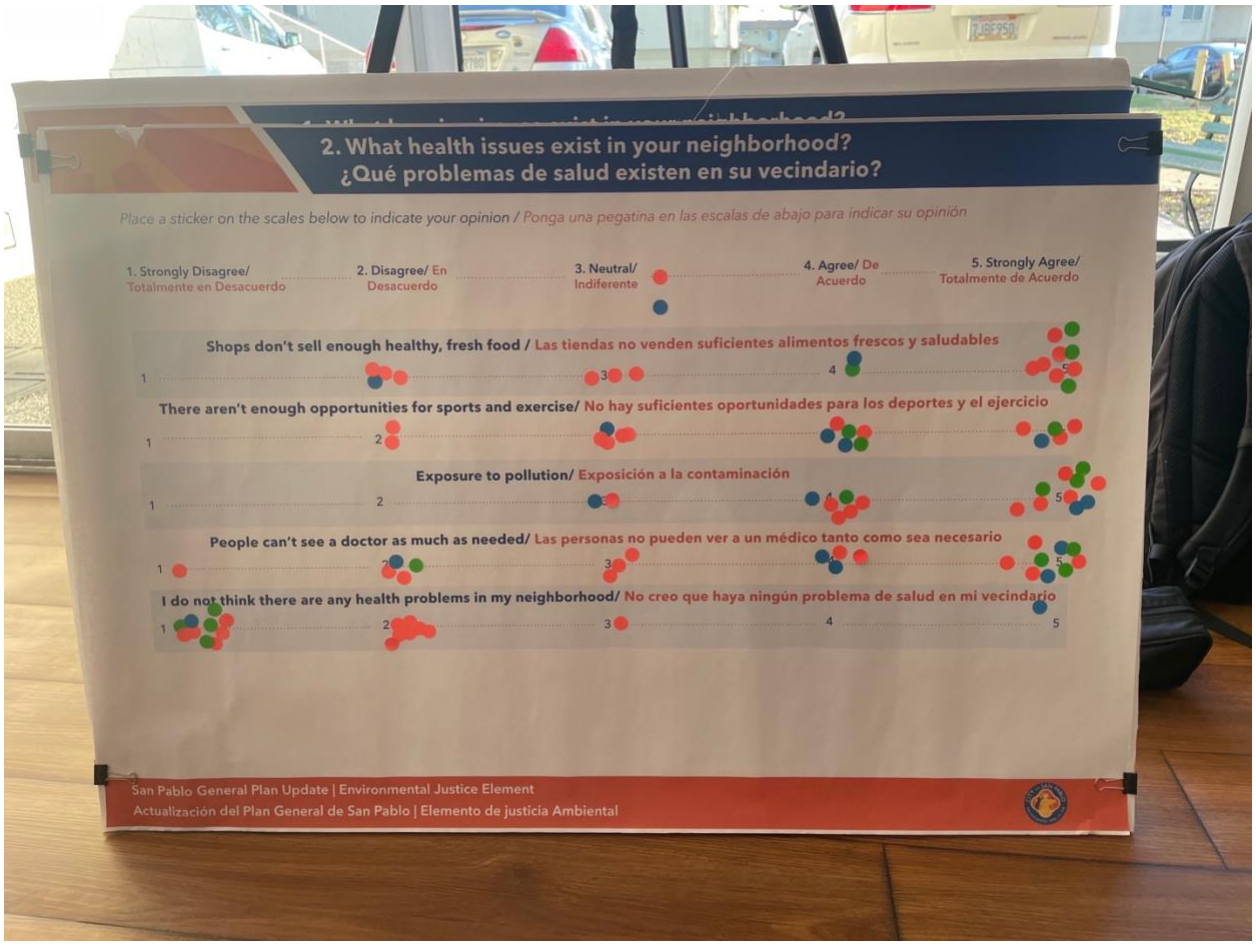
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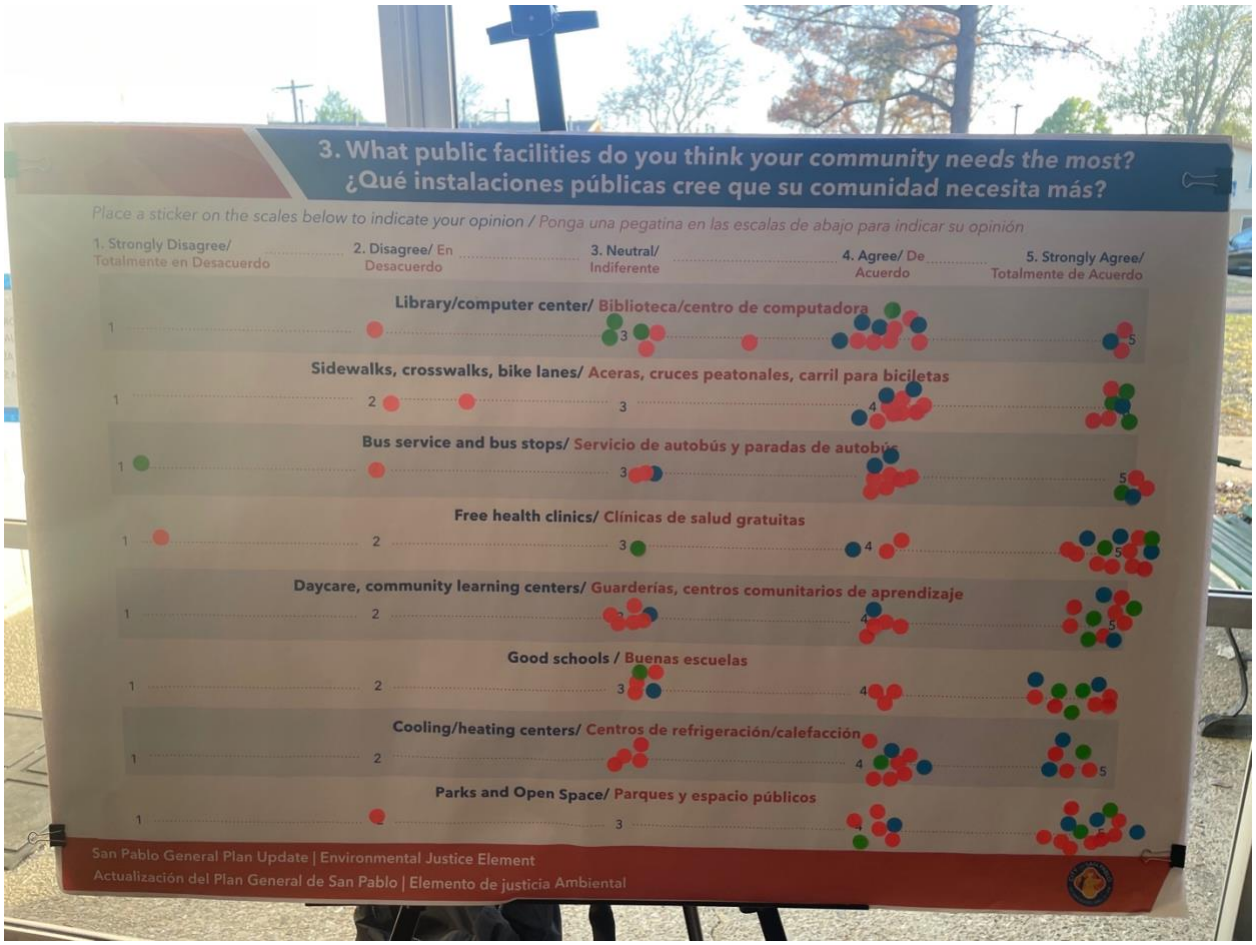
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Appendix G

Additional Information in Support of Housing Projections

Revised Draft November 8, 2023

San Pablo Housing Element

Precedents Housing Projects in Contra Costa County

High Density Housing Projects in Contra Costa County

Summary Table

Name	Location	Zoning	Status	Density (du/ac)
Nevin Homes Residential Project	Richmond	High Density Residential & Commercial	Built	169
Hana Gardens Senior Apartments	El Cerrito	Mixed-Use & Transit-Oriented	Built	67.4
San Pablo Apartments	El Cerrito	Mixed-Use & Transit-Oriented	Built	119
The Exchange	Hercules	Historic Town Center	Built	78
The Grand	Hercules	Historic Town Center	Built	77
Vista Woods	Pinole	High Density Residential & Commercial	Under Construction	89
Playland II	El Cerrito	Midtown Transit Oriented Mixed-Use	Under Construction	173
Nevin Plaza Project	Richmond	Commercial Mixed-Use	Approved	189
SAHA Development	Pinole	Commercial Mixed-Use	Approved	54
100 38th Street	Richmond	Commercial Mixed-Use	Under Review	47.5
			Average Density	**106.29**

COMPLETE

Richmond

Site Location: before

Site Location: after

Address:	2100 & 2200 Nevin Ave.
Prior Use:	Vacant Office / Parking Lot
Units Developed:	289
Very-low Income	29
Low-Income	258
Status:	Built
Site Area (Acres)	1.71 acres (74,812 SF)
Height of Buildings:	67' (6 stories)
Zone:	Multifamily High Density Residential (MFR-3); General Commercial (C-2)
Project Density:	169 du/ac

Project Description: A 289-unit multifamily residential development consisting of two adjacent parcels. The project demolished the existing parking lot and vacant office building to construct the building that includes a mix of studios, one-, two-, three-, and four-bedrooms. The total residential area is 172,520 SF.

Onsite Amenities: On-site management, community room with kitchen, fitness center, laundry, playground, BBQ/picnic area, controlled access and parking garage

Open Space:	39,340*
On-site Parking:	194

** Includes private patio open space and common open space in interior courtyard*

Richmond *(continued)*

Building Rendering

Outdoor Courtyard

Site Elevation

COMPLETE

El Cerrito

Site Location

Site Plan

Address:	10860 San Pablo Avenue
Prior Use:	Industrial, Office and Mixed-Use
Units Developed (senior):	62
Status:	Built
Site Area (Acres)	0.92 acre (40,075 SF)
Height of Buildings:	65' (5 stories)
Zone:	Mixed Use Commercial / Transit-Oriented Mixed Use (TOM)
Project Density:	67.4 du/ac

Project Description: A high-quality affordable senior housing with 1,906 SF of social services and 1,156 SF of commercial uses on the ground floor. A beautiful Japanese Heritage Garden and public plaza are also included. Construction of the project began at the end of January, 2017 and completed in December of 2018.

Onsite Amenities: Clinic, central open space, walkways, sitting areas, community gardens, and a picnic area

Open Space:	12,133 SF
Parking:	35

El Cerrito *(continued)*

Existing Building

Existing Building Elevation

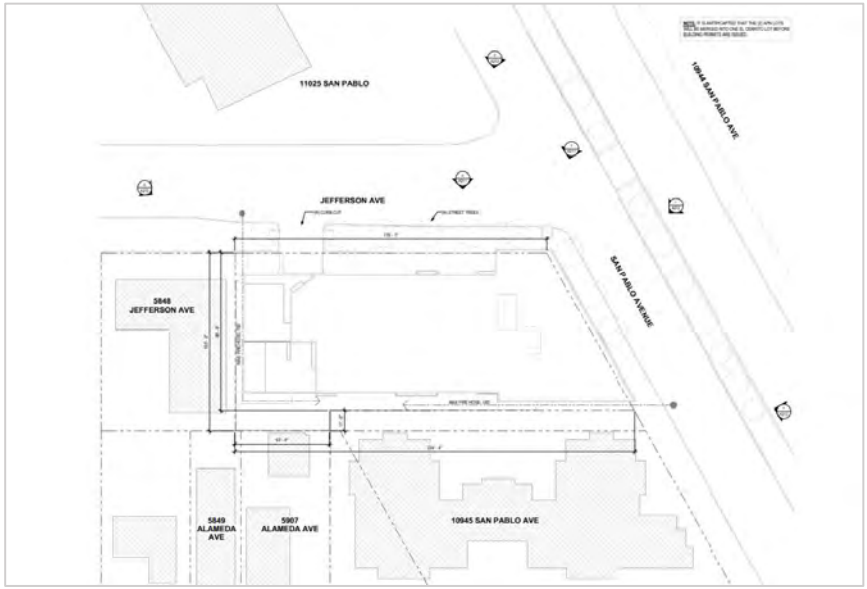
Accessibility for Residents

Community Area

COMPLETE

El Cerrito

Site Location



Site Plan

Address:	10963 San Pablo Ave
Prior Use:	Retail
Units Developed:	50
Status:	Built
Site Area (Acres)	0.42 acres (18,281 SF)
Height of Buildings:	55’ (5 stories)
Zone:	Transit-Oriented Mid-Intensity Mixed Use (TOMIMU)
Project Density:	119 du/ac

Project Description: A 5-story building with 3,000 SF of ground floor commercial use and 50 residential units on the upper four floors. The previous one-story commercial building was occupied by three businesses and was demolished prior to redevelopment.

Onsite Amenities: Private roof decks, rooftop area, bicycle parking, outdoor balconies, courtyard space, fitness studio

Open Space:	7,100 SF
Parking:	34

El Cerrito *(continued)*

Rendering

Completed Building

Roof Decks

Façade Articulation

COMPLETE

Hercules

Site Location

Site Plan

Address:	2525 Bayfront Blvd
Prior Use:	Vacant
Units Developed:	172
Status:	Built
Site Area (Acres)	2.2 acre (95,832 SF)
Height of Buildings:	64'-6" (5 stories)
Zone:	Historic Town Center
Project Density:	78 du/ac

Project Description: A first phase of The Hercules Bayfront Master Plan, The Exchange is a podium project that sits on 2.2 acres and rises four-stories. The project includes 172 market-rate residential units including lofts and townhomes as well as 13,767 SF of ground level retail.

Onsite Amenities: Clubhouse, outdoor courtyard, BBQ station, rooftop decks, fitness center, package lockers, bike storage, dog spa

Parking:	288	
Covered Parking Spaces		224
Street		64

Hercules *(continued)*

Exterior Building

Exterior Building

Rooftop

Open Space and Courtyard

COMPLETE

Hercules

Site Location

Site Plan

Address:	2200 John Muir Parkway
Prior Use:	Vacant
Units Developed:	232
Affordable	15
Status:	Built
Site Area (Acres)	3.0 acre (130,680 SF)
Height of Buildings:	60' (4 stories)
Zone:	Historic Town Center
Project Density:	77 du/ac

Project Description: A second phase of The Hercules Bayfront Master Plan, The Grand is also a podium project that sits on 3.0 acres and rises four-stories over a single level parking garage at grade level and one half-level parking situated above grade. There is no retail.

Onsite Amenities: Sports bar lounge, courtyard lounge with fire pits, fitness center, dog spa, bike storage, storage units, EV chargers

Parking:	311
Resident Spaces	282
Public Access Spaces	29

Hercules *(continued)*

Exterior Building

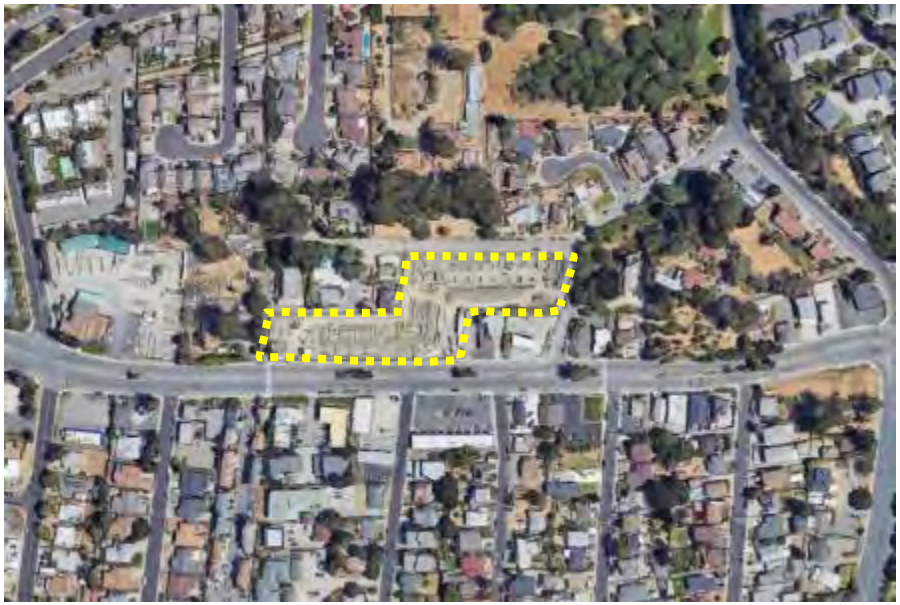
Bird's-Eye View

Building in Context

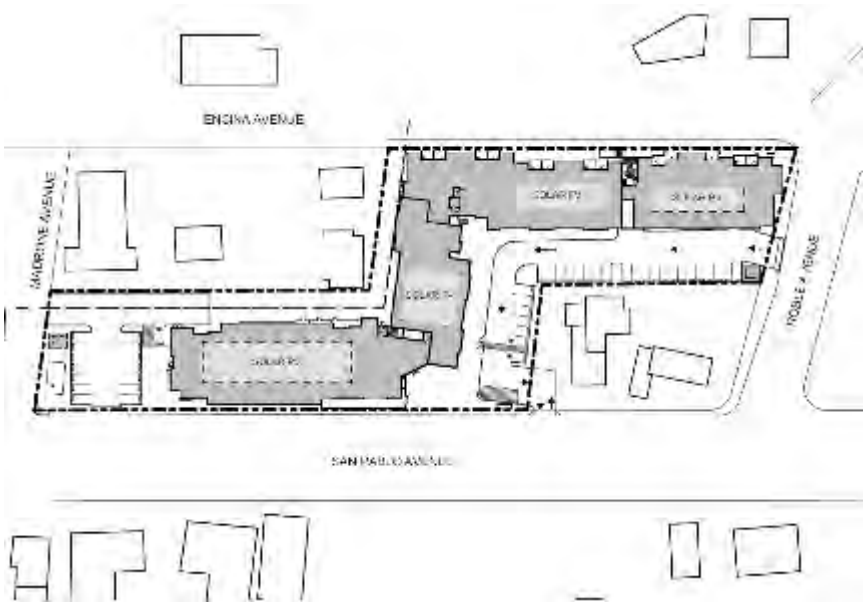
Open Space and Courtyard

UNDER CONSTRUCTION

Pinole



Site Location



Site Plan

Address:	600 Roble Ave
Prior Use:	Vacant
Units Developed:	179
Status:	Under Construction
Site Area (Acres)	2.01 acre (87,555 SF)
Height of Buildings:	60'-7" (4 stories + parking)
Zone:	High Density Residential & Commercial Mixed Use (R4 & CMU)
Project Density:	89 du/ac

Project Description: Construction of 179 unit affordable building complex for senior citizens on three parcels which total to 2.01 acres. The project site is combination of three parcels which were vacant with an abandoned commercial building.

Onsite Amenities: Community gathering spaces, fitness room, laundry, offices for on-site management, outdoor recreation spaces, underground parking

Open Space	63,510 SF
Parking:	88

Pinole *(continued)*

Project Rendering

Project Rendering in Context

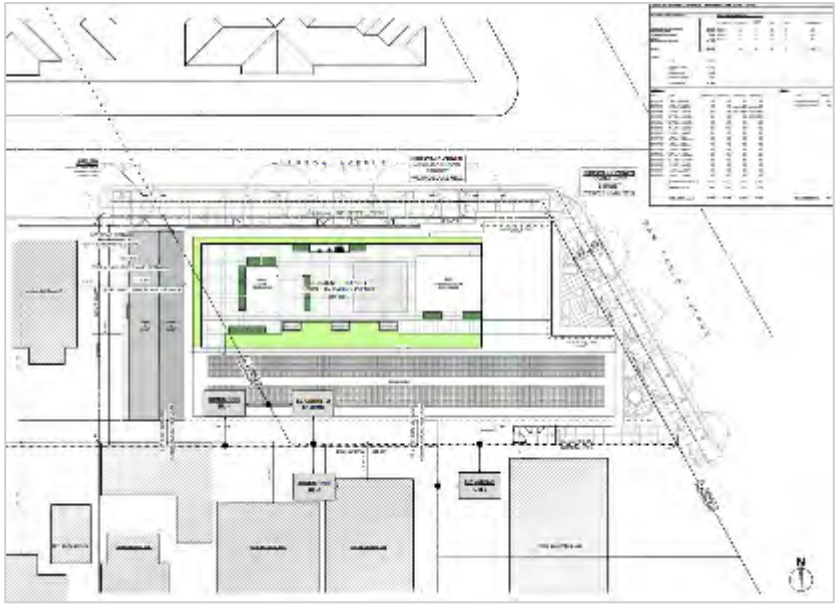
Project Rendering

Project Rendering

UNDER CONSTRUCTION

El Cerrito

Site Location



Site Plan

Address:	10919 San Pablo Ave
Prior Use:	Industrial, retail, commercial and residential
Units Developed:	90
Status:	Under Construction
Site Area (Acres)	0.52 acre (22,804 SF)
Height of Buildings:	58'-1" (5 stories)
Zone:	Midtown Transit-Oriented Mid-Intensity Mixed Use (TOMIMU)
Project Density:	173 du/ac

Project Description: A 5-story, mixed-use building with 90 residential units and two ground floor commercial spaces of 2,998 SF. The project provides public open space in the form of two small public plazas in front of the building.

Onsite Amenities: Rooftop, central firepit, play area, outdoor furniture, grilling area, Motorcycle parking, lobby, electrical room, bike storage

Open Space	8,785 SF
Parking:	68

El Cerrito *(continued)*

Project Rendering

Project Rendering in Context

Project Rendering

Project Rendering in Context

APPROVED

Richmond

Site Location

Current Condition

Address:	2400 Nevin Ave
Prior Use:	Residential, office and vacant site
Units Developed:	208
Status:	Approved
Site Area (Acres)	1.1 acre (47,916 SF)
Height of Buildings:	7 stories / 5 stories
Zone:	Commercial Mixed Use (CM-5); High-Intensity Mixed Use
Project Density:	189 du/ac

Project Description: Nevin Plaza is a two-phase project; phase 1 will rehab the existing 7-story building and phase 2 will construct a new building on a vacant lot adjacent to the existing building. The proposed project will provide two distinct housing types to serve seniors and persons with disabilities.

Onsite Amenities: Outdoor courtyard, multipurpose room, resident services, property management, tenant storage closets, and laundry room

Open Space:	Approx. 10,000 SF
Parking:	35

Richmond *(continued)*

Building Rendering in Phases

Building Elevation

Building Rendering in Phases

Courtyard Plaza and Landscaped Areas

APPROVED

Pinole

Site Location

Site Plan

Address:	811 San Pablo Ave
Prior Use:	Vacant Lot
Affordable Units:	33
Status:	Approved
Site Area (Acres)	0.61 acre (26,690 SF)
Height of Buildings:	50' (4 stories)
Zone:	Commercial Mixed-Use (CMU)
Project Density:	54 du/ac

Project Description: Construction of a 33-unit affordable housing complex on a 0.61 acre site. The project was approved July 7, 2021 and will begin construction in 2023.

Onsite Amenities: Mailboxes, community room with kitchen, computer station, management offices, resident services, bike storage and a courtyard with community garden and children's playground

Open Space:	5,700 SF
Parking:	16

Pinole *(continued)*

Building Rendering: Bird's-Eye View

Building Rendering

Building Rendering

Elevations

Richmond

Site Location

Site Plan

Address:	100 38th Street
Prior Use:	Office
Units Developed:	135
Affordable	76
Support Housing	59
Status:	Under Review
Site Area (Acres)	2.84 acre (123,710 SF)
Height of Buildings:	56'-4"(5 stories)
Zone:	Commercial Mixed-Use (CM-3)
Project Density:	47.5 du/ac

Project Description: Construction of a 100 percent affordable, 5-story building and rehabilitation of existing two-story public office building for a total of 135 residential units. The taller building will have 8,500 SF of County office, 1,500 SF of retail as well as YWCA.

The landscape plan includes a small fenced yard area for each of the 4 units adjacent to Ross avenue and each rear unit has a small fenced back yard area.

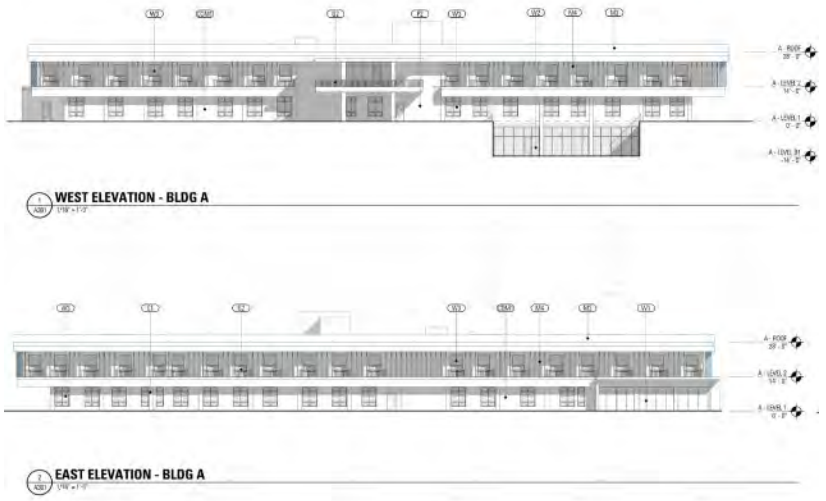
Open Space:	16,602 SF
Parking:	111

Richmond *(continued)*

Building B Rendering

Building B Elevation

Building A Rendering



Building A Elevation