

Appendix B

Housing Needs Assessment

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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 in 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) in 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.

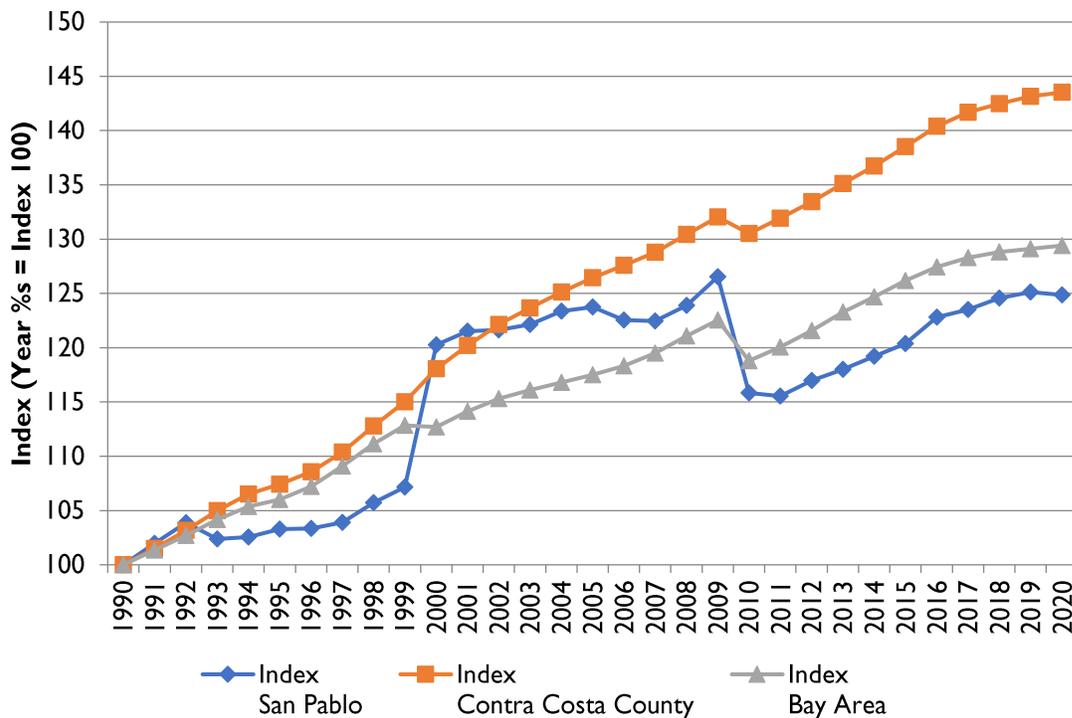


Table B-1: San Pablo Projected Population (2010-2040)

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).

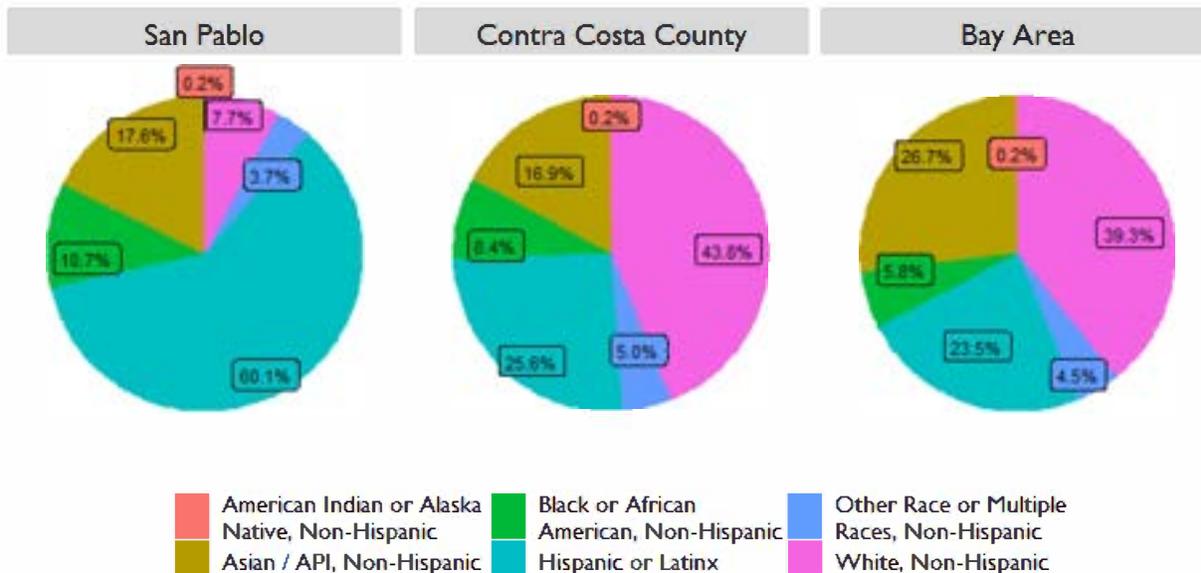
Table B-3: Population by Race, San Pablo (2000-2019)

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

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.

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



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 color 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)

Household Size	Maximum Income Level				
	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

There 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 Tenure¹ and Cost Burden

Income Category	Renters		Owners		Total Households ²	
	Number	Percent	Number	Percent	Number	Percent
Extremely-Low-Income (Under 30% HAMFI²)						
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. Through programs in the Housing Action Plan, including programs 2-I and 3-A, the City will continue to seek ways to provide permanent housing affordable to extremely low-income households.

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)

Race	Age 0-17		Age 18-64		Age 65+	
	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 Households¹ by Income and Tenure (San Pablo)

Income Group	Owner Occupied		Renter Occupied		All Older Adult Households	
	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:

- I. 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

As seen in Table B-14, older adult households considered low-income (making between 31 and 50 percent of AMI) are most likely to spend more than 50 percent of their overall household income on housing costs (50.9 percent of low-income older adult households). Older adult households considered extremely low-income (making less than 30 percent of AMI) are actually less likely than households considered very low-income to spend over 50 percent of their income on housing costs (34.3 percent of very-low income older adult households). 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 Households¹ 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% of AMI)	Above Moderate Income (>120% 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:

- I. 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

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)

<i>Disability</i>	<i>Percentage of Older adults</i>
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

<i>Disability</i>	<i>Percentage of Civilian Non-Institutionalized Population Aged 18 and Over</i>
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

Residents 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 specific 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 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 Residence¹

<i>Residence Type</i>	<i>Number</i>	<i>Percent</i>
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)

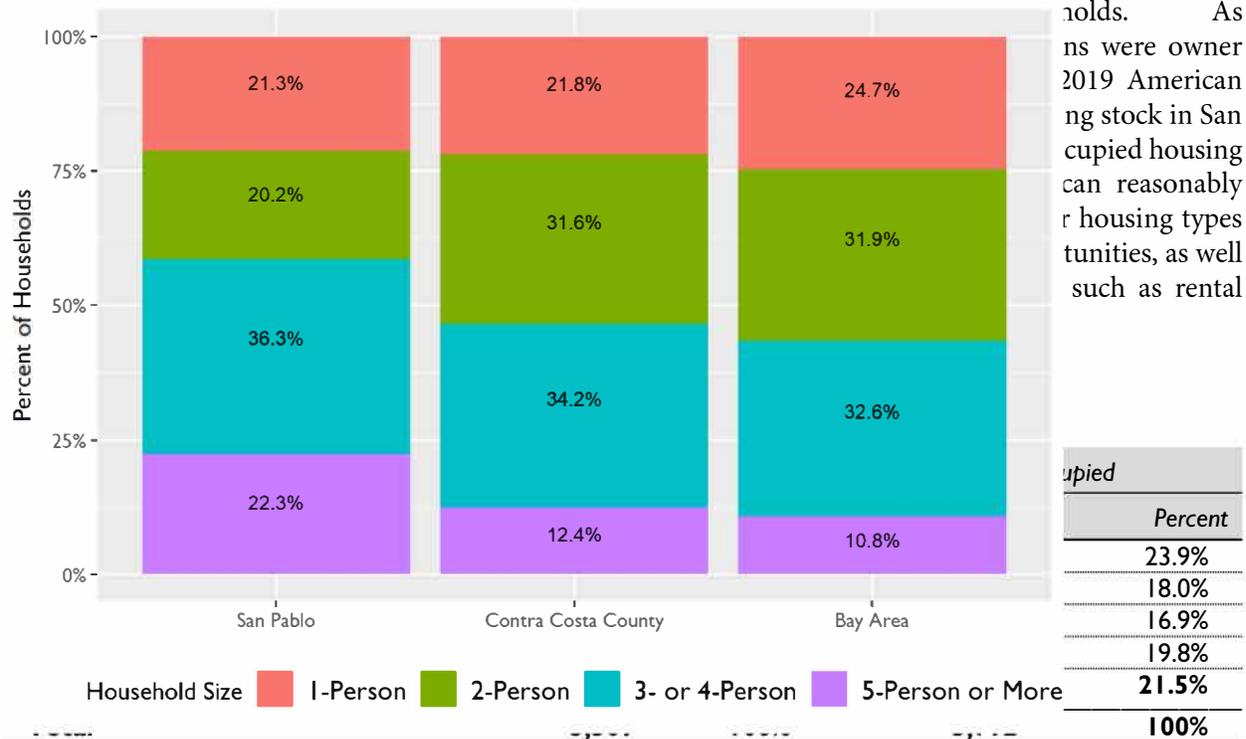
Contra Costa Health Services opened the West County Behavioral Health Center in San Pablo in 2020, which offers mental health services for adults, which includes medication support, group/individual therapy, and independent living skills. The center's Child & Adolescent Services also provides integrated mental health and substance abuse treatment. Additionally, there are 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

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



or more person holds. As ns were owner 2019 American ng stock in San cupied housing can reasonably r housing types tunities, as well such as rental

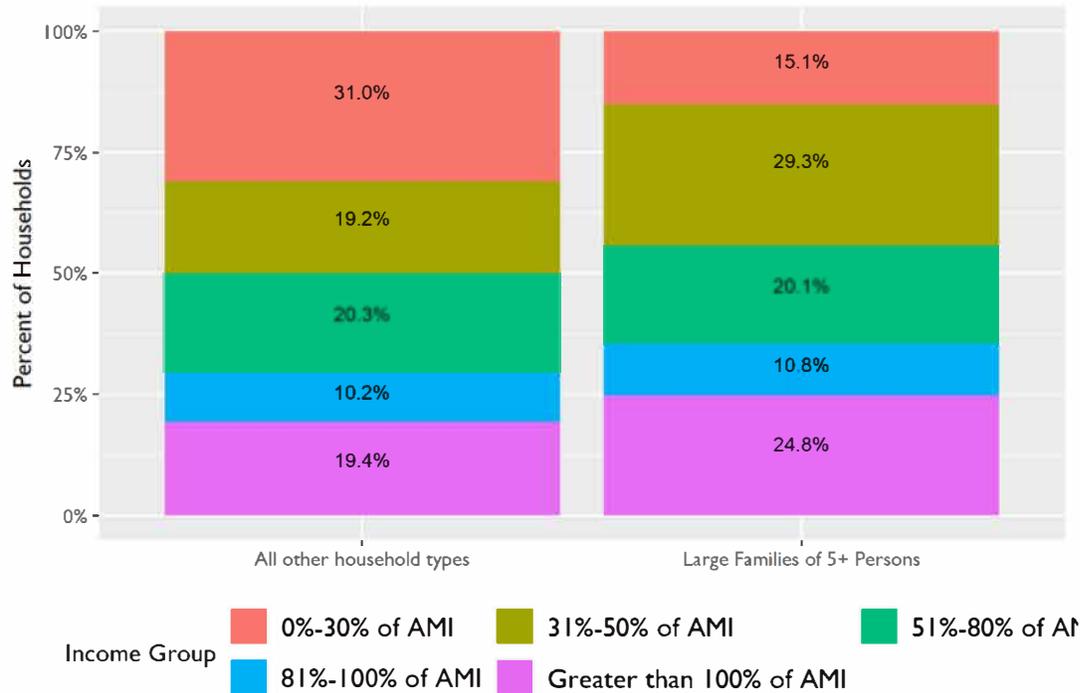
Source: ABAG-MTC Housing Needs Data Workbook (U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B25009)

Source: U.S. Census Bureau, American Community Survey 5-Year Data, 2015-2019

Source: U.S. Census Bureau, American Community Survey 5-Year Data, 2015-2019

Of the large families in San Pablo, approximately 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

Income Category	Large Family (5+ Persons)		All Other Household Types	
	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. 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. 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-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. Since the previous Housing Element Update in 2011, the number of female-headed households in San Pablo has decreased by 29.4 percent. At that time, there were 2,717 female-headed households in San Pablo.

Table B-21: San Pablo Household Type by Tenure

Household Type ¹	Owner-Occupied		Renter-Occupied	
	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 female-headed households with children are more likely to have experience financial strain and face difficulties finding affordable housing options.

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 Status¹

Poverty Level	Households With Children		Households Without Children	
	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 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)

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

<i>Racial/Ethnic Group</i>	<i>Share of Homeless Population</i>	<i>Share of Overall Population</i>
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 PIT Count identified 48 persons experiencing homelessness in San Pablo on the night of January 24, 2023. This is a decrease of 19 people (28.4 percent) from the 67 unhoused individuals who were counted in the 2020 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 in which people report losing their housing and the 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 percent 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.

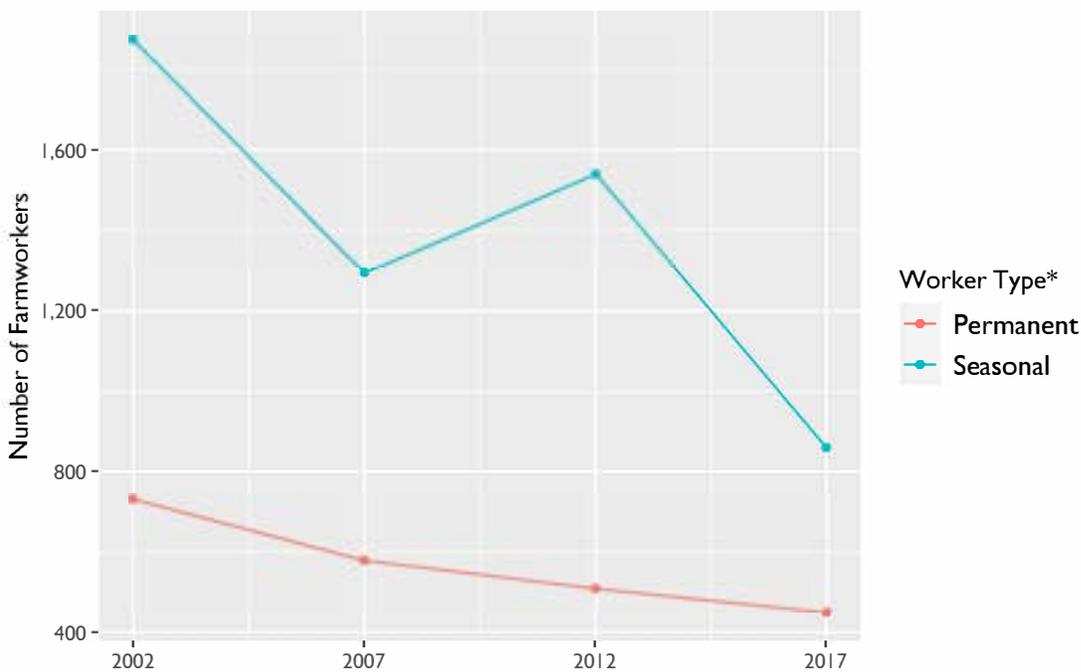
There are currently no homeless or transitional shelters in San Pablo, though Contra Costa County offers various health and social services in San Pablo at the West County Behavioral Health Center. Furthermore, the City is actively looking for opportunities to create new transitional and permanent supportive 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 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 low-wages that are characteristic of the farmworker industry create high risk of farmworkers having challenges finding decent and affordable housing.

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.

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



*Farm workers are considered seasonal if they work on a farm less than 150 days in a year, while farm workers who work on a farm more than 150 days are considered to be permanent workers for that farm.

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.

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 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 indicates that there is little to no need for farmworker housing.

Table B-25: Migrant Worker Student Population¹

<i>Academic Year</i>	<i>San Pablo</i>	<i>Contra County</i>	<i>Bay Area</i>
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, this Housing Element discusses 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. Housing Market Characteristics

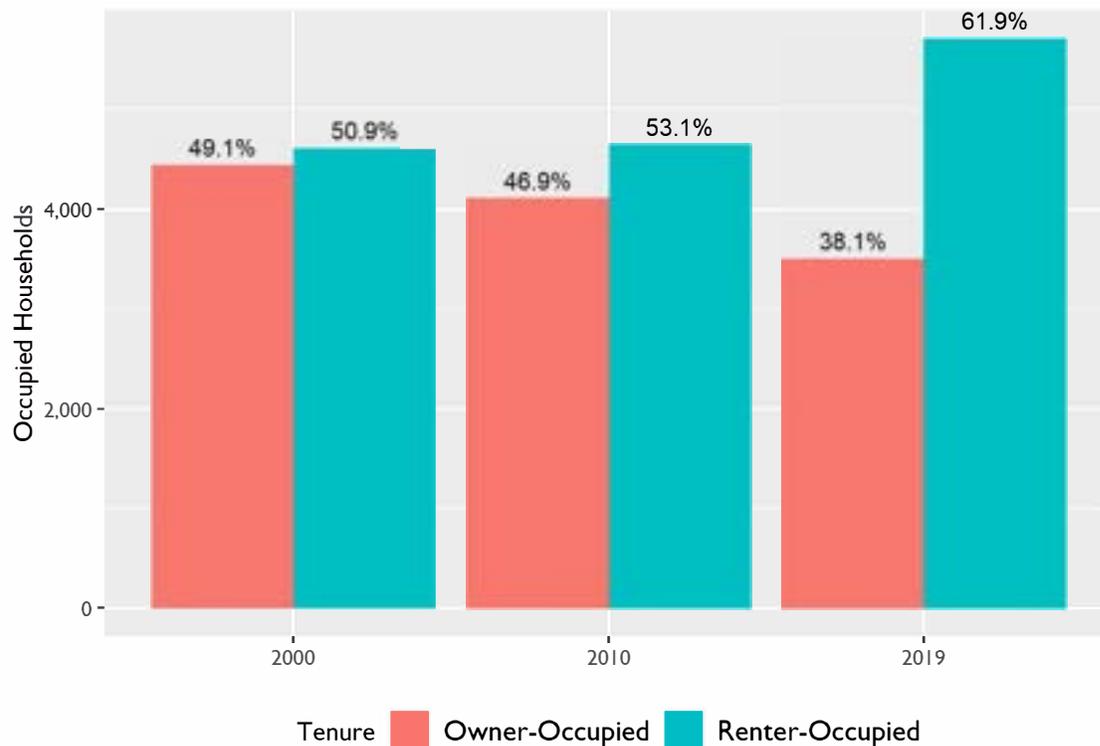
HOUSING TENURE

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

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

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 SFI, Table H04; U.S. Census Bureau, Census 2010 SFI, Table H04; U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B25003)

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).

Region	Owner-Occupied		Renter-Occupied	
	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)

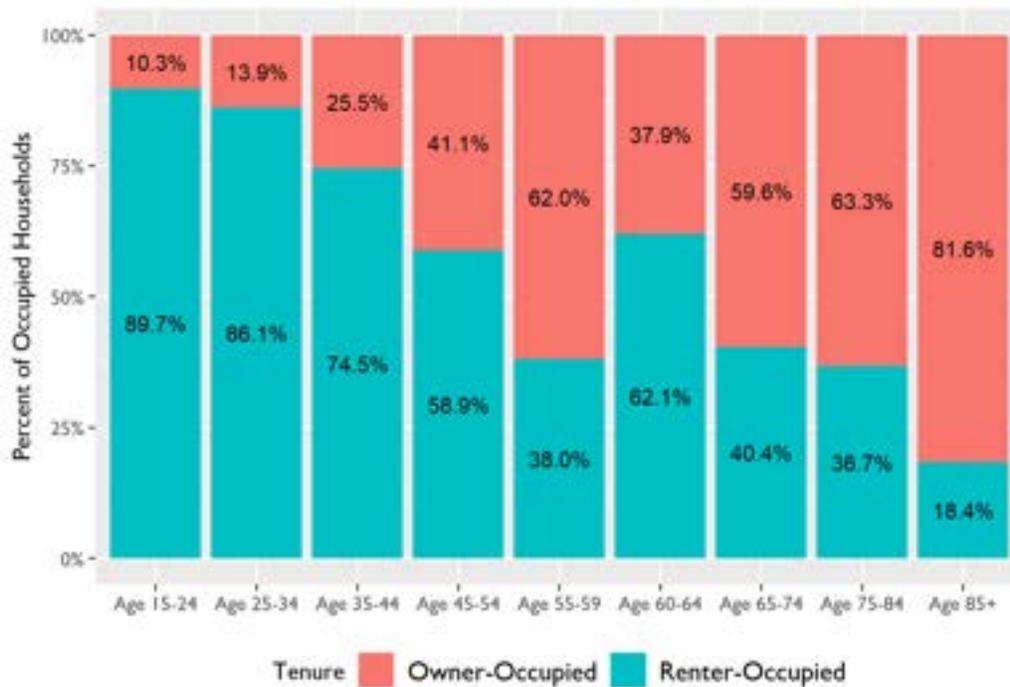
The age of a resident—as well as the year the resident moved to the unit, race/ethnicity, household income, and housing type—can influence household tenure rates in a jurisdiction. Shown in Chart B-7, the majority of younger residents (54 years and below) are renters in San Pablo. While most residents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



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

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

<i>Racial/Ethnic Group¹</i>	<i>Owner-Occupied</i>		<i>Renter-Occupied</i>	
	<i>Number</i>	<i>Percent</i>	<i>Number</i>	<i>Percent</i>
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.

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

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.

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

Income Group ¹	Owner-Occupied		Renter-Occupied	
	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)

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

Housing Type	Owner-Occupied		Renter-Occupied	
	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

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

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

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: Overcrowding¹ Severity by Region

Region	Not Overcrowded		Overcrowded		Severely Overcrowded	
	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.

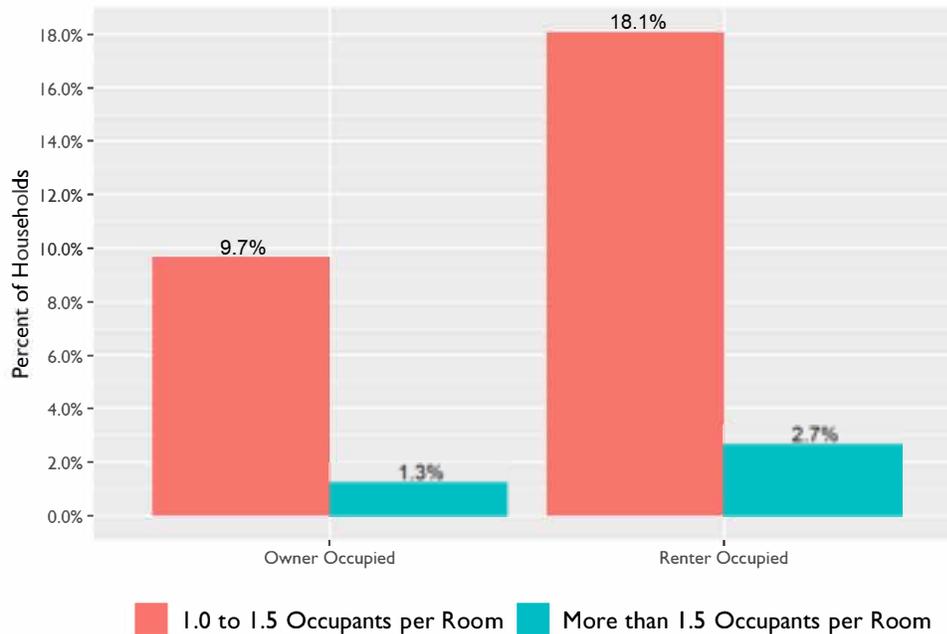
Source: ABAG-MTC Housing Needs Data Workbook (U.S. Department of Housing and Urban Development (HUD), Comprehensive Housing Affordability Strategy (CHAS) ACS tabulation, 2013-2017 release)

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: Overcrowding¹ 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.

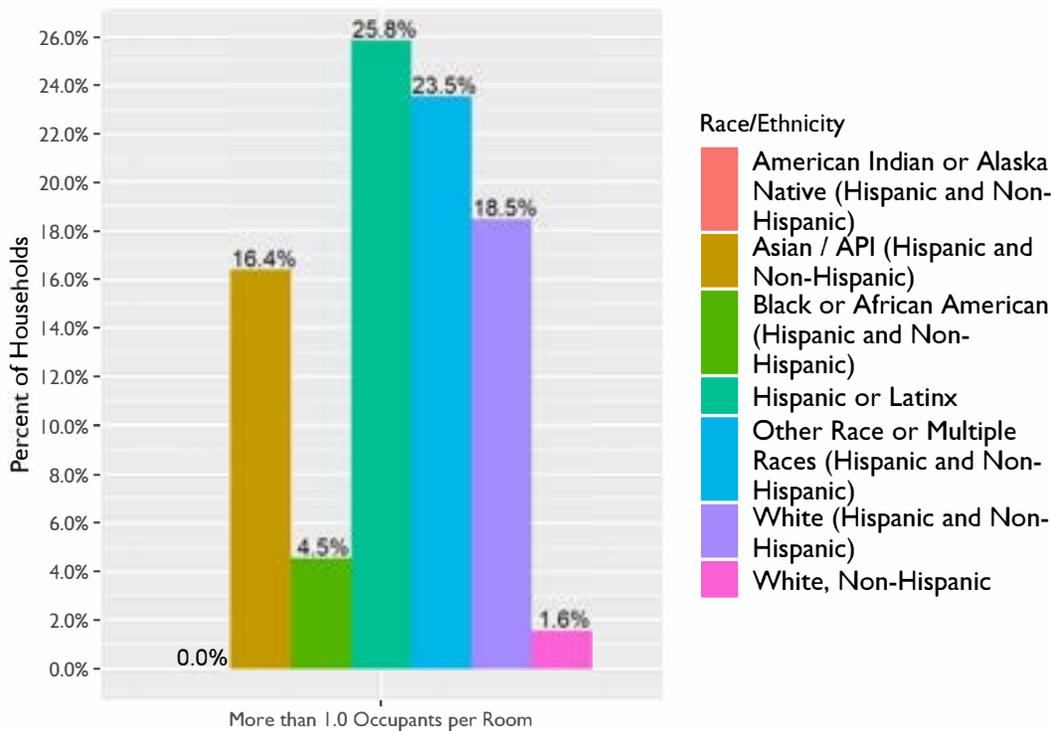
2. Income groups are based on HUD calculations for Area Median Income (AMI). HUD calculates the AMI for different metropolitan areas, and the nine county Bay Area includes the following metropolitan areas: Napa Metro Area (Napa County), Oakland-Fremont Metro Area (Alameda and Contra Costa Counties), 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).

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



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

COST BURDEN

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 Tenure¹

Income Category	Renters		Owners		Total Households ²	
	Number	Percent	Number	Percent	Number	Percent
Extremely-Low-Income (Under 30% HAMFI³)						
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

<i>Vacancy Status</i>	<i>San Pablo</i>	<i>Contra Costa County</i>	<i>Bay Area</i>
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

<i>Income Group</i>	<i>Number of Permits</i>	<i>Percent of 5th Cycle RHNA</i>
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%

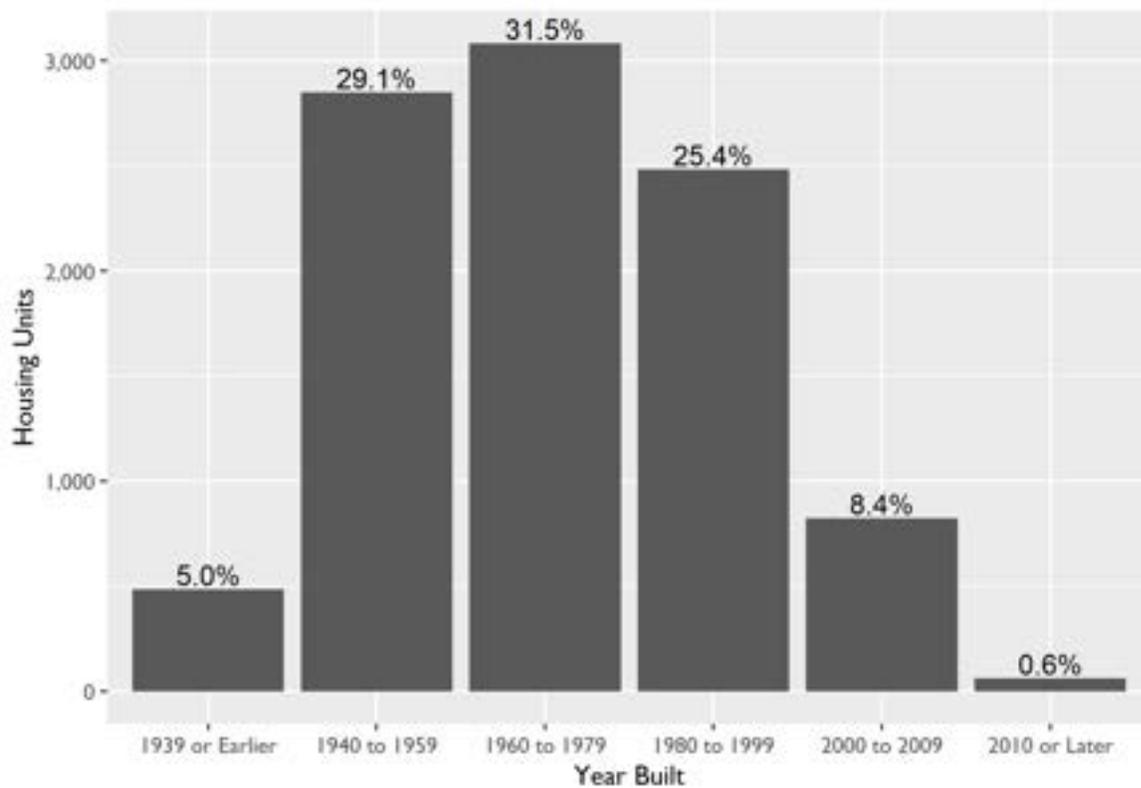
Source: City of San Pablo, Annual Progress Report, 2020

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 is 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

<i>Building Amenity</i>	<i>Owner</i>	<i>Renter</i>
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)

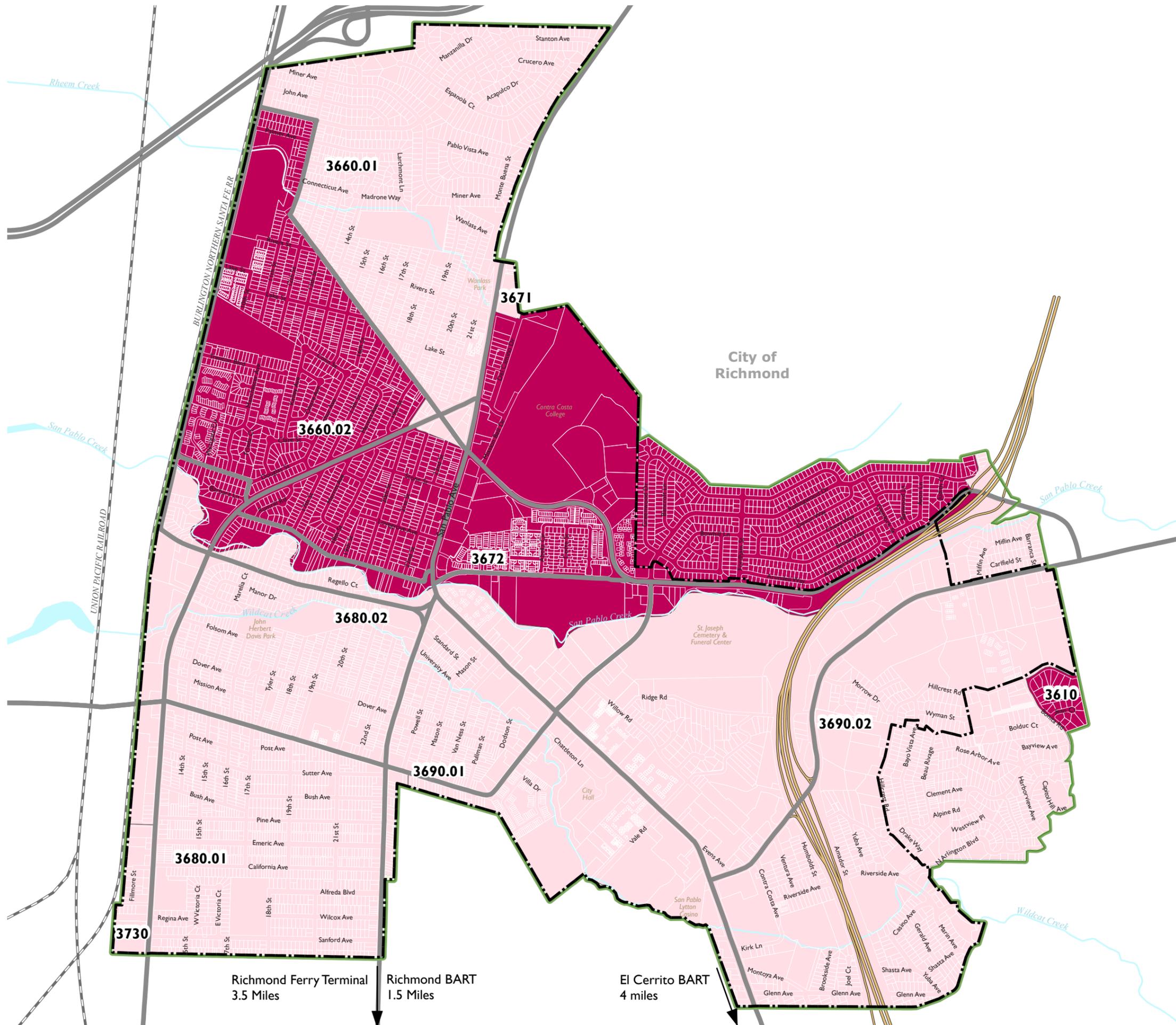
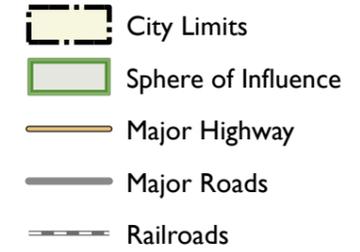
The City operates a robust Residential Health and Safety (RH&S) inspection program for properties that are for sale or non-owner occupied, as detailed in Appendix C. Based on RH&S inspection results, approximately five percent of the total units in the city need major repairs.¹ Major repairs identified 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 - I : Renter Occupied Households - Substandard Housing Conditions

Percent of Owner Occupied Households with incomplete Facilities*



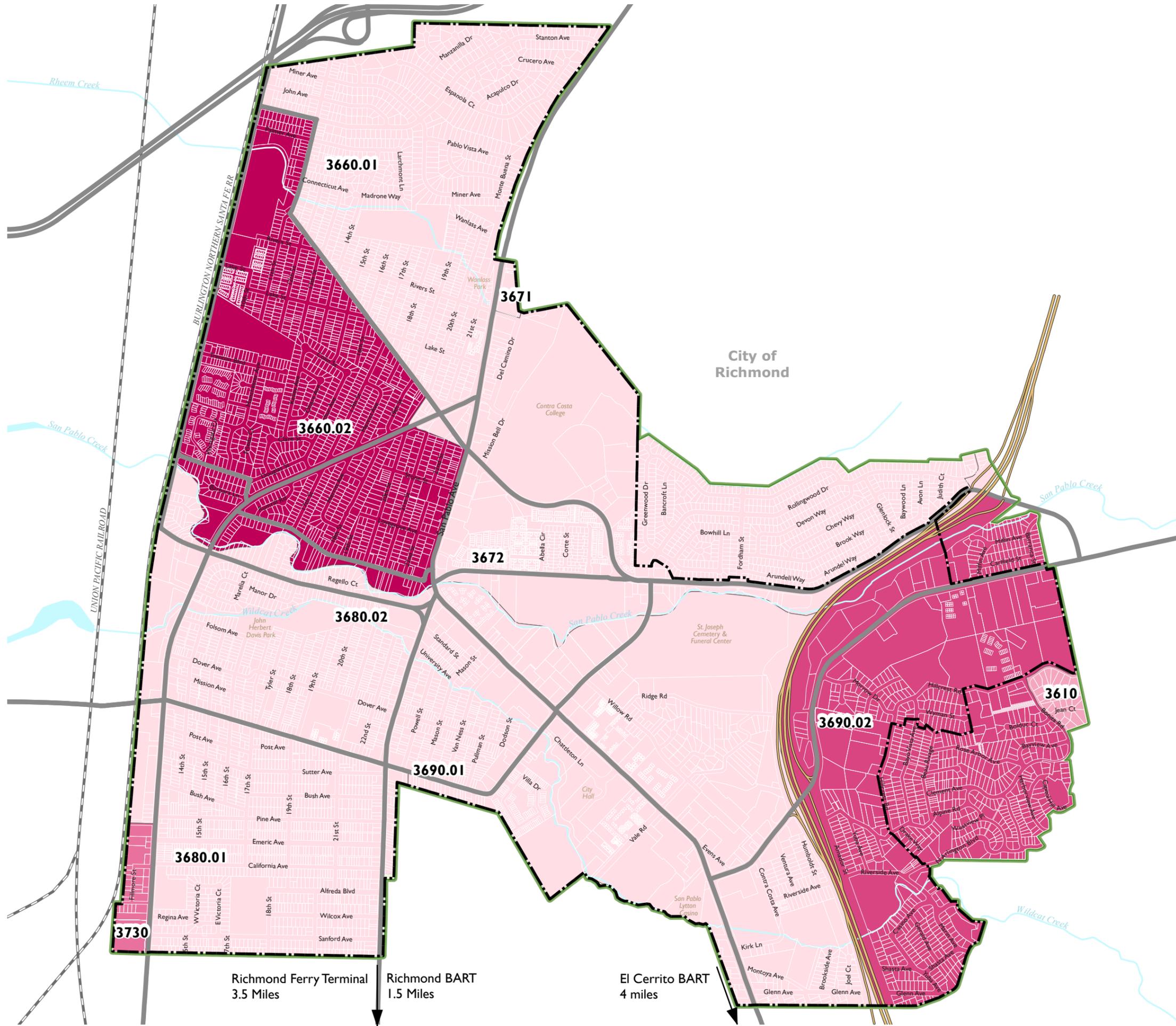
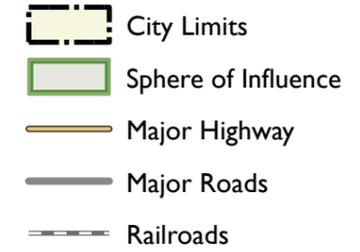
SOURCE: Kittleson, 2021; City of San Pablo, 2021; Contra Costa County GIS, 2021; Dyett & Bhatia, 2021

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*



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

DYETT & BHATIA
Urban and Regional Planners

Richmond Ferry Terminal
3.5 Miles

Richmond BART
1.5 Miles

El Cerrito BART
4 miles

B.6 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	Affordable Monthly Payment ²			Housing Costs		Maximum Affordable Price	
	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 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.

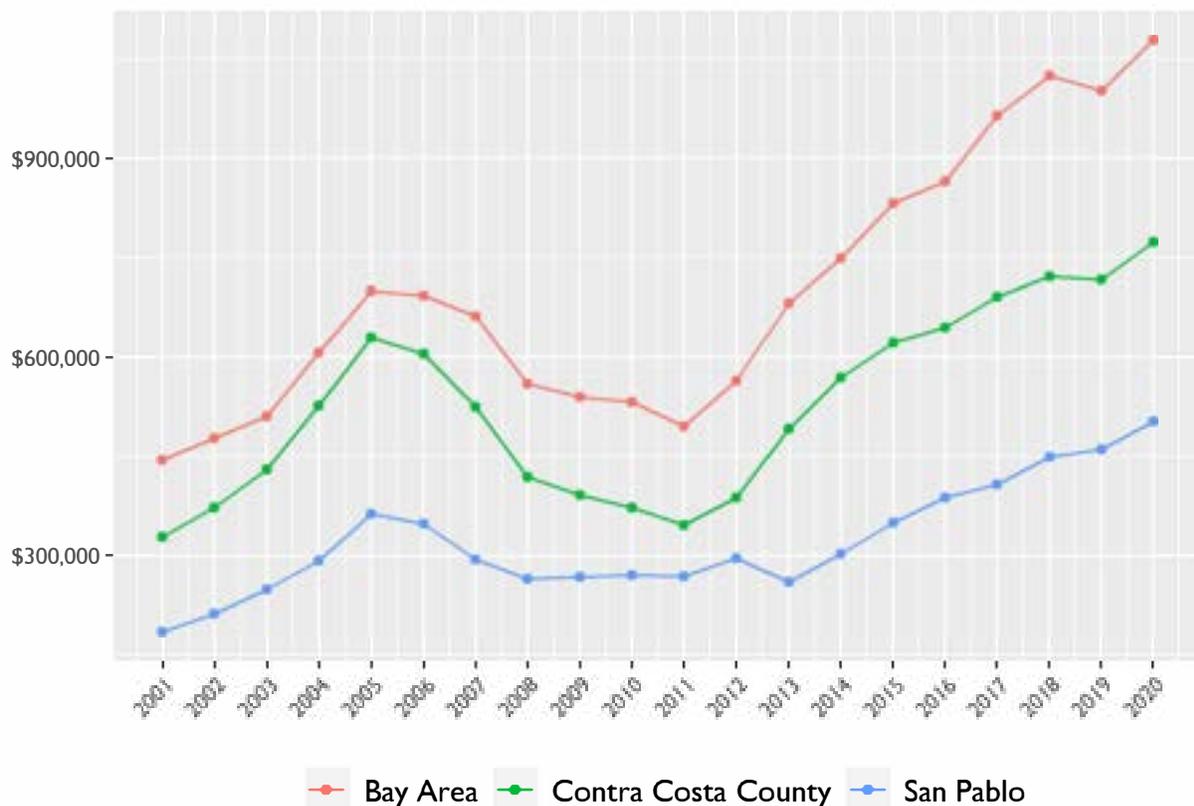
5. Assumed 30-year amortization, 2.82% interest rate, 6.0% down payment and closing costs equal to 2% of the sale price.

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

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.

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



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 Rents¹, 2009 – 2019

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

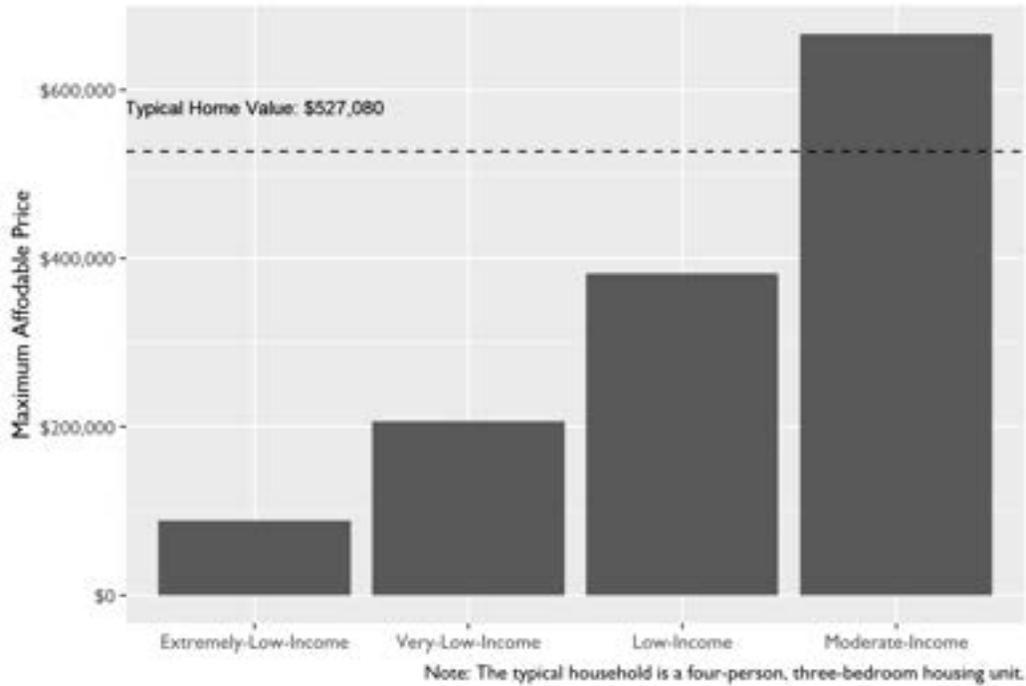
1. County and regional counts are weighted averages of jurisdiction median using rental unit counts from the relevant year.

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.

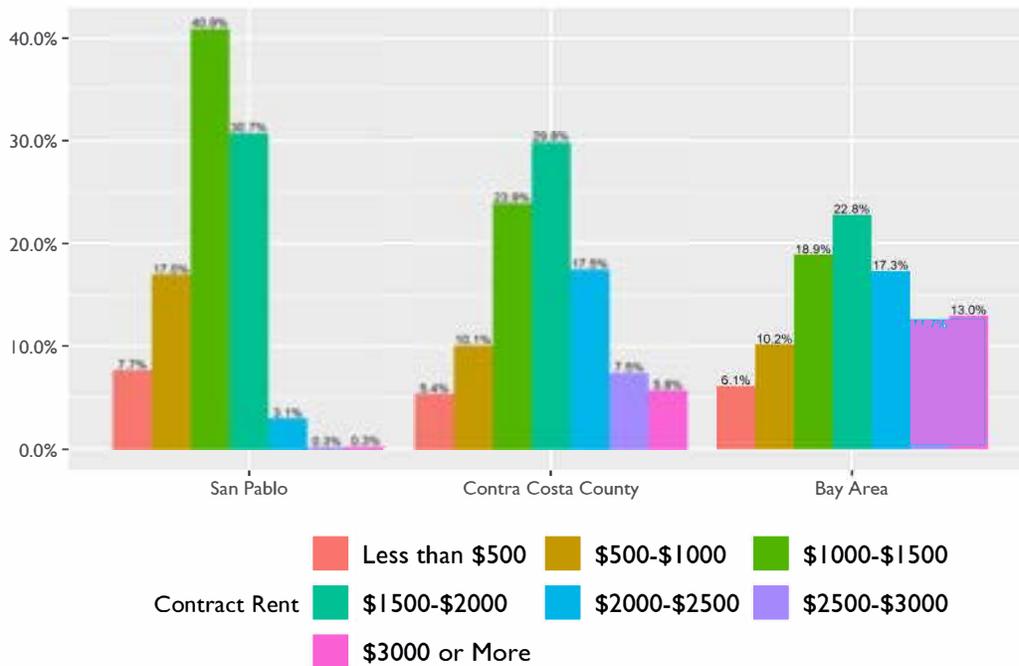
As rents have risen in the city, it is likely that lower-income households have been less able to afford units at a suitable size. U.S. Census microdata compiled by the Integrated Public Use Microdata Series (IPUMS) USA can be used to estimate rental costs by unit size. IPUMS data corresponds to the 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

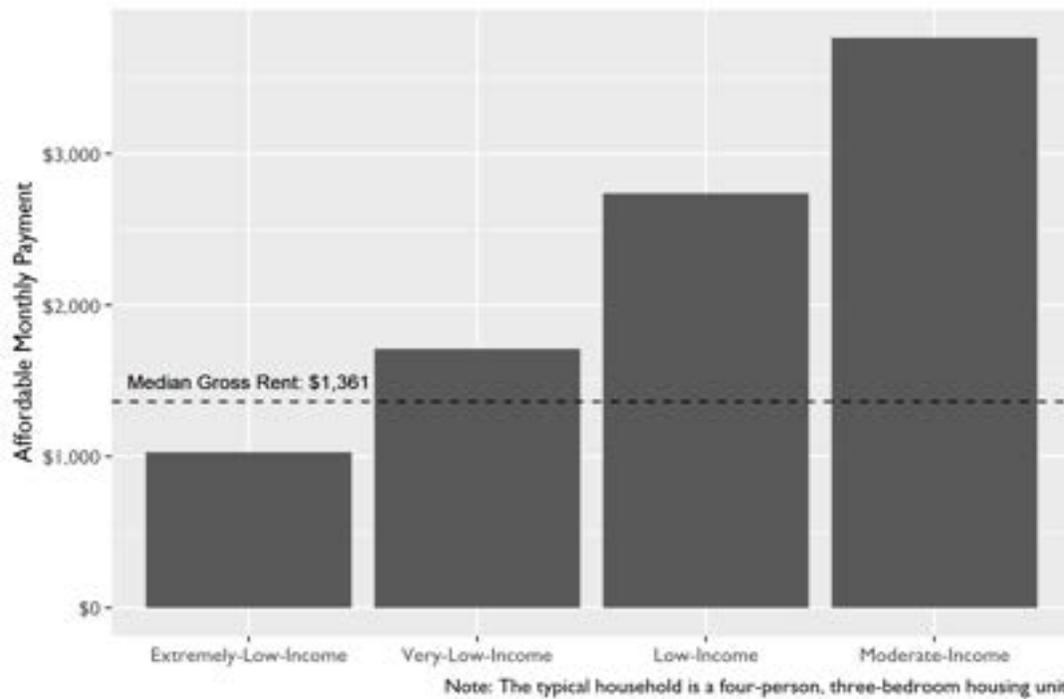
1. Household count is based on the Public Use Microdata Area (PUMA). While PUMAs generally follow the boundaries of census-defined “places,” total household counts may differ from other Census-derived estimates.

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 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.

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



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

B.7 Assisted Housing at Risk of Conversion

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

Risk Level ¹	San Pablo		Contra Costa County		Bay Area	
	Number	Percent	Number	Percent	Number	Percent
Low	427	75.2%	13,403	96.5%	110,177	94.6%
Moderate		0%	211	1.5%	3,375	2.9%
High	141	24.8%	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, 2023)

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			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

<i>Project Name</i>	<i>TCAC Application Year</i>	<i>Per Unit Cost¹</i>
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.

B.8 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

Table B-44: Qualified Entities in Contra Costa County 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.

<i>Qualified Entity</i>	<i>City</i>	<i>Contact</i>
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
ACLIC, 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 CO₂e) 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.9 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.