



THE CITY OF  
**EL CERRITO**

**Draft 2015-2023 Housing Element**  
**December 2014**



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# 2015-2023 Housing Element Update

*HCD Review Draft*

City of El Cerrito  
Community Development Department  
10890 San Pablo Avenue  
El Cerrito, CA 94530

December 2014

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## **Note to the Reader about HCD Streamlined Review**

To provide a streamlined approach, both in the preparation of the updated element as well as in review by the California Department of Housing and Community Development (HCD), jurisdictions that adopted a housing element in the fourth cycle that HCD found in substantial compliance with State law may opt to use the Streamlined Update template (provided by HCD) to show where changes were made in the previously adopted housing element. The City of El Cerrito has opted to use the Streamlined Update template.

Use of the Streamlined Update does not relieve the jurisdiction of its obligation to address all statutory requirements of State housing element law, but rather provides a guide to updating the necessary portions of the housing element and facilitates State review of housing element submittals. For eligible jurisdictions, HCD review will rely upon the element in compliance in the prior planning period and will be limited to changes that have occurred since the prior planning period. HCD will not review areas that have not changed since their content continues to be sufficient to meet statutory requirements.

For jurisdictions using the Streamlined Update template, the housing element must indicate where changes have been made. The yellow highlighting throughout this Housing Element identifies new information and information that has been changed from the 2007-2014 Housing Element.

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## I. INTRODUCTION

### A. PURPOSE AND CONTENT

The City of El Cerrito's Housing Element is the component of the City's General Plan that addresses housing needs and opportunities for present and future El Cerrito residents through 2023. The Housing Element provides the primary policy guidance for local decision-making related to housing. The Housing Element of the General Plan is the only General Plan Element that requires review and certification by the State of California.

The Housing Element provides a detailed analysis of El Cerrito's demographic, economic, and housing characteristics as required by State law. The Element also provides a comprehensive evaluation of the City's progress in implementing the past policy and action programs related to housing production, preservation, conservation, and rehabilitation. Based on the community's housing needs, available resources, constraints, opportunities, and past performance, the Housing Element identifies goals, policies, actions, and objectives that address the housing needs of present and future El Cerrito residents.

The El Cerrito Housing Element is based on five strategic goals that have been developed by the community over time: 1) conserve and improve El Cerrito's existing housing supply, 2) facilitate and encourage the development of housing to meet regional housing needs allocations established by the Association of Bay Area Governments (ABAG), 3) expand housing opportunities for the elderly, the disabled, households with very low- to moderate-income, and for persons with special housing needs, 4) promote housing opportunities for all persons regardless of race, age, marital status, ancestry, national origin, or color, and 5) promote energy efficiency in the location, construction, renovation and maintenance of housing units.

### B. HOUSING ELEMENT UPDATE PROCESS

The California State Legislature has identified the attainment of a decent home and suitable living environment for every Californian as the State's main housing goal. Recognizing the important part that local planning plays in pursuit of this goal, the Legislature has mandated that all cities and counties prepare a Housing Element as part of their comprehensive General Plans (California Government Code Section 65580 et al.).

It is intended that this Housing Element be reviewed annually and updated and modified no less than every eight years in order to remain relevant and useful and reflect the community's changing housing needs. This Housing Element covers the planning period from January 31, 2015 to January 31, 2023. State law determines the time frame of the planning period. This document represents the update required and responds to the issues that currently face the City.

## **C. STATE LAW AND LOCAL PLANNING**

### **1. Consistency with State Law**

The Housing Element is one of the seven General Plan elements mandated by the State of California, as articulated in Sections 65580 to 65589.8 of the California Government Code. State law requires that each jurisdiction's Housing Element consist of "identification and analysis of existing and projected housing needs and a statement of goals, policies, quantified objectives, and scheduled program actions for the preservation, improvement, and development of housing." The Housing Element plans for the provision of housing for all segments of the population. Section 65583 of the Government Code sets forth specific requirements regarding the scope and content of each Housing Element.

### **2. General Plan Consistency**

The Housing Element is one component of the City's overall long-range planning strategy. The California Government Code requires that the General Plan contain an integrated, consistent set of goals and policies. The Housing Element is affected by policies contained in other elements of the General Plan. For example, the Land Use Element designates land for residential development and indicates the type, location, and density of the residential development permitted in the city. Working within this framework, the Housing Element identifies goals, policies, actions, and objectives for the planning period that directly address the housing needs of El Cerrito's existing and future residents. The policies contained within other elements of the General Plan affect many aspects of life that residents enjoy – the amount and variety of open space, the preservation of natural, historic, and cultural resources, the permitted noise levels in residential areas, and the safety of the residents in the event of a natural or man-made disaster.

The Housing Element policies must be consistent with policies identified in other elements of the General Plan. The Housing Element has been reviewed and found to be consistent with the City's other General Plan elements. As portions of the General Plan are amended in the future, this Housing Element will be reviewed to ensure that internal consistency is maintained. The 1999 General Plan contains several elements with policies related to housing. Policies and the means for achieving consistency are summarized in Appendix E.

### **3. Relationship to Other Plans and Programs**

The Housing Element identifies goals, objectives, policies, and action programs for the 2015-2023 planning period that directly address the housing needs of El Cerrito. There are a number of City plans and programs that work to implement the goals and policies of the Housing Element, including, the City's Municipal Code, Zoning Ordinance and the San Pablo Avenue Specific Plan.

**a. El Cerrito Municipal Code**

The El Cerrito Municipal Code contains the regulatory and penal ordinances and certain administrative ordinances of the City, codified pursuant to Sections 50022.1 through 50022.8 and 50022.10 of the Government Code. The El Cerrito Municipal Code includes the City's zoning regulations.

The Subdivision Chapter of the Municipal Code (i.e., *Title 18 – Divisions of Land*) regulates the design, development, and implementation of land division. It applies when a parcel is divided into two or more parcels; a parcel is consolidated with one or more other parcels; or the boundaries of two or more parcels are adjusted to change the size and/or configuration of the parcels.

*Title 19 - Zoning* of the Municipal Code is the primary tool for implementing the General Plan, and is designed to protect and promote the health, safety, and welfare of the people. The Zoning Chapter designates various districts and outlines the permitted, conditionally permitted, and prohibited uses for each zone district. Finally, Title 19 provides property development standards for each zone district and overall administrative and legislative procedures.

**b. San Pablo Avenue Specific Plan**

Specific Plans are customized regulatory documents that provide focused guidance and regulations for a particular area to address the specific characteristics or needs for that area. They generally include a land use plan, circulation plan, infrastructure plan, zoning classifications, development standards, design guidelines, and implementation plan.

The San Pablo Avenue Specific Plan was approved by City Council in September 2014 with an effective date of November 6, 2014 and represents a planning horizon through 2040.

The Plan includes a Form-Based Code that is intended to guide the physical environment and character of the streets, buildings and opens spaces in the Plan area. It supports the vision to create a vibrant, walkable, sustainable, and transit-orientated corridor that respects surrounding neighborhoods.

**D. HOUSING ELEMENT ORGANIZATION**

California Government Code Section 65583 requires a jurisdiction's Housing Element include the following components:

- A review of the previous Element's goals, policies, objectives, and programs to ascertain the effectiveness of each of these components, as well as the overall effectiveness of the Housing Element.
- An assessment of housing need and an inventory of resources and constraints related to meeting these needs.

- A statement of goals, policies, and quantified objectives related to the maintenance, preservation, improvement, and development of housing.
- A policy program that provides a schedule of actions that the City is undertaking or intends to undertake to implement the policies set forth in the Housing Element.

The El Cerrito Housing Element is organized into four parts:

- Introduction - Explains the purpose, process, and contents of the Housing Element.
- Housing Needs Assessment and Inventory - Describes the demographic, economic, and housing characteristics of El Cerrito and analyzes the current and projected housing needs in El Cerrito.
- Resources and Constraints - Analyzes the actual and potential governmental and nongovernmental constraints to the rehabilitation, preservation, conservation, and construction of housing.
- Housing Policy Program - Details specific policies and programs the City of El Cerrito will carry out over the planning period to address the City's housing goals.

Given the detail and lengthy analysis in developing the Housing Element, supporting background material is included in the following appendices:

- Appendix A: Sites Inventory
- Appendix B: At-Risk Assisted Units
- Appendix C: Review of Past Performance
- Appendix D: Summary of Community Outreach
- Appendix E: Consistency with State Law
- Appendix F: Glossary of Terms

## E. CITIZEN PARTICIPATION

The City of El Cerrito has encouraged and provided opportunities for public participation in the process of identifying housing needs and formulating housing policies and programs. The City's objectives for the public participation process in the Housing Element update were as follows:

- To inform the public of the purpose of the Housing Element;
- To present information regarding the City's housing needs and current programs;
- To gather information about housing needs and ideas for addressing those needs;
- To learn from housing and social service professionals who have experience developing, operating or providing services to housing in El Cerrito or other Bay Area jurisdictions; and
- To gather comments and feedback on updated programs and policies.

The City provided several opportunities for public involvement. The City of El Cerrito's public outreach and community involvement activities are summarized below and described in more detail in Appendix D.

### 1. Community Workshops

The City conducted community workshops on July 19, 2014 and August 13, 2014. Notices of the public meetings were posted prior to the meetings in the citywide newsletter, on the City's website, through a postcard mailer to approximately 2,300 landlords and renter households and local and regional stakeholders, as well as at City Hall and the El Cerrito Public Library. Both meetings focused on the Housing Element update process and scope, the demographic information from the 2010 Census, housing market trends, and the City's Regional Housing Needs Allocation (RHNA). After presenting an overview of the Housing Element update, City staff facilitated an interactive discussion to answer questions about the Housing Element's purpose and solicit ideas from participants about the most critical housing issues in El Cerrito and potential ways to address these issues. 11 people attended the July 19th workshop and 13 people attended the August 13<sup>th</sup> workshop.

### 2. Housing Needs Survey

As part of the 2015-2023 Housing Element Update, the City of El Cerrito developed an online survey to gather feedback about community housing and to help ensure that the City's Housing Element reflects the vision and priorities of the El Cerrito community. The Housing Survey included 12 questions that asked respondents about their current housing situation as well as their views on El Cerrito's housing issues more generally. The survey also gave opportunity for respondents to contribute written comments on El Cerrito's housing or other topics. The survey was publicized through announcements at the

Housing Element workshops, through the City's website and through a press release to local print and online media.

The online survey received a total of forty-four responses, of which forty-three (97.7%) self-identified as currently living in El Cerrito. Forty-three responses from a census population of 24,000 residents represents a response rate of less than 0.2%. The survey response is not assumed to be a statistically relevant representation of the views of the city's population. However, the results of the survey and written comments offer insight into the views of the people who made the effort to complete the survey and are included in Appendix D.

### **3. Stakeholder Workshop**

On November 20, 2014, staff hosted a stakeholder roundtable discussion on the Draft Housing Element. Local public agencies, community organizations, and developers and realtors active in the community were invited to participate and share their views. The meeting was attended by one representative from Stege Sanitary District who received a presentation on the Draft Housing Element and did not have any formal comment.

## II. HOUSING NEEDS ASSESSMENT AND INVENTORY

### A. INTRODUCTION

The Housing Needs Assessment analyzes population and housing characteristics, identifies special housing needs among certain population groups, evaluates housing conditions, and provides other important information to support the goals, policies, and programs to meet the needs of current and future El Cerrito residents. An understanding of housing needs helps formulate an appropriate and adequate housing plan for the City.

The needs assessment and inventory focuses on demographic information, such as population trends, ethnicity, age, household composition, income, employment, housing characteristics, general housing needs by income, and housing needs for specialized segments of the population.

Primary data sources used in this analysis include the 2000 and 2010 U.S. Census, the 2007-2011 American Community Survey (ACS) 5-Year Estimates, 2010-2012 ACS 3-Year Estimates, the California Department of Finance (DOF), the federal Department of Housing and Urban Development (HUD), and the Association of Bay Area Governments (ABAG). These data sources are the most reliable for assessing existing conditions and provide a basis for consistent comparison with historical data and for making forecasts.

### B. COMMUNITY PROFILE

#### 1. Population Trends and Characteristics

The type and amount of housing need in a community is largely determined by population growth and various demographic characteristics. Factors such as age, race/ethnicity, occupation, and income level combine to influence the type of housing needed and the ability to afford housing. This section provides a summary of the changes to the population size, age, and racial/ethnic composition of the City.

##### *a. Historical, Existing, and Forecast Growth*

The City of El Cerrito is one of 19 cities in Contra Costa County. The California Department of Finance (DOF) estimates that Contra Costa County's population in 2014 was 1,087,008.

Table II-1 shows historical population estimates for El Cerrito in 10-year increments from 1940 to 2010 as reported in the decennial US Census. El Cerrito was incorporated in 1917, and the City's population increased steadily until the 1960s. The greatest increase occurred between 1940 and 1950, in which the City experienced an average annual growth rate of 19.3 percent. Between 1960 and 2010 the City's population has fluctuated within 10%. A possible explanation for the reported slight decline between 1960 and 1980 could be the City reached build-out and household sizes declined. A possible explanation for the modest increases from 1980 to 2010 could be an influx of residents seeking lower housing costs and larger

home sizes. Between 1990 and 2010 the US Census reported that the City gained 680 residents, an increase of 3.0% from the 1990 figure.

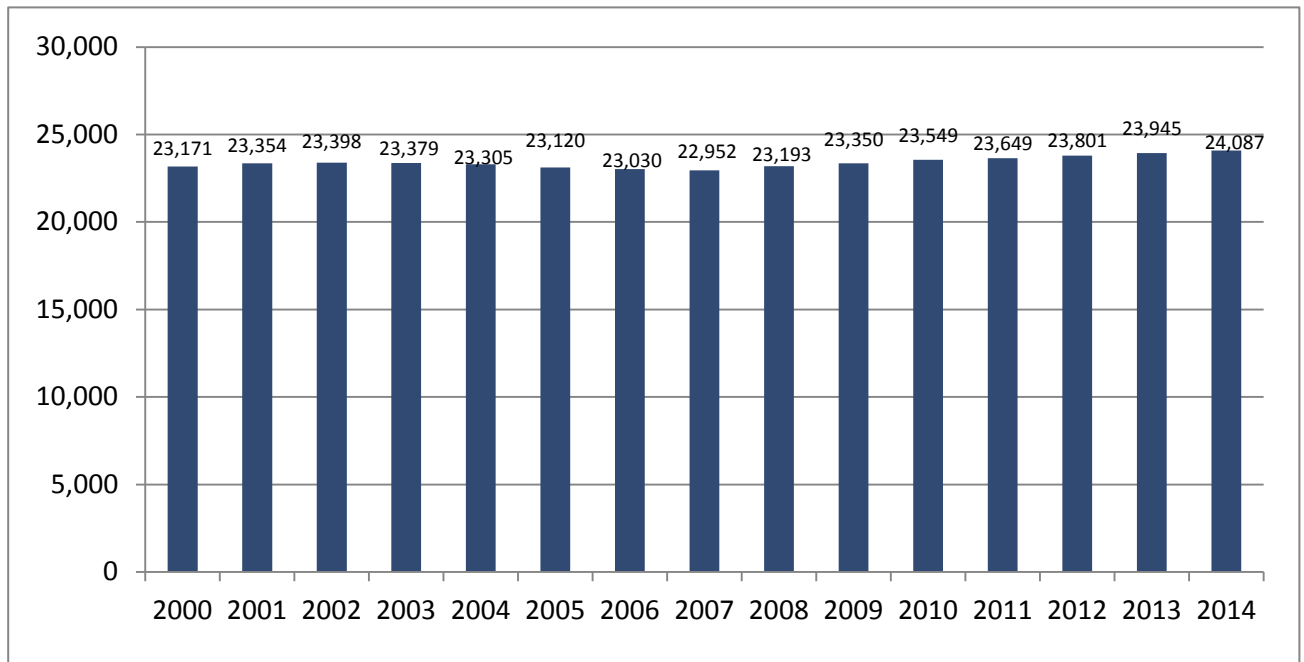
**Table II-1 Historical Population Change  
El Cerrito (1940-1990)**

Year	Population	Average Annual Growth Rate
1940	6,137	--
1950	18,011	19.31%
1960	25,437	4.12%
1970	25,190	-0.12%
1980	22,731	-1.03
1990	22,869	0.11%
2000	23,171	0.13%
2010	23,549	0.16%

Source: US Census Bureau, 1940-2010.

Figure II-1 shows annual estimates of El Cerrito’s population growth since 2000 as reported by the DOF. These figures are derived from the decennial US census figures, then adjusted annually based on the information from the county on residential building activity. Much of the 4.0% total population growth reported for El Cerrito since 1990 has resulted from infill development, redevelopment, and changes in household size. The reported estimate of El Cerrito’s population has been steadily increasing since 2008 and is currently (2014) estimated at 24,087.

**Figure II-1 Population Trends  
El Cerrito (2000-2014)**



Source: Department of Finance Population Estimates, 2000-2014.

Table II-2 shows the City of El Cerrito and countywide projected population increases between 2010 and 2040 according to ABAG. In El Cerrito, ABAG has projected a 5.3 percent increase in population between 2020 and 2030 and a 5.8 percent increase between 2030 and 2040. Comparatively, ABAG has projected a 9.0 percent increase between 2020 and 2030, and a 9.3 percent increase between 2030 and 2040 countywide.

ABAG projects that the number of households in El Cerrito will grow by 468 (4.6 percent) between 2010 and 2020, 470 (4.4 percent) between 2020 and 2030, and 480 (4.3 percent) between 2030 and 2040. Between 2010 and 2040 the number of persons per household is projected to increase slightly from 2.31 to 2.37. ABAG projects Contra Costa County as a whole will experience an increase in the number of persons per household from 2.77 in 2010 to 2.85 by 2040.

**Table II-2 Projected Population Growth  
El Cerrito and Contra Costa County (2010-2040)**

	2010	2020	2030	2040
<b>Population</b>				
El Cerrito	23,549	24,700	26,000	27,500
Contra Costa County	1,049,025	1,123,500	1,224,400	1,338,400
<b>Households</b>				
El Cerrito	10,142	10,610	11,080	11,560
Contra Costa County	375,364	400,800	432,430	464,150
<b>Persons per Household</b>				
El Cerrito	2.31	2.32	2.34	2.37
Contra Costa County	2.77	2.77	2.80	2.85

Source: ABAG Preapproved data package, ABAG Projections 2013.

### **b. Race and Ethnicity**

Table II-3 shows an analysis of El Cerrito's population by race and ethnicity in 2000 and 2010. During this time there was a slight shift in the city's demographic distribution. From 2000 to 2010 the city's White, non-Hispanic population decreased by 5.7 percent. The population of Hispanic and Asian residents increased by 3.2 percent and 2.8 percent, respectively. By comparison, the White, non-Hispanic population decreased by 10.3 percent countywide and 7.7 percent in the Bay Area. In 2010 El Cerrito had a significantly larger proportion of Asian residents than countywide, but only 4.1 percent more than in the Bay Area.

**Table II-3 Comparison of Race/Ethnicity  
El Cerrito, Contra Costa County, and the Bay Area (2000 and 2010)**

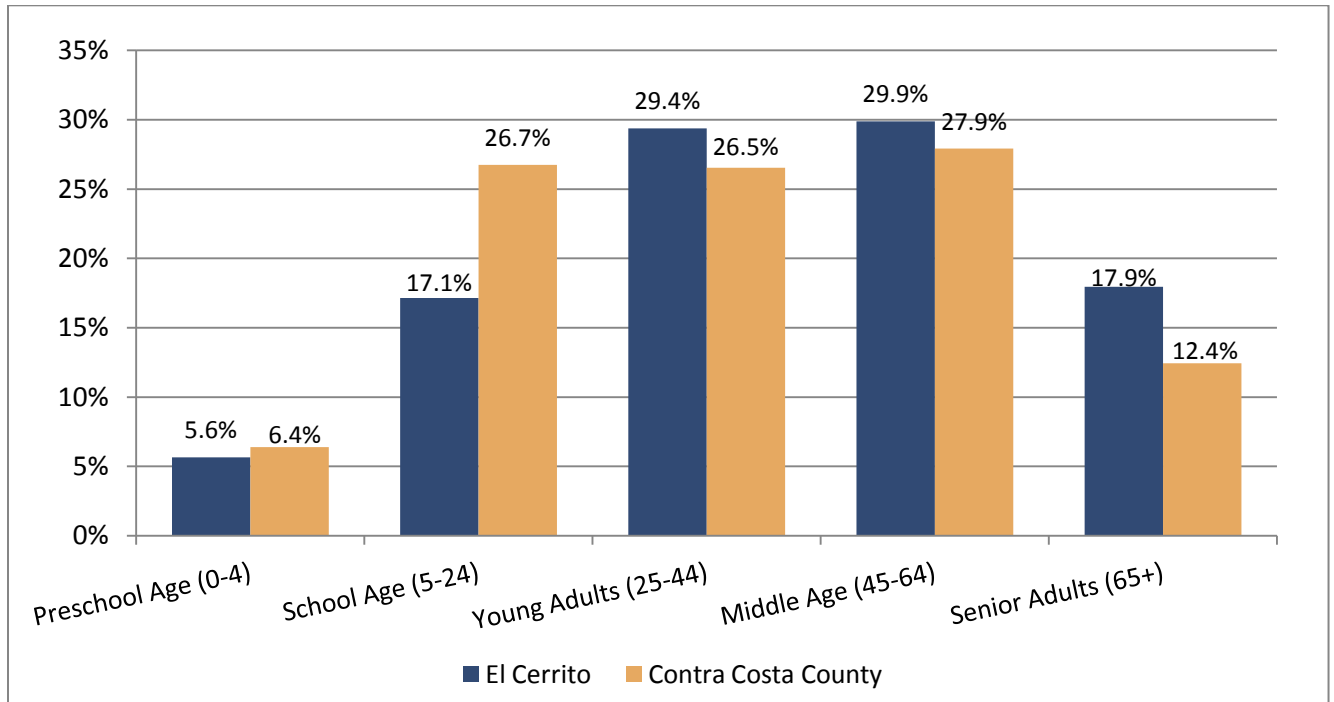
Race/Ethnicity	El Cerrito		Contra Costa County		Bay Area	
	Percent (2000)	Percent (2010)	Percent (2000)	Percent (2010)	Percent (2000)	Percent (2010)
<b>Non-Hispanic</b>						
White	54.4%	48.7%	58.5%	48.2%	50.6%	42.9%
Black	8.4%	7.6%	9.2%	9.0%	7.4%	6.5%
Asian	24.6%	27.4%	10.9%	14.3%	19.1%	23.3%
Two or More Races	4.6%	5.1%	3.5%	3.8%	3.3%	3.5%
<b>Hispanic of Any Race</b>	8.0%	11.2%	17.9%	24.6%	19.6%	23.8%

Source: ABAG preapproved data package; US Census Bureau, 2000 and 2010 Census.

### **c. Age of Population**

Figure II-2 shows a comparison of El Cerrito's and the countywide population by age group in 2010. El Cerrito had a higher percentage of residents aged 65 and older (17.9 percent) than countywide (12.4 percent) and statewide (16.2 percent), and a lower population under 24 (22.7 percent) than either countywide (33.1 percent) or statewide (28.4 percent). Therefore, El Cerrito has a higher median age of 44 in 2010 compared to 38 for all of Contra Costa County and 35 for all of California. Individuals over the age of 35 comprised 65 percent of the city's population in 2010, compared to 54 percent countywide and 50 percent statewide.

**Figure II-2 Population by Age Group  
El Cerrito and Contra Costa County (2010)**



Source: ABAG preapproved data package; US Census Bureau, 2010 Census.

**2. Household Type and Composition**

Further insight into the characteristics of the city’s population can be gained by examining the composition of the household population, such as the proportion of families with children, single adults, and single parents.

Table II-4 shows that two-person households represented the highest percentage of owner-occupied households in both El Cerrito and Contra Costa County at 39.3 percent and 33.9 percent, respectively. Two-person renter-occupied households represented a larger proportion of households in El Cerrito (32.5 percent) than countywide (25.3 percent), while countywide there were larger percentages of large (five or more persons) owner- and renter-occupied households.

**Table II-4 Percentage of Persons per Household  
El Cerrito and Contra Costa County (2010)**

	El Cerrito		Contra Costa County	
	Owner Occupied	Renter Occupied	Owner Occupied	Renter Occupied
1-Person	26.2%	33.7%	19.6%	28.9%
2-Persons	39.3%	32.5%	33.9%	25.3%
3-Persons	16.4%	17.6%	17.1%	17.0%
4-Persons	12.8%	10.4%	17.0%	13.8%
5-Persons	3.8%	4.3%	7.4%	7.9%
6- Persons	0.9%	0.8%	2.9%	3.7%
7+ Persons	0.8%	0.7%	2.1%	3.3%

Source: ABAG preapproved data package; US Census Bureau, 2010 Census.

As described in Table II-5 El Cerrito has a slightly larger percentage of couples with no children (37 percent) than countywide (34 percent). El Cerrito's proportion of families with children (26 percent) is significantly lower than countywide (37 percent).

**Table II-5 Household Composition by Type  
El Cerrito and Contra Costa County (2011)**

	El Cerrito		Contra Costa County	
	Households	Percentage	Households	Percentage
Single person (living alone)	2,853	29%	87,806	24%
Family, no children	3,689	37%	125,159	34%
Family with children	2,562	26%	137,256	37%
Multi-person, non-family	869	8%	20,704	5%
<b>Total</b>	<b>9,973</b>	<b>100%</b>	<b>370,925</b>	<b>100%</b>

Source: ABAG preapproved data package; US Census Bureau, 2007-2011 ACS (5-Year Estimate).

Table II-6 shows ABAG household projections for El Cerrito and Contra Costa County. Households are expected to grow at a slower rate in El Cerrito than countywide.

**Table II-6 Household Projections  
El Cerrito and Contra Costa County (2013)**

	El Cerrito		Contra Costa County	
	Number	Average Annual Growth Rate	Number	Average Annual Growth Rate
2010	10,142	N/A	375,364	N/A
2020	10,610	0.46%	400,800	0.68%
2030	11,080	0.44%	432,430	0.79%
2040	11,560	0.43%	464,150	0.73%

Source: ABAG projections, 2013.

### 3. Income Characteristics

Table II-7 shows the median household incomes in 2000 and 2011 in El Cerrito, Contra Costa County, and California. Income values in 2000 were adjusted using Bay Area consumer price index information and expressed in 2011 dollars. The 2007-2011 ACS reported that the median household income in El Cerrito was \$83,933, an 8.6 percent increase from the 2000 median income adjusted for inflation (i.e., in 2011 dollars). By comparison, the countywide median household income was \$79,135, a 7.9 percent decrease from the 2000 median income adjusted for inflation. As shown in Table II-7, the city’s median household income is \$22,301 more than the statewide median, but only \$4,798 more than countywide.

Table II-7 shows the household income distribution from the 2007-2011 ACS. A majority of the city’s households have incomes greater than \$100,000 (40 percent), which is 11.3 percent more than statewide.

**Table II-7 Household Income Distribution  
El Cerrito, Contra Costa County, Bay Area, and California (2011)**

	El Cerrito		Contra Costa County		Bay Area		California	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Total Households	9,973	100%	370,925	100%	2,577,480	100%	12,433,172	100%
Less than \$24,999	1,342	13.5%	53,254	14.4%	404,254	15.7%	2,462,985	19.8%
\$25,000 to \$49,999	1,681	16.9%	64,908	17.5%	440,575	17.1%	2,672,484	21.5%
\$50,000 to \$74,999	1,553	15.6%	59,214	16.0%	403,087	15.6%	2,155,425	17.3%
\$75,000 to \$99,999	1,404	14.1%	47,280	12.7%	324,123	12.6%	1,568,927	12.6%
\$100,000 or more	3,993	40.0%	146,269	39.4%	1,005,441	39.0%	3,573,351	28.7%
<b>Median Household Income</b>	<b>\$83,933</b>	--	<b>\$79,135</b>	--	<b>N/A</b>	--	<b>\$61,632</b>	--
<b>Median Household Income (2000)<sup>1</sup></b>	<b>\$77,292</b>		<b>\$85,961</b>		<b>N/A</b>		<b>N/A</b>	

Source: ABAG preapproved data package; 2007-2011 ACS (5-Year Estimate).

Five income categories are typically used for comparative purposes. These categories are based on a percentage of the Area Median Income (AMI) and adjusted for household size:

- Extremely Low-Income: household whose income is less than 30 percent of the AMI.
- Very Low-Income: a household whose income is between 31 and 50 percent of the AMI.
- Low-Income: a household whose income is between 51 percent to 80 percent of the AMI.
- Moderate-Income: a household whose income is between 81 percent to 120 percent of the AMI.
- Above Moderate-Income: a household whose income is above 120 percent of the AMI.

The median income on which these **five** categories are based represents the mid-point at which half of the households earn more and half earn less. In a normally distributed population (that is, one not skewed to either end of the income scale), approximately 40 percent of the population will have income within the **extremely low-**, very low- and low-income ranges, about 20 percent within the moderate-income range, and about 40 percent in the above moderate-income range.

Both the California Department of Housing and Community Development (HCD) and the United States Department of Housing and Urban Development (HUD) calculate annual income limits. The HCD calculated income limits are used to determine eligibility for certain State housing programs, and the HUD-calculated income limits are used to determine eligibility for Section 8 and other Federal programs.

Each year HUD reports the AMI the Oakland-Fremont Metro Area. HUD uses the AMI to set income levels (i.e., extremely low-, very low-, low, moderate-, and above moderate-income) that are used in affordable housing programs and projects. According to HUD, the AMI for a four-person household in Oakland-Fremont Metro Area was \$88,500 in 2014. For all income categories, income limits are defined for various household sizes based on a four-person household. Table II-8 shows income limits for larger or smaller households, calculated by HUD.

**Table II-8 HUD Income Limits by Persons per Household  
Oakland-Fremont Metro Area (2014)**

Income Categories	Persons per Household				
	1	2	3	4	5
Extremely Low-Income (30%*)	\$19,350	\$22,100	\$24,850	\$27,600	\$29,850
Very Low-Income (50%*)	\$32,200	\$36,800	\$41,400	\$46,000	\$49,700
Low-Income (80%*)	\$47,350	\$54,100	\$60,850	\$67,600	\$73,050
Median-Income (100%*)	\$61,950	\$70,800	\$79,650	\$88,500	\$95,580
Moderate-Income (120%*)	\$74,340	\$84,960	\$95,580	\$106,200	\$114,696

\*Percentage of Fiscal Year 2014 Estimate of Median Family Income.

Source: U.S. Department of Housing and Urban Development (HUD), 2014.

El Cerrito and Contra Costa County as a whole have a relatively similar percentage of people in the extremely low-, very low- and low-income categories. However, as shown in Table II-9, the city has a slightly lower percentage of households in the moderate-income category (17.9 percent) compared to countywide (18.2 percent) and a larger percentage of households in the above-moderate income category (49.5 percent) than countywide (47.0 percent).

**Table II-9 Household Income Range by Income Category  
City of El Cerrito and Contra Costa County (2010)**

Income Category	El Cerrito		Contra Costa County	
	Households	Percent	Households	Percent
Extremely Low Income	1,030	10.4%	41,650	11.4%
Very Low Income	1,050	10.6%	37,410	10.2%
Low Income	1,135	11.5%	48,360	13.2%
Moderate Income	1,770	17.9%	66,452	18.2%
Above Moderate Income	4,880	49.5%	171,796	47.0%
<b>Total Households</b>	<b>9,865</b>	<b>100%</b>	<b>365,668</b>	<b>100%</b>
Median Household Income (2011)		\$83,933		\$79,135

<sup>1</sup> Income values in 2000 were adjusted using Bay Area consumer price index information and expressed in 2011 dollars.  
Source: CHAS, based on 2006-2010 ACS (5-Year Estimate).

#### 4. Poverty

The poverty rate is a Federally-defined level of income for minimum subsistence. The dollar threshold for poverty is adjusted for household size and composition. Table II-10 provides year 2013 poverty thresholds for several types of households.

**Table II-10 Poverty Thresholds  
United States (2013)**

Single Person 65+	\$11,173	Two Adults, One Child	\$18,751
Single Person Under 65	\$12,119	One Adult, Three Children	\$23,707
Two Persons 65+	\$14,081	Two Adults, Two Children	\$23,624
Two Persons Under 65	\$15,600	One Adult, Four Children	\$27,376
One Adult, Two Children	\$18,769	Two Adults, Three Children	\$27,801

Source: US Census Poverty Data, 2013.

According to the 2007-2011 American Community Survey (ACS) 5-Year Estimates, El Cerrito's poverty rate was low (7.5 percent), compared to 9.9 percent countywide, 10.1 percent in the Bay Area, and 14.4 percent statewide. As shown in Table II-11, the city's poverty rate grew slightly (0.8 percent) from 2000 to 2011, whereas the countywide rate increased more substantially (2.3 percent).

**Table II-11 Change in Poverty Rates  
El Cerrito, Contra Costa County, Bay Area, and California (2000 and 2011)**

	2000	2011	Percent Change
El Cerrito	6.7%	7.5%	+0.8%
Contra Costa County	7.6%	9.9%	+2.3%
Bay Area	8.6%	10.1%	+1.5%
California	14.2%	14.4%	+0.2%

Source: ABAG Pre-Approved data package, 2007-2011 ACS (5-Year Estimate).

While Table II-11 shows El Cerrito's 2011 poverty rate, Table II-12 describes 2012 poverty rates by age group. In 2012, 5.3 percent of city residents under 18 and 5.4 percent of the elderly (65 years and over) lived in poverty.

**Table II-12 Poverty Rates by Age  
El Cerrito (2012)**

Group	Above Poverty Level	Below Poverty Level	Poverty Rate
Under 18 years	3,503	187	5.3%
18-64	15,582	1,235	7.9%
65 years and over	4,668	256	5.4%
<b>Total</b>	<b>23,753</b>	<b>1,678</b>	<b>7.1%</b>

Source: 2010-2012 American Community Survey (3-Year Estimate).

## 5. Employment Trends

### a. Area Employment Profile

According to the 2007-2011 ACS, 30 percent of El Cerrito residents were employed in educational, health, and social services. Professional, scientific, management, administrative and waste management services had the second largest number of employees (18.7 percent); 6.5 percent were employed in finance, insurance, real estate, rental, and leasing; and 8.4 percent were employed in retail trade. Table II-13 lists major employers in El Cerrito according to the City's 2013 Comprehensive Annual Financial Report.

**Table II-13 Major Employers  
El Cerrito (Fiscal Year 2012-2013)**

Barnes and Noble	Nation's
Bed Bath & Beyond	Pastime Hardware
City of El Cerrito	Prospect Sierra School
CVS Pharmacy	Romano's Macaroni Grill
El Cerrito Royale	Safeway
Fat Apple's Restaurant	Shields Nursing Center
Home Depot	Tehiyah Day School
Honda of El Cerrito	Trader Joe's
Lucky's Supermarket	US Post Office
Mira Vista Golf and Country Club	West Contra Costa Unified School District

Source: City of El Cerrito Comprehensive Annual Financial Report, 2013.

Table II-14 describes the types of jobs held by residents in El Cerrito. From 2000 to 2011 the number of residents employed in the retail trade industry decreased by 3 percent, while the number of residents employed in the professional, scientific, management, administrative, and waste management services category increased by 1.2 percent.

**Table II-14 Employment Profile  
El Cerrito (2000 and 2011)**

	2000		2011		2000-2011
	Persons	Percent	Persons	Percent	Percent Change
Agriculture, forestry, fishing, hunting, and mining	7	0.1%	70	0.6%	0.5%
Construction	417	3.4%	527	4.4%	0.9%
Manufacturing	759	6.3%	793	6.6%	0.3%
Wholesale Trade	255	2.1%	211	1.8%	-0.3%
Transportation, warehousing, and utilities	413	3.4%	462	3.8%	0.4%
Retail Trade	1,386	11.4%	1,015	8.4%	-3.0%
Information	650	5.4%	612	5.1%	-0.3%
Finance, insurance, and real estate	755	6.2%	786	6.5%	0.3%
Arts, entertainment, recreation, and food services	755	6.2%	732	6.1%	-0.1%
Education, Health, and Social Services	3,451	28.5%	3,620	30.0%	1.5%
Other services (except public administration)	488	4.0%	501	4.2%	0.2%
Public Administration	669	5.5%	479	4.0%	-1.5%
Professional, Scientific, Management, Administrative, and Waste Management Services	2,115	17.5%	2,249	18.7%	1.2%
<b>Employed Population</b>	<b>12,120</b>	<b>100%</b>	<b>12,057</b>	<b>100%</b>	<b>--</b>

Source: ABAG preapproved data package; US Census Bureau 2000 Census and 2007-2011 ACS (5-Year Estimate).

Table 11-15 shows employment projections in El Cerrito and Contra Costa County from 2010 to 2040. The number of jobs in El Cerrito is expected to grow at a slightly lower rate than the county and is projected to reach 7,310 jobs by 2040.

**Table II-15 Employment Projections  
El Cerrito and Contra Costa County (2013)**

	El Cerrito		Contra Costa County	
	Number	Average Annual Growth Rate	Number	Average Annual Growth Rate
2010	5,880	N/A	344,920	N/A
2020	6,590	1.2%	407,810	1.8%
2030	6,900	0.5%	432,730	0.6%
2040	7,310	0.6%	467,390	0.8%

Source: ABAG projections, 2013.

**6. Special Housing Needs**

**a. Elderly**

The elderly face special housing challenges related to physical and financial conditions. Older adults experience declining mobility and self-care capabilities, which create special housing needs and challenges. Many older adults, even those who own their homes, face financial challenges due to limited incomes from Social Security and other retirement benefits. Data on the incomes and housing expenses of the elderly indicate that a substantial number (although by no means the majority) of these older adults may need assistance related to:

- Repair and maintenance of owned dwellings units;
- Modifications to existing homes to better meet mobility and self-care limitation;
- Financial assistance to meet rising rental costs for those who do not own; and
- Supportive services to meet daily needs.

Table II-16 shows the elderly population (65 and older) in El Cerrito, Contra Costa County, and the Bay Area in 2000 and 2010. From 2000 to 2010 the City of El Cerrito experienced a slight decrease in the number of individuals ages 65 to 84; however, there were increases both countywide and in the Bay Area. Despite the decrease in the number of elderly residents in El Cerrito from 2000 to 2010, the city’s proportion of elderly residents was still larger than the proportion countywide (see Figure II-2).

**Table II-16 Elderly Population and Average Annual Growth Rate (AAGR)  
El Cerrito, Contra Costa County, and Bay Area (2000 and 2010)**

Age	El Cerrito			Contra Costa County			Bay Area		
	2000	2010	AAGR	2000	2010	AAGR	2000	2010	AAGR
65 to 74 years	2,039	1,973	-0.3%	54,722	70,719	2.9%	389,437	467,258	2.0%
75 to 84 years	2,026	1,397	-3.1%	39,179	40,347	0.3%	272,643	279,326	0.2%
85+ years	668	857	2.3%	13,371	19,372	4.4%	95,427	131,645	3.8%
<b>Total</b>	<b>4,733</b>	<b>4,227</b>	<b>--</b>	<b>107,272</b>	<b>130,438</b>	<b>--</b>	<b>757,507</b>	<b>878,229</b>	

Source: ABAG preapproved data package; US Census Bureau, 2000 and 2010 Census.

In 2012 the incidence of poverty in El Cerrito was slightly lower among the population over 65 years of age (5.4 percent) than it was for the total population of the city (7.1 percent). This is likely due to programs like Social Security that provide assistance to senior households. Older adults tend to have the highest rates of homeownership of any age group. In 2010 seniors represented about 18 percent of El Cerrito’s population, but made up 36 percent of all homeowners (2,219) and only 14 percent of renters (566).

Table II-17 describes the income composition of seniors in El Cerrito and countywide in 2011. In El Cerrito 23 percent of the city’s elderly population had an income below \$30,000

and 29 percent had an income of over \$100,000. Using the city's 2011 median household income of \$83,933, several senior households in El Cerrito would fall into the extremely low- or very low-income categories.

**Table II-17 Senior Households by Income  
El Cerrito and Contra Costa County (2011)**

	El Cerrito		Contra Costa County	
	Number	Percent	Number	Percent
<b>Total</b>	<b>2,554</b>	<b>100%</b>	<b>76,950</b>	<b>100%</b>
Income under \$30,000	599	23%	22,677	29%
\$30,000 to \$49,999	465	18%	14,908	19%
\$50,000 to \$74,999	487	19%	13,831	18%
\$75,000 to \$99,999	284	11%	8,225	11%
More than \$100,000	719	29%	17,309	23%

Source: ABAG preapproved data package; 2007-2011 ACS (5-Year Estimate).

Some seniors require assisted living facilities that combine meal, medical, and daily living assistance in a residential environment. Table II-18 shows the State Department of Social Services licensed elderly care facilities that provide services in El Cerrito. All offer assisted living services in a residential home setting.

**Table II-18 State Department of Social Services Licensed Elderly Care Facilities  
El Cerrito (2014)**

Name	Address	License Status	Facility Capacity
Adams Care Home	7400 Potrero Avenue	Licensed	6
Bayview Happy Home	1345 Scott Street	Licensed	6
El Cerrito Royale	6510 Gladys Avenue	Licensed	145
Grace Elder Care	2610 Francisco Way	Licensed	6
Grace Homes 3 LLC	635 Ashbury Avenue	Licensed	4
Red Maple Residential Home	7100 Manila Avenue	Licensed	6
RN Loving Care Home	1299 Lawrence Street	Licensed	6
Rn3 Loving Care Home I	917 Elm Street	Licensed	6
Rn3 Loving Care Home II	921 Elm Street	Licensed	6
Rn3 Loving Care Home III	1320 Devonshire Drive	Licensed	6
Rn3 Loving Care Home IV	8320 Buckingham Drive	Licensed	6
Via Community	253 Pomona Avenue	Licensed	6
Wagaya Assisted Living	905 Elm Street	Licensed	6
Yume Assisted Living	7450 Moeser Lane	Licensed	6

Source: State of California Care Network, 2010, Department of Social Services, 2014.

The facilities listed above are primarily institutional care facilities. There is also a need in the community to provide high quality, independent-living senior housing that provides on-site assisted care and individual living units. Because many seniors desire to “downsize” when they move, these senior housing developments would likely be higher density projects with on-site supportive services. An increase in this type of available housing for seniors makes it possible for them to sell their homes and remain in the community.

### **b. Persons with Disabilities**

Less than 11 percent of the city’s non-institutionalized residents have physical conditions that affect their abilities to live independently in conventional residential settings. These individuals have mobility impairments, self-care limitations, or other conditions that may require special housing accommodations or financial assistance. Individuals with such disabilities can have a number of special needs that distinguish them from the population at large.

Individuals with mobility difficulties (such as those confined to wheelchairs) may require special accommodations or modifications to their homes to allow for continued independent living. Such modifications are often called “handicapped access.”

Individuals with self-care limitations (which can include persons with mobility difficulties) may require residential environments that include in-home or on-site support services, ranging from congregate to convalescent care. Support services can include medical therapy, daily living assistance, congregate dining, and related services.

Individuals with developmental disabilities and other physical and mental conditions that prevent them from functioning independently may require assisted care or group home environments.

Some people with mobility and/or self-care limitations are able to live with their families to assist in meeting housing and daily living needs. A segment of the disabled population, particularly low-income and retired individuals, may not have the financial capacity to pay for needed accommodations or modifications to their homes. In addition, even those able to pay for special housing accommodations may find them unavailable in the city.

Disabled persons often require special housing features to accommodate physical limitations. Some disabled persons may have financial difficulty due to the cost of having their special needs met or due to difficulty in finding appropriate employment. Although the *California Administrative Code Title 24* requires that all public buildings and “covered multifamily dwellings” (as defined in the *California Government Code, Section 12955.1*) be accessible to the public through architectural standards such as ramps, large doors, and restroom modifications to enable handicap access, not all available housing units have these features. According to 2010-2012 ACS, there were approximately 2,597 non-institutionalized disabled persons over age five in El Cerrito.

Table II-19 compares the number of people with disabilities by age group. The majority of the population with disabilities is in the senior group (aged 65 years and older). Most of the disabilities in this group are ambulatory (22.4 percent), followed by independent living difficulty, and self-care. About 1,369 residents reported disabilities that prevented them from living without assistance; an estimated 1,004 of these residents, or 73.3 percent, were seniors. Countywide the majority of the population with disabilities is in the adult group (aged 18 to 64); 26,296 people experienced ambulatory difficulty and 20,619 people of people aged 18-64 experienced cognitive difficulties. It is important to note that the percentages may not sum to 100 percent as residents may have more than one disability.

**Table II-19 Persons With Disabilities  
El Cerrito and Contra Costa County (2012)**

Age Group	El Cerrito		Contra Costa County	
	Number	Percent	Number	Percent
<b>Total Population 5-17</b>	<b>2,430</b>		<b>194,072</b>	
5-17 years old with a disability	123	5.0%	8,331	4.3%
With a hearing difficulty	18	0.7%	1,037	0.5%
With a vision difficulty	39	1.6%	1,484	0.8%
With a cognitive difficulty	88	3.6%	6,082	3.1%
With an ambulatory difficulty	16	0.7%	1,176	0.6%
With a self-care difficulty	62	2.5%	1,862	1.0%
<b>Total Population 18-64</b>	<b>16,706</b>		<b>734,704</b>	
18-64 years old with a disability	867	5.2%	51,181	7.0%
With a hearing difficulty	153	1.0%	9,007	1.2%
With a vision difficulty	46	0.3%	8,675	1.2%
With a cognitive difficulty	226	1.4%	20,619	2.8%
With an ambulatory difficulty	515	3.1%	26,296	3.6%
With a self-care difficulty	247	1.5%	8,974	1.2%
With an independent living difficulty	365	2.2%	18,642	2.6%
<b>Total Population 65 years and over</b>	<b>4,694</b>		<b>137,556</b>	
65 years and over with a disability	1,067	22.7%	46,110	33.5%
With a hearing difficulty	562	12.0%	16,851	12.3%
With a vision difficulty	218	4.7%	7,040	5.1%
With a cognitive difficulty	642	13.7%	11,185	8.2%
With an ambulatory difficulty	1,047	22.4%	28,926	21.1%
With a self-care difficulty	660	14.1%	11,023	8.1%
With an independent living difficulty	1,004	21.4%	22,477	16.4%
<b>All Ages with a Disability</b>	<b>2,057</b>	--	<b>105,622</b>	--
<b>Total Population</b>	<b>23,830</b>		<b>1,066,333</b>	

Source: 2010-2012 ACS data (3-Year Estimate).

### Developmental Disabilities

SB 812, which took effect January 2011, amended State housing element law to require an evaluation of the special housing needs of persons with developmental disabilities. A "developmental disability" is defined as a disability that originates before an individual becomes 18 years old, continues or can be expected to continue indefinitely, and constitutes

a substantial disability for that individual. This includes mental retardation, cerebral palsy, epilepsy, and autism.

According to the California Department of Developmental Services (DDS), El Cerrito currently (2014), has 46 individuals under 18 years old and 47 individuals 18 years or older with a developmental disability. Of the developmentally-disabled population in El Cerrito, about 91 percent live in their own home, and the remaining live either in an independent living facility, community care facility, or foster home.

However, this count only includes residents who use DDS services. It is possible the count is much higher. An estimate from the Housing Consortium of the East Bay (HCEB) estimates 150 individuals with developmental disabilities in El Cerrito. This estimate includes 52 individuals younger than 14, 24 between the ages of 15 and 22, 70 ages 23 to 54, two ages 55 to 65, and two above the age of 65. According to HCEB, there will be 50 more housing units needed for residents with developmental disabilities in El Cerrito by 2023.

**c. Female Heads of Households**

Most female-headed households are either single elderly women or single mothers. Traditionally, these two groups have been considered special needs groups because their incomes tend to be lower, making it difficult to obtain affordable housing, or because they have specific physical needs related to housing (such as child care or assisted living support). Single mothers, in particular, tend to have difficulty obtaining suitable, affordable housing. Such households also have a greater need for housing with convenient access to child-care facilities, public transportation, and other public facilities and services.

As shown in Table II-20 female-headed families made up 16.9 percent of total families in El Cerrito, compared to 17.6 percent countywide and 17.4 percent in the Bay Area. Female-headed families with children under 18 made up 47.9 percent of the 1,047 female-headed families in El Cerrito, which was less than the 60.9 percent countywide and 58.0 percent in the Bay Area.

**Table II-20 Female-Headed Families  
El Cerrito, Contra Costa County, and the Bay Area (2010)**

	Total Families		Female-Headed Family		Female-Headed Family With Children Under 18		Female-Headed Family With No Children Under 18	
	Number	Percent	Number	Percent of Total Families	Number	Percent of female-headed families	Number	Percent of female-headed families
El Cerrito	6,166	100%	1,047	16.9%	502	47.9%	545	52.1%
Contra Costa County	265,280	100%	46,706	17.6%	28,421	60.9%	18,285	39.1%
Bay Area	1,685,972	100%	293,126	17.4%	169,879	58.0%	123,247	42.0%

Source: ABAG Pre-Approved Data Package, 2010 Census.

According to the 2010-2012 ACS, 8.4 percent of female-headed families are classified as living below the poverty level, and female-headed families with related children under 18 are more likely to live in poverty (20.2 percent) than married couple families (3.0 percent). It may be assumed that most of these households are overpaying for housing (i.e., more than 30 percent of their income), or are experiencing other unmet housing needs. As a result of poverty, female heads of households often spend more on immediate needs such as food, clothing, transportation, and medical care, than on home maintenance, which can result in living units falling into disrepair.

#### ***d. Large Households***

The Census Bureau defines large households as households of five or more individuals. Large households often face special challenges in the housing market because they need to find housing of sufficient size (three or more bedrooms) and do not always have sufficient income to purchase or rent such housing.

Table II-21 shows household size by tenure. In 2010, large households accounted for 5.6 percent of all households, or 566 households in El Cerrito, compared to 13.2 percent in Contra Costa County. Large owner and renter households represented 334 or 59 percent and 232 or 41 percent, respectively, of the large households in El Cerrito. In comparison renters comprised 39.4 percent of all El Cerrito households, indicating that large households were more likely to rent than the city's population as a whole.

**Table II-21 Household Size by Tenure  
El Cerrito (2010)**

		Total Owner Occupied			Total Renter Occupied		
		El Cerrito	Contra Costa County	Bay Area	El Cerrito	Contra Costa County	Bay Area
All Households	Households	6,145	251,904	1,465,362	3,997	123,460	1,142,661
	Percent	100%	100%	100%	100%	100%	100%
1-person household	Households	1,607	49,321	297,554	1,346	35,374	383,371
	Percent	26.2%	19.6%	20.3%	33.7%	28.9%	33.6%
2-person household	Households	2,415	85,270	487,169	1,300	31,253	310,670
	Percent	39.3%	33.9%	33.2%	32.5%	25.3%	27.2%
3-person household	Households	1,005	43,148	253,975	702	21,036	175,156
	Percent	16.4%	17.1%	17.3%	17.6%	17.0%	15.3%
4-person household	Households	784	42,939	242,922	417	17,036	134,567
	Percent	12.8%	17.0%	16.6%	10.4%	13.8%	11.8%
5-person household	Households	231	18,516	101,041	172	9,813	71,081
	Percent	3.8%	7.4%	6.9%	4.3%	7.9%	6.2%
6-person household	Households	56	7,326	42,950	32	4,515	33,693
	Percent	0.9%	2.9%	2.9%	0.8%	3.7%	2.9%
7+ person household	Households	47	5,384	39,751	28	4,073	34,123
	Percent	0.8%	2.1%	2.7%	0.7%	3.3%	3.0%

Source: ABAG Pre-Approved Data Package, 2010 U.S. Census.

According to 2006-2010 CHAS data 83, or 14 percent of large households in El Cerrito overpaid for housing (spent 30 percent or more of their household income on housing) in 2010, compared to 37 percent of all households (See Table II-34 Overpayment by Tenure).

Another issue that large households can face is overcrowding, defined as households with more than 1.01 persons per room. The 2010-2012 ACS reported that only 0.09 percent of El Cerrito households were overcrowded, many of which are likely to be large families based on the definition of overcrowding. However, this is a very small percentage of households.

Table II-22 shows that large households tend to have slightly higher median household incomes than smaller households. However, even if large households have the income of a smaller household, it is split between more people. This means that less income is typically available to be spent on housing. The median household income for large households in El Cerrito is higher than countywide.

**Table II-22 Median Household Income by Household Size  
El Cerrito and Contra Costa County (2011)**

	<b>El Cerrito</b>	<b>Contra Costa County</b>
<b>Total Median Income</b>	<b>\$83,933</b>	<b>\$79,135</b>
1-person household	\$41,993	\$40,919
2-person household	\$91,250	\$85,497
3-person household	\$99,733	\$96,653
4-person household	\$124,526	\$111,971
5-person household	\$102,639	\$95,901
6-person household	\$112,500	\$92,991
7+ person household	\$130,733	\$85,382

Note: 2011 Inflation adjusted dollars

Source: ABAG preapproved data package, 2010 U.S. Census

As shown in Table II-23 large housing units are not as common in El Cerrito. A majority of housing units in the city have either two or three bedrooms (72.1 percent). Only 17 percent of housing units in El Cerrito have four or more bedrooms, compared to 31.4 percent countywide and 22.3 percent in the Bay Area.

**Table II-23 Total Housing Units by Number of Bedrooms  
El Cerrito, Contra Costa County, and Bay Area (2011)**

	<b>El Cerrito</b>	<b>Contra Costa County</b>	<b>Bay Area</b>
No bedroom	1.3%	1.2%	3.8%
1 bedroom	9.7%	9.5%	15.2%
2 bedrooms	37.8%	23.3%	26.8%
3 bedrooms	34.3%	34.6%	31.9%
4 bedrooms	13.7%	24.4%	17.6%
5+ bedrooms	3.3%	7.0%	4.7%

Source: ABAG Pre-Approved Data Package, 2007-2011 ACS.

**e. Farmworkers**

El Cerrito is not an agricultural area. Therefore, the likelihood of special farmworker housing needs is extremely low. According to the 2010-2012 ACS, less than 1 percent of the City's residents were employed in farming, forestry, and fishing occupations of the total labor force. Given El Cerrito's location in an urban region, it is likely that few, if any, of these "farmworkers" are employed in crop production or harvesting and would require special farmworker housing. If needed, the construction of a farmworker housing project is allowed within all residential and commercial zones.

The Employee Housing Act requires local governments to treat employee housing providing accommodations for six or fewer employees the same way as a single family unit with a residential land use designation. The City cannot require a conditional use permit or other permit that is not required of a family dwelling of the same type in the same zone, and use of a family dwelling for the purposes of employee housing for six or fewer occupants shall not constitute a change of occupancy. The City complies with these requirements of State law.

**f. Homeless Population**

The homeless population has a wide variety of needs that impact access to housing, including physical and mental disabilities, HIV, and substance abuse. Depending on an individual's circumstances, these needs may be addressed via emergency shelters, transitional housing, or supportive housing.

It is challenging to accurately count homeless populations, which include people living in vehicles and in places not designed to be permanent housing (such as motels) in addition to those on the streets and in shelters. Contra Costa County conducts a point-in-time count every two years of the sheltered (annual count) and unsheltered (bi-annual count) homeless living in the county. The count is typically conducted in the winter, when seasonal demand is likely at its highest. The 2013 Contra Costa County Homeless Census found 3,798 total homeless, of which 2,448 were sheltered and 1,350 were unsheltered. The 2013 count found an overall decrease in the number of individuals experiencing homelessness, from 4,274 persons in 2011.

Table II-24 describes the unsheltered homeless population by region within the county. El Cerrito is in the West County Region of Contra Costa County, along with Crockett, El Sobrante, Hercules, North Richmond, Pinole, Richmond, Rodeo, and San Pablo. Of the 376 unsheltered homeless persons identified in the West County Region, approximately 7.2 percent (27 persons) were counted in the City of El Cerrito.

**Table II-24 Unsheltered Homeless Persons  
West Region of Contra Costa County (2013)**

Location	Number	Percent
Crockett	19	5.1%
El Cerrito	27	7.2%
El Sobrante	48	12.8%
Hercules	18	4.8%
North Richmond	13	3.5%
Pinole	20	5.3%
Richmond	142	37.8%
Rodeo	3	0.8%
San Pablo	86	22.9%
<b>Total</b>	<b>376</b>	<b>100%</b>

Source: Contra Costa Inter-Jurisdictional Council on Homelessness  
2013 Count.

There are no homeless or transitional shelters located in El Cerrito. The closest shelters are located in Richmond, including: the Bay Area Crisis Nursery, which provides 20 year-round individual beds; Calli House Youth Shelter, with six year-round beds for transition-age youth; Emergency Shelter, with 75 year-round beds for families with children; and Bay Area Rescue Mission with 150 year-round beds for families with children. Building Opportunities for Self-Sufficiency's (BOSS) multi-agency services center in the City of Berkeley – located south of El Cerrito – is also a resource center for homeless persons in El Cerrito.

In terms of permanent housing serving the formerly homeless, the City of El Cerrito was a sponsor of the Idaho Apartments, a 28-unit affordable housing development located on the El Cerrito-Richmond border. In addition, the Ohlone Gardens Apartments, currently under construction, will include ten units for households with special needs, including supportive services where appropriate.

Contra Costa County is the primary planning agency charged with providing services to the homeless throughout the County. The County's Public Health Division offers a variety of homeless programs such as the Shelter Plus Care (S+C) Program; Project HOPE; Project Coming Home; Health, Housing and Integrated Services Network (HHISN); and other programs. They are made available to all Contra Costa County residents, including those in El Cerrito. Besides the County, there are a number of private non-profit organizations in and around the Bay Area that provide services to the homeless and special needs groups. They include Shelter, Inc., Rubicon Programs, Inc., The Food Bank of Contra Costa and Solano, American Red Cross, and Bay Area Rescue Mission.

The City supports the County's "Ending Homelessness in Ten Years: A County-Wide Plan for the Communities of Contra Costa County" (Ten Year Plan); particularly its "housing first" strategy, which works to immediately house a homeless individual or family rather than force them through a sequence of temporary shelter solutions. Additionally, the City supports the Ten Year Plan goal of deemphasizing emergency shelters by supporting "interim housing," also

referred to as “transitional housing,” as a preferred housing type. Interim housing is very short-term and focuses on helping people access permanent housing as quickly as possible. Services provided in interim housing include housing search assistance and case management to help address immediate needs and identify longer-term issues to be dealt with once in permanent housing. The Idaho Apartments, operated by Rubicon Programs, is an example of permanent rental housing that offers supportive services for its residents.

Consistent with the Ten Year Plan, the City will prioritize the use of its limited housing development resources to support permanent housing affordable to those with extremely low, very low-, and low-incomes.

State law (Government Code 65583 (a)(4)) requires local jurisdictions to identify a zone or zones where emergency shelters are allowed as a permitted use without a conditional use or other discretionary permit. The City Zoning Ordinance allows emergency shelters as a permitted use within the Community Commercial (CC) zone, as well as the Transit-Oriented High-Intensity Mixed-Use (TOHIMU) and the Transit-Oriented Medium-Intensity Mixed-Use (TOMIMU) zones of the San Pablo Avenue Specific Plan, subject to the operating standards defined in the Plan.

#### ***g. Extremely Low-Income Households***

Extremely low-income households are defined as those households with incomes under 30 percent of the County median income. Extremely low-income households typically consist of minimum wage workers, seniors on fixed incomes, the disabled, and farmworkers. This income group is likely to live in overcrowded and substandard housing conditions. This group of households has specific housing needs that require greater government subsidies and assistance, housing with supportive services, single room occupancy (SRO), shared housing, and/or rental subsidies or vouchers. In recent years, rising rents, higher income and credit standards imposed by landlords, and insufficient government assistance has exacerbated the problem. Without adequate assistance this group has a high risk of homelessness.

In 2014 the HUD median income in Contra Costa County was \$88,500. For extremely low-income households, this results in an income of \$26,550 or less for a four-person household. Households with extremely low incomes have a variety of housing situations and needs. In 2011, approximately 960 extremely low-income households resided in the city, representing 9.6 percent of the total households. Most (78.6 percent) extremely low-income households experience one or more housing problems. These concerns include incomplete kitchen facilities, incomplete plumbing facilities, overcrowding, and overpayment, exist for 84.1 percent of extremely low-income renters and 69.4 percent of extremely low-income owners. Extremely low-income households are more likely to rent; 62.5 percent of extremely low-income households rent compared to 38.4 percent of the total households in El Cerrito that rent.

**Table II-25 Housing Problems in Extremely Low-Income Households  
El Cerrito (2011)**

Household by Type, Income, & Housing Problem	Owners	Renters	Total Households
Extremely Low-Income Households	360	600	960
% with any housing problems	69.4%	84.1%	78.6%
Total Households	6,145	3,830	9,975
% with any housing problems	30.0%	49.3%	37.3%

Source: Comprehensive Housing Affordability Strategy, 2007-2011 data.

To calculate the projected housing needs, the City assumed that 50 percent of extremely low-income households make up its very low-income regional housing needs allocation. As a result, from the very low-income need of 100 units, the City has a projected need of 50 units for extremely low-income households by 2022. Many extremely low-income households will be seeking rental housing and most likely facing an overpayment, overcrowding, or substandard housing condition. Some extremely low-income households could have mental or other disabilities and special needs.

**7. Existing Housing Stock**

**a. Housing Composition**

Table II-25 shows housing estimates in El Cerrito, countywide, and statewide. According to the California Department of Finance (DOF) over two-thirds of the units in El Cerrito in 2014 are single family detached (69.8 percent), 13.5 percent are multiple units of five or more, 12.9 percent are multiple units of two to four, 3.2 percent are single family attached housing and 0.5 percent are mobile homes. The definition of housing unit, including mobile home, used by the DOF is a self-reported description of the type of housing unit a survey respondent lived in. The housing types reported in Table II-25 do not necessarily correspond to regulated land use types or property tax assessment codes. As shown in Table II-26, El Cerrito has a greater proportion of units in multifamily complexes with two to four housing units (12.9 percent) compared to countywide (7.0 percent) and statewide (8.1 percent), but a lower proportion of units in larger multifamily complexes (13.5 percent), compared to countywide (16.8 percent). In 2014 the average household size was 2.36 persons per household, which is slightly lower than the countywide 2.83 persons per household.

**Table II-26 Housing Estimates  
El Cerrito, Contra Costa County, and California (2014)**

Housing Type	El Cerrito		Contra Costa County		California	
	Number	Percent	Number	Percent	Number	Percent
Single Detached	7,487	69.8%	270,316	66.6%	8,038,217	58.1%
Single Attached	345	3.2%	31,678	7.8%	972,976	7.0%
Multifamily, Two to Four	1,389	12.9%	28,583	7.0%	1,119,175	8.1%
Multifamily, Five or More	1,450	13.5%	67,982	16.8%	3,154,907	22.8%
Mobile Homes	59	0.5%	7,269	1.8%	560,000	4.0%
<b>Total</b>	<b>10,730</b>	<b>100%</b>	<b>405,828</b>	<b>100%</b>	<b>13,845,281</b>	<b>100%</b>

Source: Department of Finance City/County/State Population and Housing Estimates (Table E-5), 2014.

### **b. Housing Occupancy and Tenure**

Vacancy rate can be a good indicator of how effectively for-sale and rental units are meeting the current demand for housing in a community. Vacancy rates of 6 or 7 percent for rental housing and 1 to 2 percent for ownership housing are generally considered optimum, where there is a balance between the demand and supply for housing. A higher vacancy rate may indicate an excess supply of units and, therefore, price depreciation, while a low vacancy rate may indicate a shortage of units and escalation of housing prices.

Of the 10,730 year-round dwelling units in El Cerrito reported by the DOF in January 2014, 10,156 units (94.7 percent) were occupied and 574 units (5.3 percent) were vacant. By comparison, 93.8 percent of the dwelling units countywide were occupied and 6.2 percent were vacant. Table II-27 shows that, in 2012, El Cerrito had a slightly lower homeowner vacancy rate (1.0 percent) compared to the countywide rate (1.6 percent). El Cerrito also has a lower rental vacancy rate of 3.5 percent compared to the countywide rental vacancy rate of 5.7 percent. El Cerrito's low vacancy rates indicate there is a limited supply of available units in the city.

**Table II-27 Housing Occupancy  
El Cerrito and Contra Costa County (2014)**

	El Cerrito		Contra Costa County	
	Number	Percent	Number	Percent
Occupied housing units	10,156	94.7%	380,562	93.8%
Vacant housing units	574	5.3%	25,266	6.2%
<b>Total housing units</b>	<b>10,730</b>	<b>100%</b>	<b>405,828</b>	<b>100%</b>
2012 Homeowner vacancy rate <sup>1</sup>		1.0%		1.6%
2012 Rental vacancy rate <sup>1</sup>		3.5%		5.7%

<sup>1</sup> American Community Survey 2010-2012 (3-Year Estimate).

Source: Department of Finance City/County/State Population and Housing Estimates, January 2014.

Table II-28 shows owner-occupancy rates and renter-occupancy rates by race/ethnicity in 2012. Table II-27 shows El Cerrito's Hispanic or Latino population is more likely to rent (74.4 percent) than own (25.6 percent) and the Asian population has higher rates of owner-occupancy (70.1 percent) than renter-occupancy (29.9 percent).

**Table II-28 Owner-Occupied and Renter-Occupied Units by Race/Ethnicity  
El Cerrito (2012)**

Race/Ethnicity	Owner Occupied		Renter Occupied	
	Number	Percentage	Number	Percentage
White	3,899	58.9%	2,717	41.1%
Black or African American	312	48.7%	329	51.3%
Asian	1,621	70.1%	694	29.9%
Other	51	23.1%	170	76.9%
Two or More Races	217	56.2%	169	43.8%
Hispanic or Latino	244	25.6%	710	74.4%
Not Hispanic or Latino	3,733	62.5%	2,244	37.5%

Source: American Community Survey 2010-2012 (3-Year Estimate).

Table II-29 describes housing tenure by age according to 2010-2012 ACS. In El Cerrito, homeowners tended to be age 45 and older (83 percent). A larger percentage of El Cerrito's renters were under the age of 45 (47.4 percent) compared to the percentage of homeowners under the age of 45 (17 percent), which is similar to countywide rates (55.3 percent and 24.4 percent, respectively).

**Table II-29 Tenure by Age  
El Cerrito and Contra Costa County (2012)**

Age	El Cerrito				Contra Costa County			
	Owners		Renters		Owners		Renters	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
15 to 24	0	0.0%	208	5.1%	890	0.4%	8,479	6.5%
25 to 34	225	3.7%	1,039	25.3%	16,203	6.6%	31,547	24.1%
35 to 44	811	13.3%	697	17.0%	42,369	17.4%	32,333	24.7%
45 to 54	1,195	19.6%	787	19.2%	63,033	25.9%	24,902	19.1%
55 to 64	1,443	23.5%	792	19.4%	55,968	22.9%	17,537	13.4%
65 to 74	1,178	19.3%	269	6.6%	36,550	15.0%	7,300	5.6%
75 and over	1,258	20.6%	308	7.5%	28,744	11.8%	8,706	6.6%
<b>Total</b>	<b>6,110</b>	<b>100%</b>	<b>4,100</b>	<b>100%</b>	<b>243,748</b>	<b>100%</b>	<b>130,804</b>	<b>100%</b>

Source: American Community Survey 2010-2012 (3-Year Estimate).

### **c. Age and Condition of Housing Stock**

The age and condition of the housing stock provide additional measures of housing adequacy and availability in many communities. Although age does not always correlate with substandard housing conditions, neighborhoods with a preponderance of homes more than 40 years old are more likely than newer neighborhoods to have a concentration of housing problems related to deferred maintenance, inadequate landscape care, outdated utilities or interior amenities, and a need for housing rehabilitation.

The year a structure was built can, at times, be an indicator of the current condition of the housing unit. Housing units built before 1940 may be old, but may not necessarily be in a rundown condition if properly maintained. In contrast, newer homes that were built equipped with adequate utilities and amenities may already be rundown due to abuse or general lack of care. However, it is useful to look at the age of the housing stock to determine where inadequacies may exist, or why certain units remain vacant.

Table II-30 shows that nearly two-thirds of housing units in El Cerrito were built before 1960 (65.6 percent). Less than 10 percent of El Cerrito's housing units were built after 1980 (9.4 percent).

**Table II-30 Age of Housing Units  
El Cerrito (2012)**

Year	Number of Units	Percentage
1939 or earlier	1,478	13.5%
1940 to 1949	2,905	26.5%
1950 to 1959	2,798	25.5%
1960 to 1969	1,296	11.8%
1970 to 1979	1,459	13.3%
1980 to 1989	392	3.6%
1990 to 1999	317	2.9%
2000-2009	308	2.8%
2010 and later	8	0.1%
<b>Total</b>	<b>10,961</b>	<b>100%</b>

Source: 2010-2012 American Community Survey (3-Year Estimate).

### **d. Overcrowding**

Generally overcrowding is a measure of the ability of existing housing to adequately accommodate residents and can result in deterioration of the quality of life within a community. The U.S. Census defines an "overcrowded" household as 1.01 or more persons per room, excluding bathrooms, porches, balconies, foyers, halls, and half-rooms. "Severe overcrowding" occurs in households with more than 1.5 persons per room. Overcrowding typically results when either: 1) the costs of available housing with a sufficient number of

bedrooms for larger families exceeds the family’s ability to afford such housing, or 2) unrelated individuals (such as students or low-wage single adult workers) share dwelling units due to high housing costs. This can lead to overcrowded situations if the housing unit is not large enough to accommodate all of the people effectively.

Table II-31 summarizes the overcrowding status in El Cerrito and countywide. Less than one percent of the City’s occupied households lived in overcrowded conditions in 2012; 0.8 percent of owners were overcrowded and 1.1 percent of renters were overcrowded. By comparison, 1.6 percent of the owners and 6.8 percent of renters were overcrowded countywide. No occupied housing units were severely overcrowded in El Cerrito, while about one percent of households were severely overcrowded countywide. In 2012 the average household size for owners was 2.44 persons in El Cerrito and 2.83 countywide. The average household size for renters was 2.13 in El Cerrito and 2.79 countywide.

**Table II-31 Persons Per Room in All Occupied Housing Units  
El Cerrito and Contra Costa County (2012)**

Occupants Per Room	El Cerrito				Contra Costa County			
	Owners		Renters		Owners		Renters	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
.50 or less	5,143	84.2%	2,751	67.1%	178,484	73.2%	68,704	52.5%
.51 to 1.00	917	15.0%	1,303	31.8%	60,344	24.8%	50,465	38.6%
1.01 to 1.50	50	0.8%	46	1.1%	3,855	1.6%	8,859	6.8%
1.51 to 2.00	0	0.0%	0	0.0%	648	0.3%	1,992	1.5%
2.01 or more	0	0.0%	0	0.0%	417	0.2%	784	0.6%
<b>Total</b>	<b>6,110</b>	<b>100%</b>	<b>4,100</b>	<b>100%</b>	<b>243,748</b>	<b>100%</b>	<b>130,804</b>	<b>100%</b>

Source: 2010-2012 American Community Survey (3-Year Estimate).

**8. Housing Costs**

**a. Rental Rates**

A 2009 survey of rental rates in the city and surrounding communities reveals a variety of units and the different rental price ranges. Table II-32 shows El Cerrito’s rental prices appear to be higher than some of the neighboring communities.

**Table II-32 Median Rental Rates  
El Cerrito and surrounding Cities (2009)**

City	Median Rent by Bedroom Type: Bedroom (BR)/Bath (BA)				
	Studio	1BR/1BA	2 BR/1BA	2BR/1+BA	3BR/1+BA
El Cerrito	\$756	\$1,217	\$1,260	\$1,515	\$1,387
Pinole	\$800	\$944	\$1,082	\$1,798	\$1,610
Richmond	\$985	\$888	\$1,026	\$1,510	\$2,450
San Pablo	\$870	\$899	\$1,247	\$1,908	\$1,751
Pleasant Hill	\$989	\$1,202	\$1,236	\$1,478	\$2,004
Concord	None	\$875	\$1,073	\$1,369	\$1,725
Martinez	\$723	\$1,137	\$1,204	\$1,512	\$1,860
Walnut Creek	\$1,122	\$1,075	\$1,090	\$1,578	\$2,725
El Sobrante	\$1,256	\$1,247	\$1,264	\$1,639	\$1,406

Source: 2010-2015 Contra Costa County Draft Consolidated Plan.

Figure II-3 shows the change in average rents in El Cerrito since 2006. Rents remained fairly even between 2006 and 2010, but began increasing in 2010, and even more rapidly in 2012. In 2014 the average rent is \$1,960. From 2010 to 2014 average rent prices increased by 40.7 percent. Based on Table II-36 (Ability to Pay), extremely low-, very low-, and low-income households cannot afford average rents in El Cerrito, but moderate-income households can.

**Figure II-3 Average Rents  
El Cerrito (2006-2014)**



Source: RealFacts.com, July 2014.

Table II-33 shows the rental listing for recreational vehicle (RV) park space rents at an RV park in El Cerrito. There are very few vacancies.

**Table II-33 RV Park Space Rental Rates  
El Cerrito (2014)**

Name	Total Spaces	Average Monthly Rent
Audiss RV Park	28	\$625.00 for small spaces \$695.00 for large spaces

Source: Audiss RV Park, 2014.

**b. Home Prices**

Renting is generally more affordable than buying a home in El Cerrito. Table II-34 shows home sale information for 2013 in El Cerrito. The median sale price increased significantly from 2012 to 2013, by 28.6 percent. In 2013 the median sale price was \$565,000. Based on Table II-36 (Ability to Pay), only above moderate-income households can afford to purchase a home at the median sale price of \$565,000 in El Cerrito.

**Table II-34 Home Sale Information  
El Cerrito (2013)**

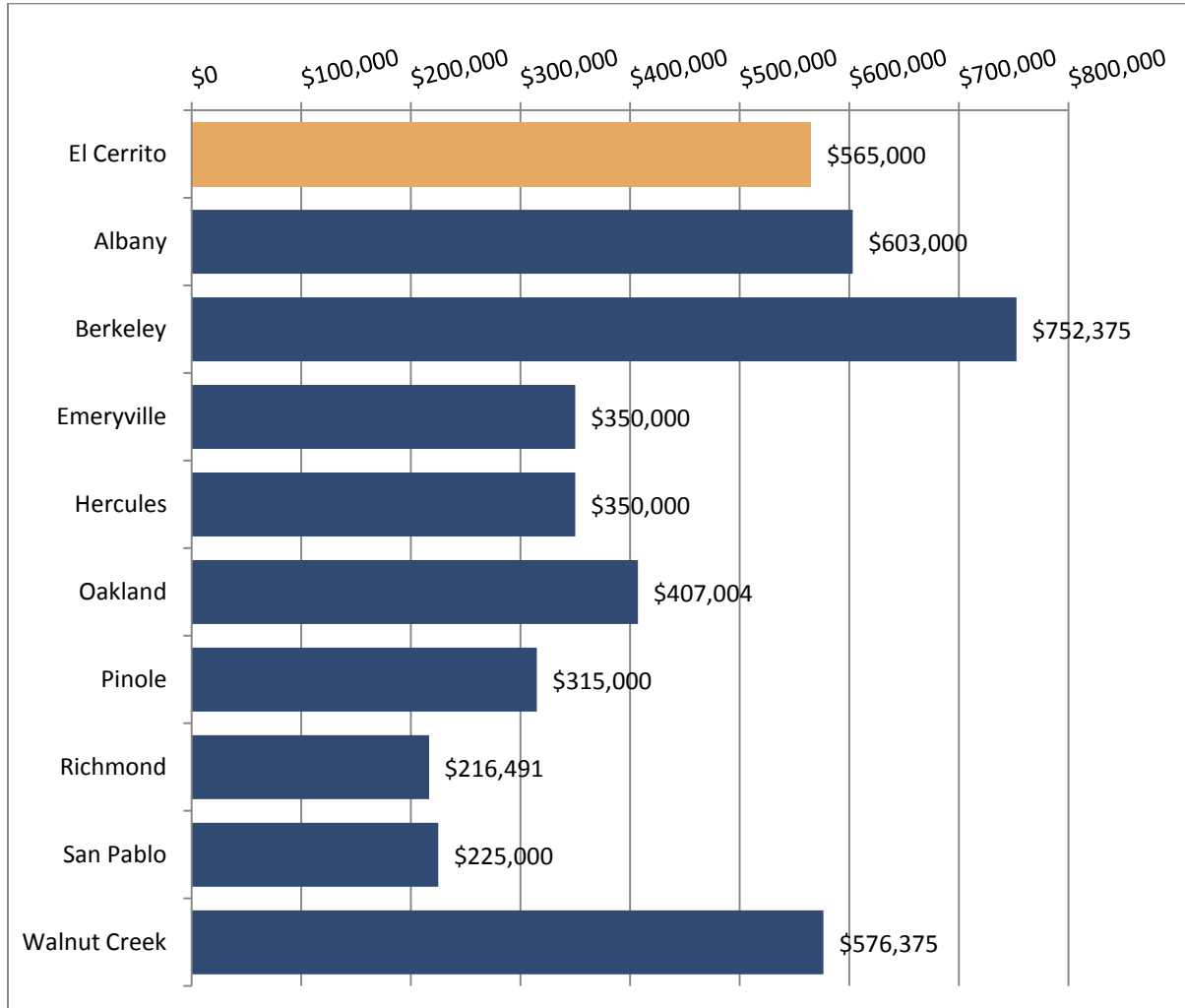
	Sales	Percent Change from 2012	Median Sale Price	Percent Change from 2012	Dollars per Square Foot
El Cerrito	292	2.8%	\$565,000	28.6%	\$414

Source: DQNews.com, San Francisco Bay Area Home Sale Activity, 2013.

**Homes Prices in Surrounding Areas**

Figure II-4 shows median home sale prices in El Cerrito and surrounding jurisdictions in 2013 according to DQNews. El Cerrito’s median home sale price was \$565,000, compared to \$216,491 in Richmond (directly northwest of El Cerrito) and \$603,000 in Albany (directly south of El Cerrito).

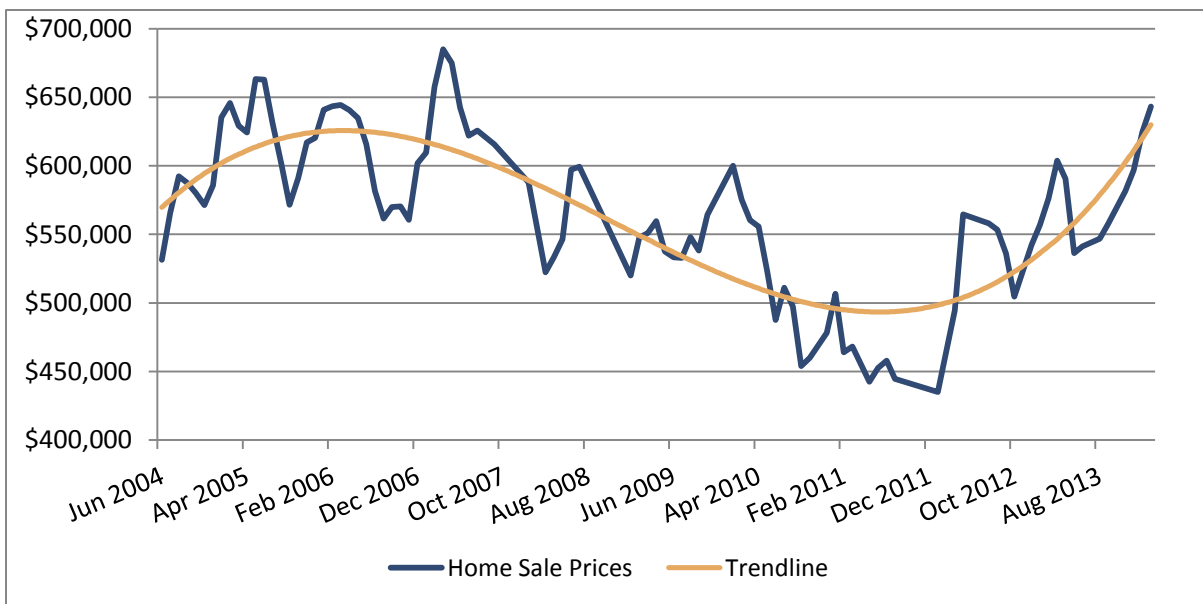
**Figure II-4 Comparison of Median Home Sale Prices  
El Cerrito and Surrounding Jurisdictions (2013)**



Source: DQNews.com, July 2014.

Figure II-5 shows the change in median home sale price in El Cerrito since June 2004. Although the median home sale price fluctuated between 2004 and 2013, it has been steadily increasing since December 2011 and was at \$650,100 as of June 2014 according to Zillow.com.

**Figure II-5 Historical Median Home Sale Prices  
El Cerrito (2004-2013)**



Source: Zillow.com, July 2014.

## 9. Affordability

### a. Lower Income Households Overpaying for Housing

As stated previously, there are five income categories typically used for comparative purposes based on the median countywide income: extremely low-income (0-30 percent of median income), very low-income (30-50 percent of median income), low-income (50-80 percent of median income), moderate-income (80-120 percent of median income), and above moderate-income (120 percent or more of median income). One method of analyzing housing affordability for each income group is to compare the number and/or percent of housing units by cost to the number and/or percent of households by comparable income levels.

The Department of Housing and Urban Development (HUD) establishes that a household is "cost-burdened" (i.e., overpaying for housing) if it spends more than 30 percent of gross income on housing-related costs. The prevalence of overpayment varies significantly by income, tenure, household type, and household size. Those who pay 30 percent or more of their income on housing may have trouble affording other necessities. However, to truly evaluate housing affordability individual circumstances must be taken into account. These factors include other long-term debt, mortgage interest rates, the number of household

members, and other large, ongoing expenses (such as medical bills). Since it is impossible to consider each household's individual circumstances, the 30 percent rule-of-thumb provides a general measure of housing affordability for the average household.

Table II-35 shows overpayment by tenure. In 2010 36.9 percent of all El Cerrito households overpaid and 17.3 percent severely overpaid for housing. This is lower than the countywide overpayment rate of 45.0 percent and the Bay Area's rate of 42.6 percent. Renters experienced particularly high overpayment rates, with 46.1 percent of renter households being cost-burdened and 26.1 percent of renter households being severely cost-burdened in El Cerrito. Owners in El Cerrito experienced overpayment far less (29.3 percent) than countywide (42.7 percent) and Bay Area owners (39.7 percent), but a higher proportion of renters in El Cerrito were cost-burdened than countywide and in the Bay Area.

**Table II-35 Overpayment by Tenure  
El Cerrito, Contra Costa County, and Bay Area (2010)**

<b>Total Units</b>	<b>Total Households</b>	<b>Paying 30%-50%</b>	<b>Paying 50%+</b>	<b>Total overpaying</b>	<b>Percent overpaying</b>
El Cerrito	9,865	1,893	1,750	3,643	36.9%
Contra Costa County	364,085	90,241	73,445	163,686	45.0%
Bay Area	2,489,089	567,249	492,793	1,060,042	42.6%
<b>Total Owner Units</b>	<b>Total</b>	<b>Paying 30-50%</b>	<b>Paying 50%+</b>	<b>Total overpaying</b>	<b>Percent overpaying</b>
El Cerrito	6,145	1,095	705	1,800	29.3%
Contra Costa County	251,904	62,803	44,870	107,673	42.7%
Bay Area	1,465,362	332,991	248,612	581,603	39.7%
<b>Total Renter Units</b>	<b>Total</b>	<b>Paying 30-50%</b>	<b>Paying 50%+</b>	<b>Total overpaying</b>	<b>Percent overpaying</b>
El Cerrito	3,997	798	1,045	1,843	46.1%
Contra Costa County	123,460	27,438	28,575	56,013	45.4%
Bay Area	1,142,661	234,258	244,181	478,439	41.9%

Source: ABAG Pre-Approved Data Package, 2006-2010 CHAS.

Table II-36 shows affordability scenarios for very low-, low-, and moderate-income households in Contra Costa County (including the City of El Cerrito) by the number of persons in the household. The table shows maximum affordable monthly rents and maximum affordable purchase prices for homes. The affordable sales prices were calculated using household income limits published by the California Department of Housing and Community Development (HCD), conventional financing terms, and assuming that households spend 30 percent of gross income on housing costs. Households earning the 2014 area median income for a family of four in El Cerrito (\$93,500) could afford to spend up to \$2,338 per month or \$28,056 per year on rental housing without being considered "overpaying." For renters this is a straightforward calculation but homeownership costs are less transparent.

A household can typically qualify to purchase a home that is 2.5 to 3.0 times the annual income of that household, depending on the down payment, the level of other long-term obligations (such as a car loan), and interest rates. In practice, the interaction of these factors allows some households to qualify for homes priced at more than three times their annual income, while other households may be limited to purchasing homes no more than two times their annual incomes. These factors—interest rates, insurance, and taxes—are held constant in the table below in order to determine maximum affordable rent and purchase price for households of each income category.

**Table II-36 Ability to Pay for Housing by Income Category  
Contra Costa County (2014)**

<b>Extremely Low-Income Households at 30% of Median Family Income (MFI)</b>						
Number of Persons	1	2	3	4	5	6
Income Level	\$19,650	\$22,450	\$25,250	\$28,050	\$30,300	\$32,550
Max. Monthly Gross Rent (1)	\$491	\$561	\$631	\$701	\$758	\$814
Max. Purchase Price (2)	\$79,371	\$90,681	\$101,991	\$113,301	\$122,389	\$131,478
<b>Very Low-Income Households at 50% of MFI</b>						
Number of Persons	1	2	3	4	5	6
Income Level	\$32,750	\$37,400	\$42,100	\$46,750	\$50,500	\$54,250
Max. Monthly Gross Rent (1)	\$819	\$935	\$1,053	\$1,169	\$1,263	\$1,356
Max. Purchase Price (2)	\$132,286	\$151,068	\$170,053	\$188,835	\$203,982	\$219,130
<b>Low-Income Households at 70% of MFI For Sale and 60% of MFI for Rental</b>						
Number of Persons	1	2	3	4	5	6
Income Level for Sale (70% MFI)	\$45,800	\$52,350	\$58,900	\$65,450	\$70,700	\$75,900
Income Level for Rental (60% MFI)	\$39,250	\$44,900	\$50,500	\$56,100	\$60,600	\$65,100
Max. Monthly Gross Rent (1)	\$981	\$1,123	\$1,263	\$1,403	\$1,515	\$1,628
Max. Purchase Price (2)	\$184,998	\$211,455	\$237,912	\$264,369	\$285,575	\$306,580
<b>Median-Income Households at 100% of MFI</b>						
Number of Persons	1	2	3	4	5	6
Income Level	\$65,450	\$74,800	\$84,150	\$93,500	\$101,000	\$108,450
Max. Monthly Gross Rent (1)	\$1,636	\$1,870	\$2,104	\$2,338	\$2,525	\$2,711
Max. Purchase Price (2)	\$264,369	\$302,136	\$339,903	\$377,671	\$407,965	\$438,057
<b>Moderate-Income Households at 120% of MFI</b>						
Number of Persons	1	2	3	4	5	6
Income Level	\$78,550	\$89,750	\$101,000	\$112,200	\$121,200	\$130,150
Max. Monthly Gross Rent (1)	\$2,291	\$2,618	\$2,946	\$3,273	\$3,535	\$3,796
Max. Purchase Price (2)	\$370,164	\$422,944	\$475,959	\$528,739	\$571,151	\$613,327

<sup>1</sup>Assumes that 30 percent of income (35 percent of moderate income) is available for either: monthly rent, including utilities; or mortgage payment, taxes, mortgage insurance, and homeowners insurance.

<sup>2</sup>Assumes 96.5 percent loan at 4.5 percent annual interest rate and 30-year term; assumes taxes, mortgage insurance, and homeowners' insurance account for 21 percent of total monthly payments.

<sup>3</sup>2014 State Area Median Income for Contra Costa County \$93,500

Source: California Department of Housing and Community Development, 2014, <http://www.hcd.ca.gov/hpd/hrc/rep/state/inc2k13.pdf>; Mintier Hamish, 2014

## 10. Future Housing Needs

### *a. Regional Housing Needs Allocation (RHNA)*

This section evaluates projected future housing needs for El Cerrito based on the RHNA adopted by Association of Bay Area Governments (ABAG) on July 18, 2013. ABAG, the Council of Governments (COG) representing the region, in cooperation with local jurisdictions, is responsible for allocating the region's projected new housing demand in each jurisdiction. The demand represents the number of additional units needed to accommodate the anticipated growth in the number of households, to replace expected demolitions and conversions of housing units to non-residential uses, and to allow for a future vacancy rate conducive to a healthy functioning housing market. This process is known as the Regional Housing Needs Allocation (RHNA) and the goals are referred to as the RHNA goals or the "regional share" goals for new housing construction. The allocation takes into account factors such as employment opportunities, market demand for housing, availability of suitable sites and public facilities, community patterns, types and tenure of housing needs and others. The allocation is divided into four income categories:

- Very Low-Income – 0 to 50 percent of the median income
- Low-Income – 51 to 80 percent of the median income
- Moderate-Income – 81 to 120 percent of the median income
- Above Moderate-Income – more than 120 percent of the median income

In determining a jurisdiction's share of new housing needs by income category, the allocation is adjusted to avoid an over-concentration of lower-income households in one jurisdiction. In addition to the allocation in the four income categories, recent legislation requires cities to consider the needs of extremely low-income households earning 30 percent or less of the median income.

The RHNA planning period (January 1, 2014 to October 31, 2022) is slightly different from the Housing Element planning period of January 31, 2015 to January 31, 2023. The 2014-2022 RHNA, prepared by ABAG, assigns El Cerrito a need for 398 housing units, including 100 very low-income units, 63 low-income units, 69 moderate-income units, and 166 above moderate-income units. State law also requires jurisdictions to estimate future housing needs for extremely low-income households. The law allows local agencies and jurisdictions to assume that the need for extremely low-income households is 50 percent of the very low-income household need. This estimate is shown in the table below.

**Table II-37 Regional Housing Needs Allocation  
El Cerrito (2014-2022)**

<b>Income Level</b>	<b>Dwelling Units</b>	<b>Percent of Total</b>
Extremely Low-Income	50	12.6%
Very Low-Income	50	12.6%
Low-Income	63	15.8%
Moderate-Income	69	17.3%
Above Moderate-Income	166	41.7%
<b>Total</b>	<b>398</b>	<b>100%</b>

Source: ABAG (2015-2023) Regional Housing Needs Determination.

### III. RESOURCES AND CONSTRAINTS

#### A. ADEQUATE SITES ANALYSIS

Each city is mandated by State Housing Element Law to demonstrate it has adequate sites available through appropriate zoning and development standards and with the required infrastructure for a variety of housing types and income levels. The City must demonstrate it has capacity or adequate sites to accommodate the projected need for housing through the 2014-2022 RHNA planning period.

##### 1. Units Under Construction and Approved Projects

Since the RHNA planning period begins January 1, 2014, El Cerrito's RHNA can be reduced by the number of new units under construction or approved as of January 1, 2014. City staff compiled an inventory of all residential projects that are (as of August 2014) under construction or approved and anticipated to be built during the current Housing Element planning period. The units shown as affordable to lower- and moderate-income households are all deed-restricted affordable units.

As shown in Table III-1 (and Table A-3 in Appendix A), there are 251 units currently under construction or approved within El Cerrito, including 86 very low-income units, 38 low-income units, 13 moderate-income units, and 114 above moderate-income units. The Map ID column in Tables III-1 and A-3 in Appendix A correspond with the labels in Figures A-1 and A-2 in Appendix A.

**Table III-1 Residential Projects Under Construction or Approved, El Cerrito (2014)**

Map ID	Project Name	Status	Total Units	Units by Income Level				Methodology of Affordability Determination
				VL	L	M	AM	
A	Ohlone Gardens, 6495 Portola Drive	Under Construction	57	56	0		1	Deed-restricted
B	6747 Hagen Blvd	Under Construction	2				2	
C	Eden Senior Housing 10848-10860 San Pablo Ave.	Approved	63	30	32		1	Deed-restricted
D	Creekside at El Cerrito Plaza	Approved	128		6	13	109	Deed-restricted
E	1626 Julian Dr.	Approved	1				1	
<i>Subtotal</i>			251	86	38	13	114	

Source: City of El Cerrito, July 2014.

After accounting for units under construction and approved projects, El Cerrito has a remaining need of 147 units, including 14 very low-income units, 25 low-income units, 56 moderate-income units, and 52 above moderate-income units. The remaining need is shown in Table III-2.

**Table III-2 Remaining Need Based on Units Approved/Built/Under Construction El Cerrito (2014)**

Income Category	A	B	A-B
	2014-2022 RHNA	Units Under Construction or Approved	Remaining Need
Very Low (0-50% of AMI)	100	86	14
Low (51-80% of AMI)	63	38	25
Moderate (81-120% of AMI)	69	13	56
Above Moderate (over 120% of AMI)	166	114	52
<b>TOTAL UNITS</b>	<b>398</b>	<b>251</b>	<b>147</b>

Source: City of El Cerrito, July 2014.

## 2. Sites Summary – Future Development Potential

There is vacant and underutilized land located throughout the city ranging from very low- to high-density zoning. Table A-4 in Appendix A, summarizes the development potential of the vacant lots based on zoning classification, general plan land use designation, and comments specific to the site. Figure III-1 shows the locations of all units under construction, approved projects, and potential sites. Figures A-1 and A-2 in Appendix A include map IDs that correspond with the “map ID” column in Table III-1 and Table A-4.

To show the development capacity to meet the remaining RHNA of 147 units, the City conducted a site-by-site analysis of sites suitable for residential development. All of the sites in the inventory are vacant or underutilized sites zoned for residential use and meet the classification in State law (Government Code Section 65583.2(a)) as “land suitable for residential development.” Together, the identified opportunity sites can yield more than 900 new housing units, exceeding the City’s RHNA.

## 3. Assumptions

A majority of the sites are located within the San Pablo Avenue Specific Plan. Many of these sites are owned by Bay Area Rapid Transit (BART) and have additional hurdles to development beyond that of normal land development. The City is poised to work closely with BART and facilitate these future developments.

Before the Specific Plan was adopted, the majority of the sites within the Plan Area were designated Commercial/Mixed Use and zoned Community Commercial or Transit-Oriented Mixed Use (TOM), which allowed up to 35 units per acre. When the previous Housing Element was adopted, additional density (up to 45 units per acre) was allowed through the

City's Incentives Program or through the Affordable Housing Density Bonus. The previous Housing Element assumed 40 units per acre on these sites (i.e., halfway between the maximum permitted density of 35 and the maximum permitted density with zoning incentives of 45).

The San Pablo Avenue Specific Plan created two Transect Zones: TOHIMU and TOMIMU. The Plan contains a Form-Based Code (FBC) that includes land use regulations (i.e., permitted uses), building height standards, and open space and parking requirements. However, there are no maximum permitted density standards within the FBC of the Specific Plan. Since the FBC significantly increased the allowed building heights, decreased parking and eliminated maximum densities, the City anticipates that future development densities under the Specific Plan will exceed the maximum permitted densities under the former General Plan designations and zoning. As described in the next section, the Housing Element conservatively assumes the densities allowed under the former General Plan designations and zoning districts in order to estimate capacity on the sites within the Specific Plan.

These sites are inventoried as lower-income in accordance with the "default density standard" set forth in Government Code Section 65583.2(c). The default density standard is the density "deemed appropriate" in State law to accommodate housing for lower-income households given the type of the jurisdiction. El Cerrito is considered a "suburban jurisdiction" with a default density standard of 20 units per acre. HCD is required to accept sites that allow for zoning at this density as appropriate for accommodating El Cerrito's share of the regional housing need for lower-income households.

It has been the City's experience that these densities are realistically achievable when all other required development standards are taken into account. Several approved multifamily projects have achieved densities at or exceeding 35 units per acre and 45 units per acre through the incentives program. The Creekside project was approved through the City's incentives program with a density of 45 units per acre. The Ohlone Gardens Apartments, which is currently under construction, includes housing for the persons with special needs with services at a density of 61 units per acre. The Eden Senior Housing project, which received approvals in 2013, includes senior housing with services at a density of 65 units per acre.

The San Pablo Avenue Plan increased the development potential on these sites. The densities and modified development standards that were granted under the incentives program are now permitted by-right for sites within the San Pablo Avenue Specific Plan. As previously stated, the City anticipates that future development densities under the Specific Plan will meet or exceed the maximum permitted densities under the former General Plan designations and zoning.

There are seven small sites (map numbers 80 - 86) that are currently zoned Multi-Family Residential (RM) and designated High Density Residential. This designation allows up to 35 units per acre, but all seven of the sites are less than 0.5 acres. There is also one site (map number 79) that is currently zoned RD and designated Medium Density Residential. This designation allows up to 20 units per acre, but the site is less than 0.5 acres. Due to the difficulty associated with multifamily development on small lots, these sites are inventoried as moderate-income. All other sites were inventoried as above moderate-income.

#### 4. RHNA Summary

Table III-3 summarizes El Cerrito's capacity to meet the RHNA for the 2014-2022 projection period. After accounting for capacity from units under construction, approved projects, and potential sites, El Cerrito has a surplus of 810 lower-income units, 25 above moderate-income units, and 796 total units. There is a deficit of 39 moderate-income units, but this need is covered by the surplus in the lower-income categories.

**Table III-3 Summary of Residential Development Potential  
El Cerrito (2014)**

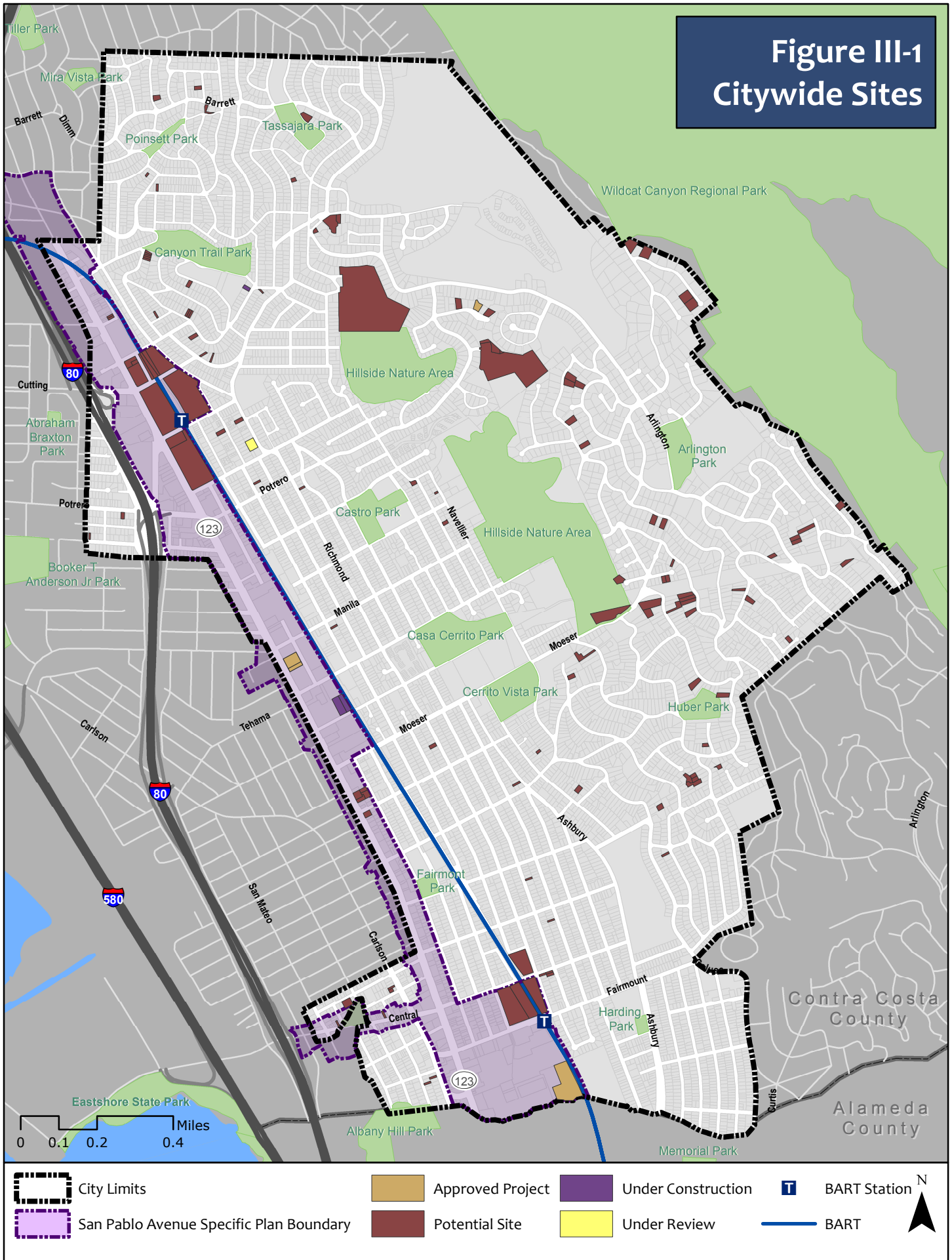
	Units by Income Level				Total Units
	VL	L	M	AM	
2014-2022 RHNA	100	63	69	166	398
Units Under Construction	56	0	0	3	59
Approved Projects	30	38	13	111	192
Remaining Need	14	25	56	52	147
Potential Sites		849	17	77	943
RHNA Surplus/(Deficit)		810	(39) <sup>1</sup>	25	796

<sup>1</sup>Covered by surplus capacity from lower-income categories

Source: City of El Cerrito, 2014.

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# Figure III-1 Citywide Sites



Source: City of El Cerrito (2014); Contra Costa County (2014)  
Map Date: 8/14/2014

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## **B. GOVERNMENTAL RESOURCES AND CONSTRAINTS**

Governmental resources include programs that provide funds for housing-related activities, as well as, incentives provided by the local jurisdiction for the provision of housing.

Governmental constraints are policies, standards, requirements, and actions imposed by the government that may have a negative impact on the development and provision of housing for a variety of income levels. These constraints may include land use controls, building codes and their enforcement, environmental review fees and processes, site improvements, fees and exactions required of developers, and local processing and permit procedures. State and Federal agencies play a role in the imposition of governmental constraints; however, these agencies are beyond the influence of local government and are, therefore, not addressed in this analysis.

### **1. Land Use Controls**

Land use controls include City-initiated General Plan policies, zoning regulations and standards, permit processing requirements, and development fees.

#### **a. General Plan**

The General Plan constitutes the highest-level policy document for the City of El Cerrito. The Land Use Element of the General Plan identifies the location, distribution, and density/intensity of the land use within the city. Residential densities are measured in dwelling units per acre (du/ac). The 1999 El Cerrito General Plan, as amended in November 2014, identifies seven land use designations that permit residential uses, shown in Table III-4.

**Table III-4 General Plan Residential Land Use Designations  
El Cerrito (2014)**

Designation	Description	Permitted Density
Very Low Density Residential	The Very Low Density category of residential land uses is intended for single family, residential units on large lots. Typically the Very Low Density category is to protect sensitive hillside areas from extensive development and to protect against hazards related to earthquakes, unstable terrain, and wild fires. In addition, Very Low Density land uses are also intended to protect sensitive environmental areas and features, and provide sites for larger, distinctive residences.	Maximum of 6 dwelling units per net acre.
Low Density Residential	The Low Density category of residential land uses is intended to promote and protect single family neighborhoods.	7 to 9 dwelling units per net acre.
Medium Density Residential	The Medium Density category of residential land use accommodates more intensive forms of residential development while still remaining compatible with surrounding land uses. This category is intended to provide greater housing choice in the city for different family sizes and incomes. Medium density residential uses are intended to be located closer to community and retail services, such as neighborhood shopping centers, parks, and open spaces areas, and near minor and major collector streets where greater access can be provided. This land use category includes a number of housing development types including duplexes, townhouses, apartments, and small-lot, single family residential designs.	10 to 20 dwelling units per net acre.
High Density Residential	The High Density residential land use category is intended to provide opportunities for multifamily residential development in a well-designed environment. The range is intended to be located in areas where higher traffic volumes and buildings can be accommodated. These developments should be located outside of single family residential communities, where services and transportation systems are adequate to serve the increased densities.	21 to 35 dwelling units per net acre.
Commercial/ Mixed Use	<p>The Mixed-Use Commercial designation is intended primarily for all types of commercial uses and secondarily for residential uses or a combination of the two. The designation is intended to encourage ground floor, pedestrian-friendly, retail sales and service uses with upper floors of office and residential uses. The Mixed-Use Commercial category applies to commercial activity ranging from neighborhood convenience stores to community shopping centers and regionally-oriented specialty stores.</p> <p>In addition to retail stores, the Mixed-Use Commercial designation is also intended to allow for residential and office uses, including administrative, professional, medical, and dental offices, and “high-tech” research and development uses and laboratories. The Mixed-Use Commercial designation also allows for limited, small-scale specialty manufacturing uses, such as arts and crafts, woodworking, and assembly processes, when located on sites compatible with surrounding neighborhoods.</p>	Maximum of 35 units per net acre.
Transit-Oriented Higher-Intensity Mixed Use	<p>The San Pablo Avenue Specific Plan articulates a vision for the future of San Pablo Avenue, identifies improvements, and adopts context-sensitive regulations that can be applied along its length and to adjacent areas. The Plan’s Form-Based Code regulates land use and development standards based on Transect Zone, Transit-Oriented Higher-Intensity Mixed Use (TOHIMU) and Transit-Oriented Mid-Intensity Mixed Use (TOMIMU), designed to encourage vertical and horizontal mixed use.</p> <p>The TOHIMU zone emphasizes commercial uses on the ground floor with upper residential uses to activate the pedestrian right-of-way and cluster services near transit nodes.</p>	Maximum height of 65 feet.

**Table III-4 General Plan Residential Land Use Designations  
El Cerrito (2014)**

Designation	Description	Permitted Density
Transit-Oriented Mid-Intensity Mixed Use	<p>The San Pablo Avenue Specific Plan articulates a vision for the future of San Pablo Avenue, identifies improvements, and adopts context-sensitive regulations that can be applied along its length and to adjacent areas. The Plan’s Form-Based Code regulates land use and development standards based on Transect Zone, Transit-Oriented Higher-Intensity Mixed Use (TOHIMU) and Transit-Oriented Mid-Intensity Mixed Use (TOMIMU), designed to encourage vertical and horizontal mixed use.</p> <p>The TOMIMU zone allows for “flex” spaces on the bottom floors to accommodate ground floor commercial where needed, but emphasizing mid-intensity residential uses to increase housing along the transportation corridor to encourage walking, biking and public transit use.</p>	Maximum height of 55 feet.

Source: City of El Cerrito General Plan, September 2014.

**b. San Pablo Avenue Specific Plan and Form-Based Code**

The San Pablo Avenue Specific Plan, effective date of November 6, 2014, articulates a vision for the future of San Pablo Avenue, identifies improvements, and adopts context sensitive regulations that can be applied within the Specific Plan Area. The Plan’s key principles are to deepen a sense of place and community identity; attract private investment; strengthen partnerships; enhance the public realm; promote the everyday use of transit, walking, and biking; and foster environmental sustainability. The Plan establishes a Form-Based Code that regulates land use and development standards based on Transit-Oriented Higher-Intensity Mixed Use (TOHIMU) and Transit-Oriented Mid-Intensity Mixed Use (TOMIMU) Transect Zones. Goals and strategies include:

- Maximize Transit-Oriented Development (TOD) potential along the corridor;
- Allow ground floor residential development to provide flexibility and expand the Plan Area’s residential base;
- Promote residential infill development through increased land use intensity close to existing transit infrastructure; and
- Increase the supply, diversity, and affordability of housing in proximity to existing or planned transportation investments.

**Table III-5 Transect Zone Land Use Regulations  
El Cerrito (2014)**

	TOHIMU	TOMIMU	Theater Overlay Block
<b>Residential Use Types</b>			
Single Family Dwelling	L-1	L-1	--
Second Unit	L-1	L-1	--
Duplex	L-1	L-1	--
Multiple Family Residential	P	P	L-4
Group Housing	A	A	--
<b>Residential Care Facilities (Institutional Residential)</b>			
Residential Care Facilities, General	C	C	C
Residential Care Facilities, Limited	C	C	C
Residential Care Facilities, Senior	C	C	C

"P" — Uses permitted as-of-right that require no discretionary review if in compliance with all standards.  
 "L" — Uses permitted as-of-right subject to limitations restricting location, size or other characteristics to ensure compatibility with surrounding uses.  
 "A" — Uses subject to an Administrative Use Permit following discretionary review by the Zoning Administrator.  
 "C" — Uses subject to a Conditional Use Permit following discretionary review and public hearing by the Planning Commission.  
 "--" — Uses that are not permitted.  
 Source: San Pablo Avenue Specific Plan, Form-Based Code, 2014.

Table III-6 provides a summary of development standards in the TOHIMU and TOMIMU zones. The TOHIMU and the TOMIMU zones are further analyzed under Residential Development Standards.

**Table III-6 Development Standards  
El Cerrito (2014)**

	TOHIMU	TOMIMU
<b>Building height</b>		
Maximum Height	65' maximum. Up to 85' with affordable housing density bonus.	55' maximum. Up to 65' with affordable housing density bonus.
Minimum Height	3 Stories Residential (Except Constrained Lots)	
<b>Parking Requirement</b>		
Residential Buildings: Automobile	Up to 1 auto space/unit	Up to 1.5 auto spaces/unit
Residential Buildings: Bicycle	Minimum 1 short-term bicycle space/10 units Minimum 1 long-term bicycle spaces/unit	
<b>Parking Areas</b>	Auto parking shall be located behind habitable space, underground, or on the interior of the building. Long-term bicycle parking shall be located in a secure, weather-protected place on-site. Short-term bicycle parking shall be located inside or outside the building. It will need to be visible to pedestrians and bicyclists and serve the main entrance of a building	
<b>Types of Auto Parking</b>	Shared, Stacked, Unbundled	

Source: San Pablo Avenue Specific Plan, Form-Based Code, 2014

It is important to note that most sites included in Table A-4(Available Land Inventory) of the Housing Element's sites inventory zoned CC or TOM were rezoned as either TOHIMU or TOMIMU when the San Pablo Avenue Specific Plan was adopted in November, 2014. These available sites are subject to the development standards described in Table III-6 above.

**c. Zoning Code**

The Zoning Code is the primary tool for implementing the General Plan. It is designed to protect and promote public health, safety, and welfare, as well as to promote quality design and quality of life. The City of El Cerrito's residential zoning designations control both the use and development standards of each residential parcel.

The housing types allowed within the City of El Cerrito zoning districts are described below in Table III-7. Residential zoning includes six main districts: RS, RD, RM, TOM, CC, and CN as well as the TOHIMU and TOMIMU Transect Zones of the San Pablo Avenue Specific Plan (See section b. San Pablo Avenue Specific Plan). The RS District is split into four separate subsets guiding the minimum size of each lot and other development standards such as minimum lot depth and width and setbacks.

Single family units are permitted by right in all single family residential districts. New single family uses are not allowed in the RM, TOM, CC, and CN districts. Multiple family dwellings are permitted by right in the RM, TOM, CC, CN zones, and San Pablo Avenue Specific Plan Transect Zones. Multiple family dwellings are not permitted on the ground floor of the Theater Overlay Block of the San Pablo Avenue Specific Plan.

**Table III-7 Housing Types Permitted by Zone  
El Cerrito (2014)**

	RS-5	RS-7.5	RS-10	RS-20	RD	RM	CN	CC	TOM	TOMIMU	TOHIMU
Single Family Detached	P	P	P	P	P		P <sup>2</sup>	P <sup>2</sup>	P <sup>2</sup>	P <sup>2</sup>	P <sup>2</sup>
Multifamily (e.g., townhouse, apartments)						P	P	P<25 units C>25 units	P	P	P
Second Unit	P	P	P	P	P	P <sup>1</sup>	P <sup>1</sup>	P <sup>1</sup>	P <sup>1</sup>	P <sup>2</sup>	P <sup>2</sup>
Duplex					P		P	P	P	P <sup>2</sup>	P <sup>2</sup>
Community Social Service Facilities (e.g., homeless shelters)						C		P	A	A	A
Emergency Shelters										P <sup>3</sup>	P <sup>3</sup>
Manufactured Housing <sup>4</sup>	P	P	P	P	P	P					
Single Room Occupancy						C	C	P	P	C	C
Group Housing						C	C	P	P	A	A
Live/Work Loft							A	A	P	P	P
Senior Citizen Housing	A	A	A	A	A	P	P	P	P		
Residential Care – General (for 7 or more)	C	C	C	C	C	C	C	C	C	C	C
Residential Care – Limited (for 6 or fewer)	P	P	P	P	P	P	C	C	C	C	C
Residential Care – Senior	C	C	C	C	C	A	C	C	C	C	C

P = Permitted, C = Conditional Use Permit, A = Administrative Use Permit

<sup>1</sup> Permitted with existing single family use.

<sup>2</sup> Permitted if an existing use; new uses are prohibited.

<sup>3</sup> Within the Specific Plan Area, emergency shelters are a separate land use type from Commercial Social Service Facilities. Emergency shelters are permitted in the TOHIMU and TOMIMU zones, with the exception of the Theater Overlay Block, subject to operating standards described in the San Pablo Avenue Specific Plan.

<sup>4</sup> The City of El Cerrito Municipal Code defines "single family dwelling" to include manufactured homes.

Source: City of El Cerrito Municipal Code, 2014.

### Residential Development Standards

The City regulates the type, location, density, and scale of development through the General Plan, **San Pablo Avenue Specific Plan**, and the Zoning Ordinance. Provisions in the Zoning Ordinance specify minimum lot areas, setbacks, coverage, FAR, height limits, and parking. El Cerrito regulations are comparable to those of similar cities. In addition to the base zoning districts described in the following tables, applicants can request rezoning to a customized Planned Development (PD) District that allows deviation from the normal regulations where a development project is consistent with the General Plan and meets other community objectives. El Cerrito's zoning regulations are not restrictive and do not create a financial or physical constraint to residential development due to a wide range of densities permitted by the City and flexible parking requirements. **Additionally, the San Pablo Avenue Specific Plan contains a Form-Based Code, which establishes flexible development regulations for structures within its Plan Area, including building height, parking, setbacks, and access (See Table III-6).**

**Table III-8 Residential Development Standards  
El Cerrito (2014)**

	RS-5	RS-7.5	RS-10	RS-20	RD	RM
<b>Minimum Lot Area (sq. ft.)</b>						
Interior Lots	5,000	7,500	10,000	20,000	5,000	5,000
Corner Lots	6,000	7,500	10,000	20,000	6,000	6,000
<b>Minimum Lot Width at Building Setback Line (ft.)</b>						
Interior Lots	50	75	80	100	50	50
Corner Lots	60	75	80	100	60	60
<b>Maximum Lot Coverage (%)</b>						
Where Lot Slope is 30% or Less	50	50	50	50	50	60, up to 80 with underground parking
Where Lot Slope >30%	40	40	40	40	40	40
Maximum Impervious Surface Coverage on Lots with Slopes >30%	40	40	40	40	40	40
<b>Minimum Yards (ft.)</b>						
Front - Minimum	10	20	20	30	10	10
Front - For the Entire Width of Required Covered Parking	20	25	25	35	20	20
Side	5	6	6	12	5	5; 10 for portions of building greater than 25 feet in height
<b>Minimum Yards (ft.)</b>						
Corner Side – Minimum	8.5	8.5	8.5	12	8.5	8.5
Corner Side – For the Entire Width of Required Covered Parking	20	20	20	20	20	20
Rear	15	15	20	25	15	15, 20 in some cases
Maximum Height (ft.)	Base Height 25-35; Maximum Height with CUP 30-40				Base Height 30; Maximum Height with CUP-35	35
Required Off-Street Parking	2 spaces per dwelling unit for each unit of two or more bedrooms.  1 space per studio or 1-bedroom unit.  1 space for a second unit in addition to the spaces required for the primary dwelling unit.					

Source: City of El Cerrito Municipal Code, 2014.

**Multifamily Housing**

The purpose of the City’s mixed-use zones is to promote and encourage multiple family developments at densities that are consistent with the General Plan land use designation and surrounding development. The intent is to provide for higher-density classifications in and around the development nodes and adjacent to major transit centers, and lower-density multifamily development in transition areas between single family development and commercial areas or higher-density residential areas.

Multiple family dwellings are permitted by right in the RM, TOM, CC, CN and San Pablo Avenue TOHIMU and TOMIMU transect zones. Multifamily structures that contain more than 25 units require a conditional use permit in the CC zone. However, as described earlier, the TOHIMU and TOMIMU transect zones of the San Pablo Avenue Specific Plan replaced most of the CC and TOM zoned sites in the city. Table III-9 describes multifamily development standards in commercial areas and the San Pablo Avenue Specific Plan TOHIMU and TOMIMU transect zones.

**Table III-9 Multifamily Residential Development Standards in Commercial Areas El Cerrito (2014)**

	CN	CC	TOM	San Pablo Avenue TOHIMU	San Pablo Avenue TOMIMU
<b>Minimum Lot Size (sq. ft.)</b>	5,000  2,000 for commercial	5,000	5,000	5,000	5,000
<b>Minimum Residential Density</b>	--	--	35 units per acre within 300 feet of the BART stations	N/A	N/A
<b>Maximum Residential Density – lot area per unit (sq. ft.) (may be in addition to non-residential FAR)</b>					
<b>Base Density</b>	20 units per acre	35 units per acre	35 units per acre	N/A	N/A
<b>Density for Mixed Use Development</b>	--	--	35 units per acre	N/A	N/A
<b>Density with Incentives</b>	25 units per acre	45 units per acre	45 units per acre; up to 70 du/ac for housing for elderly and disabled persons if services are provided.	N/A (See State Affordable Housing Bonuses)	N/A (See State Affordable Housing Bonuses)
<b>Density with State Affordable Housing Bonuses</b>	27 units per acre	48 units per acre	48 units per acre; up to 70 du/ac for housing for elderly and disabled persons if services are provided.	Affordable Housing Bonuses will be granted through height increases	Affordable Housing Bonuses will be granted through height increases
<b>Maximum Building Height (ft.)</b>	35	35, up to 50 with CUP	50, up to 65 with CUP in Del Norte &	65, up to 85 with State Affordable Housing Bonuses	55, up to 65 with State Affordable Housing Bonuses

**Table III-9 Multifamily Residential Development Standards in Commercial Areas  
El Cerrito (2014)**

	CN	CC	TOM	San Pablo Avenue TOHIMU	San Pablo Avenue TOMIMU
			Plaza areas  35, up to 45 with CUP in Midtown node		
<b>Minimum Building Height</b>	--	--	2 stories, exceptions may be granted with a CUP	3 stories Residential (except constrained lots) 2 stories commercial (exceptions granted with CUP)	3 stories Residential (except constrained lots) 2 stories commercial (exceptions granted with CUP)
<b>Building Setback on Street Frontages</b>	0 - 10 feet	0 - 10 feet, more with a CUP	0 - 10 feet	0 – 15, front setback is regulated by Street Type. See Section 2.04.01 Regulation by Street Type of the San Pablo Avenue Specific Plan	0 – 15, front setback is regulated by Street Type. See Section 2.04.01 Regulation by Street Type of the San Pablo Avenue Specific Plan
<b>Minimum Yard Requirements (ft.) – None unless adjacent to a residential district</b>					
<b>Building Transition Zone Adjacent to Residential Districts</b>	<p>For any portion of a structure adjacent to a residential district boundary), the minimum required setbacks of the residential district shall apply.</p> <p>To protect privacy and minimize sunlight blockage, structures shall not intercept a 45-degree daylight plane inclined inward starting from a height of 35 feet above existing grade at the setback line.</p> <p>Exceptions to the above requirements are permitted for a one-story parking or garage structure that does not exceed 10 feet in height in a side or rear yard that does not front on a street.</p>			<p>To minimize impacts of shadows on adjacent residential districts, buildings shall not cast shadows onto adjacent existing residential uses on December 21<sup>st</sup> greater than 14' deep at 1:30 pm on adjacent parcels to the east. To protect privacy and minimize additional sunlight blockage, structures shall not intercept a 45-degree daylight plane inclined inward starting from a height of 35 feet above existing grade at the setback line.</p>	<p>To minimize impacts of shadows on adjacent residential districts, buildings shall not cast shadows onto adjacent existing residential uses on December 21<sup>st</sup> greater than 14' deep at 1:30 pm on adjacent parcels to the east. To protect privacy and minimize additional sunlight blockage, structures shall not intercept a 45-degree daylight plane inclined inward starting from a height of 35 feet above existing grade at the setback line.</p>
<b>Required Off Street Parking</b>	<p>RM &amp; CC Zones: 2 spaces per dwelling unit for each unit of two or more bedrooms.</p> <p>TOM Zones: 1.5 spaces per dwelling unit for each unit of two or more bedrooms.</p> <p>At least one space per unit must be located in a garage or carport.</p> <p>In the TOM district, required parking reduced by 25% within ¼ mile of a BART station.</p>			<p>Residential up to 1 auto space/unit</p> <p>Commercial Buildings: &lt;3,000 square feet no parking required &gt; 3,000 square feet up to 1 auto space/1,000 square feet</p>	<p>Residential: up to 1.5 auto space/unit</p> <p>Commercial Buildings: &lt; 3,000 sf - no parking required &gt; 3,000 sf – up to 1 auto space/500 sf</p>

Source: City of El Cerrito Municipal Code, 2014

Table III-10 describes the minimum lot area for a given number of units in the RM District. When a lot is irregular, the minimum lot area shall be as determined by the Zoning Administrator but at least 10 percent greater than the following table.

**Table III-10 Maximum Density in RM District  
El Cerrito (2014)**

<b>Number of Units</b>	<b>Minimum Lot Size</b>
2 units:	5,000 square feet
3 units:	6,500 square feet
4 units:	7,700 square feet
5 units:	8,700 square feet
6 units:	9,650 square feet
7 units:	10,500 square feet
8 units:	11,350 square feet
9 units:	12,150 square feet
10 units:	13,000 square feet
11 units	13,900 square feet
12 units	15,000 square feet
12+ units	1,250 square feet x the number of units.

*Source: City of El Cerrito Municipal Code, 2014.*

### Parking

Table III-11 summarizes residential parking requirements in El Cerrito. Parking requirements do not constrain the development of housing directly. However, parking requirements may reduce the amount of available lot area for residential development.

**Table III-11 Required Residential Parking  
El Cerrito (2014)**

Use Classification	Required Off-Street Parking Spaces	Additional Regulations
Single Family Dwelling	2 spaces per dwelling unit for each unit of two or more bedrooms.  1 space per studio or 1-bedroom unit.	19.06.030(N), Limitations on Parking and Garage Frontage.  All required spaces must be located in a garage or carport.
Second Unit	1 space for the Second Unit in addition to the spaces required for the primary dwelling unit.	Section 19.20.190(D), Second Units.
Two-Family Dwelling; Multiple Family Residential	1 space per unit for each studio or 1-bedroom unit.  RD, RM & CC Zones: 2 spaces per dwelling unit for each unit of two or more bedrooms. TOM Zones:  1.5 spaces per dwelling unit for each unit of two or more bedrooms.	19.06.030(N), Limitations on Parking and Garage Frontage  At least one space per unit must be located in a garage or carport.
Transit-Oriented Higher-Intensity Mixed Use (TOHIMU)	Up to 1 auto space/unit	All projects include basic Transportation Demand Management (TDM). Projects proposing 0-0.5 auto spaces/residential unit may be required to perform a parking study and/or provide additional TDM measures. Projects requesting more parking need to provide justification for the increased amount.
Transit-Oriented Mid-Intensity Mixed Use (TOMIMU)	Up to 1.5 auto spaces/unit	All projects include basic TDM. Projects proposing 0-1 auto spaces/residential unit may be required to perform a parking study and/or provide additional TDM measures. . Projects requesting more parking need to provide justification for the increased amount.
Group Housing	0.5 per unit	19.06.030(N), Limitations on Parking and Garage Frontage.
Senior Citizen Housing	0.5 per unit	19.06.030(N), Limitations on Parking and Garage Frontage.
Transitional Housing <sup>1</sup>	0.5 per unit	19.06.030(N), Limitations on Parking and Garage Frontage.

Source: City of El Cerrito Municipal Code, 2014.

<sup>1</sup> The Zoning Ordinance Text Amendments of December 16, 2014 (see page 75) amend Municipal Code Section 19.06 as follows: "Transitional and Supportive Housing are allowed in all zoning districts under the same standards as other types of permitted residential uses."

#### ***d. Planned Development District***

The specific purpose of the -PD Planned Development district is to provide for detailed review of development that warrants special review and deviations from the existing development standards. This district is also intended to provide opportunities for creative development approaches and standards that will achieve superior community design, environmental preservation, and public benefit, in comparison to subdivision and development under district regulations. All site and building requirements, including yard, building height, lot coverage, and landscaping are determined on a case-by-case basis based on the specific characteristics of the site and the need to provide additional zoning control by establishing site specific conditions of approval and standards for a specific PD District.

### **2. Density Bonus Ordinance**

In order to encourage the construction of affordable housing developments for very low- and low-income households and senior households, and in accordance with Section 65915 et seq. of the California Government Code, the City of El Cerrito has two different Density Bonus Ordinances. The first is the Affordable Housing Bonus Program (Chapter 19.22 of the Zoning Ordinance) that is governed by the requirements of Government Code Section 65915. The second is the Incentives Program (Chapter 19.23. of the Zoning Ordinance), which is still in place but has limited applicability now that the San Pablo Avenue Specific Plan is in place. In addition to the Affordable Housing Bonus Program, the San Pablo Specific Plan includes a “Tier IV” review process to consider projects that provide community benefit, such as affordable housing, but do not meet the form-based code standards. The Tier IV process is described under “c.”, below.

#### ***a. Affordable Housing Bonus***

The Affordable Housing Bonus Program is in Chapter 19.22 of the El Cerrito Municipal Code. The City last updated its affordable housing bonus ordinance in 2008, which implements the policies of the General Plan Housing Element for encouraging and expanding housing opportunities for households with extremely low-, very low-, and low-incomes, seniors, disabled, other persons with special housing needs, and development that includes a childcare facility through density bonuses and additional incentives, consistent with Government Code Section 65915. The program also provides additional incentives for affordable housing containing three or more bedrooms to meet the needs of large families. It also requires resale and rental controls on affordable housing and ensures that lower-income rental units remain affordable for at least 30 years or such other term approved by the City, consistent with State law.

The amount of the density bonus is set on a sliding scale, based upon the percentage of affordable units at each income. The number of units to which the applicant is entitled can increase to a maximum of 35 percent of the maximum allowable residential density for the site for very low-income dwellings, low-income dwellings, condominium and planned unit developments, and housing accompanied by land donation. Depending upon the

percentage of affordable units and the level of affordability, the program also provides the applicant with the opportunity to receive incentives such as increased building height, reduced building setbacks, reduced parking requirements or other incentives that would improve the economic feasibility of the affordable development.

#### ***b. Incentives Program (Chapter 19.32 of the ECMC)***

In 1977 the City adopted an Incentives Program that provided flexibility in the application of development standards within the RM, CC, or TOM districts in exchange for community and environmental benefits or creative designs that enhanced quality of life in the City.

The San Pablo Avenue Specific Plan was adopted in September 2014 and rezoned the majority of parcels zoned RM, CC, and TOM to TOHIMU and TOMIMU. Many of the incentives provided through the program are now granted as a matter of right through the Form-Based Code in an effort to encourage mixed-use development along the corridor. With the adoption of the Specific Plan, the Incentives Program now has limited applicability.

#### ***c. San Pablo Avenue Specific Plan***

Projects within the San Pablo Avenue Specific Plan Area will be subject to the Administration regulations of the Specific Plan. The Plan Form-Based Code is designed to facilitate an increased intensity of residential development in proximity to transit. In the event that the development standards for the Transect Zones create an impediment to achieving multifamily residential development, the developer may submit an application for Site Plan and Design Review – Tier IV. The Tier IV Site Plan and Design Review process is meant to incentivize overarching community benefits, including affordable housing, as part of developments that would not otherwise be permitted under Specific Plan regulations but nevertheless comply with the intent of the Specific Plan. Approval findings for Tier IV Site Plan and Design Review include the following:

- That the project furthers the goals of the Specific Plan by encouraging practical and market-friendly development, ensuring return on investment, strengthening a sense of place, enhancing and humanizing the public realm, and catalyzing mode shift;
- That the project provides a public benefit which is consistent with the goals of the Specific Plan and furthers an important goal(s) stated in adopted city policy documents as identified by the Community Development Director. These documents include, but are not limited to:
  - El Cerrito Climate Action Plan
  - El Cerrito Strategic Plan
  - El Cerrito General Plan
  - El Cerrito Economic Development Action Plan

- El Cerrito Urban Greening Plan
- El Cerrito Active Transportation Plan
- That the development will not have an undue adverse effect upon the Transect Zone in which it is located, and will be compatible with the design features and land uses permitted in the Transect Zone in which the project is located;
- That the proposed development complies with the intent of the Specific Plan, and;
- That the project implements applicable goals and policies of the General Plan.

### 3. Residential Care Facilities

A “residential care facility” is a resident-occupied dwelling, licensed by the State/County that provides housing and care for children and/or adults on a full-time, live-in basis. According to the Federal Department of Health and Social Services, there are a total of 14 licensed care facilities in El Cerrito (See Table II-18. The City of El Cerrito Municipal Code defines three types of residential care facilities as follows:

- **Residential Care – General.** A residential care facility providing 24-hour nonmedical care for more than six persons in a single unit in need of personal services, supervision, protection, or assistance essential for sustaining the activities of daily living. This classification includes only those facilities licensed for residential care by the State of California. Residential Care – General facilities require a conditional use permit in all residential and commercial zones.
- **Residential Care – Limited.** A residential care facility providing 24-hour non-medical care for six or fewer persons in a single unit, in need of personal services, supervision, protection, or assistance essential for sustaining the activities of daily living. This classification includes only those facilities licensed for residential care by the State of California. This classification includes residential care facilities restricted to persons 60 years of age or older if there are six or fewer residents. Six or fewer persons does not include the licensee or members of the licensee's family or persons employed as facility staff. Residential Care – Limited facilities are permitted by right in all residential zones (consistent with State law), but require a conditional use permit in all commercial zones.
- **Residential Care – Senior.** A housing arrangement chosen voluntarily by the resident, the resident's guardian, conservator, or other responsible person; where residents are 60 years of age or older and where varying levels of care and supervision are provided as agreed to at time of admission or as determined necessary at subsequent times of reappraisal. Any younger residents must have needs compatible with other residents, as provided in Health & Safety Code Section 1569.316 or a successor statute. This classification includes continuing care

retirement communities and lifecare communities licensed for residential care by the State of California. Residential Care – Senior facilities require a conditional use permit in all residential and commercial zones, except in RM zones, where an administrative use permit is required.

#### 4. Emergency Shelters

State law (Government Code 65583(a)(4)) requires local jurisdictions to identify a zone or zones where emergency shelters are allowed as a permitted use without a conditional use or other discretionary permit. The City Zoning Ordinance allows emergency shelters as a permitted use under “Community Social Service Facilities” within the Community Commercial (CC) zone. The definition of Community Social Service Facilities as listed in the City’s Zoning Ordinance:

- **Community Social Service Facilities.** Any noncommercial facility, such as homeless shelters, emergency shelters and facilities providing social services such as job referral, housing placement and which may also provide meals, showers, and/or laundry facilities, typically for less than 30 days. Specialized programs and services related to the needs of the residents may also be provided. This classification excludes transitional housing facilities that provide living accommodations for a longer term.

As updated by the San Pablo Avenue Specific Plan, emergency shelters with fewer than 50 beds are also permitted in the TOHIMU and TOMIMU zones, with the exception of the Theater Overlay Block, subject to specified operational standards. The definition of Emergency Shelter as listed in the San Pablo Avenue Specific Plan is:

- **Emergency Shelters.** Housing with minimal supportive services for homeless persons that is limited to occupancy of six months or less by a homeless person or family. No individual or household may be denied emergency shelter because of an inability to pay. Medical assistance, counseling, and meals may be provided.

Emergency shelters are permitted subject to the following operational standards: emergency shelters shall have a maximum of 50 beds, shall provide on-site staffing and shall comply with licensing requirements and all applicable health and safety codes. Emergency shelters shall provide a written management plan to the Zoning Administrator. A minimum separation of 300 feet is required between Emergency Shelters.

Nearly all Community Commercial parcels are being rezoned with the San Pablo Avenue Specific Plan to either TOHIMU or TOMIMU. There are five vacant parcels currently (June 2014) zoned for CC that will be rezoned to TOMIMU ranging from 0.12 acre to 0.23 acres which could accommodate one or more year-round emergency shelters. All four lots have utilities and are in existing service areas. In addition, the zoning district contains other underutilized parcels such as surface parking lots and underdeveloped properties that total

a little more than an acre. Existing and future building vacancies could also accommodate one or more year-round emergency shelters.

**Table III-12 Vacant Parcels in the CC Zone  
El Cerrito (2014)**

APN	Zoning*	General Plan Designation*	San Pablo Avenue Specific Plan Designation	Acreage
503233033	CC	Commercial/Mixed Use	TOMIMU	.154
503233015	CC	Commercial/Mixed Use	TOMIMU	.233
503233032	CC	Commercial/Mixed Use	TOMIMU	.191
503233007	CC	Commercial/Mixed Use	TOMIMU	.115
503236027	CC	Commercial/Mixed Use	TOMIMU	.172
<b>Total</b>				<b>.865</b>

\*Prior to adoption of San Pablo Specific Plan  
Source: City of El Cerrito, 2014.

### 5. Transitional Housing and Supportive Housing

With the enactment of SB 2 in 2008, State law requires cities and counties to treat transitional and supportive housing as a residential use subject only to those restrictions that apply to other residential uses of the same type in the same zone. As updated in 2014 by the San Pablo Specific Plan, transitional housing and supportive housing are allowed in the TOHIMU and TOMIMU zones under the same standards as other types of permitted residential uses. The definitions of transitional housing and supportive housing contained within the San Pablo Specific Plan Land Use Definitions are:

- Transitional Housing.** Buildings configured as rental housing developments, but operated under program requirements that require the termination of assistance and recirculation of the assisted unit to another eligible program recipient at a predetermined future point in time that shall be no less than six months from the beginning of assistance.
- Supportive Housing.** Housing with no limit on length of stay that is occupied by the target population, and that is linked to an onsite or offsite service that assists the supportive housing resident in retaining the housing, improving his or her health status, and maximizing his or her ability to live and , where possible, work in the community.

The City is in the process of amending other sections of the Zoning Ordinance to also comply with State law. These amendments, which will ensure that transitional and supportive housing are treated the same as other residential uses citywide, received their first approval and reading by City Council of the City of El Cerrito on December 16, 2014. The final reading and adoption of the Zoning Ordinance amendments is scheduled for January 6, 2015.

## 6. Single Room Occupancy Units

Single Room Occupancy (SRO) units, as defined in the California Code of Regulations, Title 4, Section 10325(g)(3), are efficiency units that may include shared or private bath and kitchen facilities and are typically between 200 and 500 square feet in size. SROs are rented on a monthly-basis and can provide an entry point into the housing market for extremely low-income individuals, formerly homeless, and disabled persons.

The City Zoning Ordinance allows SROs as a permitted use under “Group Housing” within the Community Commercial (CC) zone, requires a Conditional Use Permit in the CN, and RM zones, and requires an Administrative Use Permit in the TOHIMU and TOMIMU zones. The definition of Group Housing as listed in the City’s Zoning Ordinance and San Pablo Avenue Specific Plan is below:

- **Group Housing.** Shared living quarters without separate kitchen or bathroom facilities for each room or unit. This classification includes rooming and boardinghouses, dormitories, and private residential clubs, offering shared living quarters, but excludes hotels, residential care facilities and transitional housing facilities.

## 7. Second Unit Ordinance

A “second unit” is an additional residential unit on the same lot as a primary single family dwelling that provides complete, independent living facilities for one or more persons. Second units are usually considered to be housing that is affordable to lower-income households because there are no land costs associated with their development and they frequently rent for less than comparably-sized apartments. They may also occupy unused space in large homes, and by supplementing the income of the homeowner, allow the elderly to remain in their homes or make it possible for lower-income families to afford homes.

The State of California has determined that second units are a valuable form of housing in the state for extended family members, students, the elderly, in-home health care providers, the disabled, and others. State law provides that any regulations adopted by the City to regulate second units cannot be so arbitrary, excessive, or burdensome so as to unreasonably restrict the ability of homeowners to create second units.

Second units may be established on any lot in any district where a primary single family dwelling has been previously established or is proposed to be established in the RS zone in conjunction with construction of a second unit. Only one second unit is permitted per primary single family dwelling on the same lot. Second dwelling units must comply with City design and development standards to ensure that they are compatible with existing neighborhoods. The City’s Second Unit regulations (Municipal Code Section 19.20.190) sets forth the criteria for second units including the definition of a second unit, the maximum

allowable square footage, and the development standards for these units. These criteria do not pose a constraint to the development of second units. Criteria for second units include:

- **Type of Unit.** A second unit may be attached, detached, or located within the living area of the primary dwelling unit on the lot, subject to the standards of this Section.
- **Minimum and Maximum Floor Area.** The maximum floor area of a second unit shall not exceed 750 square feet or 40 percent of the floor area of the primary dwelling, whichever is less, except that an attached second unit of 400 square feet in floor area is permitted regardless of the size of the primary dwelling. Up to 1,200 square feet, or 75 percent of the floor area of the primary dwelling, whichever is less, may be permitted with the approval of a Conditional Use Permit. No second unit may be smaller than 150 square feet.
- **Development Standards.** Second units shall conform to setback, height, lot coverage, and other zoning requirements applicable to the primary dwelling in the zoning district where the second unit is proposed, subject to the following additional standards:
  - A detached second unit may exceed 15 foot in height with the approval of a Conditional Use Permit.
  - An attached or detached second unit shall be located on the interior side of a corner lot or behind the existing dwelling.
  - An attached second unit that results in two-story construction shall be located in the rear half of the structure.
  - A second unit shall have a separate, private exterior entrance.
- **Architectural Compatibility.** The architectural design, exterior materials and colors, roof pitch and style, type of windows, and trim details of the second unit shall be substantially the same as, and visually harmonious and compatible with, the primary dwelling, as determined by the Zoning Administrator. Color photographs of the street-facing side(s) of the primary dwelling unit shall be submitted with the second unit building permit application.
- **Parking.** One additional parking space shall be provided for each second unit. This space may be in tandem with required parking of the principal dwelling unit, may be located in front setback areas provided the ground slope in this area does not exceed 10 percent and may be uncovered. The principal dwelling unit must conform to the parking requirements of Chapter 19.24: Off-Street Parking and Loading.
- **Exceptions.** Exceptions to Development Standards and Architectural Compatibility above shall require an Administrative Use Permit and a finding that the second unit

is compatible with, and preserves, the single family character of the primary dwelling and the surrounding neighborhood. Exceptions to Minimum and Maximum Floor Area and Parking above shall require a Conditional Use Permit.

- **Deed Restriction.** The second unit shall not be sold, transferred, or assigned separately from the primary dwelling.

## **8. Housing for Persons with Disabilities**

The U.S. Census Bureau defines persons with disabilities as those with a long-lasting physical, mental, or emotional condition. This condition can make it difficult for a person to do activities such as walking, climbing stairs, dressing, bathing, learning, or remembering. This condition can also impede a person from being able to go outside the home alone or to work at a job or business. The provisions of SB 520 require municipalities to analyze potential and actual constraints upon the development, maintenance, and improvement of housing for persons with disabilities, and demonstrate local efforts to remove governmental constraints that hinder the locality from meeting the need for housing for persons with disabilities. Cities are required to include programs that remove constraints and provide reasonable accommodations for housing designed for persons with disabilities.

### **a. Reasonable Accommodations**

Chapter 19.37 of the City's Municipal Code contains the City's reasonable accommodations procedures. The City of El Cerrito makes reasonable accommodations for persons with disabilities to allow equal access to City services and facilities and equal participation in public processes. Individuals with disabilities can request special accommodations at the City's public counter or make an advance request for such accommodations through one of several communications channels offered by the City. These channels include contacting the appropriate department via, phone, email, or permit fax line. A City staff person at the public counter or who takes the inquiry/request determines the nature of the need and ensures that persons requesting accommodations have adequate access to the requested services of the responsible City department. The City follows this same accommodations process for persons with special needs who desire to participate in public events in City facilities (such as public hearings and meetings).

At no time has the City denied a zoning ordinance exception to an individual who has requested a variance for access accommodations or other disabilities needs. The City provides public information at its permit counter that summarizes processes for requesting variances from codes and standards to accommodate the needs of persons with disabilities.

Discretionary permit applications that do not require California Environmental Quality Act review must be submitted at least 30 days prior to the scheduled hearing dates. But for applicants requesting permits for reasonable accommodations purposes, the discretionary process is fast-tracked, which means that applicants can apply 20 days prior to the upcoming hearing dates instead of the standard thirty days. Twenty days is necessary for

staff to route plans and comply with State public noticing requirements, which stipulates a 10-day public review and comment period prior to public hearings. Zoning Ordinance standards and CEQA review determines if a project is discretionary. If a project or request complies with zoning ordinance standards and is exempt under CEQA guidelines, then it is not considered discretionary. Non-discretionary (ministerial) projects are routed through the department responsible for the request. Typically ministerial projects in El Cerrito only require building permits. The Building Department, via administrative procedures, ensures that handicap accessible modifications comply with the California Building Code, so the Department does not distribute brochures. If reasonable accommodations are requested, the Building Department provides additional help, information, and/or consideration to applicants on an as needed basis.

### ***b. Permits and Processing***

Residential care facilities - limited (for less than six individuals) are allowed by right in all residential zones, **consistent with State law**. The City does not restrict residential care facilities – limited other than compliance with the same zoning standards as for any other single family use. Residential care facilities - general (for six or more individuals) are allowed in all residential and commercial zones with a conditional use permit.

### ***c. Zoning and Other Land Use Regulations***

The City has not identified any zoning or other land use regulatory practices that could discriminate against persons with disabilities and impede the availability of such housing for these individuals.

Examples of the ways in which the City facilitates housing for persons with disabilities through its regulatory and permitting procedures are:

- Supportive multiple family or single family housing for the disabled is permitted in any residential zone that permits non-designated single or multiple family housing.
- All multiple family complexes are required to provide handicapped parking spaces, depending on the size of the development. The City is flexible and works with the developers of special needs housing and will reduce parking requirements if the applicant can demonstrate a reduced need for parking. The City has no separate restrictions or development standards for group homes or other special needs housing.
- Recognizing that some persons with disabilities may require the assistance of specially trained persons who live with the disabled persons, the Zoning Code does not differentiate between related and unrelated persons occupying the same residential unit.

## 9. Building Codes and Enforcement

The City of El Cerrito building codes are adopted to preserve public health and safety, and ensure the construction of safe and decent housing. These codes and standards also have the potential to increase the cost of housing construction or maintenance.

### *a. Building Codes*

The City of El Cerrito currently (2014) operates under the 2013 California Building Code, which is based on the 2012 International Building Code and establishes construction standards for all residential buildings. The latest edition of the California Building Code must be submitted to the City Council from time to time together with changes or modifications as are reasonable and necessary because of local climatic, geological, or topographical conditions, or as otherwise permitted by State law. The regulations set forth are designed to ensure the safety and welfare of El Cerrito's residents. The 2013 California Building Code and 2013 Cal Green Building Code were adopted by City Council in October 2013.

The City of El Cerrito adopted several amendments to the 2013 California Building Code, which require more stringent building and housing regulations. One amendment (Section 16.02.080 of the City's Municipal Code), requires automatic fire-extinguishing systems to be installed in every building where the total floor area exceeds 5,000 square feet and in every building having three or more stories. While this may impact high density housing and mixed-use structures within the city, this amendment does not substantially add to the cost of housing.

### *b. Americans with Disabilities Act*

The Federal Fair Housing Act of 1998 (FHA) and the Americans with Disabilities Act (ADA) are Federal laws intended to assist in providing safe and accessible housing. ADA provisions include requirements for a minimum percentage of units in new developments to be fully accessible for persons with physical disabilities. Compliance with these regulations may increase the cost of housing construction as well as the cost of rehabilitating older units, which may be required to comply with current codes. However, the enforcement of ADA requirements is not at the discretion of the City, but is mandated under Federal law.

### *c. Code Enforcement*

The City conducts code enforcement activities on a complaint basis in response to reports from residents and other community members. When a complaint is received the City inspects the property and determines whether there is a code violation. If there is a code violation, the City sends a letter to the property owner informing them that they have 10 days to correct the violation. If the violation is not abated within the 10 days, an administrative citation with a fine is issued. Each violation of the El Cerrito Municipal Code constitutes a separate violation for every day such violation continues, and an

administrative citation may be issued for each and every separate violation. As such, an administrative citation will then be issued every day until the violation is abated.

## 10. Local Processing and Permit Procedures

### *a. Building and Development Fees*

Various development fees are charged by the City and other agencies to cover administrative processing costs associated with development. These fees ensure quality development and the provision of adequate services. Often times, development fees are passed through to renters and homeowners in the price/rent of housing, thus affecting the affordability of housing.

In most California cities, home builders are required to provide a full complement of on-site improvements such as streets, curbs, gutters, water lines, and sewer lines. Many cities also collect impact fees to fund the cost of expanding infrastructure and community services, such as sewers, parks, and roads to serve new growth. Impact fees as high as \$60,000 per unit are common in newer East Bay cities. These fees are typically passed on to homeowners in the form of higher sales prices. Because El Cerrito is an infill city and essentially built out, the vast amount of development opportunities are on sites with a full complement of existing urban services and impact fees are not required. El Cerrito is one of the few cities in the East Bay that does not collect impact fees, except for a state transportation mitigation program fee of \$2,595 per single family home, \$1,648 per multifamily dwelling, and \$701 per senior housing unit. This represents a significant savings relative to the cost of development in nearby communities.

Water and sewer treatment facilities impact fees are levied directly by the East Bay Municipal Utilities District (EBMUD). EBMUD charges both connection fees and capacity fees. A typical single family residential unit will have between a 5/8" and 1" line, for a cost of \$6,193 per water connection, and a typical multifamily development will require a 3" line for a cost of \$23,892. EBMUD also charges a water system capacity fee of between roughly \$16,000 and \$26,000 (if located in EBMUD Region 2) for a single family unit and \$9,370 for a multifamily unit to account for the additional demand of a new water connection.

EBMUD charges a wastewater capacity fee of approximately \$1,600 per dwelling unit for connections to the regional wastewater treatment system. Developers are required to provide laterals to connect to local sewer lines that feed into the regional system.

EBMUD charges additional fees when unusual conditions exist, such as when the meter is more than 25 feet from the lateral line, underground utilities or other obstructions are in the way of a lateral line, or traffic conditions requires special traffic control measures.

Wastewater collection in the City is primarily provided by Stege Sanitary District (SSD). New development of 10 or more residential units, 10,000 square feet or more of commercial or more than 1,000 square feet of restaurant use must perform a sewer capacity study to

evaluate whether there is sufficient wastewater infrastructure capacity in the system to accommodate the proposed development. If sufficient capacity exists, SSD collects a connection charge of \$1,790 per unit. If there is insufficient capacity, including existing deficiencies, the development project is responsible for the costs of the upgrade to the sewer line capacity, in addition to the connection charge. As part of the implementation of the San Pablo Avenue Specific Plan, the City is working with SSD to assess the capacity of the wastewater collection system to accommodate the new development anticipated under the Plan. The City will also partner with SSD to pursue outside funding to upgrade the system to accommodate future transit-oriented development.

School impact fees are levied by the West Contra Costa Unified School District and collected at the time of application for a building permit. The school impact fee is \$4.58 per square foot for new residential dwellings.

Based on the residential projects constructed in El Cerrito, the City has not found the development and permit fees to hinder the supply of housing or negatively impact the affordability of housing. City-assessed fees in El Cerrito are lower than other cities in the region.

### ***b. Planning Fees***

Unless a property is proposed to be rezoned or contain a planned development, planning fees represent a very small percentage of the overall project cost. As noted above in the summary text following Table A-4 in Appendix A, most of the multifamily housing units built during the planning period will be produced within the City's commercial zoning districts and within the TOHIMU and TOMIMU transect zones around the City's two BART stations. A Planning Commission use permit would be required as would Design Review.

By themselves, planning fees for discretionary multifamily applications represent a small fraction of the overall development cost and do not pose barriers for multi-unit development. Fees for environmental review under CEQA vary dependent upon the nature of the proposed development and existing conditions. The City charges a 30 percent administrative fee on any consultant contract for an environmental review. If the project is small enough for City staff to conduct the environmental review, fees run from \$204 for a categorical exemption to \$3,669 for a negative declaration to \$10,641 for a mitigated negative declaration. As described earlier the City does not impose any impact fees.

### ***c. Total Fees***

Based on a Development Fee Comparison prepared for the City of Emeryville Housing Element in July 2014, the City of El Cerrito has low fees compared to other jurisdictions surveyed in the Bay Area. Total fees for a 100-unit multifamily rental development project in El Cerrito are approximately \$736,000 or \$7,357 per unit. This is significantly lower than the median fee of \$1.2 million. The same is true for owner and townhome development fees; El Cerrito's fees for a 100-unit development totaled approximately \$809,000 (compared to the

median fee of \$1.4 million) and its townhome development fees totaled approximately \$1.0 million (compared to the median fee of \$2.5 million). Table III-13 shows development impact, plan review and inspection, and permit fees in the City of El Cerrito.

For an actual affordable multifamily development that was recently approved in El Cerrito, permit fees and development impact fees were only two percent of total development costs.

**Table III-13 Fees for New Residential Multifamily Development  
El Cerrito (2014)**

Fee Categories	100 Multifamily Units (Rental) <sup>12</sup>	100 Multifamily Units (Owner-Occupied) <sup>13</sup>	100 Townhomes <sup>14</sup>
<b>Development Impact Fees</b>			
WCCUSD School Developer Fee <sup>1</sup>	\$333,200	\$392,000	\$548,800
WCCTAC Subregional Transportation <sup>2</sup>	\$164,800	\$164,800	\$164,800
Construction Tax <sup>3</sup>	\$425	\$495	\$668
Art in Public Places <sup>4</sup>	\$150,000	\$150,000	\$150,000
<i>Subtotal</i>	<i>\$648,425</i>	<i>\$707,295</i>	<i>\$864,268</i>
<b>Plan Review &amp; Inspection Fees</b>			
Plan Check <sup>5</sup>	\$47,967	\$56,367	\$79,168
Inspection <sup>6</sup>	\$28,522	\$33,472	\$46,672
California Building Standards Commission <sup>7</sup>	\$663	\$780	\$1,092
<i>Subtotal</i>	<i>\$77,152</i>	<i>\$90,619</i>	<i>\$126,932</i>
<b>Permit Fees</b>			
S.M.I. <sup>8</sup>	\$1,658	\$1,950	\$2,730
Use Permit <sup>9</sup>	\$4,445	\$4,445	\$4,445
Grading <sup>10</sup>	\$3,954	\$4,677	\$3,231
Encroachment <sup>11</sup>	\$75	\$75	\$75
<i>Subtotal</i>	<i>\$10,132</i>	<i>\$11,147</i>	<i>\$10,481</i>
<b>Total Fees</b>	<b>\$735,709</b>	<b>\$809,061</b>	<b>\$1,001,681</b>
<b>Total Fees Per Unit</b>	<b>\$7,357</b>	<b>\$8,091</b>	<b>\$10,017</b>

<sup>1</sup> School fees are calculated based on a cost of \$3.92 per sq. ft. for residential development. (Note: In August 2014, school fees are \$4.58).

<sup>2</sup> Fees charged at \$1,648 per multifamily unit

<sup>3</sup> Construction tax equal to 0.5 percent of total permit fees charged to new constructions and additions

<sup>4</sup> Art in public places fee equal to 1 percent of total project valuation for projects over \$250,000, up to a maximum fee of \$150,000

<sup>5</sup> Includes electric, mechanic, and electric permits. Based on project size and construction type. See Master Fee Schedule p. 27.

<sup>6</sup> Includes grading plan check, issuance, and inspection charges. Based on project size and construction type. Master Fee Schedule p.35

<sup>7</sup> Administration fee equal to \$1.00 per \$25,000.00 (or fraction thereof) of project valuation

<sup>8</sup> Fee is equal to the construction value x 0.0001 for residential development

<sup>9</sup> Based on residential rate for properties greater than 11 units

<sup>10</sup> Includes grading plan check, issuance, and inspection charges

<sup>11</sup> Includes encroachment issuance and permit charges

<sup>12</sup> Project size for the rental prototype was a four story, 85,000 square feet building

<sup>13</sup> Project size for owner occupied prototype was a four story, 100,000 square feet building

<sup>14</sup> Project size for the townhome prototype was a two story, 140,000 square feet building.

Source: City of Emeryville Development Fee Comparison, July 2014, City of El Cerrito.

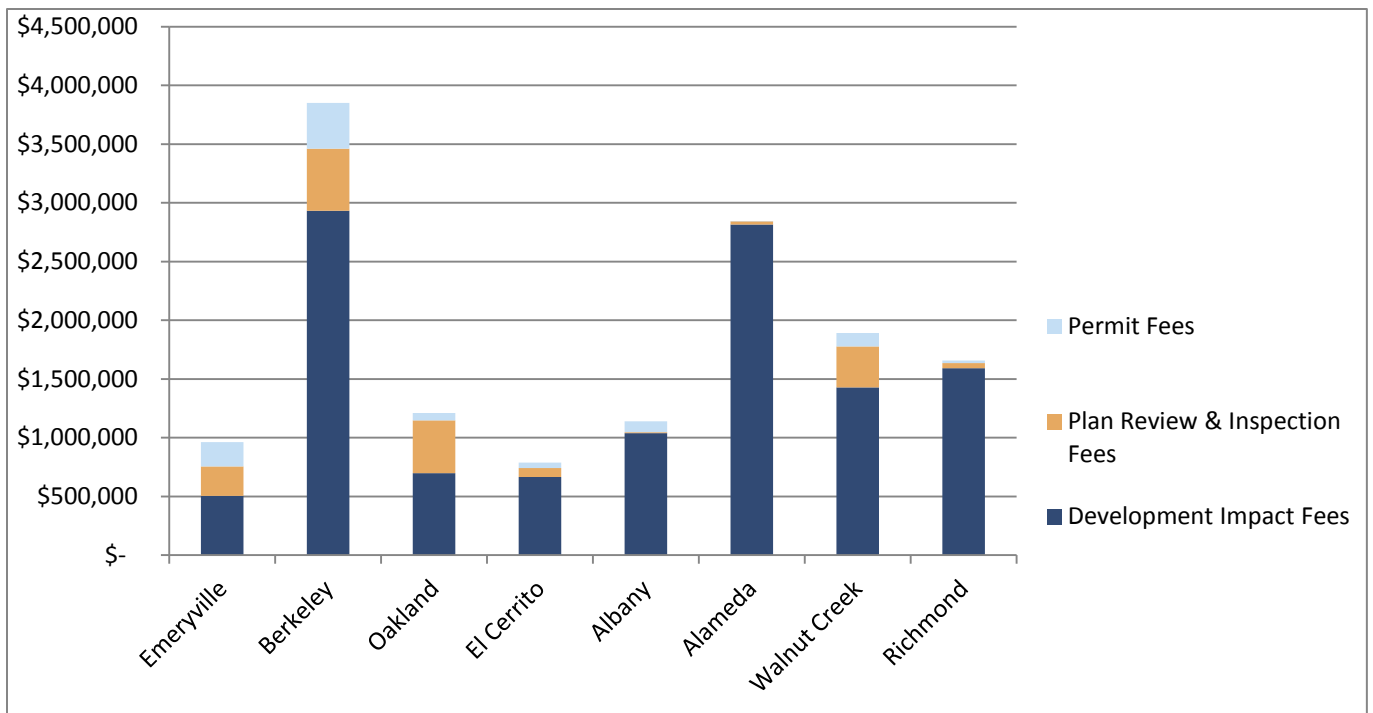
East Bay Municipal Utility District (EBMUD) and Stege Sanitary District (SSD) fees (e.g., water service, installation, and wastewater fees) are not included in the multifamily development fees described above.

Although the fee comparison was prepared prior to the adoption of the San Pablo Avenue Specific Plan, it is anticipated that fees for multifamily development within the Plan Area will not vary significantly from the amounts shown. Costs for building permits, grading permits, etc were not impacted by the Specific Plan. Planning fees in the Plan Area were amended slightly to reflect the Plan’s new administration fees and a Specific Plan Maintenance Fee of \$160.00 per unit was also included. Since El Cerrito was the lowest in terms of development fees of all the cities surveyed in the July 2014 study, staff does not think these minor costs will negatively impact El Cerrito’s ability to attract new residential development.

The City can further help to mitigate the cost of fees by waiving, reducing, or deferring City-imposed fees to reduce the initial cost to the affordable housing developer.

Figure III-2 shows a fee comparison for a 100-unit multifamily rental development.

**Figure III-2 Fee Comparison for 100-Unit Multifamily Rental Development El Cerrito and Surrounding Jurisdictions (2014)**



Source: City of Emeryville, 2014.

**d. Permit Processing Procedures**

Applications for development permits are made in writing to the Community Development Department. Application processing times vary depending on the permit being requested. In addition, some planning applications require public hearings. On average, development projects are processed in less than 75 days. Overall, development permit approval processing in El Cerrito does not create any unnecessary delays or increases to the cost of housing.

The City is required to determine if an application is complete within 30 days of receipt. Once deemed complete, application processing begins. Applications are reviewed for consistency with the General Plan and Zoning Code, and conformance with design standards. The City has determined that the most likely zoning categories that can accommodate very low- or low-income housing are the RM, CC, TOM, TOHIMU, and TOMIMU zoning districts.

Assuming that neither a general plan amendment, Planned Development or rezoning is needed, a typical single family home will require the following permits:

- If in a new subdivision, tentative/final subdivision approval (more than four parcels) or minor subdivision approval (four parcels or fewer);
- CEQA compliance review (A single family home will typically be exempt or require a negative declaration if part of a subdivision.);
- Grading permit;
- Site work plan review (if project is not part of a subdivision) if two or more stories are proposed; and
- Building permit.

A typical multifamily project will require the following permits:

- Administrative design review (for small projects such as duplexes) or Design Review Board review;
- Use permit if housing is located on the ground floor in the TOM, CC and CN, or if the proposal is greater than 25 units.
- CEQA compliance review (typically a negative declaration);
- Grading permit; and
- Building permit.

Planning permits are processed by City staff. However, several types of discretionary permits require public hearings before the Planning Commission and/or Design Review Board. These entitlements include: tentative subdivision maps, design review applications and use permits. These layers of review create the potential for a substantial duration of time for project review. The City's experience has been that even projects requiring discretionary review can be processed within a reasonable timeframe with minimal modifications that do not significantly affect cost or project density so long as the City's development standards are followed.

Developers requesting planned development approvals or participation in the Incentives Program may find longer approval timeframes due to the complexity of these entitlements

In the City of El Cerrito, the time necessary for obtaining these typical permit approvals varies widely depending on the complexity of the project. On average, a single family development of more than two dwellings will require a maximum of six months for development approvals. Delays usually occur because of complex environmental analysis. El Cerrito acts upon tentative subdivision applications for minor subdivisions within three months. Final maps require only one month. El Cerrito completes plan checks and building permits within approximately three weeks.

Multifamily projects can also be reviewed and approved within six months, unless the project requires an environmental impact report (EIR). It is anticipated that the programmatic EIR prepared for the San Pablo Avenue Specific Plan will help facilitate CEQA environmental review for future multifamily development in the Plan Area. Rental multifamily projects do not typically involve subdivision of land, so tentative and final map approvals are usually not required. However, if the project is proposed to be a condominium project, a map would be required. In the part of the city not included in the San Pablo Avenue Plan Area, a typical multifamily project will involve conceptual and final review by the Design Review Board (DRB). If the project is required to secure a use permit, it would also require a hearing at the Planning Commission. In the past, review by the Commission and Board has not resulted in significant delay for residential projects because of the use of study session and conceptual review to identify potential design issues early.

Multifamily projects are permitted by right within the multifamily residential zone (RM). A use permit would be required for multifamily projects of 25 units or more within the CC and TOM zones; however mixed use projects are permitted by right (no additional CUP required for retail). The findings of approval required for projects that require a use permit are listed in Section 19.343.040 of the El Cerrito Municipal Code. These findings provide guidance to developers throughout the design and permit processes as do codified guidelines for basic massing and compatibility with other zoning districts within the Zoning Ordinance. The required findings of approval for a CUP are as follows:

- The location, size, design, and operating characteristics of the proposed development will be harmonious and compatible with and will not adversely affect the livability or appropriate development of abutting properties and the surrounding neighborhood.
- The location and design of the proposal will provide a convenient and functional living, working, shopping, or civic environment that will be an attractive amenity for the City.
- The proposal is consistent with the purposes of the district where it is located and conforms in all significant respects with the El Cerrito General Plan and with any other applicable plan adopted by the City Council.

In the part of the City that is in the San Pablo Avenue Specific Plan Area, if a project meets all of the development parameters stated in the Form Based Code, (e.g. height, parking, open space) it qualifies for Tier II design review and it will only require one hearing before the Design Review Board. A completely residential project would no longer require a use permit, even if greater than 25 units. However, if a proposal had a use that did require a use permit, (e.g. restaurant serving alcohol) it would still be required to hold a hearing before the Planning Commission. This approach set out in the FBC is intended to incentivize developers to bring high quality residential multifamily projects forward to the City in return for a streamlined entitlement process. If a project cannot meet the development parameters of the FBC, the City will still make every effort to process the project in a timely fashion, likely in a time frame similar to the previous municipal code of six months if the CEQA documentation is not complex.

### Design Review

Throughout the City, the construction of multifamily housing requires a public hearing before the Design Review Board. In practice, design review by the Board does not add significant time for approving a multifamily project.

Outside the Plan Area, if a developer wishes to design a project that varies from the City's zoning requirements, the Incentives Program is available to permit variations from the underlying standards in exchange for a project-specific design review. Projects that incorporate "desirable features" can qualify for modified parking, setback, building, lot coverage, and other standards. Because many of the desirable features for which the City may grant incentives relate to project design, the Incentives Program is used in conjunction with design review. However, as described earlier, the Incentives Program has limited applicability now that the San Pablo Avenue Specific Plan provides the flexible development standards as a matter of right.

### San Pablo Avenue Specific Plan's Tier System.

As mentioned above, if an application for a new project conforms to the standards of the FBC, then it qualifies for Tier II review. Inside the Plan Area, if a developer wishes to design a project that varies from the standard of Tier II but has a project that the City feels will serve the goals of the Specific Plan, they can apply for a Tier IV review. This will include review from both the Planning Commission and the Design Review Board. Tier IV is intended to allow high-quality new development projects that would not otherwise be allowed under a strict interpretation of the Specific Plan regulations but nevertheless comply with the intent of the Specific Plan and that help ensure the City's long-term financial sustainability. With the double hearing requirement, this entitlement path is anticipated to take about the same amount of time as steps that an applicant would have needed to through under the prior zoning review process.

### Environmental Review

All applications for development are subject to the requirements of the California Environmental Quality Act (CEQA) and require some level of environmental review. The higher levels of environmental review can include the preparation of an environmental document (e.g., environmental impact report or mitigated negative declaration) before a project can be approved. The requirement to prepare an environmental document can substantially lengthen the development review process, sometimes taking up to one year to obtain project approval. However, the cost associated with preparing an environmental document is not considered to disproportionately constrain residential development in El Cerrito. The costs associated with development project review will vary between projects. El Cerrito utilizes an efficient and comprehensive approach towards development review and permitting that allows for quick response to developer applications. In addition, the City utilizes many practices such as expedited application processing, reducing costs, and clarification of the process to developers and homeowners to minimize City impacts on the development process. Increased development costs resulting from the City's development review and permitting process are not considered to constrain housing development.

### **11. Former Redevelopment Agency and Successor Agency**

Pursuant to AB1x26, which dissolved redevelopment agencies in California in 2012, the City of El Cerrito elected to serve as the Successor Agency. The Successor Agency assumed all of the former Redevelopment Agency's assets, liabilities, and obligations. The City's role is to serve as a fiduciary agent for the Successor Agency, administering payments and performance of its obligations. As allowed under AB1x26, the City elected to retain the housing functions of the former Redevelopment Agency. Prior to the dissolution of Redevelopment Agencies, the Low- and Moderate-Income Housing Fund (LMIHF) was the main source of housing funds used to support the City's housing programs. State law required that the Redevelopment Agency deposit 20 percent of the gross tax increment revenues from redevelopment project areas into the LMIHF to be used exclusively for housing for persons of low and moderate income. Prior to its dissolution, the LMIHF

provided \$7.5 million in financial assistance to the Ohlone Gardens and Eden Senior Housing affordable developments to create 120 units of affordable housing. With the elimination of the Redevelopment Agency, there will be no future funding for the LMIHF from property tax increment.

#### **a. Federal Entitlement Funds**

The Community Development Block Grant (CDBG) is the largest federal housing-related program for affordable housing. It is a "pass-through" program that allows local governments to use Federal funds to alleviate poverty and blight. Cities with populations of over 50,000 receive CDBG funds directly from HUD, while smaller cities usually use county-administered CDBG funds. HUD makes allocations based on a formula that takes population, poverty, and housing distress into account. CDBG funds are used for a variety of housing efforts including activities aimed at reducing costs for private development (helping fund site acquisition, improvement, and other soft costs); housing acquisition and rehabilitation through short and long-term loans, grants, or loan guarantees; direct payment of rent or mortgage and housing counseling services; and fair housing activities. CDBG funds are best used in combination with other subsidy sources or to provide predevelopment funding to initiate housing development.

El Cerrito's population is under 50,000, and thus CDBG funds are administered and allocated by Contra Costa County to fund program and service priorities that are established and implemented through the Five-Year Contra Costa County Consolidated Plan. Contra Costa County will receive \$2,976,594 in CDBG funds for the 2014-15 fiscal year, of which \$1,342,443 (45.1 percent) will be used for housing.

The Home Investments Partnership (HOME), like CDBG, is a Federal formula-based block grant program. HOME funds must be spent only on housing, and are intended to provide incentives for the acquisition, construction, and rehabilitation of affordable rental and home ownership units. HOME requires local governments to provide matching funds, though the matching ratio depends on the specific uses to which HOME funds are to be put. The Federal-to-local matching ratio for tenant assistance is currently four-to-one, while the match for rental construction is two-to-one. The fiscal year 2014/15 budget for HOME funds is \$1,946,574 million for Contra Costa County. Eligible housing projects in El Cerrito are eligible to apply on a competitive basis for County HOME funds.

Section 8 is rental assistance provided to a household which bridges the gap between 30 percent of the household's gross monthly income and the fair market rent of a unit. Although this long-standing Federal assistance program is not expected to increase in size or scope, it remains an important program for affordable housing by helping to balance household income and housing costs. Section 8 assistance in El Cerrito is administered by the Contra Costa County Housing Authority.

Other funding sources include Housing Opportunities for Persons Living with Aids (HOPWA) funds from the HUD, California Housing Finance Authority (CalHFA) and Department of Housing and Community Development (HCD) program funds at the State level, and low income housing tax credit equity funds. Any other loans, grants, or financial assistance from any other public or private sources may be used if available.

## **12. On and Off-Site Improvements**

The cost of producing a housing unit not only includes land, construction, and design costs, but also infrastructure connections, site improvements, and payment of fees to ensure adequate public facilities and services. Because many sites are small and being reused, improvements consist of upgrading water and sewer lines if needed for intensification of use, providing parking and on-site circulation, and placing utilities underground. Public improvements may also be required to improve the safety and livability of the city. These include curbs, gutters, and sidewalks, street trees, street reconstruction, traffic signals, utility lines, and park and greenway improvements.

For new subdivisions, the City may require developers to dedicate land, construct on and off-site improvements, or pay fees necessary to construct the necessary improvements. Pursuant to the City's Subdivision Ordinance, the City may require construction of streets, including curbs, gutters and sidewalks; and all necessary public utilities. For new projects, underground utilities are required. In addition to the required on-site improvements, the City may require off-site improvements as mitigation measures to certain project impacts. These off-site mitigations are determined as necessary on a project specific basis through the CEQA process.

There are virtually no privately held parcels in El Cerrito, within zoning districts that allow residential uses, which are large enough to require new streets at the time of development. Nearly every street in the city is improved with curbs, gutters, and sidewalks that continue to serve future residential development. It is extremely unlikely that new projects would be required to dedicate or construct a significant amount of off-site street improvements due to the built-out nature of El Cerrito. Street widening could possibly occur within existing public rights-of-way, if necessary, but it is unlikely that any project would need to dedicate right-of-way or construct a public street with a right-of-way wider than that of a minor street. There are no additional major or secondary streets identified for construction in the City's General Plan.

## **C. NON-GOVERNMENTAL CONSTRAINTS**

### **1. Land Prices**

Land costs have a demonstrable influence on the cost and availability of affordable housing. Land costs are affected by such factors as zoning density, the availability of infrastructure, the existence or absence of environmental constraints, and the relative amount of similar land available for development. As land becomes less available, the price of land increases.

Land costs in the San Francisco Bay Area are relatively high as compared with the rest of the nation.

A search of Trulia and LandAndFarm land-for-sale records in August 2014 uncovered five vacant properties for sale in El Cerrito. The land characteristics and price per square foot are outlined in Table III-14. As shown in the table, the price per square foot ranged from \$27 per square foot for a hillside property to \$115 per square foot for a centrally-located mixed-use parcel. There are relatively few recent land sales in the City and pricing is variable based on whether the property is improved or unimproved, entitled for an approved project, or has other constraints or considerations.

**Table III-14 Lot and Land Characteristics  
El Cerrito (2014)**

Location	General Characteristics	Status	Square Feet	Price	Price/Square Foot
El Cerrito	Flat, vacant lot; Residential zone	For Sale	6,000	\$259,000	\$43
El Cerrito	Flat, vacant lot; Commercial/Mixed-Use zone; High traffic area on San Pablo Avenue	For Sale	2,178	\$250,000	\$115
El Cerrito	Flat, vacant lot; Transit-Oriented Mixed-Use Zone	Sold	40,946	\$2,772,948	\$68
El Cerrito	Down-slope parcel; Borders Wildcat Canyon Regional Park; East border of El Cerrito	For Sale	10,018	\$299,000	\$30
El Cerrito	Lot slopes slightly to southwest and west; Located in the El Cerrito Hills ; Currently no residence on the property	For Sale	54,450	1,495,000	\$27

Source: Trulia.com and Landandfarm.com, July 2014.

Given the relatively high land costs in El Cerrito, increases in density would need to be significant enough to reduce the unit cost of building a dwelling unit to the level of affordability for low- or moderate-income households. Densities of 45 units or more per acre, combined with small dwelling unit sizes, would be necessary to construct affordable housing for moderate- and some low-income households without significant public subsidies.

## 2. Construction Costs

Construction costs are primarily determined by the costs of materials and labor. They are also influenced by market demands and market-based changes in the cost of materials. Construction costs depend on the type of unit being built and the quality of the product being produced.

The most significant constraint on development of new housing in El Cerrito is the overall cost, including land costs and construction costs. Many factors can affect the cost to build, including the type of construction, materials, site conditions, finishing details, amenities, and structural configuration. Development costs were developed from estimates provided

by residential builders who work in the region. Permitting costs and fees are between \$30,000 and \$35,000 for an average size home. Once a vacant parcel is purchased, the contractor has to make certain site improvements to prepare for building on the property. Such improvements include connections to existing utility systems, rough grading, and installation of water and sewer lines. This type of work generally costs between \$55,000 and \$80,000 depending on the amount of work required at each location. Including impact fees and land costs (assuming a single family home) the minimum cost to produce a modest home for a family of four in El Cerrito would be nearly \$450,000.

Based on the costs listed above for a single family home, none of the very low-, low-, or even many moderate-income households in El Cerrito could afford to own a new housing unit constructed in the City. The scarcity of easily developed land, combined with the great demand, indicates that housing construction costs are likely to remain high in the future. El Cerrito will continue to follow the trend of increasing housing costs that is occurring throughout the Bay Area.

Construction costs for multifamily residential units can vary more than those for single family homes due to the greater range in which they can be built. As a comparison in 2013, RS Means (a reliable published source for construction industry costs) estimated that the hard construction costs in the Oakland area were \$135 per square foot for typical four- to seven-story multifamily residential construction and \$114 per square foot for one- and two-family residential construction. This equals a rough estimate of \$135,000 for a 1,000 square foot apartment and \$228,000 for a 2,000 square foot single family home. A high-end senior complex with senior-friendly amenities will cost more than an affordable multifamily complex. Construction costs for a recent multifamily mixed-use development in El Cerrito totaled approximately \$237,000 per unit.

To reduce construction costs, developers may build at higher densities to increase the economies of scale. In most cases, reduced parking requirements can also make construction more affordable. Developers can also reduce costs by using better, newer construction methodology such as modular construction, off-site manufacturing, and prefabrication. Many of these techniques help save time, control quality, and eliminate waste and labor costs – thereby keeping costs to a minimum. Amenities such as elevators, common open space, and landscaped areas can also add to the overall cost.

### **3. Financing**

Mortgage interest rates have a large influence over the affordability of housing. Higher interest rates increase a homebuyer's monthly payment and decrease the range of housing that a household can afford. Lower interest rates result in a lower cost and lower monthly payments for the homebuyer.

When interest rates rise, the market typically compensates by decreasing housing prices. Similarly, when interest rates decrease, housing prices begin to rise. There is often a lag in

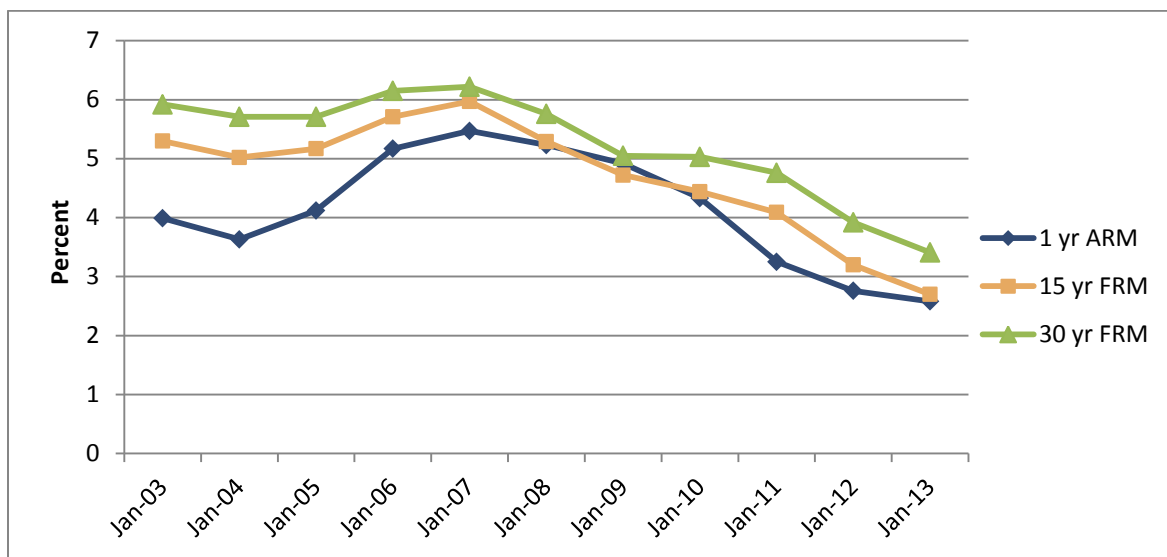
the market, causing housing prices to remain high when interest rates rise until the market catches up. Lower-income households often find it most difficult to purchase a home during this time period.

During the early to mid-2000s (2003, 2004, 2005), lenders provided an increasing number of subprime and adjustable-rate loans, and, in response to high housing costs, many lenders provided mortgages of up to 95 percent of the value of the home, rather than the traditionally allowed 80 percent. In 2006 and 2007, as interest rates increased, borrowers began to default on those loans leading to a foreclosure crisis and housing market crash. In response in 2008 lenders significantly tightened their lending standards. In 2013 lenders began to reduce the qualifications required for a competitive mortgage rate, and as the economy continues its recovery, lenders may continue to make mortgage loans more accessible, although they may never be as easy to obtain as they were prior to 2008.

Although there is more scrutiny of developer’s credentials and banks are requiring a higher loan-to-value ratio, the cost of construction financing is historically low, with prime rates below five percent in 2013.

As shown in Figure III-3 mortgage interest rates have been steadily declining since January 2010. Interest rates are at historic lows in 2014, but have started to increase. When interest rates decline, sales increase. The reverse has been true when interest rates increase. Interest rates are determined by national policies and economic conditions and there is little that a local government can do to affect these rates.

**Figure III-3 Historical Mortgage Rates  
United States (January 2003-January 2013)**



Mortgage Rates Notes:  
 ARM-Adjustable Rate Mortgage  
 FRM- Fixed Rate Mortgage  
 Source: Freddie Mac Primary Mortgage Market Survey.

As shown in Table III-15, the number of loan applications increases as income increases. The percentage of persons denied for a home loan in the Oakland-Fremont-Hayward Metropolitan Area is highest for the very low-income (less than 50 percent of the MFI) category with 21.9 percent.

**Table III-15 Mortgage Lending Rates  
Oakland-Fremont-Hayward MSA (2013)**

Income Group	Total Applications	Loans Originated	Applications Denied	% Denied
<50% MFI	2,187	1,289	480	21.9%
50-79% MFI	4,391	2,922	640	14.6%
80-99% MFI	2,799	1,937	338	12.1%
110-119% MFI	2,801	1,976	303	10.8%
120% MFI	14,227	10,484	1,244	8.7%
<b>Total</b>	<b>26,405</b>	<b>18,608</b>	<b>3,005</b>	<b>11.4%</b>

Source: Federal Financial Institutions Examination Council (FFIEC), HMDA Data, 2013.

Federal, state, and local housing programs, particularly first-time homebuyer programs and similar mortgage assistance programs, can be a useful tool for providing help with down payment and closing costs, which can be significant obstacles to home ownership for lower-income and minority groups.

#### 4. Energy Conservation

There are many opportunities for conserving energy in new and existing homes. New buildings, by design, can easily incorporate energy-efficient techniques into the construction.

In July 2010, the California Building Standards Commission (CBSC) adopted the 2010 California Green Building Standards Code, otherwise known as "CALGreen," which became effective January 1, 2011. CalGreen includes optional "tiers" with higher standards for green building. The California Building Code was most recently updated in 2013, and El Cerrito has adopted the 2013 Green Building Standards Code.

El Cerrito adopted a Climate Action Plan (CAP) in May 2013. Prepared by the City's Community Development Department, the CAP assists the City Council and the community in determining the best actions to reduce energy use and to create a safer and more sustainable city. The City adopted targets to reduce GHG emissions by 15 percent below 2005 levels by 2020 and 30 percent below 2005 levels by 2035. The plan suggests resource conservation measures designed to achieve greater energy efficiency, water efficiency, and renewable energy in existing and new buildings through education, incentives, and ordinances.

El Cerrito provides free booklets and information on Contra Costa County's Green Building program at El Cerrito City Hall and online. The Green Building Program promotes designing and constructing buildings that conserve energy, water, and material resources and are healthier, safer, and more comfortable.

Since much of El Cerrito is already developed, it is important to consider the opportunity for energy savings in existing housing also. According to the U.S. Department of Energy, the concept of energy efficiency in buildings is demonstrated by the building envelope, which is everything that separates the interior of the building from the outdoor environment: the doors, windows, walls, foundation, roof, and insulation. All the components of the building envelope need to work together to keep a building warm in the winter and cool in the summer.

Constructing new homes with energy-conserving features, in addition to retrofitting existing structures, will result in a reduction in monthly utility costs. There are many ways to determine how energy efficient an existing building is and, if needed, what improvements can be made. PG&E offers free home energy audits and can specify areas for energy conservation. Examples of energy conservation opportunities include installation of insulation and/or storm windows and doors, use of natural gas instead of electricity, installation or retrofitting of more efficient appliances and mechanical or solar energy systems, and building design and orientation that incorporates energy conservation considerations.

#### **a. Pacific Gas and Electric**

PG&E also provides a variety of energy conservation services for residents and participates in several other energy assistance programs for lower-income households, which help qualified homeowners and renters conserve energy and control electricity costs. These include the following:

- **The California Alternate Rates for Energy (CARE) Program** - Provides a monthly discount on gas and electric rates to income qualified households, certain nonprofits, facilities housing agricultural employees, homeless shelters, hospices, and other qualified non-profit group-living facilities.
- **The Relief for Energy Assistance through Community Help (REACH) Program** - Provides one-time emergency energy assistance to low-income customers who have no other way to pay their energy bill. REACH aims to assist those who are in jeopardy of losing their electricity services, particularly the elderly, disabled, sick, working poor, and the unemployed, and those who experience severe hardships and are unable to pay for their necessary energy needs. Customers who have experienced an uncontrollable or unforeseen hardship may receive an energy credit up to \$200.

- **The Balanced Payment Plan (BPP)** - Designed to eliminate big swings in a customer's monthly payments by averaging energy costs over the year. On enrollment, PG&E averages the amount of energy used by the household in the past year to derive the monthly BPP amount. PG&E checks the household's account every four months to make sure that its estimated average is on target. If the household's energy use has increased or decreased dramatically, PG&E will change the amount of monthly payment so that the household does not overpay or underpay too much over the course of a year.
- **The Low-Income Home Energy Assistance Program (LIHEAP) Block Grant** - Funded by the Federal Department of Health and Human Services, it provides two basic types of services. Eligible low-income persons, via local governmental and nonprofit organizations, can receive financial assistance to offset the costs of heating and/or cooling dwellings and/or to have their dwellings weatherized to make them more energy efficient. This is accomplished through these three program components:
  - **The Weatherization Program** - Provides free weatherization services to improve the energy efficiency of homes, including attic insulation, weatherstripping, minor home repairs, and related energy conservation measures.
  - **The Home Energy Assistance Program (HEAP)** - Provides financial assistance to eligible households to offset the costs of heating and/or cooling dwellings.
  - **The Energy Crisis Intervention Program (ECIP)** - Provides payments for weather-related or energy-related emergencies.
- **The Family Electric Rate Assistance (FERA) Program** - PG&E's rate reduction program for large households of three or more people with low- to middle-income. It enables low-income large households to receive a Tier 3 (131 percent to 200 percent of baseline) electric rate reduction on their PG&E bill every month.
- **Medical Baseline Allowance Program** - PG&E offers additional quantities of energy at the lowest (baseline) price for residential customers that have special medical or heating/cooling needs because of certain medical conditions.
- **Energy Works Program/Energy Partners Program** - The Energy Works Program provides qualified low-income tenants free weatherization measures and energy efficient appliances to reduce gas and electricity usage. In order to qualify for the program, a household's total annual gross income cannot exceed the income as set in the income guidelines (<http://www.hacsc.org/energyworksprogram.htm>); households must receive gas and/or electricity from PG&E; and the residence cannot have participated in the Energy Partners Program in the past 10 years.

- **PG&E's SmartAC™ Program** - This program offers a simple and convenient way to help prevent power interruptions. When customers sign up, PG&E installs a free SmartAC device that slightly reduces the energy the air conditioner uses automatically in case of a state or local energy supply emergency. PG&E customers receive \$50 for signing up for the SmartAC™ program.

### ***b. Local Programs***

El Cerrito supports the programs described above, and also partners with Community Energy Serves Corporation to provide free solar assessments to help residents and businesses consider their energy efficiency and solar options.

#### **East Bay Energy Watch**

East Bay Energy Watch (EBEW) is a collaboration between Pacific Gas and Electric Company and local governments, and non-profit and for-profit energy service providers in the East Bay dedicated to providing innovative energy efficiency solutions for residents and businesses in communities throughout Alameda and Contra Costa Counties

EBEW's direct install programs bring energy efficiency services to local governments, small and medium businesses, and residents throughout the year. Through partnerships EBEW has helped communities across the East Bay save millions of kilowatt hours of energy.

EBEW provides no-cost home energy assessments, or Green House Calls, for Alameda and Contra Costa County residents. EBEW also provides energy assistance to businesses, institutions, nonprofits, and multifamily buildings. Services include no-cost energy assessments of buildings, where Energy Watch professionals make recommendations for cost effective retrofits and improvements that are designed to save business owners money on their utility bills. Such recommendations are based on an inventory of each business' energy consuming equipment. Recommendations can include such simple solutions as replacing old and inefficient lighting or improving efficiency of refrigeration systems.

The Energy Watch program also offers technical assistance for implementation of energy efficiency projects and rebates to help defray project costs. The rebates typically cover between 50 percent and 70 percent of the total project cost and, in some instances, can cover up to 90 percent of the total project cost.

#### **Energy Upgrade California**

- **Multifamily Building Enhancements.** Energy Upgrade California in the Bay Area offers planning assistance and cash rebates for multifamily properties that undertake energy and green upgrades. The program assists in planning energy saving improvements designed to save 10 percent or more of a building's energy usage and provides 750\$ per unit in rebates to help pay for the upgrade.

- **Home Upgrades.** Energy Upgrade California Home Upgrade provides assistance and incentives for home improvement projects that can reduce energy use and make homes more comfortable. This statewide program is managed locally by utilities and regional energy networks and directed by the California Public Utilities Commission in collaboration with the California Energy Commission.

### Building Design

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

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

- location of windows and openings in relation to the path of the sun to minimize solar gain in the summer and maximize solar gain in the winter;
- use of “thermal mass,” earthen materials such as stone, brick, concrete, and tiles that absorb heat during the day and release heat at night;
- “burying” part of the home in a hillside or berm to reduce solar exposure or to insulate the home against extremes of temperature;
- use of window coverings, insulation, and other materials to reduce heat exchange between the interior of a home and the exterior;
- location of openings and the use of ventilating devices that take advantage of natural air flow (particularly cool evening breezes);
- use of eaves and overhangs that block direct solar gain through window openings during the summer but allow solar gain during the winter; and
- use of zone heating and cooling systems, which reduce heating and cooling in the unused areas of a home.

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

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

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

- use of deciduous shade trees and other plants to protect the home;
- use of natural or artificial flowing water; and
- use of trees and hedges as windbreaks.

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

- use of solar energy to heat water;
- use of solar panels and other devices to generate electricity;
- window glazing to repel summer heat and trap winter warmth;
- weather-stripping and other insulation to reduce heat gain and loss;
- use of natural gas for dryers, stovetops and ranges;
- use of energy efficient home appliances; and
- use of low-flow showerheads and faucet aerators to reduce hot water use.

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

## **5. Environmental and Infrastructure Constraints**

Environmental hazards affecting housing units include geologic and seismic conditions, which provide the greatest threat to the built environment. The following environmental concerns may impact future development of residential units in the city.

### ***a. Noise***

The major sources of noise in El Cerrito are related to vehicular traffic including automobile and truck traffic, particularly in areas along Interstate 80 and San Pablo Avenue. This traffic noise is expected to continue to be a major noise source in the future, however, there is not expected to be a significant increase in noise from these sources. A 3 dBA change is realized by a doubling or halving of the traffic volume or by about 7 miles per hour increase or

decrease in speed. Interstate 80 at the present time only has a direct noise impact on El Cerrito at the northern end of San Pablo Avenue near Cutting and Potrero. In most of this area, the freeway and San Pablo Avenue are just 450 feet apart and the combination of the two generates levels of noise exceeding 70 decibels.

BART noise affects the city differently in that unlike traffic, which is characterized by gradual changes in volumes, train noise is characterized by numerous discrete, periodic events during train pass-bys. Based on existing studies, BART trains produce maximum noise levels typically in the range of 72-76 dBA. When the trains travel farther away from the station at a significantly higher speed maximum noise levels range from 75-80 dBA.

Multifamily housing is subject to the requirements of Title 24 of the State Building Code and would require further detailed analysis during the design of these projects due to noise exposure. A major concern of the residential land use pattern along the Ohlone Greenway is high levels of noise due to proximity of the BART tracks and San Pablo Avenue. New construction standards and development requirements are expected to mitigate interior noise levels by incorporating required sound barriers such as double paned windows, wall insulation and building orientation.

### ***b. Geologic and Seismic Hazards***

The Hayward Fault passes through El Cerrito, generally following the route of Arlington Boulevard. The city is also potentially subject to ground-shaking from a major earthquake on the San Andreas Fault, located about 18 miles away. According to earthquake predictions made in 2008 by the United States Geological Survey (USGS), the Southern California Earthquake Center (SCEC), and the California Geological Survey (CGS) with support from the California Earthquake Authority, there is a roughly one in three chance of a large earthquake of a magnitude 6.7 or greater in the next 30 years (beginning in 1990) along the Hayward Rodgers Creek Fault and about a one in five chance of a large earthquake on the San Andreas Fault. The area immediately adjacent to the Hayward Fault has been designated as a special study zone, which imposes some additional development restrictions.

From a geologic and geotechnical standpoint, the primary concerns in El Cerrito are (1) slope stability, (2) earthquake ground shaking, (3) fault ground rupture, and (4) liquefaction potential. According to the Tri-Cities Seismic Safety Study (Bishop 1973), virtually all of the upland areas of El Cerrito have a moderate to high landslide risk. The highest risk for ground shaking is in the flatter areas, which have shallow alluvium. The greatest risk of ground rupture is along the fault trace. Several small areas along Baxter and Cerrito creeks are identified as having a high liquefaction potential.

### ***c. Flood Hazards***

A number of large storms have caused drainage problems and flooding in the past in El Cerrito. Recent completion of the first phase in the City's storm drain master plan program

has addressed the highest priority sites and significantly reduced localized flooding issues in the city. During past years of heavy rains, only three sites had drainage-related flooding problems. The only portion of El Cerrito located in a FEMA Flood Insurance Zone is the area located west of San Pablo Avenue and south of Central Avenue. Flooding is generally caused by the relatively low ground elevations and high tides in this area, coupled with hydraulic restrictions in the existing downstream channels located in Richmond between El Cerrito and San Francisco Bay. There are two parcels, shown in Figure A-2 as site 82, that are within the FEMA 100-year flood zone. As noted in Table A-3, no units are counted towards the RHNA on this site.

#### **d. Water**

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

To improve water supply reliability in future droughts, EBMUD is adopting a multi-pronged approach to reduce water demand, increase water storage capacity, and find alternative sources of water supply. Some ongoing programs include the Freeport Regional Project, Seawater Desalination Research, and Groundwater Banking Program. These efforts should improve the water supply situation during the planning period.

#### **e. Wastewater**

El Cerrito is located in the Stege Sanitary District, which comprises 5.3 square miles and includes the communities of El Cerrito, Kensington, and a portion of Richmond Annex west of El Cerrito and south of Potrero Avenue. The sewage collection system includes 147 miles of collection lines and two small pump stations. The primary elements of this collection system are the public main sewers and the private lateral sewers. The SSD owns and has maintenance responsibility for the main sewers located in public rights-of-way or in easements on private land. Individual property owners own and have maintenance responsibility for their lateral sewers installed between the building plumbing and the main sewer. Wastewater collected in the SSD system flows to the Special District #1 Interceptor sewer and is then conveyed to the East Bay Municipal Utility District (EBMUD) Wastewater Treatment Facility in Oakland. The anticipated growth of the District is through building on the remaining vacant or underutilized parcels and commercial area redevelopment. Average annual rainfall is 26.3 inches and generally occurs between November and April.

As of 2013 the average age of the collection system is about 57 years. The oldest lines in the District are 90 years old. District main lines are predominantly vitrified clay pipe (VCP) with cement mortar joints, and six inches diameter. Over 90 percent of the VCP sewers were installed prior to the introduction of modern pipe joints such as compression gaskets, which

were not available until the 1960s and the introduction of improved VCP manufacturing standards initiated in the mid 1950s.

In 1995 a System Rehabilitation Program (SRP) was developed as a result of the need to maintain the collection system in a serviceable condition for the current and future generations of customers of the District. Its emphasis is on optimizing the useful life of the collection system and eliminating costly and environmentally damaging system failures.

The methodology employed first defines the sewer line segments in terms of their vulnerability to failure by assessing various physical, technical, and cost rating factors to each line segment and then ranking the lines by their overall rating. Lines most vulnerable to failure are scheduled for video inspection for verification of condition and possible rehabilitation. Video inspection of the sewer line segments will continue at a rate of approximately 167,000 feet per year until the entire collection system is inspected and rated as to its condition. Each year lines found to be cost-effective for replacement will be scheduled for construction when within the financial resources of the District. Approximately \$750,000 per year is planned for these purposes. The SRP is planned to continue indefinitely. The District is in its 100th year of existence and the majority of the collection system is over 50 years old. Implementation and continuation of the SRP will assure the customers of the District of an economic and reliable sanitary sewer system into the future.

#### ***f. Electricity and Gas***

Pacific Gas & Electric (PG&E) currently provides gas and electric services to El Cerrito homes and businesses and is regulated by the California Public Utilities Commission (CPUC). PG&E obtains its energy supplies from power plants and natural gas fields in northern California and delivers electricity through high voltage transmission lines. Electrical power is provided to the City of El Cerrito from various distribution feeders located throughout the city. The availability of electricity and gas services is not expected to become an issue during the housing planning period since almost all land inventory sites are located within urban infill areas close to existing development. If increased capacity is needed, PG&E can increase demand from regional power plants and natural gas fields or construct new electrical substations in the region, as necessary.

While there is no way to completely eliminate additional energy use, improved transportation, conservation and design standards can curtail both existing and future demand for additional energy. Housing Element Goal 5 promotes the residential energy conservation objectives of the City's Climate Action Plan to support efforts to both conserve energy and reduce housing costs.

## IV. HOUSING POLICY PROGRAM

Previous sections of the Housing Element establish the housing needs, opportunities, and constraints in the City of El Cerrito. The Housing Policy Program contains policies and programs that will be implemented to address a number of important housing-related issues. This section also contains quantified objectives for housing construction, rehabilitation, and the preservation of affordable housing.

City staff regularly reviews Housing Element programs and progress towards accommodating the City’s share of the regional housing need. The City will prepare an annual implementation report and provide it to the California Office of Planning and Research (OPR) and California Department of Housing and Community Development (HCD).

### A. GOALS, POLICIES, AND PROGRAMS

This section describes the City of El Cerrito’s Policy Program for the 2007-2014 planning period. The Policy Program contains broad policy statements to guide decision making and describes specific actions necessary to address present and future housing needs, meet statutory requirements, and consider the input by residents and stakeholders. In developing this Policy Program, the City assessed its housing needs, evaluated the performance of existing programs, considered available staff and financial resources, and collaborated with residents and stakeholders.

<b>GOAL H1</b>	<p><b>Existing Housing</b>                  Conserve and improve El Cerrito’s existing housing supply.</p>
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#### Policies

- H1.1                      Encourage neighborhood preservation and housing rehabilitation of viable older housing to preserve neighborhood character and, where possible, retain a supply of very low-, low-, and moderate-income units. *(Source: 2010 Housing Element, Policy 1)*
- H1.2                      Discourage the conversion of residential uses to non-residential uses, unless there is a finding of clear public benefit and equivalent housing can be provided for those who would be displaced by the proposed conversion. *(Source: 2010 Housing Element, Policy 2)*
- H1.3                      Maintain housing supply and reduce the loss of life and property caused by earthquakes by encouraging structural strengthening and hazard mitigation in all housing types. *(Source: 2010 Housing Element, Policy 3)*

- H1.4 Continue to permit new housing units and housing rehabilitation in mixed use and commercial zoning districts subject to Zoning Ordinance requirements so that housing and commercial uses can complement and support one another. *(Source: 2010 Housing Element, Program 1.4)*
- H1.5 Continue to regulate condominium conversions in accordance with Chapter 19.45 of the Zoning Ordinance. *(Source: 2010 Housing Element, Program 1.5)*
- H1.6 Retain existing residential zoning and discourage non-residential uses in these zones. The City will strictly enforce the Zoning Code which states that non-residential uses in residential areas are limited to churches, daycares, and schools. *(Source: 2010 Housing Element, Program 2.1)*

**GOAL H2****New Housing Development**

Encourage the development of housing at all income levels to meet regional housing needs allocation by facilitating housing development and minimizing the impact of potential governmental constraints on the development of housing.

**Policies**

- H2.1 Provide adequate residential sites for the production of new for-sale and rental residential units for existing and future residents. *(Source: 2010 Housing Element, Policy 4)*
- H2.2 Encourage the construction of transit-oriented developments (TODs) that seek to maximize opportunities for the use of public transit and transportation corridors through high-density residential and mixed-use projects along those corridors in accordance with the San Pablo Avenue Specific Plan and the City's Incentives Program (Chapter 19.23 of the El Cerrito Zoning Ordinance). *(Source: 2010 Housing Element, Policy 5)*
- H2.3 Continue to enforce the sections of the Zoning Ordinance that increase density, reduce parking requirements, and establish design and development standards to create inviting, mixed-use neighborhoods around transit, and enforce the San Pablo Avenue Specific Plan. *(Source: 2010 Housing Element, Program 23.1, modified)*
- H2.4 Encourage and facilitate the construction of second/accessory dwelling units, pursuant to the City's Second Unit regulations (Section 19.20.190 of the El Cerrito Zoning Ordinance). *(Source: 2010 Housing Element, Policy 6)*

- H2.5 Continue to permit manufactured and prefab housing in residential districts provided any manufactured unit is certified under the standards set forth in the National Manufactured Housing Construction and Safety Standards Act of 1976 (42 USC 5401 et seq.) and follows the standards set in Chapter 19.20 of the Zoning Ordinance. *(Source: 2010 Housing Element, Policy 7 and Program 7.1, combined)*
- H2.6 Identify and evaluate the reuse of underutilized or deteriorated sites in commercial areas with potential under the City's zoning requirements for conversion or redevelopment to mixed use housing, retail, and commercial uses that can support and complement one another. *(Source: 2010 Housing Element, Policy 8)*
- H2.7 Encourage innovative housing approaches in the design and ownership of units to increase the availability of affordable housing. *(Source: 2010 Housing Element, Policy 9)*
- H2.8 Encourage diversity of unit size and number of bedrooms within multifamily housing developments and strive to provide family housing of 3 to 4 bedroom units within projects. *(Source: 2010 Housing Element, Policy 10)*
- H2.9 Provide regulatory and/or financial incentives where appropriate to offset or reduce the costs of affordable housing development, including density bonuses and flexibility in site development standards. *(Source: 2010 Housing Element, Policy 11)*
- H2.10 Periodically review the City's regulations, ordinances and development fees to ensure they do not unduly constrain the production, maintenance and improvement of housing. *(Source: 2010 Housing Element, Policy 12)*
- H2.11 Provide for streamlined processing of residential projects to minimize the time and costs in order to encourage housing production. *(Source: 2010 Housing Element, Policy 13)*
- H2.12 Based on the land-use strategy developed in the General Plan and Zoning Ordinance, direct growth into compact patterns of development to promote infill and intensify land uses. *(Source: 2010 Housing Element, Policy 14)*

H2.13 Assist and cooperate with non-profit, private, and public entities to maximize opportunities to develop affordable housing, including extremely low-income housing. (Source: 2010 Housing Element, Policy 18)

<b>GOAL H3</b>	<p><b>Special Needs Housing</b>                  Encourage and Expand housing opportunities for the elderly, the disabled, the homeless, large households, and for other persons with special housing needs.</p>
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**Policies**

H3.1 Encourage the provision of housing for special needs groups. (Source: 2010 Housing Element, Policy 15)

H3.2 Support efforts to provide temporary and permanent shelter and transitional housing for the homeless. (Source: 2010 Housing Element, Policy 17)

H3.3 Continue to allow emergency shelters as a permitted use within the CC, TOHIMU, and TOMIMU zones. (Source: 2010 Housing Element, Program 17.1)

H3.4 Continue to enforce Federal and State Handicapped Accessibility and Adaptability Standards. (Source: 2010 Housing Element, Program 15.2)

H3.5 Encourage the development of housing accessible to people with disabilities, including developmental disabilities, and strive to match housing needs established by local and regional entities for persons with developmental disabilities. (Source: New Policy)

<b>GOAL H4</b>	<p><b>Equal Housing Opportunity</b>                  Prohibit discrimination in the provision of housing based on race, color, religion, gender identity, age, marital status, national origin, ancestry, familial status, disability, or sexual orientation and to promote equal housing opportunities.</p>
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**Policies**

H4.1 Promote fair housing opportunities for all people. (Source: 2010 Housing Element, Policy 19)

**GOAL H5****Energy Conservation and Sustainable Development**

Promote energy conserving practices in the location, construction, renovation and maintenance of El Cerrito's housing units.

**Policies**

- H5.1 Promote residential energy conservation programs that provide assistance for energy conservation improvements. *(Source: 2010 Housing Element, Policy 20)*
- H5.2 Encourage the incorporation of energy conservation design features in existing and future residential development. *(Source: 2010 Housing Element, Policy 21)*
- H5.3 Encourage the use of sustainable and green building design in new and existing housing in compliance with the legislation in AB 32 and SB 375. *(Source: 2010 Housing Element, Policy 22)*
- H5.4 Encourage the location of multifamily housing near transit centers where living and/or working environments are within walkable distances in order to reduce auto trips to work, roadway expansion and air pollution. *(Source: 2010 Housing Element, Policy 23)*
- H5.5 Continue to enforce the State Energy Conservation Standards for new residential construction and additions to existing structures. *(Source: 2010 Housing Element, Program 21.1, modified)*

Implementation Program	Policies Implemented	Potential Funding	Responsibility	Time Frame
<b>GOAL H1: EXISTING HOUSING</b>				
<p><b>Program H1.1. Residential Rental Inspection Program</b>                      Continue to implement the Residential Rental Inspection Program (Section 16.30.040 of the El Cerrito Municipal Code) to ensure that rental housing units are maintained in a safe and habitable condition and comply with all codes and standards applicable to rental housing. If the property is in compliance with applicable codes and standards, a certificate of compliance shall be issued to the property owner. Over time, as it is implemented, the Program will provide a current housing condition survey of all rental housing units within the city. This survey should include the number of units in need of rehabilitation or replacement. <i>(Source: 2010 Housing Element, Program 1.1)</i></p>	H1.1	General Fund, Program Fees	Building Division	Ongoing
<p><b>Program H1.2. Code Enforcement</b>                      Continue to investigate complaints and take action about code violations in single- and multifamily rental housing, and provide information on the City’s Residential Rental Inspection Program, the County Rental Rehabilitation Program, and the County Neighborhood Preservation Program. <i>(Source: 2010 Housing Element, Program 1.2)</i></p>	H1.1	General Fund	Building Division	Ongoing

Implementation Program	Policies Implemented	Potential Funding	Responsibility	Time Frame
<p><b>Program H1.3. Housing Rehabilitation Programs</b>                      Continue to encourage the rehabilitation of existing housing units by providing information on programs available to assist in housing rehabilitation, such as the Contra Costa County Housing Authority Rental Rehabilitation Loan Program and the Contra Costa County Neighborhood Preservation Program. Informational material on these programs will be available through the City’s website, at City Hall and in conjunction with the City’s code enforcement program. <i>(Source: 2010 Housing Element, Program 1.3)</i></p>	<p>H1.1</p>	<p>Staff time,                      County Housing Authority and County CDBG funding</p>	<p>Community Development Department</p>	<p>Ongoing</p>
<p><b>Program H1.4. Monitor Assisted Units</b>                      Continue to regularly monitor assisted housing units to help preserve the existing stock of affordable housing. The City shall continue to maintain a database of assisted housing units and annually review existing agreements to ensure that they are in compliance with affordability requirements. <b>The City shall continue to enforce notification requirements on Below Market Rate [BMR] and Section 8 Project Based Subsidy units, prior to resale of units or and/or conversion of such units to market-rate in accordance with Chapter 19.22 of the Zoning Ordinance.</b> <i>(Source: 2010 Housing Element, Program 1.6 and Program 1.7, combined)</i></p>	<p>H1.1</p>	<p>Staff time</p>	<p>Affordable Housing Program</p>	<p>Annually</p>

Implementation Program	Policies Implemented	Potential Funding	Responsibility	Time Frame
<p><b>Program H1.5. Eviction for Good Cause Ordinance</b>                      The City shall vet and consider adopting a Good Cause for Eviction Ordinance that would prohibit landlords from terminating tenancy without good or just cause. <i>(Source: New Program)</i></p>	<p>H1.1</p>	<p>Staff time</p>	<p>Affordable Housing Program</p>	<p>2016</p>
<p><b>Program H1.6. Capital Improvements Program</b>                      The Planning Commission and City Council shall, on an annual basis, review the City Capital Improvement Program (CIP) to determine what special priorities are needed for capital improvement projects required to maintain the community’s older residential neighborhoods. Annual review of the CIP shall also include verification that needed improvements are scheduled for funding. <i>(Source: 2010 Housing Element, Program 1.8)</i></p>	<p>H1.1</p>	<p>Staff time</p>	<p>Planning Division, Public Works Department</p>	<p>Annually</p>

Implementation Program	Policies Implemented	Potential Funding	Responsibility	Time Frame
<p><b>Program H1.7. Seismic Retrofit Program</b>                      Consider enacting additional incentive programs and requirements to encourage retrofitting of seismically unsafe buildings, such as soft-story buildings. Explore possible funding sources or programs to minimize the financial impact of retrofits on low- and moderate-income residents. Review upcoming grant opportunities on a quarterly basis and explore programs bi-annually. <i>(Source: 2010 Housing Element, Program 3.1 and 3.2, combined)</i></p>	<p>H1.3</p>	<p>Staff time, grant funding</p>	<p>Community Development Department</p>	<p>2017, Review funding opportunities quarterly, plan for programs bi-annually</p>
<p><b>GOAL H2: NEW DEVELOPMENT</b></p>				
<p><b>Program H2.1. Maintain Sites Inventory</b>                      Conduct an annual evaluation of the City’s inventory of available sites, and take appropriate action to ensure that the inventory list is available to potential housing developers. Continue to support property owners and developers to identify underutilized and deteriorated properties where redevelopment as higher-density, transit-oriented developments could be feasible. <i>(Source: 2010 Housing Element, Program 4.1and Program 8.1)</i></p>	<p>H2.1, H2.2, H2.6</p>	<p>Staff time</p>	<p>Community Development Department</p>	<p>Ongoing</p>

Implementation Program	Policies Implemented	Potential Funding	Responsibility	Time Frame
<p><b>Program H2.2. Promote High Density and Mixed-use Development in City Nodes</b></p> <p>Promote development of mixed-use and high-density residential housing in development nodes of the city through the use of the following zoning tools that are incorporated in the City’s Zoning Ordinance:</p> <ul style="list-style-type: none"> <li>• San Pablo Avenue Specific Plan;</li> <li>• Density Bonus;</li> <li>• Planned Development and Development Agreement process;</li> </ul> <p>Economic Development efforts to market vacant and underutilized sites (<i>Source: 2010 Housing Element, Program 5.1</i>)</p>	<p>H2.1, H2.2, H2.3, H2.9, H2.10, H2.12</p>	<p>Staff time</p>	<p>Community Development Department</p>	<p>Ongoing</p>
<p><b>Program H2.3. Fast Track Permitting for Second Units</b></p> <p>Continue to fast-track processing for second units meeting established City standards and provide additional information on second units and the application process for public distribution. (<i>Source: 2010 Housing Element, Program 6.1</i>)</p>	<p>H2.4, H2.7, H.211</p>	<p>Staff time</p>	<p>Community Development Department</p>	<p>Ongoing</p>

Implementation Program	Policies Implemented	Potential Funding	Responsibility	Time Frame
<p><b>Program H2.4. Master Fee Schedule Update</b>                      During the annual revision of the Master Fee Schedule evaluate planning and development fees as they relate to housing development. <i>(Source: 2010 Housing Element, Program 12.1)</i></p>	H2.10	Staff time	Community Development and Public Works Departments	Annually
<p><b>Program H2.5. Streamlined Application Process</b>                      The City will help streamline the application process by continuing to offer interdepartmental team meetings with applicants, conceptual review and study sessions with approval bodies, and assistance with pursuing outside funding opportunities. <i>(Source: 2010 Housing Element, Program 13.1)</i></p>	H2.11	Staff time	Community Development and Public Works Departments	Ongoing
<p><b>Program H2.6. Assist in Affordable Housing Development</b>                      To the extent financially feasible, the City shall assist and support in the development of extremely low-, very low-, low-, and moderate income housing units. The City shall encourage developers to leverage limited local funds and resources with other sources of assistance, such as Low Income Housing Tax Credits, mortgage revenue bonds, and other sources that fund affordable housing. <i>(Source: 2010 Housing Element, Program 16.1 and Program 16.3, combined)</i></p>	H2.13	Staff time, future repayments to the Low/Mod Housing Asset Fund and any deposits to the City Housing Trust Fund	Affordable Housing Program	Subject to Funding Availability

Implementation Program	Policies Implemented	Potential Funding	Responsibility	Time Frame
<p><b>Program H2.7. Explore Partnerships for Affordable Housing</b></p> <p>The City will look for opportunities with non-profits and other agencies for cooperative efforts to expand the City’s supply of affordable housing. <i>(Source: 2010 Housing Element, Program 18.1)</i></p>	<p>H2.13</p>	<p>Staff time</p>	<p>Affordable Housing Program</p>	<p>Ongoing</p>
<p><b>Program H2.8. Inclusionary Housing Ordinance</b></p> <p>Conduct a study of the feasibility of an inclusionary housing ordinance that would include the terms and conditions under which new developments would be required to provide a specified percentage of housing affordable to very low-, low-, and/or moderate-income households, or pay an affordable housing in-lieu fee (i.e. based on a percent of project cost) to offset building affordable units. As part of a potential inclusionary program, the City will consider requirements and incentives to developers for a mix of dwelling sizes, including units with three or more bedrooms to meet the need of large families. <i>(Source: 2010 Housing Element, Program 16.2)</i></p>	<p>H2.8, H2.13</p>	<p>Staff time, grant funding</p>	<p>Affordable Housing Program</p>	<p>2016</p>

Implementation Program	Policies Implemented	Potential Funding	Responsibility	Time Frame
<p><b>Program H2.9. Local Affordable Housing Financing Source</b></p> <p>The City shall investigate potential local financing sources that could be used to develop affordable housing, such as a housing mitigation impact fee or community facilities district. Prepare any required financial analyses, such as a nexus study, to legally establish a fee structure, assessment districts or other revenue generating instruments. Evaluate the impact of the proposed fees on the financial feasibility of new residential development. Develop a financing plan to phase in any proposed fees or districts. Consider adoption of financing program as developed under the preceding analyses. <i>(Source: New Program)</i></p>	<p>H2.8, H2.13</p>	<p>Staff time, grant funding</p>	<p>Community Development Community Department</p>	<p>2016</p>
<p><b>Program H2.10. Use Planning Development Process to Encourage Affordable Housing</b></p> <p>Encourage the use of the planning development process included in the Zoning Ordinance to allow innovative approaches aimed at increasing affordable rental and for-sale housing opportunities. <i>(Source: 2010 Housing Element, Program 9.1)</i></p>	<p>H2.7</p>	<p>Staff time</p>	<p>Planning Division</p>	<p>Ongoing</p>

Implementation Program	Policies Implemented	Potential Funding	Responsibility	Time Frame
<b>GOAL H3: SPECIAL NEEDS HOUSING</b>				
<p><b>Program H3.1. Pursue Funding for Special Needs Housing</b></p> <p>Assist developers in obtaining State, Federal, and other appropriate sources of funding available to develop affordable and supportive housing for seniors, persons with special needs, including developmental disabilities, and large families and households with children. <i>(Source: 2010 Housing Element, Program 15.1)</i></p>	H3.1, H3.6	Staff time, grant funding	Affordable Housing Program	Ongoing
<p><b>Program H3.2. Fast Track Permitting for Special Needs Housing</b></p> <p>The City will continue to fast track the planning and building inspection processes for housing units with three or more bedrooms for large families, housing for seniors, and other special needs housing for extremely low-, very low-, low-, and moderate-income households. <i>(Source: 2010 Housing Element, Program 15.3)</i></p>	H2.8, H2.11, H3.1	Staff time	Planning and Building Division	Ongoing

Implementation Program	Policies Implemented	Potential Funding	Responsibility	Time Frame
<p><b>Program H3.3. Senior Housing Development</b>                      The City shall continue to encourage and support development of senior housing and senior residential care facilities that offer a wide range of housing choices and community services including healthcare, nutrition, transportation, and other amenities, and supports “aging in place” for the City’s senior population. (Source: 2010 Housing Element, Program 15.4 and Program 15.5, combined)</p>	H3.1	Staff time	Community Development Department	Ongoing
<p><b>Program H3.4. Participate in Homeless Census Count</b>                      Participate in the biannual homeless survey conducted by the County’s Task Force on Homelessness to maintain estimates of the demand for emergency housing. (Source: 2010 Housing Element, Program 17.2)</p>	H3.2	Staff time	Affordable Housing Program	Biannually, starting in 2015
<p><b>Program H3.5. Consolidated Plan</b>                      Continue to coordinate with the County and cities to develop the Five-Year Consolidated Plan for 2015-2020 and 2020-2025 to address housing and social service needs of the homeless and other special needs groups in Contra Costa County. (Source: 2010 Housing Element, Program 17.3)</p>	H3.1, H3.5	Staff time	Affordable Housing Program	2015, 2020

Implementation Program	Policies Implemented	Potential Funding	Responsibility	Time Frame
<p><b>Program H3.6. Reasonable Accommodation Procedures</b>                      To accommodate the needs of persons with disabilities and provide a streamlined permit review process, the City will continue to implement reasonable accommodation procedures. The City will continue to provide information on accommodation procedures. <i>(Source: 2010 Housing Element, Program 19.2)</i></p>	H3.5	Staff time	Planning and Building Divisions	Ongoing
<p><b>Program H3.7. Encourage Development of Housing for Persons with Disabilities</b>                      The City shall reach out to developers of supportive housing to encourage development of projects targeted for persons with disabilities, including developmental disabilities. The City shall support applications for funding in support of housing construction and rehabilitation for persons with disabilities, including developmental disabilities. <i>(Source: New Program)</i></p>	H3.1, H3.5	Staff time	Affordable Housing Program	Annually
<p><b>Program H3.8. Coordinate with the Regional Center of the East Bay</b>                      The City shall work with the Regional Center of the East Bay to implement an outreach program informing residents of the housing and services available for persons with developmental disabilities. The City shall make information available on the City website. <i>(Source: New Program)</i></p>	H3.5	Staff time	Affordable Housing Program	Annually

Implementation Program	Policies Implemented	Potential Funding	Responsibility	Time Frame
<b>GOAL H4: EQUAL HOUSING OPPORTUNITY</b>				
<p><b>Program H4.1. Non-Discrimination Clauses</b>                      Continue to provide non-discrimination clauses in rental agreements and deed restrictions for housing constructed with either City funds or when City participation occurs. <i>(Source: 2010 Housing Element, Program 19.1)</i></p>	H4.1	Staff time	Community Development Department	Ongoing
<p><b>Program H4.2. Participate in CDBG Consortium</b>                      Continue the City’s participation in the Contra Costa Urban County CDBG Consortium and distribute information about the free services offered by the Housing Services Collaborative including tenant-landlord counseling, fair housing services, and legal advice and representation to Urban County residents, including El Cerrito. The City will distribute brochures and information about the services offered by the Housing Services Collaborative through the City’s website, at City Hall, the City’s Senior and Community Centers, and the El Cerrito Library. <i>(Source: 2010 Housing Element, Program 19.3)</i></p>	H4.1	Staff time, County CDBG funding	Affordable Housing Program	Ongoing

Implementation Program	Policies Implemented	Potential Funding	Responsibility	Time Frame
<b>GOAL H5: ENERGY CONSERVATION AND SUSTAINABLE DEVELOPMENT</b>				
<p><b>Program H5.1. Structure Fees to Incentivize Energy and Water Efficiency and Solar Energy Installation</b></p> <p>The City shall review its building permit fees, process, and requirements and consider ways to structure them to incentivize energy efficiency, clean energy, and water conservation improvements. <i>(Source: Climate Action Plan, Objective EW-1.1)</i></p>	<p>H5.1, H5.2, H5.3</p>	<p>Staff time</p>	<p>Community Development Department</p>	<p>2016-17</p>
<p><b>Program H5.2. Partnerships for Energy and Water Efficiency</b></p> <p>The City shall continue to develop partnerships with PG&amp;E, EBMUD, ABAG, Contra Costa County Weatherization and Green Business Programs, CESC, East Bay Energy Watch and others to bring residential energy and water efficiency technical assistance and incentives to El Cerrito. <i>(Source: Climate Action Plan, Objective EW-1.1)</i></p>	<p>H5.1</p>	<p>Staff time</p>	<p>Community Development Department</p>	<p>Ongoing</p>
<p><b>Program H5.3. Marketing Strategy</b></p> <p>The City shall continue to implement a low-cost marketing strategy to encourage resident participation in energy and water efficiency programs. <i>(Source: Climate Action Plan, Objective EW-1.1)</i></p>	<p>H5.1</p>	<p>Staff time</p>	<p>Community Development Department</p>	<p>Ongoing</p>

Implementation Program	Policies Implemented	Potential Funding	Responsibility	Time Frame
<p><b>Program H5.4. Apply for Energy Efficiency Grants</b>                      The City shall apply for appropriate grants for marketing, outreach, and incentive programs dedicated to energy and water efficiency in El Cerrito.</p>	<p>H5.1, H5.2</p>	<p>Staff time</p>	<p>Community Development Department</p>	<p>Ongoing</p>
<p><b>Program H5.5. Residential PACE Financing</b>                      The City will adopt residential PACE financing if it becomes available in California. (Source: Climate Action Plan, Objective EW-1.2).</p>	<p>H5.1</p>	<p>Staff time</p>	<p>Community Development Department</p>	<p>2016</p>
<p><b>Program H5.6. Home Energy Performance Reports</b>                      The City will encourage home energy performance reports at time of sale in order to promote better understanding of home comfort, indoor air quality, and utility costs. (Source: Climate Action Plan, Objective EW-1.3).</p>	<p>H5.1</p>	<p>Staff time</p>	<p>Community Development Department</p>	<p>Ongoing</p>

## B. QUANTIFIED OBJECTIVES

State law requires that the City plan to accommodate its fair share of the Regional Housing Needs Allocation (RHNA). In addition, this Housing Element includes quantified objectives, shown in Table IV-1, for the number of units that can reasonably be expected to be rehabilitated, conserved, or constructed during the next eight years. The quantified objectives expected to be met through Housing Element programs are estimated based on past program performance, construction trends, land availability, and anticipated future program funding. These quantified objectives reflect current economic conditions and the dramatic decrease in funding with the elimination of the Redevelopment Agency.

**Table IV-1 Quantified Objectives  
(January 31, 2015 – January 31, 2023)**

Income Category	New Construction	Rehabilitation <sup>1</sup>	Preservation <sup>2</sup>
Extremely-Low Income	50	0	0
Very-Low Income	50	16	0
Low Income	100	24	58
Moderate Income	75	0	0
Above-Moderate Income	300	0	0
<b>Total</b>	<b>575</b>	<b>32</b>	<b>58</b>

Notes:

<sup>1</sup> The quantified objective for rehabilitated units is based on the County program.

<sup>2</sup> The City will continue to monitor the 58 at-risk assisted units.

## **V. LIST OF APPENDICES**

Appendix A: Land Resources

Appendix B: At Risk Assisted Units

Appendix C: Evaluation of Prior Housing Element Programs

Appendix D: Summary of Community Outreach

Appendix E: Consistency with State Law

Appendix F: Glossary

## APPENDIX A: LAND RESOURCES

The number of units identified in Table A-3, Available Land Inventory, takes into account Zoning Ordinance standards, General Plan requirements, and the new standards in the San Pablo Avenue Specific Plan Form-Based Code. Figures A-1 and A-2 show the sites in the northern and southern sections of the city, respectively. The “Map No.” column corresponds with the numbers and letters associated with each site in Figures A-1 and A-2. For the vacant parcels in the Single-Family Residential (R-1) zoning districts, some of the lots are constrained, as noted in Table A-3, by their topography (steep slopes) or small size. A few of these sites are within landslide and/or seismic hazard zones based on their proximity to a fault that runs along the eastern border of the City. Both potential landslide hazards and topography specific to each site determine whether and where residences and/or accessory structures can be built.

For sites within the San Pablo Avenue Specific Plan (SPASP), there are no maximum density standards. The City considered factors such as commercial development potential, height, parking, and open space requirements in assessing residential development potential on these sites. These factors may limit the number of residential units that can realistically be developed, and the comments on the City’s analysis in Table A-3 reflect those limitations. In some cases, the inventory includes sites that are not counted towards the RHNA. These sites have residential potential, but site specific constraints and other uncertainties prevent the City from counting units towards the RHNA. These sites have a “0” in the “Units Counted Towards RHNA” column and are explained in the “Constraints and Comments” column.

Other factors that govern residential development on vacant sites include design criteria and building height. Site-specific design requirements that aid in ensuring the compatibility of a development with surrounding uses dictate how a site is configured, thus affecting the number of units created. Design criteria for mixed use, general commercial, industrial, high-density, and duplex zoning districts are determined by the City’s Design Review procedures. Design Review is a discretionary process whereby developments are reviewed either by staff or the City’s Design Review Board for quality and adequacy in architecture and landscaping. Sites in the RS single-family residential zoning district are not subject to Design Review.

Table A-2 summarizes height limits by zoning district. In medium- to high-density residential zones, the maximum allowable building height is 35 feet, which restricts housing unit construction to within three stories. In the TOMIMU zoning district the maximum allowable building height is 55 feet, or 65 feet for an affordable housing project. In the TOHIMU zoning district the maximum allowable building height is 65 feet, or 85 feet for an affordable housing project. Within the SPASP, affordable housing projects can also request open space and parking requirement reductions to increase the building footprint.

Even with the parking, design, and height limits discussed above, the City has determined that the densities of 35 and 45 units per acre are achievable, and perhaps conservative, for residential and mixed-use projects within the TOMIMU and TOHIMU zones. As discussed in Section III A, Adequate Sites Analysis, the City anticipates that densities within the Specific Plan will meet or

exceed the maximum allowed densities allowed under the previous zoning. However, in an effort to conservatively estimate future densities, the inventory uses the same density assumptions as the previous housing element for sites within the Specific Plan.

Table A-1 shows the Zoning Districts and General Plan Designations included in the inventory:

**Table A-1 Zoning Districts that Permit Residences  
El Cerrito (2014)**

SYMBOL	ZONING	GENERAL PLAN DESIGNATION	Allowed Density
RS	Single-Family Residential	Very Low Density	Up to 6 units per net acre
		Low Density	Up to 9 units/acre
RD	Duplex (2 units)	Medium Density	Up to 20 units/acre
RM	High-Density Residential	High Density	Up to 35 units/acre and up to 45 units/acre with Zoning Ordinance Incentives
TOMIMU	Transit Oriented Mid-Intensity Mixed Use	TOMIMU, TOHIMU	No maximum density, but must comply with Form-Based Code
TOHIMU	Transit Oriented High-Intensity Mixed Use		

Source: City of El Cerrito (2014), San Pablo Avenue Specific Plan (2014)

Table A-2 shows the maximum building heights allowed in each zone included in the inventory:

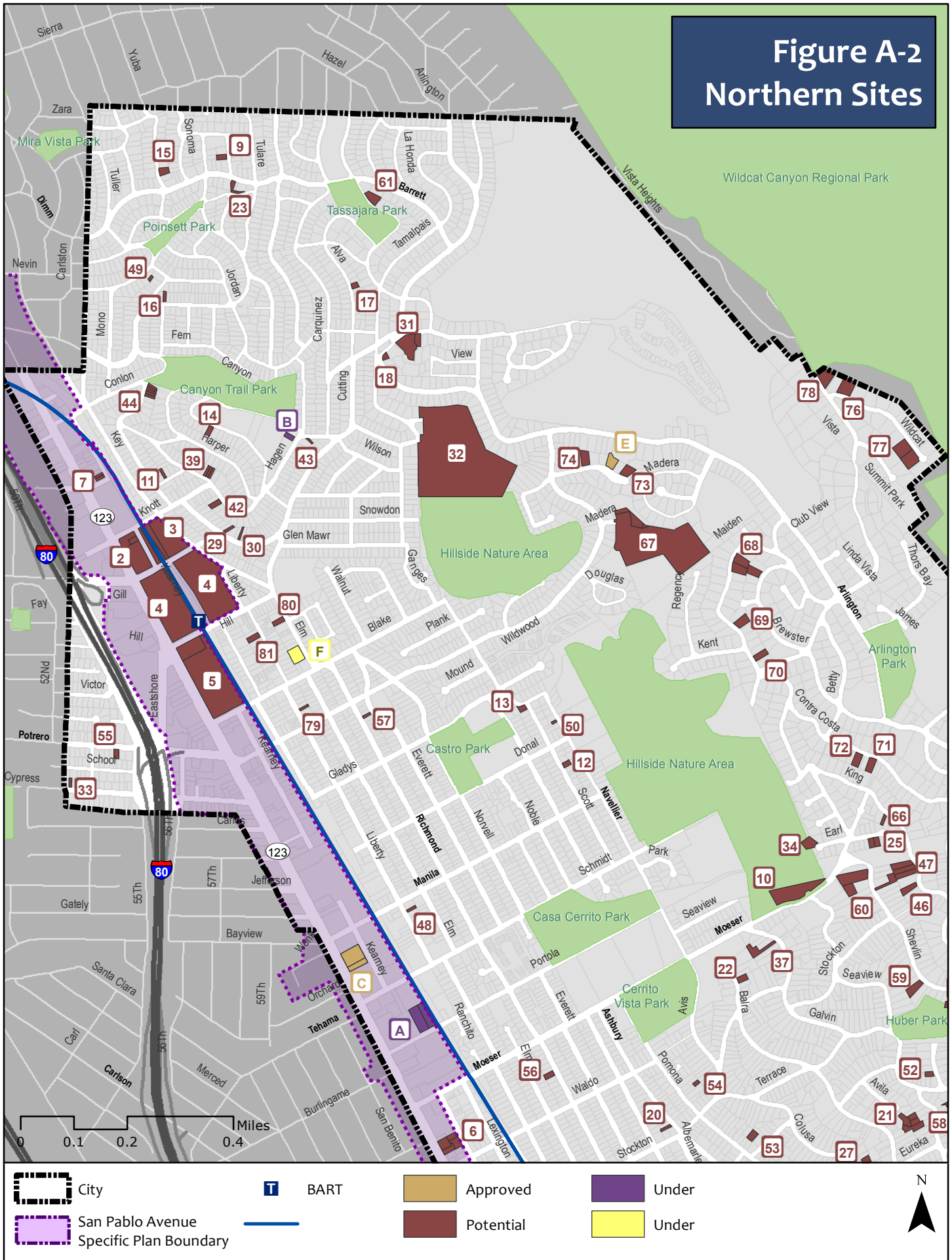
**Table A-2 Allowable Building Height  
El Cerrito (2014)**

Zoning Districts	Ground Slope	Height
RS-5, RS-7.5, RS-10, RS-20	Less than 10%	25 Feet
	10%-50%	30 Feet
	Greater than 50%	35 Feet
TOMIMU	Not Applicable	55 Feet, or 65 feet for affordable projects
TOHIMU		65 Feet, or 85 feet for affordable projects

Source: City of El Cerrito (2014), San Pablo Avenue Specific Plan (2014)

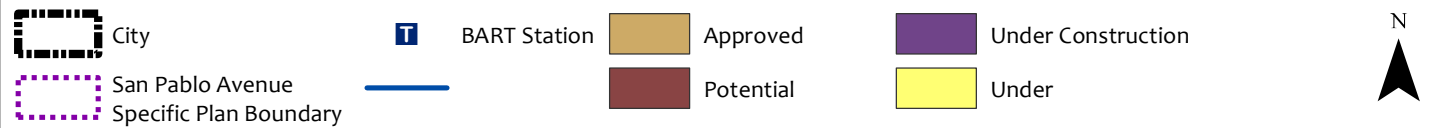
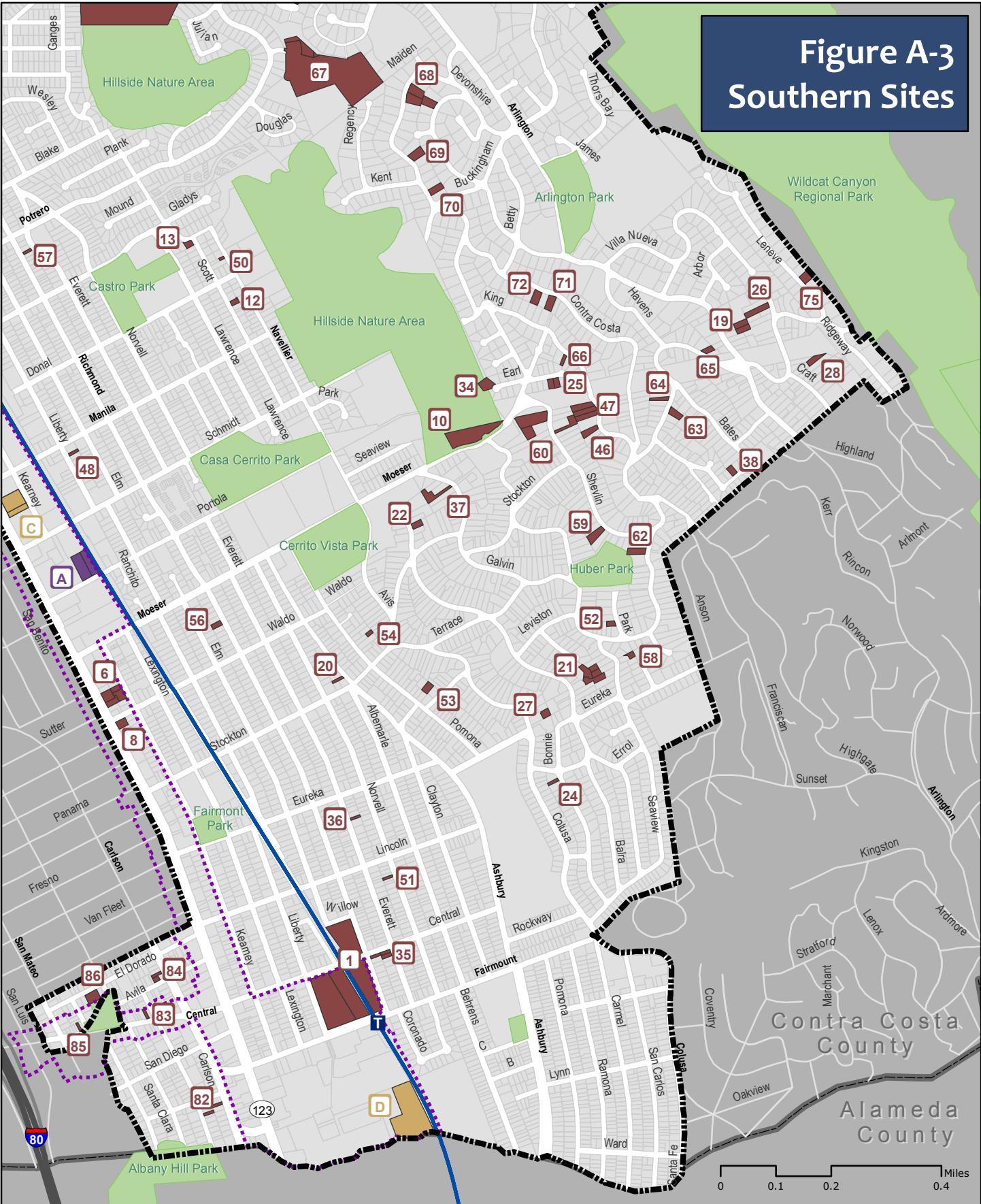
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# Figure A-2 Northern Sites



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# Figure A-3 Southern Sites



Source: City of El Cerrito (2014); Contra Costa County (2014)  
Map Date: 8/14/2014

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**Table A-3 Projects Under Construction, Approved Projects, and Pending Projects  
El Cerrito (2014)**

Map No.	Address and Location	APN(s)	Zoning at Time of Approval	General Plan	SPSP Transect Zone & Overlay	Lot Size (Square Feet or Acres)	Vacant or Under Utilized (Existing use)	Units Counted Towards RHNA	Income Category			Constraints & Comments	
									LI	MI	AM		
<b>Residential Projects Under Construction as of Jan. 1, 2014</b>													
A	Ohlone Gardens, 6495 Portola Drive, El Cerrito (new, affordable, MF rental development)	503-121-019, 503-121-020	TOM	Commercial/ Mixed Use (as of date of project approval)	TOMIMU	40,000	Sites consisted of 2 parcels, one vacant and one occupied by SFH and accessory structures.	57	56		1	56 units of deed-restricted affordable housing, 1 manager's unit. 10 units reserved for special needs residents, including households living with HIV/AIDs and mental health consumers. Very low-income households will occupy the remaining 46 affordable units. All of the units are designed to be adopted to the needs of residents with disabilities, including three that will be built as fully accessible units.	
B	6747 Hagen Blvd	501-422-011	RS-5	Low Density Residential		5,000	Vacant	2			2	1 primary unit and 1 accessory unit entitled and under construction	
<b>Residential Projects Approved as of Jan. 1, 2014</b>													
C	Eden Senior Housing, 10848-10860 San Pablo Ave	503-010-003, 503-010-014	TOM	Commercial/ Mixed Use (as of date of project approval)	TOMIMU	40,300	Underutilized (several existing commercial structures)	63	63			Mixed-use residential building including 63 deed-restricted units of affordable housing for seniors and ground-floor commercial space, including a medical clinic operated by Samuel Merritt University and a small retail space.	
D	Creekside	504-170-022	TOM	Commercial/ Mixed Use (as of date of project approval)	TOHIMU	3 acres	Vacant	128		22	106	128 unit development consisting of two separate condominium buildings that total approximately 211,596 gross square feet. The Project includes two three-story buildings above single level podium parking garages. The proposed development would range in height from 45 to 59 feet. The North Building would consist of 48 units and South Building would consist of 80 units. The proposal includes 3 studios, 60 1-bedroom, 59 2-bedroom, and 6 3-bedroom units.	
E	1626 Julian Dr.	505421011	RS-10	Very Low Density Residential		10,560	Vacant	1			1	1 single family residence was entitled in 2012	
<b>Residential Projects under Review as of Jan. 1, 2014</b>													
F	1715 Elm St.	502112038	RM	High Density Residential		0.42 acres	Occupied by existing structure (SFH) and channeled creek	0				Site contains creek, City Creeks Ordinance applies. Proposed project is for 14 new dwelling units and the conservation of one existing dwelling unit. Project was approved by Planning Commission and then appealed.	
<b>Total</b>								<b>251</b>	<b>119</b>	<b>22</b>	<b>101</b>	<b>110</b>	

Table A-4 Potential Sites, El Cerrito (2014)

Map No.	Address and Location	APN(s)	Zoning	General Plan	Maximum Permitted Density	Lot Size (Square Feet or Acres)	Vacant or Under Utilized (Existing use)	Estimated # of dwelling units	Units Counted Towards RHNA	Income Category			Infrastructure Capacity	Constraints & Comments
										LI	MI	AMI		
1	El Cerrito Plaza BART Central Avenue at Liberty Street (surface parking lot)	504-130-031, 504-122-010, 504-121-017, 504-050-012	TOHIMU	TOHIMU	No maximum permitted density. Density range of 35-45 units per acre assumed.	2.78 1.63 1.59 <u>1.54</u> 7.54 acres	Under Utilized - El Cerrito Plaza BART Station surface parking lot.	260-333					Yes	289-370 units could be developed under the 35-45 units/acre density standards in place before adoption of the San Pablo Avenue Specific Plan. Range is discounted by 10% to account for flexibility related to development standards.
2	Mayfair Block Bordered by San Pablo Avenue, Knott Blvd, Cutting Blvd, and Kearny Street	502-062-003, 502-062-028, 502-062-029	TOHIMU	TOHIMU	No maximum permitted density. Density range of 35-45 units per acre assumed.	0.10 0.29 <u>1.17</u> 1.56 acres	Vacant	54-70					Yes	54-70 units could be developed under the 35-45 units/acre density standards in place before adoption of the San Pablo Avenue Specific Plan. Developer engaged in predevelopment work on site is proposing 240 units under San Pablo Ave Specific Plan
3	Del Norte BART Bordered by Key Blvd, Knott Blvd, Cutting Blvd, and Kearny Street	502-052-006, 502-061-005  502-060-xxx	TOHIMU	TOHIMU	No maximum permitted density. Density range of 35-45 units per acre assumed.	1.58 0.29 <u>0.80</u> 2.67 acres	Under Utilized - Site is currently a Del Norte BART Station surface parking lot.	85-110					Yes	95-122 units could be developed under the 35-45 units/acre density standards in place before adoption of the San Pablo Avenue Specific Plan. Number is discounted by 10% to account for flexibility related to development standards.
4	Del Norte BART bordered by San Pablo Avenue, Cutting Boulevard, Hill Street and Key Blvd	502-071-015, 502-082-029	TOHIMU	TOHIMU	No maximum permitted density. Density range of 35-45 units per acre assumed.	4.63 <u>5.18</u> 9.81 acres	Under Utilized - Site is currently used as a Del Norte BART Station surface parking lot and parking structure.	309-397					Yes	About 343-441 units could be developed under 35-45 units/acre density standards in place before adoption of the San Pablo Avenue Specific Plan. Number is discounted by 10% to account for flexibility related to development standards.
5	11450 San Pablo Avenue	502-100-041, 502-100-042	TOHIMU	TOHIMU	No maximum permitted density. Density range of 35-45 units per acre assumed.	0.86 <u>5.06</u> 5.92 acres	Under Utilized – Site is location of a former Target store now converted to new Safeway store.	104-133					Yes	About 208-267 units could be developed under 35-45 units/acre density standards in place before adoption of the San Pablo Avenue Specific Plan. The number is reduced by 50% given the location of the new Safeway, which was completed in 2012-13. Low probability of redevelopment into housing in the 2015-2023 period so no units are counted towards the RHNA. However, there is still a desire to see Transit Oriented development including housing on the corner of the project site.
6	10520-10536 San Pablo Avenue	503-233-033, 503-233-015, 503-233-032, 503-233-007	TOMIMU	TOMIMU	No maximum permitted density. Density range of 35-45 units per acre assumed.	0.15 0.23 0.19 <u>0.11</u> 0.68 acres	Under Utilized & Vacant	31					Yes	31 units previously approved but entitlements have since expired.

Table A-4 Potential Sites, El Cerrito (2014)

Map No.	Address and Location	APN(s)	Zoning	General Plan	Maximum Permitted Density	Lot Size (Square Feet or Acres)	Vacant or Under Utilized (Existing use)	Estimated # of dwelling units	Units Counted Towards RHNA	LI	MI	AMI	Infrastructure Capacity	Constraints & Comments
7	2101-2103 Kearney St.	501-252-019, 501-252-020	TOHIMU	TOHIMU	No maximum permitted density. Density range of 35-45 units per acre assumed.	2,250 <del>2,250</del> 5,500 sq ft	Vacant	2					Yes	This site could accommodate a small mixed use or multi-family residential project.
8	10496 San Pablo Ave.	503-236-027	TOMIMU	TOMIMU	No maximum permitted density. Density range of 35-45 units per acre assumed.	7500 sf	Vacant	6 to 7	2	2			Yes	This site could accommodate a small mixed use or multi-family residential project.
9	2635 Ellerhorst Ave.	500-072-008	RS-5	Low Density Residential	9 units/acre	5,000	Underutilized - large driveway for 2639 Ellerhorst.	1 primary and 1 accessory unit could be developed on this parcel	2			2	Yes	
10	7500 Moeser Lane	503-170-003	RS-5	Low Density Residential	9 units/acre	55,757	Vacant	0	0				Yes	Site is owned by the City of El Cerrito and is adjacent to large PG&E power lines.
11	6515 Morris St.	501-310-012	RS-5	Low Density Residential	9 units/acre	2500	Vacant	1 primary and 1 accessory unit could be developed on this parcel	1			1	Yes	It would be difficult to locate a detached accessory unit on a lot less than 5,000 feet but it is possible to incorporate one into a primary dwelling.
12	1330 Scott St.	502-500-008	RS-5	Low Density Residential	9 units/acre	3450	Vacant	1 primary and 1 accessory unit could be developed on this parcel	1			1	Yes	It would be difficult to locate a detached accessory unit on a lot less than 5,000 feet but it is possible to incorporate one into a primary dwelling.
13	1431 Scott St.	502-330-008	RS-5	Low Density Residential	9 units/acre	3850	Vacant	1 primary and 1 accessory unit could be developed on this parcel	2			2	Yes	It would be difficult to locate a detached accessory unit on a lot less than 5,000 feet but it is possible to incorporate one into a primary dwelling..
14	2065 Tapscott Ave.	501-340-036	RS-5	Low Density Residential	9 units/acre	4425	Vacant	1 primary and 1 accessory unit could be developed on this parcel					Yes	This parcel has a steep slope that may determine the location of a residence or accessory structure or prohibit construction of a home or accessory structure can be built. It would be difficult to locate a detached accessory unit on a lot less than 5,000 feet but it is possible to incorporate one into a primary dwelling.

Table A-4 Potential Sites, El Cerrito (2014)

Map No.	Address and Location	APN(s)	Zoning	General Plan	Maximum Permitted Density	Lot Size (Square Feet or Acres)	Vacant or Under Utilized (Existing use)	Estimated # of dwelling units	Units Counted Towards RHNA	LI	MI	AMI	Infrastructure Capacity	Constraints & Comments
15	2610 Yuba St.	500-050-034	RS-5	Low Density Residential	9 units/acre	6,775	Vacant	1 primary and 1 accessory unit could be developed on this parcel	1			1	Yes	
16	5711 Alta Punta	500-350-029	RS-5	Low Density Residential	9 units/acre	3,000	Vacant	1 primary and 1 accessory unit could be developed on this parcel	1			1	Yes	It would be difficult to locate a detached accessory unit on a lot less than 5,000 feet but it is possible to incorporate one into a primary dwelling.
17	2332 Alva Ave.	500-430-016	RS-5	Low Density Residential	9 units/acre	3,564	Vacant	1 primary and 1 accessory unit could be developed on this parcel	1			1	Yes	It would be difficult to locate a detached accessory unit on a lot less than 5,000 feet but it is possible to incorporate one into a primary dwelling.
18	2220 Arlington Blvd.	501-110-011	RS-5	Low Density Residential	9 units/acre	3,074	Vacant	1 primary and 1 accessory unit could be developed on this parcel	2			2	Yes	It would be difficult to locate a detached accessory unit on a lot less than 5,000 feet but it is possible to incorporate one into a primary dwelling.
19	928-934 Arlington Blvd.	505-301-006, 505-301-007	RS-5	Low Density Residential	9 units/acre	7,115 <del>6,885</del> 14,000 sf	Vacant	2 primary and 2 accessory unit could be developed on these parcels	0				Yes	These parcels are landlocked and access easements would be required in order for them to be developed.
20	809 Ashbury Ave.	503-254-016	RS-5	Low Density Residential	9 units/acre	2,812	Vacant	1 primary and 1 accessory unit could be developed on this parcel	1			1	Yes	It would be impossible to locate a detached accessory unit on a lot less than 5,000 feet but it is possible to incorporate one into a primary dwelling.
21	716 Balra Dr.	503-322-068, 503-322-069, 503-322-065, 503-322-063	RS-5	Low Density Residential	9 units/acre	8,600 11,326 4,975 <del>4,343</del> 29,244 sf	Vacant	2 primary and 2 accessory units could be developed on this parcel	2			2	Yes	Site consists of multiple lots that would have to be assembled to be developable. This parcel has a steep slope that may limit the location of the dwelling units and/or any accessory structure.
22	920 Balra Dr.	503-301-024	RS-5	Low Density Residential	9 units/acre	5,460	Vacant	1 primary and 1 accessory unit could be developed on this parcel	1			1	Yes	This parcel has a steep slope that may limit the location of a residence or accessory structure or prohibit a residence or accessory structure.

Table A-4 Potential Sites, El Cerrito (2014)

Map No.	Address and Location	APN(s)	Zoning	General Plan	Maximum Permitted Density	Lot Size (Square Feet or Acres)	Vacant or Under Utilized (Existing use)	Estimated # of dwelling units	Units Counted Towards RHNA	LI	MI	AMI	Infrastructure Capacity	Constraints & Comments
23	5914 Barrett Ave.	500-271-003	RS-5	Low Density Residential	9 units/acre	5,293	Vacant	1 accessory unit could be developed on this parcel	1			1	Yes	Site has slope constraints. Site consists of existing SFH on multiple lots. It would be difficult to locate a detached accessory unit on a lot less than 5,000 feet but it is possible to incorporate one into a primary dwelling.
24	Adj. to 565 Bonnie Dr.	504-382-002	RS-5	Low Density Residential	9 units/acre	2,750	Vacant	1 accessory unit could be developed on this parcel	1			1	Yes	It would be difficult to locate a detached accessory unit on a lot less than 5,000 feet but it is possible to incorporate one into a primary dwelling.
25	7846-7834 Burns Court	505-101-019, 505-101-020	RS-5	Low Density Residential	9 units/acre	5,035 <del>5,035</del> 10,070	Under Utilized	2 primary and 2 accessory unit could be developed on these parcels	0			0	Yes	Previous residence deemed uninhabitable and demolished. Site is within close proximity of a severe slide and may not be developable.
26	911 Clark Place	505-301-047	RS-5	Low Density Residential	9 units/acre	12,306	Vacant	2 primary and 2 accessory units could be developed on this parcel if it was split.	0			0	Yes	This parcel has a steep slope and is located within the Alquist-Priolo fault zone both of which may limit the location of a residence or accessory structure or prohibit a residence and any accessory structures.
27	704 Colusa Ave.	503-330-018	RS-5	Low Density Residential	9 units/acre	5,600	Vacant	1 primary and 1 accessory unit could be developed on this parcel	1			1	Yes	
28	834 Craft Ave.	505-302-011	RS-5	Low Density Residential	9 units/acre	7,280	Vacant	1 primary and 1 accessory unit could be developed on this parcel	1			1	Yes	Parcel is landlocked and an access easement would be required in order for it to be developed.
29	6607 Cutting Blvd.	501-400-028	RS-5	Low Density Residential	9 units/acre	2,700	Vacant	1 primary and 1 accessory unit could be developed on this parcel	1			1	Yes	It would be difficult to locate a detached accessory unit on a lot less than 5,000 feet but it is possible to incorporate one into a primary dwelling.
30	6631 Cutting Blvd.	501-400-025	RS-5	Low Density Residential	9 units/acre	2,660	Vacant	1 primary and 1 accessory unit could be developed on this parcel	1			1	Yes	It would be difficult to locate a detached accessory unit on a lot less than 5,000 feet but it is possible to incorporate one into a primary dwelling.

Table A-4 Potential Sites, El Cerrito (2014)

Map No.	Address and Location	APN(s)	Zoning	General Plan	Maximum Permitted Density	Lot Size (Square Feet or Acres)	Vacant or Under Utilized (Existing use)	Estimated # of dwelling units	Units Counted Towards RHNA	LI	MI	AMI	Infrastructure Capacity	Constraints & Comments
31	7120-7140 Cutting Blvd.	501-110-017, 501-110-014	RS-5	Low Density Residential	9 units/acre	6,970 32,670 39,640	Vacant	2 primary and 2 accessory unit could be developed on these parcels	1			1	Yes	Part of a 4-lot subdivision. This is the remaining vacant lot. Site contains huge rock outcropping limiting buildable area; owner proposing one single-family residence at this time.
32	Fairview Dr.	505-040-006	RS-10	Very Low Density Residential	6 units/acre	14.9 acres	Vacant	30 primary units and 30 accessory units	15			15	Yes	This parcel has steep slopes and riparian habitat that may limit number and location of any residences or accessory structures
33	5205 Cypress Ave.	509-021-009	RS-5	Low Density Residential	9 units/acre	2,300	Vacant	1 primary and 1 accessory unit could be developed on this parcel.	1			1	Yes	It would be difficult to locate a detached accessory unit on a lot less than 5,000 feet but it is possible to incorporate one into a primary dwelling.
34	7755 Earl Ct.	505-103-023	RS-5	Low Density Residential	9 units/acre	11,000	Vacant	1 primary and 1 accessory unit could be developed on this parcel.	1			1	Yes	This parcel has steep slopes that may the limit number and location of any residences or accessory structures.
35	441-443 Everett St.	504-112-002, 504-112-026, 504-112-027	RS-5	Low Density Residential	9 units/acre	3,700 3,700 2,500 9,900	Vacant	4 primary and 2 accessory unit could be developed on these parcels	3			3	Yes	It would be difficult to locate a detached accessory unit on a lot less than 5,000 feet but it is possible to incorporate one into a primary dwelling.
36	630 Everett St.	503-374-006	RS-5	Low Density Residential	9 units/acre	2,500	Vacant	1 primary and 1 accessory unit could be developed on this parcel.	1			1	Yes	It would be difficult to locate a detached accessory unit on a lot less than 5,000 feet but it is possible to incorporate one into a primary dwelling.
37	943 Galvin Dr.	503-301-018	RS-5	Low Density Residential	9 units/acre	13,780	Vacant	2 primary and 2 accessory unit could be developed on this parcel if it was split.	2			2	Yes	This parcel has steep slopes that may the limit number and location of any residences or accessory structures.
38	712 Gelston Place.	505-282-030	RS-5	Low Density Residential	9 units/acre	4,984	Vacant	1 primary and 1 accessory unit could be developed on this parcel.	1			1	Yes	

Table A-4 Potential Sites, El Cerrito (2014)

Map No.	Address and Location	APN(s)	Zoning	General Plan	Maximum Permitted Density	Lot Size (Square Feet or Acres)	Vacant or Under Utilized (Existing use)	Estimated # of dwelling units	Units Counted Towards RHNA	LI	MI	AMI	Infrastructure Capacity	Constraints & Comments
39	6465-6473 Hagen Blvd.	501-330-013, 501-330-014, 501-330-015	RS-5	Low Density Residential	9 units/acre	2,750 2,750 <u>2,775</u> 8,275	Vacant	3 primary and 3 accessory units could be developed on these parcels.	1				Yes	These parcels have steep slopes that may limit the number and location of residences even if they are combined. It would be difficult to locate a detached accessory unit on a lot less than 5,000 feet but it is possible to incorporate one into a primary dwelling.
42	6518 Hagen Blvd.	501-322-014	RS-5	Low Density Residential	9 units/acre	6,000	Vacant	1 primary and 1 accessory unit could be developed on this parcel- See comment to the right	0				Yes	This parcel has a steep slope that may limit the location of a residence or accessory structure or prohibit whether a home or accessory structure can be built.
43	6806 Hagen Blvd.	501-410-014	RS-5	Low Density Residential	9 units/acre	1,440	Vacant	1 primary and 1 accessory unit could be developed on this parcel.	0				Yes	It would be difficult to locate a detached accessory unit on a lot less than 5,000 feet but it is possible to incorporate one into a primary dwelling.
44	2134-2146 Junction Ave.	501-300-005, 501-300-004, 501-300-003, 501-300-002,	RS-5	Low Density Residential	9 units/acre	2,575 2,525 2,500 <u>2,277</u> 9,877	Vacant	4 primary and 4 accessory units could be developed on these parcels.	2				Yes	Lots could be combined into conforming parcels to allow for larger single family construction.
45	2150 Junction Ave.	501-300-001	RS-5	Low Density Residential	9 units/acre	2,574	Vacant	1 primary and 1 accessory unit could be developed on this parcel.	1				Yes	Lots could be combined into conforming parcels to allow for larger single family construction.
46	945 King Dr.	505-222-015	RS-5	Low Density Residential	9 units/acre	8,848	Vacant	1 primary and 1 accessory unit could be developed on this parcel.	0				Yes	Large portion of the sites are encumbered by a Pacific Gas and Electric utility company easement that would prohibit construction of a residence.
47	953 - 969 King Dr.	505-222-004, 505-222-011, 505-222-012, 505-222-013	RS-5	Low Density Residential	9 units/acre	10,170 10,971 10,340 <u>10,080</u> 41,561	Vacant	8 primary and 8 accessory units could be developed on these parcels.	0				Yes	Large portion of the sites are encumbered by a Pacific Gas and Electric utility company easement that would prohibit construction of a residence.
48	1244 Liberty St.	503-040-023	RS-5	Low Density Residential	9 units/acre	2,500	Vacant	1 primary and 1 accessory unit could be developed on this parcel.	1				Yes	It would be difficult to locate a detached accessory unit on a lot less than 5,000 feet but it is possible to incorporate one into a primary dwelling.

Table A-4 Potential Sites, El Cerrito (2014)

Map No.	Address and Location	APN(s)	Zoning	General Plan	Maximum Permitted Density	Lot Size (Square Feet or Acres)	Vacant or Under Utilized (Existing use)	Estimated # of dwelling units	Units Counted Towards RHNA	LI	MI	AMI	Infrastructure Capacity	Constraints & Comments
49	5550 Ludwig	500-340-010	RS-5	Low Density Residential	9 units/acre	1,595	Vacant	1 primary and 1 accessory unit could be developed on this parcel.	0				Yes	It would be difficult to locate a detached accessory unit on a lot less than 5,000 feet but it is possible to incorporate one into a primary dwelling.
50	1415 Navellier St.	502-320-005	RS-5	Low Density Residential	9 units/acre	1,250	Vacant	1 primary and 1 accessory unit could be developed on this parcel.	1			1	Yes	Minimum required residential lot size is 5,000 square feet.
51	543 Norvell St.	504-061-005	RS-5	Low Density Residential	9 units/acre	2,100	Vacant	1 primary and 1 accessory unit could be developed on this parcel.	1			1	Yes	It would be difficult to locate a detached accessory unit on a lot less than 5,000 feet but it is possible to incorporate one into a primary dwelling.
52	805 Park Way	505-241-012	RS-5	Low Density Residential	9 units/acre	3,910	Vacant	1 primary and 1 accessory unit could be developed on this parcel.	1			1	Yes	It would be difficult to locate a detached accessory unit on a lot less than 5,000 feet but it is possible to incorporate one into a primary dwelling.
53	754 1/2 Pomona Ave.	503-480-014	RS-5	Low Density Residential	9 units/acre	6,800	Vacant	1 primary and 1 accessory unit could be developed on this parcel.	1			1	Yes	
54	814 Pomona Ave.	503-350-022	RS-5	Low Density Residential	9 units/acre	2,331	Vacant	1 primary and 1 accessory unit could be developed on this parcel.	1			1	Yes	It would be difficult to locate a detached accessory unit on a lot less than 5,000 feet but it is possible to incorporate one into a primary dwelling.
55	5334 Potrero Ave.	509-012-006	RS-5	Low Density Residential	9 units/acre	4,600	Vacant	1 primary and 1 accessory unit could be developed on this parcel.	1			1	Yes	It would be difficult to locate a detached accessory unit on a lot less than 5,000 feet but it is possible to incorporate one into a primary dwelling.
56	925 Richmond St.	503-241-026	RS-5	Low Density Residential	9 units/acre	5,000	Vacant	1 primary and 1 accessory unit	1			1	Yes	
57	1534 Richmond St.	502-290-004	RS-5	Low Density Residential	9 units/acre	2,125	Vacant	1 primary and 1 accessory unit could be developed on this site.	0				Yes	It would be difficult to locate a detached accessory unit on a lot less than 5,000 feet but it is possible to incorporate one into a primary dwelling.

Table A-4 Potential Sites, El Cerrito (2014)

Map No.	Address and Location	APN(s)	Zoning	General Plan	Maximum Permitted Density	Lot Size (Square Feet or Acres)	Vacant or Under Utilized (Existing use)	Estimated # of dwelling units	Units Counted Towards RHNA	LI	MI	AMI	Infrastructure Capacity	Constraints & Comments
58	710 Sea View Dr.	505-244-022	RS-5	Low Density Residential	9 units/acre	3,705	Vacant	1 primary and 1 accessory unit could be developed on this site.	1			1	Yes	It would be difficult to locate a detached accessory unit on a lot less than 5,000 feet but it is possible to incorporate one into a primary dwelling.
59	839 Shevlin Dr.	505-230-044	RS-5	Low Density Residential	9 units/acre	12,580	Vacant	2 primary and 2 accessory units could be developed on this site	1			1	Yes	This parcel has a steep slope that may limit the location of a residence or accessory structure or prohibit whether a home or accessory structure can be built.
60	937-941 Shevlin Dr.	505-221-026, 505-221-027	RS-5	Low Density Residential	9 units/acre	10,925 29,400 40,325	Vacant	8 primary and 8 accessory units could be developed on these parcels.	0				Yes	Large portions of these sites are encumbered by a Pacific Gas and Electric utility company easements that would prohibit construction of a residence.
61	2570 Tassajara Ave.	500-210-010	RS-5	Low Density Residential	9 units/acre	11,550	Vacant	2 primary and 2 accessory units could be developed on this site	2			2	Yes	2 units could be developed if the lot were subdivided, otherwise 1 primary and 1 accessory unit could be developed on this parcel.
62	8049 Terrace Dr.	505-230-036	RS-5	Low Density Residential	9 units/acre	10,200	Vacant	2 primary and 2 accessory units could be developed on this site	0				Yes	A utility easement and slide traverse this site and it has a steep slope, all of which may prohibit where residences are located or if residences can be built.
63	8350 Terrace Dr.	505-273-005	RS-5	Low Density Residential	9 units/acre	8,184	Vacant	1 primary and 1 accessory unit could be developed on this site.	0				Yes	A slide traverses this site and it has a steep slope, both of which may prohibit where residences are located or if residences can be built.
64	8363 Terrace Dr.	505-272-017	RS-5	Low Density Residential	9 units/acre	4,995	Vacant	1 primary and 1 accessory unit could be developed on this site	1			1	Yes	
65	8551 Terrace Dr.	505-291-014	RS-5	Low Density Residential	9 units/acre	5,200	Vacant	1 primary and 1 accessory unit could be developed on this site	0				Yes	This parcel has a steep slope that may limit the location of a residence or accessory structure or prohibit a residence or accessory structure.
66	1013 King Dr.	505-101-012	RS-10	Very Low Density Residential	6 units/acre	3,049	Vacant	1 primary and 1 accessory unit could be developed on this site	1			1	Yes	Minimum required residential lot size is 5,000 square feet

Table A-4 Potential Sites, El Cerrito (2014)

Map No.	Address and Location	APN(s)	Zoning	General Plan	Maximum Permitted Density	Lot Size (Square Feet or Acres)	Vacant or Under Utilized (Existing use)	Estimated # of dwelling units	Units Counted Towards RHNA	LI	MI	AMI	Infrastructure Capacity	Constraints & Comments
67	Madera Drive	502-142-014, 505-142-012, 505-142-013	RS-10	Very Low Density Residential	6 units/acre	331,492 18,295 <u>2,614</u> 352,401	Vacant	14 primary and 14 accessory units	0				Yes	The site has a known slide and is very steep. In 2013 the site was purchased by the Trust for Public Land with an agreement with the City to acquire for the purpose of preserving as open space and recreation.
68	1364-1370 Contra Costa Dr.	505-181-004, 505-181-010, 505-181-011	RS-10	Very Low Density Residential	6 units/acre	10,420 13,600 13,188 37,208	Vacant	3 primary and 3 accessory units could be developed on this site	3			3	Yes	These parcels have steep slopes that may the limit number and location of residences.
69	1324 Contra Costa Dr.	505-181-018	RS-10	Very Low Density Residential	6 units/acre	11,900	Vacant	1 primary and 1 accessory unit could be developed on this site.	1			1	Yes	These parcels have steep slopes that may the limit number and location of residences.
70	1304 Contra Costa Dr.	505-181-032	RS-10	Very Low Density Residential	6 units/acre	8,400	Vacant	1 primary and 1 accessory unit could be developed on this site	0				Yes	Minimum lot size in the RS-10 zoning district is 10,000 sq. ft., so an exception to the subdivision ordinance would be required to build on this site.
71	1103 Contra Costa Dr.	505-203-029	RS-10	Very Low Density Residential	6 units/acre	9,798	Vacant	1 primary and 1 accessory unit could be developed on this site	1			1	Yes	This parcel has a steep slope that may limit the location of a residence or accessory structure or prohibit a residence or accessory structure.
72	1115 Contra Costa Dr.	505-203-009	RS-10	Very Low Density Residential	6 units/acre	9,750	Vacant	1 primary and 1 accessory unit	1			1	Yes	This parcel has a steep slope that may limit the location of a residence or accessory structure or prohibit a residence or accessory structure.
73	1618 Julian Dr.	505-421-008	RS-10	Very Low Density Residential	6 units/acre	10,800	Vacant	1 primary and 1 accessory unit	1			1	Yes	This parcel has a steep slope that may limit the location of a residence or accessory structure or prohibit a residence or accessory structure.
74	1638 Julian Dr.	505-421-014	RS-10	Very Low Density Residential	6 units/acre	11,600	Vacant	1 primary and 1 accessory unit	1			1	Yes	This parcel has a steep slope that may limit the location of a residence or accessory structure or prohibit a residence or accessory structure.
75	Leneve Pl.	573-111-008	RS-7.5	Very Low Density Residential	6 units/acre	10,120	Vacant	1 primary and 1 accessory unit could be developed on this site	1			1	Yes	This parcel has a steep slope that may limit the location of a residence or accessory structure or prohibit a residence or accessory structure.
76	8407 Wildcat Dr.	573-132-023	RS-20	Very Low Density Residential	6 units/acre	19,994	Vacant	1 primary and 1 accessory unit could be developed on this site	1			1	Yes	These sites are located within the Alquist-Priolo fault zone and contain active landslides.

Table A-4 Potential Sites, El Cerrito (2014)

Map No.	Address and Location	APN(s)	Zoning	General Plan	Maximum Permitted Density	Lot Size (Square Feet or Acres)	Vacant or Under Utilized (Existing use)	Estimated # of dwelling units	Units Counted Towards RHNA	LI	MI	AMI	Infrastructure Capacity	Constraints & Comments
77	8440-8436 Wildcat Dr.	573-132-002, 573-132-003	RS-20	Very Low Density Residential	6 units/acre	19,800 <u>20,043</u> 39,843	Vacant	2 primary and 2 accessory units	2			2	Yes	These sites are located within the Alquist-Priolo fault zone and contain active landslides.
78	1460 Rifle Range Rd.	573-132-021	RS-20	Very Low Density Residential	6 units/acre	19,994	Vacant	1 primary and 1 accessory unit	1			1	Yes	These sites are located within the Alquist-Priolo fault zone and contain active landslides.
79	1610 Liberty St.	502-211-006	RD	Medium Density Residential	20 units/acre	2,500	Vacant		2	1	1		Yes	
80	1745 Elm St.	502-112-037	RM	High Density Residential	35 units/acre, up to 45 units per acre with incentives	6,150	Vacant		2	2	2		Yes	Zoning Ordinance allows up to 2 units on a 5,000 sq. ft. lot
81	1743 Liberty St.	502-113-029	RM	High Density Residential	35 units/acre, up to 45 units per acre with incentives	6,500	Vacant		3	3	3		Yes	Zoning Ordinance allows up to 3 units on a 6,500 sq. ft. lot
82	3405 Carlson Blvd.	510-014-011, 510-014-015	RM	High Density Residential	35 units/acre, up to 45 units per acre with zoning ordinance incentives	2,500 <u>2,280</u> 4,780	Vacant	2 primary and 2 accessory units could be developed on this site	0				Yes	Site is located within a FEMA 100-Year flood zone. Due to flood constraints, no units are counted towards the RHNA from this site. Minimum required residential lot size for more than one unit is 5,000 square feet. The parcel could possibly be merged with adjacent parcel, but no application has been submitted for a lot merger.
83	5833 Central Ave.	510-036-012	TOHIMU	TOHIMU	No maximum permitted density	2,704	Vacant	1 primary and 1 accessory unit could be developed on this site	0				Yes	Due to small lot size, the site inventory assumes that developable capacity is zero.
84	3027 Carlson Blvd.	510-037-013	RM	High Density Residential	35 units/acre, up to 45 units per acre with zoning ordinance incentives	5,450	Vacant	2 primary and 2 accessory units could be developed on this site	2	2	2		Yes	Minimum required residential lot size for more than one unit is 5,000 square feet. No application has been submitted for a lot merger.
85	5627 Central Ave.	510-043-004	TOHIMU	TOHIMU	No maximum permitted density	2,175	Vacant	1 primary and 1 accessory unit could be developed on this site	0	0	0		Yes	Due to small lot size, the site inventory assumes that developable capacity is zero.
86	5730 El Dorado St.	510-045-006	RM	High Density Residential	35 units/acre, up to 45 units per acre with zoning ordinance incentives	12,500	Vacant	9	9	9	9		Yes	Zoning Ordinance allows up to 9 units on a 12,150 sq. ft. lot
<b>Total</b>									<b>943</b>	<b>849</b>	<b>17</b>	<b>77</b>		

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## APPENDIX B: AT RISK ASSISTED UNITS

### 1. Assisted Housing Units at Risk of Converting to Market Rate Rents

Housing that receives governmental assistance is often a significant source of affordable housing in many communities. Because of its significance, this section identifies publicly assisted rental housing in El Cerrito, evaluates the potential of such housing to convert to market rate during a 10-year planning period (2015 to 2025), and analyzes the options and associated costs to preserving these units.

Covenants and deed restrictions are the typical mechanisms used to maintain the affordability of publicly assisted housing, ensuring that these units are available to lower-and moderate-income households in the long term. Over time, the City may face the risk of losing some of its affordable units due to the expiration of covenants and deed restrictions. As the relatively tight housing market continues to put upward pressure on market rents, property owners are more inclined to discontinue public subsidies and convert the assisted units to market-rate housing.

Table B-1 provides the inventory of assisted rental housing units in El Cerrito as of August 2014. Of the 487 total assisted units within five developments, 58 units in two developments are at risk of converting to market-rate during the 2015 to 2025 period. A total of 31 at-risk units are reserved for seniors. Hazel Shirley Manor was at-risk in 2026 but the developers (Eskaton Properties Inc.) renewed the affordability restrictions.

**Table B-1 Inventory of Publicly Assisted Rental Housing  
El Cerrito (2014)**

Project Name	Address	Total Units	Assisted Units	Population Assisted	Type of Subsidy	Earliest Expiration of Affordability	At-risk
Hazel Shirley Manor	11025 San Pablo	63	63	Senior, mobility impaired	HUD 202 and Project Based Section 8	2031	No
El Cerrito Royale Assisted Living	6510 Gladys	102	31	Senior	RDA, CDBG, County Tax-Exempt Bonds	2019	Yes
Del Norte Place	11720 San Pablo	135	27	Family	TCAC, County Tax-Exempt Bonds	2020	Yes
Idaho Apartments	10203 San Pablo	29	25	HIV/AIDS/Homeless/Mental Illness	RDA, County HOPWA, Richmond	2052	No
Village at Town Center Apartments	10810 San Pablo	158	24	Family	RDA Inclusionary Agreement	2035	No
<b>Total Assisted Units</b>		<b>487</b>	<b>170</b>				
<b>Total At-Risk Units</b>		<b>-</b>	<b>58</b>				

Source: Eskaton Properties Inc., City of El Cerrito, 2014.

## 2. At-Risk Units

The following is a summary of the two developments with at-risk units:

- **El Cerrito Royale.** The El Cerrito Royale is a 102-unit congregate care facility that is licensed through the State. The project includes 31 very low-income units. The El Cerrito Redevelopment Agency held the ground lease through a partnership. The County issued tax-exempt bonds for the project. The initial 30-year period of affordability is set to expire in 2019. Room, board, and care are included in the monthly rent and some units are double occupancy. This makes the market value of the project difficult to estimate as this project is not a typical multi-family rental development. For this analysis, the market value was estimated assuming an operating cost that included an estimated social service expense.
- **Del Norte Place.** Del Norte Place is a 135-unit apartment complex in El Cerrito near the Del Norte BART Station. In exchange for El Cerrito Redevelopment Agency assistance through a Disposition and Development Agreement and a ground lease, the development allocates 27 units for very low-income households. These units are also restricted through the Low Income Housing Tax Credit program. The term of affordability is set to expire in 2020. Because it is not possible to only acquire the 27 affordable units in Del Norte Place, the estimated market value is calculated for all 135 units in the project, as shown in Table B-2.

## 3. Preservation and Replacement Options

To preserve the existing affordable housing stock, the City must either preserve the existing assisted units or facilitate the development of new units. Depending on the circumstances of the at-risk projects, different options may be used to preserve or replace the units. Preservation options typically include: 1) transfer of project to non-profit ownership; 2) provision of rental assistance to tenants using other funding sources; and 3) purchase of affordability covenants. In terms of replacement, the most direct option is the development of new assisted multi-family housing units.

**Transfer of Ownership.** Transferring ownership of an at-risk project to a non-profit housing provider is generally one of the least costly ways to ensure that the at-risk units remain affordable for the long term. By transferring property ownership to a non-profit organization, affordability restrictions can be secured and the project would become potentially eligible for a greater range of governmental assistance.

The estimated market value for the at-risk units in the two projects is shown in Table B-2. Because it is not possible to only acquire the affordable units in the Del Norte and El Cerrito Royale developments, the estimated market value is calculated for all units in each of the projects, as indicated in Table B-2. Current market value for the projects is estimated on the basis of the project's potential annual income, and operating and maintenance expenses from the 2007 Bay Area Local Initiatives Support Corporation (LISC). As indicated below, the estimated market value of the two projects is \$44.8

million. (These estimates are provided for purposes of comparison and understanding the magnitude of costs involved and do not represent the precise market values of these projects. The actual market values at time of sale will depend on market and property conditions, among other factors.)

**Table B-2 Market Value of At-Risk Projects  
El Cerrito (2014)**

Development	Costs
<b>Del Norte Place</b>	
Annual Operating Costs	\$974,565
Annual Gross Income	\$3,180,408
Estimated Market Value	\$26,470,116
<b>El Cerrito Royale</b>	
Annual Operating Costs	\$583,338
Annual Gross Income	\$2,117,520
Estimated Market Value	\$18,410,184
<b>Total Estimated Market Value</b>	<b>\$44,880,300</b>

Del Norte Place has 135 total units, with 67 1-bedroom units and 68 2-bedroom units. El Cerrito Royale has 102 1-bedroom units.

Assumptions: Average monthly market rent

1-bedroom: \$1,730

2-bedroom: \$2,193

Source: Real Answers rental survey, July 2014

Annual operating expenses per unit per year

Del Norte: \$7,219.00 EC Royale: \$5,719

Source: Bay Area LISC Operating Cost Database, 2007, adjusted to 2014 dollars

**Rental Assistance.** Rental subsidies using other funding sources can be used to maintain affordability of the 58 at-risk affordable units. These rent subsidies could be structured to mirror the federal Section 8 program. Under Section 8, HUD pays the difference between what tenants can pay (defined as 30 percent of household income) and what HUD estimates as the fair market rent (FMR) on the unit. In Contra Costa County, the 2014 FMR was \$1,255 for a one-bedroom unit and \$1,578 for a two-bedroom unit. The feasibility of this alternative is highly dependent upon the availability of reliable funding sources necessary to make rent subsidies and the willingness of property owners to participate in the program.

As indicated in Table B-3, the total cost of subsidizing the rents of all 58 at-risk units is estimated at \$21,437 per month or \$257,244 annually. This is \$14.1 million over 55 years.

**Table B-3 Rental Subsidies Required  
El Cerrito (2014)**

Unit Size	Total Units	2014 Fair Market Rent	Household Size	Annual HH Income - Very Low-Income	Monthly Affordable Housing Cost	Monthly per unit Subsidy	Total Monthly Subsidy
1-bedroom	44	\$1,255	2	\$37,400	\$935	\$320	\$14,080
2-bedroom	14	\$1,578	3	\$42,100	\$1,053	\$526	\$7,357
<b>Total</b>	<b>58</b>						<b>\$21,437</b>
<b>Total Annual Cost:</b>							<b>\$257,244</b>

*Notes:*

Fair Market Rent (FMR) is determined by HUD.

Contra Costa County 2014 Area Median Income (AMI) limits set by the California Department of Housing & Community Development (HCD).

Very Low Income is calculated at 50% of AMI.

Affordable Housing Cost equals 30% of household income

Bedrooms per units: Del Norte (13 1-bedroom and 14 2-bedroom units); El Cerrito Royale (31 1-bedroom units).

**Tax-Exempt Bond Refinancing.** Contra Costa County acts as a conduit issuer of mortgage revenue bonds. The El Cerrito Royale was partially financed with County-issued tax-exempt bonds. A potential way to preserve the affordability of the 31 very low-income restricted units at the El Cerrito Royale under the bond program is to refinance the remaining mortgage on the project. When refinanced, the project would be required by the 1986 Tax Reform Act to commit its 20 percent affordable units for the greater of 15 years or as long as the mortgages are outstanding. The costs to refinance the project would include the difference in interest rates on the remaining debt between the previous and renegotiated loan packages, an issuance cost to be paid up front by the County, and administrative costs. To provide the property owner with an incentive to refinance, the County could offer to refinance the project with a new tax-exempt bond issue at an interest rate lower than the rate on the initial bond. Other assistance, such as rehabilitation loans or grants, may also be available.

**Purchase of Affordability Covenants.** Another option to preserve the affordability of the at-risk project is to provide an incentive package to the owner to maintain the project as affordable housing. Incentives could include writing down the interest rate on the remaining loan balance, providing a lump-sum payment, and/or supplementing the rents to market levels. The feasibility of this option depends on whether the complex is too highly leveraged. By providing lump-sum financial incentives or ongoing subsidies in rents or reduced mortgage interest rates to the owner, the City can ensure that some or all of the units remain affordable.

**Construction of Replacement Units.** The construction of new low-income housing units is a means of replacing the at-risk units should they be converted to market-rate units. The cost of developing housing depends upon a variety of factors including density, size of the units, location, land costs, and type of construction. The average construction cost for a rental residential unit is approximately \$456,940 (including land costs), based on assessments from a recent multi-family developments in El Cerrito. Based on this estimate, it would cost approximately \$26.5 million to develop 58 new units should both projects convert to market rate.

**Table B-4 Construction of Replacement Units  
El Cerrito (2014)**

<b>Cost</b>	<b>Total</b>	<b>Per Unit</b>
<b>Acquisition Costs</b>		
Land Cost	\$2,900,000	\$50,877
Title/Recording/Escrow	\$22,179	\$389
Off-Site Improvements	\$189,252	\$3,320
<b>General Development Costs</b>		
Costs	\$22,934,148	\$402,353
<b>Total Development Costs</b>	<b>\$26,045,579</b>	<b>\$456,940</b>
<b>Total Development Cost for 58 Units</b>		<b>\$26,502,519</b>

Source: California Housing Partnership Corporation, 2014.

#### 4. Cost Comparisons

The previous analysis attempts to estimate the cost of preserving the at-risk units under various options. The cost of acquiring both projects and transferring ownership to non-profit housing organizations is highest at approximately \$44.8 million, due to the large number of market-rate units that would also need to be purchased. In comparison, the annual costs of providing rental subsidies to preserve the 58 assisted units are relatively low (\$257,244 annually); however, long-term provision of rental subsidies for at least 55 years would cost more than \$14.1 million. New construction of 58 replacement units is another option at approximately \$26.5 million. However, this option is constrained by a variety of factors, including growing scarcity of land zoned for residential use and land costs.

#### 5. Resources for Preserving At-Risk Units

Available public and non-profit organizations with the capacity to preserve assisted housing developments include Contra Costa County, the City of El Cerrito, and various non-profit developers, including Eden Housing, Resources for Community Development, Mercy Housing, EAH, and Bridge Housing Corporation. Financial resources available include CDBG and HOME funds, Section 8 rental assistance, and low income housing tax credits.

According to a list of qualified entities maintained by the California Department of Housing and Community Development (HCD), there are a number of non-profit housing providers that would be suitable candidates to receive the transfer ownership of

the at-risk units discussed here. There are three qualified entities on the HCD list that are well established non-profit housing providers active in Contra Costa County, including BRIDGE Housing Corporation (San Francisco), Resources for Community Development (Berkeley), and Eden Housing, Inc. (Hayward), which could be suitable candidates for the transfer of ownership. The HCD list does not include a number of housing developers who have the capacity to own and manage this type of property. The entities named above are representative of the active developers in the County.

**Table B-5 Qualified Entities  
Contra Costa County (2014)**

<b>Organization</b>	<b>Phone Number</b>
ACLIC, Inc.	(209) 466-6811
Alameda County Allied Housing Program	(510) 670-5404
Anka Behavioral Health	(925) 825-4700
C. Sandidge and Associates	(510) 964-0916
Christian Church Homes of Northern California, Inc.	(510) 632-6714
City of Walnut Creek	(925) 943-5899 x236
Community Housing Developers, Inc.	(408) 279-7677
Community Housing Development Corp.	(510) 412-9290
Community Housing Opportunities Corporation	530)757-4444
Contra Costa Department of Conservation & Development	(925) 335-1290
East Bay Asian Local Development Corporation	(510) 287-5353
East Bay NHS	(510) 237-6459
Eden Housing, Inc.	(510) 582-1460
Eskaton Properties Inc.	(916) 331-8513
Northern California Land Trust, Inc.	(510) 548-7878
Pacific Community Services, Inc.	(925) 439-1056
Resources for Community Development	(510) 841-4410
ROEM Development Corporation	(408) 984-5600
Rubicon Programs, Inc.	(510) 235-1516
Rural California Housing Corp	(916) 447-2854
Sacramento-Yolo Mutual Housing Association	(916) 453-8400 x219
Satellite Affordable Housing Associates Inc.	(510) 647-0700
Vallejo Neighborhood Housing Services, Inc	(707) 552-4663

Source: HCD, 2014.

**APPENDIX C: EVALUATION OF PRIOR HOUSING ELEMENT PROGRAMS**

**Table C-1 Implementation of Programs from Prior Housing Element (2007-2014)**

Housing Action	Status	Achievement	Recommendation
<p><b>Program 1.1:</b> Continue to implement the Residential Rental Inspection Program under Section 16.30.040 of the El Cerrito Municipal Code. The Program’s purpose is to ensure that rental housing units in the City are maintained in a safe and habitable condition and comply with all codes and standards applicable to rental housing and requires that each rental unit in the City be inspected every two years. If the property is in compliance with applicable codes and standards, a certificate of compliance shall be issued to the property owner. Over time, as it is implemented, the Program will provide a current housing condition survey of all rental housing units within the City. This survey should include the number of units in need of rehabilitation or replacement.</p>	<p>Ongoing</p>	<p>The City continues to implement the Residential Rental Inspection Program, and a new cycle started in 2013.</p>	<p>Maintain</p>
<p><b>Program 1.2:</b> Continue to investigate complaints and take action about code violations in single family and multifamily rental housing, and provide information on the City’s Residential Rental Inspection Program, the County Rental Rehabilitation Program and the County Neighborhood Preservation Program.</p>	<p>Ongoing</p>	<p>The City continues to investigate complaints and take action regarding code violations in single family and multifamily rental housing.</p>	<p>Maintain</p>
<p><b>Program 1.3:</b> Continue to encourage the rehabilitation of existing housing units by providing information on programs available to assist in housing rehabilitation, such as the Contra Costa County Housing Authority Rental Rehabilitation Loan Program and the Contra Costa County Neighborhood Preservation Program. Informational material on these programs will be available through the City’s website, at City Hall and in conjunction with the City’s code enforcement program.</p>	<p>Ongoing</p>	<p>The City continues to make information available to the public at the front counter.</p>	<p>Maintain</p>
<p><b>Program 1.4:</b> Continue to permit new housing units and housing rehabilitation in mixed use and commercial zoning districts subject to Zoning Ordinance requirements so that housing and commercial uses can complement and support one another.</p>	<p>Ongoing</p>	<p>The Zoning Ordinance continues to allow housing in mixed use and commercial zones. The San Pablo Avenue Specific Plan expanded housing opportunities in these areas.</p>	<p>Maintain as a policy</p>
<p><b>Program 1.5:</b> Continue to regulate condominium conversions in accordance with Chapter 19.45 of the Zoning Ordinance.</p>	<p>Ongoing</p>	<p>The City continues to regulate condominium conversions consistent with the Zoning Ordinance; however, there were no requests for conversion during the planning period.</p>	<p>Maintain as a policy</p>
<p><b>Program 1.6:</b> Continue to regularly monitor assisted housing units to help preserve the existing stock of affordable housing. The Redevelopment Agency will continue to maintain a database of assisted housing units and annually review existing agreements to ensure that they are in compliance with affordability requirements.</p>	<p>Annual</p>	<p>Although the Redevelopment Agency dissolved in 2012, the City completed annual monitoring of assisted housing units in 2013. Although one development was at-risk during the housing element planning period, the developer renewed the affordability restrictions.</p>	<p>Maintain.</p>

**Table C-1 Implementation of Programs from Prior Housing Element (2007-2014)**

Housing Action	Status	Achievement	Recommendation
<b>Program 1.7:</b> Continue to enforce notification requirements on Below Market Rate [BMR] and Section 8 Project Based Subsidy units, prior to resale of units or and/or conversion of such units to market-rate in accordance with Chapter 19.22 of the Zoning Ordinance.	Ongoing	The Zoning Ordinance continues to mandate notification requirements on Below Market Rate (BMR) and Section 8 Project Based Subsidy units. No units converted to market the during the planning period.	Maintain.
<b>Program 1.8:</b> Capital Improvements Program: The Planning Commission and City Council shall, on an annual basis, review the City Capital Improvement Program (CIP) to determine what special priorities are needed for capital improvement projects required to maintain the community’s older residential neighborhoods. Annual review of the CIP shall also include verification that needed improvements are scheduled for funding.	Annual	The City Council and Planning Commission continues to review the City’s Capital Improvement Program (CIP) on an annual basis.	Maintain.
<b>Program 2.1:</b> Retain existing residential zoning and discourage non-residential uses in these zones. The City will strictly enforce the Zoning Code which states that non-residential uses in residential areas are limited to churches, daycares, and schools.	Ongoing	The City continues to discourage non-residential uses in residential zones, with the exception of churches, daycares, and schools.	Maintain as a policy.
<b>Program 3.1:</b> Consider enacting additional incentive programs and requirements to encourage retrofitting of seismically unsafe buildings, such as soft-story buildings.	Ongoing	The city has a URM ordinance but it does not apply to soft-story residential	Maintain
<b>Program 3.2:</b> Explore possible funding sources or programs to minimize the financial impact of retrofits on low- and moderate-income residents. Review upcoming grant opportunities on a quarterly basis and explore programs bi-annually.	Ongoing	The City continues to explore funding sources and programs to minimize financial impacts of retrofits on low-income and moderate-income residents.	Maintain
<b>Program 4.1:</b> Conduct an annual evaluation of the City’s inventory of available sites, and take appropriate action to ensure that the inventory list is available to potential housing developers.	Ongoing	The City is updating the sites inventory as part of the Housing Element Update and will make the inventory available to potential developers.	Maintain.
<b>Program 5.1:</b> Maintain General Plan designations for mixed use and high-density residential housing and the Transit Oriented Mixed Use districts in the development nodes of the City.	Ongoing	The City continues to maintain General Plan designations for mixed-use and high-density residential housing, and the San Pablo Avenue Specific Plan further enforces mixed-use, high-density, and Transit Oriented Mixed Use designations in its Plan Area.	Maintain as a policy.
<b>Program 6.1:</b> Continue to fast-track processing for units meeting established City standards and provide additional information on second units and the application process for public distribution.	Ongoing	The City continues to fast-track processing for units meeting City standards.	Maintain

**Table C-1 Implementation of Programs from Prior Housing Element (2007-2014)**

Housing Action	Status	Achievement	Recommendation
<p><b>Program 6.2:</b> Consider the establishment of a “pre-approved” second unit program. Such a program could offer residents and contractors the opportunity to purchase or use second unit plans that have been pre-approved by the City for conformance with building codes and many other standards.</p>	<p>Ongoing</p>	<p>The City continues to encourage the development of second units. However, upon further investigation, a “pre-approved” program does not appear to be practical given the many potential lot configurations and unit sizes. City will continue policy of encouraging second units.</p>	<p>Delete</p>
<p><b>Program 7.1:</b> Continue to implement City-adopted regulations that allow manufactured housing and pre-fab housing in residential districts provided any manufactured unit is certified under the standards set forth in the National Manufactured Housing Construction and Safety Standards Act of 1976 (42 USC 5401 et seq.) and follows the standards set in Chapter 19.20 of the Zoning Ordinance.</p>	<p>Ongoing</p>	<p>The Zoning Ordinance continues to allow for manufactured housing and pre-fabricated housing in residential districts.</p>	<p>Maintain as a policy</p>
<p><b>Program 8.1:</b> Continue to support property owners and developers to identify underutilized and deteriorated properties where redevelopment as higher-density, transit-oriented developments could be feasible.</p> <p>The required 431 units may be realized through the redevelopment of lots to higher density across the City’s TOM (Transit Oriented Mixed-Use) zoning district.</p>	<p>Ongoing</p>	<p>The City continues to support property owners and developers in identifying underutilized and deteriorated properties. Several new projects have been proposed on underutilized sites. For example, the City transferred a City-owned underutilized site to Eden Housing to develop an affordable senior housing project with 63 units, ground floor retail space, and a medical clinic. Ohlone Gardens, a 57-unit affordable development, is under construction on a formerly underused site on Portola Drive. The 1715 Elm Street project is a private development proposed on a site that includes a vacant single family home, which the developer will restore and relocate on site to incorporate it into the project.</p>	<p>Maintain</p>

**Table C-1 Implementation of Programs from Prior Housing Element (2007-2014)**

Housing Action	Status	Achievement	Recommendation
<p><b>Program 9.1:</b> Encourage the use of the planning development process included in the Zoning Ordinance to allow innovative approaches aimed at increasing affordable rental and for-sale housing opportunities.</p> <p>Through applications for Planned Development or Development Agreements for new units or the conversion of apartments to condo or vise-versa, staff will negotiate with the applicant to provide 15% of the units to be affordable housing units.</p> <p>Through the City’s Density Bonus program in the Zoning Ordinance developers are allowed to build additional units and in turn create additional affordable housing units</p>	Ongoing	The Zoning Ordinance (Chapter 19.22 ) continues to allow innovative approaches aimed at increasing affordable rental and for-sale housing opportunities. The City works with applicants to encourage affordable housing to be included in new developers. Eden Senior Housing took advantage of the density bonus to build additional units and receive a height increase and parking reduction.	Maintain
<p><b>Program 10.1:</b> Revise the Zoning Ordinance to include housing size diversity standards. Staff will examine incentives (i.e. expedited plan check and planning review, see Program 13.1 and 15.3) for multifamily residential projects that have 3 to 4 bedroom units</p>	Ongoing	The San Pablo Avenue Specific Plan Transect zones encourage the provision of multifamily housing that includes units with 3 or more bedrooms.	Maintain as a policy
<p><b>Program 11.1:</b> Continue to enforce the Zoning Ordinance which provides regulatory incentives for affordable housing development, including density bonuses and site flexibility.</p> <ul style="list-style-type: none"> <li>• Incentives currently in the ZO:</li> <li>• Incentives program</li> <li>• Density Bonus</li> <li>• PD and DA process</li> <li>• Parking reduction ¼ mile from Transit</li> </ul>	Ongoing	The City continues to enforce the Zoning Ordinance.	Repetitive with Program 5.1. Delete.
<p><b>Program 11.2:</b> Continue to inform developers about and allow density bonuses consistent with State law, the General Plan, and Zoning Ordinance (Chapter 19.22 ECMC).</p>	Ongoing	The City continues to inform developers about and allow for density bonuses.	Maintain as a policy
<p><b>Program 12.1:</b> During the annual revision of the Master Fee Schedule evaluate planning and development fees as they relate to housing development.</p>		Fees were updated with Master Fee Schedule as part of the 2013 budget.	Maintain

**Table C-1 Implementation of Programs from Prior Housing Element (2007-2014)**

Housing Action	Status	Achievement	Recommendation
<b>Program 13.1:</b> The City will help streamline the application process by continuing to offer interdepartmental team meetings with applicants, conceptual review and study sessions with approval bodies, and assistance with pursuing outside funding opportunities.	Ongoing	The City continues to streamline the application process by offering interdepartmental team meetings with applicants, conceptual review and study sessions with approval bodies, and assistance with pursuing outside funding opportunities	Maintain
<b>Program 14.1:</b> Continue to enforce the Zoning Ordinance and encourage development in the Transit Oriented Mixed Use Zone.	Ongoing	Ongoing	Maintain as a policy
<b>Program 15.1:</b> Assist developers in obtaining state and federal funding available to develop affordable housing for seniors, persons with special needs, large families and households with children. Where possible, leverage Redevelopment Agency funds with state and federal sources of funding	Ongoing	The City continues to assist developers in obtaining funding; however Redevelopment Agency funds are no longer available since the Redevelopment Agency was dissolved in 2012.	Maintain
<b>Program 15.2:</b> Continue to enforce Federal and State Handicapped Accessibility and Adaptability Standards.	Ongoing	The City continues to enforce Federal and State Handicapped Accessibility and Adaptability Standards through its Building Code.	Maintain as a policy
<b>Program 15.3:</b> The City will continue to fast track the planning and building inspection processes for housing units with three or more bedrooms for large families, housing for seniors, and other special needs housing for extremely low-, very low-, low-, and moderate-income households.	Ongoing	The City continues to fast-track the planning and building inspection processes for affordable and special needs housing. Any new affordable housing projects would be moved to the top of queue in both entitlements and plan check.	Maintain
<b>Program 15.4:</b> The City shall continue to encourage and support development of senior housing that offers a wide range of housing choices that offer a wide range of community services including healthcare, nutrition, transportation and other amenities.	Ongoing	The City provided City-owned property to assist in the development of Eden Senior Housing, which will provide 63 units of mixed-use senior affordable housing with ground floor retail and a community clinic.	Maintain, combine with Program 15.5
<b>Program 15.5:</b> Facilitate the provision of housing that supports “aging in place” for the City’s senior population.	Ongoing	The Eden Senior Housing Mixed-Use Apartments (63 units) will provide opportunities for El Cerrito senior residents.	Maintain, combine with Program 15.4
<b>Program 15.6:</b> The City shall update its Zoning Ordinance to include a definition of transitional and supportive housing as defined in Health and Safety Code Sections 50675.2 and 50675.14. Transitional and supportive housing will be allowed as a permitted use subject to only the same restrictions on residential uses contained in the same type of structure	In process	The City is in the process of updating its Zoning Ordinance to comply with State law requirements for transitional and supportive housing. These code amendments received approval and first reading of the amended ordinance by the City Council on December 16, 2014. Adoption of the amended ordinance is scheduled for January 6, 2014.	Anticipated completion in January 2015. Delete
<b>Program 16.1:</b> To the extent financially feasible, assist in the development of extremely low-, very low-, low- and moderate income housing units.	Ongoing	The City continues to assist in the development of extremely low-, very low-, low-, and moderate income housing units.	Maintain as a policy

**Table C-1 Implementation of Programs from Prior Housing Element (2007-2014)**

Housing Action	Status	Achievement	Recommendation
<p><b>Program 16.2:</b> Conduct a study of the feasibility of an inclusionary housing ordinance that would include the terms and conditions under which new developments would be required to provide a specified percentage of housing affordable to very low-, low-, and/or moderate-income households. or pay into an affordable housing in-lieu fee (i.e. based on a % of project cost) to offset building affordable units. As part of a potential inclusionary program, the City will consider requirements and incentives to developers for a mix of dwelling sizes, including units with three or more bedrooms to meet the need of large families.</p>	<p>Incomplete</p>	<p>This program is still under development.</p>	<p>Maintain</p>
<p><b>Program 16.3:</b> Continue to encourage developers to leverage limited Redevelopment Agency Housing Funds with other sources of assistance, such as Low Income Housing Tax Credits, mortgage revenue bonds and other sources that fund affordable housing. Provide assistance and support to developers in pursuing these sources of funds for affordable housing developments.</p>	<p>Ongoing</p>	<p>Although the Redevelopment Agency dissolved in 2012, the City continues to work with developers to encourage them to leverage other sources of financial assistance, such as CDBG and HOME funds and Low Income Housing Tax Credits, to encourage the development of affordable housing. For example, the County Affordable Housing Finance Committee recommended the Eden Senior Housing Mixed-Use Apartments to receive \$625,000 from CDBG and \$150,000 from HOME.</p>	<p>Modify to reflect loss of Redevelopment</p>
<p><b>Program 17.1:</b> Continue to allow emergency and transitional housing facilities as a permitted use within the CC zone.</p>	<p>Ongoing</p>	<p>The Zoning Ordinance allows emergency shelters in the CC zone by right. The City is in the process of amending the Zoning Ordinance to allow transitional housing as a residential use consistent with State law. This amendment is anticipated for December 2014.</p> <p>The San Pablo Avenue Specific Plan now applies to many of the areas in the City previously zoned CC. The Specific Plan permits emergency shelters in the TOHIMU and TOMIMU zones by right. The Specific Plan also allows transitional and supporting housing by right in all residential areas and treats transitional and supportive housing as a residential use subject only to the same standards required of other residential uses of the same type in the same zones.</p>	<p>Maintain as a policy</p>
<p><b>Program 17.2:</b> Consult with the El Cerrito Police Department and the County's Task Force on Homelessness to maintain 2007 - 2014 estimates of the demand for emergency housing.</p>	<p>Ongoing</p>	<p>The City continues to consult with the El Cerrito Police Department and the countywide Task Force on Homelessness.</p>	<p>Maintain</p>
<p><b>Program 17.3:</b> Continue to coordinate with the County and cities to develop the annual 5-Year Consolidated Plan to address housing and social service needs of the homeless in Contra Costa County</p>	<p>Ongoing</p>	<p>The 2015-2020 Contra Costa County Consolidated Plan is in progress, and the first draft will be out in January/February 2015.</p>	<p>Update to reflect next Consolidated Plan cycle</p>

**Table C-1 Implementation of Programs from Prior Housing Element (2007-2014)**

Housing Action	Status	Achievement	Recommendation
<b>Program 18.1:</b> The City will look for opportunities with non-profits and other agencies for cooperative efforts to expand the City’s supply of affordable housing.	Ongoing	The City continues to look for opportunities to expand the City’s supply of affordable housing, and 63 units of affordable housing were approved in 2013.	Maintain
<b>Program 19.1:</b> Continue to provide non-discrimination clauses in rental agreements and deed restrictions for housing constructed with either City or DD&A’s funds and Owner Participant Agreements when Redevelopment Agency participation occurs.	Ongoing	The Redevelopment Agency was dissolved in 2012, but the City continues to require non-discrimination clauses.	Modify to reflect loss of Redevelopment
<b>Program 19.2:</b> Reasonable Accommodation Procedures to accommodate the needs of persons with disabilities and provide a streamlined permit review process, the City will continue to implement reasonable accommodation procedures through the City’s Building Official. The City will continue to provide information on accommodation procedures.	Ongoing	The City continues to implement reasonable accommodation procedures consistent with Chapter 19.37 of the Municipal Code.	Maintain
<b>Program 19.3:</b> Continue the City’s participation in the Contra Costa Urban County CDBG Consortium. The County utilizes CDBG funds to help fund the Contra Costa County Housing Services Collaborative on behalf of the Urban County jurisdictions. The Housing Services Collaborative offer free housing services including tenant-landlord counseling, fair housing services, and legal advice and representation to Urban County residents, including El Cerrito. Brochures and information about the services offered by the Housing Services Collaborative will be distributed through the City’s website, at City Hall, the City’s Senior and Community Centers, and the El Cerrito Library.	Ongoing	The City continues to participate in the Contra Costa County Urban County CDBG Consortium. The County uses CDBG funds to help fund this program on behalf of the Urban County jurisdictions.	Maintain
<b>Program 19.4:</b> To comply with Senate Bill (SB) 2 the City will continue to maintain emergency shelters, transitional housing, and supportive housing to homeless individuals and families to be allowed by right in the CC (Community Commercial) zone.	Ongoing	See Program 17.1.	Delete. Repetitive with Program 17.1 and inconsistent with State law.
<b>Program 20.1:</b> Develop an energy conservation strategy that includes programs that 1) promote programs offered by PG&E; 2) provide educational materials and technical assistance; 3) encourage green building and energy conservation in projects.	Ongoing	The City adopted a Climate Action Plan in May 2013.	Modify based on CAP
<b>Program 21.1:</b> Continue to enforce the State Energy Conservation Standards for new residential construction and additions to existing structures, and promote the City policy that provides for no fee building permits for solar energy installations.	Ongoing	The City continues to enforce the State Energy Conservation Standards through the Building Code. City participated in East Bay Green Corridor to standardize and streamline solar permit process across the region. Residential solar energy installations have increased to the point that a no-fee or low-fee policy is no longer needed to incentivize them. The City has raised solar permit rates to \$100 per residential system.	Maintain as a policy

**Table C-1 Implementation of Programs from Prior Housing Element (2007-2014)**

<b>Housing Action</b>	<b>Status</b>	<b>Achievement</b>	<b>Recommendation</b>
<p><b>Program 22.1:</b> Develop policies consistent with AB32 and SB375 to reduce greenhouse gas emissions and work with other agencies in the region to establish common thresholds for Green Building. Incorporate incentives for green building to reduce the costs of compliance, such as reduced building fees and rebates. To address energy conservation in existing buildings, promote Pacific Gas and Electric utility assistance programs on the City's website and through handouts.</p>	<p>Ongoing</p>	<p>The City adopted a Climate Action Plan in May 2013 as well as targets to reduce GHG emissions by 15% below 2005 levels by 2020 and 30% below 2005 levels by 2035. The City is working with East Bay Energy Watch program to bring energy efficiency programs to El Cerrito. City staff has hosted two workshops on residential energy and water efficiency measures and available programs.</p>	<p>Maintain as a policy. Modify based on Climate Action Plan</p>
<p><b>Program 23.1:</b> Continue to enforce the sections of the Zoning Ordinance that increase density, reduce parking requirements, and establish design and development standards to create inviting, mixed-use neighborhoods around transit.</p>	<p>Ongoing</p>	<p>The City continues to enforce sections in its Zoning Ordinance that increase density, reduce parking requirements, and establish design and development standards to create inviting mixed-use neighborhoods around transit. In addition, the San Pablo Avenue Specific Plan contains a Form-Based Code that establishes flexible regulations that encourage mixed-use development.</p>	<p>Maintain as a policy</p>

**Table C-2 Total Projects**  
**El Cerrito (July 1, 2007 – June 30, 2014)**

	<b>Extremely Low- Income</b>	<b>Very Low- Income</b>	<b>Low- Income</b>	<b>Moderate- Income</b>	<b>Above Moderate- Income</b>	<b>Total</b>
<b>RHNA 2007-2014</b>	<b>46</b>	<b>47</b>	<b>59</b>	<b>80</b>	<b>199</b>	<b>431</b>
Total Complete	0	0	0	0	45	45
Total Under Construction	14	42	0	0	1	57
<i>Subtotal</i>	14	42	0	0	46	102
Pending	0	30	38	13	111	192
Proposed	0	0	0	0	14	14
<b>Total All Units</b>	<b>14</b>	<b>72</b>	<b>38</b>	<b>13</b>	<b>171</b>	<b>308</b>
<b>Percentage of RHNA Met</b>	<b>30.4%</b>	<b>153.2%</b>	<b>64.4%</b>	<b>16.3%</b>	<b>85.9%</b>	<b>71.5%</b>

## APPENDIX D: SUMMARY OF COMMUNITY OUTREACH

The City of El Cerrito has encouraged and provided opportunities for public participation in the process of identifying housing needs and formulating housing policies and programs. The City's objectives for the public participation process in the Housing Element update were as follows:

- To inform the public of the purpose of the Housing Element;
- To present information regarding the City's housing needs and current programs;
- To gather information about housing needs and ideas for addressing those needs;
- To learn from housing and social service professionals who have experience developing, operating or providing services to housing in El Cerrito or other Bay Area jurisdictions; and
- To gather comments and feedback on updated programs and policies.

The City provided several opportunities for public involvement. The City of El Cerrito's public outreach and community involvement activities are described below.

### 1. Community Workshops

The City conducted community workshops on July 19, 2014 and August 13, 2014. Notices of the public meetings were posted prior to the meetings in the citywide newsletter, on the City's website, through a postcard mailer to approximately 2,300 landlords and renter households and local and regional stakeholders, as well at City Hall and the El Cerrito Public Library. Both meetings focused on the Housing Element update process and scope, the demographic information from the 2010 Census, housing market trends, and the City's Regional Housing Needs Allocation (RHNA). After presenting an overview of the Housing Element update, City staff facilitated an interactive discussion to answer questions about the Housing Element's purpose and solicit ideas from participants about the most critical housing issues in El Cerrito and potential ways to address these issues. 11 people attended the July 19th workshop and 13 people attended the August 13th workshop.

The input from the meetings was used to update the Housing Element, particularly the goals, policies, and programs.

#### Community Workshop, July 19, 2014

- Following is a summary of input from this workshop:
- What are potential housing solutions for the lowest income population? Are micro units a solution?

- Would like to see options such as large units for larger household or multigenerational families, or flexible housing that can accommodate those households
- El Cerrito is part of a continuous urbanized area. If El Cerrito creates its share of affordable housing, would there be priority for people who live in El Cerrito?
- Does senior housing transition to disabled housing? As people age, they may need a wheelchair, etc.
- How does the city encourage accessibility in affordable housing?
- To encourage housing development, the City should allow variances on road width, EBMUD utility requirements, C3 (stormwater run-off) requirements, parking, and increases to allowed FAR (floor area ratio).
- Government fees are a huge component of development costs.
- WCCUSD is a barrier to people wanting to move here, people prefer Kensington (Elementary School) to other schools in the district.
- The City of El Cerrito should annex Richmond's property along San Pablo Avenue to better redevelop El Cerrito.
- Encourage alternative construction techniques such as manufactured housing to reduce costs, including the cost of construction transport.
- Attracting developers means reducing some of the barriers – improving the school district, reducing government fees (EBMUD) and regulations.
- City government wants to increase its tax base. As a current resident, why should I be interested in creating any more housing, especially high density housing?
- City should bring data showing vacancy rate trends. Our population hasn't grown much. I don't see an urgent need for housing.
- (Responding to comment above.) Vacancy rates do not vary a whole lot with housing demand. Rents increase with increased housing demand but vacancy rates do not change very much. If you see for-sale and for-rent signs, that doesn't mean that there is not an extraordinary demand for housing.
- General Plan and the housing element is a statement of values of the community. It's our moral obligation to provide our fair share of housing. Also, acknowledging that the housing shortage has evolved over many years and there is no way we are going to build our way out of it in 8 years.
- Can you explain the intersection between affordable housing and Section 8 housing?

- I am surprised that no one's suggested rent control instead of building smaller and smaller shoe boxes.
- San Pablo Avenue has a lot of vacant commercial space. Maybe these landlords are holding their units vacant because they can't get the rents they want.
- Does the rental price data reflect mom and pop who rent out a single family home or a new apartment building?
- Single family properties are exempt from rent control under State law.
- You can't maintain affordability with rent stabilization because every time a tenant vacates, the unit rent goes to market-rate. You may want to look at something like a just-cause for eviction ordinance. A rent stabilization program would be pretty expensive to do in a small community. However, a just cause ordinance could assist tenants in providing some stability, especially tenants who have children in school where it would be disruptive if they had to move.
- How many units of El Cerrito's 2007-2014 RHNA actually happened?
- Is the 398 units of the RHNA a minimum number?
- Is the 398 units a maximum number?
- Because our population has stayed the same since 1960, we are taking on the burden of providing housing for the Bay Area by accepting the 398 RHNA numbers.
- 398 units spread over 8 years isn't that much growth in a city with 10,000 housing units.
- Rent control tends to serve older and more stable tenants and is a disincentive for building rental housing. (Rent control) is why developers tend to build condos instead (of rental housing). Adding more housing stock, at whatever income level, is best approach to solving housing need.
- What is the site inventory about?
- I was a Planning Commission meeting where (City) staff told the Planning Commission that there was no longer a requirement for affordable housing (inclusionary housing). What requirement does the City have, if any, for affordable housing?
- What sort of measures or strategies are in the current plan and the new one to address meeting the lower income housing needs?
- If it's cheaper to build a higher story building, why not just build a 20 story building?

**Community Workshop, August 13, 2014**

Following is a summary of input from this workshop:

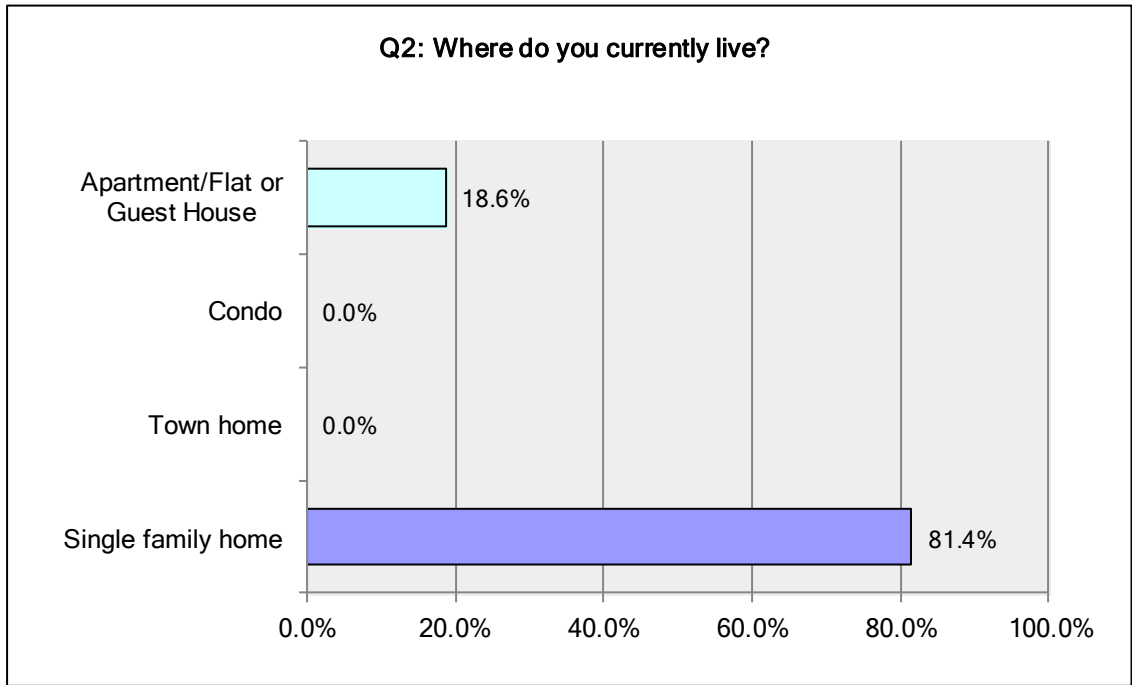
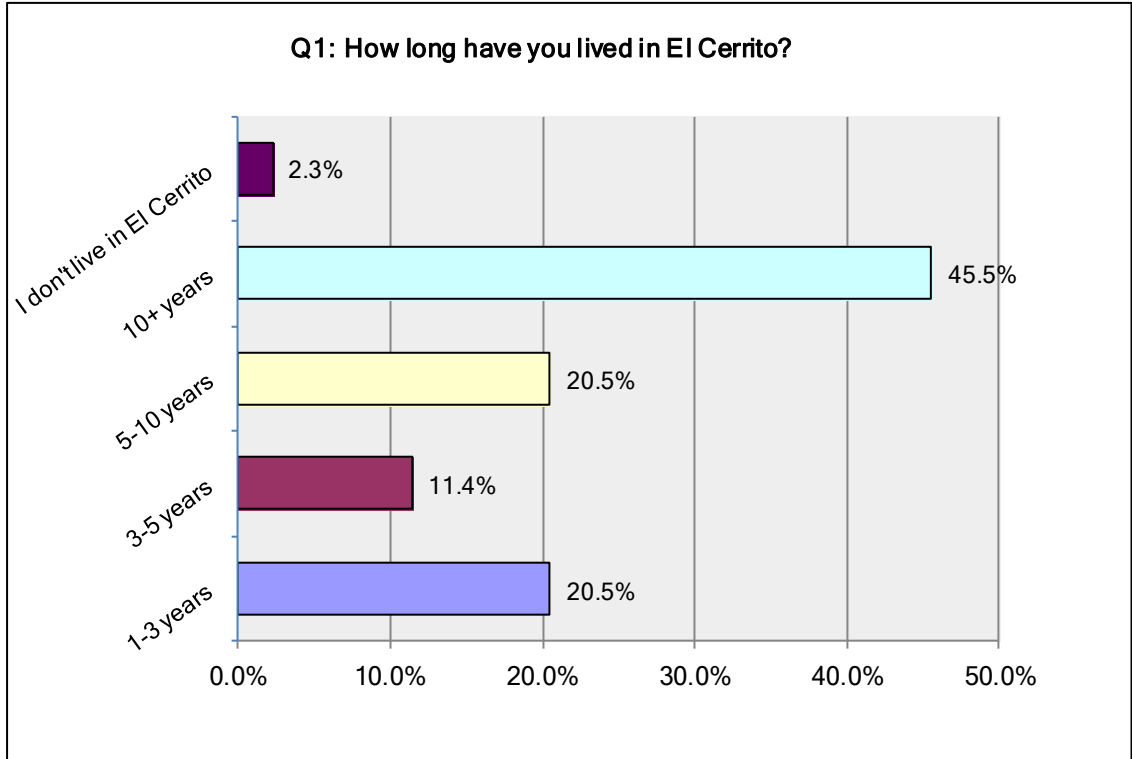
- Residential energy efficiency policies/programs should focus on voluntary energy upgrades and promoting opportunities for rebates and other types of incentives.
- Request that City zoning and planning policies encourage alternative models of housing such as co-housing.
- Is there any way to track rental increases? Concerned about neighbors experiencing significant rent increases, such as 69% in one instance. Could the City do something about rent increases? If the rents go up all over the City, renters will have to move, there will be a large impact on people and on the City. People like me will have to relocate. Where do we go?
- Could the housing element address rent increases?
- Concerns about existing homeless persons around El Cerrito Creek and El Cerrito Plaza. It seems like homeless population is growing. Maybe related to Albany Bulb closure. How do we get on top of that? Does the housing element address that? Maybe we can be proactive.
- Does the City market itself to housing developers and to developers?
- Our experience with the local school district has been very good and I think we should use the fact that we have good schools to market the community.
- (Responding to comment above.) WCCUSD is a problem. People don't have a good perception of the schools.
- More market-rate housing will help bring more revenue to the city through property taxes.
- What is the City doing regarding the vacation rental issue, i.e. VBRO, AirBnB?
- Concerned about Creekside Walk (approved residential project in the pipeline) and the flow of traffic.
- Want to see demographic data on income levels of residents of El Cerrito.
- If a city meets part of its RHNA during a cycle, how is that accounted for in the next cycle RHNA?
- We should help stabilize renter households.

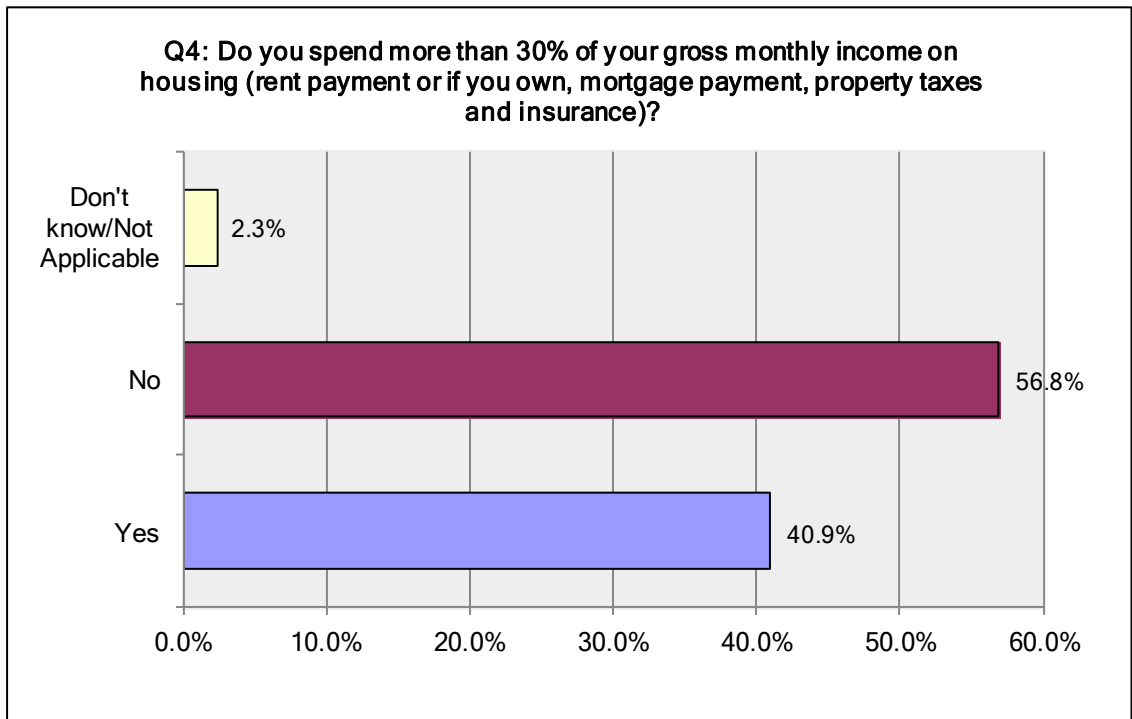
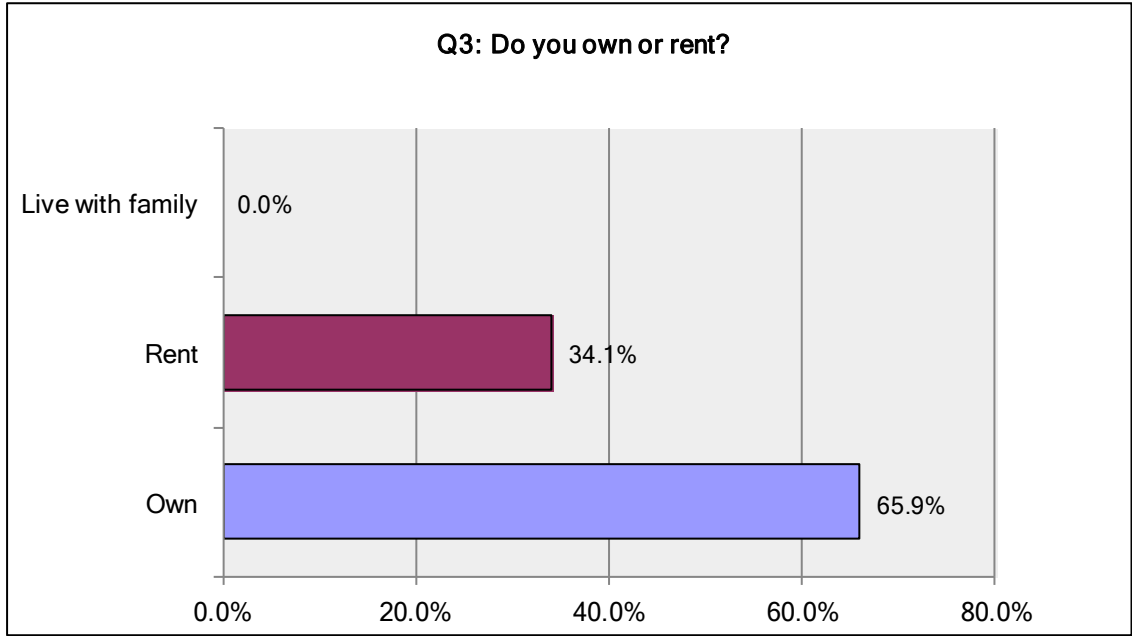
- Don't want to see changes in zoning in single family neighborhoods.
- City needs to be fiscally responsible, look for other sources of funds, manage assets wisely.
- I want to age in this community, want to be closer to BART, in a more walkable neighborhood. I want other housing options such as co-housing close to BART.

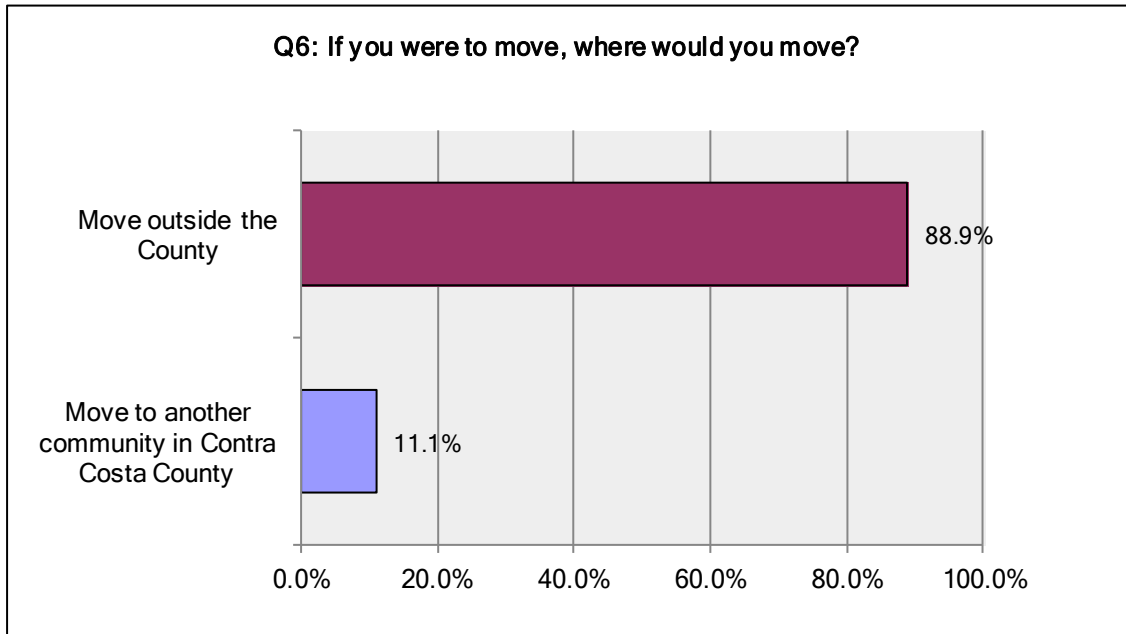
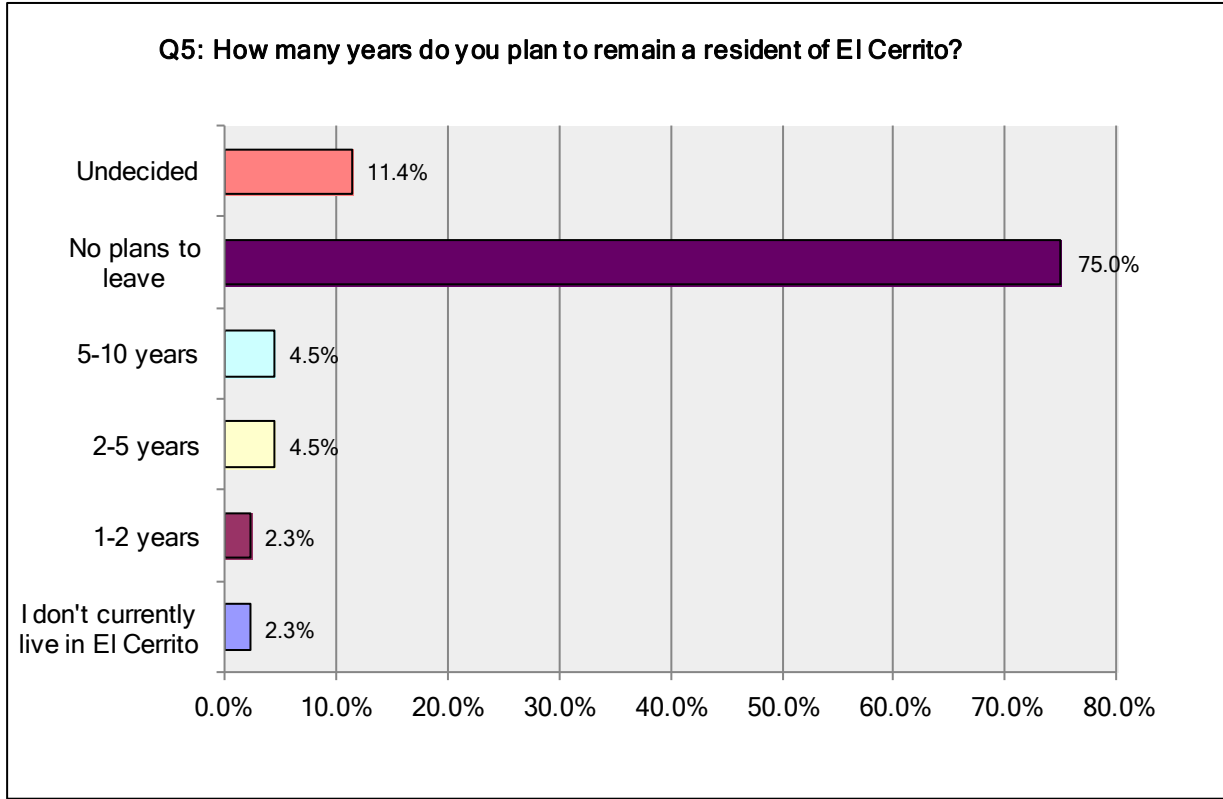
In addition to comments received at workshops, written comments were submitted which expressed concern for the housing stability of older residents who rent and tend to be on fixed incomes in a time when rents are increasing significantly. Another resident offered co-housing (currently supported by the Land Use Policy LU1.6 of the City's General Plan) and "tiny house"-style stand-alone dwelling units as potentially affordable solutions to the housing shortage. The suggestion was also made that large, infill developments consider purchasing conservation easements in nearby areas with available agricultural and open space. There was a concern that the Climate Action Plan should specify that, for new residential development, the City should specify that building materials and methods be used that can show a net climate benefit.

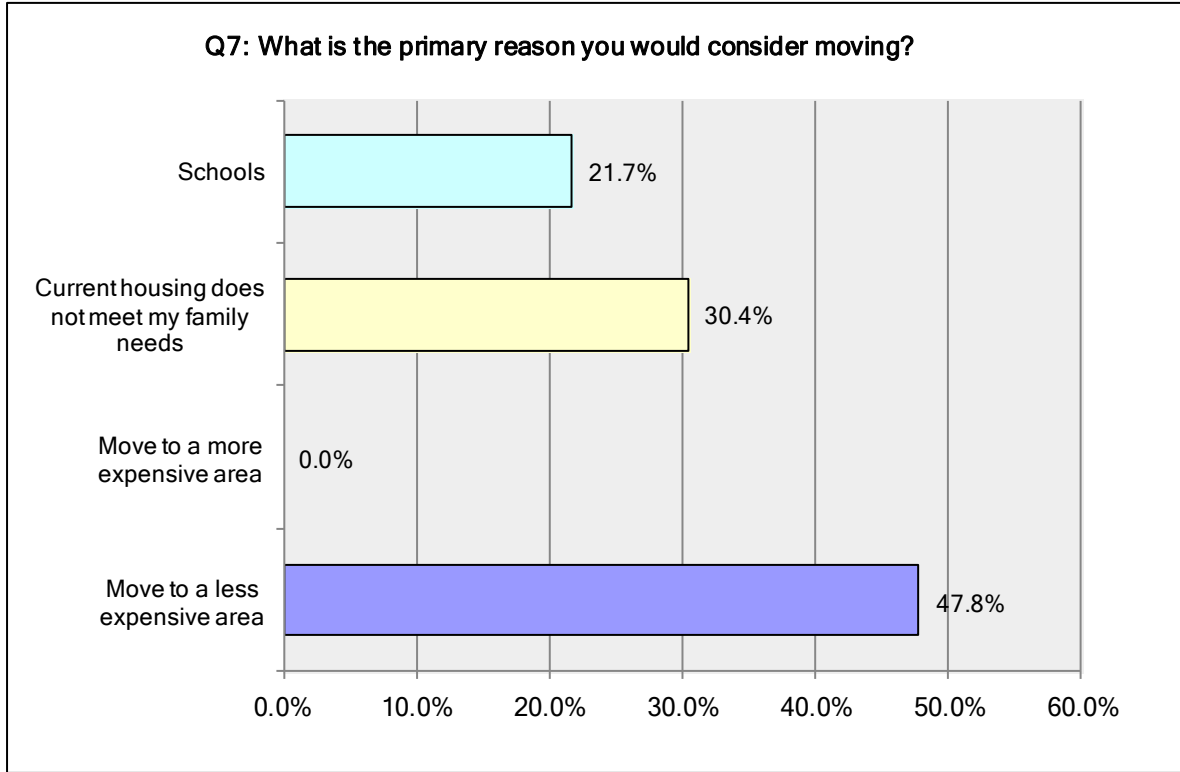
## 2. Housing Needs Survey

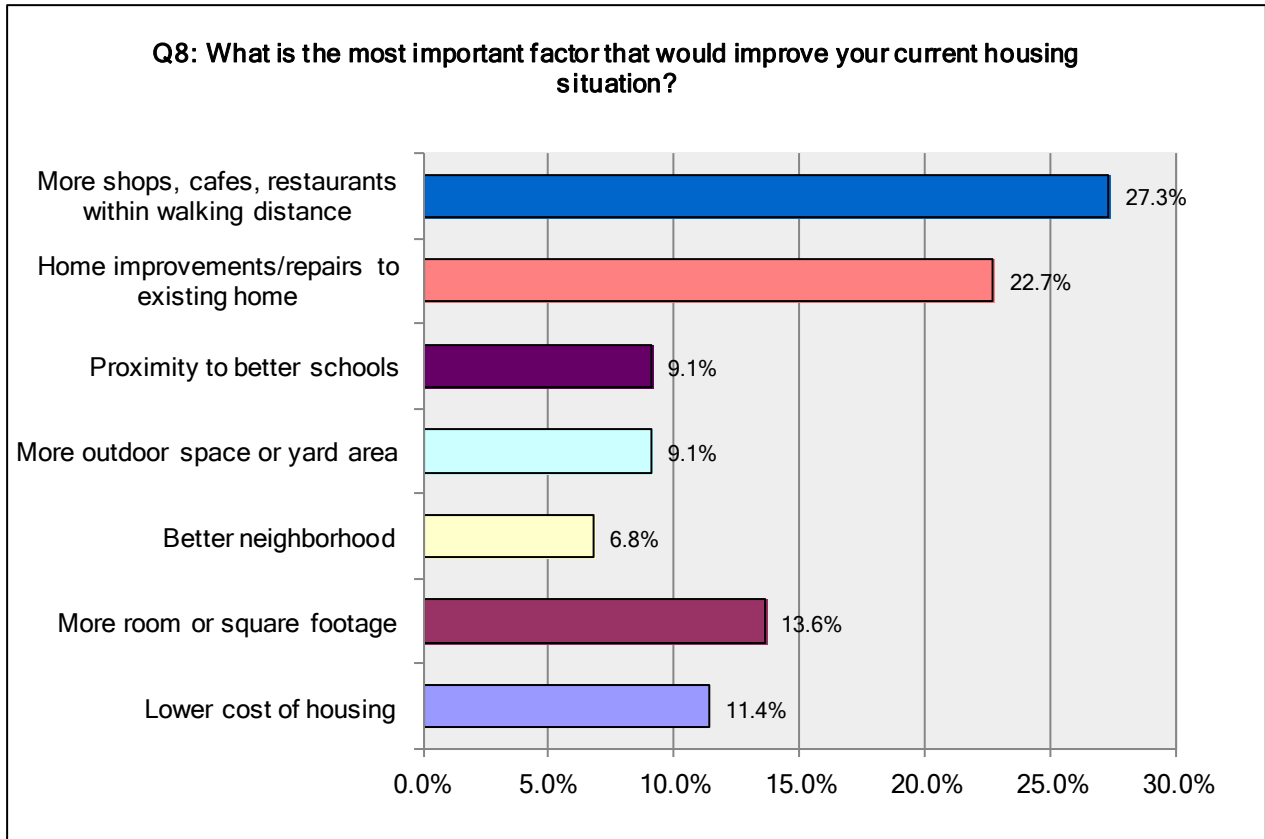
As part of the 2015-2023 Housing Element Update, the City of El Cerrito developed an online survey to gather feedback about community housing and to help ensure that the City's Housing Element reflects the vision and priorities of the El Cerrito community. The Housing Survey included 12 questions that asked respondents about their current housing situation as well as their views on El Cerrito's housing issues more generally. The survey was publicized through announcements at the Housing Element workshops, through the City's website and through a press release to local print and online media. There were 44 responses to the survey.

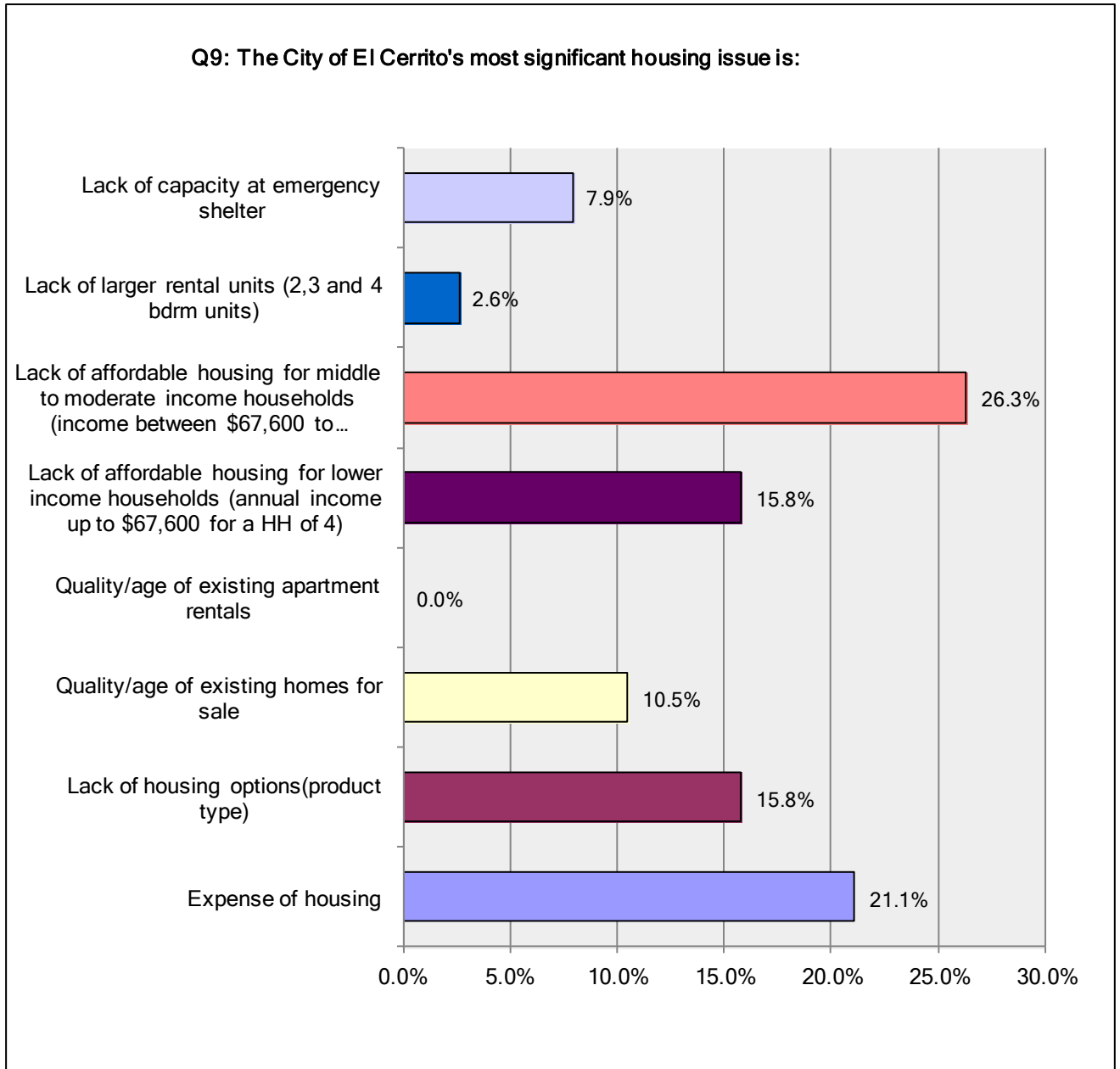




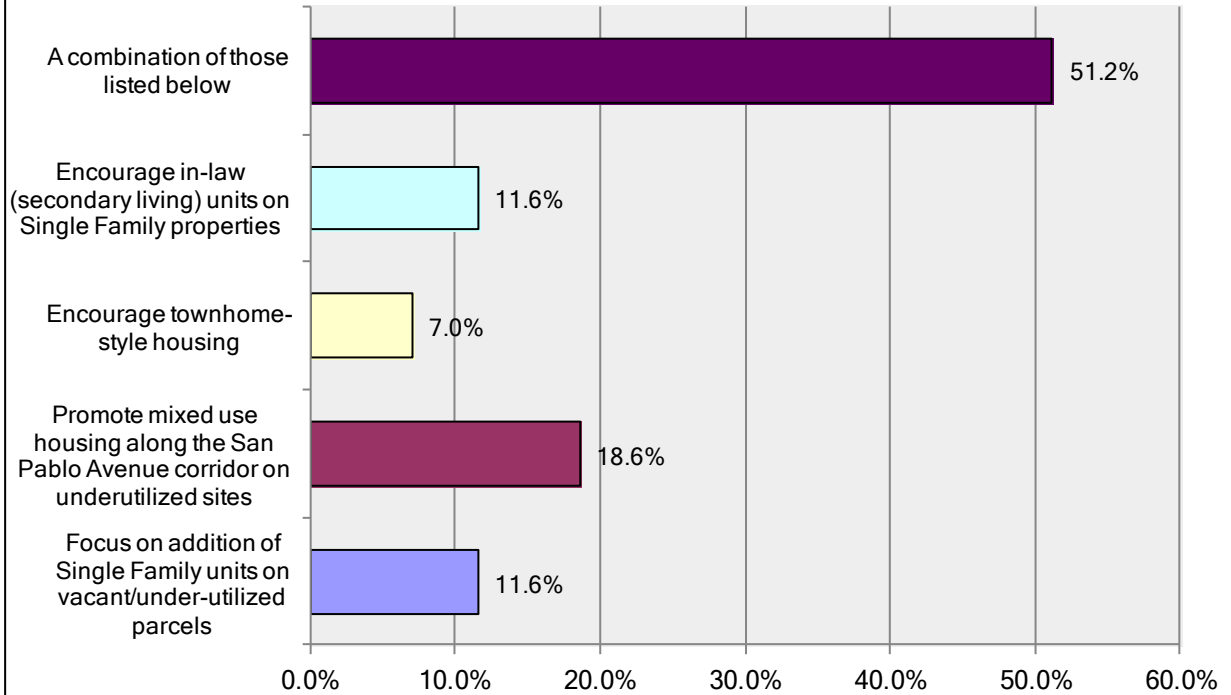


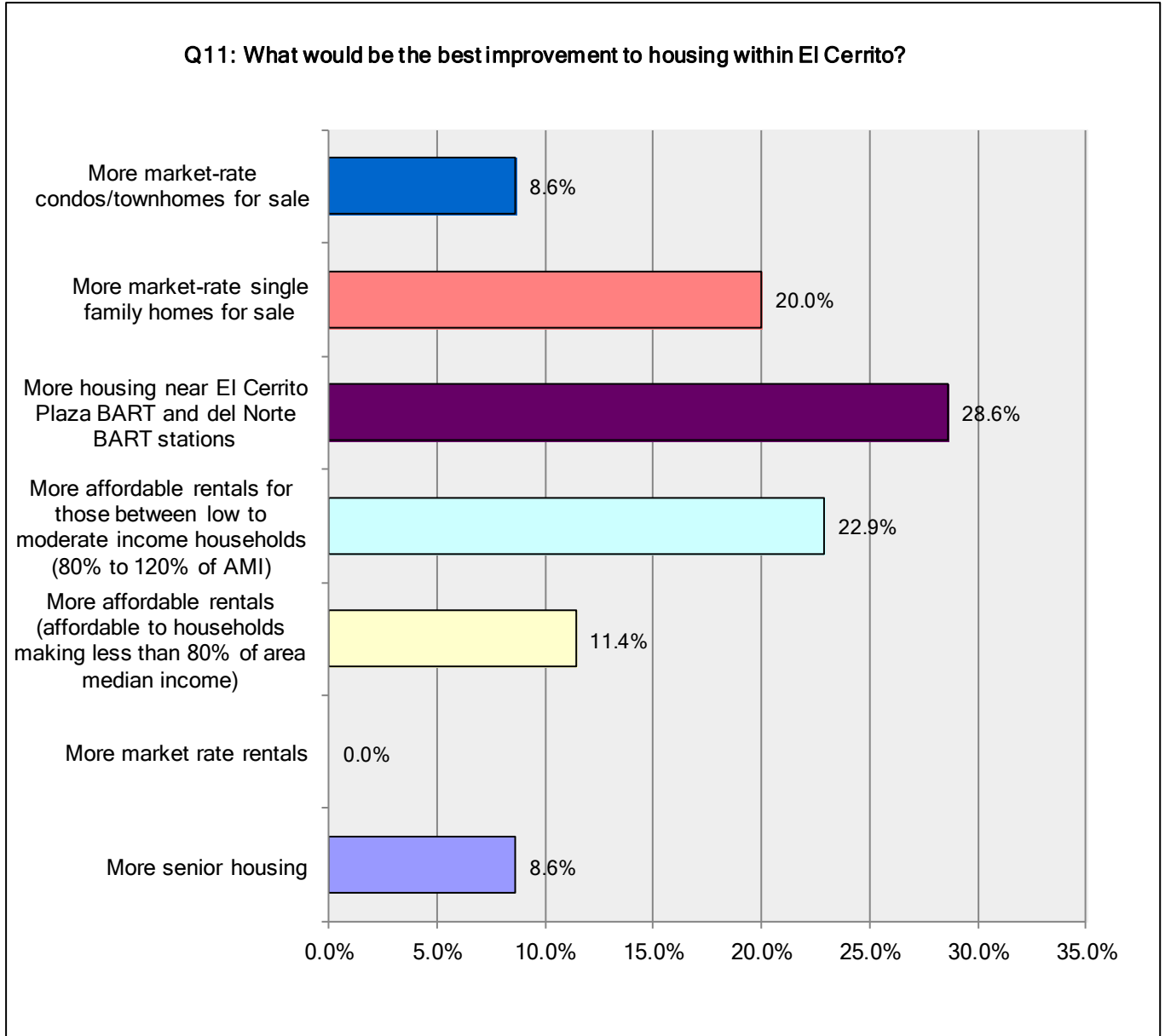






**Q10: The City of El Cerrito must be prepared to add approximately 398 housing units throughout the city during the next 8 to 9 years to address Statewide growth. What would your primary approach be toward accommodating future units?**





**Q12: Are there any other suggestions or comments you would like to share regarding housing or other topics of interest to El Cerrito?****No. Responses**

- 1 More commercial areas! more cafes on san pablo. that's my dream.
- 2 I would like to see more newer affordable single family homes and townhouses that are close to public transportation(BART) and stores ( Safeway complex and El Cerrito Plaza). El Cerrito is a beautiful city and I would love to be able to walk to more shops to fulfill my daily needs
- 3 Housing isn't as much of a problem as is the lack of businesses. Especially along San Pablo between Central, Stockton, Moser, and Portero. How long will the old Safeway stay unoccupied? or the Guitar Center building? or the dozen or so vacant store fronts? We need to focus on local business development more.
- 4 The single option questions are unnecessarily restrictive and will not produce rational results. Very poor design.
- 5 Encourage in-law units on existing single residency sites vs more apartment/condo buildings. Taller residential building on San Pablo encourage and concentrate traffic.
- 6 More walkability. It's already great, but could always be better. Encourage and support local business clusters to promote foot traffic and getting people out of their homes. Slow down cars like they do in Berkeley with all of those crazy concrete pylons.
- 7 Please improve the middle and high school education. Thanks
- 8 Mixed use housing is a smart choice in our small city.

**3. Stakeholder Workshop**

On November 20, 2014, staff hosted a stakeholder roundtable discussion on the Draft Housing Element. Local public agencies, community organizations, and developers and realtors active in the community were invited to participate and share their views. The meeting was attended by one representative from Stege Sanitary District who received a presentation on the Draft Housing Element and did not have any formal comment.

**4. Public Review of Documents**

Throughout the process of updating the Housing Element, the City posted relevant documents, including presentation materials and draft documents on the website for easy download and review by residents and interested parties.

As appropriate, the Housing Element has been revised to address public comments.

**APPENDIX E: CONSISTENCY WITH STATE LAW**

**1. Consistency with Housing Element Law**

The Housing Element is one of seven General Plan Elements required by the State of California. Updated every eight years, this document serves as the guide for residential development and addressing housing needs in the City of El Cerrito. Per State Housing Element law, the document must:

- Outline a community’s housing production objectives;
- List policies and implementation programs to achieve local housing goals;
- Examine the need for housing resources in a community, focusing in particular on special needs populations;
- Identify adequate sites for the production of new housing serving various income levels;
- Analyze potential constraints to production; and
- Evaluate the Housing Element for consistency with other components of the General Plan.

Table E-1 summarizes these requirements and identifies the applicable sections in the Housing Element where these requirements are addressed.

**Table E-1 State Housing Element Requirements**

Required Housing Element Component	Reference
<b>A. Housing Needs Assessment</b>	
1. Analysis of population trends in El Cerrito in relation to countywide trends	Section II
2. Analysis of employment trends in El Cerrito in relation to regional trends	Section II
3. Projections and quantification of El Cerrito’s existing and projected housing needs for all income groups	Section III
4. Analysis and documentation of El Cerrito’s housing characteristics, including:	
a. Level of housing cost compared to ability to pay	Section II
b. Overcrowding	Section II
c. Housing stock condition	Section II
5. An inventory of land suitable for residential development including vacant sites and having redevelopment potential and an analysis of the relationship of zoning, public facilities and services to these sites	Appendix A
6. Analysis of potential and actual governmental constraints upon the maintenance, improvement, or development of housing for all income levels	Section III
7. Analysis of potential and actual nongovernmental constraints upon the	Section III

**Table E-1 State Housing Element Requirements**

<b>Required Housing Element Component</b>	<b>Reference</b>
maintenance, improvement, or development of housing for all income levels	
8. Analysis of special housing need: elderly, persons with disabilities, large families, farm workers, and families with female heads of household	Section II
9. Analysis of housing needs for families and persons in need of emergency shelter	Section II
10. Analysis of opportunities for energy conservation with respect to residential development	Section III
11. Analysis of assisted housing developments that are eligible to change from lower-income housing during the next 10 years	Appendix B
<b>B. Goals and Policies</b>	
12. Identification of El Cerrito's goals, quantified objectives and policies relative to maintenance, improvement and development of housing	Section IV
<b>C. Implementation Program</b>	
13. Identify adequate sites which will be made available through appropriate action with required public services and facilities for a variety of housing types for all income levels	Appendix A
14. Programs to assist in the development of adequate housing to meet the needs of low and moderate income households.	Section IV
15. Address, and where appropriate and legally possible, remove governmental constraints to the maintenance, improvement, and development of housing	Section IV
16. Remove constraints to or provide reasonable accommodations for housing for persons with disabilities	Section IV
17. Conserve and improve the condition of the existing affordable housing stock in El Cerrito	Section IV
18. Promote housing opportunities for all persons	Section IV
19. Identify programs to address the potential conversion of assisted housing development to market-rate housing	Appendix B
20. Program actions to identify zone(s) where emergency shelters are permitted without a conditional use or other discretionary permit and with the capacity to meet the needs of individuals and persons needing emergency shelter.	Section II

**2. General Plan Consistency**

Housing Element policies must be consistent with policies identified in other elements of the General Plan. The policies and programs in this Element reflect the policy direction contained in other parts of the General Plan, which was last updated in 1999. As portions of the General Plan are amended in the future, this Housing Element will be reviewed to ensure that internal consistency is maintained.

The 1999 General Plan contains several elements with policies related to housing. Policies and the means for achieving consistency are summarized in Table E-2. The City will ensure consistency between the Housing Element and General Plan policies through the following actions:

**Table E-2 Summary of General Plan Goals and Policies Affecting Housing**

General Plan Element	Policy	Means for Achieving Consistency
<b>Land Use</b>	LU1.1	Ensure that the existing single-family neighborhoods remain in predominately single-family use, but include accessory units, by prohibiting incompatible uses.  All new housing units developed will comply with the City's existing zoning.
	LU1.3	Ensure that all multifamily or mixed-use development in residential areas addresses compatibility and quality of life issues.  All new housing units proposed by the updated Housing Element will incorporate size and design to blend with existing architecture and neighborhood character as well as provide housing for a variety of needs.
	LU1.5	Promote suitably located housing and services for all age groups within the City. Within the San Pablo Avenue Specific Plan area, allow ground floor residential development and increased land use intensity close to existing transit infrastructure to promote residential infill development and catalyze mode shift.  All new housing units proposed by the updated Housing Element will be phased in accordance with the population and job growth in the City and will provide for a variety of housing needs.
	LU1.6	Encourage diverse housing types, such as live-work units, studio spaces, townhouses, co-housing, congregate care, and garden apartments.  The updated Housing Element policies encourage a diversity of housing types to be incorporated in order to meet the City's Regional Housing Needs Allocation (RHNA).
	LU1.7	Maintain the maximum multifamily density at 35 dwelling units per acre, except in the San Pablo Avenue Specific Plan area and as otherwise provided in this Plan.  All new housing units proposed by the updated Housing Element will be developed in compliance with the City's Zoning Ordinance and General Plan densities.

**Table E-2 Summary of General Plan Goals and Policies Affecting Housing**

General Plan Element	Policy	Means for Achieving Consistency
	LU1.8	<p>Maintain the appearance of existing residential areas by discouraging paving of front yards and parkway strips, excessively wide curb cuts and driveways, and inappropriate fence materials in front yards.</p> <p>All new proposed housing units constructed in the City would be in compliance with the City's design guidelines.</p>
	LU5.1	<p>Encourage high-densities and a mix of uses near the city's two Bay Area Regional Transit (BART) stations to take advantage of the transit opportunities they provide.</p> <p>Some housing units proposed by the updated Housing Element may be constructed between the City's two BART stations to take advantage of the transit opportunities the City provides.</p>
	LU5.2	<p>Encourage mixed-use centers along San Pablo Avenue including development along Fairmount Avenue, Stockton Avenue and Moeser Lane, between San Pablo Avenue and the Ohlone Greenway, that provide the opportunity for people to walk among business, employment, and residences.</p> <p>Some high-density housing units may be constructed in mixed-use centers along various downtown City streets to encourage people to walk among business, employment, and residences.</p>
	LU5.3	<p>Encourage mixed uses, especially offices or housing over ground-floor retail uses, where commercial uses are allowed.</p> <p>Some high-density housing units may be incorporated into mixed-use projects over commercial uses on the ground floor.</p>
<b>Community Development and Design</b>	CD1.1	<p>Preserve and enhance the character of existing residential neighborhoods by limiting encroachment of new buildings and activities that are out of scale and character with the surrounding uses.</p> <p>All new housing units constructed in the City will reflect the architectural style of the neighborhoods in which they are placed and any visual impacts to the surrounding environment will be carefully considered.</p>
	CD4.3	<p>Provide front yards in residential areas with structures and parking lots stepped along public streets in keeping with the character and setbacks of surrounding buildings. Ensure that yard spaces are landscaped appropriately to fit the surrounding context.</p> <p>All new housing developed will comply with the City's Community Development and Design Element. Policies established in the updated Housing Element will not conflict with the current General Plan.</p>
	CD4.4	<p>Ensure that building design takes into consideration air circulation, natural lighting, views, and shading areas to interior and exterior spaces.</p> <p>All proposed housing units will take into special consideration air circulation, natural lighting, views, and shading areas around interior and exterior spaces.</p>

**Table E-2 Summary of General Plan Goals and Policies Affecting Housing**

General Plan Element	Policy	Means for Achieving Consistency
	CD4.5	<p>Integrate good design with the use of energy efficient techniques and equipments, and with materials and construction practices that minimize adverse environmental affects.</p> <p>The updated Housing Element policies encourage the use of energy efficient techniques and equipment, and construction practices that minimize adverse environmental affects.</p>
	CD5.2	<p>Encourage planned development projects and other techniques that cluster developments to create and preserve open spaces, views, and other amenities.</p> <p>Where possible, all new housing units proposed in the updated Housing Element will be clustered to reduce encroachment into open space areas, views, and other amenities.</p>
<b>Growth Management</b>	GM5.1	<p>Adopt and implement a development mitigation program requiring developers to pay the costs necessary to offset impacts of their projects on the local police, fire and park service system. Ensure that the local development review process includes consultation with contract agencies supplying domestic water, sanitary sewage and flood control services so that cost impacts are identified and appropriate mitigation included on a cooperative basis.</p> <p>All new housing units proposed by the updated Housing Element will comply with the City's development review process.</p>
<b>Transportation and Circulation</b>	T2.1	<p>Recognize the link between land use and transportation. Promote land use and development patterns that encourage walking, bicycling, and transit use. Emphasize high-density and mixed land use patterns that promote transit and pedestrian travel.</p> <p>Some of the City's housing units proposed by the updated Housing Element will be located in mixed-use projects and high density housing units that promote transit and pedestrian travel.</p>
	T2.2	<p>Projects should be designed to include features that encourage walking, bicycling, and transit use.</p> <p>Where feasible new housing units proposed by the updated Housing Element will incorporate features that encourage walking, bicycling, and transit use.</p>
<b>Public Facilities and Services</b>	PR1.3	<p>Use a level of service standard of five acres of publicly owned parkland per 1,000 residents as the minimum requirement for recreation and open space land.</p> <p>All new housing units proposed by the updated Housing Element will comply by the City's standard of five acres of publicly owned park land per 1,000 residents as the minimum requirement for recreation and open space land.</p>
	PR1.12	<p>Require that all new multifamily residential projects provide on-site open space and recreational facilities for residents or provide a combination of park in-lieu fees and on-site facilities.</p> <p>All new multifamily residential projects proposed by the updated Housing Element will provide on-site facilities for the residences including open space or a means for providing open space.</p>

**Table E-2 Summary of General Plan Goals and Policies Affecting Housing**

General Plan Element	Policy	Means for Achieving Consistency
<b>Police Service</b>	PS1.1	<p>Prior to approval of new development, the Police Department shall be requested to review all applications to determine the ability of the department to provide protection services.</p> <p>All new housing units proposed by the updated Housing Element will be reviewed by the Police Department to determine the ability of the department to provide protection services.</p>
<b>Fire Service</b>	PS2.1	<p>Prior to approval of new development, the applicant will be required to demonstrate that adequate emergency water supply, storage, and conveyance facilities, and access for fire protection either are, or will be, provided concurrent with development</p> <p>All new housing units proposed by the updated Housing Element will be reviewed by the Fire Department to determine the ability of the department to provide protection services.</p>
<b>Public Infrastructure</b>	PS3.1	<p>Approve new development only if the capacity of public infrastructure is in place or can be reasonably provided.</p> <p>All new housing units developed will show proof that they will be developed to comply with existing capacities.</p>
	PS3.5	<p>Coordinate and work with other service providers, including East Bay Municipal Utilities District (EBMUD), the Stege Sanitary District, the East Bay Sanitary Company, Contra Costa County, Caltrans, BART, AC Transit, and the East Bay Regional Park District to ensure adequate and safe public infrastructure to serve existing and planned development in the community.</p> <p>All new housing units developed will be designed to comply with existing service providers in the community.</p>
<b>Resources and Hazards</b>	R1.1	<p>Limit development in areas that support rare and endangered species. If development of these areas must occur, any loss of habitat should be fully compensated onsite. If off-site mitigation is necessary, it should occur within the El Cerrito planning area whenever possible, and a monitoring program prepared by a qualified biologist.</p> <p>No new housing units are proposed in environmentally sensitive areas, and if development should occur, any loss of habitat will be fully compensated onsite. If off-site mitigation is necessary, it should occur within the El Cerrito planning area wherever possible.</p>
	R1.3	<p>Encourage development patterns that minimize impacts on the City's biological, visual and cultural resources, and integrate development with open space areas.</p> <p>The updated Housing Element does not propose the development of housing in any environmentally sensitive areas.</p>

**Table E-2 Summary of General Plan Goals and Policies Affecting Housing**

General Plan Element	Policy	Means for Achieving Consistency
	R1.9	<p>For development adjacent to creeks and major drainages, provide adequate building setbacks from creek banks, provision of access easements for creek maintenance purposes and for public access to creekside amenities, and creek improvements such as bank stabilization. Also, protect riparian vegetation outside the setback.</p> <p>Any new housing units constructed adjacent to creeks and major drainages will require the necessary building setbacks regulated by the City, and special consideration for the natural vegetation in the area will be taken in to consideration.</p>
	R1.12	<p>Control development on ridges to protect the form of the ridges and, in particular, by restricting development on ridgelines. Natural contours and vegetation on ridgelines should be maintained. Locate and design structures and other public and private improvements so as to minimize cut and fill areas that will impact public views, safety and surrounding uses, and avoid building profiles (silhouettes) being located above the ridgelines when viewed from public and designated public access areas.</p> <p>No new housing units developed in the City will be developed on ridgelines. All new units will be constructed in a way that minimizes cut and fill areas that could potentially impact public views, safety, and surrounding uses.</p>
	R1.13	<p>Preserve prominent views of visual resources and the bay, and consider visual access and view corridors when reviewing development proposals. Require assessment of critical public views, ridgelines, scenic overlooks, bay vista points, significant knolls, stands of trees, rock outcrops, and major visual features as part of the project review process to assure that projects protect natural resources through proper site planning, building design and landscaping, and that public access is provided if possible to vista points.</p> <p>An assessment of critical public views will be taken into consideration in every housing-units proposal. All prominent views of visual resources and the bay will be preserved.</p>
	H1.9	<p>Evaluate new development on sites that may have involved hazardous materials (such as older fill sites, historical auto service uses, industrial uses, or areas where hazardous materials may have been used) prior to development approvals.</p> <p>All new housing units proposed by the updated Housing Element will comply with the City's Building Code and will be inspected by the City's Building Inspector for compliance with all geological hazards prevention standards</p>
	H1.15	<p>Flood Hazards. Assure existing and new structures are designed to protect people and property from the threat of potential flooding. New development shall be designed to provide protection from potential impacts of flooding during the "1% chance" or "100-year" flood.</p>
	H1.16	<p>In order to maintain unobstructed drainage courses, existing laws prohibiting the dumping of debris, fill or other waste materials into creeks and channels, and the littering of garbage should be strictly enforced. The City will also continue to maintain a high level of maintenance for its storm drainage facilities. New developments will be carefully reviewed to insure that adequate storm drain facilities are available both on and off the site.</p>

**Table E-2 Summary of General Plan Goals and Policies Affecting Housing**

<b>General Plan Element</b>	<b>Policy</b>	<b>Means for Achieving Consistency</b>
	H1.17	Ensure storm drainage capacity to be available to carry runoff generated by new developments, and implement the City's Storm Water Master Plan.
	H3.1	New residential development projects shall meet acceptable exterior noise level standards.  All new housing units proposed by the updated Housing Element will comply with the City of El Cerrito's General Plan, which includes noise level standards.

## APPENDIX F: GLOSSARY OF HOUSING TERMS

### 1. List of Terms

**Above-Moderate Income Household.** A household with an annual income usually greater than 120% of the area median family income adjusted by household size, as determined by a survey of incomes conducted by a city or a county, or in the absence of such a survey, based on the latest available legibility limits established by the U.S. Department of Housing and Urban Development (HUD) for the Section 8 housing program.

**Apartment.** An apartment is one (1) or more rooms in an apartment house or dwelling occupied or intended or designated for occupancy by one (1) family for sleeping or living purposes and containing one (1) kitchen.

**Assisted Housing.** Generally multi-family rental housing, but sometimes single-family ownership units, whose construction, financing, sales prices, or rents have been subsidized by federal, state, or local housing programs including, but not limited to Federal state, or local housing programs including, but not limited to Federal Section 8 (new construction, substantial rehabilitation, and loan management set-asides), Federal Sections 213, 236, and 202, Federal Section 221 (d) (3) (below-market interest rate program), Federal Section 101 (rent supplement assistance), CDBG, FmHA Section 515, multi-family mortgage revenue bond programs, local redevelopment and in lieu fee programs, and units developed pursuant to local inclusionary housing and density bonus programs.

**Below-Market-Rate (BMR).** Any housing unit specifically priced to be sold or rented to low- or moderate income households for an amount less than the fair-market value of the unit. Both the State of California and the U.S. Department of Housing and Urban Development set standards for determining which households qualify as “low income” or “moderate income.” (2) The financing of housing at less than prevailing interest rates.

**Build-Out.** That level of urban development characterized by full occupancy of all developable sites in accordance with the General Plan; the maximum level of development envisioned by the General Plan. Build-out does not assume that each parcel is developed to include all floor area or housing units possible under zoning regulations.

**Community Development Block Grant (CDBG).** A grant program administered by the U.S. Department of Housing and Urban Development (HUD) on a formula basis for entitlement communities and by the State Department of Housing and Community Development (HCD) for non-entitled jurisdictions. This grant allots money to cities and counties for housing rehabilitation and community development, including public facilities and economic development.

**Condominium.** A form of ownership in which individuals purchase and own a unit of housing in a multi-unit complex. The owner also shares financial responsibility for common areas. (See “Townhouse.”)

**Covenants, Conditions, and Restrictions (CC&Rs).** A term used to describe restrictive limitations that may be placed on property and its use, and which usually are made a condition of holding title or lease.

**Deed.** A legal document which affects the transfer of ownership of real estate from the seller to the buyer.

**Density Bonus.** The allocation of development rights that allow a parcel to accommodate additional square footage or additional residential units beyond the maximum for which the parcel is zoned, usually in exchange for the provision or preservation of an amenity at the same site or at another location.

**Density, Residential.** The number of permanent residential dwelling units per acre of land. Densities specified in the General Plan may be expressed in unites per gross acre or per net developable acre.

**Developable Land.** Land that is suitable as a location for structures and that can be developed free of hazards to, and without disruption of, or significant impact on, natural resource areas.

**Down Payment.** Money paid by a buyer from his own funds, as opposed to that portion of the purchase price which is financed.

**Duplex.** A detached building under single ownership that is designed for occupation as the residence of two families living independently of each other.

**Dwelling Unit (du).** A building or portion of a building containing one or more rooms, designed for or used by one family for living or sleeping purposes, and having a separate bathroom and only one kitchen or kitchenette. See Housing Unit.

**Elderly Housing.** Typically one- and two-bedroom apartments or condominiums designed to meet the needs of persons 62 years of age and older or, if more than 150 units, persons 55 years of age and older, and restricted to occupancy by them.

**Emergency Shelter.** A facility that provides immediate and short-term housing and supplemental services for the homeless. Shelters come in many sizes, but an optimum size is considered to be 20 to 40 beds. Supplemental services may include food, counseling, and access to other social programs. (See “Homeless” and “Transitional Housing.”)

**Extremely-Low Income Household.** A household with an annual income equal to or less than 30% of the area median family income adjusted by household size, as determined by a survey of incomes conducted by a city or a county, or in the absence of such a survey, based on the latest available eligibility limits established by the U.S. Department of Housing and Urban Development (HUD) for the Section 8 housing program.

**Fair Market Rent.** The rent, including utility allowances, determined by the United States Department of Housing and Urban Development for purposes of administering the Section 8 Housing Program.

**Family.** (1) Two or more persons related by birth, marriage, or adoption [U.S. Bureau of the Census]. (2) An individual or a group of persons living together who constitute a bona fide single-family housekeeping unit in a dwelling unit, not including a fraternity, sorority, club, or other group of persons occupying a hotel, lodging house or institution of any kind [California].

**General Plan.** A comprehensive, long-term plan mandated by State Planning Law for the physical development of a city or county and any land outside its boundaries which, in its judgment, bears relation to its planning. The plan shall consist of seven required elements: land use, circulation, open space, conservation, housing, safety, and noise. The plan must include a statement of development policies and a diagram or diagrams illustrating the policies.

**Goal.** A general, overall, and ultimate purpose, aim, or end toward which the City will direct effort.

**Green Building.** Green or sustainable building is the practice of creating healthier and more resource efficient models of construction, renovation, operation, maintenance, and demolition. [US Environmental Protection Agency]

**Historic Preservation.** The preservation of historically significant structures and neighborhoods until such time as, and in order to facilitate, restoration and rehabilitation of the building(s) to a former condition.

**Historic Property.** A historic property is a structure or site that has significant historic, architectural, or cultural value.

**Household.** All those persons—related or unrelated—who occupy a single housing unit. (See “Family.”)

**Housing and Community Development Department (HCD).** The State agency that has principal responsibility for assessing, planning for, and assisting communities to meet the needs of low-and moderate income households.

**Housing Element.** One of the seven State-mandated elements of a local general plan, it assesses the existing and projected housing needs of all economic segments of the community, identifies potential sites adequate to provide the amount and kind of housing needed, and contains adopted goals, policies, and implementation programs for the preservation, improvement, and development of housing. Under State law, Housing Elements must be updated every five years.

**Housing Payment.** For ownership housing, this is defined as the mortgage payment, property taxes, insurance and utilities. For rental housing this is defined as rent and utilities.

**Housing Ratio.** The ratio of the monthly housing payment to total gross monthly income. Also called Payment-to-Income Ratio or Front-End Ratio.

**Housing Unit.** The place of permanent or customary abode of a person or family. A housing unit may be a single-family dwelling, a multi-family dwelling, a condominium, a modular home, a mobile home, a cooperative, or any other residential unit considered real property under State law.

**Housing and Urban Development, U.S. Department of (HUD).** A cabinet-level department of the federal government that administers housing and community development programs.

**Implementing Policies.** The City's statements of its commitments to consistent actions.

**Implementation.** Actions, procedures, programs, or techniques that carry out policies.

**Infill Development.** The development of new housing or other buildings on scattered vacant lots in a built-up area or on new building parcels created by permitted lot splits.

**Jobs-Housing Balance.** A ration used to describe the adequacy of the housing supply within a defined area to meet the needs of persons working within the same area. The General Plan uses ABAG's definition which is a job total equal to 1.2 times the number of housing units within the area under consideration.

**Land Use Classification.** A system for classifying and designating the appropriate use of properties.

**Live-Work Units.** Buildings or spaces within buildings that are used jointly for commercial and residential purposes where the residential use of the space is secondary or accessory to the primary use as a place of work.

**Low Income Household.** A household with an annual income usually no greater than 51%-80% of the area median family income adjusted by household size, as determined by a survey of incomes conducted by a city or a county, or in the absence of such a

survey, based on the latest available eligibility limits established by the U.S. Department of Housing and Urban Development (HUD) for the §8 housing program.

**Low-Income Housing Tax Credits.** Tax reductions provided by the federal and State governments for investors in housing for low-income households.

**Manufactured Housing.** Residential structures that are constructed entirely in the factory, and which since June 15, 1976, have been regulated by the federal Manufactured Home Construction and Safety Standards Act of 1974 under the administration of the U. S. Department of Housing and Urban Development (HUD). (See “Mobile Home” and “Modular Unit.”)

**Mixed-Use.** Properties on which various uses, such as office, commercial, institutional, and residential, are combined in a single building or on a single site in an integrated development project with significant functional interrelationships and a coherent physical design. A “single site” may include contiguous properties.

**Moderate Income Household.** A household with an annual income usually no greater than 81%-120% of the area median family income adjusted by household size, as determined by a survey of incomes conducted by a city or a county, or in the absence of such a survey, based on the latest available eligibility limits established by the U.S. Department of Housing and Urban Development (HUD) for the Section 8 housing program.

**Monthly Housing Expense.** Total principal, interest, taxes, and insurance paid by the borrower on a monthly basis. Used with gross income to determine affordability.

**Multiple Family Building.** A detached building designed and used exclusively as a dwelling by three or more families occupying separate suites.

**Ordinance.** A law or regulation set forth and adopted by a governmental authority, usually a city or county.

**Overcrowding Housing Unit.** A housing unit in which the members of the household, or group. Are prevented from the enjoyment of privacy because of small room size and housing size. The U.S. Bureau of Census defines an overcrowded housing unit as one which is occupied by more than one person per room.

**Parcel.** A lot or tract of land.

**Planning Area.** The area directly addressed by the general plan. A city’s planning area typically encompasses the city limits and potentially annexable land within its sphere of influence.

**Policy.** A specific statement of principle or of guiding actions that implies clear commitment but is not mandatory. A general direction that a governmental agency sets to follow, in order to meet its objectives before undertaking an action program. (See “Program.”)

**Poverty Level.** As used by the U.S. Census, families and unrelated individuals are classified as being above or below the poverty level based on a poverty index that provides a range of income cutoffs or “poverty thresholds” varying by size of family, number of children, and age of householder. The income cutoffs are updated each year to reflect the change in the Consumer Price Index.

**Program.** An action, activity, or strategy carried out in response to adopted policy to achieve a specific goal or objective. Policies and programs establish the “who,” “how” and “when” for carrying out the “what” and “where” of goals and objectives.

**Redevelop.** To demolish existing buildings; or to increase the overall floor area existing on a property; or both; irrespective of whether a change occurs in land use.

**Regional.** Pertaining to activities or economies at a scale greater than that of a single jurisdiction, and affecting a broad geographic area.

**Regional Housing Needs Assessment.** A quantification by ABAG of existing and projected housing need, by household income group, for all localities within a region.

**Rehabilitation.** The repair, preservation, and/or improvement of substandard housing.

**Residential.** Land designated in the General Plan and zoning ordinance for building consisting of dwelling units. May be improved, vacant, or unimproved. (See “Dwelling Unit.”)

**Residential Care Facility.** A facility that provides 24-hour care and supervision to its residents.

**Residential, Multiple Family.** Usually three or more dwelling units on a single site, which may be in the same or separate buildings.

**Residential, Single-Family.** A single dwelling unit on a building site.

**Retrofit.** To add materials and/or devices to an existing building or system to improve its operation, safety, or efficiency. Buildings have been retrofitted to use solar energy and to strengthen their ability to withstand earthquakes, for example.

**Rezoning.** An amendment to the map to effect a change in the nature, density, or intensity of uses allowed in a zoning district and/or on a designated parcel or land area.

**Second Unit.** A self-contained living unit, either attached to or detached form, and in addition to, the primary residential unit on a single lot. "Granny Flat" is one type of second unit.

**Section 8 Rental Assistance Program.** A federal (HUD) rent-subsidy program that is one of the main sources of federal housing assistance for low-income households. The program operates by providing "housing assistance payments" to owners, developers, and public housing agencies to make up the difference between the "Fair Market Rent" of a unit (set by HUD) and the household's contribution toward the rent, which is calculated at 30% of the household's adjusted gross monthly income (GMI). "Section 8" includes programs for new construction, existing housing, and substantial or moderate housing rehabilitation.

**Shared Living.** The occupancy of a dwelling unit by persons of more than one family in order to reduce housing expenses and provide social contact, mutual support, and assistance. Shared living facilities serving six or fewer persons are permitted in all residential districts by §1566.3 of the California Health and Safety Code.

**Single-Family Dwelling, Attached.** A dwelling unit occupied or intended for occupancy by only one household that is structurally connected with at least one other such dwelling unit. (See "Townhouse.")

**Single-Family Dwelling, Detached.** A dwelling unit occupied or intended for occupancy by only one household that is structurally independent from any other such dwelling unit or structure intended for residential or other use. (See "Family.")

**Single Room Occupancy (SRO).** A single room, typically 80-250 square feet, with a sink and closet, but which requires the occupant to share a communal bathroom, shower, and kitchen.

**Subsidize.** To assist by payment of a sum of money or by the granting to terms or favors that reduces the need for monetary expenditures. Housing subsidies may take the forms or mortgage interest deductions or tax credits from federal and/or state income taxes, sale or lease at less than market value of land to be used for the construction of housing, payments to supplement a minimum affordable rent, and the like.

**Substandard Housing.** Residential dwellings that, because of their physical condition, do not provide safe and sanitary housing.

**Supportive Housing.** Housing with no limit on length of stay, that is occupied by the target population as defined in California Health and Safety Code Section 53260(d), and that is linked to onsite or offsite services that assist the supportive housing resident in retaining the housing, improving his or her health status, and maximizing his or her ability to live and, when possible, work in the community. "Target population" means

adults with low incomes having one or more disabilities, including mental illness, HIV or A IDS, substance abuse, or other chronic health conditions, or individuals eligible for services provided under the Lanterman Developmental Disabilities Services Act and may, among other populations, include families with children, elderly persons, young adults aging out of the foster care system, individuals exiting from institutional settings, veterans, or homeless people. [California Health and Safety Code Sections 50675.14(b) and 53260(d)]

**Target Areas.** Specifically designated sections of the community where loans and grants are made to bring about a specific outcome, such as the rehabilitation of housing affordable by Very-Low and Low-income households.

**Tax Increment.** Additional tax revenues that result from increases in property values within a redevelopment area. State law permits the tax increment to be earmarked for redevelopment purposes but requires at least 20% to be used to increase and improve the community's supply of very low and low income housing. Pursuant to changes in State law effective 2011, the collection of tax increment revenue for new redevelopment and affordable housing projects is no longer permitted.

**Tenure.** A housing unit is "owned" if the owner or co-owner lives in the unit, even if it is "owned only if it is mortgaged or not fully paid for. A cooperative or condominium unit is "owned only if the owner or co-owner lives in it. All other occupied units are classified as "rented," including units rented for cash rent and those occupied without payment of cash rent.

**Townhouse.** A townhouse is a dwelling unit located in a group of three (3) or more attached dwelling units with no dwelling unit located above or below another and with each dwelling unit having its own exterior entrance.

**Transitional Housing.** Shelter provide to the homeless for an extend period, often as long as 18 months, and generally integrated with other social services and counseling programs to assist in the transition to self sufficiency through the acquisition of a stable income and permanent housing. (See "homeless" and "Emergency Shelter.")

**Undevelopable.** Specific areas where topographic, geologic, and/or superficial soil conditions indicate a significant danger to future occupants and a liability to the City are designated as "undevelopable" by the City.

## 2. Acronyms Used

**ABAG:** Association of Bay Area Governments

**ACS:** American Community Survey

**BMPs:** Best Management Practices

**CALTRANS:** California Department of Transportation

**CDBG:** Community Development Block Grant

**CEQA:** California Environmental Quality Act

**CIP:** Capital Improvement Program

**DIF:** Development Impact Fee

**DU/ac:** Dwelling units per acre

**EDD:** California Employment Development Department

**FAR:** Floor Area Ratio

**FEMA:** Federal Emergency Management Agency

**HCD:** Department of Housing and Community Development

**HOA:** Homeowners Association

**HUD:** Department of Housing and Urban Development

**LAFCO:** Local Agency Formation Commission

**MFI:** Median Family Income

**NPDES:** National Pollutant Discharge Elimination System

**RTP:** Regional Transportation Plan

**SPA:** Sectional Planning Area

**STF:** Summary Tape File (U.S. Census)

**TOD:** Transit-Oriented Development

**TOHIMU:** Transit-Oriented Higher-Intensity Mixed Use

**TOMIMU:** Transit-Oriented Mid-Intensity Mixed Use

**TDM:** Transportation Demand Management

**TSM:** Transportation Systems Management

**WCP:** Water Conservation Plan