



Draft Housing Element

*Steering Committee Review Draft
October 13, 2009*

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Executive Summary

The purpose of the Housing Element is to ensure that a quality, safe, and affordable supply of housing is available for current and future residents of Pinole. In pursuing this goal, the Element focuses on achieving a balance between maintaining the existing character of Pinole and providing housing for low- and moderate-income households and those with special needs.

The Housing Element is a part of the Pinole General Plan, yet it is the only Element that must be updated every five years and is subject to review and certification by the State of California through its Department of Housing and Community Development. The State has the authority to extend this five-year cycle as it has done previously. The preceding Pinole Housing Element was adopted in 2003, and covered the period through June 30, 2009. The updated Element, in accordance with the schedule set by the State, covers a period that began on June 30, 2009 and ends on June 30, 2014. Many of the targets identified in the Housing Plan measure production on a timeframe of 2007 through 2014. This reflects a desire to match and measure production relative to the Regional Housing Needs Allocation (RHNA).

The Element must show that the City can accommodate its fair share of the Bay Area Region's housing need over the current planning period. Pinole's fair share for the 2007-2014 planning period, as determined by the Association of Bay Area Governments, is 323 units of which 180 must be affordable. As of December 2008, 61 units had been built or approved in Pinole. Of those, thirteen were affordable.

As determined by State law, the major components of the Housing Element are: 1) an assessment of Pinole's housing needs; 2) an analysis of constraints and opportunities; 3) an evaluation of housing accomplishments; and 4) a Housing Plan that establishes specific goals, policies, and programs for meeting needs and objectives. The following are highlights from each of those components.

HOUSING NEEDS

- Pinole's population and household composition remain largely unchanged over the past decade. The most significant change is the increase in Pinole's senior population.
- There is a significant concentration of low income households among seniors, those under 34 years of age, and renters.
- Pinole continues to serve as a bedroom community for larger employment vendors throughout the region.
- The City will need to address State requirements to allow emergency shelters by right in at least one zoning district.
- The City will need to plan for the replacement of assisted housing units at risk of conversion to market rate.

HOUSING CONSTRAINTS

- Market forces, such as the availability of land, land values, and development costs, constrain the production of housing.
- The recent economic downturn and mortgage crisis have led to additional constraints in the housing market.
- City resource availability during current economic times has led to decreased revenues and State takeaways that may constrain the City and Redevelopment Agency's ability to assist in housing development.
- As a whole, the City's development standards, practices and fees are comparable to those of other cities and are not a significant constraint to housing development.

HOUSING OPPORTUNITIES

- The 48.78 acres of single and multi-family residential designated sites is not adequate to meet the remaining Regional Housing Needs Allocation needs.

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- Through the Zoning Ordinance update, the City will designate additional land for residential development.
 - The City's infrastructure has adequate capacity to handle the amount of growth anticipated during the planning period.

HOUSING ACCOMPLISHMENTS

- Pinole created more units than its overall need for 288 units during the 1999-2006 planning period.
- Since 1999, the Pinole Redevelopment Agency has provided more than 17 First Time Home Buyer (more than 75 since 1995) and nearly 170 Residential Rehabilitation loans and grants to low- and moderate-income households.
- Over 160 affordable housing units were created between 1999 and June 2006 with contributions from the Redevelopment Agency; through projects like Pinole Senior Village, Pinole Grove, and Alvarez Court, the Pinole Redevelopment Agency continues to be instrumental in increasing the supply of affordable housing for special needs populations.
- The City has facilitated the production of mixed-use and infill housing projects through parking reductions and shared parking standards.

HOUSING GOALS

- The City should monitor housing accomplishments in order to respond effectively to housing needs.
- The City should strive to protect the character and heritage of Pinole through conserving existing housing and encouraging high quality new construction.
- The City should ensure that there are adequate services and facilities to meet the needs of Pinole's current and future population.
- The City should strive to provide or facilitate a mix of housing types and prices that meet the City's housing needs.
- The City should support energy-efficient design and building practices in order to reduce housing utility expenses, minimize adverse environmental impacts, and provide for sustainability.

Although the Housing Element tends to focus on the affordability and availability of housing for low- and moderate-income households and other special needs groups, the Element also strives to address the housing needs and related policy issues for the entire community. Accordingly, this Element focuses on protecting the existing character of Pinole through high quality design, strategies such as mixed-use, infill and second unit development, and reliance on parcels that were already designated for residential land uses. Housing Opportunity sites are designated and evaluated for potential residential development or redevelopment. The City commits to rezone adequate sites to meet the numbers prescribed by the Regional Housing Needs Allocation (RHNA) within twelve months of the adoption of this Element.

Section 1: Introduction

The City's current Housing Element was adopted in 2003 and was certified by the California Department of Housing and Community Development (HCD) as complying with State law requirements. Having a certified Housing Element means that the City also complies with Measure J, the Contra Costa County voter-approved Transportation Improvement and Growth Management Program, which establishes a process engaging all jurisdictions to cooperatively manage the impacts of growth in Contra Costa County. The Growth Management Element of the Pinole General Plan, also a Measure J requirement, ties the level of service for fire, police, traffic, water, sewer and parks to the development potential under the Land Use and Economic Development Element. The intent is to plan for adequate services and facilities to accommodate the development potential necessary to achieve the objectives of the Housing Element.

Pinole's Housing Element has been a valuable tool in accomplishing many of the successes the City has achieved in meeting its housing needs. The primary obstacles to providing more affordable housing to very low and low-income households, however, are the availability of funding to provide units at prices affordable at those income levels, particularly in light of the small number of parcels available for multi-family housing, which is the most cost-effective means of providing affordable housing for lower income households. Programs in the Housing Element, including the City's inclusionary requirements, use of Redevelopment Housing Set Aside funds, and other actions of the Pinole Redevelopment Agency, establish opportunities to address these issues.

The Housing Element's approach to housing issues in Pinole is expressed in three ways. The first is in the form of goals sought by the community. The second, and more specific aspect of the Housing Element, is policy statements. Third is Implementation Programs, through which Quantified Objectives, or short-range targets to achieve the goals, are established. The Implementation Programs are the most dynamic part of the Housing Element and are comprised of specific actions that the City or other identified entities will undertake to implement policies and move closer to the community's housing goals. Where appropriate under each policy is a notation identifying related program actions. Section 6.6 describes these actions in more detail and lists program target dates, as required by State law.

A. Housing Element Requirements

Overview of State Law Requirements

Every jurisdiction in California must have a General Plan. The General Plan serves as the 'constitution' for development in the City. It is a long-range planning document that describes goals, policies and programs to guide development decision-making. Once the General Plan is adopted, all development-related decisions must be consistent with the plan. If a development proposal is not consistent with the plan, it must be revised or the plan itself must be amended. The current Pinole General Plan was adopted in 1995, and the housing element was adopted as part of a larger General Plan Update at that time. An updated Housing Element was adopted in 2003 in accordance with State Law. Along with the required updates to the 2003 Housing Element, the City of Pinole is concurrently undertaking a comprehensive General Plan and Zoning Ordinance update anticipated for adoption in 2010.

Every community's General Plan must, by law, contain seven 'elements' that address defined sets of issues. The state-mandated elements of the General Plan include Land Use, Circulation, Housing, Conservation, Open Space, Noise and Safety. In Contra Costa County, all jurisdictions are also required to have a Growth Management Element.

State law establishes requirements for all portions of the General Plan. However, for the Housing Element, the state requirements tend to be more specific and extensive than for other elements. While jurisdictions must annually review the General Plan and revise all elements on a regular basis to ensure that they reflect community sentiments and satisfy legal requirements. State law requires that housing elements be reviewed and updated at least every five years. The previous State-initiated the regional housing needs allocation process occurred in 2001. The City of Pinole subsequently updated its housing

Common Housing Terms

Above Moderate Income Households: Households earning over 120% of the median household income. As of April 2009,, a family of four in Contra Costa County earning more than \$107,150 per year was considered above moderate income.

Accessible Housing: Units accessible and adaptable to the needs of the physically disabled.

Affordable Housing: Housing capable of being purchased or rented by a household with very low, low, or moderate income, based on a household's ability to make monthly payments necessary to obtain housing. Housing is considered affordable when a household pays less than 30% of its gross monthly income (GMI) for housing including utilities. Although housing may be affordable to households earning moderate or lower income, affordable housing as referred to in this Housing Element must have covenants or other restrictions in place to ensure its continued affordability.

Extremely Low Income: Households earning less than 35% of the median household income. As of April 2009,a family of four in Contra Costa County earning less than \$26,800 was considered extremely low income.

Household Income: Income is defined as wages, salaries, pensions, social security benefits, and other forms of cash received by a household. Non-cash items, such as Medicare and other medical insurance benefits, are not included as income.

Housing Affordability: The generally accepted measure for determining whether a person can afford housing means spending no more than 25%-33% of one's gross household income on housing costs, which includes utilities, principle and interest.

Low Income Households: Households earning 50-80% of the median household income. As of April 2009, a family of four in Contra Costa County earning between \$44,651 and \$66,250 per year was considered low income.

Median Household Income: The middle point at which half of the City's households earn more and half earn less. Income limits are updated annually by the U.S. Department of Housing and Urban Development (HUD) for Contra Costa County. For many State and local programs, State Department of Housing and Community Development income regulations must be used. HCD income regulations are similar to those used by HUD. As of April 2009, the median household income for a family of four in Contra Costa County was \$89,300.

Moderate Income Households: Households earning 80-120% of the median household income. As of April 2009 a family of four in Contra Costa County earning between \$66,251 and \$107,150 per year was considered moderate income.

Persons per Household: The statistical average number of persons in a household.

Regional Housing Needs. A quantification by a Council of Government (COG), such as the Association of Bay Area Governments (ABAG), or by HCD of existing and projected housing need, by household income group, for all localities within a region.

Senior Housing. Defined by California Housing Element law as projects developed for, and put to use as, housing for senior citizens. Senior citizens are defined as persons at least 55 years of age.

Very Low Income Households: Defined as households earning less than 50% of the median household income. As of April 2009, a family of four in Contra Costa County earning less than \$44,650 per year was considered very low income.

element in response to the State's Regional Housing Needs Allocation and in accordance with State requirements.

The mandatory process of updating Housing Elements is initiated by the State through the 'regional housing needs allocation' process. The State of California's Housing and Community Development Department works with regional Councils of Government (COGs) to determine the amount of housing needed within the region. The Association of Bay Area Governments (ABAG) is the San Francisco Bay Area region's COG. The determination of housing need is based on existing need and estimated population growth. Need is determined for households in all income categories: very-low, low, moderate, and above-moderate incomes.

Once the total regional need is determined, ABAG works with local governments and others to allocate the total need to individual cities and counties. Local governments are then required to plan where and how the allocated housing units will be developed within their communities. The most recent Regional Housing Needs Allocation was adopted by ABAG on May 15, 2008 covering the 2007-2014 period.

State law is also quite specific in terms of what a housing element must contain: (1) “an assessment of housing needs and an inventory of resources and constraints relevant to meeting these needs;” (2) “a statement of the community’s goals, quantified objectives, and policies relative to the maintenance, preservation, improvement, and development of housing;” and, (3) “a program which sets forth a schedule of actions during the planning period...to implement the policies and achieve the goals and objectives.” For each action or program, this ‘Five Year Action Plan’ must identify the agency responsible, the time frame for implementation, and the number of units planned to be constructed, rehabilitated or conserved, or number of households that will be assisted, as a result of the program.

Most importantly, the Housing Element must: (1) identify adequate sites with appropriate zoning densities and infrastructure to meet the community’s need for housing (including its need for low and very low income households, mobile homes, farm worker housing and homeless shelters); and (2) “address, and where appropriate and legally possible, remove governmental constraints” to housing development.

It is also important to note that State law requires a community’s General Plan to be internally consistent. This means that the Housing Element, although subject to special requirements and a different schedule of updates, must function as an integral part of the overall General Plan, with consistency between it and the other General Plan elements. The City of Pinole is also currently undertaking a General Plan Update and General Plan policies and actions will be concurrently reviewed with the Housing Element Update to ensure internal consistency.

State Review

State law requires that every updated housing element be submitted to HCD to ensure compliance with the State’s minimum requirements. This ‘certification’ process is unique among the General Plan elements.

Housing Element updates or amendments are submitted twice to HCD for review and comment: once during development of the Housing Element or subsequent amendment (in draft form), and again after adoption of the Housing Element or amendment by the local jurisdiction. The first review period requires 60 to 90 days and must take place prior to adoption by the Pinole City Council. During the first review, HCD submits comments back to the City regarding compliance of the element with State law requirements and HCD guidelines. Modifications to the Draft Housing Element in response to these comments are appropriate prior to adoption of the Housing Element by the City Council. The second review requires 90 days and takes place *after* adoption. It is after the second review that written findings regarding compliance are submitted to the local government.

B. Data Sources

Various sources of information were used to prepare the Housing Element. The US Census on Population and Housing remains the most comprehensive source of data available on population and housing trends, and was widely used throughout the element. Additional data sources consulted include:

- demographic and housing data provided by the Association of Bay Area Governments and the State Department of Finance;
- housing market information, such as home sales, rents, and vacancies from the West County Association of Realtors and Claritas, Inc.;
- building permit and zoning information from the City of Pinole Community Development Department;

- special needs housing and services data, including homeless services, from Contra Costa County; and
- surveys administered to the local senior population and outreach to community organizations to assess current housing needs.

The data sources used to compile this Housing Element, particularly the Housing Needs Assessment, include all of the data sources noted above. Where available, updated figures for 2009 as reported by the State Department of Finance have been utilized. Other statistics draw from the most recent figures reported by the U.S. Census Bureau, including the 2000 Census and the 2007 American Community Survey. Future projections are based on data provided by the Association of Bay Area Governments. Where available, this data is supplemented with current market data and local secondary sources of information.

C. Evaluation and Public Participation

The City began the update process with an evaluation of the effectiveness of its existing Housing Element, which was adopted by the City and certified by HCD in 2003. The overarching conclusion of this evaluation was that the Housing Element was effective in working toward the City's goals, and in particular the goal of providing quality housing across all income levels (see Section 6.5).

Changes within the organization and ongoing efforts to draft and update a number of planning documents, including a Specific Plan for the City's primary commercial corridors, a General Plan update, and a Zoning Ordinance update have caused the City to fall behind its targets for implementing code updates. With this in mind, the City's intent in preparing this draft element was primarily to reassess its housing needs and constraints while retaining many of its existing goals and orientation towards the provision of housing and the completion of planning document updates. Additionally, tight finances and limited staff resources will force the City to prioritize housing-related projects and services in the near term. However, the City's top priority remains to work toward providing safe and adequate housing at all levels of affordability.

In preparation of the draft, opportunities were provided for the local residents and agencies to help formulate the City's housing goals, policies, and programs. Prior to the development of the draft housing element, City Staff met with a number of local agencies to assess housing needs for special housing needs groups and to solicit feedback on housing policies and objectives. A Senior Housing Needs Survey was distributed to more than 1,200 local seniors and a general Housing Needs Survey solicited responses from the community at large.

A subcommittee of the Planning Commission reviewed the first draft of this Housing Element in detail through a number of meetings with Staff. The City's Planning Commission acting as the Steering Committee for the General Plan update reviewed the draft element at publicly noticed meetings, and a Housing Element Update page was maintained on the City's website. The draft element itself was sent to a number of local agencies and groups (see Appendix A for a complete listing) for comment concurrently with submission to the State Department of Housing and Community Development (HCD).

The City intends to solicit additional input through meetings of the Economic Development and Housing Advisory Commission, additional Planning Commission Hearings, and other forms of outreach subsequent to receiving initial comments from the State.

Prior to final adoption of the Housing Element, public hearings will be held before the Planning Commission and City Council. The hearings will be noticed in the West County Times and on the City's cable access television channel and webpage two weeks prior to the hearing dates. Notice of the hearings will also be sent to all entities that received a copy of the draft element or have requested copies to review.

Section 2: Housing Needs Assessment

The Housing Needs Assessment, presents and analyzes the demographic, socioeconomic, housing characteristics, and market data of Pinole to determine the nature and extent of housing needs for current and future residents.

This assessment recognizes that as a result of Pinole's location within the nine-county San Francisco Bay area, the City is influenced by its regional position. The Bay Area's economy, diverse neighborhoods and communities, vast open spaces, and moderate climate have contributed to Pinole's rapid growth over the past few decades. In addition, trends and patterns of regional growth and development have placed constraints on Pinole's ability to support the additional housing and infrastructure necessary to sustain substantial further growth.

The data sources used to compile the Housing Needs Assessment include the 2000 Census, the 2007 American Community Survey (ACS) conducted by the U.S. Census Bureau for Contra Costa County, the California State Department of Finance, the California Employment Development Department, and the Department of Housing and Urban Development. Where available, this data is supplemented with current market data and local secondary sources of information.

Much consideration was given to providing complete and accurate data given the time lapse since the last comprehensive census was conducted by the U.S. Bureau, which is generally regarded as the most complete information source for much of the information that this Housing Element is required by law to report. Where possible, 2009 figures as reported by the State Department of Finance are cited to provide current population and housing data. In most other cases, the data reported in this Element comes from the 2000 Census. Anecdotal and other information sources are used to supplement this information. Projections cited in this Element come from the Association of Bay Area Governments (ABAG).

It also bears mention that during the preparation of this Housing Element, current national and global economic conditions, including a rapid increase in unemployment and the foreclosure and credit crises, have led to substantial economic uncertainty that may have yet undetermined impacts on the data presented that may not yet be reflected in available data. Discussions on potential impacts are provided wherever possible. Notable trends in population, housing, and employment are shown below in **Table 1** and detailed in the following sections as they relate to Pinole's future housing needs.

**Table 1
Bay Area, Contra Costa and Pinole Planning Area Projections**

Bay Area Regional Total	2000	2005	2010	2015	2020	2025	2030	2035
Population	6,783,762	7,096,100	7,412,500	7,730,000	8,069,700	8,389,600	8,712,800	9,031,500
Households	2,466,020	2,583,080	2,696,580	2,819,030	2,941,760	3,059,130	3,177,440	3,292,530
Average Household Size	2.69	2.69	2.69	2.69	2.69	2.69	2.69	2.69
Mean Household Income	\$104,000	\$97,400	\$102,100	\$107,600	\$113,500	\$119,700	\$126,200	\$133,100
Employed Residents	3,452,117	3,225,100	3,511,600	3,774,900	4,080,900	4,353,400	4,655,500	5,016,500
Jobs	3,753,460	3,449,640	3,693,920	3,979,200	4,280,700	4,595,170	4,921,680	5,247,780
Contra Costa County	2000	2005	2010	2015	2020	2025	2030	2035
Population	948,816	1,023,400	1,061,900	1,107,300	1,157,000	1,208,200	1,255,300	1,300,600
Households	344,129	368,310	385,400	405,420	425,480	446,590	466,430	485,240
Average Household Size	2.72	2.75	2.73	2.70	2.69	2.68	2.67	2.66
Mean Household Income	\$100,500	\$98,400	\$103,400	\$109,000	\$115,100	\$121,400	\$128,000	\$135,100
Employed Residents	461,992	459,600	495,300	533,300	580,100	621,900	662,400	717,600
Jobs	371,310	379,030	403,100	436,970	472,910	510,930	551,530	591,650
% of Bay Area Population	14.0%	14.4%	14.3%	14.3%	14.3%	14.4%	14.4%	14.4%
City of Pinole	2000	2005	2010	2015	2020	2025	2030	2035
Population	19,039	19,700	20,100	20,300	20,700	21,200	21,800	22,400
Households	6,743	6,920	7,200	7,370	7,550	7,780	8,060	8,340
Average Household Size	2.91	2.93	2.89	2.87	2.85	2.83	2.82	2.80
Mean Household Income	\$80,800	\$78,700	\$83,700	\$89,800	\$96,300	\$102,900	\$109,400	\$116,300
Employed Residents	14,634	13,900	14,730	15,530	16,540	17,300	18,150	19,320
Jobs	5,570	5,840	6,130	6,500	6,850	7,210	7,560	8,070
% of County Population	2.0%	1.9%	1.9%	1.8%	1.8%	1.8%	1.7%	1.7%

Source: ABAG projections, 2007

A. Population Characteristics

Population characteristics, such as size, age, race/ethnicity, and employment determine, in part, the amount and type of housing needed within a community.

Population

Although the population in Contra Costa County continues to increase (948,816 in 2000 to 1,060,435 in 2009), Pinole's population has seen little change over the past decade. According to the 2000 Census, Pinole's population was 19,394. A 2009 estimate from the California Department of Finance (DOF) places Pinole's current population at 19,383. This is an increase of 123 residents from the DOF's 2008 estimate of 19,260. Comparing 2009 population figures with those reported by the 2000 Census, Pinole's population has remained virtually constant over the past nine years.

Age

Pinole's current and future housing needs are determined in part by the age characteristics of its residents, as each age group typically has distinct housing needs and preferences. For instance, a higher proportion of young adults generally indicate a need for rental units and first-time homebuyer or first move-up opportunities, including condominiums, town homes, and single-family homes. Middle age residents typically occupy larger homes and are usually at the peak of their earning power. Senior residents in Pinole are generally homeowners whom have resided in their single-family homes for an extended period of time. As these seniors continue to age, programs will need to address the ability of seniors on fixed incomes to make repairs and accommodations necessary remain in their homes as well as the cost and availability of move-down and specialized residential developments, such as senior apartments and assisted living facilities.

Table 2 shows the age distribution of Pinole residents and how it has changed since 1990. While Pinole remains a family-oriented community, as evidenced by the large populations in the 35 to 54 and 0 to 19 age categories, its senior population (55+) increased more than any other age group. Historically, Pinole has had a lower percentage of seniors than the County as a whole, but this is no longer the case. From 1990 to 2000, Pinole's senior population increased by more than forty percent to 4,405, or 23 percent of the population. In comparison, the County's senior population increased by 23 percent to 107,272, or 11 percent of the population. Although updated Census information to confirm changes in population distribution from 2000 forward is not available at this time, it appears as though the senior population in Pinole continues to grow as evidenced by low vacancy rates at local senior housing facilities and increasing use of the Pinole Senior Center.

**Table 2
Age Characteristics 1990 - 2000**

Age Groups	1990		2000		% change
	Persons	Percent	Persons	Percent	
0 – 19	4,788	27%	5,241	28%	9%
20 – 34 years	3,879	22%	3,100	16%	-20%
35 – 54 years	5,255	30%	6,293	33%	20%
55 – 64 years	1,815	10%	1,949	10%	7%
65+	1,723	10%	2,456	13%	43%
Total	17,460	100%	19,039	100%	9%

Source: 1990 and 2000 U.S. Census

In order to obtain more current information about the age and housing needs of Pinole’s residents, a General Housing Needs Survey and a Senior Housing Needs Survey were conducted during the summer of 2009. Data obtained from these surveys supplement a number of the items examined in this Housing Needs Assessment and support the conclusion that Pinole’s age characteristics indicate a continued need for first-time homebuyer and move-up opportunities to accommodate families, as well as move-down or specialized housing to accommodate the growing senior population.

Race

The racial and ethnic composition of Pinole has diversified over the years. As **Table 3** demonstrates, white residents comprised the largest racial group in 2000. However, the share of the white population decreased 17 percent from 1990 while the population of all other groups except American Indian increased. The most notable increase was in the “other” category, as the 2000 Census allowed persons to identify themselves as members of more than one racial group. Such changes may have implications for Pinole’s future housing needs, as different racial and ethnic groups often have different household characteristics, income levels, and cultural practices. As Pinole’s population continues to diversify, different types of housing will be needed to accommodate its changing needs.

**Table 3
Race and Ethnicity 1990 - 2000**

Racial/Ethnic Groups	2000		% change 1990 to 2000
	Persons	Percent	
White	10356	54%	-17%
Asian & Pacific Islander	4204	22%	36%
Hispanic Origin	2618	14%	53%
Black/African American	2115	11%	71%
American Indian	108	1%	-31%
Other	2256	12%	286%
Total	19,039	100%	

Employment

Employment has an important impact on housing needs. Different jobs and income levels determine the type and size of housing a household can afford. Employment growth in a particular region also typically results in an increase in housing demand, particularly in areas like Pinole that function for many as a “bedroom community” where most people live but work elsewhere. Pinole’s central location within the San Francisco Bay Area, places residents in close proximity to a large number of employment centers in Contra Costa and Alameda Counties as well as in San Francisco.

Contra Costa County has one of the largest job growth rates among Bay Area counties, with job base growth driven in large part by the need to provide services for a growing population. Additionally, white-collar jobs throughout the county have increased due to the decentralization of office-related employment from the region’s top employment centers, including San Francisco. Because many residents of Pinole work outside the City, regional employment trends are a relevant indicator of employment trends effecting Pinole.

As demonstrated in **Table 1**, this trend is expected to continue into the future. Despite the current economic downturn, over the next 20 years, according to ABAG projections, it is anticipated that approximately 1.2 million jobs will be created in the Bay Area, and of those, 148,430 are expected to be in the Contra Costa County.

Residents in Pinole are employed throughout the region, including facilities in some of the largest employment centers in Contra Costa and Alameda Counties. The following **Tables 4 and 5** display the largest employers in Contra Costa and Alameda Counties as published by the Employment Development Department. Although these figures are not available specifically for Pinole, these centers’ close proximity lend themselves to be attractive sources of employment for Pinole residents. The Chevron Corporation has the largest number of employees and is located approximately 30 miles from Pinole, with a large refinery complex located in Richmond, within ten miles of Pinole.

**Table 4
Largest Employers—Contra Costa County**

Employer	Industry	Location
500-999 Employees		
Bank of the West	Banks	Walnut Creek
Bio-Rad Laboratories	Laboratory Analytical Instruments (MFRS)	Hercules
Concord Naval Weapons Station	Federal Government—National Security	Concord
Muirlab	Laboratories—Medical	Walnut Creek
PMI Mortgage Insurance Company	Insurance--Mortgage	Walnut Creek
Richmond City Offices	Government Offices—City, Village, & TWP	Richmond
San Ramon Regional Med Ctr	Hospitals	San Ramon
Shell Martinez Refinery	Oil Refiners (MFRS)	Martinez
Shell Oil Products Co.	Service Stations—Gasoline & Oil	Martinez
Sutter Delta Medical Ctr	Hospitals	Antioch
Tesoro Petroleum	Oil Refiners (MFRS)	Pacheco
US Veterans Medical Center	Hospitals	Martinez
VA Outpatient Clinic	Physicians & Surgeons	Martinez
1,000-4,999 Employees		
Chevron Global Downstream LLC	Petroleum Products (WHLS)	San Ramon
Contra-Costa Regional Medical Ctr	Government Offices—County	Martinez
Doctor's Medical Center	Hospitals	San Pablo
John Muir Health	Hospitals	Walnut Creek
John Muir Medical Center	Hospitals	Concord
John Muir Physical Rehab	Rehabilitation Services	Concord
Kaiser Permanente Medical Ctr	Health Plans	Martinez/Walnut Creek
St. Mary's College of CA	Schools—Universities & Colleges Academic	Moraga
USS Posco Industries	Steel Mills (MFRS)	Pittsburg
5,000-9,999 Employees		
Chevron Corp	Oil Refiners (MFRS)	San Ramon

Source: Employment Development Department, 2009

**Table 5
Largest Employers—Alameda County**

Employer	Industry	Location
1,000-4,999 Employees		
Alta Bates Medical Center, Incorporated	Hospitals	Berkeley
Alta Bates Summit Medical Center	Hospitals	Oakland
Bay Area Rapid Transit	Marketing Programs & Services	Oakland
Bayer Corporation	Drug Milles (MFRS)	Berkeley
Berkeley Coin and Stamp	Coin Dealers Supplies & Etc.	Berkeley
Children's Hospital and Research	Physicians & Surgeons	Oakland
East Bay Water	Transit Lines	Oakland
Fairmont Hospital	Hospitals	San Leandro
Kaiser Permanente Hospital	Hospitals	Hayward
Kaiser Permanente Medical Center	Hospitals	Oakland
Lawrence Berkeley National Lab	Physicians & Surgeons	Berkeley
Novartis Vaccines & Diagnostic	Pharmaceutical Preparation (MFRS)	Emeryville
Permanente Medical Group	Physicians & Surgeons	Hayward
Residential & Student Services/Programs	Giftwares-Manufacturers	Berkeley
Transportation Department—California	State Government—Transportation Programs	Oakland
UC Berkeley Extension	School-Universities & Colleges Academic	Berkeley
Waste Management, Inc.	Garbage Collection	Oakland
5,000-9,999 Employees		
Clorox Technical Center	Specialty Cleaning/Sanitation (MFRS)	Pleasanton
Grocery Outlet	Grocers-Retail	Berkeley
Lawrence Livermore National Lab	Laboratories-Testing	Livermore
New United Motor Manufacturing	Automobile & Truck Brokers	Fremont
Praedium, Inc.	Real Estate	Pleasanton
10,000+ Employees		
Western Digital Corporation	Computer Storage Devices (MFRS)	Fremont
Oracle	Pleasanton	Computer-Software Developers
University Of California Berkeley	School-Universities & Colleges Academic	Berkeley

Source: Employment Development Department, 2009

Table 6 displays the fastest growing occupations in the Oakland-Fremont-Hayward Metropolitan Division (MD) according to the Employment Development Department. The income groups are categorized according to the State income limits for Contra Costa County. The fastest growing occupations in this region are personal and home care aides. This occupation falls into the very-low income category (based on a four person household income). Furthermore, seven of the ten fastest growing occupations in the region fall at or below the low-income category. This suggests that the jobs that will be available through 2016 are likely not going to provide adequate income for households to afford market-rate housing, indicating a need for affordable housing throughout the Oakland-Fremont-Hayward MD.

**Table 6
Oakland-Fremont-Hayward Metropolitan Division Projections of Employment**

Occupation Group	Estimated Employment (2006)	Estimated Employment (2016)	Numeric Change	Annual Salary¹	Income Group²
Personal and Home Care Aides	16,650	25,190	8,540	\$24,470	Very Low
Registered Nurses	17,220	20,260	3,040	\$93,646	Above Moderate
Combined Food Preparation and Serving Workers, Including Fast Food	13,920	16,670	2,750	\$18,168	Extremely Low
Computer Software Engineers, Applications	7,890	10,460	2,570	\$96,353	Above Moderate
Home Health Aides	3,960	5,500	1,540	\$21,867	Very Low
Network Systems and Data Communications Analysts	3,460	4,580	1,120	\$76,675	Moderate
Medical Assistants	3,830	4,520	690	\$34,276	Low
Veterinary Technologists and Technicians	680	1,310	630	\$40,670	Low
Cleaners of Vehicles and Equipment	3,180	3,780	600	\$19,008	Extremely Low
Social and Human Service Assistants	2,940	3,530	590	\$41,942	Low

Source: California Employment Development Department, 2009

¹ Annual salary is figured by multiplying hourly wage by 2,080.

² Based on a four person households income

Despite the anticipated increase in regional employment over the next twenty years, a primary objective of the City's economic development policy will be to focus on efforts that improve Pinole's jobs-housing balance and create new opportunities for more people to both live and work in the community.

The January 2009 opening of a Kaiser Permanente medical office in Pinole not only brought approximately 150 jobs for workers with a variety of skills to the community, but has also brought an increased interest in Pinole as a viable location for other medical service providers. The City will continue to work to attract these centers of employment and service.

Based on the 2000 Census, a total of 9,705 Pinole residents were in the labor force, with the unemployment rate estimated at 2.0 percent. However, the city currently faces a substantially higher

unemployment rate as a result of the recent economic downturn. Although current projections are based on countywide data and Pinole's actual rate of unemployment may differ from these figures, unemployment in Contra Costa County for June 2009 was 10.7%.

B. Household Characteristics

The distribution of household type, income level, and cost burden are key factors in determining the type of housing needed by residents of Pinole. This section details the various household characteristics determining housing needs.

Household Type

A "household" is defined by the U.S. Census as any group of people occupying a housing unit. Accordingly, a household can be anything from a single person living alone, to a family related by marriage or blood, or a group of unrelated persons sharing living quarters. Persons living in retirement or convalescent homes and other group living quarters are not considered households. Household characteristics are important indicators of the type and size of housing needed in a community.

According to 2009 Department of Finance reports, 19,165 of Pinole's 19,383 residents are member of a household (218 reside in group quarters). Households in Pinole have an average of 2.76 persons, just larger than the countywide average of 2.71 persons per household. As shown in **Table 7**, the majority of the 6,743 households in Pinole are family households, despite a decrease from 79 percent in 1990 to 75 percent in 2000. The majority of these family households are married couples without children, followed by married couples with children under 18 years of age. The percentage of non-family households increased from 21 to 25 percent between 1990 and 2000.

Table 7
Household Composition

Household Type	2000	
	Number	Percentage
Total Households	6,837	100%
Family Households	5,148	75%
Married Couple Households	3,980	77%
Female Householder, with children <18	388	8%
Male Householder, with children <18	104	2%
Non-Family Household	1,689	25%

Household Income

For the purpose of evaluating housing affordability, housing need, and eligibility for housing assistance, income levels are defined by guidelines adopted each year by the California Department of Housing and Community Development (HCD). For Contra Costa County, the median income for a family of four in 2009 is \$89,300. HCD has defined the following income categories for Contra Costa County, based on the median income for a household of *four persons*:

**Table 8
Contra Costa County 2009 Income Ranges**

Income Category	Applicable Income Range
	(% of Median Income)
Extremely low income	30% and below (\$0 to \$26,800)
Very low income	31% to 50% of median income (26,801 to \$44,650)
Low income	51% to 80% of median income (\$44,651 to \$66,250)
Moderate income	81% to 120% of median income (\$66,251 to \$89,300)
Above moderate income	120% or more of median income (\$89,301 or more)

Table 6.9 shows the maximum annual income level for each income group adjusted for household size for Contra Costa County. The maximum annual income data is then utilized to calculate the maximum affordable housing payments for different households (varying by income level) and their eligibility for federal housing assistance.

**Table 9
Maximum Household Income Level by Household Size, 2009**

Household Size	Maximum Income Level				
	Median	Extremely Low	Very Low	Low	Moderate
1-Person	\$62,500	\$18,750	\$31,250	\$46,350	\$75,000
2-Person	\$71,450	\$21,450	\$35,700	\$53,000	\$85,700
3-Person	\$80,350	\$24,100	\$40,200	\$59,600	\$96,450
4-Person	\$89,300	\$26,800	\$44,650	\$66,250	\$107,150
5-Person	\$96,450	\$28,950	\$48,200	\$71,500	\$115,700
6-Person	\$103,600	\$31,100	\$51,800	\$76,850	\$124,300
7-Person	\$110,750	\$33,250	\$55,350	\$82,150	\$132,850
8-Person	\$117,900	\$35,400	\$58,950	\$87,450	\$141,450

Source: Department of Housing and Community Development, 2009

Ability to Pay

Table 10 displays the monthly income limits by household size for each of the five income groups (based on HCD's annually set income limits). The monthly income limits are used to calculate maximum affordable monthly rents as well as the maximum affordable purchase prices for homes. For example, a 2-person household earning a combined monthly income of no more than \$1,788 per month is considered an extremely low-income household. This household can afford a maximum monthly rent of \$536 or

purchase a home for a maximum of \$63,400. The rental and sales price figures represent an affordable housing amount (30 percent of monthly income).

Table 10
Housing Affordability in Pinole, 2009

Income Group	Housing Affordability Levels			
	1-Person	2-person	3-Person	4-Person
Extremely Low				
Annual Income Limit	\$18,750	\$21,450	\$24,100	\$26,800
Monthly Income	\$1,563	\$1,788	\$2,008	\$2,233
Monthly Rent	\$469	\$536	\$603	\$670
Max. Sales Price	\$54,170	\$63,400	\$72,424	\$81,655
Very Low				
Annual Income Limit	\$19,550	\$21,450	\$24,100	\$26,800
Monthly Income	\$2,604	\$2,975	\$3,350	\$3,721
Monthly Rent	\$781	\$893	\$1,005	\$1,116
Max. Sales Price	\$96,873	\$112,092	\$127,476	\$142,695
Low				
Annual Income Limit	\$46,350	\$53,000	\$59,600	\$66,250
Monthly Income	\$3,863	\$4,416	\$4,967	\$5,521
Monthly Rent	\$1,159	\$1,325	\$1,490	\$1,656
Max. Sales Price	\$148,520	\$171,205	\$193,808	\$216,534
Moderate				
Annual Income Limit	\$75,000	\$85,700	\$96,450	\$107,150
Monthly Income	\$6,250	\$7,142	\$8,038	\$8,929
Monthly Rent	\$1,875	\$2,142	\$2,411	\$2,679
Max. Sales Price	\$246,439	\$283,030	\$319,785	\$356,336

Source: 2009 Income Limits, Department of Housing and Community Development, April 2009. Monthly mortgage calculation: http://www.realtytrac.com/vcapps/calculator_popup.asp?calc=AF

Note:

- Affordable housing cost for renter-occupied households assumes 30% of gross household income, not including utility cost.
- Affordable housing sales prices are based on the following assumed variables: 10% down payment, 30-year fixed rate mortgage at 5.25% annual interest rate.

Housing Cost and Affordability

The analysis of housing affordability requires consideration of trends in household income in comparison to trends in housing prices and rents in order to quantify the incidence of overpayment for housing costs—the ‘affordability gap’—between local wages and salaries and the cost of local housing.

The cost of housing is directly related to the extent of housing problems faced by lower- and moderate-income households in a community. If housing costs are high relative to household income,

correspondingly the incidence of housing cost burden and overcrowding will be high. This section summarizes the cost and affordability of housing to Pinole residents.

Sales Cost

A result of current economic conditions, and consistent with regional and statewide trends, home prices in Pinole peaked between 2005 and 2006 and have been steadily falling over the past three years. According to information published by DataQuick, the median home price in Pinole in June 2009 was \$263,500, a decrease of 31.6% from the previous year. Additional data reveals a median price per square foot of \$234 for housing in Pinole, a 37.2% drop from the \$373 median price in 2007.

According to the National Association of Realtors, during June 2009, the City of Pinole had 35 single-family homes for sale ranging in price from \$139,000 to \$1,200,000. There was one duplex for sale listed at \$540,000. There were no multifamily properties or mobile homes for sale in Pinole. There was also a limited number of two-bedroom and five bed-room units listed for sale (**Table 11**).

According to a mortgage affordability calculator, a prospective buyer with an income equivalent to that of the Area Median Income (AMI) for a family of four in Contra Costa County (\$89,300) could afford a maximum purchase price of \$277,028. This assumes the buyer is paying 10 percent down, has a 5.25 percent interest rate, and has no other debt payments. It is assumed that a household of four would purchase a three-bedroom home, the average price of which is \$275,942 in Pinole, indicating that housing is currently affordable to median-income households.

Table 11
Residential Sales Prices, Pinole, 2009

Type	Number Available	Low	High
Single-family Homes	35	\$139,000	\$1,200,000
5 Bedrooms	2	\$275,000	\$1,200,000
4 Bedrooms	7	\$500,000	\$314,900
3 Bedrooms	24	\$139,000	\$399,000
2 Bedrooms	2	\$175,000	\$199,000
Duplex	1	\$540,000	\$540,000
Condominiums	9	\$71,500	\$165,000

Source: Sales Survey, April 2009

Vacancy Rates

Vacancy rates are a useful indicator of the housing market's overall health and ability to accommodate new residents within the existing housing stock. **Table 12** summarizes vacancy rates by tenure for Pinole according to the 2000 Census. According to the California Department of Finance, Pinole has 7,032 housing units; the U.S. Census reports 82 vacant units.

**Table 12
Vacancy Rates by Tenure**

Housing Type	Total Units	% of Total Vacant Units
Total Vacant Units	85	100%
For rent only	27	31.8%
For sale only	19	22.4%
Rental/Sold—not occupied	11	12.9%
Seasonal/occasional use	8	9.4%
Other	20	23.5%

Source: 2000 U.S. Census

The actual vacancy rate is likely higher than the Census estimates due to the recent increase in foreclosure activity. Although Pinole has not suffered from home foreclosures to the same extent as some locations within Contra Costa County, rising foreclosures have affected Pinole. A report released by the U.S. Census Bureau on July 24, 2009, national vacancy rates were 10.6% for rental housing and 2.5% for ownership housing for the second quarter of 2009. These numbers represent a nationwide increase in vacancy rates.

Rental Housing

According to the 2000 Census, 74.7% of housing units in Pinole are owner-occupied and 25.3% of housing units are renter-occupied. Census figures indicate that 1.2% of housing units are vacant, and of those 31% are available for rent. A low vacancy rate can influence and drive rental rates upward.

Table 13 shows the results of a rental survey completed in June 2009 to identify locally available rental units. The monthly median rent was \$1,782 for single-family homes and \$1,323 for units in multi-family structures. Although three-bedroom homes had the greatest number of listings for single-family home rentals, there were only two 3-bedroom apartments available for rent at the time of the survey. One-bedroom apartments had the greatest availability among multi-family units available for rent. For both single-family and multi-family homes, three-bedroom units were the cheapest per bedroom at an average of \$605 per room for single-family homes and \$542 for multi-family units. There were no condominiums for rent at the time of the rental survey.

This rental survey was completed over a two month period and included information gathered through phone interviews, internet searches, and local newspaper listings. This analysis is a "snapshot" in time, which gives a sample of housing rental costs and is not representative of the entire rental housing market.

Table 13
City of Pinole Rental Costs (June 2009)

Unit Type	# of Units	Average Rent	High Rent	Low Rent
Single Family				
1 Bed	0	-	-	-
2 Bed	0	-	-	-
3 Bed	18	\$1,816	\$2,300	\$1,600
4 Bed	3	\$1,747	\$1,995	\$1,345
5 Bed	0	-	-	-
Condominium				
1 Bed	0	-	-	-
2 Bed	0	-	-	-
3 Bed	0	-	-	-
Apartments				
Studio	0	-	-	-
1 Bed	6	\$1,020	\$1,195	\$899
2 Bed	2	\$1,323	\$1,350	\$1,295
3 Bed+	2	\$1,625	\$1,650	\$1,600
Rooms for Rent	4	\$461	\$475	\$450

Source: PMC Rental Survey, June 2009

Overpayment

A household is considered to be overpaying for housing or cost-burdened if it spends more than 30 percent of its gross income on housing, including utilities, taxes, and insurance. Because household incomes and sizes vary, the price that is considered “affordable” for each household also varies. For example, a large family with one income is able to afford a different type of housing than a dual-income household with no children.

Table 14 displays the number of residents in Contra Costa County overpaying for ownership units and rental units. The table demonstrates to what extent households are overpaying for housing cost by their income category and whether or not they were overpaying (30-34 percent of household income) or severely cost burdened (35+ percent of household income). Twenty-seven percent of all households (occupied) were overpaying for housing cost in 2000, and of those overpaying, 18 percent are severely cost burdened. Of the 1,223 renter-occupied units severely cost burdened, 315 units were occupied by those earning less than \$20,000 annually.

**Table 14
Total Households Overpaying by Income**

Income Range	Total Households	% of Total Households	30-34% of Household Income	35+% of Household Income
Owner-Occupied Units				
\$0- \$10,000	115	2%	0	68
\$10,001-\$19,999	189	4%	21	101
\$20,000-\$34,999	424	8%	9	130
\$35,000-\$49,999	669	13%	66	165
\$50,000+	3,679	73%	352	195
Subtotal	5,076	100%	448	659
Renter-Occupied Units				
\$0- \$10,000	147	2%	0	119
\$10,001-\$19,999	221	3%	5	196
\$20,000-\$34,999	368	5%	94	149
\$35,000-\$49,999	314	5%	26	84
\$50,000+	684	10%	40	16
Subtotal	1,734	26%	165	564
Total Households (occupied units)	6,810	100%	613	1,223

Source: 2000 U.S. Census

The Comprehensive Housing Affordability Strategy (CHAS), which was developed by the Department of Housing and Urban Development (HUD) to assist jurisdictions in writing their consolidated plans, has special tabulation data based on the 2000 Census. According to this data (**Table 15**), there were 510 owner households and 597 renter households earning less than 50 percent of the Median Family Income (MFI) in the City in 2000. Of these, 207 owner households and 307 renter households fell into the extremely low-income category (incomes less than 30 percent of MFI).

Table 15
Housing Problems for All Households in Pinole

	Total Renters	Total Owners	Total Households
Household Income <=30% MFI	307	207	514
% with any housing problems	94%	83.6%	90%
% Cost Burden >30%	91%	83.6%	88%
% Cost Burden >50%	81%	59.9%	73%
Household Income >30% to <=50% MFI	290	303	593
% with any housing problems	77%	45%	60%
% Cost Burden >30%	76%	45%	60%
Household Income >50% to <=80% MFI	270	524	794
% with any housing problems	47%	53%	51%
% Cost Burden >30%	34%	48%	43%

Source: 2000 CHAS Data

Overcrowding

As a result of unattainable housing costs, many lower income households rent smaller apartments or live with friends or relatives to economize on housing costs. This may lead to overcrowding conditions in housing units, which is defined by the Department of Housing and Urban Development (HUD) as more than 1.01 persons per room (excluding bathrooms, kitchens, and hallways). Units with more than 1.51 persons per room are considered severely overcrowded. Other factors leading to overcrowding may include: very low rental vacancy rates; and increases in the average household size.

Overcrowding is a concern because it can lead to health and safety issues. According to the 2000 Census, 8 percent of households in Pinole were living in overcrowded conditions (**Table 16**). Although data is not available to quantify recent incidence of overcrowded conditions, it is likely that overcrowding in Pinole has modestly increased over the past two years and may continue to rise slightly as a result of the economic downturn which has led to increased unemployment along with the mortgage crisis and increased foreclosure rates.

**Table 16
Household Tenure by Persons per Room**

Persons Per Room	Households	Percentage
Owner Occupied		
1.00 or less	4,859	96%
1.01 to 1.50	178	4%
1.51 or more	39	<1%
Total	5,076	100%
Renter occupied		
1.00 or less	1,555	90%
1.01 to 1.50:	94	5%
1.51 or more	85	5%
Total	1,734	100%

Source: 2000 U.S. Census

Special Needs Housing

Due to special needs or circumstances related to income, family or household characteristics, age, and disability, certain groups have historically had greater difficulties finding quality affordable housing and often have a higher prevalence of special circumstances leading to housing problems such as lower incomes, higher housing cost burdens, and overcrowding. State law therefore requires that the housing needs of these groups, in particular senior households, single-parent households (female-headed households in particular), persons with physical and mental disabilities, large families, farm workers, and homeless individuals, be evaluated.

To meet the community's special housing needs, Pinole must be creative and look to new ways of increasing the supply, diversity, and affordability of specialized housing stock. Also, there is a range along a continuum of services and considerations for housing designed to meet special needs, beginning with independent living (owning or renting), to assisted living (licensed facilities), supportive housing, transitional housing, and finally emergency shelter. In addition, the vast majority of special needs housing is service enriched with the goal of offering services to help individuals with special needs maintain independent living whenever possible.

Seniors

In 2000, there were 4,405 senior citizens in the City of Pinole. One quarter were renters and three-quarters were home owners. A little over half of the seniors living in rental units fall into the low-income range and 20 percent of seniors living in owner-occupied units fall into the low-income category (**Table 17**). This indicates that there is a high need among senior renters for affordable housing.

In order to supplement aging Census data, the City conducted a survey of senior housing needs in summer 2009. This survey was distributed to more than 1,200 households comprised of one or more seniors. The majority of survey respondents were seniors over the age of 75. Most Pinole seniors who responded have lived in Pinole for twenty or more years and most own the single family homes in which they reside. Respondents indicate a strong desire to remain in their own homes as long as possible. Most senior households are small, with one to two members, and most are on fixed incomes that place them in the moderate or lower income category. Survey responses indicate a strong preference toward remaining in Pinole and securing housing which features single floor living spaces, a high degree of safety and security, and proximity to transit. Detailed data from the Senior Housing Needs Survey is included in **Appendix D**.

Table 17
Elderly Households by Income and Tenure

Income Level	Senior Renter Households		Senior Owner Households	
	Number	Percentage	Number	Percentage
Extremely Low 0 to 30%	307	18%	207	4%
Very Low 31% to 50%	290	17%	303	6%
Low 51% to 80%	270	16%	524	10%
Moderate/Above Moderate 81% and Above	841	49%	4,046	80%
Total Elderly Households	1,708	100%	5,080	100%

Source: CHAS Data, 2000

Senior Housing

Senior households have special housing needs primarily due to three major concerns: physical disabilities/limitations, income, and health care. Various programs and specialized housing types can address the needs of seniors. These may include supportive services, rental subsidies, shared housing, and housing rehabilitation assistance.

Typical housing types that meet the needs of seniors include smaller attached or detached housing for independent living (both market rate and below market rate); second units; shared housing; age-restricted subsidized rental developments; congregate care facilities; licensed facilities; and skilled nursing homes.

The increased need for senior housing may have the following implications:

- Senior projects will compete with non-age-restricted family and worker housing for Pinole’s limited supply of land;
- Many seniors can become “trapped” in large houses due to upkeep expenditures and house payment increases that would result from moving into a smaller housing unit.;
- The housing stock may deteriorate, as senior households on fixed incomes have limited resources for home improvements to maintain or rehabilitate older housing; and
- It may become necessary to require licensed facilities in Pinole to be classified as residential uses that must provide inclusionary housing units or beds.

The Contra Costa County Advisory Council on Aging has adopted Best Practice Development Guidelines for Multi-Family Senior Housing projects. These guidelines provide a framework to help guide the planning, design, and review of new senior housing developments in the County, and serve as a tool for local community groups, architects, planners, and developers.

There are three senior facilities in Pinole: Pinole Grove Senior Housing, a 70-unit senior facility offering residents one- and two-bedroom apartments; Bay Park Retirement Apartments offering studio, one- and two-bedroom independent living suites; and the Pinole Senior Village (also known as the Pinole Assisted Living Facility) with 41 assisted living apartments in The Terraces. The Gardens, which is a separate community within the Pinole Senior Village, is a secured community with 31 studio apartments designed

especially for seniors with memory loss and Alzheimer's. Both Pinole Grove Senior Housing and Pinole Senior Village offer units affordable to moderate and lower income seniors secured by affordability covenants.

Social and supportive services are available in Contra Costa County through various agencies and organizations, including: the County Area Agency on Aging, Older Adults Clinics, Alzheimer's disease Research Center, Health Insurance Counseling and Advocacy Program, and John Muir Senior Services Program. In addition, Pinole has an extremely active Senior Center dedicated to providing seniors with a full range of activities and services to support seniors' physical, emotional, and social growth and education.

Single Parent (Female-Headed) Households

As a result of their relatively lower incomes and higher living expenses, single-parent households are more likely to have difficulty finding affordable, decent, and safe housing. These households often require special consideration when seeking affordable housing that provides services to help balance the demands of work and home life. Often single-parent households are headed by females, whom will be the focus of this analysis.

Both ownership and rental units are often not affordable relative to the incomes of many people in this population category. According to 2000 Census data, there were 908 female-headed households in Pinole (representing 14 percent of all households). Although the percentage of female-headed households rose significantly during the 1970s and 1980s, the percentage of these households appears to have leveled between 1990 and 2000.

Of the 908 female-headed households in 2000, 466 (51 percent) were family households with children under 18 years of age (7 percent of all households). Female-headed family households need affordable housing with proximity to day care, recreation programs, schools, and services. Family households with female heads may have difficulty in finding appropriately sized housing. Despite fair housing laws, discrimination against children may make it more difficult for this group to find adequate housing.

Working Families with Children

For both single and dual-parent households, the availability of affordable options for childcare in close proximity to homes and jobs is important for families with young children. A number of organizations throughout the County, including the Contra Costa Child Care Council, The Contra Costa County Office of Education, and the Contra Costa County Local Planning Council for Child Care and Development Needs Assessment provide information about child care options, including city specific data and provider information as well as other indicators of child care demand and supply.

A 2006 study jointly commissioned by First 5 Contra Costa Children and Families Commission, the Contra Costa County Office of Education, the Contra Costa County Loan Planning Council for Children and Development, and the Contra Costa Child Care Council indicates a shortage of child care opportunities throughout the County as well as in Pinole. The 2006 Child Care Shortage for the City and County is included in **Table 18**. Although over the next ten years the County's population of school age children is expected to decrease, projections indicate that a shortage will still exist throughout the County and in Pinole in 2015.

The Zoning Ordinance includes provisions for home day care with the intent to make it easier for small day care providers to run businesses out of their home in order to increase the supply of quality, affordable day care services in proximity to where households live and work. In residential zoning districts, home day care centers of not more than twelve children are permitted by right. In addition, the Zoning Ordinance includes a provision that allows for a home day care of more than twelve but less than twenty children at one time through the Conditional Use Permit process.

Table 18
Child Care Shortage at 2006

City/Area	Birth to 24 months or Infant	2 to 5 or Preschool	Subtotal, 0 to 5 Years	6 to 9 of School Age	10 to 12 or School Age	Subtotal, 6 to 12 Years	Total, 0 to 12 Years
Pinole	53	458	510	341	160	501	1,011
Contra Costa County Total	484	644	1,128	8,572	4,338	12,910	14,038

Source: Final Report: A Profile of Child Care Needs in Contra Costa County 2006 to 2015, released October 2006.

People Living with Physical and Mental Disabilities

Physical, mental, and/or developmental disabilities may prevent a person from working, restrict one's mobility, or make it difficult to care for oneself. Thus, disabled persons often have special housing needs related to potential earning capacity, the lack of accessible affordable housing, and higher than average health care costs associated with their disability. Some individuals may suffer from disabilities that require around the clock care or living in a supportive or institutional setting.

In 2000, there were approximately 3,121 persons over the age of 16 in Pinole with sensory or physical disabilities. Of those, 39 percent were seniors. Based on all available data, it is estimated that about 5 percent of the new units constructed in the City should be available for the physically disabled (estimated 305 households). As the population ages, the provision of accessible housing will become increasingly necessary.

Persons with disabilities typically live on fixed incomes and need a wide range of housing types, depending on the type and severity of their disability as well as personal preference and life-style. Housing designed 'barrier-free', with accessibility modifications, on-site services, mixed income diversity, proximity to services and transit, and group living opportunities represent a range of considerations and accommodations that are important in serving this need group. Incorporating barrier-free design in all new multifamily housing is especially important to provide the widest range of choices.

A number of community care facilities exist in Pinole to serve individuals with disabilities. The Contra Costa County Consortium 2005-2009 Consolidated Plan includes a section devoted to Community Care Facilities. **Table 19** summarizes the services available at licensed facilities in Pinole.

Table 19
Licensed Community Care Facilities

Type of Facility	Number of Facilities in Pinole	Capacity (beds)
Small Family Home	0	0
Group Home	1	6
Adult Day Care	2	70
Elderly Residential	5	170
Total		246

Notes:

1. Small family homes provide care to children in licensee's own home.
2. Group homes provide specialized treatment for persons under the age 18.
3. Adult day care facilities provide care for adults with various disabilities or disorders.
4. Elderly residential facilities provide care for persons age 60 and above.

Source: Contra Costa County Consolidated Plan

Additional considerations related to housing for physically disabled people should be considered in conjunction with infrastructure and public improvements. These include: (1) flat sites where curb cuts and building access can be provided (site design); and (2) handicapped dwelling conversion (or adaptability) in new construction.

Large Households

Large households are defined as those consisting of five or more members. Large households are considered a special needs group because it may be difficult for these households to secure adequately sized, affordable housing. In order to obtain affordable housing along with other financial responsibilities, large households tend to reside in smaller dwelling units, which may lead to overcrowding.

In 2000, 11 percent or 843 of Pinole's 6,295 households were "large." Of those, 78 percent (658) lived in owner-occupied units, while 22 percent (185) lived in rental housing. Large households tend to have more difficulty purchasing housing both due to the financial constraints of supporting a larger household and because adequately sized (large) housing units are rarely affordable. The situation is further complicated by the reality that rental units with three or more bedrooms are not common, and large, affordable rental units are even less common. This can lead to overcrowded housing conditions. Although not currently a severe issue in Pinole (4% according to the 2000 Census), overcrowding is addressed in a previous section of this Housing Needs Assessment.

The City is working towards ensuring that appropriate and affordable housing is available for large families. In 2008, the Redevelopment Agency acquired two homes in the Maiden Lane development and recorded affordability covenants on the properties. At four and five bedrooms each, the units are appropriately sized for larger families and in 2009 were sold as affordable ownership housing units with restrictions that ensure they remain affordable for families at the moderate income level for at least the next forty-five years.

Agricultural (Farm) Worker Housing

State law requires that housing elements evaluate the needs of agricultural (farm) worker housing in the local jurisdiction. Traditionally, agricultural workers are defined as persons whose primary incomes are earned through permanent or seasonal agricultural labor. Based on current ABAG projections, there are currently no jobs in the agricultural or natural resources jobs and none are projected over the next 25 years. Therefore, there is no regional need for additional farm worker housing in Pinole. The 2000 U.S. Census showed that four Pinole residents were employed in farming occupations. This low number, and the fact that these individuals are employed in the specialized wholesale and horticulture businesses, indicates that there are no localized needs for seasonal or other types of farm worker housing. The 2000 Census identified no migrant worker housing in Pinole.

Homeless Individuals and Families

Housing elements are required to address the needs of homeless people. Homeless individuals and families have perhaps the most immediate housing need of any special needs group. They also have one of the most difficult sets of housing needs to meet, due to both the diversity and complexity of the factors that lead to homelessness, and to community opposition to the siting of housing that serves homeless clients.

The County Health Services Department develops plans and programs to assist the homeless throughout Contra Costa County. In 2004, the County adopted the "Ending Homelessness in Ten Years: A County-Wide Plan for the Communities of Contra Costa County" (Ten Year Plan). Through the Plan, the County adopted a strategy which works to immediately house homeless individuals and families as opposed to moving them through a series of temporary housing solutions. In addition, the County Homeless Continuum of Care Advisory Board (CoCB) developed a Five-Year Plan, which is a good source of information on homelessness and available programs.

The Ten Year Plan estimated 15,000 people in Contra Costa County experience at least one night of homelessness annually, and that on any given night 4,800 people are living on the streets or in temporary accommodations, such as an emergency shelter. In addition, many others are at risk of becoming homeless, such as the nearly 17,000 extremely low-income households in the county who are paying over 30 percent of their income for rent and struggling to make ends meet.

It is difficult to determine an exact count of homeless individuals in any one jurisdiction due to the sometimes transient nature of homeless people; however, a January 30, 2008 County homeless report found 38 homeless people in Pinole. A more recent count conducted by the Contra Costa Health Services Department found one homeless man in Pinole on the morning of their January 28, 2009 homeless count, although this number understates the extent of homelessness in Pinole as it does not account for individuals in shelters or other temporary housing. Information from the Pinole Police Department in August 2009 indicates that officers have regular contact with less than a half dozen homeless individuals living in Pinole.

As elsewhere in the nation, homelessness is usually the end result of multiple factors that converge in a person's life. The combination of loss of employment, inability to find a job because of the need for retraining, and the high housing costs in this county lead to some individuals and families losing their housing. For others, the loss of housing is due to chronic health problems, physical disabilities, mental health disabilities, or drug and alcohol addictions along with an inability to access the services and long-term support needed to address these conditions.

The CoCB Plan identified three primary causes of homelessness:

- Shortage of affordable housing
- Lack of access to support services
- Low incomes

The CoCB and the Contra Costa County Office of Homeless Programs held a series of community meetings between October and January 2001 to identify unmet service and housing needs and obtain feedback about ongoing programs. Many of the needs identified at that time are still relevant today. The needs for all segments of the homeless population included the following:

- Affordable Housing - Rental units in the County are not affordable to people with extremely low incomes, such as those who depend on General Assistance, Temporary Assistance to Needy Families, or Social Security income. Over 2,000 households are on the waiting list for Section 8 vouchers administered by the Contra Costa County Housing Authority. In addition, many households

cannot save the money required to move into an apartment (i.e., first and last months' rent plus security deposit).

- Employment at a Living Wage – The high cost of housing makes it difficult to find housing that is affordable for those performing minimum wage jobs.
- Dignity – Participants expressed their desire to be treated with respect when accessing services.
- Transportation – Lack of transportation makes it difficult for people to get to jobs as well as services.
- Early Intervention: Timely Prevention and Emergency Services – Providers stressed the importance of identifying people at risk of homelessness early and then providing services to them immediately.
- Community Education, Involvement and Advocacy – Providers and community members felt that community education is an important way to increase the public's understanding of homelessness and build support for programs that prevent and alleviate homelessness.

Although homelessness exists in Pinole, the City's small size does not allow for the resources to develop programs and services to assist them. In most cases, homeless individuals in Pinole rely on regional programs and services, which are available in close proximity to Pinole. In June 2009, the Bay Area Homeless Alliance identified a total of 112 programs associated with homelessness including 12 homeless drop-in centers. The following **Table 20** adapted from information compiled by the Contra Costa Interagency Council on Homelessness includes facilities and services for a variety of homeless persons in west county jurisdictions with close proximity to Pinole.

Table 20
Homeless Facility Inventory

Facility Name	Location	Groups Served	Total Year-Round Beds
Interim Housing (Emergency Shelters)			
Bay Area Crisis Nursery	Richmond	Single men & women	20
Calli House Youth Shelter	Richmond	Transition-age youth	6
Concord & Brookside Adult Interim Housing	Concord and Richmond	Single men & women	175
Emergency Shelter	Richmond	Families with children	75
Family Emergency Shelter	Concord	Families with children	30
Rescue Mission	Richmond	Families with children	150
Transitional Housing			
Appian House: Youth	Richmond	Transition-age youth	6
Pride and Purpose House	Richmond	Children	6
Project Independence	Richmond	Mixed	25
San Joaquin II	Richmond	Families with children	20
Transitional Housing	Richmond	Mixed	44
Permanent Housing			
Alvarez Court	Pinole	HIV/AIDS	19
Casa Barrett	West County	HIV/AIDS	6
Garden Parks Apartments	Pleasant Hill	HIV/AIDS, Small families	28
Idaho Apartments	Richmond	Single men & women	28
Maple House	Concord	Single men and women	5
Mary McGovern House	Concord	Single men and women	6
Walter's Way House	Concord	Single men and women	12
West Richmond Apartments	Richmond	Single men and women	4

As a means to help meet the special needs of the homeless, the Contra Costa Crisis Center operates a 24-hour homeless hotline that connects homeless individuals and families to resources available in the County. Through the Center, homeless persons are given emergency motel vouchers, provided free voice mail boxes, and referred to local service programs, including housing assistance, job training, substance abuse treatment, counseling, and emergency food, health care, and other vital services.

In an effort to support homeless services despite limited funding availability, Pinole provides financial support to facilities and service providers in the area, particularly the Greater Richmond Interfaith Program (GRIP). The City will continue to prioritize its limited resources to support affordable housing solutions affordable to those with extremely-low, very-low, and low incomes, particularly those whom may experience homelessness or be at risk of losing access to permanent housing. It is also important for the City to support rental assistance programs and other programs that provide assistance to “at-risk” households who may become homeless.

Current regulations require that the City identify zones where emergency shelters are permitted by right and do not require the provision of a conditional use or other discretionary permit. Currently, the City does not have a zone that permits emergency shelters by right; however, the city is concurrently undergoing a comprehensive General Plan and Zoning Ordinance update anticipated for adoption in 2010. Through this update, the City will identify at least one zone with the capacity to accommodate at least one year-round emergency shelter to serve Pinole's homeless population and will ensure that the adopted Zoning Ordinance reflects this requirement within one year of the adoption of this Housing Element.

C. Housing Stock Characteristics

As of 2009, the City of Pinole and Contra Costa County have a similar make-up of housing units. Shown in **Table 21**, according to Department of Finance figures from January 1, 2009, 81 percent of homes in Pinole are single-family homes. This is slightly higher than the County, which has only 75 percent single-family homes. Pinole's vacancy rate is 1.22 percent; while the County's vacancy rate is almost double that at 3.02 percent. This may be an indication of a need for additional housing units as the population increases.

Table 21
Number and Type of Housing Dwelling Units

Housing Type	City of Pinole		Contra Costa County	
	Number	Percentage	Number	Percentage
Detached	5,172	74%	266,199	67%
Attached	498	7%	31,120	8%
Total Single-Family	5,670	81%	297,319	75%
2-4 Units	366	5%	26,066	7%
5+ Units	981	14%	68,174	17%
Total Multi-Family	1,347	19%	94,240	24%
Mobile Homes/other*	15	<1%	7,628	2%
Total Units	7,032	100%	399,187	100%
Vacancy Rate	1.22%		3.02%	

Source: 2000 Decennial U.S. Census. State Department of Finance, 2009

*"Other" includes boat, RV, van, etc.

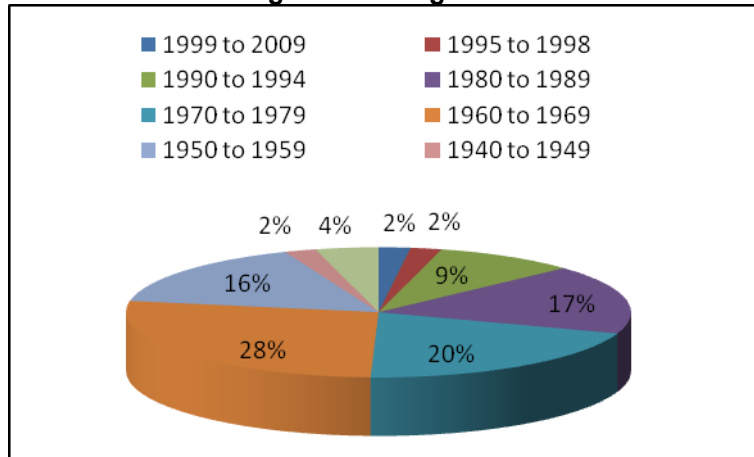
Housing age is an important indicator of housing condition within a community as housing is subject to gradual deterioration over time. As a general rule in the housing industry, structures older than 30 years begin to show signs of deterioration and require reinvestment to maintain their quality. Unless properly maintained, homes older than 50 years often require major renovations to remain in good condition. If not properly and regularly maintained, housing can deteriorate and discourage reinvestment, thereby depressing neighboring property values and impacting the quality of life in a neighborhood. Maintaining and improving housing quality is an important goal for the City.

Table 22 displays the age of Pinole's occupied housing stock by tenure as of 2009. Nearly half of Pinole's housing stock was built between 1960 and 1979. Seventeen percent of the housing was built between 1980 and 1989, which will be 30 years old in the next decade.

**Table 22
Age of Housing**

Year Structure Built	Percentage of Total
Built 1999 to 2009*	2%
Built 1995 to 1998	2%
Built 1990 to 1994	9%
Built 1980 to 1989	17%
Built 1970 to 1979	20%
Built 1960 to 1969	27%
Built 1950 to 1959	16%
Built 1940 to 1949	2%
Built 1939 or earlier	4%
Total	100%

Age of Housing



Source: 2000 U.S. Census, State Department of Finance, 2009

Housing Conditions Survey

In order to better assess current housing conditions, the City undertook a windshield housing survey, taking inventory of 6,186 of Pinole's 7,032 units. This August 2009 survey assesses the conditions of housing within the incorporated area of the City of Pinole and provides updated information about the current state of housing throughout the City. According to the results, the majority of units are in either sound condition or in need of minor repairs. City staff used the following set of definitions to categorize housing conditions:

- **Sound** – A unit that appears new or well maintained and structurally intact. The foundation should appear structurally undamaged and there should be straight roof lines. Siding, windows, and doors should be in good repair with good exterior paint condition. Minor problems such as small areas of peeling paint and/or other maintenance items are allowable under this category. Costs for necessary repairs to the structure are less than \$10,000.
- **Minor** – A unit that show signs of deferred maintenance or which needs only one major component, such as a roof. Costs for necessary repairs to the structure range from \$10,000 through \$25,000.
- **Moderate** – A unit in need of replacement of one or more major components and other repairs, such as roof replacement, painting, and window repairs. Costs for necessary repairs to the structure range from \$25,000 to \$50,000.
- **Substantial** – A unit that requires replacement of several major systems and possibly other repairs (e.g., complete foundation work, roof structure replacement and re-roofing, as well as painting and window replacement). Costs for necessary repairs to the structure range from \$50,000 to \$75,000.
- **Dilapidated** – A unit suffering from excessive neglect, where the building appears structurally unsound and maintenance is non-existent, not fit for human habitation in its current condition, may be considered for demolition or at minimum, major rehabilitation will be required. Costs for necessary repairs to the structure are greater than \$75,000.

Detailed Survey Results

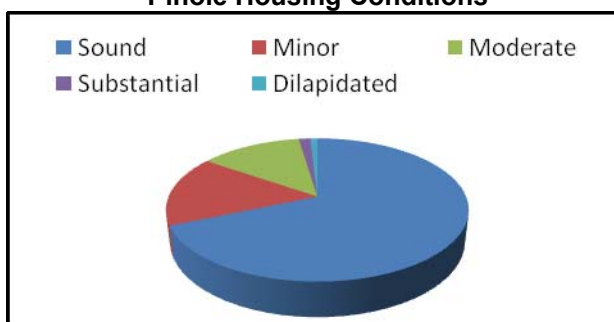
Most of the homes surveyed were categorized as sound or in need of minor repair. **Table 23** summarizes the overall condition of all homes surveyed in the City. Approximately eighty-five (84.6) percent of the

homes were in sound condition or in need of minor repairs. Roughly thirteen (13) percent of the homes surveyed were found to be in moderate condition, which means they are in need of one or more major repairs, such as a roof replacement and window repair or replacement. Approximately 1.5 percent of the homes surveyed fell into the substantial category. These homes require many repairs and replacements that often include structural needs (i.e., roofs or foundations). Less than one (1) percent were found to be dilapidated properties.

**Table 23
Pinole Housing Conditions**

Condition	Percentage
Sound	68.6%
Minor	16.0%
Moderate	13.0%
Substantial	1.5%
Dilapidated	0.9%
Total	100%

Pinole Housing Conditions



Source: Pinole Community Development Department 2009 Housing Conditions Survey

Housing Tenure

According to the 2000 Census, as shown in **Table 24** below, over 75 percent or 5,076 of the 6,810 occupied housing units in Pinole continue to be owner-occupied, while 26 percent or 1,734 are renter occupied. These numbers differ slightly from the County as a whole, where only 69 percent of the units are owner-occupied and 31 percent are renter-occupied.

**Table 24
Housing Tenure**

Tenure of Units	City of Pinole		Contra Costa County	
	Number	Percentage	Number	Percentage
Owner-Occupied	5,076	76%	238,449	69%
Renter-Occupied	1,734	26%	105,680	31%
Total Occupied	6,810 *	100%	344,129	100%

* Note: 6,810 units reflect total **occupied** units.

Source: 2000 U.S. Census

Assisted Units at Risk of Conversion

Assisted housing developments are affordable, multifamily rental housing projects receiving government assistance under federal, state, and/or local programs that are eligible to change to market-rate projects due to termination of rent subsidies or expiration of other use restrictions. A list of all affordable units with covenanted affordability restrictions in place is included in **Appendix C**. Due to the potential impact of the loss of these units on a community's ability to provide affordable housing, Housing Element law requires all jurisdictions to include a study of all low-income housing units which may at some future time be lost to the affordable inventory by the expiration of some type of affordability restrictions.

The law requires that the analysis and study cover a five-year and a ten-year period, coinciding with updates of the Housing Element. All assisted units at risk of conversion are units which have received funding from the Pinole Redevelopment Agency. A checklist in **Appendix B** provides a summary of funding programs.

According to the California Housing Partnership Corporation, there are no government-assisted rental properties in the City of Pinole that may be at risk of opting out of programs that keep them affordable to very low- and low-income households over the five-year Housing Element Period (2009–2014). However, a small number of affordability covenants and deed restrictions typically used by the Pinole Redevelopment Agency to maintain the affordability of city-assisted affordable housing may be at risk of conversion. Redevelopment housing funds have been historically utilized in the renovation of a number of multi-family housing complexes in Pinole. The affordability covenants recorded against the property in return for the subsidy work to ensure that these units are available to moderate and lower-income households in the long term.

A number of the Agency's affordability covenants recoded before the Legislature's 2001 revision of minimum thresholds for affordability were adopted are now nearing their expiration dates. **Table 25** summarizes the affordable units at risk of conversion over the five-year Housing Element Period (2009-2014) and the ten-year planning horizon.

**Table 25
Units at Risk of Conversion**

Project Name	Total Units	Assisted Units at Risk	Funding Source	Expiration of Affordability
2009-2014:				
885 Fifth Avenue	4	1 (low-income)	RDA-assisted	2014
1965 San Pablo Avenue	5	1 (low-income)	RDA-Assisted	2014
2014-2019:				
2548 San Pablo Avenue	4	4 (moderate-income)	RDA-Assisted	Life of Project Area (currently 2017)
815 San Pablo Avenue	4	2 (moderate-income)	RDA-Assisted	2017
1520 San Pablo Avenue	4	3 (moderate-income); 1 (low-income)	RDA-Assisted	2015
950 Appian Way	3	1 (moderate-income); 1 (low-income); 1 (very-low income)	RDA-Assisted	2015
2529 San Pablo Avenue	2	1 (moderate-income)	RDA-Assisted	2015
2395 San Pablo Avenue (Pear Street Bistro)	4	3 (moderate-income); 1 very-low income	RDA-Assisted	2017
530 Sunnyview Drive (Bayside Apartments)	148	71 (moderate-income); 22 (very-low income)	RDA-Assisted	2017

Preservation and Replacement Resources

To maintain the existing affordable housing stock, the City must either preserve the existing affordable units or replenish the affordable housing inventory with new units. Depending on the circumstances of at-risk projects, a number of options may be pursued to preserve or replace the units. Preservation options may include: 1) transfer the project to non-profit ownership; 2) provide rental assistance to tenants using non-federal funding sources; 3) purchase of affordability covenants, and 4) construct new replacement units. With regard to replacement, the most direct option is the development of new assisted multi-family housing units.

1. *Transfer of Ownership.* Transferring ownership of an at-risk project to a non-profit housing provider is generally one of the most cost effective means of ensuring that the at-risk units remain affordable for the long-term. By transferring property ownership to a non-profit, affordability restrictions can be secured for fifty-five years and the project would become eligible for a greater range of governmental assistance. Some potential non-profit entities with which the City might partner are listed below.

- ACLC, Inc
- Affordable Housing Associates
- Alameda County Allied Housing Program
- BRIDGE Housing Corporation
- C. Sandidge and Associates
- Christian Church Homes of Northern California, Inc.
- Community Housing Developers, Inc.
- Community Housing Development Corp.
- Community Housing Opportunities Corporation
- Contra Costa Community Development Department
- East Bay Asian Local Development Corporation
- Eden Housing, Inc.
- Eskaton Properties Inc.
- Foundation for Affordable Housing, Inc.
- Kendra Care Incorporated
- Matinah Salaam
- Northern California Land Trust, Inc.
- O.P.E.N. Inc
- Oakland Community Housing, Inc.
- Pacific Community Services, Inc.
- Phoenix Programs Inc.
- Resources for Community Development
- Richmond Neighborhood Housing Service Inc.
- Rubicon Programs, Inc.
- Rural California Housing Corp
- Satellite Housing Inc.
- Senior Housing Foundation
- Vallejo Neighborhood Housing Services, Inc

2. *Rental Assistance.* Rental subsidies using non-federal (State, local, or other) funding sources can be used to maintain affordability of at-risk units. These rent subsidies could be structured to mirror the federal Section 8 program through which the Department of Housing and Urban Development (HUD) pays the difference between what tenants can pay (30 percent of household income) and what HUD estimates to be the fair market value of the unit. The feasibility of this option is dependent on the availability of non-federal funding sources necessary to make subsidies available as well as the willingness of property owners to accept rental vouchers if they can be provided.

3. *Purchase Affordability Covenants.* Provide an incentive package to property owners to maintain the project as affordable housing. Incentives could include Redevelopment Agency funding for improvements and writing down the interest rate on a remaining loan balance in exchange for securing guaranteed affordable units. The feasibility of this depends upon whether the complex is too highly leveraged as well as upon the availability of funds to invest large sums.

4. *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 on a variety of factors, including density, size of the units (i.e.,

number of bedrooms), location, land costs, and type of construction. There has been no recent construction of multi-family rental housing in Pinole from which to derive accurate construction costs for rental residential units. A recent County estimate is \$300,000 (including land costs) per residential unit. The feasibility of this option depends on having community support, adequately sized parcels for development and developers interested in producing affordable rental housing.

At-Risk Affordable Rental Housing—2009-2014

885 Fifth Avenue is a four unit housing complex in Pinole. In exchange for assistance through the Redevelopment Agency’s Multi Family Residential Rehabilitation Program, the development allocates one two-bedroom unit affordable for a low-income household. The affordability restriction on the unit is set to expire in 2014.

1965 San Pablo Avenue is a five unit housing complex in Pinole. In exchange for assistance through the Redevelopment Agency’s Multi Family Residential Rehabilitation Program, the development allocates one unit affordable for a low-income household. The affordability restriction on the unit is set to expire in 2014.

The analysis below provides the options for preserving and/or replacing the two low-income affordable units at 885 Fifth Avenue and 1965 San Pablo Avenue.

Preservation and Replacement Options: To retain the existing affordable housing stock, the City must preserve or replace the two units of low-income affordable housing at risk of conversion to market-rate between 2009 and 2014. The identified preservation options are evaluated below as they relate to these units.

1. *Transfer of Ownership.* Transferring property ownership to a non-profit housing organization to secure long-term low-income restrictions would not be a viable option for the replacement of these units. Because it is not possible to acquire only single affordable unit in each project, the nine units comprising both projects would have to be acquired in whole. It is not likely that both property owners would agree to sell, nor is it likely that a qualified non-profit housing organization would be interested in taking on two separate, small housing projects.
2. *Rental Assistance.* The feasibility of this alternative is highly dependent on the availability of non-federal funding sources to maintain affordability along with the willingness of property owners to accept voucher payments. Currently, market rate rents in Pinole are generally affordable at the moderate-income level or below.
3. *Purchase Affordability Covenants.* This option would require working with each property owner to determine necessary improvements to the site and other means through which the City or Redevelopment Agency could contribute to the health of the project while securing long-term affordability. This option gives some flexibility for both parties to come to terms on a mutually beneficial agreement.
4. *Construction of Replacement Units.* Based on recent County estimates it would cost approximately \$600,000 to develop two new affordable units. In addition to cost, the feasibility of this option would depend on finding a qualified developer to take on a project of this size as affordable housing developers tend to need to develop larger projects in order to make the project pencil. The Redevelopment Agency has explored options for smaller affordable projects and will continue to pursue this option.

At-Risk Affordable Rental Housing—2015-2019

2548 San Pablo Avenue is a mixed-use project in a converted Queen Anne Victorian in Old Town Pinole with four apartment units. In exchange for assistance from the Redevelopment Agency, the development allocates all four units to remain affordable at the moderate-income level through the life of the Redevelopment Agency (currently 2017).

815 San Pablo Avenue is a mixed-use project featuring two studio apartments and two two-bedroom apartment units. In exchange for construction loan financing from the Redevelopment Agency, two of the units are required to remain affordable at the moderate-income level through 2017.

1520 San Pablo Avenue is a fourplex with affordability restrictions in place requiring one unit be affordable at the low-income level and three units remain affordable at the moderate-income level. The affordability requirements were put in place in exchange for upgrades completed through the Redevelopment Agency's Multiple Family Residential Rehabilitation Program are set to expire in 2015.

950 Appian Way is a triplex with affordability requirements in place. In exchange for assistance through the Redevelopment Agency's Multiple Family Residential Rehabilitation Program, covenants require one very-low, one low, one moderate-income unit at the property. The affordability covenants are set to expire in 2015.

2529 San Pablo Avenue is a mixed-use development with two housing units. Affordability requirements are in place on one unit, which is covenanted to remain affordable at the moderate-income level through 2015 as a result of Redevelopment Agency assistance in the rehabilitation of the building to its current use.

2395 San Pablo Avenue is a mixed-use development featuring four units of housing above the Pear Street Bistro in Old Town Pinole. As a result of Redevelopment Assistance in the construction of the building, one unit is covenanted to remain affordable at the very-low income level and three units are covenanted to remain affordable at the moderate-income level. The affordability covenants are set to expire in 2017.

530 Sunnyview Drive is the 148 unit Bayside Apartment complex in Pinole. In exchange for a Redevelopment Agency loan for rehabilitation, affordability covenants require seventy-one units affordable at the moderate-income level and twenty-two units affordable at the very-low income level. The affordability covenants are set to expire in 2017.

Preservation and Replacement Options: To retain the existing affordable housing stock, the City must preserve or replace the 24 units very-low income units, 1 low-income unit, and 85 moderate-income units (110 total units) at risk of conversion to market-rate between 2015 and 2019. The identified preservation options are evaluated below as they relate to these units.

1. *Transfer of Ownership.* Transferring property ownership to a non-profit housing organization to secure long-term low-income restrictions is an option best suited for units in a complex of a certain size. As a whole, this isn't a viable option for the replacement of many of these units which are part of small housing and mixed-use developments. In addition, this option is complicated by the fact that it is not possible to acquire only the affordable unit(s) in each project, thus all 178 units in the various developments would have to be acquired in whole. It is not likely that all property owners would agree to sell, nor is it likely that a qualified non-profit housing organization would be interested in taking on a number of separate, small housing projects. Thus, this is not the best strategy for preserving all at-risk units. However, it may be a viable option for preserving (and possibly expanding) affordability at 530 Sunnyside Drive in the event that the 148 unit complex could be acquired by a qualified non-profit.
2. *Rental Assistance.* The feasibility of this alternative is highly dependent on the availability of non-federal funding sources to maintain affordability along with the willingness of property owners to accept voucher payments. Currently, market rate rents in Pinole are generally affordable at the moderate-income level or below. Given the uncertainty of the current economic climate, there is no certainty that this type of funding would be available between 2015 and 2019.

3. *Purchase Affordability Covenants.* This option would require working with each property owner to determine necessary improvements to their property and other means through which the City or Redevelopment Agency could contribute to the health of the project while securing long-term affordability. This option gives some flexibility for both parties to come to terms on a mutually beneficial agreement.
4. *Construction of Replacement Units.* Based on recent County estimates it would cost approximately \$33,000,000 to develop 110 new affordable units (\$300,000 each). In addition to cost, the feasibility of this option would depend on finding a qualified developer to take on the project and the ability to find a site within the largely built-out City of Pinole large enough to accommodate a project of this size.

The City will continue to monitor rents of at-risk affordable units and will be prepared to work with the owners to examine the options for preserving affordability outlined here. It is likely that for the two units at-risk of conversion in the next five years (885 Fifth Avenue and 1965 San Pablo Avenue), the best option to maintain the same number of affordable units will be to capture replacement units through a new project, which can be structured to provide additional affordable units. For the units at-risk of conversion between 2014 and 2019, the preservation and replacement strategy should pursue both the purchase of affordability covenants and construction of replacement units. Where feasible, the City should aim to place affordable units under management familiar with affordable housing requirements.

D. Regional Housing Needs

Future Need

Future housing needs refer to Pinole's 'fair share' of the projected future housing need in the region in which it is located. For Pinole and other Bay Area jurisdictions, the regional housing need is determined by the Association of Bay Area Governments (ABAG), based upon an overall regional housing need number established by the State. In accordance with state law, ABAG has determined the fair share of the regional housing need that must be planned for by each Bay Area jurisdiction during the 2007 to 2014 planning period.

State law also requires that the allocation of regional housing needs consider the need for housing across all income levels and "...seek to reduce the concentration of lower income households in cities or counties which already have disproportionately high proportions of low income housing." That need is divided into the five income categories of housing affordability based on HCD's median income for a family of four:

- Extremely Low -Income Below 30 percent of the median income
- Very Low -Income 30 - 50 percent of the median income
- Low Income 50 - 80 percent of the median income
- Moderate Income 80 -120 percent of the median income
- Above Moderate Income 120 percent and above of the median income

Table 26 summarizes the housing needs by income level for Pinole. In addition, **Table 6.27** summarizes future regional needs for all jurisdictions in Contra Costa County. Pinole's allocation for the 2007-2014 period is 323 total units, 83 (26 percent) affordable to very low- income households; 49 (15 percent) affordable to low- income households; 48 (15 Percent) affordable to moderate- income households; and 143 (44 percent) affordable to above moderate-income households. Through this Housing Element, the

City is required to demonstrate the availability of adequate sites to accommodate these projected new units. This requirement is further discussed in Section 4: Housing Opportunities.

Table 26
Pinole Regional Housing Needs (2007-2014)

Extremely Low¹	Very Low	Low	Moderate	Above Moderate	Total
42	83	49	48	143	323
	26%	15%	15%	44%	

Source: ABAG, 2007-2014

¹ Assumes 50 percent of unit allocation will be for extremely low-income households.

Table 27
Contra Costa County Regional Housing Needs Allocation (2007-2014)

Location	Very Low¹	Low	Moderate	Above Moderate	Total
Antioch	516	339	381	1,046	2,282
Brentwood	717	435	480	1,073	2,705
Clayton	49	35	33	34	151
Concord	639	426	498	1,480	3,043
Danville	196	130	146	111	583
El Cerrito	93	59	80	199	431
Hercules	143	74	73	163	453
Lafayette	113	77	80	91	361
Martinez	261	166	179	454	1,060
Moraga	73	47	52	62	234
Oakley	219	120	88	348	775
Orinda	70	48	55	45	218
Pinole	83	49	48	143	323
Pittsburg	322	223	296	931	1,772
Pleasant Hill	160	105	106	257	628
Richmond	391	339	540	1,556	2,826
San Pablo	22	38	60	178	298
San Ramon	1,174	715	740	834	3,463
Walnut Creek	456	302	374	826	1,958
Unincorporated	815	598	687	1,408	3,508
County Total	6,512	4,325	4,996	11,239	27,072

Source: ABAG, 2007-2014

¹ Assumes 50 percent of unit allocation will be for extremely low-income households.

Section 3: Housing Constraints

The provision of adequate and affordable housing opportunities is an important goal of the City. However, a variety of factors can constrain the development, maintenance, and improvement of housing. This section describes these constraints, including private market forces, governmental codes and regulations, as well as the physical and natural environment, and analyzes the impact on the production and preservation of housing.

A. Market Constraints

Land costs, construction costs, and market financing contribute to the cost of housing development and can potentially hinder the production of new housing. Median home prices and the local and regional real estate market also influence the availability and affordability of housing. Although constraints such as these are largely driven by market forces, the local jurisdiction may have some leverage in instituting policies and programs that minimize the effects of these constraints. This section analyzes constraints brought about by market forces as well as the activities that the City may undertake to mitigate their effects.

1. Vacant Land

Vacant land within the City of Pinole is limited. Since the demand for housing in the City is very high (vacancy rate at 1.22% as of January 2009), the value of potential residential land has increased dramatically over the past decade and has become a substantial factor in the cost of providing housing. There is only a small quantity of vacant land and much of it is burdened with development constraints such as topography and is not well-suited for development. Redevelopment of existing underdeveloped land may be possible, but is also a costly undertaking. Other contributors to the cost of land are allowable densities, location, site constraints, availability of community services, attractiveness of the neighborhood and any restrictions on development.

2. Development Costs

The cost of constructing housing has also risen significantly in recent years. Current statewide construction costs average \$125 per square foot; however, construction costs in Pinole tend to be above the state average and currently range between \$190 and \$220 per square foot. Based on a development cost estimate from February 2009, an estimated cost of development for a single family home in Pinole is \$200 per square foot. This cost estimate includes construction of custom design features and some high quality finishes and is based on a three unit development project; actual construction costs will vary significantly based upon the quality of the materials used, the size of the unit and the lot, the location, as well the number and quality of amenities incorporated in the design. Construction costs for an average multiple family unit are generally about 20-25% less per square foot.

A reduction in the number of amenities and quality of building materials (above a minimum threshold to ensure compliance with building codes and health and safety regulations), could result in lower prices. In addition, options such as prefabricated factory-built housing could provide for lower priced housing through reduced construction and labor costs. Also related to construction costs is the number of units built at one time; as the number increases, costs generally decrease as builders benefit from economies of scale. Developments in Pinole will likely not benefit from economies of scale due to the generally small size of parcels available for development.

3. Home Financing

The availability of financing directly impacts a person's ability to purchase or improve a home. During the early to mid-2000s (2003, 2004, 2005), lenders provided an increasing number of subprime loans, and, in response to high housing costs, many lenders provided mortgages of up to 95% of the value of the home, rather than the traditionally allowed 80%. In 2006 and 2007, borrowers began to default on those loans. In 2008, lenders significantly tightened their lending standards. Currently, in mid-2009, lending standards

remain tight. Underwriting criteria remain stringent and borrowers typically must have at least 20% of the purchase price for a down payment and must have a credit score of 680 or higher to obtain competitive financing. Although it is currently difficult for all but the most credit worthy borrowers to secure a mortgage loan, funds are available and mortgage rates remain low.

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. In 2008, Pinole revised the down payment assistance program offered through the Redevelopment Agency and contracted with a consultant specializing in affordable housing to administer the program. Additionally, the consultant provides prospective buyers with information about assistance outside the Agency's program and educates buyers about the home purchase and ownership process. To date, the Program has seen some success in helping eligible households achieve homeownership.

A number of entitled developments in Pinole have seen a delay in construction starts, including mixed-use projects in Old Town Pinole and in the Specific Plan corridors. This is due in part to increased difficulty in obtaining construction financing as well as developers' desire to wait until both the housing and commercial markets have begun to recover from the recent economic downturn,

B. Governmental Constraints

The City of Pinole is empowered with the authority to regulate the location, timing, density, and type of residential development that occurs within the City. This authority is asserted in several ways, including land use controls, site improvements requirements, fees and exactions, permit processing procedures, and other factors that may influence the development, maintenance, and improvement of housing. While intended to protect the interests of residents, property owners and businesses, local regulations can result in potential barriers to the production of housing. Like all local jurisdictions, the City of Pinole has a number of procedures, fees, and regulations it requires any developer to follow. Additionally, like any agency, the City is also constrained by resource availability and other factors beyond its control. Below is a summary of key issues:

1. Resource Availability

The City of Pinole receives funding for its operations and special projects from a variety of sources, a number of which have taken hard hits during the current financial crisis. Revenues are down as a result of dramatic decreases in sales tax. In addition, lower property values have led to a drop in the tax increment received by the Redevelopment Agency. Collectively, these reductions in revenues, along with takeaways during the previous and current fiscal years in order to help balance the State budget, have hampered the City's ability to complete anticipated projects. In order to meet the current \$4,287,407 "SERAF" payments due to the state over the next two years, the Redevelopment Agency will have to borrow from its housing fund. As a result, the Agency's ability to fund housing projects will be severely limited, and will continue to be until other levels of government cease utilizing local government as a funding source for their financial shortfalls.

2. Land Use Controls.

The City of Pinole sets forth policies to guide new development and the use of land within the city limits through its General Plan. These policies, in conjunction with the Zoning Ordinance, control the amount and distribution of land allocated for different uses with the City and how this land can be developed.

The General Plan specifically identifies four residential land use designations, two single family and two multiple family, that are summarized in **Table 28**. Together these designations provide for a range of development densities from less than one dwelling unit per acre up to 25 dwelling units per acre. Mixed Use and Planned Development zoning have also been used to accommodate residential use throughout Pinole.

The City is currently undertaking a comprehensive Zoning Ordinance Update along with drafting a Specific Plan for its commercial corridors, including San Pablo Avenue, Pinole Valley Road, and Appian Way. Wherever possible, these documents will aim to improve the clarity with which land use regulations are conveyed. Additionally, these planning documents will recommend a revised set of land use categories with altered permitted densities. These proposed densities are included in the analysis of Opportunity Sites discussed in Section 4 of this Element.

**Table 28
Adopted Residential Land Use Categories**

General Plan Land Use	Zoning		Density (du/acre)	Residential Types
	Consistent	Possible		
Suburban/Rural	S/R		< 1/acre	Single family dwellings in areas with hilly terrain
Low Density	R1		1-7 acre	Single family dwellings in subdivided areas
Medium Density	R2, R3	R1	8 -15/ acre	One and two-story family dwellings, up to 4 units
High Density	R4	R1, R2, R3, S/R	16-25/acre	Group dwelling units and apartments

Source: City of Pinole General Plan and Zoning Ordinance

3. Development Standards

The City's zoning ordinance implements the development policies set forth in the General Plan by providing greater specificity on development standards such as densities, height, parking and setbacks. As with other cities, Pinole's development standards and requirements are intended to protect the long-term health, safety and welfare of the community while implementing the goals and policies of the General Plan. **Table 29** summarizes the most pertinent of these standards for single and multiple family residential zoning districts.

The zoning code also dictates what types of housing may be located in the City, and in what locations. As shown in **Table 29**, Pinole's zoning standards provide for a diversity of housing types to meet the needs of all economic and special need segments of the community.

**Table 29
Residential Development Standards**

	Suburban/Rural	Low Density	Medium Density		High Density
	S/R	R1	R2	R3	R4
Min. Lot Size (sq ft)	65000	6000 (interior lot) 7500 (corner lot)	6000	6000	6000
Min. Lot Width (ft)	140	60 (interior) 75 (corner)	60	60	60
Max. Building Coverage	N/A	35%	40%	40%	60%
Front Setback (ft)	25	20	20	20	20
Site Setback (ft)	25	5	20% lot width	20% lot width	20% lot width
Rear Setback (ft)	20	20% lot depth	20	20	20
Maximum Height (stories/ft)	2/35	2/35	2/35	2/35	4/50
On-site Parking (uncovered /covered spaces per unit)*	2/1	1-2 units 2/1 3+ units 2/2	Studio .3/1 1 bed .8/1 2+ beds 1.3/1	Studio .3/1 1 bed .8/1 2+ beds 1.3/1	Studio .3/1 1 bed .8/1 2+ beds 1.3/1

*Mixed use developments (i.e. developments combining residential land uses with commercial or industrial land uses have a reduced parking requirement due to parking use overlaps.

Source: City of Pinole General Plan and Zoning Ordinance.

The Pinole Municipal Code (Section 17.24) establishes parking standards for various types of housing and other uses in the community. These standards, shown in **Table 29**, are typical of other communities in the Bay Area, but can pose a problem in areas where there is the opportunity for infill development. An attempt was made to reduce this constraint on mixed-use office/commercial residential projects through the introduction of reduced parking requirements for such projects (see HIP-9). Parking requirements for mixed-use development projects (i.e. commercial/residential) are calculated using a formula that acknowledges the parking overlap between the two uses. These types of projects typically require 25% less parking than single use developments. In addition, for any infill project, the City can allow shared parking so long as the parking is within 300 feet of the project. Furthermore, to encourage the development of second units, the City allows uncovered, tandem parking on all second units (see HIP-11).

**Table 30
Housing Types Permitted by Zoning District**

	S/R	R1	R2	R3	R4
Single family detached	P	P	P	P	P
Single family attached			P	P	P
Multiple Family (3+)				P	P
Second Units	P	P	P	P	P
Mobile Homes					
Manufactured Homes	P	P	P	P	P
Transitional Housing		CP	CP	CP	CP
Emergency Shelter*				CP	CP
Residential Care Facility (<7 beds)	P	P	P	P	P
Residential Care Facility (7+ beds)			CP	CP	CP

P = Permitted

CP = Conditionally Permitted

*New regulations (Government Code §665583(a)(4)(A)) require the City identify a zone or zones where emergency shelters are permitted by right. Although the Zoning Ordinance does not currently permit emergency shelters by right in any zone, the Ordinance will be amended within one year of the adoption of this Housing Element. See Housing Needs section 6.2 for more information.

Source: City of Pinole Zoning Ordinance.

As with many suburban communities, Pinole provides additional flexibility in density, unit size, parking, and open space requirements through its Planned Development (PD) zoning. Specifically, PD zoning (Section 17.20.130 of the Pinole Municipal Code) allows flexibility to modify development standards for: (1) siting; (2) mixed land use; (3) mixed housing types; (4) minimum building setbacks and lot size; and (5) maximum building height.

Traffic capacity has become a limiting factor throughout Contra Costa County and in many other parts of the Bay Area. However, Pinole, as part of the Measure J initiative and West County Traffic Model, has developed specific standards for traffic level of service and standards for the provision of other facilities and services.

In general, Pinole’s zoning and development standards are comparable to many other communities in the Bay Area and, therefore, do not pose an unnecessary constraint to housing or burden to developers.

4. Site Improvements

On-and off-site improvements are required by the City to provide sewer and water service to a project, transportation improvements, and other infrastructure. For an average project, improvements typically include curbs, gutters, and sidewalks. More expensive improvements can become necessary when the site includes special environmental resources, mitigation of slide hazards, inadequate downstream drainage, or other special conditions. Pinole’s requirements are fairly standard when compared with other cities in Contra Costa County, and whenever possible, the City’s Redevelopment Agency has used tax

increment funds to defray the costs of area-wide capital improvements so that project-specific development requirements do not make individual projects infeasible.

Permit Processing

Previously, the development review process in Pinole was made up of two connected approval processes: the Design Review Board Hearing and the Planning Commission Hearing. The Design Review Board, which was advisory to the Planning Commission and focuses on architectural character and design review, was disbanded in 2008. Currently, the Planning Commission reviews architectural character and appropriateness along with use considerations based on standards set forth in the Zoning Ordinance and General Plan. Applicants may appeal all Planning Commission recommendations to the City Council.

Currently, every new residential project within the City is required to complete the Design Review process and is subject to a Planning Commission hearing. **Tables 31** and **32** show the typical permit process for a multi-family and single-family development that are consistent with the City’s general Plan and Zoning Ordinance. The major difference between the two is the type of discretionary approvals required: all multi-family projects in all zones currently require a use permit, despite the fact that they are a permitted use, whereas all single-family subdivisions require tentative and final map approvals. A project that is not consistent with the City’s zoning and land use regulations could require additional approvals, such as a General Plan Amendment, a Rezoning, or a Variance.

Also demonstrated in **Tables 31** and **32** is the average length of the planning and building permit process for each project type. The average length of time for discretionary approvals is four months for a multifamily development and five to six months for a single family subdivision. A General Plan Amendment or Rezoning could add another 30 days to the process as each require City Council approval. By their nature, larger, more complex projects impose a lengthier review process, largely due to the environmental review process. The amount of time required to complete environmental review of a project depends greatly on the size, scope, and location of the project, the environmental issues under review, and the extent of public comment received.

Table 31
Permit Process for Typical Multi-Family Development

1.	Planning Application Received	--
2.	Completeness Review	<i>20-30 days</i>
3.	Complete Environmental Review	<i>1-12 months</i>
4.	Planning Commission Hearing <i>(Design Review and Use Permit)</i>	<i>20-30 days</i>
5.	Building Permit Application Received	--
6.	Complete Plan Check	<i>30-45 days</i>
7.	Building Permit Issued	--

Table 32
Permit Process for Typical Single Family Subdivision

1.	Planning Application Received	--
2.	Completeness Review	20-30 days
3.	Complete Environmental Review	1-12 months
4.	Planning Commission Hearing(s) <i>(Preliminary Development Plan; Design Review, Subdivision Map, & Final Development Plan)</i>	20-60 days
5.	City Council Hearing <i>(Final Subdivision Map)</i>	20-30 days
6.	Building Permit Application Received	--
7.	Complete Plan Check	20-30 days
8.	Building Permit Issued	--

Because processing time can act as a constraint to the development of housing, procedures have been implemented to expedite processing through plan review and Planning Commission hearings. For example, City Staff encourages pre-application meetings with property owners and developers. These meetings give City Staff the opportunity to explain the permitting process, discuss submittal requirements and design standards, and complete a preliminary plan review. Staff also encourages early communication between developers and neighborhood groups on specific development applications. These procedures have been extremely successful in identifying key project issues and appropriate project modifications prior to plan submittal. This reduces the amount of time it takes for both plan review and the Design Review Board and Planning Commission hearing process.

To further expedite processing and facilitate the development of housing, the City must continue to consider streamlining the review process to minimize any delays. Although processing time has been reduced based on the implementation of some of the recommendations of the previous Housing Element, including elimination of the Design Review Board and the adoption of Residential Design Criteria and Guidelines, additional lags in the process may continue to exist.

Beyond updates to the Zoning Ordinance that have been implemented to streamline the development review process, additional actions should be considered to continue to expedite the process for developers while ensuring a thorough review process. The Specific Plan process for the commercial corridors—San Pablo Avenue, Appian Way, and Pinole Valley Road—together with the comprehensive Zoning Ordinance update will give developers a better idea about the types of development the City is anticipating and opportunity sites for development. The environmental review that will be completed prior to the adoption of the Specific Plan (EIR), may also help streamline the review process by reducing the environmental review necessary for small infill sites identified in the Specific Plan. Additionally, HIP-24 calls for the City to develop a Green Building Ordinance to promote the use of renewable energy, improve air and water quality, and conserve water and other natural resources. This, along with the other implementation programs cited in Goal 5, Energy-Efficiency, Conservation, and Sustainable Residential Development, could include provisions to expedite processing for qualifying energy-efficient projects.

5. Development Fees

Costs associated with the permit process may act as a constraint to the development of affordable housing. Line item permit costs are related to City-controlled fees such as processing, inspection and installation services, as well as non-City fees such as school impact fees and utility connection fees. Fees can vary depending on site conditions, location and the type and design of development, the need

for environmental review, the quality of project submittals, and local resident review. **Tables 33 and 34** demonstrate typical charges for development of new multiple and single-family residential developments.

A balance between increased fees and encouragement of suitable housing development is a key issue for the City. In the case of affordable housing, the Redevelopment Agency can use its Housing Set Aside funds to help offset the cost of City-controlled funds.

6. Open Space Contributions

Open space contributions are standard conditions of approval for larger projects to assure the long-term livability, health, safety and welfare of the project and neighborhood. Planned Development (PD) zoning has been used to preserve open space while allowing increased density on the developed portion of the property. As implemented in past approvals, this requirement does not usually pose a constraint to housing and, in fact, is a way for a project to gain neighborhood acceptance.

7. Inclusionary Housing Requirements

California's Health and Safety Code stipulates that 15% of all units constructed or substantially rehabilitated within a redevelopment area by a public or private entity other than a redevelopment agency must be affordable. Of those units, no less than 40% (or 6% of the total) must be made available to very low-income households.

This requirement is effective in increasing the supply of affordable housing within Pinole's redevelopment area, but can act as a constraint in the development of market rate housing projects and in particular smaller, infill projects. However, there are means that the City may explore to address this constraint. These may include offering Redevelopment Agency incentives such as lower cost financing, construction of off-site units and other improvements, or housing in lieu fees.

8. Uniform Building Code and Enforcement

Pinole uses several uniform codes, including the 2007 California Building Code (CBC), the 2007 California Electrical Code (CEC), the 2007 California Plumbing Code (CPC), the 2007 California Mechanical Code (CMC), and the 2007 California Fire Code, as the basis for its building standards and code enforcement procedures. Each of these codes establishes standards and requires inspections at various stages of construction to ensure code compliance.

Enforcement of these building codes and standards does not constrain the production or improvement of housing in the City. Rather, code enforcement efforts help to maintain the condition of the City's current housing stock and remove blight throughout the City.

Table 33
Estimate of Development Fees for 10-Unit Multi-Family Development

Planning Fees		per development	fee amount
Design Review Fees (New Commercial, > 5,000 sq. ft.)	Flat		\$ 4,045.00
General Plan Amendment	Flat		5,698.00
Zone Change Application	Flat		5,499.00
Use Permit	Flat		750.00
		Subtotal	\$ 15,992
Plan Check, Permit & Inspection Fees		per unit	fee amount
Building Permit Fee	Based on valuation	\$ 4,059.00	\$ 40,590.00
Building Plan Check Fee	65% of bldng permit fee	2,638.00	26,380.00
Title 24 Energy Compliance Plan Check Fee	10% of bldng permit fee	405.00	4,050.00
Strong Motion Instrumentation Fee (SMIP)	.0001 x valuation	16.90	169.00
Electrical Permit Fee	Base fee*	44.26	442.60
Electrical Plan Check Fee	25% of permit fee	11.07	110.70
Plumbing Permit Fee	Base fee*	44.26	442.60
Plumbing Plan Check Fee	25% of permit fee	11.07	110.70
Mechanical Permit Fee	Base fee*	44.26	442.60
Mechanical Plan Check Fee	25% of permit fee	11.07	110.70
State Fees (CA Building Standards)		7.00	70.00
Copying and Imaging Fees		171.00	1,710.00
		Subtotal	\$ 74,075.60
Impact and Infrastructure Fees		per unit	fee amount
General Plan Update Fee		\$ 507.00	\$ 5,070.00
Transportation (Measure J)	Flat per unit	294.53	2,945.30
Police	Flat per unit	870.42	8,704.20
Fire Protection	Flat per unit	1,112.31	11,123.10
Public Facilities & Equipment	Flat per unit	1,500.98	15,009.80
Wastewater	Flat per unit	1,480.95	14,809.50
Drainage	Flat per unit	66.29	662.90
Parks and Recreation	Flat per unit	6,071.05	60,710.50
Administration Fee	3% City Development Impact Fees	341.90	3,419.00
Sub regional Transportation Mitigation Program (STMP)	Per unit	1,648.00	16,480.00
GIS Data Update Fee (County)	Flat fee per unit	25	250.00
		Subtotal	\$ 139,184.30
		Total Fees	\$ 229,251.90
		Total/Unit	\$22,925.19

Source: City of Pinole Community Development Department

* Fee based on valuation incorporated in Building Permit Fee.

Assumptions: Each unit has 1100 square feet of living space, and 200 square feet of carport space, for a total square footage of 1300 square feet. The valuation for each unit is \$169,000 or \$130 per square foot. PG&E, Water (EBMUD), and School Fees (WCCUSD) paid directly to the Agencies.

Table 34
Estimate of Development Fees for 10-Unit Single Family Subdivision

Planning Fees		per unit	fee amount
Preliminary Development Plan	Deposit		\$ 1,000.00
General Plan Amendment	Flat		5,698.00
Zone Change Application	Flat		5,499.00
Tentative Map	Deposit		2,500.00
Final Map	Flat		2,852.00
Use Permit	Flat		75.00
Major Subdivision (More than 5 units)	Flat		
Mailing	Flat		100.00
Signage	Flat		150.00
		Subtotal	\$ 17,874
Plan Check, Permit & Inspection Fees		per unit	fee amount
Building Permit Fee	Based on valuation	\$ 8,385.36	\$ 83,853.60
Building Plan Check Fee	65% of bldng permit fee	5,450.48	54,504.80
Title 24 Energy Compliance Plan Check Fee	10% of bldng permit fee	838.54	8,385.40
Strong Motion Instrumentation Fee (SMIP)	.0001 x valuation	35.00	350.00
Electrical Permit Fee	Base fee*	44.26	442.60
Electrical Plan Check Fee	25% of elec. permit fee	11.07	110.70
Plumbing Permit Fee	Base fee*	44.26	442.60
Plumbing Plan Check Fee	25% of permit fee	11.07	110.70
Mechanical Permit Fee	Base fee*	44.26	442.60
Mechanical Plan Check Fee	25% of permit fee	11.07	110.70
State Fees (CA Building Standards)		14.00	140.00
Copying and Imaging Fees		171.00	1,710.00
		Subtotal	\$ 150,603.70
Impact and Infrastructure Fees		per unit	fee amount
General Plan Update Fee		\$ 1,050.00	\$ 10,500.00
Transportation (Measure J)	flat per unit	414.83	4,148.30
Police		1,148.95	11,489.50
Fire Protection		1,468.25	14,682.50
Public Facilities & Equipment		1,981.29	19,812.90
Wastewater		1,954.85	19,548.50
Drainage		1,104.82	11,048.20
Parks and Recreation	flat per unit	8,013.78	80,137.80
Administration Fee		482.60	4,826.00
Subregional Transportation Mitigation Program (STMP)		2,595.00	25,950.00
GIS Data Update Fee (County)		25.00	250.00
		Subtotal	202,393.70
		Total Fees	\$ 370,871.40
		Total/Unit	\$ 37087.14

Source: City of Pinole Community Development Department

Assumptions: Each unit has 1800 square feet of living space, and 500 square feet of carport space, for a total square footage of 2300 square feet. The valuation for each unit is \$350,000 or \$150 per square foot. PG&E, Water (EBMUD), and School Fees (WCCUSD) paid

directly to the Agencies.

C. Governmental Constraints on Housing for Persons with Disabilities

In accordance with recently enacted SB 520, the City is required to analyze the potential and actual governmental constraints on the development of housing for persons with disabilities and demonstrate the City's effort to remove such constraints. Although the zoning ordinance does not currently have any special processes for individuals with disabilities to make requests for reasonable accommodation with respect to zoning, permit processing, or building laws outside of the standard process for all planning and building applications seeking exemption from one or more requirements through the variance or conditional use permit process, the City has recently taken some steps to remove constraints for persons with disabilities to make improvements to meet their needs. These include:

- Loan and grant funding through the Redevelopment Agency's Residential Rehabilitation Program for income-qualifying households to make improvements to their homes, including ADA retrofit improvements;
- Licensed group home facilities with six or fewer persons are allowed by right in all residential zones. In addition, group homes are conditionally permitted in combining zones, such as Mixed Use and Planned Development zones through the residential component of their zoning. For group homes for which a conditional use permit is required (7 or more beds), a public hearing would be held and residents within 300 feet of the proposed home would be notified;
- July 2009 modifications to the City's Zoning Ordinance streamlined the Design Review process for property owners seeking minor design changes in an effort to upgrade their properties by allowing for administrative approval of certain upgrades. Included in the list of administrative review are ramps and other modifications to accommodate individuals with disabilities.

Analysis further shows that while the City meets the requirements of the Uniform Building Code, the Americans with Disabilities Act, and the California Community Care Facilities Act, there are currently no additional accommodations for disabled persons as required by SB 520. Additional reasonable accommodations will be reviewed as part of the City's comprehensive Zoning Ordinance Update in late 2009 and early 2010.

The absence of reasonable accommodation in the application of zoning (outside of streamlined design review processing for ADA retrofits), permit processing, and building laws can may act as a constraint on the development, maintenance, and improvement of housing intended for persons with disabilities. The City will evaluate this potential constraint through the comprehensive zoning ordinance update scheduled for completion in 2010. If found necessary, the City can address this constraint by establishing additional procedures or measures that provide greater flexibility in the development and/or rehabilitation of housing for disabled persons.

Section 4: Housing Opportunities

A. Ability to Meet the Regional Housing Needs Allocation

The planning period for the current Housing Element cycle extends from 2007 through 2014. The Regional Housing Needs Allocation (RHNA) for Pinole for this cycle is the construction of 323 units by July 2014. Housing units built and or approved after January 1, 2007, may be counted towards Pinole's current regional housing need numbers. Since January 2007, Pinole has built or approved 61 units, with thirteen of these units affordable to very-low, low-, or moderate income households. Having met 19% of this objective, Pinole must continue to work towards its target within the set time frame, particularly focusing on the targets for affordable housing production. This may continue to be an issue as the current economic downturn has significantly delayed or cancelled construction starts. **Table 34** compares by income category the Regional Housing Need with the units approved and or constructed since January 1999.

In order to plan for the remaining RHNA, Pinole will rezone at least the minimum number of acres necessary to allow for housing and/or increase the density of housing allowed at sites, particularly to allow for sites to meet the need for housing for very-low and low-income households, which must be zoned to accommodate at least twenty dwelling units per acre. Subsection C, Availability of Sites for Housing, discusses vacant and opportunity sites that may accommodate this need.

B. Housing Units Constructed or Approved

As shown in **Table 35**, Pinole has built or approved a mix of single family and multifamily units along with a number of second units. The income-restricted units recently built or currently approved but not yet built reflect at least the minimum number of required affordable units. As noted elsewhere in this Housing Element, the City should pursue substantial rehabilitation of multi-family units in poor condition or the construction of new multi-family income-restricted units as part of its program to make progress toward meeting its RHNA targets.

**Table 35
RHNA Housing Needs vs. Built or Approved Construction 2007 - Present**

Project	# of Units	Notes	Status	Affordable	Very Low	Low	Moderate	> Moderate	Total
Maiden Lane	8	Single Family	Completed	Market Rate				8	
Maiden Lane	2	Single Family	Completed	Covenanted			2		
Felice Circle	21	Single Family	Completed	Market Rate				21	
Felice Circle	11	Second Units	Completed	Market Rate				11	
Felice Circle	6	Second Units	Completed	Covenanted			6		
647 Tennent Avenue	3	Multi Family	Completed	Market Rate				3	
647 Tennent Avenue	1	Multi Family	Completed	Covenanted	1				
2100 San Pablo Avenue Heritage Park	3	Single Family	Approved	Covenanted	1	1	1		
Dalessi	1	Multi Family	Approved	Market Rate				1	
Dalessi	1	Multi Family	Approved	Covenanted			1		
1989 Ebson Court	1	Single Family	Approved	Market Rate				1	
2504 Galbraith (Gallia Property)	2	Single Family	Approved	Market Rate				2	
2504 Galbraith (Gallia Property)	1	Second Unit	Approved	Market Rate				1	
TOTALS	61				2	1	10	48	61
RHNA					83	49	48	143	323
Built or Approved Units					2	1	10	48	61
Remaining Needs					81	48	38	95	262

Source: Pinole Community Development Department

C. Availability of Sites for Housing

Currently in Pinole there are a total of 51.28 vacant acres zoned for residential use with an estimated dwelling unit potential of 72 units (**Table 36 and 37**). The majority of vacant or redevelopable sites that are designated in the Land Use Element for Single Family Suburban Rural or Single Family Low Density use within the Pinole Planning Area and are infill lots of 1 acre or less.

Topographic and other potential constraints on development may exist at some of the sites, particularly in Duncan Canyon; recognizing these constraints, the development potential for these sites is cited as significantly less than the development potential when calculated at the low end of the permitted density range. Currently, there is no land adequately zoned for the development of lower income housing. Potential actions to allocate sites to meet State requirements for lower income sites are also addressed in this section.

Table 36 includes a complete listing of vacant residential sites. Rezoning the opportunity sites identified in **Table 37** will allow the City to provide adequate dwelling unit potential to meet the RHNA.

Table 36
Vacant Land Available for Development—Single and Multi Family
Summary Table

Land Use and Housing Type	Number of Acres	Existing General Plan Density Range	Estimating Dwelling Unit Potential**
Single Family (Suburban Rural)	28.37	.2 - 1 unit / acre	19 units
Single Family (Low Density)*	21.55	1 - 7 units / acre	37 units
Multiple Family	0.66	8-15 units/acre	5 units
Mixed Use	0.70	16-25 units/acre	11 units
Total	51.28	n/a	72 units

Summary table 6.35 is an aggregate of data from Table 6.36

* Development potential for Single Family (Low Density) includes vacant lots which have already been approved for development.

** Estimated Dwelling Unit Potential was calculated by multiplying the gross acreage of each land use type by the lowest number of dwelling units per acre permitted.

**Table 37
Vacant Residential Sites**

July 2009

Map Ref. No.	APN	Property Address/ Location	Zoning	GP Designation	Acreege	Zoning Dwelling Unit Potential	Site Unit Potential
1	430-260-011	201 Rancho N. Pl El Sobrante, CA 94803	R-1	Low Density Residential	0.24	1 unit	1
2	430-260-012	205 Rancho N. Pl El Sobrante, CA 94803	R-1	Low Density Residential	0.34	1-7 units	1
3	430-260-013	209 Rancho N. Pl El Sobrante, CA 94803	R-1	Low Density Residential	0.26	1-7 units	1
4	430-260-015	217 N. Rancho Pl El Sobrante, CA 94803	R-1	Low Density Residential	2.92	1-7 units	3
5	430-260-022	230 Rancho N. Pl El Sobrante, CA 94803	R-1	Low Density Residential	0.58	1-7 units	1
6	430-260-026	212 Rancho N. Pl El Sobrante, CA 94803	R-1	Low Density Residential	0.23	1-7 units	1
7	430-260-028	204 N. Rancho Pl. El Sobrante, CA 94803	R-1	Low Density Residential	0.24	1-7 units	1
8	430-260-031	246 Rancho N. Pl El Sobrante, CA 94803	R-1	Low Density Residential	0.27	1-7 units	1
9	401-135-003	2050 Buena Vista Dr	R-1	Low Density Residential	0.24	1-7 units	1
10	401-100-046	Appian Way	R-1	Low Density Residential	0.23	1-7 units	1
11	401-100-021	886 Pine St	R-1	Low Density Residential	0.15	1-7 units	1
12	401-193-003	Ellerhorst St	R-1	Low Density Residential	0.17	1-7 units	1
13	402-166-030	811 San Pablo Ave	MU	MU High Density	0.60	16-25 units	9
14	360-540-001	2722 Mendocino Dr	PD	Suburban Rural Residence	0.62	<1 unit/acre	1
15	360-540-004	Silverado End of the street	PD	Suburban Rural Residence	7.54	<1 unit/acre	7
16	360-540-005	Silverado	PD	Suburban Rural Residence	2.77	<1 unit/acre	2
17	360-663-030	Lassen Way	PD	Suburban Rural Residence	0.79	<1 unit/acre	1
18	360-442-019	2689 Box Canyon Rd	R-1	Low Density Residential	0.34	1-7 units	1

Map Ref. No.	APN	Property Address/ Location	Zoning	GP Designation	Acres	Zoning Dwelling Unit Potential	Site Unit Potential
19	360-382-030		R-1	Low Density Residential	1.32	1-7 units	2
20	402-110-030	1001 Nob Hill Ave	R-1	Low Density Residential	0.07	1-7 units	0
21	402-090-002	1431 Nob Hill Ave.	R-1	Low Density Residential	0.27	1-7 units	1
22	402-090-001	1445 Nob Hill Ave.	R-1	Low Density Residential	0.27	1-7 units	1
23	402-040-044	1599 San Pablo Ave	PD	High Density Residential Neighborhood Commercial	0.10	16-25 units	2
24	403-500-020	472 Limerick Ave.	R-1	Low Density Residential	0.14	1-7 units	1
25	403-500-021	468 Limerick Ave.	R-1	Low Density Residential	0.14	1-7 units	1
26	430-251-001 & 002 430-270-001 430-290-007 011,012 & 023 430-320-006	Duncan Canyon	SR	Suburban Rural	16.65	<1 unit/acre	8
27	402-021-012	Corner of Pinon & Roble	R-1	Low Density Residential	5.85	1-7 units	6
28	401-080-015	Pinon Ave.	R-1	Low Density Residential	0.69	1-7 units	1
29	401-080-055, 56, 57	Pinon Ave.	R-1	Low Density Residential	0.97	1-7 units	1
30	401-080-058, 59, 60	Pinon Ave.	R-1	Low Density Residential	2.20	2-15 units	4
31	402-013-060, 061	Hazel Ave.	R-1	Low Density Residential	0.76	1-7 units	1
32	401-094-016	Donegal Rd.	R-4	Multi Family	0.66	8-15 units	5
33	360-231-001	6001 Pinole Valley Road	R-1	Low Density Residential;	2.50	1-7 units	3

Pinole's supply of 51.28 acres of single family designated sites is not adequate to meet the remaining Regional Housing Needs Allocation (RHNA) of 262 units: 81 units for very-low households, 48 units for low households, 38 units for moderate households, and 95 units for above moderate households. Although housing starts are down in the Bay Area, and projections indicate that they will remain depressed into the near future, the City does need to continue to plan for housing development to meet its RHNA targets.

To address the remaining RHNA, the City has reevaluated development potential on vacant residential parcels in order to allow residential uses or increased densities to accommodate 262 units yet to be approved or constructed, as prescribed by **HIP-10**. Due to the City's small supply of developable land, the focus for potential sites will shift to sites designated for mixed and multiple family use in the Specific Plan for San Pablo Avenue, Pinole Valley Road, and Appian Way. This will accommodate a greater number of units per acre, which is generally better suited for affordable housing. Pinole's past mixed-use projects, having met with great success and community wide acceptance, create a favorable environment that would encourage future development of similar type projects. Mixed-use development is further

encouraged in the draft Specific Plan for San Pablo Avenue, Pinole Valley Road, and Appian Way. This planning document, anticipated to be adopted in 2010, identifies opportunity sites for infill mixed use development along the City's commercial corridors in close proximity to transit and other amenities.

The majority of these sites are also located within the City's Redevelopment Project Area, which mandates that 15% of the units built be made affordable to low and moderate income households (HIP-10). In addition, the Agency's Housing Set Aside Fund, projected to have revenues at approximately \$13,000,000 per year over the next five years (see Appendix E for further detail), will contribute to the City's ability to address the remaining needs for very low and low income households through opportunities such as second units, the First Time Home Buyer Program, and the potential rehabilitation of existing multi-family sites. However, as mentioned previously in this Housing Element, continued takeaways by the State and further diminishing property tax revenues have the potential to reduce the Housing Set Aside Fund.

Although a number of parcels currently allow for residential density levels of greater than 25 units per acre, not all of the available multi-family site parcels have zoning conditions that are in alignment with their General Plan designations. To minimize any potential barriers this may cause, the City is in the process of undertaking a comprehensive General Plan update and Zoning Ordinance Update, both anticipated for adoption in 2010. These efforts will ensure consistency between the General Plan and Zoning designations.

The following **Table 38** outlines the opportunity sites the City will explore rezoning to allow for development to meet RHNA targets. The City commits to rezoning at least the minimum number of acres to accommodate the remaining Regional Housing Needs Allocation through 2014, including at least the required number of acres at a minimum of twenty dwelling units per acre to provide for very low- and low-income housing opportunities (HIP 5).

**Table 38
Housing Opportunity Sites for Rezoning**

Map Ref. No.	APN	Property Address/Location	Current Use	Current Zoning / Dwelling Unit Potential	Acreage	Proposed Zoning / Dwelling Unit Potential*	Proposed Site Unit Potential
34	402-282-001, -002, -020, -019, -017, -018, -005, -006, -007, -008, -009, -101, -013, -014, -016	1201-1577 Tara Hills Drive, 2301 Appian Way (Appian-80 Shopping Center)	Shopping Center (Aging)	C-1 Neighborhood Business / 0	12.96	CMU Commercial Mixed Use (20 DUAC); 50% site acreage	129
35	401-410-014, -015, -016	1400 Pinole Valley Road (Gateway West)	Vacant	C-3 General Commercial / 0	4.44	CMU Commercial Mixed Use (20 DUAC); 50% site acreage	44
36	404-410-005	1580 Pinole Valley Road	Bowling Alley	C-3 General Commercial / 0	2.23	OPMU Office Professional Mixed Use (20 DUAC); 50% site acreage	22
37	401-240-017, -018	2149 Appian Way (Doctor's Hospital Site)	Medical Office Building (underutilized)	PA Professional and Administrative / 0	7.78 (3.6 RMU, 4.17 CMU) ⁴	RMU Residential Mixed Use (20 DUAC), 100% site acreage, CMU Commercial Mixed Use (20 DUAC), 50% site acreage	113 (72 RMU, 41 CMU)
38	402-023-007, -002, -003, -009, -006	1106-1230 San Pablo Avenue, 600 Roble (Painters Union)	Vacant/ Underutilized	C-2 Central Business / 0	2.48	HDR High Density Residential (20-30 DUAC); 100% site acreage	49.6
39	360-010-004	2995 Pinole Valley Road	Vacant (former gas station site)	C-1 Neighborhood Business / 0	.46	CMU Commercial Mixed Use (20 DUAC), 50% site acreage	4

Note: Proposed Zoning/Dwelling Unit Potential based on Specific Plan Designations.

Commercial Mixed Use (CMU) zones allow up to 50% of site acreage to be developed as residential with 20 to 30 dwelling units per acre (DUAC). Proposed Site Unit Potential for CMU computed as 20 DUAC for 50% of site area.

Residential Mixed Use (RMU) zones allow up to 100% of site acreage to be developed as residential with 20 to 30 dwelling units per acre (DUAC). Proposed Site Unit Potential for RMU computed as 10 DUAC for 100% of site area. RMU unit potential does not count towards meeting RHNA at the very low- and low-income levels.

High Density Residential (HDR) zones allow up to 100% of site acreage to be developed as residential with 20 to 30 dwelling units per acre (DUAC). Proposed Site Unit Potential for HDR computed as 20 DUAC for 100% of site area.

Office Professional Mixed Use (OPMU) allow up to 50% of site acreage to be developed as residential with 20 to 30 dwelling units per acre (DUAC). Proposed Site Unit Potential for OPMU computed as 20 DUAC for 50% of site area.

**Table 39
Housing Opportunity Sites Summary Table**

Land Use and Housing Type	Number of Acres	Proposed General Plan Density Range	Estimated Dwelling Unit Potential
Commercial Mixed Use (CMU)	22.03	20-30 units/acre, 50% site	218 units
Office Professional Mixed Use (OPMU)	2.23	20-30 units/acre, 50% site	22 units
Residential Mixed Use (RMU)	3.6	20-30 units/acre, 100% site	72 units
High Density Residential (HDR)	2.48	20-30 units/acre, 100% site	49 units
Total	30.34		361 units

Table 40 summarizes the combined development potential of the 48.78 acres of vacant land zoned for residential development alongside the development potential of the 30.34 acres identified as housing opportunity sites. Taken together, these sites have more than adequate development potential to accommodate housing to meet the RHNA needs. The City commits to ensuring adequate residential development potential by rezoning at least the minimum number of acres to accommodate the RHNA targets within twelve months of adoption of this Housing Element.

Table 40
Vacant Land Available for Development and Opportunity Sites for Rezoning to Accommodate Housing—Single and Multi-Family


Land Use & Housing Type	Number of Acres	Existing Zoning and General Plan Density Range	Rezoned Zoning and General Plan Density Range	Estimated Dwelling Unit Potential ≥ 20 DUAC (Very Low- and Low-Income)	Estimated Dwelling Unit Potential < 20 DUAC (Moderate and Above)
Single Family (Suburban Rural)	28.37	SR/PD .2-1 unit/acre	No Change		19 units
Single Family (Low Density)	21.55	R-1 1-7 units/acre	No Change		37 units
Multiple Family	0.66	R-4 8-15 units/acre	No Change		5 units
Mixed Use	.70	MU/PD MU 16-25 units/acre	No Change		11 units
Commercial Mixed Use	22.03	C-1, C-3, PA 0 units/acre	CMU 20-30 units/acre	218 units	
Office Professional Mixed Use	2.23	C-3 0 units/acre	OPMU 20-30 units/acre	22 units	
Residential Mixed Use	3.6	PA 0 units/acre	RMU 20-30 units/acre	72 units	
High Density Residential	2.48	C-2 0 units/acre	HDR 20-30 units/acre	49 units	49 units
Total				361 units	121 units
Remaining Need				129 units	133 units
Surplus (Shortage) Units—Vacant & Opportunity Sites				232 units	(12) units* *232 surplus units more than accommodate this difference; units at >20 DUAC fulfill needs for moderate and above

Summary table 6.39 is an aggregate of data from Table 6.35 and 6.38

Figures 1A (map of Pinole north of Interstate 80) **and 1B** (map of Pinole south of Interstate 80) map the locations of the Vacant Residential and proposed Residential Opportunity Sites; specific sites may be referenced via the number in the “Map Reference No.” column for each site.

D. Current Housing Projects

The City currently has no active planning applications for residential projects yet to be approved. As mentioned elsewhere in this Element, the recent economic downturn and credit crisis in conjunction with

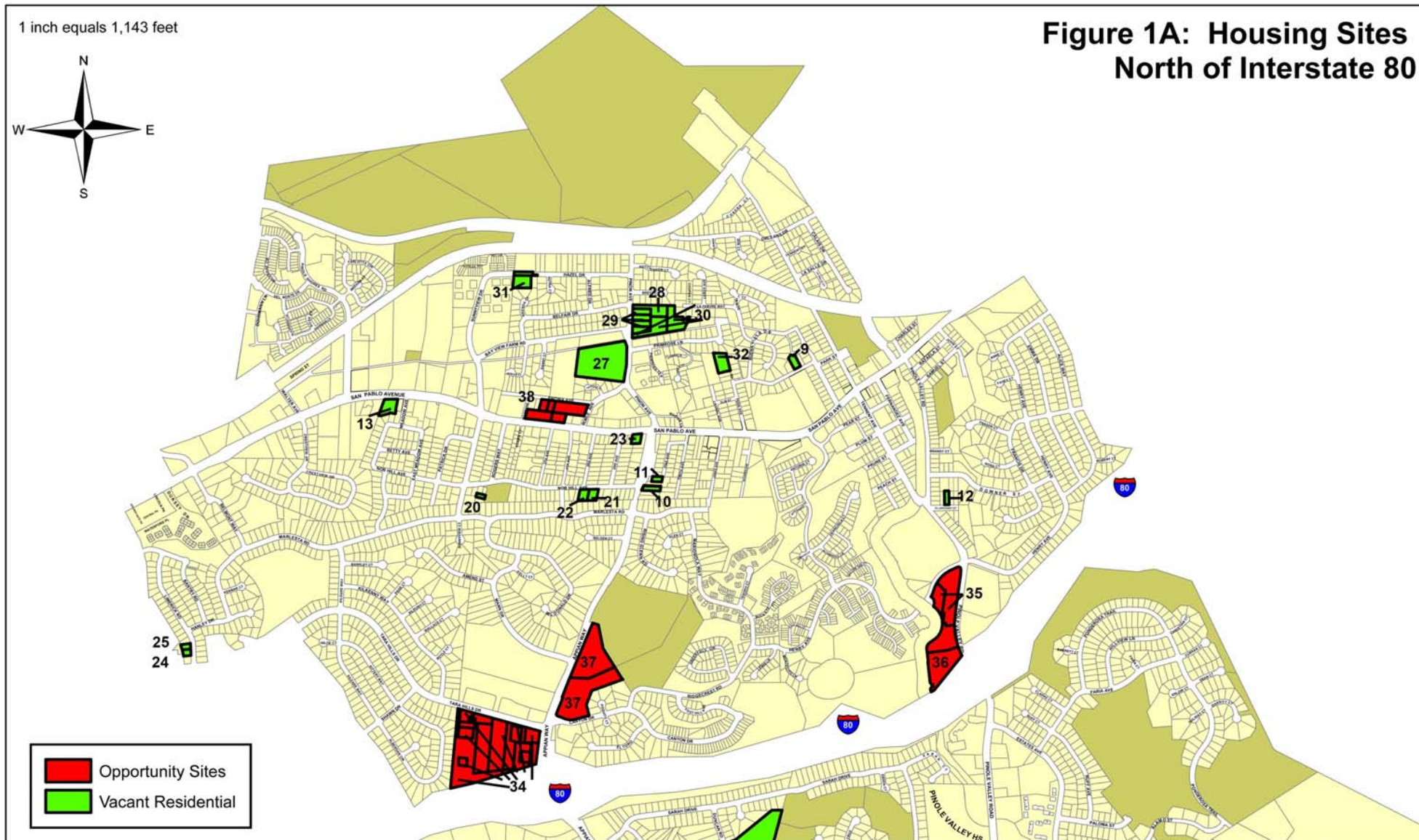


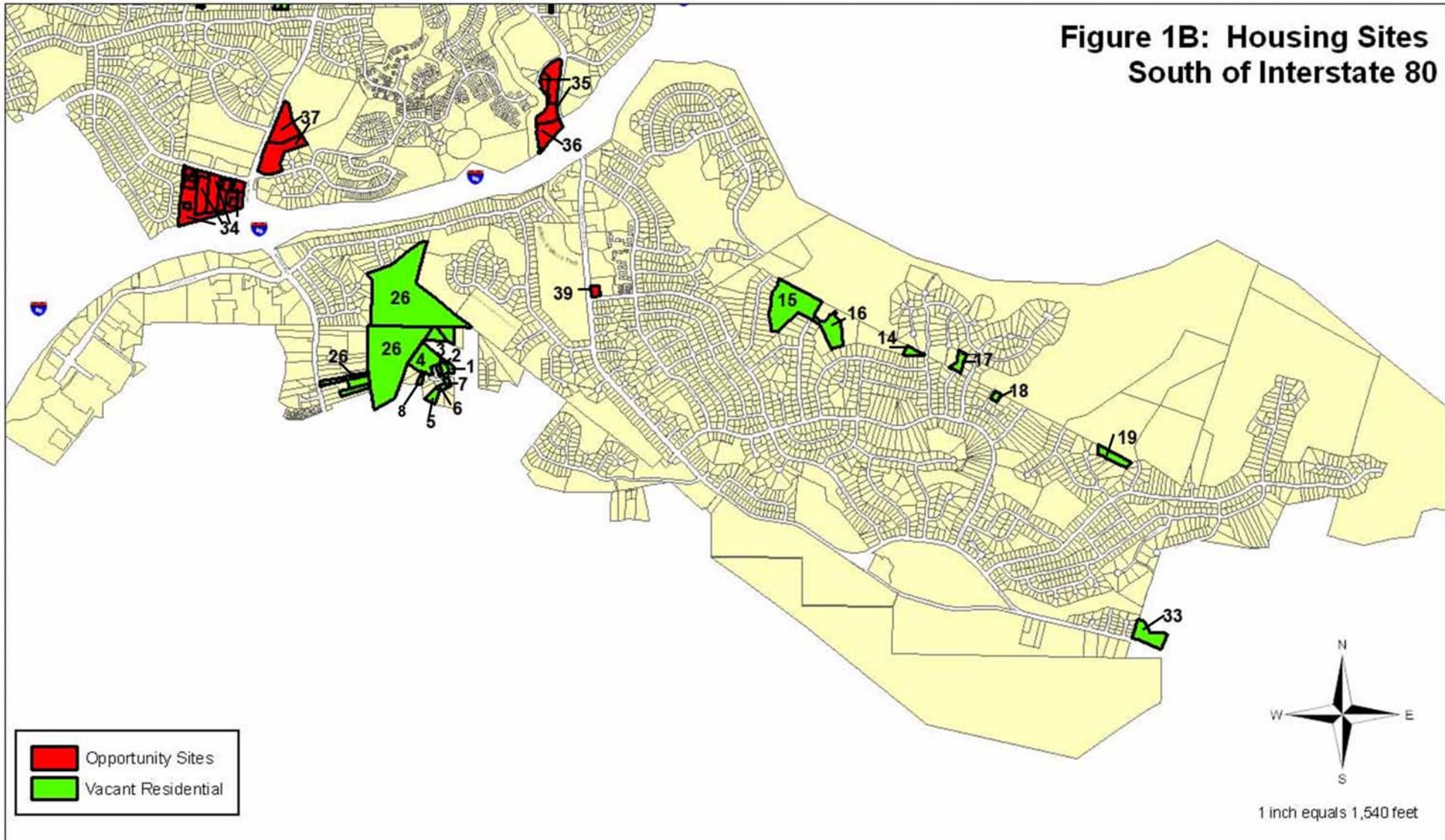
the City's lack of vacant parcels suitable for larger developments has significantly impacted housing development projects. The City is continuing to move forward with the Specific Plan process and the General Plan and Zoning Ordinance Update in order to remove as many barriers as possible from potential housing development projects.

1 inch equals 1,143 feet



**Figure 1A: Housing Sites
North of Interstate 80**





E. Infrastructure

All vacant or underutilized land currently available for development in the City of Pinole has the infrastructure necessary for development.

Water Sewer Gas Electric & Phone Service

East Bay Municipal Utility District (EBMUD) provides water service and the Pinole Sewer District and West County Wastewater Sewer District provide sewage services to the City. Currently there is adequate capacity available within EBMUD and both sewer districts to handle all future development within the Pinole Planning Area. The installed lines that provide gas distribution, electric circuit and telephone service are also adequate to handle all future development within the Pinole Planning Area.

Solid Waste

Richmond Sanitary Service provides solid waste disposal. Although West Contra Costa County landfill recently reached its capacity level, the Keller Canyon landfill will continue to meet the needs of the current residents of Pinole as well as any anticipated future growth during the current planning period.

Public Schools

Schools within the Pinole Planning Area previously served part of the Hercules' school population, and thus Pinole schools were operating above capacity for all grade levels. To help alleviate this situation, an elementary and combined middle and high school were constructed in Hercules. The opening of these schools provided for additional capacity in the Pinole schools that will allow for growth resulting from future development in the Pinole Planning Area.

Fire Protection

The City of Pinole provides fire protection for all but a small portion of the Pinole Planning Area located in the vicinity of EBMUD's reservoir off Rancho Road. The City's two fire stations currently allow for a 5-minute response time to any location in the City.

Police Protection

The number of sworn personnel is 32 and is within the accepted 1 per 1,000 population. With the development of the remaining land within the City, the demand for personnel will increase. The cost of providing additional personnel could affect the cost of new housing in the form of increased fees or special assessments.

F. Financial Resources

There are a wide variety of resources provided through federal, state and local programs to support affordable housing development and related programs and services. While the number and variety of programs is considerable, it is essential to note that *the availability of funding through these programs is inadequate compared to the need that exists*. As a result, there is considerable competition for the program funds that are available, and any one development will need to draw upon multiple resources to be financially feasible. Local government resources, which have historically played a less important role in supporting housing development, now play a fairly significant role by making local developments more competitive for federal and state financing.

When developments are able to demonstrate a financial commitment and contribution from local sources – especially if coupled with regulatory support through policies such as fast track processing, fee subsidies, and/or density bonuses – they are better able to leverage funding from other 'outside' sources. Additionally, all funding sources require separate reporting and data collection. When multiple funding sources are used, as is most often the case, additional burdens are placed on developers to track the information required and report on a timely basis with limited staffing.

Federal Resources

Federal housing assistance takes many forms. The single largest (and often least recognized) federal program is the mortgage interest tax deduction. The California Housing Plan (2000) reports that federal assistance for affordable housing was only \$17.2 billion nationwide in 1996. This assistance was primarily used to maintain and operate the existing supply of affordable housing. Outlays for new construction were considerably lower.

California localities receive federal subsidies for affordable housing through a number of programs. Federal programs often change in terms of program details, application procedures, and amount of subsidy dollars available. For detailed descriptions, current subsidy levels, and up-to-date application procedures, refer to program literature available on-line from the US Department of Housing and Urban Development (HUD, <http://www.hud.gov>). Some of the largest programs, based on current funding levels, are described in **Appendix E**.

State Resources

State agencies play an important role in providing housing assistance by allocating federal housing funds and/or making loans available to affordable housing developments. The three principal agencies involved are the State Treasurer's Office, the California Housing Finance Agency (CHFA), and the California Department of Housing and Community Development (HCD).

Programs for housing assistance change frequently and detailed descriptions of programs, application procedures and amounts of subsidy available are provided by the concerned agencies. The major sources of state housing assistance are detailed in **Appendix E**.

Local Resources

As noted in the introduction to this section, local government resources have historically played a less important role in supporting housing development, but now play a fairly significant role by making local developments more competitive for federal and state financing. When developments are able to demonstrate a financial commitment and contribution from local sources, they are better able to leverage funding from other outside sources. Local resources, which included mortgage credit certificates, home ownership programs, and perhaps most importantly redevelopment powers, are detailed in **Appendix E**.

G. Opportunities for Energy Conservation

Since the deregulation of energy companies in 1998, the price of energy has skyrocketed. With such an increase in prices, energy costs can be a substantial portion of housing costs. Housing elements are therefore required to identify opportunities for energy conservation.

Effective energy conservation measures built into or added to existing housing can help residents manage their housing costs over time and keep lower income households affordably housed. Homes built after 1975 use about half as much energy as homes built before then because of California energy conservation standards. Minimizing energy used for space and water heating as well as air conditioning can significantly increase the affordability of housing. Most residential structures can be retrofitted with conservation measures that provide nearly the energy savings achieved in recent new construction. Many can also be retrofitted with passive design measures, such as the addition of a solarium or south-facing windows in conjunction with a heat storage mass.

Conservation can also be achieved through a number of cost-effective energy saving programs offered through local energy providers (PG&E), the State of California, and the federal government. For example, PG&E offers the "Energy Partners" program that provides income-qualified customers an energy audit and free energy education, weatherization measures and energy-efficient appliances to reduce gas and electric usage. In addition, State and federal appliance standards now require manufacturers to produce and sell appliances according to specified energy-consumption performance criteria, and the Energy

Crisis Intervention Program, funded by the State Department of Economic Opportunity, helps low income residents pay delinquent energy bills to avoid interruption of service.

The City itself has promoted energy conservation by making information regarding energy conservation available to the public. In addition, the guidelines for the Agency's Residential Rehabilitation Program were changed to allow funding to be used for energy conservation improvements. The City is also exploring and encouraging energy efficiency through goal 5 of this Housing Element, Energy-Efficiency, Conservation, and Sustainable Residential Development and related Housing Implementation Programs HIP-21 through HIP-23. Finally, the City is already encouraging energy conservation in new and existing buildings through:

- (1) application of State residential building standards that establish energy performance criteria for new residential buildings (Title 24 of the California Administrative Code); and
- (2) appropriate land use policies and development standards that reduce energy consumption, such as promoting more compact, walkable neighborhoods with housing close to transit, jobs, community facilities and shopping; encouraging infill development; planning and zoning for multi-use and higher density development; permitting common walls and cluster development; and promoting passive and active solar design elements and systems in new and rehabilitated housing.

Through these and other conservation measures the City seeks to help minimize the percentage of household income that must be dedicated to energy costs as well as the use of nonrenewable resources.

Section 5: Housing Accomplishments

The City of Pinole's current Housing Element was adopted in 2003. The 2003 Housing Element goals were identified as follows:

- **MONITOR HOUSING NEEDS**
Work together to achieve the City's housing goals and monitor accomplishments in order to respond to housing needs effectively over time.
- **PROTECT EXISTING CHARACTER AND HERITAGE**
Protect and enhance the integrity and distinctive character and heritage of Pinole by encouraging the development of high quality, well-designed housing and conserving existing housing.
- **PROVIDE ADEQUATE SERVICES AND FACILITIES**
Provide adequate services and facilities to meet the needs of the City's current and future population.
- **HOUSING NEED**
Within the context of retaining existing community character and providing adequate services and facilities, maintain the current social diversity that exists in Pinole by providing a mix of housing types and prices that meet the City's fair share of regional housing needs and its specific housing needs as identified in the Housing Element.

Each of these goals featured a series of policies and identified implementation plans that outlined how the goals would be accomplished. The progress achieved through the implementation programs provides evidence that the goals and policies of the element have been effective in addressing the housing needs of Pinole and have provided a foundation for several community-based housing activities. In addition, having the housing element in place provided the City additional leverage to capture funding from outside sources to further its housing goals.

A. Program Accomplishments: Production of Housing & Affordable Housing


A total of 75 housing units were created in Pinole between 2003 and 2007¹. Of these, 9 units were sold or covenanted and rented as affordable to very-low, low-, or moderate-income households. These units represent the City's commitment to ensuring that at least 15% of the units in each development within the Redevelopment Project Area are affordable with covenants restricting and ensuring their affordability.

The City's Redevelopment Agency has played a critical role in the production of Pinole's affordable units, providing various financial incentives to both private and non-profit developers. These incentives were of a variety in nature, including loans, grants, short-term financing, public-private partnerships and land write-downs.

B. Evaluation & Effectiveness of Element

The review and evaluation of the previous Housing Element found that the 1995 goals continue to remain appropriate. With some minor modifications and additions, these goals carry forward in this Housing Element. **Appendix F** includes a complete evaluation of the 2003 Housing Element Implementation Programs. As outlined in **Appendix F**, the progress made through the 2003 Housing Element Implementation Programs was found to be effective, and remaining tasks continue to be relevant goals

¹ According to the California State Department of Finance E-5 Report, in 2003 there were a total of 6,917 housing units in Pinole and in 2007 there were a total of 6,992 housing units in Pinole.



that the City will continue to work toward meeting. In addition, the Evaluation identifies areas that could be better addressed through new policies and programs, which are incorporated in Section 6, Quantified Housing Objectives and Housing Plan, of this Element. Therefore, the majority of policies and implementation programs are carried forward in the updated Housing Element.

|

Section 6: Quantified Housing Objectives & Housing Plan

A. Quantified Housing Objectives

State law requires that the Housing Element include quantified objectives for the maximum number of units that can be rehabilitated, conserved or constructed. The quantified objectives expected to be met through Housing Element programs are estimated based on past program performance, construction trends, land availability and future program funding. Assumptions for specific programs are summarized in the Housing Programs section under each program.

Summary of Quantified Objectives (2009-2014)

Number of Units to be Rehabilitated through Rehabilitation Programs	
Very Low Income Ownership Units	15
Very Low Income Rental Units	5
Low Income Ownership Units	15
Low Income Rental Units	5
Moderate Income Ownership Units	15
Moderate Income Rental Units	5
Above Moderate Income Units	0
Total Number of Units Anticipated to be Constructed (2007-2014)	
RHNA 2007-2014 Total Housing Need	323
Units Built, Approved or In the Pipeline (2007-Present)	61
Very Low Income Units Anticipated to be Constructed (2007-2014)	
RHNA 2007-2014 Housing Need	83
Units Built, Approved or In the Pipeline (2007-Present)	2
Low Income Units Anticipated to be Constructed (2007-2014)	
RHNA 2007-2014 Housing Need	49
Units Built, Approved or In the Pipeline (2007-Present)	1
Moderate Income Units Anticipated to be Constructed (2007-2014)	
RHNA 2007-2014 Housing Need	48
Units Built, Approved or In the Pipeline (2007)	10
Above Moderate Income Units Anticipated to be Constructed (2007-2014)	
RHNA 2007-2014 Housing Need	143
Units Built, Approved or In the Pipeline (2007-Present)	48

B. Housing Plan

The primary challenge of the Housing Element is to properly manage local housing needs while ensuring that new housing will “fit-in” with the character, quality, environmental constraints, and resources of the community. Questions include:

- **What Kind of Housing Do We Need?** What types of housing fit with our workforce housing needs, household characteristics, and ability to pay for housing?
- **Where Can We Appropriately Put New Housing?** Where in our city can additional residential units be accommodated, especially for very low, low, and moderate income households?
- **How Can We Effectively Work Together?** What can local governments do – in collaboration with community organizations, other agencies, non-profits, and for-profit developers – to encourage the construction of needed workforce and special needs housing?

- **How Can We Effectively Help Special Needs Groups?** What can be done to assist those households with special needs such as the elderly, homeless, physically or emotionally disabled, and others?

This section sets forth a framework for implementing the housing element. There are many external factors affecting housing needs in Pinole and the City's ability to meet that need. Balanced with these housing needs is the challenge of (1) meeting our allocation of regional housing needs; (2) finding appropriate sites for housing when there is a limited amount of developable land in Pinole that is suitable for housing, especially for multiple family housing; and, (3) ensuring a "fit" of new housing with our long-standing commitment to maintain community character and environmental quality.

In recognition of the aforementioned conditions and challenges, this section sets forth goals, policies, and implementing programs (see **Appendix G** for summary of programs) that identify what the City will try to achieve, both alone and in partnership with other agencies, and how the City will achieve it.

GOAL H1. Monitor Housing Needs

WORK TOGETHER WITH INTERESTED PARTIES TO ACHIEVE THE CITY'S HOUSING GOALS AND MONITOR ACCOMPLISHMENTS IN ORDER TO RESPOND TO HOUSING NEEDS EFFECTIVELY OVER TIME.

POLICIES

1. **Maintain Active City Leadership.** Provide an active leadership role in helping to attain the objectives of the City's Housing Element by following through on the actions prescribed in the Housing Element in a timely manner and monitoring progress annually.
2. **Assure Public Participation.** Encourage and support early public participation in the formulation and review of City housing policy from all economic segments of the community, including encouraging neighborhood level planning and working with community groups and other interest groups. Encourage developers of any major project to have neighborhood meetings with residents early in the process to undertake early problem solving and facilitate more informed, faster and constructive development review.

HOUSING IMPLEMENTATION PROGRAMS

1. **Housing Element Review and Update (HIP-1).** After adoption of the current Housing Element Draft, the City will revise its Housing Element, consistent with State Law requirements and requirements of Measure J by 2010. The City plans to update the Housing Element concurrently with the other elements of General Plan to assure internal consistency and to incorporate significant data as appropriate from the 2000 Census. The Housing Element update will also review the effectiveness of the City's Housing Element, progress in implementation and the appropriateness of goals, objectives and policies.

Target: 2010

Responsible Entity: Pinole Community Development Department.

2. **Conduct an Annual Housing Element Review (HIP-2).** Provide for annual review of the Housing Element, with opportunities for public input and discussion, in conjunction with State requirements for a written review by July 1 of each year. (per Government Code Section 65583(3)).

Target: Annually

Responsible Entity: Pinole Community Development Department.

- 3. Update the Pinole General Plan (HIP-3).** In preparing the General Plan update, consider designating sites meeting appropriate criteria for higher density zoning. Land use plans should consider the following:
- Use of Specific Plans to expedite processing for infill and affordable housing developments.
 - For key housing opportunity sites/areas, identification of specific housing use and design objectives, and then incorporation of fast track process provisions for subsequent projects that are consistent with the plan.
 - Identification of the mix of uses, minimum density standards, density bonuses, or a percentage of affordable units (sites should be rezoned at sufficient densities to create incentives for housing production within the 5-year time frame of the housing element).
 - Preparation of an area-wide environmental baseline data and assessment of development impacts under maximum development scenarios as a way to assess area-wide impacts and required mitigation.
 - Establishment of objectives and commitments in the General Plan so that project-specific review can focus on site-specific issues such as design.
 - Linkage of plans to be consistent with CEQA exemptions and expedited review.
 - Provision of clear guidelines and incentives for the development of housing in conformance with current state laws and to identify specific ways to streamline processing for subsequent development proposals.

Target: 2010.

Responsible Entity: Pinole Community Development Department.

RELATED IMPLEMENTATION PROGRAMS

- 1. Pinole Zoning Ordinance (LUIP-2).** Update the Pinole Zoning Ordinance to be consistent with the General Plan in a timely manner after General Plan adoption.
- 2. General Plan Land Uses (LUIP-1).** Incorporate the policies of the San Pablo Avenue Specific Plan into the General Plan and evaluate General Plan land use designations and plan programs annually to ensure they are consistent with the City's overall goals and review the entire General Plan within five years.

GOAL H2. Protect Existing Character and Heritage

PROTECT AND ENHANCE THE INTEGRITY AND DISTINCTIVE CHARACTER AND HERITAGE OF PINOLE ENCOURAGING THE DEVELOPMENT OF HIGH QUALITY, WELL-DESIGNED HOUSING AND CONSERVING EXISTING HOUSING.

POLICIES

- 1. Protect Neighborhood Integrity Through Design.** Enhance neighborhood identity and sense of community by designing new housing to have a sensitive transition of scale and compatibility in form with the surrounding neighborhood.
- 2. Encourage Sensitivity to Natural Features.** Define and implement design controls for development which respond to the community's preservation, image, and open space goals. Continue review of residential development, especially in areas of seismic, geologic, slope stability, flooding concern or proximity to underground pipelines, to address safety concerns related to natural features.
- 3. Promote High Quality Design.** Provide stable, safe, and attractive neighborhoods through high quality architecture, site planning, and amenities that: (1) reduce the perception of bulk; (2) recognize existing street patterns; (3) enhance the sense of place; (4) minimize the visual impact of parking and garages; and (5) use quality building materials.

4. **Maintain Existing Housing and Neighborhood Amenities.** Maintain the life-style characteristics of Pinole by encouraging the maintenance of existing housing stock, and in particular housing with historic value, and preserving the amenities of existing neighborhoods.
5. **Support Seniors and Individuals with Special Needs.** Develop programs to assist lower income seniors and disabled individuals to live independently, age in place, and maintain their homes.

HOUSING IMPLEMENTATION PROGRAMS

1. **Apply Design Review Guidelines (HIP-4).** Apply the Zoning Ordinance Residential Design Guidelines to new residential projects in order to evaluate projects in the context of existing neighborhoods and continue to maintain an objective process that clearly communicates community expectations in the Design Review process.

Target: Ongoing.

Responsible Entity: Pinole Community Development Department.

2. **Amend Residential Zoning Regulations (HIP-5).** Evaluate amendments to residential zoning standards to achieve higher densities without dramatically changing the visual characteristics of the area or the area's livability. These amendments should focus on urbanized areas along San Pablo Avenue, Pinole Valley Road, and Appian Way with services and infrastructure, and will include:

- Identified opportunity sites for additional multi-family housing.
- Establishment of requirements which would ensure that parcels that could be legally divided into two or more parcels are divided in a manner that does not preclude future development at the minimum parcel size of the district.
- Rezone at least the minimum number of acres necessary to accommodate the remaining Regional Housing Needs Allocation within one year of adoption of this Housing Element.

Target: 2011

Responsible Entity: Pinole Community Development Department.

3. **Rehabilitation Loan Programs (HIP-6).** Continue to support rehabilitation loan subsidy programs. The City will improve citizen awareness of rehabilitation loan subsidy programs offered by the Agency and the County. Specific actions should include: (a) housing pamphlets on the programs available at City Hall; (b) contact with neighborhood groups and associations; (c) posting of notices in specific neighborhoods, as needed; (d) providing special presentations to community groups periodically; and (e) providing public information through articles in the local newspaper and with cable TV public service announcements. The City will also focus building code enforcement tied to the availability of rehabilitation loans for specific areas.

The Program Administrator should work closely with Contra Costa County to promote similar residential rehabilitation assistance programs such as the Neighborhood Preservation Program.

Targets for these programs include:

- Residential Rehabilitation Loan Program: 15 very low income units, 15 low income units, and 15 moderate income units rehabilitated between 2007 and 2014;
- Rental Rehabilitation Program: 5 very low, 5 low, and 5 moderate-income rental units rehabilitated between 1999 and June, 2006.

Responsible Entity: Pinole Community Development Department; Pinole Redevelopment Agency.

Funding Source: Pinole Redevelopment Agency, Contra Costa County.

RELATED IMPLEMENTATION PROGRAMS

- 1. Code Enforcement Program (LUIP-6).** Adopt a code enforcement program to ensure that private properties are maintained in accordance with community standards. Enforcement will include periodic spot checks of property throughout the City and investigation of property maintenance complaints. Property maintenance standards would include weed abatement, painting/staining of buildings, trash and debris removal from yards, planting and maintenance of landscaping, and general compliance with appropriate codes, and is intended to maintain the quality of existing homes, businesses and neighborhoods.
- 2. Historic Preservation Ordinance (LUIP-15).** Consider adopting an Historic Preservation Ordinance to protect historic resources and to ensure that new buildings and remodeling of existing buildings are compatible with City goals for preserving the City's historic resources and character. The City should also examine financial assistance options for eligible historic properties. The ordinance would:
 - Review the 1985 Historic Resources Survey as a basis for establishing standards for determining the historic value of potentially historic properties.
 - Define historic areas where new development will be required to complement the character of the surrounding historic structures.
 - Focus attention on preserving "Old Town's" character.
 - Establish historic design guidelines that could be used to allow the adaptive re-use of historic buildings and facade improvements, and include guidelines and standards covering specific historical/architectural features, materials, colors, etc. for all new construction.
 - Address Unreinforced Masonry Building safety.
 - Establish exceptions from parking, lot coverage and setback requirements for historic buildings.
- 3. Design Review Guidelines and Procedures (LUIP-12).** Enforce existing specific Design Review Guidelines and Procedures to continue to ensure that quality community design is achieved through the Design Review process.
- 4. Neighborhood Meetings (LUIP-20).** Require developers to conduct neighborhood meetings with residents as part of any major development application. The City will develop Neighborhood Meeting Procedures to include: groups to be notified, meeting locations, types of applications for which neighborhood meetings are required, advance notice procedures and timing, etc.

GOAL H3. Provide Adequate Services and Facilities

PROVIDE ADEQUATE SERVICES AND FACILITIES TO MEET THE NEEDS OF THE CITY'S CURRENT AND FUTURE POPULATION.

POLICIES

- 1. Plan for Public Facility and Service Needs.** Future development shall be planned based on public facility and service capacity, community-wide needs, sound Citywide and neighborhood planning and public improvement programming.
- 2. Identify Economic Impacts.** Promote the development of new housing that is in harmony with the natural environment and justified economically from the standpoint of the City's ability to provide services.
- 3. Encourage Self-Supporting Development.** Define and implement a strategy that encourages future development to be self-supporting in the services, capital improvements and amenities it requires.

- 4. Encourage New Pedestrian-Oriented Development.** Encourage new development and redevelopment that places residences in close proximity to a variety of services and facilities.
- 5. Provide Adequate Transportation Facilities and Services.** Provide adequate transportation alternatives which improve accessibility of residential neighborhoods to the community and beyond, while maintaining neighborhood integrity. The following are specific policies to reduce traffic on residential streets and improve available transportation alternatives:
 - Encourage a variety of transportation modes to serve existing neighborhoods.
 - Plan new commercial development around the use of certain arterial corridors and in close proximity to new residential development.
 - Foster pedestrian oriented neighborhoods.
 - Maintain and improve AC Transit and WestCat services, including the implementation of Bart Express Service.
- 6. Provide Other Needed Services.** Provide convenient recreational, civic, and commercial facilities to support the residential qualities of Pinole, including:
 - Ensure that all new residential development contributes its fair share for the ongoing provision of required public services and amenities, including public safety and community facilities.
 - Use redevelopment to stimulate additional commercial development in order to strengthen the City's ability to provide public services.
 - The City should continue to operate in the most efficient and cost-effective ways to provide services.
 - Provide specific residential recreational and park standards in an updated Open Space Element.
 - The City shall support and encourage the development of adequate childcare facilities to serve the needs of working families.

HOUSING IMPLEMENTATION PROGRAMS

- 1. Open Space Contributions (HIP-7).** Require open space contributions for all housing subdivisions.

Target: Ongoing.

Responsible Entity: Pinole Community Development Department.

- 2. Fee Structure Evaluation (HIP-8).** Periodically review the City's current development impact fees to ensure that new development contributes its fair share of the costs for the provision of services and facilities.

Target: Ongoing

Responsible Entity: Pinole Community Development Department.

RELATED IMPLEMENTATION PROGRAMS

- 1. Pinole Redevelopment Agency (LUIP-4).** Provide funding for local improvements, commercial retail development and affordable housing within the Redevelopment Project Area through the unique powers of the Redevelopment Agency, and as projected in the Redevelopment Agency Capital Improvement Program (CIP).
- 2. West County Action Plan (CIP-5).** Continue to participate in development and review of regional transportation planning and growth management proposals as part of the West County Action Plan, and provide coordinated, long-range actions addressing future travel needs in the City and the West Contra Costa County I-80 travel corridor.

3. **Measure J and Growth Management Initiatives (GMIP-1).** Implement the Measure J requirements.

GOAL H4. Housing Need

WITHIN THE CONTEXT OF RETAINING EXISTING COMMUNITY CHARACTER AND PROVIDING ADEQUATE SERVICES AND FACILITIES, MAINTAIN THE CURRENT SOCIAL DIVERSITY THAT EXISTS IN PINOLE BY PROVIDING A MIX OF HOUSING TYPES AND PRICES THAT MEET THE CITY'S FAIR SHARE OF REGIONAL HOUSING NEED AND ITS SPECIFIC HOUSING NEEDS AS IDENTIFIED IN THE HOUSING ELEMENT.

POLICIES

1. **Provide a Choice of Housing.** Provide a mix of sizes and housing types to meet the needs of Pinole's diverse population. Specific examples include traditional single family homes, second units, mixed use developments, infill development, accessible housing, and transitional and emergency housing. Opportunities must be available for lower, moderate, and above-moderate income households reflecting available job opportunities in close proximity to Pinole. Available housing choices should also strive to minimize transportation needs.
2. **Provide Equal Housing Opportunities.** Encourage the provision of adequate housing for all persons regardless of income, age, sex, race, or ethnic background, consistent with the Fair Housing Act.
3. **Preserve existing affordable housing.** Monitor and maintain the supply of existing affordable housing to ensure that it remains affordable.
4. **Support the development of affordable housing.** Maintain appropriate land use regulations and other development tools to encourage development of affordable housing opportunities throughout the City.

HOUSING IMPLEMENTATION PROGRAMS

1. **Residential Zoning (HIP-9).** Use the Specific Plan process for San Pablo Avenue, Pinole Valley Road, and Appian Way and the comprehensive Zoning Ordinance update to reevaluate development potential on vacant and underutilized residential parcels. The City shall amend the Land Use Element and rezone the necessary acreage to accommodate by right the remaining lower income housing needs for the planning period.

Target: 2011

Responsible Entity: Community Development Department

2. **Housing Construction (HIP-10).** Construct or encourage the construction of housing units throughout the City, and in particular along San Pablo, through use of the following mechanisms:
 - **Mixed Use Housing Incentives.** Encourage mixed residential-commercial uses in areas consistent with the Land Use Plan, and in particular along portions of the San Pablo Avenue, Pinole Valley Road, and Appian War corridors to increase housing opportunities through the following and other means, if appropriate: (1) increased densities; (2) use of Pinole Redevelopment Agency funds; (3) prioritized development project review and processing; and (4) flexibility in parking and development standards
 - **Redevelopment Agency Powers.** Utilize redevelopment powers to reduce the costs and expedite the construction or rehabilitation of low and moderate income housing through actions such as combining parcels for development and writing down land costs. Twenty percent of the Redevelopment Agency's tax increment will be set aside and used each year for development or rehabilitation of housing affordable to low and moderate-income households.

- **Affordable Housing Incentives.** Support the use of the following incentives for well-designed rental and ownership projects in the Pinole Redevelopment Project Area which provide a minimum of 15% of total units affordable to low and moderate income households for 45 and 55 years respectively:
 - a. *Density bonuses.* Provide density bonuses consistent with the State Density Bonus Law (Government Code Section 65915).
 - b. *Flexibility in development standards.* Allow flexibility in applying development standards (e.g. parking, floor area, setback, height standards).
 - c. *Prioritized Development Review.* Affordable housing development should receive the highest priority and efforts should be made by staff and decision-makers to: 1) provide technical assistance to potential affordable housing developers; 2) consider project funding and timing needs in the processing of applications; and 3) provide the fastest turnaround time possible in determining application completeness.
- **Require Affordable Housing in Market Rate Residential Projects Located in the Redevelopment Area.** 15% of the units located in new residential developments within in the Redevelopment Project Area must be affordable, and of those units, 40% must be affordable to very low-income households. The City's intent is the construction of units on-site. If this is not practical, the City will consider other alternatives of equal value, such as in-lieu fees, construction of units off-site, donation of a portion of the property for future non-profit housing development, etc.

Target: The construction or approval of at least 323 units between 2007 and 2014.

Responsible Entity: Pinole Community Development Department, Pinole Redevelopment Agency, non-profit and for-profit housing developers.

Funding Source: Pinole Redevelopment Agency

3. **Second Unit Ordinance (HIP-11).** The City will provide information to the public on the ordinance at City Hall and on its website. In addition, the City will review the Second Dwelling Unit Ordinance in regard to development requirements to encourage the development of well-designed secondary housing units in established residential areas.

Target: 35 new second units between 2007 and 2014.

Responsible Entity: Pinole Redevelopment Agency; Pinole Community Development Department; Homeowners.

4. **Homebuyer Programs (HIP-12).** Continue to promote and monitor the Agency's First Time Homebuyer Program. Specific actions should include: (a) pamphlets on the programs available at City Hall; (b) contact with neighborhood groups and associations; (c) posting of notices in specific neighborhoods, as needed; (d) providing special presentations to community groups periodically; and (e) providing public information through articles in the local newspaper and with cable TV public service announcements.

Target: 15 units between 2007 and 2014.

Responsible Entity: Pinole Community Development Department; Pinole Redevelopment Agency; Lending Institutions.

Funding Source: Pinole Redevelopment Agency

5. **BMR Regulations (HIP-13).** Implement and monitor rental (55 years) and resale (45 years) restrictions for low-and moderate-income units assisted or constructed by the Redevelopment Agency

to assure that these units remain at an affordable price level as they are developed, occupied, and transferred.

Target: Ongoing

Responsible Entity: Pinole Community Development Department; Pinole Redevelopment Agency.

6. **Technical Assistance to Housing Developers (HIP-14).** The City and its Redevelopment Agency will provide technical assistance to developers to encourage provision of affordable housing that are consistent with City goals. Assistance could include provision of information about available funding sources, pre-application planning meetings, expedited development review and processing, and facilitation of neighborhood meetings.

Target: Ongoing.

Responsible Entity: Pinole Community Development Department; Pinole Redevelopment Agency.

7. **Accessible Units for the Physically Disabled (HIP-15).** The City will facilitate programs and projects that meet Federal, State and local requirements to provide accessibility for the physically disabled in residential units and will promote affordable accessible housing for the physically disabled. The City will encourage accessible units in all new projects; additionally, where outside funding is involved, the City will insure compliance with funding agency requirements for units accessible to the physically disabled. The City will provide technical assistance to assure proposed units meet Building Code requirements.

Target: 5% of the units built or approved between 2007 and 2014 should be adaptable for the physically disabled.

Responsible Entity: Pinole Community Development Department; Building Division.

8. **Homeless Assistance (HIP-16).** Contribute a portion of Redevelopment funds to non-profit agencies involved in providing housing for the homeless.

Target: Annually.

Responsible Entity: Pinole Redevelopment Agency.

Funding Source: Pinole Redevelopment Agency.

9. **Housing for the Homeless (HIP-17).** Amend the City's Zoning Ordinance to allow emergency housing by right in at least one zoning district.

Target: Within twelve months of adoption of the Housing Element.

Responsible Entity: Community Development Department.

10. **Prevention of Housing Discrimination (HIP-18).** The City will take all appropriate actions when necessary to prevent discrimination in the housing market and provide information on fair housing laws. Staff will distribute fair housing pamphlets provided by agencies and coordinate with other groups. Information will also be made available on the City's website.

Target: Ongoing.

Responsible Entity: Pinole Community Development Department.

11. **Develop Multi-Family Sites at Medium and High Densities (HIP-19).** The City will strive to maintain the supply and availability of multifamily housing sites for affordable housing by requiring minimum densities through the Zoning Ordinance update.

Target: 2010

Responsible Entity: Pinole Community Development Department

12. Apply Reasonable Accommodation Policies and Procedures (HIP-20). The Zoning Ordinance allows building modifications to accommodate the needs of persons with disabilities to be reviewed administratively by City Staff.

Target: Ongoing

Responsible Entity: Pinole Community Development Department

13. Explore Options for Senior Assistance Programs (HIP-21). Explore program revisions and potential new programs aimed at providing assistance to seniors that would allow them to live independently and age in their homes. The potential assistance program(s) may be an offshoot of or include revisions to the existing Residential Rehabilitation Loan Program, which provides grants and low-interest loans to qualifying households.

Target: 2011

Responsible Entity: Pinole Community Development Department, Pinole Redevelopment Agency

GOAL H5. Energy-Efficiency, Conservation, and Sustainable Residential Development

SUPPORT ENERGY-EFFICIENT DESIGN AND BUILDING PRACTICES IN ORDER TO REDUCE HOUSING UTILITY EXPENSES, MINIMIZE ADVERSE ENVIRONMENTAL IMPACTS, AND PROVIDE FOR SUSTAINABILITY.

POLICIES

1. **Reduce Energy Consumption.** Reduce energy consumption in residential buildings by balancing energy-efficient design with cost-effective construction.

HOUSING IMPLEMENTATION PROGRAMS

1. **Energy Conservation (HIP-22).** Support and publicize energy conservation programs, such as PG&E's Energy Partners Program, which provide assistance for energy conservation improvements. In cooperation with PG&E, the City will promote citizen awareness of energy conservation programs in concert with rehabilitation loan programs.

Target: 15 very-low and low-income units provided energy conservation improvements under the Residential Rehabilitation Program between 2007 and 2014.

Responsible Entity: Pinole Community Development Department; PG&E; Building Division; Pinole Redevelopment Agency.

Funding Source: Pinole Redevelopment Agency, PG&E.

2. **Energy Efficiency (HIP-23).** Investigate sliding-scale building permit fees with rebates and/or expedited permit review for high-performance green buildings and higher fees for conventional residential construction.

Target: 2011.

Responsible Entity: Community Development Department.

3. **Green Building Ordinance (HIP-24).** Develop a Green Building Ordinance to promote use of renewable energy, improve air and water quality, and conserve water and other natural resources.

Target: 2011.

Responsible Entity: Community Development Department.

Appendix A. Housing Element Mailing List

Affordable Housing Associates (AHA)
Association of Bay Area Governments
Bay Area Air Quality Management District
Bay Area Council
Bay Area Legal Aid
BRIDGE Housing Corporation
California Housing Partnership
Christian Church Homes
Contra Costa County Community Development Department
Contra Costa County Health Services Department
Contra Costa Interfaith Supporting Community Organizations (CCISCO)
East Bay Housing Organization (EBHO)
East Bay Municipal Utility District
Ecumenical Association for Housing (EAH)
Eden Housing, Inc.
Greenbelt Alliance
Habitat for Humanity
Home Builders Association
Pinole Chamber of Commerce
Pinole Senior Foundation
Resources for Community Development
Urban Ecology
West Contra Costa Board of Realtors
West Contra Costa County Transportation Advisory Committee
West Contra Costa Integrate Waste Management Authority
West Contra Costa Unified School District
West County Times
West County Wastewater District

Appendix B Funding Sources for Affordable Units at Risk of Conversion

Following are some of the programs that may be expiring:

- Prepayment of Department of Housing and Urban Development (HUD) mortgages: Section 221(d)(3), Section 236, Section 202, and Section 811, and Farmers Home (RHS) Section 515/516 subsidies to tenants and/or owners.
- Low-income use restrictions on Section 236(j)(1) projects are for the full 40-year mortgage term. However, owners have the option to repay the remaining mortgage at the end of the first 20 years.
- FHA-insured mortgages under the Section 221(d)(4) program have no binding use restrictions. The affordability of these projects is governed by the Section 8 contracts maintained on the projects which are now approved on a year-to-year basis.
- Opt-outs and expirations of project-based Housing Choice contracts – The Housing Choice Voucher program is a federally funded program that provides for subsidies to the owner of a prequalified project for the difference between the tenant's ability to pay and the contract rent. Opt-outs occur when the owner of the project decides to opt out of the contract with HUD by prepaying the remainder of the mortgage. Usually, the likelihood of opt-outs increases as the market rents exceed the contract rents.
- Other – Expiration of the low-income use period of various financing sources, such as Low-Income Housing Tax Credit (LIHTC), bond financing, density bonuses, California Housing Finance Agency (CHFA), Community Development Block Grant (CDBG) and HOME funds, and redevelopment funds. Generally, bond financing properties expire according to a qualified project period or when the bonds mature. Density bonus units expire in either 10 or 30 years, depending on the level of incentives. Also, properties funded through the Redevelopment Agency generally require an affordability term of 20 years.

Subsidy Program	Federal Resources	State and Local Resources	Program Not Used	Units Not At Risk in 10-Year Inventory
FEDERAL PROGRAMS				
HUD Programs: Eligible to Opt Out of Subsidy Contract				
Section 8 Project-Based Rental Assistance			X	
Section 8 New Construction				X
Section 8 Substantial or Moderate Rehabilitation				X
Section 8 Property Disposition (Subsidy to save troubled projects)			X	
Section 8 Loan Management Set-Aside (LMSA)			X	
Section 101 Rent Supplements			X	
HUD Programs Eligible to Prepay:				
Section 213 Cooperative Housing Insurance			X	
Section 221(d)(3) BMR Mortgage Insurance			X	
Section 236 Interest Reduction Payment			X	
Section 202 Elderly & Disabled or 202 Elderly			X	
Section 811 Disabled				X
FmHA Section 515 Rural Rental Housing (Now Rural Housing Services)			X	
STATE & LOCAL PROGRAMS				
Community Development Block Grant (CDBG)				X
Redevelopment Agency Programs²		X		
State & Local Mortgage Revenue Bond Programs			X	
Local In-Lieu or Inclusionary Programs				X
Density Bonus/Direct Assistance			X	

² See discussion in Section 6.2: Assisted Units at Risk of Conversion for complete discussion of preservation and reuse options.

Appendix C. Covenanted Affordable Units

Project Name	Total Units	Assisted Units	Expiration of Affordability
2009-2014:			
885 Fifth Avenue	4	1 low-income	2014
1965 San Pablo Avenue	5	1 low-income	2014
2014-2019:			
2548 San Pablo Avenue	4	4 moderate-income	Life of Project Area (currently 2017)
815 San Pablo Avenue	4	2 moderate-income	2017
1520 San Pablo Avenue	4	3 moderate-income; 1 low-income	2015
950 Appian Way	3	1 moderate-income; 1 low-income; 1 very-low income	2015
2529 San Pablo Avenue	2	1 moderate-income	2015
2395 San Pablo Avenue (Pear Street Bistro)	4	3 moderate-income; 1 very-low income	2017
530 Sunnyview Drive (Bayside Apartments)	148	71 moderate-income; 22 very-low income	2017
2020 and Beyond:			
1813 Marlesta (East Bluff Apartments)	144	73 moderate-income; 43 low-income; 29 very low-income	2053
800 John Street (Pinole Grove Senior Housing)	70	36 moderate-income; 34 very low-income	2043
2401 San Pablo Avenue	24	10 moderate-income; 7 low-income; 2 very low-income	2056
760 Alvarez Avenue (Alvarez Court Apartments)	19	11 moderate-income; 7 very low-income	2055
2850 Estates Avenue (Pinole Assisted Living Center/ Pinole Senior Village / PALC)	91	44 moderate-income; 17 very low-income	2055
312, 336, 424, 448, 460, 360 Felice Circle (DeNova Homes)	38	6 moderate-income	2061
647 Tennent Avenue	3	1 very low-income	2063
609 Maiden Lane	1	1 moderate-income	2053
620 Maiden Lane	1	1 moderate-income	2053

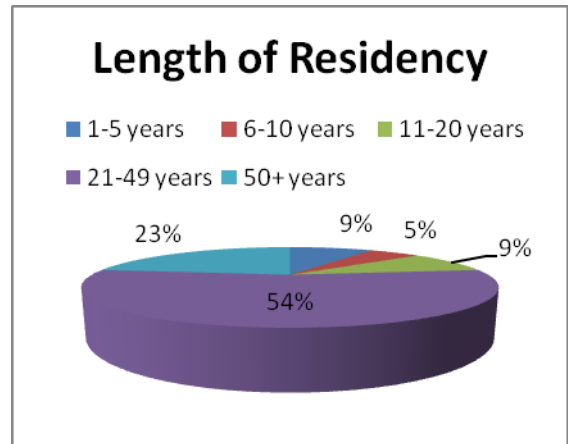
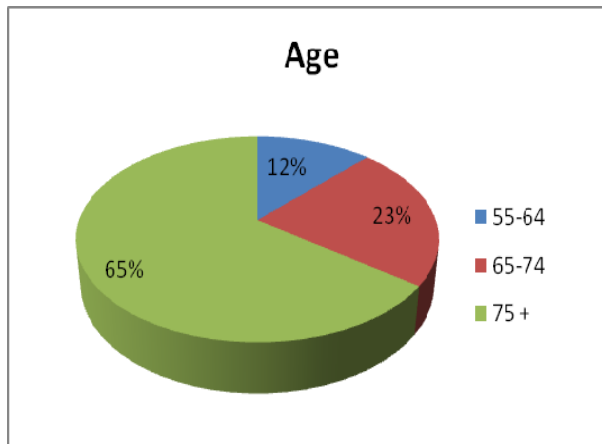
Appendix D. Senior Housing Needs Survey Results

According to Census data, there were 4,405 seniors in Pinole in 2000. Although Pinole has historically had a smaller percentage of seniors than Contra Costa County as a whole, this is no longer the case, as many of Pinole's long-time residents are aging in place and remaining local alongside seniors who find Pinole to be an attractive place to make their new home.

In order to supplement aging Census data, the City conducted a survey of senior housing needs in summer 2009. This survey was distributed to more than 1,200 households comprised of one or more seniors. Over 100 responses were received from senior households in Pinole as well as surrounding jurisdictions.

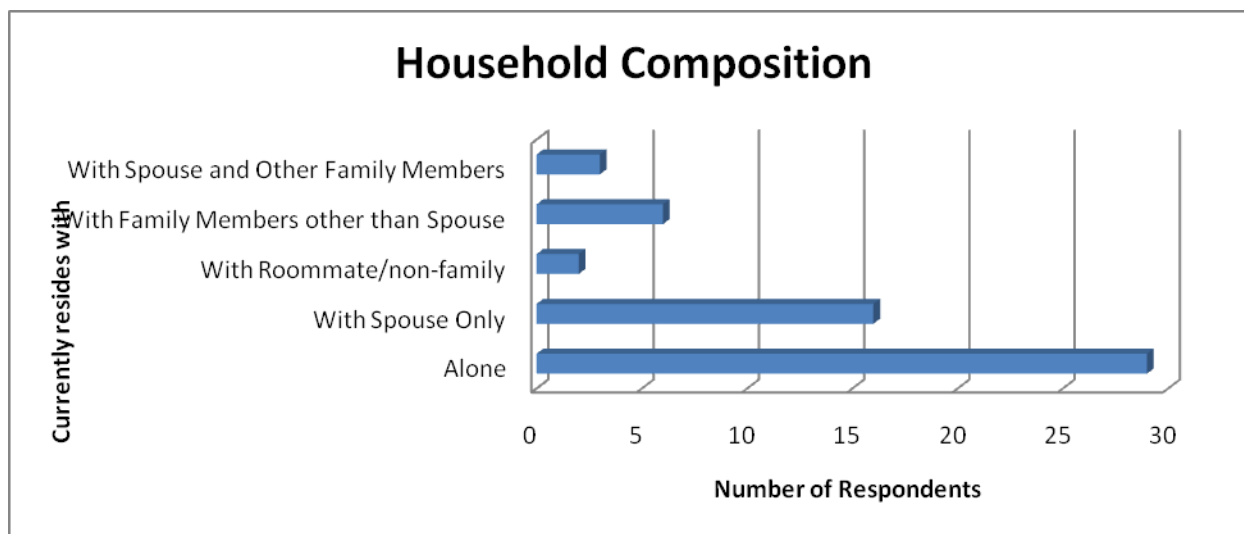
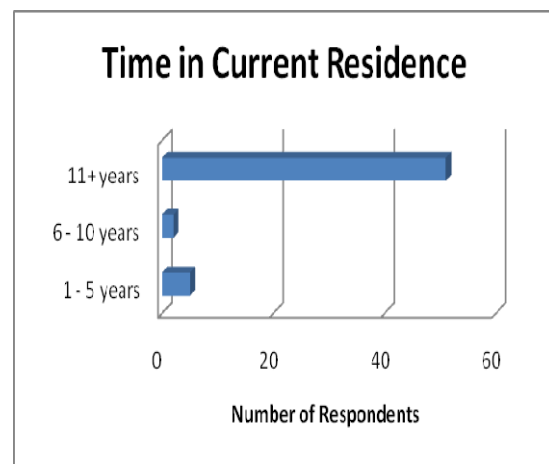
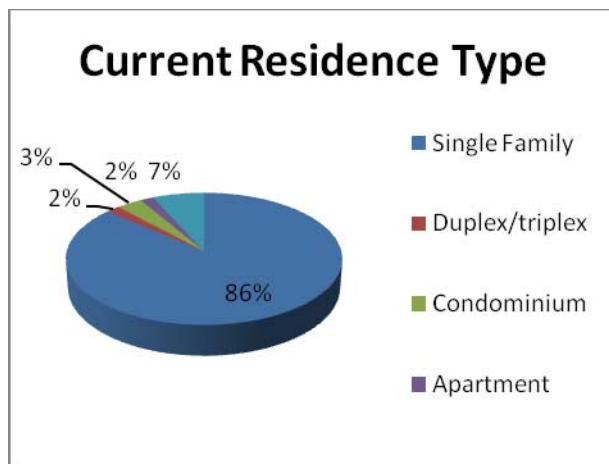
The majority of survey respondents were seniors over the age of 75. Most Pinole seniors who responded have lived in Pinole for twenty or more years and most own the single family homes in which they reside. Respondents indicate a strong desire to remain in their own homes as long as possible. Most senior households are small, with one to two members, and most are on fixed incomes that place them in the moderate or lower income category. Survey responses indicate a strong preference toward remaining in Pinole and securing housing which features single floor living spaces, a high degree of safety and security, and proximity to transit.

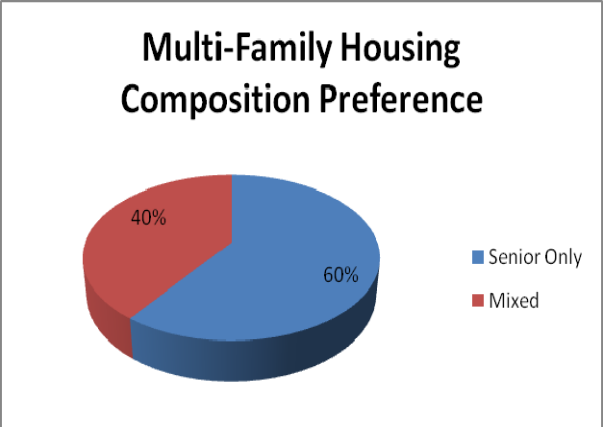
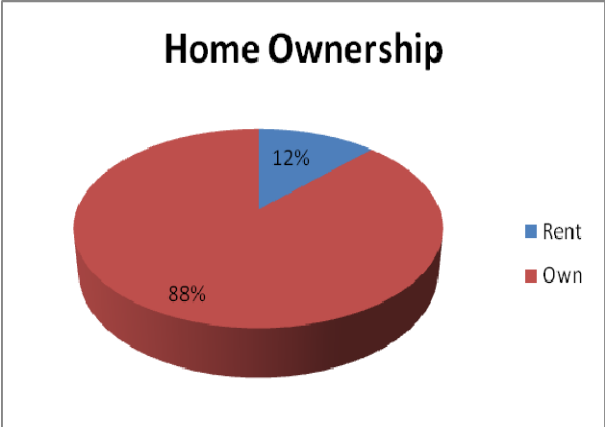
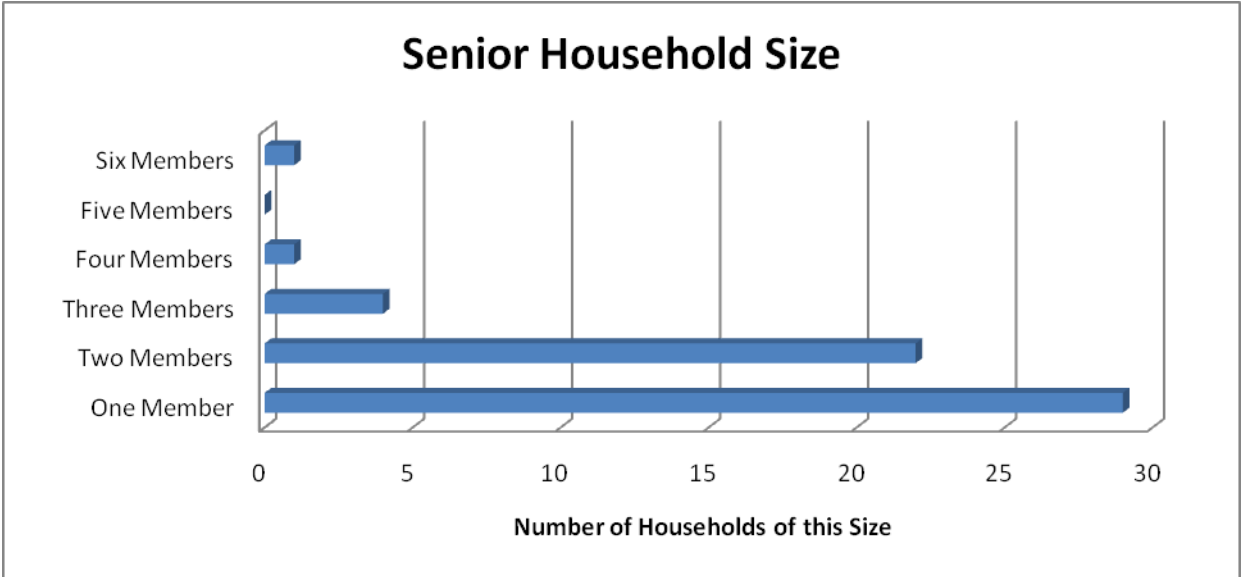
A blank copy of the Senior Housing Needs Survey is included in **Figure 6D-2**. Detailed responses from this survey are reported below. Unless otherwise indicated, all responses are those of Pinole senior residents.



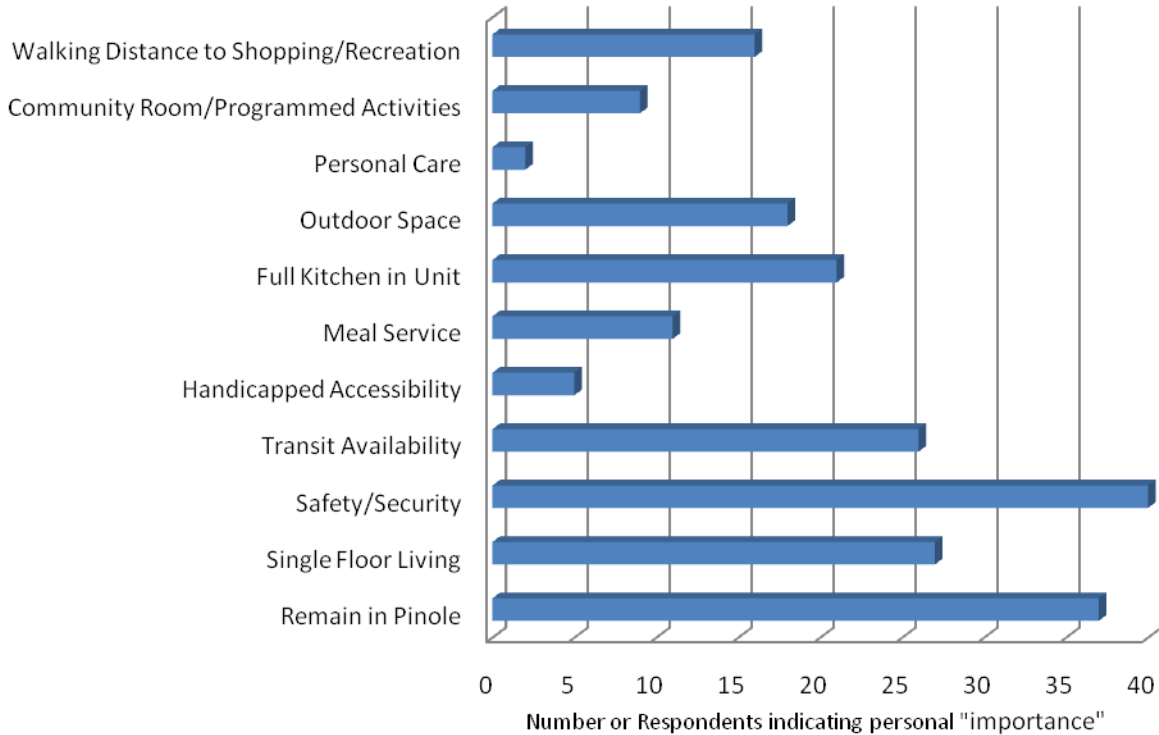
Pinole Resident Income by Household Size

	Number of Household Members					
	1	2	3	4	5	6
< \$14,999	5	2	2			
\$15,000 - \$24,999	7	3	1			
\$25,000 - \$34,999	8	2				
\$35,000 - \$49,999	3	8	1			1
\$50,000 - \$74,999	3	2				
\$75,000 - \$99,999		2				
\$100,000 - \$149,999		1				
\$150,000+						

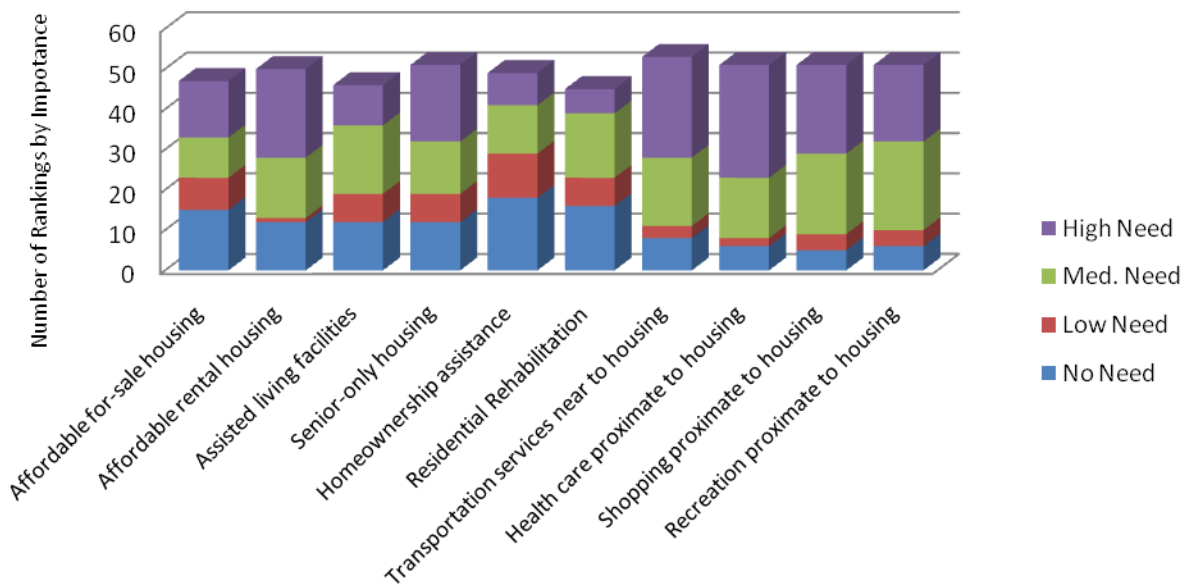




Reported Important Factors for Senior Housing



Residential Need Rankings- Pinole Respondents



The Survey also invited residents to share additional comments about senior housing needs. Figure 6D-2 includes the responses received from Pinole residents.

Figure 6D-2: Pinole Resident Survey Handwritten Responses:

Home upkeep/renovation needs.
If my health remains alright I'll stay in Pinole.
It's important to me to be able to remain in my own home. Public transportation a must. Also, affordable taxes.
Needs to be more housing that seniors can choose from—such as areas in the City.
Senior assisted care facility in Pinole is much needed. It would be great if there was transportation to the Senior Center for activities such as Wednesday evening Bingo or Friday afternoon Bingo and lunch. It needs to be affordable.
Hercules has a nice complex called Samara Terrace. It has Section 8 as well as affordable apartments based on income. It makes sense that this type of housing benefits seniors. Could Pinole do something like this?
Safety/Security
I live in Pinole Grove Senior Housing managed by Bridge Housing. This type of housing for middle-income seniors is strongly needed.
Pinole senior housing and assisted living housing has been placed in areas that are not accessible to shopping or walking to any nearby centers (shopping, health, or recreation)—mostly on hillsides!
Better transportation-bus service. Better up-keep around Pinole Middle School on Mann Drive. Street vendors shouldn't be allowed—too much trash. No trash cans for kids to discard wrappers.
I plan to stay in my home, own it, my age 82. I'm grateful to be close to the Senior Center, shops, and buses. I have friends who rent senior apartments and are happy with them in Pinole and San Pablo. We could use more of them.
My husband and I have been residents of Pinole for 20 years and own our home. We just love it here and would prefer not to move away in our senior years. We consider ourselves active seniors not ready for Bay View Park or assisted living! My husband is a member of the artisans and I retired from Pinole Valley High in 04. Every time I mention moving away because maybe we won't be able to get up our stairs much longer or the house is too large, my husband cringes. I would welcome independent senior housing in Pinole. I have written a couple of letters in the past to the city in this regard. My dream would be to see the area next to the bowling alley become a senior condo development, two or three stories high, community room, your own kitchen, pathways along the creek and nice open space. What a great place it would be with Kaiser across the street and access to shopping. If that isn't possible, I'd like to see the proposed buildings in old town at the old shell site and grocery store site contain over 55 condos and businesses like coffee or sandwich shops, book store, nail or hair salons below. Lord knows, we don't need more empty office rental spaces in Pinole, but I think we do need somewhere for the baby boomers to go when they no longer need their large homes. We've looked at the Trilogy and Del Webb developments which are great but they are too far away and I don't think we have that kind of space in Pinole. I'm glad the city is starting to think about this need.
If the medical building doesn't go in next to the bowling alley, we'd like to see a two or three story senior condo development with kitchen and club house, nice outdoor space, and trail along the creek. This would be a perfect location for shopping and medical needs. An alternative would be to build the two units in Old Town (old grocery site and Shell site)—coffee shops, eateries downstairs, senior condos (independent) above—this is what other cities are doing.

10. If you were to consider moving, would you prefer to rent or own your new home?

Own Rent

11. Would you prefer to live in a multi-family community with:

Seniors only Mixed Age

12. What type of housing do you feel will best meet your needs over the next five years:

Single family house Accessory/In-law unit Apartment/
Condominium

Senior Independent Living Assisted Care Facility

13. If you were to purchase or rent housing designed for seniors, please check the four most important factors that would influence your decision:

Remain in Pinole Single floor living Safety/Security

Transit availability Handicapped accessibility Meal Service

Full kitchen in unit Outdoor space Personal Care

Community room / Walking distance to shopping and recreation
Programmed activities

14. Please rank the following housing and housing-related issues facing seniors based on current need:

Categories	No Need	Low Need	Medium Need	High Need
Affordable for-sale housing				
Affordable rental housing				
Assisted living facilities				
Senior-only housing				
Homeownership assistance				
Residential rehabilitation				
Transportation services near to housing				
Health care proximate to housing				
Shopping proximate to housing				
Recreation proximate to housing				

Please feel free to add any other comments or observations about senior housing needs in Pinole:

Please return by August 15, 2009 to:

Pinole Senior Center
2500 Charles Avenue
Pinole, CA 94564

OR

Pinole City Hall
Attn: Leslie Carbahal
2131 Pear Street
Pinole, CA 94564

If you have additional comments or questions about the housing element update, this survey or senior housing needs in general, you may contact Leslie Carbahal at (510) 724-9831 or email lcarbahal@ci.pinole.ca.us.

Appendix E. Financial Resources

Federal Resources

- (a) *Community Development Block Grant Program (CDBG).* 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. 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 pre-development funding to initiate housing development. CDBG funds are used to help support implementation of the Contra Costa Homeless Continuum of Care Plan, providing programs and services for homeless individuals and families, people at-risk of homelessness, and other special needs groups.
- (b) *HOME Investment Partnership Act.* HOME, like CDBG, is a 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. HOME requires local governments to provide matching funds, though the matching ratio depends on the specific uses to which HOME funds are to be applied. The federal-to-local matching ratio for tenant assistance is currently 4-to-1, while the match for rental construction is 2-to-1. HOME funds in West Contra Costa are channeled through the Contra Costa County HOME Investment Partnership program.
- (c) *Section 8 Assistance.* Although this long-standing federal assistance program is not expected to increase in size or scope, it remains an important program for helping to fill the gap between household income and housing costs. Section 8 assistance in Pinole is administered by the Contra Costa County Housing Authority.
- (d) *Low Income Housing Tax Credits (LIHTC).* The LIHTC program is a large federal and state housing subsidy program that provides substantial financing for the development of affordable housing. It provides tax credits to the private sector for the construction or acquisition and rehabilitation of very affordable rental housing. These tax credits are crucial to the success of affordable housing developers, who sell credits directly to corporations and private investors or receive the equity from one of a number of investment entities now making tax credits available.

To be eligible for a tax credit, 20% of the units in a housing development must rent to very low income households earning less than 50% of area median incomes, or 40% of the units must rent for incomes under 60% of the median. California law also requires that developments retain these levels of affordability for at least 55 years.

Both federal and state tax credit programs are administered by the State Treasurer's Office through the California Tax Credit Allocation Committee (CTCAC), which allocates the available credits to projects statewide. TCAC administers two LIHTC programs: the 9% (for projects with no federal subsidy) and the 4% credit programs (for projects with federal subsidies and more than 50% of financing through tax-exempt bonds). The 9% credit program, which has limited funds and is highly competitive, awards credits based on a combination of formula and competition so that those meeting the highest housing priorities have first access to credits. The 4% program has no funding limit but is available only with projects that have an allocation of Mortgage Revenue Bonds. It also has limited funds, but is less competitive than the 9% program. Funds raised from the sale of 4% credits typically cover 20-30% of project costs. Generally the maximum credit allocation is the amount needed to fill the financing shortfall, and the amount needed is determined at least thrice: at the time of application, at the time of allocation, and when placed-in-service.

To be successful, tax credit projects require an additional subsidy which can include no or low-cost land, local government contributions, or density bonuses and other concessions. While the utilization of the tax credits depends primarily on the project's developer, local government must work with the developer to identify other strategies and subsidy sources that are appropriate with tax credits and provide the additional subsidies usually required to make them work. Collaboration between the developer and the local government often with the help of a professional specializing in tax credits and other financial tools is the key to a successful tax credits program.

Other programs that are offered through federal agencies include *Housing for Persons with AIDS (HOPWA)*, the *Elderly Housing Program (Section 202)*, the *Housing for the Disabled Program (Section 811)*, and a variety of FHA administered rental programs. Like Section 8, most of these programs are not projected to increase in size or scope in the foreseeable future.

State Resources

- (a) *The California Debt Limit Allocation Committee (CDLAC)*. CDLAC, an agency within the Treasurer's Office, is responsible for overseeing private bond issuances.
- (b) *The California Tax Credit Allocation Committee (CTCAC)*. CTCAC, also an agency within the Treasurer's Office, is responsible for allocating federal and state tax credits that are crucial to the construction and rehabilitation of affordable housing developments. See the discussion of Low Income Housing Tax Credits on the preceding page.
- (c) *California Housing Finance Agency (CHFA)*. CHFA offers a variety of programs to fund new construction and resale of single-family housing for first-time homebuyers. The 501(c)(3) Preservation Mortgage Program, for example, allows the mortgage to be used as acquisition financing for projects that employ tax-exempt bonds and tax credits. CHFA also provides permanent financing for new apartments and subsidizes certain projects through its Housing Assistance Trust, a flexible source of state funds that can offer deferred loans to cover negative cash flows in projects where at least half of the units are for low-income households.
- (d) *Department of California Housing and Community Development (HCD)*. HCD is responsible for administering federal funds for non-entitlement jurisdictions and for various State programs funded through housing bonds. In the past decade there have been no new housing bonds. However, with passage of the Multifamily Housing Assistance Program, a substantial source of funds will be made available to assist in the construction of new rental housing.

HCD's Clearinghouse for Affordable Housing and Community Development Finance is an excellent source of information on over 200 housing programs offered by the federal and state government, private lenders and foundation grants. It can be accessed on-line at <http://www.hcd.ca.gov/clearinghouse>. The database specifies applicants and counties served by each program. It can be searched by types of assistance (which includes construction/rehabilitation loans, down-payment assistance, rental subsidies or predevelopment/interim finance); and activities funded (which includes acquisition, preservation of affordable housing, new-for sale housing, purchase assistance, rehabilitation of apartments, group homes and transitional housing amongst others).

Local Resources

- (c) *Redevelopment.* Redevelopment is a process created to assist city and county government in eliminating blight from a designated area, and to achieve desired development, reconstruction, and rehabilitation goals for the community. Redevelopment is one of California's most effective ways to breathe new life into deteriorated and blighted areas plagued by a variety of social, physical, environmental and economic conditions which act as a barrier to new investments by private enterprise. Redevelopment, under the California Community Redevelopment Law, is one of the last available processes which has the authority, scope, and financial means to provide the necessary stimulus to reverse deteriorating trends, remedy blight, and create a new image for many communities. Redevelopment is considered to be necessary in many communities because:
- a. deteriorating areas cannot pay their own way;
 - b. deteriorating areas become centers of poverty and crime;
 - c. there are no natural barriers to blight;
 - d. deterioration results in an economic drain on the community; and
 - e. a deteriorating area results in a negative image which can affect property values and development elsewhere in the community.

Redevelopment law requires redevelopment agencies to use at least twenty percent of their funds (Low and Moderate Income Housing Fund) to create affordable housing for people of low or moderate incomes. Pinole has a very active Redevelopment Agency that has been very successful in maintaining and increasing the supply of affordable housing in the community. For example, redevelopment law requires the Agency to make and keep affordable 30% of all housing units that it develops or substantially rehabilitates. The Pinole Redevelopment Agency has accomplished this through affordability covenants and the monitoring of units on an annual basis. In addition, 15% of all units constructed or substantially rehabilitated in the project area by entities other than the Agency must be made affordable, and of those 40% must be made affordable to those with very low incomes. To date, this requirement has been met through the collection of in-lieu fees that are then used to supplement the Agency's own Housing Fund.

The following table details how the Agency's funds will be spent over the current planning period.

Pinole Redevelopment Agency Projected Housing Budget 2009-2014

FISCAL YEAR	2009-2010	2010-2011	2011-2012	2012-2013	2013-2014	TOTAL
BEGINNING CARRYOVER BALANCE	\$4,040,334					\$4,040,334
REVENUE						
R1 Tax Increment	\$1,735,246	\$1,769,951	\$1,805,350	\$1,841,457	\$1,878,286	\$9,030,290
R2 Loan Payments 2401 San Pablo Ave	20,492	20,492	20,492	20,492	20,492	\$102,460
R3 Fernandez Corner Bond Proceeds		2,219,000				2,219,000
R4 Remaining from 2004 2850 Estates Pinole	2,050,256					2,050,256
R5 Senior Village						
R6 Investment Earnings Maiden Lane Property	50,000	50,000	50,000	50,000	50,000	250,000
R7 Sales	\$760,000					760,000
Total Revenue	\$4,615,994	\$4,059,443	\$1,875,842	\$1,911,949	\$1,948,778	\$14,412,006
EXPENSES						
E1 Administration (3% growth)	\$471,504	\$478,573	\$492,930	\$507,718	\$522,950	\$2,473,675
E2 Payments to State "SERAF"	3,555,411	731,996				4,287,407
E3 Bond Debt Service	1,231,263	1,120,502	1,122,135	1,121,725	1,123,880	5,719,505
Total Expenses	\$5,258,178	\$2,331,071	\$1,615,065	\$1,629,443	\$1,646,830	\$12,480,587
CIP PROJECTS						
H- 600 - 648 Tennent 1 Avenue	\$0	\$380,000	\$0	\$0	\$0	\$380,000
H- 2 Buyer Program Residential	500,000	500,000	500,000	500,000	500,000	2,500,000
H- 3 Rehabilitation Program	200,000	200,000	200,000	200,000	200,000	1,000,000
H- 4 Heritage Park Cottages	500,000	1,000,000				1,500,000
H- 5 2101 San Pablo Avenue Development Assistance for Agency Identified						
H- 6 Opportunity Sites New Housing Programs						
H- 7 Feasibility Studies for Acquisition, Disposition and Development of Opportunity Sites						
H- 8 New Development and Rehabilitation	100,000					100,000
H- 9 Site Improvements, Project Development, Development Assistance, Acquisition and Disposition of Agency Owned Properties						
H- 10 811 San Pablo Avenue		100,000				100,000

H-12	Below Market Rate Housing Program (BMR)	5,000	10,000				15,000
		Total Project Expenditures	\$1,305,000	\$2,190,000	\$700,000	\$700,000	\$700,000
	NET HOUSING FUNDS	(1,947,184)	(461,628)	(439,223)	(417,494)	(398,052)	(3,663,581)
	RUNNING BALANCE	2,093,150	1,631,522	1,192,299	774,805	376,753	376,753

Appendix F. Evaluation of Housing Programs

Evaluation and Review of Housing Programs		
<i>2003 Implementation Program</i>	<i>Accomplishments</i>	<i>Comments</i>
<p>(HIP-1) Housing Element review and Update.</p> <p>After adoption of the current Housing Element Draft, the City will revise its Housing Element, consistent with State Law requirements and requirements of Measure C by 2006. The City may also update the Housing Element concurrently with other elements of the General Plan to assure internal consistency and to incorporate significant data as appropriate from the 2000 Census. The Housing Element Update will also review the effectiveness of the City's Housing Element, progress in implementation and the appropriateness of goals, objectives, and policies.</p>	<ul style="list-style-type: none"> • The City's existing Housing Element was adopted in June 2003 and was found to be in compliance with State law. • For the current Housing Element Cycle, State law required Bay Area jurisdictions to have an approved Housing Element Update by July 1, 2009. The City is currently out of compliance but is moving forward with the Housing Element Update in order to minimize the amount of time out of compliance and to meet Measure J (Measure C replacement) requirements. • A Comprehensive General Plan Update, including a Housing Element Update and Review, was initiated in 2006. In 2007, the City undertook the development of a Specific Plan for San Pablo Avenue, Pinole Valley Road, and Appian Way. During this time, the General Plan update was placed on hold. A Draft Specific Plan is now under review, and the General Plan update process has been reinitiated. 	<ul style="list-style-type: none"> • Program will continue in the updated housing element. • Updated program will be consistent with the requirements of Measure J by 2010. • Housing Element update preceding the update and adoption of the other elements of the General Plan in order to meet state and local requirements.
<p>(HIP-2) Conduct an Annual Housing Element Review.</p> <p>Provide for annual review of the Housing Element, with opportunities for public input and discussion, in conjunction with State requirements for a written review by July 1 of each year (per Government Code Section 65583(3)).</p>	<ul style="list-style-type: none"> • The Housing Element Review was filed with the Department of Housing and Community Development and the State Department of Finance on April 1, 2009. 	<ul style="list-style-type: none"> • Program will continue in the updated housing element.

Evaluation and Review of Housing Programs

<i>2003 Implementation Program</i>	<i>Accomplishments</i>	<i>Comments</i>
<p>(HIP-3) Update the General Plan.</p> <p>In preparing the General Plan update, consider designing sites meeting appropriate criteria for higher density zoning. Land use plans should consider the following:</p> <ul style="list-style-type: none"> • Use of environmental assessments to expedite processing for infill and affordable housing developments. • For key housing opportunity sites/areas, identification of specific housing use and design objectives, and then incorporation of fast track process provisions for subsequent projects that are consistent with the plan. • Identification of the mix of uses, minimum density standards, density bonuses, or a percentage of affordable units (sites should be rezoned at sufficient densities to create incentives for housing production within the 5-year time frame of the housing element). • Preparation of an area-wide environmental baseline data and assessment of development impacts under maximum development scenarios as a way to assess area-wide impacts and required mitigation. • Establishment of objectives and commitments in the General Plan so that project-specific review can focus on site-specific issues such as design. • Linkage of plans to be consistent with CEQA exemptions and expedited review, consistent with CEQA Section 15332. • Provision of clear guidelines and incentives for the development of housing in conformance with current state laws and to identify specific ways to streamline processing for subsequent development proposals. 	<ul style="list-style-type: none"> • A Comprehensive General Plan Update and Zoning Ordinance Update was initiated in 2006. In 2007, the City undertook the development of a Specific Plan for San Pablo Avenue, Pinole Valley Road, and Appian Way. During this time, the General Plan and Zoning Ordinance updates were placed on hold. The General Plan update process was reinitiated in late 2008. • The draft Specific Plan includes land use designations for new housing sites as well as higher residential densities. • The General Plan Update, Zoning Ordinance Update, and Specific Plan will be analyzed in a Program Environmental Impact Report. 	<ul style="list-style-type: none"> • Program will continue in the updated housing element. • Action on these policy documents, including completion of the General Plan Update, is scheduled for 2010 and 2011. • Updates to the Housing Element of the General Plan will be completed in advance of the General Plan Update and are anticipated to be adopted by the City Council and forwarded to the State Department of Housing and Community Development in 2010.
<p>(HIP-4) Adopt Criteria for Use in Design Review.</p> <p>Develop 'design guidelines' or more general 'design principles' that will establish consistent development review criteria for use by applicants, the community,</p>	<ul style="list-style-type: none"> • The City adopted Residential Design Criteria and Guidelines in November 2007. The Residential Design Criteria provide clear expectations for applications as well as a framework for staff and decision-makers to 	<ul style="list-style-type: none"> • Program will continue in the updated housing element through the Comprehensive Zoning Ordinance Update, along with HIP-5, HIP-11,

Evaluation and Review of Housing Programs

<i>2003 Implementation Program</i>	<i>Accomplishments</i>	<i>Comments</i>
<p>staff and decision-makers, and evaluate projects in the context of existing neighborhoods. The intent is not to create new barriers to housing, but to make the process more objective by including working definitions and criteria for community expectations in the design review process.</p>	<p>evaluate design review applications for new residential construction. The Criteria address site planning; neighborhood compatibility for mass, height, and scale; building design: architectural style and form; privacy and solar access; and special considerations for hillside lots. Also included are design component findings required for approval of mixed use development.</p> <ul style="list-style-type: none"> • The City modified the Zoning Ordinance in July 2009 to streamline the Design Review process for property owners seeking minor design changes in an effort to upgrade their properties. Administrative review and approval is available for the following minor modifications: <ul style="list-style-type: none"> • Exteriors including but not limited to awnings, trellis details, and window changes; • Repainting of commercial structures involving new color schemes for a single building complex of 4, 000 sq. ft. or less; • Commercial re-roofing; • Mechanical roof screens; • Business sign replacement where the use does not change and the proposed signage is installed in the same location as the existing signage; • New parking lot configuration plans of ten (10) or fewer parking spaces; • Landscape plans showing minor changes including but not limited to plant/tree replacement on commercial properties, replacement of new vegetation to match 	<p>HIP-18, HIP-19, and HIP-20.</p>

Evaluation and Review of Housing Programs

<i>2003 Implementation Program</i>	<i>Accomplishments</i>	<i>Comments</i>
	<p>previously approved plans, inclusion of decorative garden features (i.e. trellis, benches, etc) and new landscaping for a single family residential home;</p> <ul style="list-style-type: none"> • Single-family residential additions and accessory structures; • Ramps or other improvements to accommodate individuals with disabilities 	
<p>(HIP-5) Amend Single Family Zoning Regulations</p> <p>Evaluate amendments to single family residential zoning standards to achieve higher densities without dramatically changing the visual characteristics of the area or the area’s livability. These amendments should focus on urbanized areas with services, and could include:</p> <ul style="list-style-type: none"> • Establishment of requirements which would ensure that single family parcels that could be legally divided into two or more parcels are divided in a matter that does not preclude future development at the minimum parcel size of the district. • Allowance, in limited circumstances, of the conversion of single family homes to multiple units (duplexes, triplexes or fourplexes) if only minor modifications, such as additional entries, are made to the exterior of the structure. 	<ul style="list-style-type: none"> • Single family zoning regulations will be evaluated as part of the upcoming Zoning Ordinance update. 	<ul style="list-style-type: none"> • Program will continue in the updated housing element, combined with HIP-4, HIP-11, HIP-18, HIP-19, HIP-20.
<p>(HIP-6)-Rehabilitation Loan Programs</p> <p>Continue to support rehabilitation loan subsidy programs. The City will improve citizen awareness of rehabilitation loan subsidy programs offered by the Agency and the County. Specific actions should include: (a) housing pamphlets on the programs available at City Hall; (b) contact with neighborhood groups and associations; (c) posting of notices in specific neighborhoods, as needed; (d) providing special presentations to community groups periodically;</p>	<ul style="list-style-type: none"> • To date, the Residential Rehabilitation Program has provided more than \$500,000 in loans and grants for rehabilitation of 169 homes within the Redevelopment Project Area. • Staff continues to publicize the Residential Rehabilitation Loan Program and currently provides information about the Program as prescribed in HIP-6. • The number of loans and grants extended 	<ul style="list-style-type: none"> • Program will continue in the updated housing element with appropriate modifications to the Program targets.

Evaluation and Review of Housing Programs

2003 Implementation Program	Accomplishments	Comments
<p>and (e) providing public information through articles in the local newspaper and with cable TV public rehabilitation loans for specific areas.</p> <p><i>Targets for these programs include:</i></p> <ul style="list-style-type: none"> • <i>Residential Rehabilitation Loan Program: 40 very low income units, 20 low income units, and 40 moderate income units rehabilitated between 1996 and June 2006 (assumes that the Pinole Planning Area continues to receive same percentage of the funds);</i> • <i>Rental Rehabilitation Program: 10 low income rental units rehabilitated between 1999 and June 2006.</i> 	<p>through the Residential Rehabilitation Loan Program far exceeded targets. Between 1996 and June 2006, loans were funded for 53 very low income units and 40 low income units. Three additional loans/grants were approved for low income units between July 2006 and June 2008; One additional loan/grant for a moderate income unit was approved between July 2006 and June 2008.</p>	
<p>(HIP-7) Energy Conservation</p> <p>Support and publicize energy conservation programs, such as PG&E's Energy Partners Program, which provides assistance for energy conservation improvements. In cooperation with PG&E, the City will promote citizen awareness of energy conservation programs in concert with rehabilitation loan programs.</p> <p><i>Target: 15 very low and low income units provided energy conservation improvements under the Residential Rehabilitation Program between 1999 and June 2006.</i></p>	<ul style="list-style-type: none"> • PG&E continues to offer the Energy Partners Program and the City continues to make literature available about existing energy conservation programs at City Hall to promote citizen awareness. • Certain residential rehabilitation projects that include efforts to improve energy efficiency are eligible for the Residential Rehabilitation Loan Program. • Improvements made under the Residential Rehabilitation Program have resulted in more than thirty units receiving increased energy efficiency in the form of insulation, replacement of inefficient windows, water heaters, and home heating systems as well as the replacement of older roofs and similar upgrades. 	<ul style="list-style-type: none"> • Program will continue in updated housing elements with appropriate modifications to increase energy awareness and conservation measures through a new Goal H-5: Energy-Efficiency, Conservation, and Sustainable Residential Development, as implemented by HIP-22, HIP-23, and HIP-24.
<p>(HIP-8) Open Space Contributions</p> <p>Require open space contributions for all housing</p>	<ul style="list-style-type: none"> • Open Space Contributions are not currently required for housing subdivisions; however, Development Impact Fees are charged for new 	<ul style="list-style-type: none"> • Program will continue in the updated housing element.

Evaluation and Review of Housing Programs

<i>2003 Implementation Program</i>	<i>Accomplishments</i>	<i>Comments</i>
subdivisions.	<p>housing development.</p> <ul style="list-style-type: none"> This issue will be addressed further during the Comprehensive General Plan Update 	
<p>(HIP-9) Housing Construction</p> <p>Construct or encourage the construction of housing units throughout the City, and in particular along San Pablo, through use of the following mechanisms:</p> <ul style="list-style-type: none"> Mixed Use Housing Incentives. Encourage mixed residential-commercial uses in areas consistent with the Land Use Plan, and in particular in Old Town and along San Pablo Avenue, to increase housing opportunities through the following and other means, if appropriate: (1) increased densities; (2) use of Pinole Redevelopment Agency funds; (3) allowances for ground-floor retail; (4) inclusionary requirements; and (5) flexibility in parking and development standards. Redevelopment Agency Powers. The Pinole Redevelopment Agency will use its unique powers to reduce the costs and expedite the construction or rehabilitation of low and moderate income housing through actions such as offsetting development fees, combining parcels for development, writing down land costs, etc. Twenty percent of the Redevelopment Agency's tax increment will be set aside and used each year for development or rehabilitation of housing affordable to low and moderate-income households. Affordable Housing Incentives. Support the use of the following incentives for renter and ownership projects in the Pinole Redevelopment Project Area which provide a minimum of 15% of total units affordable to low and moderate income households for 45 and 55 years respectively: 	<ul style="list-style-type: none"> Mixed Use Housing Incentives are evaluated in the Draft Specific Plan for San Pablo Avenue, Appian Way, and Pinole Valley Road. The Redevelopment Agency continues to use its unique powers to reduce the costs and expedite the construction and rehabilitation of low and moderate-income housing by utilizing the twenty-percent set aside housing fund to help developers finance construction and improvements for affordable housing. Over 160 affordable housing units were created between 1999 and June 2006 with contributions from the Redevelopment Agency. More than 323 housing units were approved and/or constructed in Pinole between 1999 and June 2006. 	<ul style="list-style-type: none"> The City continues its commitment to construct or encourage the construction of housing units throughout the City. In this Housing Element Cycle, the City commits to provide adequate land for the development of the remaining RHNA targets (HIP-5).

Evaluation and Review of Housing Programs

<i>2003 Implementation Program</i>	<i>Accomplishments</i>	<i>Comments</i>
<p>a. Density bonuses. Consistent with the State Density Bonus Law (Government Code Section 65915) offer density bonuses of at least 25% for projects that at least: 1) 20% of the units for lower-income households; or 2) 10% of the units for very low income households; or 3) 50% of the units for seniors.</p> <p>b. Flexibility in development standards. Allow flexibility in applying development standards (e.g. parking, floor area, setback, height standards).</p> <p>c. Prioritized Development Review. Affordable housing development should receive the highest priority and efforts should be made by staff and decision-makers to: 1) provide technical assistance to potential affordable housing developers; 2) consider project funding and timing needs in the processing of applications; and 3) provide the fastest turnaround time possible in determining application completeness.</p> <ul style="list-style-type: none"> • Require Affordable Housing in Market Rate Residential Projects Located in the Redevelopment Area. 15% of the units located in new residential development within the Redevelopment Project Area must be affordable, and of those units, 40% must be affordable to very low-income households. The City's primary intent is the construction of units on-site. If this is not practical, the City will consider other alternatives of equal value, such as in-lieu fees, construction of units off-site, donation of a portion of the property for future non-profit housing development, etc. <p><i>Target: The construction or approval of at least 288 units between 1999 and June 2006.</i></p>		

Evaluation and Review of Housing Programs

<i>2003 Implementation Program</i>	<i>Accomplishments</i>	<i>Comments</i>
<p>(HIP-10) Repayment of Deferred Housing Set Aside Funds</p> <p>Make up deferral of Redevelopment Agency Housing Set Aside funds from tax increment financing.</p>	<ul style="list-style-type: none"> • Complete. \$1,207,308 of Deferred Housing Set Aside Funds repaid to the General Fund with proceeds from the 2004 bond issuance. 	<ul style="list-style-type: none"> • Delete. Deferred Housing Set Aside Funds have been repaid and the required twenty percent of tax increment generated from the Project Area is annually deposited into the Housing Set Aside Fund.
<p>(HIP-11) Second Unit Ordinance</p> <p>The City will provide information on the ordinance at City Hall and on its website, and consider the development of demonstration projects. In addition, the City will review and modify the Second Dwelling Unit Ordinance in regard to development requirements including:</p> <ul style="list-style-type: none"> • Establishment of second units as a permitted “use by right” when the single family lot, primary structure and second unit meet all of the zoning and building development standards established for the zoning district in which they are located, and adequate traffic safety and parking is available. • Review of parking requirements and impact fees to encourage the creation of second units and reduce constraints. Fee waivers should be used when a second unit will provide long-term very low or low income housing. Off-site or reduced parking should be considered within one-quarter mile of a transit route. <p><i>Target: Amendment of the ordinance by December 2003. 5 new second units between 1999 and June 2006.</i></p>	<ul style="list-style-type: none"> ➤ In 2007, 17 second units were constructed at the Serita by De Nova Homes Development, six of which are required by covenant to be rented at a price affordable to moderate-income households. ➤ Evaluation of the Second Unit Ordinance will be completed as part of the Zoning Ordinance Update to ensure compliance with current legal requirements. 	<ul style="list-style-type: none"> ➤ Program will continue in the updated housing element, combined with HIP-4, HIP-5, HIP-18, Hip-19, HIP-20.
<p>(HIP-12) Homebuyer Programs</p> <p>Continue to support the Agency’s First Time Homebuyer Program and the East Bay Delta Lease to Purchase Program. Specific actions should include: (a) pamphlets on the programs available at City Hall; (b)</p>	<ul style="list-style-type: none"> • The East Bay Delta Lease to Purchase Program is no longer operational. All First Time Homebuyer loans are currently financed through the Redevelopment Agency’s Program. 	<ul style="list-style-type: none"> • Program will continue in updated housing element.

Evaluation and Review of Housing Programs

<i>2003 Implementation Program</i>	<i>Accomplishments</i>	<i>Comments</i>
<p>contact with neighborhood groups and associations; (c) posting of notices in specific neighborhoods, as needed; (d) providing special presentations to community groups periodically; and (e) providing public information through articles in the local newspaper and with cable TV public service announcements. <i>Target: 15 units between 1999 and June 2006.</i></p>	<ul style="list-style-type: none"> • Brochures and program information are available at City Hall and on the City's website. The program is also publicized in the Community Guide and information and presentations are provided to interested community organizations as requested. • The First Time Homebuyer Program policies were updated in 2008. Notable policy changes include: funding loans for homes located anywhere in the City; providing funding tiers based on household income; shortened deferral policies; and more stringent borrower eligibility criteria (debt-to-income ratio, minimum credit score). • Between 1999 and June 2006, the Agency provided First Time Home Buyer loans to 17 households for a total of \$498,787 of financing assistance. 	
<p>(HIP-13) BMR Regulations</p> <p>Develop and implement resale (45 years) and rental (55 years) restrictions for low-and moderate-income units assisted or constructed by the Redevelopment Agency to assure that these units remain at an affordable price level as they are developed, occupied, and turned over. Encourage the monitoring of federal and state subsidized projects by continuing to work with the Contra Costa Housing Authority.</p>	<ul style="list-style-type: none"> • The Agency continues to assist in the development and monitoring of affordability controls to ensure units remain affordable for households at the very low-, low-, and moderate-income levels. Its current portfolio includes 560 rental units with affordability controls in place in its portfolio. • A new policy for the sale of Below Market Rate (BMR) units was adopted in 2008. The policy requires that ownership BMR units have resale restrictions in place that guarantee affordability for 55 years. Rental affordability covenants are recorded for a minimum of 55 years. 	<ul style="list-style-type: none"> • Program will continue in updated housing element.

Evaluation and Review of Housing Programs

<i>2003 Implementation Program</i>	<i>Accomplishments</i>	<i>Comments</i>
	<ul style="list-style-type: none"> The Agency currently has two single family housing units in its portfolio that it is actively marketing for sale as moderate-income BMR units with resale restrictions. 	
<p>(HUP-14) Technical Assistance to Housing Developers</p> <p>The City and its Redevelopment Agency will provide technical assistance to developers to encourage provision of affordable housing that are consistent with City goals. Assistance could include planning meetings, expedited plan review and permitting, and facilitation of neighborhood meetings.</p>	<ul style="list-style-type: none"> The City makes every effort to provide technical assistance to developers to encourage the development of affordable housing. Planning and Redevelopment staff work with developers to ensure that they understand their obligations to provide affordable housing and how the City and the Agency can help facilitate the process. 	<ul style="list-style-type: none"> Program will continue in updated housing element.
<p>(HIP-15) Accessible Units for the Physically Disabled</p> <p>The City will facilitate programs and projects that meet Federal, State and local requirements to provide accessibility for the physically disabled in residential units and will promote affordable accessible housing for the physically disabled. The City will encourage accessible units in all new projects; additionally, where outside funding is involved, the City will ensure compliance with funding agency requirements for units accessible to the physically disabled. The City will provide technical assistance in structuring the accessible units to best fit City needs and any additional program funding criteria.</p> <p><i>Target: 5% of the units built or approved between 1999 and June 2006 should be adaptable for the physically disabled.</i></p>	<ul style="list-style-type: none"> The City continues to enforce all local, state, and federal accessibility requirements during the ongoing development review process. Modifications to the Zoning Ordinance adopted in July 2009 allow for administrative review of ramps and other improvements designed to accommodate individuals with disabilities. 	<ul style="list-style-type: none"> Program will continue in updated housing element.
<p>(HIP-16) Housing for the Homeless</p> <p>Contribute a portion of the Housing Set Aside fund to nonprofit agencies involved in providing housing for the homeless. An example would be Shelter Incorporated. Focus efforts on finding opportunities to provide</p>	<ul style="list-style-type: none"> The Community Assistance Program (CAP) was instituted in 2007 to create a fund through which this type of donation could be made. CAP's 2008 donation was made to the Greater Richmond Interfaith Program, a program providing services for the homeless, in the 	<ul style="list-style-type: none">

Evaluation and Review of Housing Programs

<i>2003 Implementation Program</i>	<i>Accomplishments</i>	<i>Comments</i>
housing for families at risk. <i>Target: Annually</i>	amount of \$6,000.	
<p>(HIP-17) Prevention of Housing Discrimination</p> <p>The City will take all appropriate actions when necessary to prevent discrimination in the housing market and provide information on fair housing laws. The Community Development Department shall be the responsible City department for referring questions concerning affordable housing and fair housing to appropriate departments or agencies. Staff will distribute fair housing pamphlets provided by agencies and coordinate with other groups. Information will also be made available on the City's website.</p>	<ul style="list-style-type: none"> This policy continues to be implemented. The Community Development Department continues to field questions and provide information about affordable housing and fair housing. No formal complaints of housing discrimination have been received. 	<ul style="list-style-type: none"> Homeless needs are addressed in HIP-16 (Homeless Assistance) and HIP-17 (Housing for the Homeless) in the updated housing element.
<p>(HIP-18) Develop Multi-Family Sites at Medium and High Densities</p> <p>The City will strive to protect the supply and availability of multifamily housing sites for affordable housing preventing the development of medium and higher density sites with lower densities. To that end, the Zoning Ordinance should be modified to include minimum densities. <i>Target: December 2003</i></p>	<ul style="list-style-type: none"> No formal policies are in place to require that multi-family sites be developed at prescribed densities. This issue will be evaluated and further addressed in the Specific Plan, General Plan Update and Zoning Ordinance Update. 	<ul style="list-style-type: none"> Program will continue in the updated housing element, combined with HIP-4, HIP-5, and HIP-11.
<p>(HIP-19) Develop Reasonable Accommodation Policies and Procedures</p> <p>The City will further analyze existing land use controls, building codes and permit and processing procedures to determine the constraints they impose on the development, maintenance, and improvement of housing intended for persons with disabilities. Based on its findings, the City will develop a policy for reasonable accommodation in the application of zoning laws and permitting by persons with disabilities. The policy shall</p>	<ul style="list-style-type: none"> The City modified the Zoning Ordinance in July 2009 to streamline the Design Review process for property owners seeking minor design changes in an effort to upgrade their properties. Administrative review and approval is now available for ramps or other improvements to accommodate individuals with disabilities. A formal, comprehensive Reasonable Accommodation Policy has not been adopted, and accommodations are currently addressed 	<ul style="list-style-type: none"> Program will continue in the updated housing element, combined with HIP-4, HIP-5, HIP-11, HIP-18, HIP-20.

Evaluation and Review of Housing Programs

<i>2003 Implementation Program</i>	<i>Accomplishments</i>	<i>Comments</i>
<p>include a procedure for requesting accommodations, timelines for processing requests and appeals, criteria for determining whether a requested accommodation is reasonable and ministerial approval for minor requests. <i>Target: December 2003</i></p>	<p>through existing appeal processes. This issue will be evaluated further and addressed in the General Plan Update and Zoning Ordinance Update.</p>	
<p>(HIP-20) Multi-Family Use Permit Ordinance</p> <p>The issuance of use permits for multi-family developments in all residential zones shall be reviewed to determine if this is a redundant step in the review process. Changes to the zoning ordinance will be implemented as appropriate to streamline the review process. <i>Target: December 2004</i></p>	<ul style="list-style-type: none"> • No changes have been made to the Multi-Family Use Permit Ordinance. Recent efforts have focused on ensuring that the zoning ordinance provides clear expectations and streamlined processing for design review. The Ordinance will be evaluated as part of the Specific Plan and Comprehensive Zoning Ordinance Update. 	<ul style="list-style-type: none"> • Program will continue in the updated housing element, combined with HIP-4, HIP-5, HIP-11, HIP-18, HIP-19.

Appendix G. Housing Implementation Programs

Program		# of Units	Target Date	Responsible Entity	Funding Source
HIP-1	Housing Element Review and Update		2010	Community Development Department	
HIP-2	Conduct an Annual Housing Element Review		Annually	Community Development Department	
HIP-3	Update the Pinole General Plan		2010	Community Development Department	
HIP-4	Apply Design Review Guidelines		Ongoing	Community Development Department	
HIP-5	Amend Residential Zoning Regulations		2011	Community Development Department	
HIP-6	Rehabilitation Loan Programs	15 very-low, 15 low, 15 moderate	Ongoing	Pinole Redevelopment Agency; Community Development Department	Pinole Redevelopment Agency
HIP-7	Open Space Contributions		Ongoing	Community Development Department	
HIP-8	Fee Structure Evaluation		Ongoing	Community Development Department	
HIP-9	Residential Zoning		2011	Community Development Department	
HIP-10	Housing Construction	323 units, constructed or approved	2007-2014	Community Development Department, Pinole Redevelopment Agency, Non-profit and for-profit housing developers	Pinole Redevelopment Agency
HIP-11	Second Unit Ordinance	35	2007-2014	Community Development Department, Pinole Redevelopment Agency, Homeowners	
HIP-12	Homebuyer Programs	15	2007-2014	Community Development Department, Pinole Redevelopment Agency, Lending Institutions	Pinole Redevelopment Agency
HIP-13	BMR Restrictions		Ongoing	Community Development Department, Pinole Redevelopment Agency	Pinole Redevelopment Agency
HIP-14	Technical Assistance to Housing Developers		Ongoing	Community Development Department	
HIP-15	Accessible Units for the Physically Disabled	5% of units constructed	2007-2014	Community Development Department	
HIP-16	Homeless Assistance		Annually	Pinole Redevelopment Agency	Pinole Redevelopment Agency
HIP-17	Housing for the Homeless		Within 12 months of adoption of Housing Element	Community Development Department	
HIP-18	Prevention of Housing Discrimination		Ongoing	Community Development Department	
HIP-19	Develop Multi Family Sites at Medium and High Densities		2010	Community Development Department	
HIP-20	Apply Reasonable Accommodation Policies and Procedures		Ongoing	Community Development Department	
HIP-21	Explore Options for Senior Assistance Programs		2011	Community Development Department, Pinole Redevelopment Agency	Pinole Redevelopment Agency, additional unidentified sources
HIP-22	Energy Conservation	15 very-low and low	2007-2014	Community Development Department, PG&E, Pinole Redevelopment Agency	Pinole Redevelopment Agency, PG&E
HIP-23	Energy Efficiency		2011	Community Development Department	
HIP-24	Green Building Ordinance		2011	Community Development Department	

Appendix H. Housing Opportunity Site Ownership

The following table provides ownership information for the Housing Opportunity Sites identified for potential rezoning in the Housing Opportunities section of this Housing Element. Please see **Table 38** for additional information about identified Housing Opportunity Sites. The Map Reference Numbers correspond to the parcels identified in **Figures 1A and 1B**.

Map Ref. No.	APN	Location	Owner
34	402-282-001 402-282-020	1599 Tara Hills Dr. (Part of 1201-1577 Tara Hills Drive, 2301 Appian Way—Appian-80 Shopping Center)	Armen Serebrakian
34	402-282-002	1565 Tara Hills Dr. (Part of 1201-1577 Tara Hills Drive, 2301 Appian Way—Appian-80 Shopping Center)	Tara Hills Drive Limited Partners
34	402-282-019 402-282-017	1501 Tara Hills Drive (Part of 1201-1577 Tara Hills Drive, 2301 Appian Way—Appian-80 Shopping Center)	Hillsboro Properties ARCO Building Company
34	402-282-018	1421 Tara Hills Drive (Part of 1201-1577 Tara Hills Drive, 2301 Appian Way—Appian-80 Shopping Center)	Dorothy Jean Goldstone/TE
34	402-282-005 402-282-007 402-282-008 402-282-009 402-282-013	1401 Tara Hills Drive 1211 Tara Hills Drive 1213 Tara Hills Drive 1221 Tara Hills Drive Tara Hills Drive (no address) (Part of 1201-1577 Tara Hills Drive, 2301 Appian Way—Appian-80 Shopping Center)	Hillsboro Properties
34	402-282-006 402-282-016	1201 Tara Hills Drive Tara Hills Drive (no address) (Part of 1201-1577 Tara Hills Drive, 2301 Appian Way—Appian-80 Shopping Center)	Thomas G. Paulson, II/TE
34	402-282-014	1271 Tara Hills Drive (Part of 1201-1577 Tara Hills Drive, 2301 Appian Way—Appian-80 Shopping Center)	John H. and Lynne F. P. Johnson
35	401-410-014 401-410 -015 401-410-016	1400 Pinole Valley Road (Gateway West)	Redevelopment Agency of the City of Pinole
36	404-410-005	1580 Pinole Valley Road (Bowling Alley)	Diana K. Draper Carole L. Salas
37	401-240-017 401-240 -018	2149 Appian Way (Doctor's Hospital Site)	Pinole Medical Development Company
38	402-023-007 402-023-002	600 Roble 1230 San Pablo Avenue 1106-1230 San Pablo Avenue, 600 Roble (Painters Union)	Edward K. Hemmat
38	402-023 -003	1106 San Pablo Avenue 1106-1230 San Pablo Avenue, 600 Roble (Painters Union)	Steven Wheeler, Jeff Crowson
38	402-023-009	1167 Encina 1106-1230 San Pablo Avenue, 600 Roble (Painters Union)	REO (National City Bank)
38	402-023-006	1169 Encina 1106-1230 San Pablo Avenue, 600 Roble (Painters Union)	Enrique Leon, Laura Mendez
39	360-010-004	2995 Pinole Valley Road	Gilbert Dreyfuss/TE

