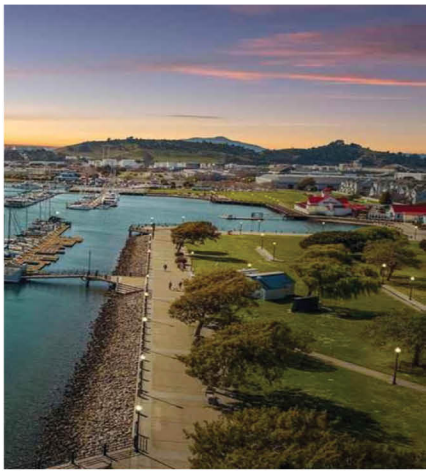






CITY OF RICHMOND

ADOPTED

6TH CYCLE HOUSING ELEMENT UPDATE (2023-2031)

JANUARY 2023

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Executive Summary

California State law generally requires that the Housing Element be updated in eight-year cycles (i.e., every eight years). This City of Richmond 6th cycle Housing Element Update covers the period 2023 to 2031. A significant new requirement for Housing Elements beginning in the 6th cycle is affirmatively furthering fair housing pursuant to AB 686 (2018). AB 686 requires the Housing Element to include an assessment of fair housing practices, involving robust outreach to all segments of the community; an analysis of housing sites from a fair housing lens; and concrete actions in the form of programs to affirmatively further fair housing. To this end, the City has conducted six pop-up events, 27 stakeholder interviews, three community listening sessions, an online survey, six Resident Advisory Council meetings, and a Planning Commission study session. Additional outreach will continue to be conducted throughout the Housing Element Update process. See Section I.E and Appendix E for more information regarding community engagement.

This Housing Element contains several technical analyses, including an evaluation of the effectiveness of programs in the 5th cycle Housing Element (2015-2023); an assessment of existing and projected housing needs; an identification of available housing resources; an assessment of constraints to the development of housing; and meaningful actions to address contributing factors to fair housing issues as stipulated by AB 686's requirement to "affirmatively further fair housing." The Housing Element also includes an inventory of adequate sites to meet the City's regional housing needs allocation (RHNA); this analysis demonstrates that the City has sufficient capacity, primarily through vacant sites, to accommodate its housing obligations without the need for rezoning.

The seven goals of this Housing Element are to:

1. Promote new housing construction to create more equitable and affordable options that meet Richmond's Regional Housing Needs Allocation (RHNA).
2. Facilitate different housing types to accommodate housing needs of moderate- and lower-income households and create inclusive neighborhoods for all income levels.
3. Remove constraints to the development of housing.
4. Create housing opportunities for people with special needs, including seniors, persons with disabilities, single-parent households, first-time homebuyers, large families, unhoused individuals and families.
5. Conserve and improve the existing housing stock to enhance quality of life and provide greater housing stability and community resiliency.
6. Promote fair housing access and opportunities for all persons.
7. Encourage energy and resource conservation and sustainability measures.

The goals of the Housing Element are implemented by various programs in Section IV. These programs include specific timeframes and quantified objectives where appropriate to result in meaningful change and progress toward fair housing outcomes in Richmond.

Section I Introduction

I.A Community Context

The City of Richmond was incorporated in 1905 after the Santa Fe Railroad established its western terminus at Point Richmond in 1899, with ferry service to San Francisco. The City grew significantly at the onset of World War II with the opening of the Kaiser Richmond Shipyards at Richmond's South Shoreline in 1941 (its population quadrupled from 23,600 in 1940 to over 93,700 in 1943), as tens of thousands of new residents immigrated to the City to work in the shipyards, many of whom were Black. During the decades that followed, major developments such as Marina Bay, the Hilltop Shopping Center, the Knox Freeway, and the Richmond Parkway shaped the economy and geography of Richmond. Residential development continued, and thousands of Asian and Pacific Islander and Latino persons immigrated to the community.

Today, Richmond is a diverse and growing maritime, industrial, and residential community, with a population of over 110,000. The City is located on a peninsula 16 miles northeast of San Francisco, directly across the San Francisco Bay, and has a total area of 56 square miles, of which 33.7 are land area and 22.3 are water area.

I.B Housing Element Purpose

The State of California has stated that the availability of decent and suitable housing for every California family is "a priority of the highest order" (California Government Code §54220). This objective has become increasingly urgent in recent years as communities across the State, including Richmond, struggle to meet the housing needs of all their residents. State Housing Element Law, established in 1969, recognizes the vital role local governments play in the supply and affordability of housing and requires all cities and counties in California to establish a long-range plan to meet their fair share of regional housing needs. Cities are charged with planning for the welfare of their citizens, including ensuring that the existing and projected demands for housing are adequately met.

> *High housing costs — and related housing instability issues — **increase health care costs** (for individuals and the State), **decrease educational outcomes** (affecting individuals, as well as the State's productivity), **and make it difficult for California businesses to attract and retain employees**.*
>
> *– State of California 2025 Statewide Housing Assessment*

The Housing Element is the primary tool used by the State to ensure local governments are appropriately planning for and accommodating enough housing across all income levels. This

Housing Element covers the planning period 2023-2031. The Housing Element is a mandatory part of a jurisdiction's General Plan, but differs from other General Plan elements in two key aspects. The Housing Element must be updated every eight years for jurisdictions within a metropolitan planning organization (MPO) that is on a four-year regional transportation plan (RTP) cycle, such as the Association of Bay Area Governments (ABAG). The Housing Element must also be reviewed and approved (i.e., certified) by the California Department of Housing and Community Development (HCD) to ensure compliance with statutory requirements. Certification also ensures that the City remains eligible for various State and federal funding sources.

In practical terms, the Housing Element provides the City with an opportunity to assess its housing needs and to develop policies and actions that effectively respond to those needs. Amongst other groups, the Housing Element affects teachers in our schools, employees in our local businesses, older residents on fixed incomes, parents and their adult children who want to remain in or return to Richmond, and young persons wishing to live in the community. Ultimately, the supply and cost of housing affect the entire Bay Area economy and people's quality of life in the region.

At the time of publication, the COVID-19 crisis has impacted the Bay Area in significant ways. The pandemic has made the issue of housing security even more acute as residents face job loss, housing cost pressures, and disparate health impacts from the pandemic. This Housing Element has had to respond to these conditions by transitioning the public outreach process to reflect the limitations brought on by COVID-19. These actions are detailed in this report.

I.C Organization of the Housing Element

Per California Government Code §65580-65589, a Housing Element must consist of the following components:



- **Existing Programs Review:** An evaluation of the results of the goals, policies, and programs adopted in the previous Housing Element that compares projected outcomes with actual achieved results.



- **Housing Needs Assessment:** An analysis of the existing and projected housing needs of the community. It provides a profile of socio-demographic information, such as population characteristics, household information, housing stock, tenure, and housing affordability. The assessment also considers local special housing needs, such as seniors, farmworkers, homeless, large households, and female-headed households.



- **Sites inventory and Methodology:** An inventory listing adequate sites that are suitably zoned and available within the planning period to meet the City's fair share of regional housing needs across all income levels.

- **Housing Resources:** An identification of resources to support the development, preservation, and rehabilitation of housing.



- **Housing Constraints:** An assessment of impediments to housing production across all income levels covering both governmental (e.g., zoning, fees, etc.) and nongovernmental (e.g., market, environmental, etc.) constraints.



- **Affirmatively Furthering Fair Housing Assessment:** AB 686 requires cities and counties to take deliberate actions to foster inclusive communities, advance fair and equal housing choice, and address racial and economic disparities through local policies and programs. The goal of AB 686 is to achieve better economic and health outcomes for all Californians through equitable housing policies. The assessment of affirmatively furthering fair housing documents compliance with AB 686.



- **Goals, Policies, and Programs:** This Section provides a statement of the community's goals, quantified objectives, and policies to maintain, preserve, improve, and develop housing, as well as a schedule of implementable actions to be taken during the planning period to achieve the goals, objectives, and policies. Quantified objectives for new construction, rehabilitation, and conserved units by income category (i.e., very low, low, moderate, and above moderate) are included to make sure that both the existing and the projected housing needs are met, consistent with the City's share of the Regional Housing Needs Allocation (RHNA).



This Section I provides an overview to the Housing Element and relevant regulation. Section II provides a summary of the projected housing need. Section III summarizes the adequacy of housing sites and housing resources with reference to relevant appendices. Section IV contains goals, policies, and actions related to housing in Richmond. The comprehensive research and analysis supporting the development of Section IV, are compiled in appendices to this Housing Element. These appendices contain the full set of information used to inform the City's goals, policies, and programs:

- Appendix A: Housing Needs Assessment
- Appendix B: Sites Inventory and Methodology

- Appendix C: Housing Constraints
- Appendix D: Existing Programs Review
- Appendix E: Public Participation Summaries
- Appendix F: Affirmatively Furthering Fair Housing Assessment
- Appendix G: Housing Resources

I.D Data Sources and Methods

This Housing Element was updated in accordance with California Department of Housing and Community Development (HCD) guidelines for the 6th Housing Element Cycle, incorporating additional considerations required under new State housing-related legislation. Specific documents are referenced throughout the Housing Element, including but not limited to the Richmond General Plan 2030 and Richmond Municipal Code. The analyses and findings in this document relied on data compiled from various sources, including:

- US Census Bureau (American Community Survey, Longitudinal Employer-Household Dynamics)
- California Department of Housing and Community Development (HCD)
- California Department of Finance (DOF)
- US Department of Housing and Urban Development (HUD)
- Consumer Financial Protection Bureau (CFPB)
- Association of Bay Area Governments (ABAG) pre-certified data

This document was also informed by information provided by residents, business groups, housing developers and service providers, local institutions, City staff, and elected officials.

I.E Summary of Public Participation

Public participation is crucial in shaping Richmond' housing strategy. Understanding the needs of the community enables the development of housing strategies that are most appropriate and effective. Public outreach also allows the City to identify concerns unique to certain interest groups and service providers that may not have been initially apparent. As part of the development of this Housing Element, the City's public participation program included a wide range of stakeholder interviews, community pop-ups and listening sessions, a meeting with the Planning Commission, and online interview surveys. For detailed public outreach summaries, please see Appendix E.

Website

The City's website hosted a dedicated Housing Element Update webpage (https://www.ci.richmond.ca.us/4231/Housing-Element-Update) to provide information on the Housing Element update process and timeline, resources (e.g., reference material, draft documents, etc.), meeting notices and materials, and City contact information. Any person could sign up to receive email notifications about upcoming meetings and availability of information.

Public Outreach and Events, including Affirmatively Furthering Fair Housing (AFFH)-Targeted Outreach

Pop-Up Events and Online Survey

The pop-up events sought to engage hard-to-reach populations who have not traditionally been part of the planning processes by holding community pop-ups and meeting people at local events. Community pop-ups of the month were advertised on the City website and City Manager's Weekly Report at the beginning of each month. The City's Housing Element team held conversations with Richmond residents and community members to learn about their perspectives on or lived experiences related to housing issues in Richmond and ideas for solutions. An online survey was also available in English and Spanish. The online survey was advertised via the City website and on postcards/fliers passed out at the pop-ups. As of December 5, 2022, eight community pop-ups in Richmond have been held and 144 Richmond residents or constituents surveyed (including 19 persons who completed an online survey). The pop-ups were held at various events and locations:

- Earth Day at Contra Costa College: April 22, 2022
- Earth Day with Urban Tilth at Unity Park: April 23, 2022
- Park Rx Day at Nicholl Park: April 30, 2022
- Spring Family Day at Richmond Art Center: May 14, 2022
- Willie Mays Day at Nicholl Park: May 21, 2022
- Juneteenth Family Day Parade and Festival at Nicholl Park: June 18, 2022
- Farmers' Market at 24 Barrett Avenue and 25th Street: November 18, 2022
- Holiday Arts Festival at Richmond Art Center: December 4, 2022

Stakeholder Interviews

Between February and June 2022, the City's Housing Element team conducted 27 stakeholder interviews consulting the diversity of the community including representatives from City and County departments, housing justice organizations, affordable housing developers, and businesses. Stakeholders included:

- Alliance of Californians for Community Environment (ACCE)

- Asian Pacific Environmental Network (APEN)
- Bay Area Legal Aid
- City of Richmond (Bill Lindsay, former City Manager; LaShonda White, Interim Library and Community Services Director)
- Contra Costa County Senior Legal Services
- Communities for a Better Environment (CBE)
- Housing Authority of County of Contra Costa
- Council of Businesses and Industry WCCC
- Greater Richmond Interfaith Program (GRIP)
- Hello Fresh
- Kaiser
- Othering & Belonging Institute
- RYSE Center
- Regional Center of the East Bay
- Richmond Community Development Department
- Richmond Community Foundation (RCF)
- Richmond LAND
- Richmond Neighborhood Housing Services
- Richmond Progressive Alliance
- Richmond Rapid Response Fund (R3F)
- Richmond Rent Program
- SOS (Safe, Organized Spaces) Richmond
- Safe Return Project
- Sims Metal
- Richmond Promise
- West Contra Costa Public Education Fund
- West County Regional Group

In addition, on April 27, 2022, a virtual group interview of both for-profit and non-profit housing developers that work in Richmond was held to discuss housing opportunities and constraints, gain a deeper understanding of available resources, and gather policy and program recommendations.

Community Listening Sessions

The City's Housing Element team conducted three listening sessions with the membership of the following community organizations to hear their members' lived experiences related to housing issues in Richmond and ideas for solutions:

- **Richmond Promise:** Six low-income, first-generation students of color in Richmond
- **SOS Richmond:** 15-20 unhoused residents in Richmond
- **West County Regional Group**: 20-25 multi-cultural group of volunteers, parents and resident leaders in Richmond and San Pablo

Resident Advisory Council Meetings

A Resident Advisory Council (RAC) was formed to engage a diversity of perspectives, deep listening, and a partnership for input and feedback on housing needs, constraints, and ideas for improving housing conditions and affordability in the Housing Element Update.

As of September 2022, the RAC has convened six times to get to know each other, better understand the Housing Element process and their role, and provide constructive feedback on information for the Housing Element. As of September 2022, the RAC has met to hear about and provide feedback on the following topics:

- Introduction to the Housing Element, Affirmatively Furthering Fair Housing (AFFH), and the Housing Equity Roadmap
- Community Engagement, including findings from pop-ups and listening sessions
- AFFH Analysis, including RAC members lived experiences
- AFFH Identified Issues, including meaningful actions taken to address these issues
- Housing Element programs and actions

Applications for the RAC were open for over two months. Promotional materials for the RAC were made available in English and Spanish and were posted on the City website and City Manager's Weekly Report. Promotional materials were shared with the City's Planning Department, City Council members, and community organizations to help circulate the opportunity and encourage Richmond residents to apply. Out of the 20 applications received, 10 members were chosen to participate.

RAC members were selected by an interview committee from Just Cities Institute, the City, and Richmond LAND that balanced important diversity considerations. They come from diverse backgrounds and neighborhoods across Richmond including the following:

- **Hard to reach communities:** People from communities that planning processes traditionally have excluded including Asian American, Black or African American, Latinx or Latino, multiracial, people with disabilities, undocumented, and people who speak little to no English.

- **Neighborhood diversity:** Belding Woods, Richmore Village/Metro Square, Hilltop, North and East, and Coronado.
- **Age diversity:** People at different stages of their lives to ensure varied knowledge and experiences.
- **Diversity of gender and sexual orientation:** To ensure women's, non-binary, and LGBTQ+ perspectives are included in this process.
- **People who work and live in Richmond.** Seven members of the RAC are Richmond residents, two members work in Richmond and are heavily involved in the Richmond community, and one member is a former resident that currently works in Richmond.

Community Workshop

On October 29, 2022, the City held a community workshop at the Richmond Recreation Center to provide information and invite public comment on the Public Review Draft Housing Element. The 30-day public review period extended from October 21, 2022 to November 21, 2022. At the workshop, the City presented five informational boards on what a Housing Element is, its goals, key programs, special need populations, and homelessness. Participants were invited to ask questions and provide comments in a conversational setting with City staff and consultants. The City promoted the workshop with both English and Spanish outreach materials.

Planning Commission Study Session

A virtual study session was conducted with the Planning Commission on May 19, 2022 to provide opportunities for Planning Commission and public input and discussion prior to preparation of the draft Housing Element. The planned Housing Equity Roadmap and related General Plan amendments (i.e., Safety and Environmental Justice Elements) were also discussed.

Summary of Public Comments

A summary of key themes from public comments is presented below. Please see Appendix E for comprehensive summaries from the Planning Commission study session, housing developer interviews, and other community engagement events.

- While the City has achieved targets for lower income units, it has not achieved targets for moderate and above moderate-income units.
- Concern was expressed with developments being modified or proposed at lower densities than originally approved. Interest was voiced about requiring a density floor for parcels that are in the Housing Element sites inventory.
- The Design Review requirements are unclear and seem to change during the entitlement process.
- The Design Review Board may hold several meetings to review a project and often requires significant changes. The Design Review process in Richmond is more cumbersome than in other jurisdictions, adding time and expense.

- Staff should explain the streamlining limits on the allowed number of meetings per SB 330 to reviewing commissions/committees.
- Richmond residents reported experiencing housing affordability, homeownership, housing habitability, homelessness, and racial and income discrimination issues.
- Residents reported experiences with mold, heating issues, flooding, pests, among other unsafe qualities of their homes.
- Direct aid and legal service organizations are under-resourced and over capacity.
- Affordable housing and voucher utilization is concentrated in lower income areas, affecting low-income residents' ability to move to high-opportunity areas.
- Immigrants, people of color, undocumented people, formerly incarcerated, seniors, and people with disabilities face discrimination and barriers to accessing housing.
- Some tenants report instances of harassment and illegal actions by their landlord, as well as feeling taken advantage of for not being fully aware of their rights.
- The lack of City capacity and funding are a major barrier to implementation and enforcement of housing ordinances or programs.
- Housing solutions proposed included increasing services and housing access for the unhoused, transitional aged youth, undocumented people, and people with disabilities.
- Residents stated that the City should increase outreach and education on fair housing, fair chance housing, and residents' legal rights.
- Residents stated that housing should be built on available vacant land.
- Residents stated that stronger tenant protections and rent assistance programs are needed in the City.
- Residents wanted "fair chance housing" to be strengthened.
- Residents expressed support for rental inspection and code enforcement programs.
- Residents supported homeownership buyer programs and counseling, housing repair programs, and programs to prevent real estate speculation.
- Some residents were concerned with the lack of City Housing Division staffing.
- Various comments noted that certain quantified objectives should be increased, including objectives for addressing needs of the unhoused.
- Comments requested clarifications about the Rydin encampment efforts and status and desire for increased City resources dedicated to solving homelessness in Richmond.
- Questions about the Hilltop Specific Plan program (Program 1.A) and future development were raised, including those related to allowed uses and existing resident's views.

- A comment identified the importance of the need to preserve and restore the Black community in Richmond.
- Support was voiced for many of the proposed programs, including those that accelerate the development of affordable homes (e.g., Programs 2.C and 4.K).
- A resident requested that the City promote green energy, such as solar, for housing affordable to lower-income households.
- A comment requested that the City continue to promote location-efficient development in high-quality transit areas and follow the standards of eliminating parking minimums near transit consistent with AB 2097.

Integration of Comments into the Housing Element

The comments provided have been incorporated and addressed in the updated Housing Element, specifically through the Housing Needs Assessment (Appendix A), the Sites Inventory and Methodology (Appendix B), Affirmatively Furthering Fair Housing (Appendix F), and through programs. Additionally, the City expanded outreach efforts to directly target underrepresented populations and populations disproportionately impacted by fair housing issues based on comments received early in the process. Various programs that address comments include the following:

- Conduct planning efforts to promote residential development and a mix of housing types (Programs 1.A: Hilltop Specific Plan Priority Development Area Grant, 1.B: Variety of Housing Types, and 2.E Accessory Dwelling Units (ADUs) and Junior Accessory Dwelling Units (JADUs)).
- The housing sites inventory analysis (Appendix B) describes how all zones allowing residential include minimum density standards except for single-family zones; this ensures a minimum level of density is provided. Furthermore, Program 1.I would result in increased minimum density standards in various zones.
- Conduct legal training sessions with the Design Review Board, Planning Commission, and City staff regarding State law provisions (e.g., Housing Accountability Act, SB 330, etc.) including limited purview, number of public meetings, and timeframes for project reviews (Program 3.A: Design Review and Use Permit Process Improvements).
- Continue to address substandard housing through proactive code enforcement (Program 5.F: Code Enforcement for Residential Neighborhoods) and rehabilitation programs such as the County Home Rehabilitation Program (Program 5.I) and Richmond Housing Rehabilitation Loan Program (Program 5.M).
- Continue to operate the City's Residential Rental Inspection Program (RRIP), which requires regular inspections for property owners of three or more residential rental units (Program 5.G: Residential Rental Inspection Program).

- Continue to refer homeowners, tenants, and landlords to third-party organizations for assistance with issues such as foreclosures, landlord-tenant disputes, unlawful evictions, and housing discrimination (Program 6.C: Counseling Service Referrals or Foreclosures, Landlord-Tenant Disputes, Unlawful Evictions, and Housing Discrimination).
- Develop a protocol to eliminate instances of housing discrimination and develop ongoing monitoring practices to prevent future instances of housing discrimination (Program 6.E: Housing Access and Discrimination Protocols and Monitoring).
- Support and promote Contra Costa County's Housing Choice Voucher Program on the City's Online Housing Resource Center (Program 2.D: Contra Costa County Housing Choice Voucher Program).
- Hold an annual bilingual workshop to educate residents, landlords, and property owners and managers about various local housing issues and available resources (Program 5.D: Housing Education Workshops and Outreach).
- Conduct outreach to property owners who own property identified in the sites inventory to encourage housing development (Program 1.D: Outreach to Property Owners to Encourage Housing Development).
- Assess and increase City Housing Division staffing needs to successfully implement the Housing Element programs, Homelessness Strategic Plan, and Housing Equity Roadmap (Program 6.H: Increased Housing Staffing).
- Prioritize the housing needs of formerly incarcerated residents through implementation of current Fair Chance housing and considering expansion of the Fair Chance Housing law to apply to all forms of housing and eliminate the entire use of criminal records (similar to the cities of Berkeley and Oakland) (Program 6.W: Formerly Incarcerated Resident Housing Needs).
- Prioritize the housing needs of undocumented residents by establishing a referral list of non-Legal Service Corporation (LSC) funded organizations for undocumented tenants and by enacting a City policy that removes discriminatory barriers against undocumented residents in access to City funded housing units, services, and financial assistance (Program 6.Y: Undocumented Resident Housing Needs).
- Various programs to support tenants and prevent displacement are included, such as Program 6.K (Neighborhood Land Stabilization Program), 6.M (Anti-Displacement Zones), 6.S (Anti-Displacement Services), and 6.T (Renter Policies), among others.
- Quantified objectives for emergency shelter, transitional, and supportive housing (Program 4.J) and unhoused residents (Program 4.F) were increased.

- The Housing Equity Roadmap (HER) effort (Program 6.G) will include and reflect the housing needs of persons of color who have historically been discriminated against in housing practices.
- The encampments program (Program 6.Z) was clarified and updated, particularly to reflect the status of Rydin encampment closure.
- A program was added to eliminate minimum parking requirements for housing development projects within one-half mile of public transit consistent with Assembly Bill (AB) 2097 (Program 1.L: Eliminate Parking Minimums near Transit consistent with AB 2097).

I.F Consistency with Other General Plan Elements

The Housing Element is one of the elements of the City's General Plan 2030, a long-range vision document that provides guidance for future development in Richmond. City Council adopted its General Plan 2030 in 2012. For the General Plan to provide effective guidance on land use issues, the goals, policies, and programs of each element must be internally consistent with other elements. This Housing Element builds upon the existing General Plan and is consistent with its goals and policies. Various Housing Element programs require Zoning Code amendments, and some will require amendments to the General Plan for consistency. As those Housing Element programs are implemented, the General Plan will be amended concurrently to ensure consistency across planning documents. In the event an element of the General Plan is amended, the City will consider the impacts of the amendment on the other elements to maintain consistency across all documents.

I.G Other Statutory Requirements

Water and Sewer Priority

Government Code §65589.7 requires each public agency or private entity providing water or sewer services to grant a priority for the provision of these services to proposed developments that include lower income housing units. In Richmond, water service is provided by East Bay Municipal Utilities District, while sewer services are provided by City of Richmond, West County Wastewater District, and Stege Sanitation District. A discussion of water and sewer infrastructure and availability is included in Appendix C (Housing Constraints), Section C.2.4. The City has not denied, applied conditions, or reduced the amount of sewer service for a development that includes housing affordable to lower-income households consistent with State law. As part of this Housing Element, the City will adopt written policies and procedures that grant a priority for sewer hook-ups and service to developments that help meet Richmond's share of the regional need for lower-income housing (see Program 2.H).

Government Code §65589.7 also requires adopted Housing Elements to be immediately delivered to all public agencies or private entities that provide water or sewer services for municipal and industrial uses, including residential. The City will provide the adopted Housing Element to the East Bay Municipal Utilities District (EBMUD), West County Wastewater District, and Stege Sanitation District.

Section II Projected Housing Need

II.A Introduction/Overview of ABAG Methodology

State Housing Element law (Government Code §65580 et. seq.) requires regional councils of governments to identify for each member jurisdiction its "fair share allocation" of the Regional Housing Needs Assessment provided by the California Department of Housing and Community Development (HCD). In turn, each City and county must demonstrate the capacity to accommodate their local share of regional housing needs in the community's Housing Element. Each jurisdiction's responsibility for meeting the overall regional housing need is established as a Regional Housing Needs Allocation (RHNA).

The Association of Bay Area Governments (ABAG), the council of governments for the Richmond area, adopted its final 6th Cycle RHNA allocation methodology in December 2021. ABAG considered several factors in preparing the methodology, which weighed both projected and existing need. Projected need was informed by the target vacancy rate, the rate of overcrowding, and the share of cost-burdened households, future vacancy need, and replacement need, while existing need considered transit accessibility and job accessibility. The distribution of the RHNA across the four income categories factored in a social equity adjustment, which allocated a lower proportion of lower-income RHNA to jurisdictions that already had a high concentration of such households in comparison to the County, as well as the goal to Affirmatively Further Fair Housing (AFFH), which adjusted the distribution of RHNA in jurisdictions considered either very low or very high resource areas. Since Richmond has a relatively more racially diverse population and lower relative household incomes, the equity adjustment reduced Richmond's draft RHNA by 31 units (20 very low-income units and 11 low-income units). Please see Table II-2: 6th Cycle RHNA for Richmond's final RHNA numbers by income category.

II.B Contra Costa County Income Limits

The projected housing needs are broken down by income category based on definitions in the California Health and Safety Code (§50079.5). HCD calculates "acutely low", "extremely low", "very low", "low", "median", "moderate", and "above moderate" income limits, and publishes these limits at the county level. Contra Costa County's 2021 income limits for households of one to four persons are shown in Table II-1. See Appendix A, Table A-6, for a table listing income limits for households of up to eight persons.

Table II-1: Contra Costa County 2021 Income Limits

Number of Persons in Household	1	2	3	4
Acutely Low (0-15% of AMI)[1]	$13,200	$15,100	$16,950	$18,850
Extremely Low (15-30% of AMI)	$28,800	$32,900	$37,000	$41,100
Very Low (30-50% of AMI)	$47,950	$54,800	$61,650	$68,500
Low (50-80% of AMI)	$76,750	$87,700	$98,650	$109,600
Median (80-120% of AMI)	$87,900	$100,500	$113,050	$125,600
Moderate (120% of AMI)	$105,500	120,550	135,650	150,700
[1]"Acutely Low" income category effective January 1, 2022.				
Source: Department of Housing and Community Development, 2021				

II.C Regional Housing Needs Allocation

The RHNA for Richmond is shown in Table II-2. The City has a total allocation of 3,614 units for the 2023 to 2031 planning period.

Table II-2: 6th Cycle RHNA

	Richmond		Contra Costa County		ABAG	
Income	**Number of Units**	**Percent**	**Number of Units**	**Percent**	**Number of Units**	**Percent**
Total	**3,614**	**100%**	**49,043**	**100%**	**441,176**	**100%**
Extremely Low and Very Low[1]	840	23%	13,346	27%	114,442	26%
Low	485	13%	7,685	16%	65,892	15%
Moderate	638	18%	7,807	16%	72,712	17%
Above Moderate	1,651	46%	20,205	41%	188,130	42%
[1] "Extremely Low" included in "Very Low" Category, assumed to be 50% of the Very Low allocation.						
Source: ABAG, LWC						

The City is not responsible for the actual construction of these units (i.e., the City is not a housing developer). The City is, however, responsible for creating a regulatory environment in which developers are allowed and encouraged to build housing, including both market rate units and below market rate units. The City creates this regulatory environment through General Plan policies, zoning standards, City programs, and/or economic incentives to encourage the construction of various types of units. In addition, the City can partner and collaborate with other agencies, organizations, and entities to advance City housing priorities. The programs in Section IV (Housing Plan) are intended to encourage the production of housing in the City.

Section III Housing Resources

III.A Introduction

There are a variety of resources available to support the City in the implementation of its housing strategy, landowners and developers seeking to provide affordable housing, and residents in need of housing assistance in Richmond. This Section provides a summary of land resources available to accommodate future housing in the City. The detailed housing capacity analysis and methodology is contained in Appendix B. This Section also includes a list of local, regional, State, and federal programs that provide financial and related assistance to support the City in meeting its housing goals.

III.B Land Resources

A critical part of the Housing Element is the sites inventory, which identifies a list of sites that are suitable for future residential development. State law mandates that each jurisdiction ensure availability of an adequate number of sites that have appropriate zoning, development standards, and infrastructure capacity to meet its fair share of regional housing need (i.e., RHNA) at all income levels. The inventory is a tool that assists in determining if the jurisdiction has enough land to meet its RHNA given its current regulatory framework.

Identification of Sites Suitable for Housing



The sites identified in the site inventory (Appendix B) are comprised of parcels located in various areas and zones within Richmond.

Each site has undergone an assessment to determine development potential and residential unit capacity given existing zoning standards, potential capacity under new zoning regulations, and development trends. For detailed information, please see Appendix B.

Summary of Adequate Sites

Table III-1 summarizes the City's methods for satisfying its RHNA. Based on accessory dwelling unit (ADU) projections, approved/entitled projects, preliminary pipeline projects, and available land (i.e., 6th Cycle sites), the City has enough capacity in all income categories.

Assumptions and methodology for this determination and a detailed list of sites are included in Appendix B.

Table III-1: Residential Development Potential and RHNA

	Extremely Low	Very Low	Low	Moderate	Above Moderate	Total
RHNA	See Very Low	**840**	**485**	**638**	**1,651**	**3,614**
ADUs	See Very Low	122	122	122	41	407
Approved/Entitled Projects[1]	See Very Low	172	333	18	1,194	1,717
Preliminary Pipeline[1,2]	See Very Low	311	354	155	459	1,279
Site Inventory	See Very Low/Low	37		433	198	668
Total Capacity	**See Very Low/Low**	**1,451**		**728**	**1,892**	**4,071**
Surplus/(Shortfall)	**126**			**90**	**241**	**457**

1. Considers net new units only. No sites contain existing residential uses.

2. The Preliminary Pipeline describes projects that are currently preliminary applications or under review, while the Entitled/Approved Projects describes projects that have been approved or are under construction.

Source: City of Richmond, LWC

III.C Analyzing Sites Through a Fair Housing Lens

Throughout California, amenities and access to opportunities are not always readily accessible or attainable due to different social, economic, or cultural barriers in society and a legacy of racial and other forms of discrimination. While most of Richmond's neighborhoods are considered "low resource" applying State standards[1], the City is working to improve the quality of life of its residents through initiatives, programs, and capital investments such as access to affordable housing, anti-displacement, and housing quality improvement resources. Moreover, Richmond has available vacant and highly underutilized land in its housing sites inventory to accommodate housing at all income levels. Appendix F provides a detailed fair housing assessment to affirmatively further fair housing (AFFH), and Section IV includes programs the City will undertake to address critical fair housing concerns in the community.

[1] California Tax Credit Allocation Committee (TCAC) resource level classifications reflect educational, economic, and environmental factors and are used in the evaluation of low-income housing tax credit applications to further fair housing goals (i.e., locate low-income housing developments in high quality and high opportunity areas).

III.D Financial and Administrative Resources

Appendix G provides a list of financial, administrative, and other resources at the local, regional, state, and federal levels to help the City address its housing needs. Availability of these resources is dependent on governmental priorities, legislation, and continued funding, which may be subject to change at any time.



III.E Opportunities for Energy Conservation

The cost of energy can greatly impact housing affordability, as energy costs can constitute a significant portion of total housing costs. High energy costs also particularly impact low-income households that are less likely to have the ability to cover increased expenses. Please refer to Appendix G to see a list energy conservation programs available at the local, regional, State, and federal levels.

Section IV Housing Plan

IV.A Goals, Policies, and Programs

The Housing Plan of the Housing Element serves as the City's strategy for addressing its housing needs. This Section describes the housing goals, policies, and programs of the Housing Element for the City of Richmond.



Goals are aspirational purpose statements that indicate the City's direction and intent on housing-related needs. Each goal encompasses several policies, which are statements that describe the City's preferred course of action among a range of other options. Each goal also includes programs, which provide actionable steps to implement the City's goals and to further the City's progress towards meeting its housing allocation. Some programs contain quantified objectives, which represent measurable outcomes that can be used to benchmark the success of each program.

This Housing Element contains actions intended to significantly increase the amount and types of housing for all income levels in Richmond. These efforts are expected to be initiated throughout the planning period, which is from January 31, 2023, to January 31, 2031. In accordance with State law, the City will also evaluate the progress and effectiveness of Housing Element programs on an annual basis. Together, these actions reflect the City's commitment to increasing affordable housing and improving existing housing conditions.

The following list of goals, policies, and programs includes a combination of strategies, including a continuation of existing successful policies and programs as well as new policies and programs to tackle emerging opportunities and constraints, address changes in State law, and provide innovative approaches to accommodate the larger RHNA.

Goal 1: Promote new housing construction to create more equitable and affordable options that meet Richmond's Regional Housing Needs Allocation (RHNA).

Policies

Policy 1.1: Housing Element Implementation

Coordinate and monitor the implementation of the City's Housing Element.

Policy 1.2: Adequate Supply of Housing Sites

Ensure an adequate supply of housing sites to achieve the City's Regional Housing Needs Allocation (RHNA) numbers for the 2023-2031 planning period.

Programs

Program 1.A: Hilltop Specific Plan Priority Development Area Grant

Implement the Hilltop Specific Plan Priority Development Area Grant received from the Metropolitan Transportation Commission (MTC) to accelerate and streamline housing production and job creation near public transit. The grant is funding the preparation of the Hilltop Horizon Specific Plan.

Responsible Party: Community Development Department
Funding Source: Grant funds, comprehensive planning fee
Time Frame: Complete and adopt the Hilltop Horizon Specific Plan (March 2024).
Quantified Objective: Approve 50 new housing units in the Hilltop Specific Plan area by 2031.

Program 1.B: Variety of Housing Types

As part of the Richmond Livable Corridors Form-Based Code (FBC) for Macdonald Avenue, 23rd Street, and portions of San Pablo Avenue and the surrounding areas, facilitate and provide incentives for mixed-use housing over retail development and a variety of other housing types and products such as duplexes, triplexes, large apartment buildings, second dwelling units, courtyard housing, live/work units, condominiums, cooperative housing, single-room occupancy units (SROs), retirement/assisted living communities, and manufactured or modular housing. Potential incentives include density bonuses, reduced parking requirements (including the removal of minimum parking requirements for qualifying development projects within a one-half mile of public transit as defined under AB 2097), and expedited review. The City will ensure that the FBC that is adopted will not result in the loss of capacity of sites identified to meet its Regional Housing Needs Allocation (RHNA) for the current planning period. When considering parking reductions, the City will develop parking demand models and review successful demand management programs in other jurisdictions to ensure supply efficiently meets demand.

Responsible Party: Community Development Department
Funding Source: Grant funds, comprehensive planning fee
Time Frame: April 2023.

Program 1.C: One-Stop Permit Center

Continue operation and enhancement of the One-Stop Permit Center, including electronic project and permit submittals and soliciting feedback through its comment box at the One-Stop Permit Center. The City will engage in proactive outreach to for-profit and non-profit housing developers throughout the planning period to advertise the One-Stop Permit center and solicit feedback from developers at least twice during the planning period.

Responsible Party: Community Development Department, Fire, Engineering, Business License, Information Technology (IT) Department
Funding Source: Comprehensive planning fee
Time Frame: Ongoing operation of the One-Stop Permit Center. Engage in outreach to at least 10 developers by June 2025 and again by June 2027. If appropriate based on developer feedback, implement modifications to improve the One-Stop Permit Center within six months of feedback.

Program 1.D: Outreach to Property Owners to Encourage Housing Development

Conduct outreach to property owners who own property identified in the sites inventory to encourage housing development by providing information on allowed residential uses, development standards, and/or incentives, using various forms of communication (e.g., informational/educational fliers, letters, and email).

Responsible Party: Community Development Department
Funding Source: Comprehensive planning fee
Time Frame: Biannually (every two years) starting in 2024.

Program 1.E: Expedited Review

Continue to offer on-call planning and building permit plan check services to provide expedited review/priority processing for residential land use entitlements, especially those that provide housing for target needs including extremely low-income households.

Responsible Party: Community Development Department
Funding Source: Applicant Fees
Time Frame: Ongoing.

Program 1.F: No Net Loss

Consistent with SB 166 (No Net Loss) (Government Code §65863), monitor housing sites to ensure adequate sites to accommodate the remaining unmet RHNA by each income category are maintained at all times.

Update the City's Residential Sites Inventory as existing vacant and underutilized sites are developed over time and if new sites are necessary to be identified to maintain sufficient RHNA capacity.

Responsible Party: Community Development Department

Funding Source: Comprehensive planning fee

Time Frame: Ongoing, at minimum by April 1 of each year.

Program 1.G: Compliance with Changes in State Housing Law

Continually monitor changes in State housing law by subscribing to the State HCD publications. Promptly amend the City's plans and regulations to ensure ongoing compliance with State housing law, but apply current State law even before local amendments are adopted. Specific actions for identified governmental constraints are in separate programs.

Responsible Party: Community Development Department

Funding Source: Comprehensive planning fee

Time Frame: Ongoing. Monitor State law by December 31 of each year and take action necessary to ensure City compliance by July 1 of the following year.

Program 1.H: Annual Progress Reports

Utilize the forms and definitions adopted by the State HCD to prepare Annual Progress Reports (APR) on the ongoing implementation of the City's Housing Element Programs.

Responsible Party: Community Development

Funding Source: Comprehensive planning fee

Time Frame: By April 1 of each year.

Program 1.I: Minimum Densities

Increase the minimum density standard in the RM-1, RM-2, CM-1, CM-2, and CM-3 zoning districts to 20 dwelling units per acre and assess other development standards to ensure minimum density can be achieved. Based on the analysis, increase the minimum densities for the RM-1, RM-2, CM-1, CM-2, and CM-3 zoning districts to a minimum of 20 dwelling units per acre and adjust other development standards as needed to ensure housing sites are developed at densities to meet realistic unit estimates.

Responsible Party: Community Development

Funding Source: Comprehensive planning fee

Time Frame: December 2023.

Program 1.J: Surplus Land Act Sites

Various identified housing sites have been designated as surplus land consistent with the Surplus Land Act. The City will continue efforts to facilitate the development of housing on these sites, with particular focus on the site designated for lower-income capacity (APN 514140032, 1800 Barrett Avenue). Also see Program 6.R (Equitable Public Land Policy).

Responsible Party: Community Development
Funding Source: Comprehensive planning fee
Time Frame: Issue notice of availability to required parties per Surplus Land Act (July 2024); complete entitlements (July 2028).

Program 1.K: Housing for Extremely Low-Income Households

Acquire and/or assist in the development of one or more properties for housing affordable to extremely low-income households. Specific actions the City will undertake to pursue this effort include:

- Conduct outreach to and coordinate with non-profit housing developers to facilitate housing affordable to extremely low-income households through discussions regarding potential incentives, programs, financial support, etc.
- Direct outreach to religious institution property owners or operators to inform them about AB 1851 and any other regulations that encourage housing development on these properties.
- Actively assist and support developers with funding applications to support the development of extremely low-income housing.
- Facilitate funding of site acquisition and project construction through strategies such as issuance of tax-exempt bonds or other financing mechanisms to support land acquisition and/or construction of housing units affordable to extremely low-income households.
- Grant incentives and concessions to housing developments that include units affordable to extremely low-income households (e.g., State density bonus law provisions).

Responsible Party: Community Development, Finance Department
Funding Source: Comprehensive planning fee
Time Frame: Outreach to non-profit developers and religious institution properties by January 2024 and biannually thereafter.
Quantified Objective: Approve 50 new extremely low-income housing units by 2031.

Program 1.L: Eliminate Parking Minimums near Transit Consistent with AB 2097

Consistent with AB 2097, the City will update its parking regulations to remove minimum parking requirements on any residential, commercial, or other development projects within one half-mile of public transit (as defined in AB 2097) unless required findings are made as specified in State

law. The City will apply current State law even before local amendments are adopted (AB 2097 is effective January 1, 2023).

Responsible Party: Community Development
Funding Source: Comprehensive planning fee
Time Frame: December 2025

Program 1.M: Clarify General Plan and Zoning Code Maximum Density

The City will amend the General Plan to include clarifying text regarding maximum allowed density in the High-Intensity Mixed-Use and Medium-Intensity Mixed-Use designations relative to the CM-5 and CM-4 zoning districts and the Richmond Hills Initiative.

Responsible Party: Community Development
Funding Source: Comprehensive planning fee
Time Frame: December 2025

Program 1.N: Facilitate and Monitor Pipeline Housing Projects.

To ensure completion of the entitled or proposed (i.e., pipeline) projects identified in Table B-3 of Appendix B: Sites Inventory & Methodology within the planning period (by January 31, 2031), the City will monitor progress of these projects and will coordinate with applicants to facilitate remaining approvals and permits. In addition, the City will offer expedited permit review for pipeline projects and assistance with securing funding if the project is eligible under Program 1.K or other available funding source. If a pipeline project is not ~~approved~~anticipated to be completed in the planning period, the City will ensure adequate capacity for the remaining RHNA is provided through monitoring of no net loss during annual reporting and identify additional sites or conduct rezoning if necessary to comply with State law (see Program 1.F).

Responsible Body: Community Development
Funding Source: Comprehensive planning fee
Time Frame: Annual review of pipeline project progress toward completion and assessment of no net loss by April 1; if identification of additional sites or rezoning action is necessary to comply with no net loss, the City will take action to identify additional sites or rezone within the time period specified in State law.

Goal 2: Facilitate different housing types to accommodate housing needs of moderate- and lower-income households and create inclusive neighborhoods for all income levels.

Policies

Policy 2.1: Supply of Affordable Housing

Promote the development of homes that are affordable to extremely low, very low, low, and moderate-income households in all new residential developments as well as in existing single-family neighborhoods.

Policy 2.2: Variety of Housing Choices and Access

Promote a variety of housing types that meet the different lifestyle and life cycle needs of residents including young adults, young couples and single professionals, small and large families, empty-nesters, and older couples.

Policy 2.3: Funding for Affordable Housing Development

Identify and secure funding sources to assist with affordable housing development.

Policy 2.4: Balanced Neighborhoods

Encourage a mix of affordable and market rate housing within neighborhoods.

Policy 2.5: Rent Subsidies for Affordable Housing

Identify and secure funding to provide rent subsidies that assist extremely low and very low-income families, seniors, and persons.

Programs

Program 2.A: Inclusionary Housing and Affordable Housing Linkage Fee

Continue to implement the City's Inclusionary Housing Ordinance and Affordable Housing Linkage Fee for non-residential developments (updated in 2020) and regularly assess their effectiveness in meeting the City's Housing Element goals and objectives. Further assessment of the inclusionary housing requirements will be included in the Housing Equity Roadmap.

Produce annual reports on the performance of the Inclusionary Housing Ordinance and Affordable Housing Linkage Fee and community benefits policy ordinance. This report will identify the rate of on-site affordable unit development versus payment of the in-lieu fee and location of on-site affordable units to evaluate progress of affordable unit production in above moderate-income neighborhoods.

Responsible Party: Community Development Department, Finance Department

Funding Source: In-lieu fee or non-residential nexus fee

Time Frame: Assess inclusionary housing ordinance and affordable housing linkage fee by first quarter 2024. If changes are determined to be appropriate, adopt updates by third quarter of 2025.

Quantified Objective: At least 25 affordable housing units developed in higher income neighborhoods. At least 75 affordable units constructed on-site as part of market rate housing projects.

Geographic Targeting: Citywide, target below market rate units in higher income and higher opportunity, lower density areas including south of I-580.

Program 2.B: Development Impact Fees

Continue to require residential developers to pay all applicable development impact fees to ensure that existing public infrastructure, services, and amenities are maintained and upgraded to adequately meet the needs of the City. Development impact fees will be updated in fiscal year 2022-2023; however, the City will continue to evaluate development fees regularly, including application on a per square-foot basis rather than per unit to encourage the development of higher densities and smaller, more affordable housing units. Based on this evaluation, the City will adjust these fees.

Responsible Party: Community Development Department, Finance Department

Funding Source: Comprehensive planning fee

Time Frame: Reassess development impact fees and make any adjustments by third quarter of 2026.

Program 2.C: Affordable Housing Assets Fund

Utilize resources in the City's Low- and Moderate-Income Housing Assets Fund (Low-Mod Fund) to continue providing affordable housing in Richmond. Assets in the Low-Mod Fund include real and personal property, bond proceeds, and rent payments. The City will identify and proactively seek new funding for low- and moderate-income housing assets, including social impact bond financing. The City will conduct proactive outreach to facilitate the effective use of these resources, including outreach via the City's website and directly to low and moderate-income households in Richmond.

Responsible Party: Community Development Department, Finance Department

Funding Source: Redevelopment assets

Time Frame: Ongoing. The City will seek funding and conduct outreach biannually starting by August 2024 (August 2024, August 2026, August 2028, and August 2030).

Program 2.D: Contra Costa County Housing Choice Voucher Program

Promote Contra Costa County's Housing Choice Voucher Program on the City's Online Housing Resource Center.

Responsible Party: Community Development Department, IT Department, Richmond Housing Authority
Funding Source: Comprehensive planning fee.
Time Frame: Ongoing.
Quantified Objective: Support the County in maintaining at least 1,700 Housing Choice Vouchers, including project-based vouchers.

Program 2.E: Accessory Dwelling Units (ADUs) and Junior Accessory Dwelling Units (JADUs)

Continue to facilitate the production of ADUs/JADUs by developing a set(s) of preapproved architectural and building plans for ADUs, by providing informational handout materials, and by proactively advertising these plans in the City Manager's Weekly Report and at community events. During outreach efforts, the City will also promote the availability of funding for ADUs, including the CalHFA ADU Grant Program that currently provides up to $40,000 to reimburse homeowners for predevelopment costs necessary to build and occupy an ADU.

Modify the Zoning Code to allow ADUs/JADUs in the CR Zone consistent with how multi-family residential is allowed in the CR Zone. The City will also monitor ADU production and affordability throughout the planning period and implement additional action if target ADU numbers are not being met.

Responsible Party: Community Development Department
Funding Source: Comprehensive planning fee
Time Frame: Amend Zoning Code and complete preapproved plans December 2023. Monitor ADU production and affordability every two years in April (April 2025, April 2027, and April 2029). If ADU targets are not being met by April, the City will review and revise efforts to increase ADU construction (e.g., fee waivers, local financing program for ADUs, etc.) no later than October (i.e., within six months). The City's action shall be commensurate with the level of shortfall from construction targets (i.e., if shortfall is significant (i.e., less than 80 percent of goal), a rezoning action may be required, if shortfall is slight (i.e., 80 percent of goal or greater), additional incentives may be appropriate).
Quantified Objective: Permit 407 ADUs throughout the planning period (approximately 51 per year on average).
Geographic Targeting: Lower density neighborhoods with higher income and higher opportunity.

Program 2.F: Provide Sewer Priority for Lower-Income Housing

The City will adopt written policies and procedures that give a priority for sewer hook-ups and service to lower-income housing developments.

Responsible Party: Public Works Department
Funding Source: Sewer Fees
Time Frame: Fourth quarter 2024.

Program 2.G: Pre-Approved Small Lot Home Plans

Prepare a set(s) of preapproved floor plans and guides for the development of single-family homes on small lots. Provide floor plans to the public for free or at a discounted price. The City will proactively advertise these floor plans on its website, at the Community Development counter, and in the City Manager's Weekly Report.

Responsible Party: Community Development Department, City Manager's Office

Funding Source: Comprehensive planning fee

Time Frame: Prepare pre-approved single-family residence floor plans by July 2026. Provide these plans to at least 10 persons throughout the planning period (by January 31, 2031).

Program 2.H: ADU Compliance

The City will revise its ADU ordinance to address issues of noncompliance with State law identified by the California Department of Housing and Community Development (HCD) upon review of the City's ordinance.

Responsible Party: Community Development Department

Funding Source: Comprehensive planning fee

Time Frame: Zoning amendment completed within six months of receipt of the letter from HCD

Goal 3: Remove constraints to the development of housing.

Policies

Policy 3.1: Reduction of Housing Production Constraints

Implement measures to remove or reduce constraints to housing production in Richmond.

Policy 3.2: Collaboratively Address Constraints

Consult with stakeholders (e.g., housing organizations, for- and non-profit developers) to identify and seek solutions to address constraints to housing production.

Programs

Program 3.A: Design Review and Use Permit Process Improvements and Approval Streamlining

The City will update required design review and use permit findings for housing developments to ensure findings are objective. Specifically, the design review criteria (Municipal Code 15.04.805.040) and use permit Finding B (15.04.806.040.B) would be amended to rely on objective design standards and zoning requirements for housing developments instead of subjective criteria/finding.

Additionally, the City will hold legal training sessions with the Design Review Board, Planning Commission, and City staff regarding State law provisions (e.g., Housing Accountability Act, SB 330, Permit Streamlining Act, CEQA, etc.) including limited purview, number of public meetings, ~~and~~ timeframes for project reviews, and requirements related to reducing the intensity of land use (i.e., Government Code 66300(b)(1)). As part of this effort, the City will document procedures for compliance with required streamlining provisions by identifying the authority for CEQA determination per Public Resources Code 21080.1 and specifying associated timeframes.

Responsible Party: Community Development Department, City Attorney's Office
Funding Source: General Fund, comprehensive planning fee
Time Frame: December 2023 for Municipal Code amendments and first training session. Subsequent biannual legal training sessions (December 2025, 2027, 2029, and 2031).
Quantified Objective: Comply with SB 330 requirements for not exceeding five public hearings for housing projects and lesser intensification requirements, and CEQA determination timeframes. Reduce the typical number of hearings for housing developments that require design review and/or use permit applications by December 2025. Modify the design review fee for multi-family projects to reflect the reduced number of hearings by March 2026.

Program 3.B: Housing Developers Interviews

Conduct interviews with representatives from the residential development community to discuss the City's development review and permitting process and ensure it is streamlined.

Responsible Party: Community Development Department
Funding Source: General Fund
Time Frame: Meet with developers biannually (every two years) starting in 2025 (2025, 2027, 2029, and 2031).

Program 3.C: Objective Design Standards for Housing in the Form-Based Code

As part of the Richmond Livable Corridors Form-Based Code (FBC) for Macdonald Avenue, 23rd Street, and portions of San Pablo Avenue and the surrounding areas, establish objective design standards for single-family and multi-family developments to ensure that near and long-term development and capital improvement projects substantially improve the quality of life for Richmond residents.

Responsible Party: Community Development Department
Funding Source: Grant funds, comprehensive planning fee
Time Frame: Fourth quarter 2022.

Program 3.D: Density Bonus

The City will ensure that its local density bonus ordinance remains consistent with State law, but will apply current State law even before local amendments are adopted. Should any amendments be required to existing policies pursuant to State law or case law, the City will modify its existing policies, as appropriate. The City commits to continue to review and approve eligible requests (including those that propose units affordable to extremely low-income households) under State Density Bonus Law (including requests for incentives, concessions, waivers, and parking reductions) so that projects that qualify are not prevented from developing at the densities to which they are entitled.

Responsible Party: Community Development Department
Funding Source: General Fund
Time Frame: Fourth quarter 2025; the City will continue to update its density bonus ordinance as needed for consistency with State law (also see Program 1.G).

Program 3.E: Allow residential care facilities consistent with State law

Amend the Zoning Code to allow group homes in all zones that allow residential uses, objectively with approval certainty similar to other residential uses of the same form. This includes: 1) require only the same objective development standards for residential care facilities as those required for single-family dwellings; 2) permit senior residential care facilities serving six or fewer persons by-right; 3) permit limited hospice facilities by-right in the CM-3, CM-4, or CM-5 zones; and 4) allow

residential care facilities for seven or more persons in all zones allowing residential uses by-right. Only objective standards will be applied to group homes regardless of type or size in a similar manner to other residential uses of the same form.

Responsible Party: Community Development Department
Funding Source: General Fund
Time Frame: Fourth quarter 2025.
Quantified Objective: Approve one residential care facility during the planning period.

Program 3.F: Amend Building Height in the RM1 and RM1 Zones

Amend the Zoning Code to increase the maximum building height in the RM1 and RM2 zones from 35 feet to 38 feet to better accommodate three-story developments.

Responsible Party: Community Development Department
Funding Source: General Fund
Time Frame: Zoning amendment adopted by City Council no later than December 2025.

Program 3.G: Modify Mixed-Use Zones Building Heights

Evaluate and modify the standard for reduced building height (i.e., 35 feet) in mixed-use zones when within a certain distance of residential zones. The evaluation will assess lots in the CM-1, CM-2, CM-3, and CM-4 zones and modify this standard to ensure residential mixed-use can be accommodated considering shallower lot depths. Based on the evaluation, the standard in the Zoning Code will be amended.

Responsible Party: Community Development Department
Funding Source: General Fund
Time Frame: Zoning amendment adopted by City Council no later than December 2025.

Program 3.H: Amend Open Space Standards

Evaluate and amend private and common open space requirements in the Zoning Code to facilitate higher density housing. Amendments will include either more flexibility or options for achieving open space requirements (e.g., modified private open space dimensions) and/or reducing the overall open space requirement.

Responsible Party: Community Development Department
Funding Source: General Fund
Time Frame: Zoning amendment adopted by City Council no later than December 2025.

Goal 4: Create housing opportunities for people with special needs, including seniors, persons with disabilities, single-parent households, first-time homebuyers, large families, unhoused individuals and families.

Policies

Policy 4.1: Senior Housing Development

Actively seek to expand the development of affordable housing for extremely low, very low, low and moderate-income seniors.

Policy 4.2: Accessible Housing Opportunities

Actively seek to expand housing opportunities for persons with disabilities in new and existing single-family and multifamily developments.

Policy 4.3: Child Daycare

Actively seek to expand child daycare opportunities to assist single-parent and dual-income households, especially those who are extremely low, very low, low, and moderate income.

Policy 4.4: First-Time Homebuyer Opportunities

Actively seek to expand housing opportunities for extremely low, very low, low, and moderate-income first-time homebuyers.

Policy 4.5: Large-Family Housing

Actively seek to expand housing opportunities for large families that are extremely low, very low, low, and moderate income.

Policy 4.6: Emergency, Transitional, and Supportive Housing

Actively seek to expand emergency, transitional, and supportive housing to address homelessness in Richmond.

Programs

Program 4.A: Senior Housing Resources

Maintain a comprehensive list of senior housing resources to refer tenants to through the City's Online Housing Resource Center.

Responsible Party: Community Development Department, IT Department
Funding Source: Comprehensive planning fee
Time Frame: Update senior housing resources list on the Online Housing Resource Center annually in the second quarter.

Program 4.B: Child Daycare Resources

Continue to work closely with the Contra Costa Child Care Council, which provides childcare subsidies and referral services. Provide and maintain Contra Costa Child Care Council contact and Richmond-specific daycare information through the City's Online Housing Resource Center.

Responsible Party: Community Development Department, IT Department

Funding Source: Comprehensive planning fee

Time Frame: Post Contra Costa Child Care Council contact and Richmond-specific daycare information on the City's Online Housing Resource Center by second quarter 2026. Update annually in the second quarter.

Program 4.C: Raise Awareness of Reasonable Accommodation Ordinance

Raise awareness of reasonable accommodation ordinance through fliers, email blasts, and other marketing materials.

Responsible Party: Community Development Department, IT Department

Funding Source: Comprehensive planning fee

Time Frame: Prepare and distribute marketing materials by second quarter 2026. Provide annual outreach thereafter.

Quantified Objective: Approve three reasonable accommodation requests during the planning period.

Program 4.D: State and Federal Housing Funds

Continue to aggressively compete for affordable housing funds provided by state and federal agencies such as HUD, U.S. Environmental Protection Agency (EPA), and the State HCD. Specifically target funding available for persons with special needs and disabilities.

Responsible Party: Community Development Department, Finance Department

Funding Source: Comprehensive planning fee

Time Frame: Annually evaluate notices of funding availability; submit at least one grant application annually until an award is received.

Quantified Objective: Be awarded one grant for funding that facilitates the production of at least 30 below market rate housing units for persons with special needs and disabilities during the 2023-2031 planning period.

Program 4.E: Homelessness Coordination Efforts

Participate in efforts to actively seek regional solutions to homelessness, including the Contra Costa HOME Consortium and the Contra Costa Interagency Council on Homelessness (CCICH) to identify and respond to the needs of homeless individuals and families in Richmond and surrounding communities. Review and prioritize implementation of the strategies and actions identified in the Consortium's Consolidated Plan and the CCICH 10-Year Homeless Plan within

the City's Homelessness Strategic Plan. Actively support education and outreach services for homeless persons.

Responsible Party: Community Development Department
Funding Source: Comprehensive planning fee
Time Frame: See Program 4.F (Homelessness Strategic Plan)
Quantified Objective: See Program 4.F (Homelessness Strategic Plan)

Program 4.F: Homelessness Strategic Plan

Complete a Homelessness Strategic Plan that identifies strategies and partnerships to effectively meet the needs of the unhoused population in Richmond, including physical health, mental health and social service supports. The plan will also include a discussion of the City's potential housing plans such as a safe parking pilot program, scattered sites housing, interim housing, and other housing choices, as well as workforce development opportunities. Apply for forthcoming California Interagency Council on Homelessness (Cal ICH) NOFA to implement future programs.

Responsible Party: Community Development Department
Funding Source: Grant Funds, ARPA funds
Time Frame: Apply for Cal ICH NOFA by June 2023. Complete Homelessness Strategic plan by third quarter of 2023. Implement Homelessness Strategic Plan short-term actions no later than December 2026. Although the Plan has not yet been adopted, short-term actions may include: providing 1,000 transportation vouchers or other navigational and transportation services that bridges unhoused individuals to gain greater access to essential services; funding at least one sustainable landlord incentive program of at least $75,000 to develop and maintain a pool of landlords who will rent to households with locally funded rental subsidies; creating at least three new partnerships with local businesses to build employment pathways for people experiencing homelessness, etc. Implement Homelessness Strategic Plan long-term actions no later than December 2028.
Quantified Objective: Secure housing for 60 unhoused individuals by 2025.
Geographic Targeting: Citywide, people experiencing homelessness or at risk of homelessness.

Program 4.G: Low Barrier Navigation Centers and Emergency Shelters

The Zoning Code does not address low barrier navigation centers (LBNCs), defined as Housing First, low-barrier, service enriched shelters focused on moving people into permanent housing that provide temporary living facilities while case managers connect individuals experiencing homelessness to income, public benefits, health services, shelter, and housing (Government Code Section 65660). State law requires LBNCs to be permitted by-right in areas zoned for mixed-use and nonresidential zones permitting multi-family uses provided they satisfy the provisions established by AB 101 (see Government Code Section 65662). In addition, the City will also allow LBNCs with by-right approval in multi-family zones. Therefore, the City will amend its Zoning Code to allow LBNCs in zones where multi-family and mixed-use are permitted, including nonresidential

zones permitting multi-family uses pursuant to Government Code Section 65660 (e.g., RM1, RM2, CM-1, CM-2, CM-3, CM-4, CM-5, and CR zones by-right). Additionally, the City will amend emergency shelter parking standards to only require parking necessary for emergency shelter staff. Lastly, the City will amend its Zoning Code to add an expanded definition of emergency shelters per AB 2339 (e.g., to also include navigation center, bridge housing, and respite or recuperative care consistent with Government Code Section 65583(a)(4)(C)).

Responsible Party: Community Development Department
Funding Source: Comprehensive planning fee
Time Frame: Second quarter of 2024.
Quantified Objective: See Program 4.J (Funding for Emergency, Transitional, and Supportive Housing).

Program 4.H: Transitional and Supportive Housing

In Richmond, transitional and supportive housing are allowed in all zones that allow residential uses and are subject to the same development standards that apply to other residential uses of a similar type within these zones. They are also allowed by-right in all zones where multi-family and mixed-use developments are permitted, including nonresidential zones permitting multi-family uses pursuant to Government Code Section 65651, with the exception of the CR Zone. Because the CR Zone permits "multi-unit dwellings" above the ground floor or behind an allowed ground floor use, transitional and supportive housing should be permitted in the same fashion. Therefore, the City will amend its Zoning Code to allow transitional and supportive housing by-right in the CR Zone to ensure transitional and supportive housing are allowed by-right in all zones where multi-family and mixed uses are permitted, including nonresidential zones permitting multi-family uses pursuant to Government Code Section 65651.

Responsible Party: Community Development Department
Funding Source: Comprehensive planning fee
Time Frame: Fourth quarter of 2025.
Quantified Objective: See Program 4.J (Funding for Emergency, Transitional, and Supportive Housing).

Program 4.I: Employee/Farmworker Housing

The City will amend the Zoning Code to allow employee housing consistent with Health and Safety Code §17021.5 and 17021.6. Although farmworkers represent a small share of jobs in Richmond, Contra Costa County, and the Bay Area (see Appendix A, Section A.3.4, Farmworkers), the City will conduct outreach with non-profit developers, employers, and other related organizations to explore funding and incentives and identify specific development opportunities for farmworker housing. Furthermore, the City will assist in the development of one or more properties for extremely low-income households under Program 1.K, which could also meet farmworker housing needs.

Responsible Party: Community Development Department

Funding Source: Comprehensive planning fee

Time Frame: Zoning Code amended by fourth quarter of 2025. Outreach to non-profit developers, employers, and other related organizations by July 2024.

Program 4.J: Funding for Emergency, Transitional, and Supportive Housing

Support non-profit organizations seeking funding sources for the establishment and operation of emergency, transitional, and supportive housing. Continue working with GRIP and the Bay Area Rescue Mission to provide shelter and services for the homeless. Proactively seek and help secure financing through programs such as the Emergency Housing and Assistance Program (EHAP) and the Emergency Shelter Grant Program (ESG).

Responsible Party: Community Development Department

Funding Source: General Fund

Time Frame: The City will seek funding every two years during the planning period, beginning in July 2025, as Notices of Funding Availability are issued.

Quantified Objective: Construction of 58 emergency, transitional, and/or supportive housing units by 2031.

Program 4.K: Incentivize Affordable Units for Large Families

Explore potential policies to ensure production of larger units (3-bedroom and larger) to meet community needs. Policies will be included in the Housing Equity Roadmap.

Responsible Party: Community Development Department

Funding Source: Comprehensive planning fee

Time Frame: See Program 6.G (Housing Equity Roadmap).

Geographic Targeting: Citywide.

Goal 5: Conserve and improve the existing housing stock to enhance quality of life and provide greater housing stability and community resiliency.

Policies

Policy 5.1: Preservation and Modernization of Public Housing

Preserve and systematically modernize Richmond's public housing developments.

Policy 5.2: Conservation of At-Risk Affordable Housing Units

Facilitate the conservation of subsidized housing developments that are at risk of converting to market rate housing.

Policy 5.3: Abatement of Foreclosures, Substandard Housing, and Blight

Improve the physical, social, and economic health of neighborhoods by addressing foreclosures, substandard housing conditions, and neighborhood blight through a balanced program of education, code enforcement, inspections, acquisition, and financial assistance.

Programs

Program 5.A: Monitor At-Risk Affordable Housing Units

Continue monitoring program for at-risk housing units in Richmond and conduct outreach to owners of properties with at-risk rental restrictions. As part of the monitoring program, check the conversion risk status on an annual basis and include the information as part of the Housing Element Annual Progress Report. During outreach efforts, the City will ensure owners are aware of and comply with State Preservation Notice Law Government Code Section 65863.10, 65863.11, and 65863.13.

Responsible Party: Community Development Department
Funding Source: Comprehensive planning fee
Time Frame: Ongoing; the City will monitor the City's records and the California Housing Partnership's database annually, and annually in August contact owners or representatives of any properties with rental restrictions and of any project that will become at risk in the next five years.
Quantified Objective: See Program 5.B (Assistance for At-Risk Affordable Housing Units).
Geographic Targeting: Citywide.

Program 5.B: Assistance for At-Risk Affordable Housing Units

Provide technical assistance to organizations interested in purchasing and maintaining subsidized affordable housing units should property owners express interest in converting them to market rate. Provide education and technical assistance to tenants of units being converted to market rate uses. The City will proactively reach out to organizations interested in purchasing and maintaining subsidized affordable housing units (e.g., organizations listed in Appendix A, Table A-28).

Responsible Party: Community Development Department
Funding Source: Tax Credit State Federal Program
Time Frame: Ongoing; also see Program 5.A (Monitor At-Risk Affordable Housing Units). Conduct outreach to at least 10 organizations by July 2025 and again by July 2027.
Quantified Objective: Zero affordable housing units converted to market rate during the planning period.

Program 5.C: Online Housing Resource Center

Continue providing comprehensive information and guidance on the City's website for residents facing foreclosure and those seeking assistance in areas such as home purchases, housing improvement, rehabilitation and seismic retrofits, energy conservation improvements, and locating special needs housing. Continue to expand and update the Online Housing Resource Center relative to information on tenant rights, as well as relevant state law and City ordinance and policies for property owners, landlords, and property managers. Prepare information regarding potential life safety maintenance items for multi-family common interest developments, which may include reference to possible liability issues and City Code Enforcement contact information. Post this information to the Online Housing Resource Center and mailed to multi-family common interest developments in Richmond.

Responsible Party: Community Development Department, Code Enforcement Division, City Manager's Office, IT Department

Funding Source: Comprehensive planning fee

Time Frame: Ongoing. The City will update the Online Housing Resource Center annually in August.

Program 5.D: Housing Education Workshops and Outreach

In partnership with community-based organizations and the Rent Program, hold an annual bilingual workshop to educate residents, landlords, and property owners and managers about various local housing issues and available resources. Record the workshop and post it to the City's website to allow on demand viewing throughout the year.

Responsible Party: Community Development Department, Code Enforcement Division, City Manager's Office, Rent Program, IT Department

Funding Source: Comprehensive planning fee

Time Frame: Annually

Quantified Objective: Hold one workshop every year with the goal of 40 people cumulatively attend education workshops throughout the planning period.

Program 5.E: Vacant Residential Property Ordinance

Continue to provide public information about and enforce the vacant residential property ordinance.

Responsible Party: Code Enforcement Division, IT Department

Funding Source: Comprehensive planning fee

Time Frame: Ongoing.

Program 5.F: Code Enforcement for Residential Neighborhoods

Continue to address foreclosures, substandard housing conditions, and neighborhood blight through code enforcement to ensure quality, safe, and healthy housing conditions. Use code

enforcement efforts to promote available rehabilitation or other programs to assist property owner with maintaining habitable conditions for residents and improving properties. Maintain a database of health and safety code enforcement complaints. As part of the Housing Element's Annual Progress Report (APR), include the total number of code enforcement cases opened for foreclosures, substandard housing conditions, and neighborhood blight. Also include the total amount of fines collected for these types of cases in the APR. Also see Program 5.G (Residential Rental Inspection Program).

Responsible Party: Code Enforcement Division

Funding Source: Comprehensive planning fee

Time Frame: Ongoing

Quantified Objective: Annually aim to close 90 percent of open housing habitability enforcement cases as of January 1.

Geographic Targeting: Citywide, rental properties with a priority of areas with substandard housing (see Figure F-29 in Appendix F).

Program 5.G: Residential Rental Inspection Program

Continue to operate the City's Residential Rental Inspection Program (RRIP), which requires regular, periodic inspections for property owners of three or more residential rental units and continue to implement an inspections process for property owners of one or two rental units. Evaluate effectiveness of the current RRIP including compliance rates. Develop program enhancements to address non-compliance, such as a Rent Escrow Account Program. Also see Program 5.F (Code Enforcement for Residential Neighborhoods).

Responsible Party: Community Development Department

Funding Source: Program fees

Time Frame: Ongoing inspections. Evaluate this program every five years beginning fourth quarter of 2024 and make changes as necessary to enhance the program and address non-compliance.

Quantified Objective: Inspect at least 1,500 units annually.

Geographic Targeting: Citywide, rental properties with a priority of areas with substandard housing (see Figure F-29 in Appendix F).

Program 5.H: Seismic Resiliency

Improve overall community resiliency to seismic hazards through implementing actions in the Public Safety and Noise Element. The City will also seek funding for improvements that enhance building resiliency to seismic hazards (e.g., foundation bolting, retrofitting techniques, etc.).

Responsible Party: Community Development Department

Funding Source: Grant funding

Time Frame: Annually evaluate notices of funding availability; submit at least one grant application during the planning period.

Program 5.I: County Home Rehabilitation Program

Promote the County's Neighborhood Preservation Program (NPP) that provides financial assistance to low-income homeowners for home rehabilitation projects. Loans of up to $70,000 are available, and grants of up to $15,000 are available to mobile homeowners and single-family homeowners that do not have sufficient equity in their home. Information on the program is available in English and Spanish.

Responsible Party: Community Development Department, IT Department

Funding Source: General Funds

Time Frame: Annually provide bilingual NPP fliers at housing-related outreach events and on the City's website

Quantified Objective: Ten home rehabilitation loans (NPP loans) issued during the planning period.

Program 5.J: Mills Act Historical Property Contracts

Continue to utilize Mills Act contract agreements to allow qualifying property owners to receive a potential property tax reduction and use the savings to assist with the rehabilitation, restoration, and maintenance of residential buildings designated as historic resources. Modify the City's Mills Act Ordinance and/or provide public information and resources to promote use of the program (e.g., handouts, calculator, etc.). Include annual Mills Act contract activity as part of the Housing Element's Annual Progress Report (APR).

Responsible Party: Community Development Department

Funding Source: Grant funds, Applicant fees

Time Frame: Modify Mills Act Ordinance (2022-2023); provide additional public information and resources regarding Mills Act contracts (2023-2024); annual reporting

Quantified Objective: Execute at least one Mills Act contract agreement during the planning period.

Program 5.K: Rental Rehabilitation Loan Program

Seek funding to allow the City's Rental Rehabilitation Loan Program (RRLP), or a similar program, to be offered based on funding availability. The RRLP provided landlords with no-interest loans to upgrade substandard rental housing units for low-income tenants. The program required landlords to provide a 50 percent match in funds. No minimum monthly payment was required, but program loans must be paid in full within 10 years.

Responsible Party: Community Development Department, Finance Department

Funding Source: Grant funding (CDBG and CalHOME)

Time Frame: Annually evaluate notices of funding availability; submit at least one grant application every two years until an award is received

Quantified Objective: Award of one grant for rehabilitation program funding; if funding is awarded, serve 12 units though the program during the planning period.

Program 5.L: Sanitary Sewer Lateral Grant Program

Continue providing the City's Sewer Lateral Grant Program to help residents repair or replace private sewer mains and laterals. Under the Program, the City reimburses residents with up to 50 percent of the project costs, or $3,000, whichever is less. The City will advertise the sanitary sewer lateral grant program in its City Manager's Weekly Report and at community events throughout the planning period.

Responsible Party: Public Works Department, City Manager's Office
Funding Source: Sewer fees
Time Frame: Ongoing
Quantified Objective: Repair or replace an average of 100 sewer laterals annually during the planning period.

Program 5.M: Richmond Housing Rehabilitation Program

Together with organizations like Richmond Community Foundation (RCF) Connects, continue to support the Richmond Housing Rehabilitation Program, funding through a Social Impact Bond, for rehabilitating and repairing abandoned residential properties.

Responsible Party: Code Enforcement, Finance Department
Funding Source: Social Impact Bond
Time Frame: Ongoing
Quantified Objective: 15 properties rehabilitated and sold to first-time homebuyers during the planning period.

Program 5.N: Emergency Loan Program

Seek funding for the City's Emergency Loan Program. The Emergency Loan Program offered low interest loans to homeowners with poor credit and in need of emergency home repairs. The maximum loan amount was $15,000 and interest rates range from zero to three percent. As part of the program, borrowers were required to obtain credit counseling services.

Responsible Party: Community Development Department, Finance Department
Funding Source: Grant Funding
Time Frame: Submit at least one grant application during the planning period.
Quantified Objective: If funding is obtained, issue at least five emergency loans for five homes during the planning period.

Program 5.O: Richmond Effort to Abate Lead

In coordination with actions anticipated in the forthcoming Environmental Justice Element, develop a program to abate lead-based paint and asbestos containing materials in older housing. Seek funding for the program.

Responsible Party: Community Development Department

Funding Source: Grant Funding

Time Frame: Adopt Environmental Justice Element (2023); submit at least one grant application during the planning period.

Quantified Objective: If funding is obtained, issue grants or loans to fund lead abatement activities in three homes during the planning period.

Goal 6: Promote fair housing access and opportunities for all persons.

Policies

Policy 6.1: Tenant Protections

Explore reasonable and enforceable regulations that protect tenants from evictions and exorbitant rent increases and refer residents with issues such as foreclosures, landlord-tenant disputes, and unlawful evictions, and housing discrimination to counseling services.

Policy 6.2: Discrimination Prevention

Identify, monitor, and prevent discriminatory housing practices.

Policy 6.3: Displacement Avoidance

Create housing stability for current residents by supporting limited equity and community ownership models and facilitating the preservation and production of affordable housing units.

Policy 6.4: Resources Alignment

Prioritize programming and align funding and resources, including City staff, with highest needs.

Policy 6.5: Lower Income Family Needs

Assess unit size production of publicly subsidized units and align target units sizes of publicly funded and private development projects with the needs of lower income families with children as feasible.

Programs

Program 6.A: Community Land Trust

Design and implement strategies to enable community land trusts that will preserve or create affordable housing opportunities to acquire public land, create an inventory of vacant and blighted properties, and create a Community Land Policy package to encourage and enable production and preservation of permanently affordable housing. See also 6.R (Equitable Public Land Policy) and 6.K (Neighborhood and Land Stabilization Program).

Responsible Party: Community Development Department

Funding Source: Breakthrough Grant

Time Frame: Second quarter of 2024. As noted in Program 6.K, pilot at least one acquisition for community land trust (either vacant or developed property) to benefit a minimum of two low-income family households by December 2026. See other related time frames in Program 6.K and 6.R.

Geographic Targeting: Citywide, with a focus on the central area of the City (see Figure F-29 in Appendix F) and areas identified as displacement vulnerable (see Figure F-34 in Appendix F),

Program 6.B: Shared Equity Program Study

Study existing shared equity programs in California and determine whether it is feasible to establish a shared-equity program in Richmond as a way of providing more affordable housing. Under a shared-equity program, the City could provide funding to assist families with home purchases. In return for its investment, the City could share the benefits of any appreciation in home price. The City's share of the home's appreciation could be returned to the City in the form of a cash payment that could be used to help another family with a home purchase. The City's share could also stay with the home, reducing the cost of that home for the next family. Explore strategies for effective implementation of and funding opportunities for this program in conjunction with the Housing Equity Roadmap (HER).

Responsible Party: Community Development Department
Funding Source: Breakthrough Grant, other sources as available
Time Frame: 2022-2024.

Program 6.C: Counseling Service Referrals for Foreclosures, Landlord-Tenant Disputes, Unlawful Evictions, and Housing Discrimination

Continue to refer homeowners, tenants, and landlords to third-party organizations such as Bay Area Legal Aid, Community Housing and Development Corporation of North Richmond, and 211 Bay Area for assistance with issues such as foreclosures, landlord-tenant disputes, unlawful evictions, and housing discrimination. Provide referral information as part of the Online Housing Resource Center. In addition, continue to administer the Richmond Rent Program to offer daily counseling sessions for landlords and tenants about the Rent Ordinance, Relocation Ordinance, and related State and local laws, and to fund community legal services agencies.

Responsible Party: Community Development Department, City Manager's Office, City Attorney's Office, Rent Program, IT Department
Funding Source: Rent Program Fees
Time Frame: Ongoing.
Quantified Objective: Refer three persons to third-party organizations described in this program throughout the planning period.

Program 6.D: Enforcement of Just Cause for Eviction Ordinance

Continue to enforce Richmond's Just Cause for Eviction Ordinance that was expanded by Ballot Measure L in 2016. The City will continue to proactively provide information to residents and property owners and managers on the Ordinance requirements through the City's website, at the Community Development Department counter, and at citywide community events. Information will be available in multiple languages.

Responsible Party: Rent Program, IT Department

Funding Source: Comprehensive planning fee, Rent Program fees
Time Frame: Ongoing throughout the planning period.
Geographic Targeting: See anti-displacement zone targeting (Program 6.M).

Program 6.E: Housing Access and Discrimination Protocols and Monitoring

Develop a protocol to eliminate instances of housing discrimination where discovered, and coordinate with local organizations and representatives providing support to groups receiving unfair treatment in the pursuit of suitable housing. Develop ongoing monitoring practices to prevent future instances of housing discrimination.

Responsible Party: Community Development Department, City Manager's Office, City Attorney's Office, Rent Program
Funding Source: Comprehensive planning fee
Time Frame: Develop protocols and monitoring practices by fourth quarter 2026.

Program 6.F: Mortgage Credit Certificate Tax Credit Program

Support and promote the Mortgage Credit Certificate (MCC) Tax Credit Program administered by the Contra Costa County Department of Conservation and Development and make program information readily available through the Online Housing Resource Center as funding becomes available. Also provide information about first-time homebuyer programs administered by local non-profits such as Community Housing Development Corporation (CHDC).

Responsible Party: Community Development Department, IT Department
Funding Source: Contra Costa County, comprehensive planning fee
Time Frame: Annually review and update program information on the City's Online Housing Resource Center.
Quantified Objective: If the MCC Program is funded, 10 Richmond homeowners assisted by 2031.

Program 6.G: Housing Equity Roadmap (HER)

The City, with support by Just Cities Institute, is developing a Housing Equity Roadmap (HER) to provide a concrete set of policy and program recommendations for City implementation in the next 5 to 10 years. The Housing Equity Roadmap will include information about demographic changes, including at neighborhood level that are critical to policy development, as well as best practice research of effective efforts from other jurisdictions. The HER effort will include research on the legal and public policy framework for conducting a fair housing impact assessment and local preference and right to return policies, taking into account the housing needs of persons of color who have historically been discriminated against in housing practices.

Responsible Party: Community Development Department
Funding Source: Grant funds

Time Frame: Develop draft HER by second quarter 2023; final HER by fourth quarter 2023; implementation of the HER based on HER action plan.

Geographic Targeting: Target in low-income neighborhoods identified as displacement vulnerable (see Figure F-34 in Appendix F). Also see anti- displacement zone targeting (Program 6.M).

Program 6.H: Increased Housing Staffing

Assess and increase City Housing Division staffing needs to successfully implement the Housing Element programs, Homelessness Strategic Plan, and Housing Equity Roadmap.

Responsible Party: Community Development Department

Funding Source: Grant funds, comprehensive planning fee

Time Frame: Complete assessment of Housing Division staffing needs by December 2023.

Quantified Objective: Hire one new staff member and augment staffing with contract services (three contractors minimum) by June 2024. Identify long-term funding for staff and programming by December 2026.

Geographic Targeting: Citywide; see separate Housing Element programs for geographic targeted that staff will focus on.

Program 6.I: AFFH Housing Funding

Identify potential regional, State, federal, and private funding resources for the implementation of identified AFFH meaningful actions.

Responsible Party: Community Development Department

Funding Source: Comprehensive planning fee

Time Frame: Identify potential funding sources and include in the Housing Equity Roadmap by December 2023.

Quantified Objective: Secure a minimum of $300,000 of new funding by September 2023.

Geographic Targeting: Use funding for programs aimed at improvements or resources for low-income neighborhoods.

Program 6.J: Public Financing Options

Evaluate new public financing options for voter consideration that would minimize negative impacts, such as displacement, faced by lower income residents and can be dedicated towards increasing City Housing Division staffing and implementing identified meaningful actions. Potential public financing mechanisms may include amending the real estate transfer tax or vacant properties parcel tax. Create a process for including the most viable public financing option in the 2026 election.

Responsible Party: Community Development Department, City Attorney, City Council, Finance Department
Funding Source: Comprehensive planning fee
Time Frame: Evaluate public financing options by December 2023. Include most viable public financing option on ballot for 2026 election by September 2026.
Quantified Objective: Evaluate a minimum of two public financing options.
Geographic Targeting: Citywide.

Program 6.K: Neighborhood Land Stabilization Program

Develop a Neighborhood and Land Stabilization Program (NLSP) that supports community land trust acquisition and rehabilitation of residential properties in order to stabilize neighborhoods by avoiding displacement of existing tenants in substandard rentals and owners in properties that have fallen under deferred maintenance and retaining tax default. As part of this program, the City will:

- Create a database of abandoned, deteriorated, vacant, and tax delinquent properties, as well as habitability violations by June 2023.
- Investigate Revenue and Taxation Code Chapter 8 tax defaulted program design by September 2023.
- Evaluate current Housing Receivership Program impacts by September 2023.
- Initiate community engagement by September 2023.
- Enact the NLSP. Begin adoption phase by September 2023.
- Pilot at least one acquisition for community land trust (either vacant or developed property) to benefit a minimum of two low-income family households by December 2026.

Also see Program 6.A. (Community Land Trusts).

Responsible Party: Community Development Department, City Attorney
Funding Source: Breakthrough grant funding, comprehensive planning fee
Time Frame: See above.
Quantified Objective: Pilot at least one acquisition for community land trust (either vacant or developed property) to benefit a minimum of two low-income family households.
Geographic Targeting: Citywide, with a focus on the central area of the City (see Figure F-29 in Appendix F).

Program 6.L: SB 1079

Investigate SB 1079 (2020), which created a new foreclosure sale process for two-to-four-unit buildings that allows qualified parties a ~~means~~
to purchase property in foreclosure, subject to certain requirements. If feasible, assist the transfer of property under SB 1079.

Responsible Party: Community Development Department, City Attorney
Funding Source: General Fund

Time Frame: Complete feasibility analysis by December 2023. Assist in the transfer of units under SB 1079 beginning March 2026, then assist annually
Quantified Objective: Assist two units annually if determined to be feasible.
Geographic Targeting: Citywide, with a focus on areas with higher concentrations of homeowner overpayment (see Figure F-25 in Appendix F).

Program 6.M: Anti-Displacement Zones

Study legal and programmatic feasibility of creating anti-displacement zones (ADZ) that implement anti-displacement strategies, including: researching best practices for incorporating neighborhood level median income for defining "AMI" levels for affordable housing being built in ADZs while still complying with TCAC and HCD definitions for subsidized projects; evaluating existing local laws regarding demolition of rent stabilized buildings and potential ability to require one for one replacement in the new units in compliance with State legislation.

Responsible Party: Community Development Department, City Attorney
Funding Source: Grant funding, comprehensive planning fee
Time Frame: December 2023
Geographic Targeting: Citywide, with a focus on low-income neighborhoods identified as displacement vulnerable (see Figure F-34 in Appendix F).

Program 6.N: Local Preference and Right to Return Policies

Develop local preference and right to return policies for new affordable housing units, services, and financial assistance in compliance with State legislation and funding source requirements.

Responsible Party: Community Development Department, City Attorney
Funding Source: Grant funding, comprehensive planning fee
Time Frame: See below.
Quantified Objective: Develop outreach materials about existing anti-displacement resources and conduct annual outreach to 300 residents in displacement vulnerable areas by December 2024. Once new expanded anti-displacement resources are available, conduct annual outreach to 1,000 residents in displacement vulnerable areas beginning March 2026.

Program 6.O: Fair Housing Impact Assessment Policy

Pilot the use of a Fair Housing Impact Assessment policy and evaluate its utility in guiding City informed decision-making and public knowledge of the impacts of new development projects. This will be included in the Housing Equity Roadmap.

Responsible Party: Community Development Department
Funding Source: Grant funding, comprehensive planning fee
Time Frame: See Program 6.G (Housing Equity Roadmap).

Quantified Objective: Pilot the use of a Fair Housing Impact Assessment Policy (beginning with public property) to benefit a minimum of 100 households, beginning December 2024.
Geographic Targeting: Citywide, beginning with publicly owned properties.

Program 6.P: Housing Reparations Fund

Establish a Housing Reparations Fund for both homeowners and tenants, with robust community engagement to aid Richmond's long-time Black/African American residents impacted by displacement and/or structural racism in compliance with Proposition 209. The program may include a right of return, affordable housing preference policy, and/or other forms of economic assistance.

Responsible Party: Community Development Department, Rent Program
Funding Source: Grant funding, comprehensive planning fee
Time Frame: Design Housing Reparations Fund by June 2024. Identify monies to fund the program by March 2025. Implement the program by December 2025.
Quantified Objective: Identify and obtain at least $250,000 to fund the program with the aim to increase the program funding over time.
Geographic Targeting: Target in ethnic enclaves identified as displacement vulnerable (see Figure F-34 in Appendix F)

Program 6.Q: Basic Income Program

Evaluate creation of a basic income program (e.g., through Richmond Rapid Response Fund (R3F)); the target population for the program should be identified with input from the community.

Responsible Party: Community Development Department, Richmond Rapid Response Fund
Funding Source: Grant funding, comprehensive planning fee
Time Frame: Adopt policies as part of the R3F strategic plan and governance structure development by June 2023.
Quantified Objective: Serve a minimum of four households per year beginning March 2024 (i.e., 28 households through January 2031).
Geographic Targeting: Citywide, target population to be identified through outreach.

Program 6.R: Equitable Public Land Policy

Develop an Equitable Public Land policy, in compliance with the Surplus Land Act, with guidelines and preferential criteria for the disposition or use of publicly owned land. Also see Program 1.J (Surplus Land Act Sites) and Program 6.A. (Community Land Trusts).

Responsible Party: Community Development Department
Funding Source: Breakthrough Grant funding, comprehensive planning fee

Time Frame: Conduct spatial inventory of publicly owned land by December 2022. Conduct robust community engagement, including engaging a minimum of 300 residents from Richmond's lower income neighborhoods by December 2023. Adopt new Equitable Public Land policy in consultation with Community Land Trusts, Limited Equity Cooperatives, and other non-profit entities that prioritize permanently affordable housing while supporting homeowner equity attainment and renter stabilization; or immediate and long-term housing solutions for unhoused residents. Issue annual Notice of Availability, for one to two parcels to provide a minimum of six units beginning September 2024.

Quantified Objective: Conduct robust community engagement, including engaging a minimum of 300 residents from Richmond's lower income neighborhoods. Issue annual Notice of Availability, for one to two parcels to provide a minimum of six units.

Geographic Targeting: Citywide, target areas identified as displacement vulnerable (see Figure F-34 in Appendix F), as well as publicly owned land and low-income neighborhoods.

Program 6.S: Anti-Displacement Services

Provide new anti-displacement services, including proactive and affirmative enforcement to prevent discrimination against single female headed households with children who are at high risk of eviction.

Responsible Party: Community Development Department, Rent Program

Funding Source: Grant funding, comprehensive planning fee

Time Frame: Begin annual outreach March 2024.

Quantified Objective: Connect with a minimum of 20 female headed households with children for educational workshops and access to services annually. Develop outreach materials about existing anti-displacement resources and conduct annual outreach to 300 residents in displacement vulnerable areas. Identify and provide at least $150,000 annually for community education and outreach efforts of existing anti-displacement resources targeted in displacement vulnerable areas. Once new expanded anti-displacement resources are available, conduct annual outreach to 1,000 residents in displacement vulnerable areas.

Geographic Targeting: Target in low-income neighborhoods identified as displacement vulnerable (see Figure F-34 in Appendix F). Also see anti- displacement zone targeting (Program 6.M)

Program 6.T: Renter Policies

Evaluate new renter policies to protect renters from the long-term collateral consequences of the COVID19 pandemic. Assess and design potential new renter access policies that address discrimination based on credit scores, eviction history, source of income, and income level requirements (i.e., requiring income three times or more of the rent costs), as part of the Housing Equity Roadmap.

Responsible Party: Community Development Department
Funding Source: Grant funding, comprehensive planning fee
Time Frame: See Program 6.G (Housing Equity Roadmap).
Geographic Targeting: Target in low-income neighborhoods identified as displacement vulnerable (see Figure F-34 in Appendix F).

Program 6.U: Senior Resident Housing Needs

Assess housing needs of senior residents, particularly lower income senior renters and homeowner and provide new housing services for low-income senior residents. Design new programming and/or policies through community surveys, analysis of mortgage and rent burden, and tailored community forums to inform housing assistance services and additional policies.

Responsible Party: Community Development Department
Funding Source: Grant funding, comprehensive planning fee
Time Frame: Conduct assessment and design new programs for seniors and policies by March 2024.
Quantified Objective: Implement at least one new program to serve needs of seniors starting in July 2025. Serve 50 low-income seniors by December 2030.
Geographic Targeting: Target areas with lower income seniors that are experiencing a housing cost burden.

Program 6.V: LGBTQ+ Housing Issues

Partner with local organizations to hold forum on LGBTQ+ housing issues with community organizations. Coordinate with community-led efforts to better understand the needs of the LGBTQ+ community.

Responsible Party: Community Development Department
Funding Source: Grant funding, comprehensive planning fee
Time Frame: Produce publicly available report summarizing anonymized feedback on LGBTQ+ housing issues and proposed solutions with additional opportunity for community engagement and feedback by December 2025. Complete assessment of community needs by September 2027 and develop an implementation plan by July 2028.
Quantified Objective: Hold two annual forums (2024 and 2025) with a minimum of 25 participants at each by September 2027.
Geographic Targeting: LQBTQ+ community.

Program 6.W: Formerly Incarcerated Resident Housing Needs

Prioritize the housing needs of formerly incarcerated residents through: 1) Completed implementation of current Fair Chance housing and 2) Considered expansion of the Fair Chance Housing law to apply to all forms of housing and eliminate the entire use of criminal records (similar to the cities of Berkeley and Oakland).

Responsible Party: Community Development Department, City Attorney
Funding Source: Grant funding, comprehensive planning fee
Time Frame: Produce City staff report on the outcomes of the current Fair Chance Housing Ordinance; evaluate landlord compliance and tenant experience of the current law by December 2023. Review implementation of the cities of Berkeley and Oakland Fair Chance Housing Ordinances and work with the City Attorney and the community, including re-entry service organizations to draft an expanded ordinance for City Council review and adoption by March 2024.
Geographic Targeting: Citywide, people experiencing homelessness or at risk of homelessness.

Program 6.X: Re-Entry Housing

Preserve at-risk re-entry housing units and integrate re-entry housing priorities into City housing plans, including Homelessness Strategic Plan and Housing Equity Roadmap. Advocate with the County for similar actions.

Responsible Party: Community Development Department
Funding Source: Grant funding, comprehensive planning fee
Time Frame: Integrate re-entry housing priorities into City housing plans by March 2024. Preserve re-entry housing units by December 2028.
Quantified Objective: Work with Rubicon Homes to preserve 10 assisted re-entry housing units at moderate risk of converting to market rate units during planning period.
Geographic Targeting: At risk unit census tract locations, people experiencing homelessness or at risk of homelessness.

Program 6.Y: Undocumented Resident Housing Needs

Prioritize the housing needs of undocumented residents by establishing a referral list of non-Legal Service Corporation (LSC) funded organizations for undocumented tenants and by enacting a City policy that removes discriminatory barriers against undocumented residents in access to City funded housing units, services, and financial assistance.

Responsible Party: Community Development Department, City Attorney
Funding Source: Grant funding, comprehensive planning fee
Time Frame: City Attorney's office to collaborate with legal advocacy organizations to conduct legal research and review of the City's legal authority to combat housing

discrimination against undocumented residents by December 2024. Evaluate City powers to reduce barriers of entry for undocumented tenants without social security numbers (SSN) to apply for subsidized housing by December 2024.
Geographic Targeting: Citywide, undocumented residents.

Program 6.Z: Encampment Projects

Complete the sunsetting of the Castro encampment and continue to offer services and supporting development of a transition plan for previous residents of the Castro and Rydin encampments (the Rydin encampment was closed September 30, 2022). Emergency housing support is being implemented that bridges urgent needs to get extremely vulnerable households indoors while seeking placement in County safety net resources.

Responsible Party: Community Development Department
Funding Source: Grant funding, General Fund
Time Frame: June 2024.
Quantified Objective: Provide alternative housing opportunities, including supportive services, for approximately 130 encampment residents based on individual need assessments and program funding by December 2023. Offer counseling, behavioral health, drug rehabilitation, job related training and support, health services, and housing pathways to approximately 130 residents living in these specific encampments, beginning August 2022.
Geographic Targeting: Encampment locations.

Program 6.AA: Tenant, Community, and Government Opportunity (TOPA/COPA/GOPA) to Purchase Ordinance

Implement a local tenant/community and government opportunity to purchase (TOPA/COPA/GOPA) ordinance and ensure adequate legal and organizational support so that tenants can avail themselves of the TOPA/COPA/GOPA process when it becomes available. Collaborate with local jurisdictions including Oakland and Berkeley to learn from their experiences designing TOPA/COPA/GOPA policies that would cover a wider array of buildings outside of foreclosure, including rental housing with expiring federal and/or state subsidies and/or affordability protections. Require purchasers to preserve units as permanently affordable. Include these findings and best practice policy implementation information in the Housing Equity Roadmap.

Responsible Party: Community Development Department
Funding Source: Grant funding, comprehensive planning fee.
Time Frame: See Program 6.G (Housing Equity Roadmap). Refine the City's proposed TOPA/COPA/GOPA Ordinance for City Council review and potential adoption by September 2026.

Quantified Objective: Seek to preserve a minimum of two units annually upon implementation.

Geographic Targeting: Citywide.

Program 6.AB: Public Improvements and Affordable Housing in Low-Income Neighborhoods of Color

Identify place-based strategies for new affordable housing and fair housing investments in low-income areas with new City infrastructure improvements. Projects already identified to implement this Program include:

- **Complete Streets Project for 13th Street** – The project would install street lighting, improve sidewalks and ADA curb ramps, enhance street crossings, plant shade trees and other landscaping, install bicycle facilities, install bus shelters, and provide better access to bus stops on 13th Street from Harbour Way to Costa Avenue. The project will improve pedestrian and bicycle safety and connectivity, including to Contra Costa College and Hilltop Mall area.
  - Funded by Measure J, ARPA
  - Complete construction by 2024
- **ADA Sidewalk Repairs** – The project would upgrade or install curb ramps, repair damaged sidewalks, and install missing gaps in pedestrian facilities.
  - Funded annually
  - Complete construction annually
- **Cutting/Hoffman Cycle Track** – The project would install a separated two-way bikeway along portions of Cutting Boulevard, Hoffman Boulevard, and Harbour Way South in addition to other improvements.
  - Funded by ATP Grant
  - Complete construction by 2026
- **Boorman Park Revitalization** – This project would be a complete revitalization of the existing Boorman Park located at 27th Street and Maine Avenue.
  - Funded by Prop 68 and Clean CA Grant
  - Complete construction by 2026
- **Carlson Boulevard Crosstown Connections and Improvements** – This project would add bicycle lanes along Carlson Boulevard to provide a continuous bikeway. Project includes state-of-the-art bus shelters at select locations prepped for Wi-Fi and real-time transit information.
  - Funded by MTC OBAG Grant
  - Complete construction by 2025

- **Yellow Brick Road Construction and Greening** – This project would create a safe bike and walking route in Richmond's Iron Triangle neighborhood to connect community assets together. Improvements include bike lanes, curb ramps, bulb-outs, and more.
  - Funded by ATP Grant, CNRA Urban Greening Grant, Local Funds
  - Complete construction by 2024
- **Harbour 8 Park Expansion** – This project is part of the broader Yellow Brick Road initiative, and would result in a vast expansion of park space in the Iron Triangle neighborhood through acquisition of formerly abandoned land.
  - Funded by Prop 68 and Clean CA Grant
  - Complete construction by 2026
- **Martin Luther King Jr. Community Center** – This project would create new community center to replace a former center that was damaged by flooding and demolished in 2010. Part of the Nystrom Village Revitalization project.
  - Funded by General Capital Funds (design only); construction funds not yet secured/allocated
  - Complete construction by 2031
- **37th Street Bicycle and Pedestrian Improves and Street Paving** – This project would address traffic safety through the construction of ADA curb ramps, pedestrian bulb-outs, pavement rehabilitation, and more.
  - Funded by SB1 Grant
  - Complete construction by 2024

Responsible Party: Community Development Department
Funding Source: Grant funding, comprehensive planning fee
Time Frame: Secure funding by December 2031. Complete projects as identified above. At least annual and ongoing identification of public improvements (e.g., infrastructure, active transportation, safe routes to school, parks, community facilities and programs) and pursuing funding or other strategies at least annually.
Quantified Objective: Secure at least $25 million for public improvements in low-income neighborhoods of color, coupled with new affordable housing and fair housing strategies.
Geographic Targeting: Low-income neighborhoods.

Program 6.AC: Resident Planning Councils

Review best practices of resident planning councils in other cities, including staffing, funding sources, and interface with government to be included in the Housing Equity Roadmap. If deemed feasible, pilot resident planning council would review and provide feedback to the City on proposed development projects in their neighborhoods and policies that may impact resident health and displacement. Conduct a City sponsored training program to discuss how City planning and approval processes work, the history of land use discrimination, land use terminology and major policies, and the role of residents in land use decisions.

Responsible Party: Community Development Department
Funding Source: Grant funding, comprehensive planning fee
Time Frame: See Program 6.G (Housing Equity Roadmap). Design resident planning councils by December 2024. Launch and evaluate resident planning council by March 2026.
Geographic Targeting: Citywide.

Program 6.AD: Housing Mobility.

Housing mobility strategies consist of removing barriers to housing in areas of opportunity and strategically enhancing access. To improve housing mobility and promote more housing choices and affordability, including in lower-density neighborhoods, the City will employ a suite of actions to expand housing opportunities affordable to extremely low, very low, low, and moderate income households. Actions and strategies include:

- Inclusionary Housing – Assess and amend the City's inclusionary housing requirements as needed to better produce affordable units. The City recently amended its inclusionary requirements to improve housing feasibility. These amendments included allowing in-lieu fees as an option for developments north of I-580, while requiring for-sale developments to include on-site affordable housing if located south of I-580, where areas of relatively higher income exist (see Appendix F, Figure F-6). See Program 2.A.
- Accessory Dwelling Units (ADUs) and Junior ADUs – Encourage and streamline ADUs in single-family neighborhoods by preparing preapproved ADU plans and proactively advertising these plans and available funding. See Program 2.E.
- Small Lot Home Plans – Encourage and streamline homes on small single-family lots by preparing preapproved floor plans and guides. Include plans that integrate and/or accommodate ADUs, JADUs, and/or SB 9 developments (i.e., Government Code 65852.21 and 66411.7 for urban lot splits and two-unit developments). See Program 2.G.
- First-Time Homebuyers – Support programs that rehabilitate and provide affordable housing to first-time homebuyers. See Program 5.M.
- Additional Housing Opportunities – Adopt an ordinance to zone certain parcels for up to 10 units of residential density if located in either a transit-rich area or an urban infill site consistent with Government Code Section 65913.5. The ordinance will include a map demarcating the parcels subject to this upzoning. The City will adopt this ordinance no later than December 2025. The objective is to provide opportunities for at least an additional 40 units through this zoning ordinance.

  Responsible Body: Community Development Department
  Funding Source: Comprehensive planning fee
  Time Frame: Annually review overall progress and effectiveness in April and include information in annual report to HCD. If the City is not on track to meet its 200 affordable

housing unit goal for the 8-year RHNA cycle by 2027 (i.e., 100 affordable units built or in process by 2027), the City will consider alternative land use strategies and make necessary amendments to zoning or other land use documents to facilitate a variety of housing choices, including but not limited to, strategies that encourage missing middle zoning (small-scale multi-unit projects), adaptive reuse, and allowing additional ADUs and/or JADUs, within six months, if sufficient progress toward this quantified objective is not being met.

Objective: Provide ~~150~~200 housing opportunities affordable to lower income households by January 2031.

Geographic Targeting: Lower-density neighborhoods, including areas of relatively higher opportunity and/or income (see Appendix F, Figures F-6 and F-13) (e.g., neighborhoods El Sobrante Hills, Greenbriar, Carriage Hills North and South, Castro Heights, Marina Bay, Hilltop Village, etc.).

Goal 7: Encourage energy and resource conservation and sustainability measures.

Policies

Policy 7.1: Green Building Measures and Practices

Promote the incorporation of green building measures and practices in new residential development projects and existing residential structures.

Programs

Program 7.A: California Green Building Standards

Continue to enforce the State of California's Green Building Standards (CALGreen Code), which is intended to reduce construction waste, make buildings more efficient in the use of materials and energy, and reduce environmental impacts during and after construction. Continue to enforce Natural Gas Ban to restrict the use of natural gas for new construction.

Responsible Party: Community Development Department
Funding Source: Permit fees
Time Frame: Ongoing.

Program 7.B: Energy Program Referrals and Funding

Continue to refer property owners to third-party organizations that provide energy programs. The City will continue to improve the energy efficiency of households by partnering with the following initiatives and leveraged funding sources: 1) Leverage funding from the Environmental and Community Investment Agreement (ECIA) to provide incentives to property owners; 2) Develop enhanced building codes and policies through a grant-funded partnership with the California

Energy Commission; 3) Partner with the East Bay Energy Watch to perform no-cost Green House Calls for residents; 4) Provide financing tools such as Property Assessed Clean Energy (PACE) for water and energy efficiency, solar, and seismic upgrades; and 5) Solarize affordable housing at no-cost to property owners with State funding through a partnership with GRID Alternatives. If construction of upgrades requires tenants to temporarily relocate, the City will require temporary relocation payments and other requirements consistent with Municipal Code Chapter 11.102 (Relocation Requirements for Tenants of Residential Rental Units).

Responsible Party: City Manager's Office
Funding Source: Grant funds, ECIA funds
Time Frame: Ongoing.
Quantified Objective: Conduct three referrals under this program during the planning period.

Program 7.C: Site Remediation

Require property owners to comply with State and federal requirements for site remediation as a condition for approving redevelopment on contaminated sites. In collaboration with other government agencies, utilize the Department of Toxic Substance Control (DTSC) Cortese List to prioritize the remediation of City and non-City-owned property to protect human and environmental health. Seek State and federal funds to implement the necessary level of clean-up.

Responsible Party: Community Development Department
Funding Source: EPA grants, revolving loan fund
Time Frame: Ongoing.
Quantified Objective: Complete remediation of four parcels by 2031.

IV.B Quantified Objectives

Table IV-1 presents the City's quantified objectives for construction, preservation, and rehabilitation for the 2023 – 2031 planning period that will be achieved through the policies and programs described above.

Table IV-1: Quantified Objectives

Program Type/Affordability	Extremely Low[1]	Very Low	Low	Moderate	Above Moderate	Total
New Construction	420	420	485	638	1,651	3,614
Rehabilitation	0	7	15	15	0	37
Conservation/Preservation[2]	850	860	0	0	0	1,710
Total	1,270	1,287	500	653	1,651	**5,336**

[1] The City estimates 50% of the very low households would qualify as extremely low income.

[2] See Program 2.D. Assumes Section 8 Housing Choice Voucher recipients are split evenly between extremely low and very low income.

Appendix A: Demographics Housing Needs Assessment

Contents

Appendix A: Demographics Housing Needs Assessment 1

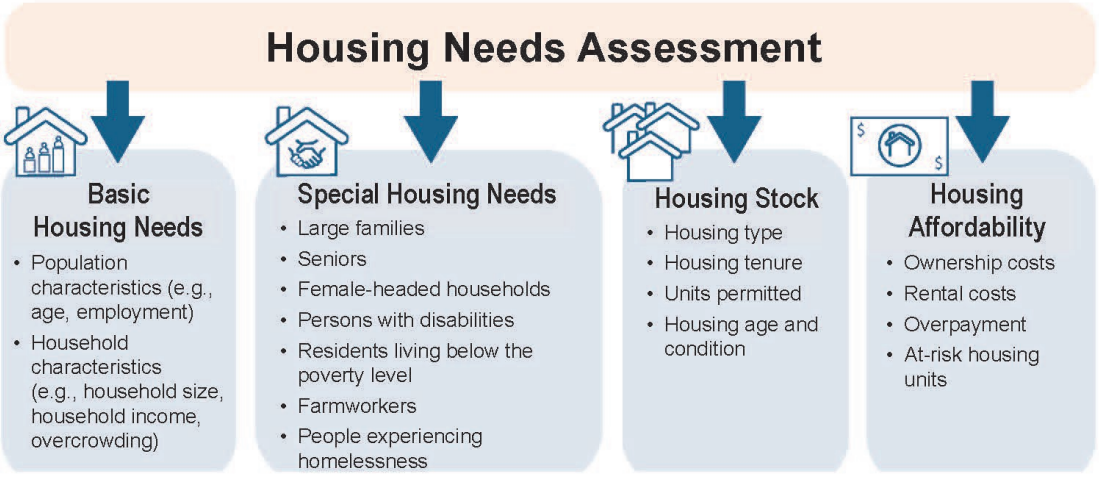
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Section A.1 Introduction and Summary

A.1.1 Introduction

This Appendix forms the foundation for understanding Richmond's housing needs. It analyzes a range of demographic, economic, and housing-related variables to determine the extent and context of the City's housing-related needs. The information discussed in this section provides a basis from which to build housing goals, policies, and programs to address those needs.

This needs assessment includes an analysis of the City's population, special needs groups, employment, housing stock, and housing affordability.



The main source of data analyzed in this section is HCD pre-certified local housing data provided by the Association of Bay Area Governments (ABAG), which relies primarily on the American Community Survey (ACS) 2015-2019, California Department of Finance (DoF), and HUD's Comprehensive Housing Affordability Strategy (CHAS) data.

The sources of information used in the Housing Element describe racial and ethnic groups according to certain conventions. To ensure that the Housing Element identifies racial and ethnic groups in a respectful and inclusive manner, the Resident Advisory Council (RAC) helped formulate a set of terms, which are used throughout the Housing Element. These terms are shown in the table below, which includes the comparable race and ethnicity designations used by the U.S. Census.

Race and Ethnicity Categories

Richmond Housing Element	U.S. Census
Asian American and Pacific Islander (AAPI)	Non-Hispanic Asian
	Non-Hispanic Native Hawaiian or Other Pacific Islander
Black/African American	Non-Hispanic Black or African American
Hispanic/Latinx	Hispanic or Latino
Native American	Non-Hispanic American Indian or Alaska Native
White	Non-Hispanic White
Multiracial	Non-Hispanic Two or more races
	Non-Hispanic Some other race

A.1.2 Summary

Housing needs are determined by a city's population and its existing housing stock and provide context for developing housing policy, such as which types of housing (and at what affordability level) are needed most in the community. The following summarizes key data from this housing needs assessment.

- In 2020, Richmond had an estimated population of 111,217.[1] From 2000 to 2020, Richmond grew by approximately 12,000 residents, an increase of 12.1 percent. Richmond's pace of growth in the last two decades was somewhat slower than the Bay Area, which grew by 14.8 percent.
- Richmond has a more racially and ethnically diverse population than either Contra Costa County (County) or the Bay Area as a whole. Richmond has a smaller share of residents that identify as White than the County and the region, and Richmond has a larger share of residents that identify as Hispanic/Latinx and Black/African American compared to the County and the region.
- In general, Richmond has a somewhat younger population than Contra Costa County. In 2019 the median age in Richmond was 36 compared to 40 in the County.
- Richmond has a higher rate of overcrowding than the rest of the region. In 2017, 9.4 percent of Richmond residents faced overcrowded conditions, while 5.1 percent of Contra

[1] The 2020 Decennial Census total population estimate is 116,448, and the California Department of Finance 2020 estimate from its 2022 data release is 115,894.

Costa County residents and 6.9 percent of residents in the Bay Area experienced overcrowding.

- Household income in Richmond is lower than in Contra Costa County. In 2019, the County's median household income of $99,716 was 46 percent higher than Richmond's median household income of $68,472.
- In Richmond, 15 percent of the total population (14,712 residents) is below the federal poverty level, which is higher than the rate of Contra Costa County residents (9 percent).
- A greater share of Richmond households are cost-burdened households compared to Contra Costa County. Of Richmond's households, nearly half are cost-burdened, spending 30 percent or more of their income on housing. Among cost-burdened households in Richmond, 20 percent are severely-cost burdened. In the County and the Bay Area, 36 percent of households are cost-burdened and 16 percent are severely cost-burdened.
- Renters in Richmond are typically more often cost-burdened than homeowners. Over half of renter households are cost-burdened, spending 30 percent or more of their income on housing, while around a third of households that own their home are cost-burdened. Additionally, 25 percent of renters are severely cost-burdened, while 14 percent of owners are severely cost-burdened.
- Seniors (65 years and above) make up approximately 13.4 percent of Richmond's population. Out of the total senior population, approximately 39 percent are cost-burdened. Seniors are a designated special needs population under housing element law. Seniors can face higher levels of housing insecurity because they are more likely to be on a fixed income while requiring higher levels of care.
- Richmond's other special housing needs populations include persons with a disability that may require accessible housing (12.6 percent of residents) and female-headed households who are often at greater risk of housing insecurity (17 percent of households).
- In Richmond, 14 percent (5,119 households) of households are considered large households (five or more people), which are generally served by three-bedroom or larger units. Richmond's housing mix of three-bedroom or larger units (18,591 units) can sufficiently accommodate the number of larger families.
- Household growth has been slower in Richmond than in the County. Total housing unit growth between 2010 and 2020 was 1.7 percent in Richmond, compared to 5.8 percent in Contra Costa County.
- A variety of housing types is important to meet the needs of all members of the community. More than half (61 percent) of Richmond's housing stock is single-family (attached and detached), however, multi-family housing experienced the most growth over the last decade.

- In Richmond, 50 percent of residents rent their homes compared to 34 percent of households in Contra Costa County and 44 percent in the overall Bay Area.
- There are an estimated 3,371 assisted units in Richmond. Among these units, 10 are at moderate risk of being converted to market-rate housing by 2033.

Section A.2 Population Characteristics

A.2.1 Population

The Bay Area is the fifth-largest metropolitan area in the nation and has seen a steady increase in population since 1990, except for a dip during the Great Recession.[2] Many cities in the Bay Area have experienced significant growth in jobs and population. While these trends have led to a corresponding increase in demand for housing across the region, the regional production of housing has largely not kept pace with job and population growth.

In 2020, Richmond had an estimated population of 111,217 (Table A-1). The population of Richmond accounts for 9.6 percent of the overall Contra Costa County population. From 2000 to 2020, Richmond grew by approximately 12,000 residents, an increase of 12.1 percent. Richmond's pace of growth was somewhat slower than the region as a whole, which grew by 14.8 percent from 2000 to 2020.

11.6 percent of Richmond residents moved during the previous year, which is a slightly smaller share compared to the entire Bay Area (13.4 percent).[3]

[2] The Bay Area Region includes Alameda County, Contra Costa County, Marin County, Napa County, San Francisco County, San Mateo County, Santa Clara County, Solano County, and Sonoma County.
[3] ABAG Housing Needs Data Report: Richmond.

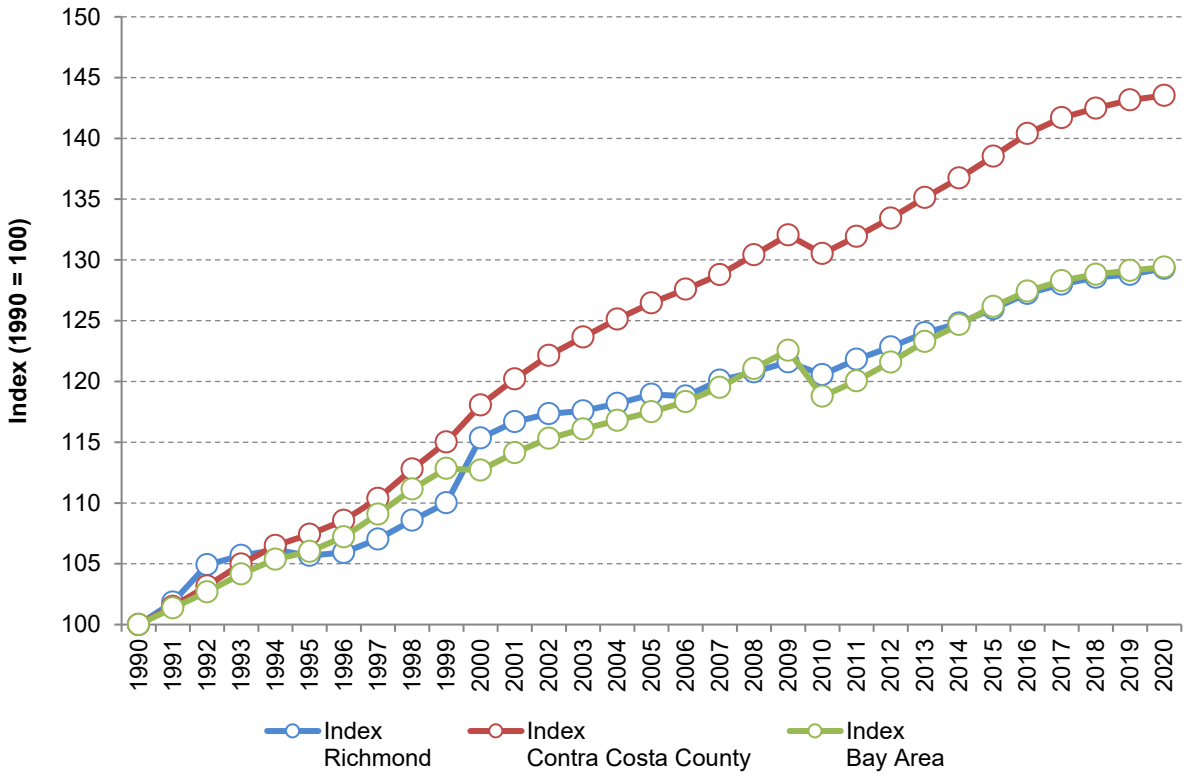
Table A-1: Population Growth Trends

	1990	1995	2000	2005	2010	2015	2020
Geography							
Richmond	86,019	90,903	99,216	102,307	103,701	108,371	111,217[1]
Contra Costa County	803,732	863,335	948,816	1,016,372	1,049,025	1,113,341	1,153,561
Bay Area	6,020,147	6,831,961	6,784,348	7,073,912	7,150,739	7,595,694	7,790,537

Note: [1]The 2020 Decennial Census total population estimate is 116,448, and the California Department of Finance 2020 estimate from its 2022 data release is 115,894.

Source: ABAG 2021 Pre-certified Housing Needs Data (California Department of Finance, E-5 series)

Figure A-1: Population Growth Trends



Note: The data shown in the graph represents the population for Richmond, Contra Costa County, and the Bay Area Region indexed to the population in the first year shown. The data points represent the relative population growth in each of these geographies relative to their populations in that year. For some jurisdictions, a break may appear at the end of each decade (1999, 2009) as estimates are compared to census counts. The California Department of Finance uses the decennial census to benchmark subsequent population estimates.

Source: ABAG 2021 Pre-certified Housing Needs Data (California Department of Finance, E-5 series)

A.2.2 Age

The distribution of age groups in a city influences the types of housing the community may need in the near future. An increase in the older population may mean there is a developing need for more senior housing options, while higher numbers of children and young families may demonstrate the need for more family housing options and related services.

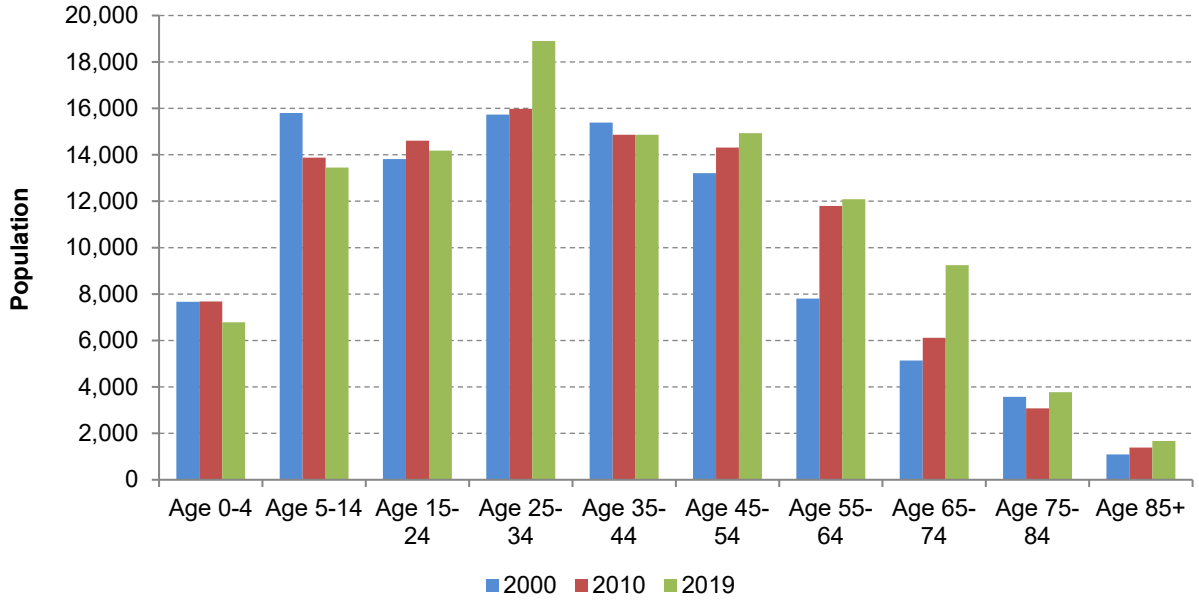
In Richmond, the median age in 2000 was approximately 32 years, and by 2019, the median age increased to around 36 years. The 2019 median age in Richmond was younger than in the County, which was 40 years.

Seniors (65 years and older) account for 13.4 percent of Richmond's total population. Statewide, the population of seniors comprised approximately 21 percent of the total population. From 2000 to 2019, the Richmond senior population increased by 49.8 percent (Figure A-2).

Youths (14 years and under) accounted for 18.4 percent of Richmond's 2019 total population and have decreased by 13.8 percent since 2000. Conversely, the population of those aged 15 to 45 increased by 6.7 percent between 2000 and 2019 and account for 43.6 percent of the total population of Richmond.

Reviewing age demographics by race can provide additional information about the share of a community's population that is more likely to experience housing insecurity. Families and seniors of color are particularly important to note since these groups are more likely to experience challenges finding affordable housing. In 2019, 59 percent of seniors were people of color (all Non-White racial groups) and 66 percent of residents under the age of 18 were people of color (see Figure A-3).

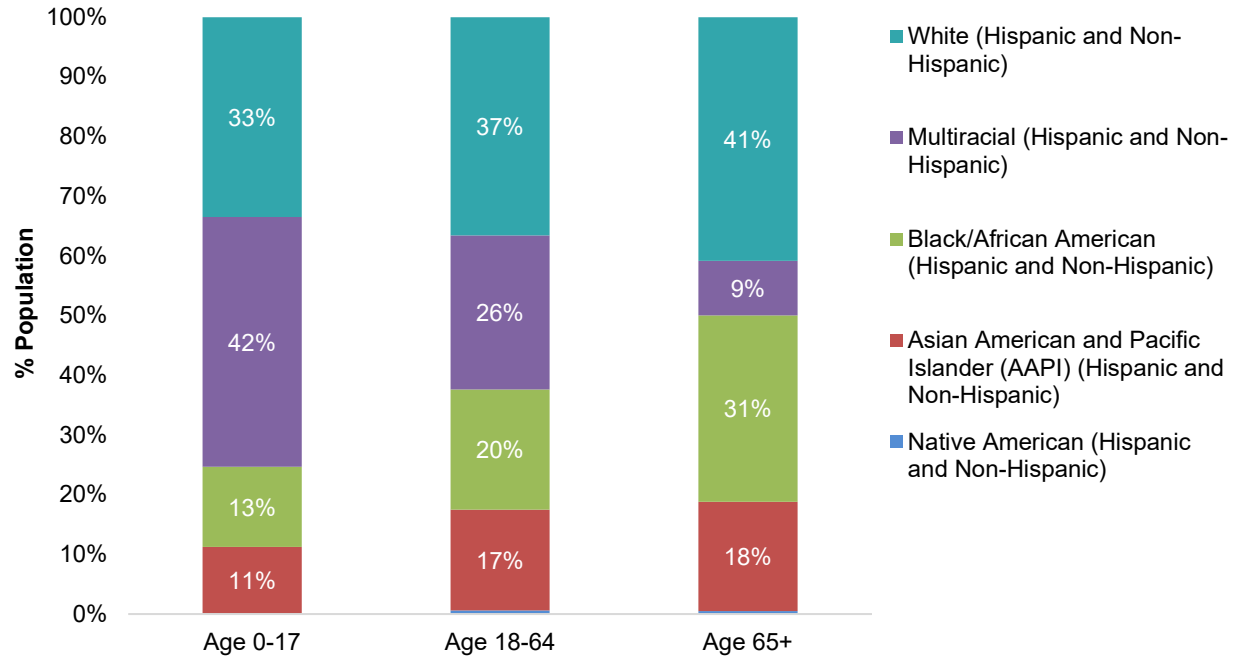
Figure A-2: Richmond Population by Age, 2000-2019, City of Richmond



Universe: Total population

Source: ABAG 2021 Pre-certified Housing Needs Data ((U.S. Census Bureau, Census 2000 SF1, Table P12; U.S. Census Bureau, Census 2010 SF1, Table P12; U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B01001)

Figure A-3: Senior and Youth Population by Race, City of Richmond



Universe: Total population

Note: The Census Bureau does not disaggregate racial groups by Hispanic/Latinx ethnicity for this data, and an overlapping category of Hispanic/Non-Hispanic groups has not been shown to avoid double counting. Hispanic and Non-Hispanic Native American account for less than one percent of the population for each of the age categories shown in the figure.

Source: ABAG 2021 Pre-certified Housing Needs Data (U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B01001(A-G))

A.2.3 Race/Ethnicity

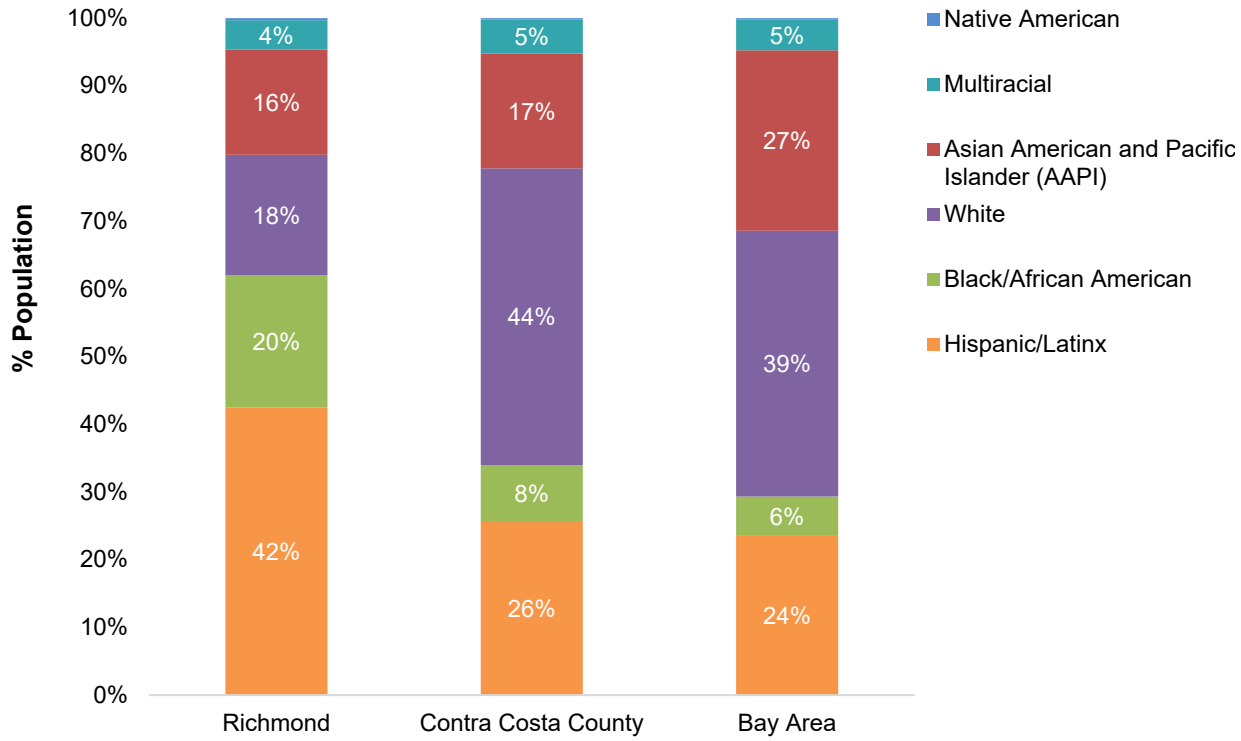
Understanding the racial makeup of a city and region is important for designing and implementing effective housing policies and programs. These patterns are shaped by both market factors and government actions, such as exclusionary zoning, discriminatory lending practices, and displacement that has occurred over time and continues to impact communities of color today.[4] Please see the Affirmatively Furthering Fair Housing analysis (Appendix F) for an assessment of fair housing in Richmond.

Richmond has a smaller share of residents that identify as White and AAPI than the County and the region, and Richmond has a larger share of residents that identify as Hispanic/Latinx and Black/African American compared to the County and the region (see Figure A-4).

[4] See, for example, Rothstein, R. (2017). The color of law : a forgotten history of how our government segregated America. New York, NY & London, UK: Liveright Publishing.

Since 2000, the number of residents in Richmond identifying as White, Black/African American, and Native American has decreased, while residents identifying as Hispanic/Latinx, AAPI, and Multiracial have increased (see Table A-2). From 2000 to 2019, the White population in Richmond decreased by seven percent, the Black/African American population decreased by 39 percent, and the Native American population decreased by eight percent. During this same period, the AAPI population increased by 36 percent, the Hispanic/Latinx population increased by 77 percent, and the Multiracial population increased by 1,097 percent.

Figure A-4: Population by Race and Ethnicity, 2019, City of Richmond



Note: Data for 2019 represents 2015-2019 ACS estimates.

The Census Bureau defines Hispanic/Latinx ethnicity as separate from racial categories. For this graph, the "Hispanic or Latinx" racial/ethnic group represents those who identify as having Hispanic/Latinx ethnicity and may also be members of any racial group. All other racial categories on this graph represent those who identify with that racial category and do not identify with Hispanic/Latinx ethnicity. The Native American population accounts for less than one percent of residents in Richmond, Contra Costa County, and the Bay Area.

Source: ABAG 2021 Pre-certified Housing Needs Data (U.S. Census Bureau, Census 2000, Table P004; U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B03002)

Table A-2: Population by Race and Ethnicity, 2000-2019, City of Richmond

	2000		2010		2019		Change 2000 to 2019	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Native American	351	<1%	250	<1%	324	<1%	-27	-8%
Asian American and Pacific Islander (AAPI)	12,553	13%	14,245	14%	17,073	16%	4,520	36%
Black/African American	35,279	37%	26,872	26%	21,465	20%	-13,814	-39%
White	21,081	22%	17,769	17%	19,569	18%	-1,512	-7%
Multiracial	400	<1%	3,644	4%	4,789	4%	4,389	1097%
Hispanic/Latinx	26,319	27%	40,921	39%	46,664	42%	20,345	77%

Note: Data for 2019 represents 2015-2019 ACS estimates.

The Census Bureau defines Hispanic/Latinx ethnicity as separate from racial categories. For this graph, the "Hispanic/Latinx" racial/ethnic group represents those who identify as having Hispanic/Latinx ethnicity and may also be members of any racial group. All other racial categories on this graph represent those who identify with that racial category and do not identify with Hispanic/Latinx ethnicity.

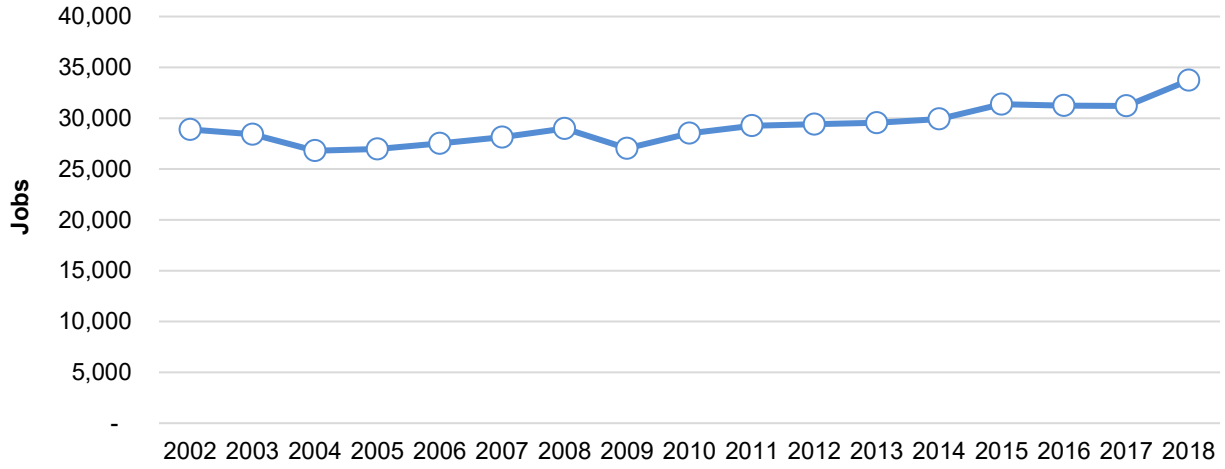
Source: ABAG 2021 Pre-certified Housing Needs Data (U.S. Census Bureau, Census 2000, Table P004; U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B03002)

A.2.4 Employment

A city houses employed residents who either work in the community where they live or work elsewhere in the region. Conversely, a city may have job sites that employ residents from the same city, but more often employ workers commuting from outside of it. Smaller cities typically will have more employed residents than jobs there and export workers, while larger cities tend to have a surplus of jobs and import workers. To some extent, the regional transportation system is set up for this flow of workers to the region's core job centers. At the same time, as the housing affordability crisis has illustrated, local imbalances may be severe, where local jobs and worker populations are out of sync at a sub-regional scale. One measure of this is the relationship between workers and jobs. A city with a surplus of resident workers (meaning more workers than jobs available) "exports" workers to other parts of the region, while a city with a surplus of jobs (meaning more jobs than can be filled with local workers) must conversely "import" them.

In Richmond, there are 52,463 employed residents and 42,558 jobs, and the ratio of jobs to resident workers is 0.81, indicating that Richmond is a net exporter of workers. In the last two decades, the number of jobs in Richmond has steadily increased. Between 2002 and 2018, the number of jobs in Richmond grew by 16.7 percent (see Figure A-5).

Figure A-5: Jobs in the City of Richmond



Universe: Jobs from unemployment insurance-covered employment (private, state, and local government) plus the United States Office of Personnel Management-sourced Federal employment.

Note: The data is tabulated by place of work, regardless of where a worker lives. The source data is provided at the census block level. These are crosswalked to jurisdictions and summarized.

Source: ABAG 2021 Pre-certified Housing Needs Data (U.S. Census Bureau, Longitudinal Employer-Household Dynamics, Workplace Area Characteristics (WAC) files, 2002-2018)

Approximately 10 percent of Richmond residents work and live in the City according to the 2019 Census Longitudinal Employer-Household Dynamics program (Table A-3). Richmond has a smaller share of resident workers than Berkeley, but a larger share than the Cities of El Cerrito, San Pablo, and Pinole.

Table A-3: Employed Residents that Work and Live in the City, 2019

	Number	Percent
Berkeley	7,943	18.3%
Richmond	4,527	10.0%
San Pablo	672	5.6%
El Cerrito	503	4.2%
Pinole	335	3.8%

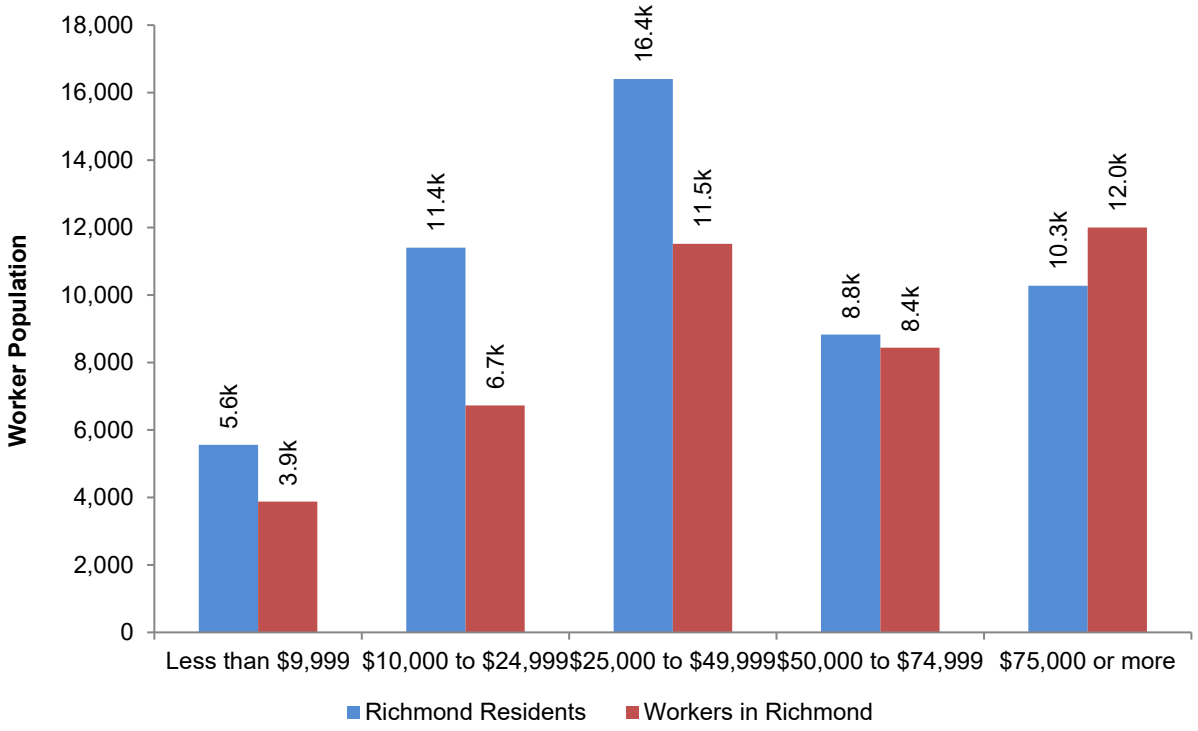
Source: Census Bureau, Longitudinal Employer-Household Dynamics, 2019.

A community may offer employment for low-income workers but have few housing options for those workers, or the community may house residents who earn low wages but have few employment opportunities for them. A surplus of jobs relative to residents in a given wage category suggests the need to import workers at that wage level, while conversely, surpluses of workers in wage groups relative to jobs means the community will export those workers to other

jurisdictions. Such flows are not inherently bad, but over time, sub-regional imbalances may appear.

Figure A-6 shows the balance of jobs to workers broken down by different wage groups. Richmond has more low-wage residents than low-wage jobs (where low-wage refers to jobs paying less than $25,000). At the other end of the wage spectrum, the City has more high-wage jobs than high-wage residents (where high-wage refers to jobs paying more than $75,000). Therefore, Richmond has fewer housing accommodations for its low-wage jobs and more options for its high-wage positions.

Figure A-6: Workers by Earnings, Richmond Residents and Workers in Richmond, City of Richmond

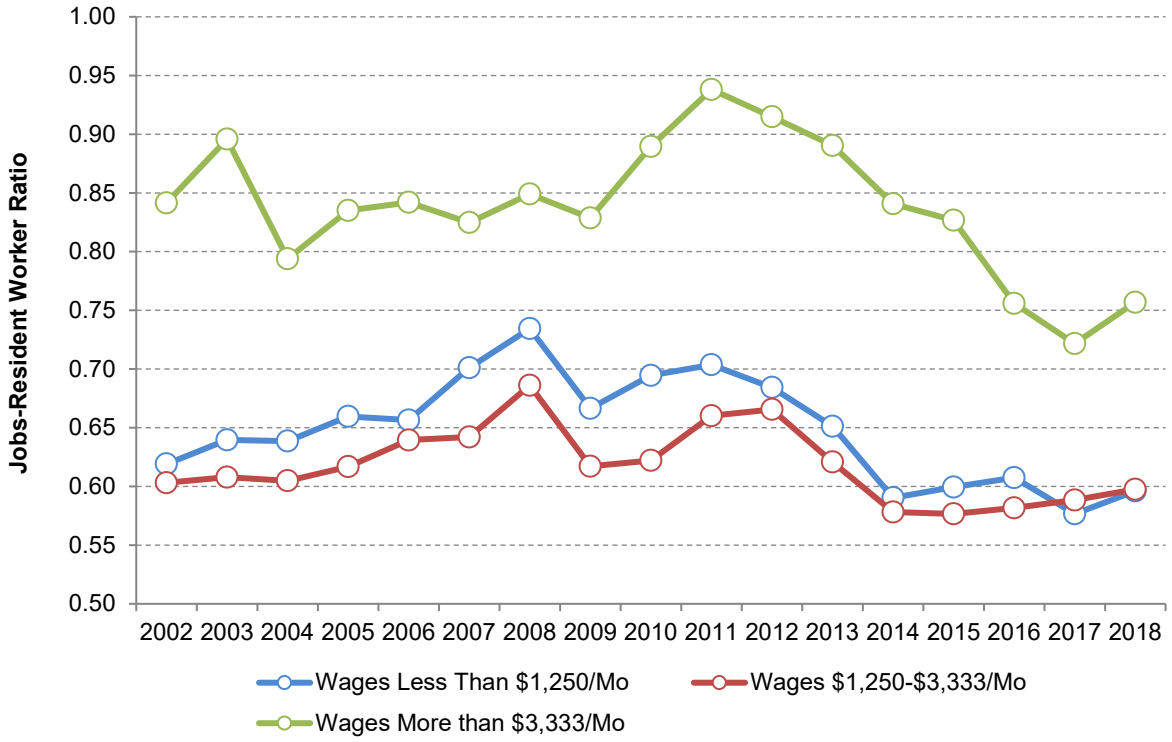


Universe: workers 16 years and over with earnings

Source: ABAG 2021 Pre-certified Housing Needs Data (U.S. Census Bureau, American Community Survey 5-Year Data 2015-2019, B08119, B08519)

Figure A-7 shows the balance of a jurisdiction's resident workers to the jobs from different wage groups as a ratio. A ratio of 1.0 means that a city has the same number of jobs in a wage group as resident workers. Values above 1.0 indicate a jurisdiction will need to import workers for jobs for the given wage group. Thus, Richmond does not need to import workers but rather needs to import jobs. At the regional scale, this ratio is 1.04 jobs for each worker, implying a modest import of workers from outside the region.

Figure A-7: Jobs-Resident Worker Ratios, by Wage Group, City of Richmond



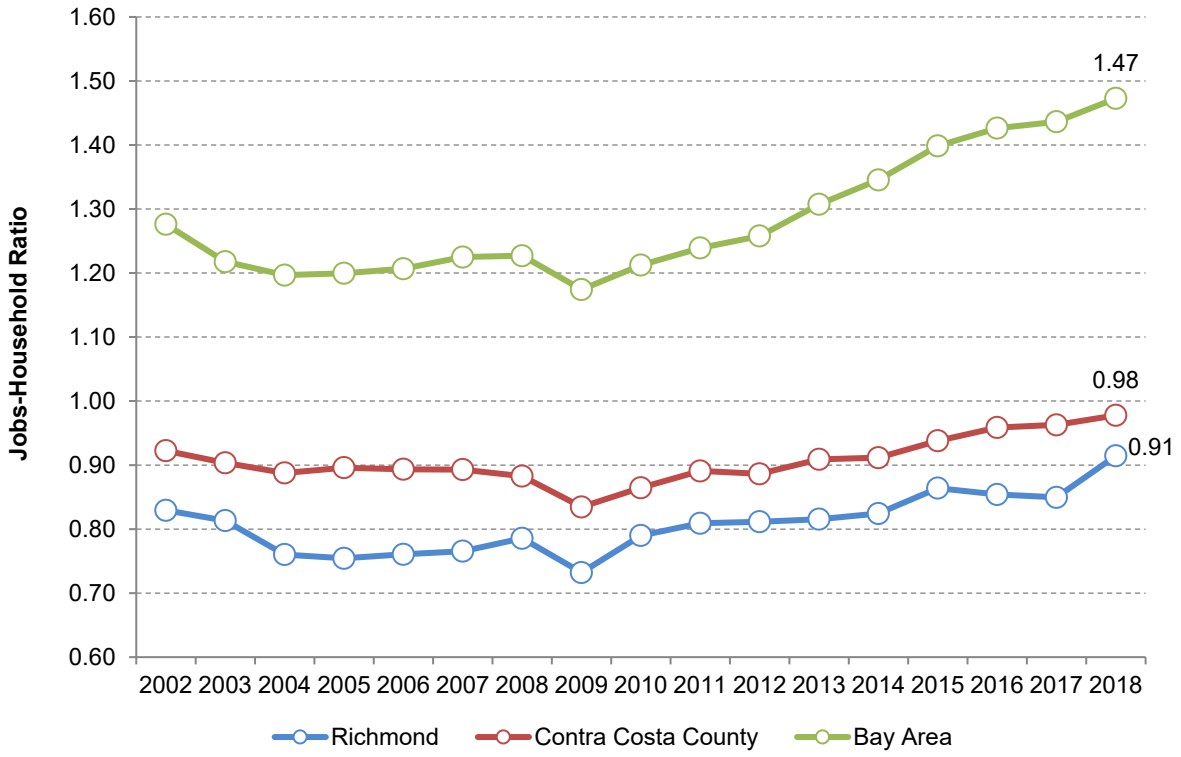
Universe: Jobs in a jurisdiction from unemployment insurance-covered employment (private, state, and local government) plus the United States Office of Personnel Management-sourced Federal employment

Note: The ratio compares job counts by wage group from two tabulations of LEHD data: Counts by place of work relative to counts by place of residence. See text for details.

Source: ABAG 2021 Pre-certified Housing Needs Data (U.S. Census Bureau, Longitudinal Employer-Household Dynamics, Workplace Area Characteristics (WAC) files (Jobs); Residence Area Characteristics (RAC) files (Employed Residents), 2010-2018)

The balance between households and jobs can also reveal important information about a community, and in particular, it can help indicate the level of housing demand in a community. New jobs may draw new residents, and when there is high demand for housing relative to supply, many workers may be unable to afford to live near their workplace and may experience long commutes, which contributes to traffic congestion and time lost for all road users. The jobs-household ratio in Richmond has increased over time, from 0.83 jobs per household in 2002 to 0.91 jobs per household in 2018 (see Figure A-8) and may indicate an increased demand for housing. Richmond's job to households ratio is lower than both Contra Costa County (0.98) and the region (1.47), which may suggest there is a lesser amount of housing demand from employment in Richmond than in the greater region, however, housing demand is typically experienced at a regional level and high job-household ratios in the County and the region may instead demonstrate intruding demand for housing from the larger region on Richmond.

Figure A-8: Jobs-Household Ratio



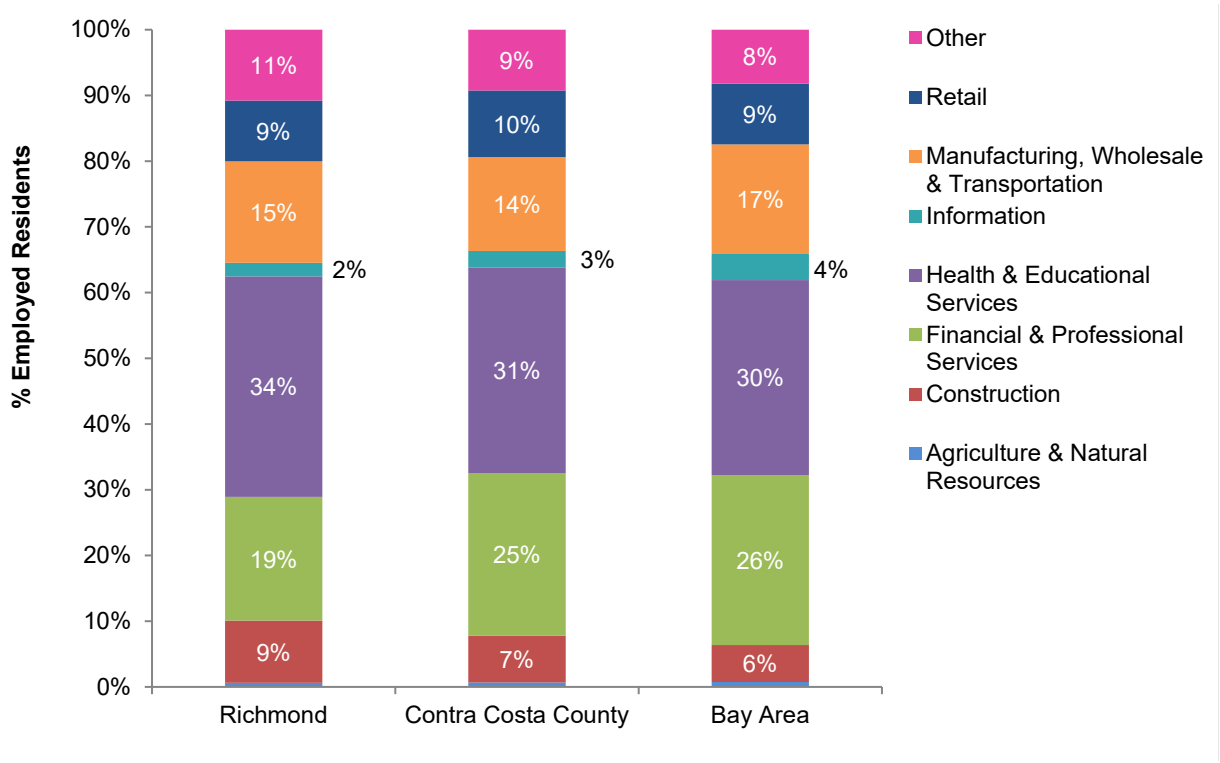
Universe: Jobs in a jurisdiction from unemployment insurance-covered employment (private, state, and local government) plus the United States Office of Personnel Management-sourced Federal employment; households in a jurisdiction

Note: The data is tabulated by place of work, regardless of where a worker lives. The source data is provided at the census block level. These are crosswalked to jurisdictions and summarized. The ratio compares place of work wage and salary jobs with households, or occupied housing units. A similar measure is the ratio of jobs to housing units. However, this jobs-household ratio serves to compare the number of jobs in a jurisdiction to the number of housing units that are occupied.

Source: ABAG 2021 Pre-certified Housing Needs Data (U.S. Census Bureau, Longitudinal Employer-Household Dynamics, Workplace Area Characteristics (WAC) files (Jobs), 2002-2018; California Department of Finance, E-5 (Households))

Health and Educational Services is the largest industry in Richmond, Contra Costa County, and the Bay Area. In 2019, Health and Educational Services jobs accounted for 34 percent of employment in Richmond, 31 percent of employment in the County, and 30 percent of employment in the region (Figure A-9).

Figure A-9: Resident Employment by Industry



Universe: Civilian employed population age 16 years and over

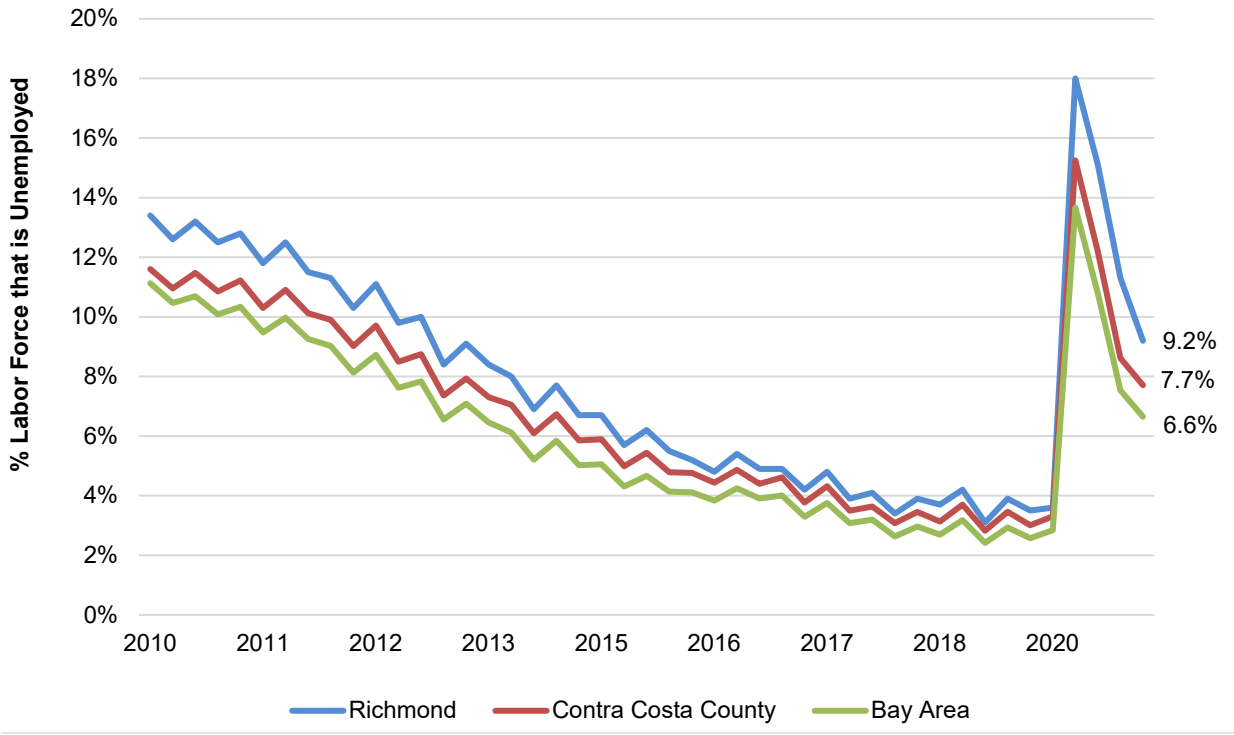
Note: The data displayed shows the industries in which jurisdiction residents work, regardless of the location where those residents are employed (whether within the jurisdiction or not). Less than one percent of residents in Richmond, Contra Costa County, and the Bay Area are employed in the Agricultural & Natural Resources industry.

Source: ABAG 2021 Pre-certified Housing Needs Data (U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table C24030)

In Richmond, the unemployment rate decreased between 2010 and 2021, from an average of 13.4 percent in January 2010 to 9.2 percent in January 2021 (Figure A-10). Jurisdictions throughout the region experienced a sharp rise in unemployment in early 2020 due to impacts related to the COVID-19 Pandemic but saw general improvements and recovery in the later months of 2020. As of June 2022, Richmond's unemployment rate dropped to 3.8 percent.[5]

[5] California Employment Development Department, Local Area Unemployment Statistics (LAUS)

Figure A-10: Unemployment Rate



Universe: Civilian employed population age 16 years and over

Note: Unemployment rates for the jurisdiction level are derived from larger-geography estimates.

Source: ABAG 2021 Pre-certified Housing Needs Data (California Employment Development Department, Local Area Unemployment Statistics (LAUS), Sub-county areas monthly updates, 2010-2021)

Section A.3 Household Characteristics

A.3.1 Household Size

In Richmond, the largest share of households (28.6 percent) consists of two people, while the lowest share of households (13.8 percent) consists of five-or-more persons. One-person households make up 25.4 percent of the occupied housing stock in Richmond. Three person-households and four-person households make up a smaller share of the occupied housing stock in the City, at 16.4 percent and 15.8 percent respectively. According to the California Department of Finance, Richmond had an average household size of 2.93 in 2020. The average household size in Contra Costa County was smaller at 2.83 persons per household. 32.2 percent of households in Richmond are three-to-four person households, slightly lower than the County (34.2 percent three-to-four person households) and the region (32.6 percent three-to-four person households).

Table A-4: Household Size, City of Richmond

	Owner Occupied	% Owner Occupied	Renter Occupied	% Renter Occupied	% of Total Occupied Housing Units
1-person household	4,729	25.6%	4,685	25.2%	25.4%
2-person household	5,853	31.7%	4,768	25.6%	28.6%
3-person household	2,832	15.3%	3,233	17.4%	16.4%
4-person household	2,639	14.3%	3,230	17.4%	15.8%
5-or-more person household	2,429	13.1%	2,690	14.5%	13.8%
Total occupied housing units	**18,482**	**100.0%**	**18,606**	**100.0%**	**100.0%**
Source: ABAG 2021 Pre-certified Housing Needs Data (U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B25009)					

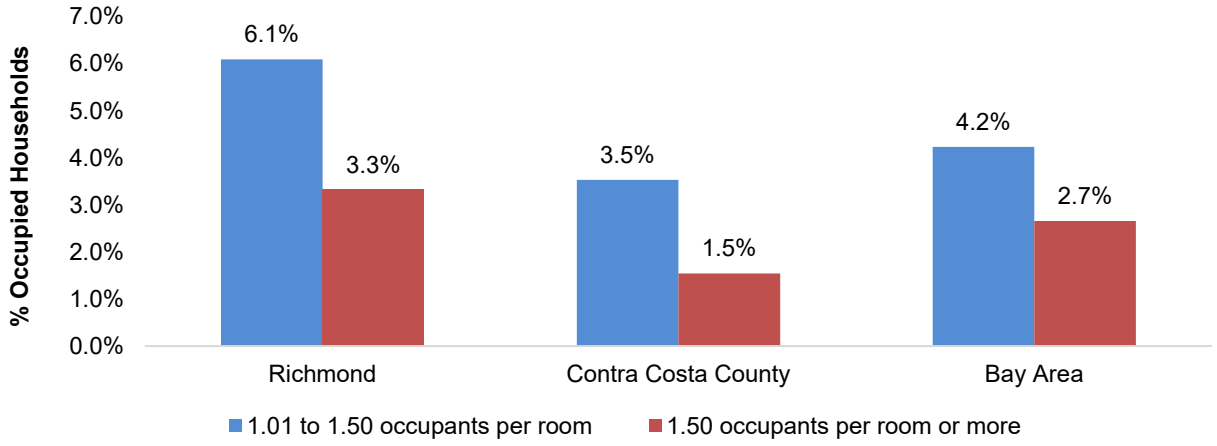
A.3.2 Overcrowding

Overcrowding occurs when the number of people living in a household is greater than the home was designed to hold. There are several different standards for defining overcrowding, but this report uses the Census Bureau definition, which defines overcrowding as having more than one occupant per room (not including bathrooms or kitchens). Additionally, the Census Bureau defines units with more than 1.5 occupants per room as severely overcrowded. Overcrowding is often related to the cost of housing and can occur when housing demand in a city or region is high. In many cities, overcrowding is experienced more by renters, some of which join with multiple households to rent a unit in order to stay in their communities.

Richmond has a higher rate of overcrowding than the rest of the region. In 2017, 9.4 percent (3,493 households) of Richmond households faced overcrowded conditions and 5.1 percent (20,043 households) of Contra Costa County residents and 6.9 percent (188,378 households) of residents in the Bay Area experienced overcrowding (see Figure A-11).

Among Richmond households that rent, 8.3 percent experienced overcrowding, and 3.9 percent of those who own their home experience overcrowding (see Figure A-12). 4.7 percent of Richmond households that rent are severely overcrowded and 2 percent of households that own are severely overcrowded.

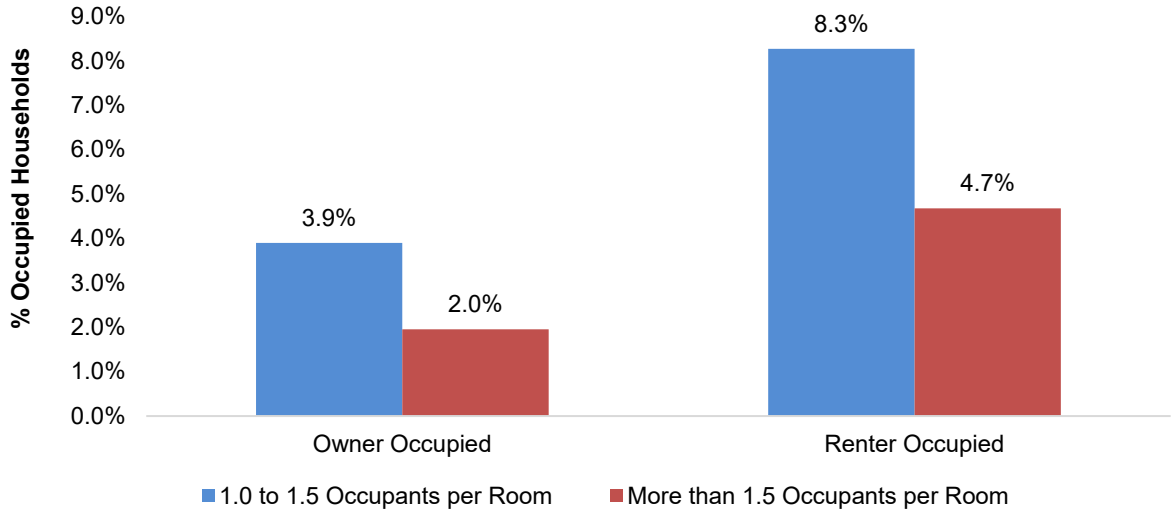
Figure A-11: Overcrowding Severity



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

Source: ABAG 2021 Pre-certified Housing Needs Data (U.S. Department of Housing and Urban Development (HUD), Comprehensive Housing Affordability Strategy (CHAS) ACS tabulation, 2013-2017 release)

Figure A-12: Overcrowding by Tenure and Severity, City of Richmond



Universe: Occupied housing units

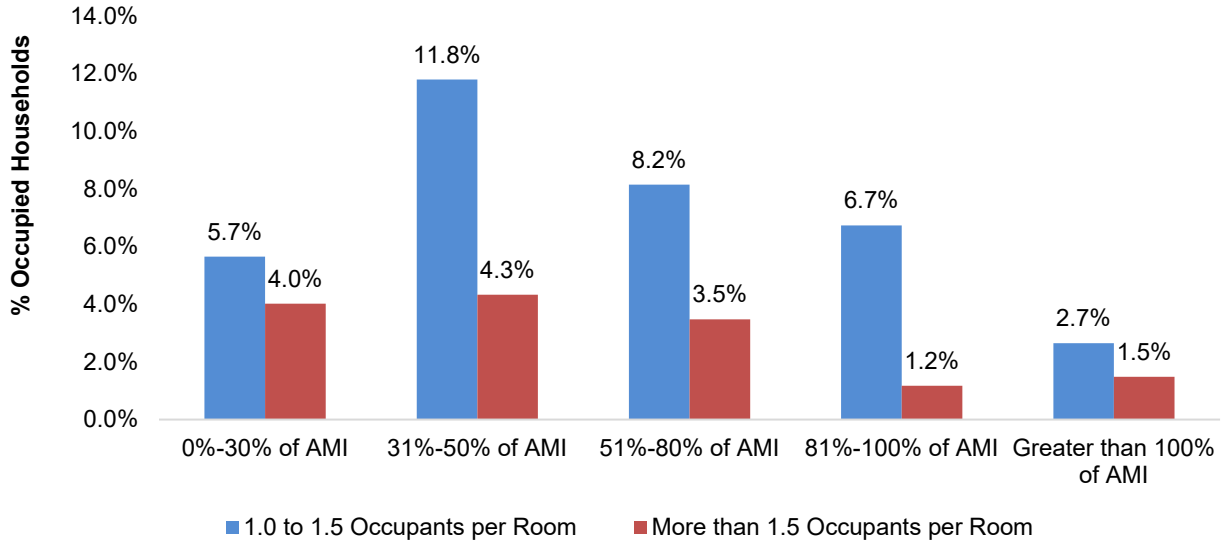
Note: The Census Bureau defines an overcrowded unit as one occupied by 1.01 persons or more per room (excluding bathrooms and kitchens), and units with more than 1.5 persons per room are considered severely overcrowded.

Source: ABAG 2021 Pre-certified Housing Needs Data (U.S. Department of Housing and Urban Development (HUD), Comprehensive Housing Affordability Strategy (CHAS) ACS tabulation, 2013-2017 release)

Overcrowding often disproportionately impacts low-income households. In Richmond, 4 percent of very low-income households (below 50 percent AMI) experience severe overcrowding, while

1.5 percent of households (above 100 percent AMI) experience this level of overcrowding (see Figure A-13).

Figure A-13: Overcrowding by Income Level and Severity, City of Richmond



Universe: Occupied housing units

Note: The Census Bureau defines an overcrowded unit as one occupied by 1.01 persons or more per room (excluding bathrooms and kitchens), and units with more than 1.5 persons per room are considered severely overcrowded. Income groups are based on HUD calculations for Area Median Income (AMI). The AMI levels in this chart are based on the HUD metro area where this jurisdiction is located.

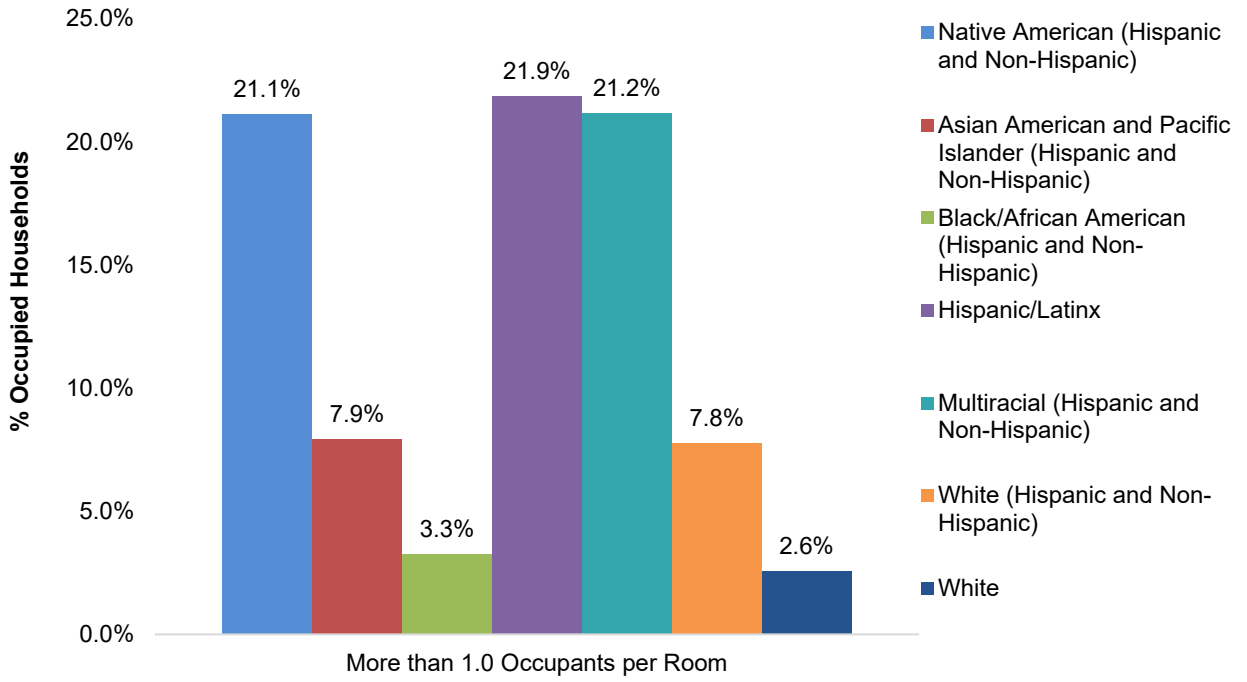
Source: ABAG 2021 Pre-certified Housing Needs Data (U.S. Department of Housing and Urban Development (HUD), Comprehensive Housing Affordability Strategy (CHAS) ACS tabulation, 2013-2017 release)

Communities of color are more likely to experience overcrowding and more likely to experience poverty, financial instability, and housing insecurity. People of color tend to experience overcrowding at higher rates than White residents.

In Richmond, the racial and ethnic group with the largest rate of overcrowding is Hispanic/Latinx at a rate of 21.9 percent (2,514 households) (see Figure A-14). Residents identifying as Multiracial reported overcrowding at 21.2 percent (1,570 households), while AAPI reported overcrowding at 7.9 percent (427 households). Minimal rates of overcrowding were reported for Black/African American and White residents at 3.3 percent (301 households) and 2.6 percent (247 households) respectively.[6]

[6] Data provided for Multiracial, AAPI, and Black/African American residents include those identifying as Hispanic and Non-Hispanic.

Figure A-14: Overcrowding by Race, City of Richmond



Note: The Census Bureau defines an overcrowded unit as one occupied by 1.01 persons or more per room (excluding bathrooms and kitchens), and units with more than 1.5 persons per room are considered severely overcrowded. For this table, the Census Bureau does not disaggregate racial groups by Hispanic/Latinx ethnicity. However, data for the White racial group is also reported for White householders who are not Hispanic. Since residents who identify as White and Hispanic may have very different experiences within the housing market and the economy from those who identify as White and Non-Hispanic, data for multiple White sub-groups are reported here.

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

Source: ABAG 2021 Pre-certified Housing Needs Data (U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B25014)

A.3.3 Household Income

Household income is a critical component of housing affordability. Income impacts the decision to rent versus own, the size of the unit, and the location of housing. Overall, household income in Richmond is lower than that of Contra Costa County. Richmond’s median household income in 2019 was $68,472 compared to the County’s median income of $99,716.

Table A-5: Household Income, City of Richmond

	Richmond	Contra Costa County
Median Income	$68,472	$99,716
Mean Income	$87,666	$135,742
Source: ACS 5-year estimates (2019), S1901		

Table A-6: Income Categories as a Percentage of Area Median Income (AMI)

	% of AMI
Acutely Low	0-15%
Extremely Low	15-30%
Very Low	30-50%
Low	50-80%
Moderate	80-120%
Above Moderate	>120%
Source: Department of Housing and Community Development, 2021	

Table A-7: Contra Costa County 2021 Annual Income Limits by Household Size

Number of Persons in Household:		1	2	3	4	5	6	7	8
Contra Costa County Area Median Income:	Acutely Low	$13,200	$15,100	$16,950	$18,850	$20,350	$21,850	$23,350	$24,900
	Extremely Low	$28,800	$32,900	$37,000	$41,100	$44,400	$47,700	$51,000	$54,300
	Very Low Income	$47,950	$54,800	$61,650	$68,500	$74,000	$79,500	$84,950	$90,450
	Low Income	$76,750	$87,700	$98,650	$109,600	$118,400	$127,150	$135,950	144,700
	Median Income	$87,900	$100,500	$113,050	**$125,600**	$135,650	$145,700	$155,750	$165,800
	Moderate Income	$105,500	$120,550	$135,650	$150,700	$162,750	$174,800	$186,850	$198,900
Source: Department of Housing and Community Development, 2021									

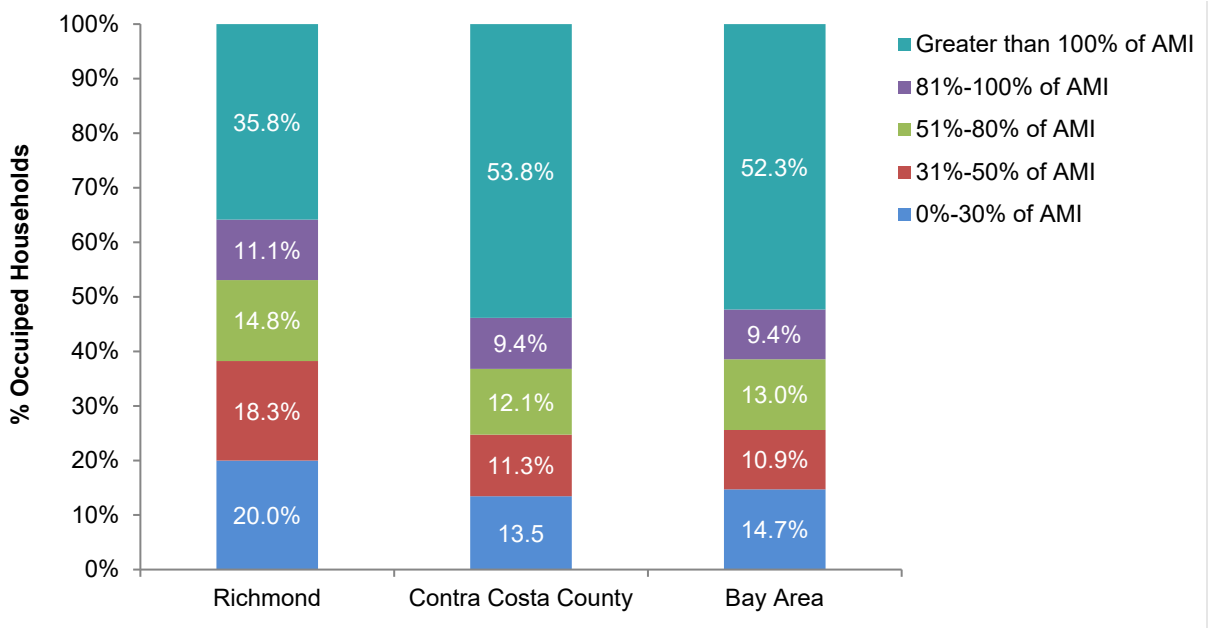
Despite the economic and job growth experienced throughout the region since 1990, the income gap has continued to widen. California is one of the most economically unequal states in the nation, and the Bay Area has the highest income inequality between high- and low-income households in the state.[7]

[7] Bohn, S.et al. 2020. Income Inequality and Economic Opportunity in California. Public Policy Institute of California.

The concentration of high-income households in Richmond is lower than in the County and the region. In Richmond, 35.8 percent of households earn more than 100 percent of the County area median income (AMI), and 20 percent of households (7,329 households) earn less than 30 percent of AMI, which is considered extremely low-income (see Figure A-15).[8] Regionally, however, more than half of all households earn more than 100 percent of AMI, and 13.5 percent earn less than 30 percent of AMI. Of Richmond's total households, 14.8 percent (5,445 households) are low-income (earning between 50 and 80 percent of AMI), while around 12.1 percent of households in the County and 13.0 percent of households in the Bay Area are low-income. In total, 19,474 households in Richmond earn less than 80 percent of AMI (52.3 percent of households). Households with multiple wage earners (including food service workers, full-time students, teachers, farmworkers and healthcare professionals) can fall into lower AMI categories due to relatively stagnant wages in many industries.

[8] "AMI" represents the local area household median income. The area median income is the midpoint of a select geography's income distribution, meaning that half of households in a specified area earn more than the median and half earn less than the median.

Figure A-15: Households by Household Income Level



Universe: Occupied housing units

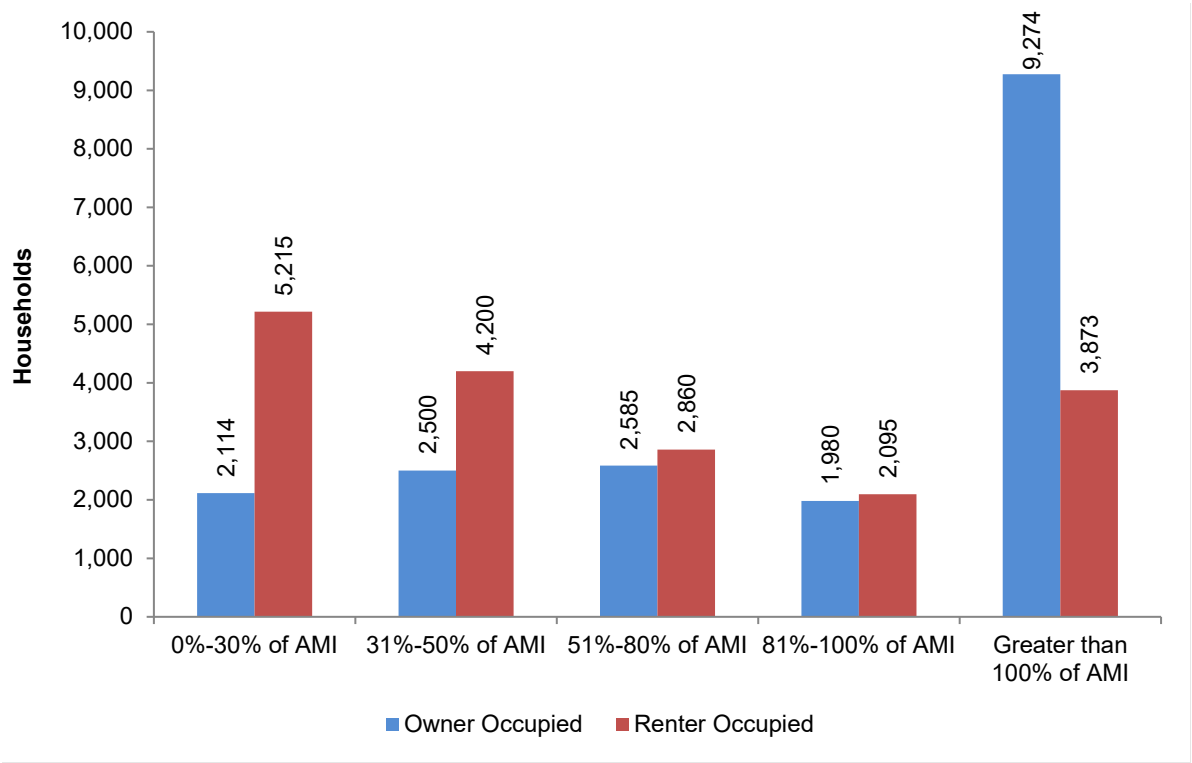
Note: Income groups are based on HUD calculations for Area Median Income (AMI). HUD calculates the AMI for different metropolitan areas, and the nine-county Bay Area includes the following metropolitan areas: Napa Metro Area (Napa County), Oakland-Fremont Metro Area (Alameda and Contra Costa Counties), San Francisco Metro Area (Marin, San Francisco, and San Mateo Counties), San Jose-Sunnyvale-Santa Clara Metro Area (Santa Clara County), Santa Rosa Metro Area (Sonoma County), and Vallejo-Fairfield Metro Area (Solano County). The AMI levels in this chart are based on the HUD metro area where this jurisdiction is located. The data that is reported for the Bay Area is not based on a regional AMI but instead refers to the regional total of households in an income group relative to the AMI for the County where that household is located.

Source: ABAG 2021 Pre-certified Housing Needs Data (U.S. Department of Housing and Urban Development (HUD), Comprehensive Housing Affordability Strategy (CHAS) ACS tabulation, 2013-2017 release)

Throughout the region, there are disparities between the incomes of homeowners and renters. Typically, the number of low-income renters greatly outpaces the amount of housing available that isaffordable for these households.

In Richmond, the largest proportion of renters falls into the 30 percent or less AMI income group (Figure A-16). Alternatively, the largest proportion of homeowners falls into the greater than 100 percent AMI income group.

Figure A-16: Household Income Level by Tenure, City of Richmond



Universe: Occupied housing units

Note: Income groups are based on HUD calculations for Area Median Income (AMI). HUD calculates the AMI for different metropolitan areas, and the nine-county Bay Area includes the following metropolitan areas: Napa Metro Area (Napa County), Oakland-Fremont Metro Area (Alameda and Contra Costa Counties), San Francisco Metro Area (Marin, San Francisco, and San Mateo Counties), San Jose-Sunnyvale-Santa Clara Metro Area (Santa Clara County), Santa Rosa Metro Area (Sonoma County), and Vallejo-Fairfield Metro Area (Solano County).

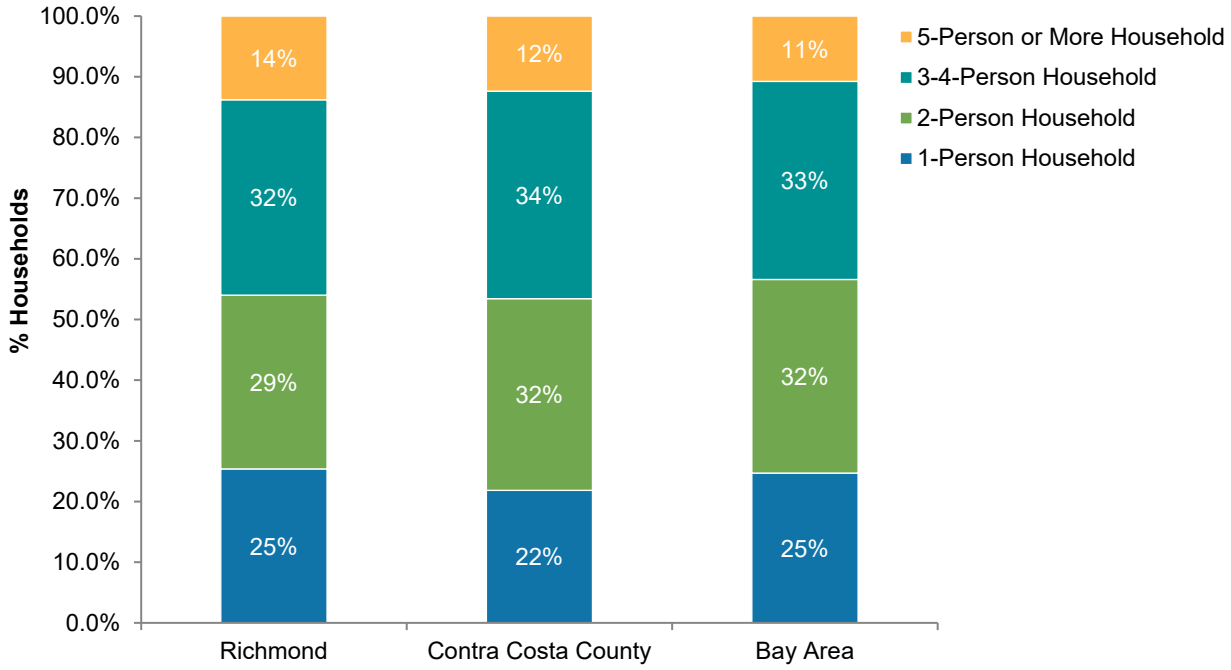
Source: ABAG 2021 Pre-certified Housing Needs Data (U.S. Department of Housing and Urban Development (HUD), Comprehensive Housing Affordability Strategy (CHAS) ACS tabulation, 2013-2017 release)

A.3.4 Special Housing Needs

Large Families

Large family households often have special housing needs due to a lack of adequately sized affordable housing. The higher costs required for homes with multiple bedrooms can result in larger families experiencing an increased risk of housing insecurity. In Richmond, 14 percent (5,119 households), are considered large households (see Figure A-17). Among large households in Richmond 42, percent are low-income (earning 50 percent or less of AMI) (see Figure A-18).

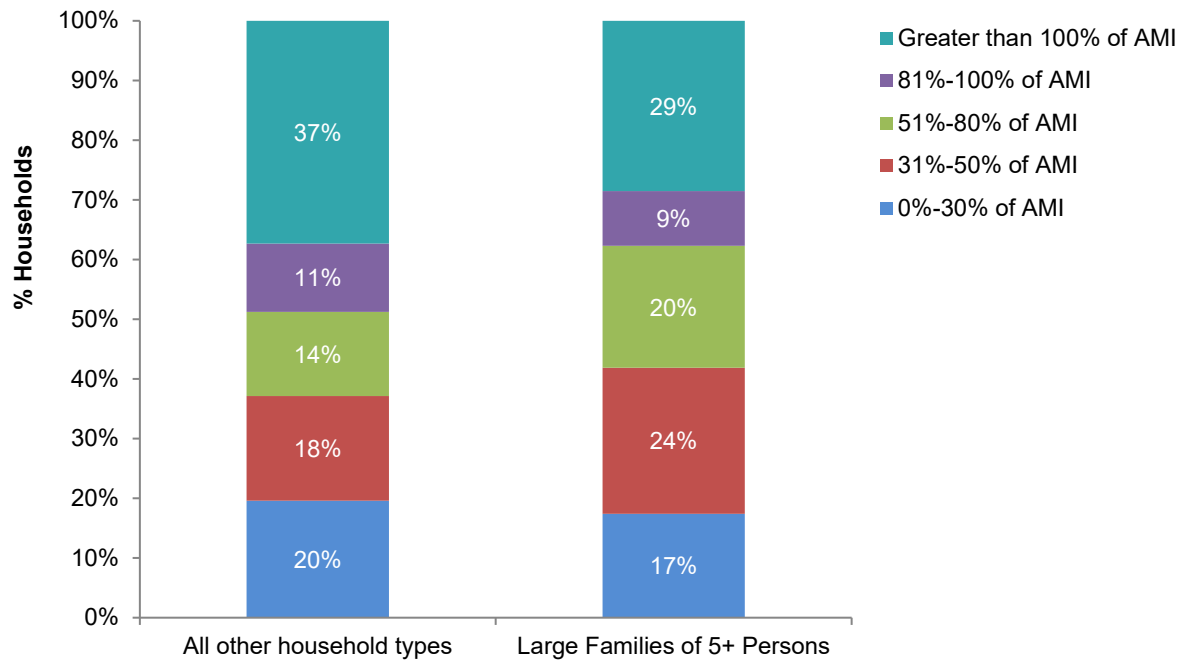
Figure A-17: Household Size



Universe: Occupied housing units

Source: ABAG 2021 Pre-certified Housing Needs Data (U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B25009)

Figure A-18: Household Size by Household Income Level, City of Richmond



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

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

The unit sizes available in a community affect the household sizes that can access that community. Large families are generally served by housing units with three or more bedrooms, of which there are 18,591 units in Richmond, or 50 percent of all units in the City. Among units with three or more bedrooms, 30 percent (5,570 units) are renter-occupied and 70 percent (13,021) are owner-occupied (see Table A-8; Figure A-19). 5,119 households are considered large households in Richmond. Therefore, the housing mix in Richmond is considered adequate to accommodate larger household sizes. However, 42 percent of large households are low-income, and there may be a need to ensure that enough affordable large units (three or more bedrooms) are available for these households.

Table A-8: Housing Units by Number of Bedrooms, City of Richmond

Number of Bedrooms	Owner Occupied	Renter Occupied
0 Bedrooms	117	790
1 Bedroom	499	4,553
2 Bedrooms	4,845	7,693
3-4 Bedrooms	12,355	5,376
5 Or More Bedrooms	666	194
Totals	**18,482**	**18,606**
Source: Department of Housing and Community Development, 2021		

Figure A-19: Housing Units by Number of Bedrooms, City of Richmond



Universe: Housing units

Source: ABAG 2021 Pre-certified Housing Needs Data (U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B25042)

Senior Households

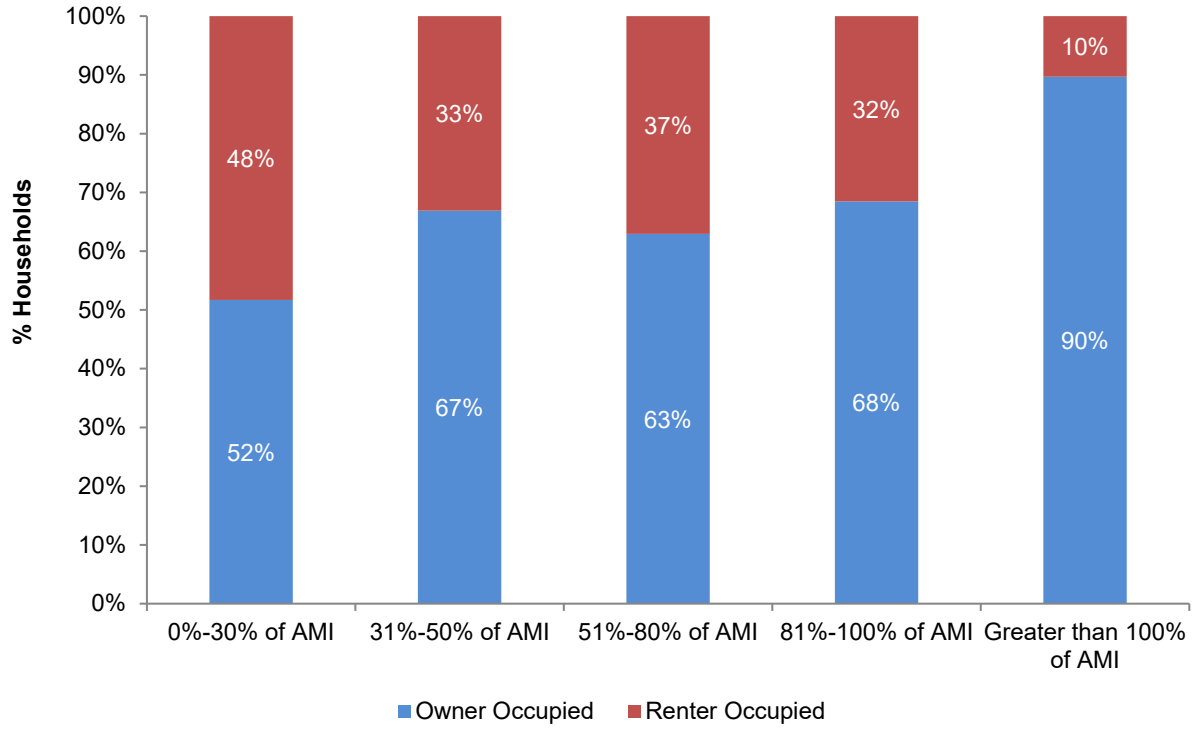
Senior households often experience a combination of factors that can make accessing or keeping affordable housing a challenge. They often live on fixed incomes and are more likely to have disabilities, chronic health conditions, or reduced mobility.

There are 1,925 extremely low-income senior households in Richmond (earning no more than 30 percent of AMI). In general, extremely low- and very low-income seniors (both renters and owners) are more likely to be cost-burdened compared to higher-earning seniors. In Richmond,

39.1 percent of all senior households are cost-burdened (see Table A-20, Section A.5.3 Overpayment).

Seniors who rent may be at even greater risk for housing challenges than those who own, due to income differences between these groups. In Richmond, 71 percent of senior households are owner-occupied (6,270 households), and 2,530 senior households rent their home. Among extremely low-income seniors (those earning 30 percent AMI or less) 48 percent rent their home, while only 10 percent of seniors earning the area median income or greater are renters (Figure A-20).

Figure A-20: Senior Households by Income and Tenure, City of Richmond



Universe: Senior households

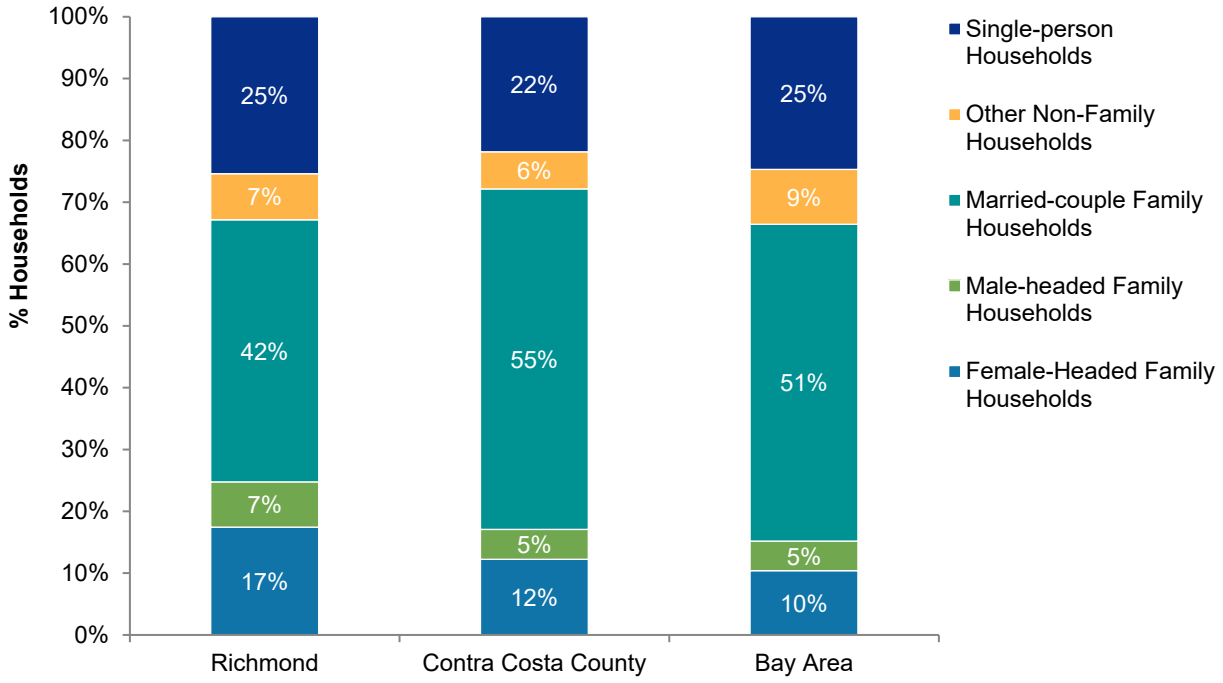
Note: For this graph, senior households are those with a householder who is aged 62 or older. Income groups are based on HUD calculations for Area Median Income (AMI). HUD calculates the AMI for different metropolitan areas, and the nine-county Bay Area includes the following metropolitan areas: Napa Metro Area (Napa County), Oakland-Fremont Metro Area (Alameda and Contra Costa Counties), San Francisco Metro Area (Marin, San Francisco, and San Mateo Counties), San Jose- Sunnyvale-Santa Clara Metro Area (Santa Clara County), Santa Rosa Metro Area (Sonoma County), and Vallejo-Fairfield Metro Area (Solano County).

Source: ABAG 2021 Pre-certified Housing Needs Data (U.S. Department of Housing and Urban Development (HUD), Comprehensive Housing Affordability Strategy (CHAS) ACS tabulation, 2013-2017 release)

Female-headed Households

Households headed by one person are often at greater risk of housing insecurity, particularly female-headed households, who may be supporting children or a family with only one income. In Richmond, the largest proportion of households is Married-couple Family Households at 42 percent, while Female-Headed Households make up 17 percent of all households (6,470 households) (Figure A-21).

Figure A-21: Household Type



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

Source: ABAG 2021 Pre-certified Housing Needs Data (U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B11001)

Female-headed households with children may face particular housing challenges, with pervasive gender inequality resulting in lower wages for women. Moreover, the added need for childcare can make finding a home that is affordable more challenging.

In Richmond, 35 percent of female-headed households with children fall below the Federal Poverty Line, while 10 percent of female-headed households without children live in poverty (see Table A-9).

Table A-9: Female-Headed Households by Poverty Status, City of Richmond

	FHH with Children		FHH with No Children	
	Number	Percent	Number	Percent
Above Poverty Level	2,542	65%	2,324	90%
Below Poverty Level	1,351	35%	253	10%
Total	3,893	100%	2,577	100%

Note: The Census Bureau uses a federally defined poverty threshold that remains constant throughout the country and does not correspond to Area Median Income.
Source: ABAG 2021 Pre-certified Housing Needs Data (U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B17012)

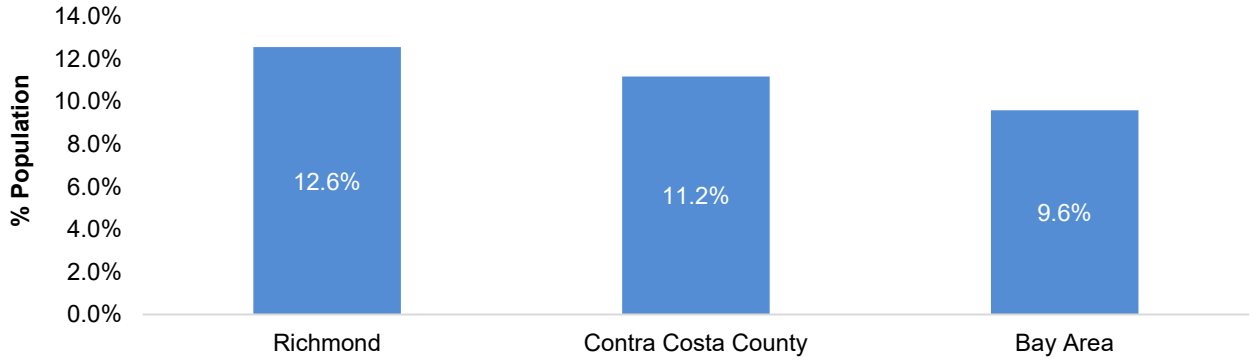
Persons with Disabilities

People with disabilities face additional housing challenges. Encompassing a broad group of individualsliving with a variety of physical, cognitive, and sensory impairments, many people with disabilities liveon fixed incomes and require specialized care, yet often rely on family members for assistancedue to the high cost of care.

When it comes to housing, people with disabilities are not only in need of affordable housing but accessibly designed housing, which offers greater mobility and opportunity for independence. Unfortunately, the need typically outweighs what is available, particularly in a housing market with such high demand. People with disabilities are at high risk for housing insecurity, homelessness, andinstitutionalization, particularly when they lose aging caregivers. Overall, 13,709 residents, or 12.6 percent of people living in Richmond, have a disability of some type (Figure A-22).[9] Figure A-23 shows the rates at which different disabilities are present among residents of Richmond.

[9] These disabilities are counted separately and are not mutually exclusive, as an individual may report more than one disability. These counts should not be summed.

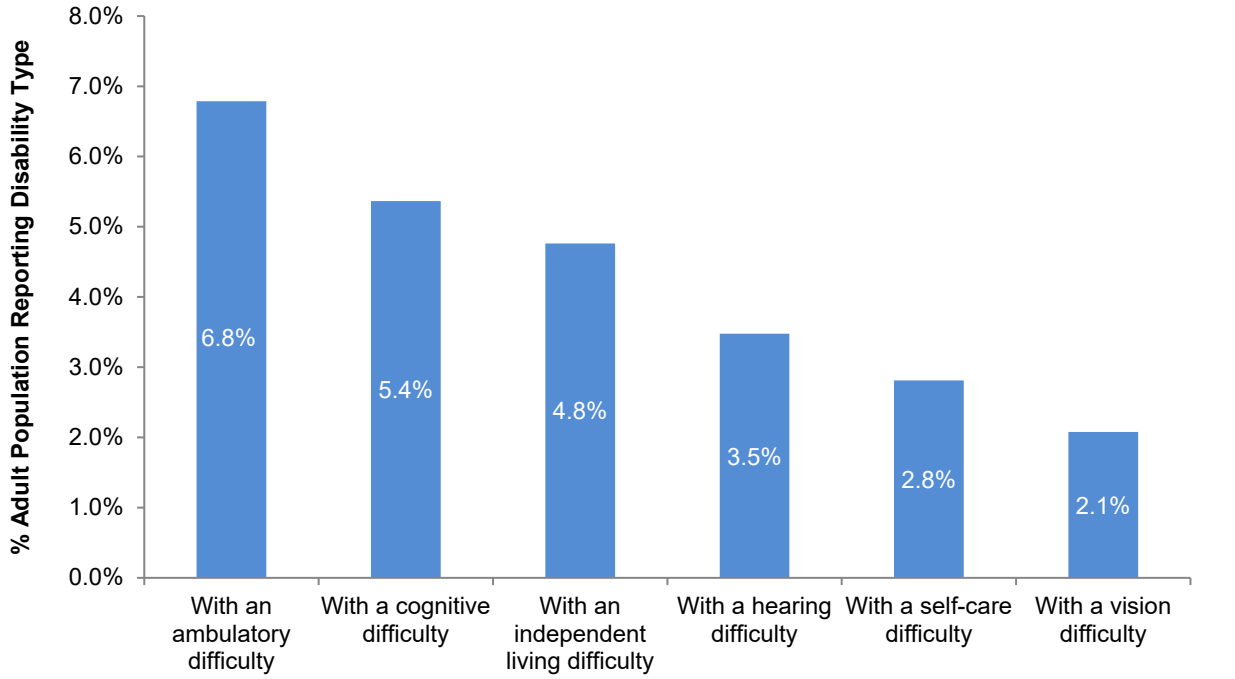
Figure A-22: Population by Disability Status



Universe: Civilian noninstitutionalized population 18 years and over

Source: ABAG 2021 Pre-certified Housing Needs Data (U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B18101

Figure A-23: Disability by Type, City of Richmond



Universe: Civilian noninstitutionalized population 18 years and over

Note: These disabilities are counted separately and are not mutually exclusive, as an individual may report more than one disability. These counts should not be summed. The Census Bureau provides the following definitions for these disability types: Hearing difficulty: deaf or has serious difficulty hearing. Vision difficulty: blind or has serious difficulty seeing even with glasses. Cognitive difficulty: has serious difficulty concentrating, remembering, or making decisions. Ambulatory difficulty: has serious difficulty walking or climbing stairs. Self-care difficulty: has difficulty dressing or bathing. Independent living difficulty: has difficulty doing errands alone such as visiting a doctor's office or shopping.

Source: ABAG 2021 Pre-certified Housing Needs Data (U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B18102, Table B18103, Table B18104, Table B18105, Table B18106, Table B18107)

State law also requires Housing Elements to examine the housing needs of people with developmental disabilities. Developmental disabilities are defined as severe, chronic, and attributed to a mental or physical impairment that begins before a person turns 18 years old. This can include Down's Syndrome, autism, epilepsy, cerebral palsy, and mild to severe mental retardation. Some people with developmental disabilities are unable to work, rely on Supplemental Security Income, and live with family members. In addition to their specific housing needs, they are at increased risk of housing insecurity after an aging parent or family member is no longer able to care for them. In Richmond, of the population with a development disability, children under the age of 18 make up 48.2 percent, while adults account for 51.8 percent (see Table A-10). The most common living arrangement for individuals with developmental disabilities in Richmond is the home of a parent, family, or guardian (see Table A-11).

Table A-10: Population with Developmental Disabilities by Age, City of Richmond

Age Group	Number of People with a Developmental Disability
Age Under 18	472
Age 18+	440

Universe: Population with developmental disabilities

Note: The California Department of Developmental Services is responsible for overseeing the coordination and delivery of services to more than 330,000 Californians with developmental disabilities including cerebral palsy, intellectual disability, Down syndrome, autism, epilepsy, and related conditions. The California Department of Developmental Services provides ZIP code level counts. To get jurisdiction-level estimates, ZIP code counts were crosswalked to jurisdictions using census block population counts from Census 2010 SF1 to determine the share of a ZIP code to assign to a given jurisdiction.

Source: ABAG 2021 Pre-certified Housing Needs Data (California Department of Developmental Services, Consumer Count by California ZIP Code and Age Group (2020))

Table A-11: Population with Developmental Disabilities by Residence, City of Richmond

Residence Type	Number of People with a Developmental Disability
Home of Parent/Family/Guardian	765
Independent/Supported Living	90
Community Care Facility	43
Other	13
Foster/Family Home	11
Intermediate Care Facility	0

Note: The California Department of Developmental Services is responsible for overseeing the coordination and delivery of services to more than 330,000 Californians with developmental disabilities including cerebral palsy, intellectual disability, Down syndrome, autism, epilepsy, and related conditions. The California Department of Developmental Services provides ZIP code level counts. To get jurisdiction-level estimates, ZIP code counts were crosswalked to jurisdictions using census block population counts from Census 2010 SF1 to determine the share of a ZIP code to assign to a given jurisdiction.

Source: ABAG 2021 Pre-certified Housing Needs Data (California Department of Developmental Services, Consumer Count by California ZIP Code and Residence Type (2020))

Residents Living Below the Poverty Level

The Federal Poverty Level is an estimate of the minimum annual income a household would need to pay for essentials, such as food, housing, clothes, and transportation. This level considers the number of people in a household, their income, and the state in which they live. In Richmond, 15 percent of the total population (15,946 residents) is below the federal poverty level, which is higher than the rate of Contra Costa County (9 percent) and Bay Area (9 percent) residents.

Table A-12 Poverty Status

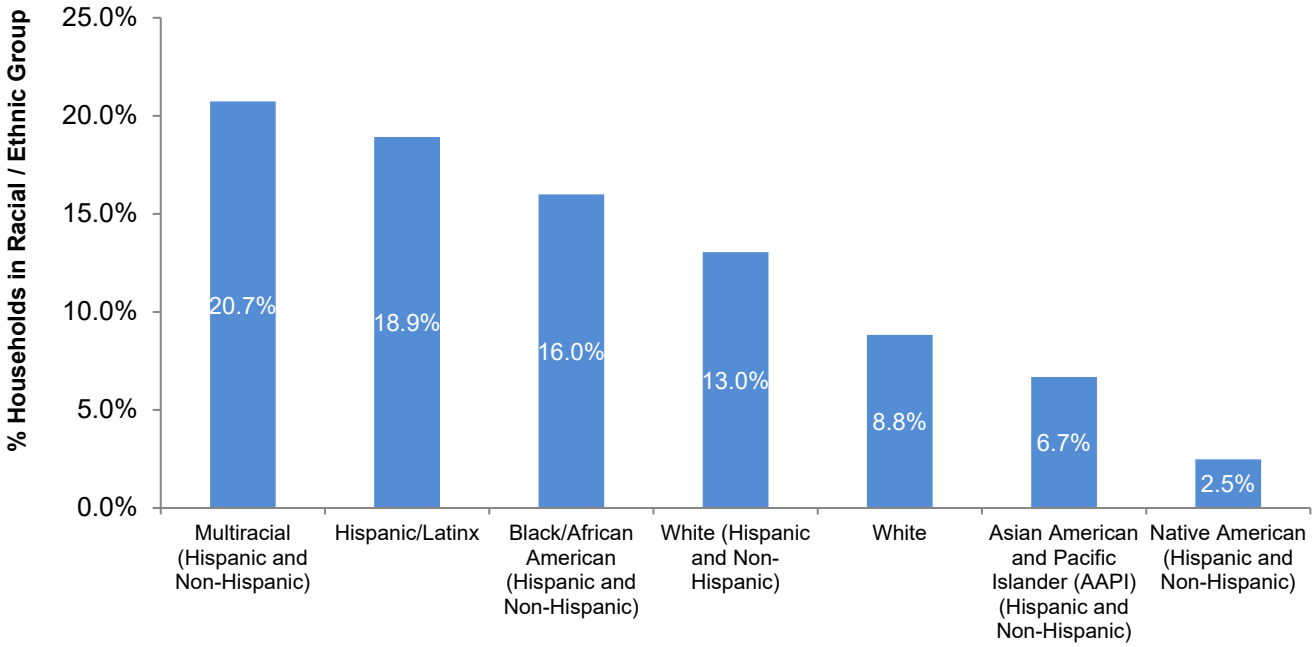
	Richmond		Contra Costa County		Bay Area	
	Number	Percent	Number	Percent	Number	Percent
Below Poverty Level	15,946	15%	98,595	9%	658,327	9%
Above Poverty Level	92,858	85%	1,034,282	91%	6,937,245	91%
Universe: Population for whom poverty status is determined *Source: ACS 5-year estimates (2019), S1701*						

As mentioned, female-headed households with children experience poverty at a disproportionate rate than those without children or the overall population.

Currently, people of color are more likely to experience poverty and financial instability as a result of federal and local housing policies that have historically excluded them from the same opportunities extended to white residents.[10] These economic disparities also leave communities of color at higher risk for housing insecurity, displacement, or homelessness. In Richmond, Multiracial (Hispanic and Non-Hispanic) residents experience the highest rates of poverty, followed by Black/African American (Hispanic and Non-Hispanic) residents (see Figure A-24).

[10] Moore, E., Montojo, N. and Mauri, N., 2019. Roots, Race & Place: A History of Racially Exclusionary Housing the San Francisco Bay Area. Hass Institute.

Figure A-24: Poverty Status by Race, City of Richmond



Universe: Population for whom poverty status is determined

Note: The Census Bureau uses a federally defined poverty threshold that remains constant throughout the country and does not correspond to Area Median Income. For this table, the Census Bureau does not disaggregate racial groups by Hispanic/Latinx ethnicity. However, data for the white racial group is also reported for white householders who are not Hispanic/Latinx. Since residents who identify as White and Hispanic may have very different experiences within the housing market and the economy from those who identify as white and non-Hispanic, data for multiple white sub-groups are reported here. The racial/ethnic groups reported in this table are not all mutually exclusive. Therefore, the data should not be summed as the sum exceeds the population for whom poverty status is determined for this jurisdiction. However, all groups labeled "Hispanic and Non-Hispanic" are mutually exclusive, and the sum of the data for these groups is equivalent to the population for whom poverty status is determined.

Source: ABAG 2021 Pre-certified Housing Needs Data (U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B17001(A-I))

Farmworkers

Agricultural jobs account for a small share of resident employment in Richmond, the County, and the Bay Area. Less than one percent of residents in Richmond, Contra Costa County, and the Bay Area are employed in the agriculture and natural resources industry (Figure A-9). Despite the small representation of agricultural jobs in Richmond and many other communities across the California, the State has identified housing for farmworkers as an important and unique concern. Farmworkers generally receive wages that are considerably lower than other jobs and may have temporary housing needs, which makes finding decent and affordable housing challenging, particularly in the current housing market. Over the past two decades, the need for permanent farmworker housing has also increased in many communities as many farms have shifted away from employing seasonal workers in favor of permanent employees.

Farmworker housing is not solely a rural issue, and farmworker housing needs may be present in suburban and urban communities. Commuting trends for farmworkers show that they often travel

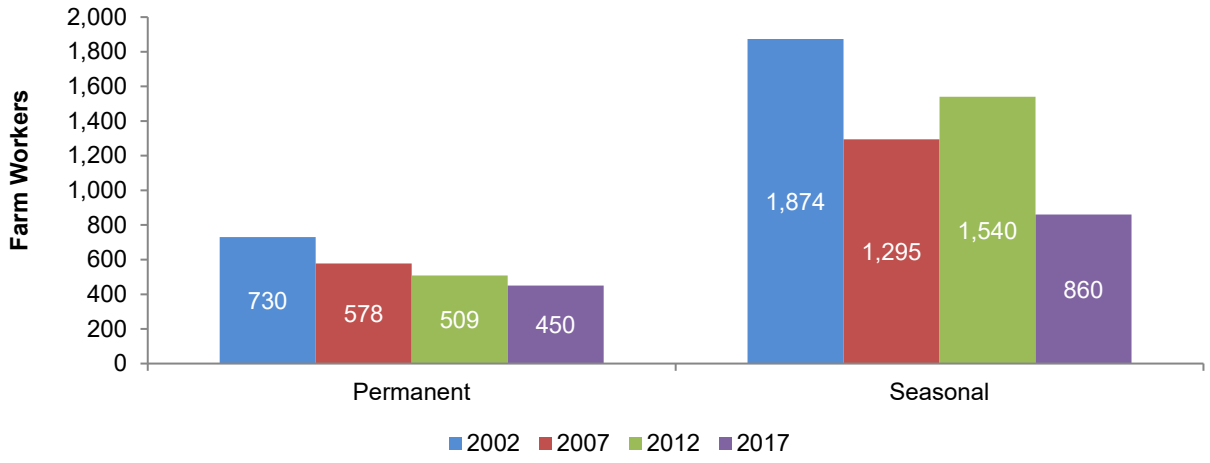
far outside their communities for work. The U.S. Department of Agriculture (USDA) estimates that farmworkers commute 75 miles on average.

Housing for farmworkers extends beyond explicitly farmworker-designated housing. Housing types promoted in the Housing Element, such as housing for low-income households and multi-family housing, can also serve farmworkers.

According to the USDA Census of Farmworkers, the number of permanent and seasonal farmworkers in Contra Costa County has decreased since 2002. In 2017, there were 450 permanent farm workers and 860 seasonal farmworkers, and in 2002 there were 730 permanent farmworkers and 1,874 seasonal farmworkers (see Figure A-25).

In Richmond and Contra Costa County, there were no reported students of migrant workers in the 2016-17 through 2019-20 school years (Table A-13). The trend for the region for the past few years has been a decline of 2.4 percent in the number of migrant worker students since the 2016-17 school year.

Figure A-25: Farm Operations and Farm Labor by County, Contra Costa County



Universe: Hired farm workers (including direct hires and agricultural service workers who are often hired through labor contractors)

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

Source: ABAG 2021 Pre-certified Housing Needs Data (U.S. Department of Agriculture, Census of Farmworkers (2002, 2007, 2012, 2017), Table 7: Hired Farm Labor)

Table A-13: Migrant Worker Student Population

Academic Year	Richmond	Contra Costa County	Bay Area
2016-17	0	0	4,630
2017-18	0	0	4,607
2018-19	0	0	4,075
2019-20	0	0	3,976

Universe: Total number of unduplicated primary and short-term enrollments within the academic year (July 1 to June 30), public schools

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

Source: ABAG 2021 Pre-certified Housing Needs Data (California Department of Education, California Longitudinal Pupil Achievement Data System (CALPADS), Cumulative Enrollment Data (Academic Years 2016-2017, 2017-2018, 2018-2019, 2019-2020))

People Experiencing Homelessness

Homelessness remains an urgent challenge in many communities across the state, reflecting a range of social, economic, and psychological factors. Rising housing costs result in increased risks of community members experiencing homelessness. Far too many residents who have found themselves housing insecure have ended up unhoused or homeless in recent years, either temporarily or long-term.

Addressing the specific housing needs for the unhoused population remains a priority throughout the region, particularly since homelessness is disproportionately experienced by people of color, people with disabilities, those struggling with addiction, and those dealing with traumatic life circumstances. The Point-in-Time (PIT) Count[11] is an annual census and survey to identify the sheltered and unsheltered homeless population. According to the 2019 PIT Count, of the 2,295 reported homeless persons in Contra Costa County, the majority of persons experiencing homelessness are households without children in their care, and an overwhelming majority of those (1,374 or 69.7 percent) are unsheltered (Table A-14). Of those homeless persons that are under 18 years old or with children (319), 191 (59.9 percent) are sheltered in an emergency shelter or transitional housing.

[11] The PIT count is “snapshot” of the number of sheltered and unsheltered homeless population at a particular “point in time” but may only identify a portion of the unhoused population (e.g., unhoused persons that are most visible).

Table A-14: Homelessness by Household Type and Shelter Status, Contra Costa County

Variable	People in Households Composed Solely of Children Under 18	People in Households with Adults and Children	People in Households without Children Under 18	Total
Sheltered – Emergency Shelter	0	159	359	518
Sheltered – Transitional Housing	0	32	118	150
Unsheltered	0	128	1,499	1,627
Totals	**0**	**319**	**1,976**	**2,295**
Note: This data is based on Point-in-Time (PIT) information provided to HUD by CoCs in the application for CoC Homeless Assistance Programs. The PIT Count provides a count of sheltered and unsheltered homeless persons on a single night during the last ten days in January. Each Bay Area county is its own CoC, and so the data for this table is provided at the county level. Per HCD's requirements, jurisdictions will need to supplement this county-level data with local estimates of people experiencing homelessness.				
Source: U.S. Department of Housing and Urban Development (HUD), Continuum of Care (CoC) Homeless Populations and Subpopulations Reports (2019)				

According to the 2022 PIT Count, 3,093 people were staying in shelter beds or living outdoors on an average night in Contra Costa County.[12] This estimate of sheltered and unsheltered persons experiencing homelessness has increased by 35 percent since 2019. Richmond's population of people experiencing homelessness has increased more significantly, from 333 people in 2019 to 632 in 2022 according to the 2022 PIT Count (see Appendix F, Affirmatively Furthering Fair Housing, Table F-32); however, the actual number of people experiencing homelessness in Richmond is likely larger. [13]

In Richmond, there were 387 students experiencing homelessness during the 2019-20 school year (Table A-15). The number of students experiencing homelessness decreased by 12.4 percent between the 2016-17 and 2019-20 school year. By comparison, Contra Costa County experienced a 4.4 percent increase in the population of students experiencing homelessness between the 2016-17 and 2019-20 school year. The number of students in Richmond experiencing homelessness in 2019 represents 17.5 percent of the Contra Costa County total and 2.8 percent of the Bay Area total.

[12] https://cchealth.org/press-releases/2022/0516-Rise-in-Homelessness-During-Pandemic.php
[13] Public comment on the Draft Housing Element noted that there were approximately 1,000 unhoused people in Richmond (Lea Murray, Executive Director, Collaborising, Inc., November 20, 2022).

Table A-15: Students in Local Public Schools Experiencing Homelessness

Academic Year	Richmond	Contra Costa County	Bay Area
2016-17	442	2,116	14,990
2017-18	413	2,081	15,142
2018-19	486	2,574	15,427
2019-20	387	2,209	13,718

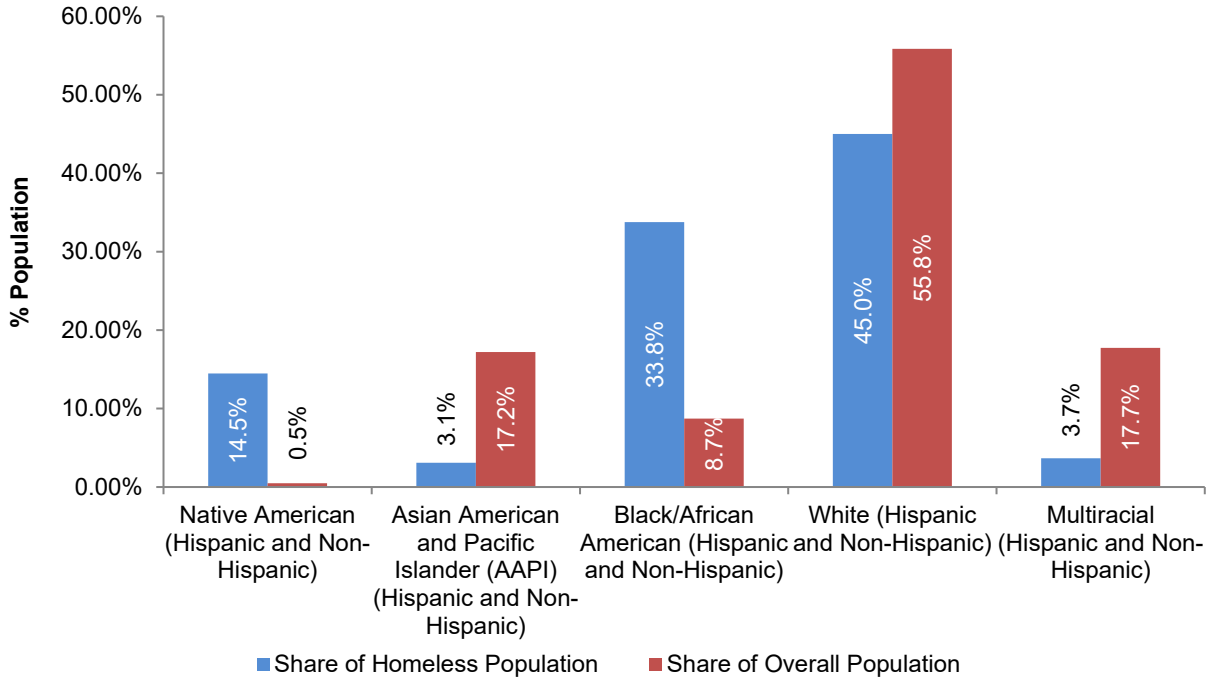
Source: ABAG 2021 Pre-certified Housing Needs Data (California Department of Education, California Longitudinal Pupil Achievement Data System (CALPADS), Cumulative Enrollment Data (Academic Years 2016-2017, 2017-2018, 2018-2019, 2019-2020))

As noted above, people of color are more likely to experience poverty and financial instability as a result of federal and local housing policies that have historically excluded them from the same opportunities extended to white residents. Consequently, people of color are often disproportionately impacted by homelessness, particularly Black or African American residents.

In Contra Costa County, Black/African American and Native American residents experiencing homelessness are significantly overrepresented among racial groups in the County. In 2019, residents identifying as Black/African American accounted for 33.8 percent of people experiencing homelessness and 8.7 percent of the total population, and residents identifying as Native American accounted for 14.5 percent of people experiencing homelessness and 0.5 percent of the County's total population. White residents accounted for 45 percent of the people experiencing homelessness and 55.8 percent of the total County population.[14]

[14] Data provided for Black/African American, Native American, and White residents include those identifying as Hispanic and Non-Hispanic.

Figure A-26: Racial Group Share of General and Homeless Populations, Contra Costa County

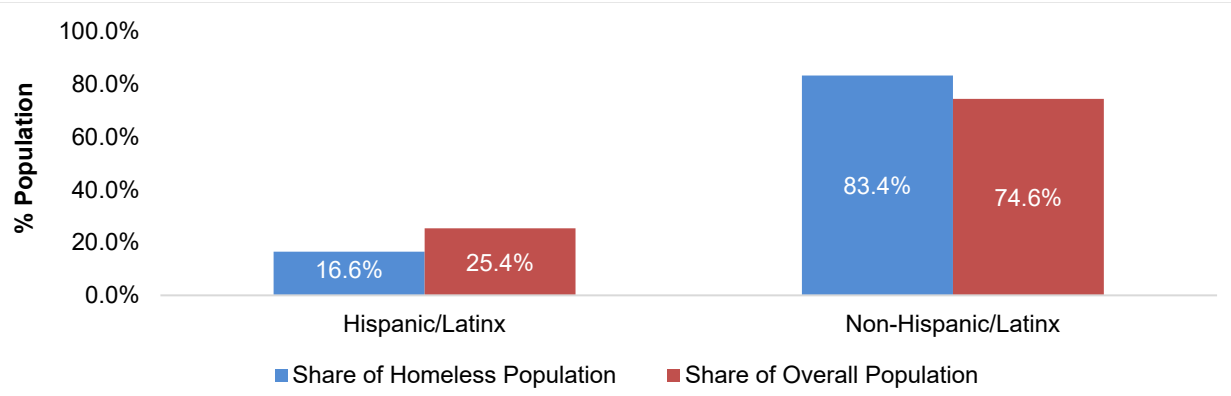


Universe: Population experiencing homelessness

Note: This data is based on Point-in-Time (PIT) information provided to HUD by CoCs in the application for CoC Homeless Assistance Programs. The PIT Count provides a count of sheltered and unsheltered homeless persons on a single night during the last ten days in January. Each Bay Area county is its own CoC, and so the data for this table is provided at the county level. Per HCD's requirements, jurisdictions will need to supplement this county-level data with local estimates of people experiencing homelessness. HUD does not disaggregate racial demographic data by Hispanic/Latinx ethnicity for people experiencing homelessness. Instead, HUD reports data on Hispanic/Latinx ethnicity for people experiencing homelessness in a separate table. Accordingly, the racial group data listed here includes both Hispanic/Latinx and non-Hispanic/Latinx individuals.

Source: ABAG 2021 Pre-certified Housing Needs Data (U.S. Department of Housing and Urban Development (HUD), Continuum of Care (CoC) Homeless Populations and Subpopulations Reports (2019); U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B01001(A-I))

Figure A-27: Hispanic/Latinx Share of General and Homeless Populations, Contra Costa County



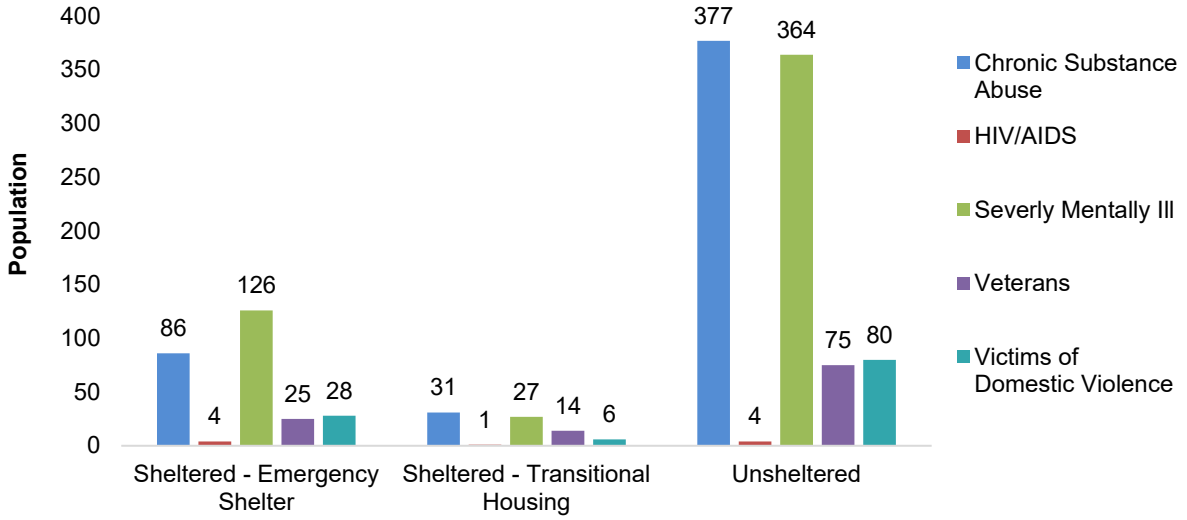
Universe: Population experiencing homelessness

Note: This data is based on Point-in-Time (PIT) information provided to HUD by CoCs in the application for CoC Homeless Assistance Programs. The PIT Count provides a count of sheltered and unsheltered homeless persons on a single night during the last ten days in January. Each Bay Area county is its own CoC, and so the data for this table is provided at the county level. Per HCD's requirements, jurisdictions will need to supplement this county-level data with local estimates of people experiencing homelessness. The data from HUD on Hispanic/Latinx ethnicity for individuals experiencing homelessness does not specify racial group identity. Accordingly, individuals in either ethnic group identity category (Hispanic/Latinx or non-Hispanic/Latinx) could be of any racial background.

Source: ABAG 2021 Pre-certified Housing Needs Data (U.S. Department of Housing and Urban Development (HUD), Continuum of Care (CoC) Homeless Populations and Subpopulations Reports (2019); U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B01001(A-I))

Many of those experiencing homelessness are dealing with severe issues (including mental illness, substance abuse, and domestic violence) that are potentially life-threatening and require additional assistance. In Contra Costa County, homeless individuals are commonly challenged by severe mental illness, with 519 reporting this condition (see Figure A-28). Of those, some 70 percent are unsheltered, furtheradding to the challenge of handling the issue.

Figure A-28: Characteristics for the Population Experiencing Homelessness, Contra Costa County



Universe: Population experiencing homelessness

Note: This data is based on Point-in-Time (PIT) information provided to HUD by CoCs in the application for CoC Homeless Assistance Programs. The PIT Count provides a count of sheltered and unsheltered homeless persons on a single night during the last ten days in January. Each Bay Area County is its own CoC, and so the data for this table is provided at the county level. Per HCD's requirements, jurisdictions will need to supplement this county-level data with local estimates of people experiencing homelessness. These challenges/characteristics are counted separately and are not mutually exclusive, as an individual may report more than one challenge/characteristic. These counts should not be summed.

Source: ABAG 2021 Pre-certified Housing Needs Data (U.S. Department of Housing and Urban Development (HUD), Continuum of Care (CoC) Homeless Populations and Subpopulations Reports (2019))

Emergency Shelters/Transitional Housing

Table A-16 details the services and housing resources for people and families experiencing homelessness in Richmond.

Table A-16: Services and Housing Resources for Persons and Families Experiencing Homelessness

Facility	Location	Capacity	Services
Bay Area Rescue Mission	200 Macdonald Avenue, Richmond	123 beds for men (28 emergency shelter beds and 95 beds in the long-term Life Transformational Program) 192 beds for women and women with children (96 emergency shelter beds and 96 in the long-term Life Transformational Program)	Meals, case management, housing and jobs assistance, referral services
Brookside Shelter	847 C Brookside Drive, Richmond	Assists approximately 100 adults, and youth aged 14 to 17 when space is available, on a year-round basis	Meals, on-job training, life skills training, case management, referral services, housing assistance
Churches	Various	Varies	Lodging and meals
Contra Costa Crisis Center Homeless Hotline	Various	Provides Emergency Motel Vouchers	24-hr homeless hotline, referral to assistance organizations
Deliverance House	113 Macdonald Avenue, Richmond	Transitional housing with four beds, women and children (0-8 years) only, 12-18-month maximum stay	Supportive services, showers, laundry facilities, meals, job training, living and basic skills training
Greater Richmond Interfaith Program Services	165 22nd Street, Richmond	75-bed facility year-round available for families only	Free meals year-round, showers, voicemail, Winder Shelter Program including meals, referral services, counseling and care management, other services
Health Housing and Integrated Services, Contra Costa County Health Services	101 Broadway Avenue, Richmond	Capacity to service 75 individual men and women, including a specialized program for those 18-21. Residents are allowed to stay up to 120 days if involved in case management.	24-hr facility that emphasizes case management and wrap-around services. Meals, laundry facilities, mail, and telephones.
Nevin House, Anka Behavioral Health	3215 Nevin Avenue, Richmond	16-bed residential treatment for homeless mentally ill.	Program serving dually diagnosed adults age 18 and older who need 24-hr therapeutic care.
Richmond Endeavor	501 9th Street, Richmond	Overnight lodging and meals for 12 persons	Multi-assistance, showers, laundry facilities, lockers, food pantry, mail, drop-in day room, computer training, job assistance
Richmond House	735 12th Street and various other locations in Richmond	Three 6-bed facilities	Multi-assistance, transitional housing, job assistance
Glo's Independent Living LLC	852 7th Street, Richmond	8-bed facility	Credit and budget counseling, life skills training, referral services
Source: City of Richmond, HomelessShelterDirectory.org., www.bayarearescue.org/bridge-of-hope			

Resources for People Experiencing Homelessness

The Contra Costa County Continuum of Care (CoC) is a program designed to assist individuals and families experiencing homelessness. The CoC provides services that are needed to help these individuals and families move into permanent housing, with the goal of long-term stability. Additionally, the CoC coordinates access to and assessments of resources through the management of a Homeless Management Information System (HMIS) database. Examples of resources for people experiencing homelessness provided by the Contra Costa County CoC include Coordinated Assessment Referral and Engagement (CARE) services like GRIP which provides people experiencing homelessness in Richmond with meals, bathrooms, mail, and laundry, case management, and housing navigation.

In 2021, the City adopted a safe parking pilot program through an urgency ordinance. This pilot program allows certain private property owners to host up to four vehicle households for a limited duration. Safe parking creates opportunities for safe and secure places for car and recreational vehicle dwellers to park and sleep, reducing the number of people living illegally in their vehicles on city streets, decreasing enforcement actions, and providing resources to secure permanent housing and economic stability. While no applications have moved forward as of August 2022, the City will monitor the effectiveness of this pilot program as the City moves forward with various related housing programs, such as the homelessness strategic plan.

The City is developing a homelessness strategic plan centered on community and stakeholder engagement. The City is striving to complete this strategic plan by Spring 2023.

Additionally, in 2022, the City was awarded $4.8 million in Encampment Resolution Funds (ERF) to focus on the Castro vehicle encampment. The City's two-year work plan to sunset the encampment will use a Housing First approach, empowering the encampment residents to progress toward physical and mental wellness while being supported in developing a path to stable housing. Over $1.8 million of the ERF are allocated to direct payments for housing options for residents.

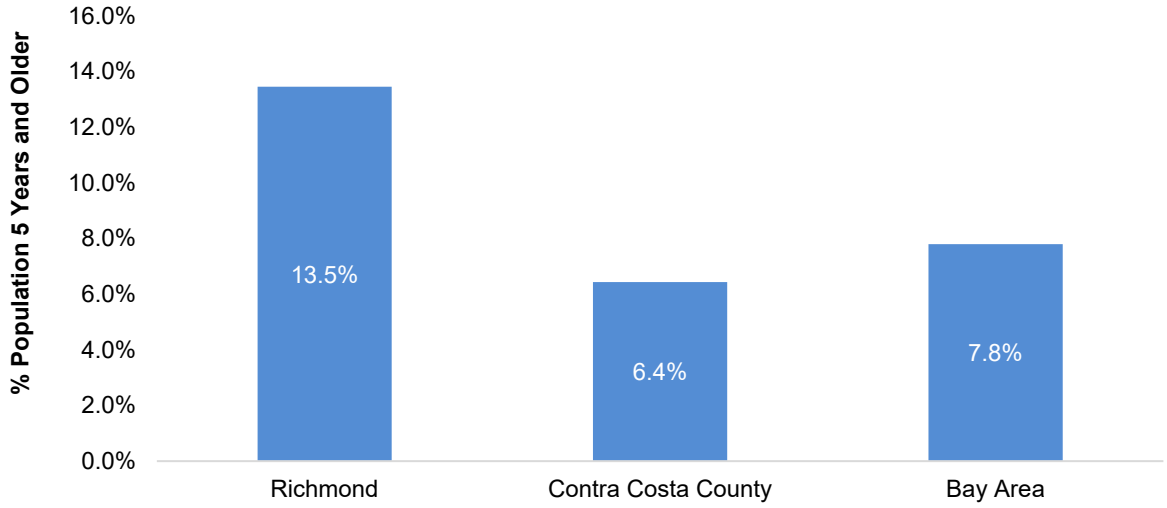
Non-English Speakers

California has long been an immigration gateway to the United States, which means that many languages are spoken throughout the Bay Area. Since learning a new language is universally challenging, it is not uncommon for residents who have immigrated to the United States to have limited English proficiency. This limit can lead to additional disparities if there is a disruption in housing, such as an eviction, because residents might not be aware of their rights or they might be wary to engage due to immigration status concerns.

In Richmond, 13.5 percent of residents five years and older identify as speaking English not well or not at all, which is above the proportion for Contra Costa County (Figure A-29). Throughout the region, the proportion of residents 5 years and older with limited English proficiency is 7.8 percent.

In Richmond, this includes a variety of non-English speakers such as Spanish, Chinese (Mandarin, Cantonese, etc.), Vietnamese, and others.[15]

Figure A-29: Population 5 Years and Over Who Speak English "Not well" or "Not at all"



Universe: Population 5 years and over

Source: ABAG 2021 Pre-certified Housing Needs Data (U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B16005)

A.3.5 Displacement

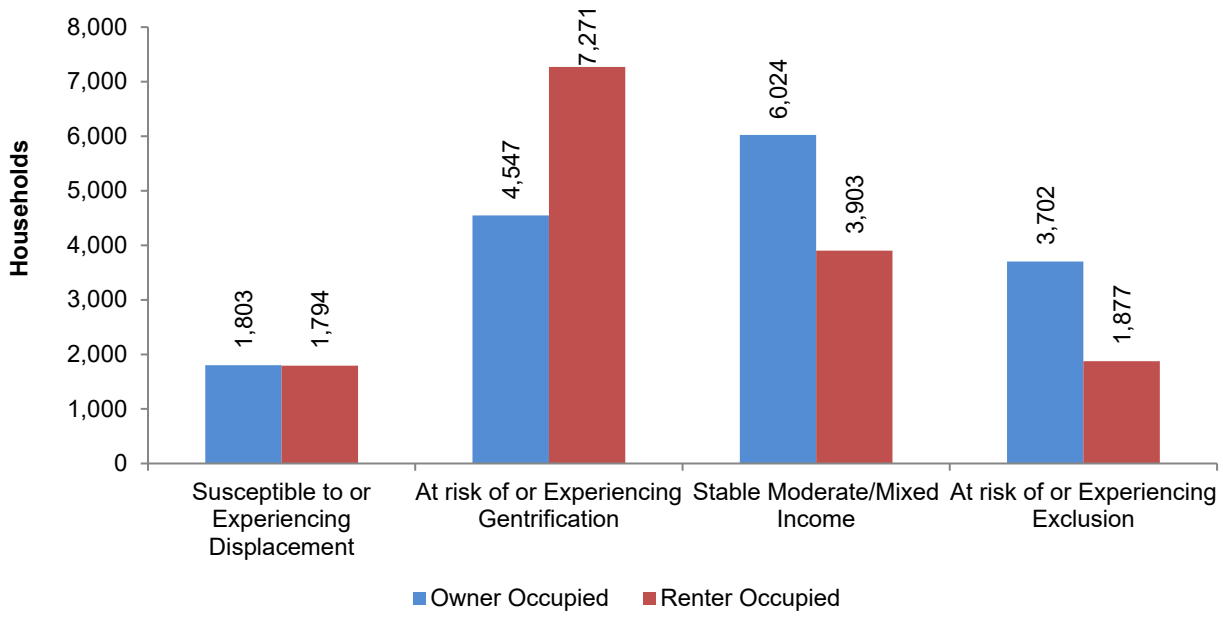
Because of increasing housing prices, displacement is a major concern in the Bay Area. Displacement has the most severe impacts on low- and moderate-income residents. When individuals or families areforced to leave their homes and communities, they also lose their support network.

The University of California, Berkeley has mapped all neighborhoods in the Bay area, identifying their risk for gentrification.[16] They find that in Richmond, 11.6 percent of households are in census tracts that are susceptible to or experiencing displacement and 38.2 percent are located in census tracts at risk of or undergoing gentrification. Among households in census tracts that are susceptible to or experiencing displacement 50 percent (1,794 households) rent their home, and among households located in census tracts at risk of or undergoing gentrification 62 percent are renters (11,818 households) (Figure A-30).

[15] U.S. Census, American Community Survey 5-Year Data (2015-2019), Table C16001.
[16] More information about this gentrification and displacement data is available at the Urban Displacement Project's webpage: https://www.urbandisplacement.org/

Equally important, some neighborhoods in the Bay Area do not have housing appropriate for a broad section of the workforce. UC Berkeley estimates that 18.0 percent of households in Richmond live in neighborhoods where low-income households are likely to be excluded due to prohibitive housing costs (see Appendix F, Affirmatively Furthering Fair Housing, for a map of these areas and a discussion of displacement risk).

Figure A-30: Households by Displacement Risk and Tenure, City of Richmond



Universe: Households

Note: Displacement data is available at the census tract level. Staff aggregated tracts up to jurisdiction level using census 2010 population weights, assigning a tract to jurisdiction in proportion to block-level population weights. The total household count may differ slightly from counts in other tables sourced from jurisdiction-level sources. Categories are combined as follows for simplicity: At risk of or Experiencing Exclusion: At Risk of Becoming Exclusive; Becoming Exclusive; Stable/Advanced Exclusive At risk of or Experiencing Gentrification: At Risk of Gentrification; Early/Ongoing Gentrification; Advanced Gentrification Stable Moderate/Mixed-Income: Stable Moderate/Mixed-Income Susceptible to or Experiencing Displacement: Low- Income/Susceptible to Displacement; Ongoing Displacement Other: High Student Population; Unavailable or Unreliable Data.

Source: ABAG 2021 Pre-certified Housing Needs Data (Urban Displacement Project for classification, American Community Survey 5-Year Data (2015-2019), Table B25003 for tenure)

Section A.4 Housing Stock Characteristics

A.4.1 Housing Type and Vacancy

In recent years, most housing produced in the region and across California consisted of single-family homes and larger multi-unit buildings. However, some households are increasingly interested in "missing middle housing," including duplexes, triplexes, townhomes, cottage clusters, and accessory dwelling units (ADUs). These housing types may open up more options across incomes and tenure, from young households seeking homeownership options to seniors looking to downsize and age in place.

Richmond's housing stock in 2020 was made up of 55.5 percent single-family detached homes, 5.9 percent single-family attached homes, 15.9 percent multi-family homes with two to four units, 22.3 percent multi-family homes with five or more units, and 0.4 percent mobile homes. In Richmond, the housing type that experienced the most growth between 2010 and 2020 was multi-family housing with five units or more. Total housing unit growth between 2010 and 2020 was 1.7 percent in Richmond, compared to 5.8 percent in Contra Costa County.

Table A-17: Housing Type Trends, City of Richmond

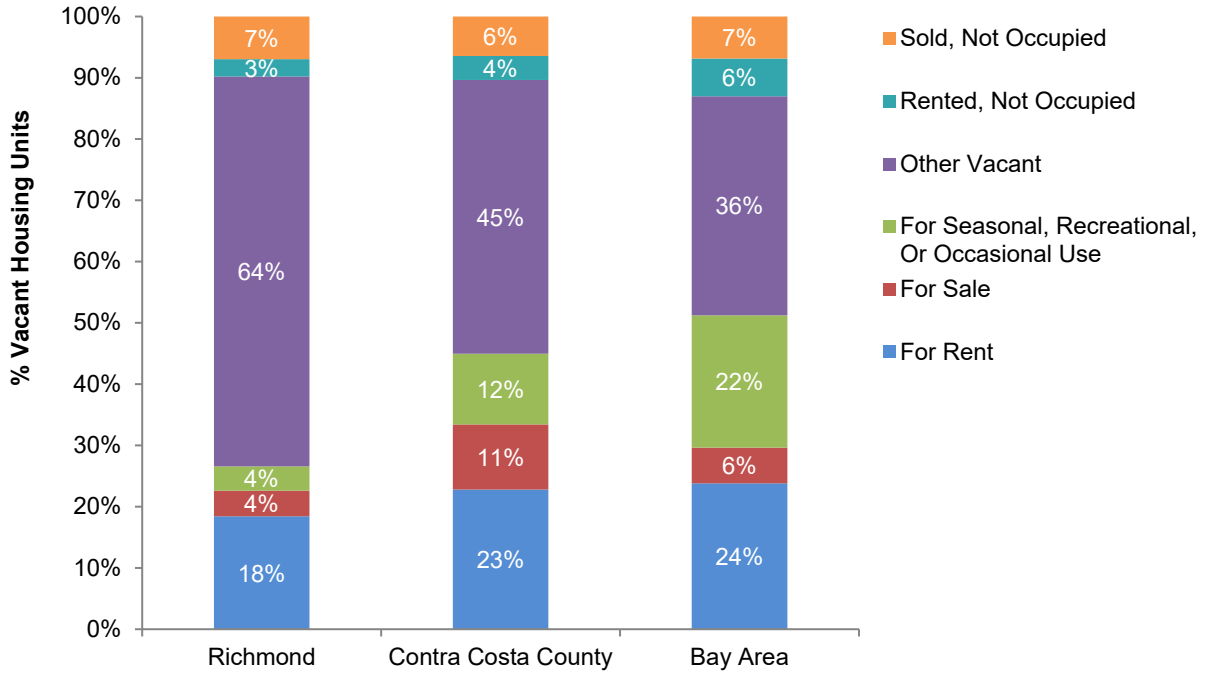
	2010	2020	Change (in Units) 2010 to 2020	% Change 2010 to 2020
Single-Family Home: Attached	2,370	2,370	0	0.0
Single-Family Home: Detached	22,141	22,198	57	0.3%
Multi-family Housing: Two to Four Units	6,227	6,353	126	2.0%
Multi-family Housing: Five-plus Units	8,427	8,931	504	6.0%
Mobile Homes	163	163	0	n/a
Total	**39,328**	**40,015**	**687**	**1.7%**
Source: California Department of Finance, E-5 series				

Throughout the Bay Area, vacancies account for 2.6 percent of the total housing units, with homes listed for rent; units used for recreational or occasional use, and units not otherwise classified (other vacant) making up the majority of vacancies. The Census Bureau classifies a unit as vacant if no one is occupying it when census interviewers are conducting the American Community Survey or Decennial Census. Vacant units classified as "for recreational or occasional use" are those that are held for short-term periods of use throughout the year. Accordingly, vacation rentals and short-term rentals like AirBnB are likely to fall in this category. The Census Bureau classifies units as "other vacant" if they are vacant due to foreclosure, personal/family reasons, legal proceedings, repairs/renovations, abandonment, preparation for being rented or sold, or vacant for an extended absence for reasons suchas a work assignment, military duty, or incarceration. In a region with a thriving economy and housingmarket like the Bay Area, units being renovated or repaired and prepared for rental or sale are likely to represent a large portion of the "other

vacant" category. Additionally, the need for seismic retrofitting in older housing stock could also influence the proportion of "other vacant" units in some jurisdictions.

In 2019, vacant units accounted for 6.4 percent of the overall housing stock in Richmond. The rental vacancy stands at 3 percent,while the ownership vacancy rate is 7 percent. The largest share of vacancies in Richmond is due to "Other Vacant" reasons, similar to that of Contra Costa County and the Bay Area (see Figure A-31).

Figure A-31: Vacant Units by Type



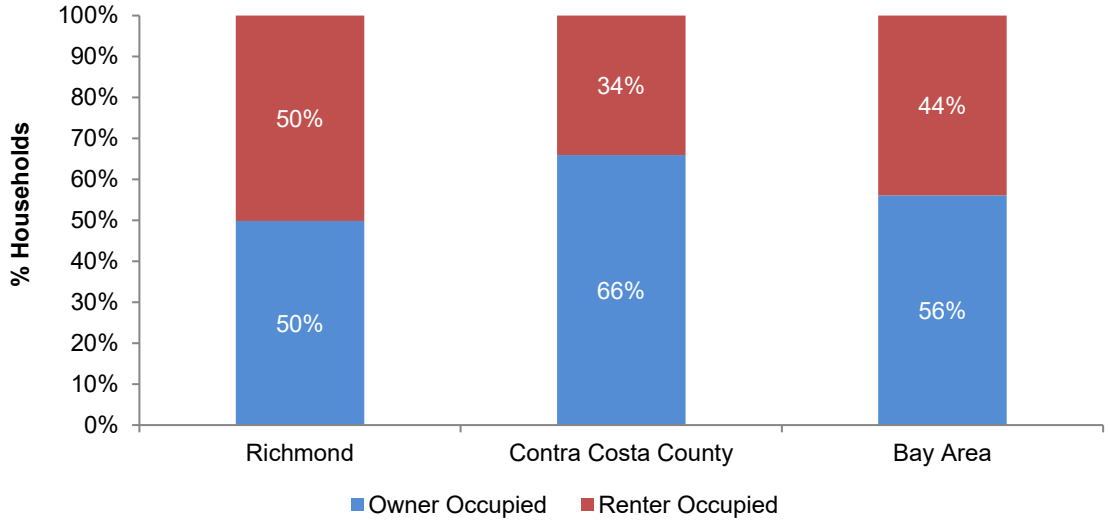
Universe: Vacant housing units

Source: ABAG 2021 Pre-certified Housing Needs Data (U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B25004)

A.4.2 Housing Tenure

The number of residents who own their homes compared to those who rent their homes can help identify the level of housing insecurity, such as the ability for individuals to stay in their homes in a city and region. Generally, renters may be displaced more quickly if prices increase. In Richmond, 50 percent of residents rent their homes (see Figure A-32). By comparison, 34 percent of households in Contra Costa County are renters and 44 percent of Bay Area households rent their homes.

Figure A-32: Housing Tenure

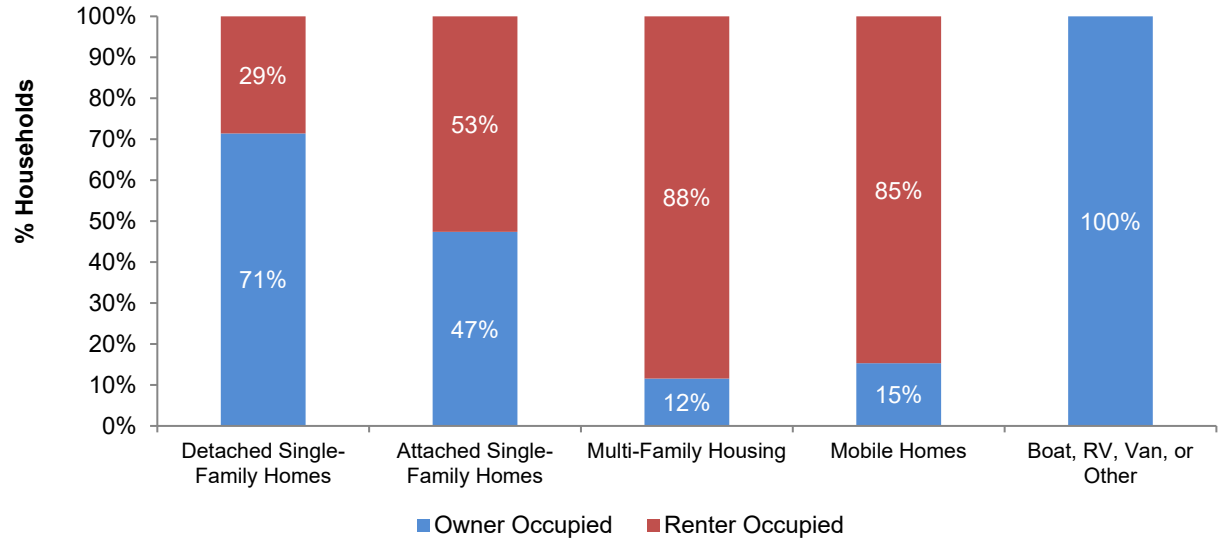


Universe: Occupied housing units

Source: ABAG 2021 Pre-certified Housing Needs Data (U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B25003)

In many cities, homeownership rates for households in single-family homes are substantially higher than the rates for households in multi-family housing. In Richmond, 71 percent of households in detached single-family homes are homeowners, while 12 percent of households in multi-family housing are homeowners (see Figure A-33).

Figure A-33: Housing Tenure by Housing Type, City of Richmond



Universe: Occupied housing units

Source: ABAG 2021 Pre-certified Housing Needs Data (U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B25032)

Homeownership rates often vary considerably across racial and ethnic groups in the Bay Area and throughout the country. These disparities not only reflect differences in income and wealth but also stem from federal, state, and local policies that limited access to homeownership for communities of color while facilitating homebuying for white residents. While many of these policies, such as redlining, have been formally disbanded, the impacts of race-based policy are still evident across Bay Area communities. In Richmond, the two groups with the lowest rates of homeownership are Black/African American and Hispanic/Latinx households, respectively. In the City, 40.8 percent of Black/African American households owned their homes, while homeownership rates were 70.7 percent for AAPI households, 38.5 percent for Hispanic/Latinx households, and 56 percent for White households. Notably, recent changes to State law require local jurisdictions to examine these dynamics and other fair housing issues when updating their Housing Elements. Please see Appendix F (Affirmatively Furthering Fair Housing) for an analysis of fair housing issues.

Table A-18: Housing Tenure by Race of Householder, City of Richmond

Racial/Ethnic Group	Owner Occupied	% of Total Owner Occupied	Renter Occupied	% of Total Renter Occupied	Total # of Households
Native American	78	0.3%	83	0.3%	161
AAPI	3,813	13.1%	1,580	5.4%	5,393
Black/African American	3,754	12.9%	5,458	18.7%	9,212
Hispanic/Latinx	4,427	15.2%	7,075	24.3%	11,502
Multiracial	2,491	8.6%	4,925	16.9%	7,416
White (Hispanic and Non-Hispanic)	8,346	28.7%	6,560	22.5%	14,906
White	6,132	21.1%	3,466	11.9%	9,598
Total	**29,041**	**100.0%**	**29,147**	**100.0%**	**58,188**

Universe: Occupied housing units

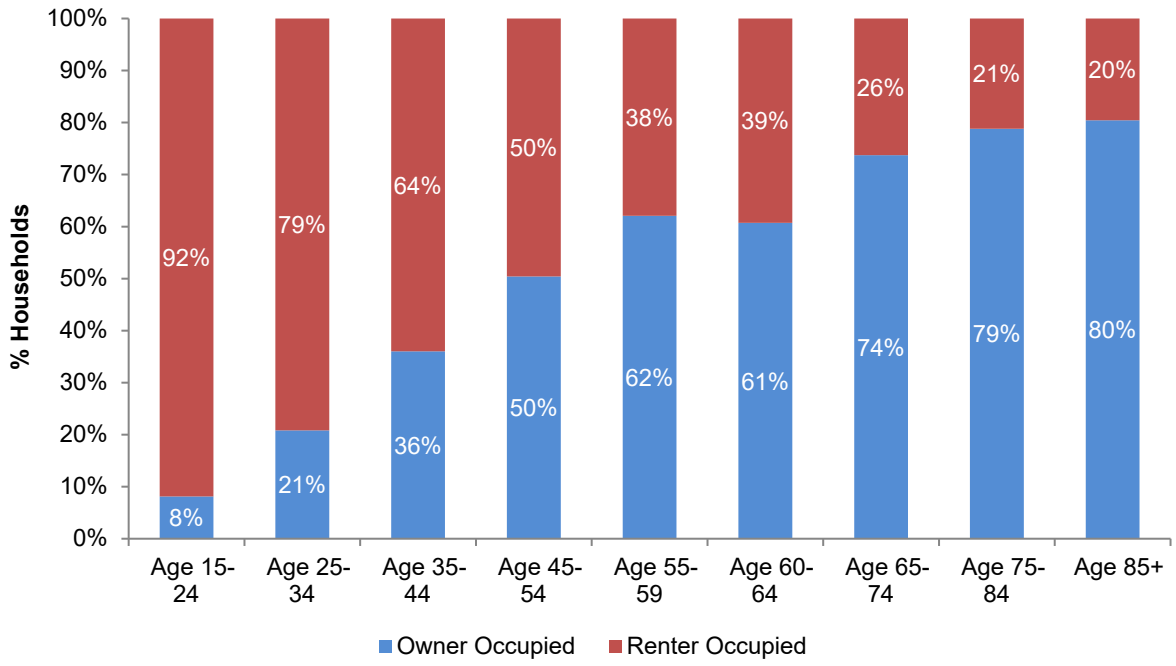
Note: For this table, the Census Bureau does not disaggregate racial groups by Hispanic/Latinx ethnicity. However, data for the white racial group is also reported for white householders who are not Hispanic/Latinx. Since residents who identify as White and Hispanic may have very different experiences within the housing market and the economy from those who identify as White and non-Hispanic, data for multiple white sub-groups are reported here. The racial/ethnic groups reported in this table are not all mutually exclusive. Therefore, the data should not be summed as the sum exceeds the total number of occupied housing units for this jurisdiction. However, all groups labeled “Hispanic and Non-Hispanic” are mutually exclusive, and the sum of the data for these groups is equivalent to the total number of occupied housing units.

Source: ABAG 2021 Pre-certified Housing Needs Data (U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B25003(A-I))

The age of residents who rent or own their home can also reveal certain housing challenges a community isexperiencing. Younger households tend to rent and may struggle to buy a first home in the Bay Area due to high housing costs. At the same time, senior homeowners seeking to

downsize may have limited options in an expensive housing market. In Richmond, 71 percent of householders between the ages of 25 and 44 are renters, while 24 percent ofhouseholders over 65 rent their home (see Figure A-34).

Figure A-34: Housing Tenure by Age, City of Richmond



Universe: Occupied housing units

Source: ABAG 2021 Pre-certified Housing Needs Data (U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B25007)

A.4.3 Housing Units Permitted

Between 2015 and 2019, 953 housing units were issued permits in Richmond. 55.3 percent of the permits issued by the City were for above moderate-income housing, no permits were issued for moderate-income housing, and 44.7 percent were for low- or very low-income housing (see Table A-19).

Because a large share of Richmond's 6th Cycle RHNA housing allocation is for above moderate-income housing (approximately 45.7 percent of the City's total RHNA allocation, or 1,651 units), the City's housing plan contains additional programs and policies to increase the representation of very low, low, and moderate-income units permitted.

Table A-19: Housing Permitting, City of Richmond

Income Group	Number of Units
Above Moderate-Income Permits	527
Moderate Income Permits	0
Low Income Permits	160
Very Low-Income Permits	266

Universe: Housing permits issued between 2015 and 2019

Note: HCD uses the following definitions for the four income categories: Very Low Income: units affordable to households making less than 50% of the Area Median Income for the County in which the jurisdiction is located. Low Income: units affordable to households making between 50% and 80% of the Area Median Income for the County in which the jurisdiction is located. Moderate Income: units affordable to households making between 80% and 120% of the Area Median Income for the county in which the jurisdiction is located. Above Moderate Income: units affordable to households making above 120% of the Area Median Income for the County in which the jurisdiction is located.

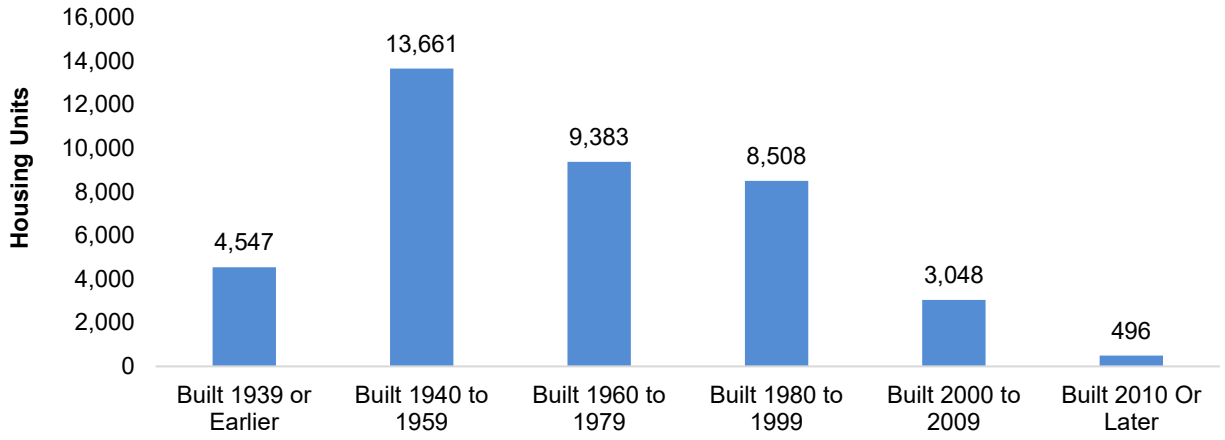
Sources: ABAG 2021 Pre-certified Housing Needs Data (California Department of Housing and Community Development (HCD), 5th Cycle Annual Progress Report Permit Summary (2020))

A.4.4 Housing Age and Condition

The age of housing stock is a key indicator of the community's overall housing condition. As homes get older, there is a greater need for maintenance, repair, and/or replacement of key infrastructure systems. If not properly addressed, an aging housing stock can represent poorer living standards, incur more expensive repair costs, and under certain conditions lower overall property values.

Housing production has not kept up with housing demand for several decades in the Bay Area, and the total number of units built and available has not yet come close to meeting the population and job growth experienced throughout the region. Based on U.S. Census Bureau American Community Survey (ACS) data, the largest proportion of the Richmond's housing stock was built between 1940 and 1959, with 13,661 units constructed during this period (see Figure A-35). The number of housing units built during these two decades accounts for approximately 35 percent of the City's housing stock compared to 19 percent of the total housing stock for Contra Costa County. Since 2010, 1.3 percent (496 units) of Richmond's total housing stock was built according to ACS data.

Figure A-35: Housing Units by Year Structure Built, City of Richmond



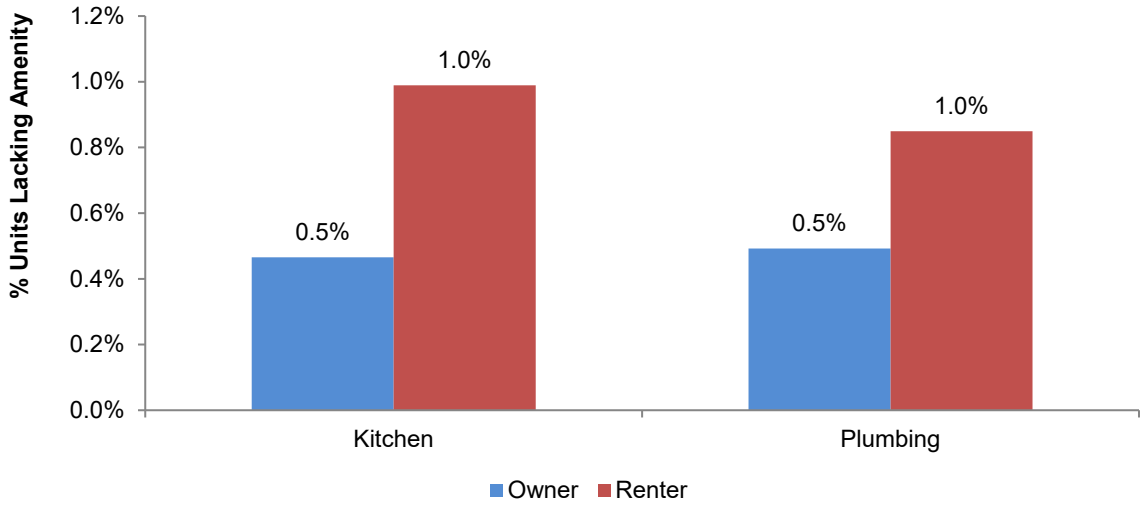
Universe: Housing units

Source: ABAG 2021 Pre-certified Housing Needs Data (U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B25034)

Substandard Housing

Housing costs in the region are among the highest in the country, which could result in households, particularly renters, needing to live in substandard conditions in order to afford housing. Generally, there is limited data on the extent of substandard housing issues in a community. However, the Census Bureau data included in Figure A-36 gives a sense of some of the substandard conditions that may be present in Richmond. For example, one percent of renters (202 units) in Richmond reported lacking a kitchen and one percent of renters (174 units) lack plumbing, compared to 0.5 percent of owners (75 units) who lack a kitchen and 0.5 percent of owners (80 units) who lack plumbing.

Figure A-36: Substandard Housing Issues



Note: Per HCD guidance, this data should be supplemented by local estimates of units needing to be rehabilitated or replaced based on recent windshield surveys, local building department data, knowledgeable builders/developers in the community, or nonprofit housing developers or organizations.

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

The Housing Element must include an estimate of the number of units in need of rehabilitation and replacement. The National Center of Healthy Housing (NCHH) estimates that in the San Francisco Area, 5.6 percent of housing units are in substandard condition. Among these units, 3.4 percent had moderate physical problems and 2.2 percent had severe physical problems.[17] Assuming that the same share of units are substandard in Richmond, then a total of 2,077 units are estimated to be in substandard condition in the City. Community input during the Housing Element update process included residents' experiences with substandard conditions such as mold, heating issues, flooding, and pests, among others.

Section A.5 Housing Costs and Affordability

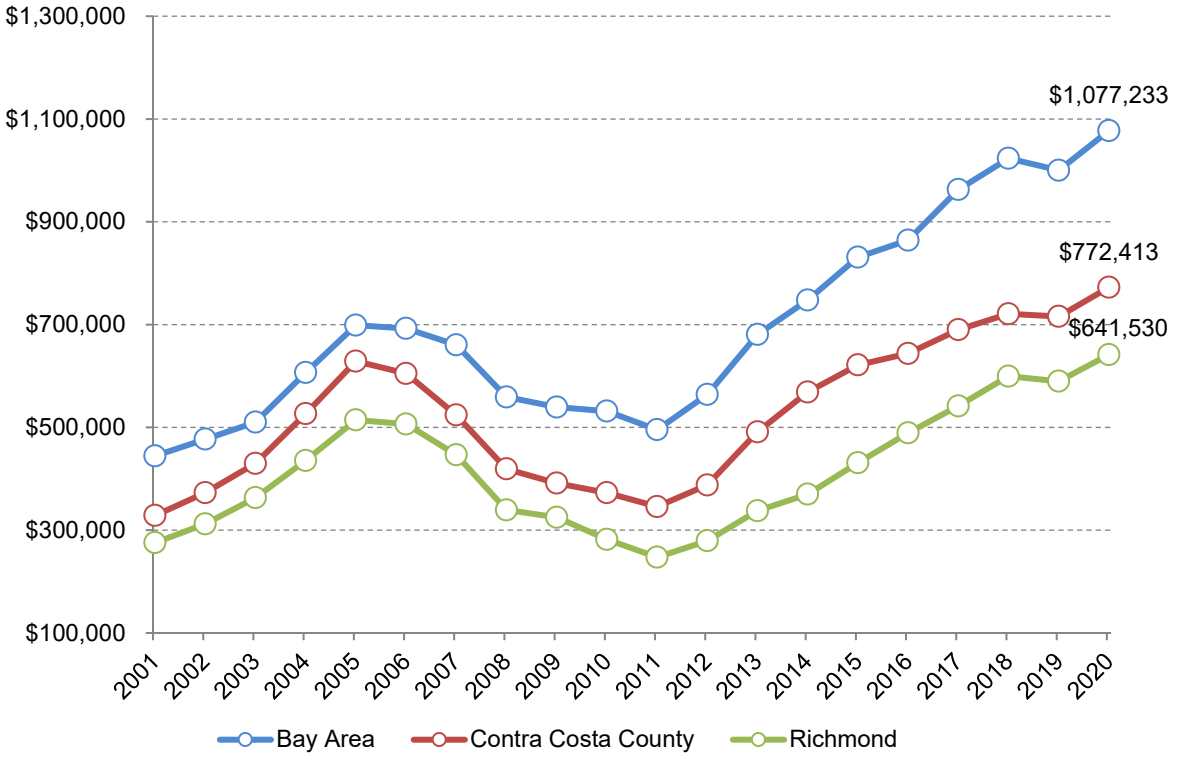
A.5.1 Ownership Costs

Home prices reflect a complex mix of supply and demand factors, including an area's demographic profile, labor market, prevailing wages, and job outlook, coupled with land and construction costs. In the Bay Area, the costs of housing have long been among the highest in the nation.

The region's home values have increased steadily since 2000, besides a decrease during the Great Recession. The rise in home prices has been especially steep since 2012, with home values in the Bay Area nearly doubling during this period. Since 2001, the typical home value more than doubled in Richmond from $275,690 to $641,530. The growth of home values in Richmond is similar to growth in Contra Costa County (135 percent increase) and for the Bay Area (133 percent increase) (see Figure A-37). Community input included that homeownership is inaccessible to many Richmond residents, especially low-income and young people and that homeowners also have difficulty affording utilities.

[17] The NCHH estimate is based on data from the 2018 U.S. Census Bureau American Housing Survey.

Figure A-37: Zillow Home Value Index (ZHVI)

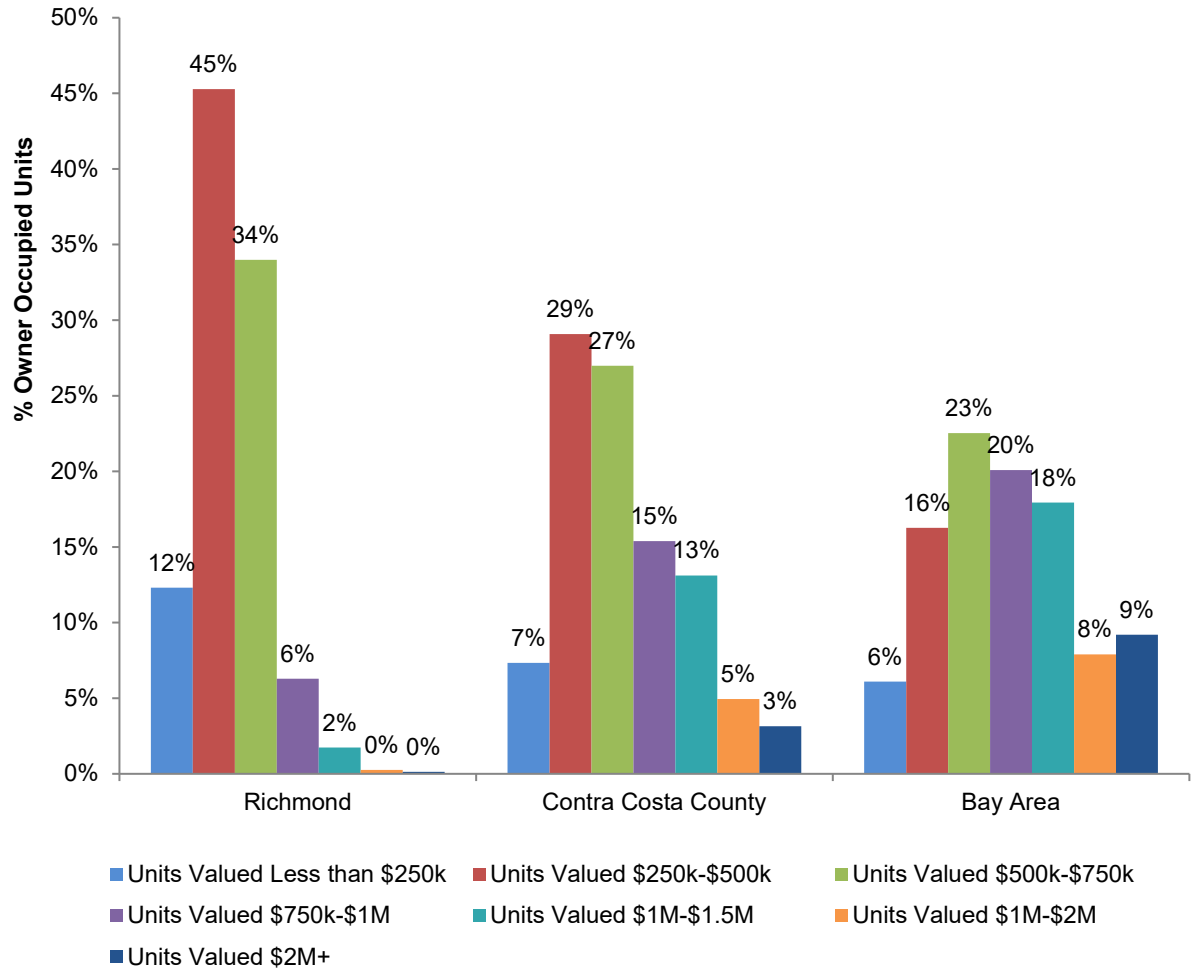


Note: Zillow describes the ZHVI as a smoothed, seasonally adjusted measure of the typical home value and market changes across a given region and housing type. The ZHVI reflects the typical value for homes in the 35th to 65th percentile range. The ZHVI reflects the typical value for homes in the 35th to 65th percentile range. The ZHVI includes all owner-occupied housing units, including both single-family homes and condominiums. More information on the ZHVI is available from Zillow. The regional estimate is a household-weighted average of county-level ZHVI files, where household counts are yearly estimates from DOF's E-5 series

Source: ABAG 2021 Pre-certified Housing Needs Data (Zillow, Zillow Home Value Index (ZHVI))

Based on U.S. Census ACS data, the largest proportion of homes in Richmond were valued at between $250,000 and $500,000 (see Figure A-38). Similarly, the largest share of units in the County were valued between $250,000 and $500,000. The largest share of units in the Bay Area were valued between $500,000 and $750,000. ACS data often lags behind market valuations. For more current home prices, see Zillow estimates (Figure A-37).

Figure A-38: Home Values of Owner-Occupied Units



Universe: Owner-occupied units

Source: ABAG 2021 Pre-certified Housing Needs Data (U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B25075)

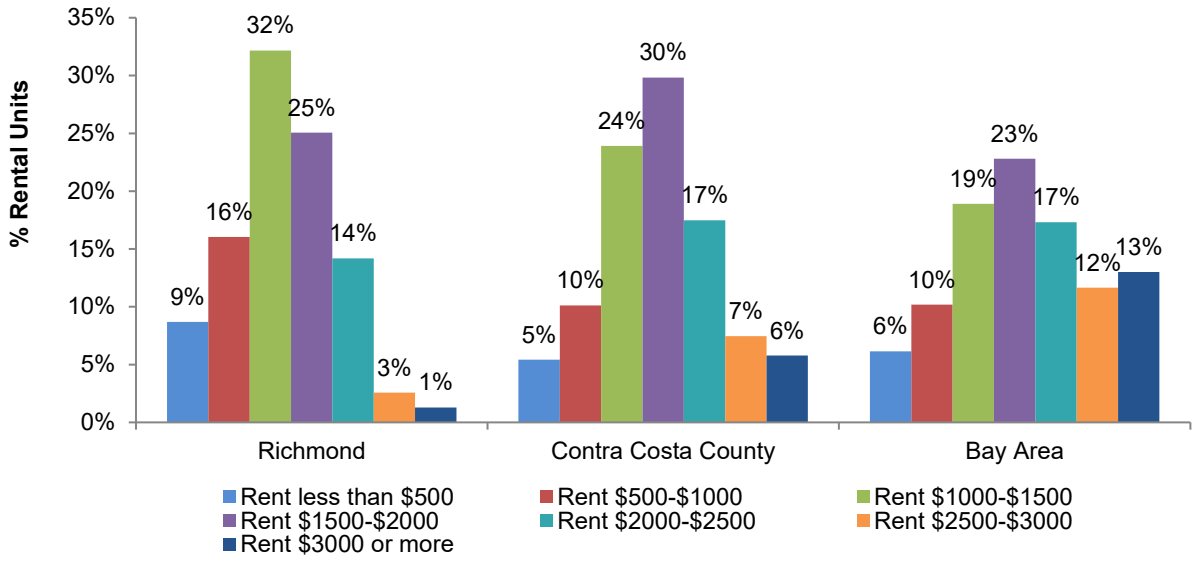
A.5.2 Rental Costs

Similar to home values, rents have also increased dramatically across the Bay Area in recent years. Many renters have been priced out, evicted, or displaced, particularly communities of color. Residents finding themselves in one of these situations may have had to choose between commuting long distances to their jobs and schools or moving out of the region, and sometimes, out of the state.

Rents are lower in Richmond than in Contra Costa County and the Bay Area. Based on U.S. Census data, in 2019 the largest share of rental units in Richmond (32 percent) were rented for

between $1,000 and $1,500 per month, and 25 percent of units rented for between $1,500 and $2,000 per month (see Figure A-39).[18] Conversely, the largest share of rental units in both the County and the region rented at $1,500 to $2,000 monthly, at 30 percent and 23 percent respectively.

Figure A-39: Contract Rents for Renter-Occupied Units



Universe: Renter-occupied housing units paying cash rent

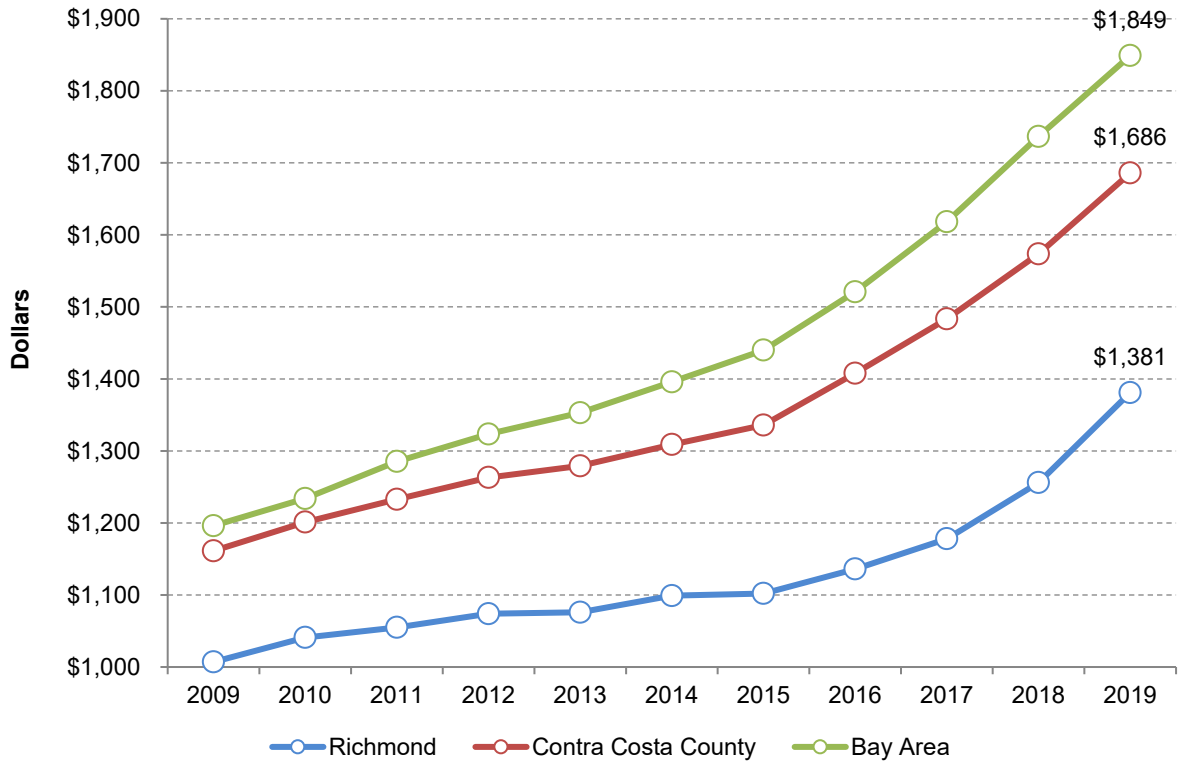
Source: ABAG 2021 Pre-certified Housing Needs Data (U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B25056)

According to the U.S. Census, the median rent in Richmond has increased by 37.1 percent since 2009, from approximately $1,090 to $1,380 per month (see Figure A-40).[19] In Contra Costa County, the median rent has increased 28.8 percent, from around $1,300 to $1,680. The median rent in the region has increased significantly during this time from about $1,200 to $1,850, a 54 percent increase. As of 2019, Richmond's median rent remains lower than that of the County and region, by 18.1 percent and 25.3 percent respectively. Although rent is relatively lower in Richmond, community input described that many Richmond tenants cannot keep up with rent increases, especially low-income seniors.

[18] Census-reported rents may be generally lower than asking rents, particularly in cities with rent-stabilization ordinances like Richmond. The American Community Survey provides data on self-reported rents, which are likely accurately reported, but may not represent prices for vacant apartments since rents are generally lower for longer-term tenants in rent-stabilized units.

[19] To provide other sources for housing costs and since U.S. Census data often lags behind market rates, Zillow rental data was obtained to provide more current market rates. Zillow data shows typical observed rent price at approximately $2,300 per month in August 2021.

Figure A-40: Median Contract Rent



Universe: Renter-occupied housing units paying cash rent

Note: For unincorporated areas, the median is calculated using distribution in B25056.

Source: ABAG 2021 Pre-certified Housing Needs Data (U.S. Census Bureau, American Community Survey 5-Year Data releases, starting with 2005-2009 through 2015-2019, B25058, B25056 (for unincorporated areas). County and regional counts are weighted averages of jurisdiction median using B25003 rental unit counts from the relevant year)

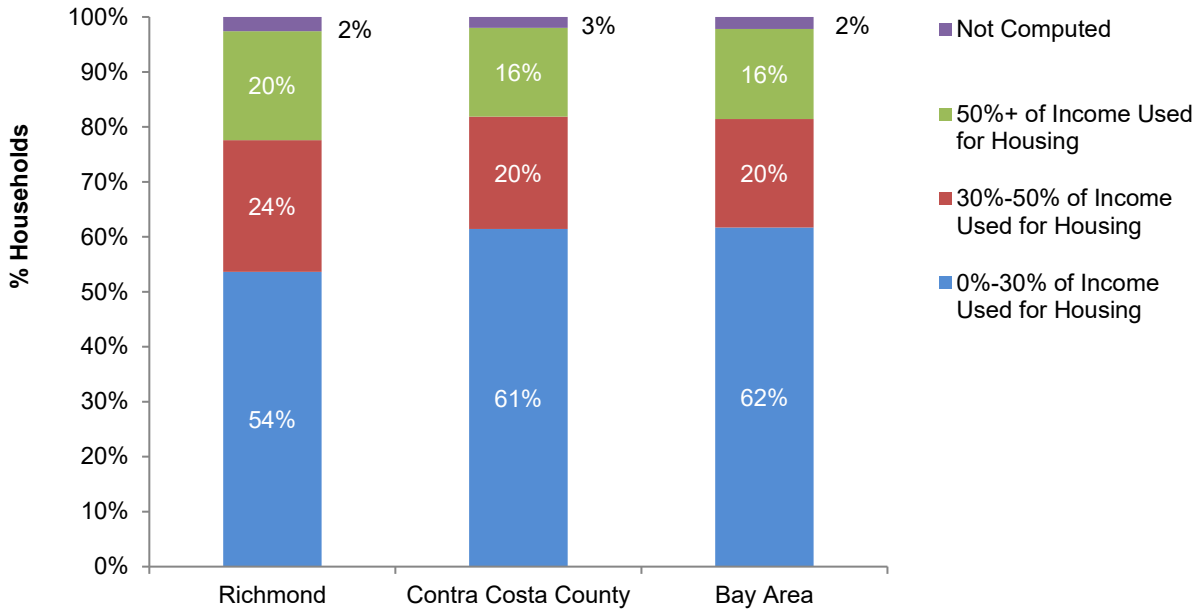
A.5.3 Overpayment

A standard measure of housing affordability can be determined by comparing the cost of market-rate housing to the price residents can afford to pay for housing based on their income levels. A household is considered “cost-burdened” if it spends more than 30 percent of its monthly income on housing costs, while those who spend more than 50 percent of their income on housing costs are considered “severely cost-burdened.” Low-income residents are the most impacted by high housing costs and experience the highest rates of cost burden. When a household is overpaying for housing costs, the household has less disposable income for other necessities, including health care, food, and clothing. Spending such large portions of their income on housing puts low-income households at higher risk of displacement, eviction, or homelessness. In the event of unexpected circumstances, such as loss of employment and health problems, lower-income households with burdensome housing costs are more likely to become homeless or be forced to live with other households.

Cost Burden Severity

Richmond has a larger proportion of cost-burdened households compared to Contra Costa County and the Bay Area. Among Richmond's households, nearly half (44 percent; 16,232 households) are cost-burdened, spending 30 percent or more of their income on housing. Among cost-burdened households in Richmond, 20 percent (7,346 households) are severely-cost burdened. In the County and the Bay Area, 36 percent of households are cost-burdened and 16 percent are severely cost-burdened. During outreach for the Housing Element update, 46 percent of people interviewed said they struggle with housing affordability.

Figure A-41: Cost Burden Severity

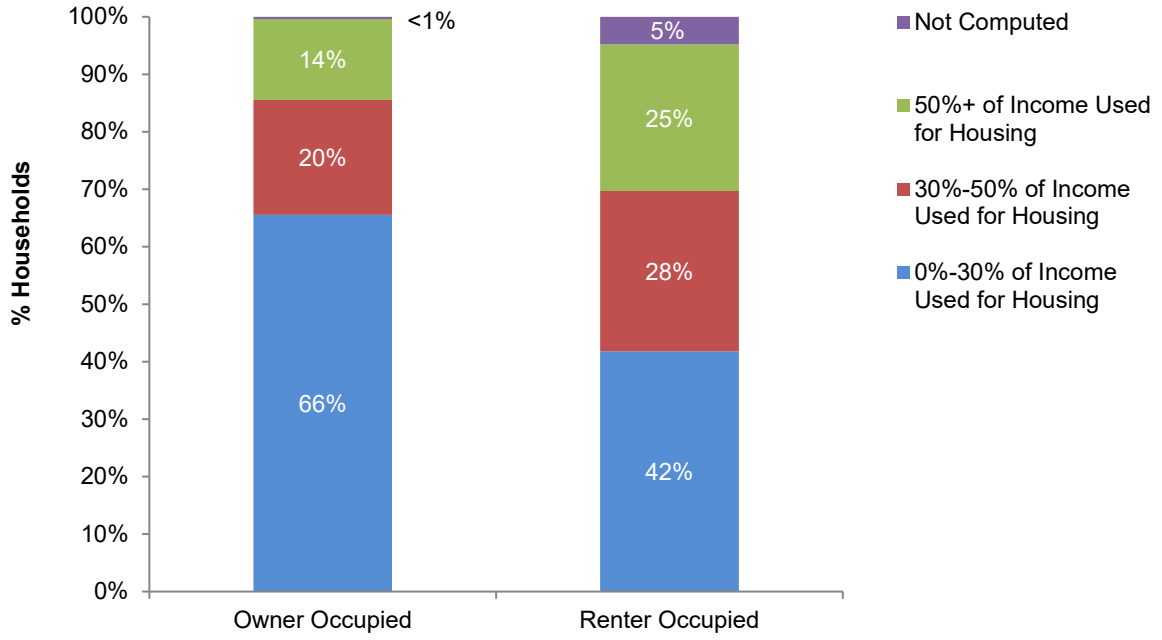


Note: Cost burden is the ratio of housing costs to household income. For renters, housing cost is gross rent (contract rent plus utilities). For owners, housing cost is "select monthly owner costs", which includes mortgage payment, utilities, association fees, insurance, and real estate taxes. HUD defines cost-burdened households as those whose monthly housing costs exceed 30% of monthly income, while severely cost-burdened households are those whose monthly housing costs exceed 50% of monthly income.

Source: ABAG 2021 Pre-certified Housing Needs Data (U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B25070, B25091)

Renters are typically more often cost-burdened than owners. While the housing market has resulted in home prices increasing dramatically, homeowners often have mortgages with fixed rates, whereas renters aremore likely to be impacted by market increases. Data for cost-burdened households by tenure in Richmond shows that over half of renter households (53 percent; 9,932 households) are cost-burdened, spending 30 percent or more of their income on housing, while around a third of households (34 percent; 6,300 households) that own their home are cost-burdened. Additionally, 25 percent of renters (4,742 households) are severely cost-burdened, while 14 percent (2,604 households) of owners are severely cost-burdened.

Figure A-42: Cost Burden by Tenure, City of Richmond



Universe: Occupied housing units

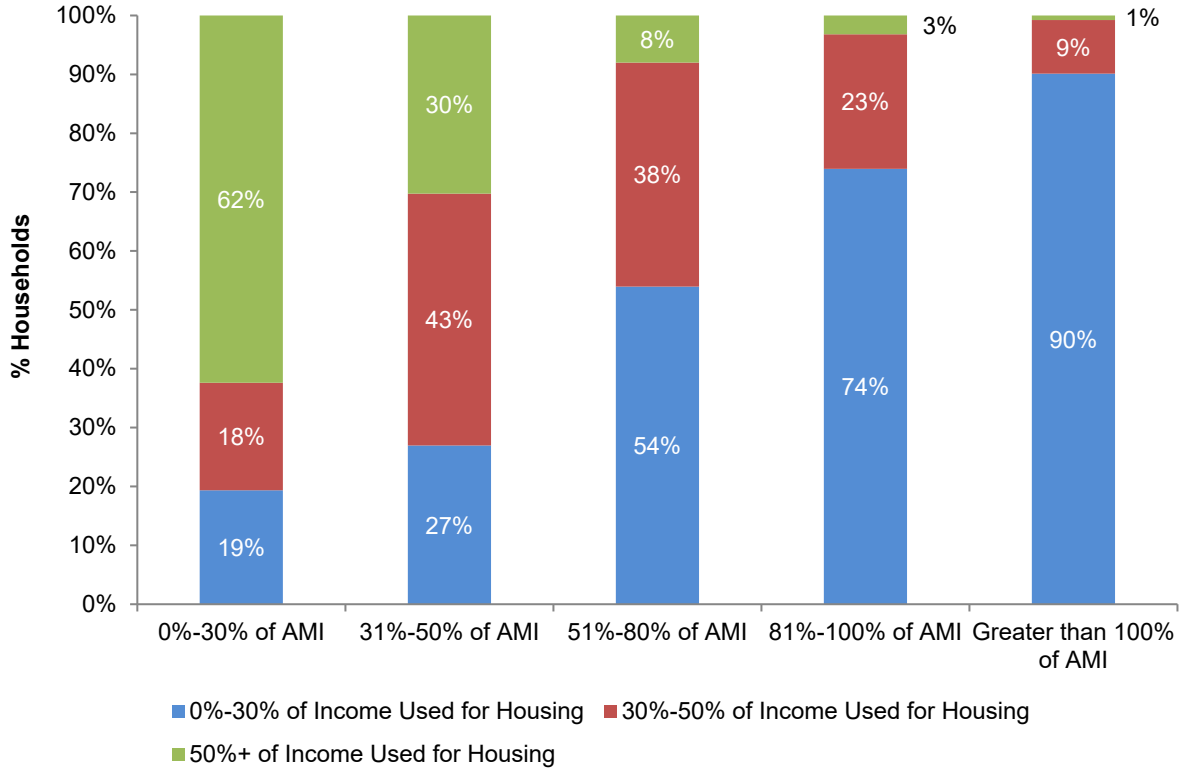
Note: Cost burden is the ratio of housing costs to household income. For renters, housing cost is gross rent (contract rent plus utilities). For owners, housing cost is "select monthly owner costs", which includes mortgage payment, utilities, association fees, insurance, and real estate taxes. HUD defines cost-burdened households as those whose monthly housing costs exceed 30% of monthly income, while severely cost-burdened households are those whose monthly housing costs exceed 50% of monthly income.

Source: ABAG 2021 Pre-certified Housing Needs Data (U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B25070, B25091)

Cost-burdened household rates vary across income categories (see Figure A-43). Among low-income Richmond households (earning 80 percent of AMI or less) 68 percent (13,070 households) are cost-burdened, and 36 percent (6,850 households) are severely cost-burdened. 62 percent (4,385 households) of households earning less than 30 percent of AMI are severely cost-burdened, while households earning more than 100 percent of AMI, just 0.8 percent (100 households) are severely cost-burdened, and 90 percent (11,870 households) of those making more than 100 percent of AMI spend less than 30 percent of their income on housing.

Low-income households that rent are also more likely to overpay for housing than low-income homeowners. Among low-income Richmond households that are cost burdened, 67 percent (8,770 households) rent their home, and 33 percent (4,305) are homeowners.

Figure A-43: Cost Burden by Income Level, City of Richmond



Universe: Occupied housing units

Note: Cost burden is the ratio of housing costs to household income. For renters, housing cost is gross rent (contract rent plus utilities). For owners, housing cost is "select monthly owner costs", which includes mortgage payment, utilities, association fees, insurance, and real estate taxes. HUD defines cost-burdened households as those whose monthly housing costs exceed 30% of monthly income, while severely cost-burdened households are those whose monthly housing costs exceed 50% of monthly income. Income groups are based on HUD calculations for Area Median Income (AMI). HUD calculates the AMI for different metropolitan areas, and the nine-county Bay Area includes the following metropolitan areas: Napa Metro Area (Napa County), Oakland-Fremont Metro Area (Alameda and Contra Costa Counties), San Francisco Metro Area (Marin, San Francisco, and San Mateo Counties), San Jose-Sunnyvale-Santa Clara Metro Area (Santa Clara County), Santa Rosa Metro Area (Sonoma County), and Vallejo-Fairfield Metro Area (Solano County). The AMI levels in this chart are based on the HUD metro area where this jurisdiction is located.

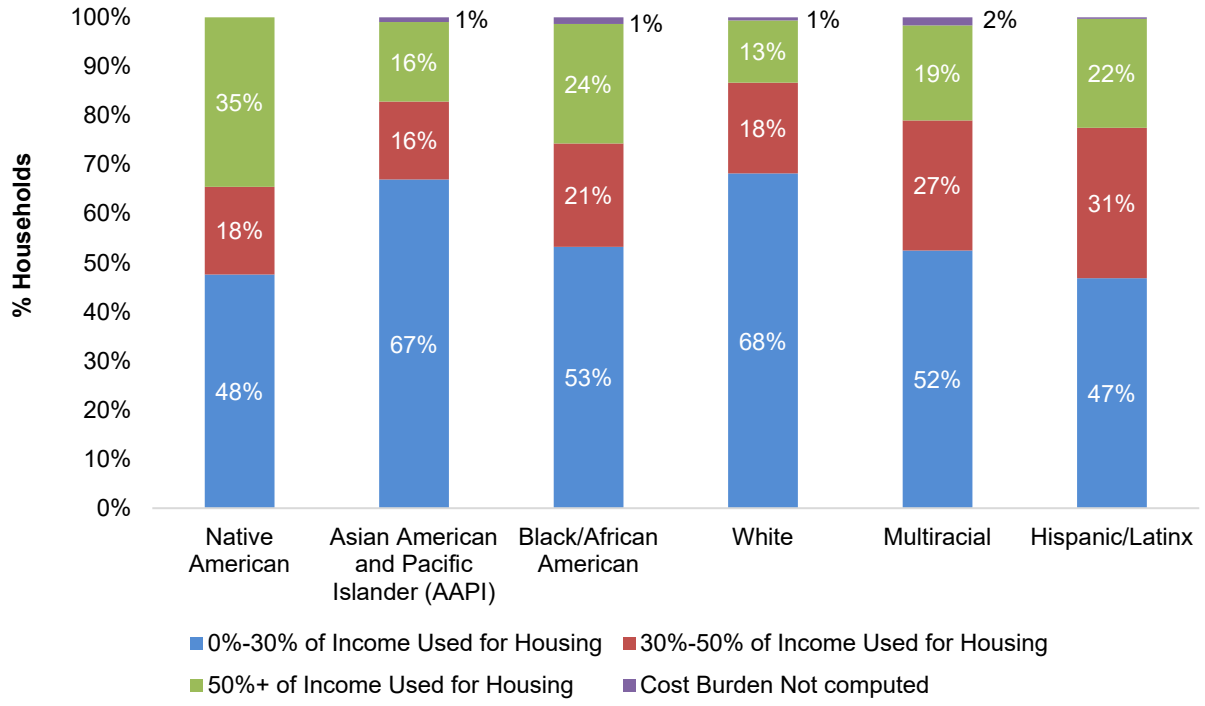
Source: ABAG 2021 Pre-certified Housing Needs Data (U.S. Department of Housing and Urban Development (HUD), Comprehensive Housing Affordability Strategy (CHAS) ACS tabulation, 2013-2017 release)

Cost Burden by Race

Currently, people of color are more likely to experience poverty and financial instability as a result of federal and local housing policies that have historically excluded them from the same opportunities extended to white residents. As a result, they often pay a greater percentage of their income on housing, and in turn, are at a greater risk of housing insecurity.

Hispanic/Latinx residents are the most cost-burdened with 31 percent of households spending 30 to 50 percent of their income on housing, and Native American residents are the most severely cost-burdened with 35 percent of households spending more than 50 percent of their income on housing (see Figure A-44).

Figure A-44: Cost Burden by Race, City of Richmond



Universe: Occupied housing units

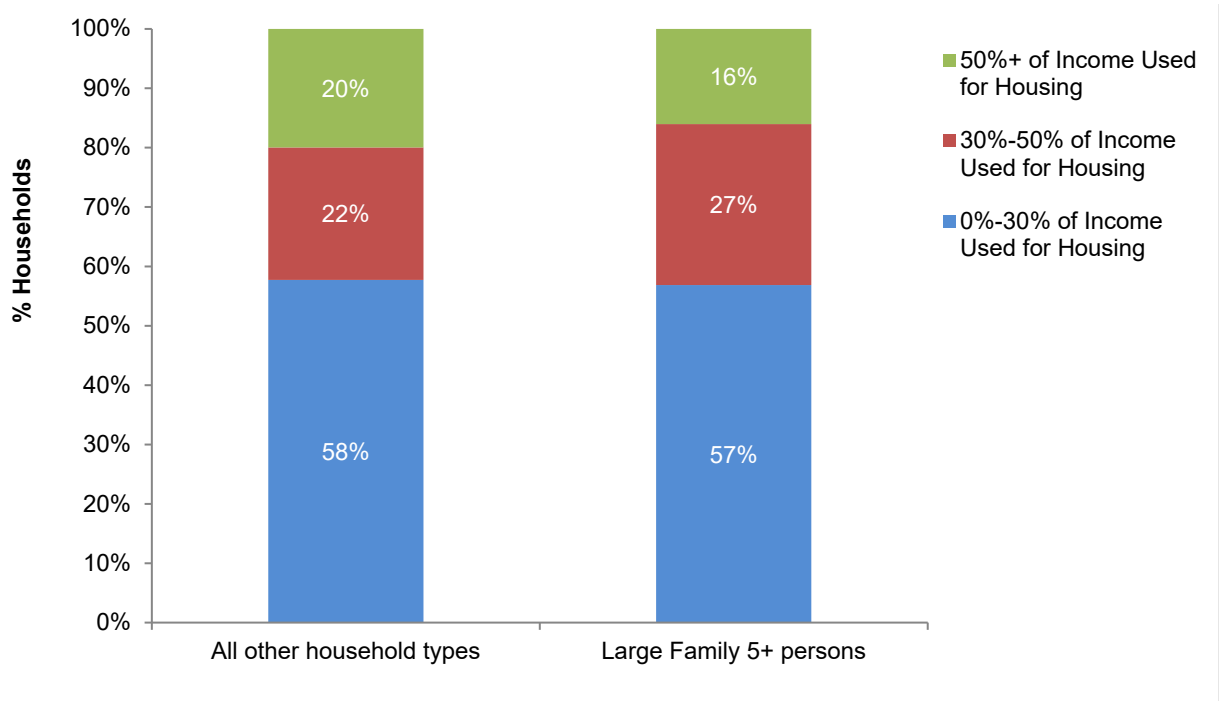
Note: Cost burden is the ratio of housing costs to household income. For renters, housing cost is gross rent (contract rent plus utilities). For owners, housing cost is "select monthly owner costs", which includes mortgage payment, utilities, association fees, insurance, and real estate taxes. HUD defines cost-burdened households as those whose monthly housing costs exceed 30% of monthly income, while severely cost-burdened households are those whose monthly housing costs exceed 50% of monthly income. For this graph, the "Hispanic or Latinx" racial/ethnic group represents those who identify as having Hispanic/Latinx ethnicity and may also be members of any racial group. All other racial categories on this graph represent those who identify with that racial category and do not identify with Hispanic/Latinx ethnicity.

Source: ABAG 2021 Pre-certified Housing Needs Data (U.S. Department of Housing and Urban Development (HUD), Comprehensive Housing Affordability Strategy (CHAS) ACS tabulation, 2013-2017 release)

Cost-Burdened Large Families

In Richmond, 27 percent of large family households are cost-burdened, and 16 percent of households are severely cost-burdened. 22 percent of households with fewer than five persons are cost-burdened and 20 percent are severely cost-burdened (see Figure A-45).

Figure A-45: Cost Burden by Household Size, City of Richmond



Universe: Occupied housing units

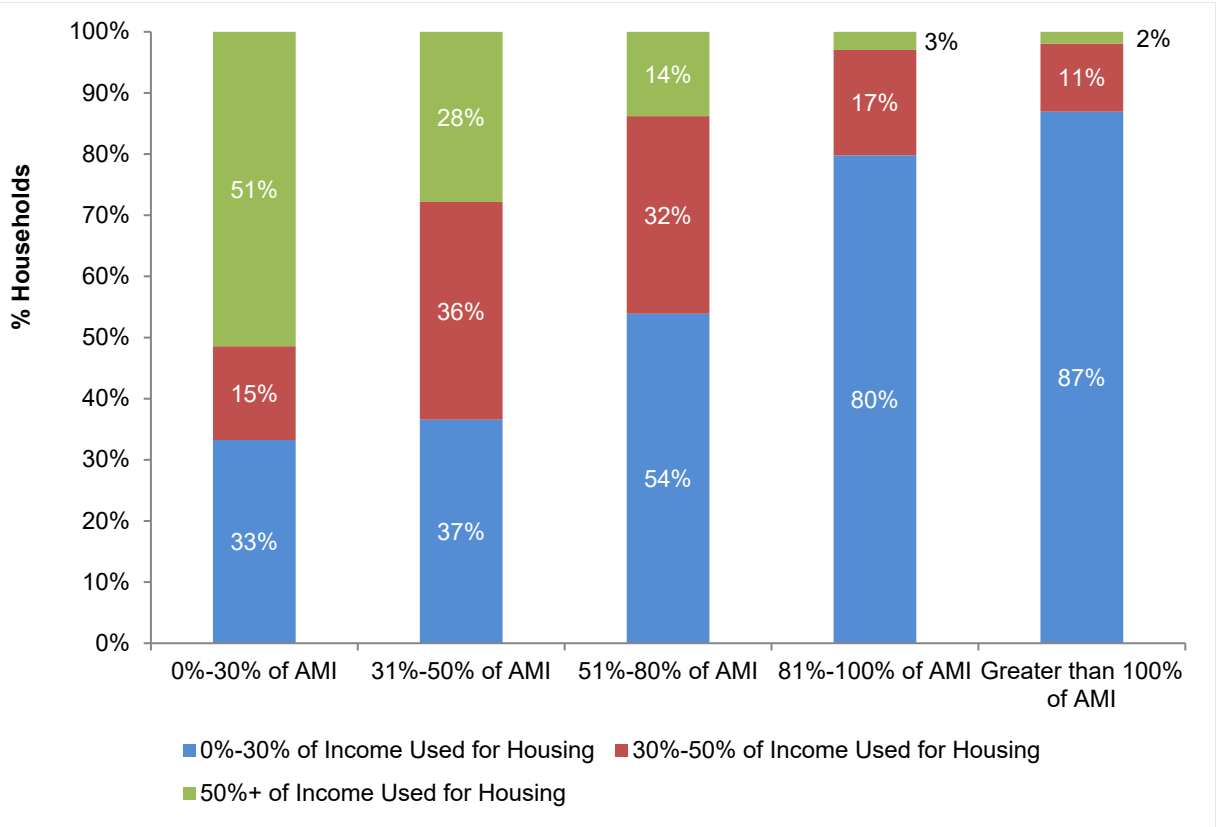
Note: Cost burden is the ratio of housing costs to household income. For renters, housing cost is gross rent (contract rent plus utilities). For owners, housing cost is "select monthly owner costs", which includes mortgage payment, utilities, association fees, insurance, and real estate taxes. HUD defines cost-burdened households as those whose monthly housing costs exceed 30% of monthly income, while severely cost-burdened households are those whose monthly housing costs exceed 50% of monthly income.

Source: ABAG 2021 Pre-certified Housing Needs Data (U.S. Department of Housing and Urban Development (HUD), Comprehensive Housing Affordability Strategy (CHAS) ACS tabulation, 2013-2017 release)

Cost-Burdened Senior Households

When cost-burdened seniors are no longer able to make house payments or pay rent, displacement from their homes can occur, putting further stress on the local rental market or forcing residents out of the community they call home. Understanding how seniors might be cost-burdened is of particular importance due to their special housing needs, particularly for low-income seniors. 51 percent of seniors making less than 30 percent of AMI are spending the majority of their income on housing (990 households). For seniors making more than 100 percent of AMI, 87 percent are not cost-burdened and spend less than 30 percent of their income on housing (2,695 households) (see Figure A-46). In total, 39 percent of all senior households are cost-burdened (3,445 households), while 32 percent of low-income senior households are cost-burdened (2,835 households). Community members also commented that seniors with fixed incomes are priced out of their homes as rent increases.

Figure A-46: Cost-Burdened Senior Households by Income Level, City of Richmond



Universe: Senior households

Note: For this graph, senior households are those with a householder who is aged 62 or older. Cost burden is the ratio of housing costs to household income. For renters, housing cost is gross rent (contract rent plus utilities). For owners, housing cost is "select monthly owner costs", which includes mortgage payment, utilities, association fees, insurance, and real estate taxes. HUD defines cost-burdened households as those whose monthly housing costs exceed 30% of monthly income, while severely cost-burdened households are those whose monthly housing costs exceed 50% of monthly income. Income groups are based on HUD calculations for Area Median Income (AMI). HUD calculates the AMI for different metropolitan areas, and the nine-county Bay Area includes the following metropolitan areas: Napa Metro Area (Napa County), Oakland-Fremont Metro Area (Alameda and Contra Costa Counties), San Francisco Metro Area (Marin, San Francisco, and San Mateo Counties), San Jose- Sunnyvale-Santa Clara Metro Area (Santa Clara County), Santa Rosa Metro Area (Sonoma County), and Vallejo-Fairfield Metro Area (Solano County). The AMI levels in this chart are based on the HUD metro area where this jurisdiction is located.

Source: ABAG 2021 Pre-certified Housing Needs Data (U.S. Department of Housing and Urban Development (HUD), Comprehensive Housing Affordability Strategy (CHAS) ACS tabulation, 2013-2017 release)

Table A-20: Cost-Burdened Senior Households by Income Level

Income Group	0%-30% of Income Used For Housing	30%-50% of Income Used for Housing	50%+ of Income Used for Housing	% Cost Burdened
0%-30% of AMI	640	295	990	14.6%
31%-50% of AMI	585	570	445	11.5%
51%-80% of AMI	625	375	160	6.1%
81%-100% of AMI	810	175	30	2.3%
Greater than 100% of AMI	2,695	345	60	4.6%
Totals	**5,355**	**1,760**	**1,685**	**39.1%**
Source: ABAG 2021 Pre-certified Housing Needs Data (U.S. Department of Housing and Urban Development (HUD), Comprehensive Housing Affordability Strategy (CHAS) ACS tabulation, 2013-2017 release)				

Housing Costs Compared to Ability to Pay

The ability to pay for housing is a function of housing costs and other essential living expenses in relation to household income. Since above-moderate income households do not generally have trouble finding units that are affordable, affordable units are frequently defined as those reasonably priced for households that earn low to moderate incomes.

Table A-21 shows the 2021 income limits and compares them to affordable rent and purchase prices (defined as being no more than 30 percent of gross income). The median gross rent in Richmond (approximately $1,380, see Figure A-40) would generally be affordable to those earning at least 50 percent of AMI. However, the typical value of a Richmond home in 2020 ($641,530, see Figure A-37) would generally be affordable to those earning over 100 percent of AMI.

Table A-21: 2021 Contra Costa County Ability to Pay for Housing and Fair Market Rent and Purchase Prices

	Number of Persons in Household			
	1	2	3	4
Extremely Low (0-30% AMI)				
Annual Income Limit	$27,450	$31,350	$35,250	$39,150
Monthly Income	$2,288	$2,613	$2,938	$3,263
Max. Monthly Gross Rent[1]	$686	$784	$881	$979
Max. Purchase Price 5% down[2]	$117,026	$133,653	$150,280	$166,906
Max. Purchase Price 20% down[3]	$138,922	$158,660	$178,397	$198,135
Very Low (30-50% Area Median Income)				
Annual Income Limit	$45,700	$52,200	$58,750	$65,250
Monthly Income	$3,808	$4,350	$4,896	$5,438
Max. Monthly Gross Rent[1]	$1,143	$1,305	$1,469	$1,631
Max. Purchase Price 5% down[2]	$194,831	$222,543	$250,467	$278,178
Max. Purchase Price 20% down[3]	$231,284	$264,180	$297,329	$330,224
Low (50-80% Area Median Income)				
Annual Income Limit	$73,100	$83,550	$94,000	$104,400
Monthly Income	$6,092	$6,963	$7,833	$8,700
Max. Monthly Gross Rent[1]	$1,828	$2,089	$2,350	$2,610
Max. Purchase Price 5% down[2]	$311,645	$356,196	$400,747	$445,085
Max. Purchase Price 20% down[3]	$369,953	$422,839	$475,726	$528,359
Median (100% AMI)				
Annual Income Limit	$83,450	$95,350	$107,300	$119,200
Monthly Income	$6,954	$7,946	$8,942	$9,933
Max. Monthly Gross Rent[1]	$2,086	$2,384	$2,683	$2,980
Max. Purchase Price 5% down[2]	$355,770	$406,503	$457,449	$508,182
Max. Purchase Price 20% down[3]	$422,333	$482,558	$543,036	$603,261
Moderate (80-120% Area Median Income)				
Annual Income Limit	$100,150	$114,450	$128,750	$143,050
Monthly Income	$8,346	$9,538	$10,729	$11,921
Max. Monthly Gross Rent[1]	$2,504	$2,861	$3,219	$3,576
Max. Purchase Price 5% down[2]	$426,966	$487,931	$548,896	$609,861
Max. Purchase Price 20% down[3]	$506,850	$579,221	$651,592	$723,963
120-150% of Area Median Income				
Annual Income Limit	$125,175	$143,025	$160,950	$178,800
Monthly Income	$10,431	$11,919	$13,413	$14,900

Table A-21: 2021 Contra Costa County Ability to Pay for Housing and Fair Market Rent and Purchase Prices

	Number of Persons in Household			
	1	2	3	4
Max. Monthly Gross Rent[1]	$3,129	$3,576	$4,024	$4,470
Max. Purchase Price 5% down[2]	$533,655	$609,754	$686,173	$762,272
Max. Purchase Price 20% down[3]	$633,500	$723,837	$814,554	$904,891
150-180% of Area Median Income				
Annual Income Limit	$150,210	$171,630	$193,140	$214,560
Monthly Income	$12,518	$14,303	$16,095	$17,880
Max. Monthly Gross Rent[1]	$3,755	$4,291	$4,829	$5,364
Max. Purchase Price 5% down[2]	$640,386	$731,705	$823,408	$914,727
Max. Purchase Price 20% down[3]	$760,199	$868,604	$977,464	$1,085,869
180-200% of Area Median Income				
Annual Income Limit	$166,900	$190,700	$214,600	$238,400
Monthly Income	$13,908	$15,892	$17,883	$19,867
Max. Monthly Gross Rent[1]	$4,173	$4,768	$5,365	$5,960
Max. Purchase Price 5% down[2]	$711,540	$813,005	$914,897	$1,016,363
Max. Purchase Price 20% down[3]	$844,666	$965,116	$1,086,072	$1,206,521

Notes:

[1] 30% of income devoted to maximum monthly rent or mortgage payment, including utilities, taxes, and insurance

[2] Assumes 95% loan (i.e., 5% down payment) @ 2.875% annual interest rate and 30-year term

[3] Assumes 80% loan (i.e., 20% down payment) @ 2.875% annual interest rate and 30-year term

Source: LWC, 2022

A.5.4 At-Risk Housing Assessment

State law requires that jurisdictions identify the number of existing assisted housing units that are at risk of conversion from below market-rate to market-rate due to the expiration of affordability restrictions during the next 10-year review period (2021-2031). Assisted housing units are defined as multi-family, rental units that receive government assistance under any federal, state, or local programs or any combination of rental assistance, mortgage insurance, interest reductions, or direct loan programs and are eligible to convert to market-rate units. There are three general cases that can result in the conversion of assisted units:

Prepayment of HUD Mortgages: Section 221(d) (3), Section 202, and Section 236 — Section 221 (d) (3) is a privately owned project where HUD provides either below-market interest rate loans or market-rate loans with a subsidy to the tenants. With Section 236 assistance, HUD provides financing to the owner to reduce the costs for tenants by paying most of the interest on a market rate mortgage. Additional rental subsidies may be provided to the tenant. Section 202 assistance provides a direct loan to non-profit organizations for project development and rent subsidy for low-income elderly tenants. It also provides assistance for the development of units for physically handicapped, developmentally disabled, and chronically mentally ill residents.

Opt-outs and Expirations of Project-Based Section 8 Contracts: Section 8 is a federally funded program that provides subsidies to the owner of a pre-qualified project. Subsidies make up for differences between what the tenants are able to pay, and the actual cost of contract rent. Opt-outs occur when the owner of the project decides to opt-out of a contract with HUD by pre-paying any remaining mortgage. Usually the likelihood of opt-outs increases as market rents exceed contract rents.

Other: Expiration of the low-income use period of various financing sources which may include one or more of the following: Low-income Housing Tax Credit (LIHTC), bond financing, density bonuses, California Housing Finance Agency (CalHFA), Community Development Block Grant (CDBG), and HOME funds. Generally, bond-financing properties expire according to a qualified project period or when the bonds mature.

At-Risk Units

According to the Housing Partnership's Preservation Database there are 3,371 assisted units in Richmond (see Table A-22). Among these units, the City confirmed that 10 units are at moderate risk of being converted to market-rate housing by 2033. These 10 units are subsidized, deed-restricted units from a single project, Rubicon Homes (see Table A-23). The restrictions on these units are set to expire by the year 2029. '

Table A-22: Assisted Units at Risk of Conversion to Market Rate Housing

Risk Level for Conversion	Richmond	Contra Costa County	Bay Area
Low Risk	3,361	13,403	110,177
Moderate Risk	10	211	3,375
High Risk	0	270	1,854
Very High Risk	0	0	1,053
Total Assisted Units in Database	3,371	13,884	116,459

Universe: HUD, Low-Income Housing Tax Credit (LIHTC), USDA, and CalHFA projects. Subsidized or assisted developments that do not have one of the aforementioned financing sources may not be included.

While California Housing Partnership's Preservation Database is the State's most comprehensive source of information on subsidized affordable housing at risk of losing its affordable status and converting to market-rate housing, this database does not include all deed-restricted affordable units in the State. Consequently, there may be at-risk assisted units in a jurisdiction that are not captured in this data table. Housing Partnership uses the following categories for assisted housing developments in its database:

Note: Very-High Risk: affordable homes that are at risk of converting to market-rate within the next year that do not have a known overlapping subsidy that would extend affordability and are not owned by a large/stable non-profit, mission-driven developer.

High Risk: affordable homes that are at risk of converting to market rate in the next 1-5 years that do not have a known overlapping subsidy that would extend affordability and are not owned by a large/stable non-profit, mission-driven developer.

Moderate Risk: affordable homes that are at risk of converting to market rate in the next 5-10 years that do not have a known overlapping subsidy that would extend affordability and are not owned by a large/stable non-profit, mission-driven developer.

Low Risk: affordable homes that are at risk of converting to market rate in 10+ years and/or are owned by a large/stable non-profit, mission-driven developer.

Source: ABAG 2021 Pre-certified Housing Needs Data (California Housing Partnership, Preservation Database (2020)

Table A-23: Assisted Units at Risk of Conversion to Market Rate Housing by 2033

Project Name	Address	Assisted Units	Total Units	Funding Program	Current Owner	Earliest Date of Expiration	Risk Level
Rubicon Homes	978 Thirteenth St	10	10	HUD; CalHFA	Rubicon Programs	2029	Moderate

Note: The Rubicon Homes Project contains no assisted units for elderly tenants.

Moderate Risk: affordable homes that are at risk of converting to market rate in the next 5-10 years that do not have a known overlapping subsidy that would extend affordability and are not owned by a large/stable non-profit, mission-driven developer.

Source: City of Richmond, 2022; ABAG 2021 Pre-certified Housing Needs Data (California Housing Partnership, Preservation Database (2020).

Preservation and Replacement Cost Analysis

The following section provides an analysis of the estimated cost to preserve or replace the units that are at risk of conversion to market-rate. The analysis compares the costs of providing rent subsidies, acquiring and rehabilitating the units, and constructing new units.

Rent subsidies are a potential option for preserving affordable housing units. Rent subsidies function similarly to housing choice vouchers (Section 8), which fund the difference between the affordable rent and the fair market rent. The City would fund the rent subsidies and could leverage a variety of sources to do so. Table A-24 shows that the estimated total rent subsidy to preserve the 10 at-risk units is $42,591 per year. Assuming the difference between the affordable rents and fair market rents remains constant, then the total cost to maintain the units for the next 55 years would be $2,342,505 ($234,251 per unit).

Table A-24: Estimated Rent Subsidies

	Units	Low-Income Rent (50% AMI)[1]	Fair Market Rent[2]	Per Unit Monthly Subsidy
1-Bedroom	6	$1,828	$2,159	$331
2-Bedroom	4	$2,350	$3,196	$846
			Total Annual Subsidy	$42,591

Note: [1] Calculated based on 30% of the 2021 Contra Costa Area Income Limits. 1-bedroom is equal to a 1.5-person household. 2-bedroom is equal to a 3-person household.

[2] HUD 2021 Fair Market Rents for Contra Costa County by bedroom size.

Source: 2021 Contra Costa Area Income Limits.

Purchasing and transferring the ownership of at-risk units to be managed by a non-profit or for-profit housing organization is another potential method for preserving the units' affordability status. Acquired assisted units, particularly older units, may also require rehabilitation to update the units and extend the life of their use. The estimated costs for acquiring and rehabilitating at-risk units are shown in Table A-25. According to recent California Tax Credit Allocation Committee (CTCAC) applications in Contra Costa County, the average per-unit cost for acquisition and rehabilitation is $418,307. The total cost to acquire and rehabilitate the 10 at-risk units would be $4,183,072.

Table A-25: Estimated Acquisition and Rehabilitation Costs

Project Name	City	CTCAC Application Year	Units	Total Development Cost	Cost per Unit
Barrett Terrace Apartments	Richmond	2021	115	$78,329,328	$681,125
Hacienda	Richmond	2020	150	$73,929,316	$492,862
Hilltop Commons Apartments	San Pablo	2020	324	$152,540,519	$470,804
Villa Medanos	Antioch	2019	112	$36,495,870	$325,856
Willow Glen Apartments	Hercules	2019	84	$29,824,711	$355,056
Marina Heights Apartments	Pittsburg	2019	200	$58,992,556	$294,963
Hidden Cove Apartments	Bay Point	2019	88	$30,706,915	$348,942
Coggins Square Apartments	Walnut Creek	2019	87	$47,056,209	$540,876
Clayton Villa Apartments	Concord	2018	80	$39,267,896	$490,849
Montevista Senior Apartments	San Pablo	2018	82	$25,364,921	$309,328
Antioch Scattered Site Renovation	Antioch	2018	56	$16,907,622	$301,922
Hookston Senior Apartments	Pleasant Hill	2018	100	$40,710,327	$407,103
				Average Cost Per Unit	$418,307

Note: Cost estimates are based on applications approved by governing bodies and are not certified total development costs.
Source: CTCAC, 2022.

Constructing new units could also replace the at-risk units. Table A-26 shows the estimated cost of new construction of below market-rent units. Based on recent California Tax Credit Allocation Committee (CTCAC) applications in Contra Costa County, the average cost to build a new assisted unit is $485,514. Using this per-unit estimate, the total replacement cost for the 10 at-risk units would be $4,855,137.

Table A-26: Estimated Replacement Costs

Project Name	City	CTCAC Application Year	Units	Total Development Cost	Cost per Unit
Vista Woods	Pinole	2021	179	$77,000,791	$430,172
Elm Lane Apartments	Oakley	2021	170	$68,556,283	$403,272
Antioch Senior and Family Apartments	Antioch	2020	394	$152,289,974	$386,523
Oakley Senior Apartments	Oakley	2020	130	$47,995,058	$369,193
Veterans Square	Pittsburg	2020	30	$22,477,409	$749,247
The Atchison	Pittsburg	2020	202	$90,115,222	$446,115
Beacon Villa	Pittsburg	2020	54	$33,159,987	$614,074
				Average Cost per Unit	$485,514

Note: Cost estimates are based on applications approved by governing bodies and are not certified total development costs.
Source: CTCAC, 2022.

Table A-27 compares the costs of the preservation and replacement methods and shows that building new units is the most expensive option. Providing rent subsidies is the least expensive method, however, this option does not allow for physical updates to the units and does not allow for the leveraging of private-sector financing. It is also important to note that none of the estimates are precise calculations and are only intended to demonstrate the relative magnitude of need.

Table A-27: Summary of Preservation and Replacement Costs

Method	Estimated Cost per Unit	Total Estimated Cost
Rent Subsidy	$234,251	$2,342,505
Acquisition and Rehabilitation	$418,307	$4,183,072
New Construction	$485,514	$4,855,137

Qualified Entities to Acquire and Manage Affordable Housing

There are several non-profit and for-profit organizations in the region that could facilitate the acquisition and management of assisted units. HCD maintains a list of pre-approved organizations that are interested in the acquisition and management of assisted units. As of December 2021, there are 16 qualified organizations in Contra Costa County (Table A-28).

Table A-28: HCD Qualified Entities in Contra Costa County

Organization	Address	City
Rubicon Programs, Inc.	2500 Bissell Ave	Richmond
East Bay NHS	2320 Cutting Blvd	Richmond
Community Housing Development Corp.	1535 Fred Jackson Way Ste A	Richmond
Neighborhood Housing Services of the East Bay	2320 Cutting Blvd.	Richmond
Affordable Housing Associates	1250 Addison St., Ste. G	Berkeley
Satellite Housing Inc.	2526 Martin Luther King., Jr Way	Berkeley
Northern California Land Trust, Inc.	3122 Shattuck Avenue	Berkeley
Eskaton Properties Inc.	5105 Manzanita Ave	Carmichael
Anka Behavioral Health	1850 Gateway Blvd., Suite 900	Concord
Alameda County Allied Housing Program	224 W. Winton Avenue, Room 108	Hayward
East Bay Asian Local Development Corporation	310 Eighth Street, Suite 200	Oakland
Pacific Community Services, Inc.	329 Railroad Ave, P.O. Box 1397	Pittsburg
ROEM Development Corporation	1650 Lafayette Circle	Santa Clara
ACLC, Inc	315 N San Joaquin St	Stockton
Rural California Housing Corp	3120 Freeboard Drive, Suite 201	West Sacramento
L + M Fund Management LLC	1874 Palmer Ave	Westchester

Source: HCD, 2022.

Funding Sources to Preserve or Replace Assisted Units

Potential funding sources to preserve or replace assisted units are provided in the list below. These resources include federal, state, and local funding programs and are described in Appendix G (Housing Resources).

- HOME Investment Partnerships Funds
- Community Development Block Grant Program (CDBG)
- Section 108 Loan Guarantee Program
- Housing Choice Voucher (Section 8) Program
- Low Income Housing Tax Credits
- Section 811 Project Rental Assistance Program
- California Housing Finance Agency (CalHFA)
- Richmond Affordable Housing Fund

Appendix B: Sites Inventory & Methodology

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Section B.1 Introduction

B.1.1 Overview and Purpose



According to California Government Code §65580-65589, the housing element must include an inventory of adequate sites that are zoned and available within the planning period to meet the jurisdiction's fair share of regional housing needs across all income levels. The sites inventory, in addition to projected accessory dwelling units (ADUs) and entitled or in process development projects, assists in determining if the jurisdiction has enough developable land to meet its Regional Housing Needs Allocation (RHNA), given its current regulatory framework and market conditions. This Appendix details the sites inventory and supporting analysis methodology and assumptions.

B.1.2 Regional Housing Needs Allocation

Jurisdictions must provide sufficient land to accommodate enough housing for all economic segments of the community. Compliance is determined by the jurisdiction's ability to provide adequate development capacity through appropriate development regulations and land use policies. The number of new units that must be accommodated is established through each jurisdiction's share of the region's projected housing needs for the planning period. This share for each jurisdiction is called the Regional Housing Needs Allocation (RHNA).

The Association of Bay Area Governments (ABAG), a regional planning agency, is responsible for distributing the RHNA to each jurisdiction within its nine-county region (including the County of Contra Costa).[1] The RHNA is distributed by income category. For the 2023-2031 Housing Element update, Richmond is allocated a RHNA of 3,614 units as follows:

- Very Low Income (less than 50 percent of Area Median Income (AMI[2])): 840 units (23 percent)
- Low Income (50 to 80 percent of AMI): 485 units (13 percent)
- Moderate Income (80 to 120 percent of AMI): 638 units (18 percent)
- Above Moderate Income (greater than 120 percent of AMI): 1,651 units (46 percent)

For this Housing Element planning period, January 31, 2023, through January 31, 2031, the City must ensure the availability of adequate residential sites to accommodate these units. This Appendix provides an overview of the methodology used to evaluate the adequacy of sites within

[1] Association of Bay Area Governments (ABAG) covers a nine-county region, including Alameda, Contra Costa, Marin, Napa, San Francisco, San Mateo, Contra Costa, Solano, and Sonoma.

[2] See Housing Element Section II (Projected Housing Need), Table II-1 for income limits.

Richmond and identifies such sites for future residential development to fulfill the City's share of regional housing needs.

B.1.3 Data

The sites inventory analysis used data provided by the City, such as GIS data and building permit/entitlement information. The following is an overview of the data used:

- City and County-level parcel GIS data, including General Plan land use designation, zoning, existing land use, etc.
- ADU building permits issued
- Entitled projects and projects in the entitlement phase
- Prior housing element site inventories
- Annual Progress Reports to HCD during the 4th and 5th Cycles
- Zoning Code allowed density (minimum and maximum)

Section B.2 Future Residential Development Potential

B.2.1 Accessory Dwelling Units

New State laws in effect since January 1, 2018 have significantly eased the development standards and streamlined the approval process for Accessory Dwelling Units (ADUs). As a result, the City has experienced an increase in ADU applications and production in recent years. Table B-1 shows the number of building permits issued for ADUs in Richmond in 2018 through 2021.

Table B-1: ADU Building Permits Issued (2018-2021)

Year	Permitted ADUs
2018	48
2019	39
2020	42
2021	75
Total	**204**
Annual Average	**51**

From 2018 through 2021[3], the City issued an average of 51 ADU building permits per year. The City is estimating that ADUs will be produced at the same rate throughout the eight-year planning period, resulting in approximately 407 ADUs.[4] This is a conservative estimate since the City will be conducting further efforts to facilitate ADU production (Program 2.E).

ABAG conducted a regional ADU affordability analysis to provide local governments in the region with assumptions for ADU affordability that can be used to assign projected ADUs to income categories. The ADU affordability assumptions identified in ABAG's technical guidance memo were applied to ADUs projected over the 2023 – 2031 planning period in Table B-2.

Table B-2: Affordability per ABAG ADU Survey

Income Level	Percent	ADU Projections
Very Low	30%	122
Low	30%	122
Moderate	30%	122
Above Moderate	10%	41
	Total	**407**
Source: ABAG, City of Richmond		

B.2.2 Entitled and Proposed Developments

Because the RHNA projection period for the 2023-2031 Housing Element began on June 30, 2022, housing developments that are proposed or received entitlement and were not issued a certificate of occupancy before July 1, 2022, but are expected to be completed before the end of the planning period (January 31, 2031), can be credited toward the RHNA. Table B-3 lists those projects that meet those criteria and can be credited toward the 6th Cycle RHNA. [5] The City is not aware of any barriers to development of the projects listed in Table B-3 that would impede development of the identified units during the planning period (through January 31, 2031).

[3] The City issued building permits for 55 ADUs in 2022.

[4] 51 ADUs per year x 8-year planning cycle = 408 estimated total ADUs during the 2023-2031 planning cycle. With rounding on a per-income-category basis, this comes out to 407 total projected ADUs during the planning period.

[5] The City reports on RHNA progress annually during the planning cycle. Through annual reports submitted by the City to HCD, RHNA progress is measured through building permits issued.

Table B-3: Entitled and Proposed Developments as of April 2023

Address	Project Name/Description	Status	Vacant/ Existing or Previous Use	Affordability Mechanism	Units by Income Level				
					Very Low[1]	Low[1]	Moderate[1]	Above Moderate	Total Net New[2]
Barrett Ave.	New Single Room Occupancy Development (PLN18-345)	Under construction with anticipated completion by end of 2023.	Vacant	Single Room Occupancy Rent Level	17	-	-	-	17
1390 S. 49th St.	Campus Bay Mixed Use Project – Phase I (PLN20-310)	Approved by City Council on 12/1/20. Subdivision improvement plans submitted on 12/15/22. Remediation underway. Project approvals do not expire until 2035.	Vacant	Inclusionary Housing Ordinance/ Development Agreement	-	235	-	940	1,175
525 Marina Way (formerly 1300 Roosevelt Ave.)	Hacienda Heights Senior Apartments (PLN19-049)	Construction was completed in March 2023.	Vacant Building	Deed Restriction	148	-	-	2	150
2301 Columbia Blvd.	Cherry Blossom Row Residential Project (PLN20-331)	Under construction with anticipated completion by 2nd quarter of 2024.	Vacant	Inclusionary Housing Ordinance	-	-	10	90	100
Colusa Ave.	TBV: Villas at Renaissance Apartments – SB 35 (PLN20-156)	Approved by the Zoning Administrator on 12/20/21. The project approval expires on 12/20/24.	Vacant	Inclusionary Housing Ordinance	7	98	-	-	105
3900 Giant Rd.	Country Club Residential Subdivision (PLN19-264)	Under construction with anticipated completion by 2nd quarter of 2024.	Vacant	N/A	-	-	-	94	94
1135 Canal Blvd.	Quarry Residential Subdivision Redesign (PLN21-327)	Approved by City Council on 5/24/22. The project approvals expire on 5/24/24.	Vacant	Inclusionary Housing Ordinance	-	-	8	68	76

Table B-3: Entitled and Proposed Developments as of April 2023

Address	Project Name/Description	Status	Vacant/ Existing or Previous Use	Affordability Mechanism	Units by Income Level				
					Very Low[1]	Low[1]	Moderate[1]	Above Moderate	Total Net New[2]
Entitled/Approved Subtotal					**172**	**333**	**18**	**1,194**	**1,717**
100 38th St.	Supportive and Family Apartments (PLN21-023)	Approved by the Planning Commission on 8/18/22. Applicant is currently preparing building permit drawings for submittal to the City.	Vacant Building	Density Bonus/Nonprofit Developer	95	38	-	2	135
1101-1221 Macdonald Ave.	12th & Macdonald Mixed-Use (PLN18-321)	Under review. The City and developer are currently renegotiating the terms of an existing disposition and development agreement (DDA).	Vacant	Renegotiated Disposition and Development Agreement	-	-	69	278	347
Portola Ave.	Metrowalk Phase II (PLN21-011)	Under review. In April 2022, the City, developer, and BART submitted a Round 7 Affordable Housing and Sustainable Communities (AHSC) grant application seeking $50 million in funds to begin construction of the project by 12/1/24 with a 12/31/27 deadline for completion. Grant awards announcement expected in August.2023.	Surface Parking Lot	Required by Affordable Housing and Sustainable Communities (AHSC) Grant	46	104	-	-	150
5620 Central Ave.	Central Avenue Apartments – SB 35 (PLN22-045)	Under review. Resubmittal addressing notice of incompletion was filed on 4/18/23. SB 35 City action due by 7/9/23.	Vacant	Inclusionary Housing Ordinance	-	312	77	4	393

Table B-3: Entitled and Proposed Developments as of April 2023

Address	Project Name/Description	Status	Vacant/ Existing or Previous Use	Affordability Mechanism	Units by Income Level				
					Very Low[1]	Low[1]	Moderate[1]	Above Moderate	Total Net New[2]
Brickyard Cove Road	Brickyard Cove Residential Subdivision (PLN21-444)	Approved by the Planning Commission on 3/16/23. Appeal of decision scheduled for 5/16/23 City Council meeting.	Vacant	Inclusionary Housing Ordinance	-	-	9	85	94
2400 Nevin Ave.	Nevin Plaza Phase II (No file # yet)	EAH Housing has been selected as the developer. The entitlement process for Phase II is anticipated to begin in 2024 with completion by 2027.	Vacant	Nonprofit Developer	70	-	-	-	70
Maine Ave.	Nystrom Village (No file # yet)	The Richmond Housing Authority executed an exclusive right to negotiate (ERNA) with McCormack Baron Salazar and Richmond Neighborhood Services in September 2022. The parties are currently negotiating terms for the project.	100 Low-Income Units	Nonprofit Developer/City Partnership	100	-100*	-	90	90
Preliminary Pipeline Subtotal					**311**	**354***	**155**	**459**	**1,279**
Total Net New					**483**	**687**	**173**	**1,653**	**2,996**

[1] Any low or moderate units are or will be deed restricted to the identified income level, except for the Barrett Ave Single Room Occupancy project. However, according to rent information from the developer and HCD's affordability calculator, the market rents for Single Room Occupancy units would be affordable to very low-income persons.

[2] Only counts net new units (i.e., subtracts existing units that are being demolished as part of the new housing development).

*Subtracts the 100 existing low-income units to be demolished in Nystrom Village.

Source: City of Richmond

Entitled and proposed developments would result in 2,996 net new units, and most of these projects provide above moderate housing units. Over the last three calendar years (2020-2023), 21 out of 23 residential development entitlements had building permits filed prior to expiration, while one had modifications requested prior to expiration, and only one expired.[6] This calculates to 95.6 percent of those projects having building permits filed and proceeding toward construction, demonstrating that the above projects are likely to develop within the planning period. Considering this strong trend of filing building permits prior to entitlement expiration and that there are no known barriers precluding the development of the projects listed in Table B-3, it is likely that those projects become available during the planning period (by January 31, 2031).

B.2.3 Assumptions

Density

Table B-4 summarizes density for residential and mixed-use zones that allow residential.

Table B-4: Density for Zones that Allow Residential

Zone	Minimum Density (Dwelling Units Per Acre)	Maximum Density (Dwelling Units Per Acre)
RH	-	5
RL1	-	9
RL2	-	15
RM1	10	27
RM2	15	40
CM-1	15	50
CM-2	10	30
CM-3	15	50
CM-4	30	82.5
CM-5	40	135
Source: City of Richmond		

Realistic Capacity and Development Trends

Table B-5 summarizes assumptions for realistic residential development capacity, which are primarily calculated as 20 dwelling units per acre, which is slightly above minimum density standards but much lower than development trends. Housing Element Program 1.I would

[6] Generally, when entitlements expire, it is generally due to cost of construction and/or challenges with financing.

establish 20 dwelling unit per acre minimum densities in the RM1, RM2, CM-1, CM-2, and CM-3 zones to ensure that the realistic capacity assumed would be achieved. For other zones that do not have minimum density standards (e.g., single-family zones RH, RL1, and RL2), the sites inventory analysis conservatively assumes a realistic capacity that is less than 70 percent of maximum density. While no pipeline projects are listed for these lower-density zones in Table B-5, recent single-family developments are subdividing lots at approximately 3,000 square feet (e.g., Quarry project at 12 units per acre (76 single-family parcels on 6.3 acres)). Furthermore, in the RH Zoning District, recently approved single-family homes have had densities ranging from four to six units per acre, and in the RL1 Zoning District, a recently approved single-family home had a density of over eight units per acre. These trends support the use of the realistic capacity assumption of three units per acre and six units per acre in the RH and RL1 zoning districts respectively. In the RL2 Zoning District, past development trends show an average density of over 12 units per acre, and the density for a duplex approved in 2020 on an RL2-zoned lot was 17 units per acre[7]. This supports the realistic assumption of 10 units per acre in the RL2 Zoning District. As shown in Table B-5, realistic capacity assumptions are much lower than average development trends.

For the CM-5 Zone, the City generally used the minimum density standards (40 dwelling units per acre) for its realistic capacity assumption, except in the case of the one lower income site in the sites inventory (APN 514140032; 1800 Barrett Avenue), for which a realistic capacity assumption of 70 dwelling units per acre was used. The density of 70 dwelling units per acre is 52 percent of the maximum allowed density in the CM-5 Zone. Furthermore, entitled and proposed lower-income projects in Table B-3 that are zoned CM-5 have an average density of 82 dwelling units per acre, further lending support to the City's realistic capacity assumption of 70 dwelling units per acre for the lower income site in the CM-5 Zone. Moreover, a higher density assumption is applied to this lower income sites since affordable developments are typically built at higher densities, often utilizing density bonuses[8]. Other density trends in Richmond for lower income unit development include the new Single Room Occupancy project on Barrett Ave. at 155 units per acre, TBV: Villas at Renaissance Apartments on Colusa Ave. at 88 units per acre, and Nevin Plaza Phase II at 2400 Nevin Ave at 78 units per acre.

Table B-5: Zones Realistic Residential Development Capacity Assumptions

Zone	Projects In Process, Approved, Entitled, and/or Permitted	Average Development Trends Capacity	Allowable Density Range (du/acre)	Realistic Capacity Assumption
RH	None	N/A	0-5	3 units/acre (60% of maximum allowed density)

[7] Duplexes are allowed in the RL zoning districts (see Table C-5).

[8] This lower-income site is also City-owned. The City will facilitate development of this site consistent with the Surplus Land Act through Program 1.J. Also see Section B.2.5 and Table B-7.

Table B-5: Zones Realistic Residential Development Capacity Assumptions

Zone	Projects In Process, Approved, Entitled, and/or Permitted	Average Development Trends Capacity	Allowable Density Range (du/acre)	Realistic Capacity Assumption
RL1	None	N/A	0-9	6 units/acre (67% of maximum allowed density)
RL2	None	N/A	0-15	10 units/acre (67% of maximum allowed density)
RM1	- Brickyard Cove Rd. (16 units/acre)* - Colusa Ave. (88 units/acre) - Maine Ave. (21 units/acre)*	42 units/acre	10-27**	20 units/acre (74% of maximum density and 48% of average development trends)
RM2	None	N/A	15-40**	20 units/acre (50% of maximum density)
CM-1	None	N/A	15-50**	20 units/acre (40% of maximum allowed density)
CM-2	None	N/A	10-30**	20 units/acre (67% of maximum allowed density)
CM-3	- 2301 Columbia Blvd. (21 units/acre) - 100 38th St. (48 units/acre)	34 units/acre	15-50**	20 units/acre (40% of maximum density and 58% of average development trends)
CM-5	- Portola Ave. (49 units/acre)* - 525 Marina Way (formerly 1300 Roosevelt Ave.) (50 units/acre) - 2400 Nevin Ave. (78 units/acre)* - 1101-1221 Macdonald Ave. (110 units/acre) - Barrett Ave (155 units/acre)	88 units/acre	40-135	40 units/acre (minimum density) or 70 units/acre for lower-income sites (52% of maximum density and 80% of average development trends)

Note: See Table B-3 for project affordability levels. There are no available vacant sites in the CM-4 Zone.

* Projects are in the entitlement phase/under review.

** Minimum density would be increased to 20 units per acre under Program 1.I.

Source: City of Richmond, LWC

From 2019 to 2021, Richmond received four applications for development within its mixed-use zones. Only one of these four applications proposed 100 percent commercial uses (25 percent). This demonstrates strong market demand for residential uses within these zones. Furthermore, with the declining trend of brick-and-mortar retail/commercial coupled with COVID-19 pandemic impacts (e.g., the increasing prevalence of working from home, etc.) and continued demand for housing, the likelihood of 100 percent commercial projects is not expected to increase in the near future. The realistic capacity assumptions for mixed-use zones identified in Table B-5 are conservative, reflecting minimum density standards or much lower densities than demonstrated trends.

In certain zones, such as the RM1 Zone, pipeline projects are being proposed at densities higher than the maximum density allowed by zoning, demonstrating strong demand for residential use. However, in the CM-3 and CM-5 zones, residential development applications are coming in at below maximum density (CM-3: 34 units per acre average development trend compared to the maximum density of 50 units per acre allowed; CM-5: 88 units per acre average development trend compared to the maximum density of 135 units per acre allowed). Although it is in a different zone, the Quarry Redesign project may illustrate why developers are proposing lower densities in some cases.

Originally, the Quarry Redesign proposed 193 units (193 condominium units). However, given market conditions in the Bay Area, including the increasing cost of building multi-family development, decreasing condominium prices on account of the COVID-19 pandemic and concerns regarding adequate air circulation between multiple units, and the inherent difficulty in obtaining financing on condominium projects, the developer modified its application to propose 76 single-family homes to support costs. Feedback from developers identified that cost of construction for more dense product types and reduced market demand for housing types with shared hallways, elevators, and other systems due to COVID-19 has resulted in applications for lower-density products. This has resulted in projects being proposed at lower than the maximum allowed density.

The above project illustrates the market challenges that may inform why projects in certain zones are being proposed at densities that are lower than the maximum density allowed. The conservative unit projections in the sites inventory reflect these market constraints.

B.2.4 Methodology

To create the adequate sites inventory, the City developed a comprehensive, iterative methodology to screen parcels for near-term development. The methodology is comprised of several phases described below.

Phase 1.A: Vacant Residential Parcels

First, the City identified vacant residentially-zoned parcels. Parcels were determined to be vacant using the City's GIS data and confirmed to be vacant given available aerial imagery. Most parcels identified as sites in the sites inventory are vacant parcels.

Phase 1.B: Nonvacant, Underutilized Parcels

To accommodate its remaining RHNA, the City included a handful of nonvacant, underutilized sites that are zoned for either residential or mixed-use development. These underutilized sites

include vacant and abandoned buildings, car garages on empty lots, surface parking lots, and surplus government-owned land (i.e., designated as surplus consistent with the Surplus Land Act).

Phase 2: Screening

Parcels that passed through Phase 1 were then screened to ensure the parcel does not have a current entitlement and is not under review (i.e., not included in Table B-3).

Phase 3: Categorization

Eligible parcels were assessed to determine which income levels they can accommodate. Each parcel was determined to be able to accommodate a specific income category given its maximum allowable density standards. The lower income category threshold is consistent with the default density for Richmond pursuant to Government Code §65583.2.

Table B-6: Income Levels by Density

Density Allowed by Zone	Income Level
< 20 dwelling units/acre	Above moderate
20 – 29 dwelling units/acre	Moderate
≥ 30 dwelling units/acre	Lower
Source: HCD, LWC	

Per Government Code Sections 65583.2(c)(2)(A) and (B), sites accommodating lower-income housing should be between 0.5 and 10 acres. All sites originally considered for lower-income housing capacity but whose lot size is smaller than 0.5 or larger than 10 acres were categorized for moderate income housing capacity. Note that this does not preclude lower-income housing from being developed on sites smaller than 0.5 acres or larger than 10 acres.

Phase 4: Site-by-Site Assessment

Some initial potential sites had other conditions (e.g., irregular shape, accessibility issues/landlocked, etc.) that preclude them from the site inventory. The analysis included a site-by-site assessment and removal of potential sites depending on additional information from direct observation or firsthand experience from City staff. This analysis included an evaluation of environmental and infrastructure constraints, which are described in Appendix C, Section C.4. Potential vacant sites that were brownfield locations or within the Keller Beach moratorium area were removed from the sites inventory. All identified sites have access to infrastructure and utilities and adequate infrastructure capacity (e.g., water and sewer supply) exists to serve housing of the identified sites. No sites have known environmental or other constraints (e.g., hazards, brownfields, etc.) that would impact or prevent the realistic capacity of housing development identified for the planning period. For example, only a few low-density sites are identified in high fire hazard zones, where only one above moderate-income unit is assumed for

each site. Furthermore, all publicly owned sites have been designated as surplus land consistent with the Surplus Land Act.

Phase 5: Parcels in Prior Housing Elements

Vacant parcels from both the 4th and 5th Cycles and non-vacant parcels from the 5th Cycle can be reused in this Housing Element (the 6th Cycle) to accommodate lower-income housing, but they must be rezoned to allow projects with at least 20 percent of the units affordable to lower income households to be by-right. Table B-9 shows 6th Cycle sites and any site previously identified as a site in the 5th Cycle (sites identified in the 5th Cycle are assumed to have also been identified in the 4th Cycle). No lower-income sites are subject to rezoning.

B.2.5 Suitability of Nonvacant Sites

As noted previously, the sites inventory largely comprises vacant sites. There is no existing housing on any identified housing site in the sites inventory, so no replacement housing would be necessary. Since there are so few nonvacant sites, nonvacant sites accommodate less than 50 percent of the City's lower income RHNA. The handful of nonvacant sites that are included in the sites inventory are underutilized sites that are zoned for either residential or mixed-use development. These underutilized sites include unoccupied and abandoned buildings, car garages on empty lots, surface parking lots, and surplus government-owned land (i.e., designated as surplus consistent with the Surplus Land Act). Vacant buildings, surface parking lots, and other existing uses are being converted into residential development, as shown in Table B-3. The City is unaware of any leases that would prevent the development of housing on underutilized or abandoned sites during the planning period. These types of underutilized properties have a high likelihood of redeveloping with residential units based on strong demand for housing and development trends.

The following table lists the one nonvacant lower income site and its corresponding existing use. The existing use (vacant building and surface parking lot) is not an impediment to the development of housing during the planning period (2023-2031) based on development trends, market conditions, and redevelopment potential. As described in Table B-3 above, nonvacant sites that are being developed into low-income housing include the supportive and family apartments at 100 38th St. and Hacienda Heights Senior Apartments at 525 Marina Way (formerly 1300 Roosevelt Ave.) that are replacing vacant buildings and the Metrowalk Phase II project at Portola Ave. that is replacing a surface parking lot. In addition to replacing nonvacant sites, these projects are affordable to lower-income households. Furthermore, this one nonvacant lower-income site in the sites inventory is 1800 Barrett Avenue, which is owned by the City and has been designated as surplus land consistent with the Surplus Land Act. Under Program 1.J, the City will continue efforts to facilitate housing on this site.

Table B-7: Existing Uses on Nonvacant Lower Income Sites

APN	Zone	Parcel Size (acres)	Owner	Existing Use	Example Nonvacant Pipeline Sites Being Developed as Low-Income Housing
514140032	CM-5	0.53	City of Richmond[1]	Vacant Building and Parking Lot	100 38th St.; Hacienda Heights Senior Apartments (525 Marina Way); Metrowalk Phase II (Portola Ave.)

[1] The City will facilitate development of this site consistent with the Surplus Land Act through Program 1.J.

Source: City of Richmond, Contra Costa County Assessor, LWC

Section B.3 Adequacy of Residential Sites in Meeting RHNA

B.3.1 Summary

The following table summarizes the City's methods for satisfying its RHNA (Table B-8). Based on ADU projections, entitled and proposed projects, and available sites, the City currently has excess capacity and meets its RHNA obligations for all income categories under its existing zoning and General Plan. The City therefore would not need any rezoning programs as part of this 6th Cycle Housing Element Update to meet its RHNA.

Table B-8: Residential Development Potential and RHNA

	Extremely Low	Very Low	Low	Moderate	Above Moderate	Total
RHNA	See Very Low	**840**	**485**	**638**	**1,651**	**3,614**
ADUs	See Very Low	122	122	122	41	407
Entitled/Approved Projects[1]	See Very Low	172	333	18	1,194	1,717
Preliminary Pipeline[1,2]	See Very Low	311	354	155	459	1,279
Site Inventory	See Very Low/Low	37		433	198	668
Total Capacity	**See Very Low/Low**	**1,451**		**728**	**1,892**	**4,071**
Surplus / (Shortfall)	**See Very Low/Low**	**126**		**90**	**241**	**457**

[1] Considers net new units only. No sites contain existing residential uses.

[2] The Preliminary Pipeline describes projects that are currently preliminary applications or under review, while the Entitled/Approved Projects describes projects that have been approved or are under construction.

Source: City of Richmond, LWC

AB 725 requires at least 25 percent of the above moderate income RHNA be met on sites that allow four or more units, and at least 25 percent of the moderate income RHNA be met on sites that allow four or more units, but not more than 100 units per acre. The City's sites inventory complies with these requirements as follows:

- Above moderate-income ~~sites~~ AB 725 requirement ~~– There is no remaining above moderate-income RHNA that is not met by projected ADUs or~~ eEntitled/proposed projects provide over 1,000 above moderate-income units in fourplex or larger buildings satisfying this requirement (e.g., Cherry Blossom, Brickyard Cove, Campus Bay Phase 1, 12th & MacDonald mixed-use, etc.).
- Moderate income ~~sites~~ AB 725 requirement – ~~After accounting for projected ADUs and entitled/proposed projects, the remaining moderate-income RHNA is 343 units. 121 moderate-income units of realistic capacity (or 35 percent of the remaining RHNA) are identified on sites with a maximum of four or more units but not more than 100 units per acre, in compliance with AB 725.~~Entitled/proposed projects contain 14 moderate-income units within projects that are less than 100 units per acre. However, the sites inventory contains sites that can accommodate over 250 moderate-income units in zoning districts with four or more units per site and maximum densities below 100 units per acre. Therefore, the moderate income AB 725 requirement is satisfied.

B.3.2 Housing Sites Map

The following maps (Figures B-1 to B-4) show the inventory of sites by income category.

Figure B-1: 6th Cycle Housing Element Site Inventory Map by Income Category (Northwest Portion of Richmond)

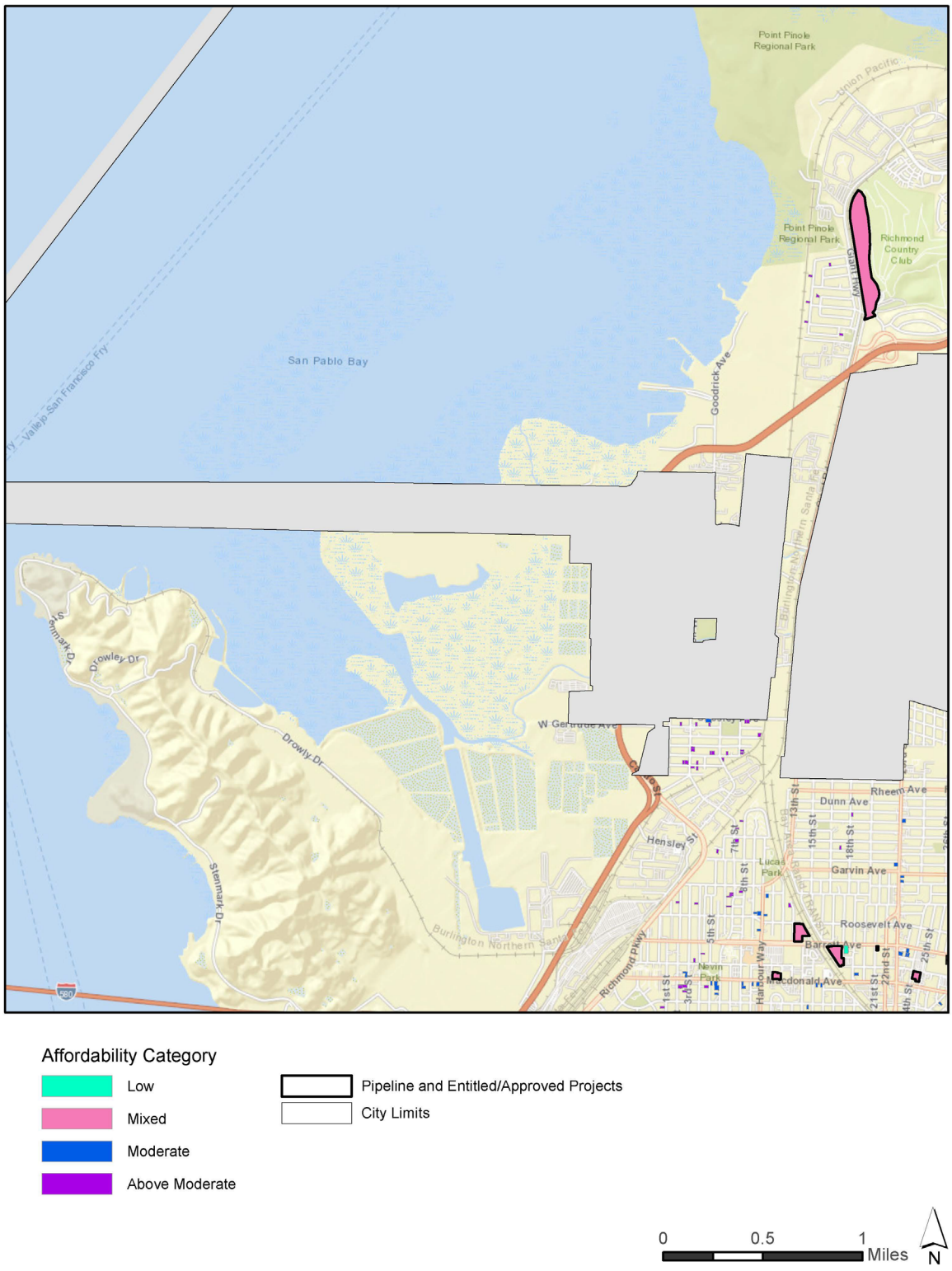


Figure B-2: 6th Cycle Housing Element Site Inventory Map by Income Category (Northeast Portion of Richmond)

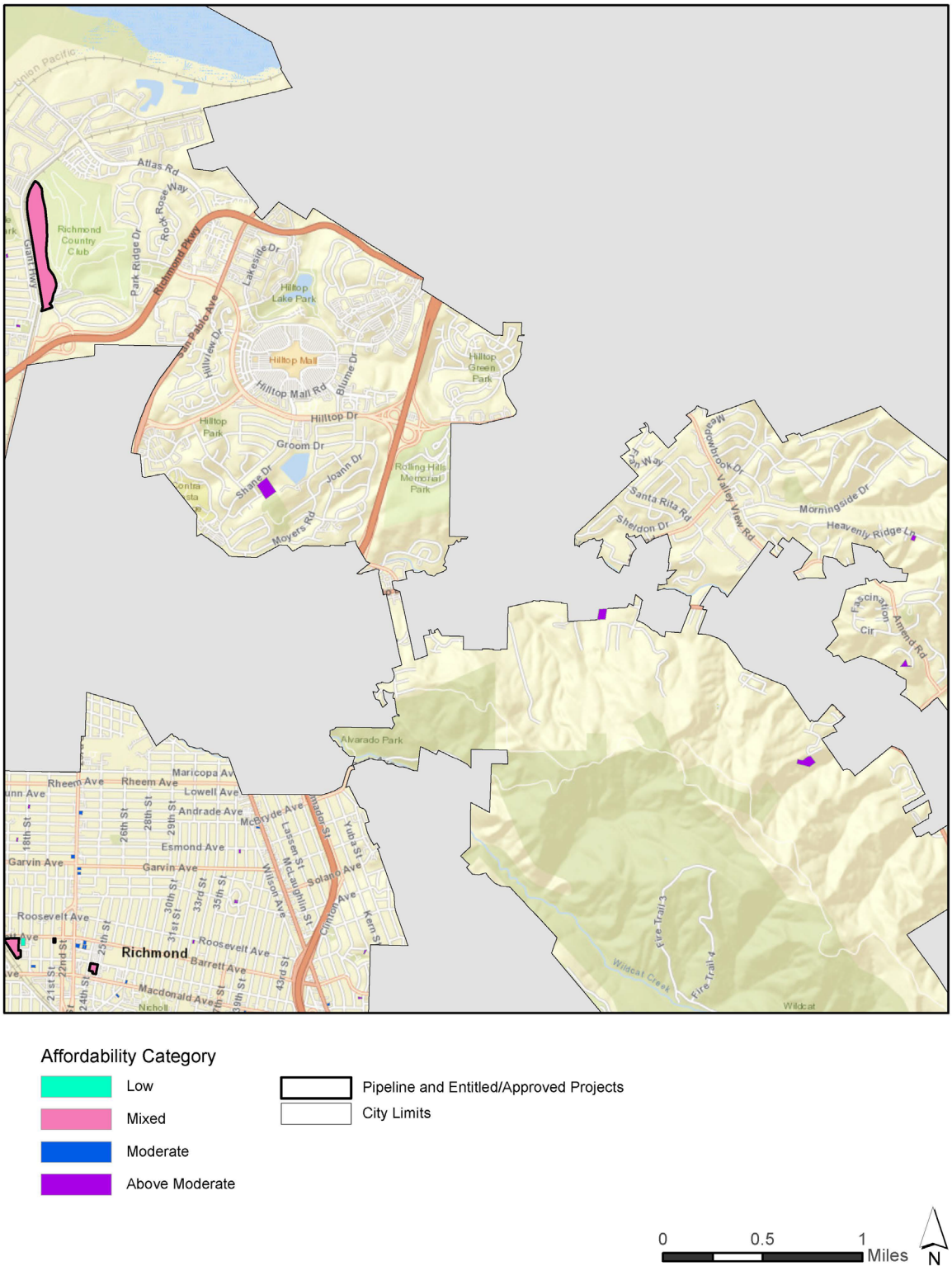


Figure B-3: 6th Cycle Housing Element Site Inventory Map by Income Category (Southeast Portion of Richmond)

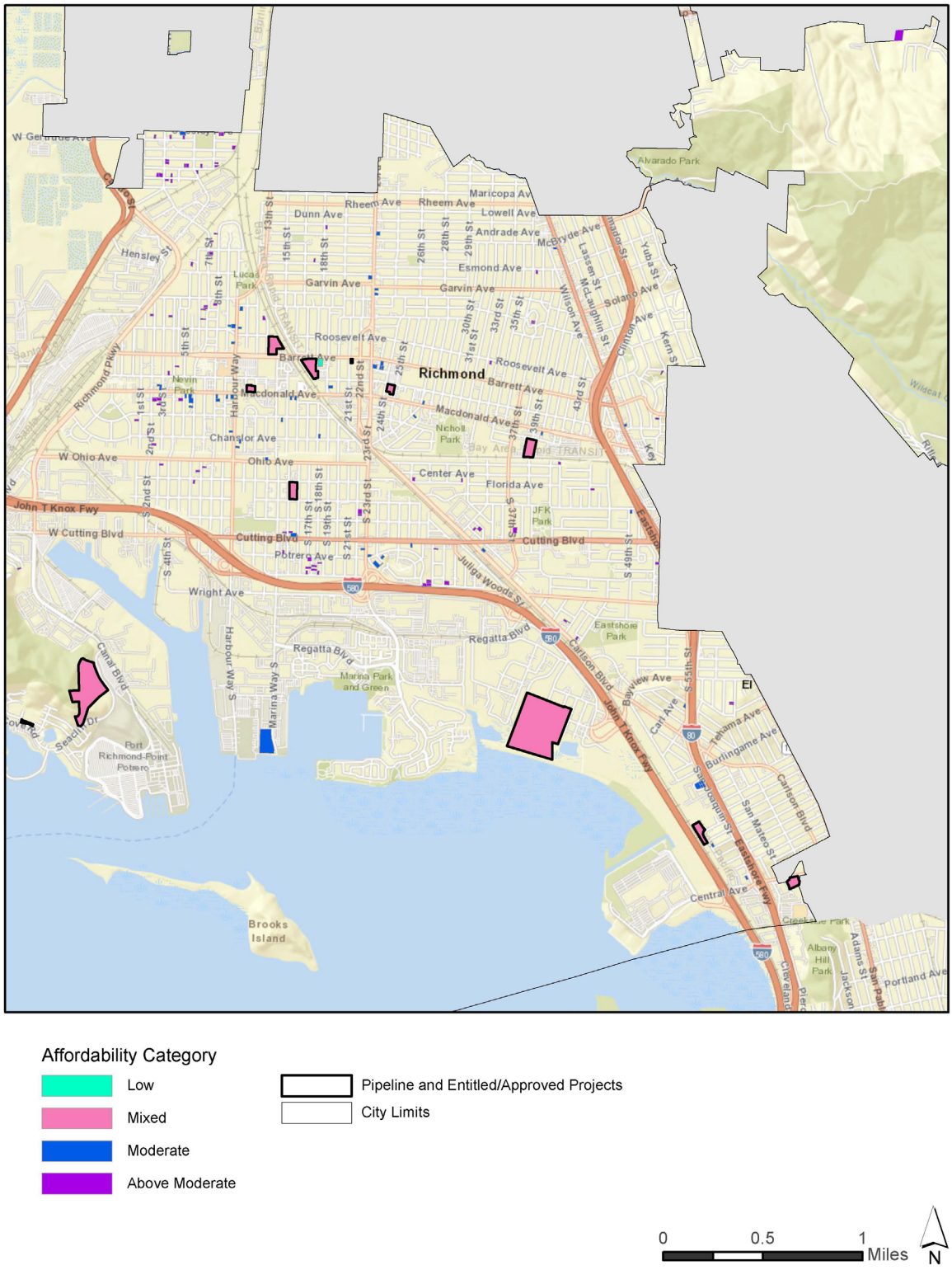
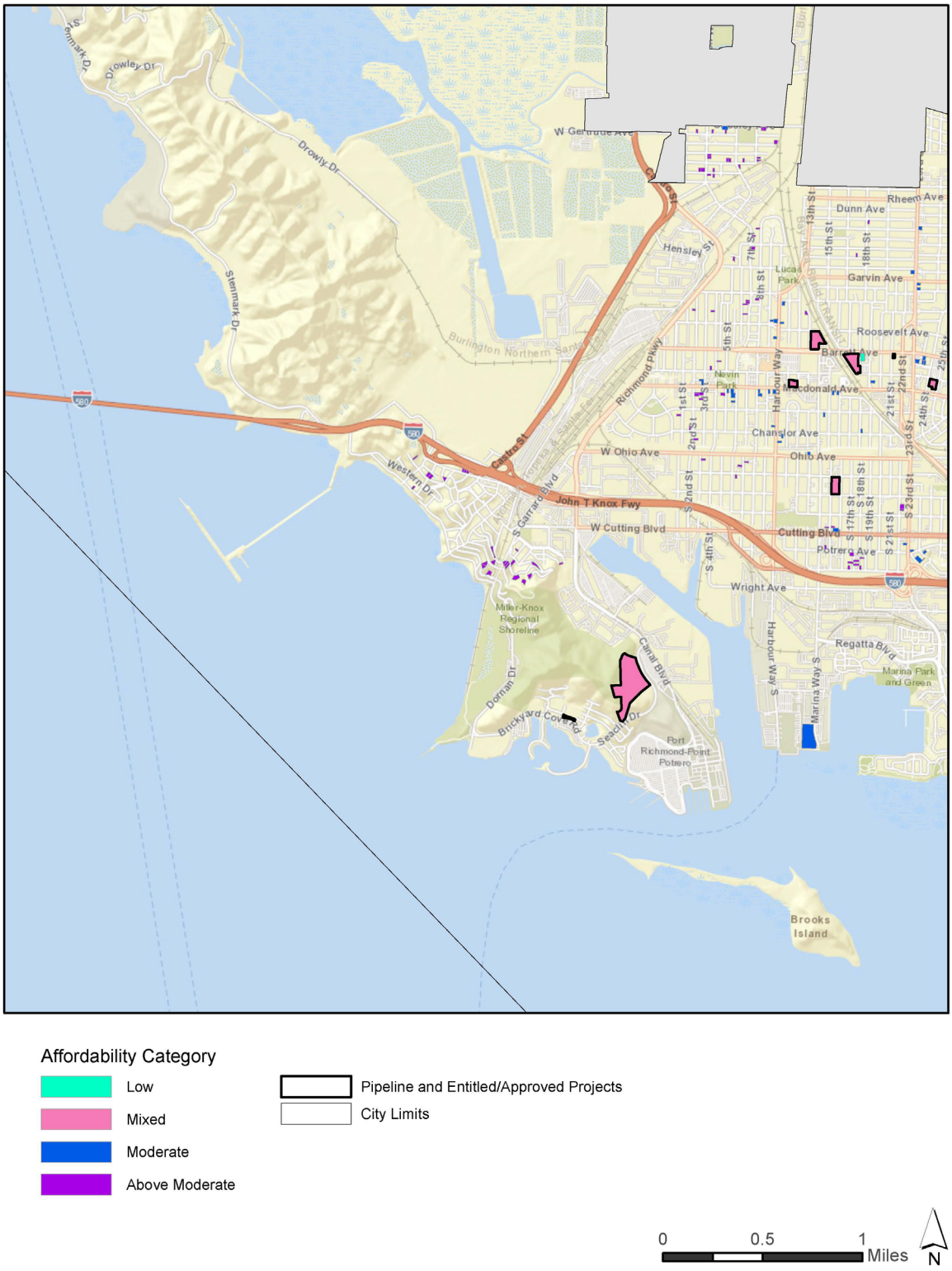


Figure B-4: 6th Cycle Housing Element Site Inventory Map by Income Category (Southwest Portion of Richmond)



B.3.3 Housing Sites Table

Table B-9 lists the parcels in the City's housing sites inventory with unit capacity by income category.

Table B-9: Housing Sites

APN	Consolidated Sites	General Plan	Zoning	Parcel Size (Acres)	Existing Use	4th or 5th Cycle Site	Income Category	Max Unit Capacity	Realistic Capacity
514140032*		HIMU	CM-5	0.52	Vacant Building and Parking Lot	No	Low	71	37
								Total - Lower	**37**
560181121		HIMU	CM-5	4.91	Vacant	No	Moderate	663	197
538220004		HIMU	CM-5	0.16	Parking	Yes	Moderate	22	6
538220008		HIMU	CM-5	0.32	Vacant	Yes	Moderate	43	13
538220003		RMU	CM-1	0.06	Vacant	No	Moderate	3	1
507262014		CMU	RM1	0.13	Vacant	No	Moderate	4	3
507262010		CMU	RM1	0.47	Vacant	No	Moderate	13	9
507262011		CMU	RM1	0.12	Vacant	No	Moderate	3	2
507262012		CMU	RM1	0.13	Vacant	No	Moderate	4	3
510081034		MR	RM1	0.13	Car Garage in empty lot	No	Moderate	3	3
510093032		MR	RM1	0.14	Car Garage in empty lot	No	Moderate	4	3
508122015		MR	RM1	0.12	Vacant	Yes	Moderate	3	2
513317001		MR	RM1	0.13	Vacant	Yes	Moderate	4	3
534181027		MR	RM1	0.12	Vacant	No	Moderate	3	2
540330018		MR	RM2	0.15	Vacant	No	Moderate	6	3
538220011		HIMU	CM-5	0.13	Vacant	No	Moderate	17	5
540150006*		HIMU	CM-5	0.13	Vacant	No	Moderate	18	5
513174023		RMU	CM-1	0.17	Vacant	No	Moderate	9	3
514060020		HIMU	CM-5	0.19	Vacant	No	Moderate	26	8
528250002		CMU	CM-3	0.13	Vacant	No	Moderate	7	3
534171007		NMU	CM-2	0.12	Vacant	No	Moderate	3	2
540300003		MR	RM2	0.13	Vacant	No	Moderate	5	3
544221013		RMU	CM-1	0.35	Vacant	No	Moderate	18	7
540210022		MR	RM2	0.13	Vacant	No	Moderate	5	3
540250004		HIMU	CM-5	0.13	Vacant	No	Moderate	18	5
549132001		MR	RM2	0.16	Vacant	No	Moderate	7	3
549150004		RMU	CM-1	0.13	Vacant	No	Moderate	6	3

Table B-9: Housing Sites (Continued)

APN	Consolidated Sites	General Plan	Zoning	Parcel Size (Acres)	Existing Use	4th or 5th Cycle Site	Income Category	Max Unit Capacity	Realistic Capacity
549150004		RMU	CM-1	0.13	Vacant	No	Moderate	6	3
561181010		NMU	CM-2	0.34	Vacant	No	Moderate	10	7
540300017		CMU	CM-1	0.13	Vacant	No	Moderate	6	3
538270011		CMU	CM-1	0.12	Vacant	No	Moderate	6	2
540150002		HIMU	CM-5	0.13	Vacant	No	Moderate	18	5
538260001		HIMU	CM-5	0.13	Vacant	No	Moderate	17	5
538220001		RMU	CM-1	0.13	Vacant	No	Moderate	6	3
538161011		RMU	CM-1	0.28	Vacant	No	Moderate	14	6
549110014		CMU	CM-3	0.13	Vacant	No	Moderate	6	3
544302021		CMU	CM-3	0.13	Vacant	No	Moderate	6	3
517320005		CMU	CM-3	0.12	Vacant	No	Moderate	6	2
515350006		CMU	CM-3	0.12	Vacant	No	Moderate	6	2
515190011		HIMU	CM-5	0.14	Vacant	No	Moderate	19	6
515190012		HIMU	CM-5	0.12	Vacant	No	Moderate	17	5
515190015		HIMU	CM-5	0.27	Vacant	No	Moderate	36	11
515190010		HIMU	CM-5	0.20	Vacant	No	Moderate	27	8
519290026		CMU	CM-3	0.12	Vacant	No	Moderate	6	2
534330020		NMU	CM-2	0.14	Vacant	No	Moderate	4	3
534181024		NMU	CM-2	0.25	Vacant	No	Moderate	8	5
534142006		NMU	CM-2	0.19	Vacant	No	Moderate	6	4
528250023		CMU	CM-3	0.14	Vacant	No	Moderate	7	3
529170032		CMU	CM-3	0.22	Vacant	No	Moderate	11	4
524010003		CMU	CM-3	0.12	Vacant	No	Moderate	6	2
528080003		CMU	CM-3	0.21	Vacant	No	Moderate	11	4
507262013		CMU	RM1	0.13	Vacant	No	Moderate	4	3
549131010		MR	RM2	0.47	Vacant	No	Moderate	19	9
515241011*		CMU	CM-3	0.12	Vacant Building	No	Moderate	6	2
538250001*		CMU	CM-5	0.13	Vacant	No	Moderate	17	5
538250012*		CMU	CM-5	0.19	Vacant	No	Moderate	26	8
538260009*		CMU	CM-5	0.21	Abandoned Building	No	Moderate	28	8
								Total - Moderate	**433**

Table B-9: Housing Sites (Continued)

APN	Consolidated Sites	General Plan	Zoning	Parcel Size (Acres)	Existing Use	4th or 5th Cycle Site	Income Category	Max Unit Capacity	Realistic Capacity
558330039		LR	RL2	0.12	Vacant	Yes	Above Moderate	2	1
558330040		LR	RL2	0.11	Vacant	Yes	Above Moderate	2	1
558330041		LR	RL2	0.11	Vacant	No	Above Moderate	2	1
534012006		LR	RL2	0.09	Vacant	No	Above Moderate	1	1
529040013		LR	RL2	0.09	Vacant	No	Above Moderate	1	1
556121017		HR	RL2	0.09	Vacant	No	Above Moderate	1	1
408054001		LR	RL2	0.11	Vacant	No	Above Moderate	2	1
408012036		LR	RL2	0.11	Vacant	No	Above Moderate	2	1
561192031		MR	RL2	0.11	Vacant	No	Above Moderate	2	1
561202015		MR	RL2	0.11	Vacant	No	Above Moderate	2	1
534122013		LR	RL2	0.11	Vacant	No	Above Moderate	2	1
534212005		LR	RL2	0.12	Vacant	Yes	Above Moderate	2	1
561251012		MR	RL2	0.11	Vacant	No	Above Moderate	2	1
530230025		LR	RL2	0.11	Vacant	No	Above Moderate	2	1
549201004		LR	RL2	0.09	Vacant	No	Above Moderate	1	1
534131009		LR	RL2	0.13	Vacant	Yes	Above Moderate	2	1
538342003		LR	RL2	0.13	Vacant	No	Above Moderate	2	1
513025001		LR	RL2	0.16	Vacant	Yes	Above Moderate	2	2
561251013		MR	RL2	0.17	Vacant	Yes	Above Moderate	3	2
561192030		MR	RL2	0.17	Vacant	Yes	Above Moderate	3	2
558271001		LR	RL2	0.15	Vacant	No	Above Moderate	2	2
513162013		LR	RL2	0.21	Vacant	Yes	Above Moderate	3	2
549201005		LR	RL2	0.19	Vacant	Yes	Above Moderate	3	2
538190027		LR	RL2	0.21	Vacant	Yes	Above Moderate	3	2
561151009		MR	RL2	0.23	Vacant	Yes	Above Moderate	3	2
558251013		LR	RL2	0.23	Vacant	Yes	Above Moderate	3	2
558251014		LR	RL2	0.24	Vacant	Yes	Above Moderate	4	2
549203030		LR	RL2	0.29	Vacant	Yes	Above Moderate	4	3

Table B-9: Housing Sites (Continued)

APN	Consolidated Sites	General Plan	Zoning	Parcel Size (Acres)	Existing Use	4th or 5th Cycle Site	Income Category	Max Unit Capacity	Realistic Capacity
513151006		LR	RL2	0.37	Vacant	Yes	Above Moderate	5	4
556170029		HR	RL1	0.41	Vacant	Yes	Above Moderate	4	2
408054027		LR	RL2	0.13	Vacant	Yes	Above Moderate	2	1
408032020		LR	RL2	0.13	Vacant	No	Above Moderate	2	1
534024021*		LR	RL2	0.14	Vacant	Yes	Above Moderate	2	1
549201016		LR	RL2	0.17	Vacant	No	Above Moderate	3	2
549201018		LR	RL2	0.26	Vacant	No	Above Moderate	4	3
435300011		HR	RH	1.90	Vacant	No	Above Moderate	9	6
509350038		LR	RL2	0.11	Vacant	No	Above Moderate	2	1
544262008		LR	RL2	0.12	Vacant	Yes	Above Moderate	2	1
556101007		HR	RL1	0.25	Vacant	Yes	Above Moderate	2	1
556134032		HR	RL1	0.24	Vacant	Yes	Above Moderate	2	1
558013001		HR	RL1	0.31	Vacant	Yes	Above Moderate	3	2
544332010		LR	RL2	0.12	Vacant	Yes	Above Moderate	2	1
544332015		LR	RL2	0.12	Vacant	Yes	Above Moderate	2	1
558012015		HR	RL1	0.20	Vacant	Yes	Above Moderate	2	1
544332036		LR	RL2	0.17	Vacant	Yes	Above Moderate	3	2
556170016		HR	RL1	0.20	Vacant	Yes	Above Moderate	2	1
556131018		HR	RL1	0.26	Vacant	Yes	Above Moderate	2	2
544332030		LR	RL2	0.17	Vacant	Yes	Above Moderate	3	2
558012014		HR	RL1	0.23	Vacant	Yes	Above Moderate	2	1
556170033		HR	RL1	0.21	Vacant	Yes	Above Moderate	2	1
556170032		HR	RL1	0.15	Vacant	Yes	Above Moderate	1	1
558072014		HR	RL1	0.20	Vacant	Yes	Above Moderate	2	1
544332034		LR	RL2	0.17	Vacant	Yes	Above Moderate	2	2
556151006		HR	RL1	0.22	Vacant	Yes	Above Moderate	2	1
544332004		LR	RL2	0.09	Vacant	No	Above Moderate	1	1
544332028		LR	RL2	0.23	Vacant	Yes	Above Moderate	4	2
556152007		HR	RL2	0.09	Vacant	No	Above Moderate	1	1

Table B-9: Housing Sites (Continued)

APN	Consolidated Sites	General Plan	Zoning	Parcel Size (Acres)	Existing Use	4th or 5th Cycle Site	Income Category	Max Unit Capacity	Realistic Capacity
558071001		LR	RL2	0.25	Vacant	Yes	Above Moderate	4	2
558212010		HR	RL1	0.14	Vacant	Yes	Above Moderate	1	1
558241007		LR	RL2	0.14	Vacant	Yes	Above Moderate	2	1
544221024		LR	RL2	0.12	Vacant	Yes	Above Moderate	2	1
550202004		LR	RL2	0.11	Vacant	No	Above Moderate	2	1
550212015		LR	RL2	0.13	Vacant	No	Above Moderate	2	1
550221008		LR	RL2	0.09	Vacant	No	Above Moderate	1	1
550141005		LR	RL2	0.13	Vacant	Yes	Above Moderate	2	1
538360009		LR	RL2	0.14	Vacant	Yes	Above Moderate	2	1
538341019		LR	RL2	0.10	Vacant	No	Above Moderate	1	1
538190011		LR	RL2	0.14	Vacant	Yes	Above Moderate	2	1
538060018		LR	RL2	0.13	Vacant	Yes	Above Moderate	2	1
538070024		LR	RL2	0.10	Vacant	No	Above Moderate	1	1
509360032		LR	RL2	0.13	Vacant	Yes	Above Moderate	2	1
549192006		LR	RL2	0.09	Vacant	No	Above Moderate	1	1
513235008		LR	RL2	0.15	Vacant	Yes	Above Moderate	2	2
513162007		LR	RL2	0.11	Vacant	No	Above Moderate	2	1
544182012		LR	RL2	0.12	Vacant	No	Above Moderate	2	1
544182002		LR	RL2	0.29	Vacant	No	Above Moderate	4	3
513034020		LR	RL2	0.09	Vacant	No	Above Moderate	1	1
513081015		LR	RL2	0.12	Vacant	Yes	Above Moderate	2	1
513322018		LR	RL2	0.11	Vacant	No	Above Moderate	2	1
516050021		LR	RL2	0.12	Vacant	Yes	Above Moderate	2	1
519260010		LR	RL2	0.11	Vacant	No	Above Moderate	2	1
519240019		LR	RL2	0.11	Vacant	No	Above Moderate	2	1
534193009		LR	RL2	0.10	Vacant	No	Above Moderate	1	1
534161024		LR	RL2	0.16	Vacant	Yes	Above Moderate	2	2
534222005		LR	RL2	0.10	Vacant	No	Above Moderate	2	1
534193017		LR	RL2	0.10	Vacant	No	Above Moderate	2	1
534122012		LR	RL2	0.12	Vacant	Yes	Above Moderate	2	1

Table B-9: Housing Sites (Continued)

APN	Consolidated Sites	General Plan	Zoning	Parcel Size (Acres)	Existing Use	4th or 5th Cycle Site	Income Category	Max Unit Capacity	Realistic Capacity
534023002		LR	RL2	0.19	Vacant	Yes	Above Moderate	3	2
534012019		LR	RL2	0.09	Vacant	No	Above Moderate	1	1
561202003		MR	RL2	0.11	Vacant	No	Above Moderate	2	1
561201010		MR	RL2	0.11	Vacant	No	Above Moderate	2	1
561151011		MR	RL2	0.15	Vacant	Yes	Above Moderate	2	1
561221001		MR	RL2	0.11	Vacant	No	Above Moderate	2	1
561262001		MR	RL2	0.11	Vacant	No	Above Moderate	2	1
561232015		MR	RL2	0.12	Vacant	Yes	Above Moderate	2	1
561192018		MR	RL2	0.17	Vacant	Yes	Above Moderate	3	2
561192019		MR	RL2	0.11	Vacant	No	Above Moderate	2	1
561262003		MR	RL2	0.11	Vacant	Yes	Above Moderate	2	1
561252029		MR	RL2	0.20	Vacant	Yes	Above Moderate	3	2
561181021		MR	RL2	0.11	Vacant	No	Above Moderate	2	1
561181031		MR	RL2	0.12	Vacant	Yes	Above Moderate	2	1
561171016		MR	RL2	0.11	Vacant	No	Above Moderate	2	1
518111007		LR	RL2	0.09	Vacant	No	Above Moderate	1	1
518111006		LR	RL2	0.09	Vacant	No	Above Moderate	1	1
524180002		LR	RL2	0.12	Vacant	Yes	Above Moderate	2	1
433492003		HR	RH	0.50	Vacant	No	Above Moderate	3	2
435210005		HR	RL1	1.35	Vacant	Yes	Above Moderate	12	8
408034010		LR	RL2	0.11	Vacant	No	Above Moderate	2	1
408011032		LR	RL2	0.11	Vacant	No	Above Moderate	2	1
414010014		LR	RL2	3.44	Vacant	No	Above Moderate	52	34
433372008		HR	RH	0.32	Vacant	No	Above Moderate	2	1
508371016		LR	RL2	0.11	Vacant	No	Above Moderate	2	1
508371017		LR	RL2	0.10	Vacant	No	Above Moderate	2	1
544232009		LR	RL2	0.09	Vacant	No	Above Moderate	1	1
538210007		LR	RL2	0.20	Vacant	No	Above Moderate	3	2
538190031		LR	RL2	0.28	Vacant	No	Above Moderate	4	3
								Total - Above Moderate	**198**

*Surplus Land (government-owned)
Source; City of Richmond, LWC

Appendix C: Housing Constraints

Contents

Appendix C: Housing Constraints 1

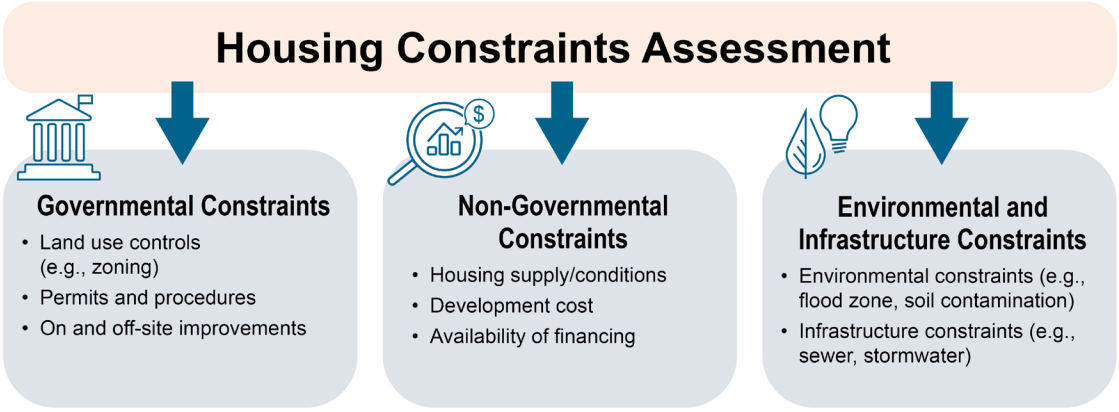
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Section C.1 Introduction and Summary

C.1.1 Introduction



This Appendix covers local governmental, non-governmental, and environmental and infrastructure constraints to housing production in Richmond.



C.1.2 Summary

City policies and regulations, such as the Zoning Code, and market factors outside of the City's control affect the quantity and type of residential development that occurs in Richmond. The following summarizes key governmental and non-governmental constraints to housing development as detailed in this Appendix.

- The design review process and subjective findings for approval, while limited in their applicability to housing developments due to State law (Housing Accountability Act), could result in uncertainty for developers and act as a constraint to housing production.
- Due to various legislative updates, certain zoning provisions are not consistent with State law (e.g., Low Barrier Navigation Centers, employee/farmworker housing, density bonus, etc.).
- Zoning provisions for community/residential care facilities (e.g., separation requirements, permitted zones, etc.) are not compliant with State law.
- Economic conditions in Richmond reflect a competitive housing market for both for-sale and rental housing, although lower land costs facilitate more affordable housing development relative to the Bay Area.

Section C.2 Governmental Constraints

C.2.1 Introduction

Local policies and regulations can affect the quantity and type of residential development. Since governmental actions can constrain the development and the affordability of housing, state law requires the housing element to "address and, where appropriate and legally possible, remove governmental constraints to the maintenance, improvement, and development of housing" (Government Code Section 65583(c)(3)).

The City's primary policies and regulations that affect residential development and housing affordability include: the General Plan, the Zoning Code, development processing procedures and fees, on- and off-site improvement requirements, and the California Building and Housing Codes. In addition to a review of these policies and regulations, an analysis of the governmental constraints on housing production for persons with disabilities is included in this Appendix.

C.2.2 Land Use Controls

This section provides an overview of the City's land use controls and their relation to the City's housing supply.

General Plan Land Use Designations

The City adopted the Richmond General Plan 2030 on April 25, 2012. Element 3 of the General Plan is the Land Use and Urban Design Element, which directs the location and form of future development in the city.

The General Plan includes 10 land use designations that allow a range of residential development types, at a variety of densities (see Table C-1). Table C-2 describes which General Plan land use designation each zoning district corresponds to.

Table C-1: General Plan Residential Land Use Designations

General Plan Designation	Description	Max. Density
Residential		
Hillside Residential	Includes attached and detached single-family housing on subdivided parcels and clustered multi-family residential on developable portions of hillside parcels below the 400-foot elevation. Hillside development should address key environmental challenges and constraints such as steep slopes and soil erosion. Neighborhood mixed-use development is allowed at neighborhood nodes.	5 du/ac
Low-Density Residential	Includes attached and detached single-family residential development in level to moderately sloped areas. Neighborhood mixed-use development is allowed at neighborhood nodes. Existing multi-family residential structures may remain and may be improved without increasing densities, or may revert to single-family residential uses.	15 du/ac

Table C-1: General Plan Residential Land Use Designations

General Plan Designation	Description	Max. Density
Medium-Density Residential	Includes single and multi-family housing types such as one to three-story garden apartments, historic bungalows and cottages on small lots, townhouses and stacked flats. Neighborhood mixed-use development is allowed at neighborhood nodes.	40 du/ac
Neighborhood Mixed-Use	Includes residential and neighborhood-serving retail uses such as shops, markets, professional offices, boutiques, barber shops, beauty salons and restaurants. Residential development above ground floor commercial is strongly encouraged. Development is emphasized at neighborhood nodes.	30 du/ac
Key Corridor		
Medium-Density Mixed-Use (Residential Emphasis)	Includes mixed-use development with commercial uses encouraged at street-level along corridors. However, residential-only development is allowed and may include condominiums, townhouses or apartments. Commercial-only development is not allowed. Projects with commercial components must also include a residential component. New development is required to have a pedestrian-oriented building design with minimal setbacks and parking located to the sides or rear of buildings.	50 du/ac
Medium-Intensity Mixed-Use (Commercial Emphasis)	Includes mixed-use development with commercial or office/light industrial uses encouraged at street-level along corridors.[1] This classification is distinguished from the Medium-Density Mixed-Use (Residential Emphasis) land use classification in that it allows residential-only or commercial-only development. Residential uses may include condominiums, townhouses or apartments and commercial uses may include small to large-scale retail or office. New development must have a pedestrian-oriented building design with minimal setbacks and parking located to the sides or rear of buildings preferred.	50 du/ac
Activity Center		
Medium-Intensity Mixed-Use (Community Nodes and Gateways)	Includes mid-rise mixed-use development at key community nodes and gateways with commercial uses strongly encouraged at street-level. Commercial development must have a pedestrian-oriented building design with setbacks allowing for public amenities and parking located behind buildings.	75 du/ac
High-Intensity Mixed-Use (Major Activity Center)	Includes mid and high-rise mixed-use development at major activity centers to serve the community and region. Office, retail, entertainment and residential uses are allowed. Areas with this designation are characterized by streets with minimal setbacks, wide sidewalks and public spaces that cater to pedestrians and transit riders. Medium-Intensity Mixed-Use (Commercial Emphasis) is allowed within this land use designation.	125 du/ac
Regional Commercial Mixed-Use	Includes mid-rise mixed-use development characterized by compact and pedestrian-friendly environments. Office, retail and residential uses are allowed in mid-rise buildings.	50 du/ac
Business and Industry		
Live/Work	Includes lofts and apartments connected to small-scale production spaces as well as office and storefront retail in transitional areas where it can be demonstrated that the use does not conflict with adjacent uses.	50 du/ac

Note: See discussion on Specific Plans in the following section.

[1] Pursuant to Ordinance No. 1808, residential uses are prohibited within the Transition Zone Overlay District (TZOD) as referenced on General Plan Map 3.2: General Plan Land Use.

Source: Richmond General Plan 2030, Land Use and Urban Design Element

Other Relevant Plans

Richmond has adopted several specific plans over the years to facilitate the orderly development of distinct sections of the City, including the Tiscornia Estates Specific Plan (1986), the North Richmond Shoreline Specific Plan (1993), and the City Center Specific Plan (2001). During the 5th Cycle Housing Element update, approved specific plans accounted for the majority of vacant sites appropriate for housing development. The plans relevant to the 6th Cycle Housing Element Update are described briefly below. Additionally, the City is currently preparing a Hilltop Specific Plan with funding through a Priority Development Area Grant received from the Metropolitan Transportation Commission (MTC) to accelerate and streamline housing production near public transit.

Richmond Bay Specific Plan

The Richmond Bay Specific Plan (RBSP) was adopted in December 2016 to document the long-term vision for a 320-acre portion of Richmond's Bay that was once home to the Kaiser Shipyards and associated industrial uses. Now home to University of California, Berkeley's Richmond Bay Campus, the RBSP area is envisioned to eventually contain a series of mixed-use, walkable neighborhoods that can accommodate over 5.6 million square feet of research and development uses, 720,000 square feet of retail and services, 84 acres of public/nature open space, and over 4,000 housing units. The RBSP is implemented by several form-based zones, all of which allow for residential and mixed-use development.

Richmond Livable Corridors Form-Based Code

The Richmond Livable Corridors Form-Based Code (RLC FBC) will implement a mixed-use vision for several of the City's commercial corridors and surrounding areas consistent with the vision of General Plan 2030. Though originally intended to represent the first phase of a comprehensive Zoning Ordinance update, the RLC FBC is still in development as of Summer 2022. Upon adoption, the development standards associated with the FBC zoning districts will be incorporated into the Zoning Code as Series 400 (Form-Based Code Zoning Districts). Several programs (Programs 1.B and 3.C) are proposed in the Housing Plan (Section IV) to codify portions of the RLC FBC and remove constraints, including programs to provide a variety of housing types and objective design standards. The RLC FBC will ultimately remove barriers and increase development intensity with objective standards.

Zoning Districts

The Zoning Code is Chapter 15.04 of the Richmond Municipal Code. The Zoning Code and Zoning Map are available on the City's website consistent with Government Code Section 65940.1(a)(1)(B). A comprehensive update to the Zoning Code was adopted in 2016 to be consistent with the Richmond General Plan 2030. A primary objective of the update was to replace suburban and auto-oriented development standards with those that promote and facilitate mixed-use, higher density and transit-oriented developments.

This section analyzes the Zoning Code and the zones which allow residential development, as well as the Richmond Bay Specific Plan. Table C-2 lists the zones that allow residential development, including mixed-use, with a description of each, as well as the corresponding General Plan land use designation (see Table C-1 above for maximum densities allowed in each General Plan land use designation).

Table C-2: Zones that Allow Residential Development

Zone		Description	Corresponding GP Designation
Residential Districts			
Single Family Hillside Residential	**RH**	Residential development comprised of single-family housing on developable portions of hillside lots below the 400-foot elevation. Development in this district must address key environmental challenges and constraints, such as steep slopes and soil erosion, and standards will ensure that development is compatible with hillside conditions and a rural environment.	Hillside Residential
Single Family Very Low Density Residential	**RL1**	Create, preserve, and enhance areas for very low-density single-family housing in outlying, undeveloped hillside areas. Standards will ensure that development is compatible with hillside conditions and promote clustered development to preserve open space.	Low-Density Residential
Single Family Low Density Residential	**RL2**	Low density residential development with attached and detached single-family homes in level to moderately sloped areas. Dwelling types also may include small lot single unit development, duplexes, townhomes, cottages, bungalows, and second units. In addition to single-unit homes, this district provides for compatible, supportive uses, such as small family day care, park and recreation facilities, civic and institutional uses, including schools and places for community assembly that may be appropriate in a single-family residential neighborhood, and community gardens. Neighborhood mixed-use development is allowed at neighborhood nodes identified by the Planning Commission. Existing multi-family residential structures may remain and may be improved without increasing densities, or may revert to single-family residential uses.	Low-Density Residential
Multi-family Residential	**RM1**	Single and multi-family housing types such as one to three-story garden apartments, historic bungalows and cottages on small lots, townhouses and stacked flats. In addition to residential uses, this district allows for a limited number of public and semi-public uses such as day care centers, public safety facilities, and residential care facilities that are appropriate in a medium density multi-family residential environment. Neighborhood mixed-use development is allowed at neighborhood nodes identified by the Planning Commission. Small lot single unit and bungalow court development is allowed in the RM-1 District where it would be compatible with the surrounding neighborhood.	Medium-Density Residential
Multi-family High Density Residential	**RM2**	This district is intended for multi-family housing types including apartments, condominiums, townhouses, and group housing. In addition to residential uses, this district allows for compatible public and semi-public uses, including day care centers, public safety facilities, community assembly, residential care facilities, and transitional and supportive housing that are appropriate in a medium-high density residential environment. Neighborhood mixed-use	Medium-Density Residential

Table C-2: Zones that Allow Residential Development

Zone		Description	Corresponding GP Designation
		development is allowed at neighborhood nodes identified by the Planning Commission.	
Mixed-Use Districts			
Commercial Mixed-Use, Residential	**CM-1**	Intended for mixed-use development with commercial uses at street-level along corridors. Residential-only development also is allowed and may include condominiums, townhouses or apartments. Commercial-only development is not allowed. Projects with commercial components must also include a residential component. New development is required to have a pedestrian-oriented building design with minimal front and street-side setbacks and parking located to the sides or rear of buildings.	Medium-Density Mixed-Use (Residential Emphasis)
Commercial Mixed-Use, Neighborhood	**CM-2**	Residential and neighborhood-serving retail uses, such as small stores, markets, professional offices, boutiques, barbershops, beauty salons, and restaurants. Residential development above ground floor commercial is preferred, but not required. Standards will ensure that development at neighborhood nodes is appropriately scaled, so that the physical form relates to and does not overwhelm adjacent single-family residential neighborhoods.	Neighborhood Mixed-Use
Commercial Mixed-Use, Commercial Emphasis	**CM-3**	Mixed-use development with commercial or office/light industrial uses at street-level along corridors. This classification is distinguished from the CM-1 Commercial Mixed-Use, Residential, in that it allows residential-only or commercial-only development. Allowable residential uses include condominiums, townhouses or apartments, and commercial uses may include small to large-scale retail, business and personal services and, at street-level, offices serving a walk-in clientele. New development must have a pedestrian-oriented building design with minimal front and street-side setbacks and parking located to the sides or rear of buildings preferred.	Medium-Intensity Mixed-Use (Commercial Emphasis)
Commercial Mixed-Use, Gateway/Node	**CM-4**	Mid-rise mixed-use development at key community nodes and gateways with commercial uses at street-level and offices or residential uses on upper floors. Commercial development must have a pedestrian-oriented building design with setbacks allowing for public amenities and parking located behind buildings.	Medium-Intensity Mixed-Use (Community Nodes and Gateways)[1]
Commercial Mixed-Use, Activity Center	**CM-5**	Mid and high-rise mixed-use development at major activity centers to serve the community and residents and businesses in the San Francisco Bay Area. Office, retail, entertainment and residential uses are allowed. Standards for physical form will create an urban character as envisioned in the General Plan with streets with minimal setbacks, wide sidewalks and public spaces that cater to pedestrians and transit riders.	High-Intensity Mixed-Use (Major Activity Center)[2]
Commercial Districts			
Regional Commercial	**CR**	Mid-rise mixed-use development and regional shopping centers (e.g., Hilltop, Pacific East Mall, and Target) characterized by intensive development of retail space in compact and pedestrian-friendly environments. Office, retail and residential uses are allowed in mid-rise buildings.	Regional Commercial Mixed-Use

Table C-2: Zones that Allow Residential Development

Zone	Description	Corresponding GP Designation

[1] The Medium-Intensity Mixed-Use designation has a maximum density of 75 dwelling units per acre. The corresponding zoning district, the CM-4 Zone, has a maximum density of 82.5 dwelling units per acre. The CM-4 Zone maximum density was increased by Ordinance 06-21 (April 21, 2021) in conformance with the Housing Crisis Act of 2019 to ensure that there is no net loss in residential capacity as a result of the Richmond Hills Initiative, which reduced residential development capacity in the Richmond Hill Initiative area (see discussion under Other Local Ordinances for more information about the Richmond Hills Initiative). The density increase reflected in the Zoning Code is allowed by the General Plan, which states on page 3.10 that the maximum number of allowable units in a land use designation may be exceeded to accommodate a density transfer or development rights transfer. While this is consistent, Program 1.M would ensure clarity regarding the maximum allowed density between the General Plan and Zoning Ordinance.

[2] The High-Intensity Mixed-Use designation has a maximum density of 125 dwelling units per acre. The corresponding zoning district, the CM-5 Zone, has a maximum density of 135 dwelling units per acre. The CM-5 Zone maximum density was also increased by Ordinance 06-21 as discussed in table note 1, above.

Source: Richmond Zoning Code, Series 200 (Base Zoning District Regulations)

Development Standards

Development standards can constrain new residential development if the standards make it economically infeasible or physically impractical to develop a particular lot, or there are not suitable parcels which meet the development criteria for building form, massing, height, and density in a particular zone.

Through its Zoning Code, the City enforces minimum site development standards for new residential uses. Tables C-3 summarizes the basic standards for the City's zones that allow residential development.

Table C-3: Development Standards in Zones that Allow Residential Development

Zone	Max. Dwelling Units/Acre	Min. Lot Size		Min. Setbacks (ft)				Max. Height (ft)	Max. Stories	Max. Lot Coverage	Min. Open Space/Unit (sf)		Min. Landscaping
		Area (sf)	Width (ft)	Front	Interior Side	Street Side	Rear				Private	Common	
RH	5	11,000	70	25 [1]	10	10	25	35	–	40%	–	–	–
RL1	9	6,000	60	20 [1]	6	7.5	20 [2]	35	–	45%	–	–	–
RL2	15	3,750	37.5	20 [1]	5	7.5	20 [2]	35	–	50%	–	–	–
RM1	27	5,000	50	10	5 [3]	10	20	35 [4]	3	65%	75	150	15%
RM2	40	5,000	50	10	5 [3]	10	20	35 [4]	3	75%	60	120	15%
CM-1	50	5,000	50	0	5	0	20	45 [5]	4 [6]	–	75	200	10%
CM-2	30	5,000	50	0	0 Adj to R: 5	0	5 Adj to R: 10	45 [5]	4 [6]	–	75	200	15%
CM-3	50	5,000	50	0	0 Adj to R: 5	0	0 Adj to R: 10	55 [7]	5 [8]	–	60	200	15%
CM-4	82.5	5,000	50	0	0 Adj to R: 5	0	0 Adj to R: 10	55 [7]	5	–	60	200	15%
CM-5	135	5,000	50	5	0 Adj to R: 5	5	0 Adj to R: 10	135 [7]	12	–	60	200	15%
CR	–	5,000 Corner: 6,000	50 Corner: 60	0 Adj to R: 5	0 Adj to R: 5	0	0 Adj to R: 5	55	–	–	–	–	–

sf = square feet | ft = feet | Adj = adjacent | R = Residential zone

[1] Where the adjoining lots on the same block face have been improved with buildings, the minimum ground floor front setback requirement shall be the average of the actual front setback of these abutting improved lots on such block face or 20 feet, whichever is less. When the lot slope is 20 percent or more, the front setback may be reduced to 10 feet provided the garage door is setback 18 feet from the edge of the pavement.

[2] In the RL2 and RL1 districts the rear setback may be reduced to 10 feet if the combined front and rear setback is at least 40 feet.

[3] Where an RM District adjoins an RH or RL District, the building setback from an RH or RL District boundary shall be 10 feet for interior side yards.

[4] The RM District implements the Medium-Density Residential land use classification. As noted in General Plan Chapter 3 (Land Use and Urban Design), building height in a Medium-Density Residential land use classification may exceed 35 feet as part of an approved Planned Area (PA) District.

[5] Maximum building height is 35 feet when within 30 feet of a Residential District.

[6] The top story of all four-story buildings in the CM-1 and CM-2 districts shall contain only residential uses and shall be stepped back a minimum of 10 feet from the story below.

[7] Maximum building height is 35 feet within 50 feet of a Residential District.

[8] For the CM-3 District along San Pablo Avenue, the maximum allowable number of stories is three when abutting a single-family residential zone.

Source: Richmond Zoning Code, Series 200 (Base Zoning District Regulations)

Development Standards Analysis

Richmond's basic development standards are generally not a constraint to housing development. For example, floor area ratio (FAR) limitations are not applied to residential developments or residential portions of mixed-use developments, and most zones do not have lot coverage/area standards.

Multi-family Zones

While the RM1 and RM2 zones have maximum lot area requirements of 65 and 75 percent respectively, this amount of coverage does not pose an undue constraint on the development of housing in the City. Similarly, these zones allow a maximum height of 35 feet and up to three stories. For example, the Brickyard Cove project (approved by Planning Commission on March 16, 2023) is a three-story townhouse development located in the RM1 Zone. While this project received various waivers from development standards due to topographic conditions, the three-story townhomes are 38 feet tall, only three feet above the maximum height to allow variations in rooflines (dormers and pitched roofs). Other multi-family developments in the RM1 and RM2 zones during the 5th Housing Element period included two-story buildings (25 to 26 feet in height) and a five-story building (58.5 feet in height). The five-story development (Villas at Renaissance Apartments) was achieved through density bonus provisions; to note, however, is that the first three stories did not exceed 35 feet. Furthermore, though the Zoning Code establishes a 35-foot height limit in the RM1 and RM2 zones, the General Plan allows for height to exceed 35 feet when part of an approved Planned Area (PA) District, enabling taller development after environmental analysis has been conducted. Although flexibility is allowed through density bonus provisions and the PA District application, the City will amend the RM1 and RM2 zones to allow up to 38 feet in height to better accommodate three-story developments.

Mixed-Use Zones

The zoning standards are intended to achieve a high-quality urban environment while accommodating higher intensity uses and walkability. The mixed-use zones allow substantial buildings heights and densities, and transition to lower-intensity residential areas through decreases in allowed heights adjacent to residential zones. While this provision limits building height in the CM-1, CM-2, CM-3, and CM-4 zones to 35 feet when near a residential zone (e.g., within 30 feet), these limitations have not been observed to be a constraint to residential development, likely due to existing lot dimensions (e.g., typical depth greater than 100 feet) in these zones. Furthermore, the Richmond Livable Corridors Code Form-Based Code will provide for a variety of housing types and objective standards that will apply in mixed-use zones for the MacDonald Avenue, 23rd Street, and portions of San Pablo Avenue and surrounding areas to facilitate housing and walkability (Program 1.B). However, where lots are 100 feet or less in depth, this could constrain residential development on these mixed-use lots. Therefore, the City will modify this standard for shallower lots (e.g., when within 20 feet of a residential zone, building height may not exceed maximum height of that residential zone) (Program 3.G).

Open Space Standards

The minimum open space required per unit (ranging from 60 to 75 square feet of private open space per unit and 120 to 200 square feet of common open space per unit) are relatively low, and generally do not alone, constrain development from achieving maximum density. However, see the Cumulative Analysis of Land Use Controls, below. Also, during density bonus-related concessions and waivers, open space standards are often reduced to accommodate increased density.

Parking Requirements

Required residential parking rates are shown in Table C-4.

Table C-4: Residential Parking Rates

Land Use	Minimum Required Number of Spaces [1]	Maximum Allowed Number of Spaces
Single Unit	1.33 per dwelling unit	2 per dwelling unit
Duplexes or 2 or more attached units	1 per dwelling unit	1.5 per dwelling unit
ADU	0.67 per dwelling unit or bedroom, whichever is less	1 per dwelling unit or bedroom, whichever is less
Junior ADU	–	–
Multi-Unit Dwelling *(except senior and long-term care)*		
1-bed	0.67 per dwelling unit	1 per dwelling unit
2-bed	1 per dwelling unit	1.5 per dwelling unit
3-bed+	1.33 per dwelling unit	2 per dwelling unit
Efficiency unit	0.33 per dwelling unit	0.5 per dwelling unit
Guest parking (for developments with 5+ units)	0.13 per dwelling unit	0.2 per dwelling unit
Senior Housing		
Resident parking	0.33 per dwelling unit; 0.67 per employee	0.5 per dwelling unit; 1 per employee
Guest parking (for developments with 5+ units)	0.13 per dwelling unit	0.2 per dwelling unit
Mobile Home Park	0.67 per mobile home	1 per mobile home
Residential Facility/Group Residential		
Limited/Small (≤6 persons)	–	–
General, Senior/Large	0.17 per bed	0.25 per bed
Supportive Housing	0.17 per bed	0.25 per bed
Transitional Housing	0.17 per bed	0.25 per bed
Live-Work	0.67 per dwelling unit	1 per dwelling unit
Domestic Violence Shelter	0.17 per bed	0.25 per bed
Emergency Shelters [2]	0.17 per bed, plus 0.67 per 10 beds	0.25 per bed, plus 1 per 10 beds

Table C-4: Residential Parking Rates

Land Use	Minimum Required Number of Spaces [1]	Maximum Allowed Number of Spaces
[1] The minimum required number of spaces is 33% less than the maximum allowed number of spaces. [2] The Zoning Administrator may reduce this parking requirement upon finding that the actual parking demand will be less than the standard assumes.		

Source: City of Richmond Zoning Code, Article 15.04.607 (Parking and Loading Standards)

Parking Requirements Analysis

The City typically allows up to two spaces per single residential dwelling unit, with reduced allowances for duplexes, ADUs, multi-unit dwellings, and uses that serve residents with low vehicle ownership rates (e.g., senior housing, community care facilities, etc.).

Section 15.04.607.030.F (Unbundled Parking) provides provisions for the sale or rental of parking spaces in new multi-unit residential buildings with 10 or more units, allowing the lease or sale of off-street parking spaces separately from the rental or purchase fees for the dwelling units. This may result in lowering the cost of housing for non-car households and reducing parking demand in the surrounding neighborhood by opening up surplus spaces for public use. The Zoning Administrator may grant an exception from these requirements for affordable units subject to financing conditions that require that costs for parking and housing be bundled together.

Covered parking (e.g., carport, roofed structure, or garage) is only required for residential uses (single- and multi-family) if parking is located in the front half of a lot or within 25 feet of the side street on a corner lot per Section 15.04.607.030.G (Garages/Carports/Uncovered Residential Parking), with exceptions for ADUs. Since the requirement is flexible (i.e., carport or roofed structure is acceptable) and only required when parking is placed in certain locations, this is not a constraint to housing development.

In addition to the standards in Table C-4, the City provides parking reduction strategies in Section 15.04.607.070 (Alternative Compliance with Parking Requirements). For example, consistently available on-street parking may be counted towards all or a portion of the parking spaces required of each land use, provided the applicant funds an on-street parking inventory and occupancy study (or references one completed in the last two years). Additionally, alternative parking area design and loading plans may be allowed with a conditional use permit approved by the Planning Commission. Therefore, parking requirements are not a constraint to the development of housing.

Cumulative Analysis of Land Use Controls

Considering the impact of land use controls cumulatively, the multi-family zones generally accommodate maximum density; however, potential limiting factors are building height, open space, and parking. These standards impact the overall number of units that can be built and are the most commonly requested standards for concessions or waivers during density bonus application requests. As noted above, increasing maximum building height in the RM1 and RM2 zones will better facilitate three-story development (Program 3.F). Program 1.B will reduce parking ratios within the Richmond Livable Corridors Form-Based Code area, and Program 1.L

will eliminate parking minimums near transit (per AB 2097). To further facilitate higher density, the City will evaluate and modify open space standards to provide more flexibility or options for achieving open space requirements (e.g., private open space dimensions, etc.) and/or reducing the overall open space requirement (Program 3.H).

Design Standards and Guidelines

Design standards and guidelines are evaluated as they have the potential to increase development costs and extend the permitting process. The Housing Accountability Act (Government Code Section 65589.5) limits jurisdictions' ability to deny or reduce the density of a housing development project that complies with applicable objective zoning and development standards. The City provides design standards for single family homes in Section 15.04.201.040 (Design Standards for Single Family Housing). The section includes objective standards relating to entrances, building articulation, exterior siding, and more. Section 15.04.201.070 (Design Standards for Multi-Family Housing) identifies similar objective standards for entrances, building length, pedestrian access, and more. For mixed-use districts, Section 15.04.202.040 (Supplemental Regulations) objective standards for entrances, building articulation, windows, and more are provided.

Outside the Zoning Code, the Residential Design Guidelines for Additions to Heritage Homes (2008) provide a series of guidelines on the appropriate scale and location of additions and alterations to existing single-family dwellings as a complement to the Zoning Code's design review procedures. Unlike the design standards for base zoning districts referenced above, the Residential Design Guidelines include a mixture of objective massing standards and architectural recommendations.

Design standards and guidelines are generally objective and are not a constraint to housing production. However, see analysis of the design review process in Section C.2.4 for streamlining recommendations.

Provisions for a Variety of Housing

The City has adopted provisions in its Zoning Code that facilitate a range of residential development types. Table C-5 provides a list of housing types and the zones in which they are permitted, require a conditional use permit, or are not permitted.

Table C-5: Housing Types Permitted by Zone

Housing Type	Residential Districts					Mixed-Use Districts					Commercial Districts
	RH	RL1	RL2	RM1	RM2	CM-1	CM-2	CM-3	CM-4	CM-5	CR
Single Family, Attached	C [1]	P	P	P	P	P	P	P	A	A [2]	–
Single Family, Detached	C [1]	P	P	P	P	–	–	–	–	–	A
Accessory Dwelling Unit (ADU)	P	P	P	P	P	P	P	P	P	P	–
Junior Accessory Dwelling Unit (JADU)	P	P	P	P	P	P	P	P	P	P	–
Duplex	–	A [3]	A [4]	P	P	–	–	–	–	–	–
Multi-Unit Dwelling	C [5]	–	–	P	P	P	P [6]	P	P [6]	P [6]	P [7]
Supportive Housing	P	P	P	P	P	P	P	P	P	P [2]	–
Transitional Housing	P	P	P	P	P	P	P	P	P	P [2]	–
Emergency Shelter	P [8]	P [8]	P [8]	P [8]	P [8]	P [8]	C	P/C [9]	–	P [2]	–
Group Residential											
Congregate Housing	P	P	P	P	P	C	C	C	–	C [2]	–
Senior Group Residential	P	P	P	P	P	C	C	C	–	C [2]	–
Planned Residential Groups	C	C	C	C	C	C	–	–	–	–	–
Residential Facility											
Residential Care, Limited (≤6 persons)	P	P	P	P	P	P	P	P	P	P [2]	P [7]
Residential Care, General (>6 person)	–	–	–	C	C	C	–	C	C	C [2]	P [7]
Residential Care, Senior	–	–	–	C	C	C	C	C	–	C [2]	P [7]
Hospice, Limited (≤6 persons)	P	P	P	P	P	P	P	–	–	–	P [7]
Hospice, General (>6 persons)	–	–	–	C	C	C	C	–	–	–	P [7]

Key

P = Permitted Use; A = Administrative Use Permit required; C = Conditional Use Permit required; – = Not Permitted/Not Specified

Table C-5: Housing Types Permitted by Zone

Housing Type	Residential Districts					Mixed-Use Districts					Commercial Districts
	RH	RL1	RL2	RM1	RM2	CM-1	CM-2	CM-3	CM-4	CM-5	CR

Notes

In the Live-Work (LW) Zone, ADUs/JADUs, Duplexes, and Live-Work units are permitted.

Emergency shelters are also permitted in the General Commercial (CG) Zone. See discussion below.

[1] Only attached and detached single-family housing on subdivided parcels and clustered multi-family residential are allowed with design review on developable portions of hillside parcels below the 400-foot elevation. Hillside development standards and density controls in Section 15.04.201.100 (Hillside Subdivisions) apply.

[2] If not within the Industrial Buffer Zone.

[3] Allowed with an administrative use permit on lots 7,500 square feet or larger.

[4] Allowed with an administrative use permit on lots 5,000 square feet or larger.

[5] Up to 10 units allowed with a conditional use permit in a neighborhood mixed-use development at a neighborhood node.

[6] Permitted above the ground floor or behind an allowed ground floor use, but not within the Industrial Buffer Zone.

[7] Permitted above the ground floor or behind an allowed ground floor use, otherwise, a conditional use permit is required.

[8] Permitted with 10 or fewer beds only.

[9] Up to 25 beds permitted; for more than 25 beds, a conditional use permit is required.

Source: Richmond Zoning Code, Series 200 (Base Zoning District Regulations)

Multi-Family

The City defines multi-family dwellings as housing three or more dwelling units within a single building or within two or more buildings on a site or parcel, including garden apartments, senior housing developments, and multi-story apartment buildings. This classification includes transitional housing in a multiple-unit format and Single-Room Occupancy (SRO) housing units. Multi-family dwellings are permitted in the RM1, RM2, CM-1, CM-2, CM-3, CM-4, CM-5, and CR zones.

In the RH Zone, multi-family developments with up to 10 units are allowed with a conditional use permit in a neighborhood mixed-use development at a neighborhood node. Additionally, duplexes are allowed by-right in the RM1 and RM2 zones, and in the RL1 and RL2 zones with an administrative use permit on lots larger than 7,500 square feet and 5,000 square feet, respectively.

The City regulates condominium conversions in Section 15.04.711.020 (Condominium, Community Apartment, and Stock Cooperative Conversion Regulations) for the purposes of maintaining an adequate supply of rental housing and reducing the displacement of long-term residents. These provisions prohibit existing residential rental properties from being converted into condominiums unless all provisions of the City's Code are complied with. Conversions are allowed subject to application, tenant notification, and relocation requirements, including right of first refusal for current tenants.

Accessory Dwelling Units (ADUs)

ADUs and Junior Accessory Dwelling Units (JADUs) are permitted by-right in all Residential and Mixed-Use districts. They must be must be located, developed, and operated in compliance with the standards of Section 15.04.610.020 (Accessory Dwelling Units and Junior Accessory Dwelling Units). These standards were updated in November 2020 to reflect recent amendments to State law and include a provision that, if any portion of Section15.04.610.020 conflicts with State law, the applicable provision of State law shall control.

However, Government Code Section 65852.2(e) requires ADUs to be permitted ministerially in all mixed-used zones where residential uses are allowed. The CR district permits "multi-unit dwellings" above the ground floor or behind an allowed ground floor use, but does not allow ADU or JADUs. Though State law would already control in this case, to provide additional clarity, Program 2.E is proposed to explicitly permit ADU and JADUs in the CR district.

Applicants for an ADU must submit an application for zoning compliance review to the Zoning Administrator for ministerial approval (or as part of a building permit application). No discretionary review is permitted, in compliance with State law. Additionally, the City's Planning Division provides both an info sheet and checklist to assist homeowners in the construction of compliant ADUs and JADUs. Also provided is a handout explaining the relationship between ADUs and the City's rent control and just cause regulations.

Emergency Shelters/Low Barrier Navigation Centers

Emergency shelters containing any number of beds are permitted by-right on commercial parcels zoned CM-1. Additionally, emergency shelters are permitted by-right on commercial parcels zoned CM-5 and not within the Industrial Buffer Zone. Shelters with any number of beds are conditionally permitted on parcels zoned CM-2. In the CM-3, CG, and CR zones, emergency shelters with up to 25 beds are permitted by-right; shelters with 25 or more beds require a CUP. Emergency shelters with 10 or fewer beds are permitted by-right in all Residential zones.

The City has adopted supplemental standards addressing operational and design criteria (consistent with Government Code Section 65583(a)(4)) contained in Municipal Code Section 15.04.610.180 (Emergency Shelters), which include the following:

- Shelters must be a minimum of 300 feet from each other.
- Shelters must include an outdoor courtyard/waiting area, on-site management during hours of operation, and exterior lighting at all building entrances and outdoor activity areas.
- Shelters may provide common facilities, including child care, a commercial kitchen, a dining area, laundry, a recreation room, and support services (e.g., training, counseling).
- No more than 10 beds shall be provided in any single emergency shelter located in a Residential zoning district and no more than 25 beds shall be provided in any single emergency shelter located within a Mixed-Use zoning district, except in response to a disaster or as authorized by a CUP.
- At least one parking space shall be provided for every four beds, and one additional parking space for every 10 beds. The Zoning Administrator may reduce this parking requirements upon finding that the actual parking demand will be less than the standard assumes.
- At least one bicycle space shall be provided for every five beds.

The minimum separation requirement of 300 feet is allowed by State law, which prohibits any separate requirement greater than 300 feet (Government Code Section 65583(a)(4)(A)(v)).

Although the number of required parking spaces for an emergency shelter is lower compared to that required for multi-family (see Table C-4), it does not reflect the parking necessary to only accommodate shelter staff. Therefore, these requirements will be amended to be consistent with State law, which requires sufficient parking for emergency shelter staff, provided that it is not more parking than is required for other residential or commercial uses within the same zone (Government Code Section 65583(a)(4)(A)).

According to the 2022 Point-in-Time (PIT) Count, there were an estimated 632 persons experiencing homelessness in Richmond. Available housing sites in the CM-1 and CM-5 zones, which allow emergency shelters by right (without discretionary review), have a maximum capacity

of 1,151 units (see Appendix B, Sites Inventory and Methodology). Additionally, the CM-3 Zone, which also allows emergency shelters with up to 25 beds without discretionary review, has a maximum unit capacity of 78 units with no housing site having a maximum capacity over 11 units. Therefore, these zones provide sufficient capacity for emergency shelters that could house the current PIT Count estimate of 632 persons.

Parcels within zones that have the capacity to host emergency shelters are well-served by public transportation and other services essential to supporting homeless individuals. Parcels zoned CM-1 are located almost entirely along major corridors (e.g., Macdonald Ave., Harbour Way, and Cutting Blvd.) and are proximate to numerous local AC Transit bus lines (e.g., 72M, 76) and existing homeless support services (see Appendix A, Table A-16). Parcels zoned CM-5 are located at three major commercial centers (Hilltop Mall, Downtown, and west of Marina Bay) which also feature frequent AC Transit service (e.g., Lines 72, 74, 76), BART service (near Downtown), and proximity to existing homeless services (near Downtown). Parcels zoned CM-3 are located along arterial corridors outside the previously mentioned areas, especially north and east of Downtown, and are served by numerous local and inter-city AC Transit lines and the El Cerrito del Norte BART station (for parcels along San Pablo Ave.). There are no known hazardous conditions or conditions inappropriate for human habitability on housing sites and where emergency shelters are allowed.

The Zoning Code does not address low barrier navigation centers (LBNCs), defined as Housing First, low-barrier, service enriched shelters focused on moving people into permanent housing that provide temporary living facilities while case managers connect individuals experiencing homelessness to income, public benefits, health services, shelter, and housing (Government Code Section 65660). State law requires LBNCs to be permitted by-right in areas zoned for mixed-use and nonresidential zones permitting multi-family uses provided they are satisfying the provisions establish by AB 101 (see Government Code Section 65662). Program 4.G is included to permit Low Barrier Navigation Centers by-right in zones where multi-family and mixed-uses are permitted, including nonresidential zones permitting multifamily uses pursuant to Government Code Section 65660 (e.g., in the RM1, RM2, CM1, CM2, CM3, CM4, CM5, and CR zones).

Transitional Housing and Supportive Housing

In addition to emergency shelters, transitional and supportive housing are used to further facilitate the movement of homeless individuals and families to permanent housing. They can serve those who are transitioning from rehabilitation or other types of temporary living situations (e.g., domestic violence shelters, group homes, etc.). Transitional housing can take several forms, including group quarters with beds, single-family homes, and multi-family apartments, and typically offers case management and support services to return people to independent living (usually between six and 24 months). Transitional housing is defined in Government Code Section 65582(j) as buildings configured as rental housing development but operated under program requirements that call for the termination of assistance and recirculation of the assisted unit to

another eligible program recipient at some predetermined future point in time, which shall be no less than six months.

Supportive housing is defined in Government Code Section 65582(g) as housing with no limit on length of stay, that is occupied by the target population, and that is linked to an on-site or off-site service that assists the supportive housing resident in retaining the housing, improving his or her health status, and maximizing his or her ability to live and, when possible, work in the community. AB 2162 (Government Code Section 65650-65656) requires supportive housing to be allowed by-right in zones where multi-family and mixed-uses are permitted, including nonresidential zones that allow multi-family uses, if the proposed development meets certain criteria (e.g., deed restricted for 55 years to lower income households, serving "target population" of homeless individuals, minimum area dedicated for supportive services, etc.).

In Richmond, transitional and supportive housing are allowed in all zones that allow residential uses and are subject to the same development standards that apply to other residential uses of a similar type within these zones. They are also allowed by-right in all zones where multi-family and mixed-use developments are permitted, including nonresidential zones permitting multi-family uses pursuant to Government Code Section 65651, with the exception of the CR Zone. Because the CR district permits "multi-unit dwellings" above the ground floor or behind an allowed ground floor use, transitional and supportive housing should be permitted in the same fashion.

The Housing Element includes Program 4.H to amend the Zoning Code to permit transitional and supportive housing by-right in the CR Zone and ensure compliance with State law.

Farmworker (Employee) Housing

State law provisions related to farmworker housing (also called employee housing) derive from Health and Safety Code Section 17021.5 and Section 17021.6. Section 17021.5 generally requires employee housing for six or fewer persons to be treated as a single-family structure and residential use. Section 17021.6 generally requires that employee housing consisting of no more than 36 beds in group quarters designed for use by a single family or household to be treated as an agricultural use. No conditional use permits, zoning variances, or other zoning clearance are to be required.

The Zoning Code does not explicitly allow farmworker (employee) housing in any zone and has not been amended to comply with State law. As shown in the Needs Assessment (Appendix A, Table A-10), there are 319 City residents employed in the Agriculture & Natural Resource industry, well under one percent of all job holders. This indicates low demand for this housing type. However, Program 4.I has been included for the City to amend the Zoning Code to allow employee housing consistent with State law.

Single-Room Occupancy (SROs)

Single-Room Occupancy (SRO) units are included in the City's definition of "multiple-unit dwelling" as stated in Section 15.04.104.020 (Definitions). Municipal Code Section 15.04.610.390 (Single Room Occupancy Housing) provides supplemental standards for SROs, addressing requirements

for room size/amenities, common areas, facility management, and more. None of these standards are likely to constrain the development of SROs. In fact, an SRO which contains a common kitchen that serves all residents is entitled to a 20 percent density bonus above the maximum allowed by the base zoning district. A new 17-unit SRO was approved in 2020 and began construction in 2021.

Manufactured and Mobile Homes

Mobile and manufactured homes can be an important source of housing choice and affordability As shown in the Needs Assessment (Appendix A, Table A-16), the number of mobile homes in Richmond is very low (163 mobile homes) and has not changed in the past decade. Mobilehome parks require a CUP granted by the Planning Commission and subsequent approval by City Council within 30 days of the Planning Commission's decision, as described in Section 7.76.020 (Conditional Use Permits – Required). Further supplemental park and lot standards are provided outside the Zoning Code in Chapter 7.76 (Mobilehome Parks).

Government Code Section 65852.3 requires cities to allow and permit manufactured and mobile homes on a permanent foundation in the same manner and in the same zone as a conventional stick-built structure, subject to the same development standards that a conventional single-family home on the same lot would be subject to. As manufactured homes that meet certain requirements must be permitted in mobile home parks and are frequently regulated by jurisdictions together, they are discussed here jointly.

Manufactured homes on a foundation are included as part of the City's definition of "single unit dwelling, detached" and "accessory dwelling unit" as stated in Section 15.04.104.020 (Definitions). Development standards for manufactured homes are also described in Section 15.04.610.260 (Manufactured Homes). They are treated as a conventional single-family home consistent with Government Code Section 65852.3 and in compliance with State law.

Housing for Persons with Disabilities

The Lanterman Developmental Disabilities Services Act (Sections 5115 and 5116) of the California Welfare and Institutions Code declares that mentally and physically disabled persons are entitled to live in normal residential surroundings. This classification includes facilities that are licensed by the State of California to provide permanent living accommodations and 24 hour primarily non-medical care and supervision for persons in need of personal services, supervision, protection, or assistance for sustaining the activities of daily living. It includes hospices, nursing homes, convalescent facilities, and group homes for minors, persons with disabilities, and people in recovery from alcohol or drug addictions.

The City ensures that new housing developments comply with California building standards (Title 24 of the California Code of Regulations and the Americans with Disabilities Act (ADA)) and federal requirements for accessibility.

Health and Safety Code Section 1502 defines community care facilities as “any facility, place, or building that is maintained and operated to provide nonmedical residential care, day treatment, adult daycare, or foster family agency services for children, adults, or children and adults, including, but not limited to, the physically handicapped, mentally impaired, incompetent persons, and abused or neglected children.” This definition includes a wide variety of facilities, including foster family homes, small family homes, and group homes.

Health and Safety Code Section 1569.2 defines residential care facilities for the elderly as “a housing arrangement chosen voluntarily by persons 60 years of age or over, or their authorized representative, where varying levels and intensities of care and supervision, protective supervision, personal care, or health-related services are provided, based upon their varying needs, as determined in order to be admitted and to remain in the facility. Persons under 60 years of age with compatible needs may be allowed to be admitted or retained in a residential care facility for the elderly.”

State law requires local governments to treat both facility types with six or fewer residents as a residential use and subject to the same development standards as a single-family dwelling. Furthermore, no conditional use permit, zoning variance, or other zoning clearance shall be required of a community/residential facility that serves six or fewer persons that is not required of a family dwelling of the same type in the same zone. The residents and operators of a residential care facility shall be considered a family for the purposes of any law or zoning ordinance that relates to the residential use of property. However, “six or fewer persons” does not include the operator, operator’s family, or persons employed as staff.

The City defines a “Residential Facility” as those that provide permanent living accommodations and 24-hour primarily non-medical care and supervision for persons in need of personal services, supervision, protection, or assistance for sustaining the activities of daily living. This classification includes several sub-types, including:

1. *Residential Care, Limited.* A Residential Facility licensed by the State of California providing care for six or fewer persons;
2. *Residential Care, General.* A Residential Facility licensed by the State of California and providing care for more than six persons;
3. *Residential Care, Senior.* A housing arrangement chosen voluntarily by the resident, the resident's guardian, conservator or other responsible person, where residents are 60 years of age or older and where varying levels of care and supervision are provided as agreed to at the time of admission or as determined necessary at subsequent times of reappraisal. This classification includes continuing care retirement communities and life care communities licensed for residential care by the State of California;
4. *Hospice, Limited.* A facility that provides residential living quarters for up to six terminally ill persons; and
5. *Hospice, General.* A facility that provides residential living quarters for more than six terminally ill persons.

As shown in Table C-5, the "Residential Care, Limited" sub-type is permitted by-right in all zones allowing residential uses. However, several other Zoning Code provisions are not in compliance with State law, including:

- Section 15.04.610.360 (Residential Facility) requires such facilities to be separated by a minimum distance of 300 feet from any other residential facility and at least 20 square feet of common open space for each person who resides there. These constitute development standards not required of a single-family dwelling of the same type in the same zone (for those facilities serving six or fewer persons).
- "Residential Care, Senior" does not delineate between facilities serving six or fewer persons and more than six persons. For such facilities serving six or fewer persons, they must be permitted by-right in the same manner as "Residential Care, Limited" (i.e., in all zones allowing residential uses).
- "Hospice, Limited" facilities must be permitted by-right in the CM-3, CM-4, and CM-5 zones.

These changes are included in Program 3.E, which also requires that community/residential care facilities, regardless of type or size, are only subject to objective standards (non-discretionary review).

Lastly, the Zoning Code defines a "family" as "one or more persons, related or unrelated, living together as a single housekeeping unit." This definition does not require relation by blood or by marriage, and therefore does not unnecessarily limit the operation of community/residential care facilities.

Reasonable Accommodation

Both the federal Fair Housing Act and the California Fair Employment and Housing Act direct local governments to make reasonable accommodations (i.e., modifications or exceptions) in their zoning laws and other land use regulations when such accommodations may be necessary to afford disabled persons an equal opportunity to use and enjoy a dwelling. For example, it may be reasonable to accommodate requests from persons with disabilities to waive a setback requirement or other standard of the Zoning Ordinance to ensure that homes are accessible for the mobility impaired. Whether a particular modification is reasonable depends on the circumstances.

Article 15.04.809 (Waivers) establishes a formal procedure for individuals with disabilities seeking equal access to housing to request a reasonable accommodation and criteria to be used when considering such requests. The Code allows a reasonable accommodation request to be made by any person with a disability or their representative when the rules, standards, and practices required for housing acts as a barrier to fair housing opportunities. Reasonable accommodation requests are reviewed by the Zoning Administrator. The Zoning Administrator must issue a written decision within 45 days of the date the application is deemed complete, and may grant the reasonable accommodation request, grant with modifications, or deny the request. All written

decisions must give notice of the right to appeal and to request reasonable accommodation in the appeals process.

The following factors are required to be considered by the Zoning Administrator prior to a decision on a reasonable accommodation request:

- Physical attributes of the property and structures.
- Alternative reasonable accommodations which may provide an equivalent level of benefit.
- Whether the reasonable accommodation would require a fundamental alteration in the nature of a City program or law, including but not limited to land use and zoning.
- Whether the subject housing will be used by a person with a disability.
- Whether the request is necessary to make specific housing available to a person with a disability.

These are reasonable factors for the City to consider in approving a reasonable accommodation request. The finding of whether the request would require a fundamental alteration in the nature of a City program or law allows the City to evaluate whether modifications to City regulations are appropriate to facilitate processing of reasonable accommodation requests. The City has not had any reasonable accommodation requests over the last planning period, and a program is proposed to raise awareness of reasonable accommodations to increase the number of requests filed and approved by the City.

Density Bonus and Incentives for Affordable Housing

The City's density bonus provisions and incentives are located in Article 15.04.602 (Affordable Housing Density Bonus). There have been changes to State density bonus laws since these provisions were adopted in 2018 (e.g., allowance for up to 50 percent density bonuses via AB 2345). Therefore, though Section 15.04.602.020 (General Provisions) affirms that State law governs in the event of a conflict, this article should be updated to reflect current State law, as proposed in Program 3.D.

Subsection C provides incentive standards that the City has determined would not have a specific, adverse impact. These incentives are:

- A reduction in site development standards or a modification of zoning requirements or design requirements that exceed the minimum building standards approved by the California Standards Commission including, but not limited to, reduced minimum setbacks, increased maximum lot coverage, reduced on-site parking standards, etc.
- Other incentives proposed by the developer or the City that result in identifiable, financially sufficient, and actual cost reductions, including, but not limited to expedited "fast track" processing of development applications, waiver of filing or processing fees. use of public financing, etc.

The number of incentives or concessions allowed varies from one to three depending on the level of affordability, the type of housing unit, and the percentage of total units they represent.

Inclusionary Housing

In 2001, the City adopted an Inclusionary Housing Ordinance (IHO) which modified the City's requirements for the provision of affordable housing by builders of new residential projects. During the 5th Cycle Housing Element Update in 2014, affordable housing advocates expressed concerns as to whether the City's inclusionary housing in-lieu fee was adequate to assist in increasing the supply of affordable housing in the City. To address these concerns, two specific Housing Element programs related to the IHO were added in the 5th Cycle and adopted by the Council in 2015. In the following years, three studies (a financial feasibility analysis and two nexus studies) were prepared to support consideration of updates to the City's affordable housing requirements. In 2020, a substantially reorganized and expanded IHO was adopted, repealing and readopting Article 15.04.603 (Inclusionary Housing and Affordable Housing Linkage Fee).

Section 15.04.810.060 (Inclusionary Housing Requirements for Residential Development Projects) establishes requirements for the inclusion of affordable housing in all new housing developments of 10 or more units in both entirely residential projects and in the residential components of mixed-use projects. Developers can meet the City's inclusionary housing requirement by:

- Making seven percent of the dwelling units in a for-sale residential development project available at a price affordable to low-income households;
- Making 10 percent of the dwelling units in a for-sale residential development project available at a price affordable to moderate-income households;
- Making nine percent of the dwelling units in a rental residential development project available at a rent affordable to very low-income households; or
- Making 10 percent of the dwelling units in a rental residential development project available at a rent affordable to low-income households.

Alternately, except for for-sale residential developments proposed south of Interstate Highway 580 (I-580) and on the Point San Pablo peninsula, the above inclusionary requirements may be satisfied by the payment of an in-lieu fee to the City's Affordable Housing Fund described in Section 15.04.603.130 (Affordable Housing Fund). Other alternative compliance options include:

- The inclusionary housing requirement for for-sale residential developments may be satisfied by providing 10 percent of the dwelling units in development at a rent affordable to very low-income households (which may be later sold at a similarly affordable price and kept affordable for a 45-year term);
- The construction of inclusionary units on another site in Richmond; or

- The dedication of property to the City, provided the number of affordable units to be constructed on the property is at least 10 percent greater than the number of inclusionary units otherwise required and a viable financing plan is in place.

Inclusionary housing requirements may increase development costs. However, the City offers developers the following incentives and concessions to offset such costs:

- Allowing a density bonus according to the provisions of Article 15.04.602 (Affordable Housing Density Bonus);
- Allowing the concentration of inclusionary units within a portion of the building or site if required by a funding source or other legal requirements (otherwise prohibited by Section 15.04.603.050.C); and
- Allowing the construction of inclusionary units that are of a different type or smaller size than market rate units within the same project, provided the differences provide adequate housing and will result in at least five percent more affordable units than required.

Continued affordability must be maintained at a price affordable to the targeted income level for 45 years for for-sale units and 55 years for rental units. The affordability term is outlined in an Inclusionary Housing Agreement recorded with the Contra Costa County Clerk Recorder's Office and is binding upon any future owners for the duration of the term.

Inclusionary Housing Analysis

The City has implemented inclusionary housing requirements since 2001. Since that time, Richmond has continued to experience new development and housing production, with 3,544 units (nine percent of the City's housing stock) built since 2000. Between 2015 and 2019, 953 housing units were issued permits in the City; of these, 527 were above moderate-income units, none were moderate-income units, 160 were low-income units, and 266 were very low-income units (see Appendix A, Housing Needs Assessment, Table A-18). This is an average of 238 residential units permitted per year. The City has achieved all of its very low income 5th Cycle Regional Housing Needs Allocation (RHNA) of 438 units, but has not yet met the 5th Cycle RHNA in the low-, moderate-, and above moderate-income categories. The City's progress is 70 percent of low income, zero percent of moderate income, and 63 percent of above moderate income.[1]

The recent amendments to the IHO reduced the City's inclusionary requirements to make it more feasible to construct housing, especially north of I-580, where most housing construction was found to be infeasible. However, for-sale projects south of I-580 are required to construct inclusionary units rather than pay in-lieu fees to disperse the City's affordable housing stock and to ensure that inclusionary units will be built. The amendments also authorize the City Council to

[1] HCD, APR Dashboard, July 2022.

impose linkage fees on non-residential development. While the revised fees are modest, over time the City anticipates that it will accumulate substantial funds to assist in the construction of affordable housing.

Other Local Ordinances

Short-Term Rental Ordinance

To maintain the residential character of existing neighborhoods, the City has adopted a brief short-term rental ordinance in Section 15.04.610.030 (Accessory Short-Term Rentals ("Home-shares")). Adopted in 2020, these regulations allow accessory short-term rentals of one or two bedrooms in Residential and Commercial Mixed-Use zoning districts, provided the primary use of the dwelling remains residential. The rental of ADUs or JADUs for a period of less than 30 days is prohibited, and a resident must occupy the dwelling unit for at least 200 days during each calendar year, living in one of the bedrooms on-site.

Richmond Hills Initiative

The Richmond Hills Initiative (RHI), a voter initiative that restricted residential development in an area of the El Sobrante Hills, was adopted in 2017. The RHI area is approximately 430 acres, comprised of 38 parcels, and located north and east of Wildcat Canyon Regional Park and southwest of San Pablo Dam Road. Pursuant to the RHI, development in this area is not permitted if it would reduce the quantity or quality of wetlands or water and/or native vegetation in a stream corridor. The RHI includes minimum lot sizes, limited development envelopes, and maximum floor area of all buildings with certain exceptions. A transferable development credit program was included to ensure no net loss in residential capacity under the RHI. Under this program, density may be transferred to the CM-4 and CM-5 zoning districts, again, ensuring no net loss in residential capacity citywide. As a result, while this initiative decreased allowable density in a certain area, potential overall supply or number of housing units was not limited. Receiving sites for density transfers may show increased feasibility resulting from a higher number of units. No sites identified in Appendix B (Sites Inventory & Methodology) are located in the RHI area.

SB 9

Effective January 2022, Senate Bill 9 (SB 9), mandates local jurisdictions to ministerially approve up to two residential units and/or a two-lot subdivision in single-family residential zones if specific objective criteria are met. SB 9 projects are exempt from discretionary review if the project is consistent with objective zoning, design standards, and subdivision standards. The City has not yet passed an ordinance related to SB 9, but provides applications and checklists for SB 9 dwelling units or lot splits on its website.

Other Ordinances

The City does not have other ordinances, such as a growth control ordinance or other growth control measures that directly impact the cost and supply of residential development. The Housing Crisis Act of 2019 (Senate Bill 330, Government Code §66300) prohibits jurisdictions from implementing any provision that limits the number of housing unit approvals or permits that can

be issued or acts as a cap on the number of housing units that can be approved or constructed over any period. Programs 1.F and 3.A direct~~s~~ the City to continue to comply with this ~~and~~, other no net loss requirements (i.e., SB 166), and requirements related to reducing the intensity of land use (i.e., Government Code 66300(b)(1)).[2]

A ban on the use of natural gas in new construction is described in Section C.2.3 (Building and Housing Codes and Enforcement).

C.2.3 Building and Housing Codes and Enforcement

Richmond has adopted by reference the 2022 California Building Standards Code (Code of Regulations, Title 24) as the Building Code of the City of Richmond. These standards were adopted by Ordinance No. 14-22 N.S. (November 2022) and are referenced in Article 6 (Building Regulations) of the Municipal Code. The standards may add material and labor costs but are necessary minimums for the safety of those occupying the structures.

In many cases, amendments to the State Code have been incorporated to reflect issues of local concern in Section 6.02.030 (Amendments, Additions, and Deletions). For example, in 2021 the City amended the 2019 California Energy Code (Code of Regulations, Title 24, Part 6) to require all newly constructed buildings be All-Electric Buildings, no natural gas or propane plumbing installed and uses electricity for space heating, water heating, cooking appliances, and clothes drying appliances. Exceptions are included for scientific laboratories, publicly-owned emergency centers, non-residential buildings containing a for-profit restaurant (by request). These standards may increase initial construction costs, but over time will benefit the health, welfare, and resilience of current and future residents. Lastly, consistent with California Department of Housing and Community Development Bulletin 2018-05, the City has adopted emergency regulations to accommodate emergency housing into its building and residential codes. These regulations are not required, but their adoption by the City reflect the City's commitment to accommodating for different types of emergency housing.

The City's Code Enforcement Division is responsible for monitoring Code compliance. Code enforcement practices occur on both a proactive and complaint-driven basis. Proactive inspections occur equitably based on the City's knowledge of housing structures most in need of repair and life safety conditions. The following describes the City's standard code enforcement procedure:

1. Residents or City staff submit a complaint to Code Enforcement via telephone or email;

[2] Other than the Richmond Hills Initiative, the City has not approved any downzoning or reduced density/intensity standards since SB 330 (Housing Crisis Act) was enacted, and the City will comply with all SB 330 requirements (see Program 3.A).

2. A code enforcement officer is assigned and investigates the complaint;
3. A notice of abatement is prepared and filed with the Contra Costa County Recorder's Office;
4. If the property is vacant, an invoice or work order is prepared and the property is abated;
5. If the property is occupied, the City Attorney's Office obtains a forcible entry warrant prior to abatement;
6. The property is re-inspected to determine compliance and need for further action; and
7. If the property owner files an appeal, all abatement activity are ceased until Board of Appeals renders a decision.

In 2021, 728 code enforcement cases were opened, and 748 cases were closed. To prevent the relocation of lower-income tenants while resolving Code violations, the City offers relocation services and rehabilitation loan assistance to absentee landlords through Municipal Code Chapter 11.102 (Relocation Requirements for Tenants of Residential Rental Units).

Additionally, the City implements a Residential Rental Inspection Program (RRIP) (Municipal Code Section 6.40) to safeguard and preserve the housing stock of decent, safe, and sanitary dwelling units and protect persons entering or residing in them by providing a regular and comprehensive system of inspection and correction of substandard conditions. Under this program, the City conducted 2,898 total inspections of 1,543 rental units in 2021. Of these, 833 were self-inspections, and 2,065 were audit inspections. 2021 was a lower than typical inspection year due to timing of registrations and the COVID-19 pandemic.

C.2.4 Permits and Procedures

The time required to process a project varies greatly from one entitlement to another and is directly related to the size and complexity of the proposal, as well as the number of actions or approvals needed to complete the process. Tables C-6 and C-7 identifies approvals and/or permits that could be required for planning entitlements, their corresponding approval body, and the typical or estimated approval timeline. It should be noted that each project would not have to obtain each permit/approval. Table C-8 identifies the typical approval times for residential projects of varying size.

Table C-6: Permit/Procedure and Approval Authority

Permit/Approval Type	Approval Authority		
	Recommendation	Decision	Appeal
Zoning Compliance Review	–	Zoning Administrator	Planning Commission
Administrative Use Permit	–	Zoning Administrator	Planning Commission
Minor Design Review	–	Zoning Administrator	Design Review Board
Major Design Review	–	Design Review Board	Planning Commission
Conditional Use Permit	–	Planning Commission	City Council
Variance	–	Planning Commission	City Council

Source: City of Richmond

Table C-7: Estimated Approval Timelines

Permit/Approval Type	Approval Authority	Estimated Approval Timelines [1]
Zoning Compliance Review (ADU/JADU)	Zoning Administrator	1 month
Minor/Administrative Design Review	Zoning Administrator	1 – 2 months
Design Review Board	–	6 – 18 months
Planning Commission	–	6 – 24 months
Building Plan Check		
ADU and Single-Family/Duplex	Zoning Administrator	1 – 3 months
Multi-family and Mixed-Use	Zoning Administrator	2 – 6 months

Notes

All permit/approvals are assumed to be subject to a Mitigated Negative Declaration/Negative Declaration or lower-level environmental review.

[1] Typical approval timeline is from date of application submittal. Applicant work periods to provide a complete application or other applicant delays that are not within the City's control are reflected in these timelines.

Source: City of Richmond

Table C-8: Typical Approval Timelines for Single-Family and Multi-Family Projects

Project Type	Typical Approval Timeline
Single-Family Dwelling/Duplex	3 – 4 months
Multi-Family (3-25 units)	5 – 7 months
Multi-Family (26-100 units)	6 – 8 months
Multi-Family (100+ units)	9 – 12 months

Source: City of Richmond

Additionally, the time lapse between project approval and building permit issuance varies. This variation depends on many factors, including the project's complexity, which can affect the time to prepare a full set of construction plans. Recently, the City has been observing a lapse ranging from approximately three months to over one year between project approval and building permit submittal for multi-family and mixed-use projects. For example, a 100-unit multi-family development at 2301 Columbia Boulevard was approved on November 18, 2021 and submitted for building plan check on February 23, 2022. Other projects have seen lapses of approximately one year. For example, a single-family development of 94 units at 1 Markovich Lane was approved on December 22, 2020 and submitted for building plan check on November 2, 2021. Variations in time lapse reflect factors outside of the City's control, including financing.

Design Review

The City's design review process is outlined in Article 15.04.805 (Design Review). Generally, all single-story residential additions, single-family homes, and duplexes not exceeding 1,200 square feet and no taller than 15 feet are reviewed by the Zoning Administrator (minor or administrative design review). All larger single-family and multi-family residential structures, as well as mixed-use projects of over 1,000 square feet that abut a residential zoning district, are reviewed at a public hearing by the Design Review Board (major design review). This has resulted in most residential projects, both single-family and multi-family, being approved by the Design Review Board.[3] The typical review process follows the below steps:

1. Application submitted to Planning Division.
2. Planner conducts completeness review within 30 days of submittal.
3. Planner takes the complete application before the Technical Review Committee to receive feedback from City departments.
4. Required CEQA analysis completed.
5. Design Review Board considers the project at a public hearing.
6. If subdivision is required, the Planning Commission considers the project at a public hearing.

California Public Resources Code 21080.1 and 2 require the City to determine if a project is exempt from CEQA within 30 days of completeness of if an analysis (e.g., EIR, negative declaration, etc.) will be required. The City has not consistently issued such determinations within the 30-day time period; therefore, Program 3.A

The number of Design Review Board hearings typically ranges from one to three depending on the complexity of the project. If required, the number of Planning Commission hearings typically ranges from one to two hearings, also depending on the complexity of the project.

[3] For historic properties, site and architectural review are required and handled through the Historic Preservation Commission.

SB 330 sets a maximum number of five hearings for projects with complete applications that comply with the requirements and objective standards of a City's General Plan and Zoning Ordinance. Developer feedback during the Housing Element update process indicated that the City may not consistently comply with the limited number of hearings established under SB 330. Program 3.A includes legal training sessions with City staff and appointed officials involved in entitlement approvals to ensure the review process adheres to SB 330 and Permit Streamlining Act requirements. Additionally, the City is developing objective design standards for residential projects (Program 3.C) which will help streamline the review process as described in Program 3.A.

The review authority, most often the Design Review Board, must consider the criteria described in Section 15.04.805.040 (Design Review Criteria) prior to approval of a design review application, including:

A. The overall design of the project, including its scale, massing, site plan, exterior design, and landscaping, reflects design integrity and the relationship of form and function in a coherent manner;
B. The project design evidences a sense of place; does not overwhelm or adversely impact adjoining properties; and respects prevailing setbacks and the scale of neighboring buildings and how they relate to the street;
C. The project's design elements, materials, signage, and landscaping are internally consistent, fully integrated with one another, and applied in a manner that is visually consistent with the proposed architectural design.
D. Lighting and lighting fixtures are designed to complement buildings, be of appropriate scale, provide adequate light over walkways and parking areas to create a sense of pedestrian safety, and avoid creating glare.
E. The proposed building design and landscaping supports public safety and security by allowing for surveillance of the street by people inside buildings and elsewhere on the site.[4]
F. Landscaping is designed to be compatible with and enhance the architectural character of the buildings on site. Proposed planting materials avoid conflicts with views, lighting, and signage.

The Zoning Administrator or Design Review Board may only approve a design review application per Section 15.04.805.050 (Required Findings) if it finds that the application is consistent with:

A. The General Plan and any applicable specific plans;
B. Any applicable design guidelines;

[4] This criterion is not related to a crime-free ordinance.

C. Any approved tentative map, Use Permit, Variance, or other planning or zoning approval that the project required; and
D. The design review criteria in Section 15.04.805.040 (Design Review Criteria) (listed above).

In addition, the Zoning Administrator or Design Review Board may also impose reasonable conditions of approval to ensure projects are compatible with the surrounding neighborhood and protect the public health, safety, and welfare.

The subjectivity of the design review criteria, which a project must be consistent with for approval, has contributed to a protracted approval process and could potentially lead to a denial based on interpretation. The added time for entitlement and uncertainty of approval can impact housing cost. This conclusion is supported by input received from both for-profit and nonprofit housing developers that work in Richmond, who also note that Design Review Board requirements seem to change over the course of the entitlement process, adding time and expense. Added time and expense can impact housing cost, the length of time for approval, and certainty of approval. As noted previously, Senate Bill 330 (Housing Accountability Act, Government Code Section 65589.5) precludes jurisdictions from denying or reducing the permitted density of a housing development based on subjective development and design standards. Additionally, SB 330 sets a maximum number of five hearings for projects with complete applications which comply with the requirements and objective standards of a City's General Plan and Zoning Ordinance. Developer feedback during the Housing Element update process indicated that the City may not consistently comply with the limited number of hearings established under SB 330.

Program 3.A is proposed to update design review findings for housing developments in order to reduce subjectivity in the design review process and to increase approval certainty. Specifically, the design review criteria would refer to objective design standards and zoning requirements for housing developments instead of relying on subjective criteria. Additionally, this Program includes a legal training session to be held with the Design Review Board and City staff regarding State law provisions (e.g., Housing Accountability Act, SB 330) including limited purview, number of public meetings, and timeframes for project reviews. Furthermore, Program 3.C directs the City to establish objective design standards for housing under the Richmond Livable Corridors Form-Based Code. These objective design standards for residential projects will help streamline the design review process, and Program 3.A will ensure the review process adheres to SB 330 and Permit Streamlining Act requirements.

Use Permits (Administrative and Conditional Use Permits)

The City's use permit process is described in Article 15.04.806 (Use Permits). This includes both administrative use permits and conditional use permits; no special use permits are required for residential development. As shown in Table C-5, a limited number of higher intensity mixed-use and commercial zoning districts require an administrative use permit for single-family dwellings, as higher density and mixed-use development is encouraged in these areas. Duplexes require an administrative use permit to facilitate their development in lower-density residential zones (RL1

and RL2 districts). Administrative use permits are reviewed by the Zoning Administrator. In select cases, a conditional use permit (CUP) is required for single-family and multi-family dwellings, as well as emergency shelters and various facilities for persons with disabilities. The Planning Commission must review all CUPs at a public hearing and make standard findings to ensure compliance with applicable City requirements before approval. Per Richmond Municipal Code Section 15.04.806.040, the decision-maker must make the following findings in order to approve either an administrative or conditional use permit:

A. The location of the proposed conditional use is in accordance with the General Plan and any applicable specific plan and the land use designations for the project site;
B. The location, size, design, and operating characteristics of the proposed use will be compatible with and will not adversely affect the livability or appropriate development of abutting properties and the surrounding neighborhood;
C. The proposed use will not create any nuisances arising from the emission of odor, dust, gas, noise, vibration, smoke, heat or glare at a level exceeding ambient conditions;
D. The proposed use complies with all applicable provisions of Article XV; and
E. The site of the proposed use is adequately served by highways, streets, water, sewer, and other public facilities and services.

These are typical use permit findings; however, Finding B could impose subjectivity into the decision-making process, which can impact approval certainty and length of entitlement. An estimated approval timeline of up to 24 months for Planning Commission use permit review is lengthy (see Table C-7) and indicates a need to streamline the process. Although few residential developments would be subject to a use permit, Program 3.A proposes actions to streamline the use permit process for residential uses and to increase approval certainty. Compliance with zoning requirements and standards, including objective design standards, should address potential issues of compatibility with abutting properties and the surrounding neighborhood (Finding B).

SB 35 Processing

Before an SB 35 application can be made, an application must submit a notice of intent in the form of a preliminary application provided by the City that includes the information required by Government Code Section 65941.1. The City must then notify California Native American tribes that are traditionally and culturally affiliated with the area of the site to determine if they wish to engage in a scoping consultation. An SB 35 application cannot be made until the notice and scoping consultation is complete and either an agreement is reached or no tribe elects to participate in a scoping consultation. A separate application form and checklist have been prepared by the City for SB 35 applications. The City processes SB 35 applications in compliance with State law and HCD guidelines. As of August 2022, one SB 35 project has been conditionally approved and two are under review.

Planned Area District

The Planned Area District process is outlined in Article 15.04.810 (Planned Area Districts) and is intended to facilitate orderly development of larger sites consistent with the General Plan, especially where a mix of uses or character is desired that can best be achieved through an integrated development plan.[5] The minimum area for a Planned Area District is two acres. Planned Area Districts are adopted by the City Council as a zoning map amendment and must include a Planned Area Plan. A Planned Area Plan is also subject to design review.

An application for a Planned Area District is optional; in no case is a Planned Area District application required or mandatory. Fixed zoning standards exist for all properties in Richmond, and a Planned Area District would be requested only if an applicant desires to alter a property's established standards through the Planned Area District process.

A Planned Area Plan and rezoning may be approved if the following findings are made:

A. The proposed development is consistent with the General Plan, including the height, density, and intensity limitations that apply unless these limitations are to be amended;
B. The subject site is physically suitable for the type and intensity of the land use being proposed;
C. Adequate transportation facilities and public services, as defined in the General Plan and in the design standards established in the Subdivision Regulations exist or will be provided in accordance with the conditions of Planned Area Plan approval to serve the proposed development; and the approval of the proposed development will not result in a reduction of transportation service for all modes of travel or public services so as to be a detriment to public health, safety, or welfare;
D. The proposed development will not have a substantial adverse effect on surrounding land uses and will be compatible with the existing and planned land use character of the surrounding area;
E. The development generally complies with applicable design guidelines; and
F. The proposed development is demonstratively superior to the development that could occur under the standards applicable to the underlying base district, and will achieve superior community design, environmental preservation and/or substantial public benefit. In making this determination, the following factors will be considered:
    1. Appropriateness of the use(s) at the proposed location.
    2. The mix of uses, housing types, and housing price levels.
    3. Provision of units affordable to persons and families of low and moderate income or to lower income households.
    4. Provision of infrastructure improvements.

[5] The City does not have any other planned development process (e.g., planned unit development, etc.).

5. Provision of open space.
6. Compatibility of uses within the development area.
7. Creativity in design and use of land.
8. Quality of design, and adequacy of light and air to the interior spaces of the buildings.
9. Overall contribution to the enhancement of neighborhood character and the environment of Richmond in the long term.

As Planned Area Districts are a legislative action dealing with generally larger sites; these findings are reasonable and are not considered a constraint to housing development.

Permit and Development Fees

The City requires payment of application fees for entitlement processing and development fees at time of building permit issuance. City fees are based on the City's costs of providing services and are reviewed and adjusted periodically. The City's permit and development fees are available on the City's website consistent with Government Code Section 65940.1(a)(1)(A).

Planning Fees

Table C-8 lists the City's Planning Fees.

Table C-8: Planning Fees

Service/Permit Type	Fee Amount
Environmental Review	
Preliminary CEQA Review	$211
Negative Declaration/Mitigated Negative Declaration	30% of total contract cost
Environmental Impact Report	30% of total contract cost
Consultant Environmental Work	$11,000 deposit
Consultant Technical Studies	$2,700 deposit
Subdivision Review	
Tentative Parcel Map (0 to 4 lots)	$6,500 deposit
Tentative Subdivision Map (5 to 25 lots)	$7,500 deposit
Tentative Subdivision Map (26 to 100 lots)	$9,500 deposit
Tentative Subdivision Map (101 to 200 lots)	$14,000 deposit
Tentative Subdivision Map (201+ lots)	$18,000 deposit
Preliminary Plan	$4,000 deposit
Zoning Compliance Review	
ADU (attached/detached)	$1,186
ADU (conversion)	$947
JADU	$711
Use Permit Review	
Administrative Use Permit	$2,161
Conditional Use Permit	$5,000 deposit
Residential Design Review - Minor/Administrative	
Single-Family Unit or Duplex (501 to 1,200 sf under 15 ft.)	$2,431
Residential Design Review - Major (Design Review Board)	
Single-Family Unit or Duplex (1,201 sf or more)	$4,400 deposit
Multi-family Project (3 to 10 units)	$8,500 deposit
Multi-family Project (10 to 25 units)	$10,500 deposit
Multi-family Project (26 to 100 units)	$12,500 deposit
Multi-family Project (100+ units)	$15,500 deposit
Legislative Actions	
General Plan or Zoning Amendment	$13,000 deposit
Specific Plan Amendment	$13,000 deposit
Variance/Waiver Review	
Variance - Residential	$3,500 deposit

Source: City of Richmond, 2022 Planning Division Fee Schedule

Table C-9 lists the City's Planning Fees, comparing a single-family dwelling/duplex to a multi-family apartment project. The City's deposits have served as flat fees in terms of overall planning costs for project applications. The total planning fees for a multi-family project are almost three times higher than for a single-family/duplex project due to the design review and approval process. Although the fee amount difference (approximately $8,000) is not significant compared to overall project costs (see Table C-11), this could discourage the production of higher-density development. As previously discussed, while most projects are approved by the Design Review Board, single-family homes often have fewer hearings than a multi-family project. Program 3.A will streamline the design review process and includes modifying the multi-family design review fee to reflect the shortened approval process.

Table C-9: Planning Fees for Typical Single-Family and Multi-Family Projects

Project Type	Fee Amount
Single-Family Dwelling/Duplex	
Preliminary CEQA Review	$211
Residential Design Review	$4,400
Total	**$4,611**
Multi-Family (26-100 units) (apartments)	
Preliminary CEQA Review	$211
Residential Design Review	$12,500
Total	**$12,711**

Source: City of Richmond

A comprehensive summary of planning fees and impact fees by single-family and multi-family project are in Table C-11.

Development Fees

Development fees are applicable to newly constructed buildings and additions, or whenever a change of use within an existing building creates additional impacts. Fees cover the costs of City services and facilities. The City collects the Subregional Transportation Mitigation Program (STMP) fee on behalf of the West Contra Costa Transportation Advisory Committee. The City does not otherwise collect fees for outside agencies, but does verify their payment prior to permit issuance, including the West Contra Costa Unified School District (WCCUSD), the West County Wastewater District (WCWD), and East Bay Municipal Utilities District (EBMUD).

Table C-10 lists the City's Development Fees.

Table C-10: Development Fees

Impact Type	Fee Amount[1]
State and Regional Impact Fees	

Table C-10: Development Fees

Impact Type	Fee Amount[1]
WCCUSD Fee	$4.08/square foot
Subregional Transportation Mitigation Program (STMP) Fees	
Single-family	$5,881/unit
Multi-family	$2,897/unit
Senior Housing	$1,588/unit
City Fees	
Park/Open Space Impact Fee	
Single-family	$6,950/unit
Multi-family	$5,707/unit
Sewer Impact Fee	
Single-family	$3,625/unit
Multi-family	$2,934/unit
Traffic Impact Fee	
Single-family	$1,968/unit
Multi-family	$1,573/unit
Community/Aquatic Centers Impact Fee	
Single-family	$1,667/unit
Multi-family	$1,368/unit
Storm Drainage Impact Fee	
Single-family	$710/unit
Multi-family	$386/unit
Library Impact Fee	
Single-family	$1,883/unit
Multi-family	$1,883/unit
Police Facilities Impact Fee	
Single-family	$391/unit
Multi-family	$208/unit
Fire Facilities	
Single-family	$476/unit
Multi-family	$179/unit
Mitigation Administrative Fee	3% of the total project impact fees
Inclusionary Housing In-Lieu Fee (per non-inclusionary unit)	$0 – $12/square foot
Park Land Dedication Fees	
Single-family	$432
Duplex	$372/unit
Condominiums and clusters	$300/unit

Table C-10: Development Fees

Impact Type	Fee Amount[1]
Apartments (7+ units)	$216/unit
Public Art Fee (10+ units only)	1% of building development cost
Water and Wastewater Connection Fees	
WCWD Service Connection Fee	
Single-family	$10,244
Multi-family	$7,350/unit
Sewer Connection Fee	$2,950
EBMUD System Capacity Charge	
Single-family	$11,700 – $21,250
Multi-family	$7,390/unit >500 square feet $5,850/unit ≤500 square feet

Source: City of Richmond, WCWD, WCCUSD

Fee Analysis

Table C-11 shows total estimated planning and development fees for single-family and multi-family units.

Table C-11: Planning and Development Fees for Single-Family and Multi-Family

Fee Type	Single-Family [1]	Multi-Family (50 units, market rate) [2, 3]	Multi-Family (100 units, affordable) [2, 3]
Planning and Development Fees			
Residential Design Review	$4,400	$12,500	$12,500
WCCUSD Fee	$14,280	$204,000	$408,000
Subregional Transportation Mitigation Program (STMP) Fees	$5,744	$141,450	$282,900
Park/Open Space Impact Fee	$6,950	$285,350	$570,700
Sewer Impact Fee	$3,625	$146,700	$293,400
Traffic Impact Fee	$1,968	$78,650	$157,300
Community/Aquatic Centers Impact Fee	$1,667	$68,400	$136,800
Strom Drainage Impact Fee	$710	$19,300	$38,600
Library Impact Fee	$1,883	$94,150	$188,300
Police Facilities Impact Fee	$391	$10,400	$20,800
Fire Facilities	$179	$15,050	$30,100
Mitigation Administrative Fee	$521	$21,540	$43,080
Park Land Dedication Fees	$432	$10,800	$21,600
Public Art Fee	N/A	$99,090	$198,180
WCWD Service Connection Fee	$10,244	$367,500	$735,000
Sewer Connection Fee	$2,950	$2,950	$2,950
Total Fees	$42,750	$1,574,880	$3,137,260
Total Fees per Unit	$42,750	$31,498	$31,373
Development Cost			
Total Estimated Development Cost	$1,423,170	$23,481,143	$41,537,623
Total Estimated Development Cost per Unit	$1,423,170	$469,623	$415,376
Estimated Fee Cost as a Portion of Total Development Cost	3%	7%	8%

[1] Assumes a 3,500 square foot house with a 2-car garage.

[2] Assumes 1,000 square foot units.

[3] Assumes public art requirement is provided on-site.

Note: EBMUD fees not included in fees calculation due to meter size and geographic thresholds.

Source: City of Richmond, WCWD, WCCUSD

Planning and development fees add to the cost of housing and can constrain housing development if the cost of development exceeds the threshold for financial feasibility. The Park/Open Space Impact Fee, WCWD Service Connection Fee, and WCCUSD Fee are the most substantial fees on residential development in Richmond. However, as reviewed by the Terner Center in a March 2018 report, development fees typically represent reasonable costs.[6]

On a per-unit basis, fees on development in Richmond are higher for single-family development than multi-family. However, development fees make up a greater portion of market-rate multi-family development costs because single-family houses are much larger than multi-family units as per-unit fees incentivize larger unit sizes. Therefore, the City will evaluate refining fees to be applied on a per square foot basis rather than per unit to encourage the development of smaller housing units (Program 2.B).

C.2.5 On and Off-site Improvements

New development is required to provide public improvements to serve its new residents consistent with City standards. Required improvements are described in Article 15.04.709 (Improvements) and Article 15.04.710 (Design Standards). Public improvement obligations include providing sidewalks, bikeways, street trees, storm drainage, sanitary sewers, water connections, utility services, fire hydrants, walls, and fences. Required street right-of-way widths are based on street classification and range from 40 feet (local street) to 112 feet (auto arterial) as described in Section 15.04.710.050.C (Street Cross-Sections and Dimensional Standards). Sidewalks are required to be at least four and a half feet in width, with wider sidewalks required on Urban Arterial/Mixed Use Boulevard streets (minimum eight feet, both sides) and Avenues (minimum five to seven feet, both sides). The City allows deviations from these standards for special cases, such as hillside development, and narrower street widths are allowed (e.g., no on-street parking) for private streets where sidewalks are not included. While these types of requirements result in additional development costs, these improvements provide the necessary facilities and services for a safe and quality living environment. The City's standards coupled with the allowance for deviations has accommodated residential development throughout Richmond and has not been demonstrated to constrain housing supply and affordability.

C.2.6 Summary

Governmental constraints to the production of housing in Richmond are limited to the design review process and zoning provisions inconsistent with State law, including the permitting of Low Barrier Navigation Centers (LBNCs), community/residential care facilities, etc. Programs are

[6] UC Berkeley, Terner Center for Housing Innovation. "It All Adds Up: The Cost of Housing Development Fees in Seven California Cities". March 2018. https://ternercenter.berkeley.edu/wp-content/uploads/pdfs/Development_Fees_Report_Final_2.pdf

included in the Housing Plan (Section IV) to remove these constraints and ensure regulations that apply to a variety of housing types are objective.

Section C.3 Non-Governmental Constraints

Market factors over which a local government has only limited ability to control can influence the jurisdiction's capacity to develop more housing. These market-related constraints include land cost, construction cost, and the availability of financing. An assessment of these non-governmental constraints can inform the development of potential actions that can ameliorate its impact.

C.3.1 Housing Supply/Conditions

Market Overview: For-Sale

As shown in the Needs Assessment (Appendix A, Figure A-39), the Region's home values have increased significantly since 2011, when they had reached a low point following the Great Recession (2009-2011). From 2011 to 2020, the median home value in the Bay Area increased by 117 percent. Since 2011, the typical home value in Richmond has increased 159 percent, from $247,317 to $641,530.

Following the recovery from the Great Recession and until 2020, interest rates remained at low levels of 3.5 to 4.5 percent. When interest rates are low, capital investment and housing production generally increase, and more buyers are likely to take out a mortgage than when interest rates are higher. In addition, consumers are able to borrow more money for the same monthly payment. During the COVID-19 pandemic, national 30-year mortgage rates dropped to even lower levels, declining to as low as 2.65 percent in January 2021. However, interest rates began to increase in early 2022, to 5.3 percent by May 2022, the highest rate since June 2009.[7] The increase in home borrowing rates may impact the performance of the home buying market, but the severity of these impacts is uncertain due to the unusual conditions during the pandemic-recovery, including a shortage of housing supply, increased savings and significant changes to how many Americans work and live.

Market Overview: Rental

As shown in the Needs Assessment (Appendix A, Figure A-41 and Figure A-42), Richmond rents have risen alongside rents in Contra Costa County and are higher than those across the Region. According to U.S. Census data, the median rent in Richmond in 2019 was $1,381 per month and had increased by 37.1 percent in the past 10 years. In the same time period, median rent increased by 45.2 percent in Contra Costa County and 54 percent in the Region.

Per the Needs Assessment (Appendix A, Figure A-44), homeowners are less cost-burdened than renters, who bear the brunt of an overall rise in housing costs without the benefit of fixed-rate

[7] Federal Home Loan Mortgage Corporation (Freddie Mac), Primary Mortgage Market Survey®

mortgages. When looking at cost burden across tenure in Richmond, 28 percent of renters spend 30 to 50 percent of their income on housing compared to 20 percent of those that own. Additionally, 25 percent of renters spend 50 percent or more of their income on housing and are considered severely cost-burdened, while 14 percent of homeowners are severely cost-burdened. In total, 34 percent of homeowners and 58 percent of renters experience some level of cost burden in Richmond.

C.3.2 Development Costs

Land Costs

To estimate the price of land in Richmond, comparable sales within the past two years (2020–2022) were reviewed. Individual lots ranged from $21 to $54 per square foot, or about $925,926 to $2,352,240 per acre. Lot sizes ranged from approximately 2,500 to 5,227 square feet. Residential multi-family land in and near Richmond is estimated to cost an average of $37 per square foot, or about $1,603,233 per acre. Land is not considered a constraint to development, as there is availability of vacant land for future housing construction as identified in the sites inventory.

Construction Costs

According to a March 2020 report published by the Terner Center for Housing Innovation, construction costs for multi-family housing in California have climbed 25 percent between 2009 and 2018.[8] This increase is in part due to the higher cost of building materials, such as lumber, concrete, and steel, as well as prevailing wage requirements. According to RSMeans, construction costs (including materials and labor but excluding soft costs such as fees) for a small apartment complex in the Richmond area ranged between $185 to $215 per square foot in 2022. Construction costs can vary depending on the type of development, ranging from more expensive steel-frame Type I construction to more affordable wood-frame Type V. Due to the smaller scale, single-family homes tend to be more expensive to construct on a per square foot basis than larger, multi-family developments. This cost can fluctuate depending on the type and quality of amenities to the property, such as expensive exterior and interior finishes, outdoor spaces, fireplaces, swimming pools, etc.

Soft costs are the costs that are not directly incurred by the physical construction of the development. These costs include services for architectural, engineering, environmental assessments, landscape design and legal services, as well as permitting requirements and impact fees. They generally range from 15 to 30 percent of total development costs but fluctuate depending on local fees and exactions. Please refer to the Permit and Development Fees section

[8] Terner Center for Housing Innovation, The Hard Costs of Construction: Recent Trends in Labor and Materials Costs for Apartment Buildings in California, March 2020

for a discussion of the City's required permit and development fees; this section (Section C.2.4) also discusses the time lapse between approval and building permit submittal.

Lastly, see Appendix B, Section B.2.3 for a discussion of projects being proposed at densities below the maximum allowed, with the Quarry Redesign project discussed as an example of lower density requested based on difficulty obtaining financing for condominium projects.

C.3.3 Availability of Financing

The availability of financing has a large impact on rates of homeownership. The ability to secure financing can be influenced by creditworthiness, debt-to-income ratio, and the restrictiveness (or leniency) of mortgage lending standards. Reviewing data collected through the Home Mortgage Disclosure Act (HMDA) reveals the influence of the lending market on local home sales. Home purchase loans in 2020 are summarized in Table C-12 below.

In the City's zip codes, over 80 percent of traditional home loan applications in 2020 were for conventional loans and just below 20 percent for government-backed loans, for a total of 1,614 home loan applications across both types. This disparity could be driven by high home values in Richmond, as government-backed loan programs typically have a maximum loan amount. The approval rate for conventional loans was 73 percent.

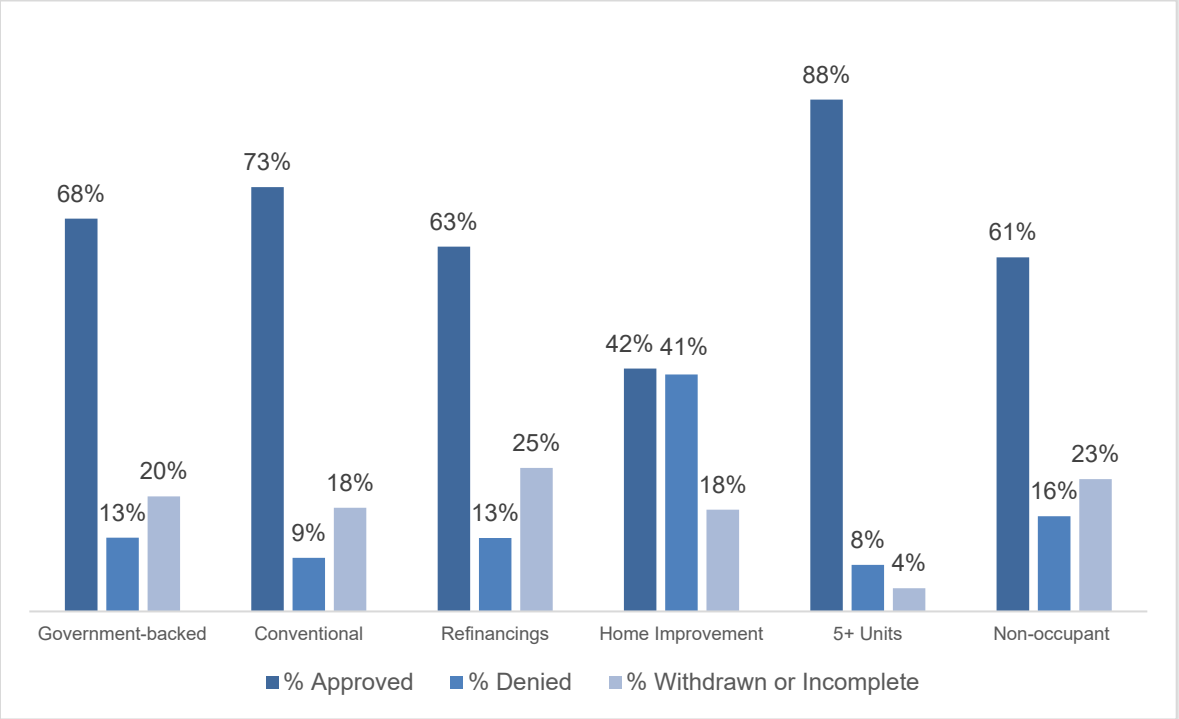
In competitive housing environments, where purchasing a new home may be out of reach for some, home renovations can be a desirable and more affordable way to add value to a property. There were 297 loan applications for home improvement in 2020. The approval rate for these types of applications was 42 percent.

Table C-12: Total Home Loan Applications

Loan Type	Total Applications
Government-backed	268
Conventional	1,346
Refinancing	7,265
Home Improvement	297
5+ Units	25
Non-occupant	941

Source: HMDA, 2020

Figure C-1: Home Loan Application Disposition



Source: HMDA, 2020

C.3.4 Summary

Despite lower for-sale prices and comparable market rents to the region, other economic conditions, particularly relatively lower land costs, are favorable for attracting new housing development in Richmond. While more new construction is expected to be for above-moderate income households, housing projects affordable to moderate and lower-income households are also being constructed (see Appendix B, Table B-3 for Entitled and Proposed Developments).

Section C.4 Environmental and Infrastructure Constraints

C.4.1 Environmental Constraints

Environmental Conditions

Richmond is located at the northwestern corner of Contra Costa County. Richmond's land mass forms a promontory that stretches into San Francisco and San Pablo Bays, with a shoreline that defines a significant portion of the City's borders to the north, west, and south. The cities of El Cerrito, San Pablo, and Pinole (as well as several unincorporated communities) border Richmond to the north and east, and the Berkeley Hills, San Pablo, and Sobrante ridges frame the eastern edge of Richmond. Surrounded by the East Bay hills and a 32-mile shoreline, Richmond offers 6,300 acres of parks and open space. The region is subject to a range of natural hazards, including changes to local and regional weather patterns, rising bay water level, changes in salinity and tidal patterns of San Francisco and San Pablo bays, coastal erosion, water restrictions, vegetation changes, and disrupted species migration patterns and extinctions.[9]

Historic land use associated with the City's industrial and maritime past has altered much of the landscape in Richmond and surrounding communities. However, water and transportation-dependent industrial activities established in 1900 still operate along the Santa Fe Channel located on the City's southern shoreline.

Flooding Constraints

Flooding is given special attention when accommodating new development in Richmond. The San Francisco Bay Conservation and Development Commission has identified several portions of Richmond's shoreline which may be affected by sea level rise. A changing climate could affect or alter natural bayland habitats, infrastructure, and other structural uses located along Richmond's shores, and human health may be affected by heat waves, diminished air quality, and vector borne disease.

For the Bay Area as a whole, 11 inches of sea level rise (measured at Mean Higher High Water, or MHHW) over current levels are projected by 2050 (with a range of 5 to 24 inches) and 36 inches by 2100 (with a range of 17 to 66 inches by 2100). The Contra Costa County ART Project mapped these sea level rise scenarios, as well as higher Bay water elevations ranging from 77 to 108 inches above MHHW. These higher levels are above current predictions for sea level rise likely to occur before 2100, but they illustrate short-term flooding that could occur in that time frame when extreme tides are coupled with sea level rise. The 2016 Richmond Bay Specific Plan

[9] City of Richmond, *Richmond General Plan 2030*, April 2012, p. 8.5.

identifies the flooding vulnerabilities of the area as it rests along the shoreline, finding the area as particularly susceptible to sea-level rise.[10] To facilitate redevelopment, Richmond Bay Specific Plan includes a sea level rise vulnerability assessment. This assessment will inform and guide the location and design of projects along this stretch of the City's shoreline.

Richmond addresses the need to protect and manage low-lying areas that are likely to be affected by sea level rise and storm surges in the Richmond General Plan 2030.[11] All new construction and substantial improvements in Special Flood Hazard Areas are required to comply with the City's Flood Damage Prevention requirements (Municipal Code Chapter 12.56). Development standards are intended to meet, if not exceed, minimum National Flood Insurance Program (NFIP) criteria for requirements for floodplain management regulations, including raising residential buildings and using flood-resistant building materials.

Other Environmental Constraints

The City has taken measures to prepare for and mitigate impacts from its other main environmental hazards, including wildfires, seismic activity, and environmental contamination. These measures include analyzing land use and transportation impacts, providing policy direction for protecting energy resources, conducting studies on local and regional environmental issues, and responding to climate change. Furthermore, the City is updating the Safety Element to address evacuation routes for residential areas with limited access and identify evacuation routes and their capacity, safety, and viability under a range of emergency scenarios. The City will implement Safety Element policies and actions to provide sufficient evacuation routes and alternatives for residential neighborhoods. None of these environmental hazards are considered a constraint that would significantly affect the production and maintenance of housing. Additionally, though the Campus Bay housing development (see Appendix B, Table B-3) is located on a brownfield site, it has an approved Remedial Action Plan to address areas with significant environmental constraints, and remediation efforts are underway.

C.4.2 Infrastructure Constraints

Water

The East Bay Municipal Utilities District (EBMUD) provides water for the City of Richmond, as well as surrounding incorporated and unincorporated areas within Alameda and Contra Costa counties. EBMUD owns and manages approximately 29,000 acres of land and water surface in the East Bay, including portions of the watershed lands that feed EDMUD's local reservoirs. Approximately 90 percent of the raw water entering EBMUD's system originates from the

[10] City of Richmond, *Climate Action Plan*, October 2016, p. 16.
[11] City of Richmond, *Richmond General Plan 2030*, April 2012.

Mokelumne River watershed. The remaining 10 percent originates as runoff from the protected watershed lands in the East Bay area.

EDMUD's 2020 Urban Water Management Plan (UWMP) assesses water supplies against expected water demands for a 30-year planning horizon and outlines actions to deal with future uncertainties. Projected water demand for lower income single-family and multi-family residential housing are included in this analysis. The 2020 UWMP found that EBMUD will be able to provide sufficient water supplies to meet the projected water demands of its customers, including during a five-year consecutive drought period. Therefore, housing developments on sites identified in the sites inventory (Appendix B) would not require expansion or improvement of existing water facilities.

Sewer and Stormwater

Richmond is served by three primary sanitary sewer districts and two waste treatment facilities, interfacing with EBMUD sewer systems and treatment plants during extreme winter storm events and wet weather overflow. Veolia Water North America and the City, through its subsidiary district, the Richmond Municipal Services District, provides wastewater services to central Richmond (approximately 13.5 square miles, or 24 percent of the City's land area), and also processes and treats the leech water from the County landfill. The West County Wastewater District (WCWD) serves the northern portions of the City, while the Stege Sanitary District (SSD) provides services to a portion of the City along the west side of Interstate 580 adjacent to the City of El Cerrito. The City does not provide wastewater service to any parcels outside its corporate boundaries.

In 2011, the Richmond Municipal Services District and Veolia Water prepared the Sewer System Management Plan (SSMP), a comprehensive wastewater collection system master plan. The City's existing sewer collection system is comprised of approximately 187 miles of active gravity sewer pipelines with sizes ranging from 4 to 66 inches in diameter, 15 miles of pressure pipelines, and 14 pump stations. According to the 2011 SSMP, several needed improvements were identified, including improving and determining a relocation site for wet weather flows and addressing eight project areas where the water surface or hydraulic gradeline exceeded the ground surface elevation.[12] The SSMP provides a Pipeline Rehabilitation and Replacement Program, a recommended Capital Improvement Program, and additional next steps to address these issues.

The WCWD prepared a comprehensive study of the public system in 2021. WCWD operates a 258-mile network of collection system piping (252 miles of gravity sewer mains and six miles of force mains), and a treatment plant that processes an average of 6.9 million gallons per day. WCW is responsible for the collection and treatment of wastewater from unincorporated areas of

[12] West Yost Associates, Inc., *City of Richmond Sewer Collection System Master Plan*, November 2011, p. ES-8.

El Sobrante, portions of the City of Pinole and the City of Richmond, as well as the entire City of San Pablo. According to the 2021 SSMP, the District's collection system is performing well and best maintenance practices are reflected in the extended service life of many of the assets.[13] However, there were several issues noted, and many of the assets will be in need of renewal during the next two decades.

The SSD prepared a master plan of the public system in 2022. The present service area of the District comprises 5.3 square miles and includes the communities of El Cerrito, Kensington, and the portion of Richmond Annex west of El Cerrito and south of Potrero Avenue. The sewage collection system includes 148 miles of collection lines and two small pump stations. The primary elements of this collection system are the public main sewers and the private sewer laterals. According to the SSD's 2021 Performance Report, the District experiences 4.8 sanitary sewer overflows (SSOs) per 100 miles, well below the California and Bay Area averages of 24 and 24.8, respectively. The number of severe SSOs and the volume of sewage overflow per capita are also well below State and regional averages.[14] Though this seems to indicate the District possesses capacity to handle increased service demand from new housing development, it is worth noting the 2022 Master Plan states that the only areas of expected growth are through the San Pablo Avenue Specific Plan Area Development and on vacant parcels.[15]

In January 2022, a portion of the City's collection system, the Keller Beach Sanitary Sewer and interceptor, was determined to have severe internal corrosion, sand deposits, defective laterals, buried manholes, and limited maintenance access. Current conditions indicate pipe failure is an imminent possibility that would be exacerbated by additional connections and/or increased use of the Keller Beach Sanitary Sewer (KBSS). The KBSS was identified in the 2011 Sewer System Management Plan as needing critical, high-priority repairs, as the pipe is submerged and failure would discharge raw sewage directly into San Francisco Bay. On January 18, 2022, the City Council issued Urgency Ordinance No. 01-22 N.S., imposing a 45-day moratorium on the issuance and approval of all building permits that would require a new sewer collection. Although the moratorium is expected to end in 2024, no housing sites have been identified in the Keller Beach area.

Therefore, the City's sanitary sewer districts have adequate capacity to treat wastewater for the service area to accommodate anticipated future development.

Dry Utilities

Pacific Gas and Electric (PG&E) and Marin Clean Energy (MCE) provide electricity services in Richmond. Natural gas services are provided solely by PG&E. In the case of new development in

[13] West County Wastewater, *Sewer System Management Plan*, May 2021, p. 8-2.
[14] Stege Sanitary District, *Calendar Year 2021 Performance Report,* January 2022, pp. 3-6.
[15] Stege Sanitary District, *Sewer System Management Plan*, March 2022, p. 3.

the area, telephone wires are laid concurrently with PG&E lines. Additional dry utilities include cable TV/internet (Bay Cablevision and Western Audio-Video, Bay Cablevision, and Comcast Cable) and weekly garbage service (Republic Services, Inc.). Solid waste services are provided by Richmond Sanitary Service, an affiliate of Republic Services, Inc, and is taken to the Keller Canyon Landfill in the City of Pittsburg, located northeast of Richmond.

Overall, dry utility infrastructure is adequate to accommodate anticipated future development during the planning period.

C.4.3 Summary

Though Richmond must contend with numerous environmental challenges related to sea level rise, geologic and seismic hazards, and more, the City has taken measures to prepare for and mitigate impacts from these hazards in its General Plan and other planning documents. Richmond's infrastructure is also subject to the challenges many Bay Area cities face, but its water supply remains adequate to accommodate additional growth as per capita usage declines and best management practices are implemented to maintain and/or improve existing infrastructure. When a crisis emerges, as it has with the Keller Beach Sanitary Sewer, the City takes swift, appropriate action to conduct critical repairs and limit the likelihood of worsening conditions.

Appendix D: Existing Programs Review

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Section D.1 Existing Housing Programs Review

This Appendix documents the implementation status of the current 5th Cycle Housing Element programs. The main purpose is to evaluate which programs were successful and should be continued, and which programs were ineffective and should be eliminated or modified.



Many of the current Housing Element programs are ongoing City efforts or were successfully completed. These programs have facilitated and will continue to facilitate affordable housing during the planning period, including housing and assistance to special needs populations. This includes utilizing Low/Moderate Income Housing Assets Fund to develop the Miraflores Senior Housing Development (completed June 2018 and leased completely August 2019) and renovate the RAD properties, Friendship Manor (55 units) and Triangle Court (100 units). The City has also continued to receive funding to facilitate housing development, including a Priority Development Area Grant in May 2021 for $750,000 from the Metropolitan Transportation Commission for the Hilltop Specific Plan. Other important continued programs include identifying and responding to the needs of homeless individuals and families, supporting the County's Housing Choice Voucher program (currently approximately 1,700 housing choice vouchers, including project-based vouchers, are utilized in Richmond), and issuing home improvement loans to low-income households (at least 30 such loans were issued totaling approximately $800,000). As a result, many programs are recommended to be continued with some being updated to reflect changes since the last Housing Element adoption or merged with other programs to reduce overlap. Furthermore, these results, in addition to the City's progress toward 5th Cycle RHNA (Appendix F, Table F-2), were considered and reflected in the 6th Cycle Housing Element programs' quantified objectives. However, some quantified objectives also reflect changes in funding availability in various programs.

Recommended program modifications include integrating State law updates (supportive housing, emergency shelters, density bonus, etc.). Other recommended program modifications include maintaining a list of senior housing resources, cataloguing a list of childcare services to assist female-headed households, and raising awareness of the City's reasonable accommodation ordinance to help persons with disabilities. Modifications are also recommended based on the housing needs assessment (Appendix A), housing constraints analysis (Appendix C), and affirmatively furthering fair housing analysis (Appendix F). Programs that can be effectively addressed through other existing or modified programs are recommended to be deleted.

Please see Table D-1 for the analysis of existing programs.

Table D-1: Existing Housing Element Programs Review

Program #	Program	Objectives	Responsible Party	Evaluation	Modify / Delete / Continue
Goal 1: A Balanced Supply of Housing					
Policy H-1.1: Housing Element Implementation					
H-1.1.1	**Program H-1.1.1: Housing Element Coordination Group** Convene quarterly meetings of the Housing Element Coordination Group (HECG) comprised of the Planning and Building Services Department, City Manager's Office, Housing and Community Development Department, Richmond Housing Authority, and Code Enforcement Division to coordinate implementation and review of the City's Housing Element Programs. HECG activities as part of the Housing Element's Annual Progress Report (APR).	a) One HECG meeting per quarter b) Activity summary in APRs	Planning & Building Services Department, City Manager's Department, Housing and Community Development Department, Housing Authority, Code Enforcement Division	The Resident Advisory Council (RAC) currently fills this role; an interdepartmental group meets monthly to discuss housing-related issues and identify opportunities for coordination and collaboration.	Delete.
H-1.1.2	**Program H-1.1.2: Housing Element Annual Progress Report** Utilize the forms and definitions adopted by the State HCD to prepare Annual Progress Reports (APR) on the ongoing implementation of the City's Housing Element Programs. The APR shall be prepared by the Housing Element Coordination Group (HECG) and copies of the report shall be provided to the public, Planning Commission, and City Council and formally submitted it to the State HCD.	a) APRs to Cal HCD by April 1st of each calendar year b) APRs to HECG, Planning Commission, and City Council by June 1st of each calendar year	Planning and Building Services, Housing and Community Development Department, Housing Authority, Code Enforcement Division, City Manager's Office	Continue to prepare and submit APR. Also see Program H-1.1.1 regarding the HECG.	Continue/ Update to reflect deletion of Program H-1.1.1.
H-1.1.3	**Program H-1.1.3: Findings of Consistency** Continue to require a written finding of consistency with the General Plan goals and policies prior to approving discretionary permits for residential development projects. Consider recommending Zoning Ordinance amendments to also require written findings of consistency with the City's other master planning documents such as the Pedestrian Plan, Bicycle Master Plan, and Parks Master Plan.	Develop recommendations for findings of consistency with other master planning documents as part of the comprehensive Zoning Ordinance Update in 2016	Planning and Building Services Department	The City adopted a zoning ordinance update in 2016 to require consistency with its General Plan and any other adopted City plans. This is also required by state law and does not need a program.	Delete.

Table D-1: Existing Housing Element Programs Review

Program #	Program	Objectives	Responsible Party	Evaluation	Modify / Delete / Continue
H-1.1.4	**Program H-1.1.4: Compliance with Changes in State Housing Law** Continually monitor changes in State housing law by subscribing to the State HCD publications. Promptly amend the City's plans and regulations to ensure ongoing compliance with State housing law.	Amendments within three months of changes to State housing law	Planning and Building Services Department, Housing and Community Development Department	Various amendments implemented (e.g., ADUs, etc.). Current inconsistencies addressed by other more specific programs throughout the Housing Element. Ongoing amendments are challenging to implement within three months due to extent of State legislation.	Modify to reflect compliance with State law regardless of timing for amendments.
Policy H-1.2: Adequate Supply of Housing Sites					
H-1.2.1	**Program H-1.2.1: Minimum Housing Densities** As part of the comprehensive zoning ordinance update, establish minimum residential density requirements for all residential zoning districts and consider establishing floor-to-area ratio and maximum lot coverage provisions for single-family neighborhoods to preserve community character.	Complete as part of comprehensive Zoning Ordinance	Planning and Building Services Department	Complete.	Delete.
H-1.2.2	**Program H-1.2.2: No Net Loss of Residential Capacity** Approve only those projects and general plan and zoning map amendments that do not result in an overall loss of the City's capacity to meet its Regional Housing Needs Allocation (RHNA) numbers for the current planning period. (Refer to State Government Code §65863)	Not applicable	Planning and Building Services Department	The City has not received any General Plan Amendments over the last several years that would reduce its capacity to meet its RHNA; in fact, the City has received and approved several applications to convert non-residential uses to residential uses during that time, and other residential development applications for land zoned for residential use. Note that the City cannot deny projects because they are not providing assumed Housing Element RHNA capacity.	Continue.

Table D-1: Existing Housing Element Programs Review

Program #	Program	Objectives	Responsible Party	Evaluation	Modify / Delete / Continue
H-1.2.3	**Program H-1.2.3: Residential Sites Inventory** Continue to maintain and regularly update the City's Residential Sites Inventory as existing vacant and underutilized sites are developed over time. Develop a user-friendly version of the inventory and make available for use by developers and general public via the City's Planning and Building Services Department website. Continue to identify additional sites for housing development, especially for extremely low, very low, and low-income households. Include vacant and underutilized commercial and industrial land in the inventory to identify sites that may be attractive for residential development and to inform future changes to land use regulations. Demonstrate progress towards meeting the housing goals of the 2030 General Plan.	a) Annual updates b) User-friendly inventory by 12/31/16	Planning and Building Services Department, Housing and Community Development Department, IT/GIS Department	Data covering this topic has been made available on the City's website. Also, this is replaced by the State's consolidated and publicly available electronic sites inventory and the program on no net loss. See Programs H-1.1.2 and H-1.2.2.	Delete.
Policy H-1.3: Supply of Affordable Housing					
H-1.3.1	**Program H-1.3.1: Inclusionary Housing Ordinance** Continue to implement the City's Inclusionary Housing Ordinance and consider revisions based on recent and pending court decisions and the policy objectives of the Housing Element.	Examine impacts within 3 months of final court rulings.	Planning and Building Services Department, Housing and Community Development Department	Updates to the inclusionary housing ordinance, including modified in-lieu fees and a new non-residential linkage fee, were adopted in 2020. The inclusionary housing ordinance should continue to be evaluated to ensure effectiveness.	Continue/ Modify. Merge with Programs H-1.3.2 and H-1.3.3.
H-1.3.2	**Program H-1.3.2: Inclusionary Housing Ordinance Study** Study other inclusionary housing ordinances in the Bay Area to learn about effective practices being used to provide affordable housing, especially housing for extremely low, very low, and low-income households. Review how other cities have modified their inclusionary programs in response to recent court rulings, affordable housing nexus studies, affordable housing impact fees, and commercial linkage fees. Consider recommending amendments to Richmond's inclusionary housing ordinance based on the study's findings and input from the community and residential developers. Ensure amendments do not constrain the overall production of housing in Richmond.	a) Study by 12/31/2016 b) Conduct outreach and make recommendations concurrent with the Zoning Ordinance Update in 2016.	Planning and Building Services Department, Housing and Community Development Department	See Program H-1.3.1 evaluation. Merge with other inclusionary housing ordinance programs.	Continue/ Merge with Program H-1.3.1.

Table D-1: Existing Housing Element Programs Review

Program #	Program	Objectives	Responsible Party	Evaluation	Modify / Delete / Continue
H-1.3.3	**Program H-1.3.3: Inclusionary Housing Ordinance Performance** Continue to monitor the effectiveness of the City's Inclusionary Housing Ordinance by including the following annual data as part of the Housing Element's Annual Progress Report (APR): · Amount of inclusionary housing in-lieu fees collected; · Balance of the inclusionary housing fee account; and · Expenditures made with funds from the inclusionary housing fee account.	Data included in APRs	Planning and Building Services Department, Housing and Community Development Department	See Programs H-1.1.2 and H-1.3.1 evaluations. Merge with other inclusionary housing ordinance programs.	Merge with Program H-1.3.1.
H-1.3.4	**Program H-1.3.4: Community Land Trust Study** Study existing community land trust (CLT) programs in California and determine whether it is feasible to establish a CLT program in Richmond as a way of providing permanently affordable housing. Consider recommending formation of a CLT program in Richmond based on the study's findings and input from the community.	a) Identify potential funding sources by 12/31/2016 b) Study and recommendation by 12/31/17	Housing and Community Development Department	In 2018, models for a community land trust in Richmond were evaluated. In 2021, the City received a Breakthrough Grant from the Partnership for the Bay's Future to: 1) Design and implement strategies to enable community land trusts to acquire public land, 2) create an inventory of vacant and blighted properties, and 3) create a Community Land Policy package to encourage and enable production and presentation of permanently affordable housing. This grant work will be done 2022-2024.	Modify. See evaluation.
H-1.3.5	**Program H-1.3.5: Affordable Housing Incentives** Modify the City inclusionary housing ordinance to provide incentives for developers to build the required percentage of affordable housing units as part of developments projects. Consider an additional density bonus or other incentives for affordable and multi-family housing developments that use a local workforce.	Incentives by 12/31/17	Planning and Building Services Department	Code update in 2016 included incentives for affordable housing projects. The City continues to regularly grant these incentives to qualifying projects. Update density bonus provisions in light of	Continue/ Modify. See evaluation.

Table D-1: Existing Housing Element Programs Review

Program #	Program	Objectives	Responsible Party	Evaluation	Modify / Delete / Continue
				AB 2345. Also see Program H-1.1.4.	
Policy H-1.4: Variety of Housing Choices and Access					
H-1.4.1	**Program H-1.4.1: Variety of Housing Types** As part of the Richmond Livable Corridors Form-Based Code (FBC) for Macdonald Avenue, 23rd Street, and portions of San Pablo Avenue and the surrounding areas, facilitate and provide incentives for mixed-use housing over retail development and a variety of other housing types and products such as duplexes, triplexes, large apartment buildings, second dwelling units, courtyard housing, livework units, condominiums, cooperative housing, single-room occupancy units (SROs), retirement/assisted living communities, and manufactured or modular housing. Potential incentives include financial assistance, fee deferrals, density bonuses, reduced parking requirements, and expedited review. The City will ensure that the FBC that is adopted will not result in the loss of capacity of sites identified to meet its Regional Housing Needs Allocation (RHNA) for the current planning period. When considering parking reductions, the City will develop parking demand models and review successful demand management programs in other jurisdictions to ensure supply efficiently meets demand.	Implement as part of comprehensive Zoning Ordinance Update in 2016.	Planning and Building Services Department	The Form-Based Code hasn't been adopted yet; the City is continuing this effort.	Continue.
H-1.4.2	**Program H-1.4.2: Single-Room Occupancy Unit Inventory** Develop an inventory of existing single-room occupancy units in Richmond. SROs provide an invaluable form of affordable housing for the homeless, lower income, re-entry, individuals, seniors, and persons with disabilities with fixed or little income. Identify funding sources to provide financial assistance for the preservation of existing SROs.	Inventory by 12/31/16	Planning and Building Services Department, Housing and Community Development Department	Inventory of SROs completed. Funding sources for the preservation of existing SROs are identified in the at-risk housing analysis in Appendices A and G.	Delete.
H-1.4.3	**Program H-1.4.3: Second Dwelling Unit Production** Continue to facilitate the production of second dwelling units throughout Richmond's residential neighborhoods and amend the Second Dwelling Unit Ordinance to ensure compliance with State housing law. Consider the following second dwelling unit initiatives: · Reducing requirements such as minimum lot size, minimum	Zoning ordinance amendments to comply with State housing law governing second dwelling units as part of	Planning and Building Services Department, Housing and Community Development Department	The current Zoning Code allows ADUs ministerially and impact fees are waived for ADUs. The City will continue to promote and facilitate ADUs (e.g., pre-approved building plans)	Continue/ Modify. See evaluation.

Table D-1: Existing Housing Element Programs Review

Program #	Program	Objectives	Responsible Party	Evaluation	Modify / Delete / Continue
	open space requirements, and minimum parking requirements for second dwelling units; · Developing a set of pre-approved architectural and building plans for detached second dwelling units for use on typical residential lots in Richmond; · Developing handout materials to explain the benefits of second dwelling units, the City's application review process and requirements, and the average cost of developing a second dwelling unit in Richmond; and · Granting development impact fee waivers for property owners who contractually agree to restrict their second dwelling unit for extremely low, very low, and low-income households.	comprehensive Zoning Ordinance Update in 2016.		and ensure the Code complies with State law.	
H-1.4.4	**Program H-1.4.4: Garage Conversions** As part of the Richmond Livable Corridors Form-Based Code (FBC) for Macdonald Avenue, 23rd Street, and portions of San Pablo Avenue and the surrounding areas, consider reducing covered parking requirements and establishing design guidelines to facilitate appropriate garage conversions. Ensure that conversions do not deteriorate the architectural character of heritage homes in Richmond's heritage residential neighborhoods. When considering parking reductions, the City will develop parking demand models and review successful demand management programs in other jurisdictions to ensure supply efficiently meets demand.	Implement as part of comprehensive Zoning Ordinance Update in 2016.	Planning and Building Services Department	The City allows garage conversions to ADUs and JADUs consistent with State law. No further changes will be included in the FBC. Address and promote through ADU program.	Delete.
H-1.4.5	**Program H-1.4.5: Alternative Housing Types** Identify alternative housing types, such as "Tiny Housing" and compact lot development, study approaches successfully implemented in other jurisdictions, and amend zoning regulations and development standards to accommodate these housing types consistent with the community's needs and the quality and character of existing neighborhoods.	Implement as part of comprehensive Zoning Ordinance Update in 2016.	Planning and Building Services Department	Completed as part of the 2016 Zoning Ordinance update which included standards for small lot single unit developments, bungalow court, and townhouse development types.	Delete.
Policy H-1.5: Reduction of Housing Production Constraints					
H-1.5.1	**Program H-1.5.1: One-Stop Permit Center** Continue to operate the City's One-Stop Permit Center and develop a customer survey to identify potential improvements that would enhance customer service. Potential One-Stop Permit Center improvements include:	Develop and administer survey by 12/31/1016.	Planning and Building Services Department	Continue operation of the One-Stop Permit Center. The City solicits feedback through its comment box at the counter. Due to COVID-	Continue.

Table D-1: Existing Housing Element Programs Review

Program #	Program	Objectives	Responsible Party	Evaluation	Modify / Delete / Continue
	· Establishing uniform customer service hours for all departments; · Improving the Center's wayfinding signage to ensure customers are directed to the appropriate staff; · Standardizing application forms and submittal checklists for all Center departments; · Providing cross-training for all Center staff; · Developing a larger suite of customer handout materials for all departments participating in the Center; · Establishing a self-service information kiosk for customers; & · Educating customers about the City's website and online e-TRAKiT permit and record tracking system.			19, the City implemented on-line project and permit submittal process, including electronic plan review.	
H-1.5.2	**Program H-1.5.2: Expanded Ministerial Approvals and Administrative Reviews** As part of the comprehensive Zoning Ordinance update, consider expanding the types of residential projects eligible for ministerial approval and administrative review.	Implement as part of comprehensive Zoning Ordinance Update in 2016.	Planning and Building Services Department	Complete. ADUs and other residential projects are allowed ministerially. Additional types of housing allowed ministerially are addressed through various new programs resulting from the constraints analysis (Appendix C).	Delete.
H-1.5.3	**Program H-1.5.3: Housing Developer Interviews** Conduct interviews with representatives from the residential development community to identify different methods to streamline the City's development review and permitting process and while continuing to ensure high-quality and well-designed development.	Continue to administer interviews as part of close out process	Planning and Building Services Department	Staff completed various project close-out interviews. Overall, the development teams were pleased with the outcome and process; however, several expressed concerns regarding the design review process. Include a new program to streamline design review process and continue to interview developers to ensure process remains efficient.	Continue.

Table D-1: Existing Housing Element Programs Review

Program #	Program	Objectives	Responsible Party	Evaluation	Modify / Delete / Continue
H-1.5.4	**Program H-1.5.4: Fees for Expedited Review** Consider establishing expedited review fees for all residential development projects that provide housing for target needs.	Recommendations by 12/31/16	Planning and Building Services Department	The City currently facilitates on-call planning and building permit plan check services to provide expedited review for residential land use entitlements.	Continue.
Policy H-1.6: Funding for Affordable Housing Development					
H-1.6.1	**Program H-1.6.1: Low Moderate Income Housing Assets Fund** Utilize resources in the City's Low and Moderate Income Housing Assets Fund (Low-Mod Fund) to continue providing affordable housing in Richmond. The Low-Mod Fund was established by the City of Richmond as Successor Agency to the former Redevelopment Agency to allow for the transfer of agency assets prior to the dissolution of redevelopment agencies in California. Assets in the Low-Mod Fund include real and personal property, bond proceeds, and rent payments. The City will identify and proactively seek new funding for low and moderate income housing assets, including social impact bond financing.	Not applicable	Housing and Community Development Department	The City has utilized Low/Moderate Income Housing Assets Fund to develop the Miraflores Senior Housing Development (completed June 2018 and leased completely August 2019). The Miraflores project received 79 project-based vouchers from the Richmond Housing Authority. The City also used $1.1M to support the extensive renovation of the RAD properties, Friendship Manor (55 units) and Triangle Court (100 units).	Continue.
H-1.6.2	**Program H-1.6.2: State and Federal Housing Funds** Continue to aggressively compete for affordable housing funds provided by state and federal agencies such as HUD, U.S. Environmental Protection Agency (EPA), and the State HCD. Specifically target funding available for persons with special needs and disabilities.	Not applicable	Housing and Community Development Department	Community Development staff applied for an EPA Brownfields Assessment grant in the amount of $600,000 in 2020, which was awarded in 2021. The City also applied for LEAP funds in 2020 for the Hilltop Specific Plan to accelerate and streamline housing production, which were	Continue.

Table D-1: Existing Housing Element Programs Review

Program #	Program	Objectives	Responsible Party	Evaluation	Modify / Delete / Continue
				awarded. The City also received a Priority Development Area (PDA) Grant for $750,000 from MTC for the Hilltop Specific Plan in 2021. An AHSC grant was also applied for in 2021, but not awarded. The City continues to review available funding sources to support housing activities, including SB2 and REAP.	
H-1.6.3	**Program H-1.6.3: Shared Equity Program Study** Study existing shared-equity programs in California and determine whether it is feasible to establish a shared-equity program in Richmond as a way of providing more affordable housing. Under a shared-equity program, the City would provide funding to assist families with home purchases. In return for its investment, the City would share the benefits of any appreciation in home price. The City's share of the home's appreciation could be returned to the City in the form of a cash payment that could be used to help another family with a home purchase. The City's share could also stay with the home, reducing the cost of that home for the next family.	a) Study by 12/31/16 b) Recommendations by 12/31/17	Housing and Community Development Department	Although the City has not yet conducted the shared equity program study, the City will initiate this work in 2022 under the Breakthrough Grant (see Program H-1.3.4).	Continue.
<u>Goal H-2: Better Neighborhoods and Quality of Life</u>					
Policy H-2.1: High-Quality Living Environments					
H-2.1.1	**Program H-2.1.1: Development Impact Fees** Continue to require residential developers to pay all applicable development impact fees to ensure that existing public infrastructure, services, and amenities are maintained and upgraded to adequately meet the needs of a growing city.	Not applicable	Planning and Building Services Department	Development impact fees related to parks/open space, sewer, traffic, community/aquatics centers, storm drainage, library, police, and fire facilities continue to be collected as part of building permits issued for new development projects.	Modify to evaluate and adjust fees to be on a per square foot basis.

Table D-1: Existing Housing Element Programs Review

Program #	Program	Objectives	Responsible Party	Evaluation	Modify / Delete / Continue
				The City Council authorized a contract to update the City's impact fees. The study was initiated 2019 and is anticipated to go to City Council by Fall 2022.	
H-2.1.2	**Program H-2.1.2: Design Guidelines for Quality Housing** As part of the Richmond Livable Corridors Form-Based Code (FBC) for Macdonald Avenue, 23rd Street, and portions of San Pablo Avenue and the surrounding areas, establish design guidelines and development standards to ensure that near and long-term development and capital improvement projects substantially improve the quality of life for Richmond residents.	Implement as part of comprehensive Zoning Ordinance Update in 2016.	Planning and Building Services Department	Draft Richmond Livable Corridors Form-Based Code is being incorporated into the Zoning Ordinance using SB 2 funds.	Modify. Development standards must be objective standards per State law.
H-2.1.3	**Program H-2.1.3: Residential Design Guidelines for Additions to Heritage Homes** Reinforce and enhance the architectural character of Richmond residential neighborhoods by continuing to implement the City's Residential Design Guidelines for Additions to Heritage Homes. The Guidelines were developed in 2008 and they set forth massing type and architectural style standards for additions to homes built before 1940. The architectural styles covered by the Guidelines are the Richmond Spanish Revival, Richmond Bungalow, Richmond Tudor, and Richmond Minimal Traditional. Additions to homes with these architectural styles must meet the design guidelines to obtain city approval.	Not applicable	Planning and Building Services Department	The City uses the Rediscovering Richmond's Architectural Heritage: Residential Design Guidelines for Additions to Heritage Homes.	Delete.
H-2.1.4	**Program H-2.1.4: Front Yard Requirements** As part of the comprehensive Zoning Ordinance update, establish minimum landscaping and maximum concrete coverage requirements. Many residents throughout Richmond have replaced a substantial portion of their front yards with impervious concrete surfaces because the current landscaping requirements are not stringent enough. Front yards with a high concrete-to-landscaping ratio are visually unappealing and cumulatively degrade environmental quality by increasing the amount of stormwater run-off pollution.	Implement as part of comprehensive Zoning Ordinance Update in 2016.	Planning and Building Services Department	Complete. The City established landscape standards for all required front and side yard setbacks. Additionally, it established maximum amount of paving (impervious surface) requirements in street-facing yards, to 50 percent of the required yard.	Delete.

Table D-1: Existing Housing Element Programs Review

Program #	Program	Objectives	Responsible Party	Evaluation	Modify / Delete / Continue
H-2.1.5	**Program H-2.1.5: Historic Structures Code** Protect Richmond's historic resources and districts by continuing to implement the City's Historic Structures Code. The Code requires that exterior modifications and demolitions of historic resources be evaluated for consistency with the US Secretary of the Interior's Standards for the Treatment of Historic Properties. Amend the Code to streamline the review process. Ensure that demolitions do not result in a new source of neighborhood blight.	Recommendations by 12/31/2016	Planning and Building Services Department	The City continues to implement its Historic Structures Code for all minor and major alteration permit applications to ensure consistency with the US Secretary of the Interior's Standards for the Treatment of Historic Properties. Housing Element goals more effectively addressed through Mills Act application to historic properties (see Program H-2.5.9, which will be continued).	Delete.
Policy H-2.2: Green Building Measures and Practices					
H-2.2.1	**Program H-2.2.1: California Green Building Standards** Continue to enforce the State of California's Green Building Standards (CALGreen Code), which is intended to reduce construction waste, make buildings more efficient in the use of materials and energy, and reduce environmental impacts during and after construction.	Not applicable	Planning and Building Services Department	The City continues to enforce the State of California Green Building Standards as part of its building permit plan review process. In 2020, the City also adopted an Energy Reach Code that would restrict the use of natural gas for new construction with some exceptions for cooking and fireplaces. A natural gas ban was adopted in late 2021 to be effective on January 1, 2022.	Modify to reflect the Natural Gas Ban.
H-2.2.2	**Program H-2.2.2: Expansion of California Green Building Standards** Study how other jurisdictions in California have expanded the	Implement through the Richmond Livable Corridors	Planning and Building Services Department	Complete- As part of the 2019 Building Code update, which was adopted	Delete.

Table D-1: Existing Housing Element Programs Review

Program #	Program	Objectives	Responsible Party	Evaluation	Modify / Delete / Continue
	scope and applicability of the CALGreen Code and consider recommending an ordinance based on this study's findings and input from the community and residential development community. As part of the study, consider establishing incentives such as fee deferrals, waivers and/or reductions and an expedited review process for projects meeting or exceeding CALGreen requirements.	Form Based Code and as part of comprehensive Zoning Ordinance Update in 2016.		by City Council on March 3, 2020, the City passed local amendments to the 2019 California Energy Code. These local amendments exceed the requirements of the Energy Code and are therefore referred to as a reach code. These amendments require electricity as the sole fuel source for newly constructed buildings (not natural gas) and also require the installation of solar PV panels for all new non-residential and high-rise residential buildings. These amendments become enforceable upon approval by the California Energy Commission (CEC). Submittal to the CEC was made in March 2020. CEC approval was granted on June 20, 2020.	
H-2.2.3	**Program H-2.2.3: Energy Program Referrals and Funding** Continue to refer property owners to third-party organizations that provide energy programs like PG&E's Low Income Energy Savings Assistance Program and Contra Costa County's Weatherization Program. Continue to seek funding for innovative City-sponsored programs like the Richmond Recovery Rebate for Energy Upgrade California, Richmond Recovery Rebate for Solar, and Green Energy Training Services (GETS).	Referrals upon request	City Manager's Office	The City will continue to improve the energy efficiency of households by partnering with the following initiatives and leveraged funding sources: 1) Leverage funding from the Environmental and Community Investment Agreement to provide incentives to property owners; 2) Develop enhanced building codes	Modify/Update.

Table D-1: Existing Housing Element Programs Review

Program #	Program	Objectives	Responsible Party	Evaluation	Modify / Delete / Continue
				and policies through a grant-funded partnership with the California Energy Commission; 3) Partner with the East Bay Energy Watch to perform no-cost Green House Calls for residents; 4) Provide financing tools such as Property Assessed Clean Energy (PACE) for water and energy efficiency, solar, and seismic upgrades; and 5) Solarize affordable housing at no-cost to property owners with State funding through a partnership with GRID Alternatives.	
Policy H-2.3: Preservation and Modernization of Public Housing					
H-2.3.1	**Program H-2.3.1: Conventional Public Housing Program** Continue to successfully administer the City's Low Income Public Housing Program. Improve property management oversight for all public housing developments throughout Richmond and ensure an occupancy rate of no less than 98 percent. Continue to utilize the Capital Fund Program (CFP) to systematically modernize Richmond's public housing developments by enhancing their visual appearance and energy efficiency. Conduct a physical needs assessment for all public housing sites and establish a detailed capital improvement strategy as part of the assessment. Prioritize identified improvements as part of the Housing Authority's annual and five-year capital improvement plans.	Modernize remaining public housing units by 12/31/16	Richmond Housing Authority	Staff has worked with representatives from the US Department of Housing and Urban Development (HUD) Region IX to prepare a required 2019 Public Housing Authority Recovery and Sustainability (PHARS) agreement. The agreement delineates performance outcomes, timelines, and reporting requirements focused on the repositioning of the RHA Public Housing (PH) portfolio.	Delete.

Table D-1: Existing Housing Element Programs Review

Program #	Program	Objectives	Responsible Party	Evaluation	Modify / Delete / Continue
				The performance measures in the Recovery Agreement are designed to improve the Housing Authority's financial position, increase the Authority's housing program performance ratings and ensure ongoing sustainability. The Housing Authority staff is committed to working with HUD and successfully delivering the desired outcomes in the Recovery Agreement. As such, this program would be deleted.	
Policy H-2.4: Conservation of At-Risk Affordable Housing Units					
H-2.4.1	**Program H-2.4.1: Monitoring Program for At-Risk Affordable Housing Units** Establish a monitoring program for at-risk housing units in Richmond. As part of the monitoring program, check the conversion risk status on an annual basis and include the information as part of the Housing Element Annual Progress Report (APR).	At-risk data in APRs	Housing and Community Development Department, Planning and Building Services Department	The City has 10 units at one affordable housing development (Rubicon Homes) that are at-risk of conversion to market-rate (see discussion in Appendix A).	Continue.
H-2.4.2	**Program H-2.4.2: Assistance for At-Risk Affordable Housing Units** Provide technical assistance to organizations interested in purchasing and maintaining subsidized affordable housing units should property owners express interest in converting them to market rate. Provide education and technical assistance to tenants of units being converted to market rate uses.	Not applicable	Housing and Community Development Department	The City has 10 units at one affordable housing development (Rubicon Homes) that are at-risk of conversion to market-rate (see discussion in Appendix A).	Continue.
Policy H-2.5: Abatement of Foreclosures, Substandard Housing, and Blight					
H-2.5.1	**Program H-2.5.1: Online Housing Resource Center** Continue providing comprehensive information and guidance on the City's website for residents facing foreclosure and those seeking assistance in areas such as home purchases, housing	Updated website and point of contact by 12/31/16	Housing and Community Development Department,	There are several resources available on the Housing and Community Development Department	Continue.

Table D-1: Existing Housing Element Programs Review

Program #	Program	Objectives	Responsible Party	Evaluation	Modify / Delete / Continue
	beautification, rehabilitation and seismic retrofits, energy conservation improvements, and locating special needs housing. Identify staff in the Housing and Community Development Department who can provide information about the National Mortgage Settlement Act and the State of California's Foreclosure Reform and Homeowner's Bill of Rights laws (SB 1137 and AB 2314). Expand the Online Housing Resource Center to include information on tenant rights, as well as relevant state law and city ordinance and policies for property owners, landlords and property managers.		Planning and Building Services Department, Code Enforcement Division, City Manager's Office	webpage including information on affordable housing, home repair and community services. Also see the City's webpage at https://www.ci.richmond.ca.us/4325/Housing-Resources.	
H-2.5.2	**Program H-2.5.2: Housing Education Workshops and Outreach** In partnership with community-based and non-profit organizations, hold a quarterly bilingual workshop to educate residents, landlords, and property owners and managers about various local housing issues and available resources. Together with community-based and non-profit organizations, seek funding for community outreach workers to reach homeowners and tenants at risk of losing their homes to foreclosure.	One public workshop per quarter	Housing and Community Development Department, Planning and Building Services Department, Code Enforcement Division, City Manager's Office	The City of Richmond Rent Program offers daily counseling sessions for Landlords and Tenants about the Rent Ordinance, Relocation Ordinance, and related State and local laws, as well as monthly community workshops. The Rent Program also funds non-profit groups Bay Area Legal Aid and the Eviction Defense Center to provide weekly legal clinics to provide legal advice and assistance to Richmond Landlords and Tenants. The Richmond Housing Rights Clinic, hosted by Bay Area Legal Aid, is currently held on Mondays at the Catholic Charities Richmond Service Center. Rent Program Staff provide referrals to the Eviction Defense Center for legal assistance and representation for Unlawful	Continue.

Table D-1: Existing Housing Element Programs Review

Program #	Program	Objectives	Responsible Party	Evaluation	Modify / Delete / Continue
				Detainer (eviction) court cases.	
H-2.5.3	**Program H-2.5.3: Vacant Residential Property Ordinance** Continue to improve code enforcement and promote the registration of vacant and/or underutilized properties under the recently adopted ordinance. Develop informational outreach materials for potential new registrants, and make available at the City and online.	Outreach materials by 12/31/2016	Code Enforcement	Vacant properties continue to be registered and generate fees. Total vacant properties registered in 2021 were 13 with a total of $3,957 collected in registration fees. Fees collected are for cost recovery for code enforcement efforts.	Continue.
H-2.5.4	**Program H-2.5.4: Code Enforcement for Residential Neighborhoods** Continue to address foreclosures, substandard housing conditions, and neighborhood blight through aggressive code enforcement. Consider increasing current staffing levels to expand proactive code enforcement efforts in residential neighborhoods, especially in Central and North Richmond. Ensure that foreclosed properties are being properly maintained and fine lenders who do not address code enforcement issues promptly. As part of the Housing Element's Annual Progress Report (APR), include the total number of code enforcement cases opened for foreclosures, substandard housing conditions, and neighborhood blight. Also include the total amount of fines collected for these types of cases in the APR.	Code enforcement data in APRs	Code Enforcement	The City continues to address substandard housing conditions. Hundreds of code enforcement cases are opened per year and penalties assessed. In 2021, 728 code enforcement cases were opened, and 748 cases were closed. $498,237 in penalties were assessed.	Continue.
H-2.5.5	**Program H-2.5.5: Residential Rental Inspection Program** Continue to operate the City's Residential Rental Inspection Program (RRIP), which requires regular, periodic inspections for property owners of three or more residential rental units and continue to implement an inspections process for property owners of 1 or 2 rental units. The RRIP exempts units subsidized by the City of Richmond and federal or state government. Newly constructed units are also exempted, but only for a period of five years from the date of construction.	Not applicable	Planning and Building Services Department	The City continues to perform residential rental inspections (including self and audit inspections). In 2021, 1,543 rental units were inspected.	Continue, but include evaluation of program to enhance methods to address noncompliance.

Table D-1: Existing Housing Element Programs Review

Program #	Program	Objectives	Responsible Party	Evaluation	Modify / Delete / Continue
H-2.5.6	**Program H-2.5.6: Soft-Story Building Inventory** Continue to maintain the City's inventory of multi-story buildings with potential earthquake hazards and consider making it readily available to property owners and residents to raise awareness and encourage voluntary health and safety retrofits.	Not applicable	Planning and Building Services Department	City maintains an inventory of multi-story buildings with potential earthquake hazards.	Delete/Merge with H-2.5.7.
H-2.5.7	**Program H-2.5.7: Soft-Story Building Ordinance** Study soft-story building ordinances in California to learn about effective practices being used to incentivize the seismic retrofitting of hazardous multi-story buildings. Consider adopting a soft-story ordinance based on the study's findings and input from the community and landlords.	a) Recommendations by 12/31/16 b) Draft Ordinance by 12/31/17	Code Enforcement	There is no funding identified for this program. The City will continue to take efforts to improve resiliency to seismic hazards and monitor funding opportunities.	Modify to reflect that the City will seek funding for seismic resiliency efforts.
H-2.5.8	**Program H-2.5.8: Home Improvement Loan Program** Continue providing the City's Home Improvement Loan Program (HILP) based on funding availability for the program. The HILP offers low interest loans to low-income homeowners for certain home improvement projects. The City will give special consideration to seniors and persons with disabilities. The maximum home improvement loan amount is currently $35,000 and interest rates range from zero to three percent over a 15-year term.	Assistance commensurate with demand and funding	Housing and Community Development Department	In 2018, 20 loans were completed valued at $501,211, and in 2019, 10 loans were completed valued at $295,000. In 2020, 15 loans were initiated; however, due to the COVID-19 pandemic many loans were suspended due to coordination issues with borrowers and contractors. Zero loans were initiated in 2021. The City does not currently have CDBG funds available, so will support County rehabilitation program and seek funding for other rehabilitation and home improvements through other programs.	Modify.
H-2.5.9	**Program H-2.5.9: Mills Act Historical Property Contracts** Begin utilizing Mills Act contract agreements to allow qualifying property owners to receive a potential property tax reduction and use the savings to assist with the rehabilitation, restoration,	Data in APRs	Planning and Building Services Department	The City has not executed a Mills Act contract in several years (e.g., no new contracts at least as of	Continue.

Table D-1: Existing Housing Element Programs Review

Program #	Program	Objectives	Responsible Party	Evaluation	Modify / Delete / Continue
	and maintenance of residential buildings designated as historic resources. Include annual Mills Act contract activity as part of the Housing Element's Annual Progress Report (APR).			2016). The City is exploring ways to update its Mills Act ordinance to promote tax savings under the Mills Act that could be used for rehabilitation, restoration, and maintenance of residential buildings.	
H-2.5.10	**Program H-2.5.10: Sanitary Sewer Lateral Grant Program** Continue providing the City's Sewer Lateral Grant Program to help residents repair or replace private sewer mains and laterals. Under the Program, the City reimburses residents with up to 50 percent of the project costs, or $3,000, whichever is less.	Full utilization of program's annual budget allocation	Engineering and Wastewater	The City continues to award grants for the replacement of private sewer mains and laterals, awarding hundreds of grants per year (hundreds of laterals are replaced each year as well through this program). During 2021, the City awarded 134 grants; however, 282 laterals were replaced.	Continue.
H-2.5.11	**Program H-2.5.11: Rental Rehabilitation Loan Program** Continue providing the City's Rental Rehabilitation Loan Program (RRLP) based on funding availability for the program. The RRLP provides landlords with no-interest loans to upgrade substandard rental housing units for low-income tenants. The program requires landlords to provide a 50 percent match in funds. No minimum monthly payment is required, but program loans must be paid in full within ten years.	Assistance commensurate with demand and funding	Housing and Community Development Department	This program is no longer offered due to lack of funds. Richmond is estimated to have 2,077 substandard units (Appendix A). The City will continue to seek funding for the Rental Rehabilitation Loan Program through grant or other programs.	Modify. See evaluation.
H-2.5.12	**Program H-2.5.12: Richmond Housing Rehabilitation Loan Program** Identify, acquire, rehabilitate, and sell dilapidated, abandoned, vacant and foreclosed housing stock to stabilize neighborhoods and create clean, safe and decent housing and provide opportunities for first time homebuyers. Program objectives will be met by creating Social Impact Bond Financing that will recycle funding to maximize the number of housing units that	Assistance commensurate with demand and funding	Housing and Community Development Department	The Richmond Housing Rehabilitation Program facilitated the rehabilitation of two properties in 2021; Mechanics Bank extended the term of the social impact bond for another	Continue.

Table D-1: Existing Housing Element Programs Review

Program #	Program	Objectives	Responsible Party	Evaluation	Modify / Delete / Continue
	will be rehabilitated. The program will also provide opportunities for local hiring and will implement Richmond Build personnel.			five years, allowing the program to continue.	
H-2.5.13	**Program H-2.5.13: Emergency Loan Program** Continue providing the City's Emergency Loan Program based on funding availability for the program. The Emergency Loan Program offers low interest loans to homeowners with poor credit and in need of emergency home repairs. The maximum loan amount is $15,000 and interest rates range from zero to three percent. As part of the program, borrowers are required to obtain credit counseling services.	Assistance commensurate with demand and funding	Housing and Community Development Department	This program is no longer offered due to lack of funding.	Modify to seek funding.
H-2.5.14	**Program H-2.5.14: Richmond Effort to Abate Lead (Project Real)** Continue to provide the City's Project Real Program based on funding availability for the program. Project REAL offers free in-home lead paint testing and remediation services to low-income families living in Richmond's Iron Triangle, Santa Fe, and North Richmond neighborhoods. To be eligible for the program, homes must have been constructed before 1978 and at least one child under the age of six must live in or visit the home frequently. The program also offers free blood lead testing for children under the age of six.	Assistance commensurate with demand and funding	Housing and Community Development Department	No funding was received for this program from 2017-2021. Funding was previously provided by HUD. The City is preparing an Environmental Justice Element that is anticipated to have programs related to lead-based paint and asbestos removal in older housing.	Modify to seek funding and coordinate with any related Environmental Justice Element actions.
H-2.5.15	**Program H-2.5.15: Foreclosure Loan Fund** Seek funding for foreclosure loan fund program which would allow residents to buy their homes back as a way of saving their homes from foreclosure. Study the City of Oakland and Community Housing Development Corporation's programs as potential models.	Not applicable	Housing and Community Development Department	This program is no longer offered due to lack of funding.	Delete.
Policy H-2.6: Toxic and Contaminated Sites					
H-2.6.1	**Program H-2.6.1: Site Remediation** Require property owners to comply with state and federal requirements for site remediation as a condition for approving redevelopment on contaminated sites. In collaboration with other government agencies, utilize the Department of Toxic Substance Control (DTSC) Cortese List to prioritize the remediation of city and non-city-owned property to protect	Not applicable	Planning and Building Services Department	The City is working on several projects proposed on contaminated sites, including Terminal 1, Point Molate, and the Richmond Bay Specific Plan Area. The City is working with DTSC and the SF Bay	Continue.

Table D-1: Existing Housing Element Programs Review

Program #	Program	Objectives	Responsible Party	Evaluation	Modify / Delete / Continue
	human and environmental health. Seek state and federal funds to implement the necessary level of clean-up.			Regional Water Quality Control Board to ensure cleanups are completed to foreseeable land uses. The Richmond Brownfields Revolving Loan Fund (RLF) awarded the Community Housing Development Corporation (CHDC) a grant in the amount of $269,792 to support the remediation costs related to the removal of lead impacted soil on four vacant parcels located along Fred Jackson Way. The Richmond RLF originated from a $1,000,000 EPA Revolving Loan Fund grant award to the City in 2004. A portion of the grant funds were used to complete several required environmental reports; Removal Action Workplan (RAW), Health and Safety Plan (HASP), Community Air Monitoring Plan (CAMP) and Naturally Occurring Asbestos Evaluation (NOA), all of which were approved by DTSC in 2021. The balance of RLF grant funds will be used towards the remediation site cleanup mitigation.	

Table D-1: Existing Housing Element Programs Review

Program #	Program	Objectives	Responsible Party	Evaluation	Modify / Delete / Continue
Policy H-2.7: Balanced Neighborhoods					
H-2.7.1	**Program H-2.7.1: Higher Density Residential Land** Ensure sufficient higher density residential land feasible for affordable housing development is available throughout the City. The City will consider local parking demand in areas with potential for higher density residential and mixed-use development, and develop parking demand management measures to ensure the efficient use of land for parking.	Implement as part of comprehensive Zoning Ordinance Update in 2016	Planning and Building Services Department	The City adopted an Ordinance in 2016 to allow reductions in the amount of required parking for higher density residential land uses. The sites inventory and no net loss program address having adequate high density residential land.	Delete. See evaluation.
H-2.7.2	**Program H-2.7.2: Balanced Housing Development** Work with nonprofit and for profit housing developers to encourage mixed-income housing developments.	Not applicable	Planning and Building Services Department	The City updated the inclusionary housing ordinance and has additional means (e.g., density bonus) to promote mixed-income housing developments.	Delete.
Goal H-3: Expanded Housing Opportunities for Special Needs Groups					
Policy H-3.1: Senior Housing Development					
H-3.1.1	**Program H-3.1.1: Senior Housing Incentives** Provide incentives for senior housing developments that provide a percentage of their total units at rents or prices affordable to extremely low, very low, low and moderate-income seniors. Potential incentives include financial assistance, density bonuses, increased height limits, reduced parking requirements, development fee waivers or deferrals, and expedited review.	Incentives by 12/31/16	Planning and Building Services Department	As part of the updated 2016 density bonus ordinance, the City offers density bonuses and concessions for developers of senior housing developments.	Delete.
H-3.1.2	**Program H-3.1.2: List of Senior Housing in Richmond** Develop and maintain a comprehensive list of senior housing projects in Richmond and make it readily available to residents through the Online Housing Resource Center.	List available on City website by 12/31/16	Housing and Community Development Department, Planning and Building Services Department	Due to staffing constraints, this program has not been implemented. However, a list of resources is available to refer tenants to senior housing resources.	Modify to show available senior housing resources online.

Table D-1: Existing Housing Element Programs Review

Program #	Program	Objectives	Responsible Party	Evaluation	Modify / Delete / Continue
Policy H-3.2: Accessible Housing Opportunities					
H-3.2.1	**Program H-3.2.1: Accessible Housing Incentives** Provide incentives for residential developments that make 15 percent or more of their total units accessible to persons with disabilities. Potential incentives include financial assistance, density bonuses, increased height limits, reduced parking requirements, development impact fee waivers or deferrals, and expedited review.	Incentives by 12/31/16	Planning and Building Services Department	The City's density bonus ordinance provides concessions for persons with disabilities (i.e., up to three concessions where at least 20% of total units are for low income and accessible to persons with disabilities, or at least 15% of total units are for very low income households and accessible to persons with disabilities, or at least 10% of total units are for extremely low income households and accessible to persons with disabilities).	Delete.
H-3.2.2	**Program H-3.2.2: Enforcement of ADA Requirements** Continue to enforce State accessibility and adaptability standards.	Not applicable	Planning and Building Services Department	This is required by State law and doesn't need a specific program.	Delete.
H-3.2.3	**Program H-3.2.3: Reasonable Accommodation Ordinance** Develop a reasonable accommodation ordinance using the State HCD Model Ordinance for Providing Reasonable Accommodation under Federal and State Fair Housing Laws. Having a codified standard procedure for reasonable accommodation requests will facilitate uniform and timely reviews.	Develop Ordinance in coordination with the comprehensive Zoning Ordinance Update in 2016	Planning and Building Services Department	The City has adopted a reasonable accommodation ordinance consistent with State law. The City has not had any reasonable accommodation requests over the last planning period.	Delete.
Policy H-3.3: Child Daycare					
H-3.3.1	**Program H-3.3.1: On-Site Child Daycare Services** Identify potential incentives for development projects that make a commitment to provide on-site child daycare services for residents and employees.	Recommendations by 12/31/16. Consider incentives as part of 2016 Zoning Code Update	Planning and Building Services Department	The City's density bonus ordinance provides bonuses for developments with on-site childcare facilities.	Delete.

Table D-1: Existing Housing Element Programs Review

Program #	Program	Objectives	Responsible Party	Evaluation	Modify / Delete / Continue
H-3.3.2	**Program H-3.3.2: List of Child Daycare Services in Richmond** Develop and maintain a comprehensive list of childcare services that are available in Richmond and make it readily available through the Online Housing Resource Center.	List and link to resources on City website by 12/31/16	Housing and Community Development Department, Business Licensing Division	The City works closely with the Contra Costa Child Care Council which provides childcare subsidies and referral services to the families in Richmond. Families can find the most conveniently located childcare provider in Richmond according to their needs.	Modify to reflect Contra Costa Child Care Council services.
Policy H-3.4: First-Time Homebuyer Opportunities					
H-3.4.1	**Program H-3.4.1: Mortgage Credit Certificate Tax Credit Program** Support and participate in the Mortgage Credit Certificate (MCC) Tax Credit Program administered by the Contra Costa County Department of Conservation and Development and make program information readily available through the Online Housing Resource Center. Also provide information about first-time homebuyer programs administered by local nonprofits such as Community Housing Development Corporation (CHDC).	Not applicable	Housing and Community Development Department	The Mortgage Credit Certificate Program did not administer any MCC's in the City of Richmond in 2021 due to lack of funding available to support the program, but this program did assist eight Richmond homeowners from 2018-2020.	Continue.
Policy H-3.5: Large-Family Housing					
H-3.5.1	**Program H-3.5.1: Large-Family Housing Incentives** Provide incentives for extremely low, very low, low, and moderate-income residential developments that include units with four or more bedrooms. Potential incentives include financial assistance, density bonuses, development impact fee waivers or deferrals, and expedited review.	Develop incentives in coordination with Zoning Ordinance Update in 2016	Housing and Community Development Department	This was completed through the updated Zoning Ordinance that contains incentives for low income, very low income, and extremely low income housing projects with four or more bedrooms per unit. Projects that exceed the percentage of affordable units per household income groups are entitled to a density bonus.	Delete.

Table D-1: Existing Housing Element Programs Review

Program #	Program	Objectives	Responsible Party	Evaluation	Modify / Delete / Continue
Policy H-3.6: Emergency, Transitional, and Supportive Housing					
H-3.6.1	**Program H-3.6.1: Homelessness Coordination Efforts** Participate in the Contra Costa HOME Consortium and the Contra Costa Interagency Council on Homelessness (CCICH) to identify and respond to the needs of homeless individuals and families in Richmond and surrounding communities. Prioritize implementation of the strategies and actions identified in the Consortium's Consolidated Plan and the CCICH 10-Year Homeless Plan. Actively support education and outreach services for homeless persons.	Not applicable	Housing and Community Development Department	The City adopted an urgency notice on June 22, 2021, amending Sections 9.40.010 and 9.40.015 and adding a new Section 9.40.018 "Safe Parking Sites Pilot Program" to the Code. This ordinance allows private property owners to host up to four vehicle households for a limited duration. Additionally, the City has begun the process of creating a Homeless Strategic Plan in 2021. Due to COVID-19, shelters and other group quarter facilities were impacted, which resulted in a significant increase in tent and vehicle dwellers. In addition, the CCHS operated two hotel sites in Richmond under Project RoomKey.	Continue.
H-3.6.2	**Program H-3.6.2: Funding for Emergency, Transitional, and Supportive Housing** Support nonprofit organizations seeking funding sources for the establishment and operation of emergency, transitional, and supportive housing. Continue working with GRIP and the Bay Area Rescue Mission to provide shelter and services for the homeless. Proactively seek and help secure financing that is periodically available under federal programs such as the Emergency Housing and Assistance Program (EHAP) and the Emergency Shelter Grant Program (ESG).	Engage organizations by 12/31/16	Housing and Community Development Department	GRIP and the Bay Area Rescue Mission provide emergency shelter and services for homeless individuals and families. The Brookside adult shelter's completed remodeling and began operations November 2021.	Continue.

Table D-1: Existing Housing Element Programs Review

Program #	Program	Objectives	Responsible Party	Evaluation	Modify / Delete / Continue
Goal H-4: Equal Housing Access for All					
Policy H-4.1: Rent Subsidies for Affordable Housing					
H-4.1.1	**Program H-4.1.1: Housing Choice Voucher Program** Continue to administer the City's Section 8 Housing Choice Voucher Program and maximize the program's utilization. Continue monitoring key program performance indicators such as attrition rates, fail-to-lease ratios, and waitlist size. Continue to work with local affordable housing developers to provide project-based vouchers. Respond to any future Notices of Funding Availability (NOFA) and apply for more vouchers. Provide program information as part of the Online Housing Resource Center.	a) 10,500 unit inspections by 12/31/16 b) 10,500 tenant eligibility re-examinations by 12/31/16 c) Timely NOFA responses	Richmond Housing Authority	The Housing Choice Voucher Program was transferred to the Contra Costa County Housing Authority in July 2019. The Richmond Housing Authority no longer administers a Housing Choice Voucher Program (see Appendix G for more details).	Modify/Update to reflect that the program is administered by Contra Costa County and the City will promote the program.
Policy H-4.2: Tenant Protections					
H-4.2.1	**Program H-4.2.1: Enforcement of Just Cause for Eviction Ordinance** Continue to enforce Richmond's Just Cause for Eviction Ordinance pertaining to rental units in foreclosed properties. The Ordinance was adopted in 2009 and provides protections for tenants in good standing from being evicted in the event of transfer of title or foreclosure. The City will provide information to residents and property owners and managers on the current ordinance as well as future changes.	Not applicable	Housing and Community Development Department, City	Ballot Measure L (approved in 2016) expands Just Cause for Eviction protections to most residential tenancies in Richmond. Landlords and owners of residential rental units must enroll all properties containing at least one residential Rental Unit and are required to file all notices of termination of tenancy, and changes in terms of tenancy with the Rent Program within two business days of service on the tenant.	Continue/ Update.
H-4.2.2	**Program H-4.2.2: Expansion of Just Cause for Eviction Ordinance** Continue to analyze the effectiveness of the City's existing just cause for eviction ordinance applying to tenants in foreclosed properties. Study other just cause for eviction ordinances in	Recommendations and draft Ordinance amendment by 5/31/2015	Manager's Office, City Attorney's Office	Complete. Ballot Measure L expands Just Cause for Eviction protections to most residential tenancies in Richmond.	Delete.

Table D-1: Existing Housing Element Programs Review

Program #	Program	Objectives	Responsible Party	Evaluation	Modify / Delete / Continue
	California and evaluate whether to expand the City's ordinance so that it applies to all rental properties. The study should examine cities with both just cause for eviction protections and rent control ordinances and cities with just cause for eviction protections and no rent control ordinance. Draft and implement a new Just Cause for Eviction Ordinance Amendment that reflects the best practices and input from the Community.				
H-4.2.3	**Program H-4.2.3: Rent Control Ordinance Study** Study rent control ordinances in California, evaluate their effectiveness, and identify opportunities and tradeoffs to establishing rent control in Richmond. As part of the study, identify potential funding sources for rent control/review board, review administration and legal requirements, and identify the necessary steps for timely implementation. Consider whether to recommend an ordinance based on this study's findings and extensive input from the community and rental property owners.	Study and recommendations by 10/31/2015	Housing and Community Development Department, City	Complete. Ballot Measure L: The Richmond Fair Rent, Just Cause for Eviction, and Homeowner Protection Ordinance (RMC 11.100), was approved by the voters in November 2016 and established rent control in Richmond for all properties with two or more dwelling units on one parcel constructed prior to February 1, 1995, with limited exceptions. The Ordinance establishes a Rent Board and Rent Program to administer and enforce the Ordinance. The Rent Program budget is funded by the annual Rental Housing Fee, which is paid by all Richmond Landlords.	Delete.
H-4.2.4	**Program H-4.2.4: Counseling Service Referrals for Foreclosures, Landlord-Tenant Disputes, Unlawful Evictions, and Housing Discrimination** Continue to refer homeowners, tenants, and landlords to third-party organizations such as Bay Area Legal Aid, Community Housing and Development Corporation of North Richmond, and 211 Bay Area for assistance with issues such as foreclosures, landlord-tenant disputes, unlawful evictions, and housing	Referrals upon request	Manager's Office, City Attorney's Office"	Since its establishment in January 2017, the City of Richmond Rent Program offers daily counseling sessions for Landlords and Tenants about the Rent Ordinance, Relocation Ordinance, and related	Continue/ Update.to include the Richmond Rent Program.

Table D-1: Existing Housing Element Programs Review

Program #	Program	Objectives	Responsible Party	Evaluation	Modify / Delete / Continue
	discrimination. Provide referral information as part of the Online Housing Resource Center.			State and local laws. The Rent Program also funds community legal services agencies, such as the Eviction Defense Center to provide legal representation to Tenants in Unlawful Detainer (eviction lawsuit) cases, as well as Bay Area Legal Aid, to provide weekly legal clinics for Richmond Landlords and Tenants.	
Policy H-4.2: Discrimination Prevention					
H-1.4.2	**Program H-1.4.2: Housing Access and Discrimination Study** Study of housing access in the City to determine if any discrimination is occurring and ensure equal housing access for all groups. Develop a protocol to eliminate instances of discrimination where discovered, and coordinate with local organizations and representatives providing support to groups receiving unfair treatment in the pursuit of suitable housing. Use the study to develop ongoing monitoring practices to prevent future instances of housing discrimination.	Study by 12/31/16	Manager's Office, City Attorney's Office	Contra Costa County and the cities of Walnut Creek, Antioch, Concord, and Pittsburg, as well as the housing authorities of Contra Costa County, Cities of Pittsburg and Richmond, conducted a regional analysis of Impediments to Fair Housing in 2019 (https://www.contracosta.ca.gov/DocumentCenter/View/59623/Final-BOS-Approved-AI-6-11-19). In 2016, the City Council adopted a Fair Chance Access to Affordable Housing Ordinance to address housing access for persons who have a conviction history.	Continue/ Update.

Appendix E: Public Participation Summaries

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City of Richmond

Planning Commission Study Session Summary

INTRODUCTION

On May 19, 2022, during its regularly scheduled meeting at 6 p.m., the Planning Commission held a study session on the Housing Element Update (HEU), Housing Equity Roadmap (HER), and related General Plan Amendments (i.e., Safety and Environmental Justice elements). Due to the COVID-19 pandemic, the meeting was conducted as a virtual webinar with attendance available via Zoom and telephone. Notifications of this meeting were distributed by the City through its various email listservs to residents and other stakeholders in Richmond.

The meeting was recorded and posted on the City's Planning Commission website so it may be viewed at any time. The City's project contact information was included in the presentation to facilitate additional comments or questions being provided at any time via phone or email.

ATTENDANCE

Planning Commission

- Jen Loy, Vice-Chair
- Bruce Brubaker, Secretary
- Jonathan Harrison, Commissioner
- Masoomeh Soofiani, Commissioner

City Staff

- Lina Velasco – Director
- Andrea Villarroel – Planner

Lisa Wise Consulting, Inc.

- Jen Murillo – Director, Project Manager

Just Cities Institute

- Margaretta Lin – Executive Director

OVERVIEW

Andrea Villarroel, Jen Murillo, and Margaretta Lin gave a PowerPoint-supported presentation. The presentation outline is provided below:

1. Housing Element Update Overview
2. Related General Plan Amendments
3. Preliminary Housing Data
4. Affirmatively Furthering Fair Housing (AFFH)
5. Community Engagement
6. Housing Equity Roadmap Overview
7. Wrap Up & Next Steps

At the end of the presentation, time was given to the Planning Commission to offer comments and ask clarifying questions. After the presentation, the Planning Commission provided an opportunity for public comment, although no public comments were given.

PLANNING COMMISSION COMMENTS AND QUESTIONS

The bullets below provide a summary of topics raised during Planning Commissioner comments and questions.

- There is interest in strategies the City can use to attract private sector investment and housing development to Richmond. Public private partnerships are a tool to facilitate housing development, and financing strategies will be evaluated in the Housing Equity Roadmap work.

- The Housing Element will use State (i.e., California Housing and Community Development Department (HCD)) pre-certified demographic and employment data as well as HCD fair housing data. As new data becomes available (e.g., 2020 Census), it can be incorporated into the pre-certified data as appropriate.

- The sites inventory and fair housing assessments will use ArcGIS for spatial analysis to support the development of the updated Housing Element. This work is currently underway.

- The Planning Commission's role is as the advisory body to the City Council. There will be a public workshop in the fall, and the Planning Commissioners are encouraged to attend. This will allow public input and feedback before the Housing Element is submitted to HCD.

- A Planning Commission study session to discuss the Safety Element and Environmental Justice Element is planned for June. The environmental review (CEQA) for these elements and the Housing Element are anticipated to be aligned, but timing and coordination may be affected by the number of Housing Element reviews required by HCD.

- The Housing Element Update (HEU) is part of the General Plan and is more general in nature while complying with State mandates. The Housing Equity Roadmap (HER) is

more detailed and focused on implementation, timing, and resources to fulfill HEU programs and other housing objectives.

- The application period for the Resident Advisory Council (RAC) has been closed, and the first meeting is anticipated to be in June.

- Concern was expressed with developments being modified or proposed at lower densities than originally approved. Interest was voiced about requiring a density floor for parcels that are in the Housing Element sites inventory.

- As part of Housing Element law the City is required to submit annual progress reports (APRs) to HCD to report on the progress of the implementation of the programs in the Housing Element. This has included tracking all building permits issued based on income level, residential projects submitted through planning review, any projects that through the approval process resulted in fewer units, etc. The public can review these APRs and they are approved by the City Council before being sent to HCD.

- There are economic conditions outside of the City's control that affect housing production (supply chain, material costs, availability of labor, etc.). While the City has generally achieved targets for lower income units, it has not achieved targets for moderate and above moderate-income units.

- It is anticipated that most of the future housing units are going to be located at major sites like Campus Bay and Richmond Hilltop.

Community Engagement Summary

This community engagement summary describes Just Cities' engagement strategy, key takeaways from engagement, and describes the engagement activities from February to June 2022.

Problem/Opportunity Statement

Community engagement is critical in the planning process to hear the housing priorities and needs of Richmond residents. The traditional planning model has historically excluded lower income, people of color, and other marginalized groups in the community engagement process. These groups are also harder to reach because they may face language barriers, time constraints, lack of access to information, or government distrust. Through our transformative planning framework and engagement strategy, we center the voices of those most impacted and meet them where they are at (i.e, community events, community meetings, multiple meetings to talk through issues and solutions, etc.).

Engagement Strategy

Key tenets of transformative community planning as elucidated by Urban Planning Professor Marie Kennedy (Kennedy 2018) include:

- Increasing community capacity for taking control over the kind of development projects and planning processes in their communities.
- Actively listening and respecting what people know, helping people acknowledge what they already know, and helping them back up this "common sense" and put it in a form that communicates convincingly to others.
- Challenging exclusionary thinking in planning processes and outcomes.
- Actively acknowledging the attitudes and biases of planners in a profession that has enacted and continues to enact racial exclusion and harm, including that in many instances the professional planner may only have one part of the answer and sometimes may not have a clue.

To carry out this transformative community planning approach, the City team engaged in various forms of community engagement with a diverse range of stakeholders and community members:

- **Planning capacity building for Richmond residents through the formation of a Resident Advisory Council** composed of Spanish-speaking, formerly incarcerated, unhoused, and other marginalized residents to ensure that community leadership

development occurred and key issues, data, and policy solutions identified in the draft Housing Element align with community concerns and lived experiences.

- **Active listening sessions with residents normally excluded from government planning** including over 50 unhoused people, Latina mothers, formerly incarcerated residents, and youth to understand barriers to housing and desired solutions.
- **Active listening sessions with long-standing housing justice community-based organizations** including 17 staff leaders who have been engaged in improving Richmond's housing conditions to ground inquiry.
- **Going to where the Richmond community shows up** including six pop-up events where over 150 residents were interviewed about housing barriers and solutions and community education materials were distributed to increase awareness of the Housing Element process and housing issues in Richmond.
- **Interviews with staff involved in fair housing at 10 local and regional organizations**, including fair housing agencies, homeless service providers, housing and community development providers, public housing authorities, advocacy organizations, and regional centers.
- **Ground-truthed assumptions, data, analysis, and language** used in the Housing Element through an iterative feedback process with the Resident Advisory Council and community partners.
- **Builds Upon Existing and Past Community Efforts:** Just Cities values the existing and past work and research that community groups in Richmond have conducted related to housing and strives to build on these efforts rather than reinvent the wheel. The background materials listed below provide background information and critical insights on the history of Richmond, housing issues and policies in Richmond, and the experiences of underrepresented populations in Richmond such as Laotian Americans or formerly incarcerated.
    - Contra Costa County Analysis of Impediments to Fair Housing report, Housing Authority of Contra Costa County Housing Authority of the City of Pittsburg & Richmond Housing Authority, 2019
    - Housing Policy and Belonging in Richmond, Othering Belonging Institute 2017
    - Housing and Community Reintegration in Contra Costa County, Safe Return Project, 2014
    - Project PRISM Historic Context Statement, Page & Turnbull, inc., 2009
    - Speaking Truth on Coming Home, Safe Return Project, 2011
    - Richmond is Home: Preventing a Second Displacement of Laotian Americans, APEN 2020

Engagement Activities

From February to June 2022, we spoke with many community members, community based organizations, city and county staff, and businesses via the following activities:

- **27** stakeholder interviews
    - **3** Community listening sessions
- **6** community pop-ups
- **130** interview surveys with Richmond residents and constituents
    - 125 in-person interview surveys
    - 5 online interview surveys

These activities are described in this document further below.

Key Takeaways from Community Engagement

Housing Issues

- **Top Issues:** Housing affordability, homeownership, housing habitability, homelessness, and racial and income discrimination were among the issues Richmond residents shared they experience
- **Impacted Populations:** Immigrants, people of color, undocumented people, formerly incarcerated, seniors, and people with disabilities face discrimination and barriers to accessing housing
- **Substandard Conditions:** Residents reported experiences with mold, heating issues, flooding, pests, among other unsafe qualities of their homes.
- **Tenant Harassment:** Some tenants report instances of harassment and illegal actions by their landlord, as well as feeling taken advantage of for not being fully aware of their rights.
- **Service Organizations Need Help:** Direct aid and legal service organizations are under-resourced and over capacity.
- **Implementation Barriers:** The lack of City capacity and funding are a major barrier to implementation and enforcement of housing ordinances or programs.
- **Hard to move to High Opportunity Areas:** Affordable housing and voucher utilization is concentrated in lower income areas, affecting low income residents' ability to move to high-opportunity areas

Housing Solutions

- Increase capacity of **legal services organizations**
- Increase **outreach** and **education** on fair housing, fair chance housing, and residents' legal rights
- Protect renters with stronger **tenant protections**
- Implement and enforce **source of income protections** to prevent discrimination against voucher holders
- Increase **services and housing access** for **unhoused, transitional youth,**

undocumented people, and people with disabilities

- Create programs and opportunities for **undocumented residents**, including homeownership, accessible legal services, and prohibiting the need for social security numbers on applications
- Strengthen **Fair Chance Housing** and expand the policy beyond public housing
- Increase city capacity to **enforce/administer existing housing programs and laws**
- Build **housing** on **vacant land**
- Create a robust **rental inspection and code enforcement** program
- Create a city **rent assistance program**
- Support homeownership with **first time home buyer programs, homeownership counseling**
- Create **housing repair** programs
- Create and support **community land trusts** to facilitate community ownership of land and long-term affordability
- Create programs to **prevent real estate speculation** such as an anti-speculation tax
- **Reform Costa Hawkins Rental Housing Act**

Lessons learned from community engagement

- People were more willing to participate in the interview surveys during community pop-ups when there was an incentive such as spinning a wheel for a prize or a fun, creative activity such as the community vision board.
- Listening sessions with the membership base of community organizations were effective ways to hear residents' lived experiences and gain a deeper understanding of issues. Members built on each other's responses and felt more comfortable to speak because they were with their community.
- Populations identified as gaps in our engagement include low income elderly homeowners and emancipated or foster youth.



Engagement Activities

Stakeholder and Community Listening Sessions

Stakeholder Interviews

Between February and June, Just Cities conducted 27 stakeholder interviews consulting the diversity of the community including representatives from City and County departments, housing justice organizations, affordable housing developers, and businesses. Stakeholders include:

- Alliance of Californians for Community Environment (ACCE)
- Asian Pacific Environmental Network (APEN)
- Bay Area Legal Aid
- City of Richmond (Bill Lindsay, former City Manager; LaShonda White, Interim Library and Community Services Director)
- Contra Costa County Senior Legal Services
- Communities for a Better Environment (CBE)
- Contra Costa Housing Authority
- Council of Industries
- Greater Richmond Interfaith Program (GRIP)
- Hello Fresh
- Kaiser

- Othering & Belonging Institute
- RYSE Center
- Region Center of the East Bay
- Richmond Community Development Department
- Richmond Community Foundation
- Richmond LAND
- Richmond Neighborhood Housing Services
- Richmond Progressive Alliance
- Richmond Rapid Response Fund
- Richmond Rent Program
- SOS (Safe, Organized Spaces) Richmond
- Safe Return Project
- Sims Metal
- The Richmond Promise
- West Contra Costa Public Education Fund
- West County Regional Group

Community Listening Sessions

Just Cities conducted three listening sessions with the membership of the following community organizations to hear their members' lived experiences related to housing issues in Richmond and ideas for solutions.

- **The Richmond Promise:** 6 low income, first generation students of color in Richmond
- **SOS Richmond:** 15-20 unhoused residents in Richmond
- **West County Regional Group**: 20-25 Hispanic or Latinx parent and resident leaders in Richmond

Key Takeaways

The following **issues** were identified and discussed during stakeholder interviews and community listening sessions:

- **Legal Barriers:**
    - Direct aid and legal service organizations are under-resourced and over capacity
    - The burden is on tenants to file complaints. Tenants are afraid to pursue legal action because they fear retaliation.
- **Lack of city capacity:** The lack of City capacity and funding are a major barrier to implementation and enforcement of housing ordinances or programs.
- **Discrimination:**
    - Many people do not understand their rights when they experience housing discrimination, especially immigrants, undocumented people, and people with disabilities.
    - Despite protections, source of income discrimination persists
    - There is discrimination aganist tenants who are monolingual Spanish-speaking
    - Racial discrimination is more difficult to prove in court
    - Majority of fair housing cases are disability-related.

    - Fair housing outreach to seniors is hard because they are not online and senior centers have been largely closed during the COVID-19 pandemic
- **Affordability**
    - The cost of land and real estate has increased in Richmond, and community organizations such as Richmond Community Foundation or Richmond LAND cannot compete with outside investors to create housing with long-term affordability.
    - Seniors with fixed incomes are priced out of their homes as rent increases
    - Increasing housing prices create tension between renters who are being displaced and homeowners who are finally seeing their home values rise
    - Communal ties and the lower cost of housing in Richmond compared to other cities in the Bay Area are major points of attraction for Richmond Promise students. However if costs continue to increase, many don't see themselves staying.
- **Displacement:** People are being displaced and moving out of Richmond to east Contra Costa County because of rising housing costs
- **Segregation and Integration:**
    - High-opportunity neighborhoods have higher rents and housing costs, and therefore inaccessible to lower-income people.
    - Affordable housing and voucher utilization is concentrated in lower income areas.
    - High-opportunity areas are inaccessible to voucher recipients despite SOI protections, thus affecting residents' ability to move to areas with better resources such as high-performing schools.
    - Higher-income areas tend to be further from transit, which creates an issue with putting low-income housing there
- **Homelessness**
    - The lack of affordable housing drives homelessness.
    - There is a lack of emergency/interim, supportive, and permanent housing unhoused people.
    - NIMBYism (Not In My Back Yard) creates barriers for housing solutions for unhoused populations.
- **Formerly incarcerated** people face barriers to housing because of criminal background checks
- **Undocumented** people are more vulnerable to homelessness because they do not qualify for Section 8 and face barriers in renting or homeownership. Barriers include application requirements for a social security number, provable streams of income, credit reports, or history of former rentals. There is a lack of legal or housing programs that serve undocumented people.
- **Richmond Employers** care about affordable housing and housing equity, but they don't know what they can do to help. They need easy, effective ways to plug into this work. Tension between Richmond's business community and the City that must be resolved in order for private employers to cooperate with efforts to advance housing equity.

The following **ideas and opportunities** were identified and discussed during stakeholder interviews and community listening sessions:

- Increase capacity of **legal services organizations**
- Increase **outreach and education** on fair housing, fair chance housing, and residents' legal rights
- Increase **services for unhoused, transitional youth, and undocumented people**
- Create programs and opportunities for **undocumented residents** to rent and purchase homes such as accessible legal services and prohibiting the need for social security numbers on applications
- Implement and enforce **source of income protections** to prevent discrimintaion against voucher holders
- Strengthen **Fair Chance Housing** and expand the policy beyond public housing
- Require affordable housing developments to include units for people with **intellectual or developmental disability**
- Increase **housing access for people with disabilities** and expand it to their family members who serve as caretakers
- Support more **integrated housing models** for people with disabilities
- Connect housing programs & policies to **community groups** that serve residents
- Create a **right to return** policy
- Engage residents for buy-in to create **safe encampments and emergency housing locations**
- Provide **basic services** in homeless encampments
- Maintain affordability for **senior housing** by pairing LIHTC housing with Project Based Vouchers (Section 8 based on income rather than AMI)
- Maintain affordability for **Project Based Vouchers** with 20-year contracts with owners with a 20-year extension option.
- Increase city capacity to **enforce/administer existing housing programs and laws**
- Create a **Housing Department** with funding for enforcement
- Build **housing on vacant land**
- Utilize **vacant sites** for temporary housing or encampments
- Create a robust **rental inspection and code enforcement** program
- Create a city **rent assistance** program
- Support homeownership with **first time home buyer programs, homeownership counseling**
- Create **housing repair** programs
- Connect public housing with **public transportation**
- Expand **housing rehabilitation** and acquisition efforts
- Acquire **small sites/single family homes** as affordable rental housing
- Apply for three EPA grants to provide funding to nonprofits to assess **brownfield sites** and remediate those sites for nonprofit developers
- Continue **effective services and policies**: Richmond Rent Program, CC County Behavioral Health Services, Just Cause, Rent Control
- Increase **value of vouchers** so families can live in or near **high-opportunity neighborhoods**
- Build **affordable housing in high-opportunity neighborhoods**
- Create and support **community land trusts** to facilitate community ownership of land and long-term affordability

- Create programs to **prevent real estate speculation** such as an anti-speculation tax
- Reform **Costa Hawkins Rental Housing Act**
- Invest in **low-income schools**
- Create **new units** to support tenants.
    - This includes a **hearings unit** that administers the rent adjustment petition process. If there is a reduction in space or quality is deteriorating, tenants can get a retroactive rent refund or decreased rent. Landlords can do the same to offset increased maintenance or capital improvements.
    - **Billings and enrollment unit** that collects regulatory fees; has ability to prohibit rent increases and evictions if landlords are out of compliance



Community Pop-Ups

Just Cities seek to engage hard-to-reach populations who have not traditionally been part of planning processes by holding community pop-ups and meeting people at local events. Community pop-ups of the month were advertised on the City website and City Manager's Weekly Report at the beginning of each month.

As of June 30, 2022, Just Cities has conducted 6 community pop-ups in Richmond and interviewed 125 Richmond residents or constituents. Pop-ups were held in the following community events:

- 4/22 Earth Day at Contra Costa College
- 4/23 Earth Day with Urban Tilth at Unity Park
- 4/30 Park Rx Day at Nicholl Park
- 5/14 Spring Family Day at Richmond Art Center
- 5/21 Willie Mays Day at Nicholl Park
- 6/18 Juneteenth Family and Festival Day at Nicholl Park
- 5 online surveys (no event)

Activities conducted at pop-ups include:

- **Interview Survey:** Just Cities staff held conversations with Richmond residents and community members to learn about their perspectives on or lived experiences related to housing issues in Richmond and ideas for solutions. An online survey was also available in English and Spanish. The online survey was advertised via the City website and on postcards/flyers passed out at pop-ups..
- **Community Vision Board:** Passersby were encouraged to respond to the community vision board. Questions included:
    - What is your favorite part about living or visiting Richmond?
    - If there was one thing you could change about Richmond to make it a better place for you, your family, and friends, what would it be?
- **Prize wheel:** Participants that completed the interview survey could spin the wheel to receive a prize. Prizes included hand sanitizer, tissues, chapstick, and candy.
- **Resource distribution**: Flyers with information about the housing element update were distributed to participants and passersby. Brochures with phone numbers to city resources or services were made available to participants. COVID-19 test kits were distributed on the 6/18 Richmond Juneteenth Family and Festival Day pop-up.

Just Cities staff members conducted Interview surveys with the following question:

1. When did you/your family arrive in Richmond?
2. Where were you living before?
3. What neighborhoods have you lived in?
4. What's your favorite memory of Richmond?
5. Have your family members struggled with housing problems (affordability, quality, overcrowding, displacement)? If so, what have been your major problems?
6. How do environmental issues impact housing quality or access in Richmond? (ie. air quality, proximity to highways, building condition)
7. Do you feel like there is housing discrimination in Richmond? If so, which groups do you believe are most impacted?
8. Have you tried living in other neighborhoods in Richmond and if so, did you experience any barriers, such as housing access and affordability?
9. What housing solutions would you like to see in Richmond?
10. Anything else you would like to share?

Key Takeaways

The following **issues** were identified and discussed during the community pop-ups:

- **Housing affordability**:
    - Out of 130 interviews, 59 people (45.38%) brought up housing affordability as something they struggled with.
    - Rent is increasing at a rate that many Richmond tenants can't keep up with, especially low income seniors with fixed incomes.
- **Homeownership** is inaccessible to many Richmond residents, especially low-income and young people. Homeowners are also having difficulty affording utilities.
- **Homelessness:** Out of 130 interviews, 14 people (10.77%) brought up homelessness as something they struggled with personally or believed was an issue for Richmond. Seniors with fixed incomes, undocumented, and formerly incarcerated people face additional barriers to securing housing and are therefore vulnerable to homelessness.
- **Displacement** of longtime residents is caused by unaffordability, evictions, and foreclosures. Children of longtime residents are moving away from their home city due to the expensive prices of housing. Some residents reported having to relocate within Richmond multiple times to afford housing. Residents mention family members moving to Bay Point, Antioch, or Pittsburg to afford housing.
- **Overcrowding**: Some residents cannot find or afford a home that fully accommodates their family size. Some residents and their families are overcrowding in order to afford housing.
- **Quality & Unsafe Living Conditions**: Residents reported experiences with mold, heating issues, flooding, pests, among other unsafe qualities of their homes.
- **Landlord Harassment**: Some tenants report instances of harassment and illegal actions by their landlord, as well as feeling taken advantage of for not being fully aware of their rights.
- **Discrimination**: Out of 154 interviews, 54 people (41.22%) brought up racism and 24 people (18.32%) brought up income as types of housing discrimination existing in Richmond.
- **Environmental Impact on Housing:** Housing closer to the Chevron refinery or contaminated areas are cheaper, but they are lower quality and are areas with less resources. People shared concerns on health impacts because of proximity to the Chevron refinery, especially for children and individuals with asthma.

The following ideas and opportunities were identified and discussed during the community pop-ups:

- Develop **affordable housing** for low-income residents, especially on sites that are vacant. Support Section 8 and shorten waitlist periods
- Protect renters with **rent control, stronger tenant protections**, and promoting tenant services like **rental assistance** and **tenant unions**
- Create **assistance** and **education programs for (first-time) homebuyers**, emphasizing residents who are from the community

- Create more **housing opportunities for unhoused people** by making housing more affordable
- **Remove requirements that deny access to housing** during the application process for renting and buying homes, especially for **formerly incarcerated** and **undocumented people**.
- Invest in more social services that **transition unhoused people to permanent housing**
- Subsidize and financially **support homeowners performing housing upgrades** so that people can afford to live in healthy homes
- Utilize space more efficiently, creating housing opportunities where there are **vacant lots**
- Build up and **increase density**
- Ensure that neighborhoods of all incomes receive **city maintenance and investment in quality housing development**
- Improve **city safety and clean streets**
- Preserve **Richmond's parks**
- Continue community events that **celebrate culture** such as Cinco de Mayo parade and Juneteenth

Demographics

Table 1. Engagement by Race/Ethnicity

Race/Ethnicity	Count	Percent
Asian American	12	9.2%
Black/African American	32	24.6%
Caribbean Islander	0	0.0%
Native American/ Indigenous or Alaska Native	5	3.8%
Hispanic or Latinx (non white or Black)	51	39.2%
Native Hawaiian/Pacific Islander	1	0.8%
Multiracial	5	3.8%
Middle Eastern	0	0.0%
White/European	17	13.1%
Other	2	1.5%

**Note: Total Count and Percent is above 100% due to some participants marking multiple options*

Table 2. Engagement by Age

Age	Count	Percent
12-17	16	12.3%
18-24	9	6.9%
25-34	17	13.1%
35-44	18	13.8%
45-54	12	9.2%
55-64	12	9.2%
65+	11	8.5%
Decline to state	35	26.9%
Total	130	100.0%

Table 3. Engagement by Gender

Gender	Count	Percent
Female	67	51.5%
Male	40	30.8%
Non-binary	5	3.8%
Transgender	1	0.8%
Decline to State	17	13.1%
Total	130	100.0%

Table 4. Engagement by Housing

Housing	Count	Percent
Rent	44	33.8%
Own	51	39.2%
Temporary with Friends/Family	4	3.1%
Shared housing with family/ roommates/partner	14	10.8%
Mobile housing/unhoused	3	2.3%
Temporary (in shelter, hotel)	1	0.8%
Decline to state	18	13.8%

Total	135	103.8%*

**Note: Total Count and Percent is above 100% due to some participants marking multiple options*

Table 5. Engagement by Disability

Disability	Count	Percent
A mobility impairment	4	3.1%
A mental health disorder	4	3.1%
A sensory impairment (vision or hearing)	4	3.1%
A learning disability (e.g., ADHD, dyslexia)	5	3.8%
Other	5	3.8%
None	26	20.0%
Decline to State	86	66.2%
Total	134	103.1%*

**Note: Total Count and Percent is above 100% due to some participants marking multiple options*

Table 6. Engagement by Personal Annual Income

Annual Personal Income	Count	Percent
$0 - $10,000	14	10.8%
$10,001 - $20,000	7	5.4%
$20,001 - $30,000	10	7.7%
$30,001 - $40,000	3	2.3%
$40,001 - $50,000	11	8.5%
$50,001+	40	30.8%
Decline to state	45	34.6%
Total	130	100%

Table 7. Engagement by Sexual Orientation

Sexual Orientation	Count	Percent
Heterosexual	73	56.2%
Bisexual	7	5.4%
Gay	2	1.5%
Lesbian	2	1.5%
Other	2	1.5%
Decline to State	44	33.8%
Total	130	100%

Table 8. Engagement by Experience with Mass Incarceration

Mass Incarceration	Count	Percent
I am formerly incarcerated	6	4.6%
I am a family member of someone who is currently incarcerated	5	3.8%
I am a family member of someone who is formerly incarcerated	14	10.8%
None	23	17.7%
Decline to state	85	65.4%
Total	133	102.3%*

**Note: Total Count and Percent is above 100% due to some participants marking multiple options*

Resident Advisory Council

A Resident Advisory Council (RAC) was formed to engage a diversity of perspectives, deep listening, partnership not token engagement for input and feedback on housing needs, constraints, and ideas for improving housing conditions and affordability in the Housing Element Update. Stipends of $50 per meeting were provided to each RAC member.

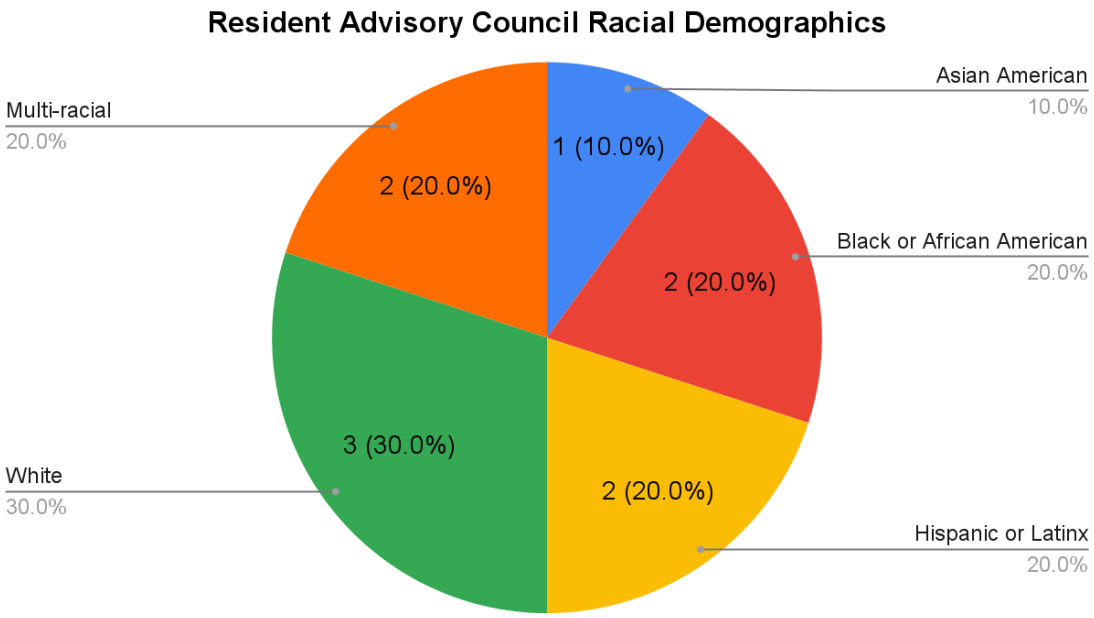
As of June, the RAC has convened once to get to know each other, better understand the Housing Element process and their role. Just Cities will have RAC feedback on specific housing constraints, needs and policies at the next meetings.Recruitment process.

Applications for the RAC were open from March 1st to May 8th. Promotional materials for the RAC were made available in English and Spanish and were posted on the City website and City Manager's Weekly Report. Promotional materials were shared with the city's planning department, city council members, and community organizations to help circulate the opportunity and encourage Richmond residents to apply. 20 applications were received.

RAC Demographics

Selected by an interview committee from Just Cities, the City, and Richmond LAND that balanced important diversity considerations, the members of the RAC are: Anna Johnson, Diana Diaz-Noriega, Gina Holguin Garcia, Havah Aisha Isary, Kathryn Sibley, Lea Murray, Malaika Khan, Scott Littlehale, Tomasa Espinoza, and Yolanda Williams. They come from diverse backgrounds and neighborhoods across Richmond including the following:

- **Hard to reach communities:** People from communities that planning processes traditionally have excluded including Asian American, Black or African American, Latinx or Hispanic, multiracial, people with disabilities, undocumented, and people who speak little to no English.
- **Neighborhood diversity:** Belding Woods, Richmore Village/Metro Square, Hilltop, North and East, and Coronado.
- **Age diversity:** People at different stages of their lives to ensure varied knowledge and experiences.
- **Diversity of gender and sexual orientation:** To ensure women's, non-binary, and LGBTQ+ perspectives are included in this process.
- **People who work and live in Richmond.** Seven members of the RAC are Richmond residents, two members work in Richmond and are heavily involved in the Richmond community, and one member is a former resident that currently works in Richmond.



Category**	#	%
Low-income person	6	60%
Tenant/Renter	5	50%
Homeowner	5	50%
Limited or non-English speaker	1	10%
Person with disabilities	2	20%
LGBTQ+ person	3	30%
Senior	1	10%
Youth	2	20%

***The 10 RAC members meet 1 or more of the categories listed above.*

Residency	#	%
Lives in Richmond	7	70%
Former resident, works in Richmond	1	10%
Works in Richmond	2	20%

RAC Meeting Schedule

The RAC will meet 6 times between June and September.

Meeting	Description
1	**Introduction to Housing Element (HE), Affirmatively Furthering Fair Housing (AFFH), and Housing Equity Roadmap (HER).** The first meeting focused on providing information and context to help the RAC members fully understand what each of the housing components are, how they work together, and their role in the project. RAC members discussed community agreements to set expectations for how RAC members and Just Cities staff will show up, interact, and work together for the upcoming sessions.
2	**Community Engagement** This session will be to provide findings from our community engagement pop ups and listening sessions. RAC members will provide feedback on the findings.
3	**AFFH**. We will get the RAC's input on some of the conclusions made on the AFFH analysis. Their lived experiences will allow us to corroborate our findings or add new information.
4	**AFFH Identified Issues.** This session will be to provide feedback on the identified issues and meaningful actions identified by JC and the City.
5	**Housing Element.** Obtain input on the HE programs and actions.
6	**HE Public Review Draft.** Session to guide RAC members in navigating the public review process.

6th Cycle Housing Element Update - Housing Developer Interviews Summary

City of Richmond

Housing Developer Interviews Summary

Overview
On April 27, 2022, Lisa Wise Consulting, Inc. (LWC) conducted an hour-long group interview of both for-profit and nonprofit housing developers that work in Richmond as part of the public engagement process for the 6th Cycle Housing Element Update. The stated purpose of the meeting was threefold:

1. Discuss housing opportunities and constraints
2. Gain deeper understanding of available resources
3. Gather policy and program recommendations

LWC began the meeting with a PowerPoint-supported presentation on the purpose, mandates, and components of the Housing Element and the update process, followed by a facilitated discussion on questions as follows:

1. What are the unique challenges with building housing in Richmond?
    a. What are the unique challenges with building ***affordable*** housing in Richmond?
2. Are there any specific constraints with residential development standards and/or approval procedures in Richmond?
3. What are the most in demand types of housing products in Richmond, and how do you see those needs changing over the next few years?
    a. What can the City do to facilitate these types of housing developments?
4. Where (geographically) do you see opportunities for housing in Richmond?
    a. Which of these areas would provide the best opportunities for ***affordable*** housing?
5. Which of these areas would provide the best opportunities for ***affordable*** housing?

Participants were encouraged to respond verbally, and the chat function was also available to capture written input. The meeting was held without City staff present to encourage open dialogue. Participants were informed that their participation was voluntary and confidential, with all notes being reported out in aggregate, and not tied to any one individual.

The City invited approximately 18 housing developers via email on April 15, 2022 and followed up with the relevant Zoom link on April 22, 2022. A total of nine individuals participated in the scheduled meeting; the City and Consultant team sent follow up emails April 28 and May 4, 2022 to solicit additional feedback, but received no response.

Summary and Feedback

The following is a summary of input received from the interview participants. Comments are listed in no particular order, and being listed below does not indicate group consensus on any topic or recommendation.

- The Design Review Board requirements are unclear and seem to change during the entitlement process.
- The Design Review Board may hold several meetings to review a project and oftentimes requires significant changes. The Design Review process in Richmond is more cumbersome than in other jurisdictions, adding time and expense.
- There is a lack of clarity regarding the development process. Sometimes housing projects have to go to a subcommittee, then the Design Review Board, then Planning Commission. It would speed up the process if Design Review Board review were to happen concurrently.
- Discretionary review prolongs the entitlement process, sometimes causing developers to risk missing funding deadlines (e.g., TCAC Low-Income Housing Tax Credits, etc.).
- Staff and the City Council work efficiently. Current staff provide an open line of communication with developers.
- The Rent Control Board assesses annual fees (i.e., tens of thousands of dollars) even on projects for 100 percent affordable housing. This increases operational costs for affordable projects.
- The Arts Committee collects a portion of the development fees and provides input on certain housing projects. This is another layer to the entitlement process that adds time and expense.
- Building Department fees can be much higher in Richmond than other jurisdictions for similarly sized projects; however, the permitting process is very smooth, especially as compared to other cities. The third-party review has a quick turnaround time.
- Sometimes new codes that are adopted are not posted online in a reasonable timeframe.
- City staff makes themselves available to meet with developers regularly to answer questions.
- Staff should explain the streamlining limits on the allowed number of meetings per SB 330 to reviewing commissions/committees.
- Business licenses in Richmond are several times more expensive than in other cities in the region; this can disincentivize low- or moderate-income would-be business owners from opening a business in and living in Richmond.

Appendix F: Affirmatively Furthering Fair Housing (AFFH)

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Section F.1 Introduction

Enacted in 2018, California Assembly Bill (AB) 686 establishes new requirements for all public agencies, including cities, to affirmatively further fair housing (AFFH). Modeled after President Obama Administration's federal AFFH Rule implemented in 2015, AB 686 requires public agencies to go beyond prohibiting housing discrimination and take specific proactive steps to (1) replace patterns of segregation with inclusive integrated communities; (2) address disparities in housing needs; (3) and promote access to opportunity. The law is intended to address disparities based on race, ethnicity, sex, disability, and other characteristics protected by federal and state law *(Gov. Code § 8899.50, subd. (a)(1)).*

AB 686 also created new requirements for all Housing Elements beginning January 1, 2021 including:

- An assessment of fair housing enforcement and outreach capacity, patterns of integration and segregation, racially and ethnically concentrated areas of poverty (R/ECAPs), access to opportunity, and disparities in housing needs, based on available federal, state, and local knowledge.
- An analysis of the relationship between available sites for housing and the resource level of the surrounding area.
- An assessment of contributing factors to fair housing issues and prioritization of factors that limit or deny fair housing choice, access to opportunity, fair housing or civil rights.
- Concrete strategies and actions to affirmatively further fair housing.

In addition, Richmond's AFFH appendix analyzes how barriers to fair housing in Richmond are shaped by historic and ongoing discrimination, differ between groups, and the strengths and shortcomings of the City of Richmond's efforts to meet the housing needs of residents. Most of the analysis is based on government survey data and an extensive community engagement process undertaken to inform the Housing Element.

While AFFH is contained as a separate section in the Housing Element, considerations of fair housing drive the analysis and priorities contained in all other sections of the Housing Element.

Information in this Appendix is organized to comport with State of California Housing and Community Development (HCD) guidance, and is not based upon an order of priorities. Findings from the assessment of fair housing issues are used to identify meaningful actions that the City will undertake. Taken together, these actions are intended to affirmatively further fair housing by ensuring that all Richmond residents have equitable access to affordable, safe, and dignified housing and to opportunities that promote economic well-being.

F.1.1 Affirmatively Furthering Fair Housing in Richmond

AFFH mandates public agencies to take active steps to replace patterns of segregation with inclusive communities that are integrated, address disparities in housing needs, and promote access to opportunity. According to HCD's AFFH guidance, "Fair housing choice means that individuals and families have the information, opportunity, and options to live where they choose without unlawful discrimination and other barriers" (HCD AFFH Guidance). Some residents may want to move to areas that currently offer higher levels of opportunity, but others may want to stay in their communities, where they have familiar and beneficial social, cultural, and economic ties. In order to secure fair housing choice for diverse people, it is important that both high-opportunity neighborhoods are accessible to all and also that low-income communities of color are transformed into places of increased opportunity.

Additionally, while unhoused, undocumented, and formerly incarcerated people are not explicitly protected groups under fair housing laws, discrimination against them may constitute a violation of fair housing protections because historic and ongoing racially discriminatory laws and policies in housing, immigration, and criminal justice systems have resulted in people of color disproportionately represented in homelessness, undocumented, and formerly incarcerated populations. As such, this Appendix addresses the housing barriers faced by these groups of people whenever possible.

Richmond holds the unique position as one of the few remaining relatively affordable cities in the Bay Area. The City is still home to working class communities of color, especially Black/African American and Hispanic/Latinx residents. It is also small enough, at a population of about 115,000, that solutions to provide affordable and dignified stable housing to every resident is not an unrealistic goal. However, racialized displacement and housing unaffordability have become serious problems impacting lower income residents, including resulting in growing numbers of unhoused residents. It will require focused commitment and the collective action of government, community, and philanthropic leaders to implement the meaningful actions identified and raise up Richmond as a beacon for fair housing solutions.

F.1.2 Community Engagement Efforts

AB 686 requires "meaningful, frequent, and ongoing community participation, consultation and coordination to ensure that input has been received from groups most impacted by fair housing issues and that local knowledge is incorporated." Accordingly, the City of Richmond hired Just Cities, a racial justice planning organization, to conduct a transformative community planning approach to engage residents in the development of the Needs Assessment (Appendix A) and AFFH (Appendix F) of the Housing Element. Key tenets of transformative community planning, as elucidated by University of Massachusetts Urban Planning Professor Marie Kennedy, include increasing community capacity for taking control over development projects and planning processes in their communities; actively listening, respecting, and acknowledging what residents

know, including utilizing non-traditional data sources to validate community knowledge and experience; challenging exclusionary thinking in planning processes and outcomes; and actively acknowledging the attitudes and biases of planners in a profession that has enacted and continues to enact racial exclusion and harm (Kennedy, 2018).

To carry out this transformative community planning approach, the City team's community engagement strategies included:

- **The formation of a Resident Advisory Council (RAC).** The RAC is composed of groups that have been traditionally excluded from planning processes, including AAPI, Black/African American, Hispanic/Latinx, multiracial, low-income, LGBTQ+, youth, and undocumented residents, and limited English speakers. This selection process was intended to ensure that key issues, data, and policy solutions identified in the Housing Element align with community concerns and lived experiences.

- **Interviews with residents and stakeholders involved in fair housing to understand barriers to housing and desired solutions.** Resident engagement included active listening sessions with residents normally excluded from government planning, including over 50 unhoused people, Latina mothers, formerly incarcerated residents, and youth. Additionally, over 140 residents were interviewed at six pop-up events. Stakeholder engagement included active listening sessions with 17 staff leaders at long-standing housing justice community-based organizations and interviews with staff involved in fair housing at 10 local and regional organizations, including fair housing agencies, homeless service providers, housing and community development providers, public housing authorities, advocacy organizations, and regional centers.

- **Community workshop** during the Housing Element Public Review Period to share information, answer questions, and gather community feedback.

- **Ground-truthed assumptions, data, analysis, meaningful actions, and language** used in the Housing Element through an iterative feedback process with the RAC and community partners.

Insights from these community engagement efforts are included throughout this document. However, the City team will be gathering additional feedback from Richmond's Native American people and their feedback will be included in the next version of the City's Housing Element.

F.1.3 Data and Analysis Considerations

Unless otherwise noted, all demographic data was provided by the Association of Bay Area Governments (ABAG) and HCD's AFFH Data Resources and Web Mapping Tool. This analysis also includes information from the Contra Costa County's Analysis of Impediments to Fair Housing report and community input described above. In addition, the U.S. Census Bureau divides geographic areas into census tract and block group subdivisions in order to facilitate statistical analyses. These census tract and block group boundaries do not always follow city,

town, and other administrative boundaries. As a result, some census tract analyses in this appendix may include small areas that fall outside of the City of Richmond boundaries. It is footnoted where this occurs.

The City attempted to address the following shortcomings of available government data:

- **HCD provided maps are based upon using regional income and other standards.** In defining whether an area is low, moderate, or high income in Richmond, HCD utilizes the median income standard of a regional area, HUD Metro Fair Market Rent (FMR) area. The FMR area for Richmond is the Oakland-Fremont FMR area, which includes cities in Alameda and Contra Costa counties. As provided in Table F-1, the median income in the Richmond FMR area ($92,900 in 2015) is higher than the Richmond median income ($55,102 in 2015). This means that the maps that describe income information, such as low to moderate income areas, may include areas that by Richmond standards, are not low income. Indeed, this was an issue that RAC members flagged in reviewing several of the maps. Throughout this section, we highlight where issues may exist with specific maps.

Table F-1: Median Household Income (2015)

Geography	2015
Richmond	$55,102
Oakland-Fremont, Ca HUD Metro Area -Fremont FMR Area (includes Richmond)	$92,900
Source: ACS 5-Year Data (2011-2015), Table B19013.	

- **Insufficient data on marginalized populations.** The way that government data is collected and analyzed often excludes the experiences of minority groups. For example, Richmond has one of the largest Laotian communities in the Bay Area, but insufficient data is available to capture their experiences because they are collapsed into one category for all Asian American and Pacific Islander people. Likewise, Native Americans - on whose land Richmond was founded - are often left out of data analysis due to small sample sizes. Additionally, the experiences of Middle Eastern and North African residents are erased by grouping them into the "White" category. Barriers to reaching marginalized groups also makes it difficult to accurately capture their experiences through official data. Unstably housed and unhoused people are hard to reach because they sometimes do not have a permanent address. Undocumented people's experiences may not be captured in official data because federal laws prevent them from participating in federally funded housing and employment. Additionally, residents who distrust government - often for legitimate reasons tied to historic marginalization - may be less likely to fill out government surveys. As a result, the community engagement efforts specifically include resident experiences that may not be captured in official data sources and provide complimentary qualitative data to the quantitative analysis.
- **Census tract level data may not represent neighborhood dynamics.** Government survey data is typically analyzed at the census tract level, but these boundaries often do not

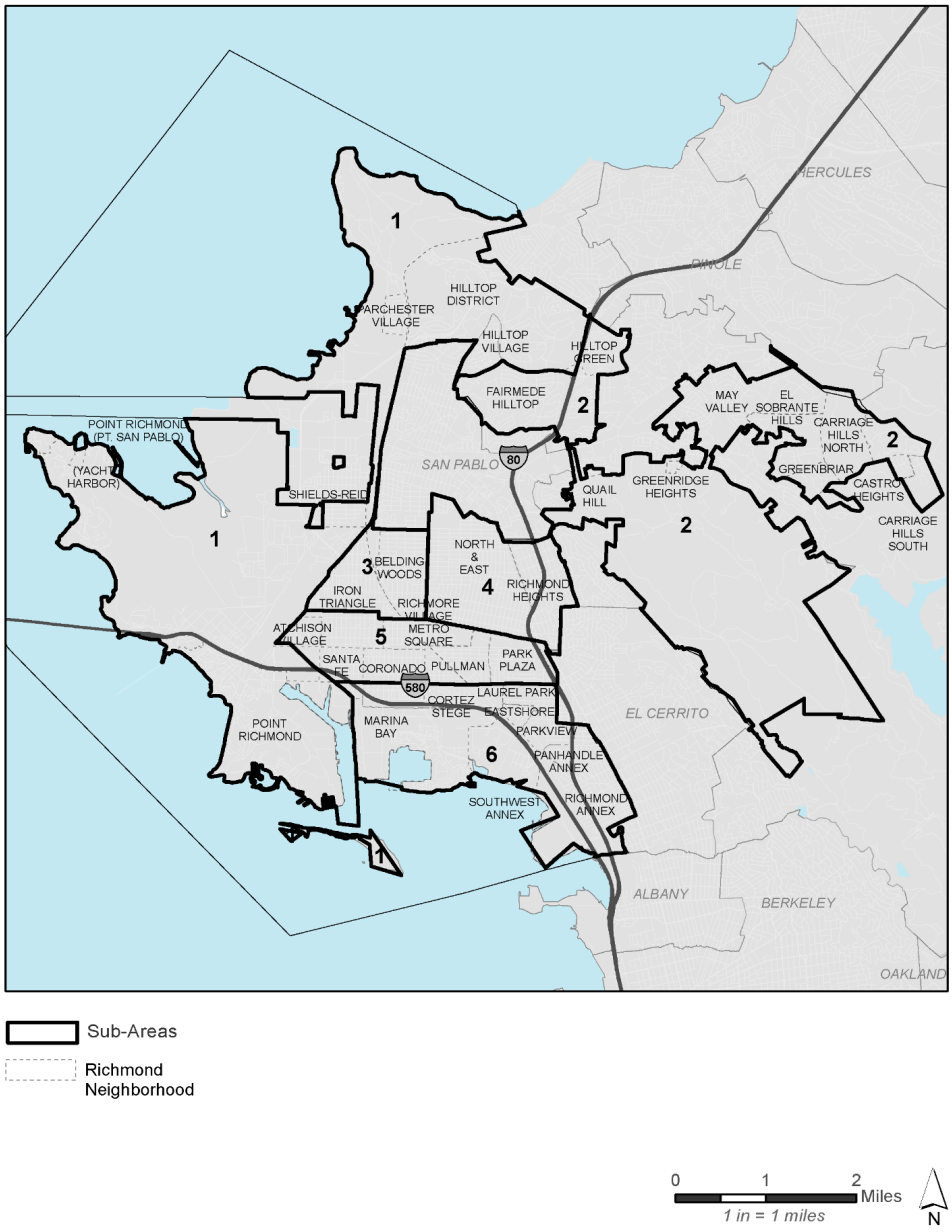
meaningfully reflect neighborhood dynamics. As a result, while the maps in this chapter show data at the census tract level, neighborhoods are used to discuss trends in the narrative. This approach helps ensure that residents understand where their communities fit into the data and that the policy solutions identified in Section F.9 are tailored to residents' lived experiences.

- **Limitations in racial and ethnic group naming conventions.** While race is a social construct with no biological basis (Wagner et al. 2017), historic and ongoing racism create disparities between racial groups that are real and pervasive. However, the way racial and ethnic groups are named in official data may not accurately reflect how members of these groups self-identify. To ensure that the Housing Element names racial and ethnic groups in a way that is respectful and inclusive, the RAC helped formulate naming conventions reflected in Appendix A, Section A.1.1, which are used throughout the Richmond Housing Element.

F.1.4 Richmond Neighborhoods and Subareas

Neighborhood names are used to refer to specific geographic locations when describing demographic trends. Additionally, HCD requires a jurisdiction to be divided into sub-areas for purposes of analyzing new housing sites, as provided in Section F-8. To meet this requirement, Richmond is divided into the six sub-areas described in the below map (Figure F-1).

Figure F-1: Richmond's Neighborhoods and Sub-Area



Source: City of Richmond, 2022.

Section F.2 Barriers to Fair Housing in Richmond

This section examines the causal and contributing sources of Richmond's current housing crisis, its impact on the City and its residents, and the persistent barriers to fair housing. Key findings include:

- Rising housing costs in Richmond are driven by a shortage of housing (particularly affordable housing) in Richmond and the Bay Area.
- The shortage of affordable housing and barriers to housing choice contribute to the displacement of low-income residents, especially those who are Black/African American, Latinx/Hispanic, Laotian, and Asian Indian, and threatens to push additional long-time residents out of Richmond.
- The shortage of affordable housing and barriers to housing choice result in severe overcrowding, especially of Hispanic/Latinx residents, and uninhabitable rental housing conditions.
- The disproportionate impact of the housing crisis results from discriminatory policies and practices such as racially restrictive covenants, urban renewal, and predatory mortgage lending that have segregated Richmond and limited economic and other forms of opportunity in communities of color.
- Unlike many cities in the Bay Area that have undergone gentrification and displacement, Richmond remains relatively racially diverse, but strategic and bold policymaking is necessary to preserve the City's current diversity.

F.2.1 Regional Impacts on Racial and Income Diversity in Richmond

Richmond is one of the most racially and ethnically diverse cities in the Bay Area, giving the City a unique history, cultural vibrancy, and a strong sense of community. During community engagement events, many residents expressed pride in Richmond's diversity. Residents of color shared that they deeply value being surrounded by people who look like them and who can relate to their life experiences. Many residents stated that community events that celebrate cultural heritage, like Juneteenth and Cinco de Mayo, were their favorite aspect of Richmond. Importantly, residents shared that their love for the City is rooted in being able to raise their families in the same place that they grew up.

The growing regional affordable housing crisis in Contra Costa County and the Bay Area more broadly threatens Richmond's racial diversity. For years, housing production and policy did not match population growth (Table F-2), resident needs, and market forces. Table F-2 shows Richmond's progress toward its Regional Housing Needs Allocation (RHNA) during the 2015-2022 cycle. RHNA goals are the housing production goals that the State of California sets for each region every eight years to accommodate population growth).[1]

Regarding the housing permits that the City issued from 2015 to 2021, as of December 2021, Richmond issued permits for 100 percent of its very low-income housing goal, 70 percent of its low-income housing goal, and 63 percent of its above moderate-income housing goals. However, the City had not permitted any moderate-income housing. The City of Richmond's Community

[1] The State of California allows cities to meet their RHNA goals based on the number of units permitted rather than the actual number of units built.

Development Department (CDD) did not deny proposals for moderate-income housing, but rather developers did not seek to build this type of housing in Richmond during the 2015-2022 RHNA cycle. Overall, the majority of building permits issued (55 percent) are for above moderate-income housing, which may contribute to market rate displacement. It is important to note that providing a permit does not guarantee that the project will actually be built.

Regarding the actual units built, which is taken from data on certificates of occupancy issued by the City (Table F-2), only 808 housing units overall were actually built from 2015 to 2021, reaching only 33% of the City's overall RHNA goals. While the City reached 79% of its low income housing goals, it only met 24% of very low income, 0% of moderate income, and 36% of above moderate income goals, respectively.

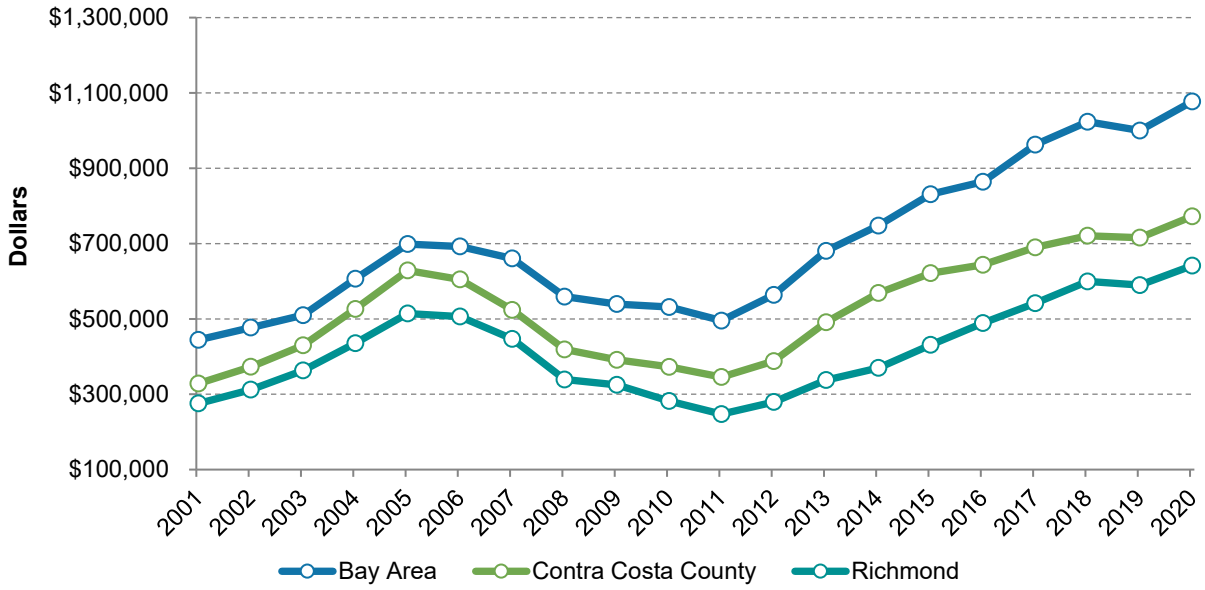
Table F-2: Progress Toward 2015-2022 State RHNA Housing Production Goals, Richmond

Income Affordability Categories	2015-2022 RHNA Goals (Housing Units)	Permits Issued 2015-2021		Units Built 2015-2021		2023-2031 RHNA Goals
		Count	% of Goal Met	Count	% of Goal Met	
Very Low (<50% of AMI) (<$62,800)	438	438	100.0%	106	24.2%	840
Low (50-80% of AMI) ($62,800 - $100,480)	305	214	70.2%	241	79%	485
Moderate (80-120% of AMI) ($100,480 - $150,720)	410	0	0.0%	0	0%	638
Above Moderate (>120% of AMI) (>$150,720)	1,282	805	62.8%	461	36%	1,651
Total Units	**2,435**	**1,457**	**59.8%**	**808**	**33.2%**	**3,614**
Notes: Units serving extremely low-income households are included in the very low-income permitted units totals. AMI calculations are based on median income for a family of four in Contra Costa County in 2021.						
Source: Data on housing units is from City of Richmond Annual Progress Reports (2015-2021). AMI data is from HCD 2021 calculations.						

Richmond's progress toward its RHNA goals varies from many Bay Area jurisdictions, which tend to underproduce low-income housing and overproduce above-moderate income housing. As a result, many neighboring residents may move to Richmond because of its lower housing prices. This additional demand for housing, along with rising construction costs, contribute to rising rental and home prices in Richmond.

As a result of the lack of an adequate regional housing supply, housing costs in Richmond grew considerably over the past decade (Figure F-2). According to Zillow, between 2011 and 2020, the typical value of a Richmond home increased by 159 percent from $247,317 to $641,530.

Figure F-2: Zillow Home Value Index (2001-2020)

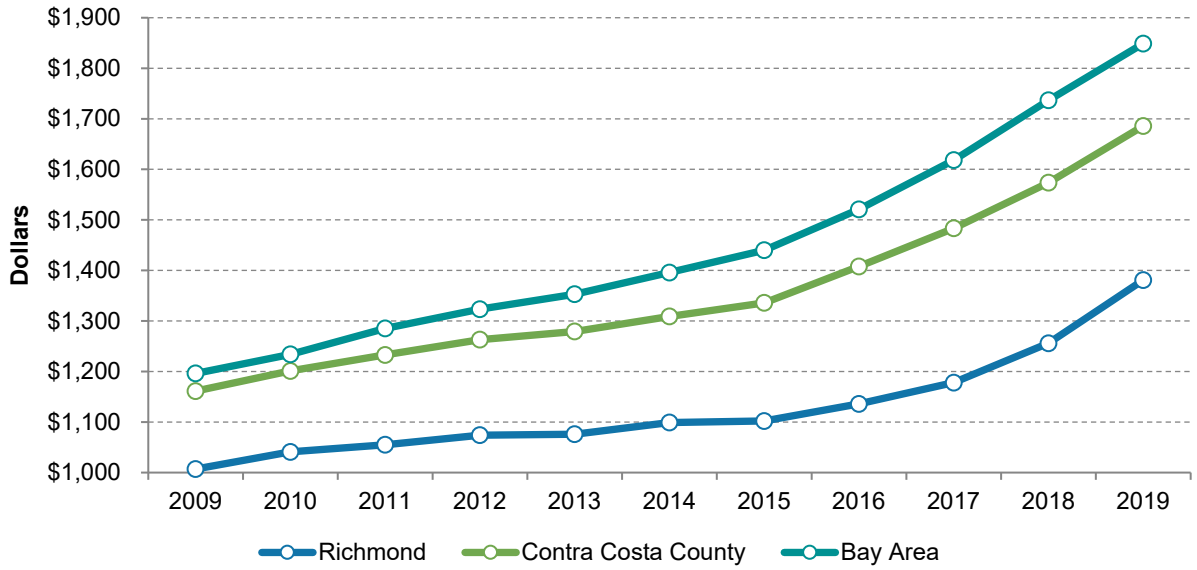


Notes: The Zillow Home Value Index (ZHVI) is a smoothed, seasonally adjusted measure of the typical home value and market changes across a given region and housing type. The ZHVI reflects the typical value for homes in the 35th to 65th percentile range and includes all owner-occupied housing units. The regional estimate is a household-weighted average of county-level ZHVI files, where household counts are yearly estimates from DOF's E-5 series. For median contract rent, county and regional counts are weighted averages of jurisdiction median using B25003 rental unit counts from the relevant year.

Source: ABAG 2021 Pre-certified Housing Needs Data (Zillow, Zillow Home Value Index (ZHVI))

Additionally, between 2015 and 2019, Richmond median rent increased by 25 percent, from $1,102 to $1,381 (Figure F-3).

Figure F-3: Median Contract Rent (2009-2019)



Universe: Renter-occupied housing units paying cash rent

Note: For unincorporated areas, the median is calculated using distribution in B25056.

Source: ABAG 2021 Pre-certified Housing Needs Data (U.S. Census Bureau, American Community Survey 5-Year Data releases, starting with 2005-2009 through 2015-2019, B25058, B25056 (for unincorporated areas). County and regional counts are weighted averages of jurisdiction median using B25003 rental unit counts from the relevant year)

As wage growth fails to keep up with rising housing prices, residents in Richmond are increasingly unable to afford rent and are at risk of displacement. Despite lower housing prices relative to the region, a higher percentage of Richmond residents experience housing cost burden (Section F.6.1). Unaffordable housing has contributed to a 40 percent decline in the Black/African American population since 2000 and a 54 percent decline in the Laotian population since 2015 (Section F.4.1).

As lower-income Black/African American and Laotian residents moved out of Richmond, data suggests that similar numbers of higher-earning households and low-income households moved in. The incoming households may be attracted to Richmond because of its relatively low housing prices compared to the other Bay Area cities (Section F.2.1). Given the 77 percent increase in Richmond's Hispanic/Latinx population since 2000, a majority of the new low-income residents are likely Hispanic/Latinx (Section F.4.1). As housing costs continue to rise, Black/African and Hispanic/Latinx residents are at greater risk of displacement because these groups face higher levels of housing cost burden (Section F.6.1). Additionally, Hispanic/Latinx residents are more than twice as likely to live in overcrowded households than the citywide average (Section F.6.2). Overcrowded conditions could also be exacerbated by the end of COVID-19 eviction moratoria and rental assistance programs that were protecting residents who fell behind on rent during the pandemic.

Increasingly, residents perceive the City as being divided into "two Richmonds": one that is higher-income with quality housing and access to opportunity, and one that is lower-income and lacks these advantages. But despite these challenges, residents expressed an overwhelming pride in living in Richmond and a strong desire to address these problems and preserve their community. Richmond has a strong infrastructure of community-based organizations, and many residents are proud to be part of those efforts. As one unhoused resident explained, "It's my city, and I want to see it do better and be better."

While many Bay Area cities, such as San Francisco and Oakland, already experienced extensive gentrification and displacement of their low-income residents of color (especially their Black/African American residents) Richmond still has an opportunity to preserve its diversity and be home to the kind of stably integrated community that is at the heart of the State's mandate to affirmatively further fair housing.

F.2.2 Racial and Ethnic Discrimination in Housing Policy

Racial and ethnic disparities faced by residents of Richmond are the legacy of centuries of discriminatory policies and practices designed to maintain the wealth and power of White people by restricting opportunity for people of color. Identifying the specific policies and practices that created and maintain these disparities will give insight into how to undo the harm they have caused. Discussion of past discrimination in this section draws from Project PRISM, a historical study of Richmond completed by the City's Planning Department in 2009, unless otherwise noted (Richmond Planning Department, 2009). However, the PRISM study does not sufficiently record the history of discrimination faced by Hispanic/Latinx, AAPI, and Native American people.

The earliest known residents of what is now known as Richmond are the Chochenyo- and Karkin-speaking groups of the Muwekma Ohlone people, who have resided on the land for over 2,000 years (Dremann 2022). Recognizing the Native American groups who lived on this land prior to the arrival of the Spanish conquerors is necessary for explaining how the commodification, privatization, and capitalization of housing today is ultimately rooted in the displacement of the Native American people. In 2003, there were approximately 600 members of Ohlone Muwekma who lived on their native land (Dremann 2022). Tribal members are still seeking federal government recognition of their tribal status, which would support their access to housing, healthcare, and education, as well as establishment of a land trust (Dremann 2022).

Before World War II, Richmond's Black/African American population was centered in semi-rural North Richmond, which is currently an unincorporated part of Contra Costa County. During the war, North Richmond and Richmond became popular destinations for Black/African American people fleeing the Jim Crow South because of opportunities in the defense industry in the Richmond shipyards. Richmond's Black/African American population grew from 38 residents in 1930 to approximately 13,000 residents in 1950. North Richmond's Black/African American population also grew exponentially during this time, from 270 to approximately 5,700 between 1940 and 1944 (Bissell et al., 2018). While it is impossible to determine the size of the Hispanic

population during this period because the U.S. Census had dropped “Mexican” as a race category and had not yet introduced ethnicity as a demographic category, secondary sources, including oral histories, indicate that the Hispanic population also grew substantially during this time.

Black/African American residents in Richmond were restricted by similar forms of housing and employment discrimination that existed outside the Jim Crow South. Black/African American workers were largely reliant on the temporary defense housing projects operated by the Richmond Housing Authority (RHA) because they faced discrimination on the private market. However, RHA reserved only 20 percent of its housing for Black/African American shipyard workers, making these housing options insufficient. Additionally, RHA’s policy was to segregate public housing, concentrating Black/African American, Hispanic, and other non-White residents into inferior housing in certain parts of the City and prohibiting access to superior permanent public housing complexes that were reserved for non-Hispanic White residents.

In 1945, Richmond’s Chamber of Commerce declared its plan to replace “all hastily constructed war time homes” with “modest suburban type, one-family homes.” The Richmond Redevelopment Agency (RDA), which had been formed in 1949 to address neighborhood “blight,” worked with developers to carry out this plan. By 1950, the City moved forward with plans to tear down wartime housing, despite over three-quarters of Richmond’s Black/African American population still occupying these homes. These housing projects in Richmond were removed to make way for Highway 580 and future development. Additionally, according to an interview with the City of Richmond, RDA policies led to the destruction of local homes and businesses in majority Black/African American neighborhoods as part of urban renewal in downtown Richmond.

Richmond was not formally redlined, a practice in which the federal Home Owners’ Loan Corporation ranked the loan worthiness of neighborhoods in over 200 cities across America, deeming some neighborhoods “risky” based on their racial and ethnic characteristics, and effectively excluding them from receiving mortgage loans. However, Black/African American residents in Richmond faced various barriers to homeownership. These barriers included discrimination by lending institutions, legal deeds which prohibited the sale of individual homes to Black/African American people, known as racially restrictive covenants, and mob violence against families who attempted to move into White neighborhoods. Thus, White residents were able to take advantage of government-backed mortgages and buy homes in new private housing developments, but Black/African American residents were excluded from this important wealth-building opportunity in Richmond. This extended to Black/African American war veterans who were promised affordable mortgages by the federal government, but were unable to successfully buy homes.

These practices entrenched racial segregation in Richmond by restricting residents to certain parts of the City. Racially restrictive covenants as early as 1909 (and some as late as 1963) made it extremely difficult for Black/African American people to purchase homes outside of North Richmond (Bissell et al., 2018). Within Richmond, Black/African American people and other residents of color were largely restricted to purchasing homes in southern Richmond and the Iron

Triangle, and Black/African American residents became increasingly concentrated in southern Richmond housing projects below Ohio Avenue. Many housing developments in the northeastern part of the City were understood to be off-limits to residents of color.

As more Black/African American people moved into Richmond, many formerly predominantly White neighborhoods transitioned to majority Black/African American neighborhoods. This was facilitated by a practice called “blockbusting,” where realtors fanned racial fears by convincing White people that their neighborhood was “turning” and that they should sell their home quickly, which they often did at or below market price. Banks and realtors bought these properties at reduced prices and benefitted again when they sold them to Black/African American people and other people of color who could only access subprime loans with higher fees and interest rates.

During the 1940s and 1950s, Neitha Williams led a small group of Black/African American people who worked in Richmond real estate to purchase, renovate, and sell properties in southern Richmond and the Iron Triangle almost exclusively to the Black/African American community. Additionally, in 1949, an alliance of Black/African American developers and community leaders developed Parchester Village in northwest Richmond, which became one of the few residential developments in Richmond that offered homeownership opportunities to Black/African American people.

The Black/African American community organized efforts through groups such as the NAACP, Richmond CORE, and the Richmond Council for Civic Unity to develop strategies to protest housing and employment discrimination. In July 1964, Richmond CORE organized a sit-in at the RHA office to protest discrimination in the allocation of public housing. Additionally, staff from the CORE regional office and members of the UC Berkeley and Richmond CORE chapters joined together to conduct a door-to-door survey of RHA housing and created a map showing that the units were both segregated and disproportionately White.

During WWII, Richmond’s Japanese American population faced discriminatory policies and practices. In April of 1942, all of Richmond’s Japanese residents were forcibly uprooted from their homes and businesses and initially sent to the Tanforan Assembly Center south of San Francisco, where most were interned at the Topaz Relocation Center in the Utah desert. In 1945, the War Relocation Authority planned to send Japanese Americans returning from forced internment F to live in 1,000 housing units in Richmond, which the Richmond mayor and RHA director publicly opposed. In response, only Japanese Americans who were military veterans received housing accommodations in Richmond. Census records show that in 1946, only 205 family units were occupied by residents described as “Other,” a category primarily made up of Japanese Americans.

F.2.3 Lasting Effects of Historic Discrimination

While the federal Fair Housing Act of 1968 outlawed many forms of overt and covert housing discrimination, these legacy of the policies and practices persist today. During community

engagement events for this Housing Element, community members emphasized that racism is the reason why segregation, gentrification, and displacement disproportionately affect people of color in Richmond. For decades, residents of color have been excluded from homeownership and other economic opportunities that would have allowed them to build wealth, which makes it more difficult to afford housing in Richmond's higher-opportunity neighborhoods (Rothstein, 2017). Additionally, as a result of urban renewal and other forms of disinvestment in Richmond's communities of color, residents of those impacted neighborhoods are more likely to live in areas of concentrated poverty that lack the high-performing schools, good jobs, and amenities that help produce upward mobility (Section F.5).

Predatory lending in the 1990s and early 2000s that specifically targeted homeowners of color for risky, subprime mortgages led to a large number of foreclosed homes, abandoned properties, and displacement of long-time residents in Richmond's Black/African American and Hispanic/Latinx neighborhoods (Bissell et al., 2017). Discrimination persists today in various forms, including landlord discrimination, concentration of affordable housing in low-income neighborhoods, and single-family zoning laws that effectively prevent affordable housing in higher-income neighborhoods. Laws that are race-neutral on their face, such as requiring the use of Social Security numbers or criminal history information on housing applications, can also be discriminatory because they perpetuate existing racial disparities.

Throughout the community engagement process, several residents identified racial tensions and conflicts between Black/African American and Hispanic/Latinx residents as a byproduct of the racial demographic change that has occurred in Richmond due to these discriminatory policies. These residents identified the resentment that some Black/African American residents may have towards Hispanic/Latinx residents, who have increased in population size in once Black/African American ethnic enclaves such as Parchester Village and Iron Triangle. However, information from both community engagement and census data show that many Latinx residents residing in these neighborhoods are low income and also experience high rates of overcrowding. This leads us to believe that it is not Hispanic/Latinx residents who are directly responsible for the involuntary displacement of Black/African American residents.

Section F.3 Fair Housing Enforcement and Outreach Capacity

This section details the strengths and shortcomings of existing local, state, and federal fair housing laws and the activities and capacity of fair housing organizations that serve Richmond residents. It also examines the evidence of various types of housing discrimination against residents based on race or ethnicity, disability, source of income, previous incarceration, undocumented status, and gender identity or sexual orientation. Key findings include:

- The Richmond Rent Program's administration of Richmond's Fair Rent and Just Cause for Eviction ordinances and Bay Area Legal Aid (BALA) and the Eviction Defense Center's legal services are effective components of the City's AFFH infrastructure.

- Legal support services are critical for residents who have experienced discrimination, but current capacity is insufficient to meet the level of need.
- Housing discrimination persists in various forms due to ongoing racism, structural shortcomings of existing fair housing laws, a lack of enforcement mechanisms, and gaps in residents' awareness of housing rights. Several key factors contribute to shortcomings in fair housing outreach and enforcement described below. These include:
    - Lack of City housing department infrastructure and enforcement mechanisms may result in reduced capacity to conduct fair housing outreach and enforcement. While the City of Richmond is eligible to be a HUD entitlement city and receive HUD funds directly, as a result of structural changes to the City's former housing department combined with the loss of State redevelopment funds that resulted in severely reduced staffing, the City opted for Contra Costa County to receive its share of HUD funding. Contra Costa Senior Legal Services (CCSLS) noted that the Department of Fair Employment and Housing (DFEH), which is the main fair housing enforcement agency, operates too slowly to help with evictions. The Rent Program also noted that the City lacks the capacity to enforce fair housing laws because of insufficient staffing.
    - Structural shortcomings of existing laws result in fair housing disparities. Interviews with CCSLS, the Rent Program, and BALA found that meaningful rent control at the local level is not possible due to the state Costa Hawkins law's prohibitions on rent control of certain types of properties. Additionally, any funding from the federal government cannot be used to provide fair housing services to undocumented immigrants. Additionally, the narrow scope of the Fair Chance Ordinance limits legal avenues to protect formerly incarcerated people against fair housing violations.
    - Tenants face barriers to filing fair housing complaints. BALA noted that when discrimination happens, the burden is on tenants to file a complaint, and many tenants - especially those who are low income - do not have the time nor capacity to do so. Residents and community-based organizations emphasized that tenants are often afraid to complain about their landlords because they fear retaliation. For example, the Asian Pacific Environmental Network (APEN) noted that Southeast Asians are sometimes reluctant to complain about housing issues because even if they are facing severe habitability issues, they feel grateful simply to have housing. Additionally, legal services organizations are limited in their ability to advocate on behalf of tenants because of understaffing.

F.3.1 Existing Fair Housing Laws and Regulations

State laws prohibit discrimination in many aspects of housing access and provision. The key laws include:

- **California Fair Employment and Housing Act (FEHA) (Government Code, Title 2, Division 3, Part 2.8)** prohibits discrimination or harassment in housing practices. It expands the list of protected classes under the federal Fair Housing Act (FHA) to prohibit discrimination based on:

    - Race (FHA)
    - Color (FHA)
    - Religion (FHA)
    - National origin (FHA)
    - Sex (FHA)
    - Disability (FHA)
    - Familial status (FHA)
    - Ancestry (FEHA)
    - Gender, gender identity, gender expression (FEHA)
    - Sexual orientation (FEHA)
    - Source of income (FEHA)
    - Genetic information (FEHA)
    - Marital status (FEHA)

    Under FEHA, people with disabilities have expanded rights and are entitled to reasonable accommodation in rules, policies, practices, and services and are permitted to make reasonable modifications to their dwellings to ensure full enjoyment of the premises. Additionally, FEHA makes explicit that fair housing violations can be proven through evidence of unjustified disparate impact of actions and inactions on protected classes and establishes the burden-shifting framework that courts and DFEH must use to evaluate disparate impact claims.

- **California Civil Code Section 1940.3** prohibits landlords from questioning potential residents about their immigration or citizenship status. This law also prohibits local jurisdictions from passing laws that direct landlords to inquire about a person's immigration or citizenship status.

- **Government Code Sections 11135, 65008, and 65580-65589.8** prohibit discrimination in programs funded by the state and in any land use decisions. Recent changes to Sections 65580-65589.8 require local jurisdictions to provide housing options for special needs groups, including people with disabilities (SB 520); unhoused people, including emergency shelters, transitional housing, and supportive housing (SB 2); and extremely low income households, including single-room occupancy units.

- As discussed above, **Affirmatively Furthering Fair Housing (AB 686)** mandates that all state and local public agencies take meaningful action to address patterns of segregation and to foster inclusive communities. AB 686 lays out new requirements for Housing Elements (Section F.1).

Richmond has both codified state laws related to fair housing in local legislation and expanded protections to address local needs. Key local laws include:

- **Fair Rent, Just Cause for Eviction, and Homeowner Protection Ordinance** (the "Rent Ordinance")**:** Caps the amount that landlords can increase rent annually and prohibits eviction unless the landlord has a just-cause reason specified under the law. The law exempts temporary rentals from Fair Rent and Just Cause protections.

- **Fair Chance to Access Affordable Housing Ordinance:** Regulates when and how affordable housing providers may ask about and use arrest and conviction records in making housing decisions.
- **Tenant Anti-Harassment Ordinance:** Protects tenants from harassment by their landlord and provides tenants with the ability to sue their landlord for harassment.
- **Inclusionary Housing and Linkage Fee Ordinance:** Facilitates the development of affordable housing by (1) requiring housing developers to include set-aside affordable housing units in new market-rate rental developments, or, if they opt out, to pay an in-lieu fee, and (2) requiring an affordable linkage fee on certain new non-residential developments to generate local funding for affordable housing production and preservation.
- **Zoning Ordinance of 2016:** Replaces the City's previous zoning ordinance, establishes various zoning and land-use regulations that promote density, and establishes incentives for affordable housing, senior housing, accessible housing for people with disabilities, and developments with an on-site childcare facility. It also establishes waiver procedures to provide reasonable accommodations for people with disabilities seeking fair access to housing through a waiver of the zoning regulations.

Community organizations emphasized that Richmond's strong Just Cause protections give its residents an important layer of protection against unlawful evictions in comparison to many other cities. BALA and CCSLS credited these protections as the reason why they receive far fewer eviction cases from Richmond than from demographically similar cities in Contra Costa County such as Antioch and Martinez. However, residents noted that informal/constructive evictions, in which tenants move out of their homes after receiving warnings or threats from their landlord without a formal eviction notice ever being filed, are an ongoing problem.

In addition, the City is a member of the Government Alliance on Race and Equity (GARE) and passed Resolution 93-18 in December 2018 to apply a "racial equity lens in decision-making," including regarding fair housing issues. As part of this priority, the City has affirmatively engaged in audits to research and monitor potential concerns such as race discrimination based upon voice identification in rental housing in four neighborhoods.

F.3.2 Activities and Capacity of Agencies and Organizations

Several local and regional organizations provide legal representation and advocacy for people who have experienced housing discrimination. The City of Richmond's Community Development Department (CDD) actively funds some of these organizations to conduct fair housing outreach and enforcement (marked with an asterisk below).

- **Bay Area Legal Aid (BALA)*** is the main provider of legal representation and advocacy for Richmond residents facing fair housing issues. BALA focuses on serving low-income residents, especially people who speak limited English and people with disabilities. BALA

also conducts fair housing audit testing and operates a weekly Housing Law Clinic (funded by the Richmond Rent Program) that assists low-income litigants to prepare self-represented pleadings and understand the eviction process. Four staff members focus on housing.

- **Contra Costa Senior Legal Services (CCSLS)*** provides legal representation and advocacy to seniors ages 60 and over. Unlike BALA, it has no income requirement. CCSLS has one staff member that focuses on housing, and a considerable share of its housing cases involve Richmond residents.
- **Eden Council for Hope and Opportunity (ECHO Housing)** provides legal services, offers tenant and landlord education on tenants' rights, and conducts fair housing audit testing. While its service area includes Richmond, it provides limited services in Richmond.
- **Eviction Defense Center (EDC)** offers legal services for residents facing eviction. While its service area includes Richmond, it provides limited services for Richmond residents.

Many community organizations noted that these legal housing services organizations provide critical support for Richmond residents who face fair housing violations, including eviction defense, tenant advocacy, and help with reasonable accommodations requests and filing fair housing complaints to DFEH. However, BALA and CCSLS stressed that Richmond's legal services infrastructure lacks the capacity to adequately meet the needs of residents. In particular, BALA noted that it cannot provide legal services for undocumented residents because it receives federal funds that prohibit servicing undocumented residents. However, undocumented residents can participate in BALA's Housing Law Clinic. BALA is unable to provide services for higher-income residents, who do not meet its income requirement.

Community organizations also emphasized that the City of Richmond Rent Program, which conducts outreach for, administers, and enforces the Rent Ordinance, is critical to Richmond's fair housing infrastructure. Though the Rent Program is not a traditional fair housing organization because its activities are not focused on housing discrimination, Richmond Fair Rent, Just Cause for Eviction and Homeowner Protection Ordinance create structural protections that help prevent discrimination from occurring in the first place. The Rent Program's funding and current programming focus stem from a ballot measure that requires regulated housing providers to pay an annual fee. If the City were to expand services and functions of the Rent Program, it would have to separately fund those activities, such as through City general funds.

F.3.3 Housing Discrimination and Harassment

DFEH tracks formal housing discrimination complaints filed by residents. Between 2011 and 2016, DFEH received between 30 and 40 housing complaints for Contra Costa County annually (C4 et al., 2019). While the number of complaints received each year did not increase during this period, additional efforts may be needed to prevent recurring problems. However, DFEH data is insufficient because it does not track the number or type of fair housing complaints at the local level. DFEH data also fails to capture the full scope of housing discrimination in Richmond because residents face many barriers to filing formal housing complaints, including lack of

knowledge about their rights, lack of time and information to engage in the complaint process, and fear of retaliation from landlords or law enforcement (especially for undocumented immigrants).

According to the Richmond City Attorney's office, there are currently four open claims related to fair housing and civil rights violations against the Richmond Housing Authority.

Residents and community-based organizations have shed additional light on the kinds of fair housing issues that residents encounter most often. These forms of discrimination are discussed below.

Discrimination Against Residents of Color

Many forms of private discrimination persist against residents of color. In 2011, Fair Housing of Marin (now known as Fair Housing Advocates of Northern California, or FHANC) worked with BALA to conduct fair housing testing via phone across the Marina Bay, Point Richmond, Richmond Annex, and Hilltop neighborhoods. When White testers and Black/African American testers called 20 housing providers who had posted rental advertisements on Craigslist, there was considerable differential treatment in favor of White testers in 55 percent of calls (C4 et al., 2019).

In addition, there have neem several cases of litigation over banks' alleged discrimination in their treatment of foreclosed homes during the Great Recession. In 2016, FHANC, the National Fair Housing Alliance (NFHA), and 19 local fair housing organizations across the nation filed a law against Fannie Mae, alleging that Fannie Mae had maintained and marketed foreclosed homes in predominantly White neighborhoods while allowing similar homes in Black/African American and Hispanic/Latinx neighborhoods across the country, including in Richmond, to fall into disrepair. The lawsuit argued that this differential treatment exacerbated the damage caused by the 2008 mortgage crisis and slowed economic recovery in neighborhoods of color (C4 et al., 2019). In 2022, a $53 million settlement agreement was reached with Fannie Mae. Additionally, in an unresolved case that was filed in 2017, FHANC, NFHA, and 18 local fair housing organizations sued Deutsche Bank for intentionally failing to maintain foreclosed homes in middle- and working-class Black/African American and Hispanic/Latinx neighborhoods in 30 metropolitan areas across the country, including Richmond (C4 et al., 2019).

There also exists large racial disparities in mortgage loan approval rates (Table F-3). Data from 2018-2019 shows that, among Richmond residents who applied for a mortgage, financial institutions approved 64 percent of White applicants' loans. Approval rates for Native American residents were the lowest of any racial or ethnic group (38 percent). Black/African American and Hispanic/Latinx applicants also had lower rates of loan approval than White applicants (51 percent and 52 percent, respectively). Approval rates for Asian American or Pacific Islander (AAPI) applicants were around the middle of this range (57 percent). During community engagement, several residents expressed how unfair it is to be rejected for loans when they meet standard requirements.

Table F-3: Mortgage Applications and Acceptance by Race, Richmond (2018-2019)

Racial/Ethnic Group[2]	Total Applications	Percent of Total Applications by Race	Rate of Loan Approval
AAPI	885	18.5%	57.4%
Black/African American	616	12.9%	50.6%
Hispanic/Latinx	1,123	23.4%	51.6%
Native American*	21	0.4%	38.1%
White	1,065	22.2%	64.4%
Notes: "Loan approval" is based on rates of loan origination, meaning that the application was accepted and a loan was made by a financial institution to the applicant.			
Source: Federal Financial Institutions Examination Council (FFIEC) Home Mortgage Disclosure Act loan/application register (LAR) files.			

Additionally, BALA noted that more of their Richmond cases are related to disability-based discrimination than race because racial discrimination is harder to prove, both from the victim's perspective and from a legal perspective. BALA also noted that there is racial disparity in habitability cases (cases related to housing quality) in Richmond and that landlords tend to be more amenable to addressing issues with White tenants than with tenants of color.

Discrimination Based on Disability

In interviews with BALA and CCSLS, both noted that most of their cases across the Bay Area are focused on people with disabilities and involve reasonable accommodation requests. However, BALA said that landlords tend to be more willing to resolve issues with non-disabled tenants than with disabled tenants. Additionally, RCEB noted that landlord discrimination is a challenge for people with severe intellectual and developmental disabilities (IDDs). And in 2017, RHA settled in a conciliation agreement with a disabled resident who filed a complaint with HUD after RHA refused to grant their reasonable accommodations request and terminated their Section 8 Housing Choice Voucher.

Source of Income Discrimination

In 2020, State legislation made it illegal to discriminate based on source of income (SOI), meaning landlords cannot refuse to rent to people using a government housing subsidy from the Section 8 Housing Choice Voucher program, the HUD VASH program, Homelessness Prevention and Rapid Re-Housing Programs, Housing Opportunities for Persons with AIDS, and security deposit assistance programs. However, BALA, CCSLS, the Othering & Belonging Institute, and the

[2] Except for the "Hispanic/Latinx" category, all analysis of racial and ethnic groups throughout this report includes only non-Hispanic members of that group.

Housing Authority of Contra Costa County (HACCC) all emphasized that landlord discrimination against voucher holders persists despite existing protections.

SOI discrimination may continue because landlords are unaware of the new state law. For example, a sample review of Richmond rental housing advertisements on Craigslist in August 2022 found that six housing units specify "No Section 8" in the listing (Craigslist, 2022). Moreover, in an interview, the Community Development Department noted that the City does not have the capacity to investigate SOI discrimination, meaning the landlords of the six units noted above may never be corrected. In addition, HACCC explained that landlords find creative ways to discriminate against voucher holders, such as refusing to accept an application because it is an hour late or setting high standards on the application, such as strict credit score cut-offs, that voucher holders are unlikely to be able to meet (Contra Costa Consortium et al., 2019).

Discrimination Against Formerly Incarcerated Residents

Richmond's Fair Chance Housing law limits landlords' ability to ask about and use arrest and conviction records in housing decisions. The current law only applies to publicly subsidized housing providers and allows them to conduct a criminal background check at a later point in the housing application review process.

Formerly incarcerated residents are disproportionately Black/African American and Hispanic/Latinx, so many also face racial discrimination in their housing search. In a Safe Return Project survey of Richmond residents returning home from incarceration, one in four respondents said they had tried to obtain public housing or a lease on the private market but were unsuccessful (Safe Return Project, 2014).[3] The City is currently revisiting its Fair Chance Housing policy to expand it beyond its current limitations to potentially align with the recent Fair Chance Housing laws enacted in the cities of Seattle, Oakland, and Berkeley.

Discrimination Against Undocumented Residents

Many residents discussed pervasive housing discrimination against undocumented residents. They shared that undocumented residents experience exclusion from rental housing opportunities because rental housing applications require a Social Security Number (SSN), which they do not have, instead of the form of identification they are more likely to have, an Individual Taxpayer Identification Number (ITIN). Residents also experience discrimination when seeking to purchase homes. For example, one resident shared that in 2007, she was initially offered a low interest rate on a mortgage, but once she shared that she only had an ITIN, not an SSN, the interest rate doubled, and the amount of the required down payment increased.

Additionally, residents shared that undocumented residents continue to face discrimination from landlords even after they find housing because landlords know that undocumented residents have little leverage to fight back. As a result, undocumented tenants may stay quiet about housing habitability issues and do repairs themselves because they fear eviction. BALA noted an increase

[3] This study took place before the City of Richmond passed its current Fair Chance Housing Ordinance in 2019.

in discrimination against monolingual Spanish speaking tenants, who make up a disproportionate percentage of the undocumented population.

Discrimination Against LGBTQ+ Residents

While data is not available at the local level, research suggests that Richmond residents who are LGBTQ+ face housing discrimination. According to an Urban Institute study, gay men and transgender couples face discrimination in the housing search process, even in states with anti-discrimination protections. The study found that housing providers were less likely to make an appointment with gay male couples, less likely to inform them of available units, and quoted them higher rents. Housing providers also told transgender testers about fewer available units (Levy et al, 2017). Another study explored discrimination against same-sex couples responding to online rental ads and found that same-sex couples received fewer responses to email inquiries about available units (Friedman et al, 2013). Finally, research has found evidence of discrimination against same-sex couples by mortgage lenders. One study found that, compared to different-sex borrowers of similar profiles, same-sex borrowers had a loan approval rate that was 3 to 8 percent lower and were also charged higher interest and/or fees among approved loans (Sun and Gao, 2019).

Landlord Harassment

Despite Richmond's new Tenant Anti-Harassment Law, many residents reported that landlord abuse continues to be a major issue in their lives. In particular, tenants living in rent-controlled units said their landlords tried to push them out in order to increase rent (under the state Costa Hawkins law, landlords can reset the rental rate on rent-controlled units when they become vacant). Many residents said they felt taken advantage of by their landlords and that they are not fully aware of their rights or how to address harassment issues through City processes.

Section F.4 Patterns of Integration and Segregation

Addressing segregation, defined as the separation of demographic groups into different geographic areas, is at the core of the AFFH mandate. As discussed in Section F.2, a long history of discrimination has produced segregated neighborhoods where residents have less access to highly-rated schools, good jobs, green space, public safety, and other services and amenities that create opportunities for upward mobility, educational attainment, higher lifetime earnings, and lower mortality rates (Chetty and Hendren, 2018; Sharkey, 2013). Additionally, physical and also psychological separation of residents by race/ethnicity and income creates power imbalances and divisions between groups that make it harder to collectively address inequities.

Key findings include:

- Black/African American, Hispanic/Latinx, and low-income people are concentrated in Richmond relative to the surrounding region.

- Within Richmond, neighborhoods are largely segregated by race and income, with Black/African American, Hispanic/Latinx, and low-income residents more likely to live in central and southern Richmond, and AAPI, White, and higher-income residents more likely to live on the outskirts of Richmond in areas bordering higher-income cities.
- Segregation of Black/African American residents has declined over time as many have been displaced from Richmond.

F.4.1 Race and Ethnicity

Richmond's demographics differ considerably from the Bay Area's and have shifted over time. As Table F-4 shows, in 2019 Richmond had a far lower percentage of White and AAPI residents and a far higher percentage of Hispanic/Latinx and Black/African American residents than the Bay Area as a whole. Additionally, between 2000 and 2019, Richmond's racial demographics changed considerably. The percent of residents in Richmond who identify as Black/African American decreased by 17.5 (37% to 19.5%), and who identify as White decreased by 4.2 (22% to 17.8%), while who identify as Hispanic/Latinx increased by 15.1 (27.4% to 42.5%). The share of the population who identify as AAPI grew by 2.4 percent, but this masks important differences by subgroup. In particular, between 2010 and 2015, the number of Laotian residents decreased by 54 percent, from 2,486 to 1,134, and the number of Asian Indian residents decreased by 49 percent, from 1,930 to 979 (ACS 5-Year Data, Table B01003).[4]

Areas of Richmond that have a predominant race or ethnicity can be seen on Figure F-4, which demonstrates patterns of segregation throughout the City by highlighting the racial/ethnic groups with the biggest share of the population in a given area. Black/African American residents live predominantly (over 50 percent) or sizeably (between 10 and 50 percent) in the neighborhoods south of Barret Avenue, Hilltop Village and Fairmede Hilltop. Hispanic/Latinx residents live predominantly in central Richmond neighborhoods, Parchester Village, and the Hilltop District. Additionally, White residents live predominantly in Point Richmond, and a slim (less than 10 percent) or sizable gap in the El Sobrante Hills neighborhoods.

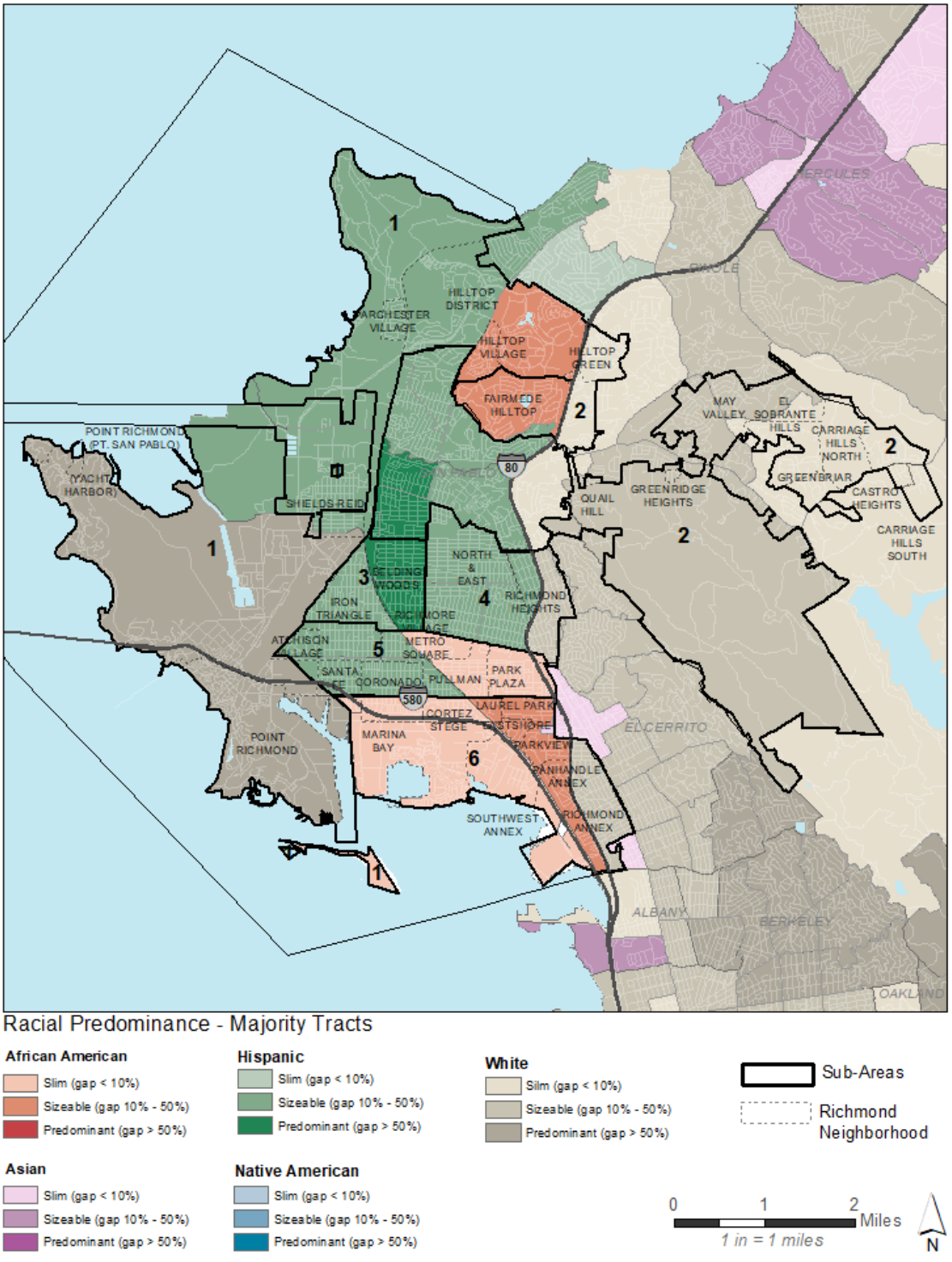
[4] Margins of error for population estimates for Laotian and Asian Indian residents are large due to small sample sizes. As a result, estimates may be inaccurate. However, this data confirms the story that residents and community groups told about displacement of Laotians from Richmond.

Table F-4: Population by Racial Group, Richmond and the Region

	Richmond					Contra Costa County		Bay Area	
Race	2000		2019		% Growth	2019		2019	
AAPI	12,553	13.1%	17,073	15.5%	+36.0%	193,534	17.0%	2,055,319	26.7%
Black/African American	35,279	37.0%	21,465	19.5%	-39.2%	95,892	8.4%	448,177	5.8%
Hispanic/Latinx	26,319	27.4%	46,664	42.5%	+77.3%	292,298	25.6%	1,814,366	23.5%
Native American	351	0.4%	324	0.3%	-7.7%	2,278	0.2%	18,088	0.2%
White	21,081	22.0%	19,569	17.8%	-7.2%	500,592	43.8%	3,026,740	39.3%
Other Race or Multiracial	400	0.4%	4,787	4.4%	+1,096.8%	57,657	5.1%	347,336	4.5%

Source: ABAG analysis of U.S. Census Bureau, Census 2000, Table P004; ACS 5-Year Data (2015-2019), Table B03002.

Figure F-4: Racial Predominance

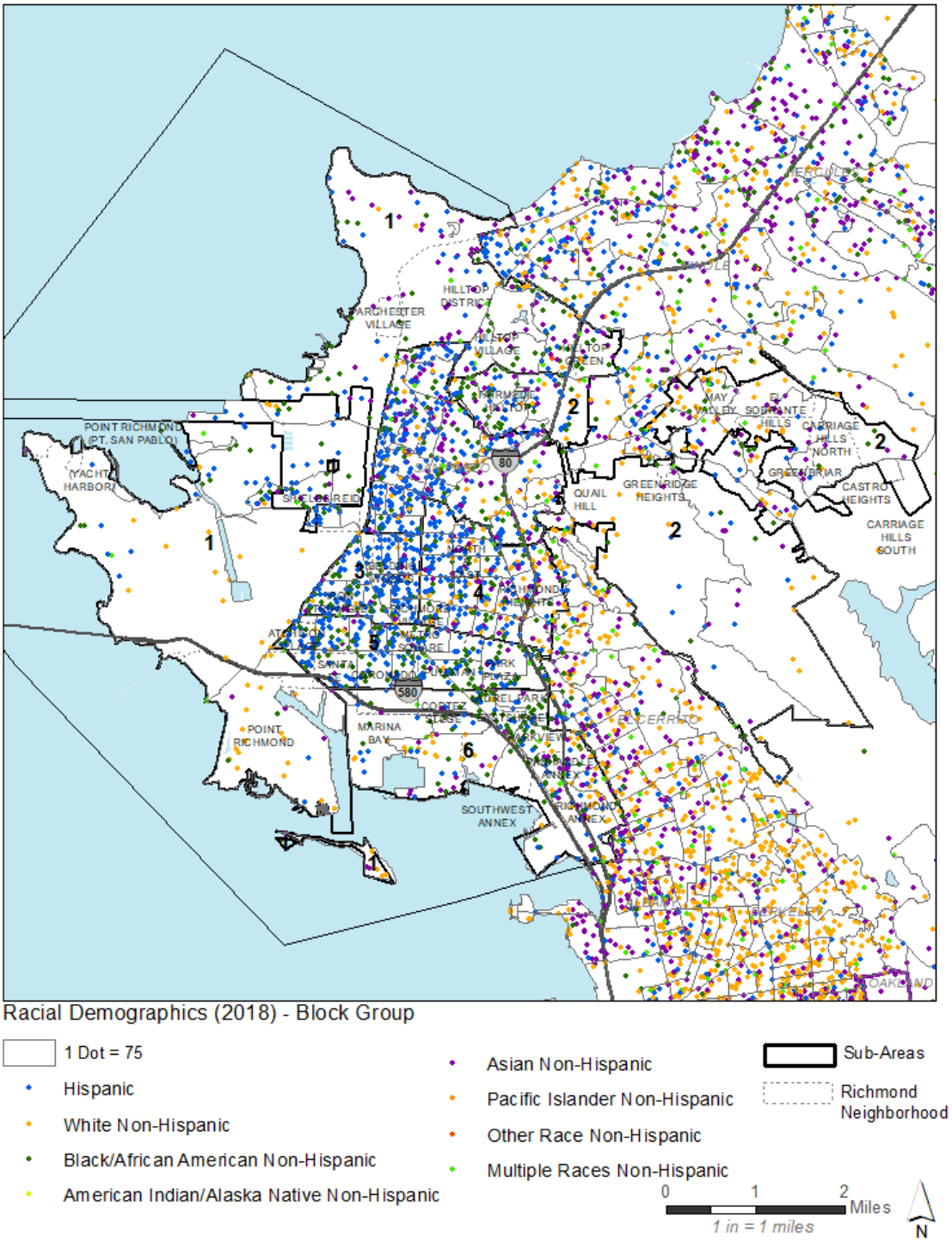


Source: *HCD AFFH Data Resources and Mapping Tool*

Neighborhood and Regional Racial Segregation

Segregation is measured according to the distribution of racial and ethnic groups across neighborhoods or cities. For example, a city or region is segregated if it has high percentages of a specific race/ethnicity concentrated in one area and low percentages throughout the rest of the city. Figure F-5 offers a visual representation of where racial and ethnic groups live within Richmond, with the clustering of different colored dots in different parts of the City indicating segregation. Figure F-5 also includes racial segregation information from the neighboring communities of Pinole, Hercules, North Richmond, San Pablo, El Cerrito, Albany, and Berkeley.

Figure F-5: Racial Dot Map, Richmond (2020)



Note: *1 Dot= 75. Dots in each census block are randomly placed and should not be construed as actual placement of people.*

Source: *ABAG analysis of U.S. Census Bureau, 2020 Census State Redistricting Data (Public Law 94-171) Summary File, 2002 Census of Population and Housing Table P002. HUD Data Exchange AFFH Tool, 2020*

As shown in Figure F-5, large numbers of Black/African American residents still live in the areas that were only allowed to them due to housing discrimination during the mid-1900s. Areas in Richmond with concentrated populations of Black/African American residents include Parkview and Iron Triangle (Table F-5). Hispanic/Latinx residents largely live in central Richmond neighborhoods, with the highest concentrations in Atchinson Village, Belding/Woods and Iron Triangle. AAPI residents predominantly live in the Richmond Annex and Hilltop neighborhoods, while White residents are most likely to live on the edges of the City, including Point Richmond, Marina Bay, and eastern Richmond. The majority Black/African American and Hispanic/Latinx neighborhoods are separated from areas with higher concentrations of White residents by the I-80 and I-580 freeways (Figure F-5). Regionally, Richmond, Oakland, and southern San Francisco are predominantly Black/African American and Hispanic/Latinx, while areas around Berkeley, San Francisco, San Rafael, and Walnut Creek are predominantly White.

Table F-5: Richmond Neighborhood Summary by Race and Income, 2020

Predominant Racial or Ethnic Group(s)	Percent Low- to Moderate-Income Population	Neighborhoods
Asian American and Pacific Islander (AAPI)	<25%	Carriage Hills North, Carriage Hills South, Greenbriar
	25%-50%	Hilltop Green, Hilltop Village
Black/African American	25%-50%	Eastshore
	50%-75%	Parkview
Hispanic/Latinx	50%-75%	Atchison Village, Belding/Woods
White	25%-50%	Point Richmond, Southwest Annex, Greenridge Heights, Quail Hill
	50%-75%	Panhandle Annex
AAPI and White	<25%	El Sobrante Hills, May Valley (western portion), Richmond Heights (eastern portion)
	25%-50%	Marina Bay, May Valley (eastern portion) Richmond Heights (western portion)
	50%-75%	Richmond Annex

Predominant Racial or Ethnic Group(s)	Percent Low- to Moderate-Income Population	Neighborhoods
Black/African American and AAPI	25%-50%	Fairmede/Hilltop
Black/African American and Hispanic/Latinx	25%-50%	Coronado (southern portion), Cortez/Stege (southern portion), Parchester Village
	50%-75%	Coronado (northern portion), Cortez/Stege (northern portion), Laurel Park, Pullman, Richmore Village/Metro Square, Santa Fe, Shields-Reid
	>75%	Iron Triangle
Hispanic/Latinx and White	25%-50%	North and East (eastern and northeastern portions)
	50%-75%	North and East (southwestern portion), Park Plaza
Notes: Analysis is based on the census tract that the neighborhood is located in.		
Source: ABAG analysis of 2020 U.S. Census Bureau data (predominant racial/ethnic group); HCD AFFH Data Viewer (low- to moderate-income population).		

A method to measure segregation is the dissimilarity index (DI), which HCD requires jurisdictions to use in their analysis. The DI measures how any two groups are distributed across a geographic area. The DI score can range from 0 to 1, and can be interpreted as the percentage of one group that would have to move across neighborhoods to be distributed the same way as the second group to create perfect integration for these two groups. A score of 0 indicates conditions of total integration under which both groups are distributed in the same proportion across all areas, while 1 indicates conditions of total segregation. Although the DI values measure the level of segregation in Richmond between White residents and residents who are Black/African American, Hispanic/Latinx, or AAPI, this measurement may be interpreted as problematic because it makes proximity to White people the standard against which segregation is measured.

Table F-6 shows DI values for Richmond and the Bay Area across three time periods. In 2020, Richmond had the highest amount of segregation between Black/African American and White residents (0.50), followed by Hispanic/Latinx and White residents (0.48). The DI scores of 0.50 and 0.48 mean that 50 percent of Black/African American residents and 48 percent of Hispanic/Latinx residents would need to move across neighborhoods to be proportionally represented geographically within the community. In the Bay Area, Black/African American and White residents have a similar score to Richmond (0.46), while Hispanic/Latinx and White

Residents are less segregated than in Richmond (0.30). In Richmond, AAPI residents have a score of 0.27 indicating that they are more evenly distributed than in the Bay Area where they have a higher score of 0.37.

Patterns of segregation have changed over time in Richmond and the Bay Area. Black/African American residents have become slightly less segregated from White residents, while AAPI residents have become more segregated in Richmond but remained relatively the same in the Bay Area. Segregation of Hispanic/Latinx residents has remained relatively the same in Richmond and the Bay Area. The decline of Black/African American segregation in Richmond follows the larger Bay Area trend, which is driven by outmigration of Black/African American people from historically Black/African American neighborhoods in Richmond, Oakland, and San Francisco toward suburban cities that have historically had more heavily White populations and in-migration of other groups (C4 et al., 2019).

Table F-6: Racial Dissimilarity Index (DI) Values for Segregation, Richmond

	Richmond			Bay Area	
Race	**2000**	**2010**	**2020**	**2010**	**2020**
AAPI vs. White	0.21	0.24	0.27	0.38	0.37
Black/African American vs. White	0.55	0.51	0.50	0.48	0.46
Hispanic/Latinx vs. White	0.49	0.50	0.48	0.30	0.30
People of Color vs. White	0.43	0.43	0.41	0.30	0.29
Source: ABAG analysis of IPUMS National Historical Geographic Information System (NHGIS) U.S. Census Bureau data and ABAG/MTC UC Merced Segregation Report					

Another way to measure segregation is the Isolation Index (II), as required by HCD, which identifies the likelihood that a person lives around others of their same racial or ethnic group. The II score can range from 0 to 1, where higher values indicate a particular racial or ethnic group is more isolated from other groups. In Richmond, Hispanic/Latinx residents have a score of 0.54, which means that the average Hispanic/Latinx resident lives in a neighborhood that is 54 percent Hispanic/Latinx (Table F-7). Hispanic/Latinx residents have the highest II of any racial group in Richmond, meaning they are the least likely to live around other racial groups in their neighborhoods. In the Bay Area, White residents have the highest score (0.43) among racial and ethnic groups, followed by AAPI residents (0.38), which means that they are the least likely to live around other racial and ethnic groups.

Table F-7: Racial Isolation Index (II) Values for Segregation, Richmond

	Richmond			Bay Area	
Race	2000	2010	2020	2010	2020
AAPI	0.16	0.18	0.21	0.32	0.38
Black/African American	0.45	0.32	0.24	0.14	0.12
Hispanic/Latinx	0.36	0.49	0.54	0.28	0.29
White	0.37	0.32	0.29	0.50	0.43
Source: ABAG analysis of IPUMS National Historical Geographic Information System (NHGIS) U.S. Census Bureau data.					

In Richmond, between 2000 and 2020, segregation declined for Black/African American residents (whose average neighborhood changed from 45 percent to 24) and for White residents (37 percent to 29 percent). However, segregation increased for Hispanic/Latinx residents (36 percent to 54 percent) and for AAPI residents (16 percent to 21 percent). In the Bay Area, II scores for Black/African American and Hispanic/Latinx residents have remained relatively the same since 2010, while scores for White residents decreased and scores for AAPI residents increased. In comparison to the Bay Area, II scores indicate that Black/African American and Hispanic/Latinx residents are more segregated in Richmond, while White and AAPI Richmond residents are less segregated.

F.4.2 Income Status

Median household incomes in Richmond are considerably lower than Contra Costa County. For example, in 2020 the median household income in Richmond was $72,463 while the median household income for Contra Costa County was $103,997 (Table F-8). From 2010 to 2015, the median household income in Richmond only rose slightly, by two percent, matching similarly slow countywide trends. Incomes grew rapidly in Richmond between 2015 and 2020, where the median household income increased by 32 percent from $55,102 to $72,463. This slightly outpaced countywide trends, where median income increased by 30 percent.

Table F-8: Median Household Income (2010, 2015, 2020)

Geography	2010	2015	2020
Richmond	$54,012	$55,102	$72,463
Contra Costa County	$78,385	$80,185	$103,997
Source: ACS 5-Year Data (2006-2010, 2011-2015, 2016-2020), Table B19013.			

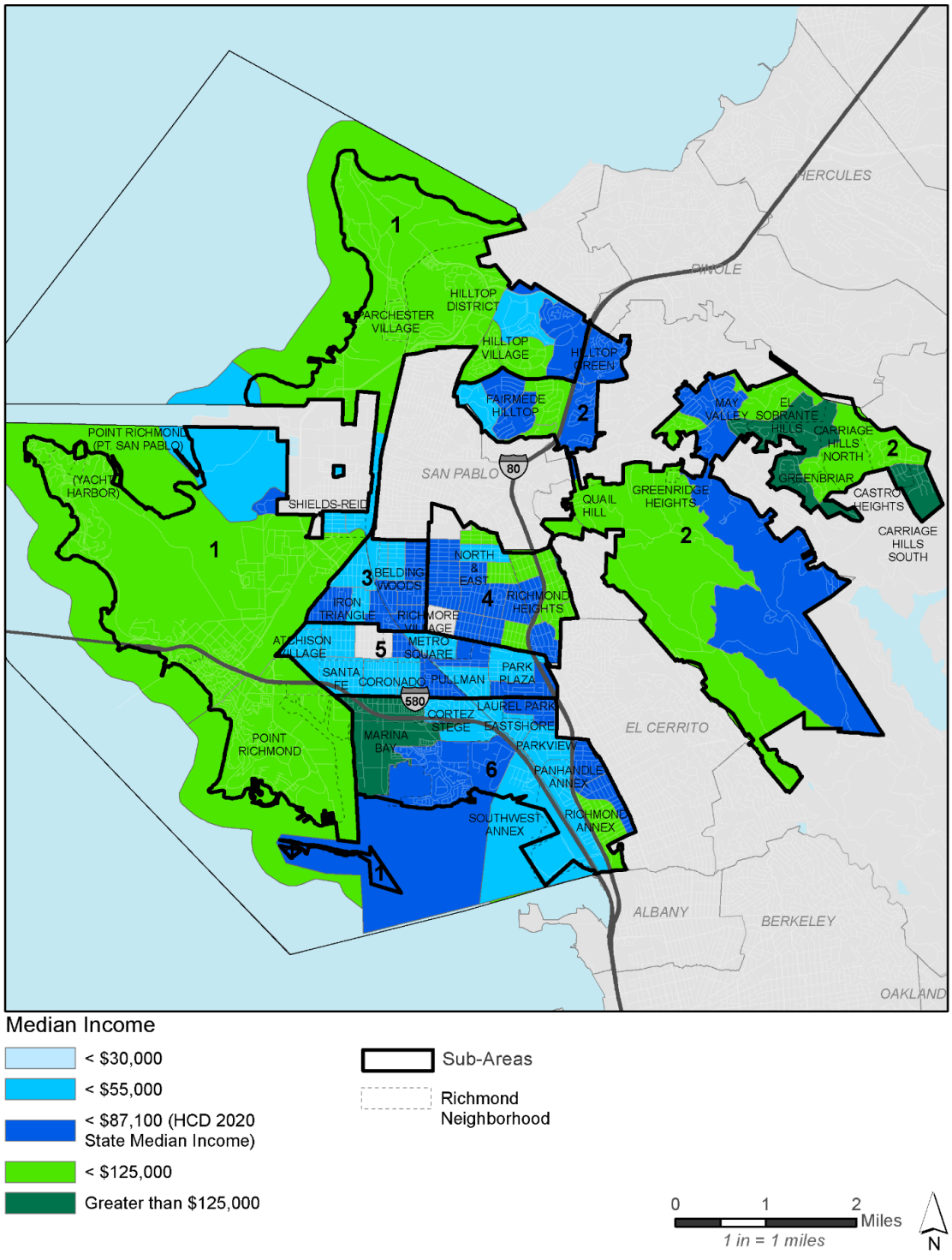
The distribution of households in each category of the HUD Area Median Family Income (HAMFI), as shown in Table F-9, reveals the existence of income disparities in Richmond, with over 35 percent of households earning less than half the median income of the County and over 38 percent earning more than the median. Between 2010 and 2018 the distribution of households in each income category stayed relatively consistent. Therefore, it appears that as Richmond's population changed from 2010 to 2018, it is likely that new Richmond residents include similar numbers of low-income residents and higher income earners. These new high-income residents are possibly drawn to Richmond by lower housing prices relative to other Bay Area cities. In addition, a large portion of low-income residents are likely Hispanic/Latinx due to displacement from more expensive cities in the Bay Area as suggested through interviews with community-based organizations and residents (Section F.6.3).

In comparison to the Bay Area, Richmond had a far higher share of very-low income households (35 percent vs. 23 percent) and a far lower share of households with incomes above median income (38 percent vs. 55 percent). Figure-6 shows that households that make more than the State's Median Household Income of $87,100 live throughout Richmond, however, households with incomes higher than $125,000 are concentrated in Point Richmond, Marina Bay, Hilltop neighborhoods, and El Sobrante Hills neighborhoods.

Table F-9: Households by Income Level (2010-2018)

Income Group	Richmond		Bay Area	
Year	2010	2018	2010	2018
<50% HAMFI	33.1%	35.4%	24.3%	23.7%
50%-80% HAMFI	17.1%	14.9%	13.8%	12.3%
80%-100% HAMFI	11.8%	11.2%	9.4%	8.7%
>100% HAMFI	37.9%	38.4%	52.6%	55.3%
Notes: HAMFI is calculated based on median family income in Contra Costa County. HAMFI includes only households with related family members, whereas AMI includes all households. *Contra Costa County Median Family Income for 2014-2018 was $93,712*				
Source: Just Cities analysis of HUD Comprehensive Housing Affordability Strategy data, 2006-2010 and 2014-2018.				

Figure F-6: Median Household Income, Richmond 2015-2019

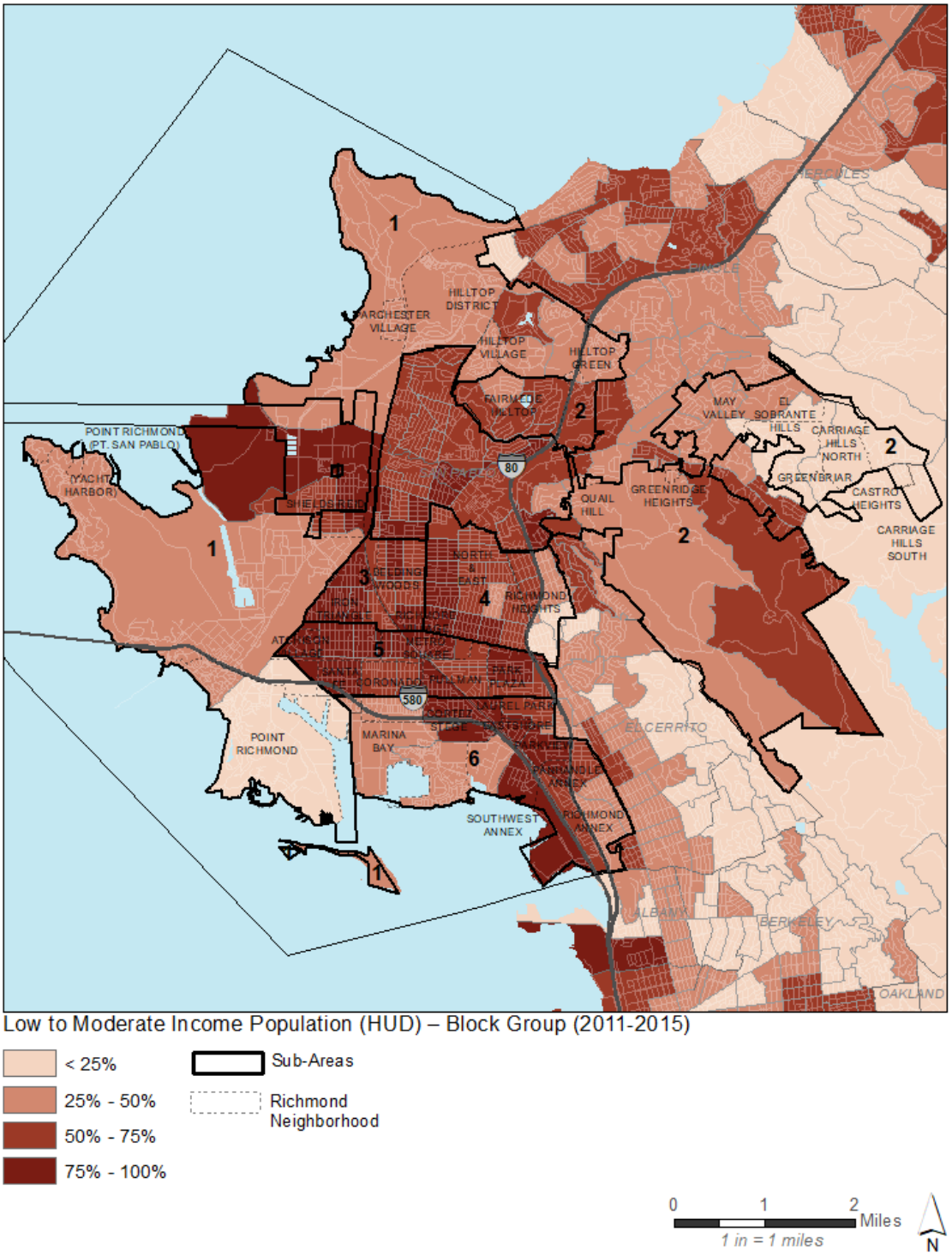


Source: *HCD AFFH Data Resources and Mapping Tool*

Figure F-6 shows Richmond neighborhoods with the highest concentration of low to moderate income households (less than 120 percent AMI). These include the Iron Triangle, with over 75 percent of households that are low to moderate income, and all of Central Richmond and areas of Richmond Annex east of I-580, where most neighborhoods are over 50 percent low to moderate income. These neighborhoods also have higher percentages of Black/African American and Hispanic/Latinx residents (see Figure F-4). Areas with the lowest concentration of low to moderate income households include Point Richmond, El Sobrante Hills neighborhoods, and south of Richmond Heights, where less than 25 percent of residents have low to moderate incomes. These neighborhoods are predominantly White and A/API. In contrast, the adjacent cities of Tara Hills and El Cerrito have a low concentration (below 50 percent) of Low to Moderate Income households. Notably, AAPI residents are the predominant population in Tara Hills and White residents in El Cerrito (see Figure F-4).

For Figure F-6, HCD requires the use of regional median income in determining “low to moderate income” status, rather than Richmond median income. Since Richmond median income ($55,102 in 2015) is considerably lower than regional median income ($92,900 in 2015), from a Richmond resident perspective, this map may overstate areas with low to moderate income households.

Figure F-7: Low to Moderate Income Population, Richmond (2011-2015)



Note: Low- to moderate- income is based on Area Median Income (AMI includes all households, whereas HAMFI only includes family households)

Source: HCD AFFH Data Resources and Mapping Tool

Income segregation across Richmond can be measured using the dissimilarity and isolation indices, applied to income groups. As shown in Table F-10, between 2010 and 2015 citywide income segregation increased slightly, between households considered at or below low income (< 80% AMI) and the rest of Richmond (> 80% AMI), and also slightly increased between households at or below very low income (< 50%) and those at or above high income (> 120% of AMI). Additionally, in 2015, income segregation between these groups was much higher in Richmond than the average of all Bay Area communities.

Table F-10: Income Group Dissimilarity Index Values, Richmond

	Richmond		Bay Area Average
Income Group	**2010**	**2015**	**2015**
Below 80% AMI vs Above 80% AMI	0.30	0.33	0.20
Below 50% AMI vs Above 120% AMI	0.43	0.46	0.25
Source: ABAG analysis of ACS 5-Year Low- and Moderate-Income Summary Data (2006-2010 and 2011-2015).			

The II values for each income group also demonstrate the level of segregation based on income level in Richmond. As shown in Table F-11, very low-income households are by far the most segregated group in Richmond, with the average very low-income household living in a neighborhood where 49 percent of households are also very-low income. Additionally, very-low income households are the only income group in Richmond to become more segregated between 2010 and 2015, with an II score increase of 0.8, while all other group decreased slightly. In comparison to the average for the Bay Area, very low-income households in Richmond are far more segregated (0.27 and 0.49 respectively), and above-moderate households are much less segregated (0.51 and 0.33 respectively).

Table F-11: Income Group Isolation Index Values, Richmond

	Richmond		Bay Area Average
Income Group	2010	2015	2015
Very Low-Income (<50%)	0.41	0.49	0.27
Low-Income (50%-80% AMI)	0.19	0.18	0.15
Moderate-Income (80%-120% AMI)	0.24	0.19	0.18
Above Moderate-Income (>120% AMI)	0.35	0.33	0.51
Source: ABAG analysis of ACS 5-Year Low- and Moderate-Income Summary Data (2006-2010 and 2011-2015).			

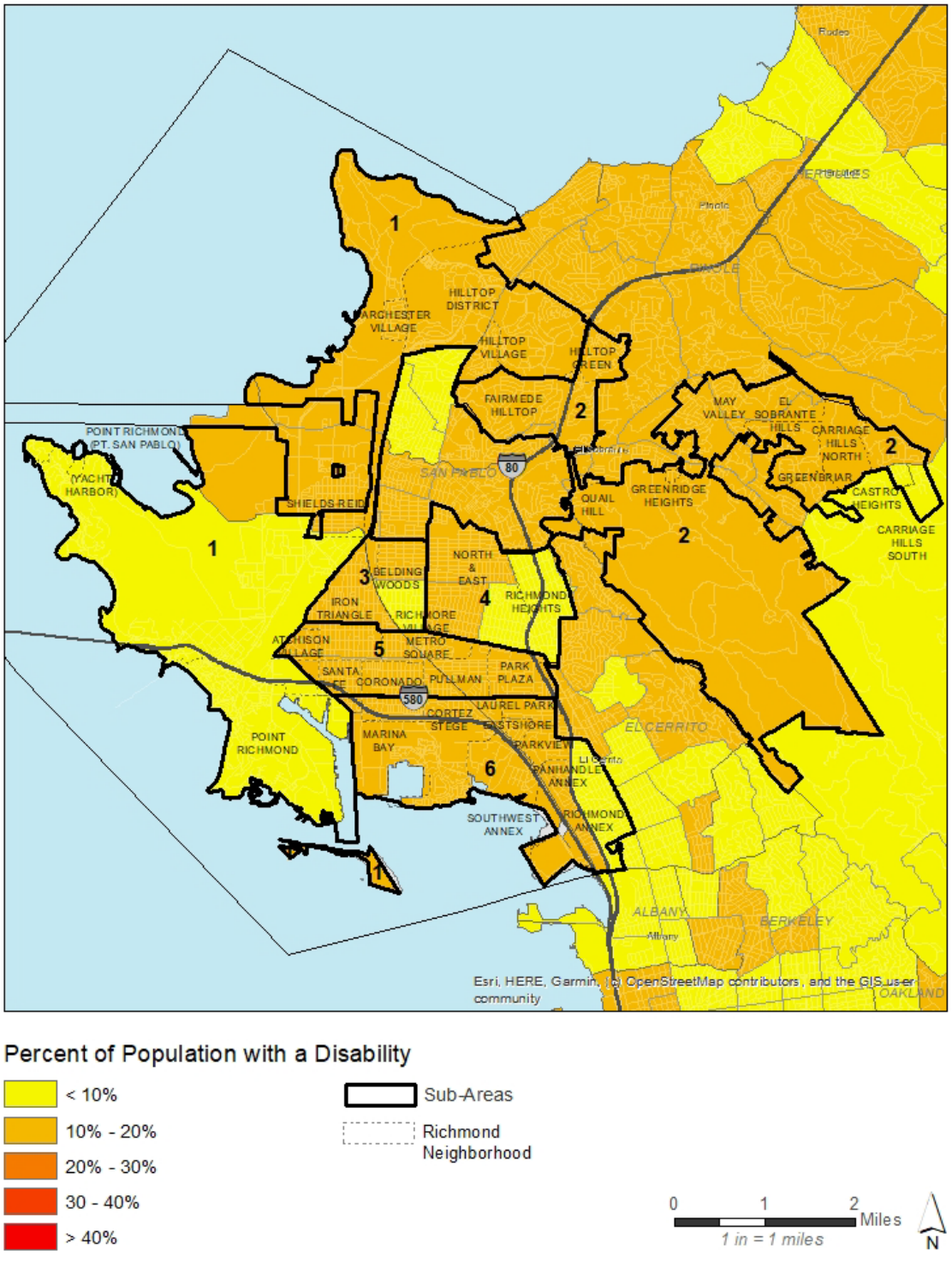
F.4.3 Disability Status

The U.S. Census Bureau defines disability as one of the following: hearing difficulty, vision difficulty, cognitive difficulty, ambulatory difficulty, self-care difficulty, and independent living difficulty. As shown in Table F-12, 12.6 percent of Richmond residents have a disability, which is slightly higher than that of the County (11.2 percent) and the Bay Area (9.6 percent). Additionally, Table F-12 shows a slight increase in the percent of Richmond residents who have a disability between 5-year periods of 2010-2014 and 2015-2019. Figure F-8 shows the population of persons with a disability by census tract in Richmond from 2015-2019. The map reveals that most areas of Richmond have between 10 and 20 percent of their population living with a disability. There are slightly lower concentrations of residents with disabilities in Richmond Heights, Point Richmond, Richmond Annex, and the eastern neighborhoods of Castro Heights and Carriage Hills South, areas with higher percentages of White, AAPI, and high-income residents. However, the disability rate is also under 10 percent in the southeastern part of the Belding/Woods neighborhood, where many lower-income and Hispanic/Latinx residents live. Similarly, 10 to 20 percent of residents in adjacent cities also have disabilities.

Table F-12: Population by Disability Status, Richmond (2010-2019)

	Percent with a Disability	
Geography	**2010-2014**	**2015-2019**
Richmond	10.5%	12.6%
Contra Costa County	10.4%	11.2%
Bay Area	9.2%	9.6%
Source: ABAG analysis of ACS 5-Year Data (2010-2014), (2015-2019), Table B18101.		

Figure F-8: Population with a Disability, Richmond (2015-2019)



Source: *HCD AFFH Data Resources and Mapping Tool*

The level of segregation for people with disabilities can also be measured by the type of residential setting. A segregated residential setting only includes people with disabilities, and an integrated setting has a mix of people with and without disabilities. In general, home and independent/supported living settings tend to be the most integrated residential setting, institutions and medical/rehabilitation/psychiatric settings are the most segregated, and community care facilities fall somewhere in the middle (C4 et al., 2019).

The majority of California Department of Developmental Services (DDS) clients (93 percent) live in home or independent/supported living settings, which are relatively integrated (Figure F-8). This may be due to DDS's prioritization of integrated residential settings through a requirement that funded housing units must be in a development where less than 25 percent of units are for people with disabilities.

F.4.4 Familial Status

The Fair Housing Act (FHA), also bans discrimination based on "familial status." The FHA defines familial status discrimination as when someone is treated differently by a landlord, property manager, real estate agent, or property owner treats because they are part of a family with one or more individuals who are under 18 years of age.

Richmond has a smaller share of married-couple family households (42 percent) than the County (55 percent) and the Bay Area (51 percent).[5] Areas of the City where children are less likely to live in married couple households are concentrated in the southeastern section of the City (Figure F-9) between I-580 and I-80, where less than 40 percent of children live in married-couple households. Areas where children are more likely to live in married couple households include Central Richmond, Point Richmond, Hilltop, and the El Sobrante Hills neighborhoods. In the neighboring cities of North Richmond, San Pablo and Tara Hills, 20 to 40 percent of children live in households with married couples. In contrast, in most parts of El Cerrito, 80 percent of children live in married couple households.

Richmond has a higher percentage of both single female-headed and single male-headed family households (24.7 percent combined) than the County (17.1 percent) and the Bay Area (15.2 percent). As Table F-13 shows, most of these households in Richmond are female-headed (17.4 percent). Figure F-9 shows that areas with the highest concentrations of children living in non-married couple households are in the southeastern portion of the City between I-580 and I-80.

[5] U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B11001

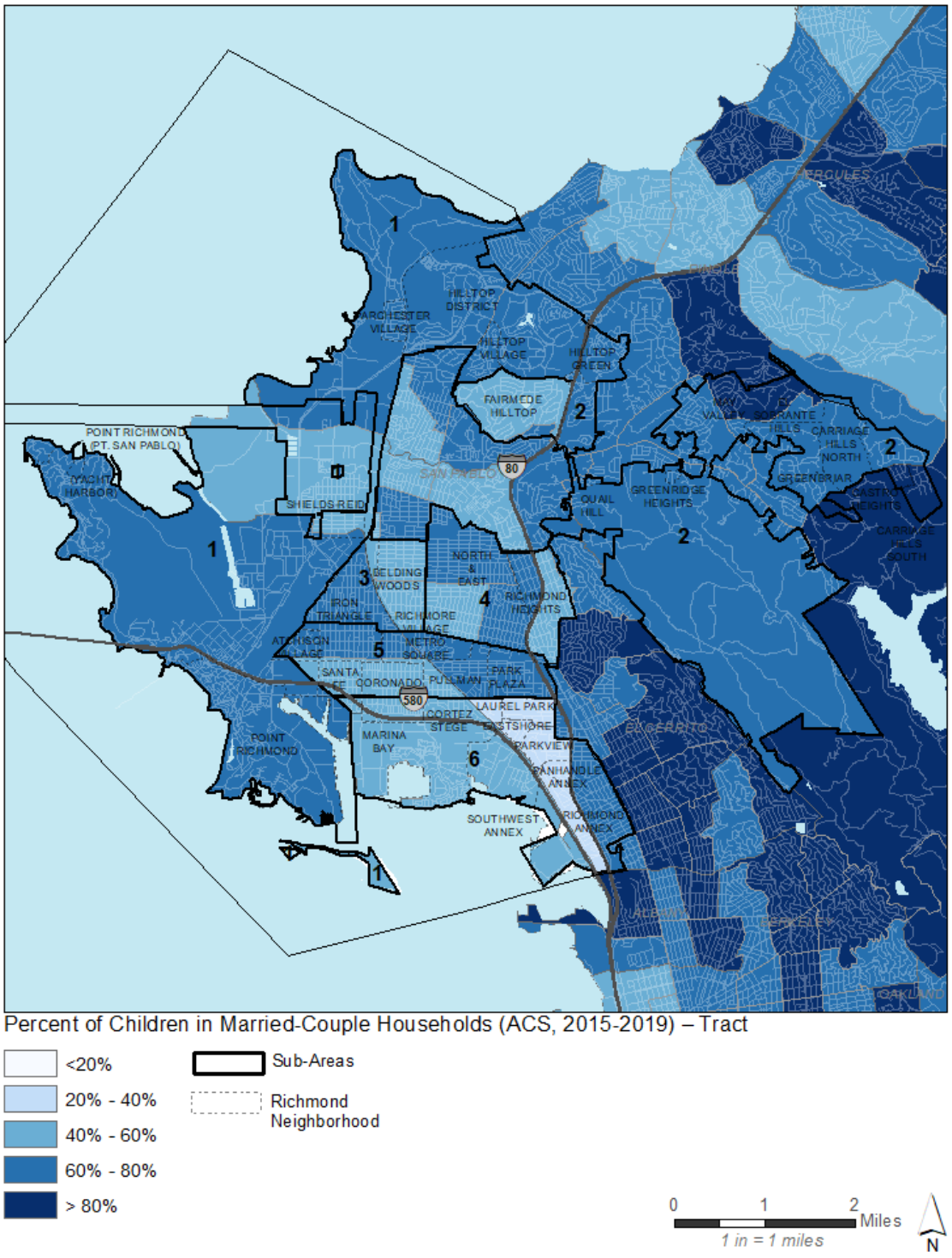
Table F-13: Familial Status (2015-2019)

Geography	Female-headed Family Households		Male-headed Family Households		Married-couple Family Households		Single-person Households		Other Non-family Households	
Richmond	6,470	17.4%	2,712	7.3%	15,726	42.4%	9,414	25.4%	2,766	7.5%
Contra Costa County	48,256	12.2%	19,180	4.9%	217,370	55.1%	86,232	21.8%	23,731	6.0%
Bay Area	283,770	10.4%	131,105	4.8%	1,399,714	51.2%	674,587	24.7%	242,258	8.9%

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

Source: ABAG analysis of ACS 5-Year Data (2015-2019), Table B11001.

Figure F-9: Children Living in Married-Couple Households, Richmond (2015-2019)



Source: *HCD AFFH Data Resources and Mapping Tool*

F.4.5 Racially or Ethnically Concentrated Areas of Poverty or Affluence

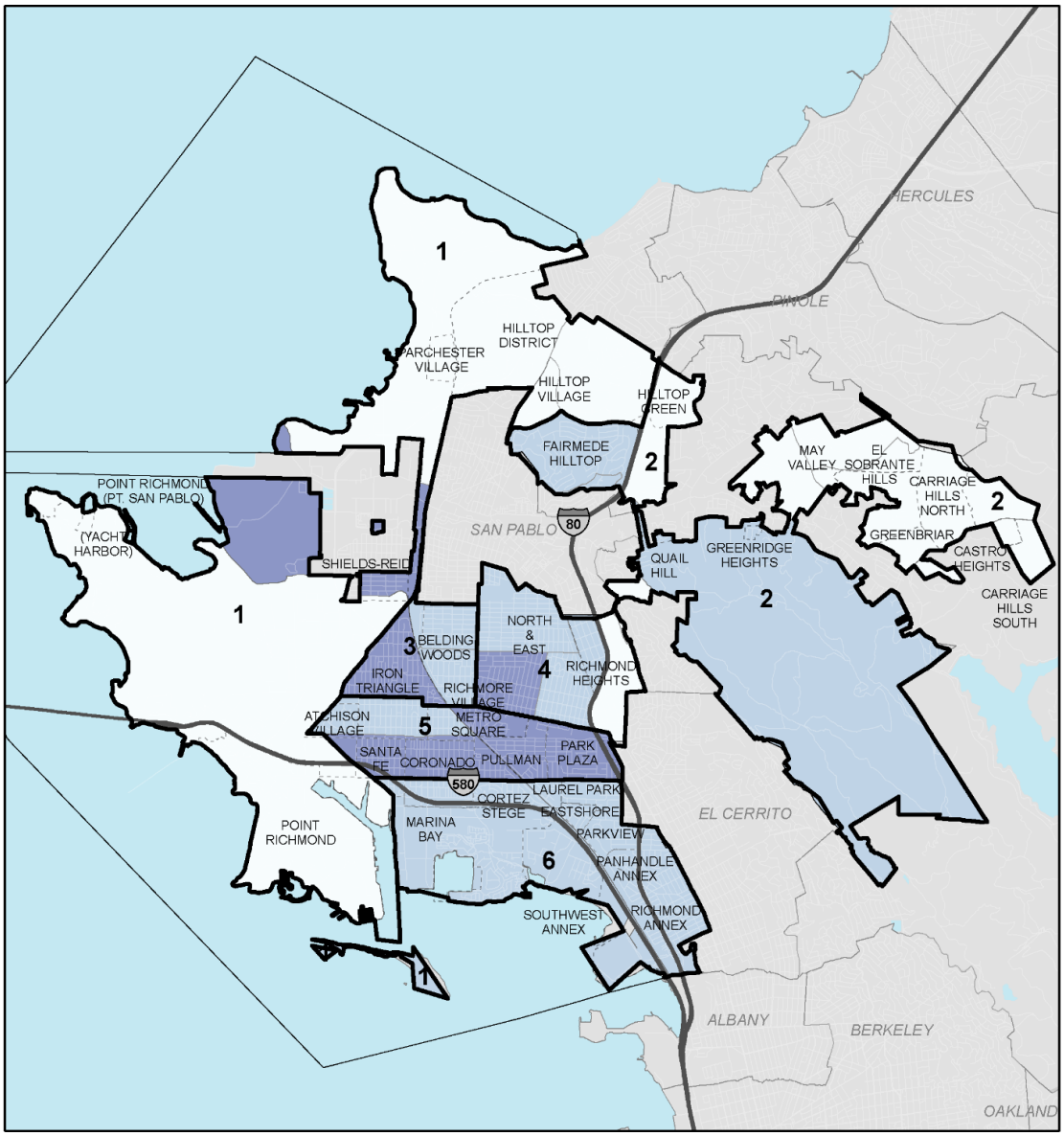
Racially or ethnically concentrated areas of poverty (R/ECAPs) and racially or ethnically concentrated areas of affluence (RCAAs) contribute to patterns of segregation by hindering mobility out of low-income neighborhoods and into higher-income neighborhoods. While there are no areas of Richmond that meet the official definition of a R/ECAP, there are areas that come close to meeting the definition.

Racially or Ethnically Concentrated Areas of Poverty (R/ECAP)

R/ECAPs represent the cumulative effects of discrimination against people of color, and therefore deserve special attention. HUD defines a R/ECAP as a census tract with a majority non-White population and where 40 percent or more of individuals live at or below the federal poverty level, which was $27,750 for a family of four in 2022. Based on this definition, there are no R/ECAPs in Richmond in 2013. However, standards like R/ECAPs that utilize the federal poverty level, which does not account for geographic differences in housing costs and incomes, are not accurate indicators of community conditions and needs in Richmond. Relatively few residents of Richmond have incomes below the federal poverty level, due to a higher cost of living that drives higher incomes throughout the City and the rest of the Bay Area. As discussed in Section F.4.2, 35 percent of all Richmond residents are very-low income, which is a designation that accounts for local median income levels and costs of living (Table F-9).

Several areas in Richmond come close to meeting the definition of a R/ECAP. According to 2015-2019 ACS data, areas with the highest concentration of poverty in Richmond have a poverty rate between 20 and 30 percent (Figure F-10). The neighborhoods in this category that also have a majority non-White population (see Figure F-4), and therefore are close to meeting the criteria of a R/ECAP include the Iron Triangle, Atchinson Village, Santa Fe, Coronado, Pullman, Park Plaza, Metro Square, Richmore Village/Metro Square, and Shields-Reid. Additionally, there is one R/ECAP adjacent to Richmond, north of the North & East neighborhood in the City of San Pablo (see Figure F-4).

Figure F-10: Poverty Status



Source: HCD AFFH Data Resources and Mapping Tool

Richmond has the potential for R/ECAPS to emerge in the future, which could be influenced by the following two factors:

Lack of City institutional capacity and funding for aggressive housing and community revitalization strategies. From 1945 to 2012, California had local redevelopment agencies (RDAs), which were designed to revitalize blighted neighborhoods and devoted 20 percent of allocated tax increment financing funds to affordable housing. Before the Great Recession of the late 2000s, the Richmond RDA was involved in the development of multifamily housing and below market rate housing for first-time homebuyers and other homeownership assistance programs, in addition to other non-housing investment projects (C4 et al., 2019). In response to state budget concerns, then Governor Jerry Brown dissolved all RDAs in 2012, severely constraining local capacity to invest in housing and community revitalization initiatives in Richmond. In addition, due to past RHA management issues, the County currently administers the Section 8 Housing Choice Voucher programs and HUD entitlement funding, including Community Development Block Grants (CDBG) and HOME grants, for Richmond. The RHA has been engaging in disposition of its housing projects to nonprofit affordable housing developers and is currently in the disposition process of its remaining three housing projects.

The California Tax Credit Allocation Committee (TCAC)'s funding formula disadvantages new housing in low-income neighborhoods. Low Income Housing Tax Credits (LIHTC), combined with local funding contributions, are the main source of funding for affordable housing. The allocation of LIHTC credits to a potential housing project is based on various criteria determined by TCAC. In 2021, HCD, adopted changes to the criteria to favor projects located in High Resource and Highest Resource areas (see Section F-5 Access to Opportunities) as designated by TCAC (California Treasurer, 2020). The changes to the criteria are intended to increase integration by incentivizing new housing in higher opportunity areas, but these changes potentially have the unintended effect of disincentivizing new housing in neighborhoods with concentrated poverty that are in severe need of additional housing investments. These changes may also have a negative impact on housing investments in Richmond since there are no areas of the City that qualify as an area of High or Highest Resource (see Figure F-13).

Racially Concentrated Areas of Affluence (RCAA)

Equally deserving of attention but less considered by public policy are racially concentrated areas of affluence (RCAAs). Although HCD has not decided on a final methodology to define RCAAs, these areas are generally accepted as neighborhoods with both high concentrations of White residents and high household incomes. While the most recent HCD data does not officially recognize any RCCAs in Richmond, this may be attributed to use of regional census tract data rather than a local understanding of conditions. In Richmond, areas that are predominantly White are located in Point Richmond, Richmond Heights, and El Sobrante Hills neighborhoods (see Figure F-4). These areas also have census block groups with median household incomes above $125,000 (see Figure F-6), which is almost 60 percent more than the citywide median income of $72,463.

Neighboring cities like Berkeley and El Cerrito contain RCAAs with limited prospective rental opportunities for Richmond residents. Berkeley and El Cerrito are both facing rising housing unaffordability and increased risk of displacement for lower-income residents. El Cerrito has more high-income households and fewer extremely low-income households compared to the county and region.[6] Lacking intervention, the proportion of lower-income households will likely decrease as home prices in El Cerrito continue to rise. In El Cerrito the typical home value has increased 145 percent between 2012 and 2020 from $413,011 to $1,013,090.[7] Between 2009 and 2019, median rents in Contra Costa County increased by 29%, while median rents in El Cerrito increased by 52% during this same period.[8] One consequence of increased unaffordability is the displacement of Black/African American residents. Between 2000 and 2020, the proportion of Black residents in El Cerrito fell from 8.3% to 4.8%.[9] With increasing unaffordability, the residents that remain are increasingly cost-burdened. In El Cerrito, 34.3% of households are cost burdened, spending 30% or more of their income on housing and 16.3% of El Cerrito households are extremely cost-burdened, spending 50% or more of their income on housing.[10] This issue predominantly impacts households of color in El Cerrito where 45% of Hispanic or Latinx households, 50% of Black/African American households, and nearly all Native American households are cost burdened; compared to 26% of white households.[11]

Similar trends are present in Berkeley. Between December 2010 and September 2021, home values in Berkeley rose by 129%.[12] For two-bedroom apartments, median rents increased by 74% between 2000 and 2010.[13] In Berkeley, 44% of households in Berkeley are cost-burdened. When disaggregated by race, the disproportionate impact of cost burden by race is apparent. 51% of Black/African American households, 43% of Hispanic/Latinx households, and 40% of Native American households are cost burdened compared to 30% of white households.[14] These trends are contributing to the displacement of the Black/African American residents in Berkeley. The proportion of the Black/African American population has declined by approximately 5.6 percent since 2000, and Black/African American residents comprised just under 8 percent of the population in 2019.[15]

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[6] ABAG Housing Element Data Package, ELI-01, U.S. Department of Housing and Urban Development (HUD), Comprehensive Housing Affordability Strategy (CHAS) ACS tabulation, 2013-2017.

[7] ABAG Housing Element Data Package, HSG-08. Zillow, Zillow Home Value Index (ZHVI).

[8] ABAG Housing Element Data Package, HSG-10. U.S. Census Bureau, American Community Survey 5-Year Data releases, starting with 2005- 2009 through 2015-2019, B25058, B25056 (for unincorporated areas). County and regional counts are weighted averages of jurisdiction median using B25003 rental unit counts from the relevant year.

[9] Census Bureau, ACS 5-Year Data (2016-2020), Table B03002, U.S. Census Bureau, Census 2010, Table P4. U.S. Census Bureau, Census 2000, Table P004.

[10] U.S. Department of Housing and Urban Development (HUD), Comprehensive Housing Affordability Strategy (CHAS) data, 2015-2019 ACS tabulation.

[11] ABAG Housing Element Data Package, OVER-08. U.S. Department of Housing and Urban Development (HUD), Comprehensive Housing Affordability Strategy (CHAS) ACS tabulation, 2013-2017.

[12] ABAG Housing Element Data Package, ZHVI.

[13] City of Berkeley, Rent Stabilization Board, “Market Medians: January 1999 through March 2021.”

[14] HUD CHAS Data (based on 2006-2010 and 2014-2018 ACS), 2021.

[15] ACS 5-Year Data (2015-19).

The unaffordability issues in Berkeley and El Cerrito are contributing to the housing crisis across the Bay Area. As seen in Table F-8, the 2020 median household income in Richmond ($72,463) is 30% lower than the regional median income ($103,997). Like El Cerrito and Berkeley, Black/African American and Hispanic/Latinx households in Richmond are cost-burdened at much higher rates than White and AAPI households; 53 percent of Hispanic/Latinx residents and 45 percent of Black/African American residents spend at least 30% of their income on housing, compared to 32 percent of AAPI residents, and 31 percent of White residents (Table F-22). With 20% of the housing stock considered “affordable”, Richmond has remained one of the few affordable cities in the Bay Area for the working class (Richmond Rent Program, 2021). With increased housing costs in Richmond and a paucity of affordable housing in neighboring cities, it can be expected that more Richmond residents may be displaced due to the housing crisis in neighboring cities.

F.4.6 Location of Affordable Housing

The majority of affordable housing in Richmond is located in low-income neighborhoods, which contributes to patterns of segregation and concentrated poverty. While it is important to place affordable housing in low-income neighborhoods to meet the needs of low-income residents who cannot or do not want to leave their community, over-concentrating affordable housing in low-income neighborhoods makes it difficult for low-income residents to access opportunities found in higher-income neighborhoods.

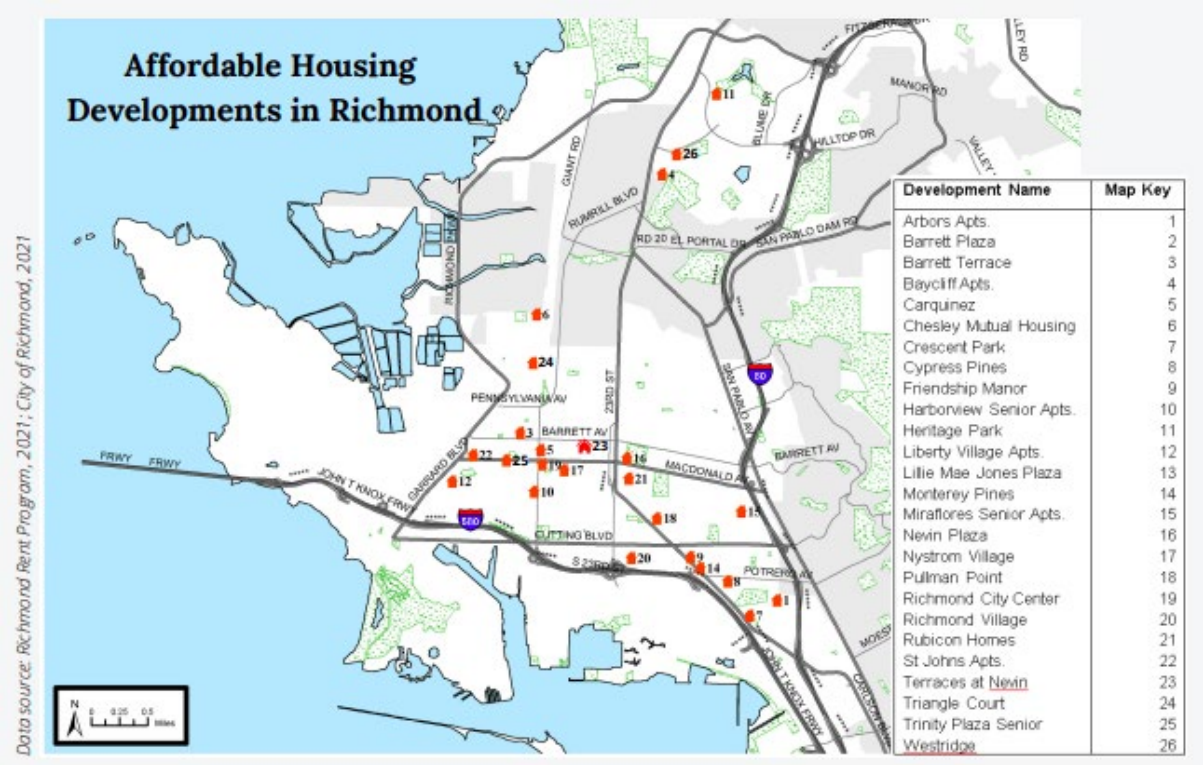
According to the Rent Program, over 20 percent of Richmond’s rental housing stock is considered “affordable housing." This includes approximately 2,925 units built with LIHTC and 789 units that receive HUD Project-Based Rental Assistance (Richmond Rent Program, 2021). As of July 2022, the City’s affordable housing stock also includes 1,739 households with Housing Choice Vouchers (HCVs), with 558 landlords participating in the HCV program (HACCC, 2022). Many units are under multiple affordable housing programs, for example, over half the City's LIHTC units also receive HUD subsidies (Richmond Rent Program, 2021).[16]

Affordable housing is predominantly concentrated in the lower-income areas along MacArthur Blvd in Atchison Village, the Iron Triangle, Richmore Village/Metro Square, and along Cutting Blvd in southern Richmond (Figure F-11). These areas all have a median household income below the state median (see Figure F-6), and also align with the potential R/ECAP areas identified in this section. In Contra Costa County, affordable housing developments are most heavily concentrated

[16] The Housing Authority of Contra Costa County (HACCC) took over management of the City’s HCVs from the Richmond Housing Authority (RHA) in 2018. According to the City of Richmond Community Development Department, this occurred because RHA had been labeled by HUD as a “distressed” public housing authority due to poor performance and financial insolvency. Since then, RHA has narrowed its efforts to owning and managing the City’s public housing developments. However, RHA has approved conversion of all of its public housing developments under HUD’s Rental Assistance Demonstration (RAD) program over the last several years. RAD was designed to promote the long-term financial viability of public housing and allows public housing to be converted to private ownership while ensuring long-term affordability through contracts with developers. RAD effectively converts public housing to project-based vouchers (PBVs, which are part of the HCV program). This means that public housing in Richmond will come under the purview of HACCC and it will no longer be owned or managed by RHA. The last two RHA public housing developments, Nevin Plaza and Nystrom Village, have received RAD funding and began renovation in 2017 (Bissell et al., 2018).

in and around Richmond and Pittsburg, which have higher percentages of low-income, Black/African American, and Hispanic/Latinx residents than other cities in the County (C4 et al., 2019). As one resident expressed during community engagement, "Any time there is new [affordable] housing being built, it is in the poorer, less favorable areas, so people are kept in the same circle. Housing should be accessible all across Richmond, not just in a certain area."

Figure F-11: Affordable Housing Developments in Richmond (2021)



Source: City of Richmond Rent Program Fiscal Years 2019-2020 and 2020-2021 Annual Report.

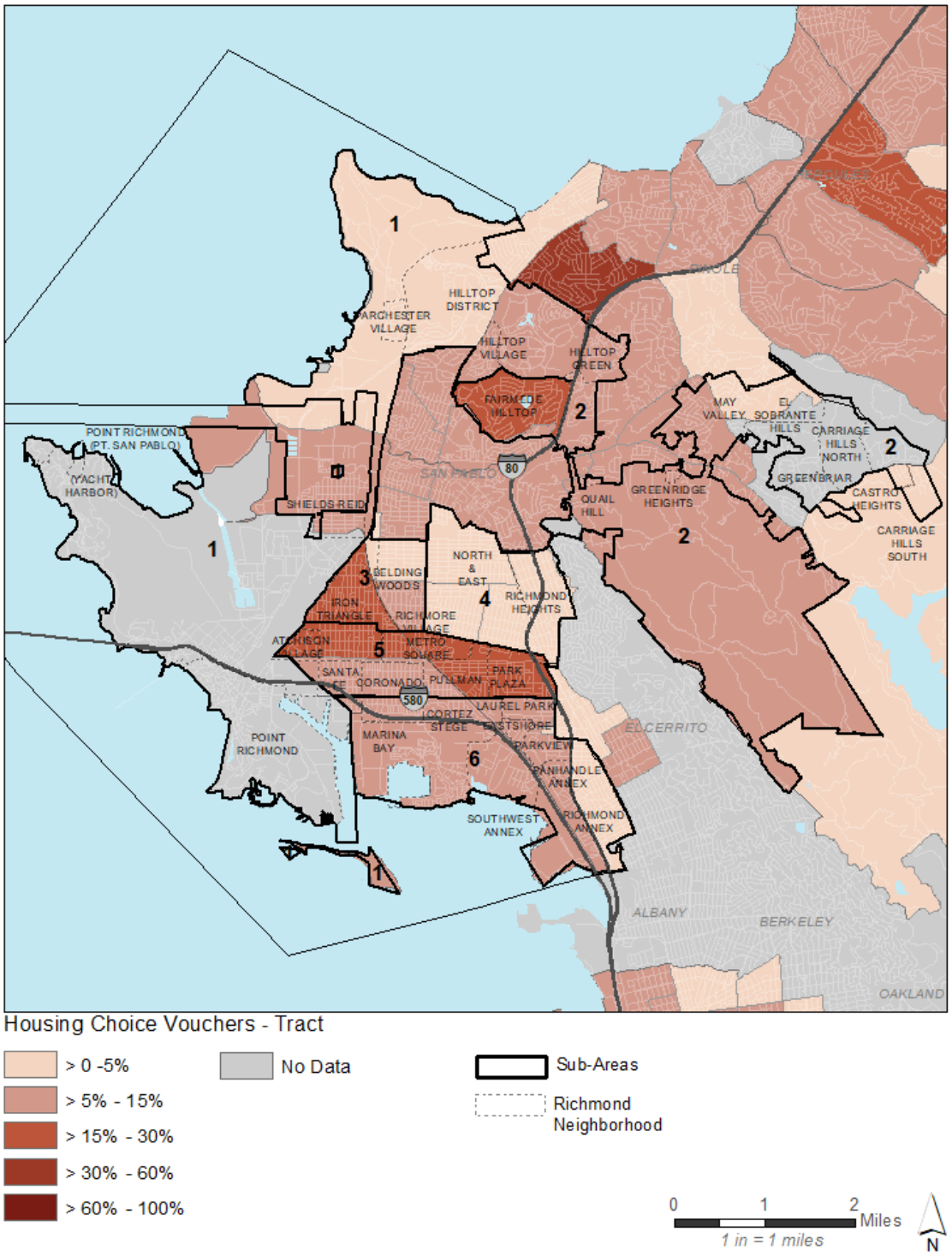
Residents who receive HCVs are able to use them anywhere on the private market, but their use is often concentrated in lower-income neighborhoods. In Richmond, recipients of HCVs are most likely to use them in the Iron Triangle, Atchison Village, Richmore Village/Metro Square, Pullman, Park Plaza, and Fairmede/Hilltop neighborhoods (between 15 to 30 percent) (Figure F-12). All of these neighborhoods have high concentrations of Black/African American, Hispanic/Latinx, and low-income residents except Fairmede/Hilltop (see Figure F-4). The neighboring cities of San Pablo and North Richmond, have low concentrations of housing choice voucher use. Tara Hills is the neighboring city with the highest rate of housing choice voucher usage (between 30 to 60 percent).

Factors contributing to the low use of vouchers in high income neighborhoods include SOI discrimination and insufficient HCV value to cover the cost of housing, as noted in interviews with HACCC and the West Contra Costa Public Education Fund. HACCC has attempted to address

this issue by increasing the maximum allowable rent for vouchers in more expensive areas in the central and west part of the County.

Additionally, inadequate search time can prevent HCV participants from finding housing in high-demand markets such as Contra Costa County, and especially in competitive higher-income neighborhoods. HACCC currently issues new vouchers with a 90-day search limit and second-move vouchers with a 120-day search limit, and extensions are limited. While longer search times may not be preferable for public housing authorities due to budget and resource constraints, allowing additional search time could help promote integration (C4 et al., 2019). In addition to the tenant-based vouchers, HUD allows public housing authorities to use 20 percent of their HCV allocation as project-based vouchers (PBVs), which attach the rental subsidy to a specific private housing unit. According to HACCC, PBVs are a very promising tool for deconcentrating poverty, because vouchers can be attached to housing units in higher-income neighborhoods. Per HACCC, nearly all vouchers currently being used in higher-income areas of the County are PBVs tied to units owned by a non-profit developer. However, out of the 23 properties in Contra Costa County where HACCC offers PBVs, 11 are currently in Richmond (HACCC, 2022). While this may address the housing needs of lower-income Richmond residents, the lack of distribution of PBVs across the County entrenches patterns of segregation.

Figure F-12: Housing Choice Vouchers, Richmond (2015-2019)



Source: *HCD AFFH Data Resources and Mapping Tool*

F.4.7 Integration and Segregation Additional Factors

In addition to the R/ECAPs, RCAAs, and the location of affordable housing, several other key factors also contribute to patterns of segregation in Richmond. These include:

- **Historic discrimination.** As described in Section F.2, today's patterns of segregation are the result of discriminatory practices such as racially restrictive covenants, blockbusting, and segregated public housing. While these practices are now illegal, their legacy persists in the form of racial wealth disparities that contribute to Black/African American and Hispanic/Latinx residents reduced ability to afford to live in higher-income neighborhoods in Richmond.
- **Zoning and land use laws.** The financial constraints of building affordable housing typically means that affordable housing is built as multifamily housing, but Richmond remains mostly zoned for single family residences and industrial use. Areas zoned for multifamily residences lie in the center of the City, near Carlson Boulevard, Nevin Avenue, Ohio Avenue, Roosevelt Avenue, and the western side of I-80, where higher percentages of low-income, Black/African American, and Hispanic/Latinx residents live (C4 et al., 2019).
- **Lack of access to opportunity in low-income neighborhoods.** Residents of low-income neighborhoods often lack access to high-performing schools, environmentally healthy neighborhoods, and good jobs that promote upward economic mobility (Section F.5). This perpetuates poverty in low-income neighborhoods and makes it more difficult for low-income residents to move out of areas of concentrated poverty.
- **Funding constraints.** In an interview, the City Community Development Department explained that federal and state funding sources often come with requirements that they be used solely for housing unhoused or very-low income residents, which can make it hard to create mixed-income, integrated housing.

Section F.5 Access to Opportunity

Where residents live can often determine their access to opportunities, including high-performing schools, good-paying jobs, clean air, and efficient public transportation. Furthermore, affordable housing is disproportionately located in low-opportunity areas, reinforcing concentration of poverty and patterns of segregation. HUD, HCD, and TCAC have created methodologies to measure access to opportunities throughout California to identify these areas of low access to opportunity, or to examine patterns of discrimination and segregation in regards to opportunities. However, current State policy that utilize TCAC indices in ways that discriminate against affordable housing projects in areas deemed "low-opportunity" (such as the lack of access to grocery stores, better public schools, and major transit hubs), reinforce the legacy of racial discrimination against these neighborhoods. Instead, State policy should support both funding

for affordable housing in higher resource areas, *and also* in low income neighborhoods that people call home.

For this assessment, HCD's TCAC Opportunity Indices are used in conjunction with data from local agencies and insights from community engagement activities. TCAC Opportunity Indices utilize educational, economic, and environmental data to assess "access to opportunity." Economic indicators include: proportion of the population below 200% of the federal poverty limit, percent of adults with a bachelor's degree or above, number of jobs filled by workers with less than a bachelor's degree that fall within a given radius, and median home value. TCAC indicators of environmental opportunity consider common pollutants using CalEnviroScreen 3.0 data. Educational indicators are explained in greater detail in F.5.2. Together, the composite scores are used to categorize neighborhoods into "Low," "Moderate," and "High" resource areas.

Key findings include:

- According to the TCAC Opportunity Maps which applies economic, environmental, and educational indicators, as described above, nearly all of Richmond falls into the "Low Resource" category and most of Richmond's residents live in these neighborhoods. There are no neighborhoods that are considered "High Resource" in Richmond. White and then AAPI residents are more likely to live in "Moderate Resource" areas than are Black/African American, Hispanic/Latinx, and Native American residents. However, RAC members raised that several neighborhoods deemed "Low Resource," are considered by residents to be middle class areas.
- Housing and school segregation in Richmond and Contra Costa County produce concentrated poverty in Richmond public schools that undermine student success and school performance.
- Relatively low levels of educational attainment among Richmond residents and a lack of living wage jobs make it more difficult for residents to afford rent.
- High levels of pollution in Richmond negatively affect residents of all races and incomes.
- A lack of public transit in the higher-income neighborhoods on the outskirts of Richmond may make it more difficult for low-income residents and people with disabilities to live in those areas.

F.5.1 Overall Access to Opportunity

As shown in Figure F-13, nearly all Richmond residents live in areas identified as Low Resource in terms of overall access to opportunity. The only area identified as Moderate Resource is in the far eastern portion of Richmond, which includes Richmond neighborhoods of El Sobrante Hills, Greenbriar, Carriage Hills North and South, and Castro Heights. In terms of demographics, the "Moderate Resource" areas have predominantly White (39 percent) and AAPI (24 percent) residents (Table F-14) with household incomes greater than $125,000 (see Figure F-6). The "Moderate Resource" areas of Richmond make up a small geographic area and also account for

less than 10 percent of the total population of Richmond. The "Low Resource" areas of the City, which encompass nearly all of Richmond, have demographics that are more representative of Richmond as a whole.

As noted above, RAC members raised that several neighborhoods HCD deemed "Low Resource," such as Marina Bay or Point Richmond, are considered better-resourced areas from Richmond resident perspectives. As described above, the TCAC indicators for defining an area as "Low Resource" includes economic, environmental, and educational indicators. It may be that environmental issues are considerable factors in the "Low Resource" classification. The City is working on an Environmental Justice Element to help address these issues.

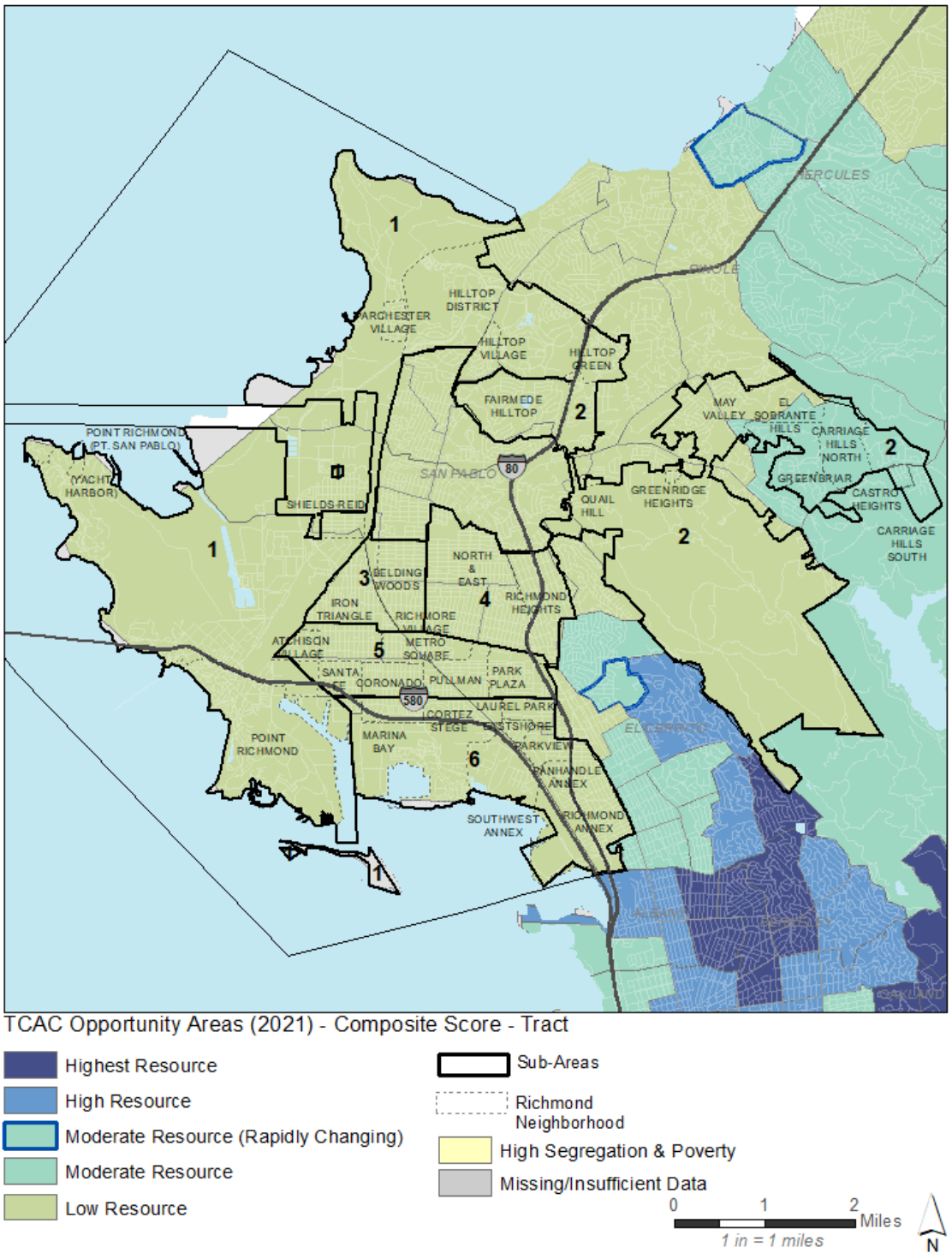
It is worth noting that the moderate resource areas in sub-area 2 extend to portions of Hercules, Martinez, Orinda, Pinole, and Berkeley. It may be possible that the majority of moderate resources highlighted are not located in Richmond. Regionally, Richmond, Antioch, and Pittsburg have the lowest overall levels of opportunity in Contra Costa County (C4 et al., 2019). The adjacent cities of North Richmond, San Pablo and Tara Hills are also low resource areas, while the City of El Cerrito has multiple moderate, high and highest resource access areas.

Table F-14: Racial Disparities in Access to Resource Areas, Richmond (2020)

	Asian American and Pacific Islander		Black/African American		Hispanic/Latinx		Native American		White		Other Race or Multiple Races	
Proportion of Overall Population	15%		18%		44%		<1%		18%		9%	
Low Resource or High Segregation and Poverty Area	14,673	14%	20,132	19%	46,479	45%	330	<1%	17,565	17%	4,295	4%
Moderate Resource Area	1,688	24%	674	10%	1,467	21%	12	<1%	2,766	39%	444	6%
High/ Highest Resource Area	0	0%	0	0%	0	0%	0	0%	0	0%	0	0%

Source: Just Cities Analysis utilizing ABAG analysis of California Tax Credit Allocation Committee (TCAC)/California Housing and Community Development (HCD) Opportunity Maps (2020); ACS 5-Year Data (2015-2019), Table B03002.

Figure F-13: TCAC Neighborhood Resource Levels, Richmond (2021)

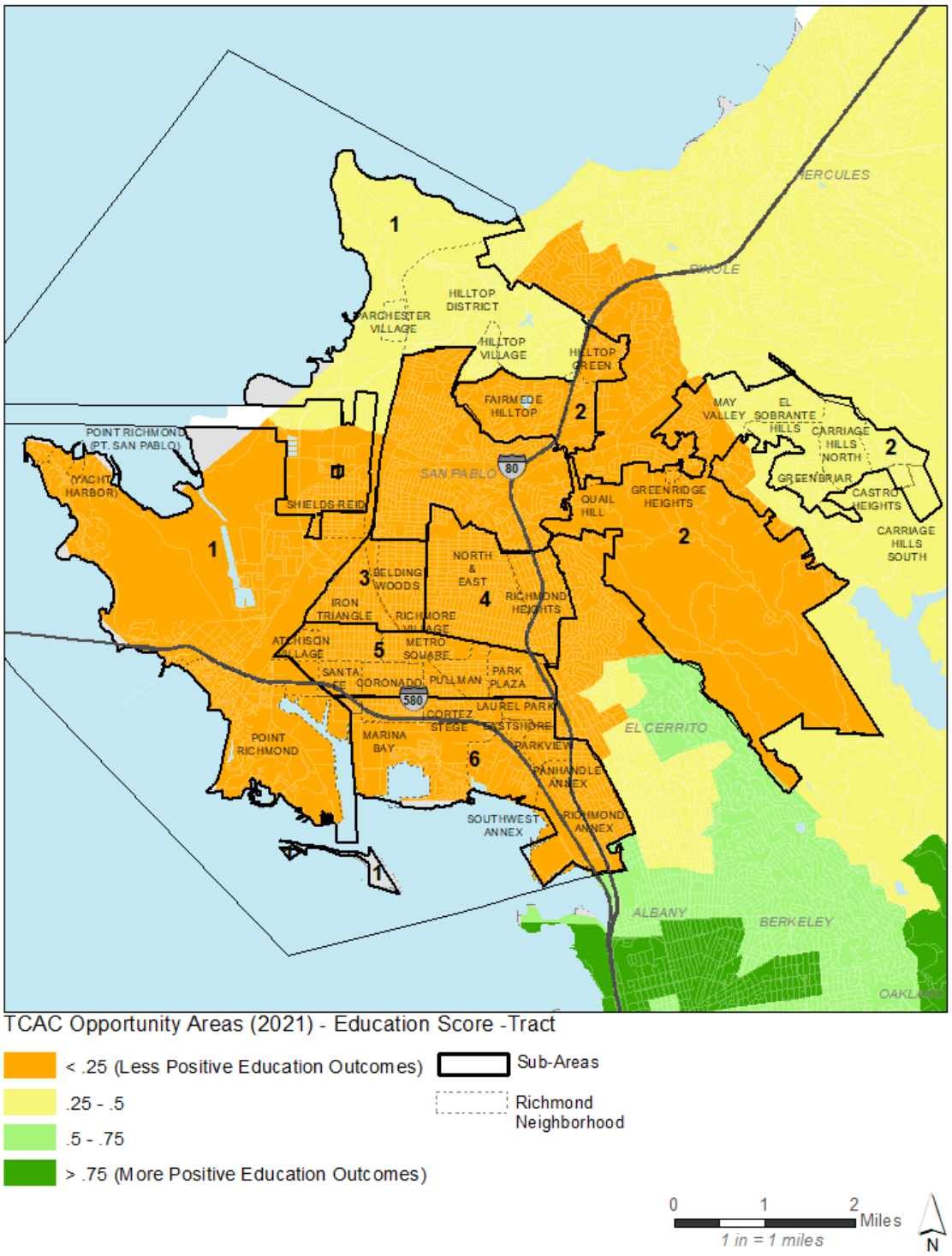


Source: *HCD AFFH Data Resources and Mapping Tool*

F.5.2 Educational Opportunity

The TCAC Education Index indicates that access to proficient school opportunities throughout the City are not available, as all of Richmond scores under 0.5 (Figure F-14). This index is based on indicators for 3rd and 4th grade math and reading proficiency, high school graduation rate, and student poverty. The Hilltop and El Sobrante Hills neighborhoods have the highest scores in the entire City (.33 and .40 respectively). These neighborhoods have median household incomes above $125,000, and the El Sobrante Hills neighborhoods are predominantly White, while the Hilltop neighborhoods are predominantly Hispanic/Latinx (see Figure F-3). The education opportunity score of the neighboring cities of North Richmond and San Pablo, education opportunity score is similar to a majority of Richmond's score (less than .25). Further north east cities like Pinole and Hercules score a little higher than Richmond (between .25 and 5) while El Cerrito Albany and Berkeley score higher than Richmond overall (.5 and higher).

Figure F-14: TCAC Education Score, Richmond (2021)



Source: *HCD AFFH Data Resources and Mapping Tool*

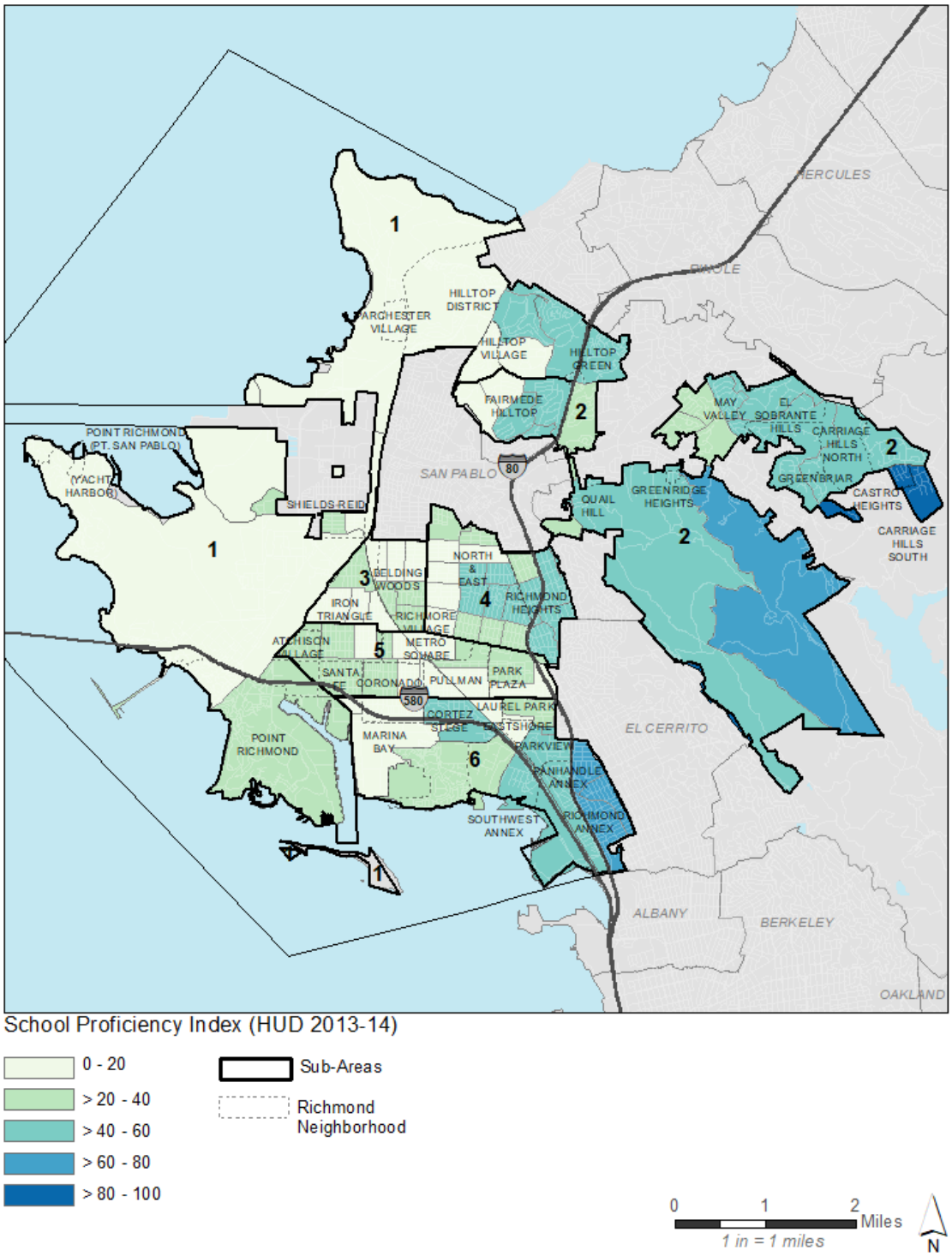
It is important to note that academic achievement gaps are not the result of any inherent deficiencies of students of color, but rather a function of inequitable access to educational opportunities. During community engagement events, parents and students expressed disappointment in the quality of Richmond public schools. Of the 35 schools in the West Contra Costa Unified School District (WCCUSD) that are located in Richmond, only eight are rated average (5/10) or higher on GreatSchools, a popular website that ranks schools according to a formula that accounts for student academic progress, college readiness, equity, and test scores.[17]. Five of these higher-rated schools are charter schools located in the higher-income neighborhoods of Marina Bay and Hilltop District, which are home to higher percentages of White, AAPI, and higher-income families in comparison to the rest of Richmond. Additionally, all eight of those higher-rated schools are charter schools (GreatSchools, 2022). Three of the eight higher-rated charter schools (Leadership Public Schools: Richmond, Richmond College Preparatory School, and Caliber Beta Academy) are located in lower-income neighborhoods, but low-income families are more likely to lack the time and information to navigate complex charter school application processes (Knight, n.d.). In response to the low performance of public schools, EdFund West and several students reported in interviews that some families in Richmond transfer their children to higher-performing public schools in other cities like El Cerrito or to private schools.

Richmond's low TCAC Education Index scores are a result of several factors:

Housing segregation perpetuates educational inequities because where students live largely determines the quality of the school they can attend. As a result of discriminatory policies and practices that have concentrated poverty in Richmond, low-income students are often placed in low performing schools and do not have the financial means to move to areas outside of Richmond that have higher-performing schools (Figure F-15). WCCUSD school assignment zones further segregate low income students due to the way that these boundaries are drawn. Additionally, as discussed above, HCV recipients cannot use their vouchers as a means to live in neighborhoods with higher-performing schools due to the high cost of housing in these areas.

[17] WCCUSD serves the cities of El Cerrito, Hercules, Pinole, Richmond, and San Pablo and the unincorporated areas of Bayview-Montalvin Manor, East Richmond Heights, El Sobrante, Kensington, North Richmond, and Tara Hills.

Figure F-15: Student Proximity to High-Performing Schools, Richmond (2015)



Source: *HUD analysis of Great Schools (proficiency data, 2013-14); Common Core of Data (4th grade school addresses and enrollment, 2013-14); Maponics (attendance boundaries, 2016).*

Housing instability among students. Housing instability has direct effects on academic success and school performance. Students who experience housing instability are more likely to have a lower GPA, less likely to graduate from high school, and more likely to be chronically absent from school (Cunningham and MacDonald, 2012). Thus, high levels of overcrowded households and housing cost burden in Richmond (see Figure F-26) serve as barriers to student success. Academic challenges are even more prevalent for unhoused students, which have increased from 908 students in 2010 to 1075 students in 2018 (KidsData, 2022). Unhoused students in WCCUSD receive services from the federal McKinney Vento program and from WCCUSD's Families in Transition program. Additionally, the Richmond Rapid Response Fund (R3F), which was formed as a wraparound initiative to meet the immediate and ongoing needs of the community during COVID-19 and beyond, is centering the intersection of housing, homelessness, and education as one of its focus areas.

Housing affordability challenges make it difficult to retain high-quality teachers. According to a WCCUSD survey, 70 percent of school employees who rent their homes have considered leaving because of high housing costs (C4 et al., 2019). To combat this issue, in the 2020-2021 school year, the WCCUSD board increased teachers' compensation by at least 10 percent, and Richmond's teachers went from being the lowest paid to the highest paid in the County, which may help offset housing costs. (Davis, 2022).

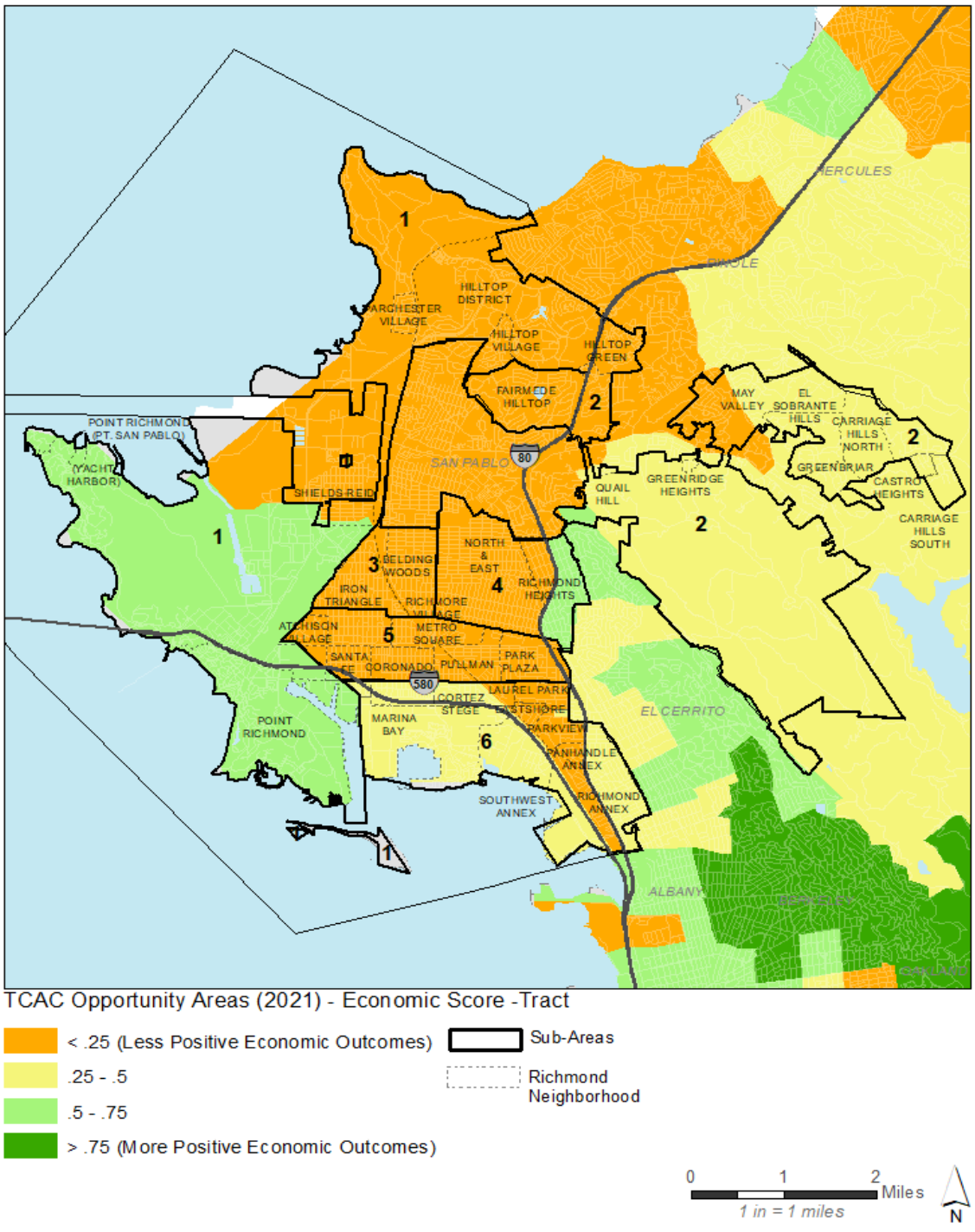
Insufficient and inequitable school financing makes it more difficult to adequately serve students. WCCUSD is currently operating with a budget deficit of over $16 million and is expected to run out of funding during the 2023-2024 school year unless it can make the appropriate cuts (Taub, 2022). California's Proposition 13, which severely limits property tax revenue for public services, including public education, has negatively impacted per-pupil spending. As of 2018, California ranked 43rd of all states in per-pupil spending, which negatively affects educational outcomes (Rancaño, 2018). Prior to the passage of Proposition 13 in 1978, California ranked among the highest in the nation regarding per-pupil spending and educational attainment.

Another factor that has contributed to WCCUSD's budget constraints is the increase in charter school enrollment (8 percent in 2014 to 17 percent in 2019) (ITPI, 2019), which takes funding away from public schools. As a result, a study found that charter schools add $27.9 million a year to WCCUSD's costs of running its non-charter schools, which amounts to $978 less per year in per pupil funding (ITPI, 2019).

F.5.3 Economic Opportunity

Nearly all of Richmond is in the lowest category of economic outcomes according to the TCAC Economic Index, which includes indicators for poverty, percent of adults with at least a bachelor's degree, employment, and distance from jobs. Only Point Richmond and the portion of Richmond Heights to the east of I-80 score in the top half of economic outcomes (Figure F-17), both of which have high percentages of higher-income White residents. The Economic Opportunity score of the neighboring City of El Cerrito (between .25 and .75) is higher than Richmond. Whereas the scores of adjacent cities - North Richmond, San Pablo and Tara Hills - are similar to the overall score of the City of Richmond (less than .25).

Figure F-16: TCAC Economic Score, Richmond (2021)

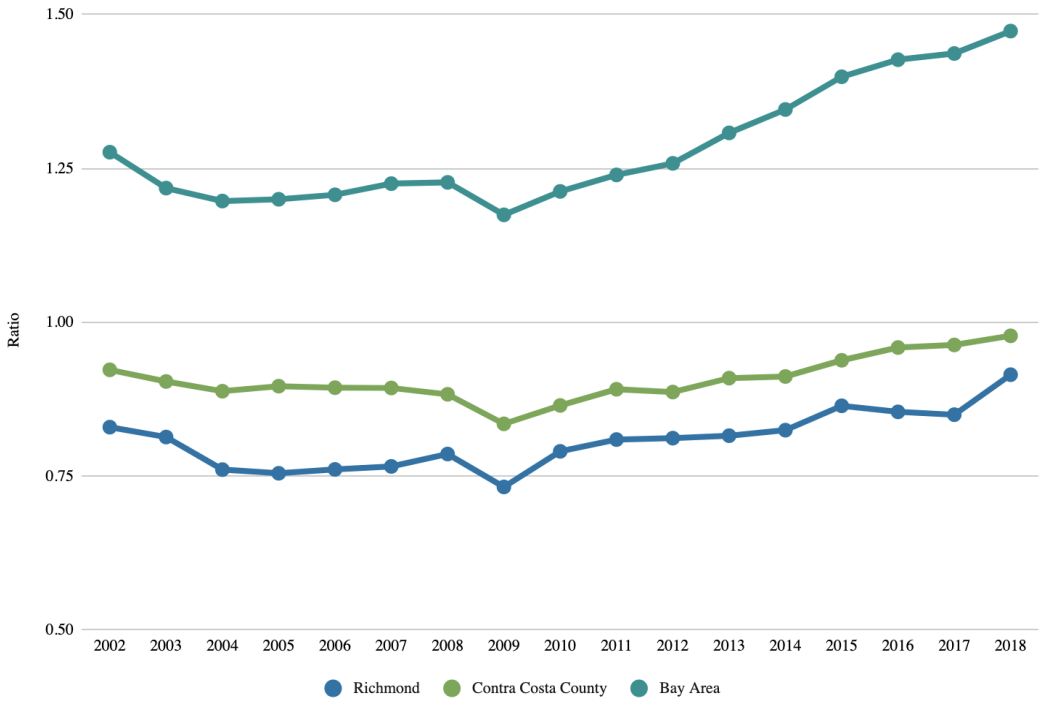


Source: *HCD AFFH Data Resources and Mapping Tool*

Several factors contribute to the relatively low economic outcomes in Richmond. These include:

- **A general shortage of employment opportunities**. As shown in Figure F-17, there are fewer jobs in Richmond than occupied households (the jobs-household ratio is less than 1.0). In Contrast, there are more jobs in the Bay Area than occupied households (the jobs-household ratio nears 1.5). Additionally, employment only grew 17 percent in Richmond between 2010 and 2020, compared to 30 percent in the Bay Area (City of Richmond, 2020b). During conversations with residents, many attributed this discrepancy to the lasting economic fallout of the Great Recession.

Figure F-17: Jobs-Household Ratio (2002-2018)



Source: *ABAG analysis of U.S. Census Bureau, Longitudinal Employer-Household Dynamics; Workplace Area Characteristics (WAC) Files (Jobs) 2002-2018; California Department of Finance, E-S (Households).*

- **Low wages and growing wage inequality make it difficult to afford basic needs, including housing**. The Richmond City Council voted in 2017 to raise the minimum wage to $15.44 by January 1, 2022. However, according to the Insight Center's Family Needs Calculator, the wage needed for a single adult working full-time with an infant child to be self-sufficient in Contra Costa County in 2021 is $47.93 per hour (Insight Center 2021). During interviews, residents stressed that they struggle to afford housing because their jobs do not pay living wages, and several mentioned having to work multiple jobs to pay rent. Additionally, between 2009 and 2017, most of the new jobs that opened in the East Bay were either very low-wage or very high-wage jobs. The income inequality generated by this type of economic growth contributes to the housing crisis by allowing higher-income residents to consistently outbid lower-income residents for available housing (Bissell et al., 2018).

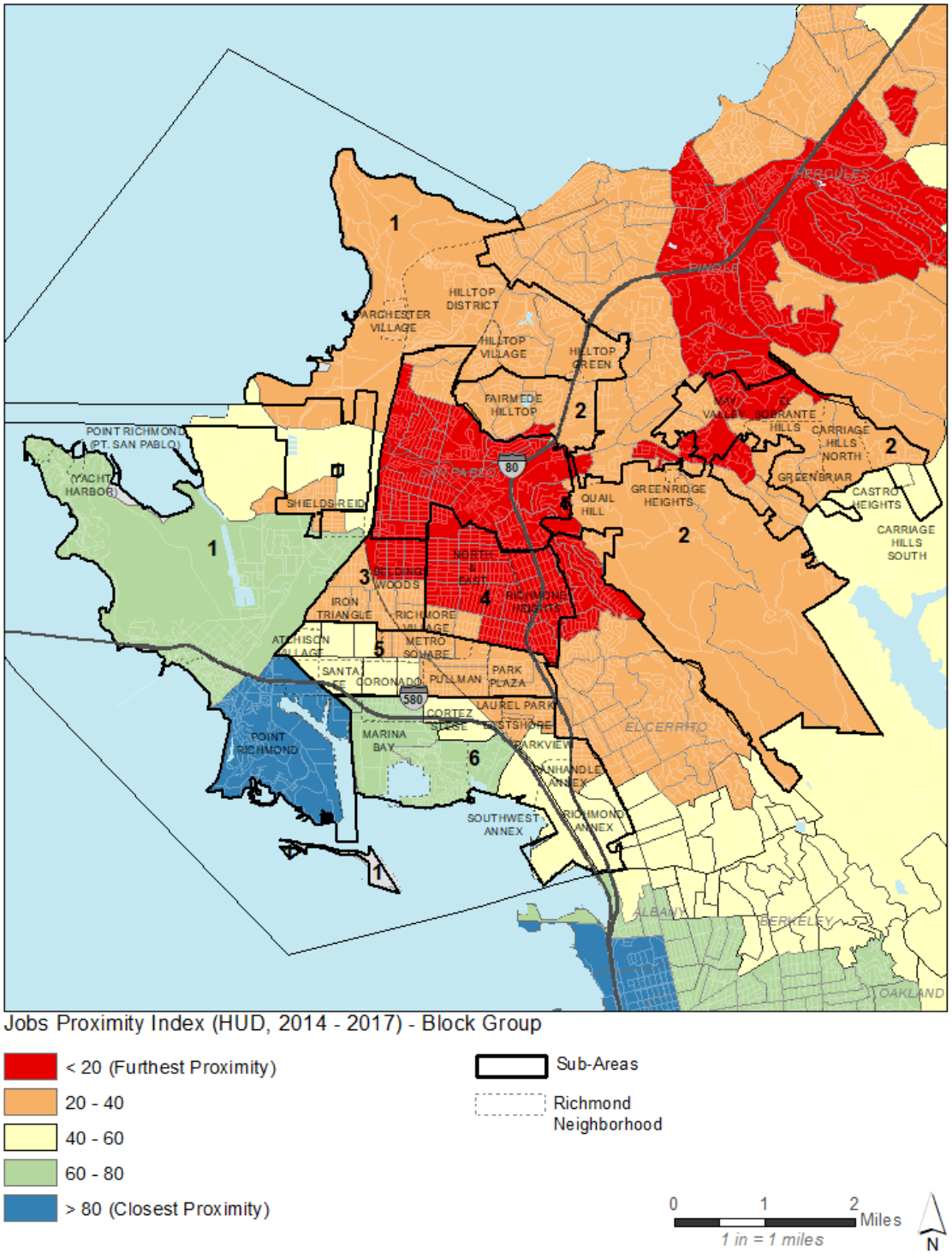
- **Relatively low levels of educational attainment.** Many Richmond residents likely do not qualify for available good-paying jobs because educational attainment levels are considerably lower in Richmond than in Contra Costa County and the Bay Area. More than one-fifth of Richmond residents have less than a high school degree, which is double the rate of the County and the Bay Area (Table F-15), partially because Richmond lacks adequate educational opportunities for its students (Section F.5.2). Without a high school degree, many residents can only acquire low-paying jobs that make it difficult to pay for rent.

Table F-15: Educational Attainment (2019)

Education Level	Richmond	Contra Costa County	Bay Area
Less than High School	21.6%	10.5%	11.2%
High School Graduate	21.2%	17.3%	15.9%
Some College	29.1%	29.9%	25.0%
Bachelor's Degree	18.3%	26.3%	27.7%
Graduate Degree	10.0%	16.1%	20.2%
Notes: Educational attainment is among population age 25+. High school graduate includes equivalency. Graduate school includes master's, professional school, and doctorate degrees.			
Source: ABAG analysis of ACS 5-Year Data (2015-2019), Table B15003.			

- **Many residents live far away from available jobs.** Living far away from available jobs can make finding employment more difficult due to increased time and transportation costs. According to the Jobs Proximity Index, which measures the accessibility of a neighborhood as a function of its distance to all employment locations within the area, all of Richmond except Point Richmond and Marina Bay have low to moderate proximity to jobs (Figure F-18). The areas that rank lowest include the lower-income neighborhoods of Richmore Village/Metro Square, Belding/Woods, and North and East neighborhoods, and the higher-income Richmond Heights, Hilltop District, Hilltop Village, Fairmede/Hilltop, Hilltop Green, May Valley, El Sobrante Hills, and Greenbriar. According to Figure F-18, the Job Proximity Score of neighboring cities - North Richmond, Tara Hills and parts of El Cerrito - is similar to that of lower-income neighborhoods of Richmond. However, the City of San Pablo's Job Proximity Score is the lowest of these cities.

Figure F-18: Jobs Proximity Index, Richmond (2014-2017)



Source: *HCD AFFH Data Resources and Mapping Tool*

- **High unemployment among some groups of residents.** The unemployment rate among Black/African American and Native American residents and Multiracial residents is nearly twice that of Hispanic/Latinx and White residents, while the AAPI unemployment rate falls in the middle (Table F-16). The high Black/African American unemployment rate is the result of a variety of factors, including persistent hiring discrimination against Black/African American people (Quillian et al. 2017).

Table F-16: Unemployment Rate by Race and Ethnicity (2019)

Racial/Ethnic Group	Richmond	Contra Costa County	Bay Area
Total Population	6.0%	5.3%	4.5%
AAPI	6.2%	4.2%	3.9%
Black/African American	9.6%	10.5%	9.4%
Hispanic/Latinx	4.7%	6.0%	5.0%
White	4.4%	4.3%	4.0%
Native American	10.8%	8.5%	8.4%
Multiracial	11.2%	10.3%	6.0%
Some Other Race	4.4%	6.0%	4.7%
Notes: Unemployment rate is among people aged 16-64 in the civilian labor force.			
Source: ACS 5-Year Data (2015-2019), Table C23002.			

Other groups also face higher unemployment rates and barriers to employment. For example, the unemployment rate among disabled residents in Richmond is 11 percent, which is nearly twice that of the overall unemployment rate of Richmond (ABAG, 2021). Additionally, in a survey of Richmond residents who were released from incarceration within the previous 3 to 18 months, 78 percent of respondents were unemployed, a rate that is nearly seven times that of the State (Safe Return Project, 2014). Finally, undocumented residents cannot legally work, which forces them to work in lower-paying jobs that lack benefits.

F.5.4 Access to Transportation

As Table F-17 shows, the vast majority of Richmond residents (77 percent) drive to work as their main mode of transportation. Only 12 percent use public transportation, and just two percent use active transportation as their main mode of transportation. However, these numbers may

underestimate usage of public transportation and active transportation if residents commute using a combination of transportation modes. This data demonstrates the transportation needs of Richmond residents, although constraints may prevent some residents from using their preferred mode of transportation.

Table F-17: Commuting to Work, Richmond (2015-2020)

Residence Type	Number
Car, truck, or van - drove alone	63.2%
Car, truck, or van - carpooled	13.7%
Public transportation	12.2%
Walked	1.6%
Bicycle	0.7%
Other means	0.7%
Worked at home	6.9%
Note: Universe includes workers 16 and over.	
Source: Contra Costa Health Services analysis of ACS 5-Year Estimates (2015-2020), Table S0801	

Despite a heavy reliance on driving for commuting purposes, some areas of Richmond have far lower rates of vehicle ownership than others. These areas include the central Richmond neighborhoods of Iron Triangle, Richmore Village/Metro Square, Santa Fe, Coronado, and Cortez/Stege, and the southern Richmond neighborhoods between I-80 and I-580, including Laurel Park, Eastshore, and Southwest Annex (Figure F-20). All of these are low- to moderate-income areas (see Figure F-7). However, according to an interview with the City of Richmond Transportation Department, these neighborhoods are better served by BART and AC Transit than some areas of the City with higher rates of vehicle ownership.

Richmond is served by BART, Amtrak, and AC Transit for bus service, and also has relatively extensive biking and walking options. These options make Richmond easier to live in for disabled residents, who are more likely to rely on public transportation to travel. However, access to non-vehicular transportation is uneven across the City. Central Richmond has strong connectivity to transit and biking options, due to recent City investments in walking and biking in central Richmond and the waterfront area. However, traveling without a car is difficult for residents who live in the northern and northeastern parts of the City. Some of these underserved neighborhoods, such as Parchester Village, have many low-income residents that may rely on non-vehicular

transit options. According to RCEB, the lack of public transit in higher opportunity areas in north and northeast Richmond complicates the prospect of housing people with disabilities in these areas. The Transportation Department also noted that the lack of public transit in these areas make them less desirable for affordable housing developments.

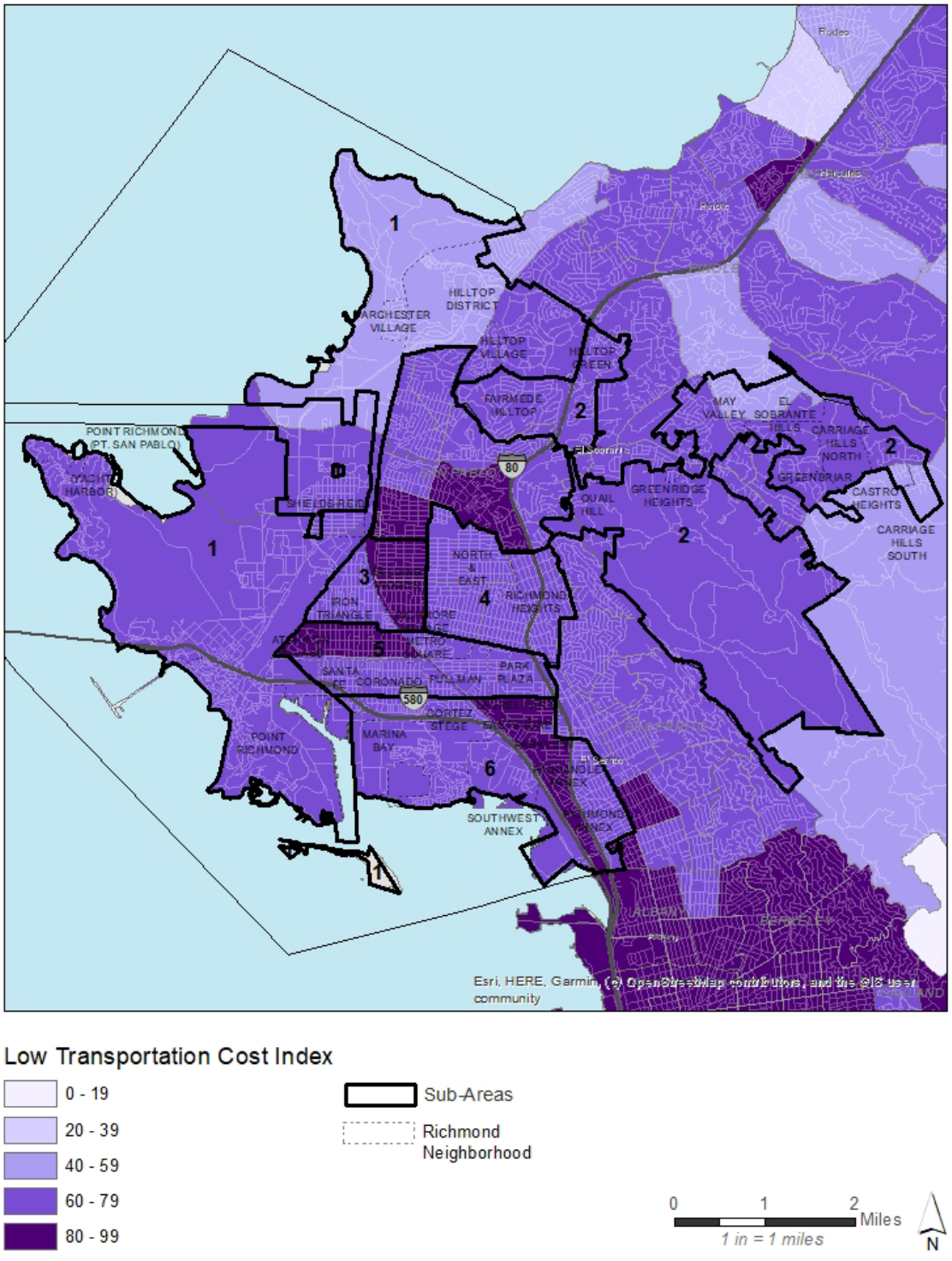
The Low Transportation Cost Index estimates how much money residents spend on transportation, measured at the census tract scale and compared to the rest of the nation. The higher an area's index score, the lower the cost of transportation. Scores are influenced by factors such as public transit access, proximity to employment centers and services, and housing density. In Richmond, scores range from 78 to 94, with neighborhoods in Central Richmond having the highest scores and therefore lowest transportation costs (HUD, 2020). These areas are greater served by public transit and are also where Black/African American and Hispanic/Latinx residents are more likely to live. The area with the highest transportation costs covers the El Sobrante Hills neighborhoods and have a score of 78, meaning costs are lower than 78 percent of the nation. This is due to higher vehicle usage and less connectivity to transit.

Public transit in Richmond is more effective at helping low-income Richmond residents get to jobs. As shown in Table F-18, 33 percent of households earning less than $50,000 per year have jobs within a half mile of frequent rush-hour transit, more than the citywide (21 percent) and countywide (15 percent) share.

Table F-18: Jobs in Proximity to Transit (2017)

	Richmond		Contra Costa County	
Type of Transit	All Households	Households earning under $50,000	All Households	Households earning under $50,000
Jobs within a half mile of frequent full-day transit	13.6%	20.4%	11.6%	11.5%
Jobs within a half mile of frequent rush-hour transit	21.4%	33.1%	15.4%	14.4%
Source: AllTransit, 2017.				

Figure F-19: Low Transportation Cost Index, Richmond (2020)



Low Transportation Cost Index

- 0 - 19
- 20 - 39
- 40 - 59
- 60 - 79
- 80 - 99

- Sub-Areas
- Richmond Neighborhood

0 1 2 Miles

1 in = 1 miles

N

Source: HUD Data Portal, 2020

Many residents continue to face transportation challenges, in a 2021 survey, only 47 percent of respondents stated that the ease of travel by public transportation was excellent or good, 37 percent stated that the ease of travel by bicycle was excellent or good, and 32 percent stated that the ease of walking was excellent or good (National Research Center and Polco, 2021). Additionally, in the Richmond Community-Based Transportation Plan, feedback from residents across the City were safety issues for pedestrians and bikers, unreliable bus routes, and lack of bike connectivity.

To address gaps in Richmond's access to transportation, particularly for neighborhoods that are underserved by other mobility options, the City of Richmond and Via launched Richmond Moves in April 2022. This is a public shuttle service that enables residents to easily connect with key transit hubs in the region without a personal vehicle. Riders can book an on-demand ride, which directs them to a "virtual bus stop" within a short walking distance. The fleet includes all plug-in hybrid electric vehicles to reduce energy consumption (City of Richmond, 2022).

F.5.5 Environmental Health

When discussing their favorite things about Richmond, residents often highlighted Richmond's nature, including parks and beaches, and emphasized that they want to see these things preserved. However, residents cited pollution, food access, and safety as key environmental concerns. As described below, the City has been engaged in improvements to environmental health as part of its nationally innovative place-based strategies, including the Community Health and Wellness Element.

According to the TCAC Environmental Score, which ranks the environmental health of neighborhoods according to pollutant exposure indicators and environmental effects indicators,[18] conditions vary considerably across Richmond. Neighborhoods on the west side of the railroad tracks and neighborhoods in Point Pinole have the lowest environmental index scores (less than 0.25), while neighborhoods such as North and East, Fairmede Hilltop, Greenridge Heights, Quail Hill, and the El Sobrante Hills neighborhoods have the highest environmental scores (more than 0.75) in Richmond (Figure F-20). This reveals the sharp divide in environmental conditions in the City, as areas of lowest resources and high segregation and poverty have lower environmental scores, and the higher income areas have better environmental scores.

The neighboring cities of San Pablo, Tara Hills and El Cerrito have environmental scores higher than the western-most neighborhoods in Richmond (Figure F-20). Overall, the environmental health of Richmond is poor compared to neighboring cities.

CalEnviroScreen, a statewide risk assessment tool that maps sources of pollution, offers more detail on the types of pollution in the neighborhoods with the lowest TCAC environmental scores

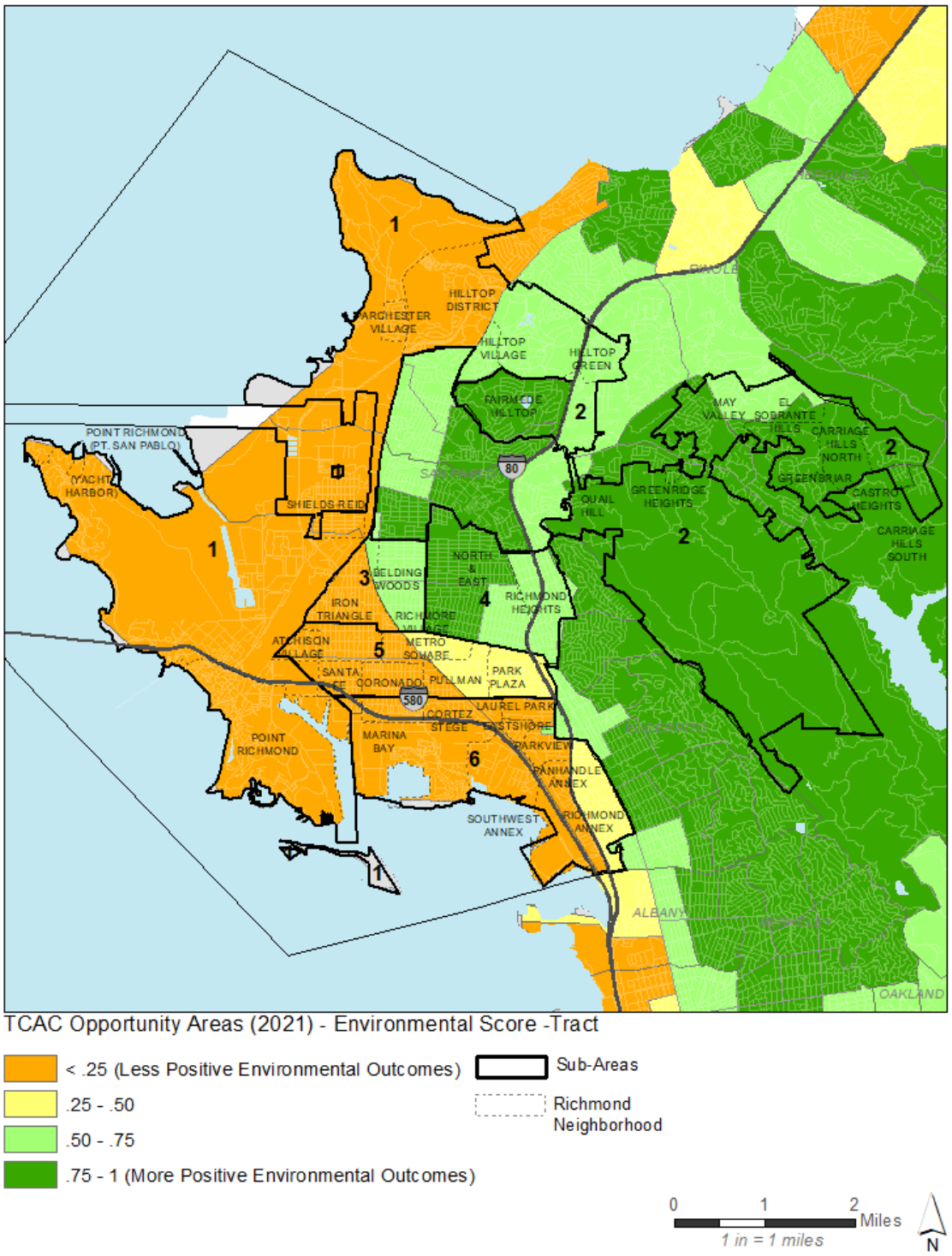
[18] Environmental indicators included in the environmental score include Ozone, PM2.5, Diesel PM, Drinking Water, Pesticide Use, Toxic Releases from Facilities, Traffic Density, Cleanup Sites, Groundwater Threats, Hazardous Waste Generators and Facilities, Impaired Water Bodies, and Solid Waste Sites and Facilities.

(CalEnviroScreen 4.0, 2022). All of these neighborhoods rank above the 80th percentile statewide in exposure to diesel particulate matter (PM), cleanup sites, hazardous waste, and impaired waters. Additionally, the Iron Triangle, Atchison Village, Richmore Village/Metro Square, Santa Fe, Cortez/Stege, and Coronado neighborhoods rank above the 85th percentile statewide in exposure to toxic releases and lead from housing. Other pollutants that rank above the 80th percentile in Richmond include groundwater threats in southern Richmond, traffic in the neighborhoods between I-80 and I-580 in southern Richmond, and solid waste in Parchester Village.

One major reason for Richmond's poor environmental conditions is pollution from nearby oil refineries, chemical plants, superfund sites, highways, and rail yards. In particular, the Chevron and Phillips 66 oil refineries, which are located in Richmond, emit large amounts of toxic chemicals. Many residents noted air pollution as a major issue and expressed concerns that affordable housing is often located near refineries. Health outcomes are notably worse for people of color, and Black/African American residents have the worst health outcomes of all residents, which may reflect higher poverty levels, lower rates of health insurance coverage, and the health impacts of intergenerational trauma related to racism (C4 et al., 2019; Taylor, 2019). In particular, residents reported difficulties accessing healthcare in Richmond due to a lack of hospitals in the area. As one resident explained, "The Kaiser is too small to accommodate the people here. We need another hospital to help people's health, especially people who don't have rides."

Additionally, housing problems in Richmond directly impact residents' health. First, since much of the City's housing stock is old (with the largest proportion built between 1940 and 1959), housing habitability problems like lead, mold, asbestos exposure, and inadequate seismic bracing are major causal or contributing factors to resident health issues (ABAG, 2021; City of Richmond, 2012). Lead poisoning is of particular concern - approximately 46 percent of children with elevated blood lead levels in the County live in the Richmond/San Pablo Area (C4 et al., 2019). Second, the lack of quality affordable housing may compromise resident health by forcing tenants to reside in substandard housing, overcrowd into homes, and overspend on rent. Residents residing in substandard housing are at increased risk for health risks such as fires, electrical injuries, lead poisoning, rodent infestation, mold, childhood asthma and other illnesses and injuries. Overcrowded housing conditions can contribute to higher mortality rates, infectious disease, inhibited childhood development, and stress. In a cyclical pattern, housing cost burden contributes to mental stress, hunger, and overcrowding (City of Richmond, 2012).

Figure F-20: TCAC Environmental Score, Richmond (2021)

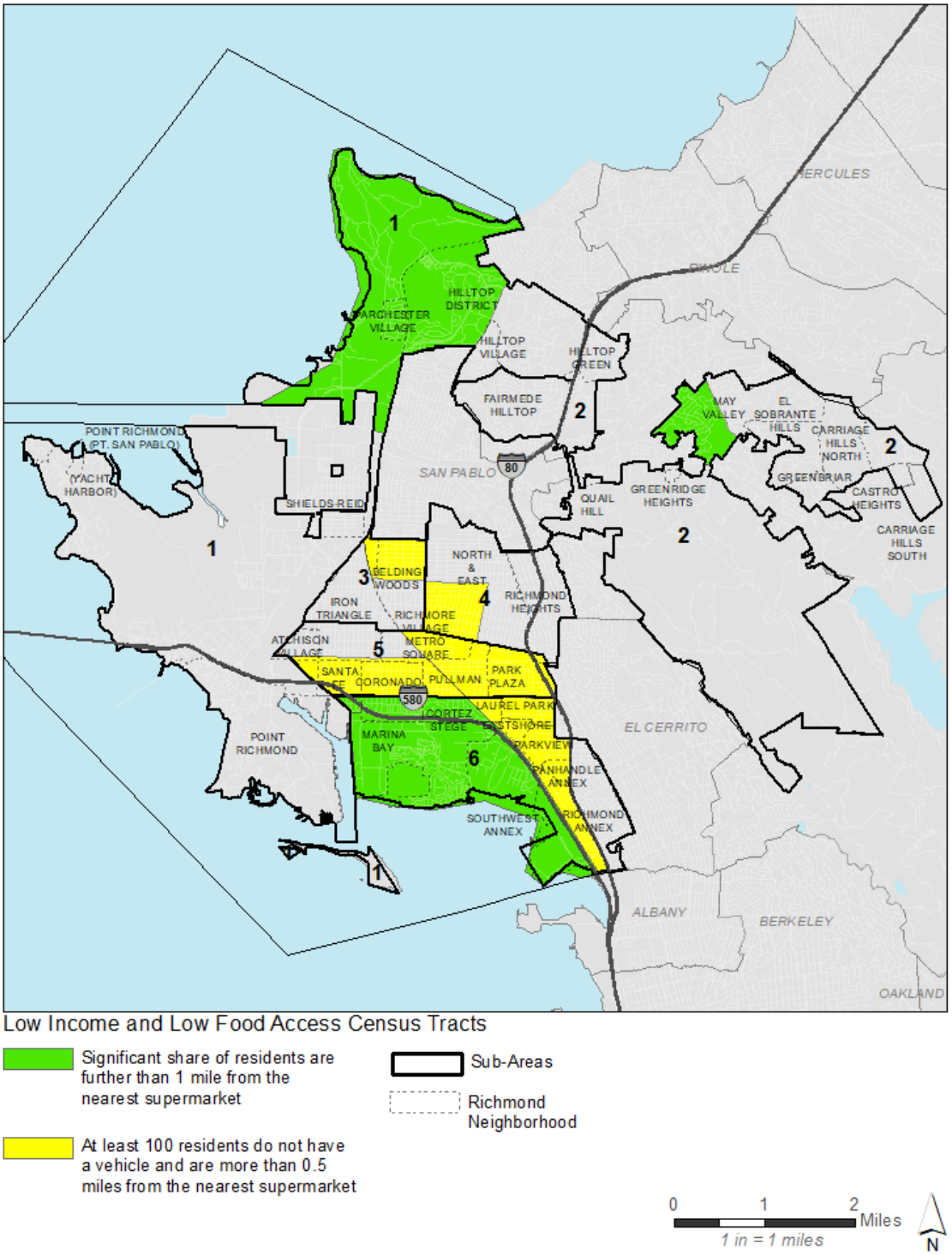


Source: *HCD AFFH Data Resources and Mapping Tool*

F.5.6 Food Access

Many residents of Richmond lack opportunities to access fresh, healthy, and affordable food, with about one third living in “critical food access areas”, also known as food deserts. Figure F-21 shows areas with limited access to food in Richmond, based on analysis conducted by the U.S. Department of Agriculture. Green census tracts show areas where annual family income is at or below 200 percent of the federal poverty level ($55,500), and a considerable share of residents must travel more than one mile to reach a grocery store. These areas are on the outskirts of the City in Hilltop District, Parchester Village, May Valley, El Sobrante Hills, Greenbriar, and Marina Bay, which are all higher-income areas relative to the rest of Richmond. However, based on the City’s Environmental Justice Map Atlas and Baseline Report, much of central Richmond also has food access issues, as nearby grocery stores in these areas have limited fresh produce (City of Richmond, 2022). Furthermore, yellow census tracts indicate areas where the nearest grocery store is more than a half mile away, and residents have limited access to vehicles. These areas include most of central Richmond, the area between I-580 and I-80 in southern Richmond. With the exception of Hilltop District and the southernmost part of the City, all of these areas have high percentages of low- to moderate-income residents. Residents of these areas that rely on public transit or walking may have extra difficulty accessing fresh food.

Figure F-21: Grocery Store Access, Richmond (2019)



Source: *United States Department of Agriculture, 2019.*

F.5.7 Barriers to Access to Opportunity

Based upon both research, data, and community engagement information, several key factors contribute to disparities in access to opportunity in Richmond. These include:

- **Concentrated poverty.** Policies that segregated Richmond and disinvested in communities of color have concentrated poverty in certain parts of the City (Section F.3.2.5). Concentrated poverty makes it more difficult for residents to take advantage of educational and economic opportunities, to afford transportation and healthcare needs, and to live in higher-income areas of Richmond. Additionally, concentrated poverty increases the scale of the barriers facing the City and its residents, making problems more expensive and complicated to solve.

- **High cost of housing.** The rising cost of housing makes it more difficult for low-income residents to afford housing (Section F.3.4.1). High housing costs also force residents into overcrowded and substandard housing, which can be hazardous to health and can affect success in school and work.

- **Lack of high-performing schools.** Very few schools in Richmond are high-performing. This is a function of housing and school segregation, housing instability among students, high housing costs making it difficult to retain high-quality teachers, and insufficient school funding. Low education outcomes in Richmond mean that residents are not adequately prepared for success in the labor market.

- **Lack of good-paying jobs.** Job growth in Richmond has not risen as fast as it has in the region, making it harder for residents to find and commute to their jobs. This is particularly problematic because in recent years, wages have been stagnant while housing prices have been rising. Several larger employers in Richmond identified a recent business tax measure, Measure U, as influencing their potential decision to relocate their businesses.

- **Lack of access to public transportation on the outskirts of Richmond.** The northern Richmond neighborhoods of Fairmede/Hilltop, Hilltop Green, Hilltop Village, and Parchester Village are home to large numbers of Black/African American, Hispanic/Latinx, AAPI, and low-income residents but lack sufficient public transit options, making transportation more difficult to access and afford. Additionally, the lack of public transit in the higher opportunity May Valley, Carriage Hills North, Carriage Hills South, and Greenbriar neighborhoods in northeast Richmond may complicate efforts to subsidize housing in these areas if low-income residents do not own a car.

Section F.6 Disproportionate Housing Needs

Richmond residents are impacted differently by housing issues, including affordability, overcrowding, displacement, homeownership access, and housing and neighborhood quality.

This section examines these differences and highlights existing governmental and community efforts addressing disproportionate needs.

Key findings include:

- Citywide data shows that housing has become more affordable since 2010, but this data masks rising cost burden in particular neighborhoods and does not reflect the lived experiences of many residents.
- Neighborhoods with high percentages of Hispanic/Latinx residents have the highest rates of overcrowded households. Overcrowding is likely a symptom of housing unaffordability and a shortage of rental housing stock with three or more bedrooms.
- Displacement has impacted Black/African American, Laotian, and Asian Indian residents most, but Hispanic/Latinx residents are also highly vulnerable. Ongoing displacement is a result of the 2000s foreclosure crisis, the economic consequences of COVID-19, gentrification, lack of affordable housing, and speculative investments.
- The rate of homeownership fell during the Great Recession and never recovered, and large racial and ethnic disparities remain.
- Much of Richmond's housing stock suffers from unsafe living conditions and requires repairs. Blight is also concentrated in low-income neighborhoods.

F.6.1 Housing Affordability

When speaking with residents about housing barriers in Richmond, the lack of affordable housing came up most often. In a listening session, a resident emphasized that "even families with two working parents can't afford the rent." The impacts of housing unaffordability are far-reaching. During community engagement events, residents said that high housing costs force people to relocate within Richmond or to move out of Richmond altogether. Additionally, when households cannot afford rent, they are more likely to live in overcrowded or substandard housing

Local surveys reflect residents' concerns about affordable housing. In the 2017 National Citizen Survey, only 39 percent of Richmond residents said they were "not experiencing housing cost stress" (National Research Center and ICMA, 2017). Additionally, the percentage of respondents who rated the availability of affordable quality housing as excellent or good in the Richmond Community Survey declined from 25 percent in 2015 to 18 percent in 2021 (National Research Center and Polco, 2021). In a 2019 survey of Laotian residents in the Richmond area conducted by APEN, 70 percent of respondents reported spending over half of their monthly income on rent. While 70 percent of respondents said they like where they live, 57 percent said the cost of housing made them want to leave Richmond (APEN, 2020).

This section presents affordability data at the regional, city, and neighborhood levels, with a focus on how tenure, race, and ethnicity have affected residents' ability to pay for housing over time. Despite relatively low housing costs in Richmond, residents face higher levels of cost burden than

the Bay Area region. While there have been improvements in housing affordability citywide and for all racial and ethnic groups over time, housing cost burden has increased in some neighborhoods and renters and residents of color disproportionately experience cost burden.

Analysis of Housing Cost Burden

Despite lower housing prices relative to the region, a higher percentage of Richmond residents struggle to afford housing than in Contra Costa County or the Bay Area. As Table F-19 shows, 45 percent of Richmond residents experience housing cost burden (spending more than 30 percent of income on housing) versus 37 percent in the County and 36 percent in the Bay Area. Additionally, 20 percent of Richmond residents face extreme cost burden (spending more than 50 percent of income on housing) compared to 17 percent of County residents and 16 percent of Bay Area residents.

Table F-19: Regional Housing Cost Burden Severity (2019)

Location	0%-30% of Income Used for Housing		30%-50% of Income Used for Housing		50%+ of Income Used for Housing	
	Number	Percent	Number	Percent	Number	Percent
Richmond	19,891	55.1%	8,886	24.6%	7,346	20.3%
Contra Costa County	242,570	62.7%	80,625	20.8%	63,787	16.5%
Bay Area	1,684,831	61.7%	539,135	19.7%	447,802	16.4%

Notes: Cost burden is the ratio of housing costs to household income. For renters, housing cost is gross rent (contract rent plus utilities). For owners, housing cost is "select monthly owner costs," which includes mortgage payment, utilities, association fees, insurance, and real estate taxes. HUD defines cost-burdened households as those whose monthly housing costs exceed 30% of monthly income, while severely cost-burdened households are those whose monthly housing costs exceed 50% of monthly income.

Source: ABAG analysis of ACS 5-Year Data (2015-2019), Table B25070, B25091.

Within Richmond and as of 2019, renters are more likely than owners to experience affordability challenges, though this was not the case in 2010. As Table F-20 shows, in 2010, a similar percentage of owner-occupied households and renter-occupied households were cost-burdened (50 percent and 55 percent, respectively). However, between 2010 and 2019, the number of owner occupied households experiencing cost burden decreased. The percent of renter households experiencing cost burden remained almost constant at 56 percent. The percentage of extremely cost-burdened owner and renter households followed a similar pattern over time.

Table F-20: City-Wide Housing Cost Burden by Tenure, Richmond (2010-2019)

Tenure	2006-2010				2015-2019			
	30%-50% of Income Used for Housing		50%+ of Income Used for Housing		30%-50% of Income Used for Housing		50%+ of Income Used for Housing	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Owner Occupied	5,204	27.1%	4,391	22.9%	3,696	20.1%	2,604	14.1%
Renter Occupied	4,419	27.0%	4,614	28.2%	5,190	29.3%	4,742	26.8%
Total	9,623	27.1%	9,005	25.3%	8,886	24.6%	7,346	20.0%

Notes: Cost burden is the ratio of housing costs to household income. For renters, housing cost is gross rent (contract rent plus utilities). For owners, housing cost is "select monthly owner costs," which includes mortgage payment, utilities, association fees, insurance, and real estate taxes. HUD defines cost-burdened households as those whose monthly housing costs exceed 30% of monthly income, while severely cost-burdened households are those whose monthly housing costs exceed 50% of monthly income.

Source: ABAG analysis of ACS 5-Year Data (2015-2019), Tables B25070 and B25091; Just Cities analysis of ACS 5-Year Data (2006-2010), Tables B25070 and B25091.

Housing affordability can also be measured by the percent of median household income required to afford the average cost of housing. According to this metric, housing affordability improved for renters citywide between 2015 and 2020. As Table F-21 shows, in 2015, Richmond renters making the median household income of $40,355 needed to pay 60 percent of their income towards the average rent of $2,022. However, in 2020, the median household income for Richmond renters increased to $55,128, while the average rent increased 16 percent to $2,345. In 2020, renters making the median household income needed to pay 51 percent of their income to afford the average rent, a nine percent decline from 2015.

Based upon the citywide data alone it is difficult to determine if the increase in affordability for renters is the result of changing demographics, or improved economic conditions, or a combination of the two. The citywide increase in affordability for renters since 2015 may be caused by higher income residents moving to Richmond and overcrowded households inflating household income, rather than increased income of long-time residents. As detailed in previous sections, there are patterns of displacement of lower income residents and in-migration of new residents. It is difficult to determine the correlation between citywide increases in median income, the displacement of low-income residents, and the arrival of new residents.

Community knowledge shared during community engagement and the analysis of eight ethnic enclave neighborhoods later in this section help us better understand the disparate housing affordability experiences.

Table F-21: Percent of Income Spent on Rent, Richmond (2011-2020)

Citywide	2011-2015	2016-2020	Percent Change
Median Household Income for Renters	$40,355	$55,128	+36.6%
Average Annual Rent	$2,022	$2,345	+16.0%
Percent Unaffordability	60.1%	51.1%	-15.1%
Notes: Average Annual Rent includes rents from studios, 1 bedroom, 2 bedroom, 4 bedroom, and 4 bedroom apartments. Average Annual Rent between 2011-2015 only includes data from December 2014 - December 2015.			
Source: Just Cities analysis of ACS 5-year estimates, 2016-2020 (household median income data), and Zumper Rent Research as of June 2022 (median rent data).			

In 2017, 53 percent of Hispanic/Latinx residents were cost-burdened, compared to 45 percent of Black/African American residents, 32 percent of AAPI residents, and 31 percent of White residents (Table F-22). Following the citywide trend of increasing housing affordability over time, between 2010 and 2017, housing affordability improved for every racial and ethnic group, with the biggest decreases in cost burden occurring among AAPI residents (45 percent to 32 percent) and Black/African American residents (55 percent to 45 percent). However, this improvement in affordability may be due to higher income Black/African American and AAPI residents moving in, rather than a sign of economic improvements for long-time residents, or potentially a combination of both situations. The analysis of eight ethnic enclave neighborhoods later in this section demonstrates the racially disparate housing experiences by neighborhood level.

Table F-22: Housing Cost Burden by Race, Richmond (2010-2017)

Race/Ethnicity	2006-2010				2013-2017			
	30%-50% of Income Used for Housing		50%+ of Income Used for Housing		30%-50% of Income Used for Housing		50%+ of Income Used for Housing	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
AAPI	1,185	23.8%	1,045	21.0%	830	16.1%	845	16.3%
Black/African American	3,195	27.2%	3,215	27.4%	1,930	21.3%	2,230	24.7%
Hispanic/ Latinx	2,470	27.6%	2,900	32.4%	3,365	30.7%	2,435	22.2%
Native American*	0	0.0%	10	71.4%	15	17.9%	29	34.5%
White	1,870	20.6%	1,345	14.8%	1,750	18.6%	1,200	12.8%
Other Race or Multiple Races	190	22.6%	165	19.6%	480	27.0%	350	19.7%

Notes: Cost burden is the ratio of housing costs to household income. For renters, housing cost is gross rent (contract rent plus utilities). For owners, housing cost is "select monthly owner costs," which includes mortgage payment, utilities, association fees, insurance, and real estate taxes. HUD defines cost-burdened households as those whose monthly housing costs exceed 30% of monthly income, while severely cost-burdened households are those whose monthly housing costs exceed 50% of monthly income.

Source: ABAG analysis of HUD, Comprehensive Affordability Strategy (CHAS) ACS tabulation, 2013-2017 release; Just Cities analysis of HUD, Comprehensive Affordability Strategy (CHAS) ACS tabulation, 2006-2010 release.

Neighborhood Analysis

Renters and Housing Cost Burden

Figures F-22 and F-23 show the percentage of cost-burdened renters across Richmond in 2014 and 2019. Areas that experienced a decrease in cost burden over that time period include the lower-income neighborhoods of Atchison Village, Iron Triangle, Richmore Village/Metro Square, Belding/Woods, Laurel Park, Eastshore, Parkview, Richmond Annex, Southwest Annex, and Panhandle Annex; and the higher-income neighborhoods of May Valley, Castro Heights, Carriage Hills South, with Richmond Annex experiencing the most dramatic decrease.

The only neighborhood where cost burden increased is the higher-income area of Marina Bay.

Despite reductions in cost burden for renters in some neighborhoods, Figure F-23 also shows that, in 2019, more than 40 percent of renters were cost-burdened everywhere except the higher-

income neighborhoods of Richmond Annex, western May Valley, Carriage Hills North, Carriage Hills South, and Castro Heights.

There are also racial disparities regarding housing cost burden, as seen in Figures 22 and 23. The neighborhoods with over 60 percent renter households who are cost-burdened are predominantly low income Black/African American and Hispanic/Latinx neighborhoods (Shields-Reid, Santa Fe, Coronado, Cortez/Stege, and Belding/Woods), with the exception of Fairmede/Hilltop, a higher-income but racially diverse neighborhood.

The percent of income spent on rent in each neighborhood in 2019 is summarized in Table F-23.

Table F-23: Summary of Renter Cost Burden by Richmond Neighborhood (2019)

Percent of Income Spent on Rent	Neighborhoods
20%-40%	Carriage Hills North, Carriage Hills South, May Valley (western portion), Richmond Annex, Quail Hill, Greenridge Heights
40%-60%	Atchison Village, Belding/Woods, Coronado (southern portion), Cortez/Stege (southern portion), Eastshore, El Sobrante Hills, Greenbriar, Hilltop Green, Hilltop Village, Iron Triangle, Laurel Park, Marina Bay, May Valley (eastern portion), North and East, Panhandle Annex, Parchester Village, Park Plaza, Parkview, Point Richmond, Pullman, Richmond Heights, Richmore Village/Metro Square, Southwest Annex
60%-80%	Coronado (northern portion), Cortez/Stege (northern portion), Santa Fe, Southwest Annex
Notes: Analysis is based on the census tract that the neighborhood is located in.	
Source: HCD AFFH Data Viewer.	

In order to better understand the extent of racial disparities in housing affordability, Just Cities conducted an analysis of the change in affordability in a sample of eight neighborhoods that were ethnic enclaves in 2000 (Table F-24). Between 2000 and 2019, the percentage of cost burdened households increased in all eight neighborhoods, demonstrating that the decrease in citywide housing cost burden, as discussed above, masks increasing cost burden in some neighborhoods. The increase in cost burden was considerably larger in Hilltop District (148 percent) than in any other neighborhood analyzed. Data suggests that this may be because housing construction did not meet new demand associated with the large population increase in the Hilltop District that occurred over this time period (see Table F-29).

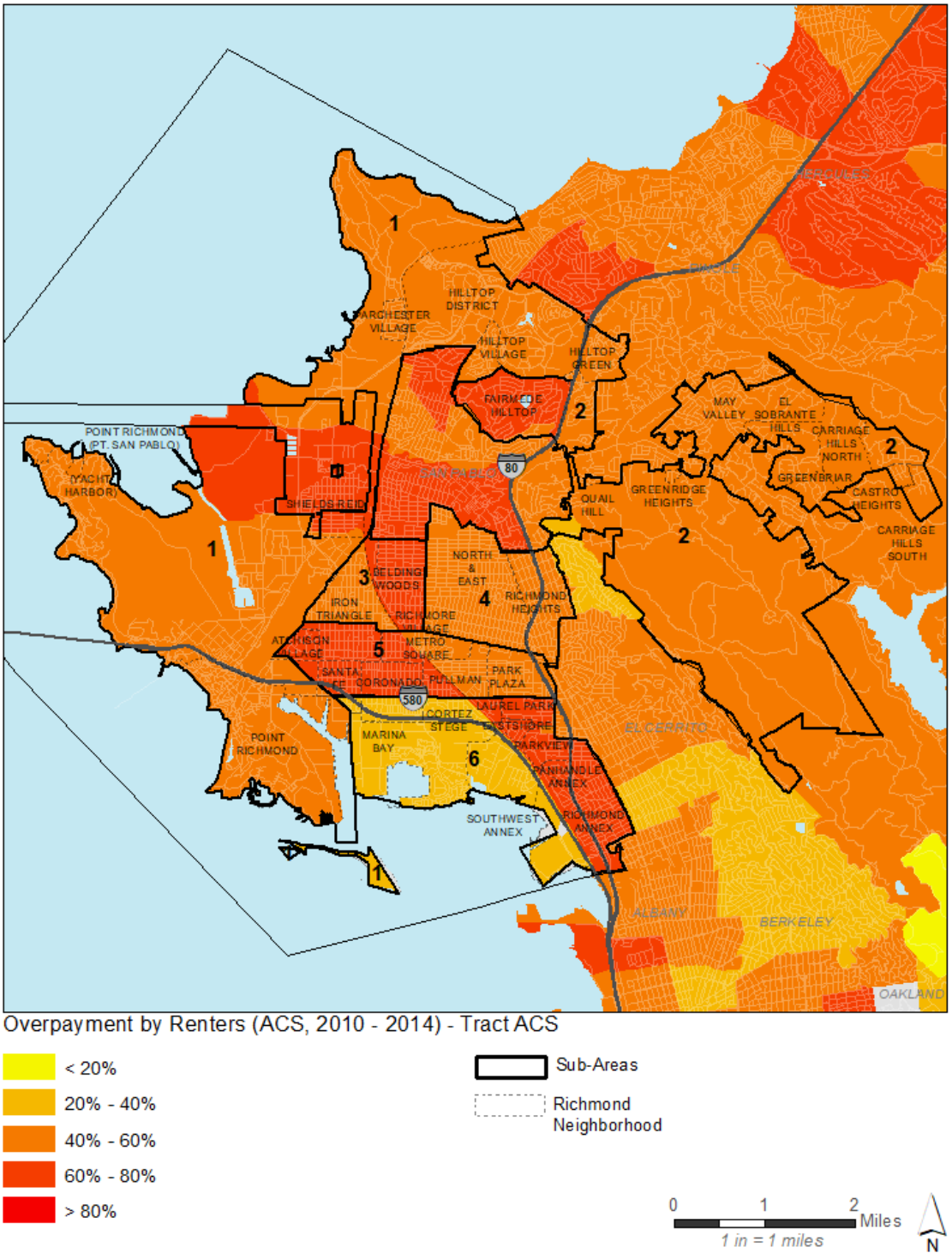
Table F-24: Cost Burdened Renter Households in Select Ethnic Enclaves, Richmond (2000-2019)

Area/ Neighborhood	Predominant Racial or Ethnic Group in 2000	2000		2015-2019		Percent Change of Cost Burdened Households
		Number of Cost Burdened Household	Percent of Cost Burdened Household	Number of Cost Burdened HH	Percent of Cost Burdened HH	
Citywide	Black/African American	6,856	42.5%	9,932	53.4%	+44.9%
Atchison Village	Hispanic/Latinx and Black/African American	591	45.8%	730	51.9%	+23.5%
Belding/Woods	Hispanic/Latinx	625	51.6%	846	58.6%	+35.4%
Iron Triangle	Black/African American and Hispanic/Latinx	539	48.2%	612	59.5%	+13.5%
Fairmede/Hilltop	Black/African American	442	47.0%	692	67.3%	+56.6%
Hilltop District	Black/African American	635	46.4%	1578	54.6%	+148.5%
Marina Bay	Black/African American	635	36.9%	716	52.0%	+12.8%
Richmond Annex	White	304	34.6%	345	39.6%	+13.5%
Point Richmond	White	251	33.2%	306	46.5%	+21.9%

Notes: Predominant racial/ethnic groups are any groups over 30% of the overall area population. While AAPI are also an important group in Richmond, they tend to reside across many neighborhoods.

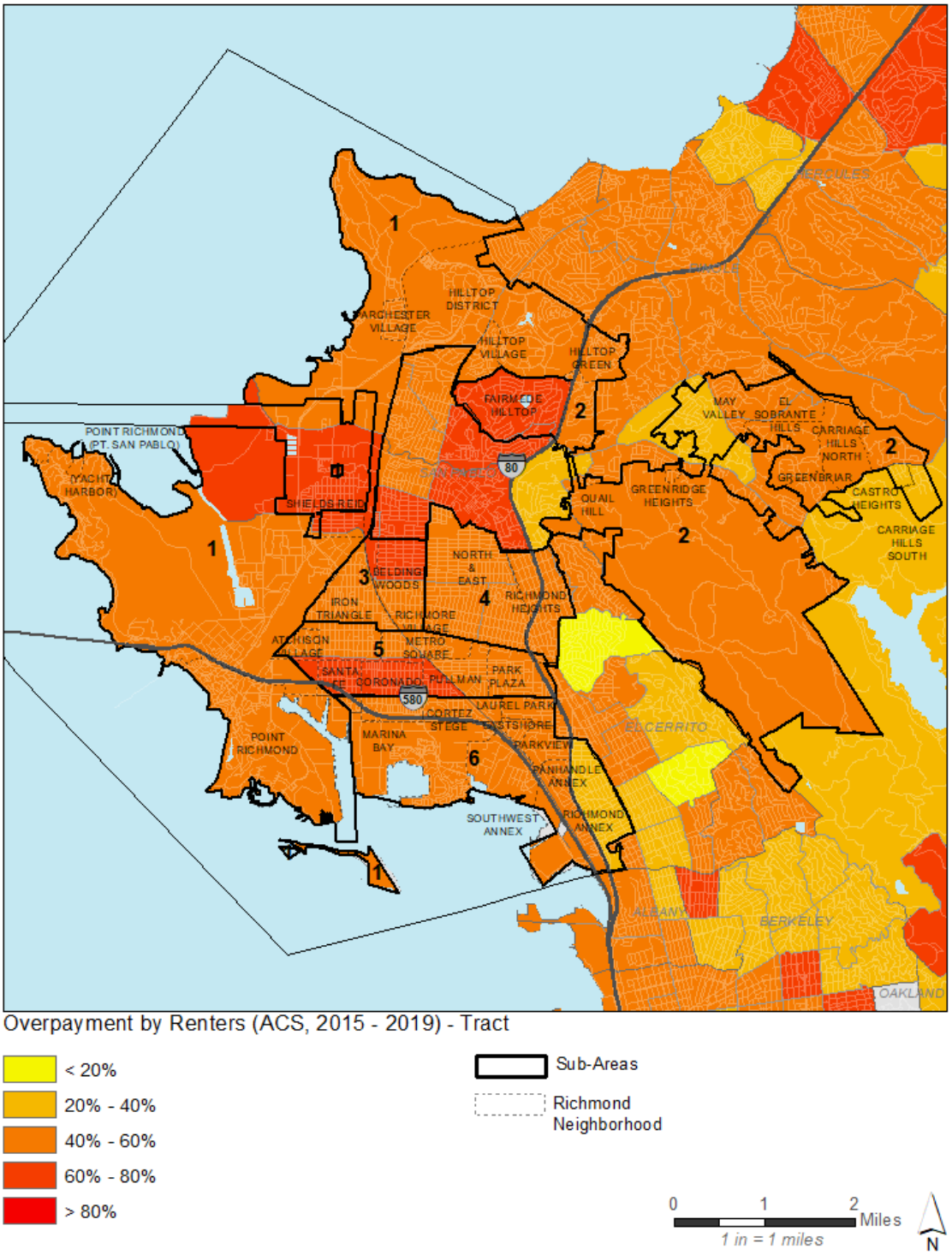
Source: Just Cities analysis of U.S. Decennial Census (2000 Table: T166), American Community Surveys (5-Year Estimates) (2015-2019 Table: A18002).

Figure F-22: Overpayment by Renters, Richmond (2010-2014)



Source: *HCD AFFH Data Resources and Mapping Tool*

Figure F-23: Overpayment by Renters, Richmond (2015-2019)



Source: *HCD AFFH Data Resources and Mapping Tool*

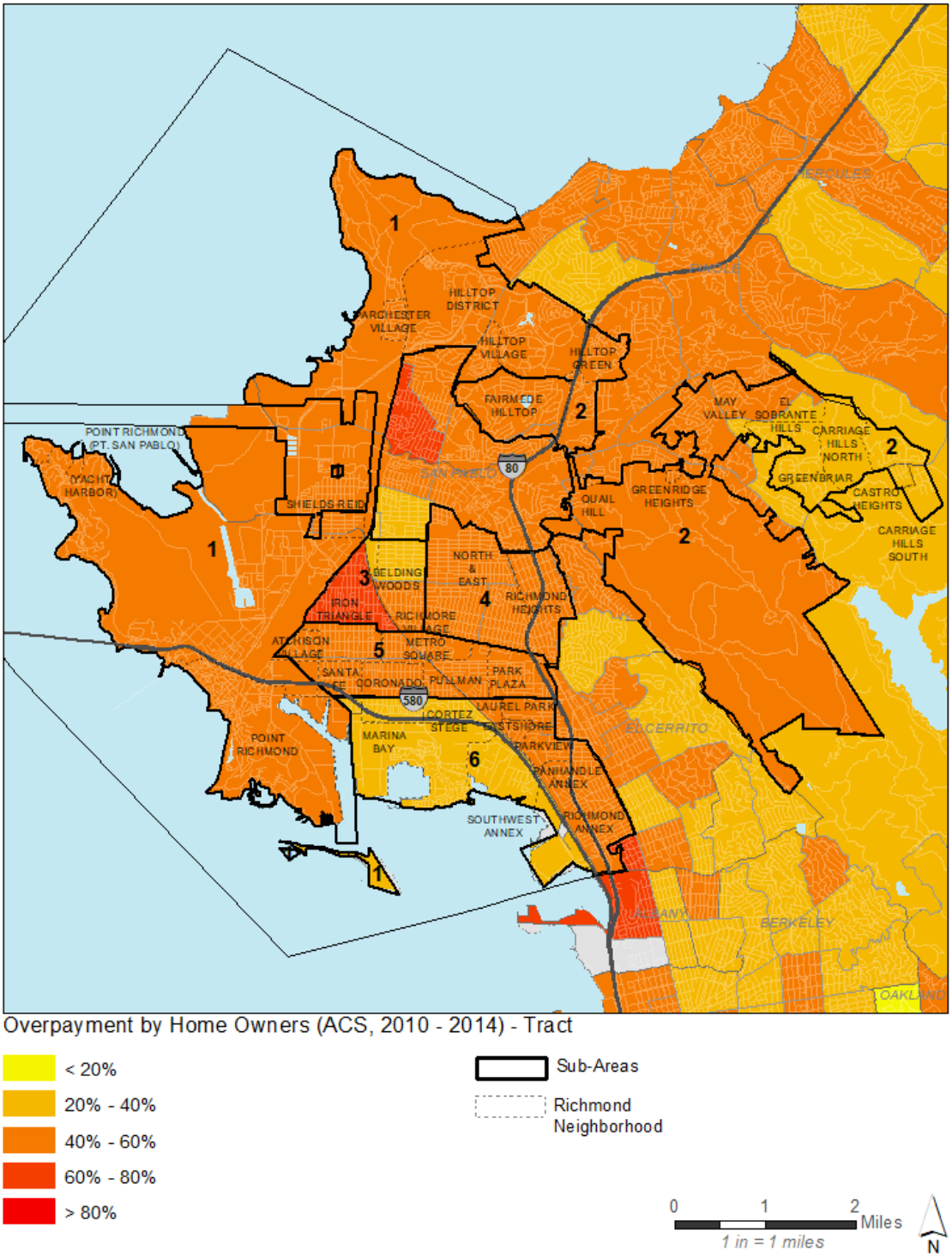
Most neighboring cities have between 40 to 60 percent of renter households experiencing housing cost burden. The smaller cities of San Pablo and North Richmond have more areas where more than 80 percent of renters are cost-burdened. In contrast, El Cerrito only has two areas with less than 20 percent of renters experiencing cost burden. Minimal improvements were observed in the cost burden trend for renters from years 2010- 2014 and 2015- 2019. However, cost burden in neighboring cities of El Cerrito has improved from 2010 to 2019.

Homeowners and Housing Cost Burden

Relative to renters. homeowners face lower levels of overpayment in Richmond and neighboring cities. As Figures F-24 and F-25 show, homeowners in Richmond experienced declining levels of overpayment in many neighborhoods between 2014 and 2019. The area where homeowners spent the highest percentage (more than 60 percent) of their income on housing was in the Iron Triangle in 2014. However, by 2019, homeowners in Santa Fe, Coronado, and Cortez/Stege also faced increased overpayment. These are all neighborhoods that are predominantly Black/African American and Latinx/Hispanic.

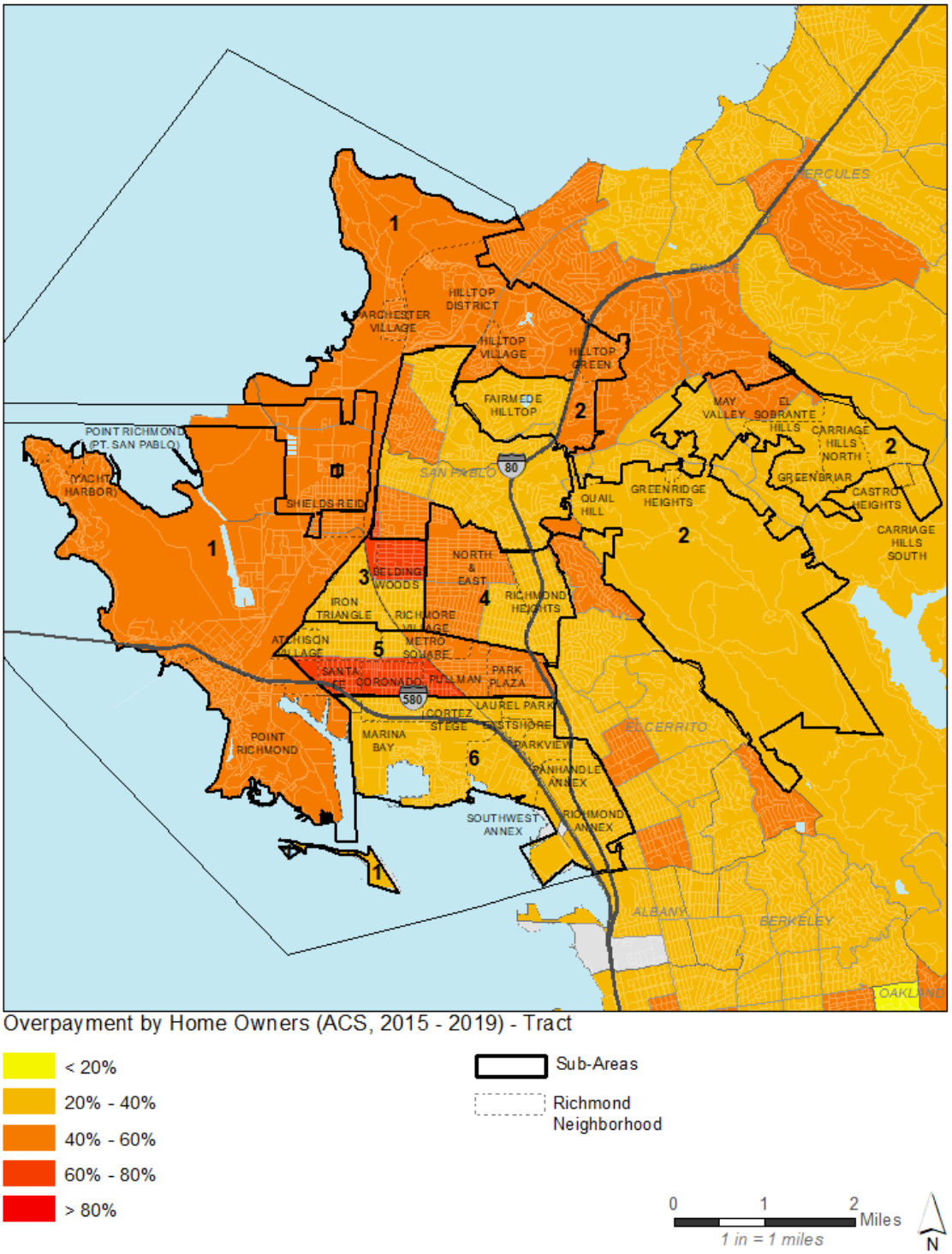
Regarding neighboring cities, from 2014 to 2019, there is some decrease in cost burdened homeowners in San Pablo, Hercules, Pinole, San Pablo, Richmond, and El Cerrito (from the 40 to 60 percent range to 20 to 40 percent range categories in the map below).

Figure F-24: Overpayment by Homeowners, Richmond (2010-2014)



Source: *HCD AFFH Data Resources and Mapping Tool*

Figure F-25: Overpayment by Homeowners, Richmond (2015-2019)



Source: *HCD AFFH Data Resources and Mapping Tool*

Housing costs are rising for various reasons, but in interviews, community organizations and City agencies honed in on the lack of housing supply in Richmond and the Bay Area as the main contributing factor. In particular, there is a regional dynamic where lower income residents who are priced out of cities like San Francisco and later Oakland have moved to Richmond given its relative affordability. The Community Development Department emphasized that the cost of construction - driven by the rising costs of materials and labor - is the main barrier to building housing in Richmond. In addition, affordable housing developers identified other constraints such as the City permitting process and lack of sufficient City staff to work with them.

F.6.2 Overcrowding

Many residents mentioned that families - especially those who are Hispanic/Latinx - are crowding into homes as rents rise. Additionally, a local survey of Laotian residents found that overcrowding is the most reported outcome of rising rent (APEN 2020). Research shows a strong association between overcrowded household conditions (defined as more people living in a household than there are rooms, excluding kitchens and bathrooms) and worsened respiratory health, stomach cancer, psychiatric symptoms, mental illness, and other health conditions. Research shows that when there are more than 1.5 people per room, it can lead to worsened child mortality, reading and mathematical testing, and increased accidents (Bissell et al., 2018).

As with overpayment, overcrowding is more likely to affect renters. As shown in Table F-25, in 2020, 13 percent of Richmond renters lived in overcrowded households, compared to 6 percent of homeowners. While the percentage of overcrowded households remained relatively similar for both renters and owners between 2010 and 2020, analysis from the Othering & Belonging Institute found that between 2005 and 2015, overcrowding among Richmond residents decreased for homeowners but increased substantially for renters, with the number of overcrowded renter households with one to 1.5 people per room nearly doubling from 2005 to 2015 (Bissell et al., 2018).

Table F-25: Overcrowded Households by Tenure, Richmond (2010-2020)

Tenure	2006-2010		2016-2020	
	Number of Overcrowded Households	Percent of Overcrowded Households	Number of Overcrowded Households	Percent of Overcrowded Households
Owner Occupied	994	5.2%	1,183	6.0%
Renter Occupied	2,072	12.7%	2,300	13.1%
Notes: The Census Bureau defines an overcrowded unit as one occupied by 1.01 persons or more per room (excluding bathrooms and kitchens).				
Source: Just Cities analysis of ACS 5-Year Data (2006-2010 and 2016-2020), Table B25014.				

Overcrowding also disproportionately affects Hispanic/Latinx residents. As Table F-26 shows, in 2020, Hispanic/Latinx residents were more than twice as likely to live in overcrowded households

than the citywide average (20 percent versus 9 percent, respectively). Overcrowding can inflate median household income, masking the economic hardships faced by individual families and the negative experiences caused by overcrowding. Black/African American residents are the least likely to live in overcrowded households (2 percent). Additionally, between 2010 and 2020, the percentage of overcrowded households in each racial and ethnic group remained relatively constant.

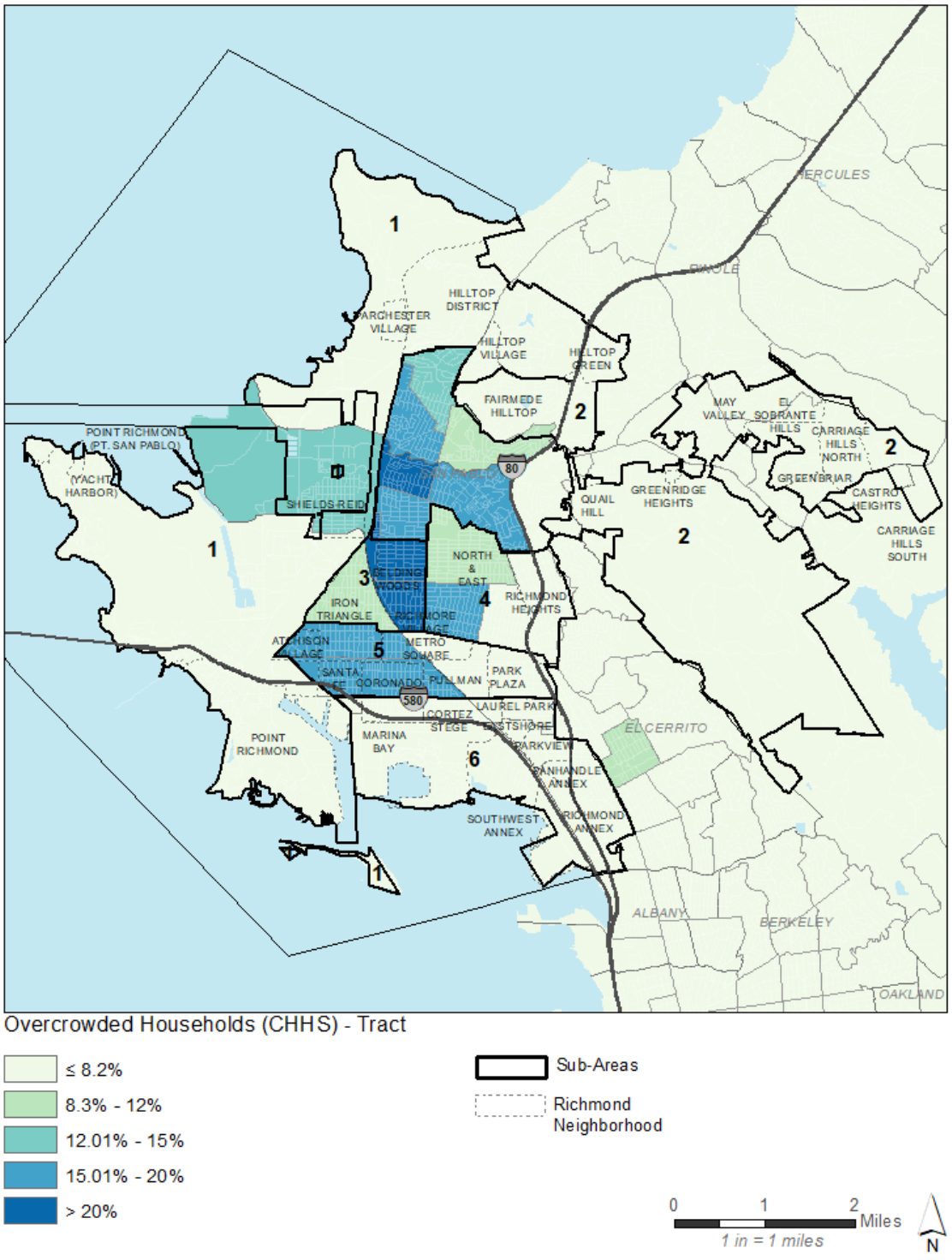
Table F-26: Overcrowded Households by Race, Richmond (2010-2020)

Race/Ethnicity	2006-2010		2016-2020	
	Number	Percent	Number	Percent
AAPI	474	9.4%	562	9.3%
Black/African American	404	3.4%	185	2.1%
Hispanic/Latinx	1,948	21.8%	2,414	20.2%
Native American*	0	0.0%	35	16.0%
White	135	1.5%	345	3.7%
Other Race	596	18.2%	1,250	22.7%
Multiracial	92	10.0%	211	8.6%
Citywide	**3,026**	**8.5%**	**3,483**	**9.3%**
Notes: The Census Bureau defines an overcrowded unit as one occupied by 1.01 persons or more per room (excluding bathrooms and kitchens).				
Source: Just Cities analysis of ACS 5-Year Data (2006-2010 and 2016-2020), Table B25014.				

Figure F-26 shows the distribution of overcrowded households across Richmond. Overcrowding is most severe in the Belding/Woods neighborhood, which has a very high percentage of Hispanic/Latinx residents. Overcrowding is also high in surrounding neighborhoods that have high percentages of Hispanic/Latinx residents such as Coronado and Santa Fe.

The neighboring communities of North Richmond and San Pablo also have overall higher rates of overcrowding and high percentages of Hispanic Latinx residents. All other adjacent cities have lower rates of overcrowding (less than 8.2 percent).

Figure F-26: Overcrowded Households, Richmond (2020)



Source: *HCD AFFH Data Resources and Mapping Tool*

In addition to being driven by rising rents, overcrowding may also in part be a function of mismatch between the size of Richmond's families and the size of housing units in the rental housing stock. As Table F-27 shows, while there are an approximately equal number of owner- and renter-occupied units in Richmond, renters occupy far more 0-2 bedroom homes than units with 3 or more bedrooms. The 2016 changes to Richmond's Zoning Ordinance attempt to address this issue by creating incentives for low-income, very-low income, and extremely-low income housing projects with four or more bedrooms per unit, by providing a 35 percent density bonus where projects exceed the percentage of affordable units per household income groups (City of Richmond, 2021).

Table F-27: Size of Housing Units Occupied by Owners and Renters, Richmond (2015-2019)

Number of Bedrooms	Owner Occupied	Renter Occupied
0 Bedrooms	117	790
1 Bedroom	499	4,553
2 Bedrooms	4,845	7,693
3-4 Bedrooms	12,355	5,376
5 Or More Bedrooms	666	194
Total	18,482	18,606
Source: ABAG analysis of ACS 5-Year Data, 2015-2019, Table B25042.		

F.6.3 Gentrification and Risk of Displacement

Displacement of people, especially residents of color, occurs for many reasons that can be voluntary or involuntary. However, as housing costs have skyrocketed in the Bay Area region, forced displacement of low-income residents has become a major issue, and high-income residents have been attracted to Richmond by relatively low housing prices. Given that California state law, the Costa Hawkins Act, allows for the resetting of rent prices to market rate levels when housing units become vacant, there is a financial incentive for housing providers to replace longer-term tenants with newer tenants who can afford higher rent prices.

In addition, forced displacement can occur either through direct displacement, such as housing providers evicting tenants, or through indirect market force displacement. The development of considerable numbers of above moderate income new housing units in areas that are undergoing gentrification can sometimes result in the increase of rents for those older housing units (Mundie and Associates, 2005). It is a function of rising comparative rents in an area.

Because Richmond remains relatively diverse, the City has a rare opportunity to maintain a racially and economically diverse community. However, without swift action, Black/African American, Hispanic/Latinx, and Laotian residents, who are more likely to be low-income and rent their homes, are at heightened risk of displacement. The remainder of this section analyzes changing demographics and contributing factors to past and ongoing displacement.

Racial Demographic Change

Severe displacement of Black/African American, Laotian, and Asian Indian residents has already occurred in Richmond. As Table F-28 shows, between 2010 and 2019, the percentage of Black/African American residents in Richmond decreased by almost 40 percent. Additionally, the percentage of AAPI residents increased by 36 percent over that same time period. However, within the AAPI community, between 2010 and 2015, the Laotian population declined by 54 percent, from 2,486 to 1,134 residents, and the Asian Indian population fell by 49 percent, from 1,930 to 979 residents (ACS 5-Year Data, Table B01003). Residents reported in interviews that many who are displaced move to lower-income cities in Contra Costa County such as Antioch and Pittsburg or out of the Bay Area altogether.

Table F-28: Racial Demographic Change, Richmond (2000-2019)

Race/Ethnicity	2000		2019		Percent Change
	Number	Percent	Number	Percent	
AAPI	12,553	13.1%	17,073	15.5%	**+36.0%**
Black/African American	35,279	36.8%	21,465	19.5%	**-39.2%**
Hispanic/Latinx	26,319	27.4%	46,664	42.5%	**+77.3%**
Native American	351	0.4%	324	0.3%	**-7.7%**
White	21,081	22.0%	19,569	17.8%	**-7.2%**
Other Race or Multiracial	400	0.4%	4,787	4.4%	**+1,096.8%**
Source: ABAG analysis of U.S. Census Bureau, Census 2000, Table P004; ACS 5-Year Data (2015-2019).					

As Black/African American, Laotian, and Asian Indian residents have been displaced from Richmond, a mix of new residents have moved in, including large numbers of Hispanic/Latinx and AAPI people. High rates of cost burden and overcrowding among Hispanic/Latinx residents, (Sections F.6), suggest that many of these new Hispanic/Latinx residents are low-income. Data from the Urban Displacement Project offers further evidence of this, finding that in 2015, Richmond and San Pablo were the top destination for low-income Hispanic/Latinx residents who

had been pushed out of more expensive cities, particularly in Alameda County (Urban Displacement Project and CHPC, 2019). Finally, income data (Section F.4.2) and the insights of residents and community-based organizations suggest that high-income residents, attracted by relatively low housing prices in Richmond, are also moving into the City and contributing to the market forces discussed above that result in rising land values and increased gentrification in some neighborhoods.

Examining racial demographic change at the neighborhood level offers additional insight into how groups have experienced displacement over time. Table F-29 shows racial demographics for the same eight ethnic enclaves analyzed in Section F.3.4.1 in 2000 and 2019. In line with citywide data, the percentage of Black/African American residents decreased in every neighborhood except Hilltop District, and decreased most dramatically in the Iron Triangle (by 74 percent). The percentage of Hispanic/Latinx residents increased in every neighborhood except Atchison Village (where there was a large increase in the AAPI population), and increased most in the Hilltop District (by 854 percent). The AAPI population increased in every neighborhood, especially in Atchison Village (283 percent) and Hilltop District (259 percent). The most dramatic change in the White population was also in Hilltop District (182 percent increase), but it also declined considerably in Belding/Woods (34 percent decrease), Iron Triangle (29 percent decrease), and Fairmede/Hilltop (41 percent decrease).

Table F-29: Racial Demographic Change in Select Ethnic Enclaves, Richmond (2000-2019)

Area/Neighborhood	2000		2015-2019		Change Over Time	
	Number	Percent	Number	Percent	Percent Change	Predominant Racial or Ethnic Group(s)
City of Richmond						
Black/African American	35,279	35.60%	21,465	19.50%	-39.16%	**2000:** Black/African American **2015-2019:** Hispanic/Latinx
Hispanic/Latinx	26,319	26.50%	46,664	42.50%	77.30%	
AAPI	12,077	12.20%	16,716	15.20%	38.41%	
White	21,081	21.20%	19,569	17.80%	-7.17%	
Atchison Village						
Black/African American	2,540	33.40%	1,506	20.60%	-40.71%	**2000:** Hispanic/Latinx and Black/African American
Hispanic/Latinx	3,864	50.90%	3,620	49.40%	-6.31%	
AAPI	344	4.50%	1,317	18.00%	282.85%	

Area/Neighborhood	2000		2015-2019		Change Over Time	
	Number	Percent	Number	Percent	Percent Change	Predominant Racial or Ethnic Group(s)
White	636	8.40%	651	8.90%	2.36%	**2015-2019:** Hispanic/Latinx
Belding/ Woods						
Black/African American	1901	21.62%	1058	11.30%	-44.35%	**2000:** Hispanic/Latinx **2015-2019:** Hispanic/Latinx
Hispanic/Latinx	5,241	59.61%	6,932	74.02%	32.26%	
AAPI	552	6.28%	672	7.18%	21.74%	
White	765	8.70%	505	5.39%	-33.99%	
Iron Triangle						
Black/African American	2,935	49.30%	777	12.40%	-73.53%	**2000:** Black/African American and Hispanic/Latinx **2015-2019:** Hispanic/Latinx
Hispanic/Latinx	2,189	36.70%	4,581	73.40%	109.27%	
AAPI	470	7.90%	719	11.50%	52.98%	
White	158	2.70%	112	1.80%	-29.11%	
Fairmede/ Hilltop						
Black/African American	2,886	54.20%	1,572	29.40%	-45.53%	**2000:** Black/African American **2015-2019:** Hispanic/Latinx
Hispanic/Latinx	774	14.50%	1,928	36.10%	149.10%	
AAPI	755	14.20%	993	18.60%	31.52%	
White	698	13.10%	409	7.70%	-41.40%	
Hilltop District						
Black/African American	2,499	45.30%	3,196	19.41%	27.89%	**2000:** Black/African American **2015-2019:** Hispanic/Latinx
Hispanic/Latinx	629	11.40%	6,001	36.44%	854.05%	
AAPI	907	16.40%	3,255	19.77%	258.88%	
White	1,212	22.00%	2,983	18.11%	146.12%	
Marina Bay						
Black/African American	1,883	31.40%	1,399	23.60%	-25.70%	**2000:** Black/African American
Hispanic/Latinx	1,136	18.90%	1,368	23.10%	20.42%	

Area/Neighborhood	2000		2015-2019		Change Over Time	
	Number	Percent	Number	Percent	Percent Change	Predominant Racial or Ethnic Group(s)
AAPI	959	16.00%	1,079	18.20%	12.51%	**2015-2019:** None
White	1,732	28.90%	1,628	27.40%	-6.00%	
Richmond Annex						
Black/African American	579	12.90%	285	5.80%	-50.78%	**2000:** White **2015-2019:** White
Hispanic/Latinx	575	12.80%	880	18.00%	53.04%	
AAPI	914	20.40%	1,203	24.70%	31.62%	
White	2,149	47.90%	2,337	47.90%	8.75%	
Point Richmond						
Black/African American	224	7.70%	131	3.90%	-41.52%	**2000:** White **2015-2019:** White
Hispanic/Latinx	266	9.20%	614	18.50%	130.83%	
AAPI	96	3.30%	192	5.80%	100.00%	
White	2,170	75.00%	2,264	68.00%	4.33%	

Notes: Predominant Racial/Ethnic Groups are any groups over 30% of the overall area population. While AAPI are also an important group in Richmond, they tend to reside across many neighborhoods.

Source: Just Cities analysis of U.S. Decennial Census (2000 Table: RC2000SF1:P8), American Community Surveys (5-Year Estimates) (2015-2019 Table: B03002).

Despite Fair Rent and Just Cause protections, Richmond's renters can still be vulnerable to displacement for many reasons. For example, existing Fair Rent and Just Cause protections do not apply to all rental housing leaving some renters vulnerable to very high rent increases or aggressive eviction tactics. Additionally, renters are more likely to experience cost burden (Section F.6.1) and therefore more impacted by rent increases, job losses, or other negative economic changes than homeowners.

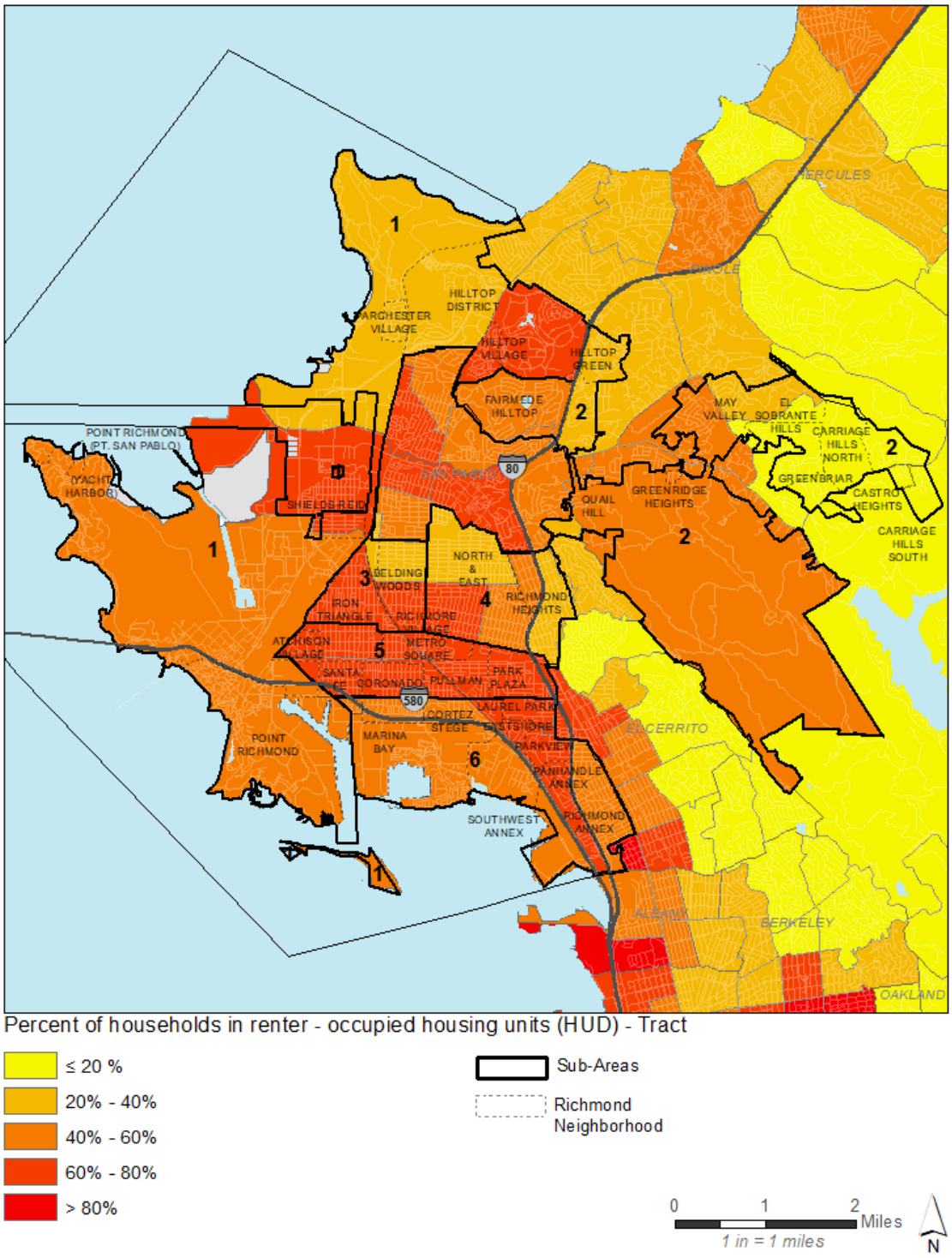
In Richmond, renters are more likely to be residents of color. In 2020, 56 percent of Hispanic/Latinx residents, 59 percent of Black/African American residents, 43 percent of White residents, and 29 percent of AAPI residents rented their homes (ABAG, 2021). As Figure F-31 shows, renters are more likely to live in predominantly Black/African American and Hispanic/Latinx neighborhoods in central and southern Richmond. High percentages of renters

also live in Hilltop Village and the eastern part of Hilltop District, which have a relatively high percentage of AAPI residents, and Southwest Annex, where large numbers of White and AAPI residents live. There are only three census tracts where less than 40 percent of residents are renters, which include the more heavily White and affluent Richmond Heights neighborhood, but also Belding/Woods and the western part of the North and East neighborhoods, which have high percentages of low-income and Hispanic/Latinx residents.

Tables F-28 and F-29 show racial demographic changes, in particular decreases in the Black/African American population. It is possible that renter status increases vulnerability to the effects of gentrification and other contributing factors of displacement. These factors are elucidated below.

Like Richmond, neighboring communities of North Richmond and San Pablo also have high rates of renter households. However, the percentage of renter households is lower in El Cerrito. Notably Hispanics are the predominant population in North Richmond and San Pablo and White persons in El Cerrito (see Figure F-4).

Figure F-27: Percentage of Renters, Richmond (2020)



Source: *HCD AFFH Data Resources and Mapping Tool*

The UC Berkeley Urban Displacement Project (UDP) uses data-driven research to produce maps identifying sensitive communities that are at-risk of displacement (see Figure F-3~~5~~4). UDP defines sensitive communities as currently having "populations vulnerable to displacement in the event of increased redevelopment and drastic shifts in housing cost." Vulnerability is determined based on the following characteristics in census tracts:

- The share of very low-income residents is above 20 percent; and
- The tract meets two of the following criteria:
    - Share of renters is above 40 percent
    - Share of people of color is above 50 percent
    - Share of very low-income households that are severely rent burdened households is above the county median
    - Percent change in rent is above county median rent increase
    - Rent gap, which is the difference between tract median rent and median rent for surrounding areas

UDP has identified sensitive communities throughout the City (Figure F-3~~5~~4). Areas not identified as sensitive communities include areas in the west (Point Richmond) and east (Carriage Hills North, Greenbriar). Vulnerable communities have also been identified adjacent to Richmond (e.g., San Pablo, El Cerrito, Albany).

Residents and community organizations expressed concern about the challenges that are arising in Richmond as a result of these demographic shifts. Residents stated they were worried that the communities that they love will be fundamentally changed by continuing gentrification and displacement. Additionally, HACCC noted in an interview that increasing housing prices create tensions between renters who are being displaced and homeowners who are finally seeing their home values rise. Some residents also mentioned rising tensions between Richmond's Black/African American and Hispanic/Latinx communities as formerly majority Black/African American neighborhoods are becoming majority Hispanic/Latinx and the relative political power of Black/African American and Hispanic/Latinx residents shifts as a result. Finally, the RYSE Center and APEN noted that it is hard to organize residents around housing issues because so many former residents have been displaced.

Contributing Factors to Displacement

Many factors have contributed to displacement in Richmond, but the most prominent include:

- **The mid-2000s foreclosure crisis.** Many residents recounted family and friends being displaced from Richmond during the foreclosure crisis because they could not afford their rising mortgage payments.
- **Gentrification.** Residents observed that while gentrification improved neighborhood and housing quality in some parts of Richmond, it also led landlords to charge higher rents, forcing long-time residents out of the City. One resident explained that "[in] areas that have

been restored or renovated, residents can't stay any longer because affordability decreases."

- **More affordable and higher quality housing in other cities.** As one resident put it, "Rent [is] too high - why would people live here when they could live more cheaply elsewhere? That is why they are moving away."

- **Lack of affordable housing for moderate-income families.** The Community Development Department explained that housing developers are not interested in building moderate-income housing in Richmond because it is not financially feasible. This is reflected by the fact that no moderate-income housing was permitted during 2015-2022 (Table F-2). As a result, not only low-income families, but also moderate-income families, are facing displacement pressures due to lack of supply.

- **An increase in speculative investment in Richmond during and after the foreclosure crisis.** Speculative investment is when people or investment companies buy up homes even though they do not plan on living in them for the purpose of making a profit. This reduces housing supply and inflates the price of housing. Between 2008 and 2012, the percentage of absentee owner purchases tripled, and while it fell to around 20 percent in 2016, it remains higher than pre-recession levels (Bissell et al., 2018). House flipping in Richmond also spiked after the foreclosure crisis and remains higher than pre-recession levels. Between 2000 and 2007, owners sold 589 Richmond properties within three years of purchasing them, whereas between 2008 and 2017, there were 3,593 properties resold within three years. A 2016 analysis by RealtyTrac found that housing in the Richmond zip code 94801, which includes Central Richmond, Point Richmond, and unincorporated North Richmond, had the highest return on investment of any zip code in the Bay Area (Bissell et al., 2018).

- **Crime and Safety.** During community interviews, some residents mentioned crime and safety impediments to access to opportunity, pointing most often to recent increases in crime and problems such as gun violence. Residents attributed these issues to a mix of over-policing of their communities, the end of COVID-19 economic relief programs, and failure to meet young people's needs. One resident also attributed youth becoming involved in selling drugs and violent crime to the lack of sports and recreation centers that used to serve the community. While Latina residents observed in a listening session that crime has decreased over time in some formerly high crime areas like the Iron Triangle, they also noted that the rise in homeless encampments is inducing fear for residents who live nearby. In addition, some residents have pointed to crime and violence as factors that have driven long-time residents of color to leave Richmond.

- **COVID-19.** During COVID-19, evictions were prohibited by federal, state, and local eviction protections, and as of July 2022, California's COVID-19 Rent Relief Program distributed an average of $12,543 each to 2,787 Richmond households who could not pay their rent due to economic hardship (HCD, 2022). Many local organizations noted that these laws were very effective in preventing evictions. However, both programs have

ended (the last of the emergency eviction protection law expired in September 2021 and the Rent Relief Program stopped accepting applications in March 2022), and landlords have been allowed to start eviction proceedings since July 1, 2022. Without these protections in place, renters who fell behind on rent during the pandemic - who are disproportionately low-income, Black/African American, and Hispanic/Latinx - are at increased risk of displacement. This fear is reflected in Census Pulse Survey data collected from June 29 to July 11, 2022, in which 40 percent of Contra Costa County adults who are not current on their rent or mortgage reported that they are either very likely or somewhat likely to be evicted in the next two months (U.S. Census Bureau, 2022). That was the highest percentage recorded over the 33 weeks since August 2020 that this question has been asked in the survey.

- **Natural Disasters.** The Environmental Justice Element of the Richmond General Plan (2030) reports past occurrences of natural hazards for which specific damage was recorded, including high flooding, earthquakes, landslides, and wildlife fires. The report provides a hazard risk ranking, with geologic and seismic hazards ranked "high"; and flood hazards and wildlife fire hazards ranked "medium". The following specific issues that could affect existing housing have been identified based on a review of the results of the risk assessment, public involvement strategy, and other available resources:

    - *Northwest Central Richmond and Southwest Bay Shore* – The Hayward Fault runs through Richmond following the west ridge of Wildcat Canyon, running west through Parchester Village and into San Pablo Bay. These neighborhoods are less densely populated than the rest of the City with generally relatively higher income. Similar to the rest of the City, their disability rate is in the 10 to 20 percent range and their TCAC Composite Score is Low Resource. Therefore, natural disaster displacement risk from earthquake hazards is not disproportionately impacting populations with protected characteristics. However, under Program 5.H (Seismic Resiliency), the City would seek grant funding for improvements that enhance building resiliency to seismic hazards.

    - *South Shoreline* – Although seasonal flooding regularly occurs in Richmond, climatic changes in precipitation patterns such as increased frequency and/or severity of extreme storms can, especially in combination with coastal sea level rise, increase the chances and damage potential of floods in Richmond. Parts of Marina Bay and Point Richmond may be impacted by flood hazards. These neighborhoods are less densely populated than the rest of the City, predominantly AAPI and White, with generally relatively higher income. Similar to the rest of the City, the disability rate is in the 10 to 20 percent range and TCAC Composite Score is Low Resource. Therefore, natural disaster displacement risk from flood hazards is not disproportionately impacting populations with protected characteristics.

    - *May Valley and El Sobrante Hills/Greenbriar/Carriage Hills* – High and Very High Fire Hazard Severity Zones (FHSZs) identified by the Department of Forestry and Fire Protection (CAL FIRE), and further refined by the City's Fire Marshall, include

the hills in eastern portions of the City. These neighborhoods are located in the highest rated TCAC opportunity area (i.e., moderate resource) in Richmond, and have relatively higher income compared to the rest of the City. Similar to the rest of the City, their disability rate is in the 10 to 20 percent range. Therefore, natural disaster displacement risk from fire is not disproportionately impacting populations with protected characteristics.

Several efforts have been or are currently being made to prevent displacement in Richmond, but gaps remain. First, for covered units, Fair Rent and Just Cause protections help prevent displacement by ensuring that renters are not priced out of their homes or unfairly evicted. According to the Rent Program, as of 2020, 8,996 rental units were fully covered by both Fair Rent and Just Cause protections, and an additional 11,914 units were covered by Just Cause only (Richmond Rent Program, 2021).

However, many units in Richmond are not covered by Fair Rent due to the state Costa Hawkins law and single family home exemptions in the AB1482 Rent Caps law. Additionally, in accordance with Rent Board Regulation 202, affordable housing is exempt from rent stabilization but subject to Just Cause for eviction protections. To help address this gap, in February 2019, the Rent Board adopted a resolution that limits rent increases in certain LIHTC units to 5 percent annually to better protect low-income residents in these developments (Richmond Rent Program, 2021).

Second, two recent City ordinances are intended to help ensure that the benefits of new market-rate development in Richmond reach existing residents, especially those who are low-income. First, the Richmond City Council passed an Inclusionary Housing Ordinance in 2020 that requires developers of market-rate housing to include a certain percentage of affordable units or pay an in-lieu fee to the City that is dedicated toward developing affordable housing. Also in 2020, the City Council established a community benefits policy for Richmond. This policy establishes terms that project developers and related parties must comply with when working on any public-private project. These terms regulate hiring practices and employee compensation, give Richmond-based businesses priority for awarded contracts, and require the developer to make a financial contribution to a Community Benefits Fund. The Community Benefits Fund will be spent on improvements to the local community such as services provision, workforce development, and public space (City of Richmond, 2021b).

Finally, there are still sources of economic relief for Richmond residents who fell behind on rent and mortgage payments during COVID-19. For renters, the Richmond Rapid Response Fund (R3F) - a joint effort created during the pandemic by the City of Richmond, the Richmond Rent Program, West Contra Costa Public Education Fund, The RYSE Center, and Building Blocks for Kids - operates a Rent Assistance Program for Displacement and Homelessness Protection, which provides financial assistance to individuals and households at risk of losing their housing after eviction moratoria expire. R3F aims to raise $5 million for the program (R3F, 2022). Additionally, the California Mortgage Relief Program continues to provide federal funds to homeowners who fell behind on their home payments and/or property taxes due to COVID-19.

As of July 2022, the program had provided an average of $36,811 per household to 199 households in Contra Costa County (California Mortgage Relief, 2022).

F.6.4 Homeownership

Many residents expressed concern that homeownership is increasingly out of reach, especially for young adults. Residents view this as problematic because they see homeownership as offering important financial stability and protecting long-time residents against displacement.

The percentage of Richmond residents who owned their homes decreased during the Great Recession and never recovered. In 2005, 61 percent of residents were homeowners, but in 2020, only 53 percent were homeowners (Bissell et al., 2018; ACS 5-Year Data, Table B25003). The disproportionate targeting of Black/African American and Hispanic/Latinx homebuyers for subprime loans in the 1990s and early 2000s was a key contributing factor to this decline. Between 2007 and 2012, 6,300 residential properties in Richmond went into foreclosure. Foreclosures were most likely to occur in the Iron Triangle neighborhood, which has high percentages of Black/African American, Hispanic/Latinx, and low-income residents (C4 et al., 2019).

Even after the recession ended, many Richmond homeowners remained at high risk of foreclosure. In 2013, the City estimated that 30 percent of homes in Richmond were financed with subprime loans (Bissell et al., 2018). As late as the end of 2013, when the number of foreclosures had dropped to pre-recession levels, more than one in four Richmond homeowners owed more on their mortgage than the fair market value of the property. This rate dropped to 4.4 percent by 2018., and as of August 2022, there are 68 foreclosed homes in Richmond (Bissell et al., 2018; RealtyTrac, 2022).

There are also racial and ethnic disparities in homeownership that stem from historical and ongoing discrimination in wealth and lending practices (Section F.2). According to census data, White and AAPI residents are more likely to be homeowners than Black/African American and Latinx/Hispanic residents. As Table F-30 shows, in 2020, 71 percent of AAPI residents, 67 percent of White residents, 44 percent of Hispanic/Latinx residents, and 41 percent of Black/African American residents owned their homes. Additionally, between 2010 and 2020, the AAPI homeownership rate increased (from 60 percent to 71 percent), while the homeownership rate among Hispanic/Latinx households decreased (from 52 percent to 44 percent). The homeownership rate among Black/African American and White households remained relatively constant over that time period.

Table F-30: Homeownership, Richmond (2010-2020)

Race/Ethnicity	2006-2010		2016-2020	
	Number	Percent	Number	Percent
AAPI	3,009	59.9%	4,270	70.5%
Black/African American	4,849	41.0%	3,518	40.6%
Hispanic/Latinx	4,609	51.6%	5,227	43.7%
Native American*	24	40.0%	130	59.4%
White	6,318	69.7%	6,308	67.0%
Other Race	2,119	64.9%	2,033	37.0%
Multiracial	539	58.5%	1,160	47.5%
Citywide	**19,194**	**54.0%**	**19,841**	**53.0%**

Source: Just Cities analysis of ACS 5-Year Data (2006-2010 and 2016-2020), Table B25003.

During a listening session, Latina residents noted that beyond the high cost of homeownership, the process of buying a home continues to be daunting for many first-time homebuyers, even when they qualify for loans. As one resident said, “If no one in your family has owned a house, that process is scary and you don’t know where to begin.”

F.6.5 Housing and Neighborhood Quality

High-quality housing is important for the health and safety of its occupants and for ensuring that homes and neighborhoods are a source of pride for their residents. During community engagement, residents reported that many homes in Richmond need repairs. Residents shared experiences of mold, heating issues, flooding, pests, and lead. However, homeowners noted that repair costs are often prohibitive, and that they were not aware of City programs to help with these costs. Community-based organizations cited various reasons why landlords are not held accountable for making necessary housing repairs for their tenants. BALA emphasized that many renters do not complain to their landlords due to fear of retaliation - a fear which Hispanic/Latinx residents noted is heightened for undocumented residents. Additionally, CCSLS mentioned that

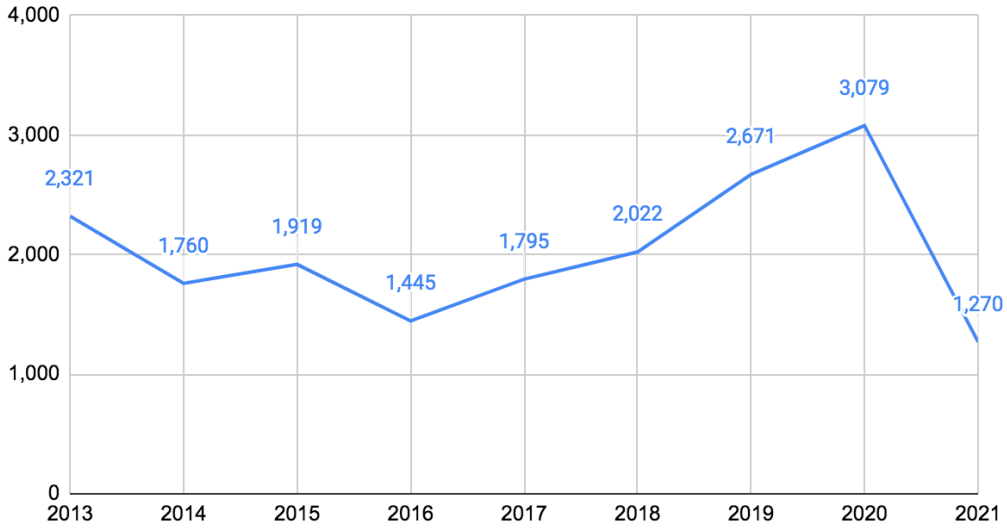
HACCC is hesitant to call out landlords who rent to voucher holders for bad behavior because HACCC does not want to lose landlords' participation in the program. And APEN noted that some Laotian immigrants are averse to complaining in general.

Residents also cited abandoned properties and illegal dumping as major issues in Richmond. As of August 2022, there were 170 vacant lots and 84 vacant properties in Richmond (Richmond Code Enforcement Division, 2022), which are an easy target for illegal dumping, are dangerous for children, attract criminal activity, and are a fire hazard. These vacant buildings, which the Richmond Code Enforcement Division inspects and may clean up, are extremely costly for the City. Residents also complained about trash on the streets. However, others acknowledged that their neighborhoods are cleaner than they used to be.

Residents and community-based organizations explained that poor quality housing, vacant properties, and illegal dumping contribute to blight. As the Housing Authority of Contra Costa County described it, when residents see blight in their neighborhoods, they think: "The City doesn't care, so why should we?"

As Figure F-28 shows, between 2016 and 2021, the Code Enforcement Department increased its efforts to address blight in the City, with the number of code enforcement cases nearly doubling from 1,445 to 3,079. However, the number of cases fell by more than half in 2021, likely impacted by COVID-19 shelter in place rules.

Figure F-28: Code Enforcement Cases, Richmond (2013-2021)



Source: *Transparent Richmond, Code Enforcement Cases.*

As Table F-31 shows, between 2013 and 2021, nearly half of code enforcement cases were regarding property maintenance. Other types of cases that represented more than 10 percent of total cases were related to vehicle abatement, illegal dumping, or a vacant building or property (Transparent Richmond, 2022)

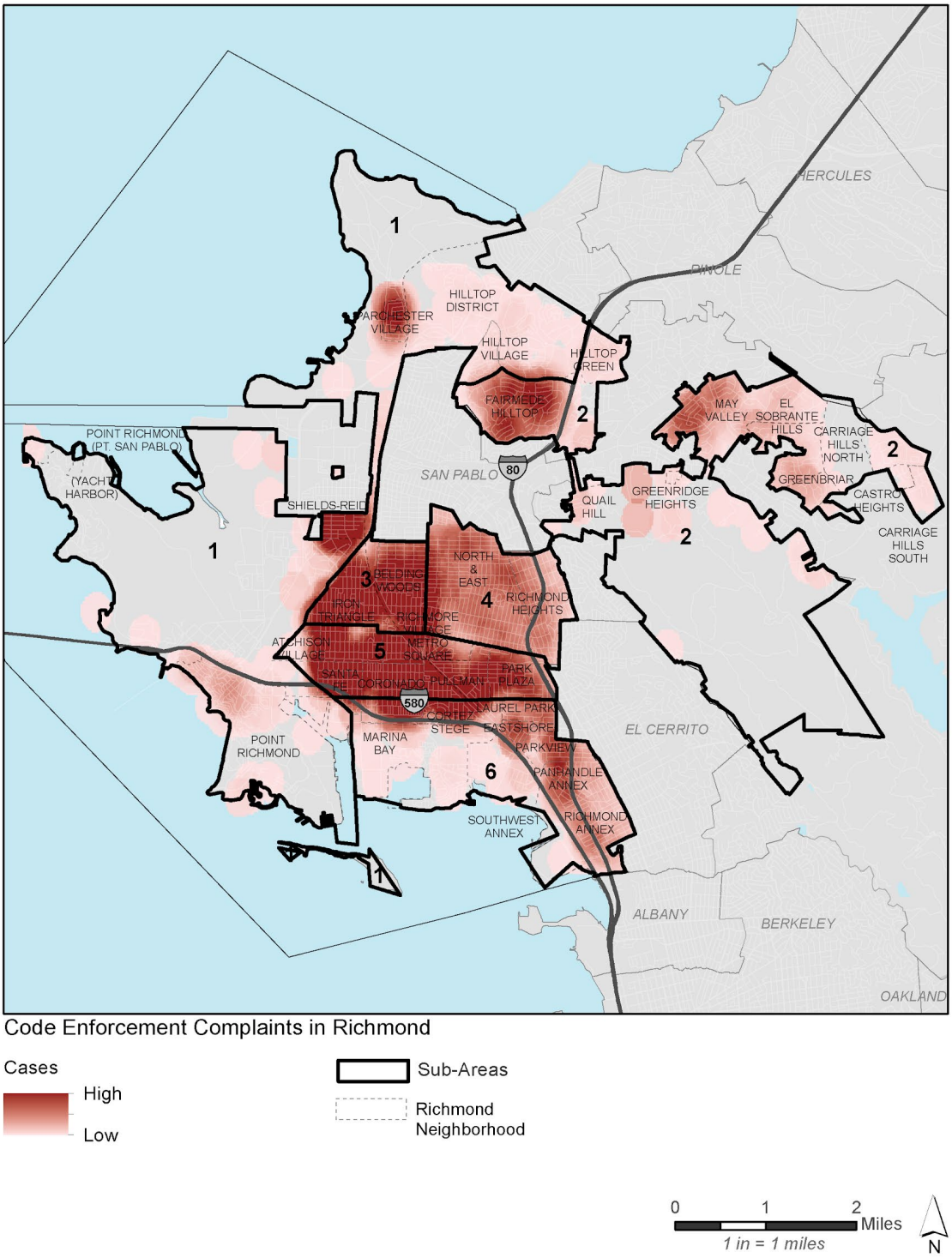
Table F-31: Types of Code Enforcement Cases, Richmond (2013-2021)

Case Type	Number	Percent
Property maintenance	8,421	44.9%
Vehicle abatement	2,678	14.3%
Multiple violations	2,576	13.7%
Illegal dumping	1,979	10.6%
Vacant building or property	1,872	10.0%
Zoning	630	3.4%
Nuisance	400	2.1%
Co-inspection	136	0.7%
Health and safety	38	0.2%
Hoarder	28	0.1%
Notes: The "Vacant building or property" category includes cases listed as "CE vacant building," "Vacant commercial," "Vacant property," "Vacant residential multi-unit," and "Vacant residential single family." The "Vehicle abatement" category includes cases listed as "CE vehicle abatement" and "Vehicle abatement." The "Zoning" category includes cases listed as "CE Zoning" and "Zoning."		
Source: Just Cities analysis of Transparent Richmond Code Enforcement Records, 2013-2021.		

During this time period, code enforcement cases were concentrated in the central Richmond neighborhoods of Iron Triangle, Shields-Reid, Richmore Village/Metro Square, Belding/Woods, Coronado, Cortez/Stege, and Pullman; and in the northern areas of Parchester Village and Fairmede/Hilltop neighborhoods, all of which have high percentages of Black/African American and Hispanic/Latinx residents. This information is shown in Figure F-29, a heat map that shows the concentration of City code enforcement complaints filed with the City from 2013 to 2021.

According to estimates from the National Center of Healthy Housing based on 2018 US Census Bureau AHS data, there are a total of 2,077 units in substandard condition in the city of Richmond. These substandard housing units are generally expected to be concentrated in areas of high levels of code enforcement compliance (see Figure F-29).

Figure F-29: Code Enforcement Cases, Richmond (2013-2021)



Source: *Just Cities analysis of Transparent Richmond Code Enforcement Records, 2013-2021.*

Residents and community groups expressed mixed opinions on the effectiveness of code enforcement. The percentage of respondents who rated code enforcement as excellent or good in the Richmond Community Survey declined from 22 percent in 2015 to 12 percent in 2021 (National Research Center and Polco, 2021), though this decline may have been influenced by COVID-19 rules regarding code enforcement inspections. However, CCSLS noted in an interview that Richmond does a better job of handling housing habitability issues than other parts of the county because of its code enforcement program. To address remaining shortcomings, Alliance of Californians for Community Empowerment (ACCE) noted in an interview that it is crafting a more proactive rental inspection policy that it hopes the City will adopt.

The Richmond Community Foundation (RCF) is also engaged in efforts to address blight in Richmond through home rehabilitation. The City of Richmond used to directly rehabilitate homes through the Richmond RDA, but stopped operating this program after the dissolution of state redevelopment agencies. In 2015, the Richmond City Council voted to issue up to $3 million in Social Impact Bonds for the purpose of rehabilitating and repairing abandoned residential properties in the City, an initiative that is facilitated by RCF through the Richmond Housing Renovation Program. RCF works with the Code Enforcement Division to identify the City's most blighted properties for rehabilitation, and RCF acquires the properties (Mechanics Bank funded the entire bond series during the five-year pilot). RCF noted in an interview that most of the rehabilitated properties were in the Coronado, Santa Fe, Iron Triangle, and southern Richmond areas. Once the homes are rehabilitated, families who participate in SparkPoint Contra Costa, a local financial services program, are given the first opportunity to purchase the homes through the organization's First Time Home Buyer Program. Buyers are typically moderate-income families. As of July 2022, the Richmond Housing Renovation Program had completed and sold 23 properties to first-time homebuyers and reduced code enforcement costs for the City by $44,000 per year (Richmond Community Foundation, 2022).

F.6.6 Access to Subsidized Housing

Richmond residents may receive federal housing assistance if they live in one of the 26 affordable housing developments in Richmond or if they are a recipient of a Section 8 HCV. However, far more residents meet the federal requirements to qualify for subsidized housing than receive it. HACCC's waiting list for PBVs reopened in August 2022 for County residents ages 62 and older, but for younger residents and choice-based vouchers (which constitute 80 percent of HACCC's vouchers), the waiting list is currently closed and not accepting new applicants. Additionally, not all the available vouchers are being used. HACCC's voucher utilization rate was 91.2 percent in August 2022. While this is far better than RHA's performance when it controlled the City's vouchers, there are still 808 families in Contra Costa County who are not a part of the program but are eligible (HUD, 2022).

For many residents, the inability to receive a voucher has major consequences. One resident noted that her parents became homeless and her friend stayed in a domestic violence situation

because they were unable to obtain a voucher. Additionally, as described in Section F.2 voucher recipients face many barriers to using them, especially in higher-opportunity neighborhoods, which include SOI discrimination, insufficient search time, and the value of the voucher being too low to afford high-quality housing.

Fortunately, affordable housing in Richmond is not generally at risk of converting to market-rate. According to 2022 analysis by the California Housing Partnership Corporation, all subsidized affordable rental housing in Richmond is at low-risk of conversion to market-rate housing by 2033 except 10 units at Rubicon Homes that are at moderate risk. The restrictions on these units are set to expire by 2029 (CHPC, 2022).

F.6.7 Contributing Factors to Disproportionate Housing Needs

Several key factors contribute to the disproportionate housing needs in Richmond discussed in this section. These include:

- **Historic and ongoing discrimination.** Discriminatory policies and practices have resulted in disparities in income and wealth that cause residents of color - especially Black/African American residents - to disproportionately feel the effects of housing problems today.
- **Rising housing unaffordability.** As housing costs rise and wages remain stagnant, residents are increasingly unable to afford rent. This puts residents who are Black/African American, Hispanic/Latinx, Laotian, and low-income at increased risk of housing issues such as displacement, overcrowding, and inability to access homeownership.
- **Lack of City capacity.** Without a dedicated housing department or adequate staff in the Community Development Department, the City is unable to adequately administer and enforce many of the promising housing laws that the City Council has passed.
- **Failure to address blight.** Vacant properties are disproportionately located in low-income neighborhoods and generate illegal dumping, crime, and safety hazards.
- **Lack of housing subsidies.** Many Richmond residents who meet the income requirements for federal housing subsidies cannot obtain them due to long waiting lists. This forces many low-income residents to spend a high percentage of their income on rent and forgo other basic needs.
- **Structural barriers to accessing housing benefits and protections.** There are loopholes and omissions in local, state, and federal laws that prevent residents from obtaining the housing support they need. At the local level, Richmond's Fair Chance Housing Ordinance does not adequately protect formerly incarcerated residents from landlord discrimination. At the state level, Costa Hawkins is a major barrier to meaningful rent control. And at the federal level, prohibitions on using federal funds to serve undocumented people leaves Richmond's undocumented residents with unmet needs.

- **Community opposition.** In an interview, the Community Development Department noted that the City often encounters community opposition when building new affordable multi-family housing that makes it more difficult to complete projects. The Community Development Department explained that NIMBY attitudes materialize in the form of opposition to new housing based on potential increases in traffic or loss of open space. For example, residents in the Hilltop area recently opposed a proposed 100 percent affordable housing complex, instead favoring a mixed-income development. In addition, innovative strategies for housing Richmond's unhoused population, such as building tiny homes in a vacant lot in the City, have been defeated by resident opposition.

Section F.7 Housing Barriers Facing Other Marginalized Groups

Several groups, including Richmond's unhoused, undocumented, disabled, elderly, and LGBTQ+ residents, former foster youth, and single mothers with children also face additional housing barriers that warrant special attention. The rest of this section examines these barriers and the accessibility of related housing supports. Because there is limited government survey data on the housing needs of these populations in Richmond, data from local community-based organizations and from interviews with residents are also included.

F.7.1 Unhoused Residents

According to the 2022 Point-in-Time Count, which is a survey conducted in every city across the country on one night of each year, Richmond is home to 632 unhoused residents - by far the most of any city in Contra Costa County. The number of Richmond unhoused individuals has nearly doubled since 2019 (Table F-32).[19] Research, including Point in Time data from other jurisdictions, shows that Black/African American residents, formerly incarcerated residents, children, LGBTQ+ youth, seniors, and people with mental health conditions are disproportionately affected by homelessness (Bissell et al., 2018).

[19] Point-in-Time data is generally considered to undercount the actual unhoused population.

Table F-32: Unhoused People in Top 5 Contra Costa County Cities (2019 and 2022)

City	2019	2022
Countywide	**1,627**	**2,329**
Richmond	333	632
Concord	350	436
Antioch	226	342
Pittsburg	128	221
Martinez	156	106
Source: 2022 Point-in-Time Count, Contra Costa Health Services.		

Homelessness is an urgent concern for residents. As one unhoused resident described it, "We are in a state of crisis." During community engagement events, residents focused on rising homelessness as a key issue that the City should address. Likewise, according to the 2021 Richmond Community Survey, 81 percent of respondents said increasing services to support the homeless population was an essential or very important priority for the City (National Research Center and Polco, 2021).

Residents and community-based organizations offered various explanations for the homelessness crisis. These include the lack of affordable housing in Richmond, economic fallout from COVID-19, the lasting economic impacts of the Great Recession, and stagnant wages. One unhoused resident stated that rising homelessness is a result of an "extraction process" in which the City favors businesses over people in order to maximize profit.

Community-based organizations also noted that "not in my backyard" ("NIMBY") attitudes prevent practical solutions to homelessness. The Greater Richmond Interfaith Program (GRIP), which provides services to unhoused residents, described a recent incident when local residents stopped tiny homes from being placed on a vacant lot in Richmond. As one unhoused resident said, "It seems like people want to care, but as soon as the help is near them, they change their minds." A staff member at SOS! Richmond, a housing advocacy organization led by unhoused residents, emphasized that NIMBYism persists because the lack of interpersonal relationships between housed and unhoused people manifests in negative stereotypes about unhoused people. SOS! Richmond is addressing this by showcasing the successes of unhoused people in the local media, including the organization's efforts to bring water, showers, and plants to encampments and to help unhoused residents obtain their driver's license.

Unhoused residents described many challenges associated with homelessness. They noted that being homeless is a trap because having an address and a stable home are critical to obtaining and keeping a job. Without a job, unhoused residents cannot afford housing and remain unhoused. Unhoused residents also described poor living conditions in encampments. One resident emphasized that unhoused people need somewhere safe to put their items during the

day while they are looking for employment and services so their belongings are not at risk. Regarding the lack of basic safety that unhoused residents experience, she explained, “Living in fear is a horrible way to live.”

Support Services for Unhoused Residents

The Contra Costa County Department of Health and local community-based organizations offer programs and support for unhoused people in Richmond. Homelessness programs run by the Department of Health have relatively high success rates, but lack the resources to place enough people in permanently affordable housing. Between 2012 and 2016, Rapid Rehousing programs in the County placed clients in permanent housing 73 percent of the time and helped them avoid homelessness 93 percent of the time, and Permanent Supportive Housing programs helped 96 percent of clients retain their housing (Contra Costa County Consortium (C4) et al., 2019). However, in 2016, out of the approximately 8,500 homeless people that come into contact with the Continuum of Care system annually, these two programs had only 218 beds and served about 1,000 people each. The system has the most difficulty placing people in permanent housing (Contra Costa County Consortium (C4) et al., 2019). However, when unhoused people are able to receive permanent housing, residents explained that it can be transformative. As one beneficiary of Project Homekey, a State program that helps public agencies develop housing for unhoused people, explained, the program “put me off the streets and got me a home, which allowed me to get a job.”

Key barriers to accessing homelessness services include:

- **A potential mismatch between the types of shelters available and the populations who need services.** During the U.S. Department of Housing and Urban Development (HUD)’s 2019 Housing Inventory Count, only 40 and 60 percent of Contra Costa County’s emergency shelter housing beds were full; but this may reflect a lack of options for certain populations rather than a lack of demand for shelter. For example, some shelters only accept families, formerly incarcerated people, or people of a certain faith.

- **Inadequacy of homeless shelters.** GRIP noted that the lack of privacy and strict rules in shelters deter some unhoused people from seeking out those services.

- **A gap between available services and the people who need them.** One unhoused resident explained that the general attitude toward obtaining services is “I don’t know where to go.” Another said that they needed someone to “sit there and walk them through [how to access services] or it won’t happen.” And unhoused residents explained that even after initially accessing services, it can be difficult to continue going. They suggested that this could be addressed by bringing services to people rather than asking people to seek them out.

- **Lack of trust in institutions**. Unhoused residents expressed having lost faith in City government and politicians to address their problems. According to one resident, asking for help can be “daunting” because previous experiences with the City have traumatized unhoused residents. As a result, unhoused residents explained that when accessing

services, they need to be able to create relationships with people they can trust. This starts with having a caseworker who shows up for them consistently, but they said this has not been their reality.

- Unhoused residents noted that outside social influences, mental health issues, and addiction are other reasons why people in their situation do not utilize available services.

Unhoused residents expressed a belief that to address their problems, leadership can and should start with themselves. They pointed to SOS! Richmond as a beacon of how to build relationships, trust, and leadership among unhoused residents so they can fight for policy changes.

F.7.2 Residents with Disabilities

Residents with disabilities face a variety of housing needs based on the type of disability they have and their living situation. Data on the population served by the DDS offers a small sample of the living situations of people with disabilities. As Table F-33 shows, in Richmond, the vast majority (83 percent) of residents with developmental disabilities who receive DDS services live in their family's home, 10 percent live in independent or supported living settings, 5 percent live in community care facilities, and 1 percent live in a foster/family home.

Table F-33: Population with Developmental Disabilities by Residence, Richmond (2020)

Residence Type	Number	Percent
Home of Parent/Family/Guardian	765	83.0%
Independent/Supported Living	90	9.8%
Community Care Facility	43	4.7%
Foster/Family Home	13	1.4%
Other	11	1.2%
Intermediate Care Facility	0	0%
Source: California Department of Developmental Services, Consumer Count by California ZIP Code and Residence, 2020.		

Key barriers to housing for residents with disabilities include:

- **Inadequate housing options in Richmond.** Contra Costa Senior Legal Services (CCSLS) emphasized that the lack of very-low income housing in Richmond is problematic because some people with disabilities make very little money. Additionally, the number of individuals with psychiatric disabilities experiencing homelessness, incarceration, or

residence in congregate facilities suggests that there is unmet need for supportive housing for that population (C4 et al., 2019).

- **A lack of dedicated funding sources for housing people with disabilities.** According to RCEB, there is insufficient funding for housing for people with disabilities because federal Medicaid funding cannot be used for room and board and the only source of state funding is DDS. However, updates to the City of Richmond's 2016 Zoning Ordinance were intended to create additional housing for people with disabilities. The City established additional concessions for development projects with housing units affordable to low-income households and accessible to persons with disabilities (City of Richmond, 2021).

- **Unmet in-home assistance needs.** CCSLS noted that the shortage of caregivers providing in-home supportive services is problematic because people with disabilities need caregivers to be able to live in their homes safely. RCEB also noted that overcrowding is a barrier to providing in-home supportive services.

- **Barriers to independent living.** It is likely that not all residents with disabilities who want to and are able to live in independent living settings have the opportunity to do so. First, CCSLS explained that disabled residents sometimes cannot take advantage of affordable housing subsidies because program rules prevent family members (who may be their caretakers) from moving in with them. Additionally, RCEB also noted that residents with disabilities sometimes remain in their family home because the family is dependent on the disabled person's Social Security Insurance (SSI) income to afford housing. In addition, supportive housing often consists primarily of one-bedroom apartments, which is problematic for residents with disabilities who need a live-in aide with their own bedroom (C4 et al., 2019).

- **Landlord discrimination.** RCEB explained that while landlord discrimination is typically not a major problem for residents with physical disabilities, it is a barrier for residents with severe IDDs.

As a result of the combined effects of poverty and stress on physical and mental health, it appears that Black/African American Richmond residents may be more likely than residents of other racial and ethnic groups to have a disability, putting them at heightened risk for the disability-related housing barriers described above. In Richmond, 21 percent of Black/African American residents have a disability, compared to 14 percent of White residents, 12 percent of AAPI residents, and 8 percent of Hispanic/Latinx residents (Table F-34).

Table F-34: Disability Rate by Race and Ethnicity (2019)

Race	Richmond	Contra Costa County
Asian American	12.1%	8%
Black/African American	20.8%	16%
Hispanic/Latinx	6%	9.5%
Native American*[20]	4.2%	21.2%
Native Hawaiian or Pacific Islander	6.0%	9.6%
White	13.7%	12.6%
Other Race	5.2%	7.4%
Multiracial	14.7%	9.8%
Overall Disability Rate	10.2%	8.9%
Source: ABAG analysis of American Community Survey (2015-2019).		

Despite heightened needs, Black/African American residents with disabilities may be less likely to receive the services they need. RCEB explained that because most of its funding sources support independent living, the organization has disproportionately served White people because they are more able to afford to live independently.

Two key agencies provide housing and other services to Richmond residents who have disabilities. Contra Costa Behavioral Health Services is responsible for coordinating the provision of supportive services, including housing, for residents with psychiatric disabilities in Contra Costa County. Regional Center of the East Bay (RCEB) coordinates the provision of supportive services for individuals with IDDs in the service area that includes Richmond.

F.7.3 Formerly Incarcerated Residents

According to the Safe Return Project, an organization that works to build power for formerly incarcerated people in Richmond and across California, as a result of the "War on Drugs," the massive effort launched in the early 1980s that led to increased policing and incarceration, the rate of prison admissions grew 486 percent in Contra Costa County between 1970 and 2000 (Safe

[20] Asterisks denote small sample size (<100) throughout this document, meaning that the estimate has a high margin of error and may not be accurate.

Return Project, 2011). As a city with a majority of Black/African American and Hispanic/Latinx residents, Richmond was disproportionately affected (Safe Return Project, 2011).

As Table F-35 shows, in 2020, 1,149,800 residents were incarcerated in Contra Costa County jails, and there were no major racial disparities in incarceration rates.

Table F-35: Incarceration by Race, Jail Population in Contra Costa County (2020)

Race	Number Incarcerated	Percentage of Incarcerated Population	Percentage of County Population
AAPI	180,761	15.7%	17.0%
Black/African American	103,467	9.0%	8.4%
Hispanic/Latinx	293,079	25.5%	25.6%
Native American	3,311	0.3%	0.2%
White	523,428	45.5%	28%
Multiracial	45,754	4.0%	5.1%

Source: Incarceration data from California Department of Finance, P-2D County Population by Total Hispanic and Non-Hispanic Race (2020). Population estimates from ABAG analysis of ACS 5-Year data (2015-2019), Table B03002. .

Formerly incarcerated residents in Richmond face severe housing needs. According to self-reporting data from the 1,400 unhoused individuals served by Rubicon's West County Economic Empowerment Services, between 2012 and 2016, 43 percent had been convicted of a crime and 39 percent had served time in prison or jail (Bissell et al., 2018). And in a Safe Return Project survey of Richmond residents who were released within the previous 3 to 18 months, 70 percent of respondents were essentially homeless at the time of the survey. This included 34 percent who were staying with friends or family, 11 percent in short-term shelters, and 25 percent in halfway houses or residential programs. During the first three days after release, 22 percent of respondents reported that they could not find a safe place to sleep, and during the first month after release, nearly half stayed rent-free with family or friends, and one in five were homeless or stayed in short-term shelters. Additionally, one-third of respondents had lived in at least three different places since their release from prison or jail (Safe Return Project, 2014).

Formerly incarcerated residents are more likely to end up in unstable housing or unhoused for various reasons, including:

- **Financial barriers.** In the Safe Return Project survey described above, the most common challenge that respondents faced to accessing housing was financial, with 60 percent

reporting difficulties affording a credit check, deposit, and rent (Safe Return Project, 2014). Affordability issues are exacerbated due to the limited employment options of formerly incarcerated residents that result from a lack of job experience and hiring discrimination.

- **Barriers in the housing search process.** The majority of formerly incarcerated residents do not receive any housing-related counseling or support prior to release. Additionally, one-third of Safe Return Project survey respondents said they had faced landlord discrimination (Safe Return Project, 2014). While the City's Fair Chance Housing Ordinance was passed to combat discrimination against formerly incarcerated people after this survey was conducted, the Safe Return Project noted in an interview that discrimination persists because of loopholes in the ordinance. The City reports that it is still in the process of fully implementing the Fair Chance Housing Ordinance, which includes conducting outreach to affordable housing providers, creating data collection systems, and creating an appeals process for tenants. However, the City acknowledges loopholes in the Ordinance and is currently working to improve and potentially expand it.

- **Barriers to subsidized housing.** Until the Fair Chance Housing Ordinance was passed, many individuals with a criminal record were expressly excluded from publicly subsidized housing and all other forms of housing. Additionally, many individuals who qualify for a Housing Choice Voucher lack support to navigate the affordable housing system and face long waiting lists after they apply (Safe Return Project, 2014).

- **Barriers to accessing supportive and transitional housing.** According to the Safe Return Project, homeless shelters often do not offer the supportive services that formerly incarcerated people need to achieve stability. Currently, the only transitional housing in the Richmond area is for individuals in recovery from substance abuse, which leaves no transitional housing options for formerly incarcerated people who do not face this issue (Safe Return Project, 2014).

F.7.4 Undocumented Residents

While specific data on undocumented residents in Richmond is not available, other research suggests that they face severe barriers to housing. Undocumented and mixed legal status renter households are more likely than native-born households to experience housing cost burden (Allen, 2020). Additionally, a study of undocumented Mexican and Central American immigrants found that undocumented immigrant households are far less likely than documented immigrant households to be homeowners, and are more likely to live in overcrowded homes, report structural deficiencies with their homes, and express concern about the quality of public services and environmental conditions in their neighborhoods (Hall and Greenman, 2013). Barriers to legally obtaining housing and a job also place undocumented residents at higher risk of homelessness. In fact, GRIP noted in an interview that most of the residents in its homeless shelter are undocumented.

Undocumented residents face numerous barriers to safe and affordable housing. Residents explained that their undocumented friends and family cannot apply to most rental housing or

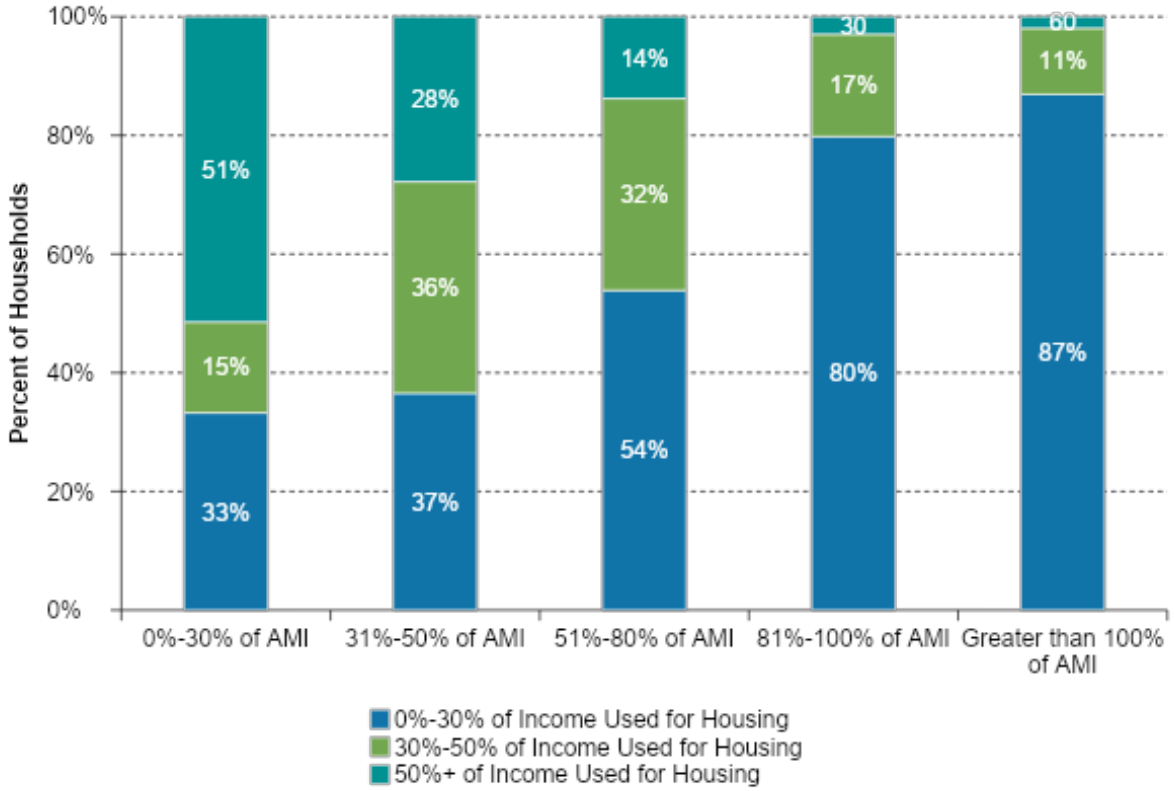
obtain a mortgage to buy a home because they lack a Social Security Number. Additionally, residents stated - and research confirms - that private landlords often refuse to rent to undocumented immigrants because they do not have provable streams of income, credit reports, or history of former rentals (Ayano, 2021). Residents also reported that undocumented residents are also more likely to face landlord abuse and unsafe living conditions because they are hesitant to complain due to fear of eviction or deportation. Likewise, GRIP explained that some undocumented residents do not seek out services because they are afraid they will get turned in to law enforcement.

Finally, undocumented immigrants are excluded from federal subsidies, including housing subsidies, Medicaid-funded supportive services, or services from organizations that accept federal dollars (like Bay Area Legal Aid). One resident noted that this was a particular challenge during COVID-19 because undocumented immigrants were not eligible for federal stimulus checks or the Emergency Rental Assistance Program.

F.7.5 Low-Income Seniors

As Figure F-30 shows, almost 61 percent of lower-income senior households in Richmond are cost burdened, meaning they spend more than 30 percent of their income on housing.

Figure F-30: Cost-Burdened Senior Households by Income Level, Richmond (2013-2017)



Source: *ABAG analysis of HUD, Comprehensive Housing Affordability Strategy (CHAS) ACS tabulation, 2013-2017*

release.

Many residents noted that rising rents especially hurt seniors because they are living on fixed incomes. Additionally, CCSLS emphasized in an interview that affordable housing funded with Low Income Housing Tax Credits is not sustainably affordable for seniors unless it is coupled with project-based vouchers because seniors have static income but rents continue to rise. CCSLS also noted that homelessness is an increasing problem for seniors. CCSLS explained that Adult Protective Services in Contra Costa County used to have a grant to prevent homelessness for seniors, but it is "woefully under-resourced."

F.7.6 LGBTQ+ Residents

Though local data is not available, national data suggests that Richmond residents who are LGBTQ+ face additional housing barriers due to the combined effects of housing discrimination (Section F.3.1.3.6) and employment discrimination. According to the Williams Institute at UCLA, LGBTQ+ people are 15 percent more likely than non-LGBTQ+ people to be poor, making it more difficult to afford housing. Additionally, 50 percent of LGBTQ+ adults own their homes, compared to 70 percent of non-LGBTQ adults. Disparities in homeownership exist among LGBTQ+ couples as well - 64 percent of same-sex couples own their homes, versus 75 percent of different-sex couples. And LGBTQ+ elders are more likely to live alone than non-LGBTQ+ elders, which can create challenges with independent living and financial stability (Romera, Goldberg, and Vasquez, 2020).

LGBTQ+ youth are also at increased risk of homelessness. Studies find that LGBTQ+ youth are more than twice as likely to be unhoused than heterosexual, cisgender youth (Chapin Hall and VOYC, 2017). Other studies have found that family rejection of LGBTQ+ youth is a major factor contributing to high levels of homelessness (Romera, Goldberg, and Vasquez, 2020). Unhoused LGBTQ+ youth and adults also face barriers when trying to access homeless shelters and services, including harassment and violence and staff who are not appropriately equipped to serve LGBTQ+ people. Additionally, sex-segregated facilities lead many transgender people to go unsheltered rather than receive services (Chapin Hall and VOYC, 2017).

F.7.7 Former Foster Youth

When youth in California age out of the foster care system at age 21, they must find their own housing and lose access to resources like a monthly stipend, mental health care, and case management services. Additionally, challenges associated with being a foster youth lead to lower high school and college graduation rates, making it harder for former foster youth to find employment and afford housing. Lack of financial support from parents and mental health issues can exacerbate these challenges (Dion et al., 2022)

While specific data on Richmond is not available, research shows that former foster youth are at increased risk of housing instability. In a survey conducted by the University of Chicago's Chapin

Hall, more than one in four former foster youth in California experienced at least one night of homelessness in the previous two years. Nearly 30 percent of respondents said they had “couch surfed,” or slept at friends’ houses, because they did not have anywhere else to sleep (Courtney et al, 2020).

Richmond youth who are transitioning out of foster care can access assistance through Contra Costa Health Services’ Transitional Living Program (TLP), which provides temporary housing for youth between the ages of 18 and 24 who are homeless or are exiting the foster care system. Youth in the TLP program receive case management services that prepare them to transition back home, into permanent supportive housing, or to living independently (Contra Costa Health Services, 2022b). However, it is likely that some former foster youth do not receive the support they need.

F.7.8 Single Female Headed Households with Children

Finally, single mothers with children may struggle to afford housing if they only have a single income. This is an acute challenge in Richmond, where a far higher percentage of residents live in female-headed households (17 percent) than in Contra Costa County (12 percent) or the Bay Area (10 percent). 1,351 female-headed households with children in Richmond live below federal poverty limits. As a result, children in single-parent households are more likely to live in low-income neighborhoods in Richmond with fewer educational and economic opportunities (Section F.3.2.4).

Section F.8 Analysis of Sites Inventory

The State of California requires potential new housing sites to be analyzed and evaluated in a manner consistent with the City’s duty to affirmatively further fair housing (AB 686). The framework for this analysis utilizes fair housing indicators used throughout this assessment to see if the sites identified will improve or exacerbate fair housing conditions, patterns of segregation, and access to opportunity in Richmond. Where the analysis indicates that Richmond does not have sufficient sites available to meet its RHNA goals in a manner that affirmatively furthers fair housing, the Housing Element must include strategies to address this, such as making additional sites available. Appendix B identifies that there is sufficient capacity in the sites inventory to accommodate the City’s RHNA. Revisions made to the sites inventory since the adoption of the housing element on January 24, 2023, are considered non-substantial and do not substantially change the findings or meaningful actions contained in this appendix.

This analysis is based on information identified in August 2022:

1. 407 **Accessory Dwelling Units (ADU's)**: Affordability level is based upon an ABAG regional analysis contained in Appendix B-3 Table B-2.
2. Housing projects that have been approved or are under construction "**Entitled and Approved Projects"** with an anticipated total of 1,717 units, of which 1,194 may be above moderate income.
3. Housing projects that currently have preliminary permitting applications or applications under City review. **"Preliminary Pipeline,"** with an anticipated total of 1,279 units, of which 459 are above moderate income units.
4. Available land in Richmond to build new housing units **"Site Inventory"** with an anticipated total of 668 units of which 37 could be very low or low-income housing units.

The following Table F-36 provides a summary of the sites inventory of units by anticipated affordability levels.

Table F-36: Richmond Housing Development Potential and RHNA

	Extremely Low	Very Low	Low	Moderate	Above Moderate	Total
RHNA 2022-2031	**See Very Low**	**840**	**485**	**638**	**1,651**	**3,614**
		1,325				
ADUs	**See Very Low**	122	122	122	41	407
Entitled/Approved Projects*	**See Very Low**	172	133	18	1,194	1,717
Preliminary Pipeline*	**See Very Low**	311	354	155	459	1,279
Sites Inventory*	**See Very Low/Low**	37		433	198	668
Total		**1,451**		**728**	**1,892**	**4,071**
Surplus / (Shortfall)		**126**		**90**	**241**	**457**

**Considers net new units only.*
The Preliminary Pipeline describes projects that are currently preliminary applications or under review by the Planning Division. The Entitled/Approved Projects describes projects that have been approved by the Planning Division or are under construction.

Source: City of Richmond, LWC, Just Cities, August 2022

The City projects a surplus of about 457 housing units towards meeting its RHNA total goals, which includes a surplus of moderate (90) and very low and low income (126) units.

The sites inventory analysis includes entitled/approved projects (diamonds in the following maps), preliminary pipeline projects (squares in the following maps), and site inventory sites (circles in the following maps). The site analysis does not include ADUs since it is unclear where ADUs may be built, given that ADU development is now available to many property owners across the City.

Key Findings:

The following Key Findings are based on neighborhood and sub-area analysis of projects and sites as of August 2022 that consider the potential effects on access to opportunity, segregation, and displacement risk and disproportionate housing needs.

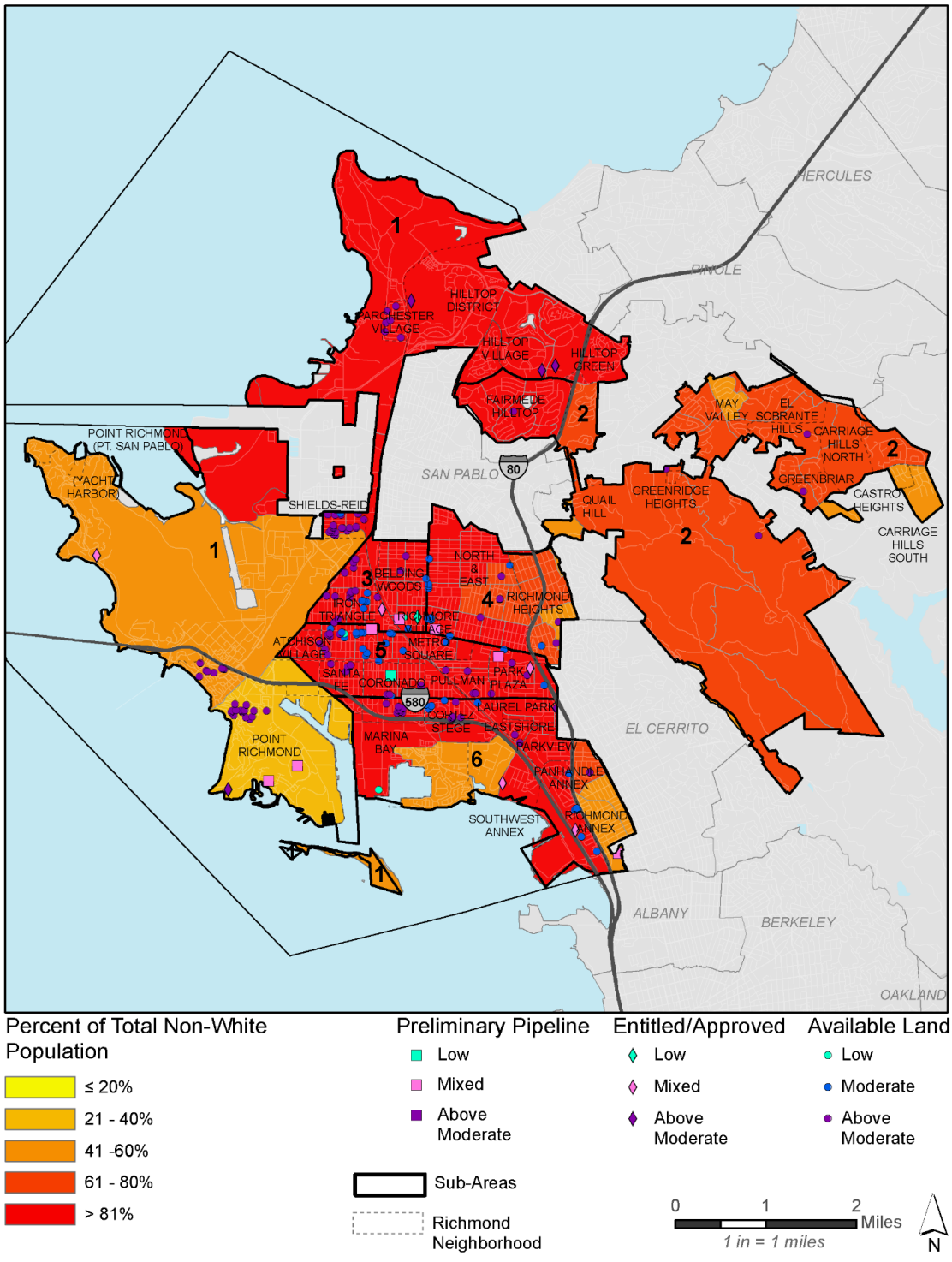
- All sites identified in this analysis are vacant land. And only one pipeline project demolishes low-income units that it will replace with new low-income units.
- Affordable housing projects are already in development or could potentially occur in low to moderate-income areas, including such as Iron Triangle, Belding Woods, Coronado, Park Plaza and Marina Bay.
- Affordable housing projects and potential sites are concentrated in lower-income areas (sub-areas 3, 4, 5), rather than higher resource areas (sub-areas 1 and 2).
- Above-moderate income projects and sites are located in multiple neighborhoods that are vulnerable to displacement with increasing housing cost burdens (such as Fairmede/Hilltop, Santa Fe, Coronado, Iron Triangle, East of Marina Bay and Southwest Annex areas).
- Despite RHNA goals being met, insufficient housing is proposed in overcrowded neighborhoods like Belding/Woods and Atchison Village.
- Neighborhoods in the central most part of the City are experiencing the highest rates of pollution burden and have the most housing sites and units in development or proposed. This includes neighborhoods like Iron Triangle, Coronado, Richmond Annex, and Hilltop District.

F.8.1 Potential Effects on Patterns of Segregation

Strategies to increase racial desegregation in segregated neighborhoods, without exacerbating gentrification and displacement trends, requires efforts to increase affordable housing in higher income neighborhoods where White residents tend to reside. However, as seen in Table F-37, using HCD's criteria for low-income housing sites, there are no vacant properties that qualify as a low-income housing site. The table does show that there are above moderate income sites and two proposed mixed income housing projects contemplated in the only neighborhood that is not majority people of color–the Point Richmond neighborhood.

Without intervening policies, such as the City's Inclusionary Housing Ordinance, housing development projects may perpetuate Richmond's current patterns of racial segregation. **Recommended strategies** include the City to evaluate the effectiveness of the recently amended Inclusionary Housing Ordinance in achieving desegregation and fair housing priorities.

Figure F-31: Percent of Total Non-White Population



Source: *HCD AFFH Data Resources and Mapping Tool*

F.8.2 Potential Effects on Access to Opportunity

There are two main strategies through new housing development for Richmond to increase resident access to opportunities: 1) increase affordable housing in higher income neighborhoods; and 2) increase economic, educational, and environmental investments in lower income neighborhoods.

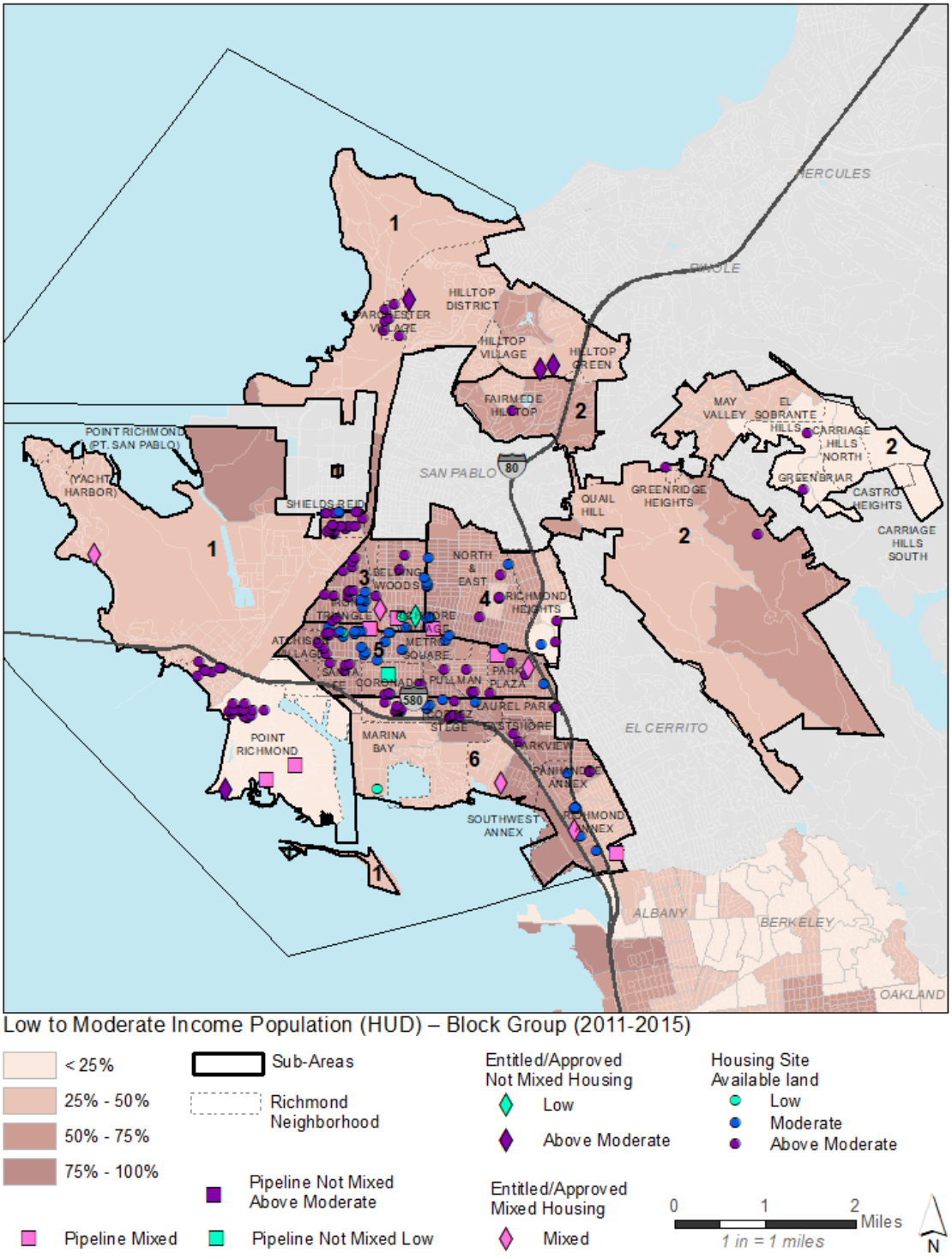
Regarding the strategy of increasing affordable housing access in higher income neighborhoods, in reviewing information in Table F-37, none of the potential housing sites in higher-income neighborhoods meet HCD's criteria for low-income housing sites; therefore, all anticipated sites in these high-income neighborhoods are shown as above-moderate income housing sites, with the exception of one potential low-income housing site in Marina Bay and a few mixed income potential projects in Point Richmond and Southwest Annex. Using HCD's criteria alone, these anticipated housing development projects appear to perpetuate the lack of access of low-income households to high opportunity areas, where higher income households reside.

Recommended strategies include evaluating Richmond's amended Inclusionary Housing Ordinance in creating affordable housing opportunities in higher income neighborhoods through the production of on-site affordable housing units in market rate projects. In addition, since the City's identification of approximately 120 vacant small parcel sites suitable for 1-2 units of housing are predominantly in higher income neighborhoods, the City can engage in strategic partnerships with affordable housing developers that develop smaller units types, including single-family and duplex units, to align objectives of creating affordable housing opportunities in higher income neighborhoods. Regarding the strategy of improving conditions in lower income neighborhoods, as reflected in Figure F-35, neighborhoods in the central most part of the City, including Iron Triangle and Coronado, Pan Handle Annex and Fairmede/Hilltop are experiencing the highest rates of pollution burden, and have the most new potential housing sites and projects. This strategy builds upon Richmond's innovative integration of health and wellness in land use planning, including the adoption of a Community Health and Wellness Element in its General Plan, and Health in All Policies Ordinance, one of the first in the nation (Community Health and Wellness, Richmond General Plan 2030). As part of Richmond's health equity approach, the City has engaged in place-based planning efforts and the investment of new climate resilience and infrastructure projects in lower income neighborhoods, including Iron Triangle, Santa Fe, and Coronado. Projects include, but are not limited to, the Yellow Brick Road Walkable Neighborhood Plan, Rumrill Blvd/13th Street Complete Street, Resilience Roadmap, Unity Park, and Harbour-8th Park.

For example, Phase 3 of the Yellow Brick Road Project (YBR) in Richmond's Iron Triangle neighborhood will install human-scale street lighting, litter abatement facilities, wayfinding and placemaking signage, and public art elements to 8th Street and Pennsylvania Avenue. The Project also proposes decorative fencing at the two parks that bookend the YBR route (Elm Playlot and Harbour-8 Park) as well as a litter abatement and public art maintenance campaign for

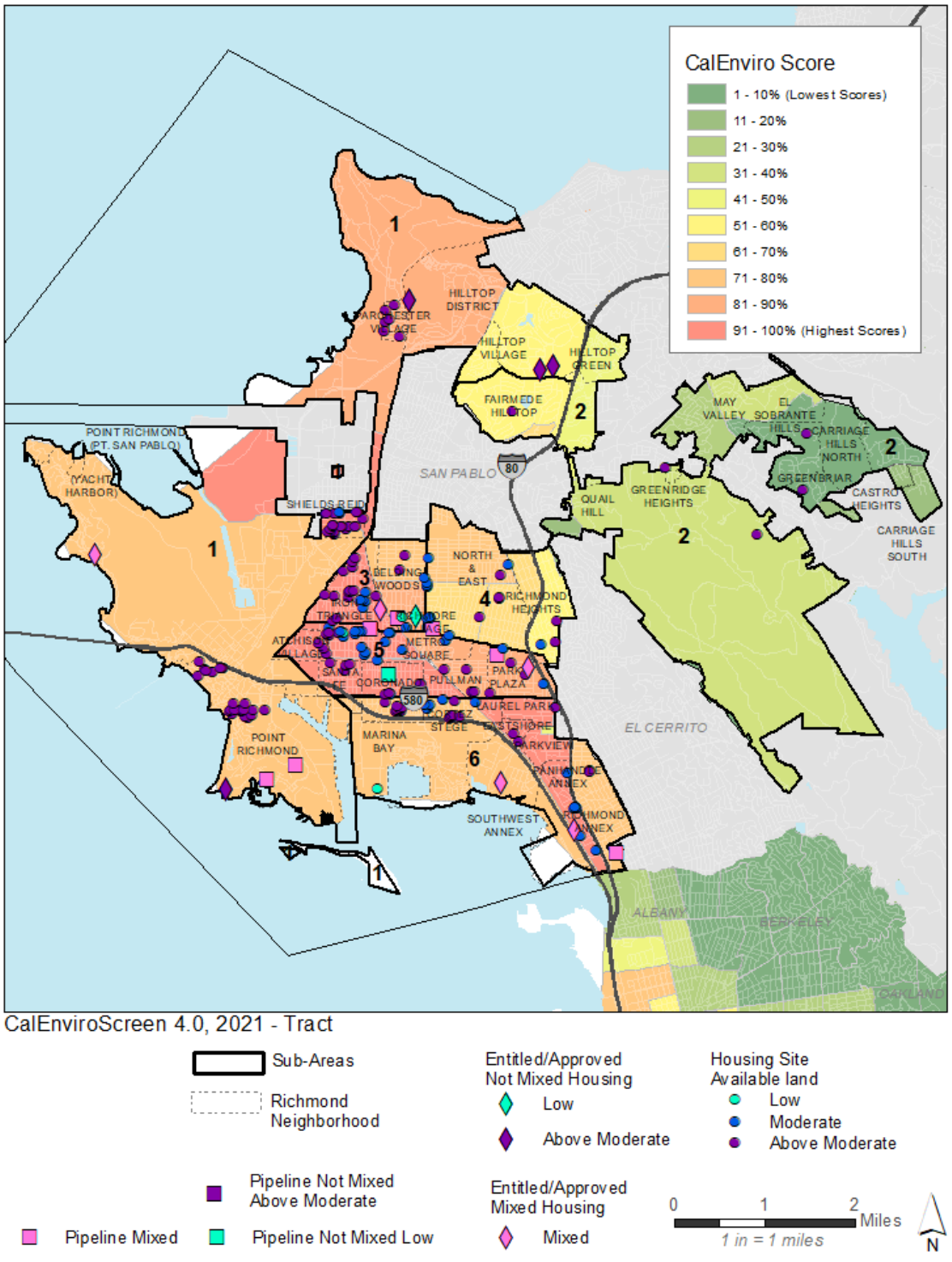
residents who live within a 1/4-mile of the project site. This project will clean and beautify the project site and place-making elements to complete the community's vision to create clean, green and safe streets for biking and walking in the Iron Triangle neighborhood.

Figure F-32: Percent of Low-Moderate Income Households



Source: *HCD AFFH Data Resources and Mapping Tool*

Figure F-33: Environmental Justice Communities



Source: *HCD AFFH Data Resources and Mapping Tool*

F.8.3 Potential Effects on Displacement Risk and Disproportionate Housing Needs

All new housing sites identified in this analysis are vacant land. Only one pipeline project demolishes existing low-income units that will be later replaced with new low-income units. However, this does not negate the existence of market force displacement and the fact that most of the new market rate units identified in the sites inventory, using HCD's established methodology, are in areas considered vulnerable to displacement.

Sites Inventory: As mentioned in Table F-36, the City has identified available sites suitable to potentially accommodate 198 above moderate housing units. With the exception of one parcel, these sites are small vacant parcels suitable for developing 1-2 housing units. There is one parcel suitable for accommodating around 34 units, located in Fairmede/Hilltop. As seen in Figure F-35, many of these parcels identified as potential above-moderate income housing are in neighborhoods considered vulnerable to displacement by the UC Berkeley Urban Displacement Project. With the exception of the Fairmede/Hilltop parcel, given the small unit types anticipated and the dispersed nature of the above-moderate income sites, there may be less impact on the displacement risk of Richmond's residents with disproportionate housing needs. The information in Table F-37 highlights that above moderate-income projects and sites are also located in neighborhoods experiencing high housing cost burdens like Santa Fe, Coronado, and Fairmede/Hilltop.

Entitled/Approved Projects: As provided in Table F-37, there are 1,717 approved and under construction units, 70 percent of which are identified as producing above-moderate income units (1,194 units). These above-moderate income housing units are mostly in larger housing projects that range from 68 units to 940 units (Campus Bay Mixed Use Project).

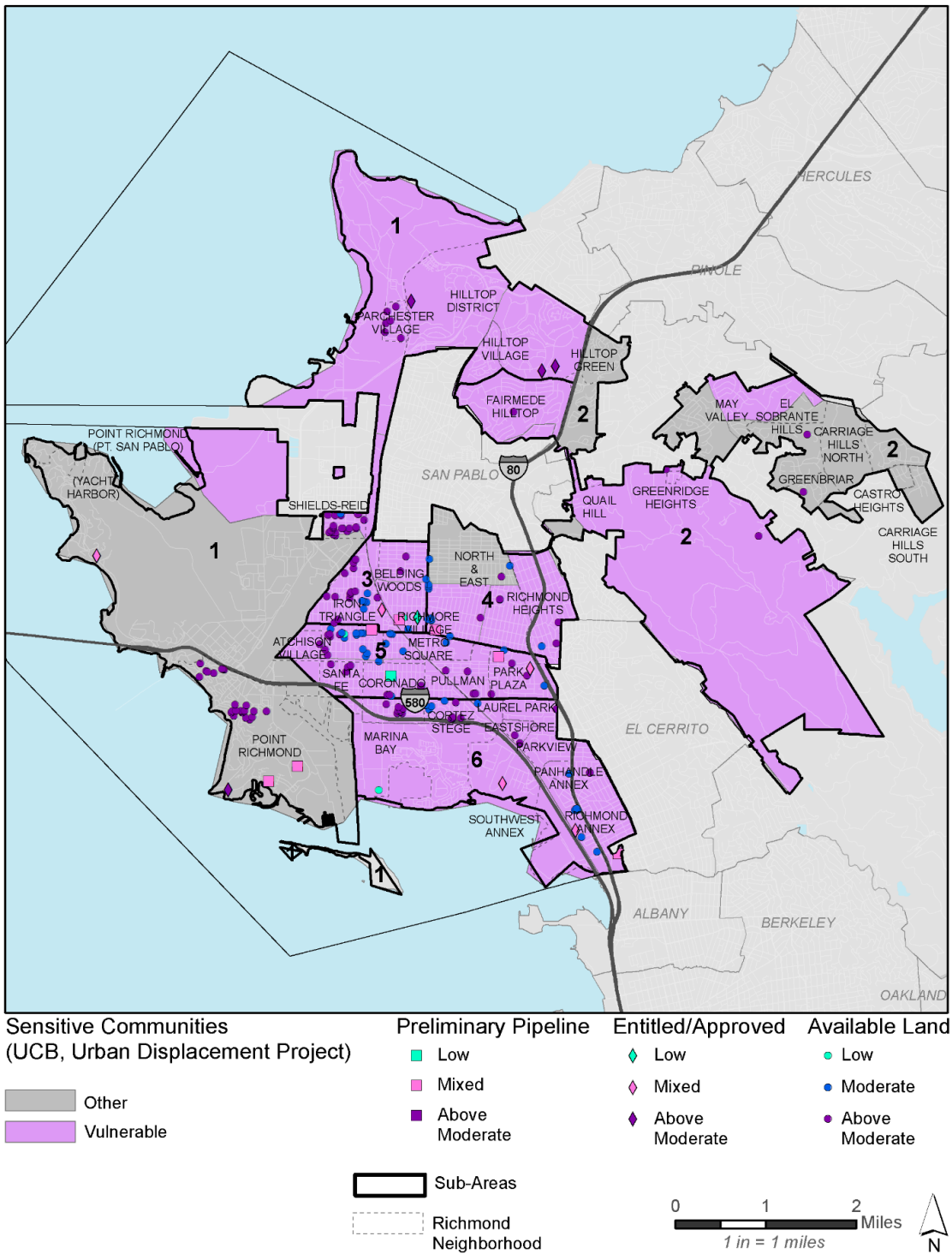
The above-moderate income projects are primarily located in displacement vulnerable neighborhoods. These anticipated projects appear to potentially have considerable impacts on the displacement risk of Richmond's residents with disproportionate housing needs, as identified above. However, given that these projects have already been approved, City action on these sites is limited.

Preliminary Pipeline Projects: As provided in Table F-38, there are 1,279 anticipated new units in the preliminary pipeline, 36 percent of which are identified as potentially above-moderate income units. As seen in Figure F-38, except for the Brickyard Cove Road preliminary pipeline project located in Point Richmond, all the above-moderate income preliminary pipeline projects are in neighborhoods considered vulnerable to displacement by the UC Berkeley Urban Displacement Project. These projects range from 85 to 278 housing units.

These anticipated projects appear to potentially have considerable impacts on the displacement risk of Richmond's residents with disproportionate housing needs, as identified above.

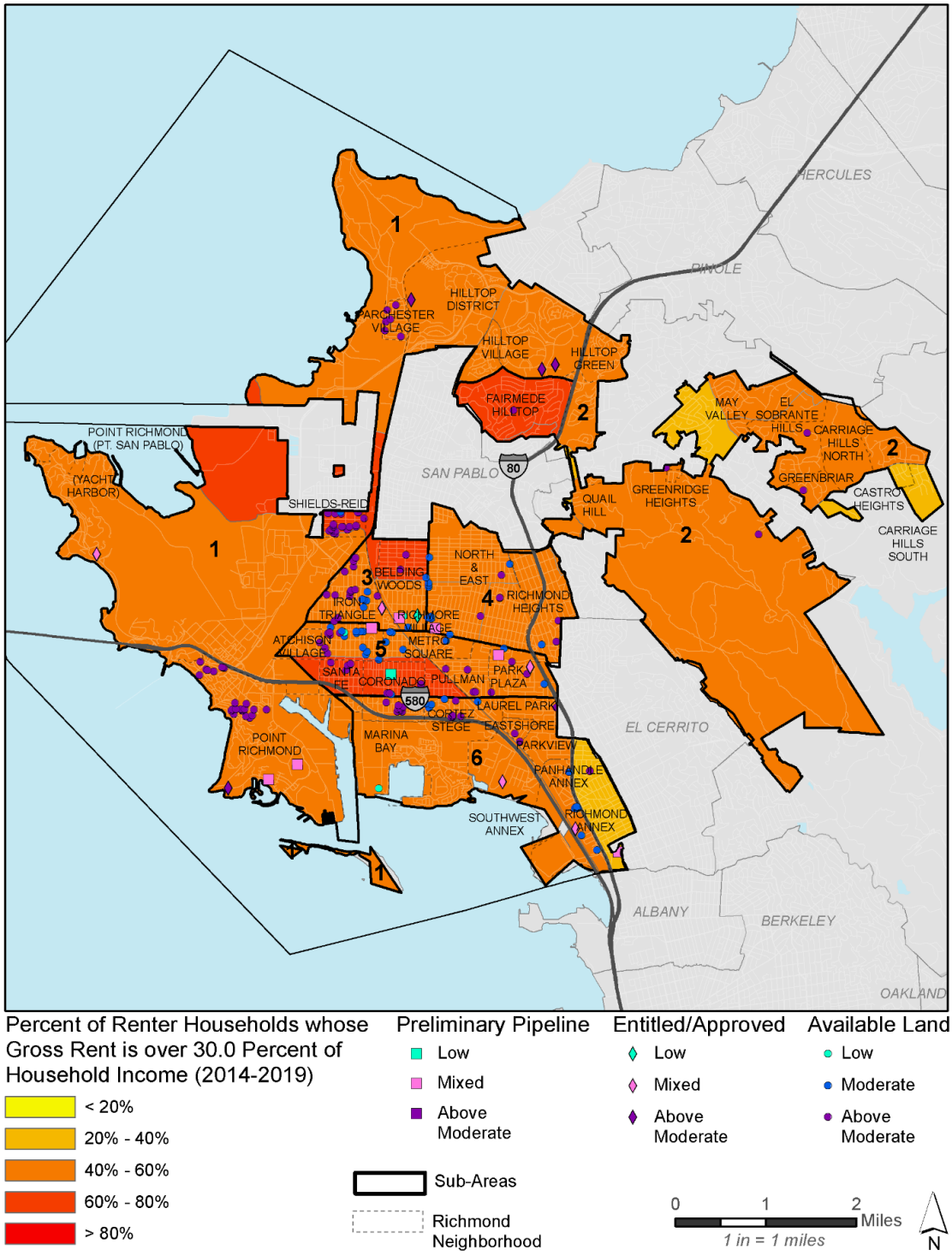
Recommendations: Given the seriousness of the fair housing implications of the new proposed above-moderate income housing projects, the City should engage in a Fair Housing, socio-economic impact and displacement assessment of each new above-moderate income housing project over a certain unit size, such as 10 units, as part of its review process (see Mundie and Associates, 2005, for an example). Pursuant to the assessment findings, strategies to prevent displacement, rather than traditional mitigation approaches, should be implemented. The City can partner with affordable housing developers to transform identified available sites into affordable housing, including homeownership opportunities and require on-site affordable housing units be provided as part of above moderate income sites. The current Inclusionary Housing ordinance exempts market-rate development, north of I-580, from the requirements to provide inclusionary units on-site or pay the in-lieu fees because a recent financial feasibility study showed that unsubsidized housing was financially infeasible. This temporary exception was established to incentivize housing production in these areas. As a recommended strategy, the City should complete a new financial feasibility study to determine if adjustment to the Inclusionary Housing Ordinance should be made.

Figure F-34: Sensitive Communities (Displacement Risk)



Source: *HCD AFFH Data Resources and Mapping Tool*

Figure F-35: Percent of Renter Households Experiencing Cost Burden



Source: *HCD AFFH Data Resources and Mapping Tool*

Table F-37: Entitled/Approved Development Projects

Address	Project Name/ Description	Neighbor-hood	Status	Vacant/ Existing or Previous Use	Units by Income Level				
					Very Low[1]	Low[1]	Moderate[1]	Above Moderate	Total Net New[2]
Barrett Ave.	New Single Room Occupancy Development	Belding/ Woods	Under construction with anticipated completion by the end of 2023.	Vacant	17	-	-	-	17
1390 S. 49th St.	Campus Bay Mixed Use Project – Phase I	East of Marina Bay	Approved by City Council on 12/1/20. Subdivision improvement plans submitted on 12/15/22. Remediation underway. Project approvals do not expire until 2035.	Vacant	-	-	235	940	1,175
525 Marina Way (formerly 1300 Roosevelt Ave.)	Hacienda Senior Apartments	Iron Triangle	Approved	Vacant Building	148	-	-	2	150
2301 Columbia Blvd.	Cherry Blossom Row Residential Project	Southwest Annex	Approved	Vacant	-	-	10	90	100
Colusa Ave.	TBV: Villas at Renaissance Apartments	-	Approved	Vacant	7	98	-	-	105
3900 Giant Rd.	Richmond Country Club Residential Development	Hilltop District	Approved	Vacant	-	-	-	94	94
1135 Canal Blvd	Quarry Redesign	Point Richmond	Under review	Vacant	-	-	8	68	76

Address	Project Name/ Description	Neighbor -hood	Status	Vacant/ Existing or Previous Use	Units by Income Level				
					Very Low[1]	Low[1]	Moderate[1]	Above Moderate	Total Net New[2]
				Entitled/Approved Subtotal	**172**	**333**	**18**	**1,194**	**1,717**

Source: City of Richmond, August 2022

Table F-38: Preliminary Pipeline Sites

Address	Project Name/ Description Supportive and Family Apartments	Neighbor-hood	Status Under review	Vacant/ Existing or Previous Use Vacant Building	Units by Income Level				
					Very Low[1]	Low[1]	Moderate[1]	Above Moderate	Total Net New[2]
100 38th St.	Supportive and Family Apartments	Park Plaza	Under review	Vacant Building	95	38	-	2	135
1101-1221 Macdonald Ave.	12th & Macdonald	Iron Triangle	Under review	Vacant	-	-	69	278	347
Portola Ave.	Metrowalk Phase II	Belding /Woods	Under review	Surface Parking Lot	46	104	-	-	150
5620 Central Ave.	Central SB35	Richmond Annex	Under review	Vacant	0	312	77	4	393
Brickyard Cove Road	PG&E Site Subdivision	Point Richmond	Under review	Vacant	-	-	9	85	94
2400 Nevin Ave.	Nevin Plaza New Construction	North and East	Preliminary	Vacant	70	-	-	-	70
Maine Ave.	Nystrom Village	Coronado	Preliminary	100 Low-Income Units	100	-100	-	90	90
Preliminary Pipeline Subtotal					**311**	**354***	**155**	**459**	**1,279**

[1] Any low or moderate units are or will be deed restricted to the identified income level.

[2] Only counts net new units (i.e., subtracts existing units that are being demolished as part of the new housing development).

** Subtracts the 100 existing low-income units to be demolished in Nystrom Village.*

Source: City of Richmond, August 2022

F.8.4 Sites Inventory Analysis

The following section is the detailed site inventory analysis by sub-area and neighborhood that was summarized above in the potential effects of housing sites and projects on patterns of segregation (F.4.2), access to opportunity (F.4.3), or displacement risk and disproportionate housing need (F.4.4). This section includes several tables (Table F-39 and F-40) and maps highlighting fair housing indicators (Figures F-3 to F-4) as well as sites inventory, entitled/approved projects and preliminary pipeline projects. The tables highlight the lowest to

highest values in a purple gradient for twelve data points required by the State as part of the sites inventory analysis. There are several factors to consider regarding the Sites Inventory Analysis, which include:

- The analysis does not include ADU units.
- There are multiple census tracts that are part of more than one neighborhood in this analysis.
- There are some neighborhoods located within two sub-areas such as Iron Triangle (Sub-Areas 3 and 5), and Coronado (Sub-Areas 5 and 6).
- There are a few geographic labels that are not a neighborhood. These geographies are marked with an asterisk (*) in the TCAC analysis tables. These include North of Point Richmond, East of Marina Bay, Northwest of Greenridge Heights and Southwest of Greenbriar.
- There are no R/ECAPS in the City, and therefore, will not be included in the sites inventory analysis, however, Section F.4.5 performs an analysis of potential future R/ECAPS in the City.
- The following site was not mapped or included in the TCAC analysis below:
    - TBV: Villas at Renaissance Apartments, Approved, Currently Vacant, 105 units (7 very low and 98 low units)
- The required State indicators are described using estimates, which are not exact conditions of the demographics of Richmond. For example, overcrowding data may underestimate the number of overcrowded households because some households may fear that sharing this information could put them at risk of eviction or potential deportation for undocumented residents.

The following analysis is based on the 6 sub-areas and their neighborhoods that include census tracts or block groups with site inventory (sites), preliminary pipeline and entitled/approved projects on them.

Citywide Overview

- Sites are located across the City, but concentrated in districts 3, 4, 5, and 6. These sites account for 82 percent (550 units) of the anticipated development potential. A majority of these units are low income. Pipeline or Entitled/Approved projects account for 74 percent (2,996 units) of the anticipated development potential. Except for subarea 2, these projects can be found in all subareas. A majority of these units are above-moderate income.
- Above-moderate income sites are distributed across the City. Their location in neighborhoods that are vulnerable to displacement with increasing housing cost burdens may negatively impact existing households in neighborhoods such as Iron Triangle, Coronado, East of Marina Bay and Southwest Annex.
- Low and Moderate sites are concentrated in Sub-Areas 3, 5, and 6. These Sub-Areas are vulnerable to displacement, have a large share of low to moderate income households who are also experiencing cost-burden, have high percentage of non-White population, and have a low-resource score for access to opportunity.

- Neighborhoods such as El Sobrante Hills and Green Briar (Sub-area 2), which are the only two neighborhoods in the City with moderate resources, could have the opportunity to integrate more low and moderate sites if there were available vacant sites that could accommodate such housing.

Sub-Area 1

- The sites and projects in this sub-area, which includes Point Richmond, Shields-Reid, Parchester Village and the Hilltop District neighborhoods, are clustered around Parchester Village, Shields-Reid, and Point Richmond. Ten percent (67) of site units and twelve percent (369) of project units are located in this sub-area. The majority of *sites* include small buildings with above moderate income units with only a handful of moderate income units. The majority of *projects* are larger buildings with above-moderate income units.
- This area has a high non-white population, rates of children living in married couples in the City and some of the lowest rates of children female-headed households.
- This area has smaller percentages of low to moderate income households than other areas of the City. For example, north of Point Richmond and Point Richmond both have the highest concentrations of projects, smallest percentage of low to moderate income households and very little overcrowding.
- Some specific clusters of sites in Sub-Area 1 have limited access to environmental opportunities, including those in Parchester Village and Hilltop District, which score above the 80th percentile statewide for poor environmental outcomes. These neighborhoods are also vulnerable to displacement, as they have concentrations of marginalized groups such as minority population (72 percent in Shields-Reid and Hilltop neighborhoods), renter households experiencing cost burden, and other vulnerable groups such as disabled populations (less than 13 percent).
- Prioritizing above moderate sites here would further segregate high income residents into these areas, and further displace residents already suffering from rent burden.

Sub-Area 2

- This sub-area, which includes the El Sobrante Hills neighborhoods, Fairmede/Hilltop, Greenbriar, and Greenridge Heights, accounts for seven percent (51) of site units, all of which are above-moderate income. There are no preliminary pipeline or entitled/approved projects. These sites can produce 1 to 34 units per parcel.
- Sites in this sub-area are located in neighborhoods with some of the lowest concentrations of low-moderate income households, pollution burden, overcrowding (4 percent), and owner housing cost burden.
- However, thirteen percent of the population is disabled, a majority of renters experience cost burden (56 percent), and households living in Southwest of Green Briar and Fairmede Hilltop are vulnerable to displacement.
- This sub-area has the only two neighborhoods in Richmond with moderate resources, yet it does not have any sites at different income levels that could help integrate residents of

all income groups. There is an opportunity to integrate more low and moderate income sites if there were available vacant or other opportunity sites that could accommodate such housing.

Sub-Area 3

- Sites in one of the smallest sub-areas account for nine percent (74) of units in central Richmond, which covers Belding Woods, Iron Triangle, and part of Richmore Village and cover a range of income levels. The majority of sites are located in Iron Triangle, which are moderate, mixed, and above-moderate, and sites in Richmore Village are low, mixed, and moderate. The preliminary pipeline and entitled/approved projects in this sub-area account for eleven percent (317) of citywide units with a majority low income in Belding/Woods and Iron Triangle.
- All neighborhoods in the sub-area are vulnerable to displacement. This sub-area has the largest minority population, high rates of renters experiencing cost burden, and households in this sub-area have the highest overcrowding rates (18-19%) and pollution burden in the City.
- Homeowners near projects in this sub-area experience the lowest rate of housing burden across all other areas.
- Affordable housing is integrated in both lower and moderate income areas.
- The City should focus on strategies to alleviate overcrowding in neighborhoods like Belding Woods through increasing new affordable housing development.

Sub-Area 4

- Sites in this sub-area account for 19 percent (129) of units, in Atchison Village, Santa Fe, Coronado, Pullman, Metro Square, and Park Plaza, cover a range of income levels and are distributed throughout the sub-area. A majority of moderate and above-moderate income unit sites are concentrated here and in one other sub-area. Preliminary pipeline and entitled/approved projects in this sub-area account for nineteen percent (572) of citywide units and are located in Coronado, Iron Triangle and Park Plaza neighborhoods. These units are split between above moderate (370) and lower and moderate income (202) units.
- All neighborhoods in this sub-area are vulnerable to displacement except for a part of North and East Richmond.
- The addition of moderate income sites in this sub-area may help increase integration of income groups in these neighborhoods.

Sub-Area 5

- Sites in this sub-area account for 19 percent (129) of units, in Atchison Village, Santa Fe, Coronado, Pullman, Metro Square, and Park Plaza, cover a range of income levels and are distributed throughout the sub-area. A majority of moderate and above-moderate income unit sites are concentrated here and in one other sub-area. Preliminary pipeline and entitled/approved projects in this sub-area account for nineteen percent (572) of

citywide units and are located in Coronado, Iron Triangle and Park Plaza neighborhoods. These units are split between above moderate (370) and lower and moderate income (202) units.

- All neighborhoods in the sub-area are vulnerable to displacement. This sub-area has a large minority and disabled population (15 percent), one of the highest rates of children in married couple households, high rates of low-to-moderate income households and housing cost burden, particularly in the Santa Fe and Coronado neighborhoods.
- Households west of the railroad tracks have high overcrowding rates and pollution burden compared to the eastern section of the sub-area.
- The potential distribution of low, moderate and above sites in this sub-area can aid in the integration of affordable housing.
- The City should focus on strategies to alleviate overcrowding in neighborhoods like Iron Triangle through increasing new affordable housing development.

Sub-Area 6

- This sub-area, which includes Marina Bay, Cortez/Stege, Laurel Park, Eastshore, Parkview, Panhandle Annex, and Richmond Annex, have a concentration of **sites** on the north and east side of I-580. Sites account for 52 percent of citywide units (404 units total with 344 of these units from the Marina Bay site) and range from low to above-moderate, with a higher number of above moderate sites. Twenty-nine percent (1,468) of project units are in this sub-area in the following neighborhoods: East of Marina Bay, Richmond Annex and Southwest Annex. These projects are majority above moderate income housing units.
- All neighborhoods in this sub-area are vulnerable to displacement with households experiencing rent burden and high pollution burden. At the same time, this sub-area has low rates of owner housing cost burden (38 percent) and overcrowding when compared to other sub-areas.
- The sub-area has a large minority population and the highest rate of female headed households across the City. A little over half of the households are low to moderate income.
- Since this area has many residents who are displacement vulnerable and may be subject to fair housing disparities, the City should consider strategies to ensure that the potential housing sites are used for affordable rental and homeownership projects.

Table F-39: Preliminary Pipeline and Entitled/Approved Sites Analysis Summary Table

N	Census Tract	Total Households in Census Tract	RHNA Capacity				TCAC	% Minority	% Low-Moderate Income Households	R/ECAPs	Environmental Justice Communities	% Children Married-Couple Households	% Children Female Headed Households	% People who are Disabled	% Overcrowded	% Overpayment Renter	% Overpaym Owner
			Lower	Moderate	Above Moderate	Total											
TOTAL PIPELINE UNITS			1,170	173	1,653	2,996											
B-AREA 1		4,804	105	17	247	369	Low Resource	68.7	37.7	0	70.6	69.2	20.4	12.5	3.4	52.1	46.8
Hill Top District		3,065	105	0	94	199	Low Resource	89.5	35.3	0	69.2	71.7	21.1	14.1	5.1	54.9	47.8
405050056	6013392201	-	105	0	0	105	Low Resource	86.3	32.0	0	52.0	71.6	19.3	14.4	2.5	53.2	51.8
405050056	6013392200	3,065	0	0	94	94	Low Resource	91.6	38.5	0	86.4	71.8	22.8	13.7	7.8	56.6	43.8
orth of Point Richmond*		1,739	0	0	-	-	Low Resource	43.7	42.5	0	73.4	64.2	19.0	9.3	0.0	46.5	44.7
561100008	6013378000	1,739	0	0	-	-	Low Resource	43.7	42.5	0	73.4	64.2	19.0	9.3	0.0	46.5	44.7
Point Richmond		1,739	0	17	153	170	Low Resource	30.9	42.5	0	73.4	64.2	19.0	9.3	0.0	46.5	44.7
560340043	6013378000	1,739	0	9	85	94	Low Resource	30.9	42.5	0	73.4	64.2	19.0	9.3	0.0	46.5	44.7
560330043			0	8	68	76											
560420006			0	0	0	-											
B-AREA 2		0	0	0	0	0		0	0	0	0	0	0	0	0	0	0
B-AREA 3		2,875	315	0	2	317	Low Resource	94.8	78.1	0	91.9	61.7	13.6	8.6	18.4	56.6	36.9
Belding/Woods		2,875	167	0	0	167	Low Resource	96.2	71.9	0	89.2	54.4	14.4	6.4	26.3	53.7	39.4
514151005	6013375000	1,231	150	0	0	150	Low Resource	96.2	71.9	0	89.2	54.4	14.4	6.4	26.3	53.7	39.4
514110001			17	0	0	17											
Iron Triangle		1,644	148	0	2	150	Low Resource	93.4	84.3	0	94.5	68.9	12.8	10.8	10.5	59.5	34.4
534370029	6013376000	1,644	148	0	2	150	Low Resource	93.4	84.3	0	94.5	68.9	12.8	10.8	10.5	59.5	34.4
B-AREA 4		1,771	70	0	0	70	Low Resource	86.4	60.5	0	60.5	51.4	14.8	12.6	15.9	53.3	45.0
North and East		1,771	70	0	0	70	Low Resource	86.4	60.5	0	60.5	51.4	14.8	12.6	15.9	53.3	45.0
515261003	6013374000	1,771	70	0	0	70	Low Resource	86.4	60.5	0	60.5	51.4	14.8	12.6	15.9	53.3	45.0
B-AREA 5		6,175	133	69	370	572	Low Resource	98.2	70.8	0	91.8	66.7	19.8	15.4	13.9	54.4	53.2
Coronado		1,909	0	0	90	90	Low Resource	98.5	74.3	0	94.5	52.8	31.0	13.8	16.8	61.7	71.9
544113001	6013379000	1,909	0	0	90	90	Low Resource	98.5	74.3	0	94.5	52.8	31.0	13.8	16.8	61.7	71.9
Iron Triangle		2,265	0	69	278	347	Low Resource	97.8	73.4	0	94.6	75.7	13.7	13.0	17.0	51.9	35.6
540092016	6013377000	2,265	0	69	278	347	Low Resource	97.8	73.4	0	94.6	75.7	13.7	13.0	17.0	51.9	35.6
Park Plaza		2,001	133	0	2	135	Low Resource	98.2	64.8	0	86.5	71.6	14.6	19.4	7.8	49.6	52.1
513321003	6013381000	2,001	0	0	0	-	Low Resource	98.2	64.8	0	86.5	71.6	14.6	19.4	7.8	49.6	52.1
517340004			133	0	2	135											
B-AREA 6		7,631	547	87	1,034	1,668	Low Resource	75.9	52.3	0	80.1	55.0	29.9	12.1	6.5	49.6	37.8
East of Marina Bay*		2,808	235	0	940	1,175	Low Resource	96.9	44.9	0	76.8	55.4	26.0	11.5	5.5	52.0	38.2
560050022	6013380000	2,808	235	0	940	1,175	Low Resource	96.9	44.9	0	76.8	55.4	26.0	11.5	5.5	52.0	38.2
Richmond Annex		2,032	312	77	4	393	Low Resource	47.2	56.7	0	70.3	72.0	8.2	8.4	7.4	39.6	35.3
510053032	6013383000	2,032	312	77	4	393	Low Resource	47.2	56.7	0	70.3	72.0	8.2	8.4	7.4	39.6	35.3
Southwest Annex		2,791	0	10	90	100	Low Resource	83.5	55.2	0	93.2	37.7	55.6	16.4	6.7	57.2	39.9
507251015	6013382000	2,791	0	10	90	100	Low Resource	83.5	55.2	0	93.2	37.7	55.6	16.4	6.7	57.2	39.9

Table F-40: Sites Inventory Analysis Summary Table

APN	Census Tract	Total Households in Census Tract	RHNA Capacity				TCAC	% Minority	% Low-Moderate Income Households	R/ECAPs	Environmental Justice Communities	% Children Married-Couple Households	% Children Female Headed Households	% People who are Disabled	% Overcrowded	% Overpayment Renter	% Overpayment Owner
			Lower	Moderate	Above Moderate	Total											
TOTAL AVAILABLE SITES UNITS			254	216	198	668											
SUB-AREA 1		6,284	0	7	60	67	Low Resource	72.3	49.6	0	85.2	65.2	20.9	11.3	7.1	55.3	45.6
Parchester Village		3,065	0	0	6	6	Low Resource	91.6	38.5	0	86.4	71.8	22.8	13.7	7.8	56.6	43.8
408054027	6013392200	3,065	0	0	1	1	Low Resource	91.6	38.5	0	86.4	71.8	22.8	13.7	7.8	56.6	43.8
408054001			0	0	1	1											
408034010			0	0	1	1											
408032020			0	0	1	1											
408011032			0	0	1	1											
408012036			0	0	1	1											
Point Richmond		1,739	0	0	30	30	Low Resource	37.3	42.5	0	73.4	64.2	19.0	9.3	0.0	46.5	44.7
556101007	6013378000	1,739	0	0	1	1	Low Resource	30.9	42.5	0	73.4	64.2	19.0	9.3	0.0	46.5	44.7
556170029			0	0	2	2											
556134032			0	0	1	1											
558013001			0	0	2	2											
558012015			0	0	1	1											
556170016			0	0	1	1											
556121017			0	0	1	1											
556131018			0	0	2	2											
558012014			0	0	1	1											
556170033			0	0	1	1											
556170032			0	0	1	1											
558072014			0	0	1	1											
556151006			0	0	1	1											
556152007			0	0	1	1											
558071001			0	0	2	2											
558212010			0	0	1	1		43.7									
558251013			0	0	2	2											
558241007			0	0	1	1											
558271001			0	0	2	2											
558251014			0	0	2	2											
558330039			0	0	1	1											
558330040			0	0	1	1											
558330041			0	0	1	1											
Shields-Reid		3,219	0	7	24	31	Low Resource	79.6	55.2	0	84.6	61.9	19.9	10.1	6.8	54.6	46.5
561181010	6013365002	1,480	0	7	0	7	Low Resource	98.7	68.0	0	95.7	59.5	20.8	10.8	13.6	62.7	48.3
561201010			0	0	1	1											
561151009			0	0	2	2											
561151011			0	0	1	1											
561221001			0	0	1	1											
561262001			0	0	1	1											
561232015			0	0	1	1											
561192018			0	0	2	2											
561192019			0	0	1	1											
561262003			0	0	1	1											
561192030			0	0	2	2											
561192031			0	0	1	1											
561252029			0	0	2	2											
561181021			0	0	1	1											

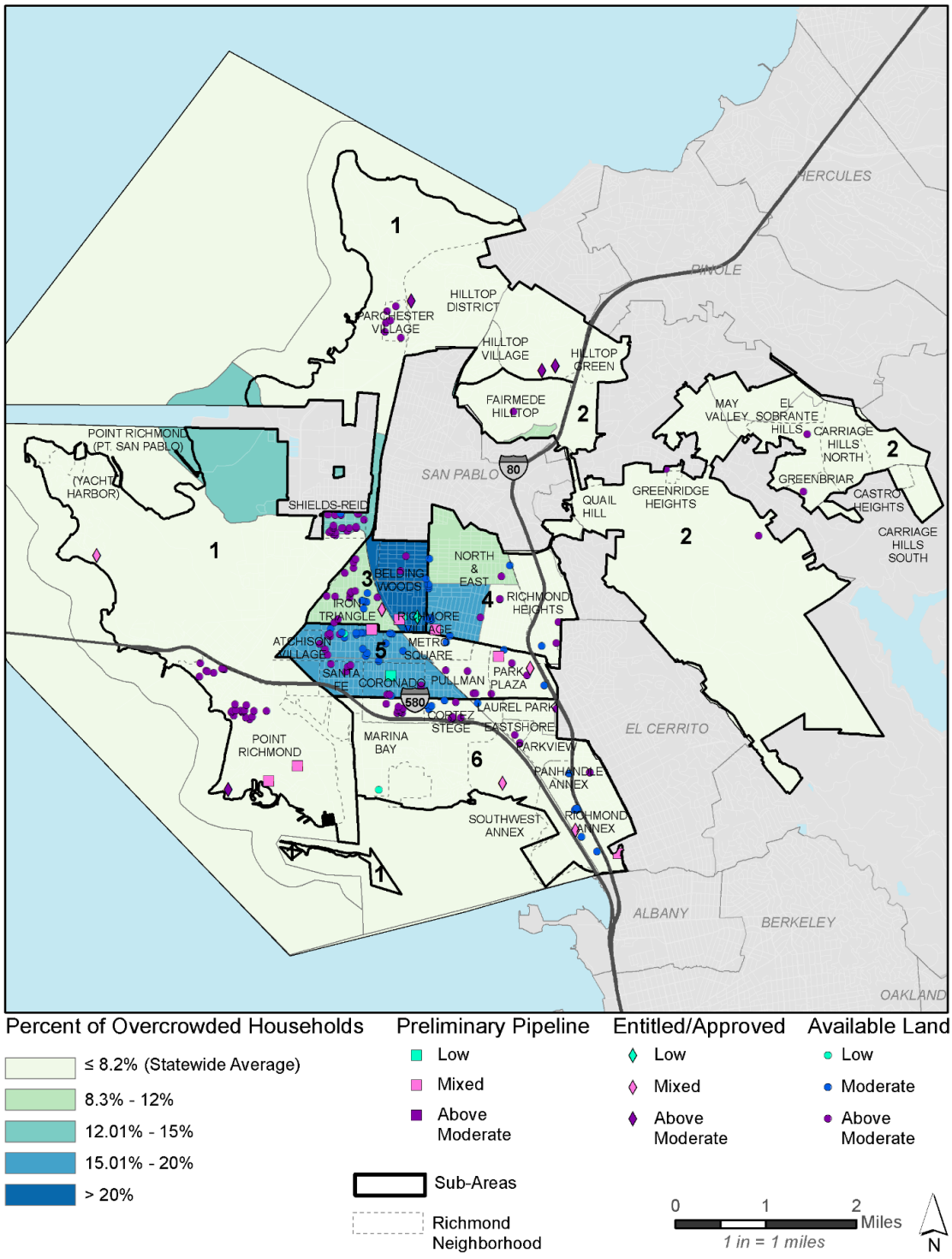
			RHNA Capacity														
APN	Census Tract	Total Households in Census Tract	Lower	Moderate	Above Moderate	Total	TCAC	% Minority	% Low-Moderate Income Households	R/ECAPs	Environmental Justice Communities	% Children Married-Couple Households	% Children Female Headed Households	% People who are Disabled	% Overcrowded	% Overpayment Renter	% Overpayment Owner
561181031			0	0	1	1											
561171016			0	0	1	1											
561251013			0	0	2	2	Low Resource	96.4									
561251012			0	0	1	1											
561202003	6013378000	1,739	0	0	1	1	Low Resource	43.7	42.5	0	73.4	64.2	19.0	9.3	0.0	46.5	44.7
561202015			0	0	1	1											
SUB-AREA 2		**5,215**	**0**	**0**	**51**	**51**	**Low/Moderate Resource**	**74.2**	**31.7**	**0**	**30.5**	**60.9**	**15.3**	**12.9**	**3.7**	**55.9**	**34.4**
El Sobrante Hills		**1,451**	**0**	**0**	**1**	**1**	**Moderate Resource**	**65.9**	**17.8**	**0**	**5.2**	**67.8**	**8.9**	**12.0**	**2.8**	**48.7**	**35.4**
433372008	6013360102	1,451	0	0	1	1	Moderate Resource	65.9	17.8	0	5.2	67.8	8.9	12.0	2.8	48.7	35.4
Fairmede/Hilltop		**1,999**	**0**	**0**	**34**	**34**	**Low Resource**	**93.1**	**35.7**	**0**	**55.9**	**45.1**	**25.5**	**14.0**	**4.5**	**67.3**	**30.4**
414010014	6013367100	1,999	0	0	34	34	Low Resource	93.1	35.7	0	55.9	45.1	25.5	14.0	4.5	67.3	30.4
Greenbriar		**1,451**	**0**	**0**	**2**	**2**	**Moderate Resource**	**65.9**	**17.8**	**0**	**5.2**	**67.8**	**8.9**	**12.0**	**2.8**	**48.7**	**35.4**
433492003	6013360102	1,451	0	0	2	2	Moderate Resource	65.9	17.8	0	5.2	67.8	8.9	12.0	2.8	48.7	35.4
Northwest of Greenridge Heights*		**1,765**	**0**	**0**	**8**	**8**	**Low Resource**	**63.1**	**41.6**	**0**	**30.4**	**69.8**	**11.4**	**12.8**	**3.7**	**51.7**	**37.5**
435210005	6013361000	1,765	0	0	8	8	Low Resource	63.1	41.6	0	30.4	69.8	11.4	12.8	3.7	51.7	37.5
Southwest of Greenbriar*		**1,765**	**0**	**0**	**6**	**6**	**Low Resource**	**74.8**	**41.6**	**0**	**30.4**	**69.8**	**11.4**	**12.8**	**3.7**	**51.7**	**37.5**
435300011	6013361000	1,765	0	0	6	6	Low Resource	74.8	41.6	0	30.4	69.8	11.4	12.8	3.7	51.7	37.5
SUB-AREA 3		**4,028**	**44**	**28**	**18**	**90**	**Low Resource**	**96.9**	**74.5**	**0**	**85.6**	**57.8**	**21.8**	**9.7**	**19.2**	**59.6**	**45.2**
Belding/Woods		**2,384**	**37**	**12**	**2**	**51**	**Low Resource**	**95.8**	**69.6**	**0**	**81.1**	**52.3**	**26.3**	**9.2**	**23.5**	**59.7**	**50.6**
514060020	6013375000	1,231	0	8	0	8	Low Resource	96.2	71.9	0	89.2	54.4	14.4	6.4	26.3	53.7	39.4
514140032			37	0	0	37											
529170032			0	4	0	4											
530230025	6013373000	1,153	0	0	1	1	Low Resource	95.3	67.4	0	73.0	50.2	38.1	11.9	20.7	65.7	61.8
529040013			0	0	1	1		96.1									
Iron Triangle		**1,644**	**7**	**16**	**16**	**39**	**Low Resource**	**97.9**	**84.3**	**0**	**94.5**	**68.9**	**12.8**	**10.8**	**10.5**	**59.5**	**34.4**
534330020			0	3	0	3											
534171007			0	2	0	2											
534181024			0	5	0	5		97.2									
534142006			0	4	0	4											
534181027			0	2	0	2											
534131009			0	0	1	1											
538060018			0	0	1	1											
538070024			0	0	1	1											
534193009			0	0	1	1											
534161024			0	0	2	2											
534212005	6013376000	1,644	0	0	1	1	Low Resource	98.3	84.3	0	94.5	68.9	12.8	10.8	10.5	59.5	34.4
534222005			0	0	1	1											
534193017			0	0	1	1											
534122013			0	0	1	1											
534122012			0	0	1	1											
534024021			0	0	1	1											
534023002			0	0	2	2											
534012006			0	0	1	1		98.2									
538220004			6	0	0	6											
538220003			1	0	0	1											
534012019			0	0	1	1											
SUB-AREA 4		**7,150**	**0**	**46**	**6**	**52**	**Low Resource**	**78.6**	**44.7**	**0**	**64.0**	**58.2**	**19.4**	**10.0**	**8.8**	**51.8**	**40.8**

APN	Census Tract	Total Households in Census Tract	RHNA Capacity				TCAC	% Minority	% Low-Moderate Income Households	R/ECAPs	Environmental Justice Communities	% Children Married-Couple Households	% Children Female Headed Households	% People who are Disabled	% Overcrowded	% Overpayment Renter	% Overpayment Owner
			Lower	Moderate	Above Moderate	Total											
North and East		**6,013**	**0**	**44**	**4**	**48**	**Low Resource**	**84.7**	**51.3**	**0**	**67.1**	**61.0**	**15.6**	**10.1**	**9.7**	**50.8**	**47.6**
515241011	6013374000	1,771	0	2	0	2	Low Resource	86.4	60.5	0	60.5	51.4	14.8	12.6	15.9	53.3	45.0
515190011			0	6	0	6											
515190012			0	5	0	5											
515190015			0	11	0	11											
515190010			0	8	0	8											
528250023			0	3	0	3		89.6									
528250002			0	3	0	3											
516050021			0	0	1	1		82.7									
524010003	6013372000	2,295	0	2	0	2	Low Resource	80.8	45.3	0	71.5	62.5	26.5	10.4	9.1	52.3	59.5
524180002			0	0	1	1											
528080003			0	4	0	4		93.4									
518111007	6013371000	1,947	0	0	1	1	Low Resource	75.2	48.2	0	69.3	69.0	5.4	7.4	4.2	46.9	38.3
518111006			0	0	1	1											
Richmond Heights		**1,137**	**0**	**2**	**2**	**4**	**Low Resource**	**60.3**	**24.8**	**0**	**54.5**	**49.8**	**30.8**	**9.4**	**6.0**	**54.8**	**20.2**
519290026	6013370000	1,137	0	2	0	2	Low Resource	62.8	24.8	0	54.5	49.8	30.8	9.4	6.0	54.8	20.2
519260010			0	0	1	1											
519240019			0	0	1	1		57.8									
SUB-AREA 5		**6,175**	**13**	**83**	**33**	**129**	**Low Resource**	**95.7**	**70.8**	**0**	**91.8**	**66.7**	**19.8**	**15.4**	**13.9**	**54.4**	**53.2**
Atchison Village		**2,265**	**0**	**0**	**1**	**1**	**Low Resource**	**85.6**	**73.4**	**0**	**94.6**	**75.7**	**13.7**	**13.0**	**17.0**	**51.9**	**35.6**
538342003	6013377000	2,265	0	0	1	1	Low Resource	85.6	73.4	0	94.6	75.7	13.7	13.0	17.0	51.9	35.6
Coronado		**1,909**	**0**	**7**	**6**	**13**	**Low Resource**	**98.4**	**74.3**	**0**	**94.5**	**52.8**	**31.0**	**13.8**	**16.8**	**61.7**	**71.9**
544221013	6013379000	1,909	0	7	0	7	Low Resource	98.5	74.3	0	94.5	52.8	31.0	13.8	16.8	61.7	71.9
544232009			0	0	1	1											
544221024			0	0	1	1											
544182012			0	0	1	1		98.4									
544182002			0	0	3	3											
Iron Triangle		**4,174**	**13**	**51**	**10**	**74**	**Low Resource**	**97.7**	**73.9**	**0**	**94.5**	**64.3**	**22.4**	**13.4**	**16.9**	**56.8**	**53.8**
540330018	6013379000	1,909	0	3	0	3	Low Resource	98.5	74.3	0	94.5	52.8	31.0	13.8	16.8	61.7	71.9
538220008	6013377000	2,265	13	0	0	13	Low Resource	96.7	73.4	0	94.6	75.7	13.7	13.0	17.0	51.9	35.6
538360009			0	0	1	1											
538341019			0	0	1	1											
538190011			0	0	1	1											
538190027			0	0	2	2											
538210007			0	0	2	2											
538220001			0	3	0	3											
538161011			0	6	0	6											
538190031			0	0	3	3											
538220011			0	5	0	5											
540300017			0	3	0	3		97.8									
540300003			0	3	0	3											
538270011			0	2	0	2											
538250012			0	8	0	8											
538260009			0	8	0	8											
538260001			0	5	0	5											
538250001			0	5	0	5											
Park Plaza		**2,001**	**0**	**5**	**6**	**11**	**Low Resource**	**97.9**	**64.8**	**0**	**86.5**	**71.6**	**14.6**	**19.4**	**7.8**	**49.6**	**52.1**

			RHNA Capacity														
APN	Census Tract	Total Households in Census Tract	Lower	Moderate	Above Moderate	Total	TCAC	% Minority	% Low-Moderate Income Households	R/ECAPs	Environmental Justice Communities	% Children Married-Couple Households	% Children Female Headed Households	% People who are Disabled	% Overcrowded	% Overpayment Renter	% Overpayment Owner
513317001	6013381000	2,001	0	3	0	3	Low Resource	97.5	64.8	0	86.5	71.6	14.6	19.4	7.8	49.6	52.1
513151006			0	0	4	4											
517320005			0	2	0	2		98.2									
513081015			0	0	1	1											
513322018			0	0	1	1											
Pullman		**2,001**	**0**	**0**	**6**	**6**	**Low Resource**	**97.3**	**64.8**	**0**	**86.5**	**71.6**	**14.6**	**19.4**	**7.8**	**49.6**	**52.1**
513162007	6013381000	2,001	0	0	1	1	Low Resource	97.3	64.8	0	86.5	71.6	14.6	19.4	7.8	49.6	52.1
513162013			0	0	2	2											
513034020			0	0	1	1											
513025001			0	0	2	2											
Richmore Village/Metro Square		**4,266**	**0**	**20**	**0**	**20**	**Low Resource**	**93.5**	**69.1**	**0**	**90.5**	**73.7**	**14.2**	**16.2**	**12.4**	**50.8**	**43.9**
540210022	6013377000	2,265	0	3	0	3	Low Resource	96.7	73.4	0	94.6	75.7	13.7	13.0	17.0	51.9	35.6
540250004			0	5	0	5		97.1									
540150006			0	5	0	5											
540150002			0	5	0	5											
515350006	6013381000	2,001	0	2	0	2	Low Resource	86.6	64.8	0	86.5	71.6	14.6	19.4	7.8	49.6	52.1
Santa Fe		**1,909**	**0**	**0**	**4**	**4**	**Low Resource**	**97.9**	**74.3**	**0**	**94.5**	**52.8**	**31.0**	**13.8**	**16.8**	**61.7**	**71.9**
550202004	6013379000	1,909	0	0	1	1	Low Resource	97.9	74.3	0	94.5	52.8	31.0	13.8	16.8	61.7	71.9
550212015			0	0	1	1											
550221008			0	0	1	1											
550141005			0	0	1	1											
SUB-AREA 6		**7,631**	**197**	**52**	**30**	**279**	**Low Resource**	**89.3**	**53.3**	**0**	**72.5**	**50.7**	**36.4**	**13.2**	**5.6**	**51.5**	**38.3**
Coronado		**2,808**	**0**	**3**	**12**	**15**	**Low Resource**	**87.8**	**44.9**	**0**	**76.8**	**55.4**	**26.0**	**11.5**	**5.5**	**52.0**	**38.2**
544302021	06013380000	2,808	0	3	0	3	Low Resource	87.8	44.9	0	76.8	55.4	26.0	11.5	5.5	52.0	38.2
544332010			0	0	1	1											
544332015			0	0	1	1											
544332036			0	0	2	2											
544332030			0	0	2	2											
544332034			0	0	2	2											
544332004			0	0	1	1											
544332028			0	0	2	2											
544262008			0	0	1	1											
Cortez/Stege		**5,599**	**0**	**21**	**12**	**33**	**Low Resource**	**96.7**	**50.0**	**0**	**85.0**	**46.6**	**40.8**	**14.0**	**6.1**	**54.6**	**39.1**
549131010	6013380000	2,808	0	9	0	9	Low Resource	96.9	44.9	0	76.8	55.4	26.0	11.5	5.5	52.0	38.2
549132001			0	3	0	3											
549110014			0	3	0	3											
549150004			0	3	0	3											
549201016			0	0	2	2											
549201018			0	0	3	3											
549201004			0	0	1	1											
549203030			0	0	3	3											
549201005			0	0	2	2											
549192006			0	0	1	1											
513174023	6013382000	2,791	0	3	0	3	Low Resource	96.6	55.2	0	93.2	37.7	55.6	16.4	6.7	57.2	39.9
East Shore		**2,791**	**0**	**0**	**2**	**2**	**Low Resource**	**96.6**	**55.2**	**0**	**93.2**	**37.7**	**55.6**	**16.4**	**6.7**	**57.2**	**39.9**
509350038	6013382000	2,791	0	0	1	1	Low Resource	96.6	55.2	0	93.2	37.7	55.6	16.4	6.7	57.2	39.9
509360032			0	0	1	1											

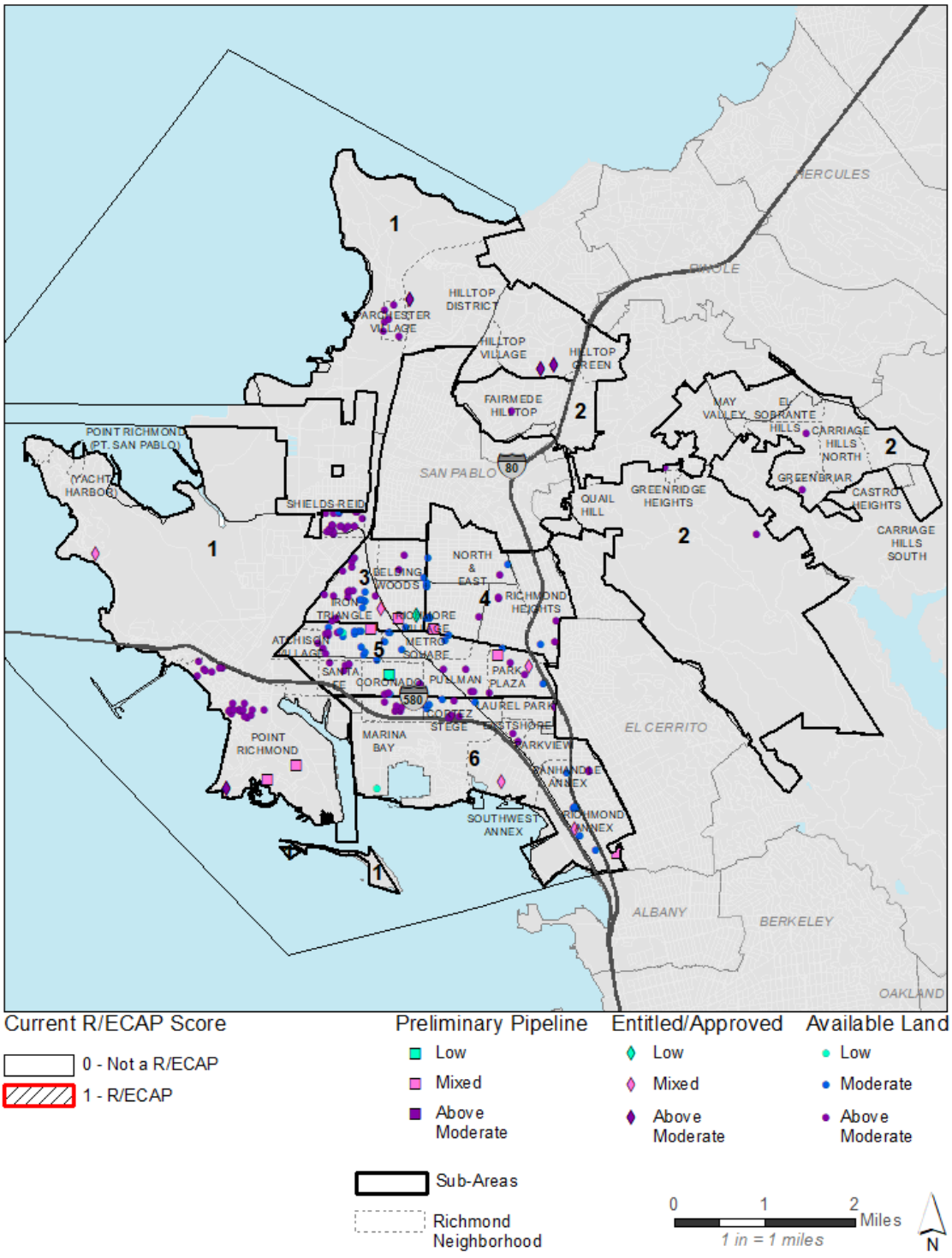
APN	Census Tract	Total Households in Census Tract	Lower	Moderate	Above Moderate	Total	TCAC	% Minority	Moderate Income Households	R/ECAPs	Environmental Justice Communities	% Children Married-Couple Households	% Children Female Headed Households	% People who are Disabled	% Overcrowded	% Overpayment Renter	% Overpayment Owner
Laurel Park		**2,791**	**0**	**0**	**2**	**2**	**Low Resource**	**92.8**	**56.3**	**0**	**49.5**	**37.7**	**55.6**	**16.4**	**2.7**	**57.2**	**39.9**
513235008	6013382000	2,791	0	0	2	2	Low Resource	92.8	56.3	0	49.5	37.7	55.6	16.4	2.7	57.2	39.9
Marina Bay		**2,808**	**197**	**0**	**0**	**197**	**Low Resource**	**87.8**	**44.9**	**0**	**76.8**	**55.4**	**26.0**	**11.5**	**5.5**	**52.0**	**38.2**
560181121	6013380000	2,808	197	0	0	197	Low Resource	87.8	44.9	0	76.8	55.4	26.0	11.5	5.5	52.0	38.2
Panhandle Annex		**2,791**	**0**	**2**	**0**	**2**	**Low Resource**	**92.7**	**55.2**	**0**	**93.2**	**37.7**	**55.6**	**16.4**	**6.7**	**57.2**	**39.9**
508122015	6013382000	2,791	0	2	0	2	Low Resource	92.7	55.2	0	93.2	37.7	55.6	16.4	6.7	57.2	39.9
Richmond Annex		**2,032**	**0**	**0**	**2**	**2**	**Low Resource**	**76.4**	**56.7**	**0**	**70.3**	**72.0**	**8.2**	**8.4**	**7.4**	**39.6**	**35.3**
508371016	6013383000	2,032	0	0	1	1	Low Resource	76.4	56.7	0	70.3	72.0	8.2	8.4	7.4	39.6	35.3
508371017			0	0	1	1											
Southwest Annex		**2,791**	**0**	**26**	**0**	**26**	**Low Resource**	**83.5**	**55.2**	**0**	**93.2**	**37.7**	**55.6**	**16.4**	**6.7**	**57.2**	**39.9**
510081034	6013382000	2,791	0	3	0	3	Low Resource	83.5	55.2	0	93.2	37.7	55.6	16.4	6.7	57.2	39.9
510093032			0	3	0	3											
507262014			0	3	0	3											
507262013			0	3	0	3											
507262010			0	9	0	9											

Figure F-36: Percent of Overcrowded Households



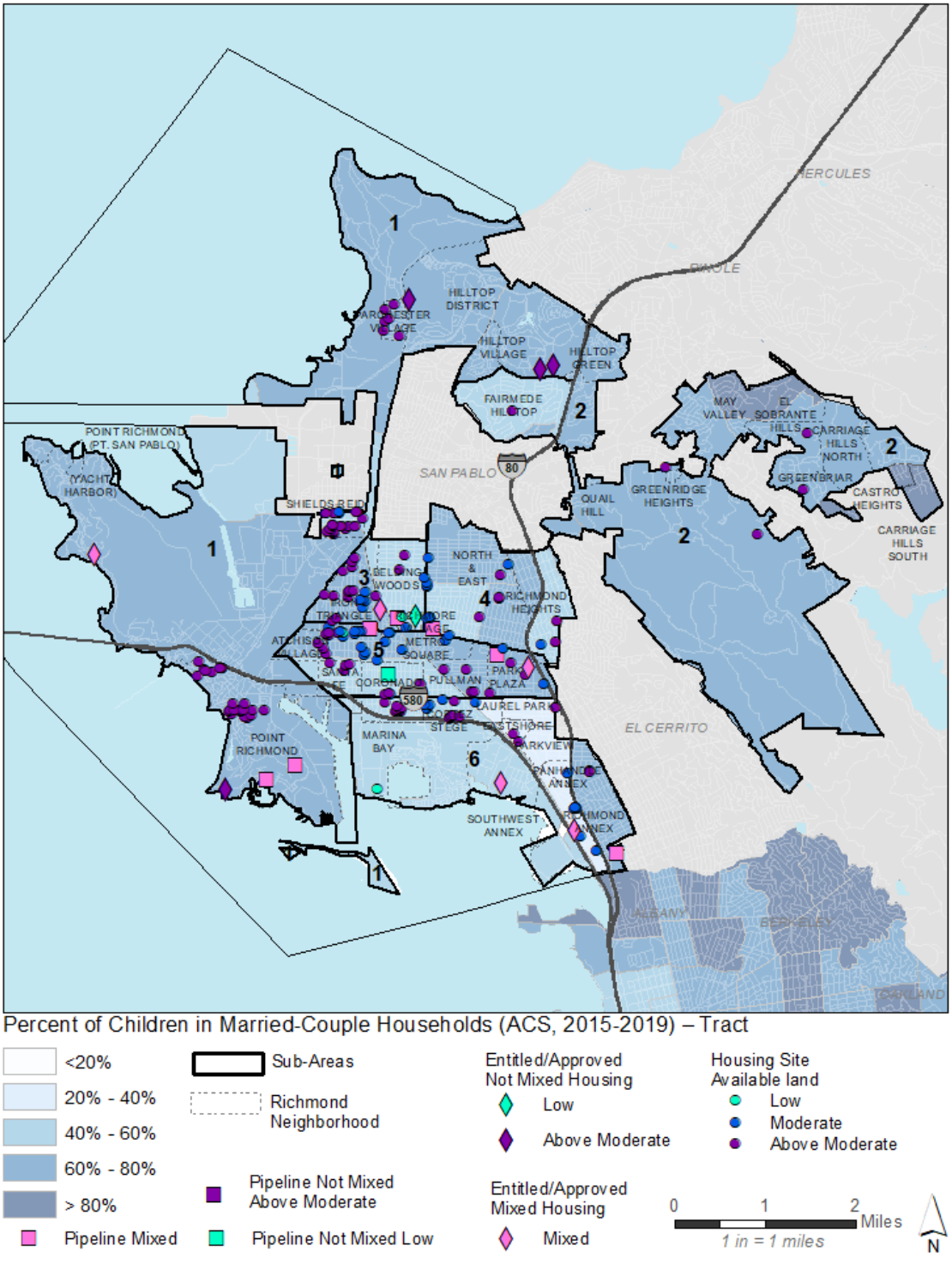
Source: *HCD AFFH Data Resources and Mapping Tool*

Figure F-37: Racially/Ethnically Concentrated Areas of Poverty



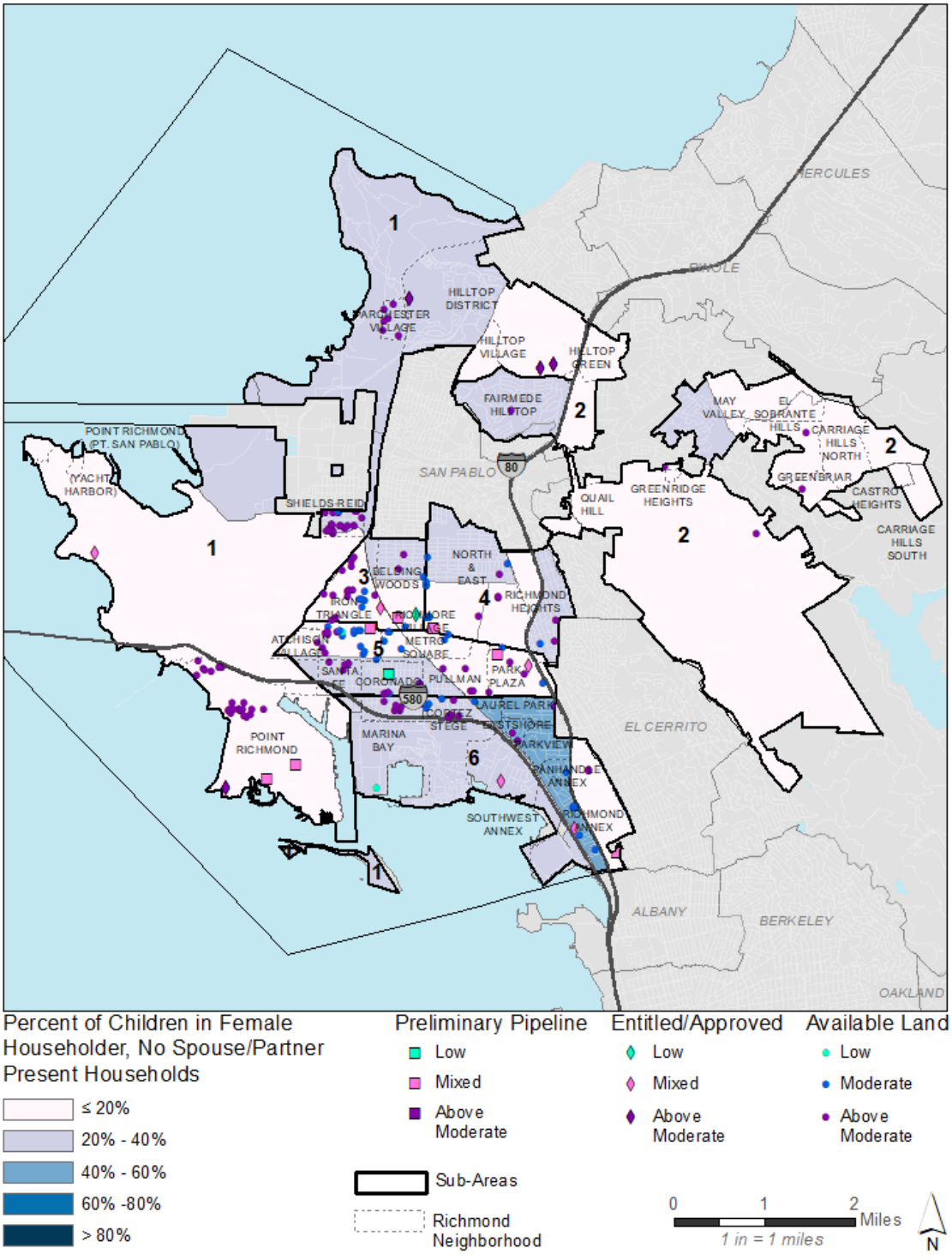
Source: *HCD AFFH Data Resources and Mapping Tool*

Figure F-38: Percent of Children in Married Couple Households



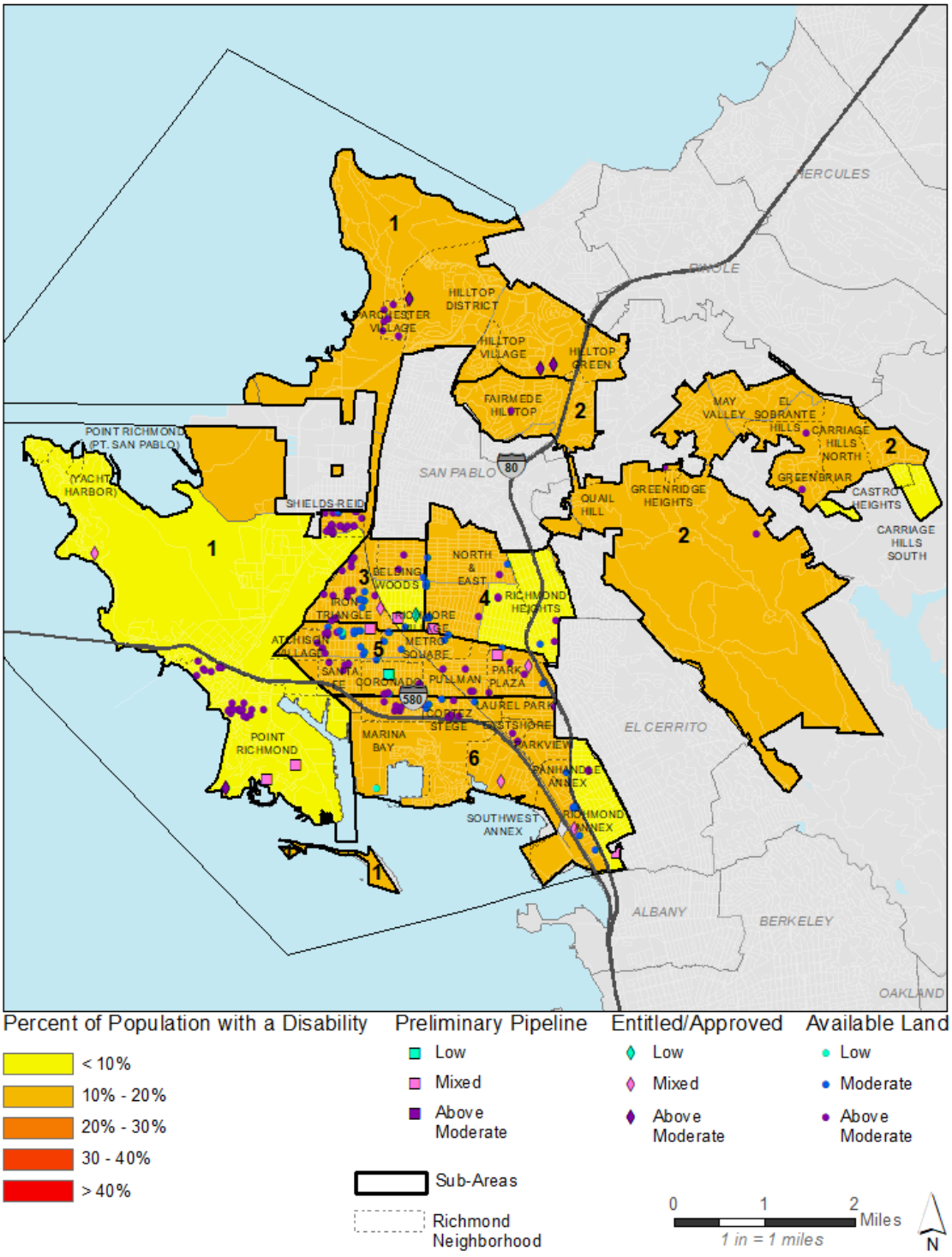
Source: *HCD AFFH Data Resources and Mapping Tool*

Figure F-39: Percent of Children in Female-Headed Households



Source: *HCD AFFH Data Resources and Mapping Tool*

Figure F-40: Percent of Population with a Disability



Source: *HCD AFFH Data Resources and Mapping Tool*

Section F.9 Contributing Factors to Fair Housing Issues and Meaningful Actions

AB 686 mandates the identification and prioritization of contributing factors to fair housing issues related to segregation, racially or ethnically concentrated areas of poverty, disparities in access to opportunity, and disproportionate housing needs within Richmond, including displacement risk and segregated living patterns. Contributing factors may include public actions and private actions at the local, regional, state, or federal level, including those beyond the City's ability to control or influence but must still be identified as part of its affirmatively furthering fair housing assessment. Consistent with HCD guidelines, the contributing factors listed below are identified based on data analysis and review of related research, as provided throughout the AFFH section; critical community feedback and engagement, including from a Resident Advisory Council; and the analysis of available sites for new housing development. While HCD requests the listing of contributing factors in order of significance, most contributing factors are inter-related rather than linear. These contributing factors form the basis for the development of the meaningful actions that the City of Richmond will take during the next seven years to break the cycle of racism and other forms of exclusion in access to fundamental human rights to housing. The City's meaningful actions are summarized below in Table F-41.

1. Historic and ongoing discrimination

The structural roots of Richmond's current fair housing problems reside in both the history and current existence of racial discrimination in housing, land use, and related economic and educational systems. Very few meaningful changes can occur without recognizing and addressing this reality. As described throughout the AFFH appendix, policies such as racially restrictive covenants, blockbusting, segregated public housing, and lending discrimination created the patterns of segregation that persist in Richmond today. These patterns of segregation result in the concentration of poverty within communities of color and unequal access to resources and amenities such as high-performing schools, good jobs, and clean streets. Additionally, the consequences of historic and ongoing discrimination in housing, employment and education result in racial wealth disparities with many lower income Black/African American, Hispanic/Latinx, and AAPI residents less able to afford to live in higher-income neighborhoods in Richmond. The racial wealth gap also makes it more difficult for residents of color to take advantage of educational and economic opportunities and to afford basic needs such as food, transportation, and healthcare. It is a cyclical and self-perpetuating crisis.

Today, people of color in Richmond and across the country continue to face discrimination by housing providers and lending institutions. Undocumented residents are at a further disadvantage because some federal agencies explicitly bar their access to resources and services funded by those agencies. Additionally, limitations in the current Fair Chance Ordinance prevent formerly incarcerated residents from meaningful access to all forms of housing.

Addressing the legacy of historic and ongoing racism requires anti-racist policy-making that accounts for existing disadvantages, remedies historic injustices, and honors the leadership of Richmond's communities of color. Anti-racist policymaking can benefit all of Richmond's residents, regardless of racial or ethnic background, because it can create broadly shared opportunity and prosperity–it is the true tide that can lift all boats.

Policy solutions listed in Table F-41 adequately begin to address the structural roots of racism include the following meaningful actions: funding the City Housing Department, developing a Neighborhood and Land Stabilization policy, creating Anti-Displacement Zones, investing in race-specific strategies for Richmond's long-time Black/African American residents, an Equitable Public Lands policy, comprehensive anti-displacement services, new public financing strategies, and prioritizing the specific needs of marginalized groups. Solutions also include reforming the City's community engagement processes to address the historical exclusion of the voices of residents of color in housing and land use decisions.

2. Market force displacement with rising rents out of reach for low- to moderate-income renters

With many residents wages unable to keep up with rising rents, low- and moderate-income residents - who are disproportionately Black/African American, Hispanic/Latinx, and Laotian - are increasingly unable to afford housing in Richmond. This places low-income residents at increased risk of displacement, which many Black/African American and Laotian residents have already experienced. Rising rents also increase the risk of living in households that are overcrowded and pose hazards to human health. Rent is especially high in higher-opportunity neighborhoods, making it harder for low-income residents to access critical educational and economic opportunities. Additionally, because housing is even more expensive in other parts of Contra Costa County and the Bay Area, low-income residents have been pushed into Richmond from nearby cities, creating regional disparities in access to opportunity.

Various factors contribute to rising housing costs and resulting displacement in Richmond. First is a lack of housing supply at all income levels, but especially for low- and moderate-income residents. Housing supply is constrained by factors such as high construction costs, burdensome regulatory requirements for building new housing, and zoning and land-use laws that make it more difficult to build multi-family housing. While Richmond has historically done better at meeting its housing goals for very-low and low-income housing than most other Bay Area cities, the City has performed poorly in meeting its moderate-income housing goals. Additionally, other cities' failure to meet their housing goals has increased pressure on rental prices in Richmond.

Structural barriers also contribute to displacement. Meaningful rent control at the local level is not possible due to Costa Hawkins, a state law that effectively exempts single-family homes from rent control and allows landlords to reset the rent on rent-stabilized units when the former tenants move out. Additionally, many residents who meet the income requirements for federal housing

subsidies cannot obtain them due to long waiting lists, forcing low-income residents to spend a high percentage of their income on rent and forgo other basic needs.

In addition, as discussed in section F.6.3, Gentrification and Displacement, the development of new market rate housing projects in lower income neighborhoods can exacerbate current conditions of rising housing costs.

Various policy solutions can address market force displacement and rising rents. These include the following meaningful actions identified: enhancing and expanding the pipeline of properties and funding for land trust programs to provide permanently affordable homeownership opportunities, a public land policy that prioritizes affordable housing development, piloting a Fair Housing Impact Assessment to determine if a policy would be appropriate, and developing a potential local preference policy that prioritizes current or displaced Richmond residents for new affordable housing.

3. Lack of City capacity to address housing issues

The legacy of and current racism is also manifested in the history of public and private disinvestment of public institutions, especially local governments in California. Structural financing inequities including California' Proposition 13 and the recent demise of State redevelopment funding have resulted in insufficient funding for City of Richmond Housing staffing. Without a dedicated housing division and adequate staff in the Community Development Department, the City is unable to effectively conduct outreach for and enforce federal and state fair housing laws. The City is also limited in its ability to proactively address housing needs and implement AFFH meaningful actions listed in Table F-41.

Richmond meaningful action to address this structural financing inequity will include evaluating new public financing options tied to funding City Housing staff and priority fair housing actions.

4. Lack of historic public investments in specific neighborhoods

As described throughout the AFFH appendix, the history of racial housing covenants and redlining created the foundation for today's neighborhood based racial and ethnic disparities. In addition, the City's aging housing stock presents risks for human health and contributes to blight, and there are few dedicated resources available to help homeowners make repairs and upgrades. Illegal dumping, crime, and other safety hazards often occur on vacant and abandoned properties in Richmond, which tend to be concentrated in low income neighborhoods of color.

To address underinvestment in low-income neighborhoods, the City will review and track outcomes of the recently enacted Community Benefits Policy (which is intended to bring economic benefits of new market-rate housing to the surrounding community) and the Inclusionary Zoning Ordinance (which requires developers to include affordable units in new market-rate housing projects or pay a fee). Additionally, to address the City's aging housing stock, the City will expand its Proactive Rental Inspection policy to address housing habitability and health issues.

Through its Community Health and Wellness Element implementation efforts, the City of Richmond has targeted once redlined neighborhoods, especially in the City Center (Iron Triangle, Santa Fe, and Coronado neighborhoods) for new investments in infrastructure improvements including tree plantings, green infrastructure, pedestrian and bike path, and park improvements. Regarding fair housing issues, these neighborhoods have disproportionate housing needs and are also vulnerable to displacement. A complementary place based investment that prioritizes some of the proposed meaningful actions in these neighborhoods may help prevent displacement as these neighborhoods improve and become more attractive to higher income residents.

5. Lack of educational and economic opportunity

Richmond residents lack access to high-performing schools that contribute to good-paying jobs, making it harder to afford rent or become homeowners. The small handful of WCCUSD schools in Richmond with above average ratings on GreatSchools are all charter schools, the majority of which are located in higher income neighborhoods, whose application processes can serve as a barrier to low-income families. Additionally, WCCUSD's school assignment boundaries replicate patterns of neighborhood segregation. This leads to segregated schools and concentrated poverty that create barriers to academic success for students of all backgrounds. As a result, Richmond residents are far less likely to graduate from high school and obtain higher education than other Contra Costa County and Bay Area residents, making it more difficult to obtain a good-paying job and afford housing.

To address these issues, the City will re-start its collaboration with WCCUSD to develop a first time homebuyer's program dedicated for teachers, in order to support teacher stability, an essential ingredient for student academic success.

6. Concentration of affordable housing in low-income neighborhoods

Affordable housing in Richmond is largely concentrated in low-income neighborhoods, perpetuating patterns of segregation. This makes it harder for low-income residents - who are disproportionately Black/African American, Hispanic/Latinx, and Laotian - to move out of areas of concentrated poverty and into higher-opportunity neighborhoods. The reasons affordable housing developments are concentrated in lower-income neighborhoods include high demand for affordable units in low-income neighborhoods, as well as the higher cost of land, single-family zoning laws, and resistance to affordable housing from residents in high-income neighborhoods. Additionally, HCV recipients may struggle to use their vouchers in higher-income neighborhoods because the value of the voucher is too low, the limits on search time are too short, or landlords may discriminate against voucher holders.

To address these issues, the City will assess on-site affordable housing units in market rate projects developed in higher-income neighborhoods as part of its Inclusionary Zoning Policy.

7. Disproportionate access to meaningful community engagement in land use and planning processes

There are racial and income disparities in terms of which community members are actively engaged in City planning and land use processes, including determining what kind of projects are developed in their neighborhoods. Many lower income residents are working multiple and/or inflexible jobs that do not enable them to take the time needed to attend multiple City meetings. Other participation barriers include language access, available information that non-planners can understand, childcare/food at meetings, and also trust of government. The City of Richmond has an existing official structure of Neighborhood Councils for residents to engage directly with the City. However, it is unclear which Neighborhood Councils function effectively, include lower income residents of color, and engage in housing project development processes.

The City will review the structure, participation, and roles of its existing Neighborhood Councils and may alternatively create new community engagement bodies to provide critical feedback about new proposed housing projects and other land use decisions.

Table F-41: Contributing Factors & Meaningful Actions

HE Program	Specific Actions	Timeline	Geographic Targeting	Outcomes
Disproportionate housing needs including cost burden and risk of displacement				
Contributing Factors: ● History of and current racism in land use, access to financial resources, housing, employment and education ● Direct and market force displacement with rising rents out of reach for low to moderate income renters. ● Insufficient new affordable housing development in low to moderate income neighborhoods at risk of displacement. ● Disproportionate access to healthy and habitable housing, and adequate resources to maintain homes. ● Systemic issues contributing to disproportionate housing needs such as discrimination against undocumented applicants, formerly incarcerated residents, LGBTQ+ residents, families with multiple children, and source of income. ● Future problem of potential market force displacement due to new market rate housing projects in neighborhoods currently at risk of displacement. ● Lack of high functioning Housing Department and focused leadership on housing priorities ● Lack of resources for fair housing agencies and organizations				
Program 6.H: Increased Housing Staffing	Assess Richmond's housing staffing needs based upon the programs and objectives identified in the 6th Cycle Housing Element, Homelessness Strategic Plan, and Housing Equity Roadmap (HER). City staff will lead this with support from Just Cities and other consultants.	By Q4 2023	Citywide, considering needs based on programs and target geographies identified in this table	Increased dedicated City of Richmond Housing staffing and funding on housing priorities, including the implementation of AFFH Meaningful Actions.

HE Program	Specific Actions	Timeline	Geographic Targeting	Outcomes
Program 6.H: Increased Housing Staffing	Hire one new staff member and augment staffing with contract services (3 contractors minimum) to implement priorities identified in the HER and AFFH meaningful actions. City staff will lead this with support from Just Cities and other consultants.	By Q2 2024	~~Citywide~~Housing staff will focus on programs targeted to geographies identified in this table	
Program 6.H: Increased Housing Staffing	Prioritize programming to meet highest needs and align with available funding. Ensure staffing aligns with programming priorities. City has already identified funding for an additional Housing staff position.	By Q2 2024	~~Citywide~~Housing staff will focus on programs targeted to geographies identified in this table	
Program 6.H: Increased Housing Staffing	Identify long-term funding for staff and programming. Just Cities is supporting the City.	By Q4 2026	Citywide	
Program 6.I: AFFH Housing Funding	Identify potential funding sources and include in the HER. Just Cities is supporting the City.	By Q4 2023	Citywide	

HE Program	Specific Actions	Timeline	Geographic Targeting	Outcomes
Program 6.I: AFFH Housing Funding	Secure a minimum of $300,000 of new funding. City has already secured over $300,000 of new funding through the State TCC grant and also a Fannie Mae settlement agreement.	By Q3 2024	Use funding for programs aimed at improvements or resources for low-income neighborhoods~~City wide~~	Identified potential regional, State, Federal, and private funding resources for the implementation of identified AFFH Meaningful Actions.
Program 6.J: Public Financing Options	Evaluate a minimum of two public financing options for voter consideration that will not result in displacement of lower income homeowners, such as amending the real estate transfer tax or vacant properties parcel tax; included in the HER. Just Cities is supporting the City.	By Q4 2023	Citywide	Evaluated new public financing options that can be dedicated for City Housing Division staffing and identified meaningful actions.
Program 6.J: Public Financing Options	Create a process for including the most viable public financing option in the 2026 election. Just Cities is supporting the City.	By Q3 2026	Citywide	
Policy 6.4: Resources Alignment Program 6.K: Neighborhood Land Stabilization Program	Create a database of abandoned, deteriorated, vacant, and tax delinquent properties, as well as habitability violations. Foundation funded Housing Fellow is supporting the City.	By Q2 2023	Citywide, with a focus on the central area of the City (see Figure F-29)	Developed a Neighborhood and Land Stabilization Program (NLSP) that will provide financial, legal, and administrative resources for property owners to maintain their properties to advance anti-displacement

HE Program	Specific Actions	Timeline	Geographic Targeting	Outcomes
Program 6.K: Neighborhood Land Stabilization Program	Investigate Revenue and Taxation Code Chapter 8 tax defaulted program design. Foundation funded Housing Fellow is supporting the City.	By Q3 2023	Citywide, with a focus on the central area of the City (see Figure F-29)	priorities. If prevention of displacement is not feasible, then the NLSP available for acquisition of privately-owned vacant and distressed properties with serial habitability violations by qualified affordable housing developers and Community Land Trusts to rehabilitate and convert to permanent affordable housing.
Program 5.A: Monitor At-Risk Affordable Housing Units	Evaluate current Housing Receivership Program impacts. City Code Enforcement staff will evaluate.	By Q3 2023	Citywide	
Program 6.K: Neighborhood Land Stabilization Program	Initiate community engagement. Foundation funded Housing Fellow is supporting the City.	By Q3 2023	Citywide, with a focus on the central area of the City (see Figure F-29)	
Program 6.K: Neighborhood Land Stabilization Program	Enact the NLSP. Begin adoption phase. Foundation funded Housing Fellow is supporting the City.	Begin Q3 2023	Citywide, with a focus on the central area of the City (see Figure F-29)	
Program 6.A: Community Land Trust Program 6.K: Neighborhood Land Stabilization Program	Pilot at least one acquisition for community land trust (either vacant or developed property) to benefit a minimum of two low-income family households. Foundation funded Housing Fellow and local Community Land Trust are supporting the City.	By Q4 2026	Citywide, with a focus on the central area of the City (see Figure F-29)	

HE Program	Specific Actions	Timeline	Geographic Targeting	Outcomes
Program 6.M: Anti-Displacement Zones	Complete feasibility analysis. Just Cities is supporting the City.	By Q4 2023	Citywide, with a focus on vulnerable communities (see Figure F-34)	
Program 6.L: SB 1079	Assist two units annually if determined to be feasible. Foundation funded Housing Fellow is supporting the City.	Begin Q1 2026	Citywide, with a focus on areas with higher concentrations of homeowner overpayment (Figure F-25)	Examined the use of SB 1079 (2020), which created a new foreclosure sale process for 2-4unit buildings that allows qualified parties a means to purchase property in foreclosure, subject to certain requirements.
Program 6.M: Anti-Displacement Zones	Study legal and programmatic feasibility of anti-displacement zone strategies, including: Research best practices for incorporating neighborhood level median income for defining "AMI" levels for affordable housing being built in ADZs while still complying with TCAC and HCD definitions for subsidized projects; Evaluate existing local laws regarding demolition of rent stabilized buildings and potential ability to require one for one replacement (no net loss) in the new units in compliance with state legislation.	By Q4 2023	Target in low-income neighborhoods identified as displacement vulnerable (see Figure F-34)	Created Anti-Displacement Zones (ADZ) that implemented anti-displacement strategies for proposed market rate development projects in displacement vulnerable neighborhoods.

HE Program	Specific Actions	Timeline	Geographic Targeting	Outcomes
	Just Cities is supporting the City.			Targeted new anti-displacement strategies and resources in the ADZs including legal services, community outreach and assistance, housing counseling, and financial assistance. Developed local preference and right to return policies for new affordable housing units, services, and financial assistance in compliance with state legislation and funding source requirements.
Program 6.S: Anti-Displacement Services Program 6.T: Renter Policies	Identify and provide at least $150,000 annually for community education and outreach efforts of existing anti-displacement resources targeted in displacement vulnerable areas. Just Cities is supporting the City.	Begin Q1 2024	Target in low-income neighborhoods identified as displacement vulnerable (see Figure F-34)	
Program 6.S: Anti-Displacement Services Program 6.N: Local Preference and Right to Return Policies	Develop outreach materials about existing anti-displacement resources and conduct annual outreach to 300 residents in displacement vulnerable areas. Just Cities is supporting the City and has identified a two-year funding source.	Begin Q4 2024	Target in low-income neighborhoods identified as displacement vulnerable (see Figure F-34)	
Program 6.S: Anti-Displacement Services	Once new expanded anti-displacement resources are available, conduct annual outreach to 1,000 residents in displacement vulnerable areas. Just Cities is supporting the City.	Begin Q1 2026	Target in low-income neighborhoods identified as displacement vulnerable (see Figure F-34)	

HE Program	Specific Actions	Timeline	Geographic Targeting	Outcomes
Program 6.O: Fair Housing Impact Assessment Policy	Research the legal and public policy framework for conducting a Fair Housing Impact Assessment and local preference and right to return policies; to be included in the HER. Just Cities is supporting the City.	By Q4 2023	Citywide	Piloted the use of a Fair Housing Impact Assessment policy and evaluate its utility in guiding City informed decision-making and public knowledge of the impacts of new development projects.
Program 6.O: Fair Housing Impact Assessment Policy	Pilot the use of a Fair Housing Impact Assessment Policy (beginning with public property) to benefit a minimum of 100 households. Just Cities is supporting the City.	Begin Q4 2024	Citywide, beginning with publicly owned properties	
Program 2.A: Inclusionary Housing	Produce annual reports on the performance of the Inclusionary Housing and Affordable Housing Linkage Fee Ordinance and Community Benefits Agreement Ordinance. For the Inclusionary Housing Ordinance, evaluate the rate of onsite unit development versus payment of the in-lieu fee. City Planning is in charge.	Begin Q1 2024	Citywide, target below market rate units in higher income, lower density areas including south of I-580	Assessed the effectiveness of the City's current Inclusionary Housing and Affordable Housing Linkage Fee and Community Benefits Ordinances at producing affordable housing units.

HE Program	Specific Actions	Timeline	Geographic Targeting	Outcomes
Program 6.P: Housing Reparations Fund	Design a Housing Reparations program, with robust community engagement to aid Richmond's long-time Black/African American residents impacted by displacement and/or structural racism in compliance with Proposition 209. The program may include a right of return, affordable housing preference policy, and/or other forms of economic assistance. Just Cities is supporting the City.	By Q2 2024	Target in ethnic enclaves identified as displacement vulnerable (see Figure F-34)	Established a Housing Reparations Fund for both homeowners and tenants
Program 6.P: Housing Reparations Fund	Identify and obtain at least $250,000 to fund the program. Just Cities is supporting the City.	By Q1 2025		
Program 6.P: Housing Reparations Fund	Implement program. City Community Development or Rent Program Staff will implement.	By Q1 2026		
Program 6.Q: Basic Income Program	Adopt policies as part of the R3F strategic plan and governance structure development. Richmond Rapid Response Fund is leading the effort and the City has committed $300,000 for a pilot.	By Q2 2023	Citywide, target population to be identified through outreach	Evaluated creation of a basic income program (e.g., through Richmond Rapid Response Fund (R3F)); the target population for the program should be identified with input from the community.
Program 6.Q: Basic Income Program	Serve a minimum of four households per year over the planning cycle.	Begin Q1 2024		

HE Program	Specific Actions	Timeline	Geographic Targeting	Outcomes
	Richmond Rapid Response Fund is leading the effort and the City has committed $300,000 for a pilot.			
Program 6.R: Equitable Public Land Policy	Conduct spatial inventory of publicly owned land. Foundation funded Housing Fellow has completed.	By Q4 2022	Citywide, publicly owned land	Designed and enacted an Equitable Public Land policy, in compliance with the Surplus Land Act, with guidelines and preferential criteria for the disposition or use of publicly owned land.
Program 6.R: Equitable Public Land Policy	Conduct robust community engagement, including engaging a minimum of 300 residents from Richmond's lower income neighborhoods. Foundation funded Housing Fellow has completed.	By Q4 2023	Low income neighborhoods	
Program 6.R: Equitable Public Land Policy Program 6.A: Community Land Trust	Adopt new Equitable Public Land policy Community Land Trusts, Limited Equity Cooperatives, and other non-profit entities that prioritize permanently affordable housing while supporting homeowner equity attainment and renter stabilization; or immediate and long-term housing solutions for unhoused residents. Foundation funded Housing Fellow and local Community Land Trust are supporting the City.	By Q1 2024	Citywide, target areas identified as displacement vulnerable (see Figure F-34)	
Program 6.R: Equitable Public Land Policy	Issue annual Notice of Availability, for 1-2 parcels that should provide a minimum of 6 units. City Planning and Foundation Housing Fellow leading effort.	Begin Q3 2024	Citywide, low income neighborhoods	

HE Program	Specific Actions	Timeline	Geographic Targeting	Outcomes
Program 6.S: Anti-Displacement Services Program 6.G: Housing Equity Roadmap	Connect with a minimum of 20 female headed households with children for educational workshops and access to services annually. See anti-displacement zone objectives. Just Cities is supporting the City.	Begin Q1 2024	Target in low-income neighborhoods identified as displacement vulnerable (see Figure F-34)	Provided new anti-displacement services, including proactive and affirmative enforcement to prevent discrimination against single female headed households with children who are at high risk of eviction.
Program 6.S: Anti-Displacement Services Program 6.G: Housing Equity Roadmap Program 6.D: Enforcement of Just Cause for Eviction Ordinance	See anti-displacement zone objectives. Just Cities is supporting the City.	See anti-displacement zone timeline	See anti-displacement zone targeting (Program 6.M)	
Program 6.S: Anti-Displacement Services Program 6.T: Renter Policies	Assess and design potential new tenant anti-displacement policies such as discrimination based on credit scores, eviction history, source of income, and income level requirements (i.e. requiring income three times or more of the rent costs), as part of the HER. Just Cities is supporting the City Rent Board.	By Q4 2023	Target in low-income neighborhoods identified as displacement vulnerable (see Figure F-34)	Evaluated new renter policies to protect renters from the long-term collateral consequences of the COVID19 pandemic.

HE Program	Specific Actions	Timeline	Geographic Targeting	Outcomes
Program 6.U: Senior Resident Housing Needs	For seniors, conduct assessment and design new programming and/or policies through community surveys, analysis of mortgage and rent burden, and tailored community forums to inform housing assistance services and additional policies. City Housing staff in collaboration with local Senior service providers.	By Q1 2024	Target areas where lower income seniors with housing cost burden	Assessed housing needs of senior residents, particularly lower income senior renters and homeowners. Provided new housing services for low income senior residents.
Program 6.U: Senior Resident Housing Needs	Serve a minimum of 50 low income senior residents ~~annually.~~by December 2030 City Housing staff in collaboration with local Senior service providers.	Begin Q1 2025	Areas with lower income seniors that are experiencing a housing cost burden~~Citywide~~	
Program 6.V: LGBTQ+ Housing Issues	Hold two annual forums (2024 and 2025) with a minimum of 25 participants at each. Produce publicly available report summarizing anonymized feedback on LGBTQ+ housing issues and proposed solutions with additional opportunity for community engagement and feedback. Just Cities is supporting the City with local LGBTQ+ serving organizations.	By Q4 2025	Citywide, LQBTQ+ community	Partnered with local organizations to hold forum on LGBTQ+ housing issues with community organizations. Coordinated with community-led efforts to better understand the needs of the LGBTQ+ community.
Program 6.V: LGBTQ+ Housing Issues	Complete assessment of community needs.	By Q3 2027	Citywide, LQBTQ+ community	

HE Program	Specific Actions	Timeline	Geographic Targeting	Outcomes
	Just Cities is supporting the City with local LGBTQ+ serving organizations.			
Program 6.W: Formerly Incarcerated Resident Housing Needs	Produce City staff report on the outcomes of the current Fair Chance Housing Ordinance; evaluate landlord compliance and tenant experience of the current law. Just Cities, the Richmond Safe Return Project and the City Attorney's Office and Housing are leading this effort.	By Q4 2023	Citywide, rental properties	Prioritized the housing needs of formerly incarcerated residents through: 1) Completed implementation of current Fair Chance housing and 2) Considered expansion of the Fair Chance Housing law to apply to all forms of housing and eliminate the entire use of criminal records (similar to the cities of Berkeley and Oakland) Preserved at risk re-entry housing units. Integrated re-entry housing and supportive housing priorities into larger housing plans.
Program 6.W: Formerly Incarcerated Resident Housing Needs	Review implementation of the cities of Berkeley and Oakland Fair Chance Housing Ordinances and work with the City Attorney and the community, including re-entry service organizations to draft an expanded ordinance for City Council review and adoption. Just Cities, Richmond Safe Return Project, the City Attorney's Office and Housing are leading this effort.	By Q1 2024	Citywide	
Program 6.X: Re-Entry Housing	Work with Rubicon Homes to preserve 10 assisted re-entry housing units at moderate risk of converting to market rate units during planning period. Rubicon Homes supporting the City Housing Division.	By Q4 2028	At risk units census tract locations	

HE Program	Specific Actions	Timeline	Geographic Targeting	Outcomes
Program 6.W: Formerly Incarcerated Resident Housing Needs Program 6.X: Re-Entry Housing Program 4.F: Homelessness Strategic Plan	Integrate re-entry housing priorities into City housing plans, including Homelessness Strategic Plan and HER. Advocate with the County for similar actions. Safe Return Project and HomeBase supporting the City. Secure housing for 60 unhoused individuals by 2025.	Begin Q4 2023	Citywide, people experiencing homelessness or at risk of homelessness	
Program 6.Y: Undocumented Resident Housing Needs	Create referral list of legal services available to serve undocumented residents and at least 50 undocumented residents served annually. Bay Legal Aid and Eviction Defense Center to support the City.	By Q2 2023	Citywide, undocumented residents	Prioritize the housing needs of undocumented residents through: Established referral list of non-Legal Service Corporation (LSC) funded organizations for undocumented tenants. Enacted City policy that removes discriminatory barriers against undocumented residents in access to City funded housing units, services, and financial assistance.
Program 6.Y: Undocumented Resident Housing Needs	City Attorney's office to collaborate with legal advocacy organizations to conduct legal research and review of the City's legal authority to combat housing discrimination against undocumented residents. Evaluate City powers to reduce barriers of entry for undocumented tenants without social security numbers (SSN) to apply for subsidized housing. Just Cities is supporting the City.	By Q4 2024	Citywide, undocumented residents	

HE Program	Specific Actions	Timeline	Geographic Targeting	Outcomes
Program 4.F: Homelessness Strategic Plan	Complete strategic Homelessness Plan that includes discussion of the City's potential housing plans such as a safe parking pilot program, scattered sites housing, and other housing choices for the City to address the housing needs of Richmond's unhoused residents strategically and effectively. Apply for forthcoming California Interagency Council on Homelessness (Cal ICH) NOFA to implement future programs. HomeBase is supporting the City. City already submitted grant application for Round 2 State funds.	Apply for Cal ICH NOFA by Q2 2023. Complete Homelessness Strategic Plan by Q3 2023.	Citywide, people experiencing homelessness	Completed Strategic Homelessness Plan Completed Castro and Rydin encampment projects. Designed housing first program to address the housing needs of unhoused residents throughout the City. Used available land, including public land, for immediate and dignified housing solutions. Identified public financing for permanent supportive housing for unhoused residents.
Program 6.Z: Encampment Projects	Conduct biannual resident engagement forums at encampment sites. SOS, CORE, and other City funded groups are leading this effort.	Begin Q4 2022	Encampment locations	
Program 6.Z: Encampment Projects	Provide alternative housing opportunities, including supportive services, for approximately 130 residents at Rydin and Castro encampments based on individual need assessments and program funding. City Housing staff and have already housed over 50 residents.	By Q4 2023	Encampment locations	

HE Program	Specific Actions	Timeline	Geographic Targeting	Outcomes
Program 6.Z: Encampment Projects	Provide counseling, behavioral health, drug rehabilitation, job related training and support, health services, and housing pathways to approximately 130 residents living in encampments. Referrals provided by Richmond funded CORE.	Begin Q4 2023	Encampment locations	
Program 5.G: Residential Rental Inspection Program Program 5.F: Code Enforcement for Residential Neighborhoods	Assess City's current code enforcement systems on tenant housing habitability conditions, including potential expansion of the Residential Rental Inspection program. Goal of increasing property management compliance with code requirements by 10%. City working with ACCE and Code Enforcement.	By Q4 2023	Citywide, rental properties with a priority of areas with substandard housing (see Figure F-29)	City expanded enforcement options within the Residential Rental Inspection program and to integrate anti-displacement strategies to address non-compliance of housing habitability and health impacts from unsafe living conditions.
Program 5.G: Residential Rental Inspection Program	Develop database of health and safety code enforcement complaints including non-compliant property owners. Inspect at least 1,500 units annually. City Code Enforcement leading effort.	By Q3 2023	Citywide, target areas with substandard housing (see Figure F-29)	
Program 5.G: Residential Rental Inspection Program	Research enforcement options for motivating property owner compliance and cooperation such as a Rent Escrow Account Program and develop policy implementation plans for expanded enforcement.	By Q1 2024	Citywide, target areas with substandard housing (see Figure F-29)	

HE Program	Specific Actions	Timeline	Geographic Targeting	Outcomes
	City working with ACCE and Code Enforcement.			
Policy 6.5: Lower Income Family Needs	Assess the unit size production of publicly subsidized units to determine need. City Housing staff is leading.	By Q4 2023	Citywide	Aligned target unit sizes of publicly funded and also private development projects with the needs assessment of lower income families with children.
Program 4.K: Incentivize Affordable Units for Large Families	Identify potential policies to incentivize developers to produce larger units (3-bedroom and larger) that are also affordable; in the HER. Just Cities is supporting the City.	By Q4 2023	Citywide	
Program 6.AA: Tenant, Community, and Government Opportunity (TOPA/COPA/GOPA) to Purchase Ordinance	Collaborate with local jurisdictions including Oakland and Berkeley to learn from their experiences designing TOPA/COPA/GOPA policies that would cover a wider array of buildings outside of foreclosure, including rental housing with expiring federal and/or state subsidies and/or affordability protections. Require purchasers to preserve units as permanently affordable. Include these findings and best practice policy implementation information in the HER. Foundation Housing Fellow is supporting.	By Q4 2023	Citywide	Implemented a local tenant/ community and government opportunity to purchase (TOPA/COPA/GOPA) ordinance.

HE Program	Specific Actions	Timeline	Geographic Targeting	Outcomes
Program 6.AA: Tenant, Community, and Government Opportunity (TOPA/COPA/GOPA) to Purchase Ordinance	Refine the City's proposed TOPA/COPA/GOPA Ordinance for City Council review and potential adoption. Foundation Housing Fellow is supporting.	By Q3 2026	Citywide	Ensured adequate legal and organizational support so that tenants can avail themselves of the TOPA/COPA/GOPA process when it becomes available.
Program 6.AA: TOPA/COPA/GOPA to Purchase Ordinance	Seek to preserve a minimum of 2 units annually upon implementation. Foundation Housing Fellow is supporting.	Begin Q3 2026	Citywide	
Disproportionate access to opportunities in underserved communities (racially and ethnically concentrated areas of poverty).				
Contributing Factors: ● History of and current racism in land use, access to financial resources, housing, employment and education ● Lack of historic public investments in specific neighborhoods including services and amenities ● Limited local public funding for investments in housing, education, and other services				
Program 2.A: Inclusionary Housing and Affordable Housing Linkage Fee	Assessment of any identified changes to the City's recently enacted Inclusionary Zoning and Community Benefits ordinances in order to result in on-site affordable units in above moderate income neighborhoods, rather than in-lieu fee payments; to be included in the HER. City will identify consultant to conduct assessment.	By Q4 2023	Target above moderate income neighborhoods	Assisted affordable housing providers to build new affordable housing in above moderate income neighborhoods.

HE Program	Specific Actions	Timeline	Geographic Targeting	Outcomes
Program 2.A: Inclusionary Housing and Affordable Housing Linkage Fee	At least 25 affordable housing units developed in higher income neighborhoods. At least 75 affordable units constructed on-site as part of market rate housing projects. City Planning & Housing are leading.	Begin Q4 2027	Higher income neighborhoods	Developed first-time homebuyers' program dedicated to low-income residents and families. Identified place-based strategies for new affordable housing and fair housing investments in low income areas with new City infrastructure improvements.
Program 2.A: Inclusionary Housing and Affordable Housing Linkage Fee	At least 25 affordable units constructed on-site as part of market rate housing projects. At least 75 affordable units constructed on-site as part of market rate housing projects. City Planning & Housing are leading.	Begin Q4 2027	~~Citywide~~Higher income and higher opportunity neighborhoods	
Program 6.AB: Public Improvements and Affordable Housing in Low-Income Neighborhoods of Color	At least $25 million for public improvements in low income neighborhoods of color, coupled with new affordable housing and fair housing strategies. City Planning is leading and already received $35 million from State TCC grant.	By Q4 2031	Low income neighborhoods	
Program 2.E: Accessory Dwelling Units (ADUs) and Junior Accessory Dwelling Units (JADUs)	For potential ADU production and single family home development on the identified vacant sites inventory, in order to support lower income homeowners, produce first set of floor plans and then update annually through planning cycle. The City to provide free or discounted pre-approved floor plans and guides for development on small lots.	By Q1 2024	~~Citywide~~Lower density neighborhoods with higher income and higher opportunity	Increased ADU and single family home development for lower income homeowners.

HE Program	Specific Actions	Timeline	Geographic Targeting	Outcomes
	City Planning is leading and funded through the State TCC grant.			
Program 2.E: Accessory Dwelling Units (ADUs) and Junior Accessory Dwelling Units (JADUs)	Permit ~~a~~ 407 ADUs throughout the planning period (approximately 51 per year on average) ~~minimum of 65 ADU units annually.~~ City Planning is leading.	Begin Q1 2024	Lower density neighborhoods with higher income and higher opportunity ~~Citywide~~	
Program 6.AD: Housing Mobility	A suite of actions to improve housing mobility and promote more housing choices and affordability, including in lower-density neighborhoods. Refer to Housing Element Program 6.AD. Provide 200 housing opportunities affordable to lower income households by January 2031.	Refer to Housing Element Program 6.AD.	Lower-density neighborhoods, including areas of relatively higher opportunity and/or income (see Figures F-6 and F-13) (Refer to Housing Element Program 6.AD)	Refer to Housing Element Program 6.AD.
Disparities in community engagement in land use and planning decisions				
Contributing Factors: • History of racial exclusion in government • Lack of accessible forums • Lack of knowledge about public and community meetings and how to meaningfully engage • Lack of trust in government"				

HE Program	Specific Actions	Timeline	Geographic Targeting	Outcomes
Program 6.AC: Resident Planning Councils	Best practice review of resident planning councils in other cities, including staffing, funding sources, interface with government to be included in the HER. Just Cities is supporting the City.	By Q4 2023	Citywide	City considered strategies to center neighborhoods at high risk for displacement in the development of democratic resident planning councils for anti-displacement priorities. City sponsored training program including on how City planning and approval processes work, the history of land use discrimination; land use terminology and major policies; the role of residents in land use decisions.
Program 6.AC: Resident Planning Councils	If deemed feasible, potential design of pilot resident planning council, that would review and provide feedback to the City on proposed development projects in their neighborhoods and policies that may impact resident health and displacement, completed. Process to include robust community engagement process. Just Cities is supporting the City.	By Q4 2024	Citywide	
Program 6.AC: Resident Planning Councils	Funding of at least $150,000 for new resident planning council pilot, including ongoing coordination, training program, resident stipends, program evaluation identified and secured. Just Cities is supporting the City.	By Q2 2025	Citywide	
Program 6.AC: Resident Planning Councils	Pilot new resident planning council launched and evaluated. Just Cities is supporting the City.	By Q1 2026	Citywide	

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Section G.1 Financial and Administrative Resources

G.1.1 Local Resources



Affordable Housing Fund

Per Richmond Municipal Code Section 15.05.603.120, all in-lieu fees, linkage fees, or other funds collected under Article 15.04.603, Inclusionary Housing and Affordable Housing Linkage Fee, are deposited into the City Affordable Housing Fund. These funds are used on activities that provide affordable housing to extremely low-income, very low-income, lower-income, and moderate-income households and special needs populations, including land acquisition, predevelopment costs, rehabilitation of existing units to extend their useful life and add affordability restrictions, and construction of new residential units, and for administration and compliance monitoring of the affordable housing program. The City collected $803,055 of inclusionary housing in-lieu fees during the 2020 calendar year and $677,194 during the 2021 calendar year. During 2020 and 2021, $69,165 of expenditures for the fund were made to support legal services for inclusionary housing ordinance amendments.

Public Housing Program

The Richmond Housing Authority (RHA) is a public entity chartered by the City in 1941 as a separate legal entity under the provisions of the Housing Act of 1937. It is funded by the Federal Government and is subject to the rules and guidelines of the United States Department of Housing and Urban Development (HUD). RHA provides decent affordable housing for low and very low-income residents of Richmond through federally funded housing programs.

RHA owns and manages two developments: Nevin Plaza and Nystrom Village.

- Nevin Plaza. This 142-unit high-rise houses seniors (62 or older) and disabled households.
- Nystrom Village. This 102-unit scattered site development houses families, including seniors and disabled households.

The formula used in determining the Total Tenant Payment (TTP) is the highest of the following, rounded to the nearest dollar:

- 10 percent of monthly income
- 30 percent of the monthly adjusted income (annual income less deductions allowed by the regulations)
- A $50 minimum rent set by the RHA.

Working with HUD, the 2019 Public Housing Authority Recovery and Sustainability (PHARS) agreement delineates performance outcomes, timelines, and reporting requirements focused on the repositioning of the RHA Public Housing portfolio.

Richmond Housing Renovation Program

On June 2, 2015, the Richmond City Council voted to issue up to $3 million in Social Impact Bonds for the purpose of rehabilitating and repairing abandoned residential properties in Richmond. RCF Connects (previously known as Richmond Community Foundation) facilitates the program from acquisition to sale of the properties. Impacts of the Richmond Housing Renovation Program include:

- 19 properties completed and sold to first-time homebuyers
- 22 total households served (households earn between 80 and 120 percent of Area Median Income (AMI))
- $6.5 million in local spending
- $123,485 in permit fees paid to the City
- $205,583 in Neighborhood Stabilization Program City property acquisitions paid to the City
- $799,350 repaid in code enforcement liens and property taxes
- $350,000 reduction in Code Enforcement costs for the City

Furthermore, RCF Connects is using EPA Brownfields grants and leveraging funding through the City's Housing Renovation Social Impact Bond to clean up and redevelop abandoned and foreclosed properties into homes for low- and moderate-income first-time homebuyers.

Richmond Rent Program

As a division of the City, Rent Program staff provide remote counseling services by phone or Zoom. The Rent Program can guide Richmond residents and property owners through local and State rent assistance resources.

ECIA Community Grant Program

The Chevron Environmental and Community Investment Agreement (ECIA) includes investments in community programs, a scholarship program, competitive community grants, community-based greenhouse gas reduction programs, and a photovoltaic solar farm. ECIA grant funds are awarded on an annual basis and all Richmond-serving 501(c)(3) non-profit organizations that did not receive an ECIA grant award of more than $10,000 during the previous grant cycle are eligible to apply for funding. For the Fiscal Year 2022-2023 grant cycle, grants will be awarded to projects or programs in the following areas:

- Youth programs (through age 21)
- Youth sports programs (through age 21)
- Community-focused programs

Examples of eligible projects or programs include but are not limited to:

- Youth enrichment projects
- Summer camps
- Youth sports programs
- Programs that support health and wellness and eliminate health disparities
- Bike and pedestrian pathway enhancements and construction projects

- Programs that support students and parents at Richmond schools
- Service-learning programs
- Gardening and urban greening projects

G.1.2 Regional Resources

Catholic Charities East Bay

Catholic Charities assists residents of Contra Costa County in rental payments, utilities, and security deposits. Catholic Charities also administers Housing Problem Solving, a program started in 2021 that offers tenant advocacy, mediation, relocation with family and other homelessness prevention strategies to keep families in their homes.

Chronicle Season of Sharing Fund (CSSF)

Chronicle Season of Sharing Fund provides housing, food, and medication support in the Bay Area. CSSF delivers assistance through a network of 150 community partners throughout the Bay Area. CSSF helps Bay Area households who are striving to overcome an unexpected challenge by providing assistance with housing (rent or mortgage, first and last month's deposit) as well as other critical needs like utility payments. Assistance is provided in the form of direct payments to the supplier of services, such as a landlord or utility company. Applicants must provide proof that in the months following receiving assistance, they will have the means to cover their housing and living expenses.

Community Housing Development Corporation (CHDC)

The CHDC is a full-service housing development corporation that provides home-buyer counseling to assist home buyers in preparing for home ownership. Services include housing counseling, credit repair, debt reduction, budgeting and savings planning, pre-qualification analysis and buyer education. In addition, CHDC develops and markets new affordable housing. CHDC develops single-family homes; multi-unit affordable rental projects; and mixed-use projects with commercial as well as residential opportunities.

Contra Costa County

- **Measure X:** Measure X is a countywide 20-year, half-cent sales tax approved by Contra Costa County voters on November 3, 2020. Collection of the tax began on April 1, 2021. The intent of Measure X is to keep Contra Costa's regional hospital open and staffed; fund community health centers, emergency response; support crucial safety-net services; invest in early childhood services; protect vulnerable populations; and for other essential County services. Measure X also includes funds for a local housing trust fund and permanent supportive housing.
- **Mortgage Credit Certificate Program:** The MCC Program is a homebuyer assistance program. The MCC provides qualified first-time homebuyers with a federal

income tax credit. Income tax credits reduce an individual's tax payment(s) by an amount equal to the credit. Under the MCC program, the maximum tax credit available is equal to 20 percent of the annual interest paid on the borrower's mortgage. By reducing the borrower's federal tax liability, the tax credit essentially provides additional income which can be used for mortgage payments. Contra Costa County MCC authority can be used in all cities as well as the unincorporated areas of the County. The Contra Costa County Community Development Department will administer the program.

- **Neighborhood Preservation Program (NPP):** The purpose of the Neighborhood Preservation Program (NPP) is to eliminate conditions that may be detrimental to health, life, property, and/or public welfare. To achieve this, NPP provides financial assistance to low-income homeowners for home rehabilitation projects. This support results in homes being brought up to current building codes, the elimination of blight, energy efficiency improvements, accessibility improvements, and the enhancement of older housing stock to promote future investment and the growth of economically integrated communities.
- **SparkPoint Contra Costa:** Part of the United Way of the Bay Area, SparkPoint Contra Costa has three centers in Contra Costa County, with one in Richmond. Each center is a collaboration of multiple nonprofit and government entities that work with low-income individuals and families long-term, looking at all aspects of their financial health, with the goal of achieving financial prosperity.

Eden Council for Home and Opportunity, Inc. (ECHO Housing)

ECHO Housing offers various programs including classes on how to find, qualify for and buy a home; debt and financial education and counseling; and a Rental Assistance Program (RAP) that assists with move-in costs or delinquent rent due to a temporary financial setback. They also provide tenant-landlord counseling and fair housing services to assist Richmond renters remain in their homes.

Housing Authority of the County of Contra Costa

- **Mainstream Voucher Program:** HACCC administers 55 vouchers under HUD's Mainstream program. The program is targeted to households with at least one non-elderly disabled family member who is homeless, at-risk of homelessness, coming out of an institutional facility or at-risk of entering an institutional facility due to lack of housing. HACCC partners with an array of supportive services organizations that provide appropriate services to program participants.
- **Public Housing:** The Housing Authority of the County of Contra Costa administers 1,168 public housing units from as far West as San Pablo to as far East as Brentwood. Please note that the City of Richmond administers its own public housing program.

- **Section 8 Project-Based Voucher Housing:** The Project-Based Voucher Program (PBV) is designed to encourage property owners to construct new or upgrade substandard rental housing for low-income families. A housing authority may choose to provide Section 8 PBV rental assistance for up to 20 percent of its units under the Housing Choice Voucher Program (HCVP). Initial rents in PBV properties must not exceed 110% of the Housing Choice Voucher Program Existing Fair Market Rents (FMRs). HACCC provides 631 units of Project-Based Voucher assistance, including 135 units assisted under the U.S. Department of Housing and Urban Development (HUD)'s Rental Assistance Demonstration (RAD) Program.
- **Section 8 Housing Choice Voucher Program (HCVP):** Housing choice vouchers are administered locally by the Housing Authority of the County of Contra Costa (HACCC). HACCC receives federal funds from the U.S. Department of Housing and Urban Development (HUD) to administer the voucher program. Effective July 1, 2019, the HACCC assumed the management responsibilities for Housing Choice Vouchers (HCV) formerly administered by the Richmond Housing Authority (RHA). The transfer was completed to improve the level of customer service to participating voucher holders, landlords, and applicants, while also providing access to additional housing choices for program participants. Approximately 1,700 units in Richmond are home to Housing Choice Voucher participants, including the project-based vouchers.
- **Section 8 VASH Program:** Similar to the Section 8 Housing Choice Voucher Program, the Veterans Affairs Supportive Housing (VASH) Voucher Program helps homeless veterans lease safe, affordable housing. VASH is a partnership between the Veterans Administration (VA) and the U.S. Department of Housing and Urban Development (HUD). Participating veterans receive case management and clinical services provided by the VA to help them maintain healthy, productive lives.
- **Shelter Plus Care – McKinney Homeless Assistance Act:** Shelter Plus Care is designed to promote permanent housing with supportive service to persons with disabilities coming from the streets and emergency shelters. Shelter Plus Care grants require a supportive services match equal to, or greater than, the Section 8 rental assistance award.

Lao Family Community Development (Lao Family)

Lao Family's comprehensive approach strives to meet the immediate basic, long-term, and special needs of affected community members. Customized and holistic service plans incorporate workforce, education, housing and support services, including health, income and savings, to foster positive outcomes. As of 2021 more than 600 individuals had secured permanent housing and more than 6,500 individuals were provided with wrap-around case management, leading to self-sufficiency and increased well-being.

Richmond Neighborhood Housing Services (RNHS)

Since 1981, Richmond Neighborhood Housing Services, Inc. has worked to strengthen low-income families and neighborhoods through the promotion of affordable housing by providing affordable rentals to families and financial literacy. Their mission is to ensure that East Bay and County residents (specifically Richmond, El Cerrito, San Pablo and Pinole) have access to affordable housing and rents. They have developed, acquired and/or rehabilitated over 400 single family homes to either sell, or manage as affordable homes to purchase or rent for low-income families.

SHELTER, Inc.

SHELTER Inc. currently serves Contra Costa, Solano, and Sacramento counties and offers housing, support services, and resources to families and individuals. In Contra Costa County, SHELTER Inc. provides rental assistance for renters struggling to make payments and move-in assistance for residents who are unhoused or fleeing a dangerous situation.

G.1.3 State Resources

- **Affordable Housing and Sustainable Communities Program (AHSC):** Administered by the Strategic Growth Council, this program provides grants and/or loans to fund land-use, housing, transportation, and land preservation projects that support infill and compact development that reduce greenhouse gas emissions.
- **CalHome:** HCD provides grants to local public agencies and non-profit housing developers to assist first-time homebuyers become or remain homeowners through deferred-payment loans. Funds can also be used to assist in the development of multiple-unit homeownership programs.
- **California Emergency Solutions and Housing (CESH):** This program provides funds for a variety of activities to assist persons experiencing or at risk of homelessness, such as housing relocation and stabilization services (including rental assistance), operating subsidies for permanent housing, flexible housing subsidies, emergency housing operating support, and homeless delivery systems.
- **California Housing Finance Agency (CalHFA):** CalHFA offers a variety of low-cost loan programs to support the development of affordable multi-family rental housing, mixed-income housing, and special needs housing.
- **California Housing Finance Agency (CalHFA), Mortgage Credit Certificate Program:** The MCC program is a homebuyer assistance program designed to help lower-income families afford home ownership. The program allows home buyers to claim a dollar-for-dollar tax credit for a portion of mortgage interest paid per year, up to $2,000. The remaining mortgage interest paid may still be calculated as an itemized deduction.

- **California Self-Help Housing Program (CSHHP):** Provides grants for sponsor organizations that provide technical assistance for low and moderate-income families to build their homes with their own labor.
- **Elderlink:** A senior care referral service licensed by the Department of Public Health. This organization provides independent and free personalized senior care placement services to fully screened and approved nursing home, board and care, and assisted living facilities.
- **Golden State Acquisition Fund (GSAF):** This $93 million fund provides low-cost financing aimed at supporting the creation and preservation of affordable housing across the state. GSAF makes up to five-year loans to developers for acquisition or preservation of affordable housing.
- **Homekey:** Homekey provides grants to acquire and rehabilitate a variety of housing types, such as hotels and residential care facilities, to serve people experiencing homelessness or who are also at risk of serious illness from COVID-19.
- **Housing for a Healthy California (HHC) Program:** This program provides funding to deliver supportive housing opportunities to developers using the federal National Housing Trust Funds (NHTF) allocations for operating reserve grants and capital loans. The HHC program is intended to create supportive housing for individuals who are recipients of or eligible for health care provided through the California Department of Health Care Services' Medi-Cal program.
- **Housing Navigator's Program:** This grant program allocates funding to counties for the support of housing navigators to help young adults aged 18 to 21 years secure and maintain housing, with priority for individuals in the foster care system.
- **Infill Infrastructure Grant Program (IIG):** This program promotes infill housing development by providing grant funding, in the form of gap assistance, for infrastructure improvements required for qualifying multi-family or mixed-use residential development.
- **Joe Serna, Jr. Farmworker Housing Grant (FWHG) Program:** This program provides deferred payment loans for both owner-occupied and rental housing for agricultural workers, with a priority for lower income households.
- **Local Housing Trust Fund (LHTF) Program:** This program provides matching funds to local or regional housing trust funds for the creation, preservation, and rehabilitation of affordable housing, transitional housing, or emergency shelters.
- **Mills Act:** The Mills Act is an economic incentive programs for the restoration and preservation of qualified historic buildings by private property owners. It grants local governments the authority to enter into contracts with owners of qualified historic properties who actively participate in the restoration and maintenance of their historic

properties while receiving property tax relief. In 2005, the Richmond City Council voted unanimously to become a participant in the Mills Act program, which furthers housing affordability by reducing property taxes and preserving existing housing stock.

- **Mobilehome Park Rehabilitation and Resident Ownership Program (MPRROP):** This program provides financing to support the preservation of affordable mobilehome parks through conversion of the park to ownership or control by resident organizations, nonprofit housing sponsors, or local public entities.
- **Multifamily Housing Program (MHP):** This program provides deferred payment loans for the construction, preservation, and rehabilitation of permanent and transitional rental housing for lower-income households.
- **No Place Like Home Program:** This program invests in the development of permanent supportive housing for persons who are in need of mental health services and are experiencing homelessness, chronic homelessness, or who are at risk of chronic homelessness.
- **National Housing Trust Fund:** This program provides deferred payment or forgivable loans for the construction of permanent housing for extremely low-income households. The required affordability covenant is for 55 years.
- **Permanent Local Housing Allocation (PLHA) Program:** This program provides a permanent source of funding to all local governments in California to help cities and counties implement plans to increase affordable housing stock. Funding for this program is provided through a $75 recording fee on real estate transactions.
- **Predevelopment Loan Program (PDLP):** This program provides financing to cover pre-development costs to construct, preserve, or rehabilitate assisted housing.
- **Supportive Housing Multifamily Housing Program (SHMHP):** This program provides low interest deferred loan payments to developers building affordable rental housing that contain supportive housing units.
- **Transit-Oriented Development (TOD) Housing Program:** This program provides low-interest loans as gap financing for higher density affordable rental housing within one-quarter mile of transit stations. Grants are also available to localities and transit agencies for infrastructure improvements necessary for the development of specified housing developments or to facilitate connections between these developments and the transit station. The maximum total award amount for a single project is $15 million.
- **Transitional Housing Program (THP):** This program provides funding to counties for child welfare services agencies to help young adults aged 18 to 25 years find and maintain housing, with priority given to those formerly in the foster care or probation systems.

- **Veterans Housing and Homelessness Prevention Program (VHHP):** This program supports the acquisition, construction, rehabilitation, and preservation of affordable multi-family housing for veterans and their families.

G.1.4 Federal Resources

- **American Rescue Plan Act (ARPA):** In 2021, Congress passed the American Rescue Plan Act (ARPA) to address the impacts of COVID-19. The City of Richmond was allocated $27.7 million in relief funds. To date the City has committed $10.5 million from these funds; the Richmond City Council is conducting an assessment, which includes community engagement, to invest these funds to address the immediate need of impacted local residents and businesses. Funds may be used for the following:
    - Replace lost public sector revenue, using this funding to provide government services up to the amount of revenue lost due to the pandemic
    - Respond to the far-reaching public health and negative economic impacts of the pandemic, by supporting the health of communities, and helping households, small businesses, impacted industries, nonprofits, and the public sector recover from economic impacts
    - Provide premium pay for essential workers, offering additional support to those who have and will bear the greatest health risks because of their service in critical sectors
    - Invest in water, sewer, and broadband infrastructure, making necessary investments to improve access to clean drinking water, to support vital wastewater and stormwater infrastructure, and to expand affordable access to broadband internet

  Funds must be obligated by December 31, 2024, and spent by December 31, 2026.
- **Community Development Block Grant (CDBG):** Federal funding for housing programs is available through the U.S. Department of Housing and Urban Development (HUD). CDBG funds may be used to provide a suitable living environment by expanding economic opportunities and providing decent housing to low-income households (80 percent AMI). The City is a member of the Contra Costa CDBG Urban County which is allocated annual federal CDBG funds which the County directs to housing, economic development, infrastructure improvements, public facilities, and public service projects designed to meet the needs of very low- and low-income persons. Richmond has been benefited from CDBG funds in several ways, including the currently underway rehabilitation of Hacienda Apartments, a 150-unit affordable housing complex that has been vacant since 2015.

- **Continuum of Care (CoC) Program:** The Continuum of Care (CoC) Program is designed to promote communitywide commitment towards ending homelessness. It provides funding to nonprofits, state, and local governments to provide shelter and services to people experiencing homelessness.
- **Emergency Solutions Grants (ESG) Program:** This program provides funding for cities, counties, and states to engage homeless individuals and families living on the street; improve the number and quality of emergency shelters for homeless individuals and families; help operate these shelters; provide essential services to shelter residents; rapidly rehouse homeless individuals and families; and prevent families/individuals from becoming homeless.
- **HOME Program:** Participating jurisdictions may use HOME funds for a variety of housing activities, according to local housing needs. Eligible uses of funds include tenant-based rental assistance; housing rehabilitation; assistance to homebuyers; and new construction of rental housing. HOME funding may also be used for site acquisition, site improvements, demolition, relocation, and other necessary and reasonable activities related to the development of non-luxury housing. Funds may not be used for public housing development, public housing operating costs, or for Section 8 tenant-based assistance, nor may they be used to provide non-federal matching contributions for other federal programs, for operating subsidies for rental housing, or for activities under the Low-Income Housing Preservation Act. Contra Costa County (as the Urban County representative), and the Cities of Antioch, Concord, Pittsburg, and Walnut Creek, together form a Consortium for purposes of participation in the HOME program.
- **Low-Income Housing Preservation and Residential Home Ownership Act (LIHPRHA):** This program requires all eligible HUD Section 236 and Section 221(d) projects at risk of conversion to market-rate rentals from mortgage pre-payments be subject to LIHPRHA incentives, which include subsidies to guarantee an eight percent annual return on equity.
- **Low-Income Housing Tax Credit:** Administered through the California Tax Credit Allocation Committee (TCAC), the Low-Income Housing Tax Credit (LIHTC) subsidizes the acquisition, construction, and rehabilitation of affordable housing by providing a tax credit to construct or rehabilitate affordable rental housing for low-income households.
- **Section 108 Loan Guarantee Program:** Allows CDBG entitlement jurisdictions to leverage their annual grant allocations to access low-cost financing for capital improvement projects. Eligible activities include housing, economic development, public facility, and infrastructure. This program is often used to catalyze private investment in underserved communities or as gap financing.

- **Section 202 Supportive Housing for the Elderly Program:** Provides an interest-free capital advance to cover the costs of construction, rehabilitation, or acquisition of very low-income senior housing. The program is available to private, nonprofit sponsors; public sponsors are not eligible for the program.
- **Section 811 Project Rental Assistance:** HUD offers long-term project-based rental assistance through a NOFA published by the California Housing Finance Agency (CalHFA).
- **U.S. Department of Agriculture (USDA) Housing Programs:** These programs provide homeownership opportunities for individuals and below market-rate loans/grants to public and nonprofit organizations for new construction, preservation, or rehabilitation of farmworker/rural multi-family rental housing.
- **Veterans Affairs Supportive Housing (VASH) Program:** HUD-VASH is a collaborative program between HUD and VA combines HUD housing vouchers with VA supportive services to help veterans who are homeless and their families find and sustain permanent housing. See Housing Authority of the County of Contra Costa Resources for more information.

Section G.2 Opportunities for Energy Conservation

The cost of energy can greatly impact housing affordability, as energy costs can constitute a significant portion of total housing costs. High energy costs also particularly impact low-income households that are less likely to have the ability to cover increased expenses.

The City encourages energy conservation in all projects consistent with the California Building Standards Code and has specific adopted amendments to the California Energy Code (known as “reach codes”, since the amendments exceed the requirements of the California Energy Code) to require solar panels on all new nonresidential and high-rise residential buildings (see Municipal Code Section 6.02.030 for more information). Additionally, the City has adopted a Climate Action Plan (CAP), which contains additional measures for the City to conserve energy, reduce greenhouse gas emissions, and prepare for the impacts of climate change on public health, infrastructure, ecosystems, and public spaces. Progress toward reaching the CAP’s energy conservation goals is monitored in the City’s Climate Action Plan Open Data Dashboard, accessible on the City’s website.

The City also promotes other various energy conservation programs on its website, including the Bay Area Regional Energy Network (BayREN) Home+ Energy Upgrade program and CaliforniaFIRST Property Assessed Clean Energy (PACE) program. BayREN is a collaboration of the nine counties that comprise the San Francisco Bay Area and is led by the Association of Bay Area Governments (ABAG). BayREN provides regional-scale energy efficiency programs, services, and resources and is funded by utility ratepayer funds through the California Public

Utilities Commission and other sources. Specifically, the BayREN Home+ Energy Upgrade program helps single-family homeowners identify ways to improve their home's energy efficiency by teaching homeowners how heating, air conditioning, insulation, water, and other home systems are working together and which improvements will most effectively improve the home's comfort and reduce energy consumption. Rebates and incentives are available for home improvements that include air sealing, duct sealing, attic insulation, high-efficiency furnaces, cooling systems, water systems, and wall insulation. PACE is a mechanism for property owners to finance renewable energy, energy efficiency, and water conservation improvements to their properties and repay the loan via an annual assessment on the owner's property tax bill. Unlike traditional forms of credit that are dependent on individual credit rating, PACE financing is primarily based on a property owner's equity in the building. The CaliforniaFIRST PACE program offers up to $250,000 for homeowners to put toward renewable energy and energy efficient home improvements. Eligible projects under the program may include, but are not limited to, air sealing, wall and roof insulation, energy efficient windows, tankless water heaters, solar electricity and low-flow toilets.

G.2.1 GRID Alternatives

The City of Richmond and GRID Alternatives provide free solar systems to income-qualifying homes in Richmond. To date, the partnership has serviced over 470 homes in Richmond and provided millions of dollars in energy cost savings to the community. This new initiative will provide more than $2.5 million in energy cost savings for families and prevent more than 5,700 tons of greenhouse gases over the systems' lifetimes. It will also provide more than 15,000 hours of job skill-building in solar installation for community volunteers and job trainees.

To qualify, Richmond residents who own and live in their own home and make less than 80 percent of area median income may be considered to receive solar through GRID Alternatives. For example, a four-person household in Richmond with an income of $65,500 or lower would qualify.

G.2.2 Contra Costa County

Contra Costa County offers a Weatherization Program which is a Federal and State-funded program whose purpose is to assist low and/or fixed income people in making their homes more energy-efficient. The program is available regardless of whether you own or rent, live in a house, apartment, or a mobile home. The Weatherization Program will test residents' gas appliance(s) to determine if they are operating properly and safely. Any gas appliances that fail the inspection will be repaired or replaced. In addition to the appliance inspection, the inspector will conduct an evaluation of the home to determine what energy-saving measures are needed.

G.2.3 Marin Clean Energy Resources

Since 2013, the City of Richmond has partnered with Contra Costa County's community-based electricity provider, Marin Clean Energy (MCE), to provide increased access in affordable and renewable electricity for Richmond residents, resulting in lower emissions in our community. MCE is a public agency and not-for-profit electricity provider that gives customers the choice of having 50 percent to 100 percent of their electricity supplied from clean, renewable sources such as solar, wind, bioenergy, and hydroelectric at competitive rates. MCE provides electricity service and innovate programs to more than one million residents and businesses across the four Bay Area counties: Contra Costa, Marin, Napa, and Solano. MCE has several programs designed to serve low-income customers, including:

- **Arrearage Management Plan (AMP):** The AMP will forgive 1/12 of eligible debt (up to $8,000) each time an on-time payment is submitted.
- **CARE (California Alternate Rates for Energy):** The CARE program offers up to a 35 percent discount on electricity bills and a 20 percent discount on natural gas bills consistent with Public Utilities Code Section 739.1. This program is eligible to qualified low- or fixed-income households and housing facilities.
- **FERA (Family Electric Rate Assistance):** The FERA program offers an 18 percent discount on electric bills to qualifying low to middle-income households.
- **Medical Baseline Allowance:** The Medical Baseline Allowance program allows residential customers who are medically dependent on electricity to receive more gas and electricity at the lowest residential rate.
- **CAPP (California Arrearage Payment Program):** CAPP is a state program to help pay customers' eligible past due energy bills that increased during the COVID-19 pandemic. CAPP reduces qualified unpaid energy bills by directly applying a credit to their bill.
- **MCE's Home Energy Savings Program:** MCE's Home Energy Saving Program helps qualifying single-family homeowners and renters save money and energy by providing a free energy-saving gift box, virtual home energy assessment, and free home energy upgrades
- **MCE's Multifamily Energy Savings & LIFT Program:** Multifamily property owners can receive rebates up to $1,000 per unit as well as free comprehensive assessments and consultations for energy and water saving measures. Plus, income-qualified multifamily property owners and renters can receive an extra $1,200 per unit for energy and water savings measures from MCE's Low Income Families & Tenants (LIFT) Program.

G.2.4 Pacific Gas and Electric Resources

Pacific Gas and Electric (PG&E) provides gas and electricity services for Richmond. PG&E assists low-income, disabled, and senior citizen customers through several programs and community outreach projects, including:

- **CARE (California Alternate Rates for Energy):** See CARE under Marin Clean Energy Resources, above.
- **FERA (Family Electric Rate Assistance):** See FERA under Marin Clean Energy Resources, above.
- **Energy Partners Program:** The Energy Partners Program provides qualified low-income customers free weatherization measures and energy-efficient appliances to reduce gas and electricity usage.
- **Medical Baseline Allowance:** See Medical Baseline Allowance under Marin Clean Energy Resources, above.
- **Relief for Energy Assistance through Community Help (REACH):** This is a one-time energy-assistance program sponsored by PG&E and administered through the Salvation Army from 170 offices in Northern and Central California. Those who have experienced an uncontrollable or unforeseen hardship may receive an energy grant of up to $300. Generally, recipients can receive REACH assistance only once within a 12-month period, but exceptions can be made for seniors, the physically challenged, and the terminally ill.

G.2.5 State Energy Resources

- **California Department of Community Services & Development Programs Low-Income Weatherization Program (LIWP):** California's Low-Income Weatherization Program (LIWP) provides low-income households with solar photovoltaic (PV) systems and energy efficiency upgrades at no cost to residents. LIWP is the only program of its kind in California that focuses exclusively on serving low-income households with solar PV and energy efficiency upgrades at no cost. The program reduces greenhouse gas emissions and household energy costs by saving energy and generating clean renewable power. LIWP currently operates three program components: Multi-Family, Community Solar, and Farmworker Housing. According to CDS's Nov. 2020 Low-Income Weatherization Program Impact Report, LIWP has received $212 million from the Greenhouse Gas Reduction Fund since 2014. Note: The multi-family energy efficiency and renewables program component is estimated to end in June 2022.
- **California Public Utilities Commission Energy Savings Assistance Program (ESAP):** ESAP provides no-cost weatherization services to low-income households

who meet the CARE income guidelines. Services provided include attic insulation, energy efficient refrigerators, energy efficient furnaces, weatherstripping, caulking, low-flow showerheads, water heater blankets, and door and building envelope repairs which reduce air infiltration.

G.2.6 Federal Energy Resources

- **Federal Housing Administration Energy Efficient Mortgage Program (EEM):** This program helps families save money on their utility bills by enabling them to finance energy efficient improvements with their FHA-insured mortgage. The EEM program recognizes that an energy-efficient home will have lower operating costs, making it more affordable for the homeowners. Cost-effective energy improvements can lower utility bills and make more income available for the mortgage payment.
- **Low-Income Home Energy Assistance Program (LIHEAP):** The program is funded by the federal government and the State Department of Community Services & Development (CSD) administers LIHEAP. The federal Department of Health and Human Services distributes funds to states annually to assist with energy bills and offset heating and/or cooling energy costs for eligible low-income households. California's annual share is approximately $89 million which CSD distributes to contracted community energy service providers. Active. During March 2020, the CARES Act allocated California an additional $49 million to supplement its LIHEAP program, which totaled $203 million for Federal Fiscal Year 2019-2021.