

2023–2031  
**Housing Element Update**

PUBLIC REVIEW DRAFT | JUNE 2022



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# Chapter 1: Introduction

The Housing Element is the principal guide for housing strategies in the City of Oakley (City). It is one of eight mandatory elements of the City's General Plan and sets forth actions to address the housing needs of all households in Oakley. The Housing Element will offer a way to ensure there are enough sites for safe, accessible, and diverse housing throughout the City and address existing and future housing needs for present and future Oakley residents.

## Consistency with State Law

All cities and counties in California are required to have a compliant housing element as one of the eight mandated elements of a general plan. Each city and county in the State must submit their housing element to the California Department of Housing and Community Development (HCD) for review to ensure that it meets the minimum requirements under State housing element law and are also required to prepare an annual progress report (APR) on the status and progress of implementing its housing element. Most cities and counties, including Oakley, are required to update their housing element every eight years.

Oakley's prior housing element covered the 2015-2023 planning period, while this update will cover the 2023-2031 planning period, from January 31, 2023, to January 31, 2031. State law (Government Code Section 65583) requires the City to adopt a Housing Element that addresses the needs of everyone in the community, at all income levels.

## Housing Element Requirements

- An analysis of existing and projected housing needs
- An inventory of land suitable for housing and emergency shelters with a projected capacity for each site
- A summary of housing-related programs and funding
- An analysis of potential constraints to the production and maintenance of housing
- An assessment of fair housing and an analysis of how the City can affirmatively further fair housing (AFFH)
- An analysis of any special housing needs groups, as identified under State law
- An evaluation of the previous Housing Element
- A summary of opportunities for residential energy conservation
- An analysis of assisted housing developments that are at-risk of converting to market rate
- Specific actions to achieve housing goals and objectives

## General Plan Consistency

The Housing Element is one component of the City's overall long-range planning strategy outlined in the General Plan. The City recently completed an update to the General Plan in January 2022 focused on Environmental Justice, Mobility, and Climate Change and Adaptation. The Housing Element is closely linked and affected by policies contained in other elements of the General Plan. For example, the Land Use Element designates land for residential development and indicates the type, location and density of the residential development permitted in the City. Working within this framework, the Housing Element identifies goals and actions for the planning period that directly addresses the housing needs of Oakley's existing and future residents. The policies contained within other elements of the General Plan affect many aspects of life that residents enjoy – the amount and variety of open space, the preservation of natural, historic and cultural resources, the permitted noise levels in residential areas and the safety of the residents in the event of a natural or man-made disaster.

The Housing Element has been reviewed for consistency with the City's other General Plan elements and the actions reflect the policy direction contained in other parts of the General Plan. As portions of the General Plan are amended in the future, this Housing Element will be reviewed to ensure that internal consistency is maintained.

## Relationship to Other Plans and Programs

There are a number of City plans and programs which work to implement the goals and actions of the Housing Element including the City's Municipal Code and Specific Plans.

### Oakley Municipal Code

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

The Zoning Chapter of the Municipal Code (Chapter 9.1) is the primary tool for implementing the General Plan while the Subdivision Title (Title 8) of the Municipal Code regulates the design, development and implementation of land division. It applies when a parcel is divided into two or more parcels; a parcel is consolidated with one or more other parcels; or the boundaries of two or more parcels are adjusted to change the size and/or configuration of the parcels. The Zoning Chapter designates various districts and outlines the permitted and conditionally permitted uses for each zone district. The Zoning Chapter also provides property development standards for each zone district and overall administrative and legislative procedures.

### Specific Plans

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

City has three Specific Plans: the Downtown Specific Plan, the River Oaks Crossing Specific Plan, and the East Cypress Corridor Specific Plan.

## Housing Element Organization

This Housing Element satisfies the requirements of State law (Government Code Section 65583(a)) and is organized as follows:

- **Chapter 1 - Introduction.** This chapter includes an introduction to the Housing Element, description of State housing element law, general plan consistency, and a summary of public participation.
- **Chapter 2 - Existing Needs Assessment.** This chapter analyzes demographic and socio-economic conditions; existing housing stock characteristics; housing affordability, overpayment, and overcrowding; and special needs for persons experiencing homelessness, persons with disabilities, seniors, large families, and female-headed households.
- **Chapter 3 - Sites Inventory.** This chapter identifies opportunities for housing production to meet the City's fair share of regional housing needs, as determined by the regional housing needs allocation (RHNA). It includes a description of the City's RHNA and the results of the inventory of sites within the City that are suitable for residential development during the eight-year planning period.
- **Chapter 4 - Fair Housing Assessment.** This chapter provides an analysis of fair housing issues and practices in Oakley, including patterns of integration and segregation, disparities in access to opportunity, and disproportionate housing needs. It also examines the relationship between the sites inventory and its potential impact on fair housing issues in the City. The chapter also includes a summary of strategies to affirmatively further fair housing.
- **Chapter 5 – Housing Programs and Financial Resources.** This chapter summarizes staff resources and funding available to support City housing programs and residential energy conservation.
- **Chapter 6 - Potential Housing Constraints.** This chapter analyzes potential constraints on the production, maintenance, or improvement of housing, including governmental constraints like land use controls, permits and processing procedures, fees, and zoning for a variety of housing types as well as non-governmental constraints such as land and development costs and the availability of financing.
- **Chapter 7 - Evaluation of the Previous (2015-2023) Housing Element.** This chapter summarizes the City's accomplishments during the previous (2015-2023) Housing Element planning period and evaluates each of the previous programs.
- **Chapter 8 – Housing Plan.** This chapter establishes goals and actions that will provide direction to help the City meet its housing goals.

## Public Participation

Housing Element law requires that local governments make diligent efforts to achieve representative public participation in the development of the Housing Element. As part of the Housing Element Update process, the project team (including City staff and Consultants) facilitated public participation early in the process to inform the development of the Housing Element. The outreach process continued through plan adoption.

## Summary of Engagement Activities

The City conducted the following engagement activities throughout the Housing Element update process to engage and inform the community.

### Project Webpage

The City hosted a project webpage about the housing element update at [www.ci.oakley.ca.us/2023-2031-housing-element-update/](http://www.ci.oakley.ca.us/2023-2031-housing-element-update/). The webpage included an overview of the project and schedule, contact information for the project team, and a sign-up link for the project mailing list. The webpage was maintained throughout the housing element update process and routinely updated to include announcements of future engagement events, frequently asked questions (FAQs), community engagement materials and draft documents.

### Online Community Survey

From April 20, 2022, through May 27, 2022, the City distributed a web-based survey to gather information from the community. The survey included questions related to household demographics, housing challenges/needs, and potential sites to be added to the Affordable Housing Overlay (AHO) district for future affordable housing development. The survey was provided in English and Spanish.

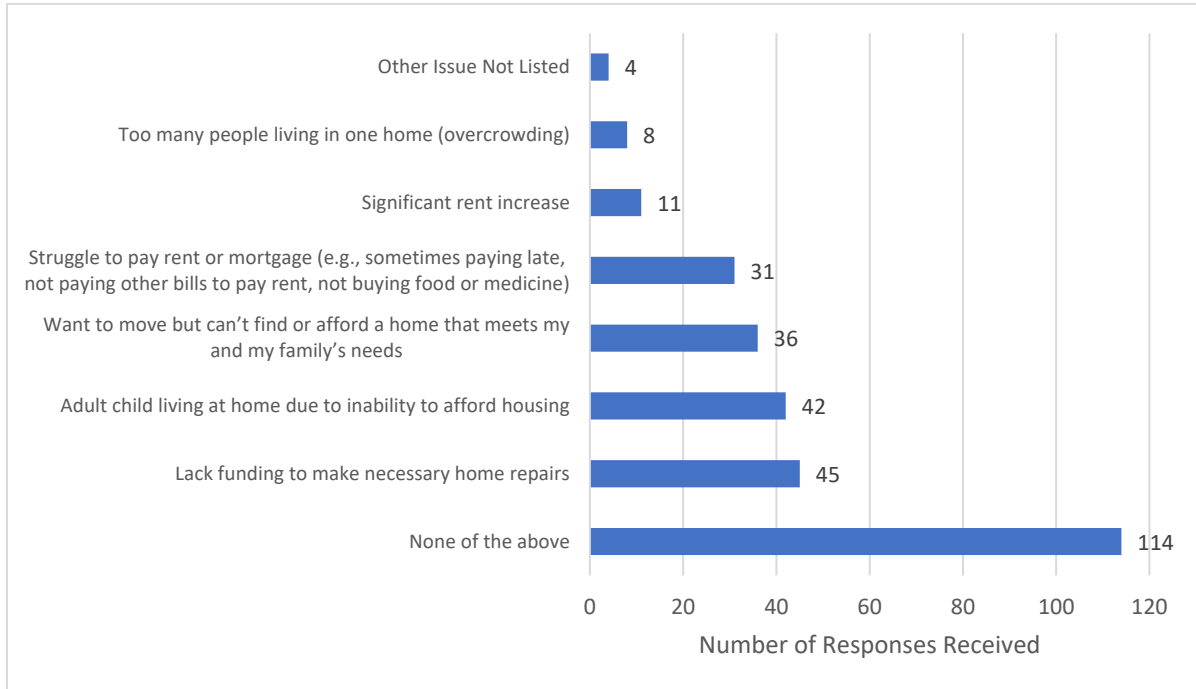
The survey was distributed through an online link and QR via email to the mailing list from the project website. It was also advertised through City Council meetings, a press release, in newsletters to the public, and broadcast on the City's social media outlets. The City's Public Outreach Staff also made efforts to draw attention to the Housing Element Update page, which also included links to the survey, by featuring the project on the City's homepage.

### Summary of Feedback

A total of 227 participants took the survey. There were 226 responses to the English survey and 1 response to the Spanish survey. Of all respondents, 98 percent were residents of Oakley. Most respondents are homeowners (91 percent) and live in a single family home (95 percent). About 3 percent of respondents reported living in a duplex/triplex/fourplex (4 respondents) or an apartment (4 respondents). Summaries of key survey responses are shown in Figures 1-1 through 1-3.

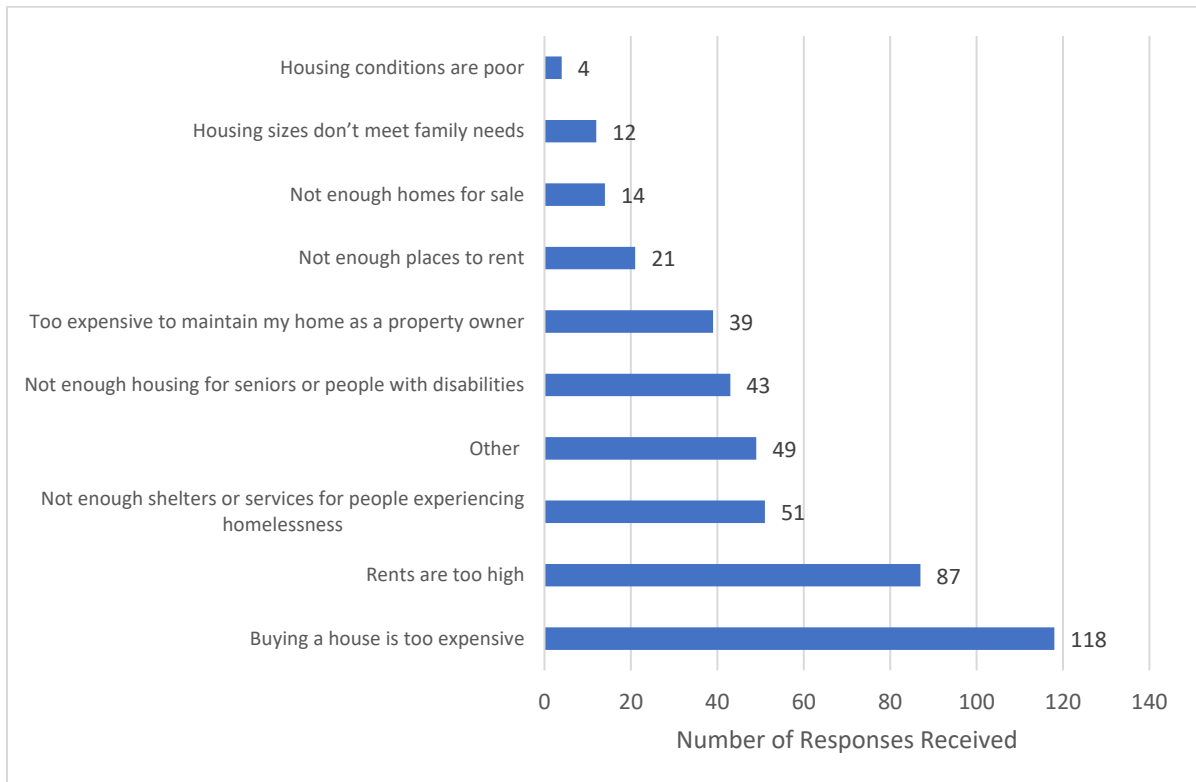
See Appendix A for the complete survey and participant responses.

**Figure 1-1: Responses to “Have you or are you experiencing any of the following housing issues?”**



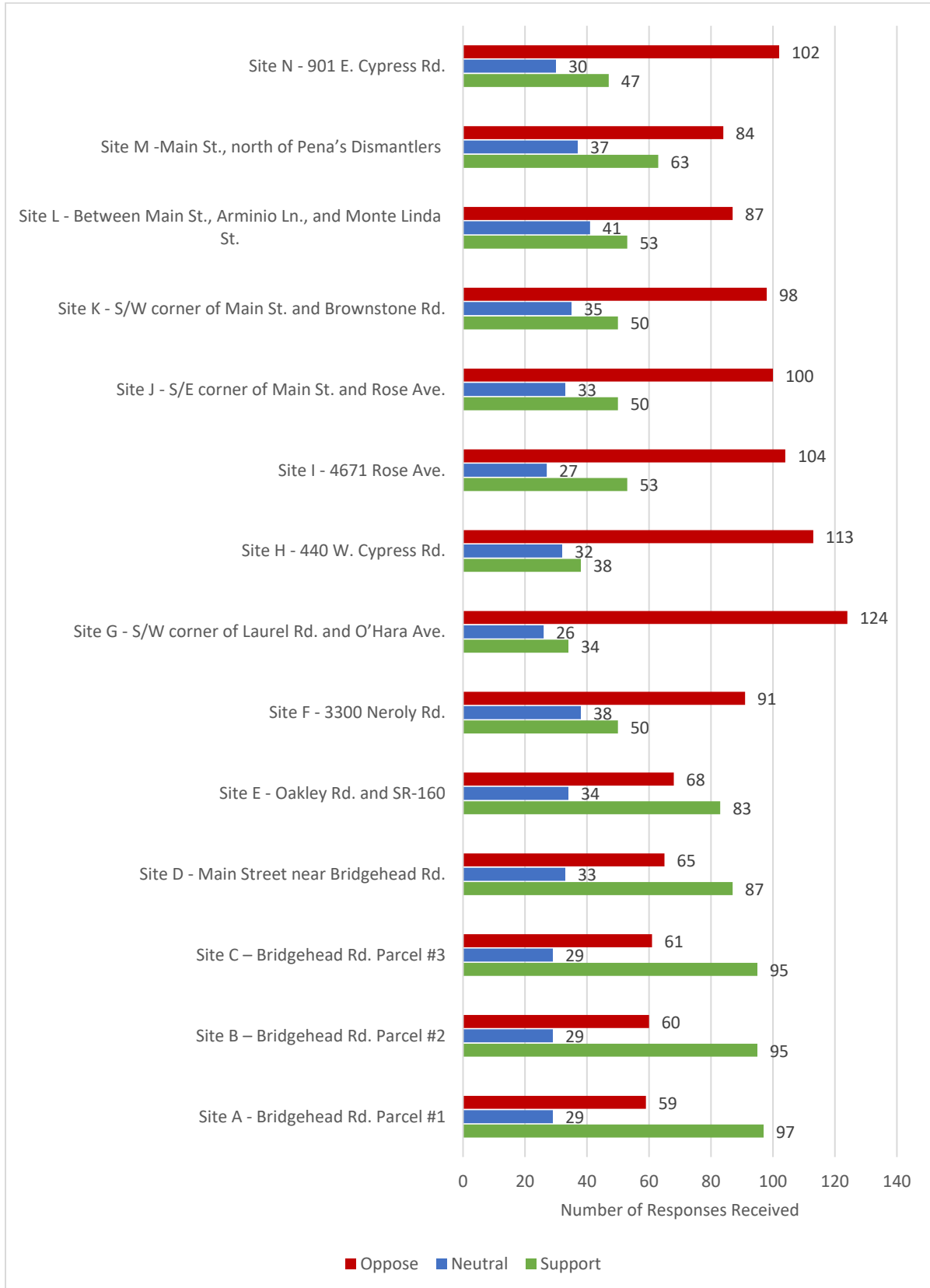
Source: Housing Element Online Community Survey Responses, May 2022.

**Figure 1-2: Summary of Responses to “What do you feel is the most significant housing problem facing Oakley residents? (Choose up to three)”**



Source: Housing Element Online Community Survey Responses, May 2022.

Figure 1-3: Summary of Responses to AHO Site Selection



Source: Housing Element Online Community Survey Responses, May 2022.

## Contra Costa County Developer Outreach

In November 2021 the Contra Costa County Collaborative (C4) held a panel with East Bay Area developers to receive input from the development community on the challenges and constraints to develop in Contra Costa County and identify what actions are needed from local governments to streamline development. An Affordable Housing Developer Panel was hosted by C4 on April 20, 2022. This panel reinforced many of the recommendations made by the previous panel and provided additional insights. The following is a summary of the feedback heard from both panels.

### Summary of Feedback

#### *Constraints to Housing Development*

- Community opposition to housing/affordable housing and resulting litigation and time delays
- Discretionary processes that result in ad-hoc changes (e.g., community benefits added as a requirement in the middle of the process)
- Lack of funding for affordable housing
- Requiring retail in mixed-use developments

#### *Recommended Policies and Actions*

- Objective design review processes
- Absolute clarity of the process (e.g. here are the steps, here are the discretionary items, here is a list of the community benefits to choose from)
- Guarantee an SB 35 process for Housing Element sites
- Have one person who is familiar with the process and can be the champion of the affordable housing projects, especially relative to keeping the process aligned with funding timelines
- Achieve more of a partnership relationship between development teams and cities across California

#### *Additional Feedback from Affordable Housing Developers*

- For permit streamlining, it is important for all departments to coordinate and prioritize affordable housing include planning, building and public works staff.
- Mixed-use requirements are a deterrent to affordable housing developers. Suggestions for flexibility included allowing leasing offices and other active uses to be on the ground floor rather than retail.
- Code constraints that developers often seek waivers for include: restrictive height limits, mixed-use requirements, open space and balcony requirements, and parking.
- Affordable housing projects are constrained by the strict sequencing of events that must be followed to secure tax credit financing.
- The labor shortage for construction and building management is a constraint.



- Church, institutional and commercial sites, as well as adaptive reuse projects are challenging due to increased holding costs, structural building code issues, expensive retrofits, and community/congregation opposition regarding the change in use.
- Be careful with requirements for extra public facilities and project features that add cost and do not contribute points that make the project more competitive in the tax credit application process.
- Cost of sites/high land value in high opportunity areas.

## Community Workshop

The project team conducted an in-person workshop at the Oakley Recreation Center on April 20, 2022, to educate the community on the purpose of the Housing Element and to collect input on community needs, key housing issues facing residents, and potential sites for future affordable housing. Figure 1-4 shows the flyers used to advertise engagement activities for the project. The community workshop was noticed through multiple channels including the City website, the City Reader Board, and the City’s social media outlets in order to reach a broad segment of the community and encourage participation in the meeting.



Oakley residents discussing conclusions from the small group activity with City and Consultant staff.

Figure 1-4: Flyers to Advertise Engagement Opportunities

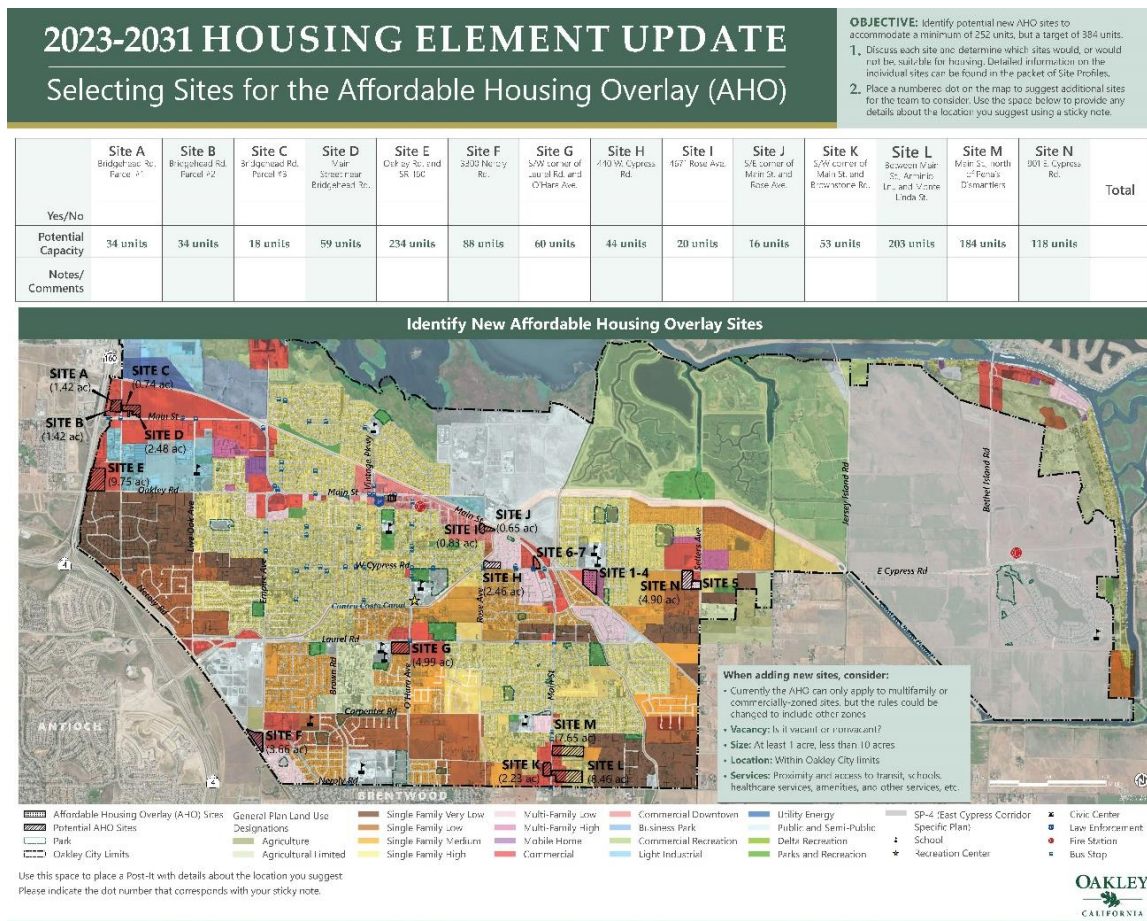
The image shows two flyer designs side-by-side. The left flyer is titled "HOUSING ELEMENT UPDATE" and the right flyer is titled "ACTUALIZACIÓN DEL ELEMENTO DE VIVIENDA". Both flyers feature an aerial view of a residential neighborhood at the top. The English flyer includes sections for "Get Involved!", "Community Workshop\* Wednesday, April 20, 2022", and "Take a Survey". The Spanish flyer includes sections for "¡Participe!", "Taller Comunitario\* Miércoles, 20 de abril de 2022", and "Conteste una encuesta". Both flyers provide contact information for Ken Strabo, Planning Manager, and include QR codes for more information.

Source: Ascent, 2022.

First, the project team provided a presentation of the housing element explaining the overall process, requirements, and the preliminary analysis of housing needs and opportunities. Following the presentation, the project team facilitated a small group activity to receive feedback on potential sites to add to the City’s AHO district. In collaboration with the City Council, City staff identified 14 potential sites for consideration. The project team presented these sites to workshop participants and took this feedback, along with results from the online survey, into consideration when identifying the priority sites to add to the AHO district. Live Spanish interpretation was provided for the workshop and small group activity.

Following the workshop, both the presentation and site profiles for the potential AHO sites were posted on the City website for people to view in their own time and to provide more context for those participating in the online survey.

Figure 1-5: Workshop Activity Board



Source: City of Oakley, Ascent, 2022.

## Summary of Feedback on Housing Issues facing Residents in Oakley

The feedback received from workshop participants on housing issues facing residents in Oakley is summarized below:

- Affordability
- Congestion
- Cost/Availability
- Blight/Condition
- Concentration of lower income housing
- Traffic
- Monitoring
- Misuse of system for affordable housing
- Lack of services not walkable
- Crime
- So many single-family homes
- Not enough high-end single-family homes
- Property taxes too high because of special assessments - divided between long-time residents and newer homes
- Housing prices, especially new homes
- Increased cost during pandemic
- Oakley should consider inclusionary ordinance
- Lack of public transport to serve affordable housing
- Lack of infrastructure (water) to support development - special districts have been good at planning for/expanding sewer and water facilities
- Tax base - don't have businesses to support tax base

## Summary of Feedback on Sites for the Affordable Housing Overlay District

Table 1-1 summarizes the feedback received from workshop participants on the fourteen potential AHO sites identified by the City.

TABLE 1-1: SUMMARY OF COMMUNITY WORKSHOP FEEDBACK AHO SITE SELECTION						
		Units	Group 1	Group 2	Group 3	Group 4
Site A	Bridgehead Rd. Parcel 1	34 units	Yes	No	Yes	Yes
Site B	Bridgehead Rd. Parcel 2	34 units	Yes	No	Yes	Yes
Site C	Bridgehead Rd. Parcel 3	18 units	Yes	Maybe	Yes	Yes
Site D	Bridgehead Rd.	59 units	Yes	Maybe	Yes	Yes
Site E	Oakley Rd. and SR-160	234 units	No	Yes	Yes	No
Site F	3300 Neroly Rd.	88 units	Maybe	No	Yes	Yes
Site G	S/W Corner of Laurel Rd. and O'Hara Ave.	60 units	No	No	No	No
Site H	440 Cypress Rd.	44 units	No	Yes	No	Yes
Site I	4671 Rose Ave.	20 units	Yes	Yes	Yes	No
Site J	S/E corner of Main St. and Rose Ave.	16 units	Yes	Yes	Yes	No
Site K	S/W corner of Main St. and Brownstone Rd.	53 units	No	Yes	No	No
Site L	Between Main St., Arminio Ln., and Monte Linda St.	203 units	Yes	Yes	No	Yes
Site M	Main St., north of Pena's Dismantlers	184 units	Yes	Yes	No	No
Site N	901 E. Cypress Rd.	118 units	Yes	Yes	No	No

Source: Feedback from Oakley Housing Element Workshop, April 20,2022. City of Oakley and Ascent.

## Planning Commission and City Council Study Sessions

Prior to the community workshop, the City held a study session with the City Council on March 22, 2022, to outline the Housing Element update process, requirements of State law, and overall goals and objectives of the Housing Element. The priority focus of the session was to receive input from Council on the preliminary sites being considered by staff to add to the AHO district and suggestions for new sites to consider. Additionally, meetings provided an opportunity for appointed and elected officials to identify key issues they would like addressed in the Housing Element update and for members of the public to listen and provide comments.

On June 7, 2022, the City held a study session with the Planning Commission to outline the Housing Element process including State law requirements and the capacity of sites for housing in the City. **(Text to be updated prior to submitting Draft Housing Element to HCD).**

After release of the Public Review Draft Housing Element, the City will hold a study session with the City Council (tentatively schedule for July 12, 2022) to review the plan and solicit feedback before submitting the Draft Housing Element to the California Department of Housing and Community Development (HCD) for State-mandated review. **(Text to be updated prior to submitting Draft Housing Element to HCD).**

## Summary of Community Feedback

The input received from the community was used to inform and understand needs and priorities in Oakley, and to help in the selection of AHO sites. This local knowledge has helped to identify local fair housing issues and constraints and has been used to inform the development of the goals and actions included in the Housing Element.

### Housing Issues and Challenges in Oakley

- Opposition to new residential development, “too many houses, not enough resources”
- High housing costs
  - ▶ Buying a house is too expensive
  - ▶ Rent is too high
  - ▶ Inability to move out of home of a parent/family member/friend because housing costs are too expensive
  - ▶ Lack of funding to make necessary home repairs
  - ▶ High property taxes making payments unmanageable
- Suggest providing financial aid to homeowners who want to build ADUs
- Suggest establishing restrictions for short term rentals

## AHO Site Identification

- Do not identify more sites than is required by the State to meet RHNA
- Prioritize sites zoned for residential uses over commercial sites
- Remove Site G (S/W Corner of Laurel Rd. and O'Hara Ave.) and Site K (S/W corner of Main St. and Brownstone Rd.)
- Prioritize Site I (4671 Rose Ave.) and Site J (S/E corner of Main St. and Rose Ave.)
- Maintain Site L (Between Main St., Arminio Ln., and Monte Linda St.) as a potential site

## Other Community Concerns

- Concern about availability of services including police, fire, and school capacity
- Concern about crime rates
- Concern about roadway capacity and traffic
- Concern about water infrastructure
- Concern about loss of community character
- Concern about increase in property taxes

# Chapter 2: Existing Needs Assessment

## Introduction

This chapter describes the characteristics of the population and housing stock in the City of Oakley (City) as a means of better understanding the nature and extent of unmet housing needs. This chapter includes an analysis of the demographic, economic, and housing characteristics that influence the demand for and availability of housing. The analysis forms a foundation for developing programs and policies to address identified housing needs according to income, tenure, and special needs groups.

The Housing Needs Assessment fulfills the requirements of Government Code Section 65583(a)(1), 655853(a)(2), and 65583.1(d) and is comprised of the following components: Demographic Profile; Employment Trends; Household Characteristics; Special Needs Populations; Housing Stock Characteristics; Housing Costs and Affordability; Assisted Housing at Risk of Conversion; Housing Needs; and Regional Housing Needs Determination.

The primary data source used in this analysis is the Association of Bay Area Governments (ABAG) Data Package, which has been approved for use by HCD. Other sources include the U.S. Census, the 2015-2019 American Community Survey (ACS), the Department of Housing and Urban Development (HUD), the California Department of Finance (DOF), and Comprehensive Housing Affordability Strategy (CHAS) data, which are derived from ACS five-year datasets. Employment data was also obtained from the State of California Employment Development Department's (EDD) Data Library.

## Demographic Profile

### Population Trends and Characteristics

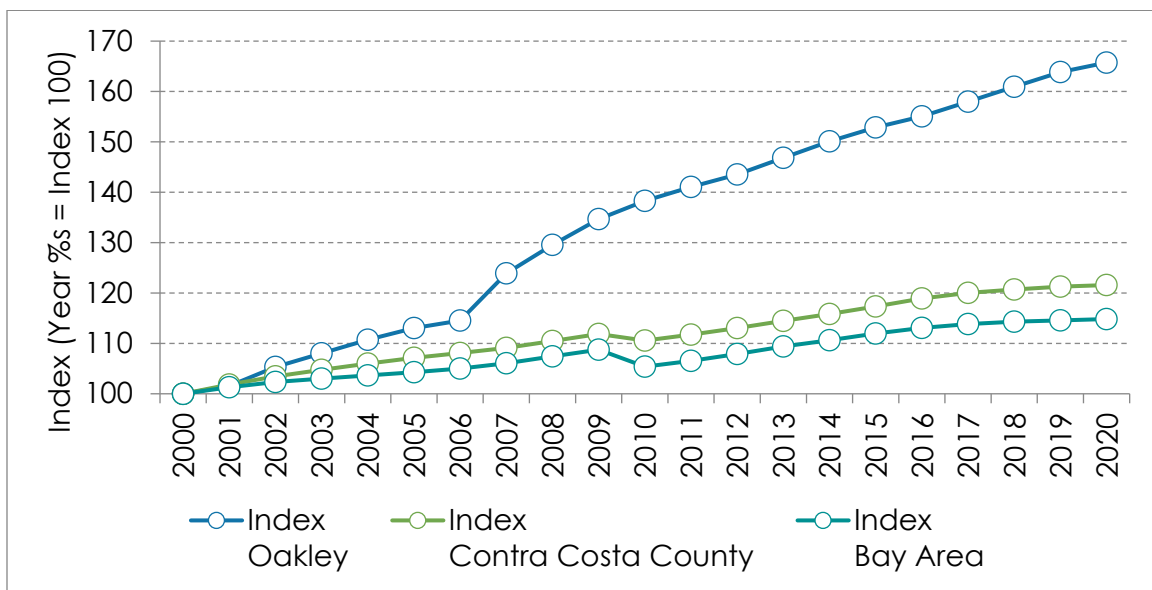
Housing needs are generally influenced by population and employment trends. This section provides a summary of the changes to the population size, age, and racial composition of the City. Oakley is one of 19 cities in Contra Costa County. The DOF estimates that Contra Costa County's population in 2020 was 1,153,561. Table 2-1 lists nearby counties and their respective populations.

TABLE 2-1: REGIONAL POPULATION TRENDS 2010-2020			
County	2010	2020	% Change
Contra Costa County	1,049,025	1,153,561	9.97%
Alameda County	1,510,271	1,682,353	11.39%
Marin County	252,409	262,321	3.93%
Sacramento County	1,418,788	1,585,055	11.72%
San Joaquin County	685,306	779,233	13.71%
Santa Clara County	1,781,642	1,936,259	8.68%
Solano County	413,344	453,491	9.71%

Source: United States Census Bureau, 2010 Census; United States Census Bureau, 2020 Census Redistricting Data (Public Law 94-171).

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 (see Figure 2-1). Many cities in the region, including Oakley, have experienced significant growth in population. Between 2000 and 2020, the population in Oakley increased by 65.74 percent; this rate is much higher than that of the whole region, at 14.8 percent. In the most recent decade (2010-2020), the population in Oakley increased by 19.8 percent. Oakley had an estimated population of 42,461 people in 2020, which accounts for 3.7 percent of the population in Contra Costa County. Table 2-2 compares Oakley’s population growth trends with those of the County.

Figure 2-1: Regional Population Trends, Oakley, Contra Costa County, and Bay Area, 2000-2020



Notes:

-The data shown on the graph represents population for the jurisdiction, County, and region indexed to the population in the year 2000. The data points represent the relative population growth in each of these geographies relative to their populations in 2000.

-For some jurisdictions, a break may appear between 2009 (estimated data) and 2010 (census count data). DOF uses the decennial census to benchmark subsequent population estimates.

Source: ABAG Housing Element Data Package, California Department of Finance, E-5 series.

**TABLE 2-2: POPULATION GROWTH, OAKLEY, 2010-2020**

Jurisdiction	2010	2020	2010-2020 Growth	
			Number	Percent
Oakley	35,432	42,461	7,029	19.84%
Contra Costa County	1,049,025	1,153,561	104,536	9.97%

Source: ABAG Housing Element Data Package, California Department of Finance, E-5 series.

## Projected Population Growth

ABAG produces population estimates as part of its program for projecting future growth in the Bay Area region. The projections provide a quantitative basis for how the region will accommodate anticipated growth if local jurisdictions adopt a set of policies consistent with the vision of Plan Bay Area. Table 2-3 displays ABAG's latest projection, which covers the period between 2020 and 2040.

**TABLE 2-3: PROJECTED POPULATION GROWTH, SANTA CLARA COUNTY JURISDICTIONS, 2020-2040**

	2020	2030	2040	Percent of Countywide Population (2020)	Percent of Countywide Population (2040)	Percent Change 2020-2040
Antioch	103,595	112,960	130,725	9%	9%	26%
Brentwood	52,745	60,320	84,460	5%	6%	60%
Clayton	10,630	11,070	11,255	1%	1%	6%
Concord	134,605	177,740	185,850	12%	13%	38%
Danville	44,625	46,450	47,350	4%	3%	6%
El Cerrito	26,845	28,090	29,075	2%	2%	8%
Hercules	25,135	25,885	28,700	2%	2%	14%
Lafayette	24,865	25,635	26,815	2%	2%	8%
Martinez	36,660	38,480	40,035	3%	3%	9%
Moraga	16,560	17,130	18,080	1%	1%	9%
<b>Oakley</b>	<b>35,360</b>	<b>48,450</b>	<b>54,435</b>	<b>3%</b>	<b>4%</b>	<b>54%</b>
Orinda	17,960	18,260	18,745	2%	1%	4%
Pinole	19,615	20,830	21,390	2%	2%	9%
Pittsburg	73,055	75,600	91,615	6%	7%	25%
Pleasant Hill	33,590	35,065	35,925	3%	3%	7%
Richmond	126,385	144,950	164,220	11%	12%	30%
San Pablo	31,555	32,845	34,090	3%	2%	8%
San Ramon	76,485	79,520	84,165	7%	6%	10%
Walnut Creek	69,010	73,915	81,265	6%	6%	18%
Unincorporated	169,375	184,585	199,105	15%	14%	18%
<b>County</b>	<b>1,128,660</b>	<b>1,257,790</b>	<b>1,387,295</b>	<b>100%</b>	<b>100%</b>	<b>23%</b>

Source: Projections 2040 MTC/ABAG; Model estimates from Plan Bay Area 2040 data. Public Estimates from California Department of Finance E-5 Population and Housing Estimates for Cities.

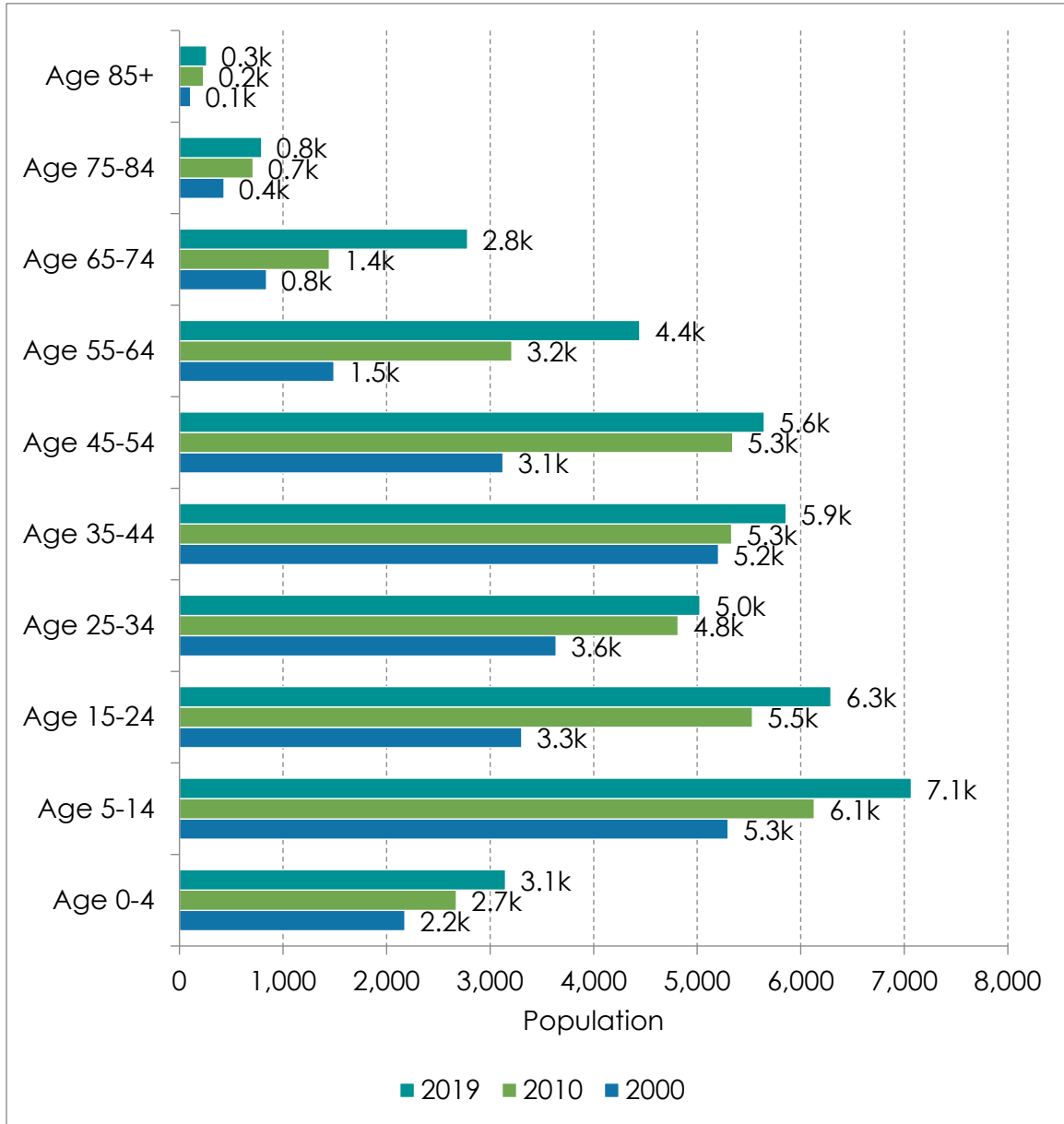


According to ABAG, the population in Contra Costa County is projected to increase by 23 percent (or 258,635 people) between 2020 and 2040. Oakley is expected to add 19,075 new residents by 2040, representing the second to largest percent change in population of any City in the County (54 percent).

## Age Composition

The distribution of age groups in a city can be telling of what types of housing the community needs or may need in the 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 can point to the need for more family housing options and related services. There has also been a move by many to age-in-place or downsize to stay within their communities, which can mean more multifamily and accessible units are needed. Figure 2-2 shows the age distribution for Oakley residents as estimated in 2019, and Table 2-4 shows the population distribution by age groups in the City in comparison to the County and the state in 2000, 2010, and 2019.

Figure 2-2: Population by Age, Oakley, 2019



Source: ABAG Housing Element Data Package, 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.

**TABLE 2-4: POPULATION BY AGE, OAKLEY, CONTRA COSTA COUNTY, AND CALIFORNIA, 2010 AND 2019**

Age Group	2010		2019		Percent Change from 2010-2019
	Number	Percent of Total	Number	Percent of Total	
<b>Oakley</b>					
Age 0-4	2,674	7.6%	3,149	7.6%	17.76%
Age 5-14	6,131	17.3%	7,068	17.1%	15.2%
Age 15-24	5,534	15.6%	6,292	15.2%	13.7%
Age 25-34	4,816	13.6%	5,027	12.2%	4.4%
Age 35-44	5,333	15.1%	5,858	14.2%	9.8%
Age 45-54	5,343	15.1%	5,648	13.7%	5.7%
Age 55-64	3,210	9.1%	4,445	10.8%	38.5%
Age 65-74	1,447	4.1%	2,782	6.7%	92.3%
Age 75-84	711	2.0%	793	1.9%	11.5%
Age 85+	233	0.7%	262	0.6%	12.4%
<b>Total</b>	<b>35,432</b>	<b>100%</b>	<b>41,324</b>	<b>100%</b>	<b>16.6%</b>
<b>Median Age</b>	<b>31.8</b>	<b>--</b>	<b>33.5</b>	<b>--</b>	<b>5.3%</b>
<b>Contra Costa County</b>					
Age 0-4	66,859	7.0%	148,339	6.1%	121.9%
Age 5-14	144,395	15.1%	148,964	13.8%	3.2%
Age 15-24	132,393	13.8%	140,660	13.1%	6.2%
Age 25-34	125,009	13.1%	145,275	13.5%	16.2%
Age 35-44	152,101	15.9%	153,127	14.2%	0.7%
Age 45-54	160,112	16.7%	162,899	15.1%	1.7%
Age 55-64	120,428	12.6%	149,995	13.9%	24.6%
Age 65-74	64,994	6.8%	103,232	9.6%	58.8%
Age 75-84	40,963	4.3%	50,361	4.7%	22.9%
Age 85+	17,555	1.8%	22,289	2.1%	27.0%
<b>Total</b>	<b>957,950</b>	<b>100%</b>	<b>1,076,802</b>	<b>100%</b>	<b>12.4%</b>
<b>Median Age</b>	<b>38.1</b>	<b>--</b>	<b>39.7</b>	<b>--</b>	<b>4.2%</b>
<b>California</b>					
Age 0-4	2,545,065	6.9%	2,451,528	6.2%	-3.8%
Age 5-14	5,092,471	13.9%	5,043,689	12.8%	-1.0%
Age 15-24	5,501,809	15.0%	5,316,737	13.5%	-3.4%
Age 25-34	2,698,489	7.4%	5,967,864	15.2%	121.2%
Age 35-44	5,236,909	14.3%	5,205,887	13.3%	-0.6%
Age 45-54	5,288,140	14.4%	5,101,422	13.0%	-3.5%
Age 55-64	3,764,850	10.3%	4,710,329	12.0%	25.1%
Age 65-74	2,135,547	5.8%	3,172,271	8.1%	48.5%
Age 75-84	1,366,990	3.7%	1,600,241	4.1%	17.1%
Age 85+	558,059	1.5%	713,529	1.8%	27.9%
<b>Total</b>	<b>36,637,290</b>	<b>100%</b>	<b>39,283,497</b>	<b>100%</b>	<b>7.2%</b>
<b>Median Age</b>	<b>34.9</b>	<b>--</b>	<b>36.5</b>	<b>--</b>	<b>4.6%</b>

Source: U.S. Census Bureau, American Community Survey 5-Year Estimates (2010-2015; 2015-2019), Table DP05.

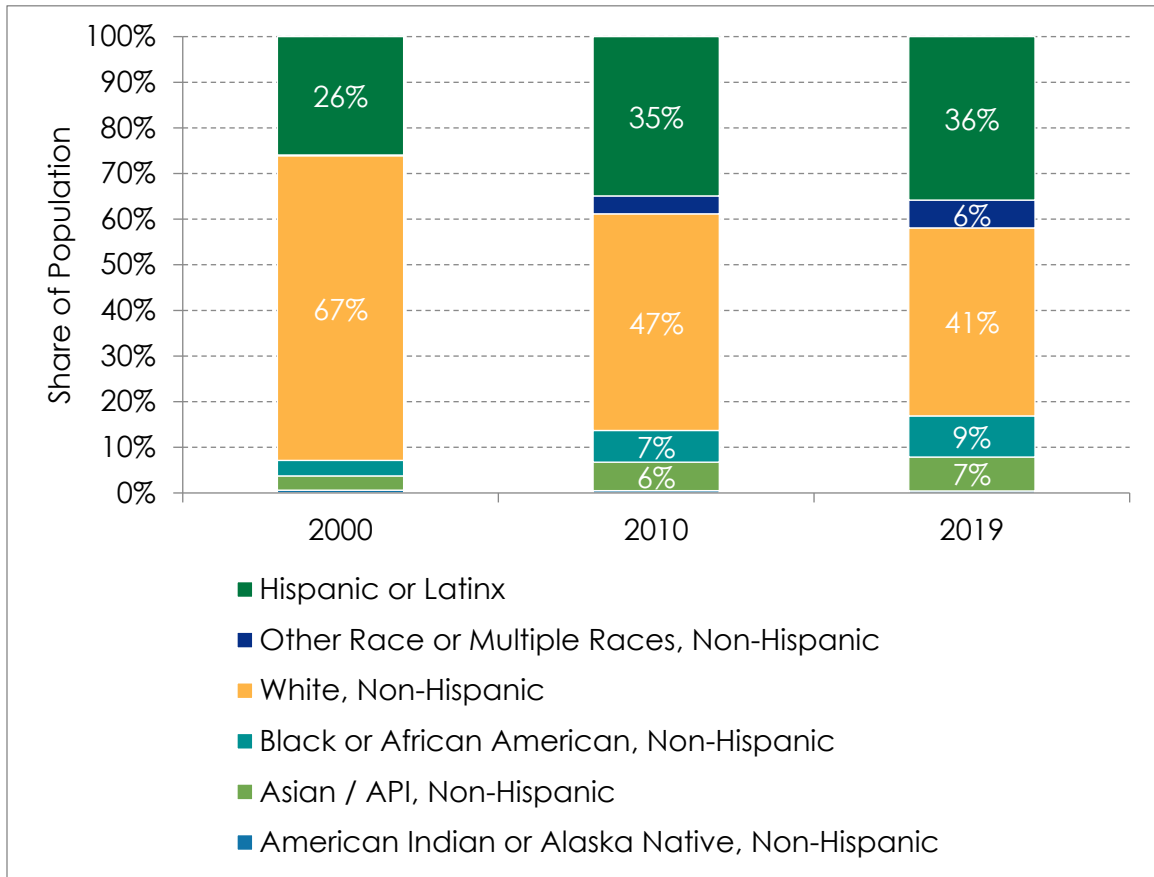
In Oakley, the median age in 2000 was 30. By 2019, this figure had increased to 32. Between 2000 and 2019, the age groups with the highest increase were people between the ages of 15 to 24 and 55 to 64 (i.e., change of 2,987 and 2,942, respectively).

Overall, the population has skewed older from 2010 to 2019. Persons 65 years of age and over accounted for 6.8 percent of the total population in 2010, but in 2019 they made up 9.3 percent of the total population. Persons 65 to 74 years of age were the fastest growing segment of population in Oakley between 2010 and 2019 with a 92.3 percent change. The population of older adults is projected to continue to grow during the planning period, as many of the “baby boomers” (the large group of people born between 1946 and 1964) will have reached age 65 by 2023.

## Racial and Ethnic Composition

Figure 2-3 shows the breakdown of the population in Oakley by race and ethnicity from 2000-2019. Since 2000, the percentage of residents in Oakley identifying as White, Non-Hispanic has decreased from 67 percent to 41 percent, while the percentage of residents of all other races and ethnicities combined has increased from 33 percent to 59 percent of the total population. In 2019, the non-White and Hispanic populations combined (31,823 people) made up 77 percent of the overall population. Table 2-5 summarizes the racial and ethnic composition of the population in 2019. In absolute terms, the Hispanic or Latino population increased the most while the American Indian or Alaska Native, Non-Hispanic population decreased the most.

Figure 2-3: Population by Race and Ethnicity, Oakley, 2000-2019



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

The Census Bureau defines Hispanic/Latino ethnicity separate from racial categories. For the purposes of this graph, the “Hispanic or Latino” racial/ethnic group represents those who identify as having Hispanic/Latino 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/Latino ethnicity.

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

**TABLE 2-5: RACIAL AND ETHNIC COMPOSITION, OAKLEY, 2019**

Racial/Ethnic Group	2019	
	Number	Percent of Population
White, Non-Hispanic	17,021	41.19%
Black or African American, Non-Hispanic	3,716	8.99%
American Indian or Alaska Native, Non-Hispanic	184	0.45%
Asian or Asian Pacific Islander, Non-Hispanic	3,073	7.44%
Other race or Multiple Races, Non-Hispanic	2,528	6.12%
Hispanic or Latino <sup>1</sup>	14,802	35.82%
<b>Total</b>	<b>41,324</b>	<b>100.0%</b>

Notes:

<sup>1</sup> May be of any race. Figures in other rows reflect the population that is not Hispanic or Latino.

<sup>2</sup> The “Population of two or more races” category has been added in the 2000 U.S. Census. Data may not be comparable.

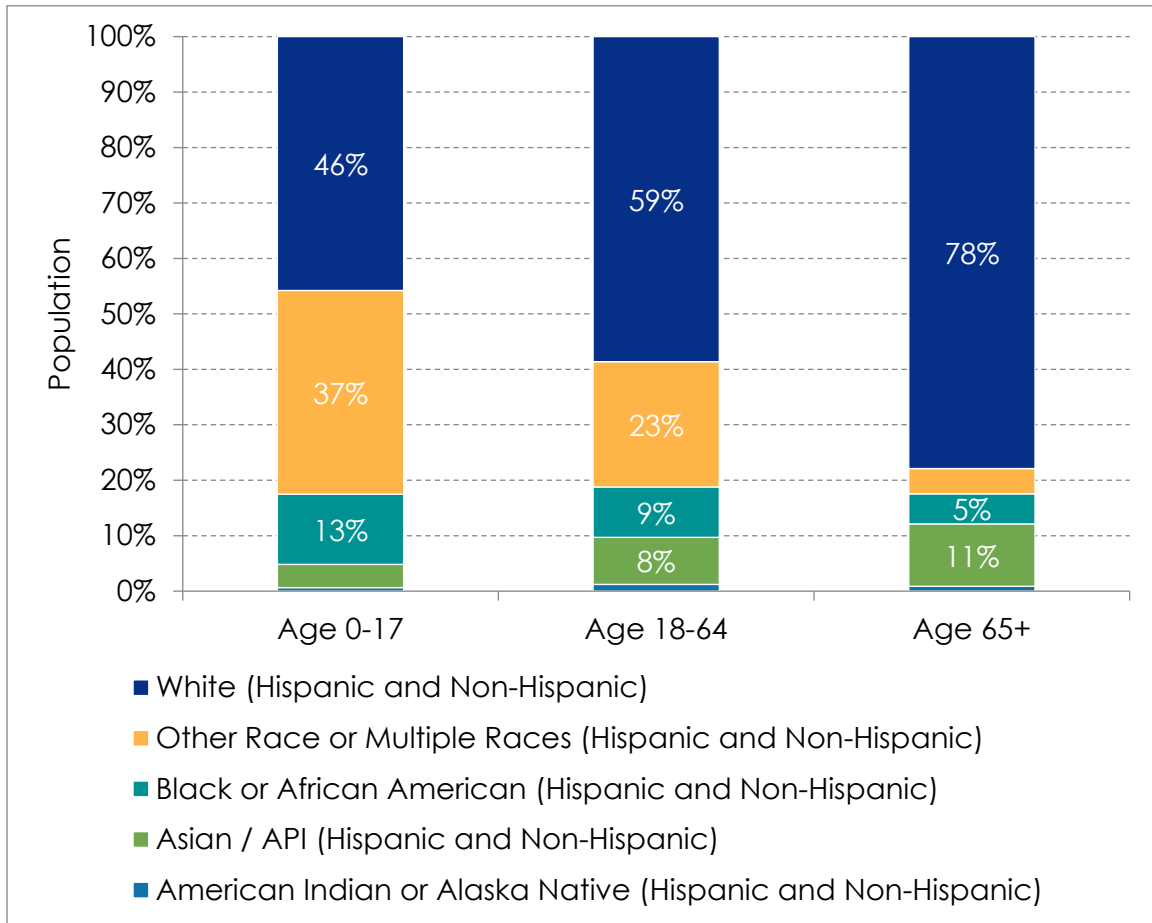
The Census Bureau defines Hispanic/Latino ethnicity separate from racial categories. For the purposes of this graph, the “Hispanic or Latino” racial/ethnic group represents those who identify as having Hispanic/Latino ethnicity and may also be members of any racial group. All other racial categories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

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

## Senior and Youth Population by Race

Looking at the senior and youth population by race can add an additional layer of understanding, as families and seniors of color are even more likely to experience challenges finding affordable housing. People of color, or all non-White racial groups, make up 22.1 percent of seniors and 54.2 percent of youth under 18 (see Figure 2-4).

Figure 2-4: Senior and Youth Population by Race, Oakley, 2019\*



Notes: In the sources for this table, the Census Bureau does not disaggregate racial groups by Hispanic/Latino ethnicity, and an overlapping category of Hispanic / non-Hispanic groups has not been shown to avoid double counting in the stacked bar chart.

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

## 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 or other tenant-landlord dispute. In Oakley, 4.1 percent of residents 5 years and older identify as speaking English not well or not at all, which is below the proportion for Contra Costa County as a whole. Throughout the Bay Area region the proportion of residents 5 years and older with limited English proficiency is 8 percent.

## Employment Trends

Housing needs are influenced by employment trends. Significant employment opportunities within a city can lead to growth in demand for housing in proximity to jobs.

The quality and/or pay of available employment can influence the demand for various housing types and prices.

As shown in Table 2-6, in 2019, 32.8 percent of Oakley residents were employed in health and educational services; 15.2 percent were employed in financial and professional services; 15 percent were employed in manufacturing, wholesale, and transportation; 13.4 percent were employed in the retail trade; and 12.1 percent were employed in construction. By comparison, 31.3 percent of the overall County residents were employed in health and education services; 24.7 percent were employed in financial and professional services; 14.3 percent were employed in manufacturing, wholesale, and transportation; and 10.1 percent were employed in retail trade. Compared to the County, a larger share of Oakley residents are employed in construction and retail, which tend to be relatively lower paying jobs, and a smaller share of residents are employed in financial and professional services, which tend to be higher paying.

**TABLE 2-6: EMPLOYMENT BY INDUSTRY, OAKLEY, 2019**

Industry	Oakley		Contra Costa County	
	Employees	%	Employees	%
Agriculture and Natural Resources	251	1.3%	3,720	0.7%
Construction	2,422	12.1%	39,996	7.2%
Manufacturing, Wholesale, and Transportation	2,988	15%	79,885	14.3%
Retail	2,665	13.4%	56,651	10.1%
Information	189	1%	14,048	2.5%
Financial and Professional Services	3,029	15.2%	138,321	24.7%
Health and Educational Services	6,540	32.8%	174,990	31.3%
Other	1,866	9.4%	51,755	9.3%
<b>Total</b>	<b>19,950</b>	<b>100%</b>	<b>559,366</b>	<b>100%</b>

Notes: 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).

Source: ABAG Housing Element Data Package, U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table C24030.

## Balance of Jobs and Housing

A city houses employed residents who either work in the community where they live or work elsewhere in the region. Smaller cities typically will have more employed residents than jobs and therefore “export” workers, while larger cities tend to have a surplus of jobs and “import” workers. The Bay Area region has some of the largest and fastest growing job centers in the state. To some extent the regional transportation system is set up for this flow of workers to the region’s core job centers, but balances between jobs and workers may directly influence the 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 where they work, particularly where job growth has been in relatively lower wage jobs. This dynamic not only means

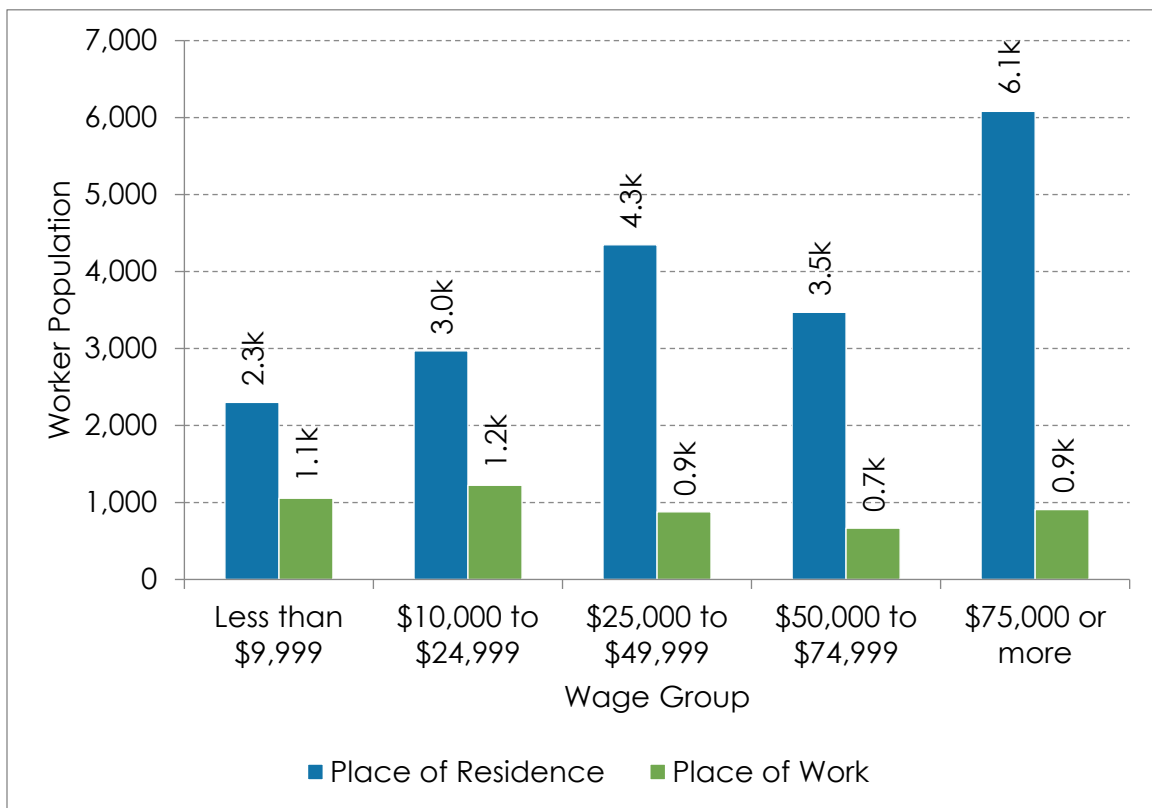


many workers will need to prepare for long commutes and time spent on the road, but in the aggregate, it contributes to traffic congestion and time lost for all road users.

Oakley is considered a “bedroom community” because the majority of people living in Oakley commute to other areas for work. As of 2018, there were 19,170 employed residents and 4,732 jobs in Oakley. The ratio of jobs to resident workers in Oakley was 0.25; therefore, the City can be considered a “net exporter” of workers.

Figure 2-5 shows the balance when comparing jobs to workers, broken down by different wage groups, offering additional insight into local dynamics. A community may offer employment for relatively low-income workers but have relatively few housing options for those workers, or conversely, it may house residents who are low wage workers but offer few employment opportunities for them. Such relationships may cast extra light on potentially pent-up demand for housing in particular price categories. A relative surplus of jobs relative to residents in a given wage category suggests the need to import those workers, while conversely, surpluses of workers in a wage group relative to jobs means the community will export those workers to other jurisdictions. Such flows are not inherently bad, though over time, sub-regional imbalances may appear. Oakley 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 residents than high-wage jobs (where high-wage refers to jobs paying more than \$75,000).

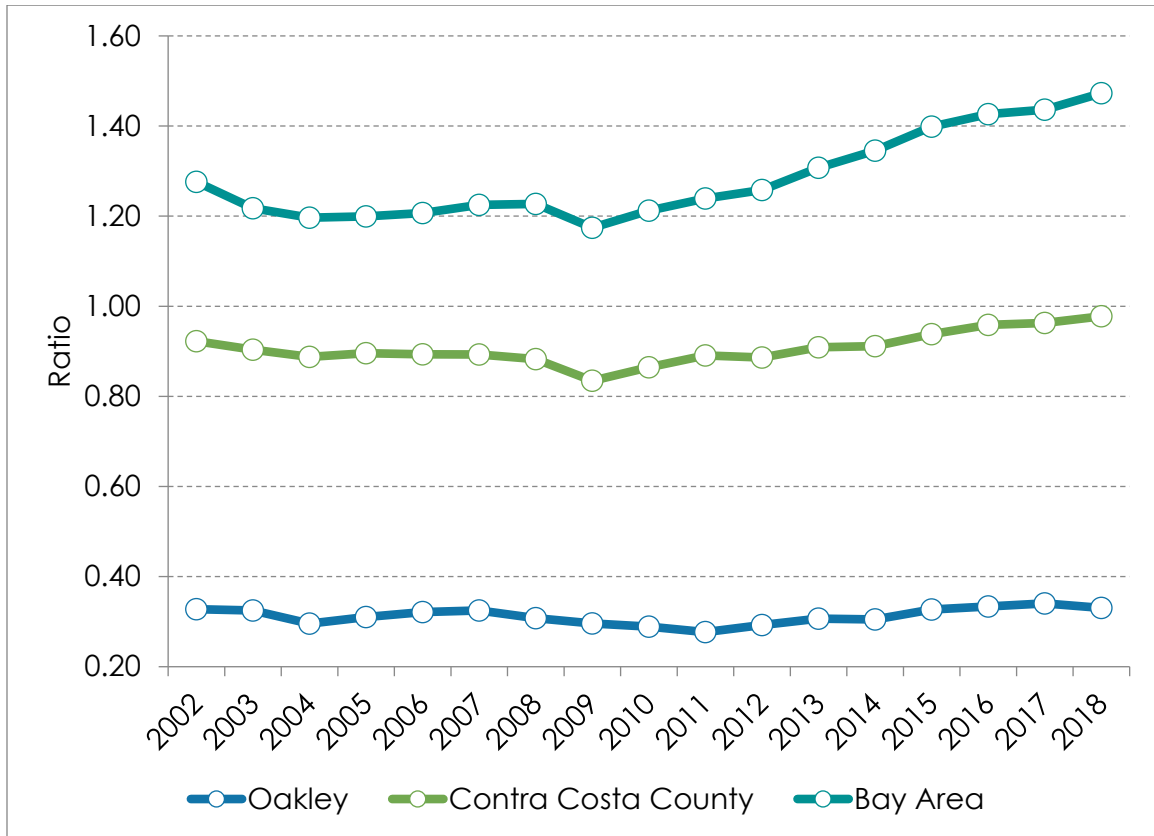
**Figure 2-5: Workers by Earnings, by Jurisdiction as Place of Work and Place of Residence, Oakley, 2019**



Source: ABAG Housing Element Data Package, U.S. Census Bureau, American Community Survey 5-Year Data 2015-2019, B08119, B08519.

The jobs-household ratio compares the number of jobs in a jurisdiction to the number of households. A ratio of 1.0 means there are equal number of jobs and households. The jobs-household ratio in Oakley has remained at around 0.33 from 2002 to 2018 (see Figure 2-6), whereas countywide the ratio is closer to 1.0 and in the Bay Area region the jobs-household ratio is nearly 1.5.

**Figure 2-6: Jobs-Household Ratio, Oakley, Contra Costa County, and Bay Area 2002-2018**

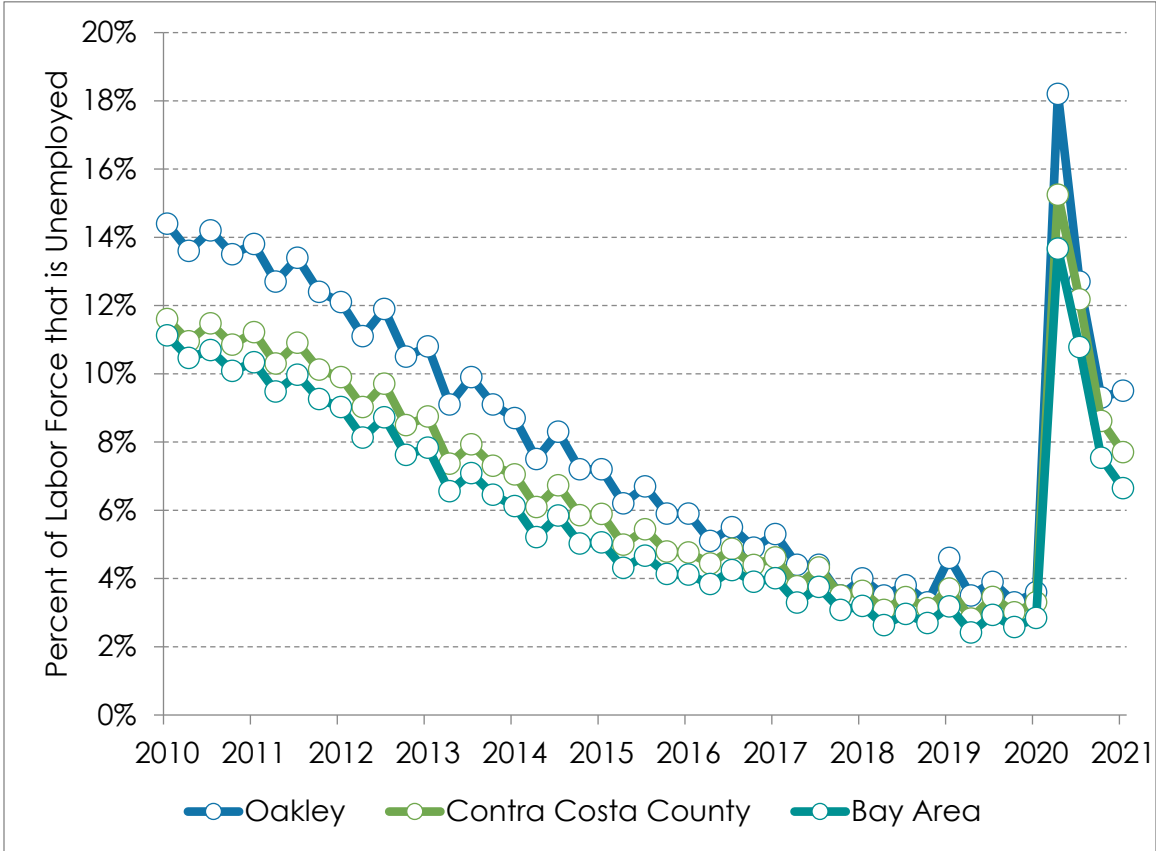


Source: ABAG Housing Element Data Package, U.S. Census Bureau, Longitudinal Employer-Household Dynamics, Workplace Area Characteristics (WAC) files (Jobs), 2002-2018; California Department of Finance, E-5 (Households).

## Unemployment

As shown in Figure 2-7, between January 2010 and January 2020 unemployment in Oakley decreased from 14 to 6 percent. Jurisdictions throughout the region experienced a sharp rise in unemployment in 2020 due to impacts related to the COVID-19 pandemic, though with a general improvement and recovery in the later months of 2020. By January 2021, the unemployment rate in Oakley was 9.5 percent.

Figure 2-7: Average Unemployment Rates, Oakley, Contra Costa County, and Bay Area, 2010-2021



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

## Projected Job Growth

According to the ABAG 2040 Projections, the number of jobs in Contra Costa County is projected to increase from 414,290 in 2020 to 498,115 in 2040, an increase of 20 percent. In Oakley, the total number of jobs is projected to increase by 66 percent, the highest of any jurisdiction, with most of the growth anticipated between 2030 and 2040 (see Table 2-7).

TABLE 2-7: TOTAL PROJECTED JOB GROWTH, CONTRA COSTA COUNTY 2020-2040						
	2020	2030	2040	Percent Change 2020-2030	Percent Change 2030-2040	Percent Change 2020-2040
Antioch	21,830	23,655	25,745	8%	9%	18%
Brentwood	10,870	11,525	11,990	6%	4%	10%
Clayton	2,110	2,130	2,095	1%	-2%	-1%
Concord	64,550	87,870	95,455	36%	9%	48%
Danville	13,065	13,115	13,120	0.4%	0.4%	0.4%
El Cerrito	5,580	5,805	5,910	4%	2%	6%
Hercules	5,280	5,500	5,420	4%	-1%	3%
Lafayette	10,450	10,205	9,940	-2%	-3%	-5%
Martinez	24,845	25,645	26,085	3%	2%	5%
Moraga	5,630	5,695	5,725	1%	1%	2%
<b>Oakley</b>	<b>3,230</b>	<b>3,660</b>	<b>5,365</b>	<b>13%</b>	<b>47%</b>	<b>66%</b>
Orinda	5,495	5,505	5,500	.2%	-0.1%	0.1%
Pinole	7,950	8,300	8,485	4%	2%	7%
Pittsburg	13,330	14,675	15,615	10%	6%	17%
Pleasant Hill	19,180	19,545	19,800	2%	1%	3%
Richmond	42,685	52,920	61,815	24%	17%	45%
San Pablo	8,370	8,895	9,100	6%	2%	9%
San Ramon	53,850	55,330	71,775	3%	30%	33%
Walnut Creek	57,520	58,380	58,090	1%	-0.5%	1%
Unincorporated	38,460	39,895	41,085	4%	3%	7%
<b>County</b>	<b>414,290</b>	<b>458,255</b>	<b>498,115</b>	<b>11%</b>	<b>9%</b>	<b>20%</b>

Source: Projections 2040 MTC/ABAG; Data downloaded 2022.

## Household Characteristics

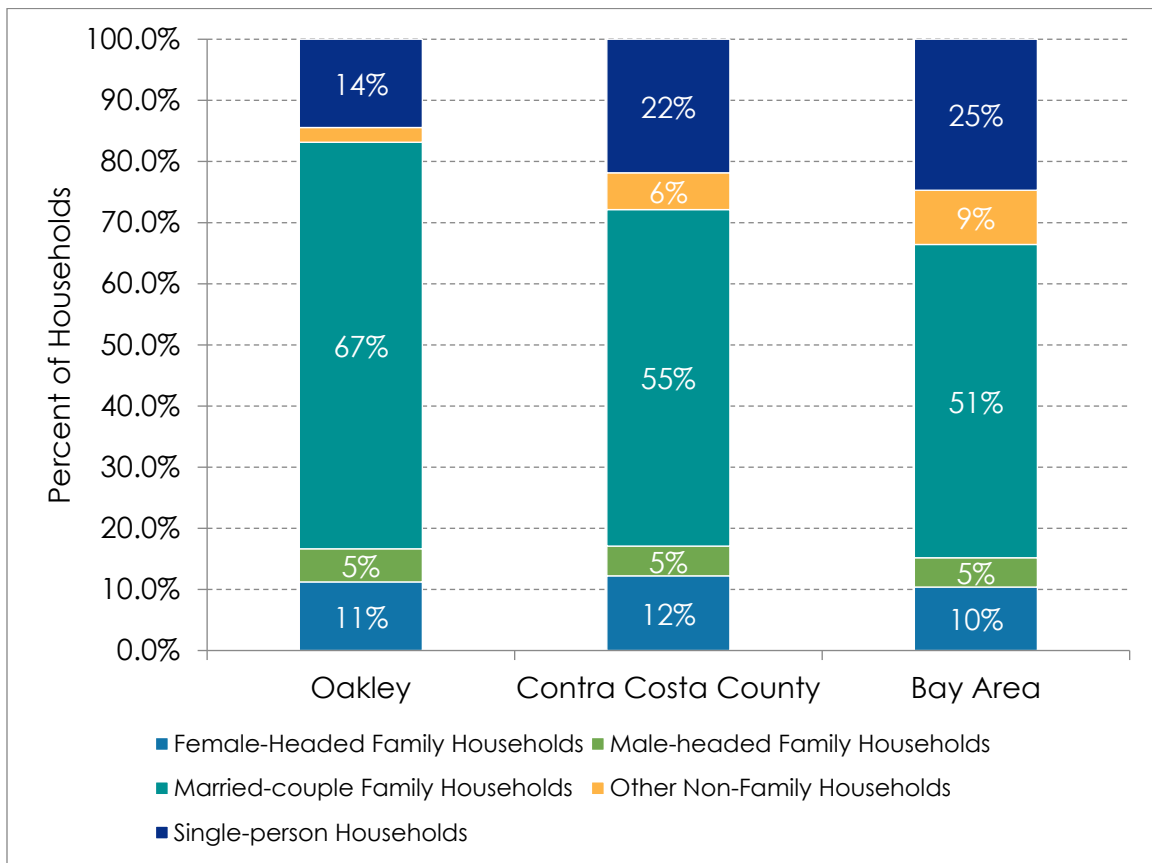
This section describes Oakley's household characteristics. The U.S. Census Bureau defines a "household" as all persons living in a single housing unit, whether or not they are related. For the purpose of the data presented in this section, families are a type of household and include people related by blood, marriage, or adoption who live together. A single person living alone is also a household. "Other" types of households are

unrelated people residing in the same dwelling unit. People living in group quarters, such as dormitories or convalescent homes, are not counted as households.

## Households by Type

As shown in Figure 2-8 below, the largest proportion of households in Oakley is married-couple family households at 67 percent of total households, which is higher than the percentage of married-couple households countywide (55 percent) and within the Bay Area (51 percent). Oakley has a lower proportion of single-person households (14 percent) in comparison to the County (22 percent) and the Bay Area (25 percent). Female-headed family households make up about 11 percent of all households in Oakley, similar to the percentage of female-headed households countywide (12 percent) and in the Bay Area (10 percent).

Figure 2-8: Households by Type, Oakley, 2019



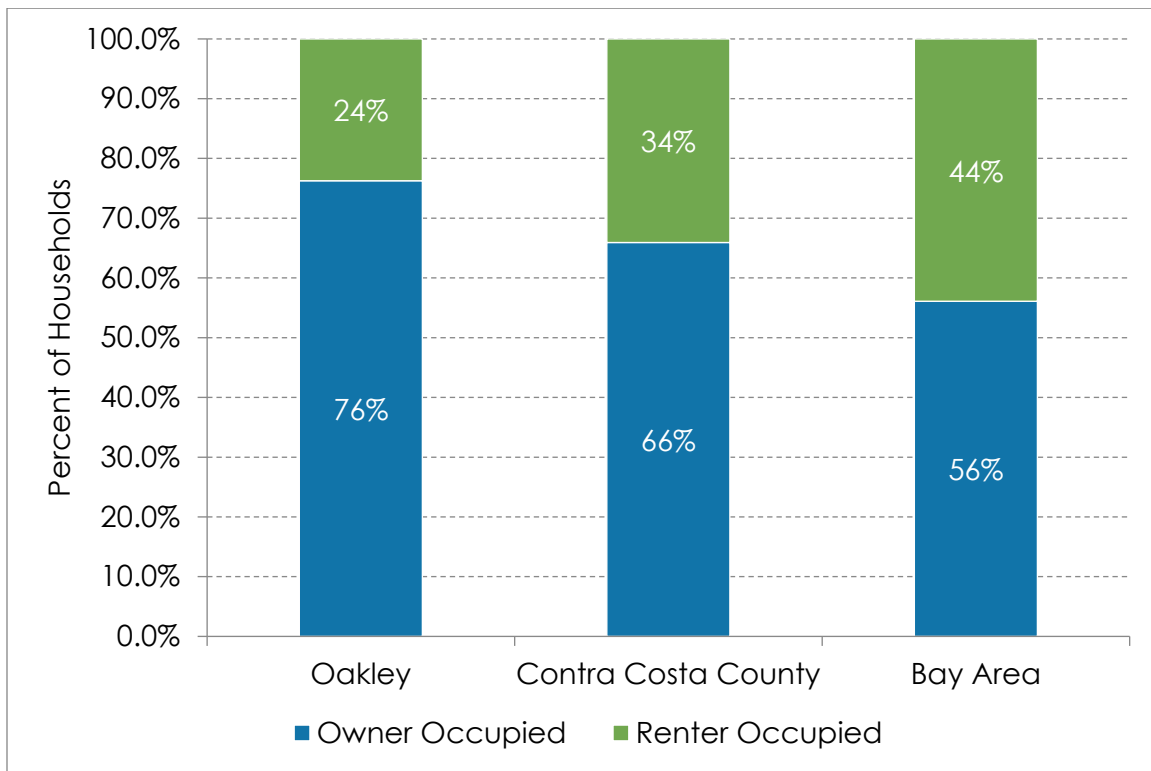
Notes: For data from the Census Bureau, a “family household” is a household where two or more people are related by birth, marriage, or adoption. “Non-family households” are households of one person living alone, as well as households where none of the people are related to each other.

Source: ABAG Housing Element Data Package, U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B11001.

## Housing Tenure

In Oakley there are a total of 11,778 households and more residents own than rent their homes: 76.3 percent versus 23.7 percent (see Figure 2-9). Homeownership rates in the City have decreased since 2000 when the homeownership rate in Oakley was 85 percent. By comparison, 66 percent of Contra Costa County and 56 percent of Bay Area households own their home.

Figure 2-9: Housing Tenure, Oakley, Contra Costa County, and the Bay Area, 2019

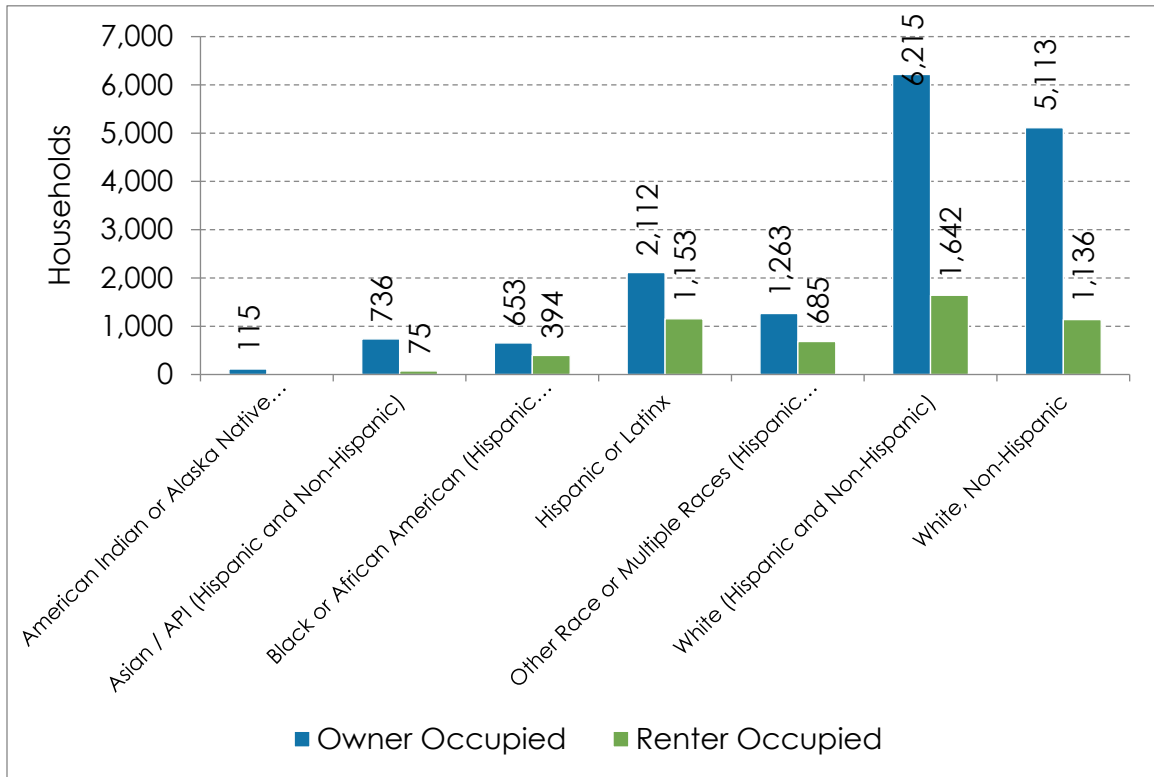


Source: ABAG Housing Element Data Package, U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B25003.

### Housing Tenure by Race and Ethnicity

Homeownership rates often vary considerably across race/ethnicity 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 policies are still evident across Bay Area communities. In Oakley, 62 percent of Black households and 65 percent of Latino households owned their homes in 2019, compared to 82 percent of Non-Hispanic white households (see Figure 2-10).

Figure 2-10: Housing Tenure by Race\*, Oakley, 2019



Notes:

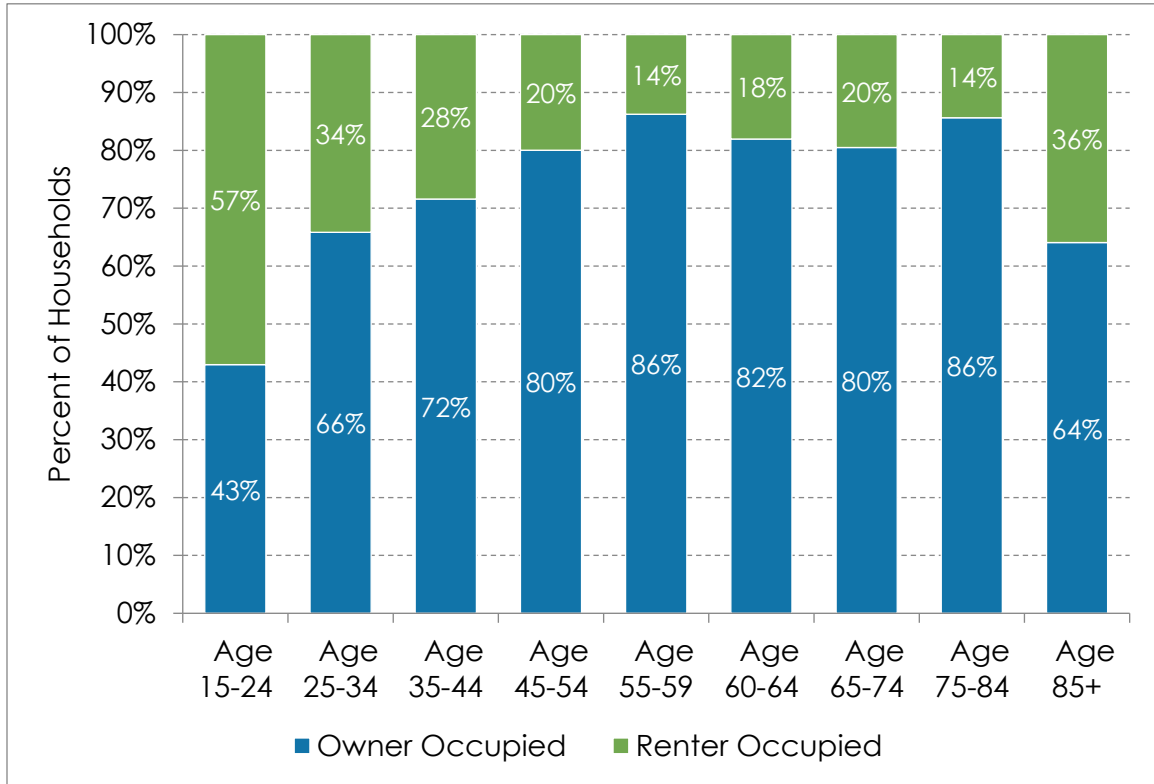
-For this table, the Census Bureau does not disaggregate racial groups by Hispanic/Latino ethnicity. However, data for the white racial group is also reported for white householders who are not Hispanic/Latino. Since residents who identify as white and Hispanic/Latino may have very different experiences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

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

### Housing Tenure by Age

The age of residents who rent or own their home can also signal the housing challenges a community is experiencing. 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 Oakley, 30.4 percent of householders between the ages of 25 and 44 are renters, compared to 19.4 percent of householders over 65 who rent (see Figure 2-11).

Figure 2-11: Housing Tenure by Age, Oakley, 2019



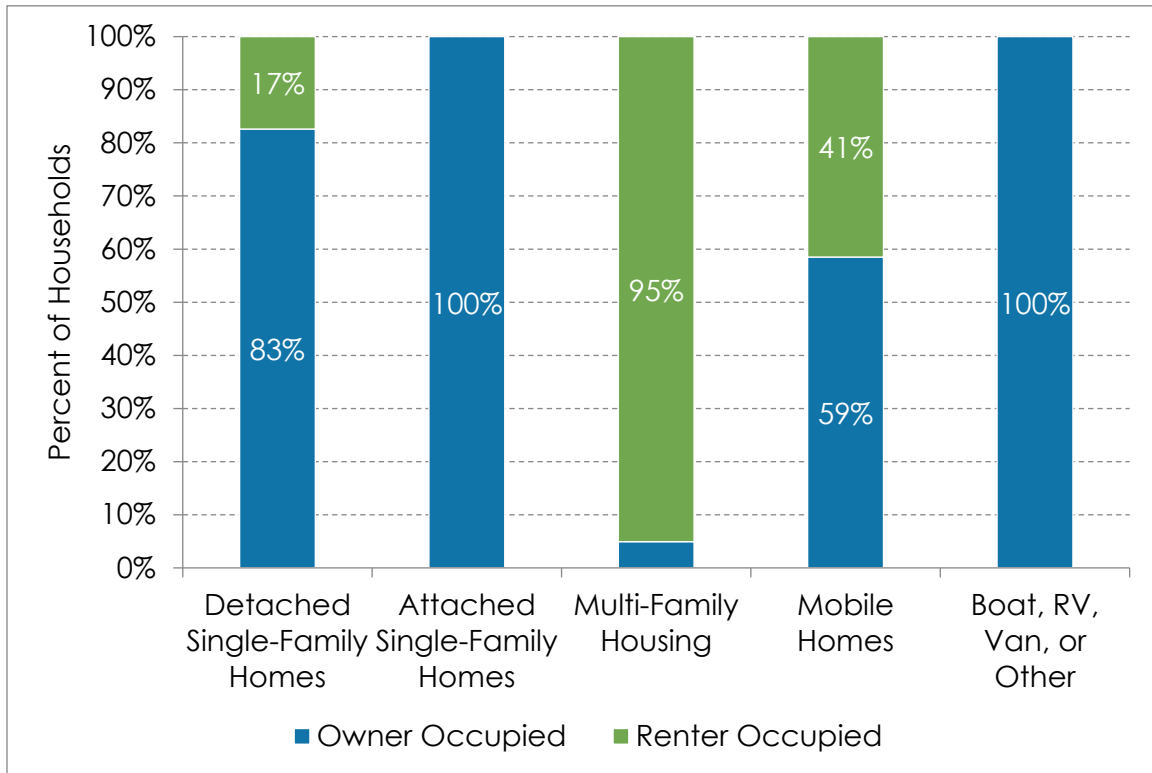
Source: ABAG Housing Element Data Package, U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B25007.

### Housing Tenure by Housing Type

In most cities, homeownership rates for single-family homes are substantially higher than the rates for multi-family housing. In Oakley, 82.6 percent of households in detached single-family houses and 100 percent in attached single-family houses are homeowners, while only 4.9 percent of households in multi-family housing are homeowners (see Figure 2-12).



Figure 2-12: Housing Tenure by Housing Type, Oakley, 2019



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

## Household Income Characteristics

Household income is the most important factor affecting housing opportunity, as it determines a household’s ability to afford its preferred type and location of housing, and to balance housing costs with other basic needs. Income levels can vary considerably among households based on age, number of workers per household, education level, type of employment, and race and ethnicity, among other factors.

Household income levels include the categories extremely low-, very low-, low-, moderate-, and above-moderate income. The parameters of the target income categories are determined in relation to the area median income (AMI) for Contra Costa County, adjusted by household size. The standard income definition of income categories used by the U.S. Department of Housing and Urban Development (HUD) is provided in Table 2-8.

TABLE 2-8: INCOME LEVEL DEFINITIONS	
Extremely Low	< 30 % of the Contra Costa County AMI
Very Low	50-31 % of the Contra Costa County AMI
Low	51-80 % of the Contra Costa County AMI
Moderate	81-120 % of the Contra Costa County AMI
Above Moderate	>121 % of the Contra Costa County AMI

AMI = Area Median Income

Contra Costa County 2022 Area Median Income (AMI) = \$142,800

Source: California Department of Housing and Community Development, 2022.

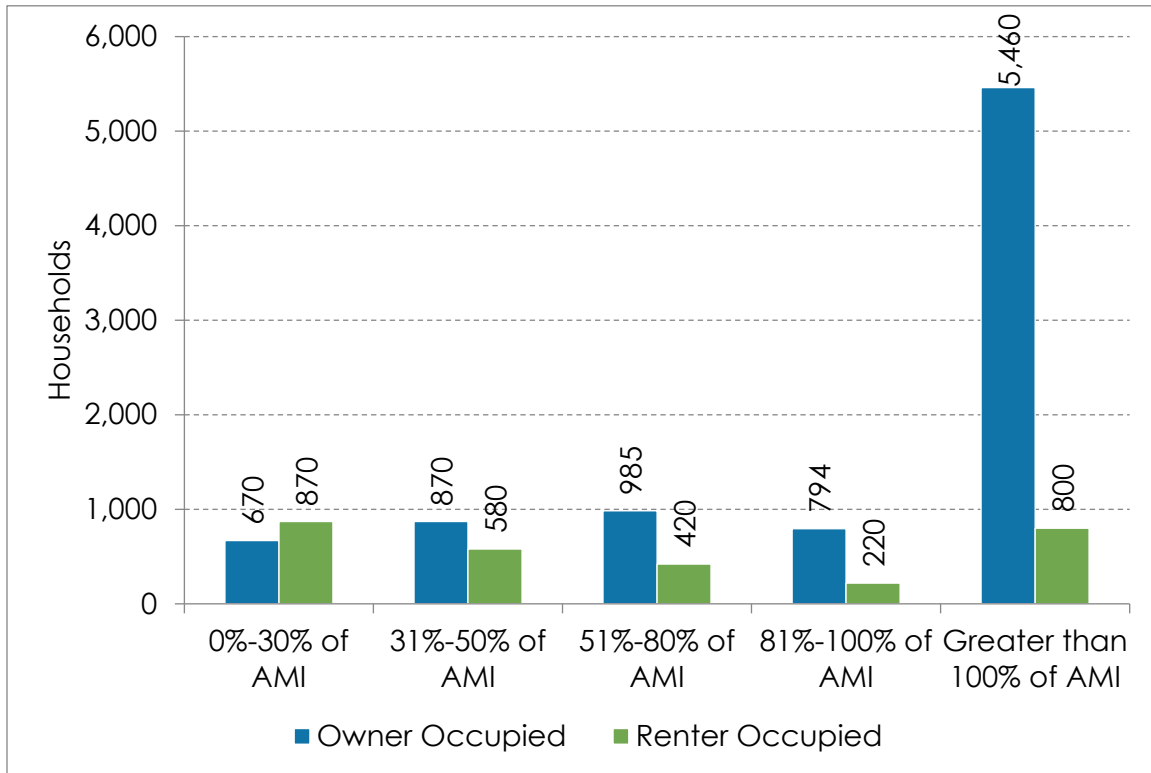
Table 2-9 shows the 2022 HCD income limits for Contra Costa County. The AMI for a four-person household in the County was \$142,800 in 2022. Income limits for larger or smaller households are higher or lower, respectively, and are calculated using a formula developed by HUD.

<b>TABLE 2-9: HUD/HCD INCOME LIMITS BASED ON PERSONS PER HOUSEHOLD, CONTRA COSTA COUNTY, 2022</b>					
<b>Income Categories</b>	<b>Persons per Household</b>				
	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>
Extremely Low (30% AMI and lower)	\$30,000	\$34,300	\$38,600	\$42,850	\$46,300
Very Low Income (31-50% AMI)	\$50,000	\$57,150	\$64,300	\$71,400	\$77,150
Low Income (51-80% AMI)	\$76,750	\$87,700	\$98,650	\$109,600	\$118,400
<b>Median Income (100% AMI)</b>	\$99,950	\$114,250	\$128,500	<b>\$142,800</b>	\$154,200
Moderate Income (81-120% AMI)	\$119,950	\$137,100	\$154,200	\$171,350	\$185,050

Source: CA Department of Housing and Community Development (HCD), 2022.

### Household Income by Tenure

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 available housing that is affordable for these households. As shown in Figure 2-13, in Oakley the largest proportion of renters falls in the 0 percent to 30 percent of AMI income group, while the largest proportion of homeowners is in the Greater than 100 percent of AMI group.

**Figure 2-13: Household Income Level by Tenure, Oakley, 2017**

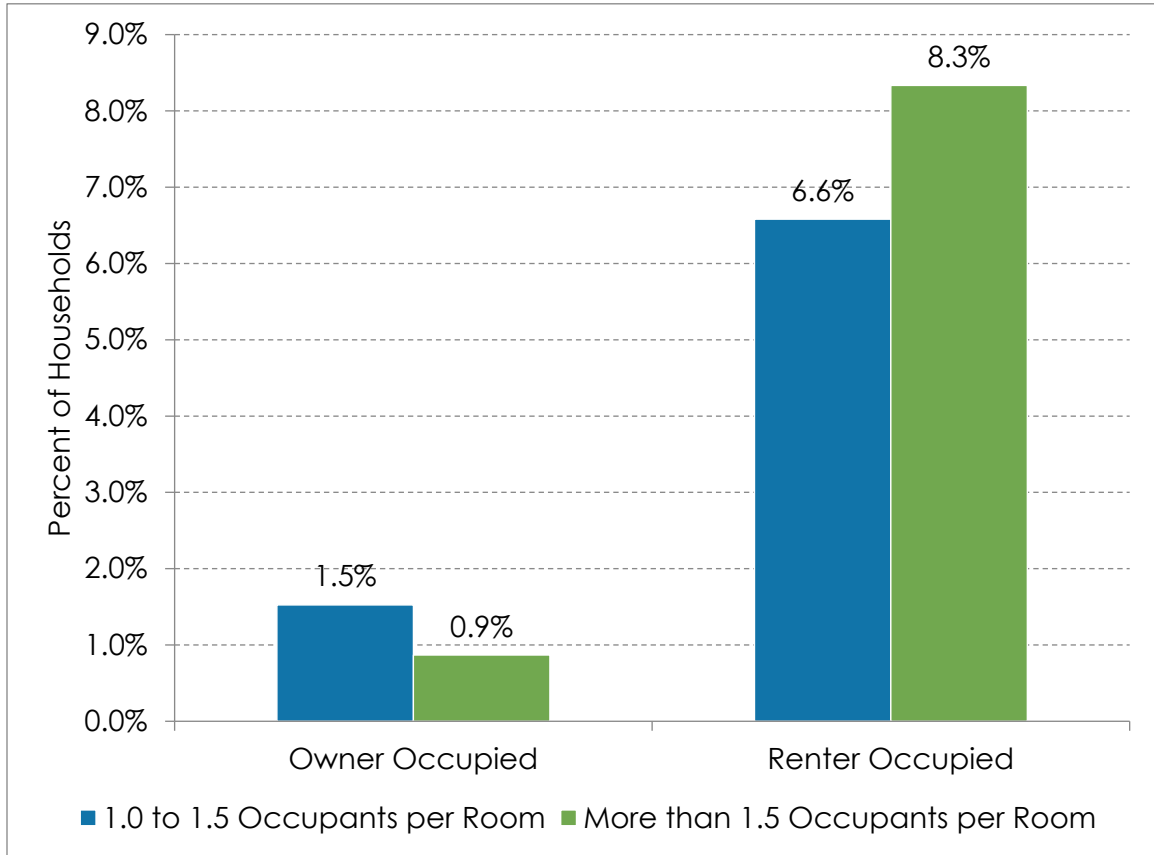
Source: ABAG Housing Element Data Package, U.S. Department of Housing and Urban Development (HUD), Comprehensive Housing Affordability Strategy (CHAS) ACS tabulation, 2013-2017 release.

## 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 is more than one occupant per room (not including bathrooms or kitchens). Additionally, the Census Bureau considers units with more than 1.5 occupants per room to be severely overcrowded.

Overcrowding is often related to the cost of housing and can occur when demand in a city or region is high. In many cities, overcrowding is seen more amongst those that are renting, with multiple households sharing a unit to make it possible to stay in their communities. In Oakley, 6.6 percent of renters experience moderate overcrowding and 8.3 percent are severely overcrowded. In comparison, 1.5 percent of homeowners experience moderate overcrowding and 0.9 percent are severely overcrowded (see Figure 2-14). The overall rates of overcrowding are similar between Oakley, Contra Costa County, and the Bay Area region. The percent of overcrowded households range from 3 to 4 percent, and the percent of severely overcrowded households ranges from 2 to 3 percent across the City, County, and region.

Figure 2-14: Overcrowding by Tenure, Oakley, 2017



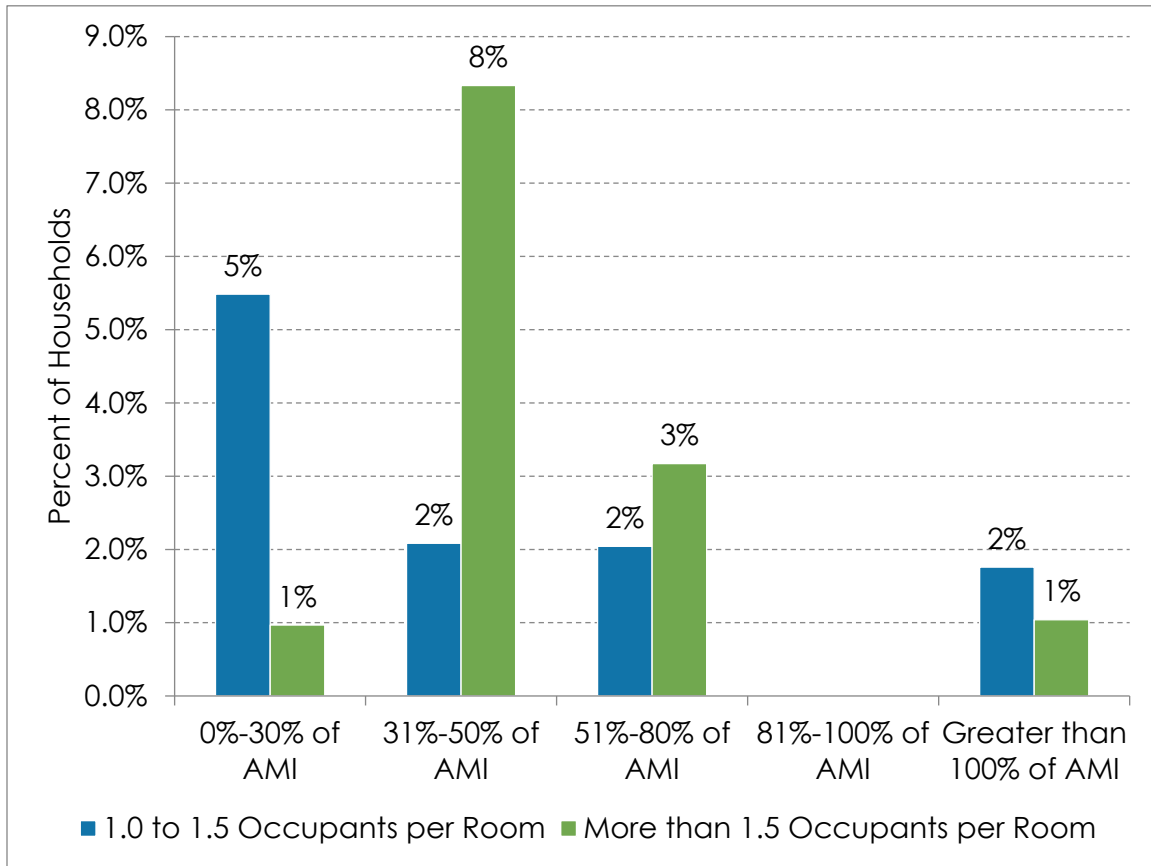
Notes:

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

Overcrowding often disproportionately impacts lower-income households. In Oakley 3.0 percent of low-income households (51 percent and 80 percent AMI) experience severe overcrowding and 8.0 percent of very low-income households (31 to 50 percent AMI) experience severe overcrowding (see Figure 2-15). These data may indicate a shortage of rental units that are large enough to accommodate larger households, and potentially indicates that some renters are living in overcrowded conditions in order to be able to afford housing.

Figure 2-15: Overcrowding by Income Level, Oakley, 2017



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

## Special Needs Populations

State law recognizes that certain households have more difficulty finding decent and affordable housing due to special circumstances. Special needs populations include specific demographic or occupational groups that call for specific program responses. These groups often spend a disproportionate amount of their income on housing and can often experience discrimination based on their specific needs or circumstances.

The state requires that housing elements address several different special needs groups, including, extremely low-income households, senior households, persons with disabilities, large families of five or more, female-headed households, people experiencing homelessness, and farmworkers.

### Extremely Low-Income Households

Extremely low-income (ELI) households are defined as households earning 30 percent or less of the AMI. ELI households typically consist of minimum wage workers, seniors on fixed incomes, and persons with disabilities. In Oakley, a four-person household with an income of \$42,850 or less in 2022 is considered as an extremely low-income household.

According to HUD’s 2014-2018 CHAS data, 1,410 households in Oakley (12 percent of total households) were ELI households. Most ELI households (61 percent) rent their homes. This income group is likely to live in overcrowded and substandard housing conditions. Regardless of tenure, 80 percent of ELI households in Oakley experience at least one housing problem, such as overpayment, overcrowding, and/or severe structural dilapidation (see Table 2-10). An estimated 79 percent of ELI households are cost-burdened, meaning they paid more than 30 percent of their income for housing, and 57 percent paid more than 50 percent of their income on housing, making them severely cost burdened.

**TABLE 2-10: HOUSING NEEDS FOR EXTREMELY LOW-INCOME HOUSEHOLDS, OAKLEY, 2018**

	Renters		Owners		Total	
	Number	Percent	Number	Percent	Number	Percent
Total Number of ELI Households	855	61%	555	39%	1,410	100%
ELI Households with Cost Burden (paying more than 30% income on housing)	695	81%	420	76%	1,115	79%
ELI Households with Severe Cost Burden (paying more than 50% of income on housing)	550	64%	255	46%	805	57%
ELI Households with at least one Housing Problem	710	83%	420	76%	1,130	80%

Source: HUD Comprehensive Housing Affordability Strategy (CHAS), 2014-2018.

To calculate the projected housing needs for ELI households, the City assumed that 50 percent of the very low-income housing need (see Regional Housing Needs Allocation Section for more details) is equal to the ELI housing need. As such, there is a projected need for 139 ELI housing units during the planning period.

Housing types to accommodate the needs of extremely low-income households include transitional and supportive housing, single room occupancy units (SROs), deeply subsidized affordable multi-family rental housing, and mobile homes. Housing choice vouchers are also an important source of funding for ELI households.

## Senior Households

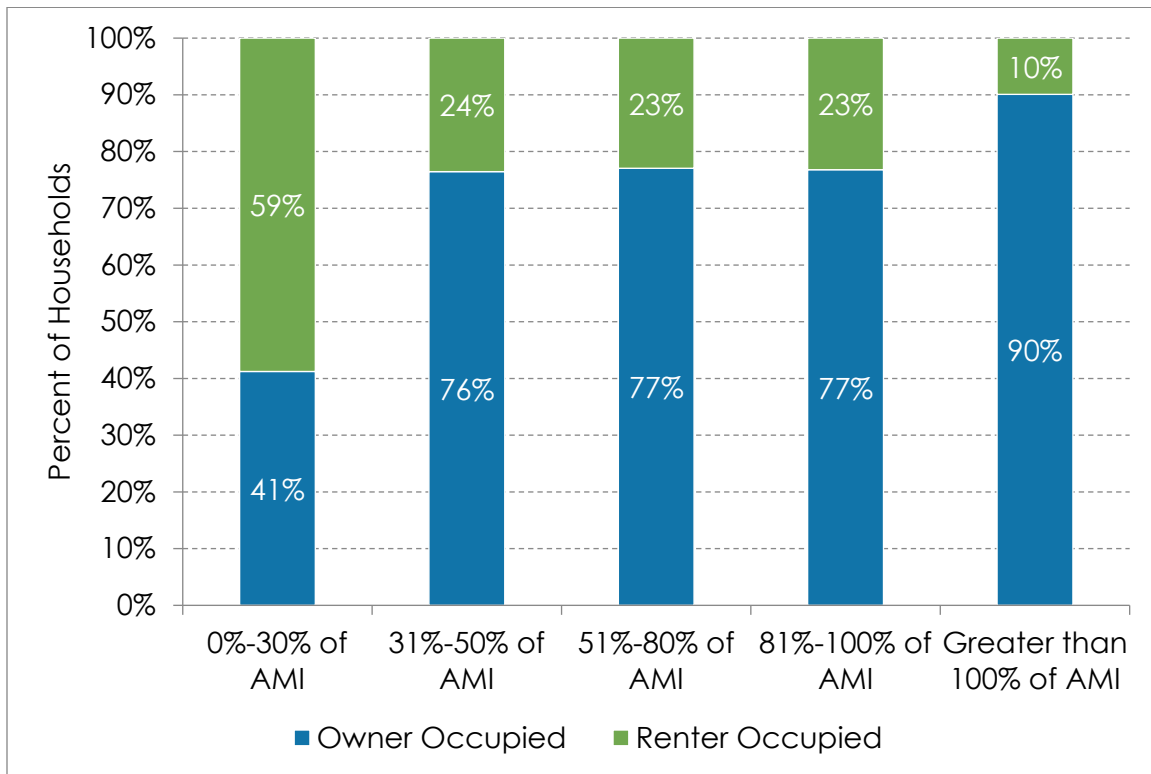
Senior households, defined as households headed by someone 65 or older, often experience a combination of factors that can make accessing or keeping affordable housing a challenge. Many seniors live on fixed incomes and are more likely to have disabilities, chronic health conditions, and/or reduced mobility.

Persons 65 years and older made up 9.3 percent of the total population in 2019. Projections from the California DOF estimate that the population aged 65 and older in Contra Costa County will increase from approximately 196,558 in 2019 to approximately 348,017 in 2040, a 77 percent increase. Some of this growth in Contra Costa County’s older adult population is likely to impact housing demand and needs within the City.

Higher homeownership rates among the senior population indicates a need for programs to help seniors in Oakley age in place. It could also indicate a need for smaller homes to allow seniors to downsize.

Seniors who rent may be at even greater risk for housing challenges than those who own, due to income differences between these groups. The largest proportion of senior households who rent are extremely low income (below 30 percent of the AMI) while the largest proportion of senior households who are homeowners make more than 100 percent of the AMI (see Figure 2-16).

Figure 2-16: Senior Households by Income and Tenure, Oakley, 2017



Note: For the purposes of this graph, senior households are those with a householder who is aged 62 or older.

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

Most seniors experience some changes in their housing needs as they age, though the degree to which housing needs change and the type of changes that seniors need as they age vary substantially from one individual to the next. Common needs include the following:

- **Accessibility Improvements.** Many individuals develop a need for physical adaptations to the homes that they live in, such as entry ramps or shower grab bars, to improve accessibility and accommodate new physical limitations.
- **Access to Transit.** For many seniors, having access to public transportation and other services becomes more important as they age due to decreased mobility or increased difficulty with driving.

- **Financial Assistance.** Seniors with low incomes may need financial assistance to afford rent, property taxes, mortgage payments, or home repairs.
- **Long-Term Care.** Seniors with more serious medical needs or physical limitations may require in-home care as they age.

There are a range of potential living arrangements that seniors may seek out as their housing needs change with age, depending on their specific needs, financial resources, and other factors. These can include remaining in their own homes, potentially with adaptability features or financial assistance; independent living for seniors, which may be market-rate or affordable; and various types of assisted living and skilled nursing facilities with services on-site.

### Existing Resources for Elderly Residents

Oakley's affordable senior housing and residential care homes for the elderly, which provide varying levels of living assistance to persons 60 years of age and older, include:

- Twin Oaks Senior Apartments (2605 Main Street);
- Spyglass Senior Villa 2 (75 Bottlebrush Court);
- Spyglass Senior Villa 1 (39 Calla Court);
- Button's Elderly Care (1448 buttons Court);
- Vita (4012 Blacksmith Circle);
- Teresa's Quality Comfort Care (1786 Concannon Drive);
- Cicada-Laurel (2145 Connie Lane);
- Delta Residential-Magnolia Park (32 Calla Court);
- Lee Family Care Home #4 (18 Brooks Court);
- Silver Crest Homecare (204 Chaps Court);
- Isabella Caring Hands (1684 Fernwood Drive);
- two H.E.R Residential Care Homes (152 & 156 Meadow Brook Court);
- Trust Painter's Love Joy Rest Home (171 Douglas Road);
- Foster Residential Care (4745 La Vista Drive); and
- Golden Shepherd's Home III (65 Drywood Court).

Additionally, the Oakley Seniors Club operates the Oakley Senior Center located at 215 Second Street.

### Large Households

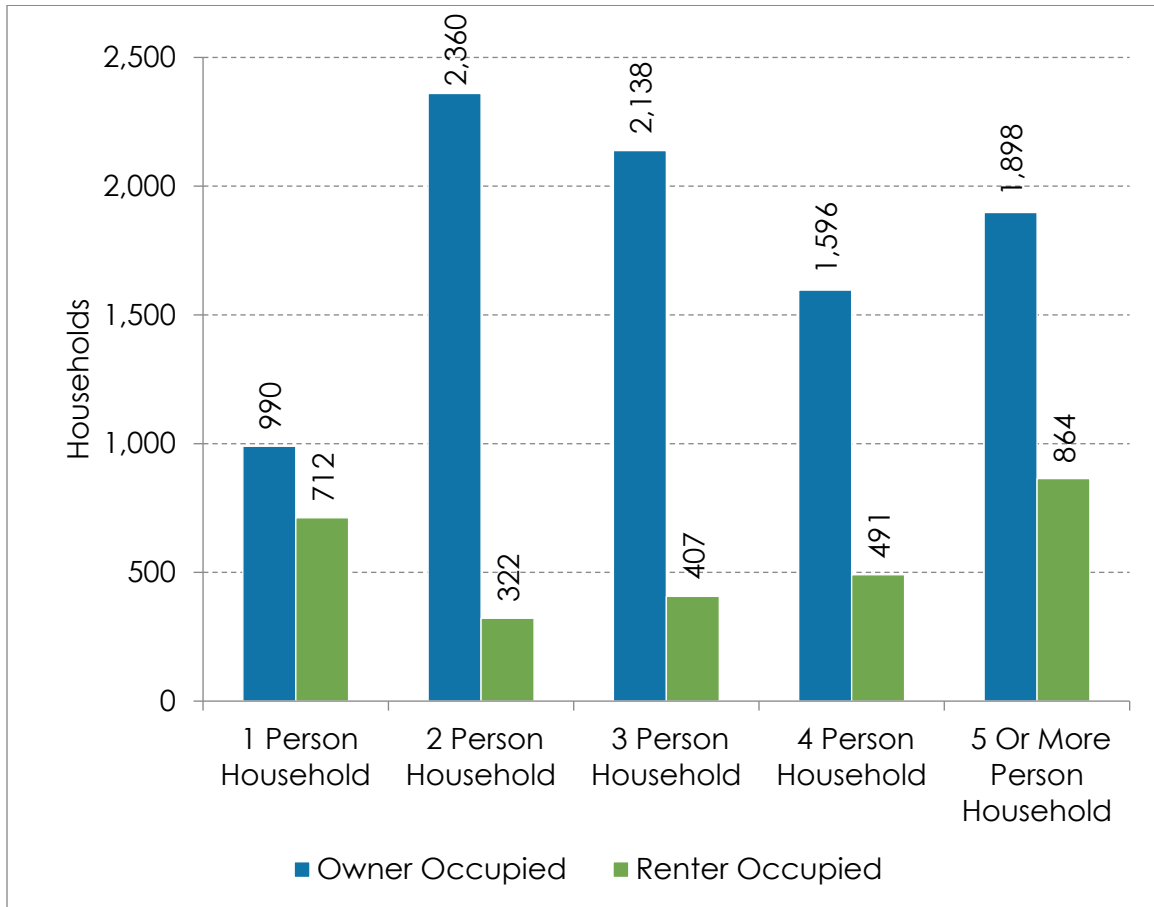
Large households, defined as households with five or more members, often have different housing needs than smaller households. If a city's rental housing stock does not include larger apartments, large households who rent could end up living in overcrowded conditions. About 24 percent of all households in Oakley have 5 or more members (approximately 2,762 households). Most of these households (68.7 percent) are owner



occupied (see Figure 2-17), however, the rate of homeownership among large households is lower than the citywide rate of homeownership (76.3 percent). In 2017, 24.2 percent of large households were very low-income, earning less than 50 percent of the area median income (AMI).

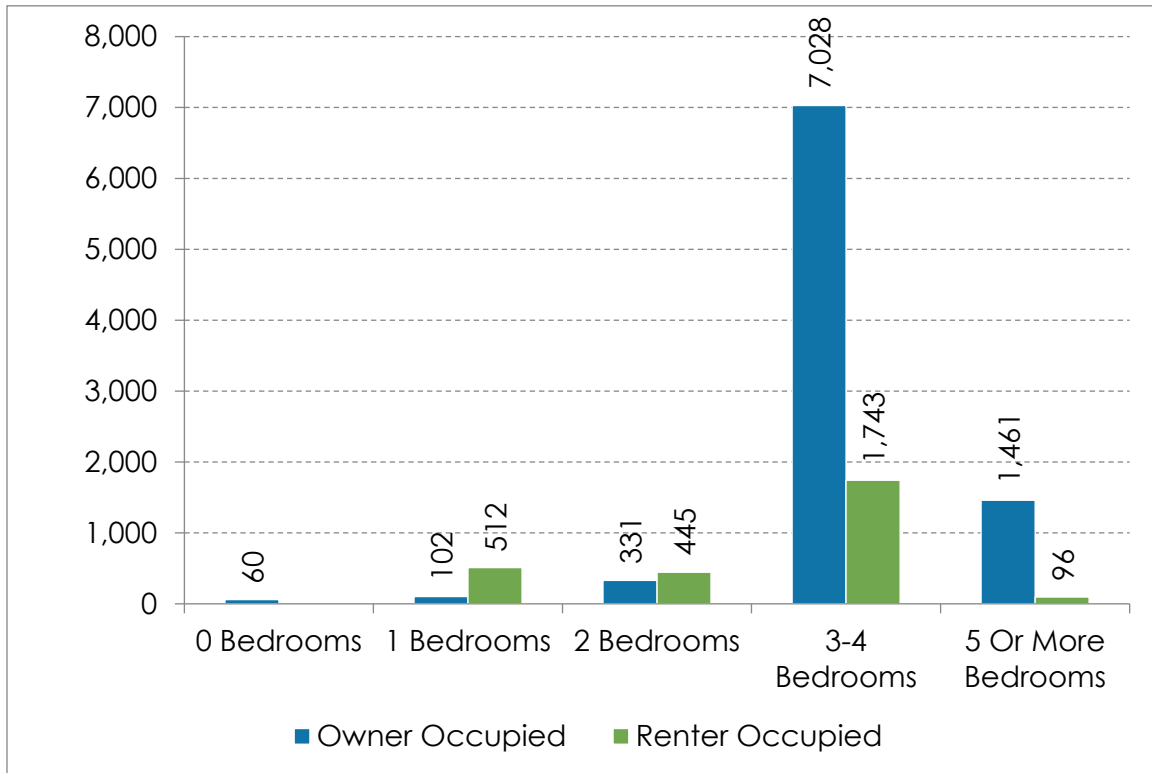
Large families are generally served by housing units with 3 or more bedrooms, of which there are 10,328 units in Oakley (87.7 percent of the housing stock). Among these large units with 3 or more bedrooms, 82.2 percent are owner occupied and 17.8 percent are renter occupied (see Figure 2-18).

**Figure 2-17: Household Size by Tenure, Oakley, 2019**



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

**Figure 2-18: Housing Units by Number of Bedrooms, Oakley, 2019**



Source: ABAG Housing Element Data Package, U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B25042.

## Female-Headed Households

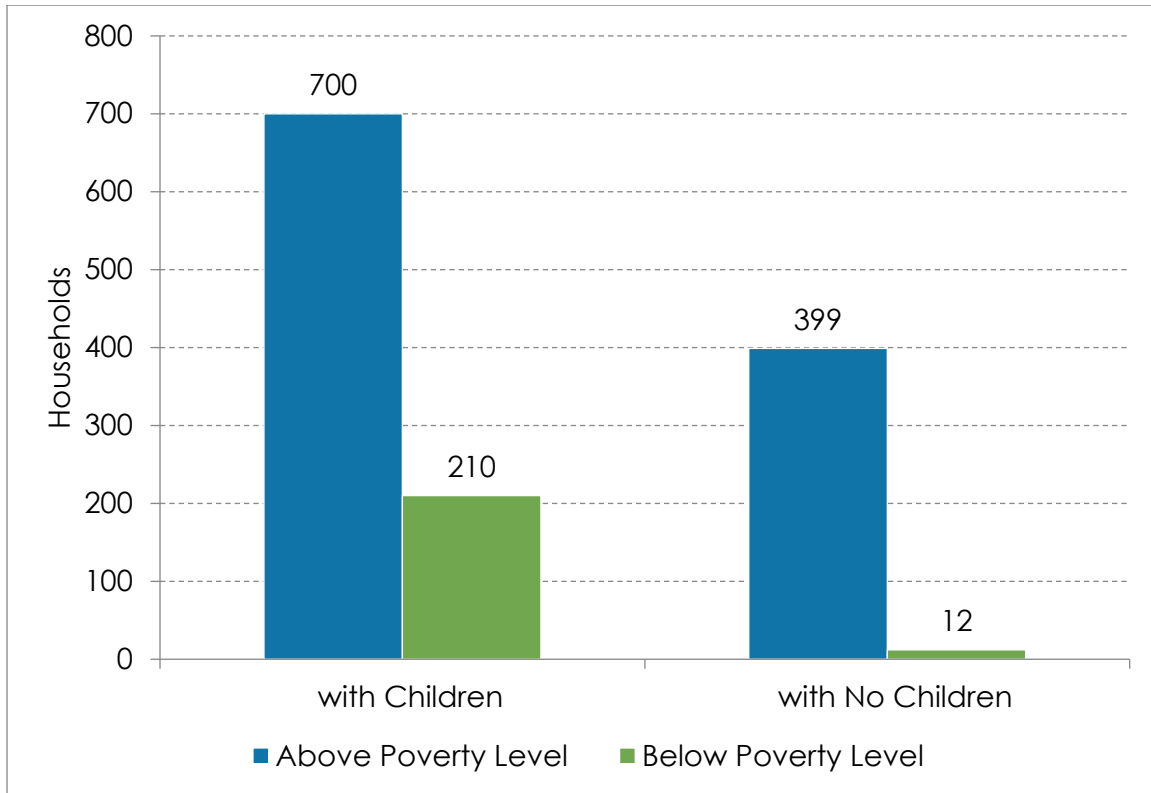
Female-headed households with children in particular tend to have lower incomes than two-parent families, which limits their housing options and access to private services such as nursery schools, day care, and recreational activities for their children. The 2019 Census reported 1,321 female-headed households in Oakley, 11.3 percent of all households.

Female-headed households with children may face particular housing challenges, with pervasive gender inequality resulting in lower wages for women. In addition, female-headed households may encounter subtle forms of housing discrimination, including being denied opportunities to rent because of their familial status or being treated less courteously than renters without children. Moreover, the added need for childcare can make finding a home that is affordable more challenging. In Oakley, 23.1 percent of female-headed households with children fall below the 2019 Federal Poverty Line (\$21,330 for a household of three), while 2.9 percent of female-headed households without children live below the Federal Poverty Line (\$12,490) in poverty (see Figure 2-19).

The Contra Costa Housing Authority offers a Family Self-Sufficiency program for Housing Choice Voucher participants to help low-income, single parents achieve economic independence from governmental assistance. Through public and private agency participation, beneficiaries have access to resources such as housing subsidies, childcare, education, job training, transportation, and a variety of other benefits. The Workforce

Development Board of Contra Costa County also offers free career development and job-seeking assistance and training that may be accessed by lower-income women. Additionally, the Latina Center, AAPI Coalition, Monument Impact, and LISC Partner Network Hotline provide services to assist low-income residents, including female-headed households in workforce development and housing assistance.

**Figure 2-19: Female-Headed Households by Poverty Status, Oakley, 2019**



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

## Persons with Disabilities

A disability is defined as a long-lasting condition that impairs an individual's mobility, ability to work, or ability to perform self-care. Persons with disabilities include those with physical, mental, developmental, or emotional disabilities. Severely disabled people often have special housing needs because they often have limited incomes, there is a shortage of affordable and/or accessible housing, or they may have higher health care costs due to their disability. The U.S. Census Bureau provides information on the number of persons, including the elderly, with disabilities of varying types and degrees. The types of disabilities included in the Census are:

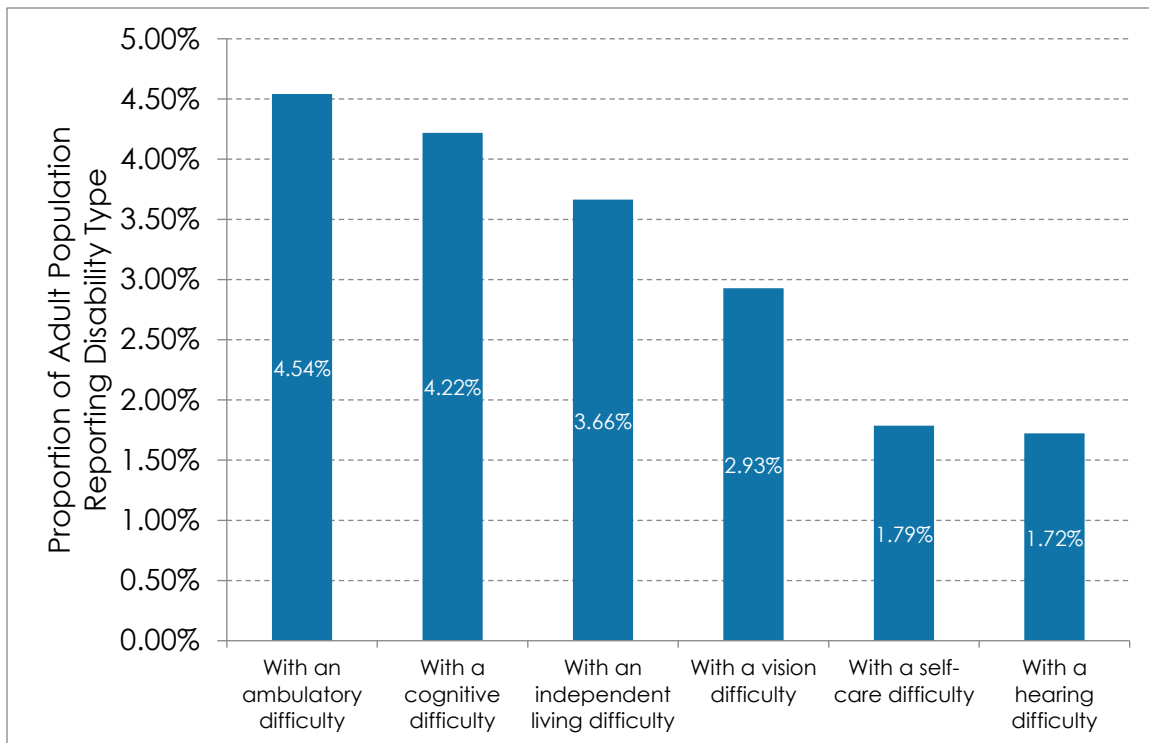
- **Sensory:** Blindness, deafness, or a severe vision or hearing impairment.
- **Physical:** A condition that substantially limits one or more basic physical activities, such as walking, climbing stairs, reaching, lifting, or carrying.
- **Mental:** A condition lasting six months or more that makes it difficult to perform certain activities including learning, remembering, or concentrating.

- **Self-care:** A condition lasting six months or more that make it difficult to perform certain activities including dressing, bathing, or getting around inside the home.
- **Go-outside-home:** Only asked for population 16 and older; a condition lasting six months or more that make it difficult to perform certain activities including going outside the home alone to shop or visit a doctor's office.
- **Employment:** Only asked for the population aged 16 to 64; a condition lasting six months or more that make it difficult to perform certain activities including working at a job or business.

People with disabilities face additional housing challenges. Encompassing a broad group of individuals living with a variety of physical, cognitive, and sensory impairments, many people with disabilities live on fixed incomes and need specialized care, yet often rely on family members for assistance due 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 a high risk for housing insecurity, homelessness, and institutionalization, particularly when they lose aging caregivers. Figure 2-20 shows the rates at which different disabilities are present among residents of Oakley. Overall, 10.7 percent of people in Oakley have a disability of any kind.

Figure 2-20: Disability by Type, Oakley, 2019



Notes: 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.

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

## Persons with Developmental Disabilities

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.

According to data from the California Department of Developmental Services, 535 residents in Oakley had a developmental disability in 2020. Of the population with a developmental disability, children under the age of 18 make up 43.7 percent (or 301 individuals), while adults account for 56.3 percent (or 234 individuals). The most common living arrangement for individuals with developmental disabilities in Oakley is the home of parent/family/guardian (see Table 2-11).

**TABLE 2-11: POPULATION WITH DEVELOPMENTAL DISABILITIES BY TYPE OF RESIDENCE, OAKLEY, 2020**

Residence Type	Number of Individuals	Percent of Total
Home of Parent /Family /Guardian	361	67.5%
Community Care Facility	100	18.7%
Independent /Supported Living	34	6.4%
Intermediate Care Facility	25	4.7%
Foster /Family Home	15	2.8%
Other	0	0.0%
Totals	535	100%

Source: ABAG Housing Element Data Package, California Department of Developmental Services, Consumer Count by California ZIP Code and Residence Type (2020).

The type of housing that is suitable for persons with development disabilities varies substantially based on the nature and extent of the disability. Because households that include people with developmental disabilities are disproportionately lower income, many persons with developmental disabilities need affordable housing options. Some individuals with developmental disabilities may be best served in housing with supportive services that can help them live independently or with licensed care. Design of accessibility modifications, proximity to services and transit, availability of group living opportunities, and affordability are some common considerations that are important for serving this need group. Incorporating “barrier-free” design in all new multi-family housing (as required by California and Federal Fair Housing laws) is especially important to provide the widest range of choices for residents with disabilities.

The California Department of Developmental Services provides community-based services to individuals with developmental disabilities and their families through a statewide system of 21 regional centers, four developmental centers, and two

community-based facilities. The City of Oakley, along with other jurisdictions in Contra Costa County, is serviced by the Regional Center of the East Bay, which provides a point of entry to services for people with developmental disabilities. Additionally, the Mainstream Voucher Program offers Housing Choice Voucher rental assistance to non-elderly persons with a disability through funding provided by HUD.

## 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 in recent years, either temporarily or longer term.

In January 2020, Contra Costa County's Homeless Continuum of Care, with the help of County agencies and community volunteers, conducted a Point in Time count to assess the size of the homeless population. The Point in Time Count found a total of 2,277 persons experiencing homelessness countywide in January 2020, a 4 percent decrease from 2,295 unhoused residents in 2019; however, a 12 percent increase from 2,030 unhoused residents in 2015.

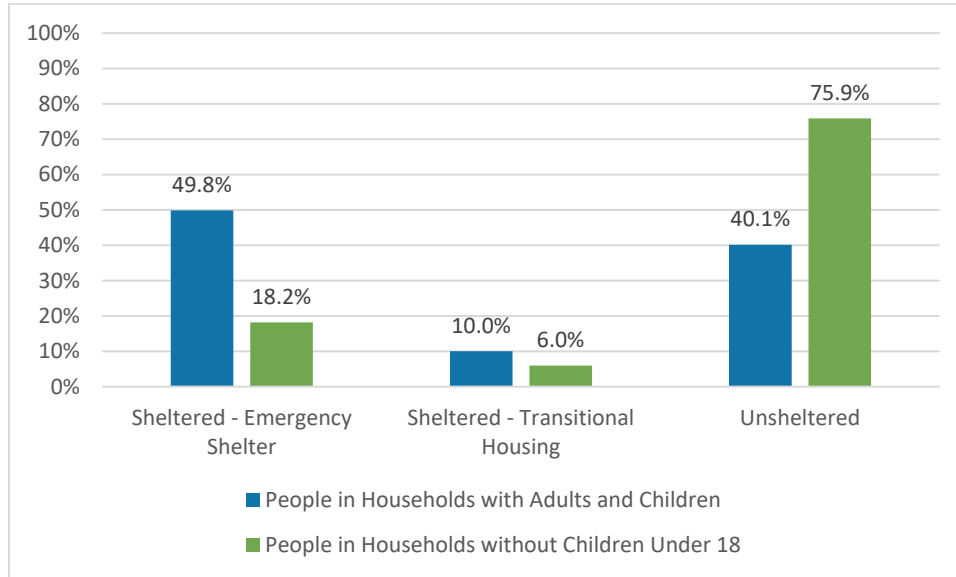
Of the 2,277 individuals experiencing homelessness in Contra Costa County, 1,570 were unsheltered, staying in places that are not designed or fit for human habitation, and 707 were sheltered. The 2020 Point in Time count identified 50 unsheltered individuals in Oakley. Based on this count, the City has a need to provide shelter for up to 50 homeless persons. Housing Element Chapter 6: Constraints, describes how the City accommodates emergency shelters through appropriate zoning.

Nearly 32 percent of total Point in Time survey respondents were chronically homeless. Financial hardship was the leading primary cause of homelessness (25 percent), followed by evictions (17 percent), and substance abuse (14 percent).

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. In Contra Costa County, the most common type of household experiencing homelessness is those without children in their care. Among households experiencing homelessness that do not have children, 75.9 percent are unsheltered. Of homeless households with children, most are sheltered in emergency shelter (see Figure 2-21).

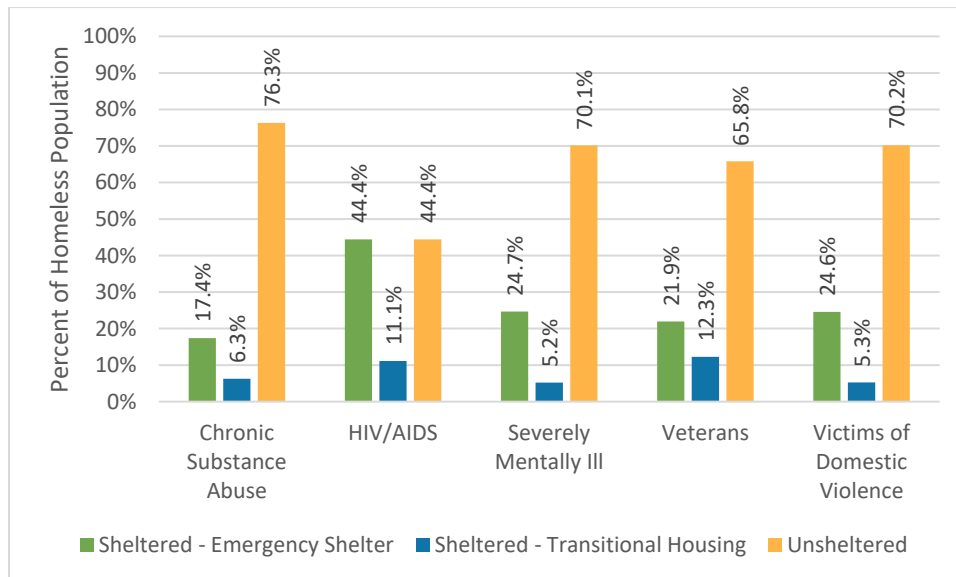
Many of those experiencing homelessness are dealing with severe issues – including mental illness, substance abuse and domestic violence – that are potentially life threatening and require additional assistance. In Contra Costa County, homeless individuals are commonly challenged by severe mental illness, with 519 reporting this condition (see Figure 2-22). Of those, some 70.1 percent are unsheltered, further adding to the challenge of addressing the issue.

**Figure 2-21: Homelessness and Shelter Status, Contra Costa County, 2019**



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

**Figure 2-22: Characteristics of the Population Experiencing Homelessness, Contra Costa County, 2019**



Notes: 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.

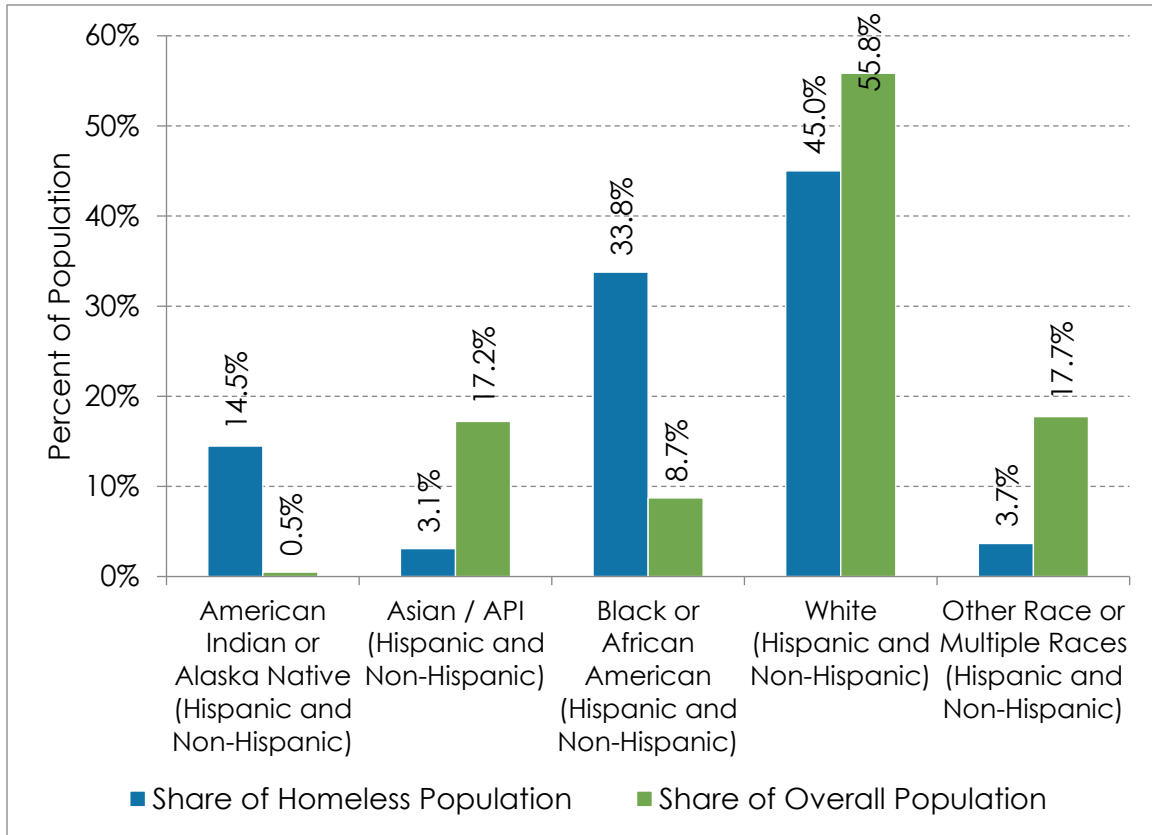
Source: ABAG Housing Element Data Package, U.S. Department of Housing and Urban Development (HUD), Continuum of Care (CoC) Homeless Populations and Subpopulations Reports (2019).

### Racial Demographics of the Unhoused Population

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 residents of the Bay

Area. In Contra Costa County, Black residents represent the more than one-third of residents experiencing homelessness despite the fact that they only account for 9 percent of the overall population (see Figure 2-23).

Figure 2-23: Racial Demographics of the Homeless Population, Contra Costa County, 2019



Source: ABAG Housing Element Data Package, 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).

### Services for Persons Experiencing Homelessness

There are three major types of facilities that provide shelter for homeless individuals and families: emergency shelters, transitional housing, and permanent supportive housing. These types of facilities are defined below:

- Emergency Shelter:** is a facility that offers temporary shelter (lodging) for people experiencing homelessness in general or for specific populations of the homeless. There are variations of shelter types, including family shelters where households may stay for 30 to 90 days on average, youth shelters serving youth 18-24 years of age, night by night shelters also known as “warming centers”, for families and individuals which may be on a nightly basis only, spaces are limited and prioritization is given to the most vulnerable first, and adult only shelters which allows for a longer stay than that of a night by night shelter for adults without children. Victim service providers serving survivors fleeing domestic violence also fall into this category.



- **Transitional Housing:** is a type of temporary housing designed to facilitate the movement of homeless individuals and families into permanent housing within a specified period of time, but typically no longer than two years.
- **Rapid Rehousing:** emphasizes housing search and relocation services, case management and short- and medium-term rental assistance to move homeless persons and families as rapidly as possible into permanent housing.
- **Permanent Supportive Housing:** is permanent housing with indefinite leasing or rental assistance paired with supportive services to assist homeless persons with a disability or families with an adult or child member with a disability achieve housing stability.

On the night of January 22, 2020, there were a total of 2,217 beds in Contra Costa County's Countywide Continuum of Care. The majority of beds (1,162) were permanent supportive housing beds, followed by 630 emergency shelter beds, 231 rapid rehousing beds, and 194 transitional housing beds.

There are no emergency shelters located in Oakley. The closest shelter is the East County Shelter located in Antioch, which provides 20 year-round individual beds. Additionally, East County Transitional Housing in Antioch provides 70 year-round family beds. Contra Costa Health Services emergency shelter program for adults provides shelter and case management services to assist residents in ending their homelessness and attaining their highest level of self-sufficiency. They operate two emergency shelter sites; one in Concord the other in Richmond. Both facilities operate 24 hours a day and have the capacity to serve over 160 men and women. They also offer a specialized program for individuals 18-21 years of age. If involved in case management, residents may stay up to 120 days. Additional continuum of care shelter and service providers are identified on the Contra Costa Health Services website at <https://cchealth.org/h3/coc/funders.php>.

Table 2-12 provides a list of emergency shelters and transitional housing included in the 2020 Point in Time count.

<b>TABLE 2-12: EMERGENCY SHELTERS AND TRANSITIONAL HOUSING INCLUDED IN THE 2020 POINT IN TIME COUNTY, CONTRA COSTA COUNTY</b>		
<b>Program Type</b>	<b>Agency Name</b>	<b>Program Name</b>
Emergency	Bay Area Community Services	Don Brown Shelter
Emergency	Bay Area Rescue Mission	Men's Emergency Shelter
Emergency	Bay Area Rescue Mission	Women and Families Shelter
Emergency	Berkeley Food and Housing Project	Central County Warming Center
Emergency	Contra Costa Health Services Homeless Program	Brookside Adult Interim Housing
Emergency	Contra Costa Health Services Homeless Program	Brookside Adult Interim Housing for Veterans
Emergency	Contra Costa Health Services Homeless Program	Calli House Youth Shelter
Emergency	Contra Costa Health Services Homeless Program	Concord Adult Interim Housing
Emergency	Contra Costa Health Services Homeless Program	Philip Dorn Respite Center
Emergency	Contra Costa Health Services Homeless Program	Philip Dorn Respite Center for Veterans
Emergency	Greater Richmond Interfaith Program	Emergency Shelter
Emergency	Greater Richmond Interfaith Program	West County Warming Center
Emergency	Interfaith Council of Contra Costa	Winter Nights Shelter
Emergency	SHELTER, Inc.	Mountain View House
Emergency	STAND for Families Against Violence	Emergency Shelter
Emergency	Trinity Center	Trinity Winter Shelter
Transitional	Bay Area Rescue Mission	Men's Transitional Housing Program
Transitional	Bay Area Rescue Mission	Women & Family Transitional Housing
Transitional	Bi-Bett Corporation	Uilkema House
Transitional	Contra Costa Health Services Homeless Program	Appian House: Youth
Transitional	Contra Costa Health Services Homeless Program	Pomona Apartments
Transitional	SHELTER, Inc.	Casa Verde
Transitional	STAND	STAND for Families Against Violence
Transitional	STAND	STAND Transitional Housing

Source: Contra Costa Health Services: Health, Housing, and Homeless Services Division 2020.

## Farmworkers

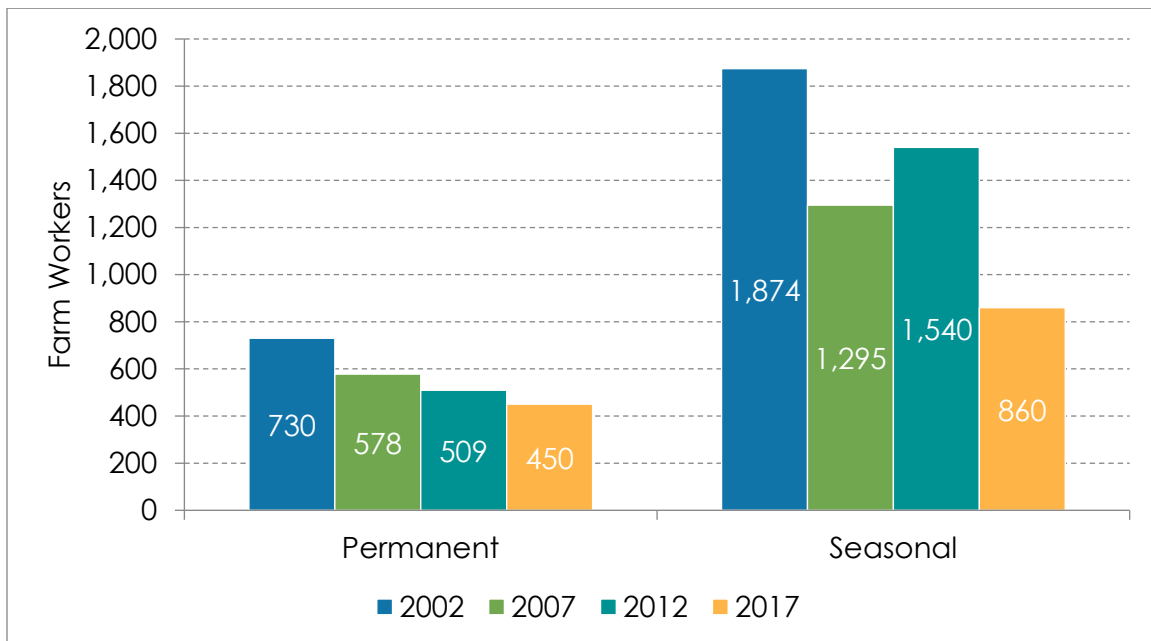
Farmworkers are traditionally defined as persons whose primary incomes are earned through seasonal or permanent agricultural labor. Farmworkers are generally considered a special housing needs group due to their limited income and often-unstable nature of their employment. Across the state, housing for farmworkers has been recognized as an important and unique concern.

Estimating the size of the agricultural labor force is problematic as farmworkers are historically undercounted by the census and other data sources. For instance, the government agencies that track farm labor do not consistently define farm labor (e.g., field laborers versus workers in processing plants), length of employment (e.g., permanent or seasonal), or place of work (e.g., the location of the business or field).

Farmworkers are typically categorized into three groups: permanent, seasonal, and migrant. Permanent farmworkers are typically employed year-round by the same employer. Seasonal farmworkers work on average less than 150 days per year and earn at least half of their earned income from farm work. Migrant farmworkers are seasonal farmworkers who have to travel to do the farm work so they are unable to return to their permanent residence within the same day.

Within Oakley, agricultural uses include various equestrian and livestock enterprises, as well as more typical practices such as row crops, vineyards and orchards. Contra Costa County's agricultural lands and corresponding production have decreased due to urbanization since 1940. According to the U.S. Department of Agriculture Census of Farmworkers, the number of permanent and seasonal farmworkers in Contra Costa County has decreased from 730 and 1,874, respectively, in 2002, to 450 and 860 in 2017 (see Figure 2-24). It is important to understand the changing landscape of the farmworker population. Today's farmworkers are more settled and typically live in one location. Per the USDA, today's farmworkers can commute up to 75 miles to the workplace. Based on this, the need for housing for agricultural workers is not just the responsibility of Bay Area jurisdictions with a robust agricultural economy.

**Figure 2-24: Farm Operations and Farm Labor, Contra Costa County, 2002-2017**



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

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

Typically, the agriculture industry faces challenges in securing labor in a tight market that offers limited housing opportunities that are affordable for their employees. Due to the severe shortage of affordable homes in the County and very low wages, farmworkers experience extreme housing insecurity. While many traditional affordable housing programs and policies will assist farmworkers, there are unique needs and circumstances for agricultural workers that need to be considered and explored since finding decent and affordable housing can be challenging, particularly in the current housing market.

According to the U.S. Census Bureau, in 2018, there were 244 employees in the Agriculture and Natural Resources industry living in Oakley. Farmworkers living in urban and suburban areas of the County often have similar needs for affordable rental housing as other lower-wage earners.

## Housing Stock Profile

This section describes the housing stock in the City of Oakley in terms of number of units, size, age, and condition.

### Unit Type

Table 2-13 summarizes the number of housing units in Oakley and the County from 2010 to 2020. In 2020, Oakley had 13,146 housing units, which was 3.1 percent of the total units countywide.

<b>TABLE 2-13: NUMBER OF HOUSING UNITS OAKLEY AND CONTRA COSTA COUNTY – 2000-2013</b>			
<b>Year</b>	<b>Oakley</b>	<b>Contra Costa County</b>	<b>Oakley as % of total Contra Costa County</b>
2010	11,484	400,263	2.9%
2020	13,146	418,415	3.1%

Source: State of California, Department of Finance, E-5 Population and Housing Estimates for Cities, Counties and the State – January 1, 2011-2020.

In 2020, 91 percent of the housing units in Oakley were single-family detached homes. From 2010 to 2020, the number of single family attached units and mobile homes remained the same, while other housing types increased. The increase in single family detached homes comprised the majority of the increase in total housing units. Table 2-14 shows Oakley's housing inventory by unit type in 2010 and 2020.

**TABLE 2-14: HOUSING INVENTORY BY UNIT TYPE**

Housing Type	2010	% of Total	2020	% of Total
Single family, attached	236	2.1%	236	1.8%
Single family, detached	10,454	91.0%	11,953	90.9%
Multi-family	418	3.6%	581	4.4%
Mobile homes	376	3.3%	376	2.9%
<b>Total Housing Units</b>	<b>11,484</b>	<b>100%</b>	<b>13,146</b>	<b>100%</b>

Source: ABAG Housing Element Data Package, California Department of Finance, E-5 series.

## Unit Size

In 2019, the most common type of renter-occupied units was four-bedroom units, making up 62.3 percent of renter-occupied units. The second largest group of renter-occupied units was two-bedroom units (18.3 percent). Of the owner-occupied units, 78.2 percent had four bedrooms and 16.3 percent had five or more bedrooms. The four and five or more bedroom units were the most common type of housing units overall, making up 74.5 percent and 13.2 percent of all housing units respectively. Table 2-15 summarizes the distribution of unit size by tenure in 2019.

**TABLE 2-15: UNIT SIZE BY TENURE, OAKLEY, 2019**

	Owner-Occupied Housing Units		Renter- Occupied Housing Units		Total Occupied Housing Units	
	Units	Percent	Units	Percent	Units	Percent
Studio/1 bedroom	60	0.7%	0	0.0%	60	0.5%
2 bedrooms	102	1.1%	512	18.3%	614	5.2%
3 bedrooms	331	3.7%	445	15.9%	776	6.6%
4 bedrooms	7,028	78.2%	1,743	62.3%	8,771	74.5%
5 or more bedrooms	1,461	16.3%	96	3.4%	1,557	13.2%
<b>Total</b>	<b>8,982</b>	<b>100%</b>	<b>2,796</b>	<b>100%</b>	<b>11,778</b>	<b>100%</b>

Source: ABAG Housing Element Data Package, U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B25042.

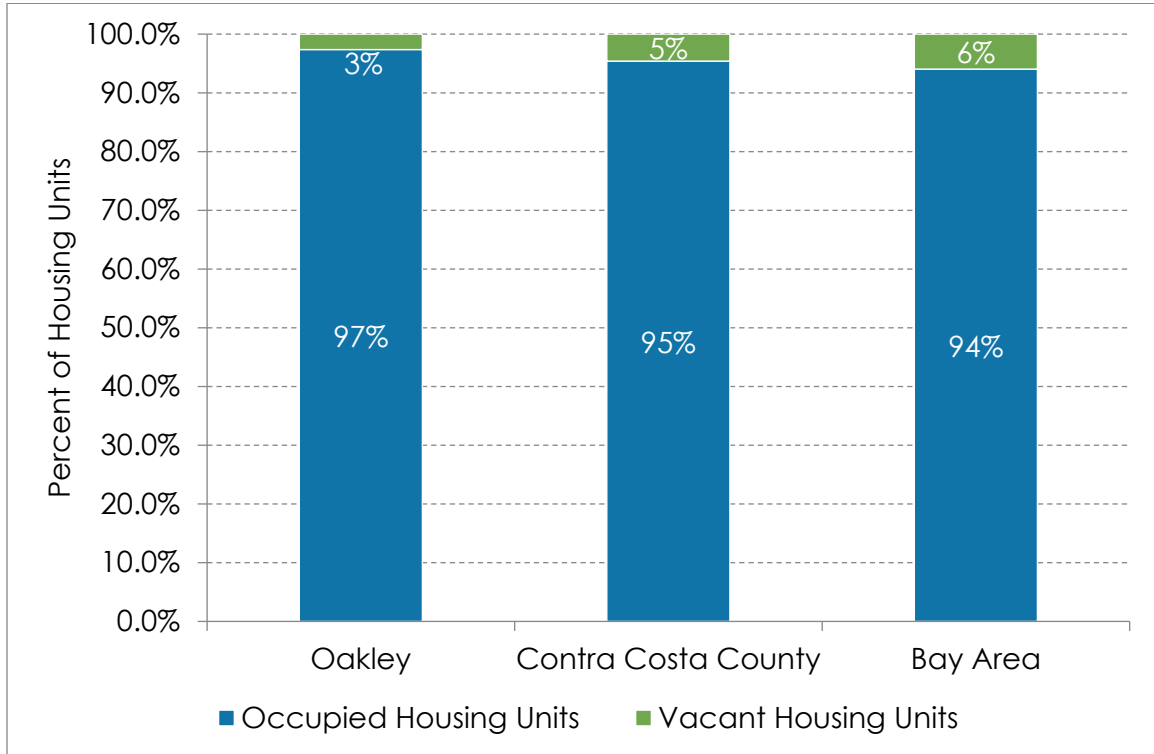
## Vacancy Rates

A vacancy rate measures the overall housing availability in a community and is often a good indicator of how efficiently for-sale and rental housing units are meeting the current demand for housing. A vacancy rate of five percent for rental housing and two percent for ownership housing is generally considered healthy and suggests that there is a balance between the supply and demand of housing. A lower vacancy rate often leads to rising rents and sales prices and can contribute to household overcrowding.

Vacant units made up approximately 3 percent of the overall housing stock in Oakley in 2019 (Figure 2-25). The rental vacancy rate was 1.0 percent, while the ownership vacancy rate was 1.4 percent. Of the vacant units, the most common type of vacancy is *Other Vacant* with the second most common type being *Sold, Not Occupied* (see Figure 2-26).

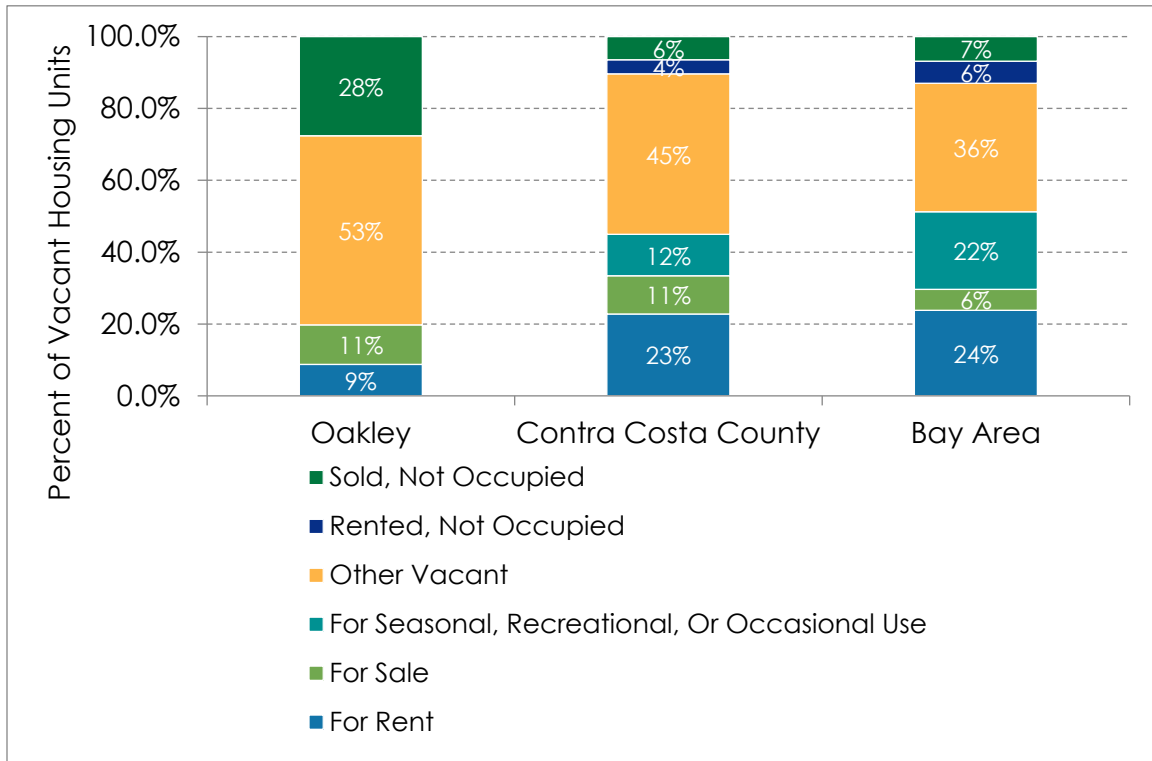
Figure 2-26 shows the breakdown of vacant units by type in Oakley, Contra Costa County, and the Bay Area. The vacant housing stock in Oakley looks very different from the rest of the region. In Oakley, only 9 percent of vacant units are listed for rent, compared to 23 and 24 percent in the County and region, respectively. This is a reflection of the small rental housing stock in the City. On the other hand, 28 percent of vacant units in Oakley were sold but not yet occupied, compared to only 6 percent in the County and 7 percent in the region. This reflects the relatively larger stock of new single-family homes being built in new subdivisions in Oakley.

Figure 2-25: Vacancy Rates, Oakley, Contra Costa County, Bay Area, 2019



Source: ABAG Housing Element Data Package, U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B25002.

Figure 2-26: Vacant Units by Type, Oakley, Contra Costa County and Bay Area, 2019



Source: ABAG Housing Element Data Package, U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B25004.

## Age of Housing Stock

The age of a housing unit is often an indicator of housing conditions. In general, housing that is 30 years or older may exhibit need for repairs based on the useful life of materials. Housing over 50 years old is considered aged and is more likely to exhibit a need for major repairs.

The ACS provides data on age of the housing stock, shown in Table 2-16. Much of the housing in Oakley is newer construction. Only 4.9 percent of the City’s housing stock was built before 1960 and 13 percent was built from 1960 through 1979. The majority of the housing stock is less than 35 years old: 82.9 percent was built in 1980 or later.

TABLE 2-16: HOUSING STOCK BY YEAR BUILT, OAKLEY, 2019		
Year Built	Units	Percent
Built 2010 Or Later	1,077	9%
Built 2000 To 2009	3,301	27%
Built 1980 To 1999	5,535	46%
Built 1960 To 1979	1,589	13%
Built 1940 To 1959	501	4%
Built 1939 Or Earlier	94	1%
<b>Total</b>	<b>12,097</b>	<b>100%</b>

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

## Substandard Housing Conditions

Housing is considered substandard when conditions are found to be below the minimum standard of living conditions defined in the California Health and Safety Code.

Households living in substandard conditions are considered to be in need of housing assistance, even if they are not seeking alternative housing arrangements, due to the threat to health and safety.

In addition to structural deficiencies and standards, the lack of infrastructure and utilities often serves as an indicator for substandard conditions. According to the 2015-2019 ACSs, there are zero occupied units in Oakley lacking complete plumbing facilities or kitchen facilities. In April 2008, the City adopted Ordinance No. 06-08 (Neighborhood Preservation Ordinance) which set property maintenance standards for the City. The purpose of adopting this Ordinance was to establish standards for property maintenance and provide abatement of substandard conditions. In the case of a violation, it is the responsibility of City Enforcement Officer to enforce these standards. The Ordinance includes property maintenance standards for:

- Small Residential Lots (zoned R-15, R-12, R-10, R-7, R-6 and P-1)
- Landscaping Requirements
- Storage of Household Items, Construction Items and Rubbish
- Exterior Property Conditions
- Prohibited Activities
- Building Maintenance Requirements
- Vector Nuisances
- General Nuisances Prohibited

## Housing Costs and Affordability

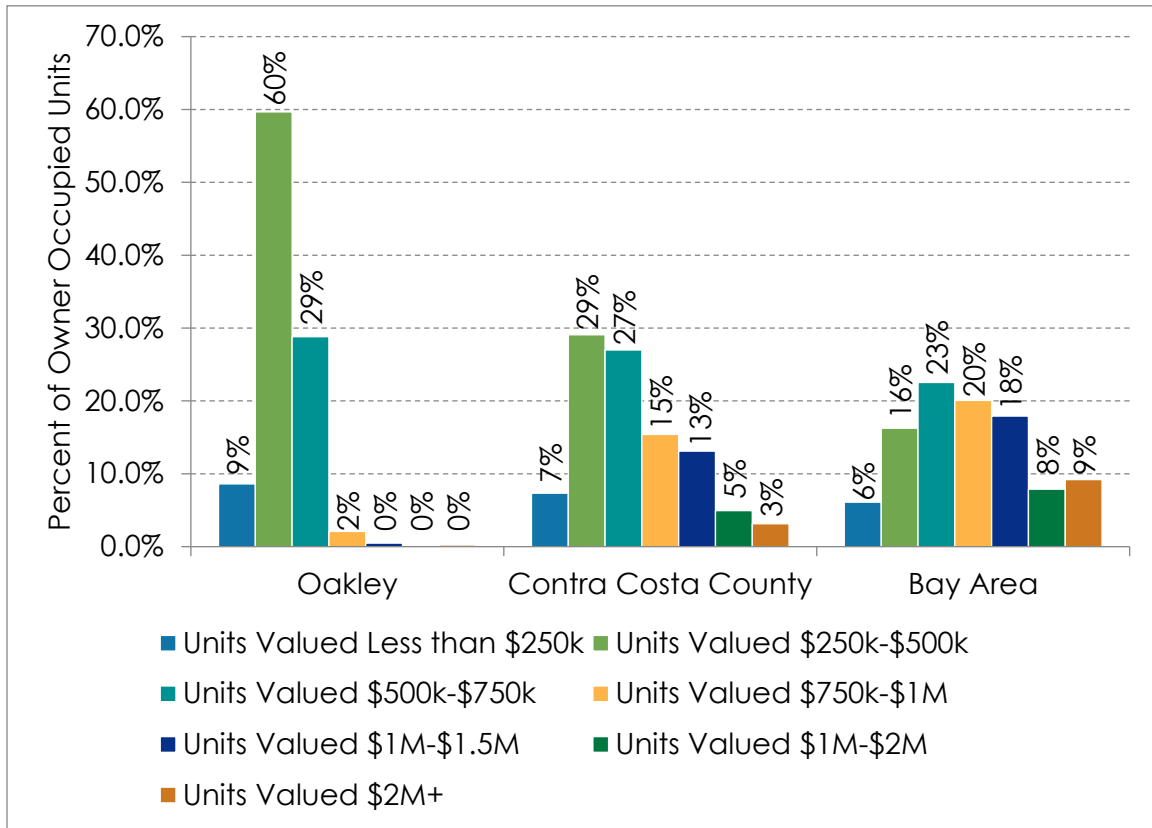
This section evaluates housing cost trends in Oakley. Analyses of trends for both renter- and owner-occupied units, including rental and sales prices, are provided in comparison to ability to pay.

### Home Values and Market Trends

In the Bay Area, housing costs have long been among the highest in the nation, yet home values in Oakley are affordable relative to the rest of the Bay Area. According to 2015-2019 ACS data shown in Figure 2-27, the largest proportion of homes in Oakley were valued between \$250,000-\$500,000 (60 percent). By comparison, 29 percent of homes countywide were valued between \$250,000-\$500,000 and only 6 percent of Bay Area homes fell into this range.



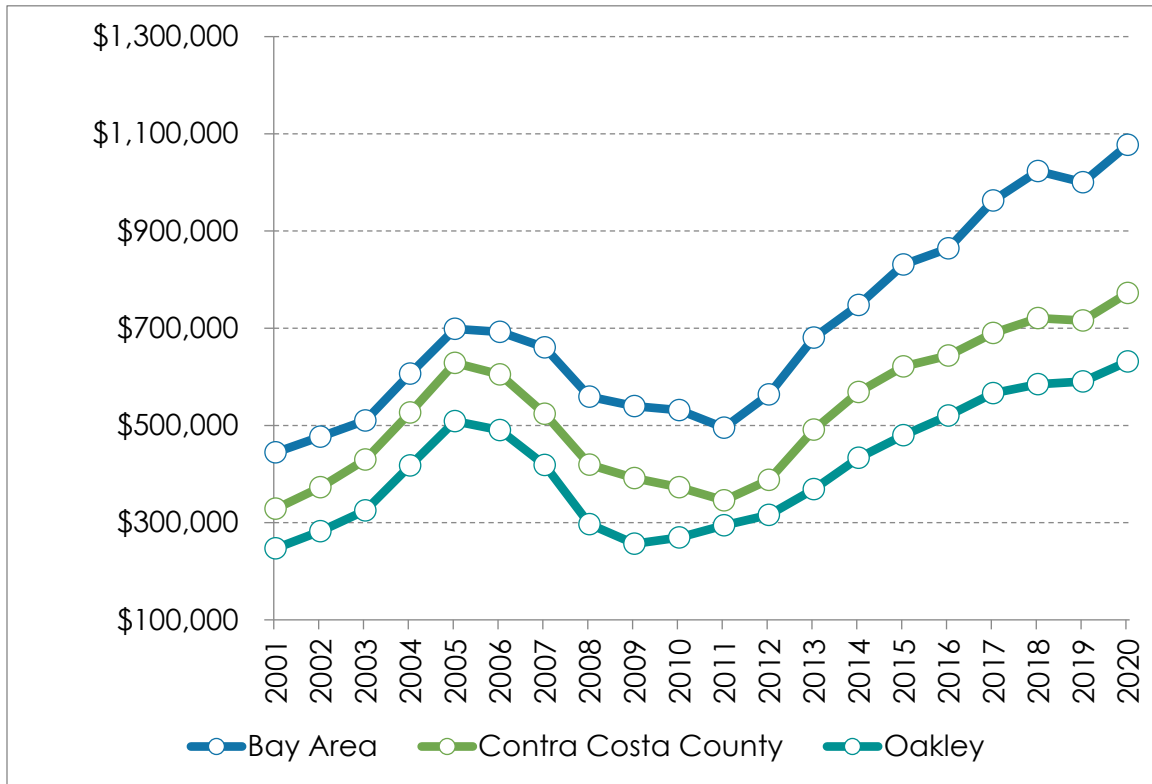
Figure 2-27: Home Values of Owner-Occupied Units, 2019



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

Figure 2-28 shows the change in home values in Oakley, Contra Costa County, and the Bay Area from 2001 to 2021 according to data available from Zillow. The region’s home values have increased steadily since 2000, besides the decrease that occurred during the Great Recession. The rise in home prices has been especially steep since 2012, with the median home value in the Bay Area nearly doubling during this time. Since 2001, the typical home value has increased 155.5 percent in Oakley from \$247,150 to \$631,480 in December 2020. While housing costs in Oakley have increased dramatically in recent years, Oakley has remained a relatively affordable place to live relative to the rest of the Bay Area. In December 2020, the typical home value was \$772,410 in Contra Costa County and \$1,077,230 in the Bay Area. According to more recent data obtained from Redfin, the median sale price for single-family homes in Oakley was \$755,000 in April 2022; a 16.2 percent increase from the prior year.

Figure 2-28: Zillow Home Value Index (ZHVI), 2021



Notes: 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 includes all owner-occupied housing units, including both single-family homes and condominiums. More information on the ZHVI is available from Zillow.

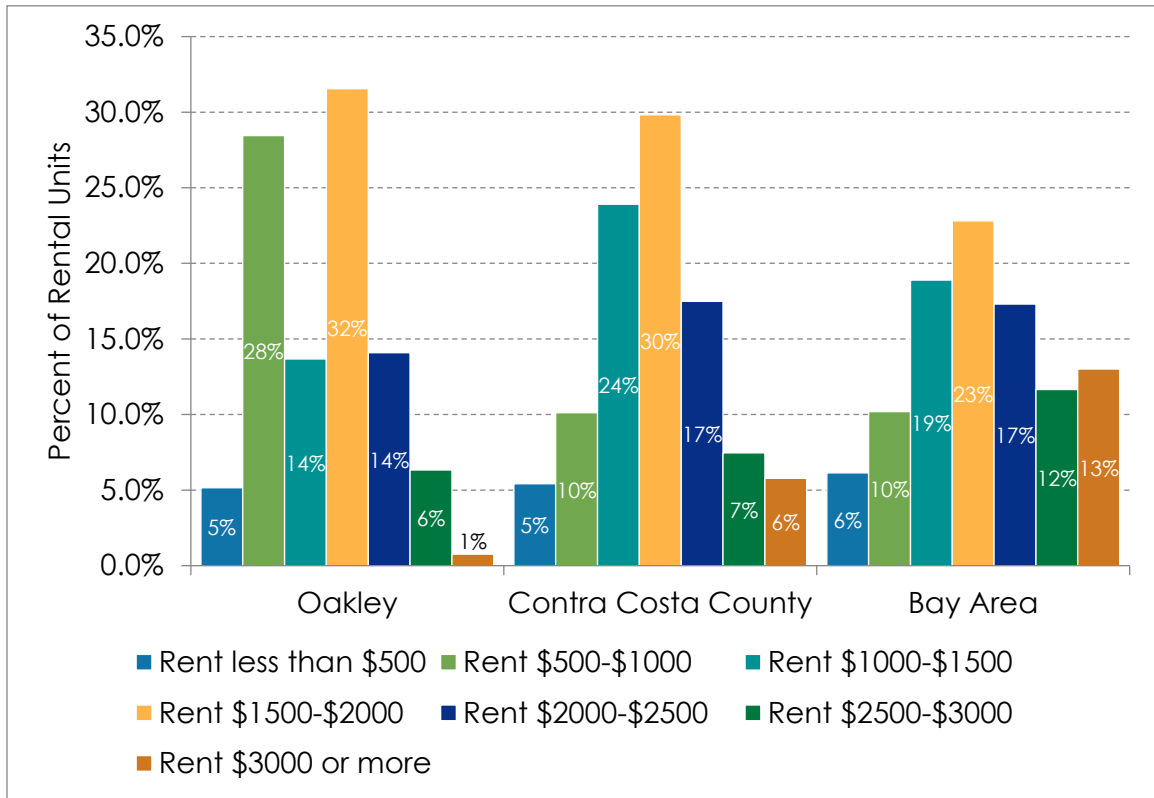
Source: ABAG Housing Element Data Package, Zillow Home Value Index (ZHVI).

## Rent Values and Trends

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.

According to data from the 2015-2019 ACS, in Oakley, the largest proportion of rental units was in the \$1500-\$2000 category, totaling 31.6 percent, followed by 28.4 percent of units renting in the \$500-\$1000 category (see Figure 2-29). While the largest share of rental units in the County and region is also in the \$1500-\$2000 category, there is generally a broader range of rents in other parts of the Bay Area compared to Oakley.

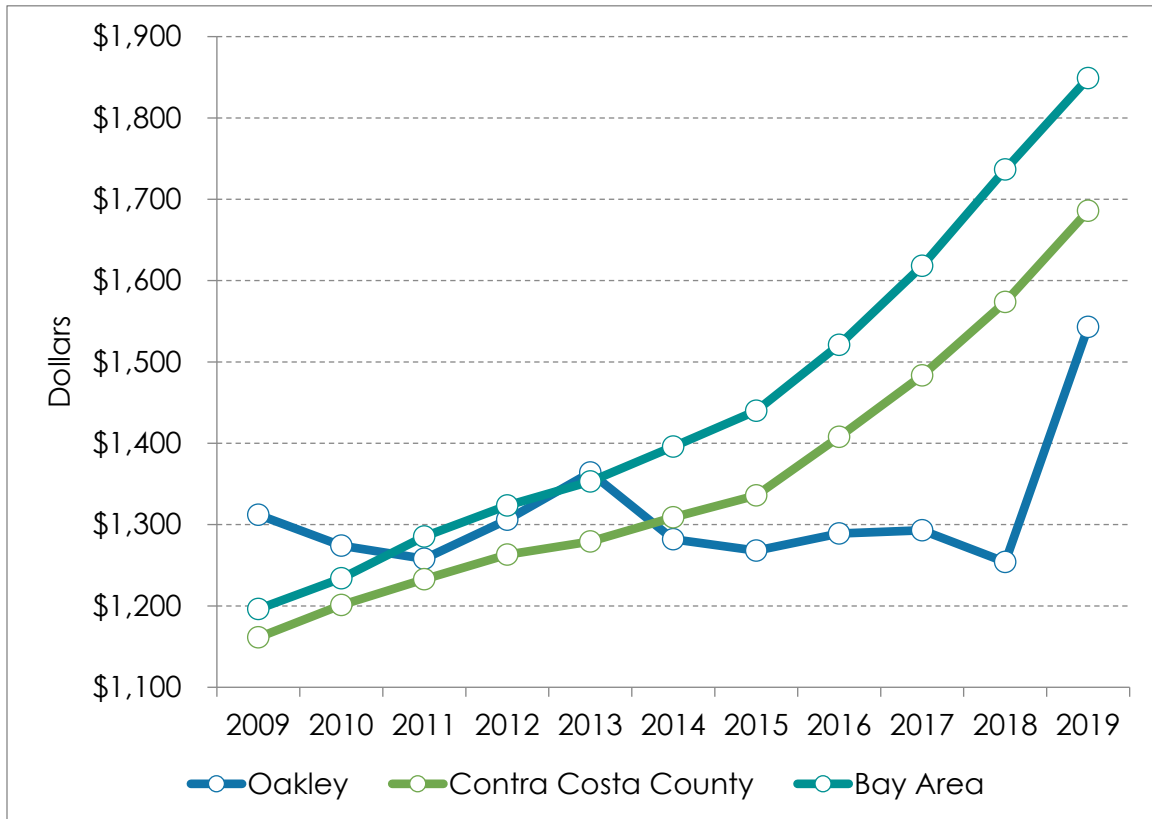
Figure 2-29: Contract Rents for Renter-Occupied Units, 2019



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

Since 2009, the median rent has increased by 17.6 percent in Oakley, from \$1,280 to \$1,540 per month (see Figure 2-30), yet rents remain lower than in other parts of the region. In Contra Costa County, the median rent has increased 28.8 percent, from \$1,300 to \$1,680, and the median rent in the Bay Area has increased significantly from \$1,200 to \$1,850, a 54 percent increase.

Figure 2-30: Median Contract Rent, Oakley, Contra Costa County and Bay Area, 2019



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

Source: ABAG Housing Element Data Package, 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.

## Housing Affordability

The affordability of housing in Oakley can be assessed by comparing market rents and sales prices with the amount that households of different income levels can afford to pay for housing. This information can reveal who can afford what size and type of housing. This section describes the ability of households at different income levels to pay for housing based on HCD 2022 income limits shown earlier in Table 2-9.

Housing is classified as “affordable” if households pay no more than 30 percent of income for rent (including a monthly allowance for water, gas, and electricity) or monthly homeownership costs (including mortgage payments, taxes, and insurance). Since above moderate-income households do not generally have problems finding affordable units, affordable units are frequently defined as those reasonably priced for households that are low to moderate income.

Typically, a household can qualify to purchase a home that is two and one-half to three times their annual income, depending on the down payment, the level of other long-term obligations such as a car loan, and interest rates. In practice, the interaction of these factors allows some households to qualify for homes priced at more than three times their annual income, while other households may be limited to purchasing a home no more than two times their annual income. Homebuyer assistance programs that provide

down payment assistance and/or below market-rate interest rates often allow homebuyers to qualify for houses which are up to four times their income.

Table 2-17 shows maximum affordable monthly rents and maximum affordable purchase prices for homes using 2022 HCD-defined household income limits for extremely low-, very low-, low-, and moderate-income households in Contra Costa County (including Oakley). For example, a three-person household with an annual income of \$98,650 is classified as low income (80 percent of AMI) in 2022. A household with this income could afford to pay a monthly gross rent (including utilities) of up to \$2,466 or could afford to purchase a house price at or below \$403,266. The April 2022 median sale price of \$755,000 in Oakley is considered affordable to a moderate-income family of 4 earning the upper end of the income limit.

<b>TABLE 2-17: ABILITY TO PAY FOR HOUSING BASED ON HCD INCOME LIMITS, 2022</b>						
<b>Number of Persons</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>	<b>6</b>
<b>Extremely Low-Income Households at 30% of Median Family Income</b>						
Income Level	\$30,000	\$34,300	\$38,600	\$42,850	\$46,300	\$49,750
Max. Monthly Gross Rent <sup>1</sup>	\$750	\$858	\$965	\$1,071	\$1,158	\$1,244
Max. Purchase Price <sup>2</sup>	\$122,635	\$140,213	\$157,791	\$175,164	\$189,267	\$203,370
<b>Very Low-Income Households at 50% of Median Family Income</b>						
Income Level	\$50,000	\$57,150	\$64,300	\$71,400	\$77,150	\$82,850
Max. Monthly Gross Rent <sup>1</sup>	\$1,250	\$1,429	\$1,608	\$1,785	\$1,929	\$2,071
Max. Purchase Price <sup>2</sup>	\$204,392	\$233,620	\$262,849	\$291,872	\$315,377	\$338,678
<b>Low-Income Households at 80% of Median Family Income</b>						
Income Level	\$76,750	\$87,700	\$98,650	\$109,600	\$118,400	\$127,150
Max. Monthly Gross Rent <sup>1</sup>	\$1,919	\$2,193	\$2,466	\$2,740	\$2,960	\$3,179
Max. Purchase Price <sup>2</sup>	\$313,742	\$358,504	\$403,266	\$448,028	\$484,001	\$519,770
<b>Median-Income Households at 100% of Median Family Income</b>						
Income Level	\$99,950	\$114,250	\$128,500	\$142,800	\$154,200	\$165,650
Max. Monthly Gross Rent <sup>1</sup>	\$2,499	\$2,856	\$3,213	\$3,570	\$3,855	\$4,141
Max. Purchase Price <sup>2</sup>	\$408,580	\$467,036	\$525,288	\$583,744	\$630,346	\$677,152
<b>Moderate-Income Households at 120% of Median Family Income</b>						
Income Level	\$119,950	\$137,100	\$154,200	\$171,350	\$185,050	\$198,750
Max. Monthly Gross Rent <sup>1</sup>	\$3,499	\$3,999	\$4,498	\$4,998	\$5,397	\$5,797
Max. Purchase Price <sup>2</sup>	\$572,060	\$653,851	\$735,404	\$817,195	\$882,532	\$947,869

Notes: Incomes based on HCD State Income Limits for 2022; FY 2022 AMI: \$142,800.

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

<sup>2</sup> Assumes 90 percent loan (i.e., 10 percent down payment) at 5 percent annual interest rate and 30-year term; assumes taxes, mortgage insurance, and homeowners' insurance account for 21 percent of total monthly payments

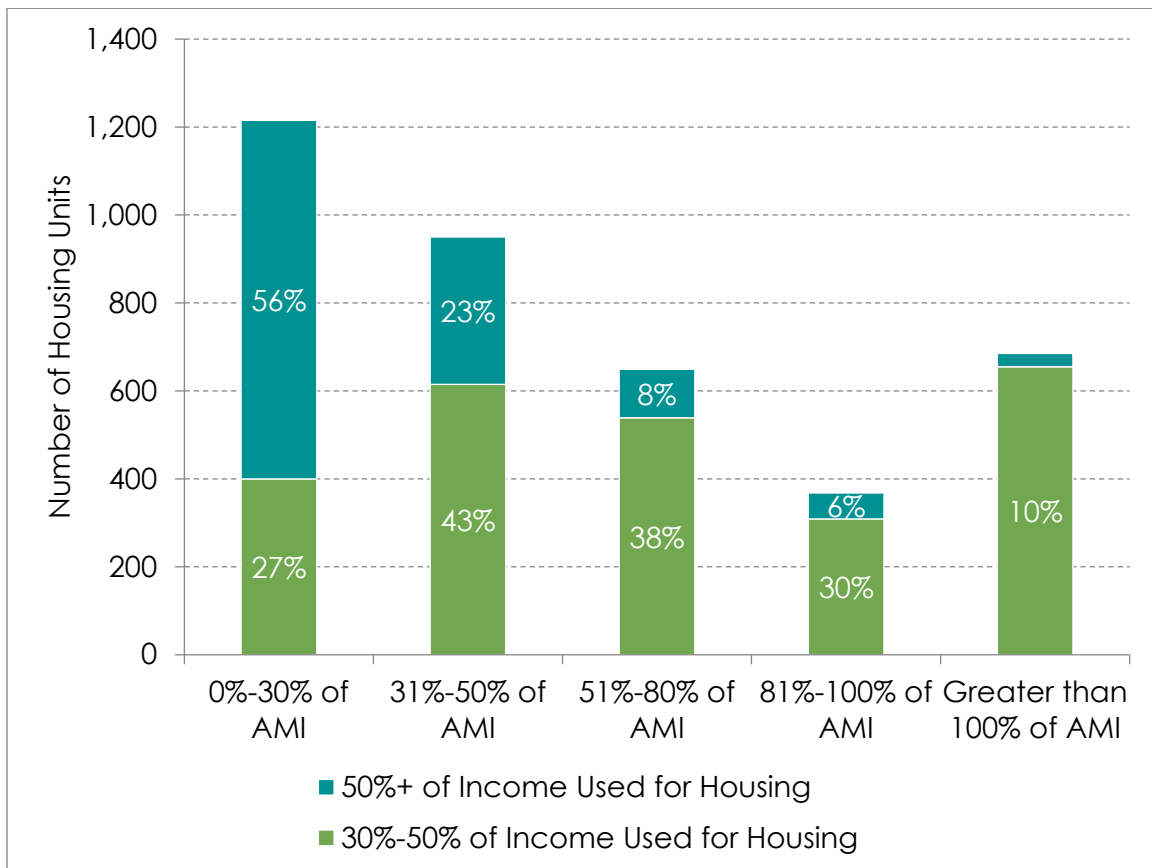
Source: HCD, 2022; and Ascent, 2022.

## Overpayment

Overpayment, also known as housing cost burden, is a critical issue for many households of various income levels. Overpayment occurs when households spend more than 30 percent of gross monthly income on housing. Severe overpayment or cost burden occurs when housing costs represent more than 50 percent of gross monthly income. Lower-income residents are consistently the most impacted by high housing costs and experience the highest rates of cost burden. Paying too much for housing puts lower-income households at higher risk of displacement, eviction, or homelessness.

In Oakley, 11.6 percent of households spend 50 percent or more of their income on housing, while 21.7 percent spend 30 percent to 50 percent. However, these rates vary greatly across income categories (see Figure 2-31). For example, 56.0 percent of extremely low-income households in Oakley making (i.e., those making less than 30 percent of AMI) are severely cost burdened, meaning they spend more than 50 percent of their income on housing. For Oakley residents making more than 100 percent of AMI, less than 1 percent are severely cost burdened, and 89 percent are paying an affordable price for housing.

Figure 2-31: Cost Burden by Income Group, Oakley, 2017

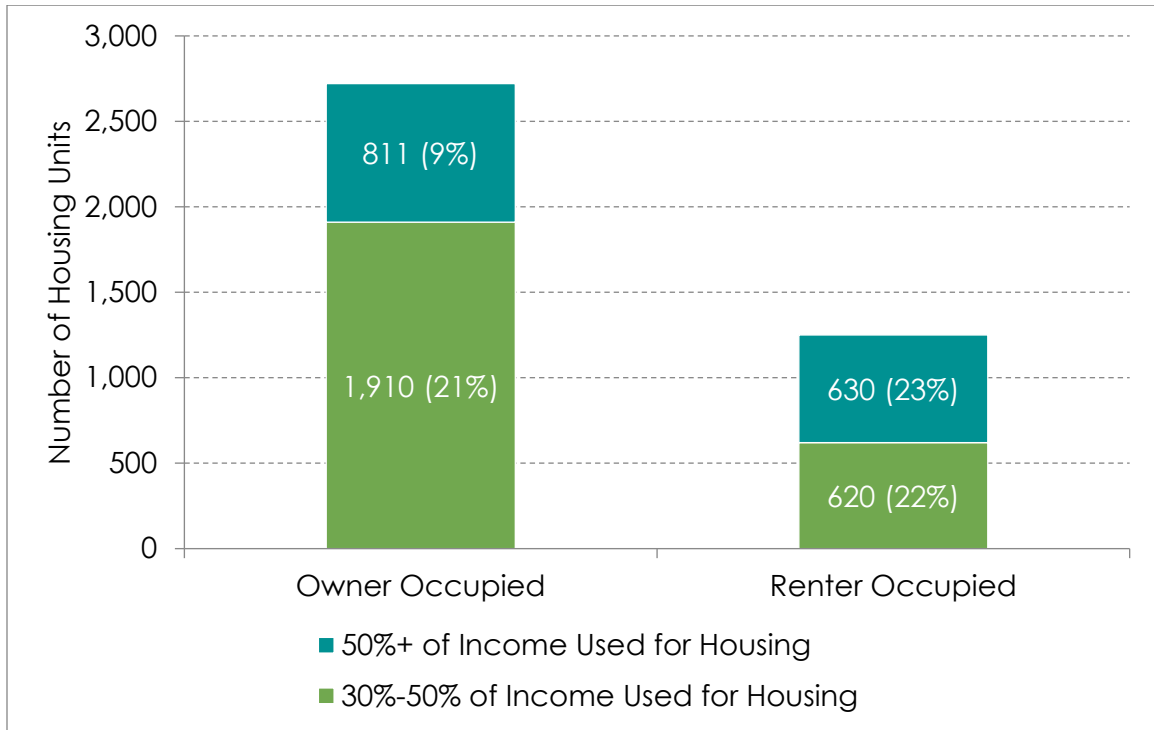


Source: ABAG Housing Element Data Package, U.S. Department of Housing and Urban Development (HUD), Comprehensive Housing Affordability Strategy (CHAS) ACS tabulation, 2013-2017 release.

Renters are often more cost-burdened than owners. While the housing market has resulted in home prices increasing dramatically, homeowners often have mortgages with

fixed rates, whereas renters are more likely to be impacted by market increases. When looking at the cost burden by tenure in Oakley, 22.2 percent of renters spend 30 percent to 50 percent of their income on housing, which is similar to the 21.3 percent of those that own (see Figure 2-32). However, 22.5 percent of renters spend 50 percent or more of their income on housing, while only 9.0 percent of owners are severely cost-burdened.

**Figure 2-32: Cost Burden by Tenure, Oakley**



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 Housing Element Data Package, U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B25070, B25091.

## Assisted Housing at Risk of Conversion

State Housing Element law requires an analysis of the potential for rent-restricted low-income housing units to convert to market-rate housing within 10 years from the start of the planning period, and to propose programs to preserve or replace any units at risk of conversion, also known as "at-risk units." For the purpose of Housing Element Law, assisted housing developments are defined as multifamily rental housing complexes that receive government assistance under federal, State, and/or local programs. Housing assistance could include a rental subsidy, mortgage subsidy, or density bonus for an assisted housing development. Government assisted housing may convert to market-rate for a number of reasons including expiring subsidies, mortgage repayments, or expiration of affordability restrictions. This section presents an inventory of all rent-restricted housing in Oakley and identifies whether or not there are units at risk of conversion by 2033.

## Assisted Housing Inventory

Table 2-18 presents the inventory of affordable rental housing in Oakley which receives some form of public assistance. As evidenced by the over 739 units identified, Oakley has actively supported affordable rental housing utilizing a variety of local, State and Federal funds, and works extensively with non-profit housing developers in the ownership and management of its projects. None of these units are at risk of conversion by 2033. The earliest potential conversion, Golden Oak Manor, is in 2036. As there are no units at-risk of converting, a discussion of the cost to preserve affordability through new construction, rehabilitation, and/or subsidies is not required.

TABLE 2-18: INVENTORY OF PUBLICLY-ASSISTED RENTAL HOUSING, OAKLEY, 2022						
Project Name	Address	Type of Unit	End of Affordability Term	Affordable Units	Financing	Status
Carol Lane Apartments	53, 65, 67, & 71 Carol Lane	Family/Senior	2063	509	LIHTC	Not at risk
Golden Oak Manor	5000 Kelsey	Family	2036	49	LIHTC	Not at risk
Silver Oaks	4991 Gardenia	Disabled	2039	23	HOME Funds/ HUD 202/811	Not at risk
Oakley Summer Creek	4950 Empire Avenue	Senior	2056	79	LIHTC/City Funds/ RDA	Not at risk
Cypress Grove	2000 Rubens Way	Family	2061	95	LIHTC; Housing Fund; Tax Exempt Bond; HOME Funds	Not at risk
Habitat for Humanity Homes	035-313-004, 035-313-009	Family	2050	9		Not at risk
Twin Oaks Senior Residence Mixed-Use (St. Anton)	2605 Main Street	Senior	2078	129		Not at risk
<b>Total Assisted Rental Units</b>					<b>739</b>	
<b>Total Assisted Rental Units At Risk by 2033</b>					<b>0</b>	

Source: City of Oakley, 2022.

## Preservation of At-Risk Rental Units

There are a variety of federal, state, and local housing programs to assist in the provision of affordable housing through new construction, acquisition/ rehabilitation, and subsidies. The following summarizes the financial resources potentially available to developers and other entities interested in providing affordable housing and related services in the City of Oakley. More information on funding available for housing development and related activities is described in Chapter 5: Housing Programs and Financial Resources



## Federal and State Programs

**Community Development Block Grants (CDBG):** CDBG funds are awarded to entitlement communities on a formula basis for housing activities. Funding is awarded on a competitive basis to each participating City. Activities eligible for CDBG funding include acquisition, rehabilitation, economic development and public services. The City of Oakley participates in the Urban County program, through which Contra Costa County administers CDBG funds for the unincorporated County as well as cities that participate in the program. The City may receive funds, on a competitive basis, through the Urban County program.

**HOME Investment Partnership:** HOME funds are granted by a formula basis from HUD to increase the supply of decent, safe, sanitary, and affordable housing to lower income households. Eligible activities include new construction, acquisition, rental assistance and rehabilitation. Oakley participates in the Contra Costa County-administered HOME Consortium, which administers HOME funds to projects in participating jurisdictions. HOME funds are typically allocated on a competitive basis.

**Section 8 Housing Choice Voucher Program:** The Section 8 Housing Choice Voucher Program provides monthly rental assistance payments to private landlords on behalf of low-income families who have been determined eligible by the Housing Authority of Contra Costa County. The program's objective is to assist low-income families by providing rental assistance so that families may lease safe, decent, and sanitary housing units in the private rental market. The program is designed to allow families to move without the loss of housing assistance. Moves are permissible as long as the family notifies the Housing Authority ahead of time, terminates its existing lease within the lease provisions, and finds acceptable alternate housing.

**Section 8 – Project Based Assistance:** The Section 8 Project-Based program is a component of the Housing Choice Voucher program. The program's objective is to induce property owners to make standard housing available to low-income families at rents within the program limits. In return, the Housing Authority or HUD enters into a contract with the owner that guarantees a certain level of rents.

**Section 811/202 Program (Supportive Housing for Persons with Disabilities/Elderly):** Non-profit and consumer cooperatives can receive no interest capital advances from HUD under the Section 202 program for the construction of very-low income rental housing for seniors and persons with disabilities. These funds can be used in conjunction with Section 811, which can be used to develop group homes, independent living facilities, and immediate care facilities. Eligible activities include acquisition, rehabilitation, new construction, and rental assistance.

**California Housing Finance Agency (CalHFA) Multifamily Programs:** CalHFA's Multifamily Programs provide permanent financing for the acquisition, rehabilitation, and preservation or new construction of rental housing that includes affordable rents for Low and Moderate Income families and individuals. One of the programs is the Preservation Acquisition Finance Program that is designed to facilitate the acquisition of at-risk affordable housing developments and provide low-cost funding to preserve affordability.

**California Housing Finance Agency (CHFA):** CHFA offers permanent financing for acquisition and rehabilitation to for-profit, non-profit, and public agency developers seeking to preserve "at-risk" housing units. In addition, CHFA offers low interest predevelopment loans to nonprofit sponsors through its acquisition/rehabilitation program.

**Federal Home Loan Bank System:** The Federal Home Loan Bank System facilitates Affordable Housing Programs (AHP), which subsidize the interest rates for affordable housing. The San Francisco Federal Home Loan Bank District provides local service within California. Interest rate subsidies under the AHP can be used to finance the purchase, construction, and/or rehabilitation of rental housing. Very low income households must occupy at least 20 percent of the units for the useful life of the housing or the mortgage term.

**Low Income Housing Tax Credits:** The California Tax Credit Allocation Committee (CTCAC) administers the federal and state Low-Income Housing Tax Credit Programs. Both programs were created to encourage private investment in affordable rental housing for households meeting certain income requirements. Under these programs, housing tax credits are awarded to developers of qualified projects. Twenty percent of federal credits are reserved for rural areas, and ten percent for non-profit sponsors. To compete for the credit, rental housing developments have to reserve units at affordable rents to households at or below 46 percent of area median income. The assisted units must be reserved for the target population for 55 years. The federal tax credit provides a subsidy over ten years towards the cost of producing a unit. Developers sell these tax benefits to investors for their present market value to provide up-front capital to build the units. Credits can be used to fund the hard and soft costs (excluding land costs) of the acquisition, rehabilitation, or new construction of rental housing. Projects not receiving other federal subsidy receive a federal credit of nine percent per year for ten years and a state credit of 30 percent over four years (high cost areas and qualified census tracts get increased federal credits). Projects with a federal subsidy receive a four percent federal credit each year for ten years and a 13 percent state credit over four years. The CTCAC also administers a Farmworker Housing Assistance Program and a Commercial Revitalization Deduction Program.

**Multifamily Housing Program (MHP):** The MHP program provides low interest loans to developers of affordable rental and transitional housing projects. Funds may be used for new construction, rehabilitation, acquisition and rehabilitation, or conversion of non-residential structures.

**California Community Reinvestment Corporation (CCRC):** The California Community Reinvestment Corporation is a multifamily affordable housing lender whose mission is to increase the availability of affordable housing for Low Income families, seniors and residents with special needs by facilitating private capital flow from its investors for debt and equity to developers of affordable housing. Eligible activities include new construction, rehabilitation, and acquisition of properties.

## Qualified Entities to Preserve At-Risk Units

There are 24 non-profit corporations currently registered as qualified entities for Contra Costa County, and 96 entities working statewide that have the experience and capacity to assist in preserving at-risk units. These organizations, presented in Table 2-19, are tracked by HCD and up-to-date contact information for each entity can be obtained via the HCD website at: <https://www.hcd.ca.gov/policy-research/preserving-existing-affordable-housing.shtml>.

<b>TABLE 2-19: QUALIFIED ENTITIES, CONTRA COSTA COUNTY</b>	
<b>Organization</b>	<b>City</b>
Rubicon Programs, Inc.	Richmond
ACLCL, Inc	Stockton
East Bay NHS	Richmond
Affordable Housing Associates	Berkeley
Eskaton Properties Inc.	Carmichael
Rural California Housing Corp	West Sacramento
East Bay Asian Local Development Corporation	Oakland
Pacific Community Services, Inc.	Pittsburg
Community Housing Development Corp.	Richmond
Anka Behavioral Health	Concord
Anka Behavioral Health	Concord
Satellite Housing Inc.	Berkeley
Northern California Land Trust, Inc.	Berkeley
Alameda County Allied Housing Program	Hayward
ROEM Development Corporation	Santa Clara
Neighborhood Housing Services of the East Bay	Richmond
L + M Fund Management LLC	Westchester

Source: CA Department of Housing and Community Development (HCD), 2021.

# Chapter 3: Sites Inventory

## Introduction

Every city and county in California is mandated through State Housing Element Law to demonstrate it has adequate sites available through appropriate zoning and development standards and with the required infrastructure for a variety of housing types and income levels. The City must demonstrate it has adequate sites with capacity to accommodate the projected need for housing through the 2023-2031 planning period. This chapter describes the City's assigned housing target, called the Regional Housing Needs Allocation (RHNA), and provides the City's strategy for how it will accommodate the RHNA.

## Regional Housing Needs Allocation

The State Department of Finance (DOF) is responsible for developing the total Statewide housing demand projection. With the State Department of Housing and Community Development (HCD), this demand is apportioned to each of the State's regions. The demand represents the number of additional units needed to accommodate the anticipated growth in the number of households, to replace expected demolitions and conversions of housing units to non-residential uses, and to allow for a future vacancy rate conducive to a healthy functioning housing market.

The Association of Bay Area Governments (ABAG), the Council of Governments (COG) representing the region, in cooperation with local jurisdictions, is responsible for allocating the region's projected new housing demand in each jurisdiction. This process is known as the Regional Housing Needs Allocation (RHNA) and the goals are referred to as the RHNA goals or the "regional share" goals for new housing construction. The allocation takes into account factors such as employment opportunities, market demand for housing, availability of suitable sites and public facilities, community patterns, types and tenure of housing needs and others. The allocation is divided into four income categories:

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

In determining a jurisdiction's share of new housing needs by income category, the allocation is adjusted to avoid an over-concentration of lower-income households in one jurisdiction. In addition to the allocation in the four income categories, State law also

requires cities to consider the needs of Extremely-Low Income (ELI) households earning 30 percent or less of the median income. The City assumes that 50 percent of the very low-income housing need is equal to the extremely low-income housing need. As such, there is a projected need for 139 extremely low-income housing units.

Table 3-1 shows the RHNA assigned to Oakley for the 2023-2031 Housing Element. It should be noted that the RHNA projection period is June 30, 2022 – December 31, 2030, which differs slightly from the Housing Element planning period of January 31, 2023 – January 31, 2031. As shown in the table, ABAG allocated 1,058 new housing units to Oakley, which includes 279 very low-, 161 low-, 172 moderate-, and 446 above moderate-income units.

<b>TABLE 3-1: REGIONAL HOUSING NEEDS ALLOCATION, CITY OF OAKLEY, 2023-2031</b>					
	<b>Very Low- Income Units<sup>1</sup></b>	<b>Low-Income Units</b>	<b>Moderate- Income Units</b>	<b>Above Moderate- Income Units</b>	<b>Total</b>
2023-2031 RHNA	279	161	172	446	1,058
Percent of Total	26%	15%	16%	42%	100%

Notes: <sup>1</sup> Extremely low-income allocation is equal to 50 percent of very low-income allocation (134 units).

Source: Source: Association of Bay Area Council of Governments (ABAG), Final Regional Housing Needs Allocation (RHNA) Plan: San Francisco Bay Area, 2023-2031 (Adopted December 2021).

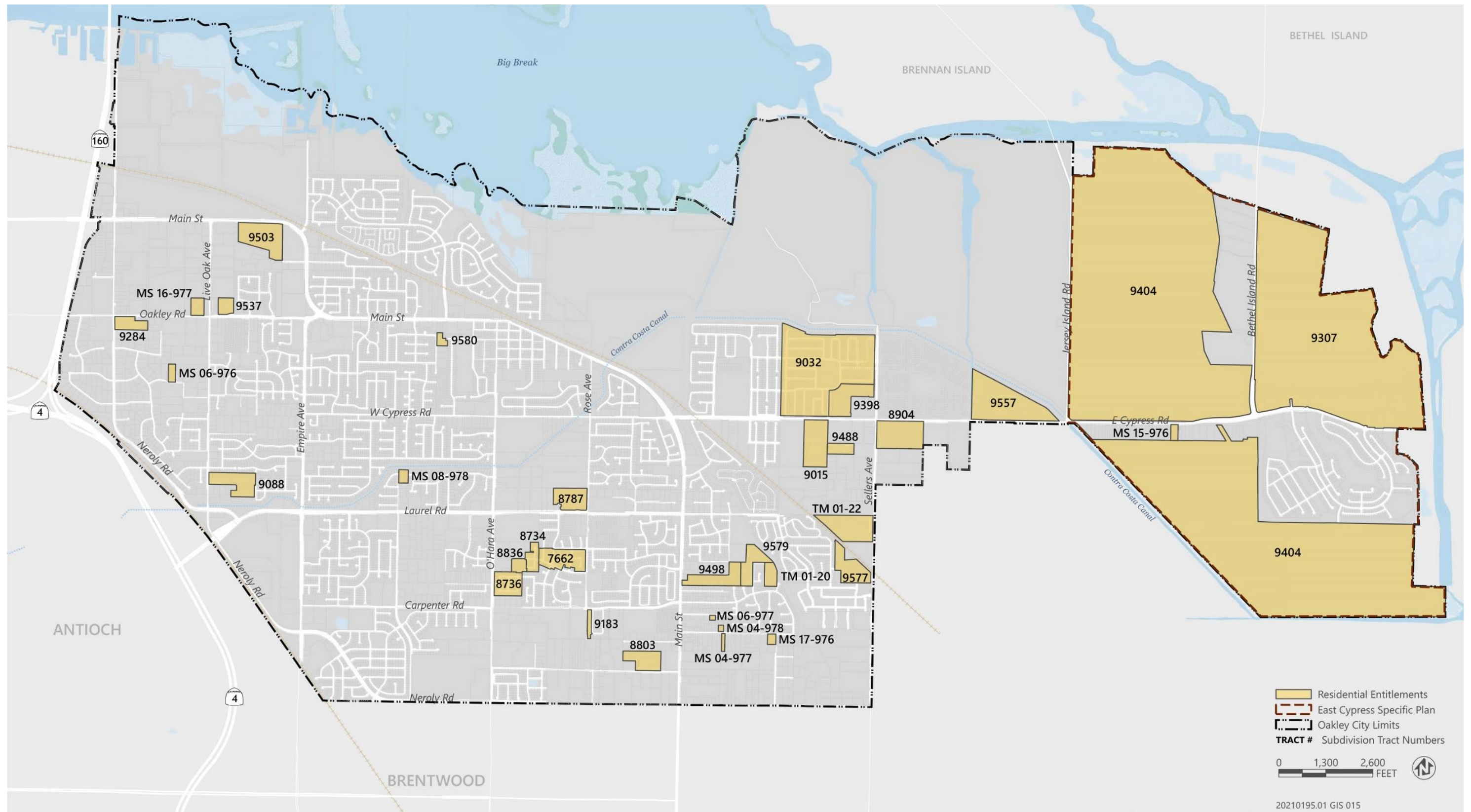
## Residential Sites Inventory

This section describes the residentially-zoned land available to accommodate the City's RHNA. This includes entitled single-family lots that have not yet been built, vacant and underutilized sites that have potential for housing development, and a projection of accessory dwelling units.

### Entitled Single-family Lots

A total of 5,247 single-family lots have been entitled but have not yet been issued a building permit as of the start of the RHNA projection period (June 30, 2022). Table 3-2 identifies entitled projects that have not yet begun development, as well as pending projects that have submitted applications but have not yet been constructed. Table 3-3 identifies entitled projects that are under construction, including the total number of units approved, number of units already issued building permits, and number of units remaining to be developed. Only those units that have not yet been issued permits are counted toward the RHNA. Entitled projects are shown on Figure 3-1. The single family units in Tables 3-2 and 3-3 are anticipated to be affordable primarily to above moderate-income households. The unit count in these entitled projects far exceeds the City's RHNA for above moderate-income households.

Figure 3-1: Residential Entitlements, City of Oakley, 2022



Note: Map does not reflect current list of residential entitlements and will be updated prior to submittal to HCD. Source: Data received from City of Oakley in 2022 and downloaded from Contra Costa County in 2022.

TABLE 3-2: ENTITLED AND PENDING PROJECTS, NOT YET CONSTRUCTED

Subdivision Tract Number	Development Name	Project Location	Resolution Number	Approved Lots/Units
<b>ENTITLED PROJECTS</b>				
8734	Seeno Homes	Grapevine Ln.	County Approved	28
8787	Rosewood	4073 Rose Ave.	CC 40-10	61
8803	Brownstone 10 - DCM Group	Brownstone Rd	CC 18-07	50
8807	Villa Grove - Discovery Builders	2080 O'Hara	CC 37-07	50
9015	Cosetti & Creson - Global Investments	4219 Machado Lane	CC 114-06	98
9088	Cedarwood	Knox Lane between Michelle Lane and Live Oak Ave.	CC 09-10	34
9156	Bethel Island LLC (Biggs)	South of Summer Lake South and North of Rock Slough	CC 149-20 CC 122-11	1,205
9284	The Ranchettes at Neroly	Oakley Rd.	CC 111-18	13
9285	Estates at Vineyard Acres	Knarlwood Rd. and Oakley Rd.	CC 70-12	7
9307	Summer Lake North	N/E corner of East Cypress Rd. and Bethel Island Rd.	CC 116-11	824
9311	KT KB Oakley, LLC	Between Bethel Is. Rd., Jersey Is. Rd. and south of Dutch Slough Rd.	CC 45-12	276
9401	Dal Porto South	2989 East Cypress Road	CC 96-15	403
9404	Leshner	NE corner of Easy Cypress Rd. and Jersey Island Rd.	CC 98-15 CC 150-20	1,283
9488	Castro Property	East side of Machado Lane, south of East Cypress Road	CC 120-18	10
9537	2480 Oakley Road Residential Development	2480 Oakley Road	89-20	22
9557	Burroughs Subdivision	Northeast corner of E. Cypress Rd and Knightsen Avenue	58-21	208
9577	Oakley Village Subdivision	West of Sellers Ave., just west of the railroad tracks	135-21	42
9579	Honey/Creekside Subdivision	463 and 560 Honey Lane	N/A	57
MS 04-978	Zel Debelich	140 Hill Ave	PC 27-05	3
MS 04-977	Thompson	151 Hill Ave	PC 16-05	3

<b>TABLE 3-2: ENTITLED AND PENDING PROJECTS, NOT YET CONSTRUCTED</b>				
<b>Subdivision Tract Number</b>	<b>Development Name</b>	<b>Project Location</b>	<b>Resolution Number</b>	<b>Approved Lots/Units</b>
<b>ENTITLED PROJECTS</b>				
MS 06-976	Hooper Property	2836 Stirrup Drive	PC 20-06	2
MS 06-977	Dyer Property	115 Douglas Rd.	PC 26-06	2
MS 08-978	4190 Brown Road	4190 Brown Rd	CC 76-09	4
MS 15-976	Farr Tentative Parcel Map	2601 East Cypress Rd.	CC 97-15	2
MS 16-977	Hamman Minor Subdivision	2540 Oakley Rd.	CC 85-16	3
<b>TOTAL</b>				<b>4,690 single family</b>
<b>PENDING PROJECTS</b>				
Unknown	Honey Lane Subdivision	637 Honey Lane	N/A	19
9580	Golden Oak Subdivision	At western terminus of West Ruby Street and eastern terminus of Wildcat Way	N/A	8
Unknown	Machado Lane Subdivision	Machado Ln. and East Cypress Rd.	N/A	76
Unknown	Sellers Avenue Subdivision	5911 Sellers Ave.	N/A	77
<b>TOTAL</b>				<b>180 single family</b>

Source: City of Oakley Planning Department, June 2022.



TABLE 3-3: PROJECTS APPROVED AND UNDER CONSTRUCTION						
Subdivision Tract Number	Development Name	Project Location	Resolution Number	Approved Lots/Units	Building Permits Issued	Remaining Units
7662	Stonewood - Seeno	Rose Lane	CC 05-03	215	36	179
8736	Pheasant Meadows – Discovery Buildings	1860 O-Hara	CC-125-05	42	0	42
8836	Vintner View – Discovery Builders	Grapevine Ln.	CC-82-06	16	0	16
8904	Baldocchi Estates	Southeast corner of East Cypress Rd. and Sellers. Ave.	CC 08-06	97	18	79
9183	Stonewood 3	Southwest of Simoni Ranch Rd. and Little Ranch Cir.	CC 82-09	31	10	21
9398	Woodbury (Emerson Ranch Neighborhood 6)	Within Emerson Ranch Subdivision (NW corner of Sellers Ave. and Cypress Rd.	CC 87-16	104	69	35
9498	Acacia	5360 Main Street	CC 119-19	108	81	27
<b>TOTAL</b>				<b>613 single family</b>	<b>236 single family</b>	<b>377 single family</b>

Source: City of Oakley Planning Department, June 2022.

## Vacant and Underutilized Sites

The Housing Element is required “to identify sites that can be developed for housing within the planning period and that are sufficient to provide for the jurisdiction’s share of the regional housing need for all income levels” (Government Code Section 65583.2(a)). This section identifies vacant and underutilized sites in the inventory and describes the methodology for calculating capacity on these sites by income level.

### Affordable Housing Overlay District Sites

The low- and very low-income RHNA categories, collectively referred to as the “lower-income RHNA”, are almost always the most challenging income levels for cities to accommodate. Under State law, Oakley is considered a “metropolitan” jurisdiction because it is located within a metropolitan region with a population exceeding 2 million and has a local population that exceeds 25,000. State law establishes a “default density standard” of 30 units per acre for lower-income units in metropolitan jurisdictions. This is the density that is “deemed appropriate” to accommodate Oakley’s lower-income RHNA.

As described in Chapter 6: Constraints, the Affordable Housing Overlay (AHO) is the City’s primary strategy for meeting the lower-income RHNA. The AHO applies on top of the base zoning and allows housing densities that exceed the maximum units per acre otherwise allowed in a zoning district, if a development meets the State density bonus criteria.

The City originally created the AHO following adoption of the 2007 Housing Element to accommodate the lower-income RHNA and achieve State certification of the Housing Element. The AHO district was adopted with a density of 24 units per acre and higher densities could be achieved using a State density bonus. In previous Housing Element cycles, HCD accepted a market-based analysis demonstrating that 24 units per acre was an adequate density for building lower-income housing in Oakley. However, with changes in market conditions and more stringent review by HCD, 24 units per acre is no longer considered adequate. Therefore, prior to or in conjunction with adoption of the Housing Element, the City is proposing to increase the maximum density of the AHO to 30 units per acre, consistent with the default density standard.

#### *Methodology for Estimating Capacity on AHO Sites*

Government Code Section 65583.2(c) requires the City to demonstrate that the projected residential development capacity of the sites identified in the Housing Element can realistically be achieved. When establishing realistic unit capacity calculations, the City must consider development trends of existing or approved residential developments at a similar affordability level, as well as the cumulative impact of standards such as maximum lot coverage, height, open space, and parking requirements. Furthermore, when the site has the potential to be developed with nonresidential uses, requires redevelopment, or has an overlay zone allowing the underlying zoning to be utilized for residential units, these capacity limits must be reflected in the Housing Element.

In accordance with State law, the estimated capacity on AHO sites is not calculated at the maximum capacity of 30 units per acre, but instead is a realistic capacity or “discounted” capacity.

### Realistic Density Assumptions

Sites in the inventory are generally assumed to build out at 80 percent of the maximum density. This includes AHO sites included in the lower-income inventory. Therefore, capacity on AHO sites is calculated based on a density of 24 units per acre, which is 80 percent of the proposed maximum density of 30 units per acre. Recent affordable housing developments in the City have generally been built at or above the density of 24 units per acre. Affordable housing developments above 24 units per acre have utilized a State density bonus to exceed the 24 unit per acre limit. The following is a list of recently built or approved affordable developments on AHO-zoned sites and the density at which they were built:

- Twin Oaks Senior Residence Mixed Use (under construction): 22.2 units per acre
- Carol Lane Apartments (built in phases)
  - ▶ Oak Ridge Family Apartments: 24.0 units per acre
  - ▶ Oak Meadows Family Apartments: 31.6 units per acre
  - ▶ Oak Forest Senior Villas: 27.3 units per acre

### Non-Vacant Site Assumptions

While most of the sites in the sites inventory are vacant, some of the sites, particularly the existing AHO sites, have existing single family homes on the sites and are therefore considered non-vacant. The City relies on non-vacant sites to meet about 40 percent of the lower-income RHNA. Most new development in Oakley involves demolition of an existing single-family structure on a large rural lot to build residential subdivisions. The sites in the AHO inventory have similar characteristics to sites that have been recently developed in the City. However, recognizing that existing uses can be an impediment to housing development, the capacity calculations for AHO sites that have existing uses have been discounted by 25 percent. The site profiles on the following pages describe existing uses on non-vacant AHO sites.

### Overlay vs. Base Zoning Assumptions

Because the AHO is an overlay zone, the base zoning of the AHO sites allows for uses other than multifamily housing to be built. Where the base zoning of an AHO site allows for commercial or single-family residential development, the capacity calculations have been further discounted by 25 percent to account for the possibility that the site could be developed with something other than multifamily housing.

### *AHO Site Descriptions*

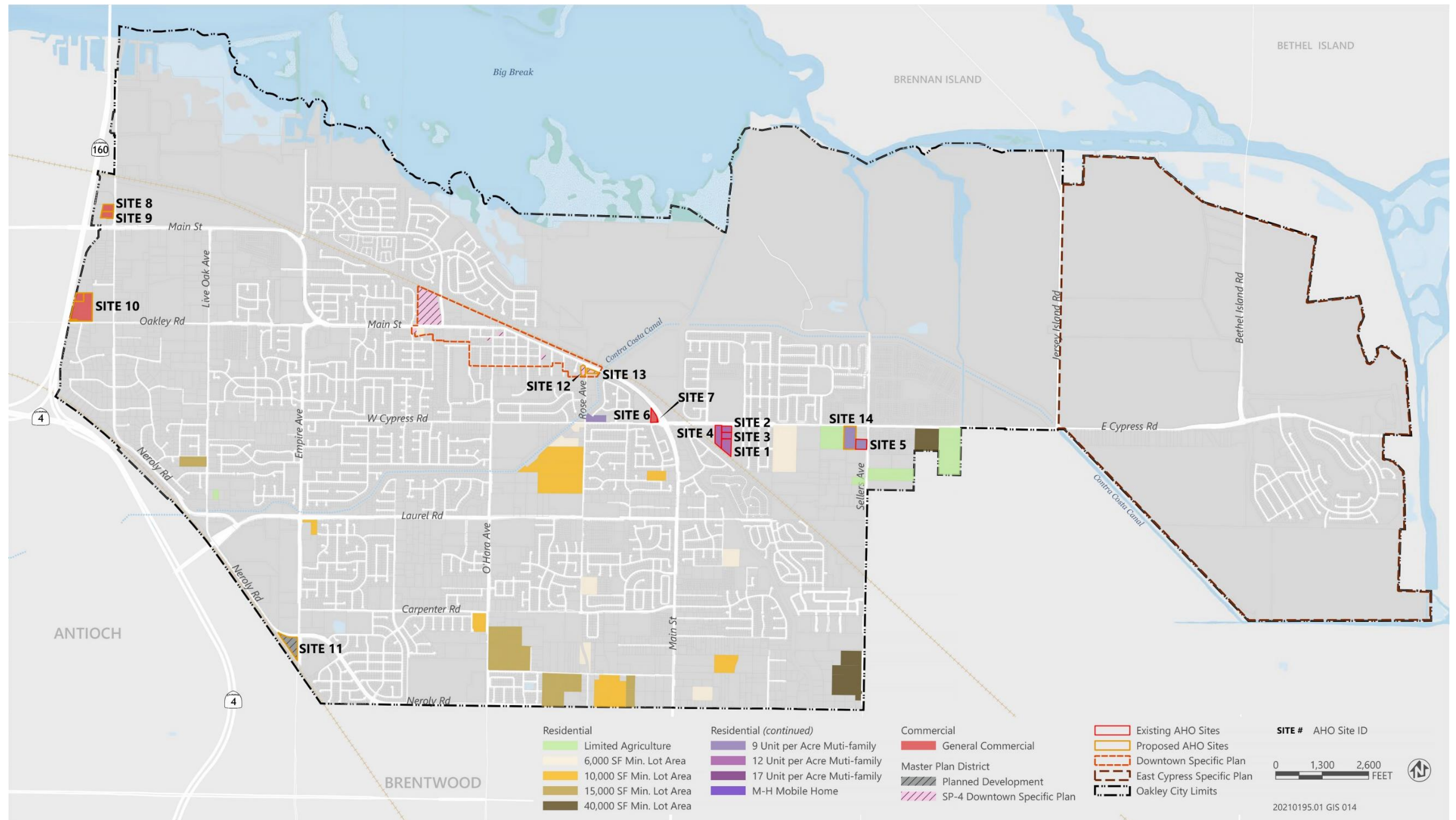
Prior to or in conjunction with adoption of the Housing Element, the City is proposing to take action to rezone sites to include in the AHO District (and to increase the maximum density of the AHO to 30 units per acre). Table 3-4 identifies the existing AHO sites and Table 3-5 identifies the proposed AHO sites. Figure 3-2 shows the location of the AHO sites as well as all other sites included in the Housing Element inventory. Following the tables are individual site descriptions for both existing and proposed AHO sites.

TABLE 3-4: CAPACITY ON EXISTING AHO SITES

AHO Site	Site Name	APN	Size (Acres)	Vacant or Underutilized	Base Zoning	General Plan	Potential Units (at 24 units/acre)	25% Reduced Capacity for Non-Vacant Sites	25% Reduced Capacity for Underlying Zoning	Units Counted Toward Lower-Income RHNA
1	E. Cypress Rd. & Van Pelt Ln. Lot 1	033-012-007	2.4	Underutilized	M-12	Residential High	57 units	-14 units	N/A	<b>43 units</b>
2	E. Cypress Rd. & Van Pelt Ln. Lot 2	033-012-008	1.12	Underutilized	M-12	Residential High	26 units	-7 units	N/A	<b>20 units</b>
3	E. Cypress Rd. & Van Pelt Ln. Lot 3	033-012-009	1.12	Underutilized	M-12	Residential High	26 units	-7 units	N/A	<b>20 units</b>
4	E. Cypress Rd. & Van Pelt Ln. Lot 4	033-012-012	2.39	Underutilized	M-12	Residential High	57 units	-14 units	N/A	<b>43 units</b>
5	6381 Sellers Ave.	033-180-007	1.98	Underutilized	M-9	Residential Medium	47 units	-12 units	N/A	<b>35 units</b>
6+7	W. Cypress Rd. & Main St. Lot	035-282-058, 035-282-062	1.19	Underutilized	C	Commercial	28 units	-7 units	-7 units	<b>14 units</b>
<b>Total Capacity on AHO Sites</b>							<b>241 units</b>			<b>174 units</b>

Source: City of Oakley and Ascent, 2022

Figure 3-2: Sites Inventory Map, City of Oakley, 2022



Source: Data received from City of Oakley in 2022 and downloaded from Contra Costa County in 2022

TABLE 3-5: CAPACITY ON PROPOSED AHO SITES										
AHO Site	Site Name	APN	Size (Acres)	Vacant or Underutilized	Base Zoning	General Plan	Potential Units (at 24 units/acre)	25% Reduced Capacity for Non-Vacant Sites	25% Reduced Capacity for Underlying Zoning	Units Counted Toward Lower-Income RHNA
8	Bridgehead & Main Lot 1	051-052-108	1.42	Vacant	C	Commercial	34 units	N/A	-9 units	26 units
9	Bridgehead & Main Lot 2	051-052-106	1.42	Vacant	C	Commercial	34 units	N/A	-9 units	26 units
10	Oakley Rd. & Sr-160	051-210-016, 051-210-022, 051-210-024	9.75	Vacant	C	Commercial	234 units	N/A	-59 units	176 units
11	3300 Neroly Rd.	053-071-046	3.66	Vacant	P-1	Residential High, Commercial	87 units	N/A	N/A	87 units
12	4671 Rose Ave.	035-182-015	0.83	Vacant	SP-4	Commercial Downtown	19 units	N/A	-5 units	14 units
13	S/E Corner of Main St. & Rose Ave.	035-281-007	0.65	Vacant	SP-4	Commercial Downtown	15 units	N/A	-4 units	11 units
14	901 E. Cypress Rd.	033-180-015	4.9	Underutilized	M-9	Residential Medium	117 units	-29 units	-9 units	88 units
<b>Total Capacity on Proposed AHO Sites</b>							<b>540 units</b>			<b>427 units</b>

Source: City of Oakley and Ascent, 2022

## Sites 1 through 4: E. Cypress Rd. & Van Pelt Ln. Lots (Existing AHO Sites)



### SITE DESCRIPTION

APN	033-012-007 (Site 1) 033-012-008 (Site 2)	033-012-009 (Site 3) 033-012-012 (Site 4)
Address	67 Van Pelt Ln. (Site 1) 251 E. Cypress Rd. (Site 2)	43 Van Pelt Ln. (Site 3) 211 E. Cypress Rd. (Site 4)
Acres	2.40 (Site 1) 1.12 (Site 2)	1.12 (Site 3) 2.39 (Site 4)
General Plan	Residential High (RH)	
Zoning	Multiple-Family Residential District (M-12)/Affordable Housing Overlay (AHO)	
Realistic Capacity/ Income Level	43 Lower-Income Units (Site 1) 20 Lower-Income Units (Site 2)	20 Lower-Income Units (Site 3) 43 Lower-Income Units (Site 4)
Existing Use	Non-Vacant	
Site Description	<p>Existing AHO Sites 1 through 4 are a cluster existing single-family residences on East Cypress Rd. and Van Pelt Lane. They are within ½ mile of existing AHO Sites 6 and 7. The sites are currently non-vacant with a base zoning of M-12 that would allow for multifamily development. The sites are located on a completely improved and dedicated arterial and there are no major infrastructure improvements needed. The sites are also adjacent to The Courtyards at Cypress Grove Apartments, an existing affordable project, making it a prime infill site that could continue a similar housing type.</p> <p><u>Max Capacity at 30 units per acre:</u> 72 units (Site 1), 33 units (Site 2), 33 units (Site 3), 72 units (Site 4)</p> <p><u>Assumptions (Sites 1-4):</u></p> <ul style="list-style-type: none"> <li>• 80% of max density (24 du/acre realistic density)</li> <li>• 25% reduction for non-vacant site</li> </ul>	

## Site 5: 6381 Sellers Ave. (Existing AHO Site)

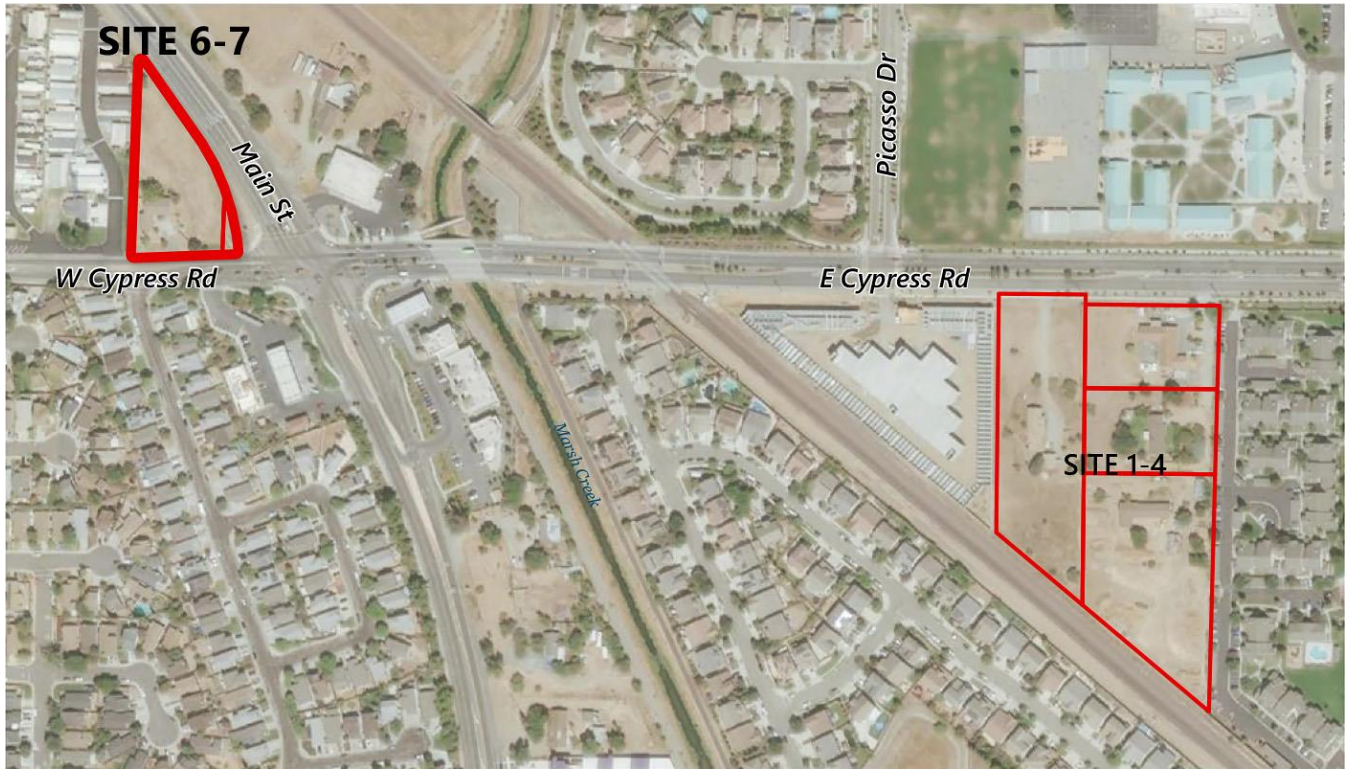


### SITE DESCRIPTION

APN	033-180-007
Address	6381 Sellers Ave.
Acres	1.98
General Plan	Residential Medium (RM)
Zoning	Multiple-Family Residential District (M-9)/Affordable Housing Overlay (AHO)
Realistic Capacity/ Income Level	35 Lower-Income Units
Existing Use	Non-Vacant
Site Description	<p>Existing AHO Site 5 is located on Sellers Ave. next to proposed AHO Site 14. This parcel has existing residences and accessory structure on the front part of the lot facing Sellers Ave. It is mostly surrounded by undeveloped land to the south and west; however, this area has been under constant development since the City's incorporation and continues to receive new planning entitlements for both residential and commercial projects. The site could be consolidated with proposed AHO Site 14 for a larger development project. The Planning Department has received inquiries from a developer interested in developing housing.</p> <p><u>Max Capacity at 30 units per acre: 59 units</u></p> <p><u>Assumptions:</u></p> <ul style="list-style-type: none"> <li>• 80% of max density (24 du/acre realistic density)</li> <li>• 25% reduction for non-vacant site</li> </ul>



## Sites 6 and 7: W. Cypress Rd. & Main St. Lot (Existing AHO Site)



### SITE DESCRIPTION

APN	035-282-058 (Site 6) 035-282-062 (Site 7)
Address	120 W. Cypress Rd. (Site 6)
Acres	1.19 (Sites 6 and 7)
General Plan	CO (Commercial)
Zoning	C (General Commercial) District/Affordable Housing Overlay (AHO)
Realistic Capacity/ Income Level	14 Lower-Income Units (Sites 6 and 7)
Existing Use	Non-Vacant
Site Description	<p>Existing AHO Sites 6 and 7 are located at the corner of West Cypress Rd. and Main St. There is one older single-family home on the site built in 1978. The underlying zoning is commercial, but the site is below grade, making commercial development a challenge. The site is served by transit, with several bus stops nearby. Iron House Elementary School, Delta Vista Middle School, and existing AHO Sites 1-4 are within a ½ mile from the site. The two parcels are counted as one site in capacity calculations.</p> <p><u>Max Capacity at 30 units per acre:</u> 35 units (Sites 6 and 7)</p> <p><u>Assumptions (Sites 6 and 7):</u></p> <ul style="list-style-type: none"> <li>• 80% of max density (24 du/acre realistic density)</li> <li>• 25% reduction for non-vacant site</li> <li>• 25% reduction for non-multifamily base zoning</li> </ul>

## Sites 8 and 9: Bridgehead & Main Lots (Proposed AHO Site)



### SITE DESCRIPTION

APN	051-052-108 (Site 8) 051-052-106 (Site 9)
Address	Bridgehead Rd.
Acres	1.42 (Site 8) 1.42 (Site 9)
General Plan	CO (Commercial)
Zoning	C (General Commercial) District
Realistic Capacity/ Income Level	26 Lower-Income Units (Site 8) 26 Lower-Income Units (Site 9)
Existing Use	Vacant
Site Description	<p>Sites 8 and 9 are vacant lots located near the intersection of Main St., Bridgehead Rd., and Neroly Rd. that appear to be under common ownership. They are surrounded by commercial uses including a gas station, convenience stores, fast food, and coffee storefronts. North of Site 8 is a legal, non-conforming mobile home park, and north and east of the sites is an approximately 80-acre vineyard approved as the River Oaks Crossing Specific Plan, a commercial planned development approved in 2008.</p> <p><u>Max Capacity at 30 units per acre:</u> 42 units (Site 8), 42 units (Site 9)</p> <p><u>Assumptions (Sites 8 and 9):</u></p> <ul style="list-style-type: none"> <li>• 80% of max density (24 du/acre realistic density)</li> <li>• 25% reduction for non-multifamily base zoning</li> </ul>

## Site 10: Oakley Rd. & SR-160



### SITE DESCRIPTION

APN	051-210-016, 051-210-022
Address	Oakley Rd. and SR-160
Acres	9.75
General Plan	CO (Commercial)
Zoning	C (General Commercial) District
Realistic Capacity/Income Level	176 Lower-Income Units
Existing Use	Vacant
Site Description	<p>Site 10 is composed of three parcels along the eastern edge of City limits, bordering the City of Antioch. It is zoned C (General Commercial). The site is across from large-lot single-family residential neighborhoods to the south and light industrial uses, mostly auto focused, to the east across Neroly Rd. The site has good access to transit and is within a 1.7-mile vicinity of BART station in Antioch. The site is also across SR 160 from a church located in Antioch. There is a current Planning application on file for the 14-acre adjacent parcel to the west, known as the Rahma Community Center.</p> <p><u>Max Capacity at 30 units per acre:</u> 292 units</p> <p><u>Assumptions (Sites 8 and 9):</u></p> <ul style="list-style-type: none"> <li>• 80% of max density (24 du/acre realistic density)</li> <li>• 25% reduction for non-multifamily base zoning</li> </ul>

## Site 11: 3300 Neroly Rd.



### SITE DESCRIPTION

APN	053-071-046
Address	3300 Neroly Rd.
Acres	3.66
General Plan	RH (Residential High) and CO (Commercial)
Zoning	P-1 (Planned Unit Development) District
Realistic Capacity/Income Level	87 Lower-Income Units
Existing Use	Vacant
Site Description	<p>Site 11 is the site of a formerly approved residential and office mixed-use project, "Empire Station." The project entitlements have since expired. The site is near the Slatten Ranch shopping center in Antioch, and Brentwood Junction shopping center in Brentwood. Land directly east and northeast is zoned for commercial uses and includes the Diamond Hills Sports Club and approved Thatch Plaza commercial center.</p> <p><u>Max Capacity:</u> 109 units  <u>Assumptions (Sites 8 and 9):</u></p> <ul style="list-style-type: none"> <li>80% of max density (24 du/acre realistic density)</li> </ul>

**Sites 12 & 13: 4671 Rose Ave. & S/E Corner of Main St. & Rose Ave.**



**SITE DESCRIPTION**

APN	035-182-015 (Site 12) 035-281-007 (Site 13)
Address	4671 Rose Ave. and S/E corner of Main St. and Rose Ave.
Acres	0.83 (Site 12) 0.65 (Site 13)
General Plan	CD (Commercial Downtown)
Zoning	SP-4 (Downtown Specific Plan) District (Downtown Support Area)
Realistic Capacity/Income Level	14 Lower-Income Units (Site 12) 11 Lower-Income Units (Site 13)
Existing Use	Vacant
Site Description	<p>Sites 12 and 13 are located off Main St. and Rose Ave. adjacent to the Contra Costa Canal. This land is surrounded by residential, small commercial uses, and is near the Post Office. Both sites are within the Oakley Downtown Specific Plan area.</p> <p><u>Max Capacity:</u> 24 units (Site 12), 19 units (Site 13)</p> <p><u>Assumptions</u> (Sites 12 and 13):</p> <ul style="list-style-type: none"> <li>• 80% of max density (24 du/acre realistic density)</li> <li>• 25% reduction for non-multifamily base zoning</li> </ul>

## Site 14: 901 E. Cypress Rd.



### SITE DESCRIPTION

APN	033-180-015
Address	901 E. Cypress Rd.
Acres	4.9 total acres (est. 2.8 developable acres)
General Plan	RM (Residential Medium)
Zoning	M-9 (Multi-Family Residential) District
Realistic Capacity/Income Level	50 Lower-Income Units
Existing Use	Non-Vacant
Site Description	<p>Site 14 is located along East Cypress Rd. next to existing AHO Site 5. This parcel has existing residences and accessory structures on the southern portion that could remain and the northern portion developed, or the entire site could redevelop. The estimated capacity assumes the existing residence remains. It is mostly surrounded by undeveloped land to the south and west; however, this area has been under constant development since the City's incorporation and continues to receive new planning entitlements for both residential and commercial projects. The site could be consolidated with AHO Site #5 for a larger development project.</p> <p><u>Max Capacity at 30 units per acre:</u> 147 units (assumes development on entire site)</p> <p>Assumptions:</p> <ul style="list-style-type: none"> <li>• 80% of max density (24 du/acre realistic density)</li> <li>• 25% reduction for non-vacant site</li> </ul>

## Downtown Specific Plan Sites

The Downtown Specific Plan (DSP), adopted in 2010 and last amended in 2017, establishes development standards for Downtown Oakley. The DSP has three subareas: the Downtown Core (DC), the Downtown Support (DS), and the Residential Commercial Conversion Opportunity (R/CCO). The three subareas allow for residential uses at different densities, as follows:

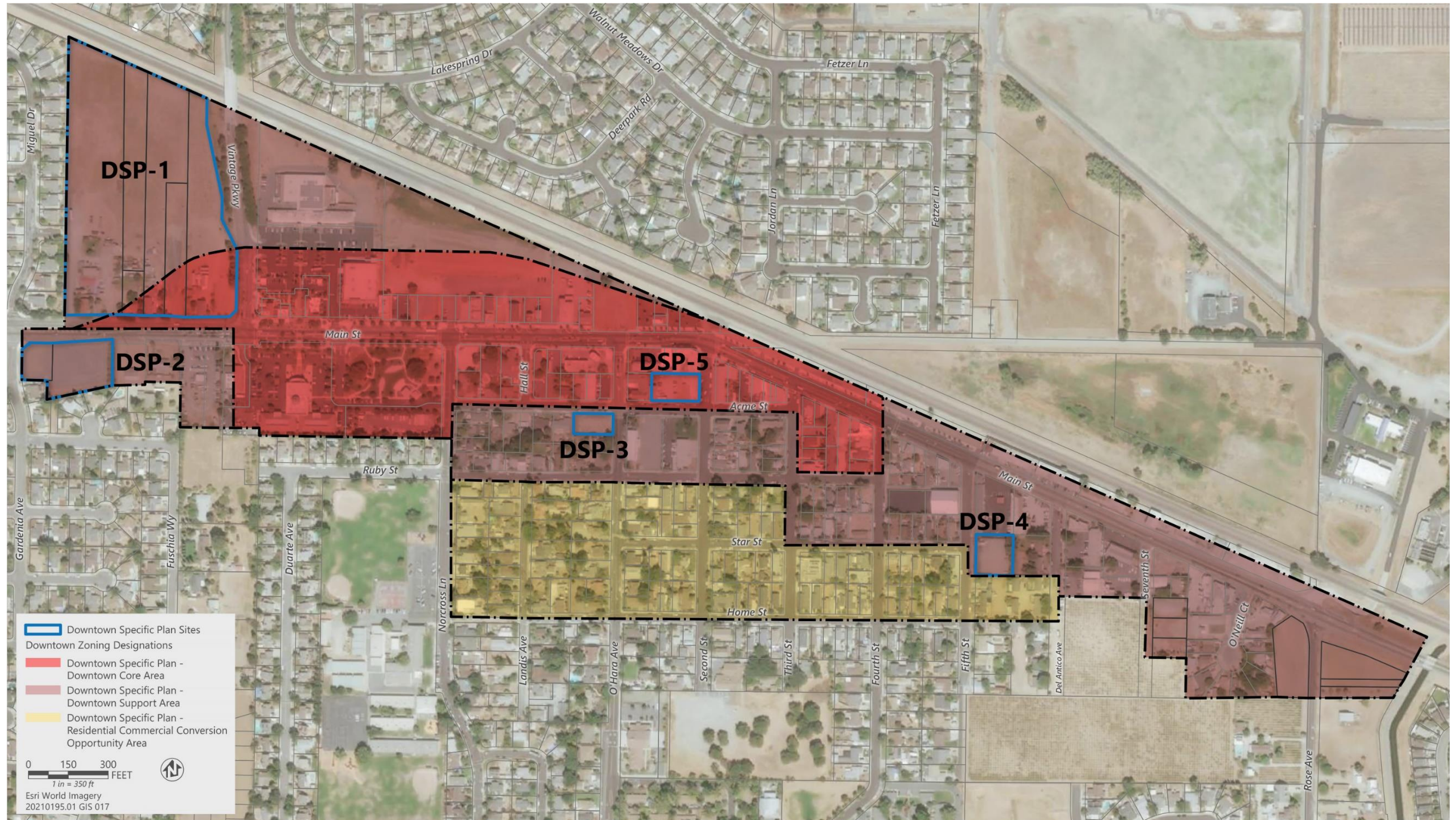
- Downtown Core: Up to 45 units per acre
- Downtown Support: Up to 24 units per acre
- Residential/Commercial Conversion Opportunity: Up to 16.7 units per acre

Housing Element Chapter 6: Constraints, provides more details on the development standards and requirements for the DSP.

There are five sites within the DSP that are included in the Housing Element sites inventory. Four of the sites are in the Downtown Support Area, where residential infill is recommended, and one site is in the Downtown Core Area. Based on the City's history of approving multifamily housing at or above 24 units per acre, the capacity on the sites in the DSP is based on a realistic density of 24 units per acre, with the exception of the larger site (DSP-1), which is assumed to be developed with a broader mix of housing types at an average density of 20 units per acre, consistent with the assumptions of the DSP. (Note: there are also two proposed AHO sites within the DSP boundary. These sites are described in the AHO discussion above and are not included in the summary of DSP sites.)

The densities allowed in the DSP could provide for a broad range of housing types. Based on the allowed densities, the size of the sites, and the requirements of the DSP, these sites are considered appropriate to accommodate the moderate-income RHNA. However, there is a new requirement of State law - Assembly Bill 725 (2021) – which requires that at least 25 percent of the above moderate-income RHNA be accommodated on sites that allow at least four units of housing, and that at least 25 percent of the moderate-income RHNA be accommodated on sites that allow at least four units of housing but a density of no more than 100 units per acre. The DSP sites are used to satisfy the requirements of AB 725. The DSP sites shown on Figure 3-3 and in Table 3-6 have a total estimated realistic capacity of 300 housing units. The Housing Element allocates 111 of the total units toward the above moderate-income RHNA to satisfy the 25 percent requirement and allocates the remaining 189 units toward the moderate-income RHNA.

Figure 3-3: Downtown Sites, City of Oakley, 2022



Source: Data received from City of Oakley in 2022 and downloaded from Contra Costa County in 2022



TABLE 3-6: DOWNTOWN SPECIFIC PLAN SITES							
Site ID	APNs	Acres	DSP Subarea	Density Range	Realistic Density	Inventoried Units	Site Description
DSP-1	037-150-026, 037-150-027, 037-150-028, 037-150-029, 037-150-030, 037-200-007	12.43 total (10.7 developable acres)	Downtown Support/ Downtown Core	Up to 24 u/a (DS) Up to 45 u/a (DC)	20 u/a	214	Referred to as the "Vintage Parkway Site" in the DSP, this site is envisioned as a mix of townhomes and multiunit residential. Existing building space on the site totals about 20,000 square feet, mostly single-family homes and outbuildings.
DSP-2	035-424-012, 035-424-016	1.38	Downtown Support	Up to 24 u/a	24 u/a	33	Vacant site on south side of Main Street at Gardenia Avenue.
DSP-3	035-113-009	0.26	Downtown Support	Up to 24 u/a	24 u/a	6	Vacant site at corner of Acme Street and O'Hara Avenue.
DSP-4	035-171-016	0.49	Downtown Support	Up to 24 u/a	24 u/a	11	Vacant site at corner of 5th Street and Star Street. Wire fence surrounds the property but there are no permanent structures.
DSP-5	035-121-005	0.42	Downtown Core	Up to 45 u/a	24 u/a	10	Vacant site at the corner of Acme Street and 2nd Street. Previous structure has been demolished.
<b>Total</b>						<b>274 total units (111 Above Moderate, 163 Moderate)</b>	

Source: Ascent, June 2022.

## All Other Sites

In addition to the AHO sites and DSP sites, the City has approximately 267 acres of vacant and underutilized residential land without a current project entitlement or development agreement in place. Altogether these other sites are anticipated to accommodate 16 of the moderate-income RHNA and 776 of the above moderate-income RHNA, assuming 80 percent of maximum capacity on sites. Sites included in Table 3-7 are shown on Figure 3-1. Appendix B describes each vacant and underutilized parcels, identifying the zoning designation, General Plan designation, APN, acreage, existing uses, realistic capacity, and maximum development potential.

All of the underutilized parcels are minimally developed with single family homes and/or accessory structures and do not have extensive development that would limit the future use of the parcel for the residential uses considered in the General Plan.

TABLE 3-7: INVENTORY OF AVAILABLE RESIDENTIAL LAND FOR DEVELOPMENT						
Zoning Designation <sup>1</sup>	Number of Sites	Total Acres	Maximum Dwelling Units Per Acre	Maximum Dwelling Unit Potential	Realistic Yield (80% of Max) <sup>2</sup>	Inventoried Income Level
Agricultural Living	5	41.33	1	38	31	Above Moderate
Single Family R-40	4	30.98	1	32	27	Above Moderate
Single Family R-15	10	58.30	2.3	162	134	Above Moderate
Single Family R-10	11	85.13	3.8	364	296	Above Moderate
Single Family R-6	9	43.83	5.5	361	288	Above Moderate
M-9 – Multifamily Residential	1	7.65	9.6	21	16	Moderate
<b>TOTAL</b>		<b>267.22</b>		<b>978</b>	<b>792</b>	

Notes:

<sup>1</sup> All sites included in the table have a General Plan designation that is compatible with the zoning

<sup>2</sup> 80% of maximum capacity, except for sites with proposed/approved projects, which are calculated based on the number of units in the project

<sup>3</sup> Includes 'detached' multifamily units in East Cypress Specific Plan

Source: Ascent 2022; City of Oakley, 2014; Contra Costa County GIS, 2014, East Cypress Specific Plan, 2006; De Novo Planning Group, 2014.

## Projection of Accessory Dwelling Units

Per State law, a projection of the number of ADUs expected to be built within the eight-year planning period can also be considered as part of the inventory. The City has seen a slight increase in the rate of ADU production since 2018 when the State passed several bills to facilitate ADUs statewide. In 2020, the City adopted an ADU ordinance consistent with the requirements under State law. Table 3-8 shows the total number of ADU building permits issued by year since 2018. ADU production has remained steady, with the City issuing permits for 2.4 ADUs per year, on average.

TABLE 3-8: ADU BUILDING PERMITS, OAKLEY (2018-2022)	
Year	ADU Permits Issued
2018	1
2019	3
2020	2
2021	2
2022*	4
<b>Average</b>	<b>2.4</b>

\*The 2022 ADU building permits issued number is a prorated estimate, based on two building permits approved/issued by the City from January 1 to June 1, 2022. The City has approved/issued two ADU building permits.

Source: City of Oakley, 2022.

Source: City of Oakley and Ascent, 2022.

For the purpose of the Housing Element, the City assumes that ADU production will continue at the same pace experienced since 2018, resulting in 19 ADUs counted toward the 2023-2031 RHNA. ABAG prepared the Affordability of Accessory Dwelling Units in September 2021 to provide jurisdictions a foundation for housing element assumptions. The report is based on a statewide survey conducted by the University of California at Berkeley’s Center for Community Innovation, in collaboration with Baird + Driskell Community Planning in 2020. ABAG analyzed the raw survey data for Bay Area ADUs constructed in 2018 or 2019 to determine affordability. According to the ABAG report, 43 percent of ADUs, based on the East Bay counties surveyed, are assumed to be used as short-term rentals, home offices, or other non-residential uses. As such, of the 19 ADUs expected to be produced, only 10 ADUs are assumed to be available on the market as rental housing or housing for family and friends.

Using ABAG affordability recommendations for ADUs, the sites inventory includes a projection of 6 ADUs affordable to lower-income households, or 60 percent of the projected ADU units. Three ADUs, or 30 percent of projected units, are affordable to moderate-income households, and 1 ADU, or 10 percent of projected units are affordable to above-moderate income households.

## RHNA Summary

Table 3-9 provides a summary of Oakley’s ability to meet the 2023-2031 RHNA. Based on the housing units in residential entitlements, existing AHO sites, proposed AHO sites, Downtown Specific Plan sites, all other sites, and projection of ADUs, the City has a surplus of 129 lower-income units, 25 moderate-income units, and 5,689 above moderate-income units.

<b>TABLE 3-9: SITES INVENTORY CAPACITY SUMMARY, CITY OF OAKLEY (2023-2031)</b>				
	<b>Lower<sup>1</sup></b>	<b>Moderate</b>	<b>Above Moderate</b>	<b>Total</b>
<b>Regional Housing Needs Allocation</b>	<b>440</b>	<b>172</b>	<b>446</b>	<b>1,058</b>
Residential Entitlements	–	–	5,247	<b>5,247</b>
Existing AHO Sites	174	–	–	<b>174</b>
Proposed AHO Sites	389	–	–	<b>389</b>
Downtown Specific Plan Sites	–	178	111	<b>289</b>
All Other Sites	–	16	776	<b>792</b>
Accessory Dwelling Unit (ADU) Projection	6	3	1	<b>10</b>
<b>Total Capacity</b>	<b>569</b>	<b>197</b>	<b>6,134</b>	<b>6,901</b>
Surplus(+)	+129	+25	+5,689	<b>5,843</b>

Notes: <sup>1</sup> Lower-income includes extremely low-, very low-, and low-income.

Source: Ascent, 2022.

## Potential AHO Sites

The following sites have been identified as sites that could potentially be rezoned and included in the AHO District in the future if needed to meet no net loss requirements. The capacity on these potential AHO sites will be analyzed in the CEQA document but are not being proposed to be included in the AHO District or rezoned at this time. Table 3-10 below outlines the potential AHO sites.

TABLE 3-10: POTENTIAL AHO SITES						
APN	Acres	Vacant or Underutilized	Base Zoning	General Plan	Max Capacity	Potential Units (at 24 units/acre)
037-040-027	0.74	Vacant	C	Commercial	22	17
037-040-026	2.48	Vacant	C	Commercial	74	59
033-110-003	8.46	Vacant	R-6, C	Residential Low/Medium, Commercial	253	203
033-100-004	7.65	Vacant	R-6, C	Residential Low/Medium, Commercial	229	183
<b>Total</b>					<b>578</b>	<b>462</b>

Source: Ascent, June 2022.

## Infrastructure Availability

This section addresses the adequacy and availability of water, sewer, and dry utilities relative to the sites in the inventory. Availability of infrastructure is not expected to pose a constraint on residential development within the time frame of the Housing Element. The following paragraphs summarize the status of each of those services essential to residential development.

### Water

The Diablo Water District (DWD) provides water service to Oakley and surrounding areas within its Diablo Water District Sphere of Influence (SOI), which includes the Cypress Corridor, Hotchkiss Tract, Veale Tract, and Knightsen, as well as the City of Oakley. Additionally, DWD is the Groundwater Sustainability Agency within its SOI and is responsible for the management and protection of groundwater resources and interconnected ecosystems. The City and its SOI expansion areas are entirely within the DWD boundary.

The DWD 2020 Facilities Plan and 2020 Urban Water Management Plan identify the sources of DWD's water supply, existing and projected water use, and the storage, treatment, and distribution system needed to serve its customers. DWD's 2020 Facilities Plan indicates that DWD currently serves about 42,000 residents and anticipates serving a 2040 population estimated at about 64,000 persons. In 2019, DWD's average day demand was 4.9 mgd and the maximum day demand was 10.0 mgd. At buildout, an average day demand of 12.55 mgd and a maximum day demand of 25.1 mgd are

forecast. Water storage, treatment, and distribution facilities will need to be extended under buildout conditions, which is anticipated by the DWD 2020 Facilities Plan.

Groundwater use and quality is managed through a variety of mechanisms. DWD's groundwater is from the East Contra Costa Subbasin, which is managed under the East Contra Costa Subbasin Groundwater Sustainability Plan (ECCS GSP). DWD is the Groundwater Sustainability Agency (GSA) that is charged with the implementation of the ECCS GSP for the Oakley area. The ECCS GSP addresses historical and projected water supply, establishes a water budget for historical, current, and projected conditions, establishes sustainable management criteria to address water use and quality, and includes actions and implementation measures.

DWD's water supply is adequate to meet the RHNA and all of the sites included in the sites inventory are served by adequate water infrastructure.

## Sewer

The Ironhouse Sanitary District (ISD) provides wastewater service to Oakley, Bethel Island, and unincorporated areas of eastern Contra Costa County. The City of Oakley and its SOI areas are entirely within ISD's boundary. The wastewater services involve the transmission of wastewater from residential, commercial, and light industry to a treatment facility and the final disposal of the wastewater and residual waste solids.

ISD's infrastructure includes gravity and pressure pipelines, pumping stations, and the Ironhouse Water Recycling Facility (IWRF). The IWRF is located on 285 acres adjacent to the south side of Big Break and the San Joaquin River; ISD also owns approximately 3,500 acres on Jersey Island. The IWRF has a current treatment capacity of 4.3 mgd dry weather flow and 8.6 mgd maximum wet weather flow.

Significant development has and is expected to occur within ISD's boundaries, consistent with the City's General Plan. ISD will continue to be responsible for providing adequate infrastructure for collection, conveyance, treatment, and recycling. This will require that the District implement phased improvements to its infrastructure, including its treatment and recycling facilities, pump stations, force mains, and other pipelines.

The ISD has capacity to meet the projected housing needs through the Housing Element Planning Period. All of the sites in the sites inventory have adequate sewer access.

## Dry Utilities

Electricity and gas is provided to Oakley by Pacific Gas and Electric (PG&E). Telephone, cable and broadband services are provided by a variety of services providers, including AT&T, Comcast, and Verizon. All of the sites identified in the inventory have access to dry utilities.

# Chapter 4: Fair Housing Assessment

## Introduction

Land use policies and planning directly impact the ability of individuals and families to live in neighborhoods with opportunity, including high-performing schools, greater availability of jobs, and convenient access to transit and services. Despite the long-standing federal mandate established by the Fair Housing Act<sup>1</sup> (FHA), which prohibits discrimination concerning the sale, rental, and financing of housing based on race, color, religion, national origin, sex, familial status, and disability status, people within protected classes continue to encounter limits in housing choice and mobility.

In 2018, the California State Legislature passed Assembly Bill (AB) 686 to expand upon the fair housing requirements and protections outlined in the Fair Employment and Housing Act (FEHA)<sup>2</sup> and protect the requirement to affirmatively further fair housing (AFFH) as published in the 2015 U.S. Department of Housing and Community Development (HUD) Affirmatively Furthering Fair Housing Rule.<sup>3</sup> The California Department of Housing and Community Development (HCD) defines AFFH as taking meaningful actions to explicitly address, combat, and relieve disparities resulting from past patterns of segregation to foster more inclusive communities.<sup>4</sup>

As part of this, housing elements are required to include the following components:

- **Inclusive and Equitable Outreach:** Housing elements must make a diligent effort to equitably include all community stakeholders in the housing element participation process.
- **Assessment of Fair Housing:** All housing elements must include an assessment of fair housing. This assessment should include an analysis of the following four fair housing issues: integration and segregation patterns and trends, racially or ethnically concentrated areas of poverty, disparities in access to opportunity, and disproportionate housing needs, including displacement risk.
- **Analysis of Sites Inventory:** Local jurisdictions must evaluate and address how particular sites available for housing development will meet the needs of households

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<sup>1</sup> 42 U.S.C. §§ 3601-3631

<sup>2</sup> California Government Code Section 12900-12951 & 12927-12928 & 12955 - 12956.1 & 12960-12976

<sup>3</sup> The 2015 HUD rule was reversed in 2020 and partially reinstated in 2021.

<sup>4</sup> HCD AFFH Guidance Memo, 2021.

at all income levels. The housing element must analyze and conclude whether the identified sites improve or exacerbate conditions for fair housing.

- **Identification of Contributing Factors:** Based on findings from the previous steps, housing elements must identify, evaluate, and prioritize the contributing factors related to fair housing issues.
- **Priorities, Goals, and Actions to AFFH:** Local jurisdictions must adopt fair housing goals and actions that are significant, meaningful, and sufficient to overcome identified patterns of segregation and affirmatively further fair housing. The housing element should include metrics and milestones for evaluating progress and fair housing results.

## Fair Housing Assessment

This section serves as an assessment of fair housing practices in the City of Oakley, pursuant to Government Code Section 65583 (c)(10). It examines existing conditions and demographic patterns including patterns of integration and segregation within the City, concentrated areas of low- and moderate-income housing, and areas of low and high opportunity. The analysis is based on data and research from the U.S. Census American Community Survey (ACS) from 2000-2020, the HCD AFFH Data and Mapping Tool, the HUD AFFH Tool, Contra Costa County Analysis of Impediments to Fair Housing Choice January 2020-2025 (2020 AI), and the AFFH Segregation Report: Oakley (2022) prepared by UC Merced/STIR Labs in collaboration with the Association of Bay Area Governments (ABAG).

### Notes on Geospatial Analysis

In this report, “neighborhoods” are approximated by census tracts. Census tracts are statistical geographic units defined by the U.S. Census Bureau for the purposes of disseminating data. In the Bay Area, census tracts contain on average 4,500 residents. Nearly all Bay Area jurisdictions contain at least two census tracts, with larger jurisdictions containing dozens of census tracts.

Throughout this report, neighborhood level segregation measures are calculated using census tract data. However, some of the analysis uses data derived from a smaller geographic scale (i.e., census blocks and census block groups) to better show spatial differences in where different groups live. Census block groups are subdivisions of census tracts, and census blocks are subdivisions of block groups. In the Bay Area, block groups contain on average 1,500 people, while census blocks contain on average 95 people.

The region is the nine-county San Francisco Bay Area, which is comprised of Alameda County, Contra Costa County, Marin County, Napa County, San Francisco County, San Mateo County, Santa Clara County, Solano County, and Sonoma County.

# Fair Housing Enforcement, Education, and Outreach

Fair housing enforcement and outreach capacity refers to the ability of a locality and fair housing entities to disseminate information related to fair housing laws and rights, and provide outreach and education to community members. Enforcement and outreach capacity also includes the ability to address compliance with fair housing laws, such as investigating complaints, obtaining remedies, and engaging in fair housing testing. The Fair Employment and Housing Act (FEHA) and the Unruh Civil Rights Act are the primary California fair housing laws. California state law extends anti-discrimination protections in housing to several classes that are not covered by the federal Fair Housing Act (FHA) of 1968, including prohibiting discrimination based on sexual orientation.

## Fair Housing Enforcement

California's Department of Fair Employment and Housing (DFEH) has statutory mandates to protect the people of California from discrimination pursuant to the California FEHA, Ralph Civil Rights Act, and Unruh Civil Rights Act (with regards to housing).

- **FEHA** prohibits discrimination and harassment on the basis of race, color, religion, sex (including pregnancy, childbirth, or related medical conditions), gender, gender identity, gender expression, sexual orientation, marital status, military or veteran status, national origin, ancestry, familial status, source of income, disability, and genetic information, or because another person perceives the tenant or applicant to have one or more of these characteristics.
- **Unruh Civil Rights Act (Civ. Code, § 51)** prohibits business establishments in California from discriminating in the provision of services, accommodations, advantages, facilities and privileges to clients, patrons and customers because of their sex, race, color, religion, ancestry, national origin, disability, medical condition, genetic information, marital status, sexual orientation, citizenship, primary language, or immigration status.
- **Ralph Civil Rights Act (Civ. Code, § 51.7)** guarantees the right of all persons within California to be free from any violence, or intimidation by threat of violence, committed against their persons or property because of political affiliation, or on account of sex, race, color, religion, ancestry, national origin, disability, medical condition, genetic information, marital status, sexual orientation, citizenship, primary language, immigration status, or position in a labor dispute, or because another person perceives them to have one or more of these characteristics.

## Regional Trends

Based on DFEH Annual Reports, Table 4-1 shows the number of housing complaints filed by Contra Costa County to DFEH between 2015–2020. A slight increase in the number of complaints precedes the downward trend from 2016–2020. Note that fair housing cases alleging a violation of FEHA can also involve an alleged Unruh violation as the same unlawful activity can violate both laws. DFEH creates companion cases that are investigated separately from the housing investigation.



**TABLE 4-1: NUMBER OF DFEH HOUSING COMPLAINTS IN CONTRA COSTA COUNTY (2015-2020)**

Year	Housing	Unruh Civil Rights Act
2015	30	5
2016	32	2
2017	26	2
2018	22	2
2019	22	2
2020	20	1
<b>Total</b>	<b>152</b>	<b>14</b>

Source: <https://www.dfeh.ca.gov/LegalRecords/?content=reports#reportsBody>.

The Department of Housing and Urban Development's Office of Fair Housing and Equal Opportunity (HUD FHEO) also enforces fair housing by investigating complaints of housing discrimination.

Table 4-2 shows the number of cases filed to HUD FHEO by protected class in Contra Costa County between 2015 and 2020. A total of 148 cases were filed between 2015 and June 30, 2020, with disability being the top allegation of basis of discrimination followed by familial status, race, national origin, and sex. Cases for 2020 were significantly lower because data was not collected after June 30, 2020. These findings are consistent with national trends stated in FHEO's FY 2020 State of Fair Housing Annual Report to Congress where disability was also the top allegation of basis of discrimination.

**TABLE 4-2: NUMBER OF FHEO FILED CASES BY PROTECTED CLASS IN CONTRA COSTA COUNTY (2015-2020)**

Year	Number of Filed Cases	Disability	Race	National Origin	Sex	Familial Status
2015	28	17	4	2	2	4
2016	30	14	8	7	5	6
2017	20	12	3	5	1	5
2018	31	20	6	3	4	9
2019	32	27	4	4	4	1
2020	7	4	1	0	2	1
<b>Total</b>	<b>148</b>	<b>94</b>	<b>26</b>	<b>21</b>	<b>18</b>	<b>26</b>
<b>Percentage of Total Filed Cases*</b>		<b>63.5%</b>	<b>17.5%</b>	<b>14.2%</b>	<b>12.2%</b>	<b>17.6%</b>

\* Note: These percentages may not add up to 100 due to cases containing multiple bases of discrimination.

Source: Data.Gov - Department of Housing and Urban Development Office of Fair Housing and Equal Opportunity (HUD FHEO) Filed Cases, <https://catalog.data.gov/dataset/fheo-filed-cases>

Table 4-3 indicates that the highest number of fair housing complaints in Contra Costa County are due to discrimination against those with disabilities, followed by income source, race, and national origin. Note, however, that no further breakdown of the number of DFEH complaints or FHEO cases are provided on a City level. A summary of

ECHO's Fair Housing Complaint Log for Contra Costa County on fair housing issues, actions taken, services provided, and outcomes can be found in Table 4-3 and Table 4-4.

<b>TABLE 4-3: ACTION(S) TAKEN/SERVICES PROVIDED BY PROTECTED CLASS</b>						
	<b>Testers sent for investigation</b>	<b>Referred to attorney</b>	<b>Conciliation with landlord</b>	<b>Client provided with counseling</b>	<b>Client provided with brief service</b>	<b>Grand Total</b>
Race	21	0	0	2	0	23
Marital Status	0	0	0	1	0	1
Sex	0	0	0	0	0	0
Religion	0	0	0	0	0	0
Familial Status	0	0	0	3	0	3
Sexual Orientation	0	0	0	0	0	0
Sexual Harassment	0	0	0	1	0	1
Income Source	15	0	1	7	1	24
Disability	7	1	14	33	5	60
National Origin	13	0	0	1	0	14
Other	0	0	1	11	5	17
<b>Total</b>	<b>56</b>	<b>1</b>	<b>16</b>	<b>59</b>	<b>11</b>	<b>143</b>

Source: ECHO Fair Housing, 2020 – 2021.

## Local Trends

In Oakley, only one general fair housing inquiry based on reasonable accommodation discrimination was made to ECHO between 2016-2021. The client was provided counseling and reached a successful mediation.

TABLE 4-4: OUTCOMES								
Protected Class	Counseling provided to landlord	Counseling provided to tenant	Education to Landlord	Insufficient evidence	Preparing Site Visit	Referred to DFEH/HUD	Successful mediation	Grand Total
Race	0	0	2	20	0	1	0	23
National Origin	0	0	1	13	0	0	0	14
Marital Status	0	0	0	1	0	0	0	1
Sex	0	0	0	0	0	0	0	0
Disability	2	25	2	12	0	4	15	60
Religion	0	0	0	0	0	0	0	0
Sexual Orientation	0	0	0	0	0	0	0	0
Familial Status	0	3	0	0	0	0	0	3
Income Source	3	3	0	16	1	0	1	24
Sexual Harassment	0	8	2	2	1	4	0	17
Other	0	0	0	0	0	1	0	1
<b>Total</b>	<b>5</b>	<b>39</b>	<b>7</b>	<b>64</b>	<b>2</b>	<b>10</b>	<b>16</b>	<b>143</b>

Services that were not provided include (2.) Case tested by phone; (4.) Case referred to HUD and (8.) Case accepted for full representation. The most common action(s) taken/services provided are providing clients with counseling, followed by sending testers for investigation, and conciliation with landlords. Regardless of actions taken or services provided, almost 45 percent of cases are found to have insufficient evidence. Only about 12 percent of all cases resulted in successful mediation.

Source: ECHO Fair Housing (2020 - 2021).

## Fair Housing Testing

Fair housing testing is a randomized audit of property owners' compliance with local, state, and federal fair housing laws. Initiated by the Department of Justice's Civil Rights Division in 1991, fair housing testing involves the use of an individual or individuals who pose as prospective renters for the purpose of determining whether a landlord is complying with local, state, and federal fair housing laws.

### Regional Trends

ECHO conducts fair housing investigations in Contra Costa County (except Pittsburg). The 2020 Contra Costa County Analysis of Impediments to Fair Housing (AI) did not report any findings on fair housing testing on the County level nor at the local level for the City of Oakley; however, it does bring to attention that private discrimination is a problem in Contra Costa County that continues to perpetuate segregation.

## Fair Housing Education and Outreach

### Regional Trends

Fair housing outreach and education is imperative to ensure that those experiencing discrimination know when and how to seek help. In Contra Costa County, local housing, social services, and legal service organizations include the Fair Housing Advocates of Northern California (FHANC), Eden Council for Hope and Opportunity (ECHO) Fair Housing, Bay Area Legal Aid, and Pacific Community Services (see Table 4-5). Below is a more detailed description of fair housing services provided by local housing, social services, and legal service organizations.

**TABLE 4-5: FAIR HOUSING ADVOCACY ORGANIZATIONS, CONTRA COSTA COUNTY**

Organization	Focus Areas
Fair Housing Advocates of Northern California (FHANC)	Non-profit agency that provides fair housing information and literature in a number of different languages, primarily serves Marin, Sonoma, and Solano County but also has resources to residents outside of the above geographic areas.
Eden Council for Hope and Opportunity (ECHO) Fair Housing	Housing counseling agency that provides education and charitable assistance to the general public in matters related to obtaining and maintaining housing.
Bay Area Legal Aid	Largest civil legal aid provider serving seven Bay Area counties. Has a focus area in housing preservation and homelessness task force to provide legal services and advocacy for those in need.
Pacific Community Services	Private non-profit housing agency that serves East Contra Costa County (Bay Point, Antioch, and Pittsburg) and provides fair housing counseling as well as education and outreach

Source: Organization Websites, HCD Fair Housing Organizations List, Alameda County Regional Analysis of Impediments to Fair Housing Choice, 2020.

### *Fair Housing Advocates of Northern California (FHANC)*

FHANC is a non-profit agency with a mission to actively support and promote fair housing through education and advocacy. Fair housing services provided to residents outside of Marin, Sonoma, or Solano County include foreclosure prevention services and information, information on fair housing law for the housing industry, and other fair housing literature. The majority of the fair housing literature is provided in Spanish and English, with some provided in Vietnamese and Tagalog.

### *Eden Council for Hope and Opportunity (ECHO) Fair Housing*

ECHO Fair Housing is a HUD-approved housing counseling agency that aims to promote equal access in housing, provide support services to aid in the prevention of homelessness, and promote permanent housing conditions. The organization provides education and charitable assistance to the general public in matters related to obtaining and maintaining housing in addition to rental assistance, housing assistance, tenant/landlord counseling, home seeking, home sharing, and mortgage and home purchase counseling. In Contra Costa County, ECHO Fair Housing provides fair housing services, first-time home buyer counseling and education, and tenant/landlord services (rent review and eviction harassment programs are available only in Concord). Although ECHO serves most of Contra Costa County, only one fair housing counselor serves the County. Fair housing services encompasses:

- Counseling, investigation, mediation, enforcement, and education.
- First-time home buyer counseling provides one-on-one counseling with a Housing Counselor on the homebuying process. The Housing Counselor will review all documentation, examine, and identify barriers to homeownership, create an action plan, and prepare potential homebuyers for the responsibility of being homeowners. The Housing Counselor will also review the credit reports, determine what steps need to be taken to clean up adverse credit, provide counseling on money-saving methods, and assist in developing a budget.
- First-time home buyer education provides classroom training regarding credit information, home ownership incentives, home buying opportunities, predatory lending, home ownership responsibilities, government-assisted programs, as well as conventional financing. The class also provides education on how to apply for HUD-insured mortgages, purchase procedures, and alternatives for financing the purchase. Education also includes information on fair housing and fair lending and how to recognize discrimination and predatory lending procedures and locating accessible housing if needed.
- ECHO's Tenant/Landlord Services provides information to tenants and landlords on rental housing issues such as evictions, rent increases, repairs and habitability, harassment, illegal entry, and other rights and responsibilities regarding the tenant/landlord relationship. Trained mediators assist in resolving housing disputes through conciliation and mediation
- In cities that adopt ordinances to allow Rent Reviews, tenants can request a rent review from ECHO Housing by phone or email. This allows tenants who experience

rent increases exceeding 10 percent in a 12-month period to seek non-binding conciliation and mediation services.

Though the Contra Costa County Consortium Analysis of Impediments (AI) to Fair Housing states that the organization provides information in Spanish, the ECHO website is predominantly in English with options to translate the homepage into various languages. Navigating the entire site may be difficult for the limited-English proficient (LEP) population.

### *Bay Area Legal Aid (BayLegal)*

BayLegal is the largest civil legal aid provider serving seven Bay Area counties (Alameda, Contra Costa, Marin, Napa, San Francisco, San Mateo, and Santa Clara). With respect to affordable housing, BayLegal has a focus area in housing preservation (landlord-tenant matters, subsidized and public housing issues, unlawful evictions, foreclosures, habitability, and enforcement of fair housing laws) as well as a homelessness task force that provides legal services and advocacy for systems change to maintain housing, help people exit homelessness, and protect unhoused persons' civil rights. The organization provides translations for their online resources to over 50 languages and uses volunteer interpreters/translators to help provide language access. Its legal advice line provides counsel and advice in different languages. Specific to Contra Costa County, tenant housing resources are provided in English and Spanish.

The Housing Preservation practice is designed to protect families from illegal evictions, substandard housing conditions, and wrongful denials and terminations of housing subsidies. The practice also works to preserve and expand affordable housing and protect families from foreclosure rescue scams. BayLegal helps low-income tenants obtain or remain in safe affordable housing by providing legal assistance in housing-law related areas such as public, subsidized (including Section 8 and other HUD subsidized projects) and private housing, fair housing and housing discrimination, housing conditions, rent control, eviction defense, lock-outs and utility shut-offs, residential hotels, and training advocates and community organizations.

BayLegal also provides free civil legal services to low-income individuals and families to prevent homelessness and increase housing stability as well as assist unhoused youth/adults address legal barriers that prevent them from exiting homelessness. This is done through a mix of direct legal services, coalition building and partnerships, policy advocacy, and litigation to advocate for systems change that will help people maintain housing, exit homelessness, and protect unhoused persons' civil rights. BayLegal also provides free civil legal services to low-income individuals and families to prevent homelessness and increase housing stability as well as assist unhoused youth/adults address legal barriers that prevent them from exiting homelessness. This is done through a mix of direct legal services, coalition building and partnerships, policy advocacy, and litigation to advocate for systems change that will help people maintain housing, exit homelessness, and protect unhoused persons' civil rights. The Homelessness Task Force (HTF) was developed in response to complex barriers and inequities contributing to homelessness and strives to build capacity and develop best practices across the seven aforementioned counties to enhance BayLegal's coordinated, multi-systems response to homelessness.

*Pacific Community Services, Inc. (PCSI)*

PCSI is a private non-profit housing agency that serves East Contra Costa County (Bay Point, Antioch, and Pittsburg) and provides fair housing counseling in English and Spanish. Housing Counseling Services provided include:

- Foreclosure Prevention: Consists of a personal interview and the development of a case management plan for families to keep their homes and protect any equity that may have built up. Relief measures sought include: loan modification or reduced payments, reinstatement and assistance under ‘Keep Your Home’ program, forbearance agreements, deed-in-lieu of foreclosure, refinancing or recasting the mortgage, or sale of the property
- Homeownership Counseling: Prepares first-time buyers for a successful home purchase by helping them in budgeting, understanding the home purchase process, and understanding the fees that lenders may charge to better prepare new buyers when acquiring their first home.
- Rental Counseling; Tenant and Landlord Rights: PCSI provides information and assistance in dealing with eviction and unlawful detainer actions, deposit returns, habitability issues, getting repairs done, mediation of tenant/landlord disputes, assisting tenant organizations, legal referrals to Bay Area Legal Aid & Bar Association resources, pre-rental counseling and budgeting
- Fair Housing Services: Include counseling regarding fair housing rights, referral services and education and outreach. PCSI offers training for landlords and owners involving issues of compliance with federal and state fair housing regulations.
- Fair Housing Education and Outreach: Offers informative workshops for social service organizations and persons of protected categories. These workshops are designed to inform individuals how to recognize and report housing discrimination.

Though PCSI’s list of available services is comprehensive, their website lacks contact information, resources, and accessibility.

**Local Trends**

The City of Oakley directs its residents to Bay Area Legal Aid, Pacific Community Services, and Housing Rights, Inc. for assistance in tenant-landlord counseling, legal advice and representation, and education and outreach.

While these organizations provide valuable assistance, the capacity and funding that they have is generally insufficient.

## Integration and Segregation

### Race/Ethnicity

#### Defining Segregation

Segregation is the separation of different demographic groups into different geographic locations or communities, meaning that groups are unevenly distributed across

geographic space. The data presented in this section describing racial and income segregation in Oakley is based on the data and research presented in the AFFH Land Use Segregation Report prepared for Oakley by the UC Merced/ STIR labs team in collaboration with ABAG. The report examines two spatial forms of segregation: neighborhood level segregation within a local jurisdiction and City level segregation between jurisdictions in the Bay Area.

- **Neighborhood level segregation (within a jurisdiction):** Segregation of race and income groups can occur from neighborhood to neighborhood within a City. For example, if a local jurisdiction has a population that is 20 percent Latino, but some neighborhoods are 80 percent Latino while others have nearly no Latino residents, that jurisdiction would have segregated neighborhoods.
- **City level segregation (between jurisdictions in a region):** Race and income divides also occur between jurisdictions in a region. A region could be very diverse with equal numbers of White, Asian, Black, and Latino residents, but the region could also be highly segregated with each City comprised solely of one racial group.

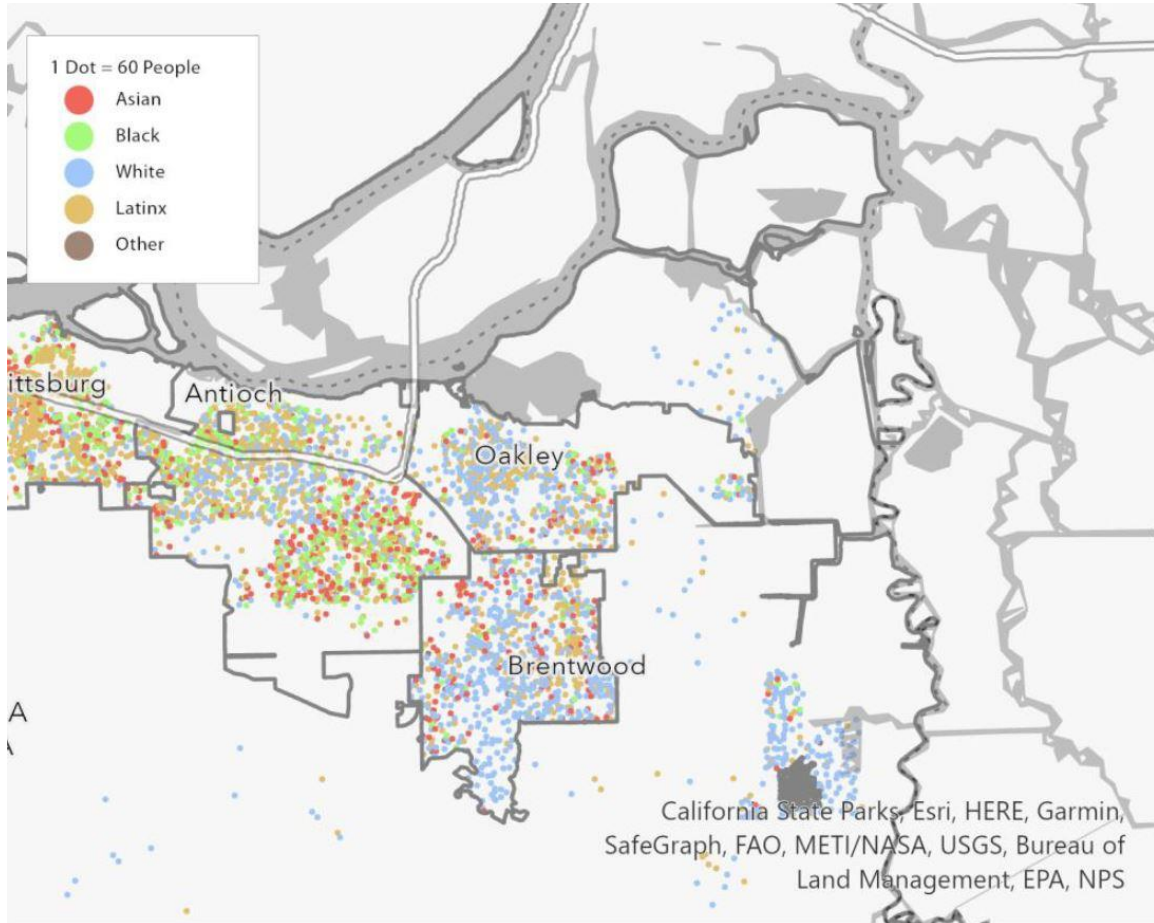
## Regional Trends

The AFFH Land Use Segregation Report found that across the San Francisco Bay Area, White residents and above moderate-income residents are significantly more segregated from other racial and income groups. The highest levels of racial segregation occur between the Black and White populations. The analysis showed that the amount of racial segregation both within Bay Area cities and across jurisdictions in the region has decreased since the year 2000. However, compared to cities in other parts of California, Bay Area jurisdictions have more neighborhood level segregation between residents from different racial groups. Additionally, there is also more racial segregation between Bay Area cities compared to other regions in the state.

As discussed in the 2020 AI, these patterns are also true for Contra Costa County. Contra Costa County is a large, diverse jurisdiction in which people of color comprise a majority of the population. As of the 2010 Census, 47.75 percent of residents were non-Hispanic Whites, 8.92 percent of residents were non-Hispanic Blacks, 24.36 percent were Hispanics, 14.61 percent were non-Hispanic Asians or Pacific Islanders, 0.28 percent were non-Hispanic Native Americans, 3.77 percent were non-Hispanic multiracial individuals, and 0.30 percent identified as some other race. Black residents tend to be concentrated in the cities of Antioch, Hercules, Pittsburg, and Richmond and the unincorporated community of North Richmond while Hispanic residents are concentrated in the cities of Pittsburg, Richmond, and San Pablo; in specific neighborhoods within the cities of Antioch, Concord, and Oakley (see Figure 4-1). Refer to Figure 4-2 for the distribution and proportion of non-White residents at the block group level.

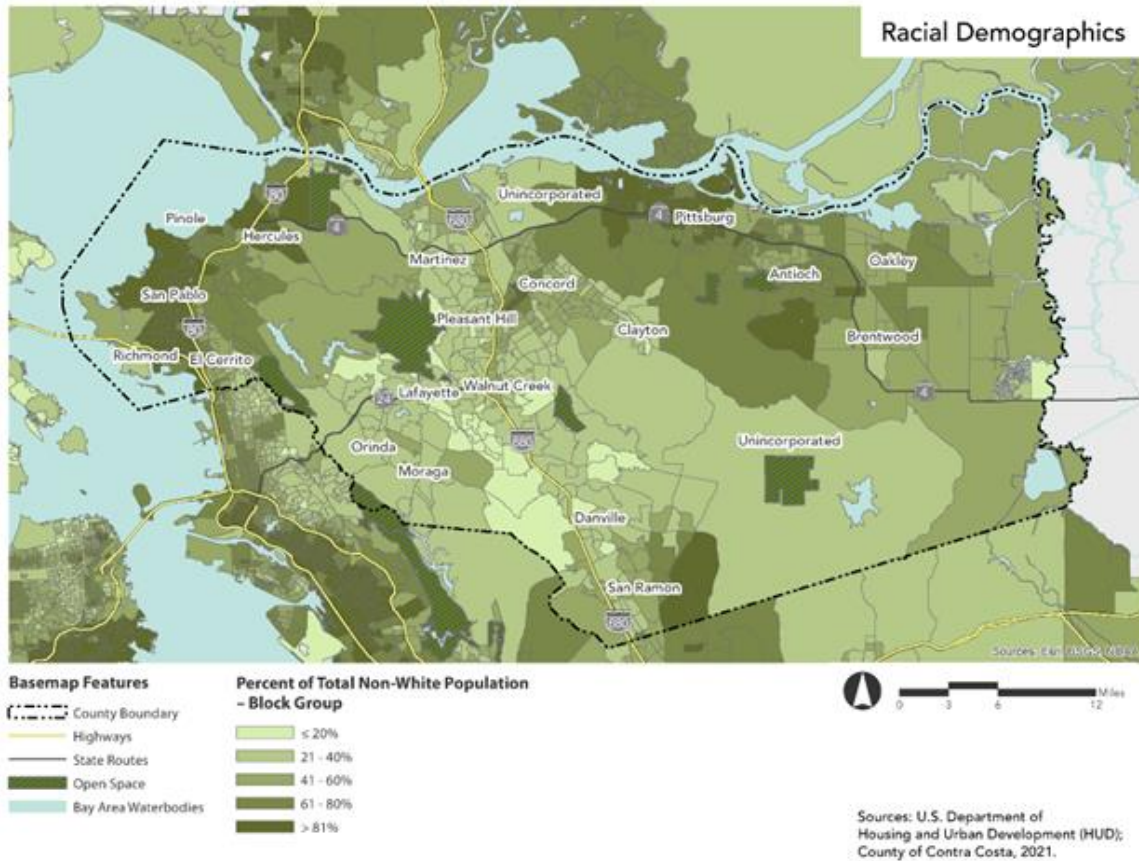


Figure 4-1 Racial Dot Map of Oakley and Surrounding Areas, 2020



Source: UC Merced AFFH Segregation Report, 2022. U.S. Census Bureau, 2020 Census State Redistricting Data (Public Law 94-171) Summary File, 2020 Census of Population and Housing, Table P002.

Figure 4-2: Racial Demographics in Contra Costa County



Source: Map 1(a) of Contra Costa Housing Collaborative AFFH analysis.

To measure segregation the County, Table 4-6 provides racial and ethnic dissimilarity trends from the U.S. Department of Housing and Urban Development (HUD). Dissimilarity indices are used to measure the evenness with which two groups (frequently defined on racial or ethnic characteristics) are distributed across the geographic units, such as block groups within a community. The index ranges from 0 to 100, with 0 meaning no segregation and 100 indicating complete segregation between the two groups. The index score can be understood as the percentage of one of the two groups that would need to move to produce an even distribution of racial/ethnic groups within the specified area. For example, if an index score is above 60, 60 percent of people in the specified area would need to move to eliminate segregation. The following can be used to interpret the index:

- <40: Low Segregation
- 40-54: Moderate Segregation
- >55: High Segregation

All non-White residents in Contra Costa County are considered moderately segregated from White residents, with an index score of 41.86 at the census tract level and 44.93 at the block group level (Table 4-6). This means that slightly less than half of all non-White households per census tract would need to move neighborhoods in order to achieve a “balanced” neighborhood representation.

**TABLE 4-6: RACIAL/ETHNIC DISSIMILARITY TRENDS (1990–2020) IN CONTRA COSTA COUNTY**

Dissimilarity Index	1990 Trend	2000 Trend	2010 Trend	Current (2010 Census Block Group)*
Non-White/White	41.19	41.95	41.86	44.93
Black/White	67.52	62.54	58.42	61.80
Hispanic/White	36.70	45.24	48.07	49.49
Asian or Pacific Islander/White	34.89	32.73	35.67	40.55

\*Note: The table presents Decennial Census values for 1990, 2000, 2010, all calculated by HUD using census tracts as the area of measurement. The “current” figure is calculated using block groups from the 2010 Decennial Census, because block groups can measure segregation at a finer grain than census tracts due to their smaller geographies. See [https://www.hud.gov/program\\_offices/fair\\_housing\\_equal\\_opp/affh](https://www.hud.gov/program_offices/fair_housing_equal_opp/affh) for more information.

Source: HUD’s Affirmatively Furthering Fair Housing Tool (AFFH-T), Table 3 – Racial/Ethnic Dissimilarity Trends, Data version: AFFHT006, released July 10th, 2020.

Since 1990, segregation has increased from low to moderate levels for Hispanic residents but remained relatively steady for all other non-White groups. This trend is commonly seen throughout the State and is likely attributed to an increase of Hispanic residents during the migration boom of the mid-to-late 1990s. A 2 percent increase in segregation also occurred for Asian or Pacific Islander residents. Block group level data reveals that segregation is more prominent amongst Asian or Pacific Islander residents than what is measured at the tract level (index score of 40.55 at the block group level versus 35.67 at the tract level). For Black residents, segregation has decreased by 13 percent since 1990. The proportion of Black residents has remained relatively steady during this same time period, indicating segregation has been diminishing for the Black population.

The 2020 AI reported that the main “driver of desegregation at a higher level of geography – whether the County or the Region – has been the out-migration of Blacks from historically Black neighborhoods in the Cities of Richmond, Oakland, and San Francisco toward suburban cities that have historically had small Black populations. Some of the neighborhoods to which Blacks have moved in these cities, like the City of Antioch, have concentrations of Black population relative to the city-wide average but relatively low Black populations in comparison to historically Black neighborhoods in the Cities of Richmond, Oakland, and San Francisco.<sup>5</sup>”

## Local Trends

Table 4-7 below presents the racial demographics in Oakley for the years 2000, 2010, and 2020. As of 2020, Oakley has a higher share of White residents than the Bay Area as a whole, a higher share of Latino/a residents, a higher share of Black residents, and a lower share of Asian/Pacific Islander residents.

The racial dot map of Oakley in Figure 4-3 below offers a visual representation of the spatial distribution of racial groups within the jurisdiction. Generally, when the distribution of dots does not suggest patterns or clustering, segregation measures tend

<sup>5</sup> 2020-2025 Analysis of Impediments to Fair Housing Choice - Contra Costa County Consortium, pg. 56.

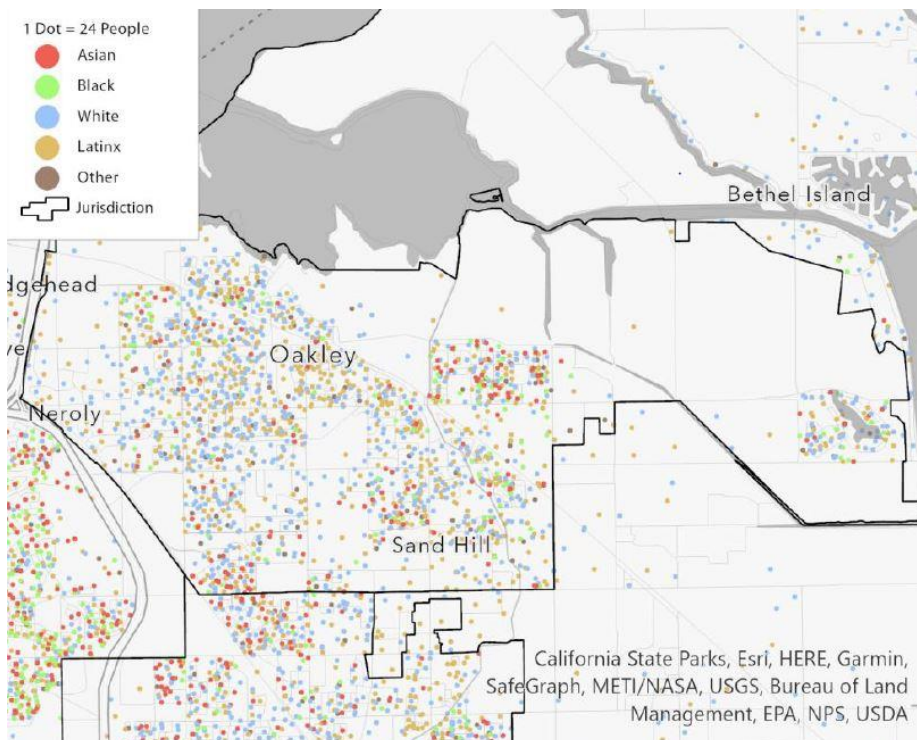
to be lower. Conversely, when clusters of certain groups are apparent on a racial dot map, segregation measures may be higher.

TABLE 4-7: RACIAL COMPOSITION FOR CONTRA COSTA COUNTY AND OAKLEY				
Race	Oakley			Bay Area Average
	2000	2010	2020	2020
Asian/Pacific Islander	2.8%	6.3%	9.7%	28.2%
Black/African American	3.2%	6.9%	8.0%	5.6%
Latino	25.0%	34.9%	36.7%	24.4%
Other or Multiple Races	4.7%	4.4%	7.1%	5.9%
White	64.3%	47.5%	38.5%	35.8%

Source: UC Merced AFFH Segregation Report, 2022. IPUMS National Historical Geographic Information System (NHGIS). Data for 2019 is from U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B03002. Data from 2010 is from U.S. Census Bureau, Census 2010, Table P4. Data for 2000 is standardized to 2010 census tract geographies and is from U.S. Census Bureau, Census 2000, Table P004.

White residents are evenly distributed throughout the developed residential areas of the City although there are some slight concentrations in non-White residents in certain neighborhoods on the east side of the City, east of Main Street; in the Downtown Specific Planning area; and bordering Brentwood. Hispanic and Latino residents are clustered near the City’s downtown neighborhoods. Asian and Pacific Islander households are clustered in the Cypress Grove neighborhoods and off Neroly Road bordering Brentwood.

Figure 4-3: Racial Demographics in Oakley



Source: Source: UC Merced AFFH Segregation Report, 2022. U.S. Census Bureau, 2020 Census State Redistricting Data (Public Law 94-171) Summary File, 2020 Census of Population and Housing, Table P002.

## Segregation Indices

There are three indices described below that measure segregation and integration at a local and regional level. The isolation index measures the segregation of a single group, and the dissimilarity index, described above, measures segregation between two different groups. The Theil's H-Index can be used to measure segregation between all racial or income groups across the City at once. Theil's H index is provided in addition to these required measures. The indices range from 0 to 1. Higher values indicate that groups are more unevenly distributed.

Table 4-8 shows the measures of segregation for all racial groups Oakley for the years 2000, 2010, and 2020 compared to averages for all 109 Bay Area jurisdictions in 2020. Table 4-9 shows the measures of racial segregation for the region for 2010 and 2020 for comparison.

TABLE 4-8: NEIGHBORHOOD RACIAL SEGREGATION MEASURES OAKLEY, 2000-2020					
Index	Race	Oakley			Bay Area Average
		2000	2010	2020	2020
Isolation Index	Asian/Pacific Islander	0.038	0.063	0.116	0.245
	Black/African American	0.036	0.071	0.093	0.053
	Latino	0.264	0.357	0.376	0.251
	White	0.653	0.494	0.394	0.491
Dissimilarity Index	Asian/Pacific Islander vs. White	0.189*	0.150	0.173	0.185
	Black/African American vs. White	0.137*	0.154	0.179	0.244
	Latino vs. White	0.152	0.142	0.102	0.207
	People of Color vs. White	0.105	0.130	0.093	0.168
Theil's H Multi-racial	All	0.017	0.012	0.018	0.042

Note: If a number is marked with an asterisk (\*), it indicates that the index is based on a racial group making up less than 5 percent of the jurisdiction population, leading to unreliable numbers.

Source: UC Merced AFFH Segregation Report, 2022. IPUMS National Historical Geographic Information System (NHGIS). Data for 2019 is from U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B03002. Data from 2010 is from U.S. Census Bureau, Census 2010, Table P4. Data for 2000 is standardized to 2010 census tract geographies and is from U.S. Census Bureau, Census 2000, Table P004.

The isolation index shows that the most isolated racial group in Oakley are White residents. The isolation index of 0.394 for White residents means that the average White resident lives in a neighborhood that is 39.4 percent White. Table 4-9 shows the White isolation index value for the region is 0.429, meaning that on average White Bay Area residents live in a jurisdiction that is 42.9 percent White in 2020. Among all racial groups in Oakley, the White population's isolation index has changed the most over time, becoming less segregated from other racial groups between 2000 and 2020. This is likely because the non-White population in the City has increased over time, naturally diversifying neighborhoods in Oakley.

**TABLE 4-9: REGIONAL RACIAL SEGREGATION MEASURES**

Index	Group	2010	2020
Isolation Index	Asian/Pacific Islander	0.317	0.378
	Black/African American	0.144	0.118
	Latino	0.283	0.291
	White	0.496	0.429
	People of Color	0.629	0.682
Dissimilarity Index	Asian/Pacific Islander vs. White	0.384	0.369
	Black/African American vs. White	0.475	0.459
	Latino vs. White	0.301	0.297
	People of Color vs. White	0.296	0.293
Theil's H Multi-racial	All	0.103	0.097

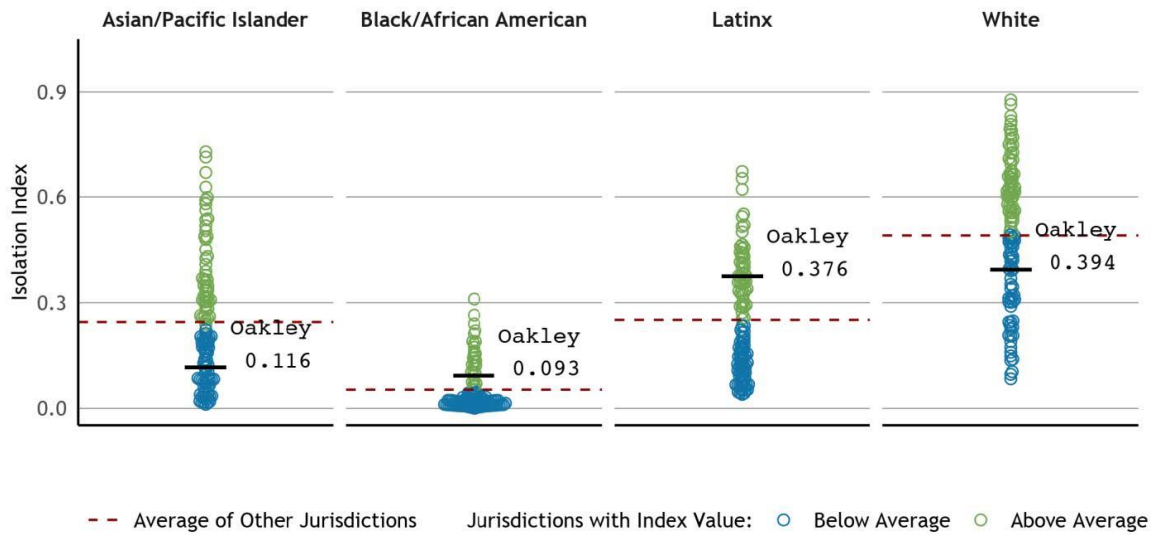
Source: UC Merced AFFH Segregation Report, 2022. IPUMS National Historical Geographic Information System (NHGIS). Data for 2019 is from U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B03002.

Other racial groups are less isolated in Oakley, meaning they may be more likely to encounter other racial groups in their neighborhoods. The highest segregation is between Black and White residents (see Table 4-8). Oakley's Black/White dissimilarity index of 0.179 means that 17.9 percent of Black (or White) residents would need to move to a different neighborhood to create perfect integration between Black residents and White residents. When analyzing the dissimilarity index, it is important to note that dissimilarity index values are less reliable for a population group if that group represents approximately less than 5 percent of the jurisdiction's total population. While Oakley has no groups making up less than 5 percent of its population, Black, Asian/Pacific Islander, and Other or Multi-Racial residents all make up less than 10 percent of the City's population and are going to attribute to segregation patterns in the City.

Tables 4-8 and 4-9 also present the Theil's H Index value as a measure of segregation. This index measures how diverse each neighborhood is compared to the diversity of the whole City. Neighborhoods are weighted by their size, so that larger neighborhoods play a more significant role in determining the total measure of segregation. Between 2010 and 2020, the Theil's H Index for racial segregation in Oakley increased, suggesting that there is now more neighborhood level racial segregation within the jurisdiction. In 2020, the Theil's H Index for racial segregation in Oakley was lower than the average value for Bay Area jurisdictions, indicating that neighborhood level racial segregation in Oakley is less than in the average Bay Area City.

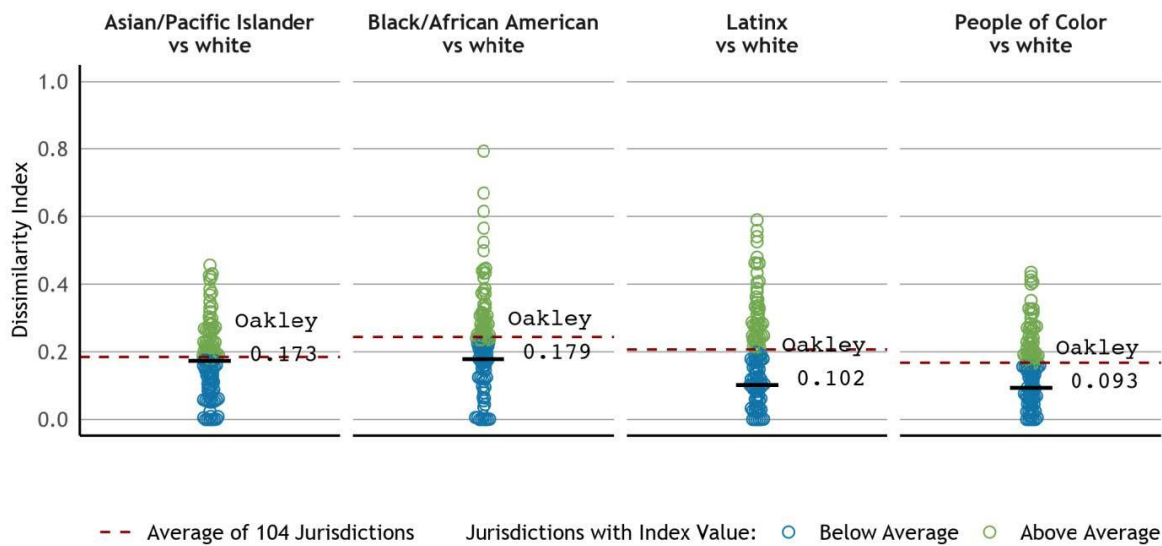
Figures 4-4 and 4-5 below provide a visual representation of how racial segregation index values in Oakley, described above, compared to values in all other Bay Area jurisdictions. Figure 4-10 compares isolation index values and Figure 4-11 compares dissimilarity index values. In these charts, each dot represents a Bay Area jurisdiction. For each racial group, the spread of dots represents the range of index values among Bay Area jurisdictions and each dashed red line represents the Bay Area average.

Figure 4-4: Comparison of Racial Isolation Index Values, Oakley and all Bay Area Jurisdictions, 2019



Source: UC Merced AFFH Segregation Report, 2022. IPUMS National Historical Geographic Information System (NHGIS). U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B03002.

Figure 4-5: Comparison of Racial Dissimilarity Index Values, Oakley vs All Other Bay Area Jurisdictions, 2019



Source: UC Merced AFFH Segregation Report, 2022. IPUMS National Historical Geographic Information System (NHGIS). U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B03002.

## Persons with Disabilities

In 1988, Congress added protections against housing discrimination for persons with disabilities through the FHA, which protects against intentional discrimination and unjustified policies and practices with disproportionate effects. The FHA also includes the following unique provisions to persons with disabilities: (1) prohibits the denial of requests for reasonable accommodations for persons with disabilities, if necessary, to

afford an individual equal opportunity to use and enjoy a dwelling; and (2) prohibits the denial of reasonable modification requests. With regards to fair housing, persons with disabilities have special housing needs because of the lack of accessible and affordable housing, and the higher health costs associated with their disability. In addition, many may be on fixed incomes that further limit their housing options.

## Regional Trends

According to the 2015-2019 American Community Survey (ACS) 5-year estimates, 118,603 residents (10.9 percent of Contra Costa County's population) reported having one of six disability types listed in the ACS (hearing, vision, cognitive, ambulatory, self-care, and independent living). The percentage of residents detailed by disability are listed in Table 4-10. Note that an individual may report more than one disability.

**TABLE 4-10: PERCENTAGE OF POPULATIONS BY DISABILITY TYPES IN CONTRA COSTA COUNTY AND OAKLEY**

Disability Type	Contra Costa County	City of Oakley
Hearing	2.9%	2.3%
Vision	1.8%	4.3%
Cognitive	4.4%	3.3%
Ambulatory	5.9%	5.7%
Self-Care Difficulty	2.4%	1.6%
Independent Living Difficulty	5.2%	6.0%
<b>Percentage of Total Population with Disability*</b>	<b>10.9%</b>	<b>11.5%</b>

\*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.

Source: 2019 ACS 5-year Estimates.

In Contra Costa County, the percentage of individuals with disabilities increases with age, with the highest percentage of individuals with disabilities being those 65 years and older. In Oakley, however, 5 percent of individuals between the ages of 18-64 have disabilities, 3.6 percent of individuals over 65 years and older have disabilities, and only 0.8 percent of individuals under the age of 18 have disabilities. Refer to Table 4-11 for the distribution of percentages by age.

**TABLE 4-11: PERCENTAGE OF POPULATION WITH DISABILITIES BY AGE IN CONTRA COSTA COUNTY AND OAKLEY**

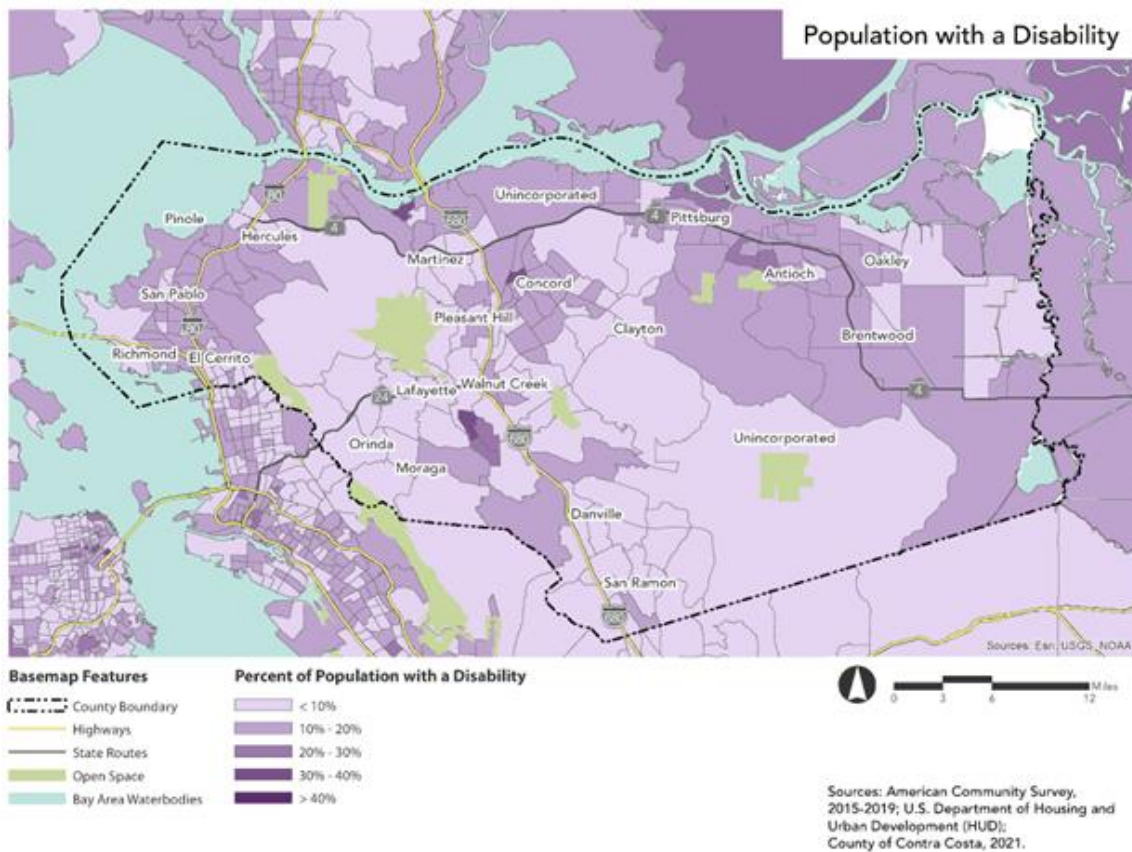
Age	Contra Costa County	Age	City of Oakley
Under 5 years	0.8%	Under 18	0.8%
5 - 17 years	4.9%		
18 - 34 years	6.2%	18 - 64 years	5.0%
35 - 64 years	9.7%		
65 - 74 years	21.5%	65 years and over	3.6%
75 years and over	51.2%		

Source: 2019 ACS 5-year Estimates.



In terms of geographic dispersal, there is a relatively homogenous dispersal of persons with disabilities, especially in Central Contra Costa County, where most census tracts have less than 10 percent of individuals with disabilities. Towards Eastern Contra Costa County, the Western boundary, and parts of Southern Contra Costa County, however, the percentage of population with disabilities increases to 10–20 percent. Comparing Figure 4-6 and Figure 4-42, areas with a high percentage of populations with disabilities correspond with areas with high housing choice voucher (HCV) concentration (24 percent of people who utilize HCVs in Contra Costa County have a disability). Though use of HCVs does not represent a proxy for actual accessible units, participating landlords remain subject to the FHA to provide reasonable accommodations and allow tenants to make reasonable modifications at their own expense. Areas with a high percentage of populations with disabilities also correspond to areas with high percentages of low-moderate income communities.

Figure 4-6: Distribution of Population with a Disability in Contra Costa County



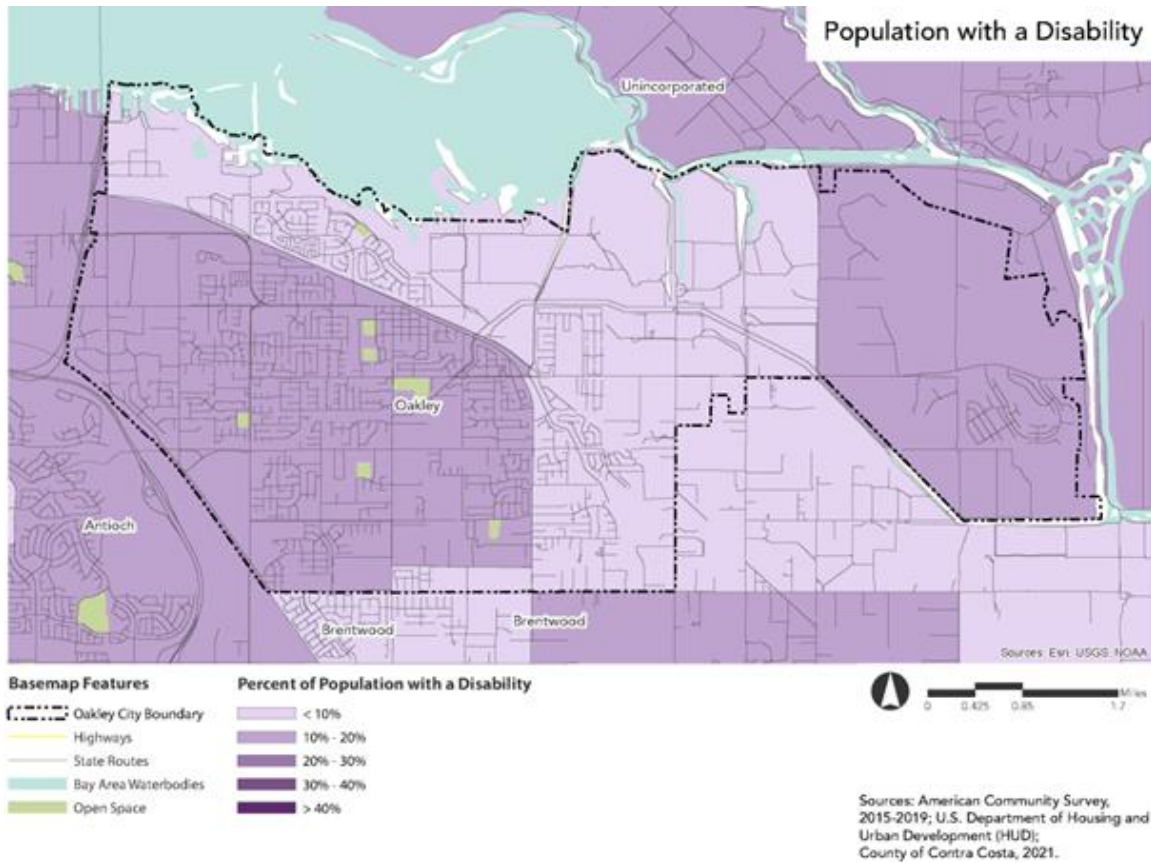
Source: Map 2(a) of Contra Costa Housing Collaborative AFFH analysis.

### Local Trends

The City of Oakley has a higher percentage of population with disabilities than Contra Costa County (a difference of 0.6 percent) and different concentrations of disability types. The greatest percentage of disabilities in Oakley are those with independent living difficulties (6 percent), followed by ambulatory (5.7 percent), Vision (4.3 percent), Cognitive (3.3 percent), Hearing (2.3 percent), and self-care difficulties (1.6 percent).

Referring to Figure 4-7, populations with disabilities are concentrated in the southwest and east portions of the City, where 10-20 percent of the population has a disability in these areas. Other portions of the City have less than 10 percent of population with a disability.

Figure 4-7: Distribution of Population with a Disability in Oakley



Source: Map 2(b) of Contra Costa Housing Collaborative AFFH analysis.

## Familial Status

Under the FHA, housing providers (e.g., landlords, property managers, real estate agents, or property owners) may not discriminate because of familial status. Familial status refers to the presence of at least one child under 18 years old, pregnant persons, or any person in the process of securing legal custody of a minor child (including adoptive or foster parents). Examples of familial status discrimination include refusing to rent to families with children, evicting families once a child joins the family (through birth, adoption, or custody), enforcing overly restrictive rules regarding children’s use of common areas, requiring families with children to live on specific floors, buildings, or areas, charging additional rent, security deposit, or fees because a household has children, advertising a preference for households without children, and lying about unit availability.

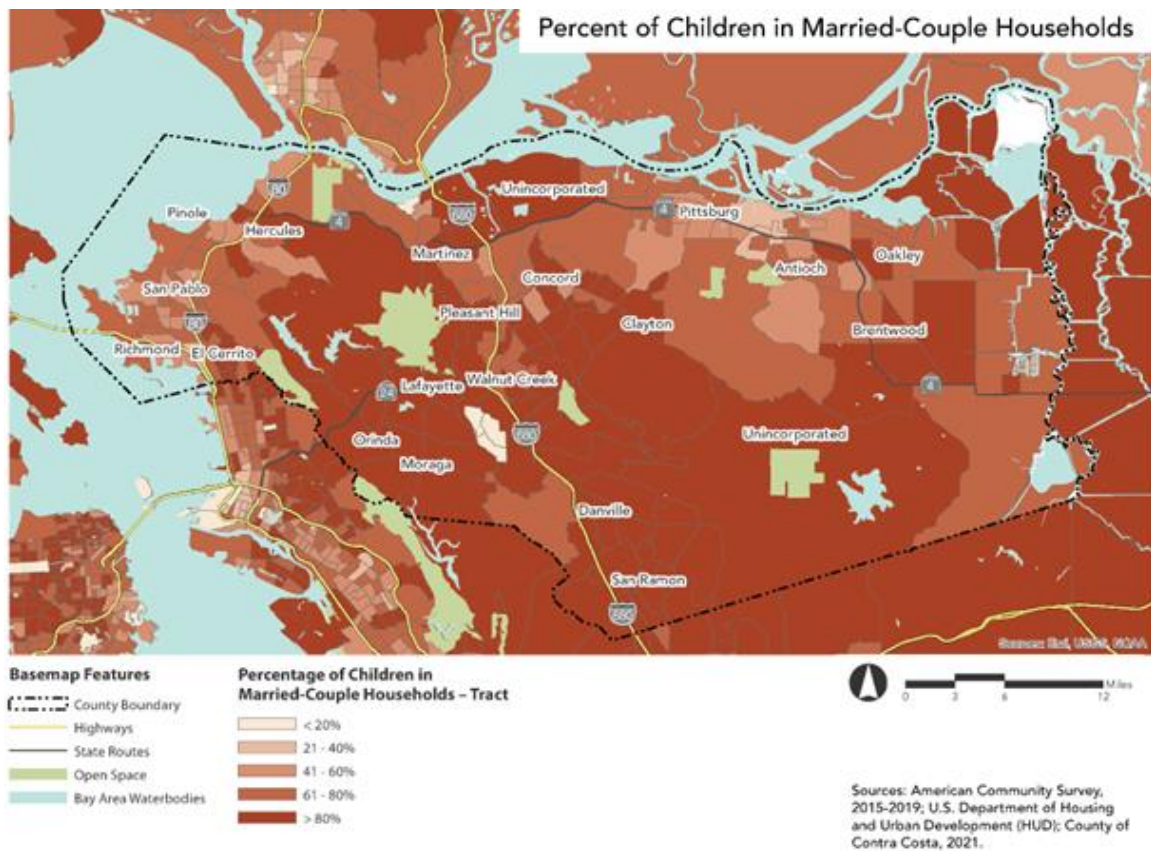
Families with children often have special housing needs due to lower per capita income, the need for affordable childcare, the need for affordable housing, or the need for larger units with three or more bedrooms. Single parent households are also protected by fair housing law. Of particular consideration are female-headed households, who may

experience greater housing affordability challenges due to typically lower household incomes compared to two-parent households. Often, sex and familial status intersect to compound the discrimination faced by single mothers.

### Regional Trends

Figure 4-8 indicates that most children living in Contra Costa County live in married-couple households, especially in central parts of the County where the percentage of children in such households exceed 80 percent. Census tracts adjacent to these areas also have relatively high percentages of children living in married-couple households (60 percent–80 percent). Census tracts with the lowest percentage of children in married-couple households (less than 20 percent) are located between Pittsburg and Antioch.

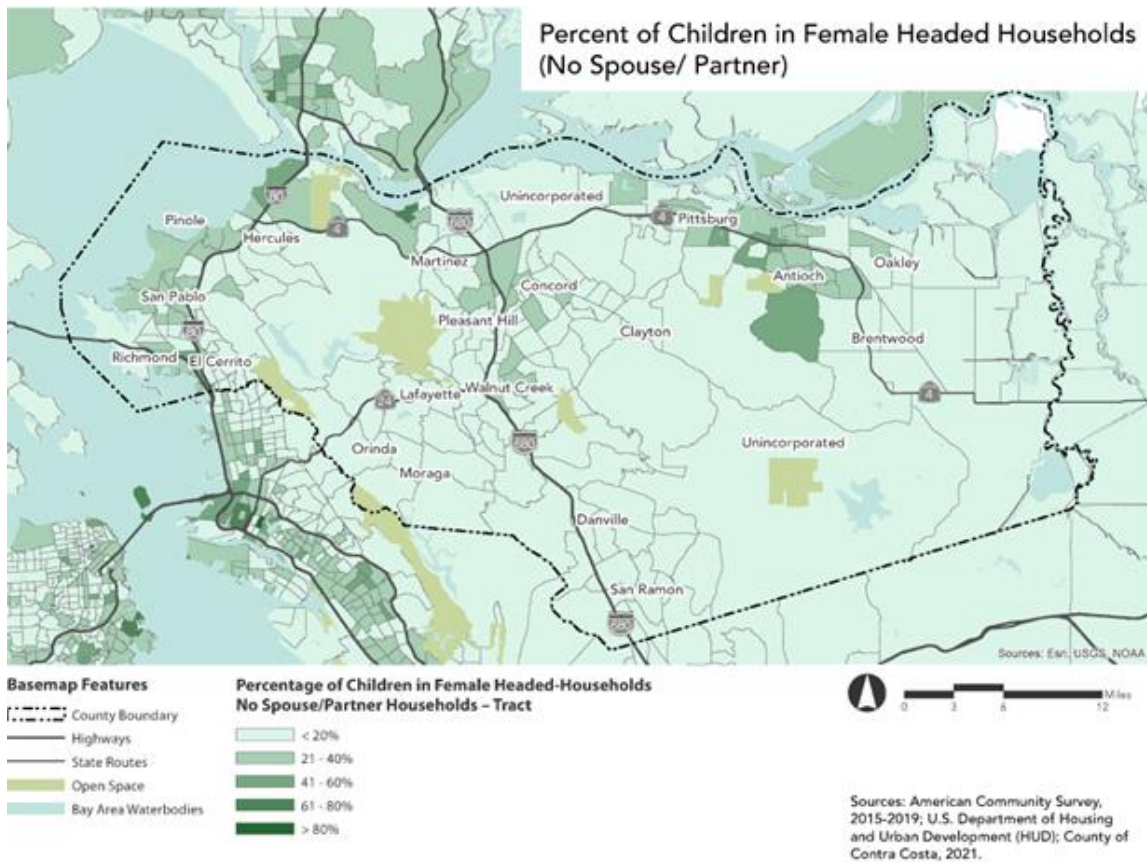
**Figure 4-8: Distribution of Percentage of Children in Married-Couple Households in Contra Costa County**



Source: Map 3(a) of Contra Costa Housing Collaborative AFFH analysis.

Figure 4-9 depicts the concentration of households headed by single mothers in the County by Census Tract. Areas of concentration include Richmond, San Pablo, Rodeo, Bay Point, Pittsburg, Antioch, and to the west of Concord. Those communities are also areas of high minority populations. By contrast, most of the central County and portions of central County to the south of the City of Concord have relatively low concentrations of children living in female-headed households (less than 20 percent). These tend to be more heavily White or White and Asian and Pacific Islander communities.

Figure 4-9: Distribution of Percentage of Children in Female-Headed, No-Spouse or No-Partner Households in Contra Costa County



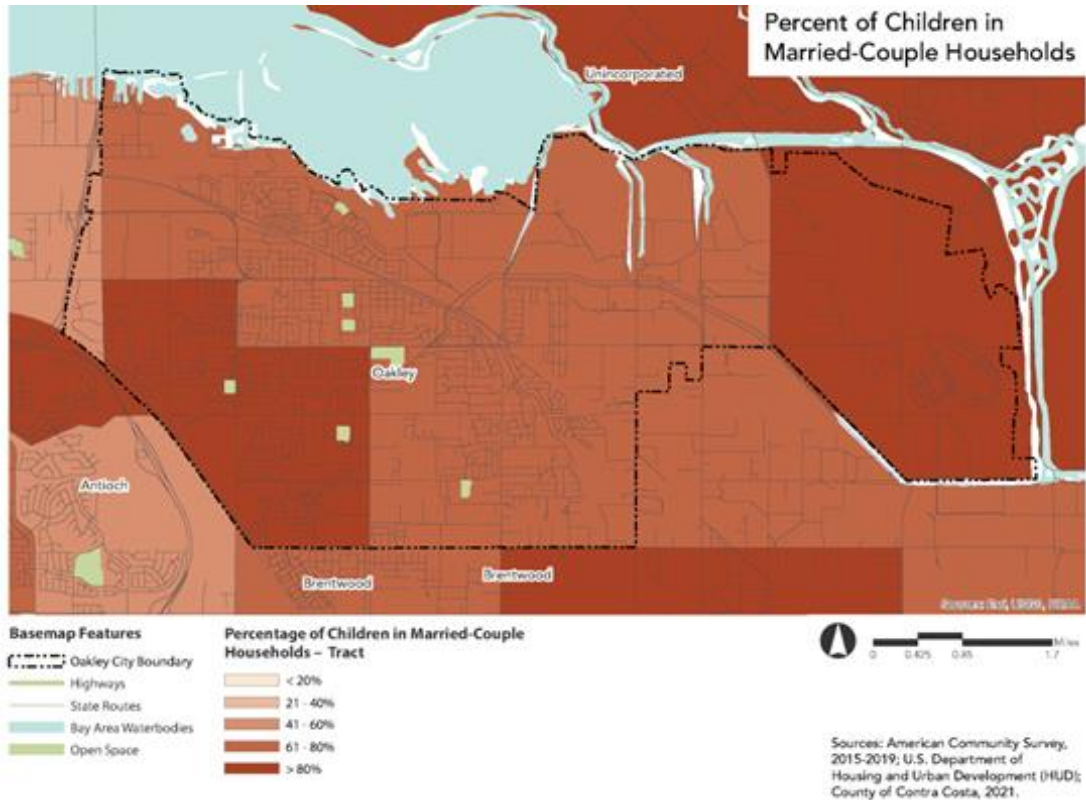
Source: Map 4(a) of Contra Costa Housing Collaborative AFFH analysis.

### Local Trends

Referring to Figure 4-10, all census tracts (except a sliver on the west) have at least 61-80 percent of children in married-couple households. The westernmost sliver has 41-60 percent of children in married-couple households. The southwest and most eastern portions of the City have over 80 percent of children in married-couple households. Census tracts with a high percentage of children in married-couple households on the east have the lowest use of HCVs.

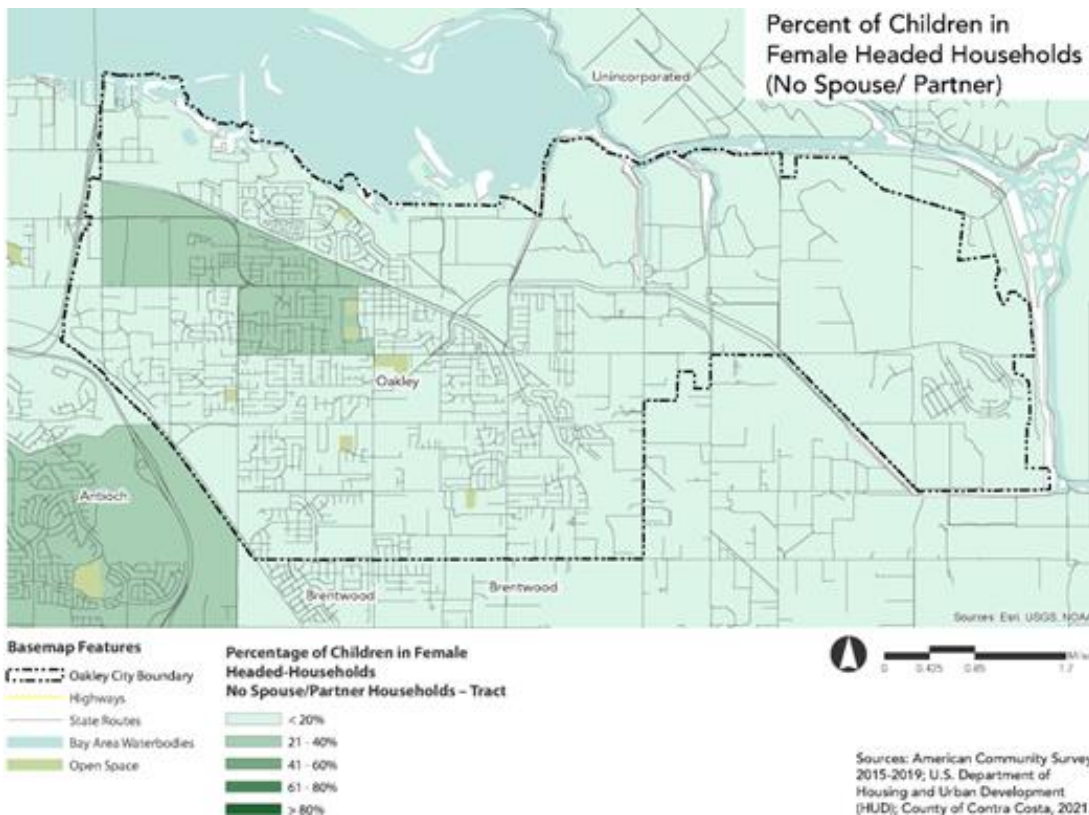
The City has an overall low percentage of female-headed households of less than 20 percent, except for tracts in the northwest neighborhoods in the City’s downtown that have 21-40 percent of female-headed households (see Figure 4-11). Census tracts with a higher percentage of children in female-headed households correspond with the highest use of HCVs in the City. These tracts also correspond with block groups with the lowest income in the City, areas with a high percentage of population with low to moderate income levels, and highest overpayment by renters. As will be discussed later, these tracts were also classified as sensitive communities vulnerable to displacement based on rising property values based on the UC Berkeley Urban Displacement Project.

Figure 4-10: Percent of Children in Married-Couple Households by Tract in Oakley



Source: Map 3(b) of Contra Costa Housing Collaborative AFFH analysis.

Figure 4-11: Percent of Children in Female-Headed Households by Tract in Oakley



Source: Map 4(b) of Contra Costa Housing Collaborative AFFH analysis.

## Income Level

Each year, HUD receives custom tabulations of American Community Survey (ACS) data from the U.S. Census Bureau. Known as the "CHAS" data (Comprehensive Housing Affordability Strategy), it demonstrates the number of households in need of housing assistance by estimating the number of households that have certain housing problems and have income low enough to qualify for HUD's programs (primarily 30 percent, 50 percent, and 80 percent of median income). HUD defines a Low to Moderate Income (LMI) area as a census tract or block group where over 51 percent of the population is LMI (based on HUD income definition of up to 80 percent of the Area Median Income).

### Regional Trends

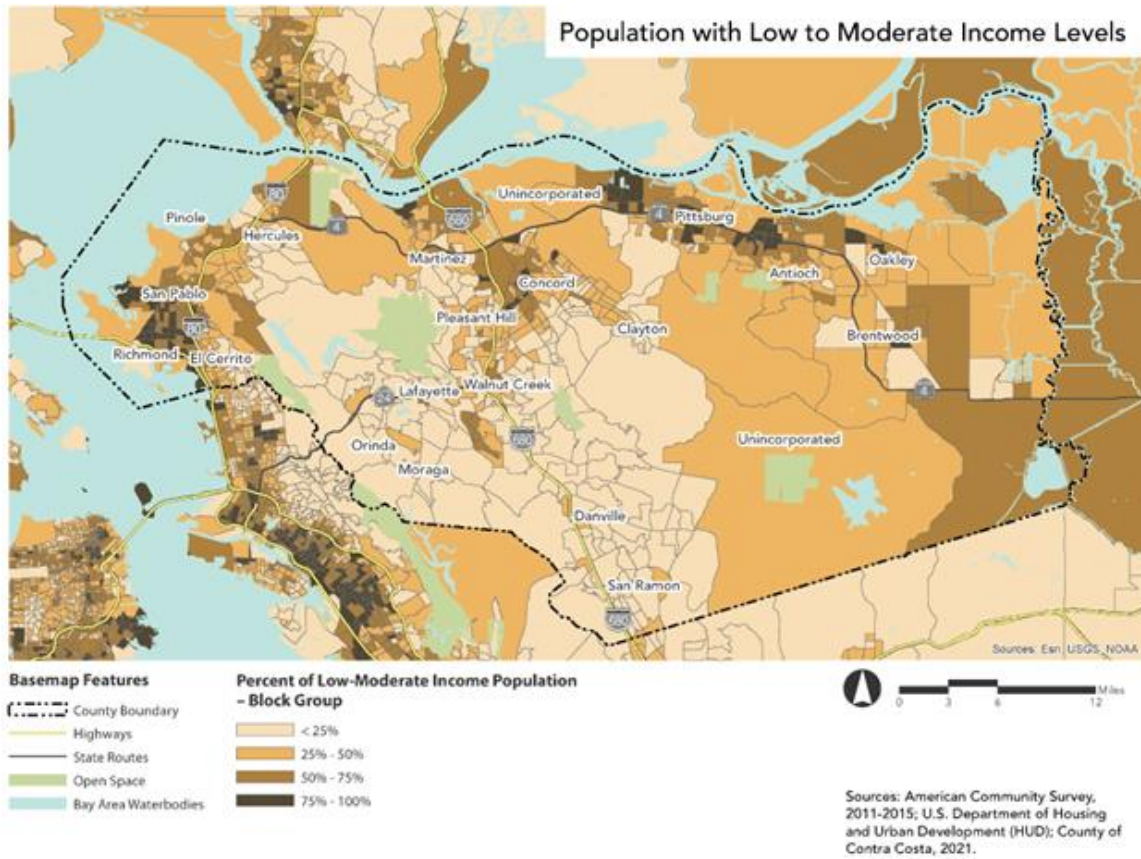
Table 4-12 lists Contra Costa County households by income category and tenure. Based on the above definition, 38.71 percent of Contra Costa County households are considered LMI as they earn less than 80 percent of the HUD Area Median Family Income (HAMFI). Almost 60 percent of all renters are considered LMI compared to only 27.5 percent of owner households.

<b>TABLE 4-12: HOUSEHOLDS BY INCOME CATEGORY AND TENURE IN CONTRA COSTA COUNTY</b>			
<b>Income Distribution Overview</b>	<b>Owner</b>	<b>Renter</b>	<b>Total</b>
Household Income $\leq$ 30% HAMFI	7.53%	26.95%	14.40%
Household Income >30% to $\leq$ 50% HAMFI	8.85%	17.09%	11.76%
Household Income >50% to $\leq$ 80% HAMFI	11.12%	15.16%	12.55%
Household Income >80% to $\leq$ 100% HAMFI	8.98%	9.92%	9.31%
Household Income >100% HAMFI	63.52%	30.89%	51.98%
<b>Total Population</b>	<b>248,670</b>	<b>135,980</b>	<b>384,645</b>

Source: HUD Office of Policy Development and Research (PD&R) CHAS Data; 2011–2015 ACS

Figure 4-12 shows the LMI areas in Contra Costa County by block group. Most of central Contra Costa County has less than 25 percent of LMI populations. Block groups with high concentrations of LMI (between 75–100 percent of the population) can be found clustered around Antioch, Pittsburg, Richmond, and San Pablo. There are also small pockets with high percentages of LMI population in Oakley. Other areas of the County have a moderate percentage of LMI population (25 percent–75 percent).

Figure 4-12: Distribution of Percentage of Population with Low to Moderate Income Levels in Contra Costa County



Source: Map 5(a) of Contra Costa Housing Collaborative AFFH analysis.

### Local Trends

Table 4-13 displays a breakdown of income demographics in Oakley for the years 2010 and 2015 compared to an average of the nine-county Bay Area in 2015. As of that year, Oakley had a lower share of very low-income residents than the Bay Area as a whole, a higher share of low-income residents, a higher share of moderate-income residents, and a similar share of above moderate-income residents.

TABLE 4-13: POPULATION BY INCOME GROUP, OAKLEY AND THE REGION			
Income Distribution Overview	2010	2015	2015
Household Income ≤ 30% HAMFI	8.33%	30.54%	13.63%
Household Income >30% to ≤ 50% HAMFI	9.03%	20.11%	11.67%
Household Income >50% to ≤ 80% HAMFI	13.17%	12.30%	12.96%
Household Income >80% to ≤ 100% HAMFI	10.02%	7.82%	9.50%
Household Income >100% HAMFI	59.50%	29.05%	52.24%
<b>Total Population</b>	<b>8,580</b>	<b>2,685</b>	<b>11,265</b>

Source: UC Merced AFFH Segregation Report, 2022. Data for 2015 is from Housing U.S. Department of and Urban Development, American Community Survey 5-Year 2011- 2015 Low- and Moderate-Income Summary Data. Data for 2010 is from U.S. Department of Housing and Urban Development, American Community Survey 5-Year 2006-2010 Low- and Moderate-Income Summary Data.

Table 4-14 provides a list of households by income category and tenure in Oakley in 2015. Generally speaking, there are disparities between the incomes of homeowners and renters, a pattern observed on both the regional and local levels. In Oakley, only 17.36 percent of owner households are considered LMI (earns less than 80 percent of HAMFI) compared to about 50 percent of renter households. The reverse is true for those of high income households (more than 100 percent of HAMFI), where almost 60 percent of owner households are high income, and slightly less than 30 percent of renter households are high income.

<b>TABLE 4-14: HOUSEHOLDS BY INCOME CATEGORY AND TENURE IN OAKLEY, 2015</b>			
<b>Income Distribution Overview</b>	<b>Owner</b>	<b>Renter</b>	<b>Total</b>
Household Income $\leq$ 30% HAMFI	8.33%	30.54%	13.63%
Household Income >30% to $\leq$ 50% HAMFI	9.03%	20.11%	11.67%
Household Income >50% to $\leq$ 80% HAMFI	13.17%	12.30%	12.96%
Household Income >80% to $\leq$ 100% HAMFI	10.02%	7.82%	9.50%
Household Income >100% HAMFI	59.50%	29.05%	52.24%
<b>Total Population</b>	<b>8,580</b>	<b>2,685</b>	<b>11,265</b>

Source: HUD Office of Policy Development and Research (PD&R) CHAS Data; 2011–2015 ACS.

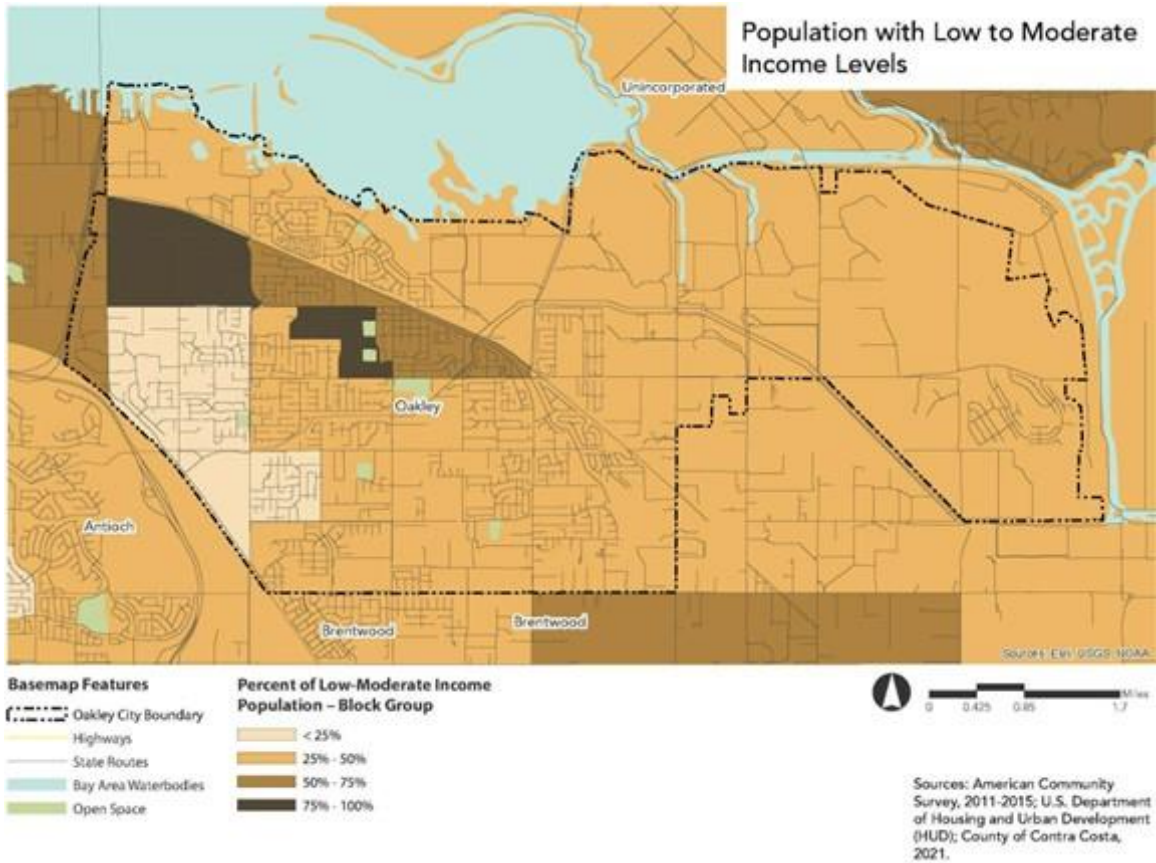
Figure 4-13 below shows the percent of population with low to moderate income levels by block group in the City of Oakley. A ‘slice’ of block groups located in the northwest portion of the City (known as the Carol Lane, Elm, and Sandy Lane neighborhoods) have the highest percentage of LMI populations (75–100 percent) followed by tracts with 50–75 percent of populations with LMI income approaching the center of the City (within the Teakwood and Duarte neighborhoods). The rest of the City has 25–50 percent of population with LMI income. The block groups in the southwest area of the City have the lowest percentage of population with LMI levels. These block groups are among the most cost-burdened in the City and are especially vulnerable to displacement due to rising property values. As such, they have been classified as sensitive communities by the UC Berkeley Urban Displacement Project.

Income segregation can also be analyzed by calculating values for the segregation indices discussed previously. Similar to the racial segregation measures shown in Tables 4-8 and 4-9, Table 4-15 presents segregation index values for income segregation for Oakley and the entire nine-county Bay Area in 2010 and 2015 and Table 4-16 presents the same for the region.

The dissimilarity index and isolation index are calculated by comparing the income demographics of Oakley and local jurisdictions to the regional income group composition. For example, Table 4-8 shows that the regional isolation index value for very low-income residents is 0.315, meaning that on average very low-income Bay Area residents live in a jurisdiction that is 31.5 percent very low-income. The regional dissimilarity index for lower-income residents (below 80 percent AMI) and other residents is 0.193, which means that across the region 19.3 percent of lower-income residents would need to move to a different jurisdiction to create perfect income group integration in the Bay Area as a whole.



Figure 4-13: Distribution of Percentage of Population with Low to Moderate Income Levels in Oakley



Source: Map 5(a) of Contra Costa Housing Collaborative AFFH analysis.

**TABLE 4-15: NEIGHBORHOOD INCOME SEGREGATION LEVELS IN OAKLEY**

Index	Race	Oakley		Bay Area Average
		2000	2015	2015
Isolation Index	Very Low-Income (<50% AMI)	0.249	0.311	0.269
	Low-Income (50%-80% AMI)	0.142	0.186	0.145
	Moderate-Income (80%-120% AMI)	0.253	0.210	0.183
	Above Moderate-Income (>120% AMI)	0.410	0.406	0.507
Dissimilarity Index	Below 80% AMI vs. Above 80% AMI	0.158	0.199	0.198
	Below 50% AMI vs. Above 120% AMI	0.195	0.268	0.253
Theil's H Multi-racial	All Income Groups	0.022	0.042	0.043

Source: UC Merced AFFH Segregation Report, 2022. Income data for 2015 is from U.S. Department of Housing and Urban Development, American Community Survey 5-Year 2011-2015 Low- and Moderate-Income Summary Data. Data for 2010 is from U.S. Department of Housing and Urban Development, American Community Survey 5-Year 2006-2010 Low- and Moderate-Income Summary Data.

**TABLE 4-16: REGIONAL INCOME SEGREGATION MEASURES**

Index	Group	2010	2015
Isolation Index	Very Low-Income (<50% AMI)	0.277	0.315
	Low-Income (50%-80% AMI)	0.157	0.154
	Moderate-Income (80%-120% AMI)	0.185	0.180
	Above Moderate-Income (>120% AMI)	0.467	0.435
Dissimilarity Index	Below 80% AMI vs. Above 80% AMI	0.186	0.194
	Below 50% AMI vs. Above 120% AMI	0.238	0.248
Theil's H Multi-racial	All Income Groups	0.034	0.032

Source: UC Merced AFFH Segregation Report, 2022. U.S. Department of Housing and Urban Development, American Community Survey 5-Year 2011-2015 Low- and Moderate- Income Summary Data.

## Concentrated Areas of Race/Ethnicity and Income

### Racially and Ethnically Concentrated Areas of Poverty

The Racially or Ethnically Concentrated Areas of Poverty (R/ECAP) are neighborhoods in which there are both racial concentrations and high poverty rates. HUD's definition of a R/ECAP is:

- A census tract that has a non-white population of 50 percent or more (majority-minority) or, for non-urban areas, 20 percent, AND a poverty rate of 40 percent or more; OR
- A census tract that has a non-white population of 50 percent or more (majority-minority) AND the poverty rate is three times the average tract poverty rate for the County, whichever is lower.

Identifying R/ECAPs can help facilitate understanding of entrenched patterns of segregation and poverty since households within R/ECAP tracts frequently represent the most disadvantaged households within a community.<sup>6</sup> The National Bureau of Economic Research found that urban areas that are more residentially segregated by race and income tend to have lower levels of upward economic mobility than other areas.<sup>7</sup> Using HUD's methodology, R/ECAPs are meant to identify where residents may have historically faced discrimination and/or continue to be challenged by limited economic opportunity.

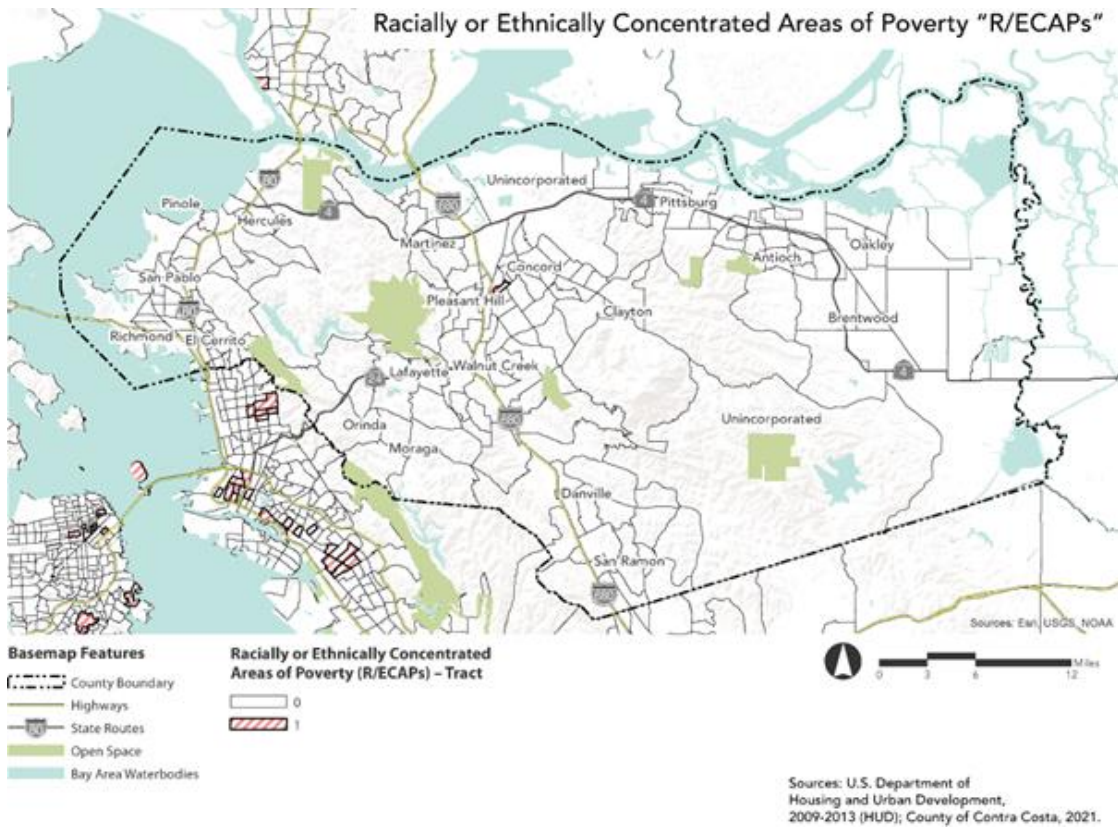
### Regional Trends

In Contra Costa County, the only area that meets the official definition of a R/ECAP is Monument Corridor in Concord (highlighted with red stripes in Figure 4-14 below).

<sup>6</sup> Contra Costa County 2020-2025 Analysis of Impediments to Fair Housing Choice. Pg. 86

<sup>7</sup> National Bureau of Economic Research, January 2014. *Where is the Land of Opportunity? The Geography of Intergenerational Mobility in the United States*, [https://www.nber.org/system/files/working\\_papers/w19843/w19843.pdf](https://www.nber.org/system/files/working_papers/w19843/w19843.pdf)

Figure 4-14: R/ECAPs in Contra Costa County



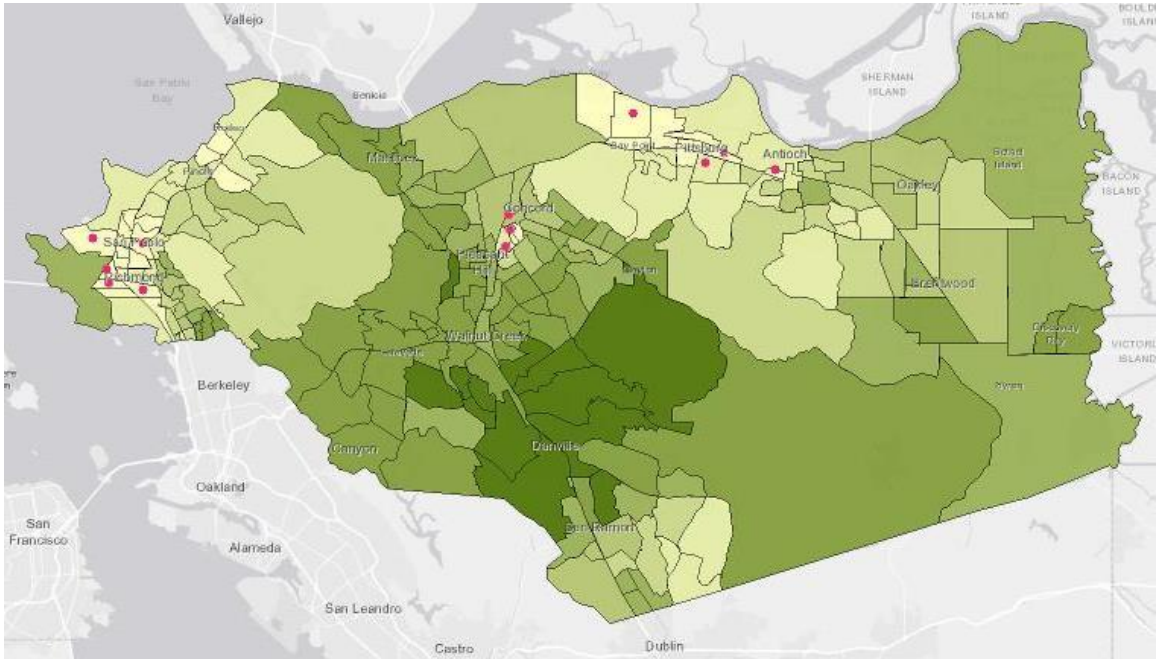
Source: Map 8(a) of Contra Costa Housing Collaborative AFFH analysis.

### *Expanded R/ECAPs in Contra Costa County*

According to the 2020 Contra Costa County AI, however, the HUD definition that utilizes the federal poverty rate is not suitable for analysis in the San Francisco Bay Area due to the high cost of living. The HUD definition would severely underestimate whether an individual is living in poverty. The 2020 AI proposes an alternate definition of a R/ECAP that includes majority-minority census tracts that have poverty rates of 25 percent or more. Under this definition, twelve other census tracts would qualify as R/ECAPs in the areas of Antioch (1), Bay Point (1), Concord (3), Pittsburg (2), North Richmond (1), Richmond (3) and San Pablo (1). Refer to Figure 4-15 for the locations of R/ECAPS based on the expanded definition. Note that the Contra Costa County AI does not provide a legend for the map.

According to the 2012–2016 American Community Survey, 69,326 people lived in these expanded R/ECAPs, representing 6.3 percent of the County’s population. Hispanic and Black populations make up a disproportionately large percentage of residents who reside in R/ECAPs compared to the population of the County or Region as a whole. In Contra Costa County, approximately 53 percent of individuals living in R/ECAPs are Hispanic, nearly 18 percent are Black, 19.57 percent are Mexican American, 4.65 percent are Salvadoran American, and 1.49 percent are Guatemalan Americans. Families with children under 18 still in the household comprise almost 60 percent of the population in Contra Costa County’s R/ECAPs. To those already living in poverty, the higher rate of dependent children in their households would translate to a greater strain on their resources.

Figure 4-15: Expanded R/ECAPs in Contra Costa County

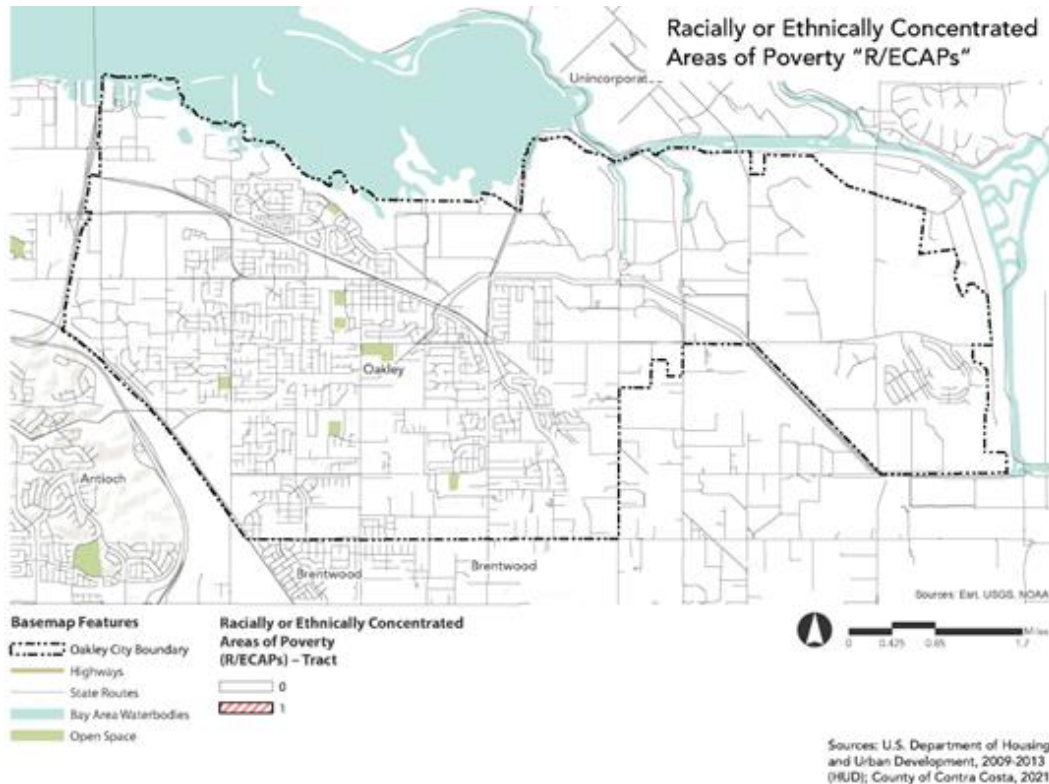


Source: 2020-2025 Contra County Consortium Analysis of Impediments to Fair Housing Choice

### Local Trends

The City of Oakley has no R/ECAPs as defined by HUD or expanded R/ECAPs as defined by the 2020 County AI (see Figure 4-16).

Figure 4-16: R/ECAPs in Oakley



Source: Map 8(b) of Contra Costa Housing Collaborative AFFH analysis.

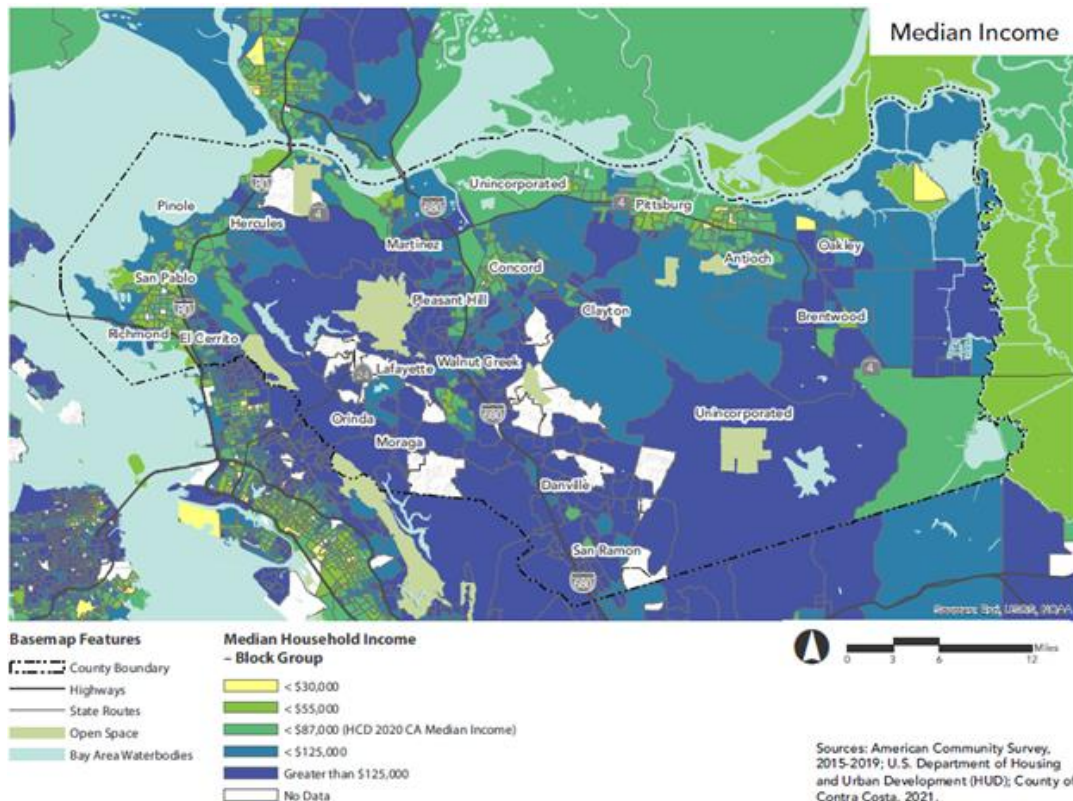
## Racially Concentrated Areas of Affluence

The Racially Concentrated Areas of Affluence (RCAAs) are defined by the HUD as communities with a large proportion of affluent and non-Hispanic White residents. According to a policy paper published by HUD, non-Hispanic Whites are the most racially segregated group in the United States. In the same way neighborhood disadvantage is associated with concentrated poverty and high concentrations of people of color, distinct advantages are associated with residence in affluent, White communities. RCAAs are currently not available for mapping on the HCD AFFH Data Viewer. As such, an alternate definition of RCAA from the University of Minnesota Humphrey School of Public Affairs is used in this analysis. RCAAs are defined as census tracts where (1) 80 percent or more of the population is White, and (2) the median household income is \$125,000 or greater (slightly more than double the national median household income in 2016).

### Regional Trends

By cross-referencing Figure 4-2 (Racial Demographics in Contra Costa County) above and Figure 4-17 below showing median household incomes by census block group in Contra Costa County, RCAAs can be identified in the expanse from Lafayette, in the north, to Danville, in the south. This aligns with the cities’ racial demographic and median income (summarized in Table 4-17 below). Although not all census tracts/block groups meet the criteria to qualify as RCAAs, there is a tendency for census block groups with higher White populations to have higher median incomes throughout the County.

Figure 4-17: Median Household Income in Contra Costa County



Source: Map 10(a) of Contra Costa Housing Collaborative AFFH analysis.

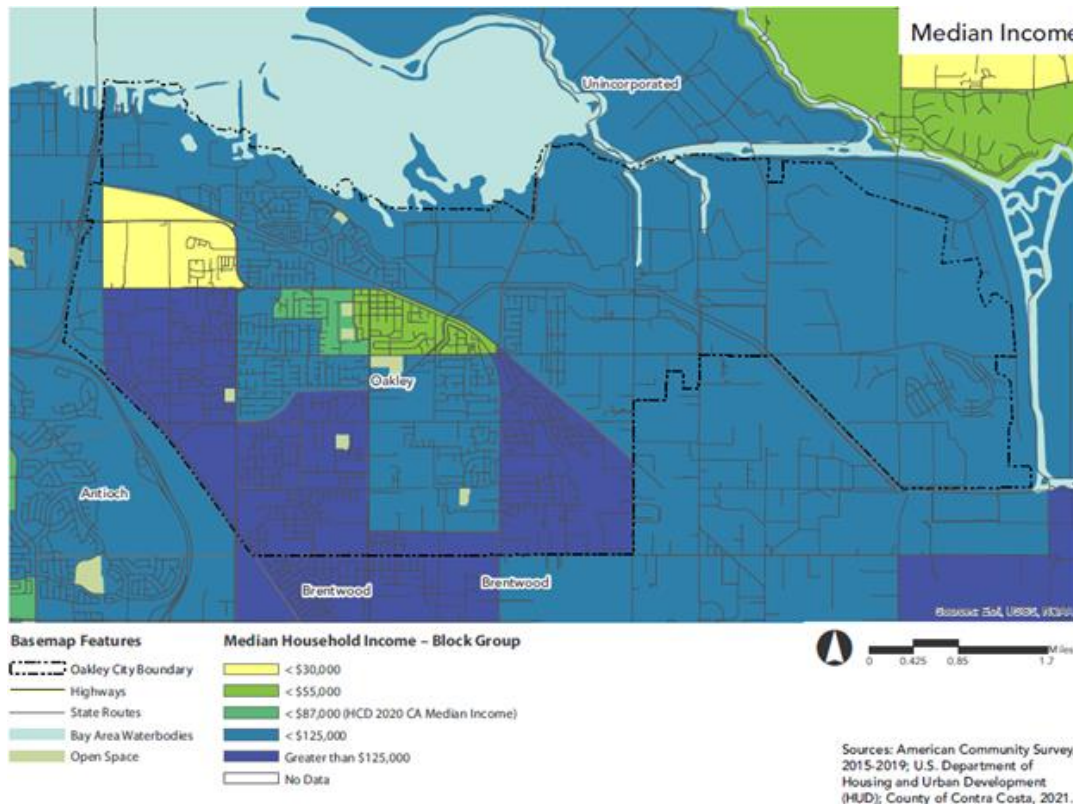
TABLE 4-17: WHITE POPULATION AND MEDIAN HOUSEHOLD INCOME OF RCAAS IN CONTRA COSTA COUNTY		
City	White Population	Median Household Income (2019)
Danville	80.53%	\$160,808
Lafayette	81.23%	\$178,889
Walnut Creek	74.05%	\$105,948

Source: DataUSA.io (2019).

### Local Trends

Figure 4-18 shows the median household income by block group in the City of Oakley. Income above \$87,000 is considered above HCD’s 2020 Median Income for California. As shown in the figure, the majority of Oakley has incomes higher than the State Median Income, except central and northwestern Oakley. Radiating from the center of the City towards the south and west, median household income increases from \$55,000 to \$87,000, \$125,000, and greater than \$125,000. Northwest Oakley has the lowest median income of less than \$30,000. However, areas with high median income do not overlap with census tracts where there is 80 percent or more White residents, thus there are no RCAAs in Oakley.

Figure 4-18: Median Household Income in Oakley



Source: Map 10(b) of Contra Costa Housing Collaborative AFFH analysis.

Block groups with the lowest median income correspond to areas with high percentages of renter units with HCVs, children in female headed households, populations with low to moderate income levels, and cost-burdened renter households. According to the AFFH DataViewer, the northwest area of Oakley with the lowest median income contains a concentration of subsidized housing units.

## Access to Opportunities

Access to opportunity is a concept to approximate the link between place-based characteristics (e.g., education, employment, safety, and the environment) and critical life outcomes (e.g. health, wealth, and life expectancy). Ensuring access to opportunity means both improving the quality of life for residents of low-income communities, as well as supporting residents' mobility and access to 'high resource' neighborhoods.

### HUD Opportunity Indices

This section presents the HUD-developed index scores based on nationally available data sources to assess residents' access to key opportunity assets in comparison to the County. Table 4-18 provides index scores or values (the values range from 0 to 100) for the following opportunity indicator indices:

- **School Proficiency Index:** The school proficiency index uses school-level data on the performance of 4th grade students on state exams to describe which neighborhoods have high-performing elementary schools nearby and which are near lower performing elementary schools. The higher the index value, the higher the school system quality is in a neighborhood.
- **Labor Market Engagement Index:** The labor market engagement index provides a summary description of the relative intensity of labor market engagement and human capital in a neighborhood. This is based upon the level of employment, labor force participation, and educational attainment in a census tract. The higher the index value, the higher the labor force participation and human capital in a neighborhood.
- **Transit Trips Index:** This index is based on estimates of transit trips taken by a family that meets the following description: a single parent family of three, renting, with income equal to 50 percent of the AMI. The higher the transit trips index value, the more likely residents in that neighborhood utilize public transit.
- **Low Transportation Cost Index:** This index is based on estimates of transportation costs for a family that meets the following description: a single-parent family of three, renting, with income equal to 50 percent of the AMI. The higher the index value, the lower the cost of transportation in that neighborhood.
- **Jobs Proximity Index:** The jobs proximity index quantifies the accessibility of a given residential neighborhood as a function of its distance to all job locations within a region or Core Based Statistical Area (CBSA), with larger employment centers weighted more heavily. The higher the index value, the better the access to employment opportunities for residents in a neighborhood.

- Environmental Health Index:** The environmental health index summarizes potential exposure to harmful toxins at a neighborhood level. The higher the index value, the less exposure to toxins harmful to human health. Therefore, the higher the index value, the better the environmental quality of a neighborhood, where a neighborhood is a census block-group.

TABLE 4-18: OPPORTUNITY INDICES IN CONTRA COSTA COUNTY						
Index	School Proficiency	Transit Trip	Low Transportation Cost	Labor Market	Jobs Proximity	Environmental Health
White, Non-Hispanic	69.32	79.83	71.72	68.76	49.30	54.75
Black, Non-Hispanic	34.34	81.81	75.62	42.52	48.12	43.68
Asian or Pacific Islander, Non-Hispanic	59.43	80.81	72.22	66.87	45.27	52.22
Native American, Non-Hispanic	49.99	80.47	73.09	51.19	49.04	47.92
Hispanic	39.38	82.31	75.57	42.30	45.11	43.85
White, Non-Hispanic	55.60	81.05	74.17	55.46	50.67	49.39
Black, Non-Hispanic	25.84	84.03	78.23	32.63	48.69	39.84
Asian or Pacific Islander, Non-Hispanic	46.48	84.04	77.75	52.15	50.02	41.52
Native American, Non-Hispanic	19.92	82.61	75.06	34.52	48.41	46.48
Hispanic	30.50	84.69	78.06	32.01	44.57	38.66

Note: American Community Survey Data are based on a sample and are subject to sampling variability.

Source: AFFHT Data Table 12; Data Sources: Decennial Census; ACS; Great Schools; Common Core of Data; SABINS; LAI; LEHD; NATA

## TCAC Opportunity Maps

TCAC Maps are opportunity maps created by the California Fair Housing Task Force (a convening of the Department of Housing and Community Development (HCD) and the California Tax Credit Allocation Committee (TCAC)) to provide research and evidence-based policy recommendations to further HCD’s fair housing goals of (1) avoiding further segregation and concentration of poverty and (2) encouraging access to opportunity through land use policy and affordable housing, program design, and implementation. These opportunity maps identify census tracts with highest to lowest resources, segregation, and poverty, which in turn inform the TCAC to distribute funding more equitably for affordable housing in areas with the highest opportunity through the Low-Income Housing Tax Credit (LIHTC) Program.

TCAC Opportunity Maps display areas by highest to lowest resources by assigning scores between 0–1 for each domain by census tracts where higher scores indicate higher “access” to the domain or higher “outcomes.” Refer to Table 4-19 for a list of domains and indicators for opportunity maps. Composite scores are a combination score of the three domains that do not have a numerical value but rather rank census tracts by the level of resources (low, moderate, high, highest, and high poverty and segregation). The



opportunity maps also include a measure or “filter” to identify areas with poverty and racial segregation. The criteria for these filters were:

- **Poverty:** Tracts with at least 30 percent of population under the federal poverty line;
- **Racial Segregation:** Tracts with location quotient higher than 1.25 for Blacks, Hispanics, Asians, or all people of color in comparison to the County

TABLE 4-19: DOMAINS AND LIST OF INDICATORS FOR OPPORTUNITY MAPS	
Domain	Indicator
Economic	Poverty Adult Education Employment Job Proximity Median Home Value
Environmental	CalEnviroScreen 3.0 Pollution Indicators and Values
Education	Math Proficiency Reading Proficiency High School Graduation Rates Student Poverty Rates

Source: California Fair Housing Task Force, Methodology for the 2021 TCAC/HCD Opportunity Maps, December 2020.

High resource areas have high index scores for a variety of opportunity indicators such as high employment rates, low poverty rates, proximity to jobs, high educational proficiency, and limited exposure to environmental health hazards. High resource tracts are areas that offer low-income residents the best chance of a high quality of life, whether through economic advancement, high educational attainment, or clean environmental health. Moderate resource areas have access to many of the same resources as the high resource areas but may have fewer job opportunities, lower performing schools, lower median home values, or other factors that lower their indexes across the various economic, educational, and environmental indicators. Low resource areas are characterized as having fewer opportunities for employment and education, or a lower index for other economic, environmental, and educational indicators. These areas have greater quality of life needs and should be prioritized for future investment to improve opportunities for current and future residents.

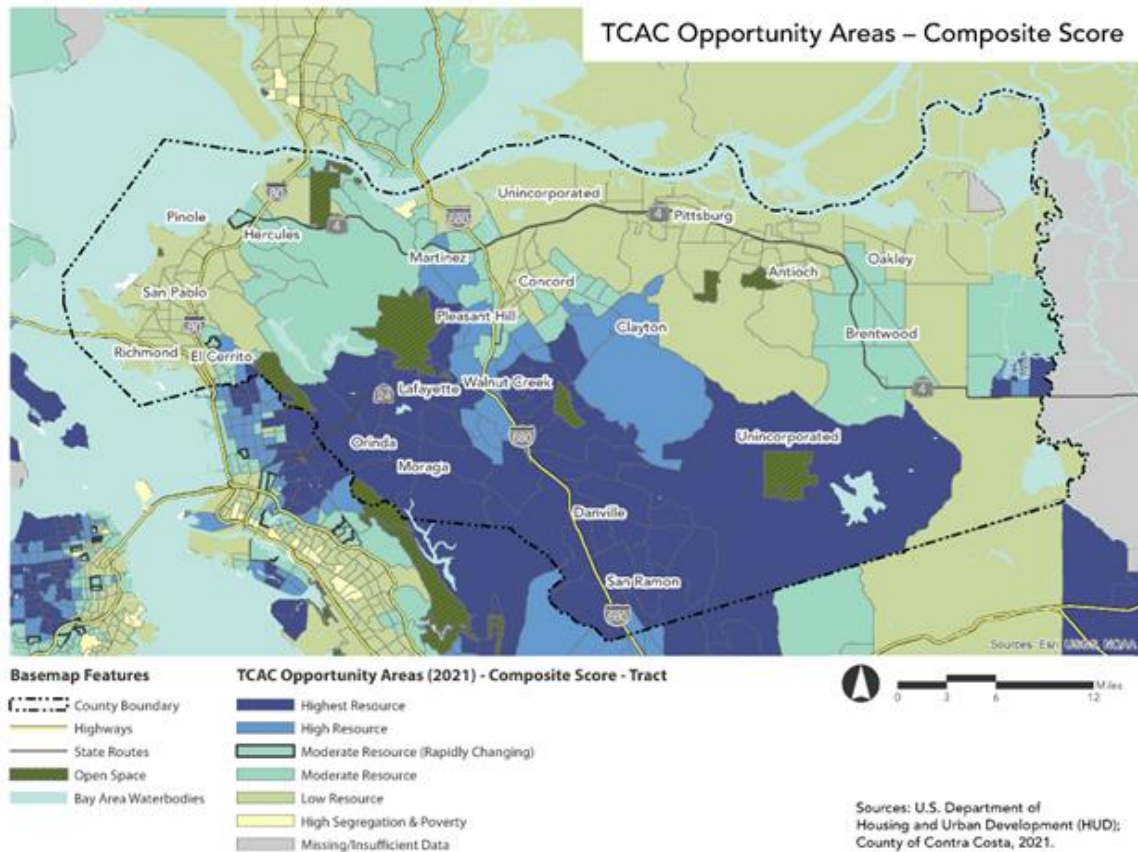
Information from opportunity mapping can help highlight the need for housing element policies and programs that would help to remediate conditions in low resource areas or areas of high segregation and poverty, and to encourage better access for low and moderate income and black, indigenous, and non-White households to housing in high resource areas.

### Regional Trends

Figure 4-19 shows the composite score of the 2021 TCAC Opportunity Areas in Contra Costa County, where each tract is categorized based on percentile rankings of the level of resources within the region. The only census tract in Contra Costa County considered an area of high segregation and poverty is in Martinez. Concentrations of low resource areas are in the northwestern and eastern parts of the County (Richmond to Hercules and

Concord to Oakley); census tracts with the highest resources are located in central and southern parts of the County (San Ramon, Danville, Moraga, and Lafayette).

Figure 4-19: Composite Score of TCAC Opportunity Areas in Contra Costa County

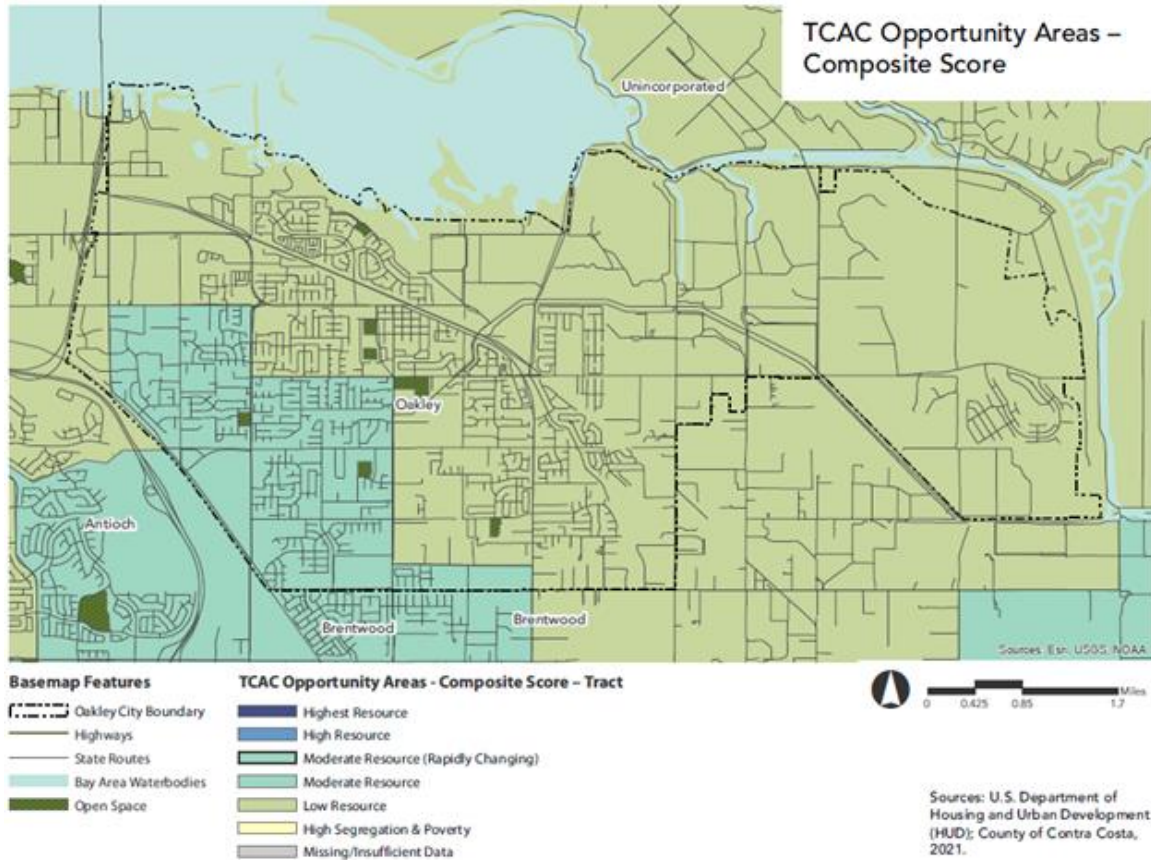


Source: Map 11(a) of Contra Costa Housing Collaborative AFFH analysis.

### Local Trends

Figure 4-20 shows a closer look at the TCAC Opportunity Areas in Oakley. The City is composed of mostly low resource areas, with the southwestern portion of the City considered to be moderate resource. Census tracts classified as moderate resource correspond with high environmental scores, median incomes, median gross rents, and percent of children in married-couple households.

Figure 4-20: TCAC Composite Scores in Oakley



Source: Map 11(a) of Contra Costa Housing Collaborative AFFH analysis.

## Educational Opportunity

Housing and school policies are mutually reinforcing, which is why it is important to analyze access to educational opportunities when assessing fair housing. At the most general level, school districts with the greatest amount of affordable housing tend to attract larger numbers of LMI families (largely composed of minorities). In school districts with the most diversity, Black/Hispanic/Latino students routinely score lower than their White peers. In contrast, schools in less diverse neighborhoods or with less diverse demographics often have higher test scores and greater educational opportunity.

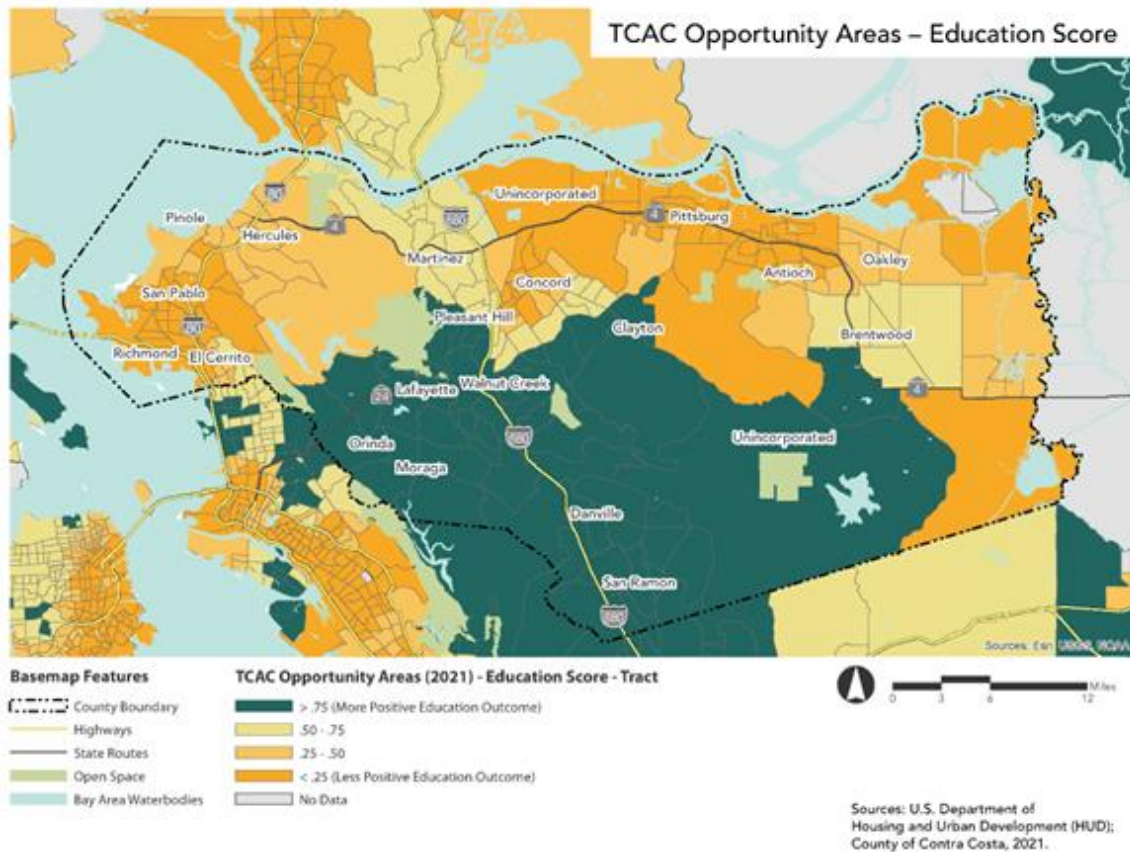
### Regional Trends

There are 19 public school districts in Contra Costa County, in addition to 124 private schools and 19 charter schools. According to the Contra Costa County AI, access to proficient schools varies across the County. Schools are lower performing in the eastern and northern neighborhoods of the County, including the cities of Antioch, Concord, Pittsburg and Richmond and higher in the central and southern sections of the jurisdiction. With regards to race and ethnicity, the Hispanics and Latino residents had the highest concentrations in neighborhoods with low school proficiency scores. Asians or Pacific Islanders were spread across the jurisdiction in neighborhoods with low- and high- performing schools. The report also observed concentrations of Mexican and

Filipino national origin in neighborhoods of low school proficiency, especially in Antioch, Concord and Pittsburg.<sup>8</sup>

Figure 4-21 shows domain scores for the education indicator of the TCAC/HCD Opportunity Maps in Contra Costa. Educational scores are determined based on elementary math and reading proficiency rates, high school graduation rates, and student poverty rates.

Figure 4-21: TCAC Opportunity Areas’ Education Score in Contra Costa County



Source: Map 12(a) of Contra Costa Housing Collaborative AFFH analysis.

Figure 4-21 shows that the northwestern and eastern parts of the County have the lowest education domain scores (less than 0.25) per census tract, especially around Richmond and San Pablo, Pittsburg, Antioch, east of Clayton, and Concord and its northern unincorporated areas. Census tracts with the highest education domain scores (greater than 0.75) are located in central and southern parts of the County (bounded by San Ramon on the south; Orinda and Moraga on the west; Lafayette, Walnut Creek, Clayton, and Brentwood on the north). Comparing Figure 4-17 (Median Household Income in Contra Costa County) and Figure 4-21 reveals that areas with lower education scores correspond with areas with lower income households (largely composed of minorities) and vice versa. Table 4-18 also indicates that index values for school proficiency are higher for White residents, indicating a greater access to high quality schools.

<sup>8</sup> 2020-2025 Analysis of Impediments to Fair Housing Choice - Contra Costa County Consortium, pg. 100-101

The 2020 Contra Costa County AI reports that the policies and practices that underlay patterns of school segregation are largely attributed to housing practices, including historical (20th century) disinvestment and segregation, local zoning and land use policies and practices, placement of subsidized housing, administration of the HCV program, housing discrimination in the private market, and personal choices made by families within the constraints of the market. But education policies also influence these patterns of segregation. These housing-related educational policies that affect housing segregation include school district lines and school assignment zones that closely mirror local demographic divisions across and within districts, school district “choice” policies that exacerbate school concentrations of poverty, test- or criteria-based admission to choice schools, lack of free student transportation for students opting for intra-district transfers, absence of free inter-district transfers for low income students attending high poverty schools (and unregulated access to inter-district transfers for higher income students), unregulated private and parental contributions to local schools, and unequal capital expenditures (school construction and renovation) across schools within a district.<sup>9</sup>

### Local Trends

The City of Oakley is served by the Oakley Union Elementary School District (OUESD), Antioch Unified School District (AUSD), and Liberty Union High School District (LUHSD). It is also worth noting that the Brentwood Union School District also operates within a small portion of Oakley, although not in any areas with existing housing as of 2022. OUESD operates six elementary schools, AUSD operates one K-8 school, and LUHSD operates one high school in Oakley.

OUESD ranks in the bottom 50 percent of public schools based on the district’s average testing ranking of 4/10 in math and English proficiency. Public schools in OUESD have a below average math proficiency score of 30 percent and reading proficiency score of 40 percent (compared to the County average of 45 percent and 55 percent for math and reading respectively). Orchard Park School in AUSD places in the bottom 50 percent of all schools in California for overall test scores in the 2018-2019 school year. Similar to OUESD, math proficiency is at 30 percent and reading proficiency is at 43 percent. Freedom High School in LUHSD has a math proficiency of 23 percent (bottom 50 percent in the state) and reading proficiency of 62 percent (top 30 percent in the state). Overall, Freedom High School placed in the top 50 percent of all schools in California for the 2018-2019 school year.

Minority enrollment at all school districts is majority Hispanic. Table 4-20 displays student enrollment by race/ethnicity at Freedom High School.

Similar to the factors that hinder fair housing, factors such as low socioeconomic status (accounted for by the number of students receiving free lunches) and race may contribute to low math performance. As found by Gong (2019)<sup>10</sup>, limited English proficiency students who have low socioeconomic status and who are either Hispanic or black tend to be the most disadvantaged group in math performance. In Freedom High

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<sup>9</sup> Ibid.

<sup>10</sup> Gong, X. (2019, November 7). The impact of English language proficiency on Math achievement. [Paper presentation]. Association for Public Policy Analysis and Management Conference, Denver, CO.

School, over 50 percent of the student population are eligible for free meals and/or are Hispanic or Black.

TABLE 4-20: FREEDOM HIGH SCHOOL ENROLLMENT BY RACE/ETHNICITY							
Race	American Indian/ Alaska Native	Asian	Black	Hispanic	Native Hawaiian/ Pacific Islander	White	Two or More Races
Students	9	207	257	1,157	14	739	110
	Free lunch eligible: 770 <sup>1</sup>			Directly certified: 570 <sup>2</sup>			

Notes:

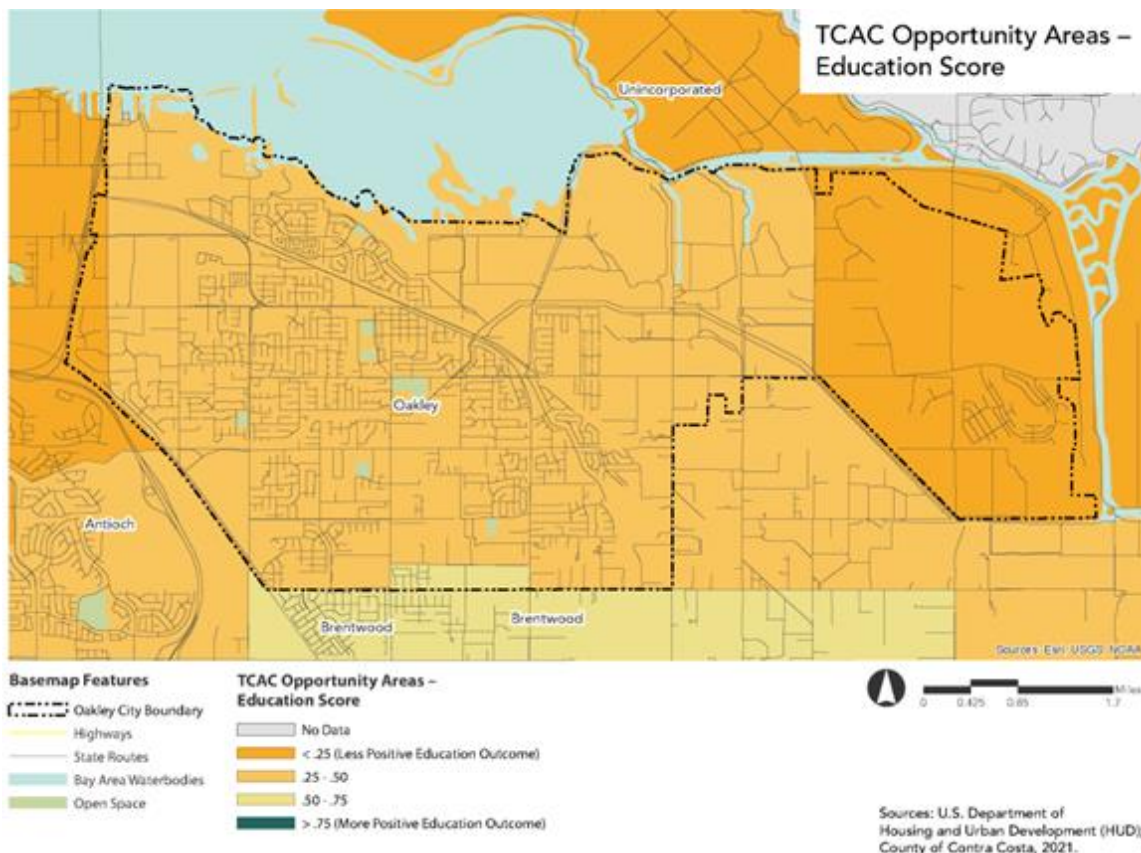
<sup>1</sup> Free lunch students: those eligible to participate in the Free Lunch Program (i.e., those with family incomes below 130 percent of the poverty level or who are directly certified)

<sup>2</sup> The number of students reported as categorically eligible to receive free meals to the USDA for the FNS 742. Students are categorically eligible to receive free meals if they belong to a household receiving the selected federal benefits noted above or are migrant, homeless, in foster care, or in Head Start.

Source: Contra Costa Housing Collaborative AFFH analysis, 2022.

Figure 4-22 displays educational index scores for the City of Oakley. The majority of the City has an educational score of 0.25–0.50. A western sliver and eastern portions of the City score less than 0.25 (indicating the least positive educational outcomes). Where Oakley meets Brentwood on the southern City border, a small area has an educational score of 0.50–0.75, the highest in Oakley.

Figure 4-22: TCAC Opportunity Areas’ Education Score in Oakley



Source: Map 12(b) of Contra Costa Housing Collaborative AFFH analysis.

## Transportation

Access to public transit is of paramount importance to households affected by low incomes and rising housing prices, especially because lower income households are often transit dependent. Public transit should strive to link lower income persons, who are often transit dependent, to major employers where job opportunities exist. Access to employment via public transportation can reduce welfare usage and increase housing mobility, which enables residents to locate housing outside of traditionally low-income neighborhoods.

Transportation opportunities are depicted by two indices: (1) the transit trips index and (2) the low transportation cost index. The transit trips index measures how often low-income families in a neighborhood use public transportation. The index ranges from 0 to 100, with higher values indicating a higher likelihood that residents in a neighborhood utilize public transit. The low transportation cost index measures cost of transportation and proximity to public transportation by neighborhood. It too varies from 0 to 100, and higher scores point to lower transportation costs in that neighborhood.

### Regional Trends

There is not a significant disparity in the County in terms of access to transportation. Neither index, regardless of poverty level, varies noticeably across racial/ethnic categories. All races and ethnicities score highly on both indices with values close in magnitude. If these indices are accurate depictions of transportation accessibility, it is possible to conclude that all racial and ethnic classes have high and relatively equal access to transportation at both the jurisdiction and regional levels. If anything, both indices appear to take slightly higher values for non-Hispanic Blacks and Hispanics, suggesting better access to transit and lower costs for these protected groups.

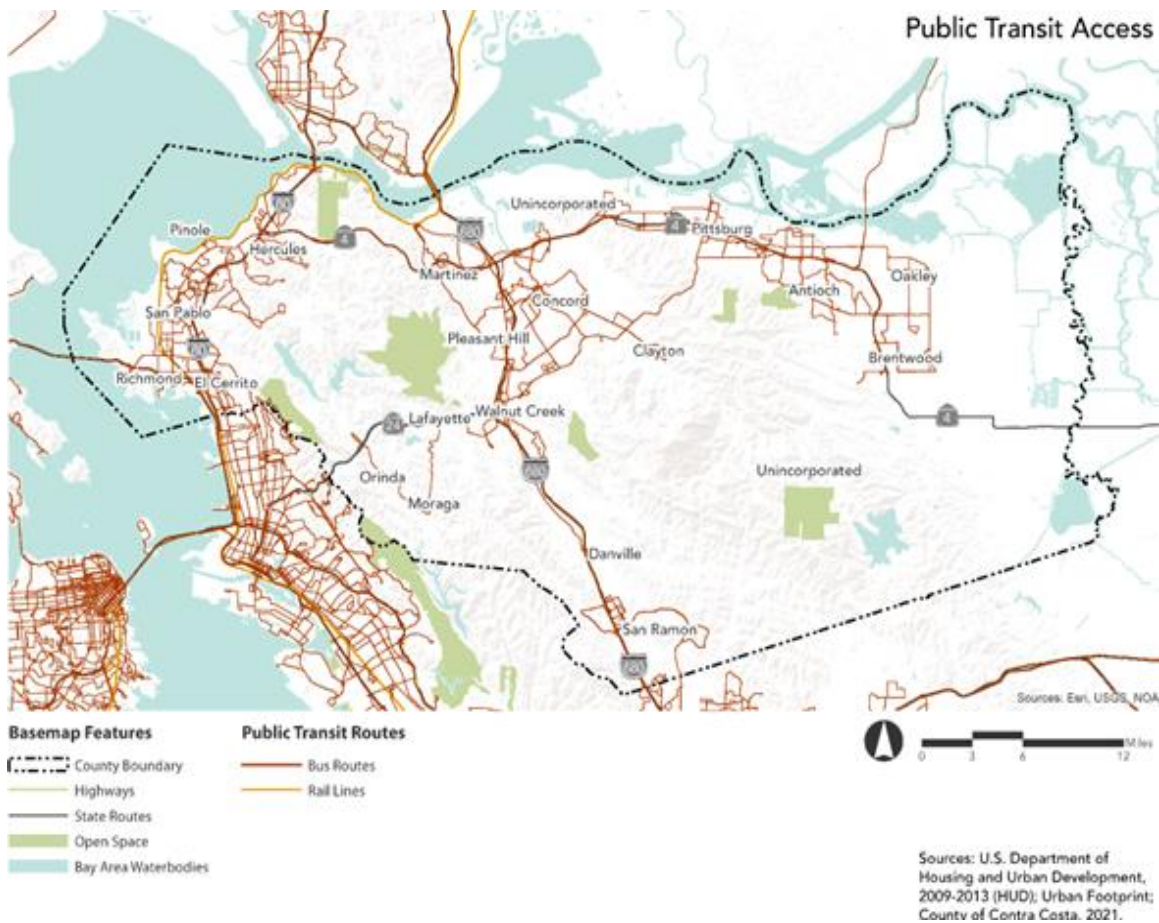
Contra Costa County is served by rail, bus, and ferry transit but the quality of service varies across the County (see Figure 4-23). Much of Contra Costa County is connected to other parts of the East Bay as well as to San Francisco and San Mateo County by Bay Area Rapid Transit (BART) rail service. The Richmond-Warm Springs/South Fremont and Richmond-Daly City/Millbrae Lines serve El Cerrito and Richmond during peak hours while the Antioch-SFO Line extends east from Oakland to serve Orinda, Lafayette, Walnut Creek, Contra Costa Center/Pleasant Hill, Concord, and the Pittsburg/Bay Point station. An eastward extension, also known as eBART, began service on May 26, 2018. The extension provides service beyond the Pittsburg/Bay Point station to the new Pittsburg Center and Antioch stations. The Capitol Corridor route provides rail service between San Jose and Sacramento and serves commuters in Martinez and Richmond.

In contrast to rail transportation, bus service is much more fragmented in the County and regionally. Several different bus systems including Tri-Delta Transit, AC Transit, County Connection, and WestCat provide local service in different sections of the County. The lack of an integrated network can make it harder for transit riders to understand how to make a trip that spans multiple operators and adds costs during a daily commute.

Within Contra Costa County, transit is generally not as robust in east County despite growing demand for public transportation among residents. The lack of adequate public transportation makes it more difficult for lower-income people in particular to access

jobs. Average transit commutes in Pittsburg and Antioch exceed 70 minutes. In Brentwood, average transit commute times exceed 100 minutes.

**Figure 4-23: Public Transit Routes in Contra Costa County**



Source: Map 13 (a) of Contra Costa Housing Collaborative AFFH analysis.

Transit agencies that service Contra Costa County include County Connection, Tri Delta Transit, WestCAT, AC Transit, and BART. The County Connection Bus (CCCTA) is the largest bus transit system in the County that provides fixed-route and paratransit bus service for communities in Central Contra Costa. Other non-Contra Costa agencies that provide express service to the County include:

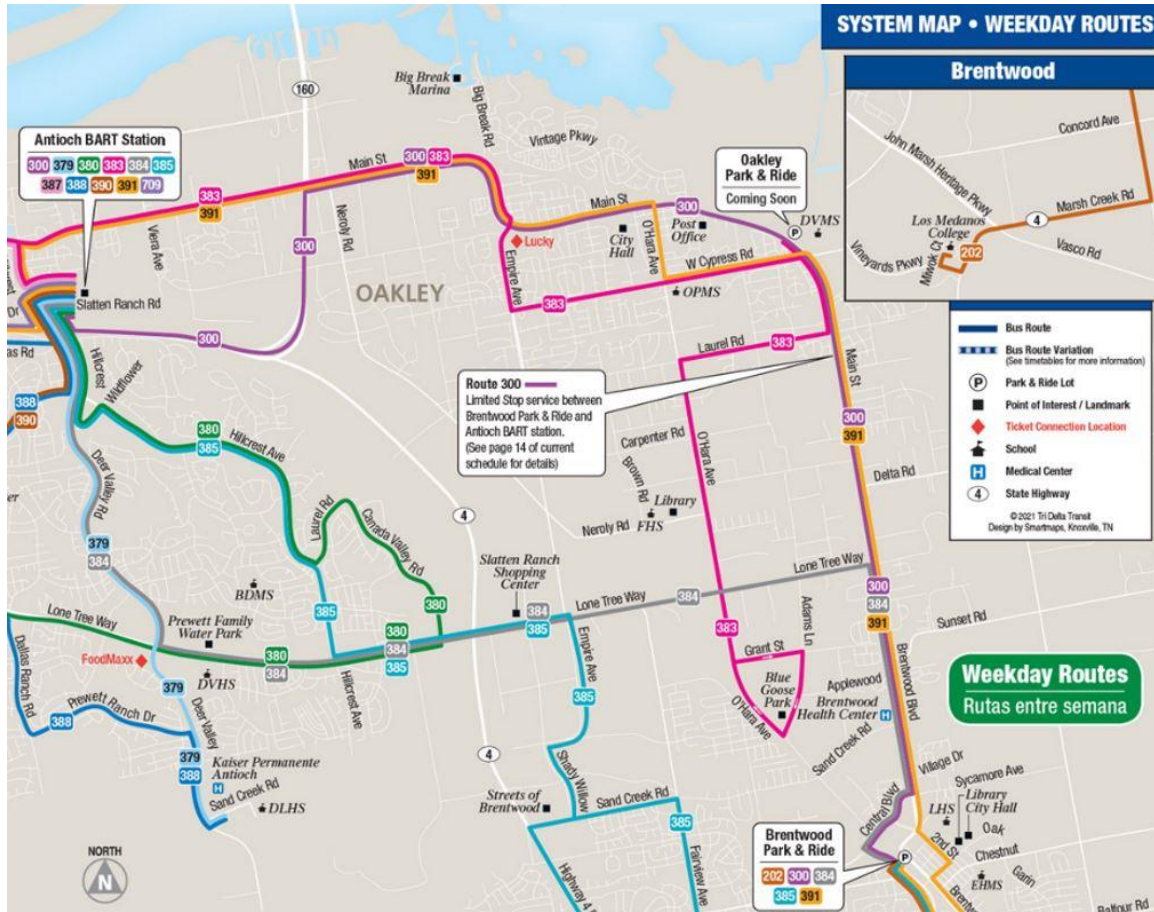
- San Francisco Bay Ferry (Richmond to SF Ferry Building);
- Golden Gate Transit (Line 40);
- WHEELS Livermore Amador Valley Transit Authority (Route 70x);
- SolTrans (Route 80/82 and the Yellow Line);
- Capitol Corridor (Richmond/Martinez to cities between Auburn and San Jose);
- Fairfield & Suisun Transit (Intercity express routes);
- Altamont Corridor Express (commute-hour trains from Pleasanton);
- Napa Vine Transit (Route 29)



### Local Trends

Oakley is primarily served by Tri Delta Transit and connects to the Bay Area Rapid Transit (BART), Amtrak, AC Transit, CalTrain, County Connection, and WestCat (see Figure 4-24).

Figure 4-24: Public Transit Routes in Oakley



Source: Map 13 (b) of Contra Costa Housing Collaborative AFFH analysis.

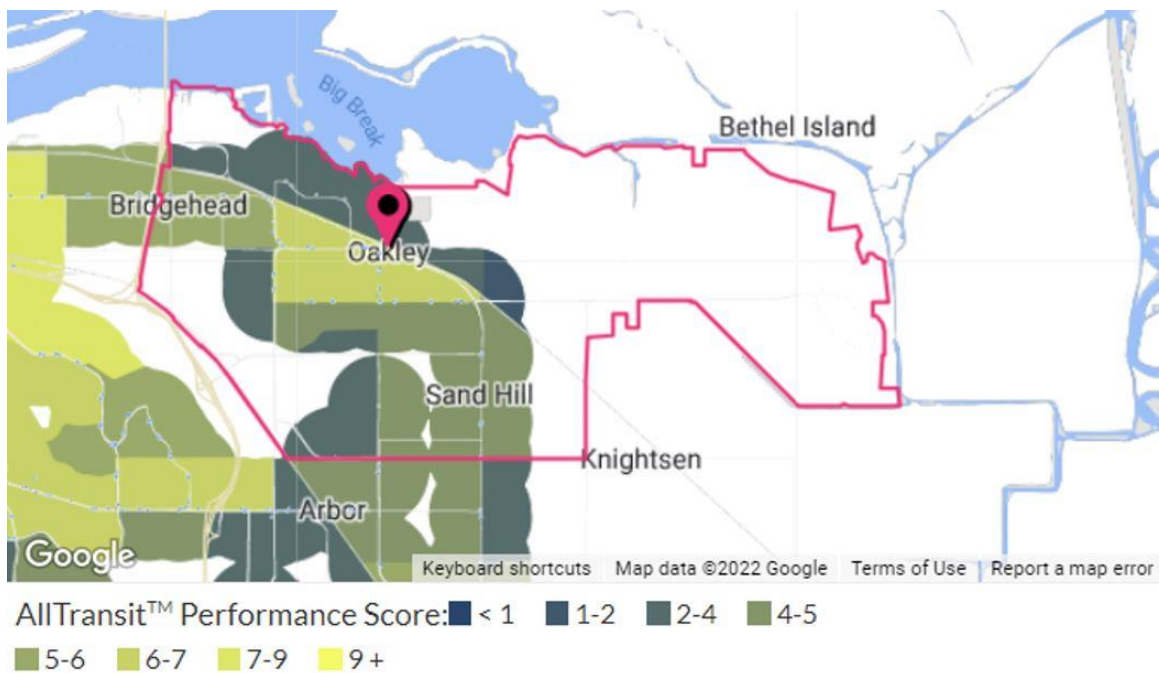
On weekdays, three routes from Tri Delta Transit serve the City: 300, 383, and 391. On weekends, Route 393 serves the City. Route 300 is known as the Commuter Route and Tri Delta Transit offers a two-for-one 20-Ride Pass, which would allow commuters to purchase one 20-ride pass and get one for free. These bus routes connect to the Antioch BART Station and Brentwood Park & Ride. A new Oakley Park & Ride is currently under construction on the north side of Main Street just east of downtown.

According to AllTransit, an online source of transit connectivity, access, and frequency data, 81.5 percent of jobs in Oakley are located within half a mile of transit. However, only 3.09 percent of commuters use transit. AllTransit states that 0.54 percent of the population live near high-frequency transit, which may contribute to the low percentage of commuters who use public transit.

Figure 4-25 is a map that illustrates transit scores ranging between 1 and 9, where higher scores indicate higher connectivity, access to jobs, and frequency of service. About 32 percent of the population live in areas with scores of 4–5, about 31.5 percent of the

population live in areas with scores of 2–4; about 23.8 percent of the population live in areas with scores of 6–7. Transit is concentrated on the western portion of the City.

**Figure 4-25: Transit Metric Map in Oakley**



Source: Map 13 (c) of Contra Costa Housing Collaborative AFFH analysis.

Overall, AllTransit scores Oakley 4.4/10 for its transit performance, which means that the City has a low combination of trips per week and low number of jobs accessible enabling few people to take transit to work. AllTransit further scores Oakley 3/10 on its transit connectivity index based on the number of bus routes and train stations within walking distance for households in a given block group scaled by the frequency of service.

## Economic Development

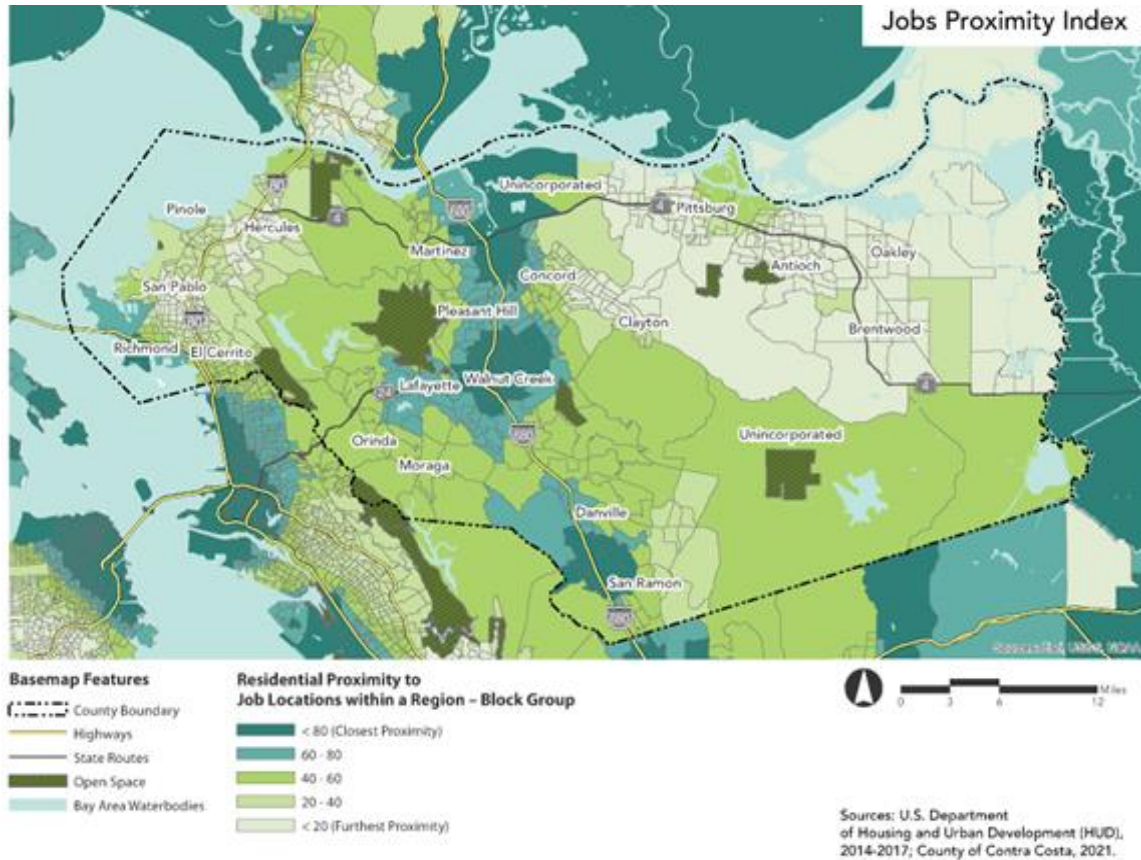
Employment opportunities are depicted by two indices: (1) the labor market engagement index and (2) the jobs proximity index. The labor market engagement index provides a summary description of the relative intensity of labor market engagement and human capital in a neighborhood, taking into account the unemployment rate, labor-force participation rate, and percent with a bachelor’s degree or higher. The index ranges from 0 to 100, with higher values indicating higher labor force participation and human capital. The jobs proximity index quantifies the accessibility of a neighborhood to jobs in the region by measuring the physical distances between jobs and places of residence. It too varies from 0 to 100, and higher scores point to better accessibility to employment opportunities.

### Regional Trends

In Contra Costa County, non-Hispanic Whites and non-Hispanic Asians/Pacific Islanders are at the top of the labor market engagement index with scores of 66.76 and 66.87 respectively. Non-Hispanic Blacks and Hispanics score the lowest in the County with

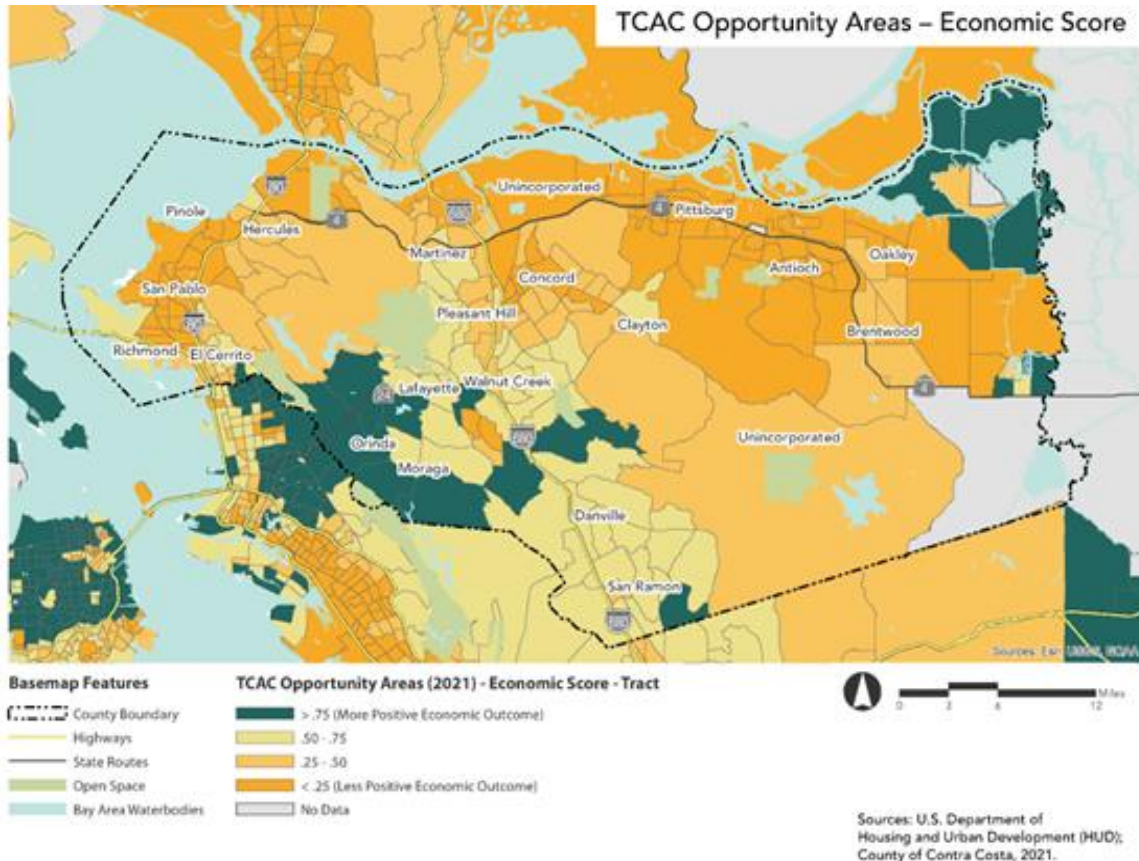
scores around 32. (Refer to Table 4-18 for a full list of indices). Figure 4-26 shows the spatial variability of job proximity in Contra Costa County. Tracts extending north from Lafayette to Martinez and its surrounding unincorporated areas have the highest index values followed by its directly adjacent areas. Cities like Pittsburg, Antioch, Brentwood, Oakley, and Hercules have the lowest index scores (less than 20). Hispanic residents have the least access to employment opportunities with an index score of 45.11, whereas White residents have the highest index score of 49.30. Figure 4-27 shows the economic scores spatially for Oakley.

Figure 4-26: Job Proximity Index in Contra Costa County



Source: Map 14(a) of Contra Costa Housing Collaborative AFFH analysis.

Figure 4-27: TCAC Opportunity Areas’ Economic Score in Contra Costa County

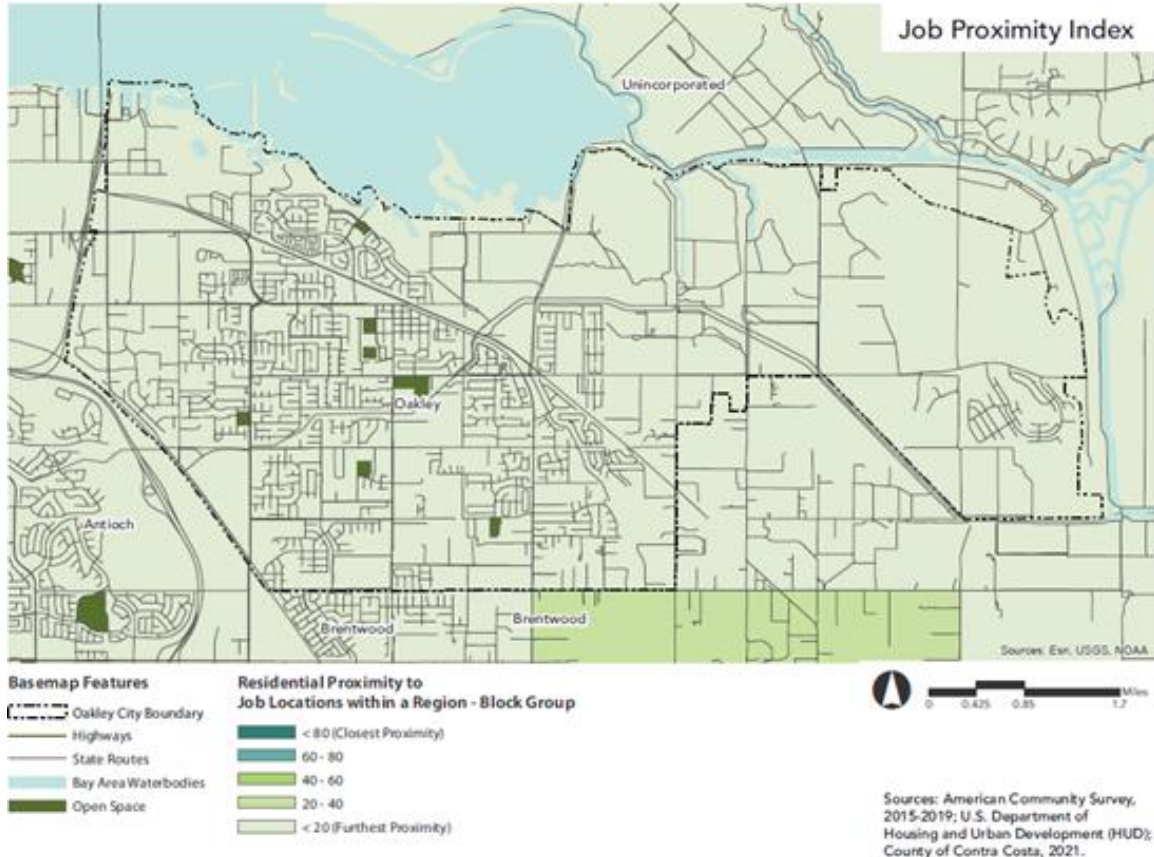


Source: Map 15(a) of Contra Costa Housing Collaborative AFFH analysis.

### Local Trends

The City of Oakley had an unemployment rate of 5.3 percent at the end of 2021, higher than the County unemployment rate of 4.2 percent. Figure 4-28 shows the job proximity index by block group for the City of Oakley, where the entire City has the lowest score of less than 20, which indicates furthest proximity from jobs and longest commute times. Based on ACS 2015-2019 5-year estimates, only 38.97 percent of all residents in Oakley have a commute of less than 30 minutes. The majority of residents (21.06 percent) have a 60–89 minute commute, followed by a 45–59 minute commute (12.95 percent). 10.44 percent of residents have a commute of 90 or more minutes. According to the Contra Costa County AI, Oakley (amongst other cities like Clayton, Brentwood, Hercules, and Pittsburg) have some of the longest overall commutes in the Bay Area.

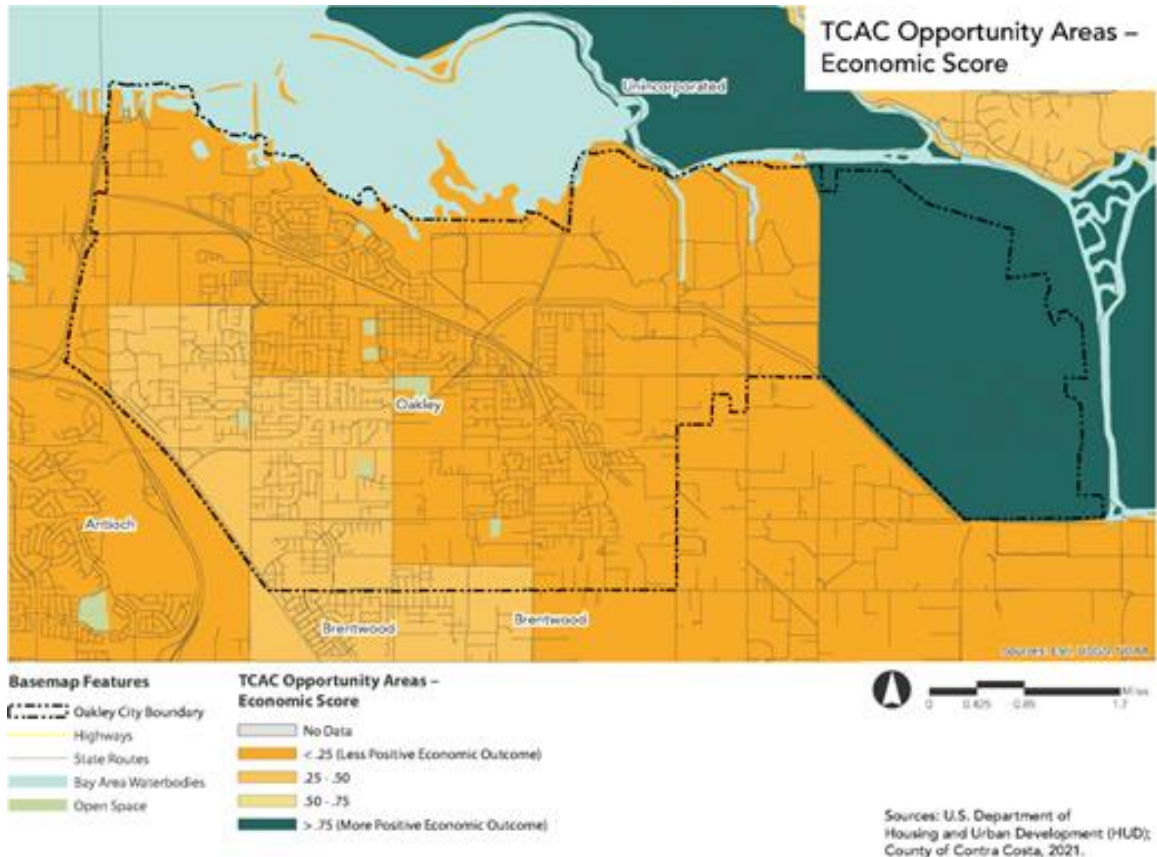
Figure 4-28: Job Proximity Index in Oakley



Source: Map 14(b) of Contra Costa Housing Collaborative AFFH analysis.

Overall, Oakley has low-to-moderate economic scores ranging from less than 0.25 to 0.50. Most of the City has scores of less than 0.25; the southwestern portion of the City has slightly higher scores between 0.25–0.50 (see Figure 4-29). The easternmost part of the City has the highest economic scores, above 0.75, indicating more positive economic outcomes.

Figure 4-29: TCAC Opportunity Areas' Economic Score in Oakley



Source: Map 15(b) of Contra Costa Housing Collaborative AFFH analysis.

## Environment

The Environmental Health Index summarizes potential exposure to harmful toxins at a neighborhood level. Index values range from 0 to 100 and the higher the index value, the less exposure to toxins harmful to human health. Therefore, the higher the value, the better the environmental quality of a neighborhood, where a neighborhood is a census block-group. There are modest differences across racial and ethnic groups in neighborhood access to environmental quality. All racial/ethnic groups in the Consortium obtained moderate scores ranging from low 40s to mid-50s. Non-Hispanic Blacks and Hispanics have the lowest scores amongst all residents in Contra Costa County with scores of 43; whereas non-Hispanic Whites and Asians/Pacific Islanders have the highest scores (over 50) amongst all residents in Contra Costa County (Refer to Table 4-18).

CalEnviroScreen was developed by the California Environmental Protection Agency to evaluate pollution sources in a community while accounting for a community's vulnerability to the adverse effects of pollution. Measures of pollution burden and population characteristics are combined into a single composite score that is mapped and analyzed. Higher values on the index indicate higher cumulative environmental impacts on individuals arising from these burdens and population factors.

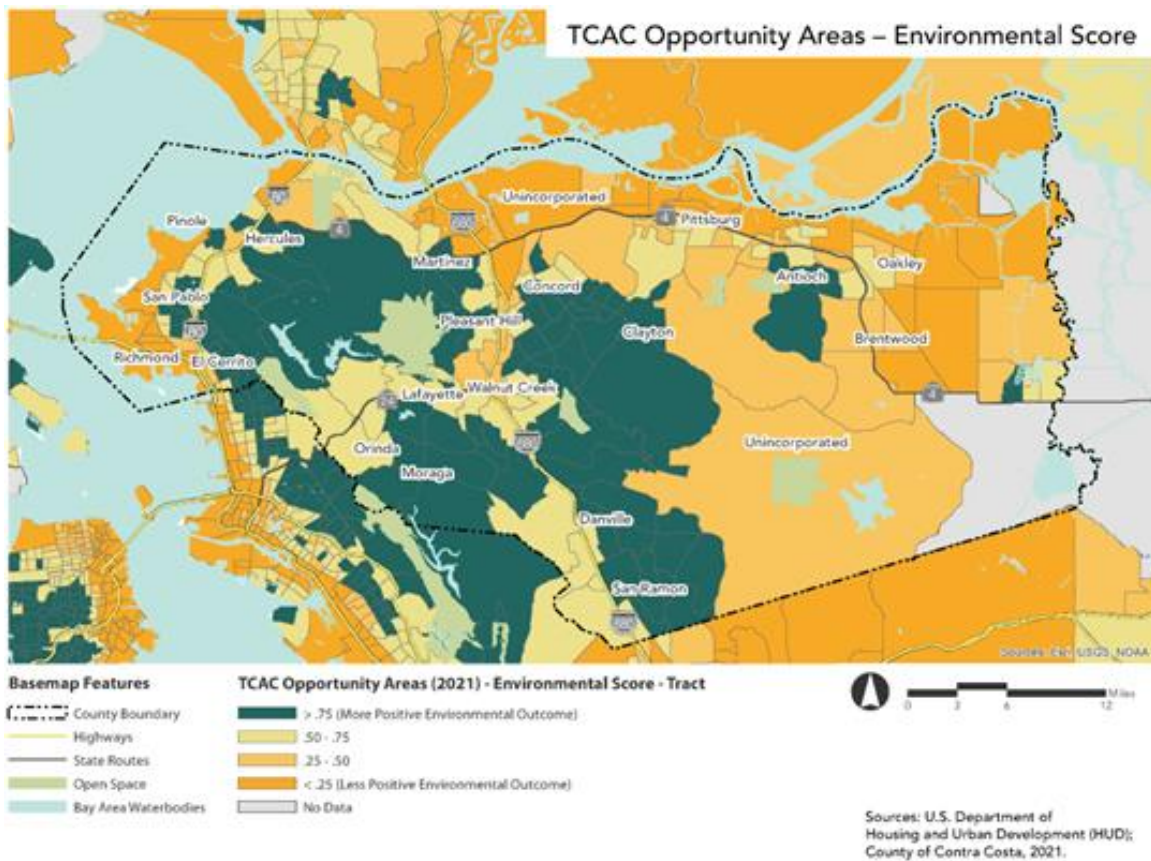
The California Office of Environmental Health Hazard Assessment (OEHHA) compiles these scores to help identify California communities disproportionately burdened by multiple sources of pollution. In addition to environmental factors (pollutant exposure,

groundwater threats, toxic sites, and hazardous materials exposure) and sensitive receptors (seniors, children, persons with asthma, and low birth weight infants), CalEnviroScreen also considers socioeconomic factors such as educational attainment, linguistic isolation, poverty, and unemployment.

### Regional Trends

Figure 4-30 below displays the Environmental Score for Contra Costa County based on CalEnviroScreen 3.0 Pollution Indicators and Values that identifies communities in California disproportionately burdened by multiple sources of pollution and face vulnerability due to socioeconomic factors. Census tracts receiving the highest 25 percent of overall scores in CalEnviroScreen were designated as disadvantaged communities per Senate Bill 535. In Contra Costa County, disadvantaged communities include census tracts in North Richmond, Richmond, Pittsburg, San Pablo, Antioch, Rodeo, and Oakley.

Figure 4-30: TCAC Opportunity Areas’ Environmental Score in Contra Costa County

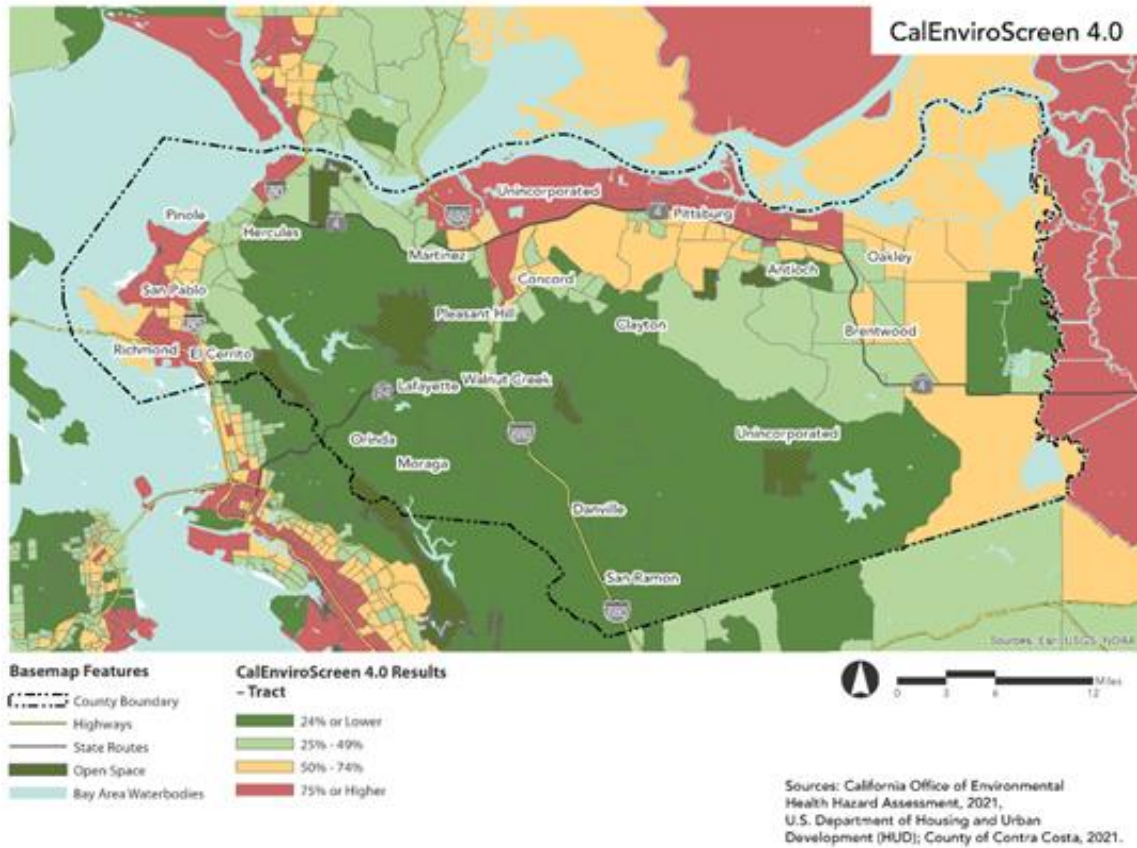


Source: Map 16(a) of Contra Costa Housing Collaborative AFFH analysis.

Figure 4-31 shows updated scores for CalEnviroScreen 4.0 released by the California Office of Environmental Health Hazard Assessment. Generally speaking, adverse environmental impacts are concentrated around the northern border of the County (Bay Point to Pittsburg) and the western border of the County (Richmond to Pinole). Areas around Concord to Antioch have moderate scores and the rest of the County has

relatively low scores. From central Contra Costa County, an almost radial gradient effect can be seen from green to red (least to most pollution).

Figure 4-31: CalEnviroScreen 4.0 Results in Contra Costa County



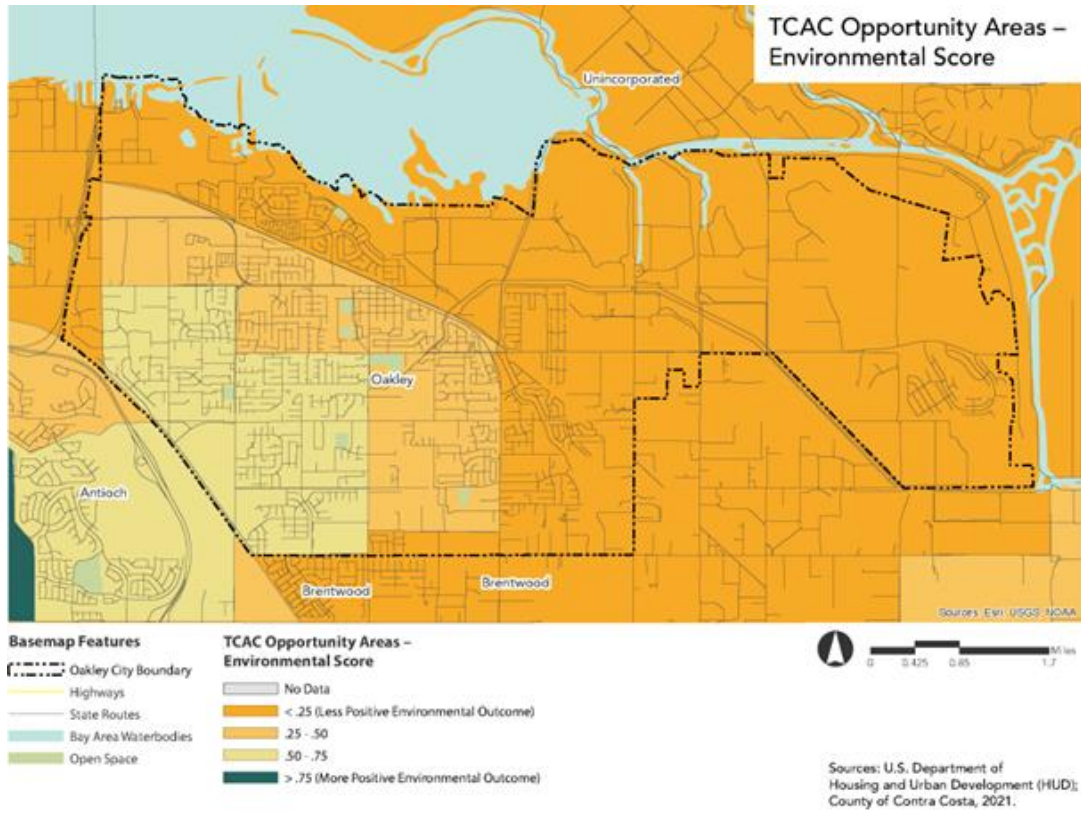
Source: Map 17(a) of Contra Costa Housing Collaborative AFFH analysis.

### Local Trends

Environmental Scores for the City of Oakley, shown in Figure 4-32, are considerably lower than the rest of the County. Highest scores start from the southwest and decreases from 0.50–0.75 to 0.25–0.50 and less than 0.25 as it radiates to the east. Updated CalEnviroScreen Scores in Figure 4-33 show that the majority of the City has scores between 50–74 percent. A small sliver on the west has a score of 75 percent or higher; the lowest score of 25–49 percent (indicating less adverse environmental impacts) can be found in the southwestern tracts. In general, it is less affordable to reside in areas with higher environmental scores due to higher median gross rents and higher median income in the area.

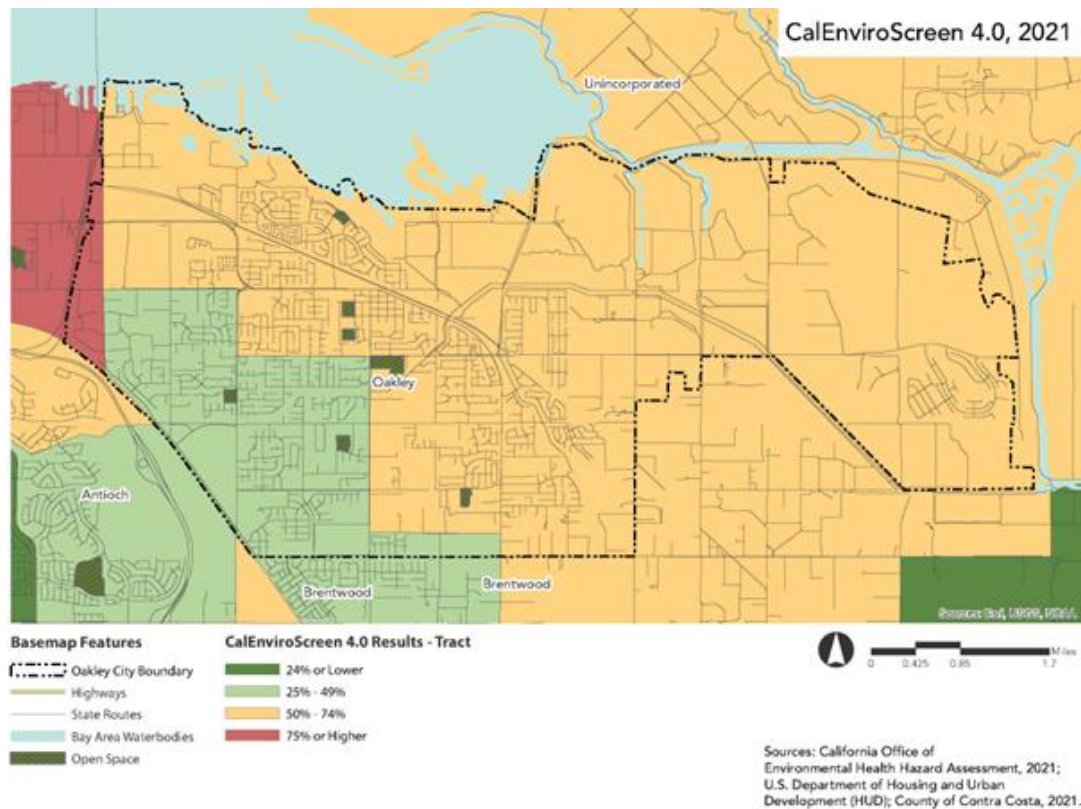


Figure 4-32: TCAC Opportunity Areas' Environmental Score in Oakley



Source: Map 16(b) of Contra Costa Housing Collaborative AFFH analysis.

Figure 4-33: CalEnviroScreen 4.0 Results in Oakley



Source: Map 17(b) of Contra Costa Housing Collaborative AFFH analysis.

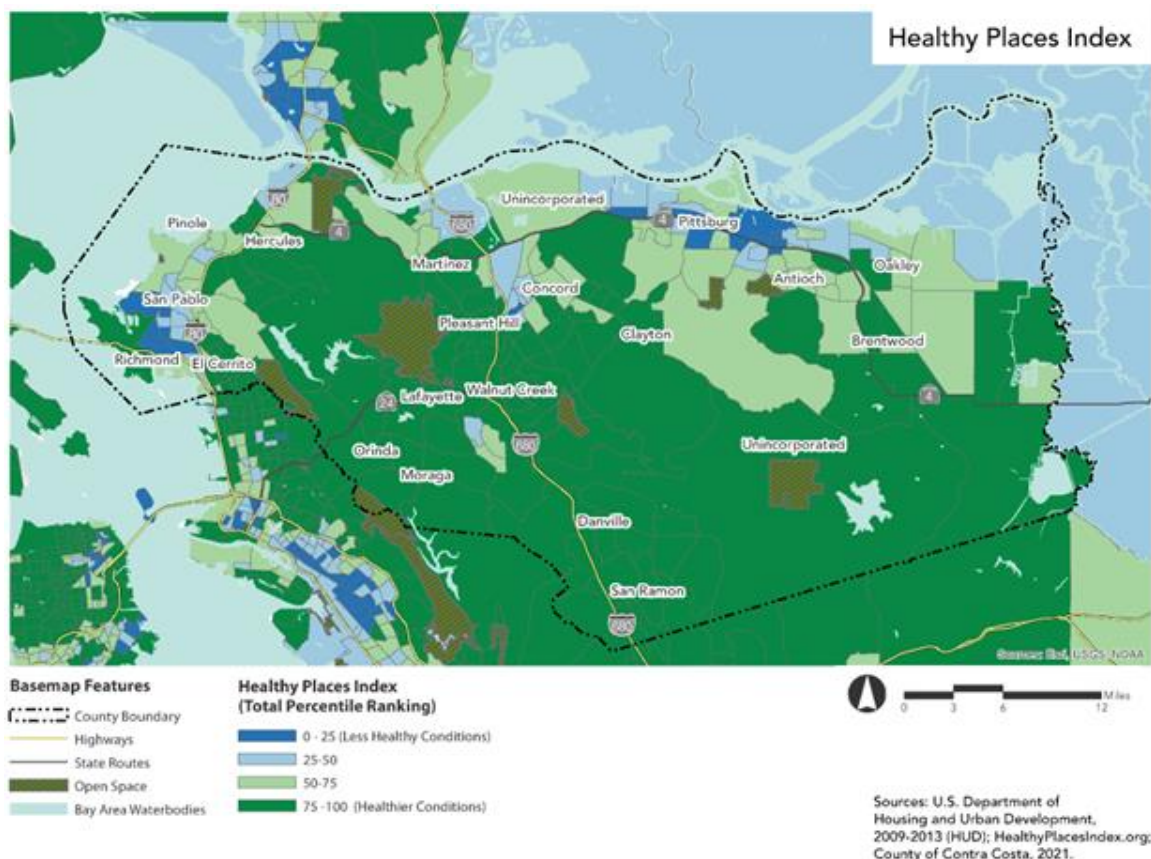
## Health and Recreation

The Healthy Places Index (HPI) is a new tool that allows local officials to diagnose and change community conditions that affect health outcomes and the wellbeing of residents. The HPI tool was developed by the Public Health Alliance of Southern California to assist in comparing community conditions across the state and combined 25 community characteristics such as housing, education, economic, and social factors into a single indexed HPI Percentile Score, where lower percentiles indicate lower conditions.

### Regional Trends

Figure 4-34 shows the HPI percentile score distributions for Contra Costa County. The majority of the County falls in the highest quarter, indicating healthier conditions. These areas have a lower percentage of minority populations and higher median incomes. The reverse is true for cities with the lowest percentile ranking (Pittsburg, San Pablo, and Richmond), which indicates less healthy conditions. These areas have higher percentages of minority populations and lower median incomes.

Figure 4-34: Healthy Places Index in Contra Costa County

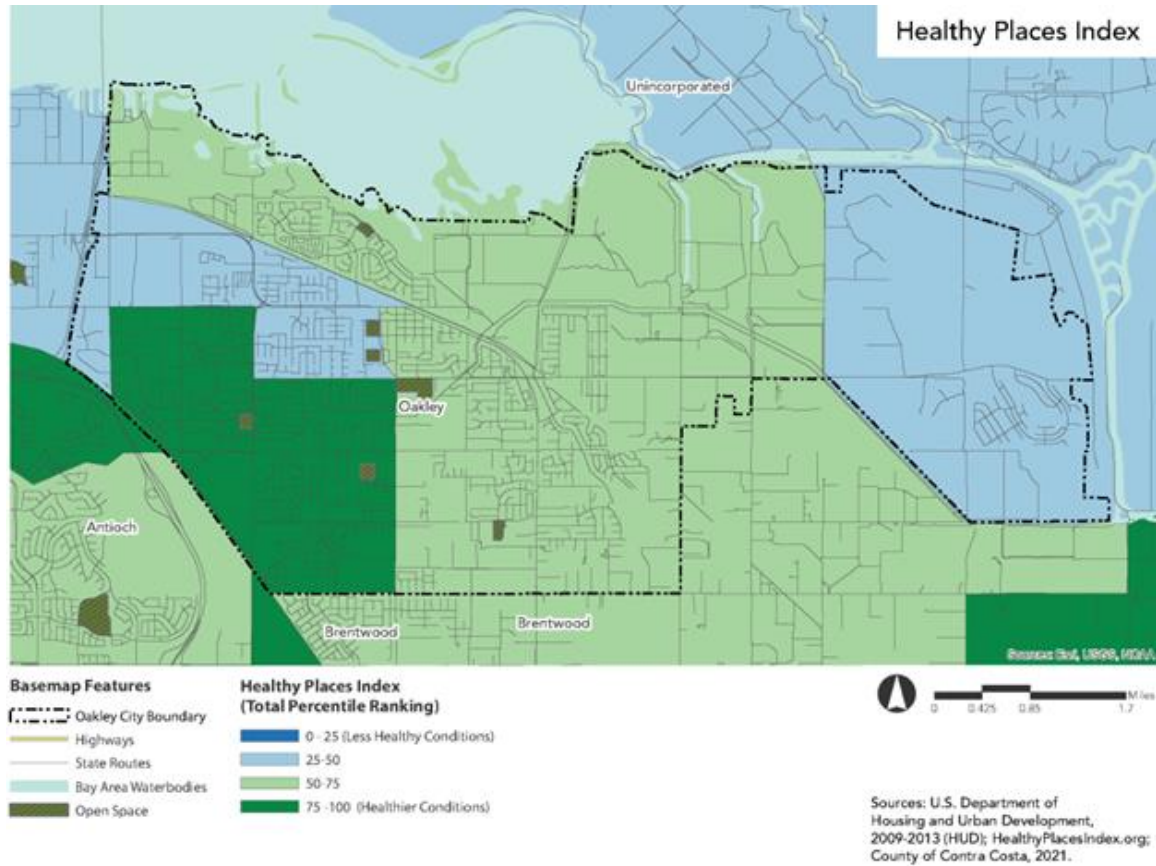


Source: Map 18(a) of Contra Costa Housing Collaborative AFFH analysis.

### Local Trends

Areas in central Oakley that run toward the northwestern border have an HPI index score between 50–75 (see Figure 4-35). Southwestern Oakley has the highest scores between 75–100. Remaining areas around the City have a score between 25–50.

Figure 4-35: Healthy Places Index in Oakley



Source: Map 18(b) of Contra Costa Housing Collaborative AFFH analysis.

Tracts located in the highest percentile correspond with the highest rents (>\$3,000), lowest percentage of low-moderate income populations (<25 percent), highest median income (>\$125,000), and highest TCAC composite scores in the City. This could indicate that healthy neighborhoods are less accessible to those of lower socioeconomic status.

## Disproportionate Housing Needs

Disproportionate housing needs generally refers to a condition in which there are significant disparities in the proportion of members of a protected class experiencing a category of housing need when compared to the proportion of members of any other relevant groups, or the total population experiencing that category of housing need in the applicable geographic area. An analysis of disproportionate housing needs identifies how access to the housing market differs for members of protected classes and whether such differences are related to or the effects of discriminatory actions. HUD's Comprehensive Housing Affordability Strategy (CHAS) provides detailed information on housing needs by income level for different types of households in Contra Costa County. Housing problems considered by CHAS include:

- Housing cost burden, including utilities, exceeding 30 percent of gross income;
- Severe housing cost burden, including utilities, exceeding 50 percent of gross income;

- Overcrowded conditions (housing units with more than one person per room); and
- Units with physical defects (lacking complete kitchen or bathroom).

Severe housing problems are defined as households with at least 1 of 4 housing problems: overcrowding, high housing costs, lack of kitchen facilities, or lack of plumbing facilities.

According to the 2020 Contra Costa County AI, a total of 164,994 households (43.90 percent) in the County experience any one of the above housing problems; 85,009 households (22.62 percent) experience severe housing problems.<sup>11</sup> Based on relative percentage, Hispanic households experience the highest rate of housing problems regardless of severity, followed by Black households and 'Other' races. Table 4-21 lists the demographics of households with housing problems in the County.

**TABLE 4-21: DEMOGRAPHICS OF HOUSEHOLDS WITH HOUSING PROBLEMS IN CONTRA COSTA COUNTY**

Demographic	Total Number of Households	Households with Housing Problems		Households with Severe Housing Problems	
		Count	Percentage	Count	Percentage
White	213,302	80,864	37.91%	38,039	17.83%
Black	34,275	19,316	56.36%	10,465	30.53%
Asian/Pacific Islander	51,353	21,640	42.14%	10,447	20.34%
Native American	1,211	482	39.80%	203	16.76%
Other	10,355	5,090	49.15%	2,782	26.87%
Hispanic	65,201	37,541	57.58%	23,002	35.28%
<b>Total</b>	<b>375,853</b>	<b>164,994</b>	<b>43.90%</b>	<b>85,009</b>	<b>22.62%</b>

Source: Contra Costa County AI, 2020.

Hispanic and Black residents face particularly severe housing problems. These housing burdens are greatest in portions of Hercules (along with other cities like Richmond, North Richmond, San Pablo, Concord, Martinez, Pittsburg, Antioch, and Oakley).

In addition, there are significant disparities between the rates of housing problems that larger families (households of five or more people) experience and the rates of housing problems that families of five or fewer people experience. Table 4-22 lists the number of households with housing problems according to household type. Larger families tend to experience housing problems more than smaller families. Non-family households in Contra Costa experience housing problems at a higher rate than smaller family households, but at a lower rate than larger family households.

**TABLE 4-22: NUMBER OF HOUSEHOLDS WITH HOUSING PROBLEMS BY HOUSEHOLD TYPE IN CONTRA COSTA COUNTY**

Household Type	No. of Households with Housing Problems
Family Households (< 5 people)	85,176
Family Households (> 5 people)	26,035
Non-family Households	53,733

Source: Contra Costa County AI, 2020.

<sup>11</sup> 2020-2025 Analysis of Impediments to Fair Housing Choice - Contra Costa County Consortium, pg. 410.

## Cost Burden

Housing cost burden, or overpayment, is defined as households paying 30 percent or more of their gross income on housing expenses, including rent or mortgage payments and utilities. Renters are more likely to overpay for housing costs than homeowners. Housing cost burden is considered a housing need because households that overpay for housing costs may have difficulty affording other necessary expenses, such as childcare, transportation, and medical costs.

### Regional Trends

As presented in Table 4-23, almost 35.58 percent of all households experience cost burdens. Renters experience cost burdens at higher rates than owners (48.28 percent compared to 28.95 percent).

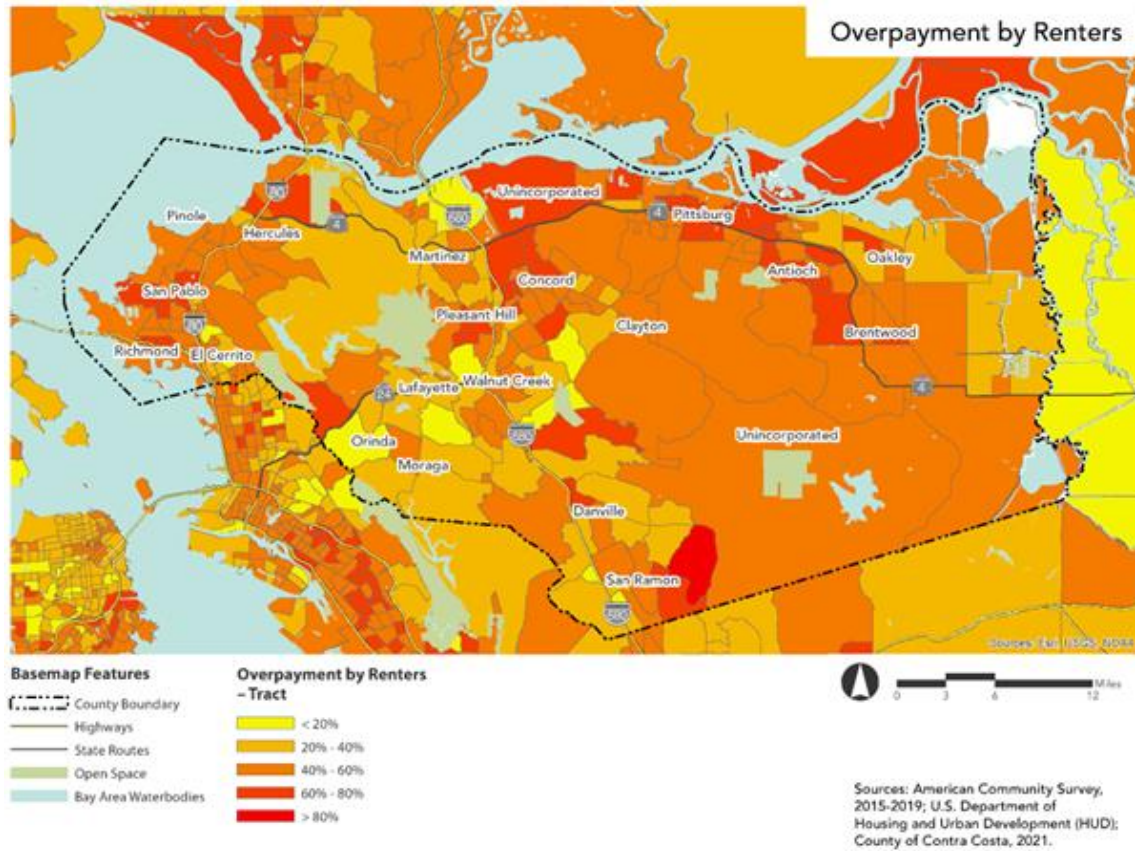
**TABLE 4-23: HOUSEHOLDS THAT EXPERIENCE COST BURDEN BY TENURE IN CONTRA COSTA COUNTY**

Total Number of Households	Cost burden		Percentage of Households that Experience Cost Burden	
	>30% to ≤ 50%	> 50%		
Owners Only	257,530	44,535	30,010	28.95%
Renters Only	134,750	32,015	33,040	48.28%
All Households	392,275	76,550	63,050	35.59%

Source: <https://www.huduser.gov/portal/datasets/cp.html>.

Figure 4-36 shows concentrations of cost burdened renter households in and around San Pablo, Pittsburg, Antioch, west Brentwood and Oakley, east San Ramon, and northern parts of Concord towards unincorporated areas. In these tracts, over 80 percent of renters experience cost burdens. The majority of east Contra Costa County has 60–80 percent of renter households that experience cost burdens; west Contra Costa County has 20–40 percent of renter households that experience cost burdens. Census tracts with a low percentage of cost-burdened households are located between San Ramon and Martinez on a north-south axis. In these tracts, less than 20 percent of renter households experience cost burdens.

Figure 4-36: Distribution of Percentage of Overpayment by Renters in Contra Costa County



Source: Map 19(a) of Contra Costa Housing Collaborative AFFH analysis.

### Local Trends

In Oakley, 33 percent of all households experience cost burden. Similar to Contra Costa County, renters experience higher rates of cost burdens than owners (44.14 percent to 30.16 percent) at a similar rate to the County. Refer to Table 4-24 for households that experience cost burden by tenure.

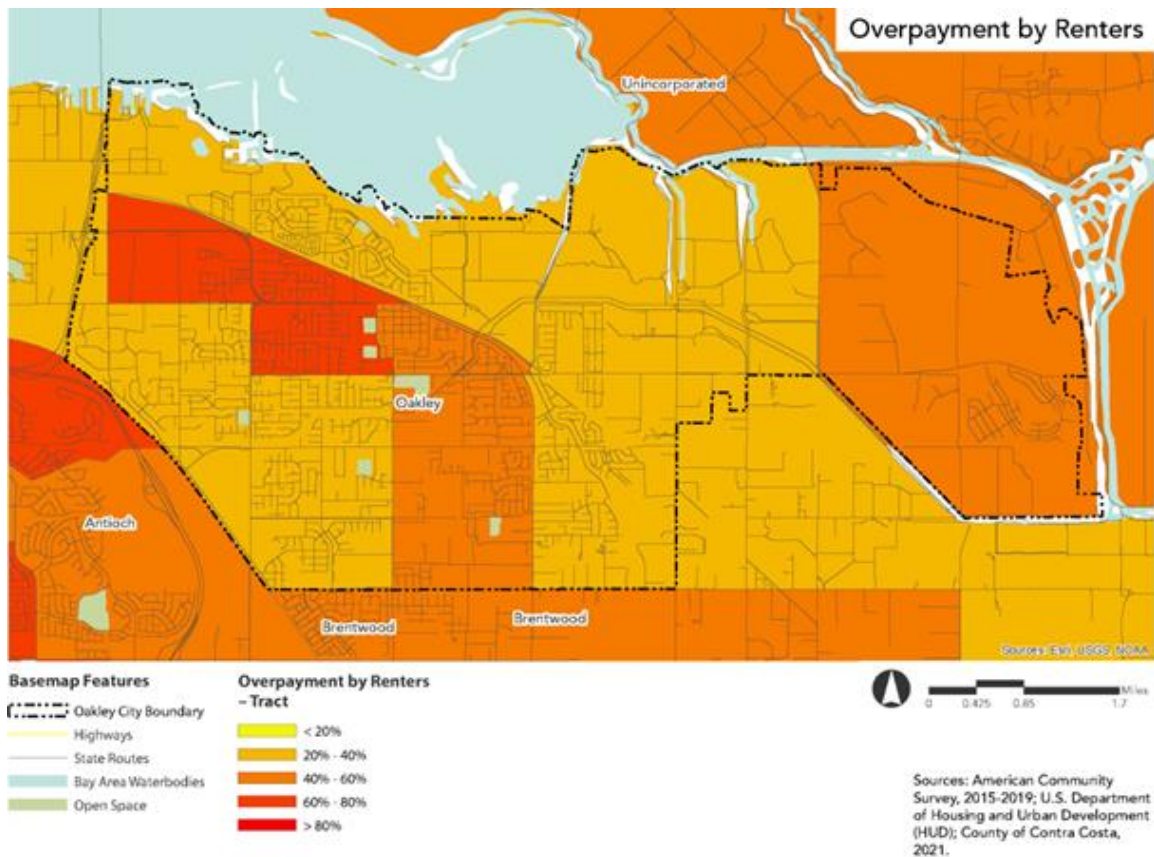
TABLE 4-24: HOUSEHOLDS THAT EXPERIENCE COST BURDEN BY TENURE IN OAKLEY				
Total Number of Households		Cost burden		Percentage of Households that Experience Cost Burden
		>30% to ≤ 50%	> 50%	
Owners Only	9,085	1,990	750	30.16%
Renters Only	2,730	565	640	44.14%
All Households	11,810	2,555	1,390	33.40%

Source: <https://www.huduser.gov/portal/datasets/cp.html>, 2014–2018.

Figure 4-37 shows high concentrations of cost burdened renter households in the eastern and central tracts of the City. High percentages of cost-burdened households are also in tracts radiating from central Oakley towards the south and northwest, with the highest being the northwestern tracts with scores between 60–80 percent. Areas with the highest percentage of cost-burdened households correspond to the highest use of HCVs, lowest scores on the healthy places index, and highest percentage of population with low to moderate income levels. The tracts that extend northwest from the center of the City

are also classified as sensitive communities due to the area’s vulnerability to displacement from rising property values.

Figure 4-37: Distribution of Percentage of Overpayment by Renters in Oakley



Source: Map 19(b) of Contra Costa Housing Collaborative AFFH analysis.

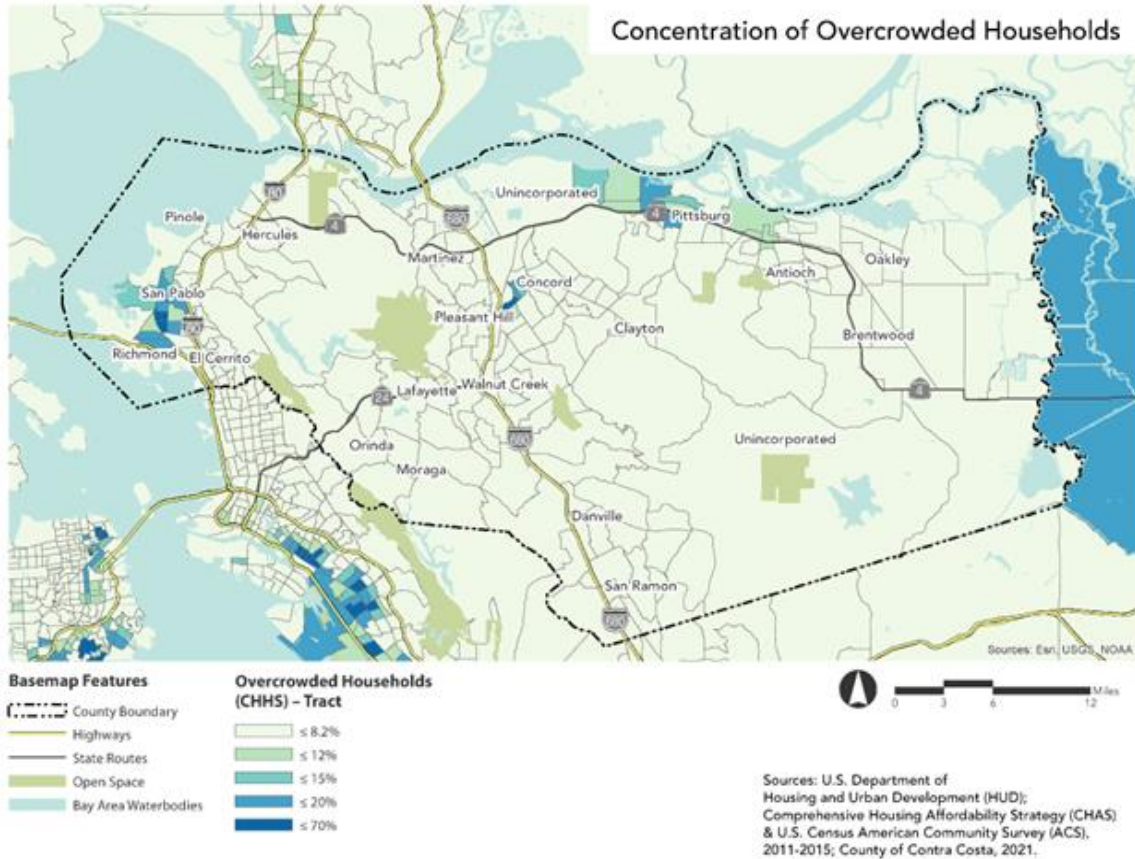
## Overcrowded Households

Overcrowding is defined as housing units with more than one person per room (including dining and living rooms but excluding bathrooms and kitchen). Overcrowding of residential units, in which there is more than one person per room, can be a potential indicator that households are experiencing economic hardship and are struggling to afford housing. Notably, it is important to be aware that data in overcrowding can also reflect cultural differences, as some cultures are more likely to live in larger, multigenerational households.

### Regional Trends

Figure 4-38 indicates that Contra Costa County in general has low levels of overcrowded households. Tracts in San Pablo, Richmond, and Pittsburg with higher percentages of non-White population show higher concentrations of overcrowded households compared to the rest of the County. Monument Corridor, the only official R/ECAP in Contra Costa County, a predominantly Hispanic community in Concord, also exhibits more overcrowding than other parts of the County.

Figure 4-38: Distribution of Percentage of Overcrowded Households in Contra Costa County



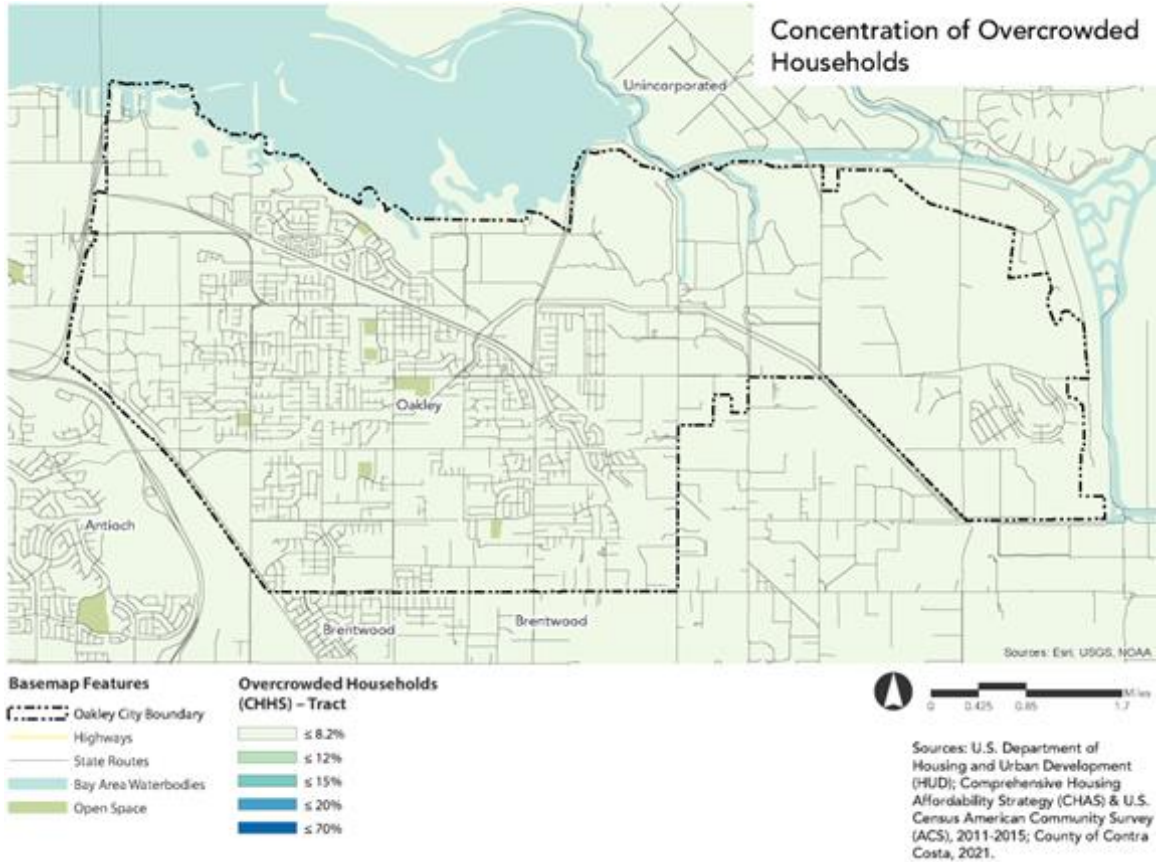
Source: Map 20(a) of Contra Costa Housing Collaborative AFFH analysis.

### Local Trends

The City of Oakley has a homogenous distribution of concentrations of overcrowded households (see Figure 4-39). All tracts in the City have less than 8.2 percent of overcrowded households. According to ACS 2015-2019 5-year estimates, only 0.8 percent of occupied housing units have 1 room. 31.2 percent of occupied housing units have 4–5 rooms, 43.4 percent have 6–7 rooms, and 21.3 percent have 8 or more rooms. The high number of rooms in housing units could be a factor in the low percentage of overcrowding.



Figure 4-39: Distribution of Percentage of Overcrowded Households in Oakley



Source: Map 20(a) of Contra Costa Housing Collaborative AFFH analysis.

## Substandard Conditions

High housing costs can often result in households, particularly renters, living in substandard conditions to afford housing. Incomplete plumbing or kitchen facilities can be used to measure substandard housing conditions.

### Regional Trends

According to 2015–2019 ACS estimates, shown in Table 4-25, 0.86 percent of households in Contra Costa County lack complete kitchen facilities and 0.39 percent of households lack complete plumbing facilities. Renter households are more likely to lack complete facilities compared to owner households.

**TABLE 4-25: SUBSTANDARD HOUSING CONDITIONS BY TENURE IN CONTRA COSTA COUNTY**

	Owner	Renter	All Households
Lacking complete kitchen facilities	0.19%	0.67%	0.86%
Lacking complete plumbing facilities	0.19%	0.20%	0.39%

Source: American Community Survey, 2015-2019 (5-Year Estimates).

## Local Trends

According to 2015–2019 ACS estimates, shown in Table 4-26, the City of Oakley does not have housing units in substandard condition.

**TABLE 4-26: SUBSTANDARD HOUSING CONDITIONS BY TENURE IN OAKLEY**

	Owner	Renter	All Households
Lacking complete kitchen facilities	0	0	0
Lacking complete plumbing facilities	0	0	0

Source: American Community Survey, 2015-2019 (5-Year Estimates).

## Displacement Risk

As the region's economy has reached new heights in recent years - with high-paying job growth in San Francisco, Silicon Valley, and beyond - displacement risk has become an increasingly regional problem. Bay Area residents have already been facing some of the highest housing costs in the nation and as they continue to rise individuals and families are being forced to relocate just to afford to live.

Displacement occurs when housing costs or neighboring conditions force current residents out and rents become so high that lower-income people are excluded from moving in. Displacement risk refers to the share of lower-income households living in neighborhoods that have been losing lower-income residents over time, thus earning the designation “at risk”. For most Bay Area counties, the Great Recession coincided with a bump in displacement risk, as low-income homeowners bore the brunt of the negative effects of the mortgage lending crisis. By 2017, every County in the region had more than 30 percent of its lower-income residents at risk of being displaced.<sup>12</sup>

UC Berkeley’s Urban Displacement Project (UDP) states that a census tract is a sensitive community if

- They currently have populations vulnerable to displacement in the event of increased redevelopment and drastic shifts in housing cost. Vulnerability is defined as:
  - ▶ Share of very low-income residents is above 20 percent in 2017, and
  - ▶ The tract meets two of the following criteria:
    - Share of renters is above 40 percent in 2017
    - Share of people of color is above 50 percent in 2017
    - Share of very low-income households that are severely rent burdened households is above the County median in 2017

They, or areas in proximity, have been experiencing displacement pressures.

Displacement pressure is defined as:

- A percent change in rent above the County median for rent increases between 2012 and 2017; or

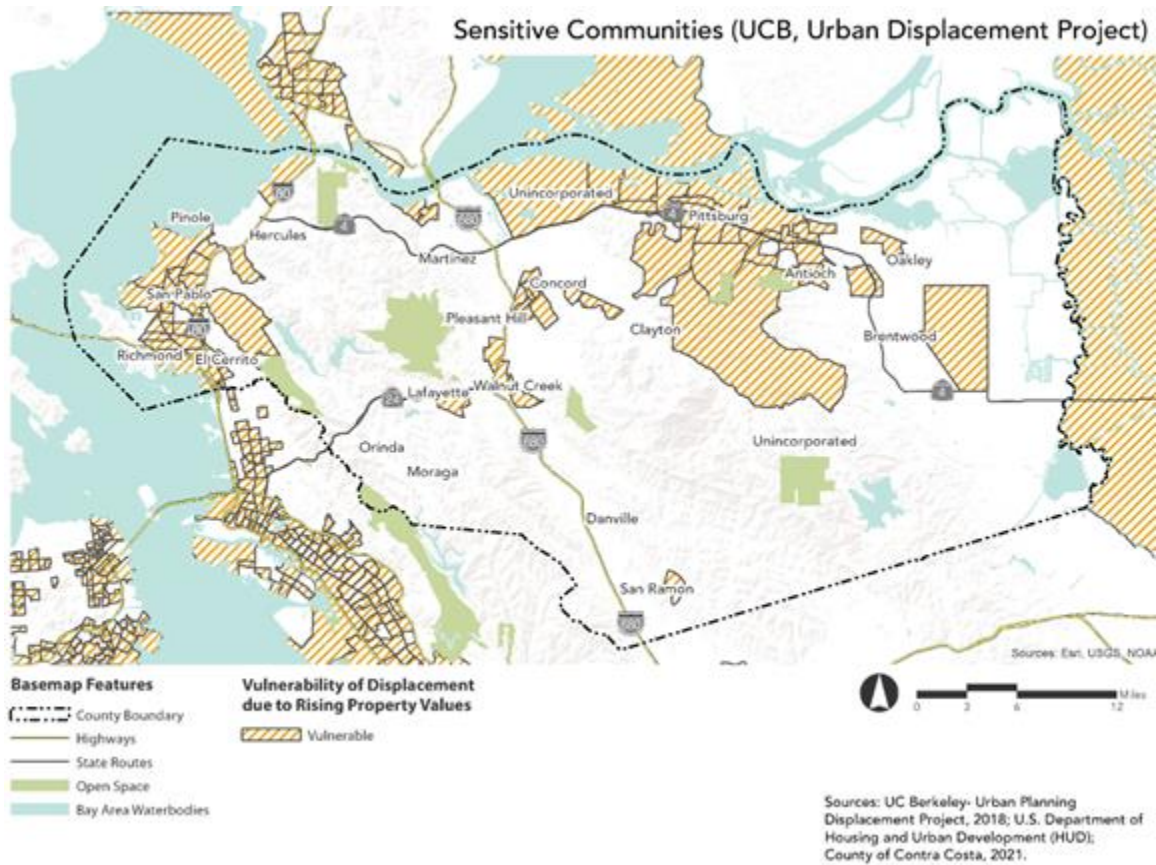
<sup>12</sup> Vital Signs, 2017. Displacement Risk – Regional Performance. <https://www.vitalsigns.mtc.ca.gov/displacement-risk>. Accessed May 2022.

- A difference between census tract median rent and median rent for surrounding tracts above median for all tracts in the County (rent gap) in 2017.

### Regional Trends

Using the methodology above, sensitive communities were identified in areas between El Cerrito and Pinole; Pittsburg, Antioch and Clayton; east Brentwood; and unincorporated land in Bay Point. Small pockets of Sensitive Communities are also found in central Contra Costa County from Lafayette towards Concord. Refer to Figure 4-40.

Figure 4-40: Sensitive Communities as Defined by the Urban Displacement Project in Contra Costa County

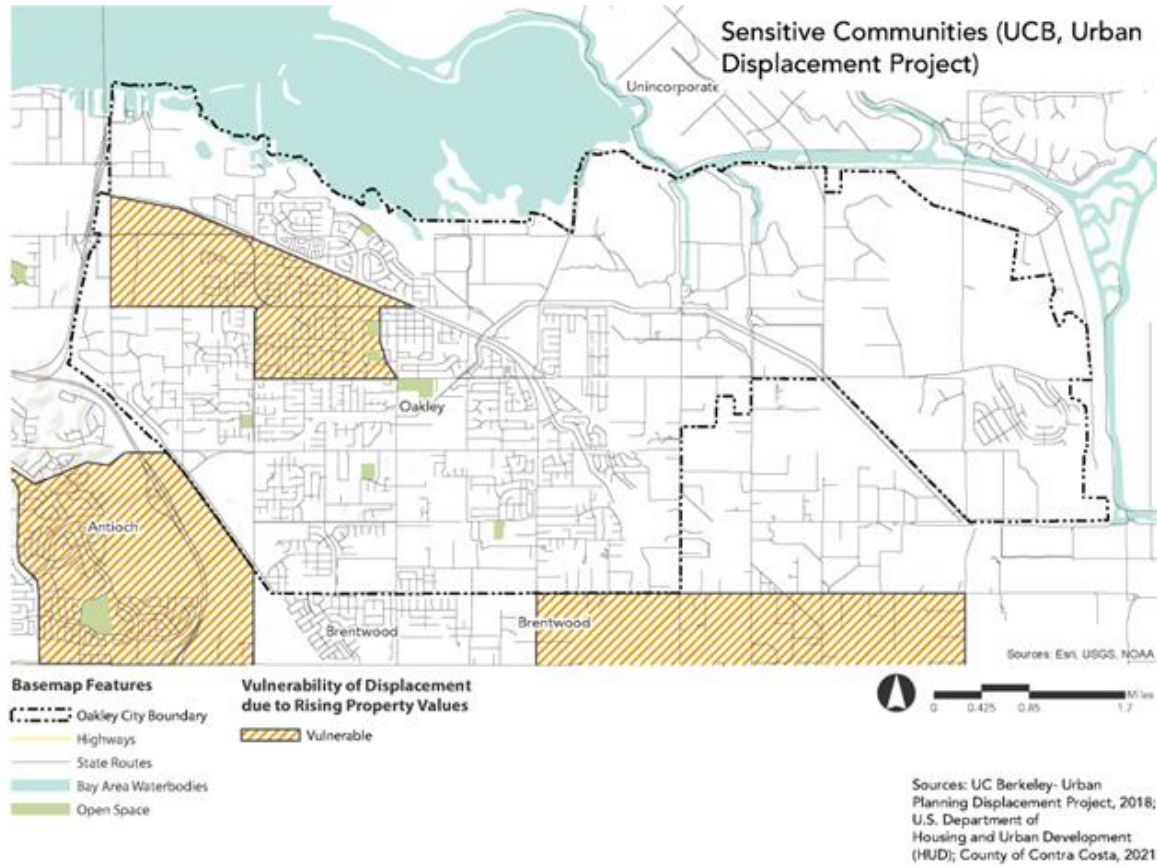


Source: Map 21(a) of Contra Costa Housing Collaborative AFFH analysis.

### Local Trends

In Oakley, the census tracts in northwestern portion of the City (See Figure 4-41), were identified as communities sensitive to displacement. These areas correspond to block groups with high percentages of cost-burdened renter households, low median income, high percentages of renter units with HCVs, and high percentage of children in female-headed households. These areas also correspond with locations of subsidized housing in the City that offer reduced rents to low-income tenants.

Figure 4-41: Sensitive Communities as Defined by the Urban Displacement Project in Oakley



Source: Map 21(b) of Contra Costa Housing Collaborative AFFH analysis.

## Use of Housing Choice Vouchers

The housing choice vouchers (HCV) are a form of HUD rental subsidy issued to low-income households that promise to pay a certain amount of the household's rent. Prices, or payment standards, are set based on the rent in the metropolitan area, and voucher households must pay any difference between the rent and the voucher amount. Participants of the HCV program are free to choose any rental housing that meets program requirements.

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 related to race, color, religion, sex, familial status, national origin, disability, or other protected characteristics. Fair housing choice encompasses: (1) actual choice, which means the existence of realistic housing options; (2) protected choice, which means housing that can be accessed without discrimination; and (3) enabled choice, which means realistic access to sufficient information regarding options so that any choice is informed. Households participating in the HCV Program have enabled choice when they are provided with sufficient information regarding their housing options so that any choice is informed.<sup>13</sup>

<sup>13</sup> HCD AFFH Guidance Memo, 2021.

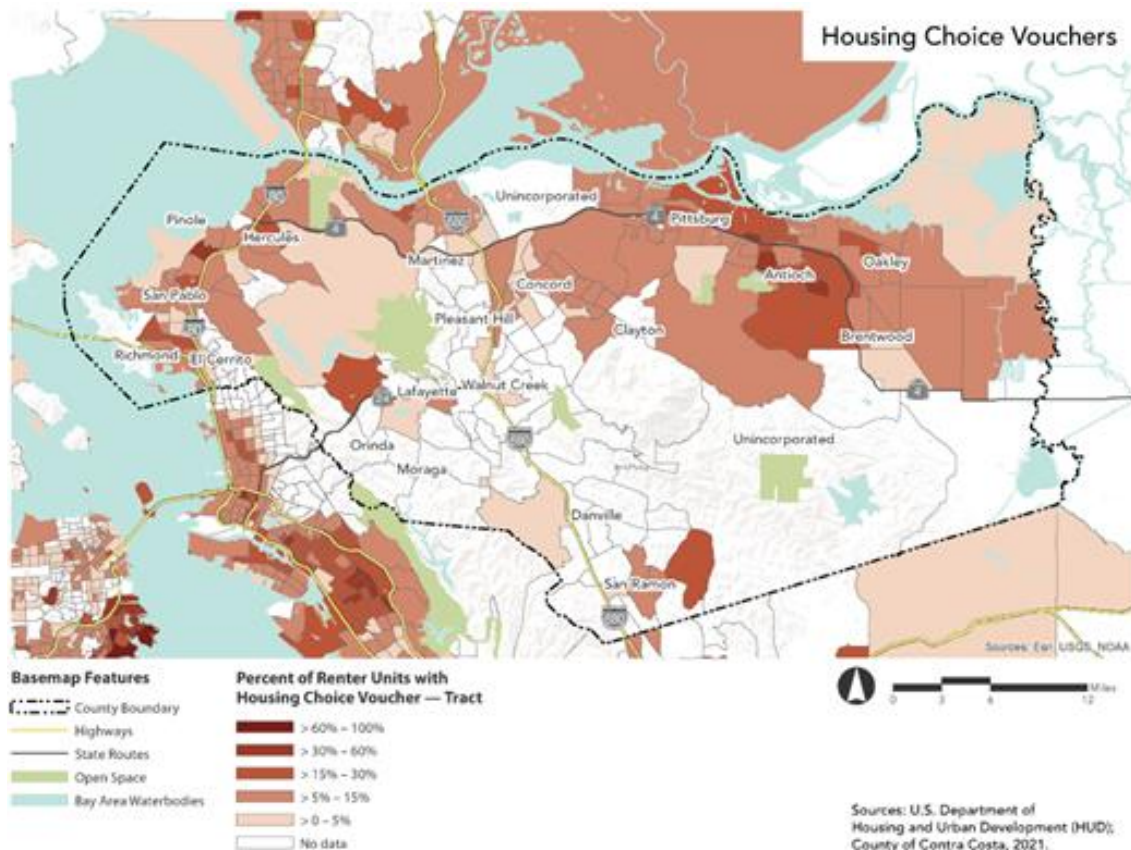
An analysis of the trends in HCV concentration can be useful in examining the success of the program in improving the living conditions and quality of life of its holders. In fact, one of the objectives of the HCV program is to encourage participants to avoid high-poverty neighborhoods and encourage the recruitment of landlords with rental properties in low-poverty neighborhoods.

### Regional Trends

According to the Contra Costa County AI, the Housing Authority of Contra Costa County (HACCC) administers approximately 7,000 units of affordable housing under the HCV program (and Shelter Care Plus program). Northwest Contra Costa County is served by the Richmond Housing Authority (RHA) that administers approximately 1,851 HCVs. North-central Contra Costa County is served by the Housing Authority of the City of Pittsburg (HACP), which manages 1,118 tenant-based HCVs.

The HCV program serves as a mechanism for bringing otherwise unaffordable housing within reach of low-income populations. With reference to Figure 4-42, the program appears to be most prominent in western Contra Costa County, in heavily Black and Hispanic areas, and in the northeast of the County, in predominantly Black, Hispanic, and Asian areas. Central Contra Costa County largely has no data on the percentage of renter units with HCVs. The correlation between low rents and a high concentration of HCV holders holds true for the areas around San Pablo, Richmond, Martinez, Pittsburg, and Antioch.

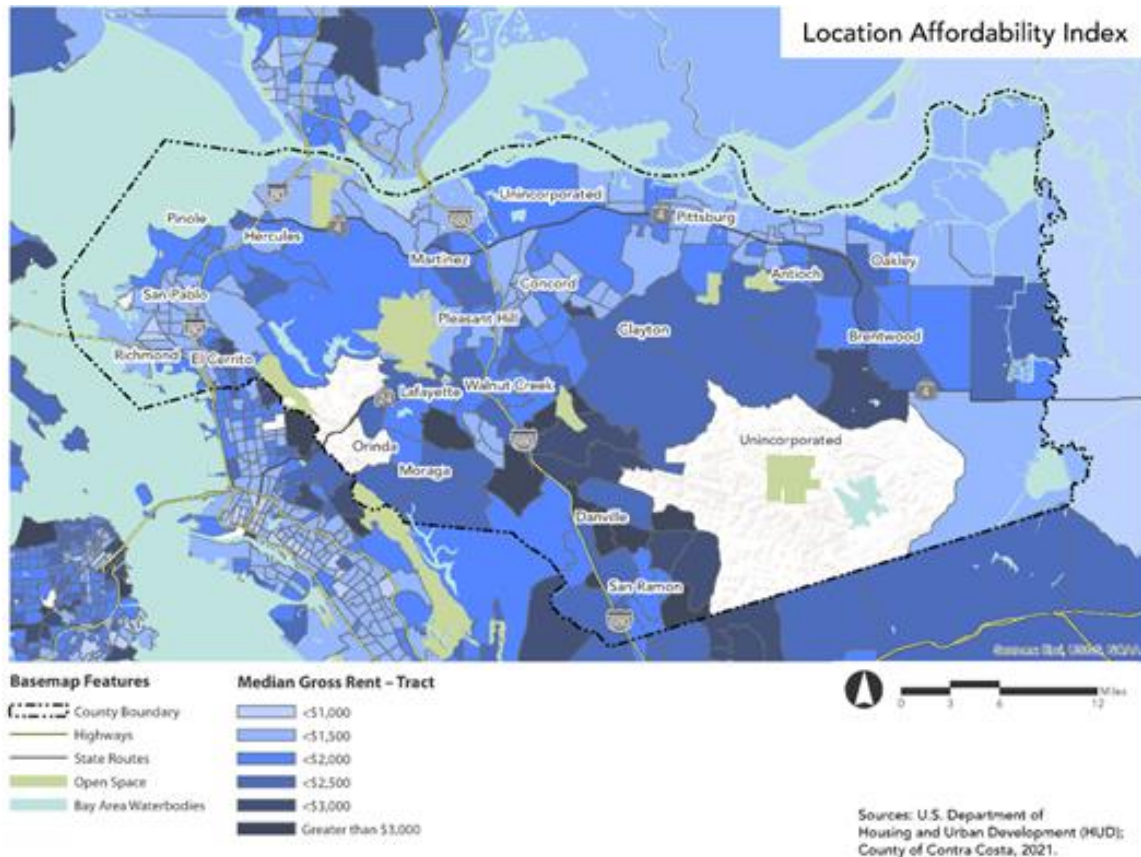
Figure 4-42: Distribution of Percentage of Renter Units with HCVs in Contra Costa County



Source: Map 6(a) of Contra Costa Housing Collaborative AFFH analysis.

Figure 4-43 shows the Location Affordability Index in Contra Costa County. In Contra Costa County, the majority of the county has a median gross rent of \$2,000–\$2,500. Central Contra Costa County (areas between Danville and Walnut Creek) have the highest rents around \$3,000 or more. The most affordable tracts in the County are along the perimeter of the County in cities like Richmond, San Pablo, Pittsburg and Martinez.

Figure 4-43: Location Affordability Index in Contra Costa County



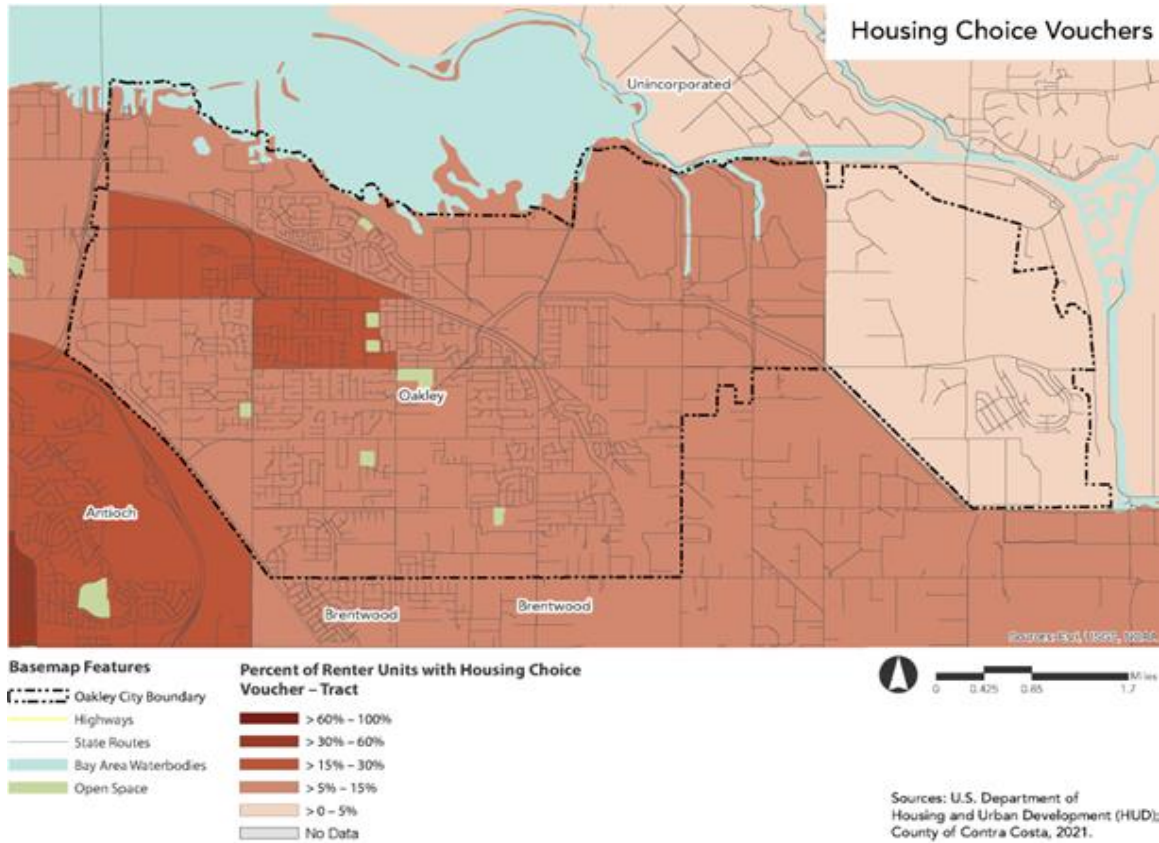
Source: Map 7(a) of Contra Costa Housing Collaborative AFFH analysis.

### Local Trends

The Contra Costa County Housing Authority administers and manages the Housing Voucher Program (Section 8) in most of Contra Costa County, including Oakley.

Figure 4-44 provides the percentage of renter units with HCVs in Oakley. Census tracts in the east have the lowest percentage of renter units with HCVs (< 5 percent). The rest of the City has up to 15 percent of renter units with HCVs. A northwestern slice of tracts in the City have between 15–30 percent of renter units with HCVs. According to the AFFH Data Viewer created by the HCD, areas with highest HCV use in the City correspond to the location of subsidized housing that offer reduced rents to low-income tenants. Though HCVs are not limited to units located in subsidized housing projects, the presence of such projects in the vicinity could explain the concentration of renter units with HCVs.

Figure 4-44: Distribution of Percentage of Renter Units with Housing Choice Vouchers in Oakley

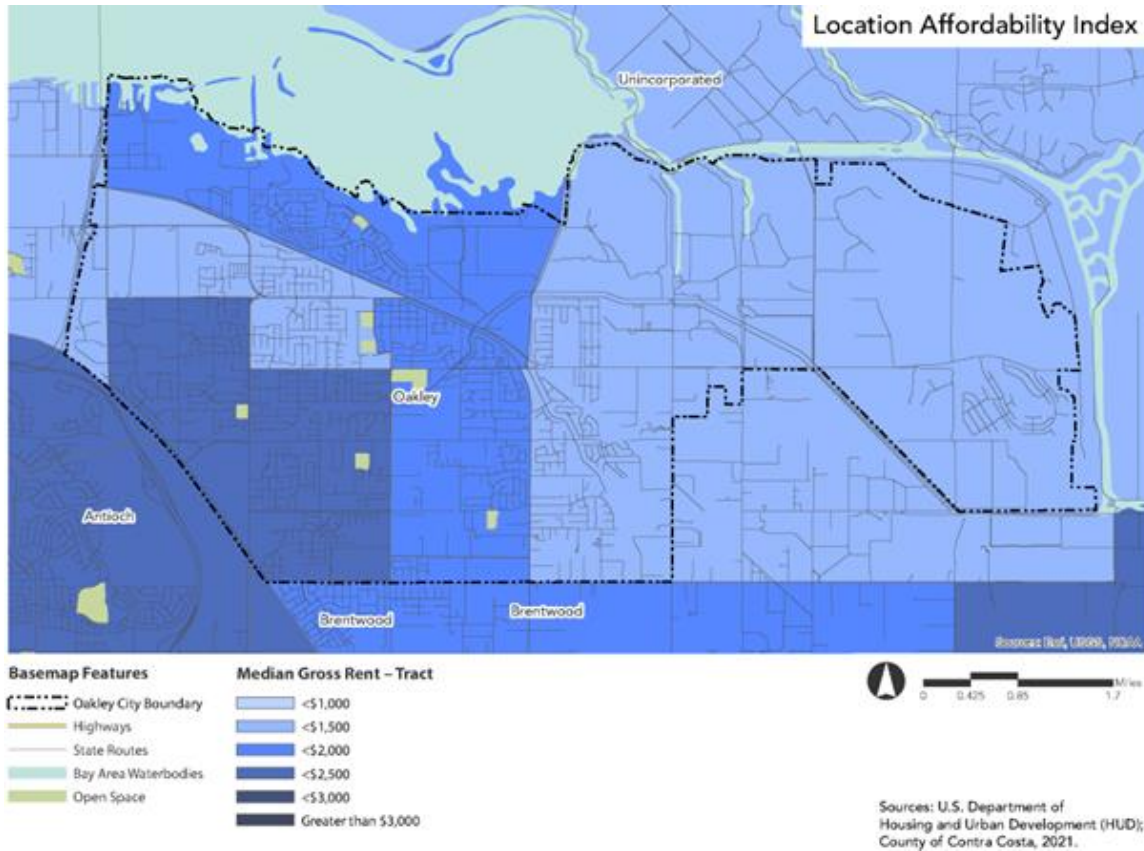


Source: Map 6(b) of Contra Costa Housing Collaborative AFFH analysis.

Tracts with the lowest percentage of renter units with HCVs have the highest economic score and percentage of children in married-couple households. These tracts, however, also correspond to some of the lowest median gross rent in the City, moderate percentage of cost-burdened renter households, and high percentage of population with a disability.

Figure 4-45 shows the Location Affordability Index in the City of Oakley. Southwest Oakley has the highest median gross rent, between \$2,000–\$2,500. The central portion of the City reaching northwest follows closely, with median gross rent between \$1,500–\$2,000. The rest of the City has median gross rent less than \$1,000. Where median gross rent is highest, composite scores for opportunity areas, median income, and environmental scores are also the highest. High composite scores for opportunity areas indicate high opportunity indicators such as employment rates, educational proficiency, proximity to jobs, etc.; high environmental scores indicate more positive environmental outcomes; high scores on the healthy places index indicate that community characteristics and social factors contribute to more positive health outcomes and wellbeing of residents.

Figure 4-45: Location Affordability Index in Oakley



Source: Map 7(b) of Contra Costa Housing Collaborative AFFH analysis.

### Source of Income Discrimination

The 2020 AI found that source of income discrimination is a contributing factor to segregation within the Contra Costa County Consortium. Many HCV holders in the Bay Area face considerable difficulty in finding a landlord willing to accept a voucher. For example, in 2011 residents of a Richmond Housing Authority project undergoing renovation were given HCVs as part of a relocation process but reported being unable to find housing due in part to source of income discrimination.<sup>14</sup>

Although the California Fair Employment and Housing Act bars discrimination on the basis of source of income, HCVs are not considered a protected source of income. In the Bay Area, jurisdictions with ordinances banning source of income discrimination against HCV holders include San Francisco, East Palo Alto, and Santa Clara County. There is currently no County-wide ordinance banning source of income discrimination nor is there such an ordinance in any municipality in Contra Costa County.

<sup>14</sup> Karina Ioffe, April 2015. *Richmond: City Struggles to Find Homes for Troubled Public Housing Project’s Residents*, The Mercury News. <https://www.mercurynews.com/2015/04/24/richmond-city-struggles-to-find-homes-for-troubled-public-housing-projects-residents/>.



## Homelessness

Homelessness is a critical issue in the Bay Area. In recent years the issue has been even further exacerbated by the economic impacts of the coronavirus pandemic. Since 2015, the unsheltered population in Contra Costa has increased 18 percent.

Every January, Contra Costa's Homeless Continuum of Care (CoC), along with hundreds of communities across the nation, conducts a comprehensive Point in Time (PIT) count of families and individuals experiencing homelessness across the County. The last PIT, which was done in 2020 found a total of 2,277 individuals in Contra Costa County. Just under one-third were sheltered (707) and more than two-thirds were unsheltered (1,570). Of those counted, 50 unsheltered individuals were found in Oakley.

According to 2020 Contra Costa County Annual PIT Report, men represented the majority of those identified in the PIT count (65 percent, n=1,483), followed by women (35 percent, n=788), and transgender/gender non-conforming (n=6, less than 1 percent). Overall, men were more likely to be unsheltered.

More than half the people identified in the count reported White/Caucasian as their race (54 percent, n=1,227), followed by 29 percent (n=674) who reported Black/African American race, and American Indian (8 percent, n=179). Almost a quarter of those counted in PIT identified as Hispanic/Latino (24 percent, n=128). When analyzing race distribution by shelter status, there were far more White people that were unsheltered (88 percent) relative to all other races (45 percent Asian and 41 percent Black/African American were unsheltered).

As part of the PIT count, a survey is conducted of individuals counted. When asked about the primary cause of their current situation, financial hardship was the leading primary cause of homelessness (25 percent), followed by evictions (17 percent), and substance abuse (14 percent).

## Other Relevant Factors

### Mortgage Lending

Despite efforts to reform long-standing practices of discrimination in the housing credit system, patterns of inequality still exist and are nearly inevitable for generations of households. During the Great Recession and subsequent housing crisis, it became apparent that there was an overconcentration of non-white residents with subprime mortgages and property foreclosures across the country.<sup>15</sup>

While reasons for a loan application denial can vary, most low-income residents are at a higher risk of a subprime loan. This is even more true if the low-income resident is a person of color or foreign-born. As Contra Costa's rental housing market grows

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<sup>15</sup> Subprime mortgages are a type of housing loan most often given to individuals that have weak credit history. Subprime mortgages carry higher interest rates, and are thereby more expensive, because there is a pre-determined higher risk of default.

increasingly unaffordable, Black and Hispanic families and individuals are disproportionately impacted.

Table 4-27 below presents data provided via the Home Mortgage Disclosure Act (HMDA) by race and ethnicity for 2018-2019 in Oakley. During this time, there were 2,867 mortgage applications, of which 66.26 percent were approved. White and Asian applicants had the highest rates of approval at 66.7 and 66.29 percent respectively. This is similar to patterns in the region. The 2020 AI found that applications from Blacks and Hispanics/Latinos are uniformly denied at higher rates than those of Whites or Asians. However this trend is not completely reflective of Oakley. Hispanic or Latino applicants in Oakley have approval ratings and denial rates that are in line with the average (65.41 percent and 16.23 percent respectively). However, of the 180 applications from Black applicants, 18.89 percent were denied. This is the highest denial rating besides applications from American Indians and Alaska Natives whose denial rate was 21.05 percent for 19 applications.

**TABLE 4-27: MORTGAGE APPLICATIONS BY RACE, 2018-2019**

Racial / Ethnic Group	Total Number of Applications	Action Type		
		Approved (a)	Denied (b)	Other (c)
American Indian or Alaska Native, Non-Hispanic	19	47.37%	21.05%	31.58%
Asian / API, Non-Hispanic	264	66.29%	14.39%	19.32%
Black or African American, Non-Hispanic	180	61.67%	18.89%	19.44%
White, Non-Hispanic	1,153	66.70%	16.13%	17.17%
Hispanic or Latino	610	65.41%	16.23%	18.36%
Unknown	641	63.65%	16.85%	19.50%
<b>Totals</b>	<b>2,867</b>	<b>65.26%</b>	<b>16.36%</b>	<b>18.38%</b>

Notes: (a) includes loans originated and applications approved but not accepted; (b) includes application denied by financial institution; and (c) includes applications withdrawn by applicant and incomplete applications.

Source: ABAG Data Needs Packet, 2021. Federal Financial Institutions Examination Council's (FFIEC) Home Mortgage Disclosure Act loan/application register (LAR) files, 2018 and 2019 applications.

## Land Use and Zoning Laws

The 2020 AI found that land use and zoning laws are a significant contributing factor to the segregation of Black and Hispanic residents throughout the County and the region. People of color disproportionately occupy high-density housing, which can generally be built only in areas zoned for multi-family homes, multiple dwellings or single-family homes on small lots. This tends to segregate people of color into the municipal areas zoned for high-density housing. One of the most effective tools found to combat segregation is an inclusionary zoning ordinance, which requires a certain percentage of multi-family units to be reserved for low-income tenants.

Furthermore, the greatest concentrations of both low-income and non-white populations are in Antioch, Concord, Hercules, Pinole, Pittsburg, Richmond, San Pablo, and Walnut Creek. The cities of Brentwood, El Cerrito, Martinez, Oakley, and Pleasant Hill may be

counted as well; however, the demographic distributions show less obvious concentrations and more variation between City subdivisions, making segregation a less obvious concern. Contrastingly, Clayton, Lafayette, Orinda, Martinez, and Moraga have very low populations of low-income people of color. Zoning ordinances and land use are likely large determinants of this.

## Location of Existing Publicly Supported Housing

The geographic distribution of existing publicly supported affordable housing is an important factor in examining fair housing choice and patterns of segregation by income and race/ethnicity. The Housing Authority of Contra Costa County (HACCC), headquartered in Martinez, CA, owns approximately 1,177 units of public housing in 14 developments throughout the County. The HACCC also administers approximately 7000 units under the HCV and Shelter Care Plus programs, and 243 other multi-family units. Publicly Supported Housing units in Contra Costa are predominantly located in and around the Richmond area, between and around Concord and Walnut Creek, and in and around the Pittsburg and Antioch areas. Table 4-28 below shows the HACCC publicly supported housing and census tract demographics. The 2020 AI found that different forms of publicly supported housing in the Contra Costa Consortium are racially disparate in that Black residents comprise the largest percentage of public housing (55 percent) and the largest percentage of those residing in Project Based Rental Assistance (PBRA) housing (37 percent) despite comprising only 9 percent of the Consortium’s total population<sup>16</sup>.

**TABLE 4-28: HOUSING AUTHORITY OF CONTRA COSTA COUNTY PUBLICLY SUPPORTED HOUSING AND CENSUS TRACT DEMOGRAPHICS**

Project Name	Community	Census Tract	Tract % Poverty	Tract % Black	Tract % Hispanic
Bridgemont	Antioch	3050	25.2	<b>17.9</b>	<b>46.5</b>
Elder Winds	Antioch	3072.05	18.8	<b>19.7</b>	<b>37.8</b>
Los Nogales	Brentwood	3040.01	9.1	<b>3</b>	<b>15.4</b>
Alhambra Terrace	Martinez	3190	11.2	<b>2</b>	<b>21</b>
Havienda	Martinez	3170	9.8	<b>8.1</b>	<b>11.1</b>
Las Deltas	North Richmond	3650.02	33.9	<b>20.8</b>	<b>60.5</b>
Los Arboles	Oakley	3020.07	7.5	<b>9.2</b>	<b>39.5</b>
Casa de Manana	Oakley	3020.07	7.5	<b>9.2</b>	<b>39.5</b>
Casa de Serena	Pittsburg	3141.04	30.2	<b>14</b>	<b>63.4</b>
El Pueblo	Pittsburg	3120	37.1	<b>36</b>	<b>42.6</b>
Bayo Vista	Rodeo	3580	15.1	<b>15.7</b>	<b>31.1</b>
Kidd Manor	San Pablo	3671	20.4	<b>37.3</b>	<b>37.2</b>
Vista del Camino	San Pablo	3672	19.8	<b>14.5</b>	<b>45.3</b>

Source: 2020-2025 Contra Costa County Analysis of Impediments to Fair Housing Choice, 2020. Pg. 428. Based on data submitted by HACCC – ACS 2012-2016.

<sup>16</sup> 2020-2025 Contra Costa County Analysis of Impediments to Fair Housing Choice, 2020. Pg. 150

Low Income Housing Tax Credit (LIHTC) properties include units that serve large families, seniors, and persons with disabilities. In Contra Costa, nearly 6,500 units are devoted to large families in 59 different developments; over 2,600 units are earmarked for seniors in 34 different developments; and special needs and at-risk populations are served in three developments with 91 units. LIHTC units are geographically distributed in a relatively even manner, with units located heavily in the predominantly Black and Hispanic Richmond, Pittsburg, and Antioch areas, in the predominantly Asian areas of Pinole and Hercules, and in the predominantly White area between and around Concord and Walnut Creek.<sup>17</sup>

Table 4-29 shows the concentration of LIHTC properties overall. Over 40 percent of all developments and 35 percent of all units are located in only five percent of the census tracts in the County, 11 of them located in only eight communities. In fact, Oakley has nine LIHTC developments (totaling 609 units) located in one census tract of the City.

<b>TABLE 4-29: CENSUS TRACTS WITH THE LARGEST NUMBER OF LIHTC PROPERTIES, CONTRA COSTA COUNTY</b>			
<b>Community</b>	<b>Census Tract</b>	<b># Developments</b>	<b># Units</b>
Richmond	3820	7	<b>1,226</b>
Oakley	3020.05	9	<b>638</b>
Pittsburg	3131.01	4	<b>581</b>
Richmond	3770	7	<b>575</b>
Walnut Creek	3240.01	4	<b>505</b>
Baypoint	3141.04	6	<b>426</b>
Concord	3362.02	4	<b>380</b>
Brentwood	3031.03	5	<b>322</b>
Richmond	3760	4	<b>249</b>
Walnut Creek	3400.01	5	<b>190</b>
Pittsburg	3100	4	<b>58</b>
<b>Total</b>	<b>11 tracts</b>	<b>59</b>	<b>5,121</b>
	5% of all census tracts	42% of all developments	35% of all units

Source: 2020-2025 Contra Costa County Analysis of Impediments to Fair Housing Choice, 2020. Pg. 430.

## Assessment of Sites Inventory and Fair Housing

State housing element law, Government Code Section 65583(c)(10), requires that the sites inventory (see Chapter 3) be analyzed with respect to AFFH to ensure that affordable housing is dispersed throughout the City rather than concentrated in areas of high segregation and poverty or low resource areas that have historically been underserved. By comparing the sites inventory to the fair housing indicators in this assessment, this section analyzes whether the sites included in the Housing Element sites inventory improve or exacerbate fair housing conditions, patterns of segregation, and access to opportunity throughout the City.

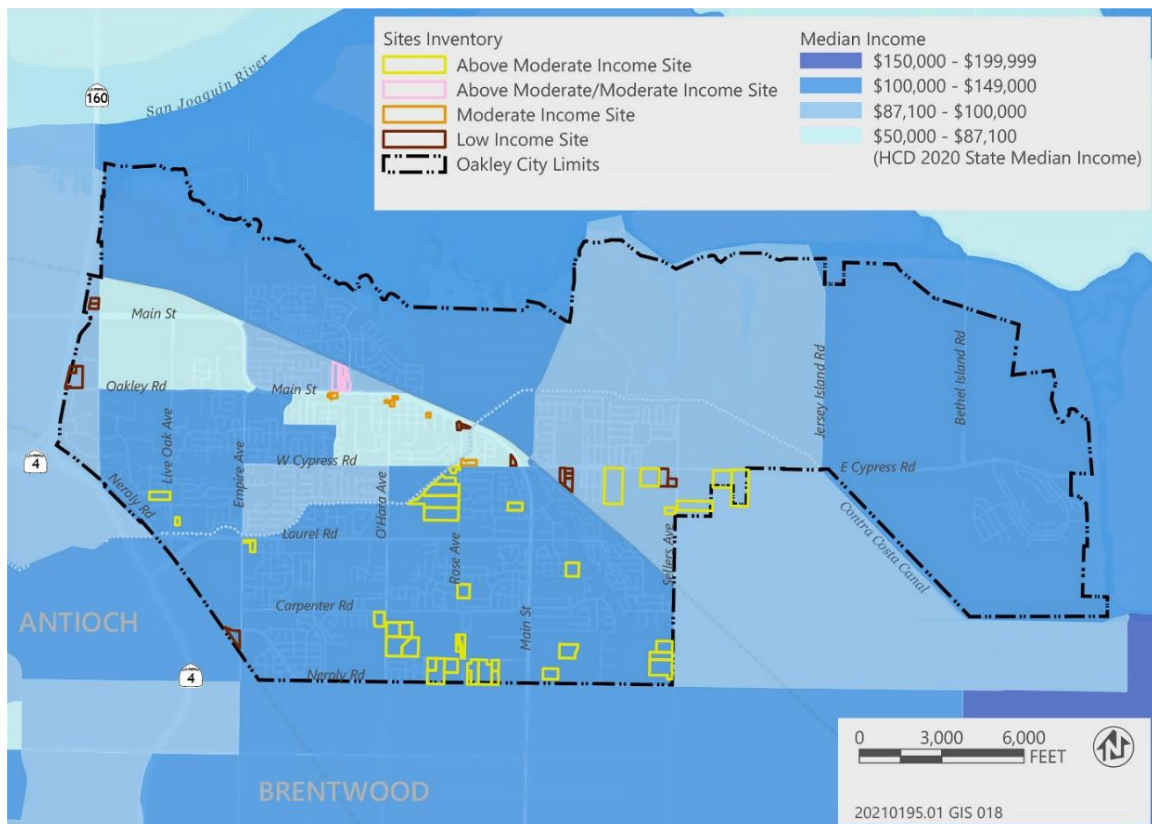
<sup>17</sup> Ibid, pg. 157.

## Potential Effects on Patterns of Segregation and Integration

This section will discuss the location of sites identified in the City’s housing element sites inventory (Chapter 3) in relation to 2019 median household incomes by census tract and in relation to the predominant race or ethnicity of each census tract. The evaluation will analyze whether sites planned for future development could further impact patterns of residential segregation based on race and ethnicity and/or income.

Figure 4-46 shows the City’s sites inventory in relation to the median household income by census tract and Figure 4-47 shows the inventory in relation to the predominant racial/ethnic makeup by census tract. As described above, LMI households and many of the City’s Non-White households are predominantly concentrated in the Carol Lane, Elm, and Sandy Lane neighborhoods in the northwest of the City and into the downtown Teakwood and Duarte neighborhoods. Most of the City however is predominantly White with moderate and above moderate incomes. Because the sites are scattered throughout the city, the sites inventory has the potential to improve conditions related to the fair housing indicators analyzed in the assessment above including race/ethnicity, income, familial status, and disability status.

**Figure 4-46: Sites Inventory Income Distribution by Median Income of Census Tract, Oakley**

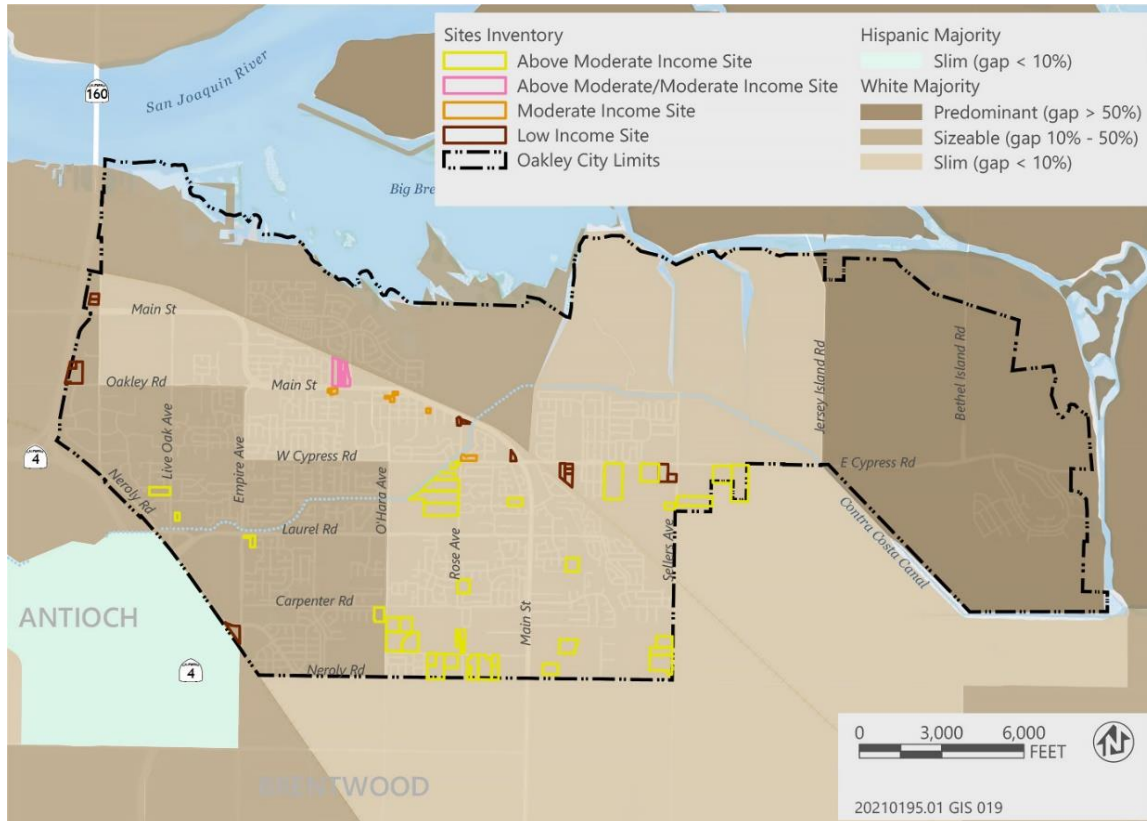


Source: Data downloaded from HCD AFFH Data and Mapping Tool in 2021, based on ACS data.

As described in Chapter 3, Sites Inventory, the Affordable Housing Overlay (AHO) is the City’s primary strategy for building housing that is affordable to lower income households. Of the AHO sites in the inventory, eight sites are located in the east part of the City along East Cypress Road. There is a realistic capacity for 262 new lower income

units to be created on these sites. If developed, this will create more opportunities for lower income housing throughout the City rather than reinforce the concentration that exists in the northwest neighborhoods (i.e., Carol Lane and Elm neighborhoods). Figure 4-46 also displays capacity for several above-moderate income sites in this area of the City. As these sites build out, there will be opportunity for integration and mixed income neighborhoods.

Figure 4-47: Sites Inventory and Racial/Ethnic Distribution by Census Tract, Oakley

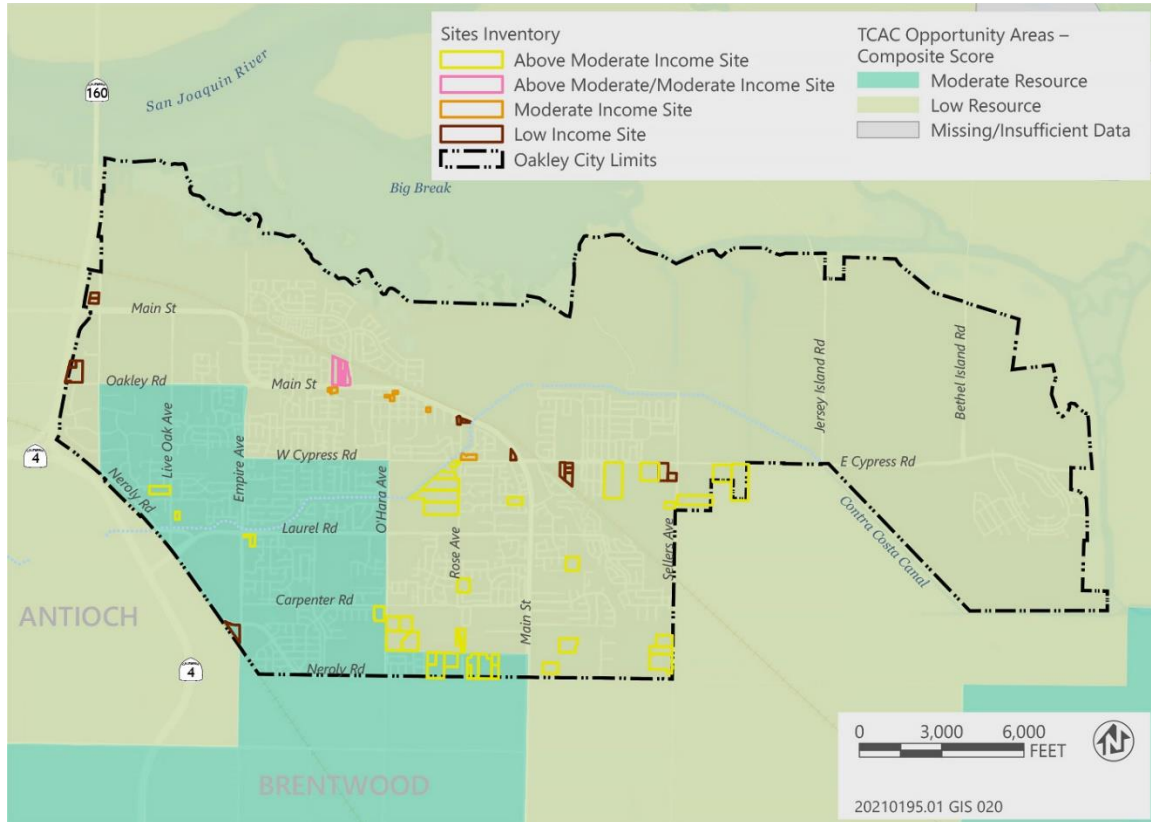


Source: Data downloaded from HCD AFFH Data and Mapping Tool in 2021, based on ACS data.

### Potential Effects on Access to Opportunity

As indicated in the TCAC/HCD Opportunity figures above (see Figure 4-20), most of the City is classified as either low or moderate resource. Figure 4-48 shows the sites inventory compared to the 2022 TCAC/HCD Opportunity areas. Most of the City’s capacity for new housing (at all income levels) is in low resource areas. As shown in the figure below, several above moderate-income sites are in the moderate resource area in the southwest portion of the City. There is also one proposed AHO site on Neroly Road in the moderate resource area bordering the City of Antioch. This site has the potential to accommodate 87 lower income units. The sites inventory will not likely have an impact on access to opportunity because most of the City remains low resource.

Figure 4-48: Sites Inventory and TCAC/HCD Opportunity Areas, Oakley

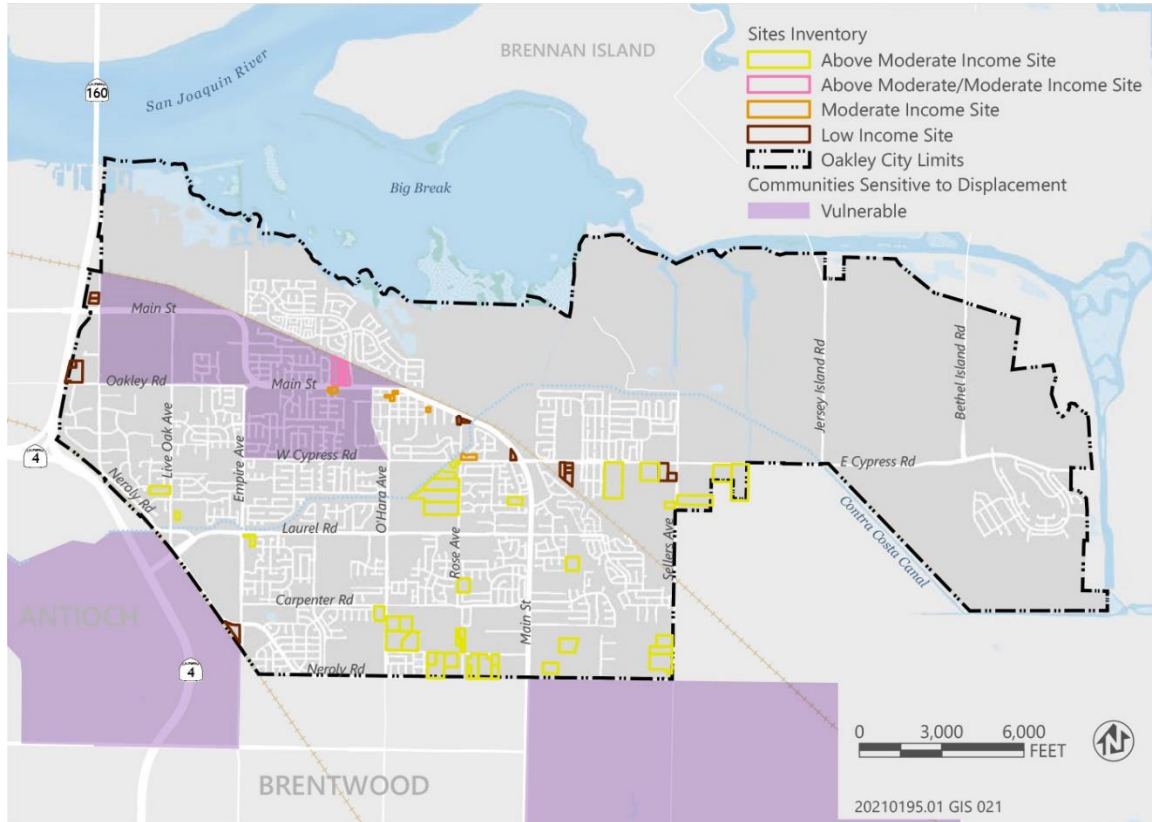


Source: Data downloaded from HCD AFFH Data and Mapping Tool in 2021, based on ACS data.

## Potential Effects on Disproportionate Housing Needs

As discussed previously, renters are disproportionately affected by housing needs including overpayment, overcrowding, and displacement risk. This section will examine the location of projects and sites in relation to the City's current disproportionate housing needs and risk of displacement. Comparing the sites inventory to areas at risk of displacement (Figure 4-49), there is not a lot of capacity for housing during this planning period in areas that are vulnerable to displacement. Only two sites in the inventory were identified in areas that are sensitive to displacement, as defined by the Urban Displacement Project. These sites are located within the Downtown Specific Plan area. The Housing Element assumes a realistic capacity of 289 above moderate/moderate income units on these sites. The larger site has about 11 acres of underutilized developable acreage and is envisioned as a mix of townhomes and multiunit residential. While this neighborhood is sensitive to potential displacement, the capacity for higher density development in other areas of the city can provide housing for lower income households and mitigate displacement pressures.

Figure 4-49: Sites Inventory and Areas at Risk of Displacement, Oakley



Source: Data downloaded from HCD AFFH Data and Mapping Tool in 2021, based on ACS data.

## Fair Housing Issues, Contributing Factors, and Actions

HCD defines a fair housing issue as “a condition in a geographic area of analysis that restricts fair housing choice or access to opportunity, which includes such conditions as ongoing local or regional segregation or lack of integration, racially or ethnically concentrated areas of poverty and affluence, significant disparities in access to opportunity, disproportionate housing needs, and evidence of discrimination or violations of civil rights law or regulations related to housing”. Based on the findings in this assessment, the fair housing issues in Oakley are the concentration of renters and LMI households near downtown and in the Carol Lane, Elm, and Sandy Lane neighborhoods; displacement risk due to economic pressures throughout the region; and discriminatory practices by landlords in the City and greater County.

Pursuant to Government Code Section 65583 (c)(10)(A)(v), the Housing Element includes several policies and programs to proactively address fair housing issues to mitigate segregated living patterns and create integrated and balanced communities. Table 4-30 below summarizes the fair housing issues, contributing factors, and actions included in the Housing Element to affirmatively further fair housing in Oakley.



**TABLE 4-30: FAIR HOUSING ISSUES, CONTRIBUTING FACTORS, AND ACTIONS**

Identified Fair Housing Issue	Contributing Factor	Actions	Targets and Timeline
<p>Concentration of renters and low-moderate income (LMI) households</p>	<p>Historic land use and zoning practices have resulted in a predominance of single-family homes (and a shortage of higher density housing) in Oakley.</p> <p>Shortage of subsidized housing units and rentals that accept Housing Choice Vouchers.</p> <p>Concentration of more affordable housing downtown and in Carol Lane, Elm, and Sandy Lane neighborhoods.</p>	<ul style="list-style-type: none"> <li>▶ Rezone additional Affordable Housing Overlay (AHO) sites (Action 1.1)</li> <li>▶ Encourage development of new affordable rental housing (Action 1.3)</li> <li>▶ Promote Accessory Dwelling Units (Action 1.4)</li> <li>▶ Amend the Downtown Specific Plan to accelerate housing production in the downtown (Action 1.8)</li> </ul>	<ul style="list-style-type: none"> <li>▶ 440 units of affordable lower-income housing by 2031 (Action 1.3)</li> <li>▶ Target the production of 40 Accessory Dwelling Units by 2031 (Action 1.4)</li> </ul>
<p>Displacement risk due to economic pressures</p>	<p>Unaffordable / unattainable rents and sales prices throughout the region and State.</p> <p>Increased housing demand and limited variety of housing types to meet a range of needs by income.</p>	<ul style="list-style-type: none"> <li>▶ Rezone additional Affordable Housing Overlay (AHO) sites (Action 1.1)</li> <li>▶ Encourage development of new affordable rental housing (Action 1.3)</li> <li>▶ Amend the Downtown Specific Plan to accelerate housing production in the downtown (Action 1.8)</li> <li>▶ Increase access to homeownership (Action 3.1)</li> <li>▶ Encourage the development of housing units for extremely low-income households and special needs households (Action 3.4)</li> </ul>	<ul style="list-style-type: none"> <li>▶ 440 units of affordable lower-income housing by 2031 (Action 1.3)</li> <li>▶ Support first-time homeownership opportunities for 15 local households (Action 3.1)</li> <li>▶ 45 units of extremely low-income and/or special needs housing (Action 3.4)</li> </ul>
<p>Discriminatory practices by landlords</p>	<p>Community attitudes towards affordable housing and the Housing Choice Voucher (HCV) program.</p> <p>Lack of knowledge of fair housing practices and issues.</p>	<ul style="list-style-type: none"> <li>▶ Promote fair housing standards and practices (Action 3.2)</li> <li>▶ Support the administration of HCVs in the City (Action 3.3)</li> </ul>	<ul style="list-style-type: none"> <li>▶ Reduce source of income discrimination and increase HCV usage in Oakley’s single-family neighborhoods by 10 new vouchers (Action 3.3)</li> </ul>

Source: City of Oakley, 2022.

# Chapter 5: Housing Programs and Financial Resources

With the statewide closure of redevelopment agencies, the City of Oakley (City) no longer has a dedicated program and funding source to directly assist with the development of affordable housing. The City primarily relies on the density bonus program and related incentives to support affordable housing development. The density bonus program and other housing incentives are discussed in Chapter 6 (Potential Constraints).

Although the City does not have available funds, staff has explored funding sources from other agencies in efforts to find ways to build more affordable housing. Additionally, there are a variety of federal and state housing programs to assist in the provision of affordable housing through new construction, acquisition/rehabilitation, and subsidies. The City is working cooperatively with affordable housing developers to explore these outside funding sources. The City has had numerous meetings and discussions in the past with developers to explore incentives and creative financing.

The following summarizes the financial resources potentially available to developers and other entities interested in providing affordable housing and related services in the City of Oakley.

## County Programs

### Housing Authority of Contra Costa County

Within the Contra Costa County Consortium, Antioch, Concord, Pittsburg, and Walnut Creek are entitlement jurisdictions and receive funds from the Federal Department of Housing and Urban Development (HUD) to be spent on housing and community development. Other areas (Oakley, El Cerrito, etc.) receive funding through Contra Costa County (County) and the Housing Authority of Contra Costa County (HACCC) exercises those responsibilities for the County. HACCC manages the Housing Choice Voucher (Section 8) Program, the Emergency Housing Voucher (EHV) Program, Section 8 Project-Based Voucher (PBV) Program, and public housing. HACCC also offers a range of programs for low-income families, including the Family Self Sufficiency Program, Shelter Plus Care Program, the Veterans Affairs Supportive Housing (VASH) Program, Mainstream Program, and other key services.

HACCC owns approximately 974 units of public housing throughout the County. HACCC also administers more than 10,000 units under the Housing Choice Voucher (HCV) program, Shelter Care Plus program, and other Project Based Voucher (PBV) units.

HACCC operates 70 public housing units in Oakley. Of the 8,897 units with HCV vouchers in HACCC's jurisdiction; 309 of these vouchers are in Oakley.

## Bond Financing

The County has been very active in issuing tax-exempt mortgage revenue bonds to support the development of affordable housing. Under the Mortgage Revenue Bond Program, the County provides mortgage financing for affordable housing projects through the sale of tax-exempt bonds. In particular, the Multi-family Residential Rental Housing Revenue Bond Program assists developers of multi-family rental housing in increasing the supply of affordable rental units available to qualified households. The proceeds from bond sales are used for new construction, acquisition, and/or rehabilitation of multi-family housing developments. A specified number of units are required to remain affordable to eligible, lower-income households for a specified number of years after the initial financing is provided. Numerous County affordable housing developments have been funded in part by proceeds from County-issued bonds. Through the refinancing of bonds, the County has also extended the affordability terms on assisted housing projects.

### Contra Costa County Measure X Tax Program

In 2021, the County began collecting taxes for community investments. The Board of Supervisors established the Measure X Community Advisory Board to oversee an annual assessment of community needs, focusing primarily on the priority areas identified in the Measure X Needs Assessment, including fire/medical emergency response, health care, safety net services, preventative care, affordable housing, and support for early childhood, youth, families, and seniors. The Board of Supervisors established the Local Housing Trust Fund with \$10 million from Measure X. Measure X funds will contribute \$12 million annually to the fund, administered by County agencies in part to support acquisition, construction, preservation, and rehabilitation of affordable housing in the County.

## Federal and State Programs

### Community Development Block Grants

Community Development Block Grants (CDBG) funds are awarded to entitlement communities on a formula basis for housing activities. Funding is awarded on a competitive basis to each participating City. Activities eligible for CDBG funding include acquisition, rehabilitation, economic development and public services. The City of Oakley participates in the Contra Costa Urban County, through which Contra Costa County administers CDBG funds for the unincorporated County as well as cities that participate in the program. The City may receive funds, on a competitive basis, through the Urban County program. In accordance with policies established by the Board of Supervisors, 45 percent of the annual CDBG allocation (approximately \$1.35 million) is reserved for programs and projects to increase and maintain the supply of affordable housing in the Urban County. Program priorities include projects to:

- Increase the supply of multifamily rental housing affordable to and occupied by very low- and low-income households;
- Maintain the existing affordable housing stock through the rehabilitation of owner-occupied and rental housing;
- Increase the supply of appropriate and supportive housing for special needs populations;
- Assist the homeless and those at risk of being homeless by providing emergency and transitional housing and
- Alleviate problems of housing discrimination.

## HOME Investment Partnership

The HOME Investment Partnerships Program (HOME) provides formula grants from HUD to increase the supply of decent, safe, sanitary, and affordable housing to lower income households. Eligible activities include new construction, acquisition, rental assistance and rehabilitation. Oakley participates in the HOME Consortium administered by Contra Costa County. The County administers HOME funds to projects in participating jurisdictions. HOME funds are typically allocated on a competitive basis.

## Low Income Housing Tax Credits

The California Tax Credit Allocation Committee (TCAC) administers the federal and state Low-Income Housing Tax Credit (LIHTC) Programs. Both programs were created to encourage private investment in affordable rental housing for households meeting certain income requirements. Under these programs, housing tax credits are awarded to developers of qualified projects. Twenty percent of federal credits are reserved for rural areas, and ten percent for non-profit sponsors. To compete for the credit, rental housing developments have to reserve units at affordable rents to households at or below 46 percent of area median income. The assisted units must be reserved for the target population for 55 years. The federal tax credit provides a subsidy over ten years towards the cost of producing a unit. Developers sell these tax benefits to investors for their present market value to provide up-front capital to build the units. Credits can be used to fund the hard and soft costs (excluding land costs) of the acquisition, rehabilitation, or new construction of rental housing. Projects not receiving other federal subsidy receive a federal credit of nine percent per year for ten years and a state credit of 30 percent over four years (high-cost areas and qualified census tracts get increased federal credits). Projects with a federal subsidy receive a four percent federal credit each year for ten years and a 13 percent state credit over four years.

TCAC also administers a Farmworker Housing Assistance Program and a Commercial Revitalization Deduction Program.

In addition to the funding programs described above, Table 5-1 provides a list of more funding from the State and Federal governments.

**TABLE 5-1: FEDERAL AND STATE FUNDING PROGRAMS**

Funding Program	Description
<b>Federal Programs</b>	
Brownfields Grant Funding Program	To facilitate the reuse/redevelopment of contaminated sites the US Environmental Protection Agency's <b>Brownfields Grant Program</b> makes available resources for the cleanup of eligible publicly or privately-held properties.
Choice Neighborhoods Implementation Grant Program	Choice Neighborhoods Implementation Grants support the implementation of comprehensive plans expected to revitalize public and/or assisted housing and initiate neighborhood improvements.
Community Facilities Direct Loan & Grant Program	This program provides affordable funding to develop essential community facilities in rural areas.
Continuum of Care (CoC) Program	Funding is available on an annual basis through HUD to quickly rehouse homeless individuals and families.
Community Development Block Grant (CDBG)	CDBG makes funds available in four categories but are primarily used to provide a suitable living environment by expanding economic opportunities and providing decent housing to low-income households. <ul style="list-style-type: none"> <li>▶ Community Development Programs</li> <li>▶ Economic Development Programs</li> <li>▶ Drought-Related Lateral Program</li> </ul>
Emergency Solutions Grants Program (ESG)	ESG makes grant funds available for projects serving homeless individuals and families through eligible non-profit organizations or local governments.
Farm Labor Housing Direct Loans & Grants (Section 514)	Provides affordable financing to develop housing for year-round and migrant or seasonal domestic farm laborers.
Housing Choice Voucher (HCV) Program	The housing choice voucher (HCV) program is the government's major program for assisting very low-income families, the elderly, and people with disabilities to afford housing.
Home Investment Partnerships Program (HOME)	HOME funds are available as loans for housing rehabilitation, new construction, and acquisition and rehabilitation of single- and multifamily projects and as grants for tenant-based rental assistance.
Home Ownership for People Everywhere (HOPE)	HOPE program provides grants to low-income people to achieve homeownership. The programs are: HOPE I—Public Housing Homeownership Program HOPE IV – Hope for Elderly Independence
Housing Opportunities for Persons with AIDS (HOPWA)	Funds are made available countywide for supportive social services, affordable housing development, and rental assistance to persons living with HIV/AIDS.
Housing Preservation Grants	Provides grants to sponsoring organizations for the repair or rehabilitation of housing owned or occupied by low- and very-low-income rural citizens.
Low-Income Housing Tax Credit (LIHTC) Program	The LIHTC program gives State and local agencies the authority to issue tax credits for the acquisition, rehabilitation, or new construction of rental housing for lower-income households.
Rural Rental Housing: Direct Loans	Provides direct loans to developers of affordable rural multifamily rental housing and may be used for new construction or rehabilitation.

**TABLE 5-1: FEDERAL AND STATE FUNDING PROGRAMS**

Funding Program	Description
Section 108 Loan Guarantee Program	Provides loans to CDBG entitlement jurisdictions for capital improvement projects that benefit low- and moderate-income persons.
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, non-profit sponsors. Public sponsors are not eligible for the program.
Section 203(k): Rehabilitation Mortgage Insurance Program	Provides, in the mortgage, funds to rehabilitate and repair single-family housing.
Section 207: Mortgage Insurance for Manufactured Home Parks Program	Insures mortgage loans to facilitate the construction or substantial rehabilitation of multi-family manufactured home parks.
Section 221(d)(3) and 221(d)(4)	Insures loans for construction or substantial rehabilitation of multifamily rental, cooperative, and single room occupancy housing.
Section 502 Direct Loan Program	USDA Section 502 Direct Loan Program provides homeownership opportunities for low- and very-low-income families living in rural areas.
Section 811 Project Rental Assistance	Section 811 Project Rental Assistance offers long-term project-based rental assistance funding from HUD. Opportunities to apply for this project-based assistance are through a Notice of Funding Availability published by CalHFA Opens in New Window.
<b>State Programs</b>	
Affordable Housing and Sustainable Communities Program (AHSC)	AHSC funds land use, housing, transportation, and land preservation projects that support infill and compact development and reduce greenhouse gas (GHG) emissions.
CalHome	CalHome makes grants to local public agencies and nonprofits 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 ownership projects.
Cleanup Loans and Environmental Assistance to Neighborhoods (CLEAN) Program	Department of Toxic Substances Control's CLEAN Program provides low-interest loans to investigate, cleanup and redevelop abandoned and underutilized urban properties.
California Emergency Solutions and Housing (CESH)	CESH provides grant funds to eligible applicants for activities to assist persons experiencing or at-risk of homelessness.
California Self-Help Housing Program	Provides grants for sponsor organizations that provide technical assistance for low- and moderate-income families to build their homes with their own labor.
CDBG	Funds are available in California communities that do not receive CDBG funding directly from HUD. There is an annual competitive funding cycle which has an over-the-counter NOFA process.
Community Development Block Grant-Coronavirus (CDBG-CV1) – CARES Act Funding	This is a subsidiary of the CDBG program to provide relief to eligible entities due to hardship caused by COVID-19.
Emergency Housing Assistance Program (EHAP)	EHAP provides funds for emergency shelter, transitional housing, and related services for the homeless and those at risk of losing their housing.

**TABLE 5-1: FEDERAL AND STATE FUNDING PROGRAMS**

Funding Program	Description
Emergency Solutions Grants Program (ESG)	ESG funds are available in California communities that do not receive ESG funding directly from HUD.
Golden State Acquisition Fund (GSAF)	GSAF makes up to five-year loans to developers for acquisition or preservation of affordable housing.
HOME	HOME funds are available in communities that do not receive HOME funding directly from HUD.
Homekey	Homekey provides grants to acquire and rehabilitate a variety of housing types – such as hotels, motels, vacant apartment buildings, and residential care facilities – in order to serve people experiencing homelessness or who are also at risk of serious illness from COVID-19
Homeless Emergency Aid Program (HEAP)	HEAP is a \$500 million block grant program designed to provide direct assistance to cities, counties and CoCs to address the homelessness crisis.
Homeless, Housing Assistance and Prevention (HHAP) Program	HHAP Round 1 is a \$650 million grant that provides local jurisdictions with funds to support regional coordination and expand or develop local capacity to address their immediate homelessness challenges. Round 2 is a \$300 million grant that provides support to continue to build on regional collaboration to develop a unified regional response to homelessness.
Housing for a Healthy California (HHC)	HHC provides funding to deliver supportive housing opportunities to developers using the federal National Housing Trust Funds 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 provided through Medi-Cal.
Housing Navigators Program	Housing Navigators Program allocates \$5 million in funding to counties for the support of housing navigators to help young adults aged 18 years and up to 21 years secure and maintain housing, with priority given to young adults in the foster care system.
Housing-Related Parks Program	The Housing-Related Parks Program funds the creation of new park and recreation facilities or improvement of existing park and recreation facilities that are associated with rental and ownership projects that are affordable to very low- and low-income households. Grant funds are made available to local jurisdictions.
Infill Infrastructure Grant Program (IIG)	IIG provides grant funding for infrastructure improvements for new infill housing in residential and/or mixed-use projects.
Joe Serna, Jr., Farmworker Housing Grant (FWHG)	FWHG makes grants and loans for development or rehabilitation of rental and owner-occupied housing for agricultural workers with priority for lower-income households.
Local Early Action Planning (LEAP) Grants	The LEAP program assist cities and counties to plan for housing through providing one-time over-the-counter, non-competitive planning grants.
Local Housing Trust Fund Program (LHTF)	Affordable Housing Innovation's LHTF lends money for construction of rental housing projects with units restricted for at least 55 years to households earning less than 60 percent of area median income. State funds matches local housing trust funds as down-payment assistance to first-time homebuyers.

**TABLE 5-1: FEDERAL AND STATE FUNDING PROGRAMS**

Funding Program	Description
Mobile-home Park Rehabilitation and Resident Ownership Program (MPRROP)	MPRROP makes low interest loans for the preservation of affordable mobile-home parks. MPRROP also makes long-term loans to individuals to ensure continued affordability.
Mortgage Credit Certificate (MCC) Program	Provides income tax credits to first-time homebuyers to buy new or existing homes.
Multifamily Housing Program (MHP)	MHP makes low-interest, long-term deferred-payment permanent loans for new construction, rehabilitation, and preservation of permanent and transitional rental housing for lower-income households.
National Housing Trust Fund	<b>National Housing Trust Fund</b> is a formula grant program used to increase and preserve the supply of affordable housing, with an emphasis on rental housing for extremely low-income households (ELI households, with incomes of 30 percent of area median or less). Funds are made available through a competitive process.
No Place Like Home	The <b>No Place Like Home Program</b> 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.
Office of Migrant Services (OMS)	Provides grants to local government agencies that contract with HCD to operate OMS centers located throughout the state for the construction, rehabilitation, maintenance, and operation of seasonal rental housing for migrant farmworkers.
Permanent Local Housing Allocation Program (PLHA)	There are two types of assistance under PLHA: <ul style="list-style-type: none"> <li>▶ Formula grants to entitlement and non-entitlement jurisdictions based on the formula prescribed under federal law for the Community Development Block Grant.</li> <li>▶ Competitive grants to non-entitlement jurisdictions. The Non-Entitlement competitive grant program component prioritizes assistance to persons experiencing or at risk of homelessness and investments that increase the supply of housing to households with incomes of 60 percent or less of area median income.</li> </ul>
Predevelopment Loan Program (PDLP)	PDLP makes short-term loans for activities and expenses necessary for the continued preservation, construction, rehabilitation or conversion of assisted housing primarily for low-income households.
Regional Early Action Planning (REAP) Grants	The <b>REAP</b> program helps COGs and other regional entities collaborate on projects that have a broader regional impact on housing. Grant funding is intended to help regional governments and entities facilitate local housing production that will assist local governments in meeting their Regional Housing Need Allocation.
SB 2 Planning Grants Program	The <b>SB 2 Planning Grants</b> program provides one-time funding and technical assistance to all eligible local governments in California to adopt, and implement plans and process improvements that streamline housing approvals and accelerate housing production.
Supportive Housing Multifamily Housing Program (SHMHP)	SHMHP provides low-interest loans to developers of permanent affordable rental housing that contain supportive housing units.



**TABLE 5-1: FEDERAL AND STATE FUNDING PROGRAMS**

Funding Program	Description
Transformative Climate Communities (TCC) Program	TCC is part of California’s Climate Investments cap-and-trade dollars at work. TCC funds community-led development and infrastructure projects that achieve major environmental, health, and economic benefits in the State’s most disadvantaged communities. There are two types of grants available. Implementation Grants and Planning Grants, which are both awarded on a competitive basis.
Transit Oriented Development Housing Program (TOD)	The TOD program makes low-interest loans and grants for rental housing that includes affordable units that are located within one-quarter mile of a transit station.
Transitional Housing Program (THP)	THP 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)	VHHP makes long-term loans for development or preservation of rental housing for very low- and low-income veterans and their families.

Source: U.S. Department of Housing and Urban Development, CA Department of Housing and Community Development, U.S. Department of Agriculture, 2020.

## Energy Conservation

Energy conservation remains a major priority in the City of Oakley.

At the project level, the City continues to require compliance with Title 24 of the California Code of Regulations (the Energy Code) on the use of energy efficiency requirements for newly constructed buildings, additions to existing buildings, and alterations to existing buildings. Through compliance with Title 24, new residential development has produced reduced energy demands, conserved nonrenewable resources, and extended the use of renewable resources. The City performs plan reviews to ensure that projects meet the energy efficiency standards. The further encourage energy savings, the City provides website links and information to energy conservation programs and rebates, including those offered by programs and rebates offered by the Bay Area Regional Energy Network (BayREN) and Pacific Gas and Electric Company (PG&E), which provides electricity and gas service in the City of Oakley.

To address energy at a citywide scale, the City participated as a “Pilot City” in the East Bay Energy Watch (EBEW) Strategic Energy Planning program and prepared a Strategic Energy Plan (SEP) in 2015 and is still active. EBEW is the Pacific Gas and Electric (PG&E) Local Government Partnership in Alameda and Contra Costa Counties, providing cities in both counties with energy efficiency program and technical assistance services, as well as incentives and rebates for implementing energy savings projects. The programs and projects to be implemented with the SEP fall into the following broad categories:

1. Management and Organization Structure
2. Energy Efficiency
3. Facilities Operations
4. Sustainable Building Practices
5. Onsite Generation and Renewable Energy
6. Outreach and Awareness.

- The City's current energy efficiency measures include the following: A 50% fee reduction in place for energy conservation projects including new windows and HVAC installations.
- Fixed fees in place for new water heaters and photovoltaic systems that represent a significant reduction when compared to projects based on valuation alone.
- Provision of educational materials to building contractors and homeowners at the Community Services counter. These materials include information ranging from available Property Assessed Clean Energy (PACE) financing options to guides on water efficient landscaping.
- Continued active membership in the East Bay Energy Watch partnership.

There are a number of national voluntary recognition programs that encourage energy efficient homes and green building practices and provide guidance to cities and developers. Some of the programs utilized by the housing industry include:

- U.S. Green Building Council's LEED green building programs
- Build it Green's Green Point Rated program
- National Association of Home Builders Model Green Home Building program
- U.S. Environmental Protection Agency's Energy Star® for Homes program
- Building Industry Institute's California Green Builder program

Many of these programs have been designed to reduce the impacts associated with the construction and operation of residential buildings through reductions in energy and water use, use of innovative technologies, reduced maintenance costs, and improved occupant satisfaction. These programs and other programs similar to these have been applied to numerous single- and multi-family residential projects throughout California and nationwide.

# Chapter 6: Potential Housing Constraints

## Governmental Constraints

Governmental constraints are policies, standards, requirements, and actions imposed by the government that may have a negative impact on the development and provision of housing for a variety of income levels. These constraints may include building codes, land use controls, growth management measures, development fees, processing and permit procedures, and site improvement costs. State and federal agencies play a role in the imposition of governmental constraints; however, these agencies are beyond the influence of local government and are, therefore, not addressed in this analysis.

## Land Use and Zoning Controls

Land use controls include City-initiated General Plan policies and land use designations, zoning regulations and standards. Development fees and permit processing requirements are discussed in sections 5 and 6 of this chapter. In compliance with transparency requirements, the City's planning documents, permit processing requirements, forms and guidelines, and development fees are available on the City's website from the Planning & Zoning page at [www.ci.oakley.ca.us/departments/planning-zoning](http://www.ci.oakley.ca.us/departments/planning-zoning).

### General Plan

The General Plan constitutes the highest-level policy document for the City of Oakley. The Land Use Element of the General Plan identifies the location, distribution, and density/intensity of the land use within the City. Residential densities are measured in dwelling units per acre (du/ac). The City adopted a focused General Plan Update on January 11, 2022. This is the first substantial update to the City's General Plan since 2000, when the City's first General Plan was adopted following the City's incorporation. As a focused update, the General Plan carries forward many of the key components of the 2000 General Plan, including much of its goal, policy, and program framework and land use diagram. Significant updates included addressing environmental justice, climate adaptation, and mobility. The focused update also revised background information, as well as goals, policies, programs, and the Land Use Map to reflect current conditions. The focused update maintains internal consistency with the Housing Element and helps reinforce its approach to fair housing. Any future amendments will continue to ensure consistency with the Housing Element.

The updated Oakley General Plan identifies eight land use designations that permit residential uses. Table 6-1 summarizes Oakley’s residential land use designations including permitted density ranges. The updated General Plan also identifies SP-4, which includes the area covered by the East Cypress Corridor Specific Plan where continued residential development is anticipated.

**TABLE 6-1: OAKLEY GENERAL PLAN LAND USE DESIGNATIONS  
ALLOWING RESIDENTIAL USES**

<b>Designation</b>	<b>Description</b>	<b>Permitted Density (Minimum to Maximum)</b>
Agriculture (AG)	The Agriculture (AG) designation provides for commercial agricultural uses (such as such as vineyards, orchards and row crops), commercial animal husbandry uses, single family homes directly related to the agricultural use of the property, limited industrial uses directly related to the agricultural use of the property and similar and compatible uses. Due to the range of uses allowed by the designation, consideration must be given to the potential for use conflicts when urban development is proposed adjacent to Agriculture-designated parcels.	0.1 to 0.4 dwelling units per acre 2.5 to 20-acre parcel size
Agricultural Limited (AL)	The Agriculture Limited (AL) designation provides for light agriculture including vineyards, orchards, and row crops, animal husbandry and very low-density residential uses - reflections of the historic and continuing agrarian practices. Primary land uses may include single-family residences, secondary residential units, and limited agriculture and animal husbandry, subject to developmental and operational standards. Equestrian and livestock uses are permitted. The designation supports the community’s historic and contemporary agrarian development pattern.	0.1 to 1.0 dwelling unit per gross acre.
Rural Residential (RR)	The Rural Residential (RR) designation provides for large-lot residential development, which maintains the rural character. These lots typify an estate lot, but are not associated with commercial agriculture or animal husbandry, with the exception of limited numbers of horses or livestock. Primary land uses include detached single-family homes and accessory structures, which are consistent with the rural or estate lifestyle. Public and semi-public uses and similar and compatible uses are also allowed. Unlike the AL designation, commercial agricultural practices are generally not allowed within this designation.	0.2 to 1.0 dwelling unit per gross acre.
Residential Very Low (RV)	The Residential Very Low (RV) designation provides for traditional, large-lot single-family residential development, which maintains the low density typical of a large-lot suburban development. Primary land uses include detached single-family homes and accessory structures. Public and semi-public uses and similar and compatible uses are also allowed.	0.8 to 2.3 dwelling units per gross acre.
Residential Low (RL)	The Residential Low (RL) designation provides for moderate density, single-family residential development. These neighborhoods will more closely resemble a typical suburban development with spacious yards and little resemblance to a rural neighborhood. Primary permitted land uses include detached single-family homes and accessory structures. Public and semipublic uses and similar and compatible uses are also allowed.	2.3 to 3.8 dwelling units per gross acre.

**TABLE 6-1: OAKLEY GENERAL PLAN LAND USE DESIGNATIONS  
ALLOWING RESIDENTIAL USES**

Designation	Description	Permitted Density (Minimum to Maximum)
Residential Low/Medium (RLM)	The Residential Low/Medium (RLM) designation provides for moderately dense single-family residential development that is consistent with suburban uses. This designation will allow for a higher density suburban neighborhood with smaller lots that are commonly seen in traditional urban and suburban neighborhoods. Primary land uses include detached single-family homes and accessory structures. Public and semi-public uses and similar and compatible uses are also allowed.	3.8 to 5.5 dwelling units per gross acre.
Residential Medium (RM)	The Residential Medium (RM) designation provides for more affordable, small lot development and to increase the availability of rental or entry-level housing. Primary land uses include single-family dwellings, attached single-family residences (such as duplexes and duets), multiple-family residences (such as condominiums, town houses, apartments), and accessory structures normally auxiliary to the primary uses. Public and semi-public uses and similar and compatible uses are also allowed.	5.5 to 9.6 dwelling units per gross acre.
Residential High (RH)	The Residential High (RH) designation provides for affordable and rental residential units, and to maximize urban residential space. This designation allows for a typical apartment-style building or a condominium complex. Appropriate primary land uses include attached single-family residences (such as duplexes and duets), multiple-family residences (such as condominiums, town houses, apartments, and mobile home parks), and accessory structures normally auxiliary to the primary uses. Public and semi-public uses and similar and compatible uses are also allowed.	9.6 to 16.7 dwelling units per gross acre.
Residential Mobile Home (RMH)	The Residential Mobile Home (RMH) designation provides for mobile home parks as a form of affordable and accessible housing. Primary land uses include single-family residential dwellings within a mobile home park setting and auxiliary uses and facilities to serve residents of the park.	5.5 to 9.6 mobile home units per gross acre.
Public and Semi-Public Facilities (PS)	The Public and Semi-Public Facilities (PS) designation provides for government owned facilities, public and private schools, institutions, civic uses, assembly uses, and public utilities, quasi-public uses such as hospitals and churches and supporting retail and service uses. The designation includes properties owned by public agencies such as libraries, fire stations, public transportation corridors, and schools, as well as privately owned transportation and utility corridors such as railroads, and power transmission lines. In specific locations, such as downtown Oakley, mixed use projects may be determined consistent with this designation. Public and Semi-Public facilities should be located in a manner that best serves the community's interests, allows for adequate access by bus, bicycle, or foot to minimize trip generation and provides for access by all residents, where appropriate.	0.25 to 0.67 FAR

Source: City of Oakley General Plan 2020.

## Zoning Code

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

Oakley provides zoning that facilitate a range of residential development types. Table 6-2 summarizes permitted residential uses in residential districts. There are eight single-family residential zoning districts: AL, R-6, R-7, R-10, R-12, R-15, R-20, and R-40. Single-family units are permitted as a matter of right in all single-family residential districts. Multiple-family residential zones include the M-9, M-12, M-17, and MH districts. Both multiple-family developments and single-family units are permitted as a matter of right in multiple-family residential districts. Residential uses are permitted in the SP-4 (Downtown Specific Plan) zoning district consistent with the Downtown Specific Plan (DSP). A discussion of the Downtown Specific Plan is included below.

Table 6-3 summarizes the development standards and requirements for each residential zone.

**TABLE 6-2: PERMITTED RESIDENTIAL USES BY ZONING DISTRICT**

Zone	Single-Family Detached	Multiple-family	Accessory Dwelling Unit	Duplex	Residential Care (6 or fewer), Transitional, Supportive Housing	Residential Care Facilities (7 or more)	Emergency Shelters
Agricultural Limited Residential District (AL)	P	--	P	--	--	--	--
Single-Family Residential District (R-6)	P	--	P	--	P	CUP	--
Single-Family Residential District (R-7)	P	--	P	--	P	CUP	--
Single-Family Residential District (R-10)	P	--	P	--	P	CUP	--
Single-Family Residential District (R-12)	P	--	P	--	P	CUP	--
Single-Family Residential District (R-15)	P	--	P	--	P	CUP	--
Single-Family Residential District (R-20)	P	--	P	--	P	CUP	--
Single-Family Residential District (R-40)	P	--	P	--	P	CUP	--
Multiple-Family Residential District (M-9)	P	P	P	P	P	CUP	CUP
Multiple-Family Residential District (M-12)	P	P	P	P	P	CUP	CUP
Multiple-Family Residential District (M-17)	P	P	P	P	P	CUP	CUP
Mobile Home Residential District (MH)	P (mobile homes)	--	--	--	--	--	--
Affordable Housing Overlay (AHO)	--	P	--	--	--	--	--

TABLE 6-3: SUMMARY OF RESIDENTIAL ZONING REQUIREMENTS								
Zone	Minimum Lot Size		Maximum Densities	Maximum Building Height (ft.)	Minimum Front Yard Setback (ft.)	Aggregate Width of Side Yard (ft.)	Minimum Width of One Side Yard (ft.)	Minimum Rear Yard Setback (ft.)
AL	1-10 ac		--	35 (2 ½ stories)	25	40	20	15
R-6	6,000 sq ft		--	30 (2 stories)	20	15	5	15
R-7	7,000 sq ft		--	30 (2 stories)	20	15	5	15
R-10	10,000 sq ft		--	30 (2 stories)	20	20	5	15
R-12	12,000 sq ft		--	30 (2 stories)	20	25	10	15
R-15	15,000 sq ft		--	30 (2 stories)	20	25	10	15
R-20	20,000 sq ft		--	30 (2 stories)	25	35	15	15
R-40	40,000 sq ft		--	30 (2 stories)	25	40	20	15
M-9	Detached SFD <sup>1</sup>	4,000	9 units per acre	36 (3 stories)	15	10	--	15
	Duplex	8,000			20	20	--	20
	MFPS <sup>2</sup>	10,000			25	20	--	20
	MFIS <sup>3</sup>	10,000			10	--	--	10
M-12	Detached SFD <sup>1</sup>	4,000	12 units per acre	36 (3 stories)	15	10	--	15
	Duplex	8,000			20	20	--	20
	MFPS <sup>2</sup>	10,000			25	20	--	20
	MFIS <sup>3</sup>	10,000			10	--	--	10
M-17	Detached SFD <sup>1</sup>	4,000	16.7 units per acre	36 (3 stories)	15	10	--	15
	Duplex	8,000			20	20	--	20
	MFPS <sup>2</sup>	10,000			25	20	--	20
	MFIS <sup>3</sup>	10,000			10	--	--	10
MH			7 units per acre	30 (2 stories)	10-20	5-10	--	10
AHO			24 units per acre	42	15	15	--	15

Notes: <sup>1</sup>SFD = Single-Family Dwelling. <sup>2</sup>MFPS = Multiple-Family Project Site. <sup>3</sup>MFIS = Multiple-Family Individual Site. <sup>4</sup>DC = Downtown Core Subarea. <sup>5</sup>DS = Downtown Support Subarea.

<sup>6</sup>RCCO = Residential Commercial Conversion Opportunity Subarea.

Source: City of Oakley Zoning Code. Downtown Specific Plan.



## Parking Requirements

Table 6-4 summarizes residential parking requirements in Oakley. Parking requirements do not constrain the development of housing directly. However, parking requirements may reduce the amount of available lot area for residential development and increase development costs that may be passed on to consumers. The impact of parking requirements on affordable housing can be mitigated through the parking reductions and waivers available through density bonus, ADUs, and supportive housing regulations.

<b>TABLE 6-4: RESIDENTIAL PARKING REQUIREMENTS</b>	
<b>Type of Development</b>	<b>Required Off-Street Parking Spaces</b>
Manufactured Home Parks	2 spaces per manufactured home dwelling unit
Multiple-Family Dwelling Unit	a. Every apartment or dwelling unit shall have, on the same lot or parcel, off-street automobile storage space as follows: <ul style="list-style-type: none"> <li>i. Studio unit - 1 space One bedroom unit - 1 ½ spaces Two or more bedroom units – 2 spaces</li> <li>ii. One-quarter (1/4) space per each dwelling unit for guest parking and fractional amounts of which shall be rounded out to the next higher whole number of spaces.</li> </ul> b. One-half (1/2) of the required spaces shall be covered.
Multiple-Family Dwelling Unit - AHO	One bedroom dwelling unit – 1 space Two and three bedroom dwelling units – 1 ½ spaces Four and more bedrooms – 2 ½ spaces Parking may be tandem or uncovered.
Single-Family Dwelling Unit	Each Single-Family dwelling unit shall have at least 2 covered off-street automobile parking spaces on the same lot.
Accessory Dwelling Unit (ADU)	One additional off-street parking space for the ADU (exceptions below). The space may be within a setback area, such as an existing legal driveway, or in tandem. No additional off-street parking is required in the following instances: 1) within ½ mile of public transit, 2) within historic district, 3) ADU is an internal conversion, 4) ADU is located in permit-parking area, 5) car share pick-up location is within one block.
<b>Parking Standards within Downtown Specific Plan</b>	
Multifamily	Minimum 1 stall per unit (1 or 2 bedroom); another 0.5 space for each additional bedroom above 2
Single-family	Minimum 1 stall per unit (1 or 2 bedroom); another .5 space for each additional bedroom above 2 or an additional space for 3 bedrooms

Source: City of Oakley Zoning Code, Sections 9.1.1402, 9.1.410, and 9.1.1102; Downtown Specific Plan

## Downtown Specific Plan

The Downtown Specific Plan (DSP), adopted in 2010 and last amended in 2017, establishes development standards for the area of Downtown Oakley covered by the DSP. The DSP has three subareas: the Downtown Core (DC), the Downtown Support (DS), and the Residential Commercial Conversion Opportunity (R/CCO). The three subareas allow for residential uses at different densities, summarized in Table 6-5. Development

standards for these subareas are summarized in Table 6-2 and parking requirements are identified above in Table 6-3.

<b>TABLE 6-5: DOWNTOWN SPECIFIC PLAN PERMITTED USES BY SUBAREA</b>			
<b>Uses</b>	<b>Downtown Core</b>	<b>Downtown Support</b>	<b>Residential/Commercial Conversion Opportunity</b>
Single-family dwelling units - new	--	CUP <sup>2</sup>	P <sup>2</sup>
Single-family dwelling units – replacement/reconstruction	P	P	P
Multifamily dwelling units	CUP <sup>1</sup> (up to 45 du/ac)	CUP <sup>2</sup> (up to 24 du/ac)	CUP <sup>2</sup> (up to 16.7 du/ac)
Emergency shelter	P <sup>3</sup>		

Notes: <sup>1</sup>Multifamily permitted in Downtown Core Area on non-ground floor levels only. Density determined on case-by-case basis.

<sup>2</sup>No residential uses allowed north of Main Street east of Second Street due to railroad noise.

<sup>3</sup>Emergency shelters are permitted in the DC subarea on the Civic Center property.

Source: Downtown Specific Plan, Appendix A.

The Downtown Core subarea allows multifamily residential on upper floors with the approval of a Conditional Use Permit. Density is determined on a case-by-case basis up to a maximum density of 45 units per acre. The Downtown Support subarea allows for residential uses up to 24 dwelling units per acre with the approval of a Conditional Use Permit; however the density is determined on a case-by-case basis and in conjunction with the areas shown on the Subarea Map as “Area Recommended for Residential Infill.” The Residential Commercial Conversion Opportunity Area also allows for residential uses at densities up to 16.7 dwelling units per acre with the approval of a Conditional Use Permit. No residential uses are allowed north of Main Street east of Second Street due to railroad noise. In all instances, the City would require a comprehensive plan and analysis justifying the proposed density in each of the subareas. Determining factors could include, but not fully encompass, the location to services such as transit, schools and shopping, as well as where the project is located, the densities in the immediate area, and compatibility with adjacent land uses. The DSP does not explicitly allow accessory dwelling units or other certain special needs housing types, such as transitional housing, supportive housing, and residential care facilities as required by State law.

The stipulation that density is determined on a case-by-case basis through a comprehensive plan and CUP process could be a constraint to development, as it requires a subjective analysis and does not provide certainty to project applicants. In addition, an FAR of 1.0 in the Downtown area could limit the feasibility of multi-story mixed use development. Additionally, there are inconsistencies between the text of the DSP and the use tables in Appendix A relating to the maximum density within the Downtown Core and Downtown Support subareas. The Housing Plan includes a program to establish base densities by right, develop objective development standards that facilitate residential and mixed-use development, allow accessory dwelling units and special needs housing types consistent with State law, and clean up internal inconsistencies in the DSP.

## East Cypress Corridor Specific Plan

The East Cypress Corridor Specific Plan (ECCSP) occupies the easternmost portion of the City Limits. In 2006 the City annexed 2,059 acres of the Specific Plan area. The Specific Plan envisions the development of five mixed density residential neighborhoods around a central commercial center. As of 2020, one of the neighborhoods has been constructed.

The ECCSP identifies seven residential land use districts:

- Single-family Residential – Low: Maximum density of 2.3 units/acre;
- Single-family Residential – Medium: Maximum density of 3.8 units/acre;
- Single-family Residential – High: Maximum density of 5.5 units/acre;
- Multi-Family Residential – Low (detached): Maximum density of 9.6 units/acre;
- Multi-Family Residential – Low (attached): Maximum density of 9.0 units/acre;
- Multi-Family Residential – High: Maximum density of 12.0 units/acre; and
- Mobile Home: Maximum density of 9.6 units/acre.

Development standards, including minimum lot sizes, setbacks, building heights, and maximum ground coverage are included in Appendix B, Tables 2 and 3 of the ECCSP. The development standards accommodate typical single-family and multifamily development. Parking must be consistent with the requirements of the Zoning Code (see Table 6-2). For multifamily high density projects, the provisions for 40 percent maximum site coverage for buildings and three-story building heights (maximum of 40 feet) could feasibly accommodate approximately 25 to 30 units per acre, which is higher than the maximum allowed density of 12.0 units per acre. The ECCSP identifies that the maximum number of dwelling units may be exceeded pursuant to the Affordable Housing Overlay (AHO) district, Density Bonus, and Second Dwelling Units (now Accessory Dwelling Unit or ADU) provisions of the Zoning Code.

### Planned Unit Development District

The City defines a Planned Unit Development (P-1) District as a large-scale integrated development, infill development, or a General Plan special area of concern, which would allow flexible regulations through cohesive design procedures. The intent of the P-1 District is to allow diversification in the relationships of buildings, structures, and open spaces, ensure compatibility with surrounding land uses, and to ensure substantial compliance with the General Plan and the intent of the Municipal Code. This is accomplished through applying standards that satisfy the requirements of public health, safety, and general welfare. The P-1 District specifically permits detached single-family dwelling units and accessory dwelling units and also permits any land uses included on an approved final development plan. This allows for a range of land uses and provides for flexibility in determining the specific type of units and densities suitable for a proposed project or site.

All site and building requirements, including yard, building height, lot coverage, and landscaping are determined on a case-by-case basis based on the specific characteristics

of the site and the need to provide additional zoning control by establishing site specific conditions of approval and standards for a specific P-1 District.

### Affordable Housing Overlay

The City of Oakley has established an Affordable Housing Overlay (AHO) district. The AHO applies on top of the base zoning and allows housing densities that exceed the maximum units per acre otherwise allowed in a zoning district, if a development meets the state density bonus criteria. As currently (2022) written, the AHO Ordinance allows the AHO to be applied only to areas zoned Multiple Family Residential (M-9, M-12, M-17). The AHO also modifies the multifamily development standards to complement higher density housing projects.

Table 6-6 summarizes the development standards. All developments within the AHO district must be consistent with the City of Oakley Residential Design Guidelines and Multifamily Residential Design Guidelines. The 24 units per acre limitation has been identified as a constraint to development, as 30 units per acre is the default density for meeting the lower-income regional housing needs allocation (RHNA). The City is currently (2022) in the process of updating Section 9.1.410 of the Zoning Ordinance to increase the maximum density to 30 du/acre for projects in the AHO and to expand the base zones where the AHO can be applied. This zoning amendment is anticipated prior to the Housing Element adoption deadline to ensure the AHO sites can be counted as available to meet the lower-income RHNA.

**TABLE 6-6: DEVELOPMENT STANDARDS FOR MULTI-FAMILY CONSTRUCTION IN THE AFFORDABLE HOUSING OVERLAY**

Subject	Standard
Site Area (minimum)	No minimum.
Building Site Coverage (combined maximum)	40%
Front Setback (minimum)	15 ft. for two stories, 20 feet for three or more stories
Rear Setback (minimum)	15 ft. for two stories, 20 feet for three or more stories
Side Setback	8 feet for two stories, 12 feet for three or more stories
Distance Between Buildings (minimum)	20 ft. for 2 stories; 25 ft. for 3 or more stories
Height Limit (maximum)	42 feet
Parking Requirements (minimum)	1-bedroom: 1 on-site parking space; 2-3 bedrooms: 1½ on-site parking spaces; 4 or more bedrooms: 2 ½ on-site parking spaces

Source: City of Oakley Zoning Code, Section 9.1.410

The Affordable Housing Overlay is the City's primary strategy for meeting the lower-income RHNA. The City originally created the AHO following adoption of the 2007 Housing Element to accommodate the lower-income RHNA and achieve certification. A 2019 report from the Turner Center highlight's Oakley's AHO as a successful example of a

tool to facilitate affordable housing development.<sup>1</sup> The City's AHO has resulted in over 500 units of lower-income housing.

### Density Bonus Ordinance

State law requires jurisdictions to provide density bonuses and development incentives to all developers who propose to construct affordable housing on a sliding scale, where the amount of density bonus and number of incentives vary according to the amount of affordable housing units provided. Government Code Sections 65915 through 65918 requires that the City provides density bonuses and incentives for projects which provide for one of the following:

- 5 percent of units for very low income households
- 10 percent of units for lower income households
- A senior citizen housing development or mobile home park that limits residency based on age requirements for housing for older persons
- 10 percent of units in a condominium for moderate income households
- 10 percent of units for transitional foster youth, disabled veterans, or homeless persons
- 20 percent of units for lower income students in a student housing development
- 100 percent of units for lower income households, except that up to 20 percent may be for moderate income households
- Donation of at least one acre of land or of sufficient size and appropriate zoning and characteristics to permit development of at least 40 units for very-low-income units.

In addition to the density bonus, eligible projects may receive one to three additional development incentives or concessions, depending on the proportion of affordable units and level of income targeting. These incentives/concessions could address a height limitation, a setback requirement, a floor area ratio, an on-site open-space requirement, and other requirements. State law also provides additional relief from parking requirements if requested by a developer with a qualifying project.

In order to encourage the construction of affordable housing developments for very low- and low-income households, and senior households, and in accordance with Section 65915 et seq. of the California Government Code, the City of Oakley has adopted a Density Bonus Ordinance (Section 9.1.412 of the Zoning Code). The code language provides detailed guidance and refers to Government Code Section 65915 and applicable state law. While the Zoning Code language defers to state law, some of the criteria, such as the levels of density bonus allocations and maximum parking requirements, are not up-to-date. For this reason, a program is included in the Housing Element to review and update the City's Density Bonus Ordinance to ensure consistency with state law

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<sup>1</sup> Affordable Housing Overlay Zones: Oakley. Turner Center for Housing Innovation. UC Berkely. April 2019. [https://turnercenter.berkeley.edu/wp-content/uploads/2020/10/Affordable\\_Housing\\_Overlay\\_Zones\\_Oakley.pdf](https://turnercenter.berkeley.edu/wp-content/uploads/2020/10/Affordable_Housing_Overlay_Zones_Oakley.pdf).

## Accessory Dwelling Unit Ordinance

An Accessory Dwelling Unit (ADU) is a complete, independent living facility for one or more persons. These structures can be detached from or attached to a primary residence, converted from existing square footage of a primary residence, or converted from an existing accessory structure such as a garage or workshop.

In Government Code Section 65852.150, the California Legislature found that, among other things, allowing ADUs in zones that allow single-family and multifamily uses provides additional rental housing, and is an essential component in addressing California's housing needs. Over the years, ADU law has been revised to improve its effectiveness at creating more housing units.

Section 9.1.1102 of the City's Zoning Code provides regulations for ADUs. The purpose of the ADU Ordinance is to increase the supply of smaller dwelling units and rental housing units by allowing accessory dwelling units and junior accessory dwelling units to be developed on certain lots which are zoned for single-family and multiple-family residential uses. The ADU Ordinance also establishes design and development standards for accessory dwelling units to ensure that they are compatible with existing neighborhoods in compliance with Government Code Section 65852.2, which requires local agencies to consider applications for accessory dwelling unit permits ministerially without discretionary review or public hearing. The City's ADU ordinance was amended May 12, 2020, to be in conformance with state laws that went into effect on January 1, 2020. The ordinance provides definitions and includes objective design and development standards. To further encourage ADUs, the City also established a Pre-Approved ADU Program and published "An ADU How-to-Guide for Oakley Residents, Homeowners, and Contractors" that is available on the City's website.

The Legislature further updated ADU and JADU law effective January 1, 2021, to clarify and improve various provisions in order to further promote the development of ADUs and junior accessory dwelling units (JADUs). These include allowing ADUs and JADUs to be built concurrently with a single-family dwelling, opening areas where ADUs can be created to include all zoning districts that allow single-family and multifamily uses, modifying fees from utilities such as special districts and water corporations, providing limited exemptions or reductions in impact fees, and reduced parking requirements. A program has been added to the Housing Plan to review the City's ADU Ordinance and continue to update it as needed to meet the latest state law provisions.

## Special Needs Housing

### a. Residential Care Facilities

California law states that persons who require supervised care are entitled to live in normal residential settings. State-licensed residential care facilities serving six or fewer persons must be: 1) treated the same as any other residential use, 2) allowed by right in all zones allowing residential uses, and 3) be subject to the same development standards, fees, taxes, and permit procedures as those imposed on the same type of housing in the same zone. Consistent with state law, the City permits residential care facilities serving six or fewer persons as a permitted use in all single-family and multiple family residential

districts. However, the Zoning Code does not identify residential care facilities as a permitted use in the Agricultural Limited or Commercial Downtown zones, which are zones where other residential uses are permitted.

Residential care facilities serving seven or more persons are permitted in all single-family and multiple family residential districts on the issuance of a conditional use permit (CUP), and subject to Section 9.1.128 of the City's Zoning Code, which provides the following requirements:

- 1) The minimum distance from any other residential facility shall be 300 feet as specified by California Health and Safety Code Section 1267.9(b);
- 2) At least 20 square feet of usable open space shall be provided for each person who resides in the facility;
- 3) At least one parking space shall be provided for every two persons who reside in the facility;
- 4) Residential care facilities shall be licensed and certified by the State of California and shall be operated according to all applicable state and local regulations.

### Emergency Shelters

Emergency shelters are the first step in a continuum of care and provide shelter to families and/or individuals experiencing homelessness on a limited short-term basis. Government Code Section 65583 (SB 2, 2007) addresses the state's growing problem of homelessness with requirements that cities identify sites that are adequately zoned for emergency shelters and transitional and supportive housing.

Government Code Section 65583 requires that cities with an unmet need for emergency shelters allow these uses by right without a conditional use or other discretionary permit in at least one zone. The identified zone(s) must have sufficient capacity to accommodate the shelter need, and at a minimum provide capacity for at least one year-round shelter. Recent state law also specifies that parking standards for shelters be based on staffing, not the occupants of the shelter (Government Code Section 65583, per AB 139, 2019).

According to the 2020 point-in-time count, there were 50 people experiencing homelessness in Oakley. In Oakley, emergency shelters are permitted by right on the Civic Center site within the Downtown Core Zone in the Downtown Specific Plan. The Civic Center site includes an undeveloped parcel that is used as the City's corporation yard. The corporation yard site is planned for development by the Downtown Specific Plan and uses discussed for the site have included various civic and community-serving uses. This 0.99-acre parcel has the capacity to accommodate an emergency shelter and the City is supportive of locating an emergency shelter on the parcel. Development standards on this site allow for maximum building heights of four floors/50 feet and floor area ratios of 1.0 would accommodate a building of 24,000 – 43,124 square feet, which would allow for more than enough space to provide an emergency shelter to accommodate the City's unmet need of 50 beds of emergency shelter.<sup>2</sup> The Housing Plan includes a program to identify a replacement site with zoning that meets the

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<sup>2</sup> Based on AB 2339 (Bloom, 2022) calling for a minimum of 200 sf per person

requirements of State law in the event that the corporation yard site is approved for development with a use other than an emergency shelter.

In addition to providing the by-right allowance in the Downtown Core Zone, City of Oakley Zoning Code identifies “transitional shelters and homeless shelters consistent with Section 65008 of the Government Code” as uses allowed in multiple-family zones with a conditional use permit (CUP). State law also includes provisions for low barrier navigation centers (LBNCs) to assist persons experiencing homelessness. A LBNC is a type of shelter defined as a “Housing First, low-barrier, service-enriched shelter focused on moving people into permanent housing that provides temporary living facilities while case managers connect individuals experiencing homelessness to income, public benefits, health services, shelter, and housing.”

California Government Code Section 65662 (AB 101,2019) requires Low Barrier Navigation Center development to “be a use by-right in areas zoned for mixed uses and nonresidential zones permitting multifamily uses” if it meets specified requirements. Section 65660 of the Government Code defines “Low Barrier” as best practices to reduce barriers to entry, and may include, but is not limited to, the following: 1) the presence of partners if it is not a population-specific site, such as for survivors of domestic violence or sexual assault, women, or youth; 2) pets; 3) the storage of possessions; 4) privacy, such as partitions around beds in a dormitory setting or in larger rooms containing more than two beds, or private rooms. Oakley’s Zoning Code does not specifically address LBNCs. See section 2.e of this chapter for a description of programs included in the Housing Element to address this topic.

### Transitional and Supportive Housing

Transitional housing is a type of supportive housing used to facilitate the movement of individuals and families experiencing homelessness to permanent housing. The City’s Zoning Code, consistent with California Government Code Section 65582(j) defines transitional housing as “buildings configured as rental housing developments, 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.” Transitional housing offers case management and support services with the goal to return people to independent living; usually persons return to independent living between 6 and 24 months.

Supportive housing is affordable housing with onsite or offsite services that help a person or family with multiple barriers to employment and housing stability. Supportive housing is a link between housing providers and social services for persons experiencing homelessness, people with disabilities, and a variety of other special needs populations. The City’s Zoning Code, consistent with California Government Code Section 65582(f) defines supportive housing as “housing with no limit on length of stay, that is occupied by the target population, and that is linked to an onsite or offsite service to assist the supportive housing resident in retaining the housing, improving his or her health status, and maximizing his or her ability to live and, when possible, work in the community.”



Key elements of state law, per Government Code Section 65650-65656, include:

- Consider supportive housing a residential use by right in zones where multifamily and mixed uses are permitted, including nonresidential zones permitting multifamily uses, if the proposed housing development satisfies specified requirements.
- Local government may require a supportive housing development to comply with written, objective development standards and policies. However, the standard and policies must be the same as those that apply to other multifamily development within the same zone.
- Approve an application for supportive housing that meets criteria within specified periods
- Eliminate parking requirements for supportive housing located within ½ mile of public transit

Consistent with state law, transitional and supportive housing is permitted by right in all of the City's single-family and multiple family residential zones and is subject to the same requirements that apply to other residential dwellings of the same type in the same zone. However, transitional and supportive housing is not addressed in the City's Agricultural Limited and Commercial Downtown zones. Also, the City does not comply with the latest requirements for supportive housing in zones allowing multifamily and mixed use. There is a program included in the Housing Plan to address this topic.

### Single Room Occupancy Units

Single room occupancy units (SROs) are small, one-room units occupied by a single individual, and may either have shared or private kitchen and bathroom facilities. SROs can provide a valuable form of affordable housing for lower- income individuals, seniors, and persons with disabilities.

Section 9.1.1218 of the Zoning Code defines single room occupancy as a facility providing dwelling units where each unit has a minimum floor area of 150 square feet and a maximum floor area of 220 square feet. The units may have kitchen or bathroom facilities and must be offered on a monthly basis or longer. SROs are allowed with a conditional use permit in the General Commercial zone. Section 9.1.1218 establishes development standards which address unit size, occupancy, common area, kitchen facilities, bathroom facilities, laundry facilities, storage, accessibility, length of stay, management, and parking. The development standards are appropriate for the type of development and are appropriate to ensure adequate facilities to serve SRO residents.

### Reasonable Accommodation Procedures

The City is required to make reasonable accommodations in rules, policies, practices, and services when such accommodations may be necessary to afford a person with a disability the equal opportunity to use and enjoy a dwelling. Government Code Section 65583(a) and (c) requires municipalities to analyze potential and actual constraints upon the development, maintenance, and improvement of housing for persons with disabilities, and demonstrate local efforts to remove governmental constraints that hinder the locality from meeting the need for housing for persons with disabilities. Cities

are required to include programs that remove constraints and provide reasonable accommodations for housing designed for persons with disabilities.

The City provides a “Request For Accommodation Form” on its website for individuals to request accommodations at facilities, events, services, or programs provided by the City of Oakley. However, the City does not have a formalized process for persons with disabilities to request reasonable accommodation related to land use and zoning regulations. The Housing Element includes a program to adopt a Reasonable Accommodation ordinance.

### Removal of Constraints on Special Needs Housing

To reduce constraints to the development of residential care facilities, emergency shelters, and transitional and supportive housing, the Housing Plan includes programs to:

- 1) Allow residential care facilities, and transitional and supportive housing to be in the City’s Agricultural Limited and Commercial Downtown zones in a manner consistent with other residential uses.
- 2) Identify a replacement site with zoning that meets the requirements of state law in the event that the corporation yard site is approved for development with a use other than an emergency shelter.
- 3) Add code language to specify that any parking requirements for emergency shelters are to be based on number of employees, not residents.
- 4) Add code language for Low Barrier Navigation Centers in accordance with state law.
- 5) Reduce constraints for residential care facilities for more than six persons that are currently permitted subject to a conditional use permit in residential districts.
- 6) Adopt a reasonable accommodation ordinance that would establish a formal procedure for persons with disabilities to request reasonable accommodation from building, zoning, and other land use policies and standards.

### Farm Worker and Employee Housing

State law requires that employee housing providing accommodations for six or fewer employees shall be deemed a single-family structure permitted in residential zones. Further, state law requires that employee housing shall not be included within the definition of a boarding house, rooming house, hotel, dormitory, or other similar term that implies that the employee housing is a business run for profit or differs in any other way from a family dwelling. No conditional use permit, zoning variance, or other zoning clearance shall be required of employee housing that serves six or fewer employees that is not required of a family dwelling of the same type in the same zone.

State law also requires that employee housing consisting of no more than 36 beds in group quarters or 12 units or spaces designed for use by a single-family or household shall be deemed an agricultural land use designation and shall not be deemed a use that implies that the employee housing is an activity that differs in any other way from an agricultural use. State law requires that no conditional use permit, zoning variance, or other zoning clearance shall be required of this employee housing that is not required of

any other agricultural activity in the same zone. The permitted occupancy in employee housing in an agricultural zone shall include agricultural employees who do not work on the property where the employee housing is located.

Chapter 9.1.1226 of the Oakley Municipal Code, adopted in 2016, contains regulations for employee and farmworker housing consistent with State law.

## Building Codes and Enforcement

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

### a. Building Codes

The City Council regularly reviews the latest edition of the California Building Standards Code and typically adopts the state-wide code with changes or modifications as are reasonable and necessary because of local climatic, geological, or topographical conditions, or as otherwise permitted by State law. The City of Oakley has adopted by reference and incorporated into the Municipal Code the 2019 Edition of the California Building Code, California Residential Code, California Electrical Code, California Mechanical Code, California Plumbing Code, California Energy Code, California Fire Code, California Green Building Standards Code, California Historical Building Code, and the International Property Maintenance Code. Amendments to the 2019 California Fire Code include those adopted by the East Contra Costa Fire Protection District. The regulations set forth are designed to ensure the safety and welfare of Oakley's residents.

Amendments to the codes listed above were reviewed and found to be of a general administrative, or narrow technical applicability. Examples include: nomenclature; establishing the authority of the City Manager and designees to enforce the code; tailoring certain specifications for plumbing systems, residential decks, insect screens, and small residential rooftop solar systems; and establishing how to resolve instances where (if) any conflicts are found between general and specific requirements. Other amendments address:

- Establishing that building permits shall expire if work is not commenced within 365 days from the date of such permit, or is work is abandoned. However, the provision allows for one or more extensions of time for 180 days each.
- Affirming the City Council's authority to set and implement various fees.
- Establishing the City's ability to record liens against properties. Liens would be used to recover the cost of abating a dangerous structure.

No amendments to the Building Code have been made that would reduce housing development potential in the city.

### a. Americans with Disabilities Act

The Federal Fair Housing Act of 1998 (FHA) and the Americans with Disabilities Act (ADA) are federal laws intended to assist in providing safe and accessible housing. ADA

provisions include requirements for a minimum percentage of units in new developments to be fully accessible for persons with physical disabilities. Compliance with these regulations may increase the cost of housing construction as well as the cost of rehabilitating older units, which may be required to comply with current codes. However, the enforcement of ADA requirements is not at the discretion of the City, but is mandated under federal law.

### **b. Code Enforcement**

The mission of the Code Enforcement Division is to work in partnership with the residents and business owners of Oakley to promote and maintain a safe and desirable living and working environment. The division's work is accomplished primarily through education. The City has posted an illustrated handout to summarize common concerns and code provisions, and conducts code enforcement activities on a complaint basis in response to reports from residents and other community members. The City provides a link on its website to report a code violation online. When a complaint is received the City inspects the property and determines whether there is a code violation. If there is a code violation, the City sends a letter to the property owner informing them that they have 10 days to correct the violation. If the violation is not abated within the 10 days, a second notice is sent informing the property owner that the violation must be abated within 10 days or the City will abate the violation and bill the owner. If the City abates the violation, the property owner has 30 days to pay for the abatement process or a lien will be placed on the property. Code enforcement activities work to preserve the City's existing housing stock.

The City proactively approaches code enforcement through its Rental Dwelling Unit Inspection Program, intended to maintain and improve the quality of life of Oakley residents residing both in and around rental property. This is accomplished by ensuring rental properties are properly maintained and situations that may bring blight upon a neighborhood are prevented. Under the Rental Inspection Program, properties owners must register rental properties and pay an annual registration and inspection fee.

## **Development Impact Fees**

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

Table 6-7 summarizes the estimated cost of fees in Oakley for a single-family home, a large (100 unit) multifamily development, and a small (10 unit) multifamily development. Total fees for 3,100 square foot single-family home are approximately \$70,088. Fees for an 800 square foot multifamily unit within large and small projects are approximately \$35,721 and \$32,887 respectively. While not shown on the table, the City has a reduced fee structure for accessory dwelling units.

Figures 6-1 through 6-3 compare residential fees in Oakley to other jurisdictions in Contra Costa County. Total fees for single-family homes are higher than the average cost of fees for neighboring jurisdictions, with other jurisdictions fees ranging from a low of \$22,146 to a high of \$113,158. Fees for large multifamily developments are higher than all but two neighboring jurisdictions. For small multifamily developments, the City's fees are still above the average cost, but are less than those of eight of the 19 jurisdictions surveyed.

However, Oakley projects are subject to regional traffic fees of \$22,703 per single-family unit, and \$13,937 and \$11,585 for large and small project multifamily units. This regional fee comprises about 32 percent of the total project fees for single-family units and 35-40 percent of the fees for multi-family projects. This regional traffic fee is assessed by the East Contra Costa Regional Fee and Financing Authority (ECCRFA), a regional planning agency charged with funding regional transportation improvement projects in eastern Contra Costa County with revenue from the Authority's regional transportation demand impact mitigation (RTDIM) fees. The Authority's jurisdiction includes the eastern portion of the County, including unincorporated areas and the Cities of Antioch, Brentwood, Oakley, and Pittsburg. Taking the regional transportation fee out of the equation, Oakley's fees are actually 13 percent below the regional average for single-family units and 9 and 20 percent below the regional average for large and small multifamily units.

The Regional Transportation Fee payment has supported completion of the new State Route 4, providing for regional funding assistance with the much-needed bypass. Fees for additional outside agencies provide services necessary for health and public safety, particularly water, sewer, fire, and school services and the City does not have the jurisdiction to reduce these outside fees.

TABLE 6-7: CITY OF OAKLEY RESIDENTIAL FEES									
Site Information	Single-family			Multifamily - Large			Multifamily - Small		
	Unit S.F.		3100	Unit S.F.		800	Unit S.F.		800
	# of Units		1	# of Units		100	# of Units		10
	Valuation		\$293,880.00	Valuation		\$7,584,000.00	Valuation		\$758,400.00
Fee Classification	Multiplier	Per	Cost	Multiplier	Per	Cost	Multiplier	Per	Cost
<b>Entitlement Fees</b>									
Design Review			N/A	\$4,000.00	Dep	\$4,000.00	\$4,000.00	Dep	\$4,000.00
Fire Department Review	\$2,051.00	Set	\$2,051.00	\$2,051.00	Set	\$2,051.00	\$2,051.00	Set	\$2,051.00
<b>Total Entitlement Fees</b>			<b>\$2,051.00</b>			<b>\$6,051.00</b>			<b>\$6,051.00</b>
<b>Building Fees</b>									
Building Permit Fee	Based on Valuation		\$2,079.48	Based on Valuation		\$29,640.35	Based on Valuation		\$4,461.15
Permit Review and Processing	25% of Permit Fee		\$519.87	25% of Permit Fee		\$7,410.09	25% of Permit Fee		\$1,115.29
Building Plan Check Fee	65% of Permit Fee		\$1,351.66	65% of Permit Fee		\$19,266.23	65% of Permit Fee		\$2,899.75
Energy Compliance	25% of Permit Fee		\$519.87	25% of Permit Fee		\$7,410.09	25% of Permit Fee		\$1,115.29
Accessibility Review			N/A	25% of Permit Fee		\$7,410.09	25% of Permit Fee		\$1,115.29
Electrical Permit	15% of Permit Fee		\$311.92	15% of Permit Fee		\$4,446.05	15% of Permit Fee		\$669.17
Plumbing Permit	15% of Permit Fee		\$311.92	15% of Permit Fee		\$4,446.05	15% of Permit Fee		\$669.17
Mechanical Permit	10% of Permit Fee		\$207.95	10% of Permit Fee		\$2,964.04	10% of Permit Fee		\$446.12
State of CA Earthquake Assessment Fee	Based on Valuation		\$29.39	Based on Valuation		\$758.40	Based on Valuation		\$75.84
Fire Protection Fee	\$1,465.00	Set	\$1,465.00	\$1,905 + \$81/10k sf over 10k		\$2,472.00	\$1,905 + \$81/10k sf over 10k		\$1,905.00
<b>Total Building Fees</b>			<b>\$6,797.06</b>			<b>\$86,223.38</b>			<b>\$14,472.06</b>

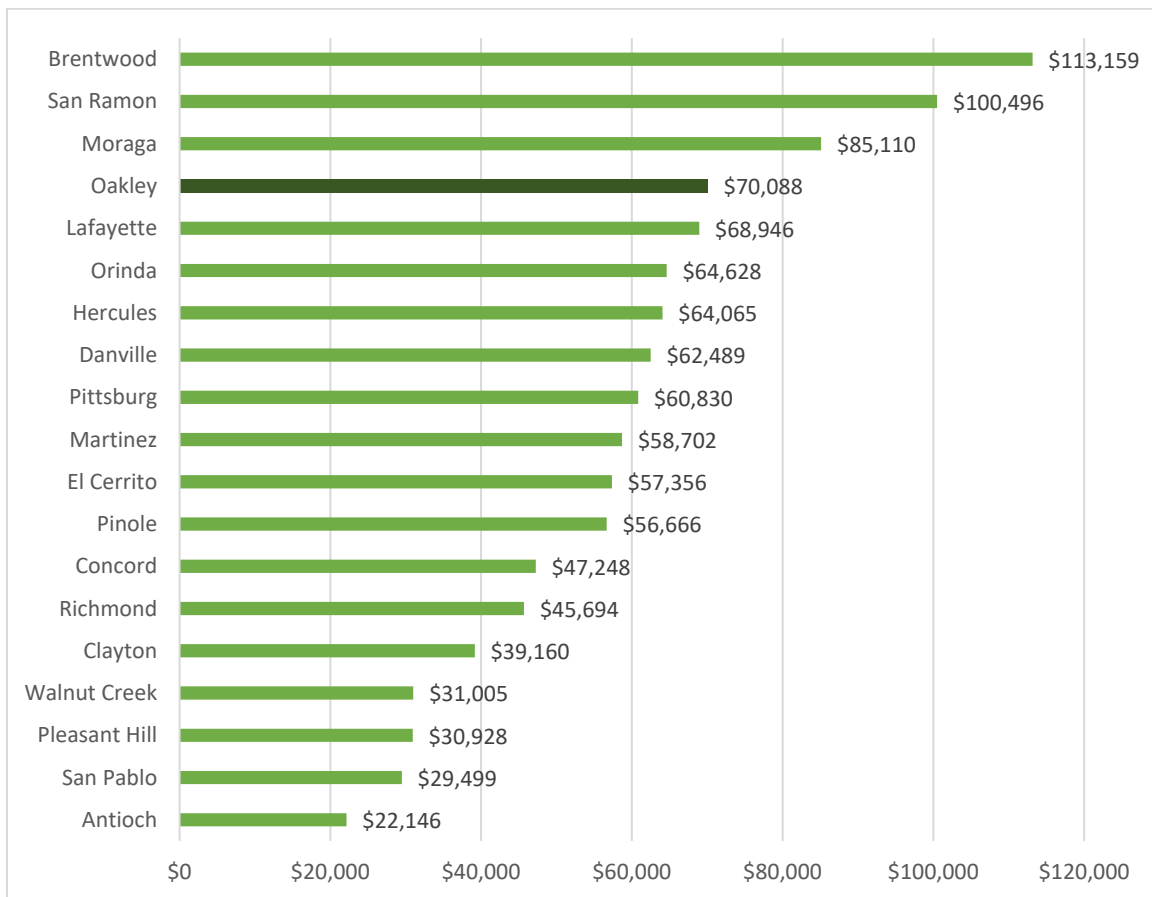
TABLE 6-7: CITY OF OAKLEY RESIDENTIAL FEES									
Site Information	Single-family			Multifamily - Large			Multifamily - Small		
	Unit S.F.		3100	Unit S.F.		800	Unit S.F.		800
	# of Units		1	# of Units		100	# of Units		10
	Valuation		\$293,880.00	Valuation		\$7,584,000.00	Valuation		\$758,400.00
<b>Impact Fees</b>									
School District Fee	\$3.79	SF	\$9,854.00	\$3.79	SF	\$303,200.00	\$3.79	SF	\$30,320.00
Oakley Traffic	\$13,399.20	Unit	\$13,399.20	\$8,173.79	Unit	\$817,379.00	\$7,586.12	Unit	\$75,861.20
Regional Traffic (RTDIM)	\$22,703.79	Unit	\$22,703.79	\$13,936.99	Unit	\$1,393,699.00	\$11,584.70	Unit	\$115,847.00
Park Acquisition	\$986.49	Unit	\$986.49	\$644.72	Unit	\$64,472.00	\$596.94	Unit	\$5,969.40
Park Improvement	\$8,572.16	Unit	\$8,572.16	\$5,601.59	Unit	\$560,159.00	\$5,186.52	Unit	\$51,865.20
Public Facilities	\$3,704.20	Unit	\$3,704.20	\$2,425.76	Unit	\$242,576.00	\$2,250.44	Unit	\$22,504.40
East County Fire Protection District	\$1,368.32	Unit	\$1,368.32	\$971.06	Unit	\$97,106.00	\$468.00	Unit	\$4,680.00
General Plan	\$300.00	Ac	\$300.00	\$300.00	Ac	\$600.00	\$300.00	Ac	\$600.00
South Oakley Infrastructure Plan	\$352.00	Ac	\$352.00	\$352.00	Ac	\$704.00	\$352.00	Ac	\$704.00
<b>Total Impact Fees</b>	<b>\$61,240.16</b>			<b>\$3,479,895.00</b>			<b>\$308,351.20</b>		
<b>Total Project Fees</b>	<b>\$70,088.22</b>			<b>\$3,572,169.38</b>			<b>\$328,874.26</b>		
<b>Cost Per Unit</b>	\$70,088.22			\$35,721.69			\$32,887.43		
<b>Planning and Permit %</b>	12.62%			2.58%			6.24%		
<b>Impact Fee %</b>	87.38%			97.42%			93.76%		

Source: Contra Costa Collaborative Fee Comparison. MIG, inc. 2022.

In addition, when a residential development project falls within the boundaries of the East Contra Costa County Habitat Conservation Plan/Natural Community Conservation Plan (HCP/NCCP) inventory area, additional fees may apply. The HCP/NCCP provides an effective framework to protect natural resources in Eastern Contra Costa County, while improving and streamlining the environmental permitting process for impacts on endangered species. The HCP/NCCP provides for comprehensive species, wetlands, and ecosystem conservation and contributes to the recovery of endangered species in northern California. HCP/NCCP fees are applied to development projects impacting potential habitat and are one option for mitigating impacts to, or incidental taking of, State and federally listed threatened and endangered species (under the Endangered Species Act and California Endangered Species Act.) The HCP/NCCP fee varies by project, depending on the location of the parcel and habitat type.

The City has worked to reduce fees to the extent feasible. The City continues to see significant levels of residential development, including lower income housing, and the fees have not posed a constraint to date. The Housing Plan includes a program to regularly review development fees and to take appropriate actions to revise fees, if appropriate. For fees that are outside of the City’s control, the program requires the City to review the fees and to request fee reductions, to the extent feasible, from the administering agency.

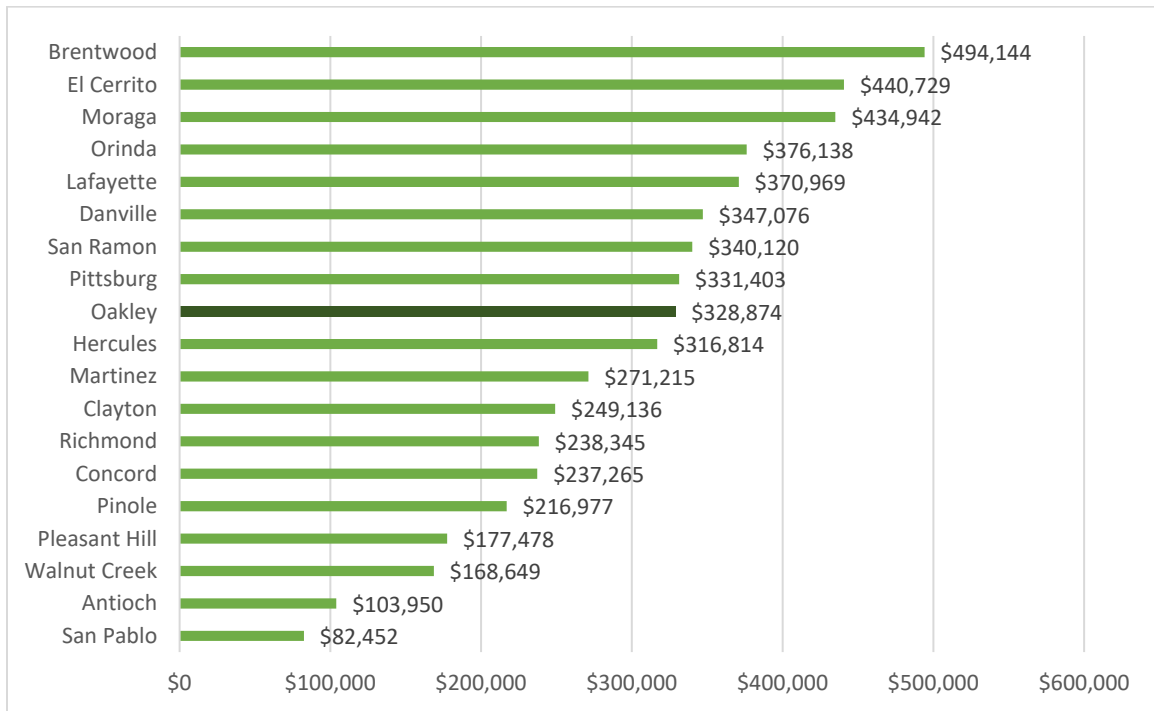
**Figure 6-1: Comparison of Estimated Single-family Residential Fees in Contra Costa County Jurisdictions**



Source: Contra Costa Collaborative Fee Comparison. MIG, inc. 2022.

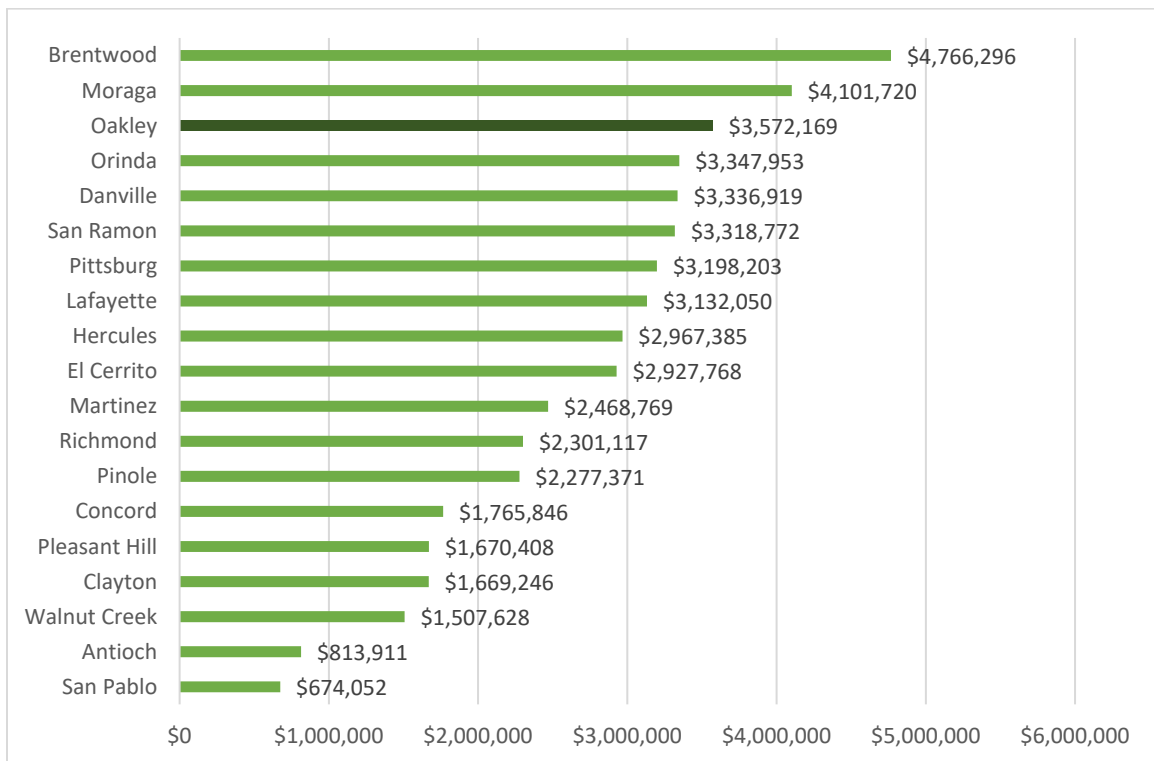


**Figure 6-2: Comparison of Estimated Residential Fees in Contra Costa County Jurisdictions (10-Unit Multifamily Development)**



Source: Contra Costa Collaborative Fee Comparison. MIG, inc. 2022.

**Figure 6-3: Comparison of Estimated Residential Fees in Contra Costa County Jurisdictions (100-Unit Multifamily Development)**



Source: Contra Costa Collaborative Fee Comparison. MIG, inc. 2022.

## On- and Off-Site Improvements

When developing land, the City may require the developer to dedicate land, construct, or pay fees to provide necessary on and off-site improvements. Land dedication, site improvements or fees may be required to provide adequate sanitary sewer and water service to a project, to make necessary transportation improvements, and to provide other infrastructure to the project. In addition, the City may require the payment for various offsite improvements as part of project mitigation measures (e.g., payment towards an offsite traffic signal). Developers of new residential projects are also required to construct all onsite streets, sidewalks, curb, gutter, and affected portions of offsite arterials. The cost for site improvements varies from project to project, based on the specific location and existing infrastructure. For infill projects where infrastructure may already be available, there may be a need to upgrade and/or expand the existing improvements to serve new residential development.

Road classifications and standards are found in the City's General Plan Circulation Element. They are as follows:

- Major Arterial – 4 or more lanes, 120 foot right-of-way
- Minor Arterial – 2 lanes, 76 foot right of way
- Collector – 2 lanes, 70-85 foot right-of-way
- Local Street – 2 lanes, 60 foot right-of-way

Arterials and collectors are designated on the General Plan according to existing and projected needs. Developers are responsible for the development of roadways associated with the residential project. City roadways are required to be paved. Curbs/gutters and drainage facilities direct storm and runoff water out of residential developments.

Development of and connection to municipal water and sewer services are required as a condition of approving tract maps. Water service is necessary for a constant supply of potable water. Sewer services are necessary for the sanitary disposal of wastewater. These off-site requirements allow for the development of much higher residential densities.

## Local Processing and Permit Procedures

### Application and Approval Process

Applications for development permits are made in writing to the Community Development Department. Application processing times vary depending on the permit being requested. In addition, some planning applications require public hearings. On average, development permits are processed in less than three months.

The City is required to determine if an application is complete within 30 days of receipt. Once deemed complete, application processing begins. Applications are reviewed for consistency with the General Plan and Zoning Code, and conformance with design standards. In general, applications require about 45 days for staff review and 90 days if Planning Commission approval is required. A project requiring City Council approval will

generally require an additional 90 days. An approved development plan will remain in effect for three years.

Applications are submitted to the Planning Department, which then reviews them for their completeness. Once the application is determined to be complete, it goes before the Planning Commission for review and approval. Final Maps for subdivisions are approved by the City Council once the Planning Commission has approved the Tentative Subdivision Map. The process can take six months to a year for approval.

Multi-family projects are permitted in the Multiple Family Residential Districts (M-9, M-12, and M-17). However, the Planning Commission or City Council reviews and approves design review applications for multi-family projects unless the project is a qualifying affordable housing project, in which case design review is completed at the staff level. Except for single-family additions, and Accessory Dwelling Units which require staff review; all other residential development in the City require either Planning Commission and/or City Council approval.

Certain applications for development are subject to the requirements of the California Environmental Quality Act (CEQA) and require the preparation of an environmental document (i.e., environmental impact report or mitigated negative declaration) before a project can be approved. The requirement to prepare an environmental document can substantially lengthen the development review process, sometimes taking up to one year to obtain project approval. However, the cost associated with preparing an environmental document is not considered to disproportionately constrain residential development in Oakley.

Oakley utilizes an efficient and comprehensive approach towards development review and permitting that allows for quick response to developer applications. In addition, the City utilizes many practices such as expedited application processing, reducing costs, and clarification of the process to developers and homeowners to minimize City impacts on the development process.

Table 6-8 illustrates the typical development timelines for various applications and permits.

<b>TABLE 6-8: DEVELOPMENT PLAN REVIEW PROCESS</b>		
<b>Project Type</b>	<b>Reviewing Authority</b>	<b>Timeframe</b>
Single-Family house addition	Staff	45 days
Accessory dwelling unit	Staff	90 days
Custom home built on individual basis	Staff	45 days
Single-Family homes built as part of housing development of four or fewer units	Zoning Administrator	90 days
Single-Family homes built as part of housing development of five or more units	Planning Commission	90+ days
Multiple-Family housing	Planning Commission	90 days

Note: Requirements of CEQA can change the reviewing authority.

Source: City of Oakley, 2022.

## Residential Design Guidelines

The City of Oakley's Residential Design Guidelines apply to both single-family and multiple-family residential units. The guidelines are intended to aid project developers, design professionals, City staff, and decision makers in the review of the design of development to ensure consistent quality while supporting flexibility. Parameters include emphasizing entryways, deemphasizing garages, using appropriate window forms, varying roof styles, and emphasizing the appropriate use of trim, materials, and colors. While there are no cost provisions within the guidelines, the purpose of these design standards is not to be cost prohibitive but help developers during the initial design process.

In order to similarly assist project developers in the design of multiple-family projects and help the City achieve the quality of multiple-family product that will enhance the community, the City will adopt objective design standards for multiple-family development, as described in the Housing Plan.

The objective of implementing these guidelines is to assist the developer in the City's desire to have aesthetically pleasing and sustainable multiple-family projects. The City has developed, but not adopted the Multiple-Family Residential Design Guidelines. Currently, the design guidelines are utilized in the review of multi-family projects, but are not regulatory standards. As stated above in section 6.a, the Planning Commission or City Council reviews and approves design review applications for multi-family projects unless the project is a qualifying affordable housing project, in which case design review is completed at the staff level.

For development subject to the Affordable Housing Overlay District, the following design criteria apply, which are codified in Section 9.1.410 of the City's Zoning Code:

- 1) Buildings shall be designed to frame views of the hills, vineyards and other landscape features.
- 2) Natural landscape features such as creeks, wetlands and heritage trees shall be incorporated into the site design.
- 3) Development shall be clustered on each site so as to minimize development footprints, preserve undeveloped land, and avoid areas with natural and visual resources.
- 4) Building materials and colors should promote harmony, as well as interest in the neighborhood. Architectural style should utilize a limited palette of compatible colors, avoiding excessive different materials and colors that detract more than enhance the overall appearance.
- 5) Compatible color schemes should be used on adjacent buildings and structures.
- 6) Roof forms, materials, doors, windows and other architectural features or historic or traditional houses near the project shall be referenced in the design of the new development.
- 7) A detailed landscaping plan, including planting details, shall be submitted for review and approval prior to the issuance of building permits.
- 8) The design of fences and screening is addressed.

- 9) All exterior lighting is addressed.
- 10) All new housing units shall be designed so as to minimize their visual impacts.
- 11) The use of shared driveways and alleyways with detached garages may be utilized.
- 12) Play spaces for children shall be secure and visible.
- 13) Multifamily projects shall follow the guidelines as described herein and where appropriate the guidelines in the Residential Design Guidelines and Multifamily Residential Design Guidelines (pending);
- 14) Architectural design concepts shall provide for a transition in scale between multifamily and any neighboring single-family residential development, with specified limits to stories and setbacks.
- 15) Multifamily and mixed-use projects shall be designed to reduce the perceived mass, scale, and form of the overall development through use of varying roof heights, setbacks, and wall planes.
- 16) The perceived architectural scale of multifamily buildings of three or more stories shall be reduced through specified techniques.
- 17) Trash enclosures (solid waste and recycling), storage, and other accessory elements shall be designed as integral parts of the architecture.
- 18) Parking lot design and multi-modal access is addressed.
- 19) Multifamily developments shall provide both common and private open spaces.
- 20) Multifamily projects shall provide common spaces that are physically defined and socially integrated into the site plan as a gathering place.
- 21) New projects will be required to provide, as part of the common space, the installation of a play structure and necessary safety equipment.

The Housing Accountability Act removes the ability to deny residential projects based on subjective design guidelines. For affordable projects, the protections are even stronger, and a ministerial approval process is required. The City's design guidelines have not been used to deny any housing developments in Oakley. They have been an important tool for Staff to work with developers on small modifications to projects or additions of conditions of approval.

### Conditional Use Permits

Oakley Zoning Code Section 9.1.1602 states that a conditional use permit (CUP) is used to establish a land use within a land use district that does not allow establishment by right, but does allow the granting of a land use permit after a public hearing. The Planning Commission or City Council, in approving or conditionally approving a conditional use permit, shall find as follows:

- 1) "That the site for the proposed use is adequate in size and shape to accommodate the use and all yards, spaces, walls and fences, parking, loading, landscaping and other features required by this title to adapt the use with land and uses in the neighborhood;

- 2) That the site for the proposed use relates to streets and highways adequate in width and pavement type to carry the quantity and kind of traffic generated by the proposed use;
- 3) The proposed use will be arranged, designed, constructed, operated and maintained so as to be compatible with the intended character of the area and shall not change the essential character of the area from that intended by the general plan and the applicable zoning ordinances;
- 4) That the proposed use provides for the continued growth and orderly development of the community and is consistent with the various elements and objectives of the general plan;
- 5) That the proposed use, including any conditions attached thereto, will be established in compliance with the applicable provisions of the California Environmental Quality Act.”

As shown earlier in Tables 6-2 and 6-5, most residential uses in Oakley are permitted uses and do not require a conditional use permit, with the exception of residential care facilities for seven or more and multifamily uses within the Downtown Specific Plan area. The findings are subjective and general in nature, which could cause a constraint to residential development, particularly residential care facilities, that requires a CUP. See prior discussion about a program to address constraints for large residential care facilities.

### Permit Streamlining, SB 35 Processing, and Removal of Constraints

Government Code Section 66300 (SB 330, 2019) and Government Code Section 65913.4 (SB 35, 2017) address permit processing streamlining. SB 330 applies to housing developments, including mixed-use projects with at least two-thirds of the square footage dedicated to residential. It created a new preliminary application process, created a limitation of 5 public meetings for project review, and placed other limitations on the City’s ability to downzone sites or deny projects that are consistent with objective general plan standards. SB 35 established a streamlined ministerial approval process for qualified affordable housing projects or infill projects of 10 units or fewer. Based on the City’s progress toward meeting the Fifth Cycle RHNA, the ministerial approval process applies to developments with at least 50 percent affordability. Both of these laws also establish specific timeframes for project approval. SB 35 (as amended by SB 765) requires project reviews to be completed within 90 days for developments of 150 or fewer units and 180 days for developments with more than 150 units, measured from the date the application is submitted.

While Oakley has some provisions for by-right permit processing, there are code provisions that should be evaluated to determine if they could be adjusted to more effectively implement state law and achieve greater clarity among the City’s ordinances and guidelines such as:

- Multiple family projects are permitted by-right, but discretionary design review is required. The City has not adopted objective design standards.
- The AHO Design Criteria are subjective, not objective. The Housing Accountability Act removes the ability to deny residential projects based on subjective design guidelines.

For affordable projects, the protections are even stronger, and a ministerial approval process is required.

- Written procedures for SB 35 processing are not posted on the City’s website, and timeframes for smaller projects that need City Council approval may not meet state-mandated timelines.

The Housing Plan includes a program to evaluate and, if needed, amend the Zoning Code for compliance with state law and to improve clarity among the various code provisions and procedures. Topics to address include the use of objective design standards, streamlining opportunities, and reducing development constraints.

## Non-Governmental Constraints

Non-governmental constraints on the provision of housing include the price of land and the cost of construction, and the availability of financing. These and other constraints are discussed below.

### Land Prices

Land costs have a demonstrable influence on the cost and availability of affordable housing. Land prices are determined by numerous factors, most important of which are land availability and permitted development densities. As land becomes less available, the price of land increases. Unimproved residential land listed as for sale on Zillow.com in April 2022 are shown in Table 6-9.

<b>TABLE 6-9: RESIDENTIAL LAND LISTED FOR SALE, OAKLEY, CA (APRIL 2022)</b>			
<b>Location</b>	<b>Lot Size in Acres</b>	<b>Price</b>	<b>Price per Acre</b>
Aspen Road	11.37 (2 parcels)	\$499,000	\$43,887
Oakley Rd.	3.45 (3, 1-acre lots)	\$830,000	\$240,578
Oakley Rd.	4.6 (allows for 22 single-family homes)	\$1,600,000	\$347,826

Source: Zillow.com accessed on 4/7/2022.

Land costs in the San Francisco Bay Area are relatively high as compared with the rest of the nation. The cost of land in Oakley is less than most areas in the San Francisco Bay Area, though higher than property in the Central Valley.

### Construction Costs

Construction costs are primarily determined by the costs of materials and labor. They are also influenced by market demands and market-based changes in the cost of materials. Construction costs depend on the type of unit being built and the quality of the product being produced. According to the Turner Center for Housing Innovation at UC Berkeley, the cost of building a 100-unit affordable project in California increased from \$265,000 per unit in 2000 to almost \$425,000 in 2016. Hard construction costs have climbed statewide, but they are the most expensive and have risen most dramatically in the San Francisco Bay Area. While normalized statewide costs increased 25 percent between

2008-2009 and 2018, costs for projects in the Bay Area rose 119 percent over the same period, reaching more than \$380 per square foot in 2018.<sup>3</sup> The Turner Center Report notes that the Bay Area has comparatively higher construction wages than elsewhere in California, which could help to explain the difference in hard costs at the regional level. Significant increases in lumber and other construction materials, as well as the high demand for housing will likely further increase residential construction costs.

## Financing

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

When interest rates rise, the market typically compensates by decreasing housing prices. Similarly, when interest rates decrease, housing prices begin to rise. There is often a lag in the market, causing housing prices to remain high when interest rates rise until the market catches up. Lower-income households often find it most difficult to purchase a home during this time period.

Average annual interest rates have varied over time from approximately 8 percent in 2000 to approximately 4 percent in 2013, to historically low rates of less than 3 percent in early 2021, to average rates over 5 percent<sup>4</sup> in spring of 2022. Interest rates are determined by national policies and economic conditions and there is little that a local government can do to affect these rates. Currently, there are national and global supply chain disruptions and rising interest rates as impacts of the pandemic and the reduction of emergency stimulus measures continue<sup>5</sup>. However, in order to extend home buying opportunities to lower-income households, jurisdictions can offer interest rate write-downs. Additionally, government insured loan programs may be available to reduce mortgage down payment requirements.

## Development Below Allowable Density and Permit Timing

Government Code Section 65583(a)(6) requires an analysis of requests to develop housing at densities below those anticipated in site inventory and the length of time between receiving approval for housing development and submittal of an application for building permit. During the 5<sup>th</sup> Cycle Housing Element planning period Oakley did not receive requests for development below anticipated densities for lower-income housing sites. In fact, most affordable housing developments have been approved at densities exceeding the maximum density through use of a density bonus.

It is difficult to estimate the typical timing between entitlement and building permit issuance. It often depends on the complexity of the site, including State or Federal

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<sup>3</sup> The Hard Costs of Construction: Recent Trends in Labor and Materials Costs for Apartment Buildings in California | Hayley Raetz, Teddy Forscher, Elizabeth Kneebone, & Carolina Reid | March 2020. See: <https://turnercenter.berkeley.edu/research-and-policy/hard-construction-costs-apartments-california/>.

<sup>4</sup> See Money.com at <https://money.com/current-mortgage-rates/>. Accessed on 4/1/2022.

<sup>5</sup> See. <https://www.reuters.com/business/central-bank-moves-supply-shocks-among-top-risks-global-economy-2021-10-28/>.



permits that must be obtained. But more importantly, economic factors and the state of the housing market are the biggest drivers of construction timelines. There are several subdivision maps that were approved as long ago as 2006 that have received automatic map extensions. Many of these subdivisions have recently started development.

## Environmental Constraints

### Environmental Constraints

Environmental hazards affecting housing units include geologic and seismic conditions, which provide the greatest threat to the built environment. The Contra Costa County Local Hazard Mitigation Plan (LHMP) identifies risks associated with various types of hazards and disasters at the regional and local scale. The LHMP identifies the extent to which critical facilities, infrastructure, the population, and/or buildings in Oakley estimated to be affected under a range of hazards related scenarios, including dam failure, earthquake, 10-year/100-year/500-year flood, landslide, and wildfire. The City's Focused General Plan Update includes an updated Community Health and Safety Element that incorporates local programs to reduce the exposure of the community to unreasonable risks associated with hazards addressed in the LHMP. The following hazards, identified in the updated element, may impact future development of residential units in the City.

#### *Seismic Hazards*

Every resident and developer in Oakley assume seismic risk because the City is within the San Francisco Bay Area, an area of high seismicity. The major effects of earthquakes are ground shaking and ground failure. Severe earthquakes are characteristically accompanied by surface faulting and less commonly by tsunamis and seiches. Flooding may also be triggered by dam or levee failure resulting from an earthquake, or by seismically induced settlement or subsidence. All of these geologic effects are capable of causing property damages and risks to life and safety of persons.

Oakley has been subjected to numerous seismic events, originating both on faults within Contra Costa County and in other locations in the region. The City is underlain by one fault that is inferred active on the basis of scattered small magnitude earthquakes near the trace of the fault. This inferred active fault is the Brentwood Fault. Other inferred active faults just west of Oakley are the Davis and Antioch Faults

#### *Soils*

The City of Oakley is mostly made up of lowland soil association soils, with some tidal flat-delta-marsh lowlands soils in the northeast corner of the City. Physical and chemical characteristics of soils may limit construction/development. The following soil types are within areas currently designated for urban development in Oakley:

- Lowland soil association. Slowly to very slowly permeable, highly expansive and corrosive with slight erosion hazard.
- Tidal flat-delta-marsh lowland. Highly expansive, very highly corrosive, and moderately to slowly permeable. Class II Delhi sand. Excessively drained soils where runoff is slow or very slow.

- These soils vary moderately regarding erosion potential, drainage, and suitability for fill.

### *Flooding*

Substantial areas within the City are subject to flooding, especially areas along the coast and northeast of the Contra Costa Canal. According to the Federal Emergency Management Agency (FEMA), Marsh Creek, the majority of the City's shoreline areas, and the entire East Cypress Corridor Specific Plan Area are within the 100-year floodplain (i.e., an area subject to flooding in a storm that is likely to occur once every 100 years).

General Plan Community Health & Safety Element Figure 8-3: Flood Hazard Areas, shows the locations within the Planning Area of Flood Hazard Areas, as identified by Federal Emergency Management Agency (FEMA) National Flood Insurance Program (NFIP) maps.

The most serious flood hazard existing in the Planning Area is related to the system of levees that protect adjacent low-lying areas. Levee failure often occurs in areas where levees rest on soft mud, silt, or peat. Peat soils exist along the shorelines in the central and northeast portions of the Planning Area. Flooding problems have been exacerbated by boat movement on the waterways, which creates waves that accelerate the natural process of levee erosion.

### *Fire Hazards*

Fire hazards threaten lives, property, and natural resources, and present a considerable problem to vegetation and wildlife habitats throughout the Planning Area. Grassland fires are easily ignited in dry seasons. These fires are relatively easily controlled if they can be reached by fire equipment. Peat fires, once ignited, are extremely difficult to extinguish. These types of fires have the potential to occur on soils above the high-water line and adjacent to the Delta due to the marshy origin of the soils there.

The East County Fire Protection District is located in the eastern portion of Contra Costa County and serves a population of approximately 82,000 residents. The East County Fire Protection District covers all of Oakley and the area to the east of Oakley north of Delta Road, west of Byron Highway, and south of the San Joaquin River channel, as well as other areas in the East County previously served by the East Diablo and Bethel Island Fire Protection Districts. Oakley is served by Station 53, located at 530 O'Hara Avenue.

The East County Fire Protection District provides service to structural, wildland, vehicle, and miscellaneous exterior fires; vehicle accidents involving disentanglement and extrication; medical emergencies and hazardous materials incidents.

The state has charged CalFire with the identification of Fire Hazard Severity Zones (FHSZ) within SRAs and Very High Fire Hazard Severity Zones (VHFHSZ) within any Local Responsibility Areas. The FHSZ maps are used by the State Fire Marshal as a basis for the adoption of applicable building code standards. None of the Planning Area nor its immediate vicinity is located in the Very High Fire Hazard Severity Zone nor in any High, Moderate, or other Fire Hazard Severity Zone.

### *Vegetation and Wildlife Habitat*

Vegetation within the Oakley area includes agricultural and ruderal fields, perennial and seasonal marsh, orchards, riparian habitat, and landscaped (developed) vegetation communities. The General Plan includes policies aimed at encouraging the preservation

of important ecological and biological resources. The General Plan encourages the development of open space uses in an ecologically sensitive manner and the preservation and enhancement of the natural characteristics of the San Joaquin Delta and Dutch Slough in a manner that encourages public access. In addition, an effort should be made to preserve and expand stream corridors in Oakley, restoring natural vegetation where feasible.

### *Rare and Endangered Species*

According to the U.S. Fish and Wildlife Service species list for the City's representative USGS quadrangle, there are numerous special status plant and animal species known or expected to occur in Oakley. The HCP/NCCP conservation strategy will mitigate the impacts to the HCP/NCCP's covered species and contribute to recovery of these species (see Section 10. Development Fee for more detail).

Special-status plant species including Delta mudwort, Mason's lilaopsis, rose mallow, and Suisun marsh aster have the highest potential to occur within the City. In general, habitat for these species includes the marsh habitat along the northern border of City.

One invertebrate species, curved-foot hygrotus diving beetle has the highest potential to occur within Oakley. Habitat for this species in the area includes the sloughs.

California red-legged frog, San Joaquin coachwhip, Giant garter snake, California horned lizard, silvery legless lizard, and Northwestern pond turtle have the highest potential to occur in the City. Generally, these species occur in aquatic habitats (marshes and sloughs), with the exception of the horned and legless lizards, which may occur in association with sandy soils.

Special-status mammal species that have the highest potential to occur in the City include San Joaquin kit fox, San Joaquin pocket mouse, and several species of bats. Generally, the pocket mouse and kit fox could occur in the open upland habitats in Oakley, and bats in the upland areas closer to water.

Special-status avian species including California black rail, Suisun song sparrow, tricolored blackbird, species of herons, ibis, egrets, mountain plover, Greater sandhill crane, Swainson's hawk, western burrowing owl, and other raptors including ferruginous hawk and Cooper's hawk have the highest potential to occur in the City. These species could potentially occur in undeveloped portions of Oakley.

### *Agricultural Lands*

Oakley has historically been an agricultural community, with a wide variety of agricultural crops. While much of the land used for agriculture has been developed into urban uses, there are remaining private parcels that continue in agricultural production. These agricultural areas help to preserve the traditional rural character of the community, maintain open space, and reduce congestion within the City. While the City recognizes the historic role of agriculture within the Oakley community and supports continued agriculture, the transition from agriculture to urban uses limits the potential for large-scale commercial agriculture within Oakley.

# Chapter 7: Evaluation of the Previous (2015-2023) Housing Element

State housing element law (Government Code Section 65588) requires cities and counties to assess the achievements under their adopted housing programs to inform the development of new programs. State law also requires that local governments review the effectiveness of the housing element goals, policies, and related actions to meet the community's special housing needs. Accomplishments under the 2015-2023 Housing Element are evaluated in this chapter in order to determine the effectiveness of the previous housing element, the City's progress in implementing the 2015-2023 Housing Element, and the appropriateness of the housing goals, objectives, and policies. This evaluation is conducted pursuant to Government Code Section 65588.

## Construction Achievements

Table 7-1 shows the City's progress towards meeting the Fifth Cycle Regional Housing Needs Allocation (RHNA). The City has issued 2,183 building permits for new housing units since 2015. Of the permits issued, 1,769 were for above moderate housing, 234 for moderate income housing, 172 for low-income housing, and 8 for very-low income housing. The City met its RHNA targets for housing in the above moderate and moderate income levels but fell short of meeting the very-low income RHNA by 309 units and short of the low-income RHNA by only 2 units.

TABLE 7-1: RHNA PROGRESS - PERMITTED UNITS ISSUED BY AFFORDABILITY												
Income Level	RHNA	2015	2016	2017	2018	2019	2020	2021	2022	2023	Total	Total Remaining RHNA
Very-Low	317			8					TBD	TBD	8	309
Low	174			66			104	2	TBD	TBD	172	2
Moderate	175	70	88	51			25		TBD	TBD	234	—
Above-Moderate	502	164	208	117	192	262	338	488	TBD	TBD	1,769	—
Total	1,168	234	296	242	192	262	467	490	TBD	TBD	2,183	
<b>Total Remaining RHNA Need</b>												<b>311</b>

Notes: <sup>1</sup> Units serving extremely low-income households are included in the very low-income permitted units totals.

Source: City of Oakley, Housing Element Annual Progress Report, 2021.

# Program Evaluation

The following section reviews and evaluates the City's progress in implementing programs from the previous planning period. As part of analyzing prior programs, the City must assess the effectiveness of programs for special needs populations. Table 7-2 provides an evaluation of the City's progress towards implementing programs related to the special needs populations summarized below.

**Seniors and Persons with Disabilities.** Rehabilitation and physical improvements are important to ensure that housing is accessible to older populations and people with disabilities. Staff continues to ensure that projects meet the State's newest accessibility requirements (Policy Action 4.5). In addition, seniors and people with disabilities often live on fixed incomes and are more likely to have disabilities, chronic health conditions, and/or reduced mobility. Oakley has several affordable senior housing and residential care homes for seniors, which provide varying levels of living assistance to persons 60 years of age and older (refer to Chapter 2: Existing Needs Assessment for a list of these facilities). For low and very low income households, the Contra Costa County Housing Authority administers the Housing Choice Voucher program and distributes Housing Choice Voucher (HCV) rental certificates and vouchers to assist lower income households. Of the 8,897 vouchers used throughout the County, 309 are used in Oakley. About 78 percent of vouchers used in Oakley have a householder that is a senior and/or members with a disability.

**Persons with Developmental Disabilities.** Living arrangements for disabled persons depend on the severity of the disability. If a disability prevents an individual from working or limits income, then the cost of housing and the costs of modifications are likely to be even more challenging. For this reason, many persons live independently or with other family members. To maintain independent living, disabled persons may need special housing design features, income support, and in-home supportive services for persons with medical conditions. Special design and other considerations for persons with disabilities include single-level units, availability of services, group living opportunities, and proximity to transit. The City of Oakley, along with other jurisdictions in Contra Costa County, is serviced by the Regional Center of the East Bay, which provides a point of entry to services for people with developmental disabilities.

**Large Households.** Homes consisting of five or more members residing together typically lack adequately sized and affordable housing options. About 24 percent of all households in Oakley have 5 or more members (approximately 2,762 households). As described in Chapter 2: Existing Needs Assessment, most of these households (68.7 percent) are owner occupied and the City continues to focus on achieving a balance of housing types to accommodate various needs by encouraging developers to incorporate larger bedroom counts through activities and incentives such as technical assistance and flexibility in development standards. (Policy Action 4.4).

**Single Female Headed Households.** Many single parent households, especially female-headed households, have a greater risk of poverty due to higher family expenses and single-wage incomes. The Contra Costa Housing Authority offers a Family Self-Sufficiency program for HCV participants to help low-income, single parents achieve economic independence from governmental assistance. Through public and private agency

participation, beneficiaries have access to resources such as housing subsidies, childcare, education, job training, transportation, and a variety of other benefits. The Workforce Development Board of Contra Costa County also offers free career development and job-seeking assistance and training that may be accessed by lower-income women.

**Farm Workers.** Farmworkers living in urban and suburban areas of the County often have similar needs for affordable rental housing as other lower-wage earners. As a result, needs are generally accommodated through housing programs and policies that assist low- and very low-income households such as the HCV program. Section 9.1.1226 of the City's Zoning Code includes standards for farmworker housing to comply with state law.

**Homeless.** The 2020 Homeless Point in Time count estimated 50 unsheltered homeless individuals living in Oakley. While there are no emergency shelters located in Oakley, the City has an undeveloped parcel at the Civic Center that is suitable to accommodate the City's emergency shelter need. In the event an entitlement is submitted for this parcel, the City will identify a new zoning district to allow emergency shelters by-right (Policy Action 4.7).

**TABLE 7-2: EVALUATION OF 2015-2023 CITY OF OAKLEY HOUSING ELEMENT PROGRAMS**

Program	Evaluation	Recommendations for the Housing Element Update
<p><b>Policy Action 1.1: Provision of Adequate Sites to Meet Remaining RHNA Need</b>                      To ensure the availability of adequate sites to accommodate the City’s projected future construction needs by income category, the City shall rezone adequate sites to accommodate 386 lower income units. The sites shall be zoned to permit owner-occupied and rental multifamily residential use by right. At least 50 percent of the very low and low-income housing need shall be accommodated on sites designated for residential use and for which nonresidential uses or mixed-uses are not permitted.</p>	<p>The City completed this program in 2016 by designating nine specific properties with the Affordable Housing Overlay (AHO) Zone. The City Council adopted Ordinance 16-16 that adopted the overlay.</p>	<p>Modify program to account for new rezone.</p>
<p><b>Policy Action 1.3 [sic]: Density Bonus Ordinance</b>                      Continue to use the Density Bonus Ordinance and associated incentives to encourage affordable housing, including housing for special needs populations. The City shall review and revise the existing Density Bonus Ordinance when required by any future revisions to State density bonus law.</p>	<p>The City will continue to use the Density Bonus Ordinance with qualifying affordable projects, while also continuing to review and revise the ordinance when required by any future revisions to State density bonus law.</p>	<p>Maintain program.</p>
<p><b>Policy Action 1.3: Review and Revise Development Fees</b>                      The City will continue to monitor required development fees including in-lieu fees, development impact fees, and processing fees, with the aim of reducing constraints on the development of affordable residential projects, including, but not limited to, senior housing, housing for farmworkers, emergency/transitional housing, housing for persons with disabilities (including developmental), single room occupancies, and second units. To respond to changing local market conditions during the planning period, the City shall revise required development fees, if it is deemed appropriate. Where fees are established and administered by regional agencies, such as the Regional Transportation Development Impact Fee, Ironhouse Sanitary District Fee, and Diablo Water District Fee, the City will request the administering agency to review and reduce fees if the City has determined that the agency’s fee is constraining the residential development, particularly development of affordable housing and/or housing for special needs groups.</p>	<p>In 2015, development fees were reviewed and revised as part of the Fee Schedule Update approved in mid-2015. Generally, the development fees were reduced or remained the same. Additionally, the City adopted a temporary program that cuts the Development Impact Fees by almost 40 percent. This program expired in September 2015 for residential projects. The City continues to review development fees annually.                       In 2021, the most recent audit and amendment was to Habitat Conservation Plan (HCP)/Natural Community Conservation Plan (NCCP) Impact Fees consistent with the County and other participating jurisdictions.</p>	<p>Maintain program.</p>

**TABLE 7-2: EVALUATION OF 2015-2023 CITY OF OAKLEY HOUSING ELEMENT PROGRAMS**

Program	Evaluation	Recommendations for the Housing Element Update
<p><b>Policy Action 1.4: Promote Energy-Conserving Programs</b>                      To enhance the efficient use of energy resources, the City continue to encourage energy conservation through programs that: 1) provide incentives for developments utilizing green building techniques and sustainable design; 2) promote programs offered by PG&amp;E; 3) continue to require conformance with CalGreen; 4) provide educational materials and technical assistance; and 5) encourage green building and energy conservation in new construction and rehabilitation projects. The City shall update the City website to describe programs offered by East Bay Energy Watch and PG&amp;E, including Green House Calls, SmartSolar, and Energy Upgrade California.</p>	<p>The City has adopted the California Energy Code and performs plan reviews to ensure projects meet the codes intention for efficient energy use. The City also has an updated website with links and information to Energy Conservation programs.</p>	<p>Maintain program.</p>
<p><b>Policy Action 1.5: Encourage Residential Development in Areas Served by Public Transit</b>                      To encourage residential development in areas where regular transit service exists or is anticipated to serve, the City shall consider establishing criteria for proximity to public transit in the review of proposed residential development, particularly multifamily, affordable (lower income), and projects serving special needs groups. The City shall continue to offer various incentives to developers for transit-serving development, including but not limited to reduced parking standards and reduced setback requirements.</p>	<p>The City adopted the Downtown Specific Plan (DSP) which is within 1/2 mile of public transit. The DSP allows for reduced parking in order to facilitate the redevelopment of downtown. Additionally, the General Plan has policies that encourage high density development near transit, and the City has made a consistent effort to locate higher density development along existing transit corridors.</p>	<p>Delete program. City applied criteria to the selection of new AHO sites.</p>
<p><b>Policy Action 1.6: Maintain an Inventory of Available Land Resources</b>                      The City shall maintain and regularly update the inventory that details the amount, type, and size of vacant and underutilized parcels to assist developers in identifying land suitable for residential development. The City will include the land inventory in the City’s comprehensive housing outreach strategy. The City shall update the inventory of sites in Appendix A and the lists of current projects (Tables 10–54 and 10-55 of the previous Housing Element) on a bi-annual basis.</p>	<p>The City in 2015 developed a comprehensive map of vacant and underutilized parcels. The list includes both vacant parcels and parcels that have infill potential. The information was updated prior to the adoption of the 2015-2023 Housing Element.</p>	<p>Maintain program.</p>



**TABLE 7-2: EVALUATION OF 2015-2023 CITY OF OAKLEY HOUSING ELEMENT PROGRAMS**

Program	Evaluation	Recommendations for the Housing Element Update
<p><b>Policy Action 1.7: Encourage Infill Development</b>                      The City will encourage infill development as a means to provide additional opportunities for the construction of owner and rental housing units. The City shall encourage and facilitate infill development through proactive and coordinated efforts with the Planning Department, private development and non-profit entities, and other housing related groups. Through these efforts, the City’s aim is to encourage the construction of residential development affordable to extremely low, very low, low, and moderate income households through a menu of incentives, such as streamlined review, reduced development standards, land assemblage, lot consolidation, fee assistance, and other methods identified in the Density Bonus Ordinance. The City will provide information on potential infill development areas, including areas appropriate for smaller projects that serve specific special needs populations, such as residential care facilities, transitional housing, and supportive housing, and available incentives as part of the City’s comprehensive housing outreach strategy.</p>	<p>The City continues to encourage infill development. The City has adopted a Downtown Specific Plan which specifically provides for infill and mixed use residential opportunities within the City.</p>	<p>Delete program to focus limited staff resources on other key housing programs.</p>
<p><b>Policy Action 1.8: Jobs-Housing Balance Evaluation</b>                      Jobs-housing balance is a measure of the harmony between employment and dwelling units in a specific area. A low jobs-housing ratio indicates a housing rich “bedroom community,” while a high jobs- housing ratio indicates an employment center. In areas where jobs and housing are in balance, residents on average commute shorter distances and spend less time in cars, reducing transportation-related environmental impacts and improving quality of life. The City shall promote a jobs/housing balance in the community by analyzing the status of jobs and housing within the community and providing information to large employers of new commercial and industrial projects on housing developments within the community.</p>	<p>The City has a comprehensive list of approved and developed subdivisions within the City. This list is readily available to large employers within the City.</p>	<p>Delete program to focus limited staff resources on other key housing programs.</p>
<p><b>Policy Action 1.9: Annual Review and Reporting of Housing Element Progress</b>                      As required by State law, the City will conduct an annual progress review for the 2007-2014 Housing Element. This review will include the following information: a log of new residential development permits and completion reports; inventory of units built in the extremely-low, very-low, and low income categories; an update or inventory of approved projects; an annual estimate of population from the State Department of Finance; and available vacant land and zoning survey. The annual review will serve as proactive tool to monitor the effectiveness of the Housing Element’s policy program and can help identify necessary changes to successfully implement the City’s housing goals and policies.</p>	<p>Every year since 2015, the Annual Report has been reviewed and approved by City Council and then forwarded to HCD&gt;</p>	<p>Delete program as this is a standard requirement of State law.</p>

**TABLE 7-2: EVALUATION OF 2015-2023 CITY OF OAKLEY HOUSING ELEMENT PROGRAMS**

Program	Evaluation	Recommendations for the Housing Element Update
<p><b>Policy Action 1.10: Affordable Housing Overlay (AHO)</b>                      To encourage affordable housing development in Oakley, the City has adopted an Affordable Housing Overlay (AHO). The AHO allows higher densities for projects on sites zoned Multi-Family High and meeting state density bonus requirements. The AHO also provides development standards consistent with the higher density allowed. To ensure effectiveness in implementation, the City shall revise the AHO to clarify that the AHO is consistent with all multifamily zoning districts and with all Specific Plan districts that allow multifamily housing. The City shall also revise the AHO district to provide for a transition in building heights where multifamily development projects are located adjacent land zoned for single family residential uses.</p>	<p>The City completed this program with the adoption of Ordinance 15-16 in Summer 2016.</p>	<p>Modify program and combine with Policy Action 1.1.</p>
<p><b>Policy Action 1.11: Multifamily Housing Sites</b>                      To ensure that multifamily housing sites are primarily developed with multifamily uses, the City shall revise the Zoning Code to only permit development of single family units in the multifamily zones if the single family unit(s) are: 1) replacing an existing single family unit on a one for one basis, 2) on an existing lot of 8,000 square feet or less, or 3) are part of a housing development with the majority of units affordable to extremely low, very low, and/or low income households.</p>	<p>The City completed this program in 2016.</p>	<p>Delete program.</p>
<p><b>Policy Action 2.1: Rehabilitation of Existing Housing Units</b>                      The City will continue to encourage the rehabilitation of existing housing units by providing information on programs available to assist in housing rehabilitation, including programs like the Neighborhood Preservation Program (<a href="http://www.cccounty.us/4334/Neighborhood-Preservation-Program">www.cccounty.us/4334/Neighborhood-Preservation-Program</a>) appropriate for single family homeowners and programs appropriate for multifamily housing owners, such as the Contra Costa County Rental Rehabilitation Loan Program, the HUD 203(k) program, the CDBG Urban County, Contra Costa County HOME Consortium, and additional programs as they become available through the City’s website, at City Hall and in conjunction with the City’s code enforcement program.</p>	<p>The City has provided access on the website to the full list of programs available with the County and HUD, as well as links to appropriate web sites.</p>	<p>Maintain program. Modify to update the Responsible Agency from Redevelopment Agency (RDA) to Planning.</p>

**TABLE 7-2: EVALUATION OF 2015-2023 CITY OF OAKLEY HOUSING ELEMENT PROGRAMS**

Program	Evaluation	Recommendations for the Housing Element Update
<p><b>Policy Action 2.2: Proactive Code Enforcement</b>                      Within current staffing limits, the City will continue to implement the proactive Property Maintenance Program and Residential Inspection Program to enforce the City’s Building Code to address existing exterior and interior code violations that affect single-family and multi-family housing units. The proactive code enforcement strategy will include identifying focus areas with high concentrations of substandard housing, contacting owners of units identified as substandard, offering inspection services, and providing information on the City’s Single-Family Rehabilitation Loan and Grant Program available through the Redevelopment Agency.</p>	<p>Staff has developed, adopted and implemented a Property Maintenance Program, as well as a Residential Rental Inspection Program.</p>	<p>Maintain program. Modify since the Single-Family Rehabilitation Loan and Grant Program is no longer available with the loss of the RDA.</p>
<p><b>Policy Action 2.3: Infrastructure Preservation Program</b>                      The City will continue to implement the Infrastructure Preservation Program through the City’s Capital Improvement Program to ensure that infrastructure facilities are adequately maintained and do not contribute to the deterioration of neighborhoods.</p>	<p>The City annually adopts a capital improvement program as part of its budget to plan and schedule infrastructure improvements throughout Oakley. Based on those adopted priorities and funding plans the City aggressively implements capital improvement projects.</p>	<p>Maintain program, modify to prioritize improvements in areas of greatest need according to Fair Housing Assessment (see Chapter 4).</p>
<p><b>Policy Action 3.1: Monitor Assisted Housing Units</b>                      The City has not identified any assisted housing units at-risk of converting to market-rate during the Planning Period. However, the City shall continue regularly monitor assisted housing units. The City will continue to maintain a database of assisted housing units. Annual reports, which are submitted by owners and managers of affordable units, will be reviewed to ensure that all deed restrictions and agreements are in compliance.</p>	<p>The City requires fiscal year financial and proof of certification to be reported 90 days after the end of the prior fiscal year. These reports are then audited. The City also maintains active relationships with owners and management.</p>	<p>Maintain program, reflect requirement for a three-year notice prior to conversion to market rate.</p>

**TABLE 7-2: EVALUATION OF 2015-2023 CITY OF OAKLEY HOUSING ELEMENT PROGRAMS**

Program	Evaluation	Recommendations for the Housing Element Update
<p><b>Policy Action 3.2: Encourage Development of New Affordable Rental Housing for Remaining RHNA Need</b></p> <p>The City understands the importance of promoting the development of new rental housing affordable to lower income households where such development will promote a balanced inventory of housing types. The City shall encourage new affordable rental housing to meet the remaining RHNA need by continuing to offer regulatory and financial incentives such as a reduction in development standards, density bonuses, expedited permit processing, fee deferrals and public works modifications to allow cost savings to developers of affordable rental housing units. The City shall support funding requests by affordable housing developers for CDBG and/or HOME funds through the Contra Costa County CDBG Urban County and Contra Costa County HOME Consortium.</p>	<p>Since January 1, 2015, the following projects, with affordable housing, have been built, approved, or are under construction.</p> <p>Portions of the Carol Lane Apartments have been built:</p> <ul style="list-style-type: none"> <li>• 73 Carol Lane: 30 affordable family units. Final 1/12/2015.</li> <li>• 49 Carol Lane: 39 affordable family units. Final 03/26/2019.</li> <li>• 51 Caro Lane: 36 affordable family units. Final 03/26/2019.</li> </ul> <p>The Twin Oaks Senior Residence is currently under construction and includes 129 affordable senior apartments.</p> <p>Elm Lane/Anton is a large-family workforce housing project of 170 units, with 16 affordable units.</p>	<p>Maintain program to generally encourage development of new rental housing.</p>
<p><b>Policy Action 4.1: Increase Access to Homeownership</b></p> <p>To increase access to homeownership for Very-Low, Low and Moderate Income households, the City will support homeownership programs carried out by non-profit housing corporations through provision of land, financial assistance and/or technical assistance. The City will explore partnering in local first-time homebuyer programs or identify first-time homebuyer programs that can be provided by the City, including programs funded through the Contra Costa County CDBG Urban County and Contra Costa County HOME Consortium (Oakley is a member of both the Urban County and HOME Consortium). The City will disseminate information about the available programs through an informational brochure that will be provided at City offices, the library and the City website.</p>	<p>The City website has the following information on Fair Housing: where existing affordable family and senior housing projects within the City are located as well as submitted development applications, a link to the 211 program, and the County Section 8 Program.</p>	<p>Modify program to focus on areas in greatest need, as identified by the Fair Housing Assessment (see Chapter 4).</p>

**TABLE 7-2: EVALUATION OF 2015-2023 CITY OF OAKLEY HOUSING ELEMENT PROGRAMS**

Program	Evaluation	Recommendations for the Housing Element Update
<p><b>Policy Action 4.2: Promote Fair Housing Standards</b>                      The City will continue to encourage the enforcement of federal and state fair housing standards. The City will acquire and maintain fair housing materials to educate the community on a variety of fair housing issues. The City will provide flyers and brochures in English and other languages that are available from the California Department of Fair Housing and Employment and the federal Office of Fair Housing and Equal Opportunity, as appropriate, that highlight the provisions of federal and state fair housing laws. Materials will be distributed at public locations such as the library, senior center and City offices and provided on the City website. The City’s Housing Analyst will continue to handle fair housing complaints and refer residents to the State Fair Employment and Housing Commission.</p>	<p>The City currently posts resources on the web site, plus disseminates information through the housing department and the police department. A guide to tenants and landlords rights is kept on hand as well.</p>	<p>Maintain program.</p>
<p><b>Policy Action 4.3: Development of Housing for Extremely-Low Income Households and Special Needs Groups</b>                      The City encourages the development of housing units for households earning 30 percent or less of the median family income for Contra Costa County and for households with special housing needs for disabled persons, developmentally disabled persons, farmworkers, and persons/families that are homeless or at-risk of homelessness. Specific emphasis shall be placed on the provision of family housing and non- traditional housing types such as single-room occupancies, transitional facilities, and housing units serving temporary needs. The City will encourage the development of housing for extremely low income households utilizing a variety of activities such as outreaching to housing developers through individual and group meetings, proactively seeking partnerships with housing developers, providing in-kind technical assistance, providing financial assistance or land write-downs when feasible, providing expedited processing, identifying grant and funding opportunities and providing support to developers in seeking funding, and/or offering additional incentives, such as density bonuses and parking reductions above and beyond those offered in the AHO.</p>	<p>The City works cooperatively with affordable housing developers to explore incentives. Although the City does not have available funds, staff has explored funding sources from other agencies in efforts to find ways to achieve the program goals to attain Extremely-Low Income units.</p>	<p>Maintain program.</p>
<p><b>Policy Action 4.4: Development of Housing for Large Families</b>                      The recently adopted Zoning Ordinance encourages the development of units with three or more bedrooms to accommodate the needs of large families. The City shall encourage and support the development of rental and for-sale housing for larger families within future housing projects. The City will encourage developers to incorporate larger bedroom counts through activities and incentives such as technical assistance and flexibility in development standards.</p>	<p>The City continues to focus on achieving a balance to accommodate various needs for housing.</p>	<p>Maintain program.</p>

**TABLE 7-2: EVALUATION OF 2015-2023 CITY OF OAKLEY HOUSING ELEMENT PROGRAMS**

Program	Evaluation	Recommendations for the Housing Element Update
<p><b>Policy Action 4.5: Reasonable Accommodation Procedures</b>                      To accommodate the needs of persons with disabilities and provide a streamlined permit review process, the City will continue to implement reasonable accommodation procedures through the City’s Building Official. The City will continue to provide information on accommodation procedures and accept requests through the City’s website and will update the City’s website to specify the City’s procedures for accommodating requests and to include a dedicated contact or application form specific to reasonable accommodation requests. The City shall review revisions to the City’s Municipal Code, General Plan, and other regulatory documents to ensure that no unnecessary constraints are created for persons with a disability.</p>	<p>Staff continues to ensure that projects meet the State’s newest accessibility requirements by identifying deficiencies at plan review stage. City also works with a Certified Access Specialist for plan reviews and inspections. However, the City does not have a codified process for individuals to request reasonable accommodation related to housing.</p>	<p>Maintain program.</p>
<p><b>Policy Action 4.6: Compliance with SB 2</b>                      To comply with Senate Bill (SB) 2, the City will revise the Zoning Code to permit transitional housing and supportive housing as residential uses subject only to the standards applied to residential uses of the same type (e.g., a transitional or supportive development that is a single family home shall be permitted as a single family residence and a transitional or supportive multifamily project will be permitted as a multifamily project, subject only to the standards and requirements applied to a single family or multifamily project in the same zone).</p>	<p>The City has completed this program and has adopted an ordinance that complied with SB 2 in regard to transitional and supportive housing. The Downtown Specific Plan provides a zone district and site to allow an Emergency Shelter by right.</p>	<p>Delete program. Add a new program to address new supportive housing requirements.</p>
<p><b>Policy Action 4.7: Ensure Adequate Emergency Shelter Sites</b>                      Prior to issuance of any discretionary entitlements for the remaining undeveloped parcel on the Civic Center site, the City shall identify a replacement zoning district that has suitable site(s) to accommodate the City’s emergency shelter need. The Zoning Code shall be updated to permit emergency shelters within the replacement zoning district consistent with the requirements of State law.</p>	<p>The Downtown Specific Plan provides a zone district and site to allow an Emergency Shelter by-right.</p>	<p>Maintain program.</p>
<p><b>Policy Action 4.8: Pursue Outside Funding Sources</b>                      The City will continue to monitor sources of development financing through federal, state, and private sources to assist affordable or special needs housing development. When available, the City will annually evaluate and pursue funds, as appropriate. The City shall review funding programs made available to City residents, affordable housing developers, and special needs service providers through the CDBG Urban County and HOME Consortium administered by Contra Costa County and shall consider opting out of the County-administered CDBG and HOME programs if the City determines that the City would have better funding opportunities through competing for funds through the State- administered CDBG and HOME programs.</p>	<p>The City is working cooperatively with affordable housing developers to explore outside funding sources. Although the City does not have available funds, staff has explored funding sources from other agencies in efforts to find ways to achieve the program goals to attain Extremely-Low Income units instead of Very Low and Low. The City has had numerous meetings and discussions in the past with developers to explore incentives and creative financing.</p>	<p>Combine action of pursuing funding sources with support of affordable rental units.</p>

**TABLE 7-2: EVALUATION OF 2015-2023 CITY OF OAKLEY HOUSING ELEMENT PROGRAMS**

Program	Evaluation	Recommendations for the Housing Element Update
<p><b>Policy Action 4.9: Provide Comprehensive Housing Information</b>                      To ensure the Oakley community is provided the highest level of access to housing information, the City shall continue to provide for comprehensive community outreach. Community outreach strategy will use various methods and tools to inform and educate the community about the City’s housing programs, policies and resources, including print media, mailers, web-based information, e-mail blasts, and other methods that consider economic and cultural considerations unique to the City of Oakley.</p>	<p>The City uses print media, mailers, web-based information, e-mail blasts, and other methods to provide information about available housing resources.</p>	<p>Delete program to focus limited staff resources on key programs.</p>
<p><b>Policy Action 4.10 Residential Care Facilities</b>                      Revise the Zoning Code to 1) define residential care facilities (also called group homes), 2) to identify that residential care facilities serving six or fewer persons are permitted by right in all residential districts, and 3) to identify permit requirements for residential care facilities that serve seven or more persons.</p>	<p>The City has completed this program and has adopted an ordinance that complied with State Law pertaining to Residential Care Facilities. However, there are some additional revisions needed as described in the constraints chapter. Components of this programs will be carried forward in the next housing element.</p>	<p>Consolidate zoning amendments for special needs housing into one program.</p>
<p><b>Policy Action 4.11 Employee and Farmworker Housing</b>                      Revise the Zoning Code to permit employee housing and farmworker housing in accordance with Health and Safety Code Sections 17021.5 and 17021.6. The revisions will include the following:</p> <ul style="list-style-type: none"> <li>• Permit employee housing, including mobile homes and manufactured housing, to accommodate up to six employees subject to the same standards and permit requirements as a single family residence in all zones and as a permitted use in residential zones. No discretionary actions shall be necessary, just submittal of building plans for plan check and application for building permits.</li> <li>• Employee housing and farmworker housing will not be included within the definition of a boarding house, rooming house, hotel, dormitory, or other similar term that implies that the employee housing is a business run for profit or differs in any other way from a family dwelling.</li> <li>• Permit farmworker housing, including mobile homes and manufactured housing, consisting of up to 36 beds in a group quarters or 12 units or spaces designed for use by a single family or household as a permitted use in the AL, A-4, and DR districts. No discretionary actions shall be necessary, just submittal of building plans for plan check and application for building permits.</li> </ul>	<p>The City has completed this program and has adopted an ordinance that complied with State Law pertaining to Residential Care Facilities. However, there are some additional revisions needed as described in the constraints chapter. Components of this programs will be carried forward in the next housing element.</p> <p>The City updated the Zoning Code (Section 9.1.1226) to comply with requirements for employee housing and farmworker housing</p>	<p>Consolidate zoning amendments for special needs housing into one program.</p>

# Chapter 8: Housing Plan

## Goals and Policy Actions

This section describes the City of Oakley’s Housing Plan for the 2023-2031 Housing Element planning period. The Housing Plan identifies specific goals and actions to address housing needs and meet statutory requirements. In developing this Housing Plan, the City assessed its existing and future housing needs, evaluated the performance of existing programs, and collaborated with residents and stakeholders to identify sites for future affordable housing.

The City of Oakley has identified the following goal topics:

- Production of New Housing
- Preservation and Conservation of the Existing Housing Stock
- Increase Access to Housing Opportunities

For each goal, the City developed a set of actions to carry out the goal. The actions specify objectives, primary responsibility, and an estimated timeframe for accomplishment. These timeframes are general guidelines and may be adjusted based on City staffing and budgetary considerations. At the end of the Housing Plan, Table 8-2 summarizes the quantified objectives for the 2023-2031 Housing Element planning period.



# Goal 1: Production of New Housing

Provide adequate sites to accommodate the City’s share of regional housing needs, including housing for special needs groups, through appropriate zoning and development standards; and where appropriate, removal of identified governmental constraints to the development of housing.

## ACTION 1.1: PROVISION OF ADEQUATE SITES TO MEET REMAINING RHNA NEED

To ensure the availability of adequate sites to accommodate the City’s projected future construction needs by income category, the City shall rezone adequate sites to accommodate a minimum of 260 lower-income units in the Affordable Housing Overlay (AHO) District. Specifically, the City shall apply the AHO to all or some of the sites identified in Table 8-1. The City shall amend the AHO District to allow a maximum density of 30 units per acre consistent with the “default density” standards of Government Code Section 65583.2(3)(B) and shall expand the base zones to which the AHO may be applied.

*[Source: New Action]*

TABLE 8-1: SITES TO REZONE TO AHO					
Site ID	APN	Location	Zoning	Acreage	Units Counted Toward RHNA
8	051-052-108	Bridgehead and Main St. Parcel #1	C	1.42	26
9	051-052-106	Bridgehead and Main St. Parcel #2	C	1.42	26
10	051-210-016 051-210-022 051-210-024	Oakley Rd. and SR-160	C	9.75	176
11	053-071-046	3300 Neroly Rd.	P-1	3.66	87
12	035-182-015	4671 Rose Ave.	SP-4	0.83	14
13	035-281-007	S/E corner of Main St. and Rose Ave.	SP-4	0.65	11
14	033-180-015	901 E. Cypress Rd.	M-9	4.9	88
<b>TOTAL</b>				<b>22.63</b>	<b>427</b>

Notes: \*Realistic net unit capacity under the existing zoning is based on the site developing at 24 units per acre, but has been further reduced to reflect likelihood of development

<b>Objective:</b>	Provision of adequate sites to accommodate Regional Housing Needs Allocation of 440 extremely low-, very low-, and low-income units
<b>Responsible Department:</b>	Planning
<b>Financing Source:</b>	General Fund
<b>Time Frame:</b>	Prior to January 31, 2023, to ensure sites are available at the start of the Housing Element planning period

## ACTION 1.2: MAINTAIN AN INVENTORY OF AVAILABLE LAND RESOURCES

The City shall maintain a current inventory of Housing Element sites to assist developers in identifying land suitable for residential development. To ensure adequate sites are available throughout the planning period to meet the City’s RHNA, the City shall continue to update the inventory on an ongoing basis as projects are approved and new sites are rezoned. To ensure sufficient residential capacity is maintained to accommodate the RHNA need, the City shall make findings related to the potential impact on the City’s ability to meet its unmet regional housing needs allocation when approving applications to rezone sites included in the lower- and moderate-income sites inventory or develop a lower- or moderate-income housing element site with fewer units or at a higher income than what is assumed for the site in the Housing Element sites inventory, consistent with “no-net-loss” zoning requirements in Government Code Section 65863. If at any point it is determined that the City does not have adequate capacity to meet the unmet lower- or moderate-income RHNA, the City shall identify and make available a replacement site within 180 days. *[Source: 2015-2023 Housing Element, Policy Action 1.6; modified]*

<b>Objective:</b>	Capacity to accommodate RHNA of 440 lower- and 172 moderate-income units
<b>Responsible Department:</b>	Planning
<b>Financing Source:</b>	General Fund
<b>Time Frame:</b>	Ongoing, update inventory as development projects are approved

## ACTION 1.3: ENCOURAGE DEVELOPMENT OF NEW AFFORDABLE RENTAL HOUSING

The City shall encourage new affordable rental housing by continuing to offer regulatory and financial incentives, such as a reduction in development standards, density bonuses, expedited permit processing, fee deferrals, and public works modifications to allow cost savings to developers of affordable rental housing units. The City shall support funding requests by affordable housing developers for CDBG and/or HOME funds through the Contra Costa County CDBG Urban County and Contra Costa County HOME Consortium. *[Source: 2015-2023 Housing Element, Policy Action 3.2]*

<b>Objective:</b>	440 units of affordable lower-income housing
<b>Responsible Department:</b>	Planning
<b>Financing Source:</b>	General Fund/ Redevelopment Agency
<b>Time Frame:</b>	Ongoing

## ACTION 1.4: PROMOTE ACCESSORY DWELLING UNITS

The City shall monitor changes in State law and update the Accessory Dwelling Unit (ADU) Ordinance to maintain compliance with State law. The City shall facilitate the construction of new accessory dwelling units by promoting the Pre-Approved ADU Program including the ADU How-to-Guide for Oakley residents, homeowners, and contractors made available on the City website. *[Source: New Action]*

<b>Objective:</b>	Target the production of 40 ADUs, including 16 ADUs using pre-approved plans
<b>Responsible Department:</b>	Planning
<b>Financing Source:</b>	General Fund
<b>Time Frame:</b>	Ongoing, monitor legislative changes annually and update ordinance as necessary. Distribute How-to Guide by June 2023

## ACTION 1.5: OBJECTIVE STANDARDS

The City shall prepare and adopt objective development and design standards for residential and mixed-use development to facilitate housing production by providing clarity and certainty for applicants proposing residential development in the City. The City will also review the design guidelines within the AHO Ordinance and incorporate objective standards. Adopting objective standards will help the City comply with Senate Bill 35 and the Housing Accountability Act. The City will post information on SB 35 ministerial approval procedures on the City website and ensure approval timelines comply with SB 35 and SB 330. *[Source: New Action]*

<b>Objective:</b>	Comply with State law
<b>Responsible Department:</b>	Planning
<b>Financing Source:</b>	General Fund
<b>Time Frame:</b>	December 2023

## ACTION 1.6: DENSITY BONUS ORDINANCE

The City shall continue to use the Density Bonus Ordinance and associated incentives to encourage affordable housing, including housing for seniors and other special needs populations. The City shall review and revise the existing Density Bonus Ordinance when required by any future revisions to State density bonus law. *[Source: 2015-2023 Housing Element, Policy Action 1.3 [sic]]*

<b>Objective:</b>	Implement Density Bonus Ordinance in compliance with State law
<b>Responsible Department:</b>	Planning
<b>Financing Source:</b>	General Fund
<b>Time Frame:</b>	Review State density bonus law annually and amend ordinance as necessary to maintain compliance with State law

## ACTION 1.7: MONITOR DEVELOPMENT FEES

The City shall continue to monitor required development fees including in-lieu fees, development impact fees, and processing fees, with the aim of reducing constraints on the development of affordable housing, including, but not limited to, senior housing, housing for farmworkers, emergency/transitional housing, housing for persons with disabilities (including developmental), single room occupancies, and accessory dwelling units. Where fees are established and administered by regional agencies, such as the Regional Transportation Development Impact Fee, Ironhouse Sanitary District Fee, and Diablo Water District Fee, the City will request the administering agency to review and reduce fees if the City has determined that the agency's fee is constraining residential development, particularly development of affordable housing and/or housing for special needs groups. *[Source: 2015-2023 Housing Element, Policy Action 1.3]*

<b>Objective:</b>	Reduce constraints on the development of affordable housing
<b>Responsible Department:</b>	Planning
<b>Financing Source:</b>	General Fund
<b>Time Frame:</b>	Annual monitoring

## ACTION 1.8: AMENDMENTS TO THE DOWNTOWN SPECIFIC PLAN

The City shall review and amend the Downtown Specific Plan to establish a by-right density for residential development, develop objective development standards that facilitate residential and mixed-use development, allow accessory dwelling units and special needs housing types consistent with State law, and remove internal inconsistencies to ensure development standards are clear and consistent. *(New)*

<b>Objective:</b>	Accelerate housing production in the downtown by providing clarity and transparency in the application of development standards
<b>Responsible Department:</b>	Planning
<b>Financing Source:</b>	General Fund
<b>Time Frame:</b>	December 2025

## Goal 2: Preservation and Conservation of Existing Housing Stock

Preserve, conserve, and improve the condition of existing housing stock for all income levels to maintain community character.

### ACTION 2.1: REHABILITATION OF EXISTING HOUSING UNITS

The City shall encourage the rehabilitation of existing housing units by providing information on programs available to assist in housing rehabilitation, including programs like the Neighborhood Preservation Program ([www.cccounty.us/4334/Neighborhood-Preservation-Program](http://www.cccounty.us/4334/Neighborhood-Preservation-Program)) appropriate for single family homeowners and programs appropriate for multifamily housing owners, such as the Contra Costa County Rental Rehabilitation Loan Program, the HUD 203(k) program, the CDBG Urban County, Contra Costa County HOME Consortium, and additional programs as they become available through the City's website, at City Hall, and in conjunction with the City's code enforcement program. *[Source: 2015-2023 Housing Element, Policy Action 2.1]*

<b>Objective:</b>	Continue to provide information on housing rehabilitation assistance
<b>Responsible Department:</b>	Planning
<b>Financing Source:</b>	General Fund
<b>Time Frame:</b>	Update City website by December 2024

### ACTION 2.2: CODE ENFORCEMENT

Within current staffing limits, the City will continue to implement the Property Maintenance Program and Residential Rental Inspection Program to enforce the City's Building Code to address code violations that affect single-family and multi-family housing units. The code enforcement strategy will include identifying focus areas with high concentrations of substandard housing, contacting owners of units identified as substandard, offering inspection services, and providing information on available housing rehabilitation programs. *[Source: 2015-2023 Housing Element, Policy Action 2.2; modified]*

<b>Objective:</b>	Maintain quality neighborhoods and safe and habitable rental housing
<b>Responsible Department:</b>	Building
<b>Financing Source:</b>	General Fund
<b>Time Frame:</b>	Ongoing

## ACTION 2.3: INFRASTRUCTURE INVESTMENT PROGRAM

The City will continue to implement the City’s Capital Improvement Program to ensure that infrastructure facilities are adequately maintained and do not contribute to the deterioration of neighborhoods. The City will continue to invest in infrastructure and capital improvements in Downtown Oakley (e.g., sidewalks, crosswalks, lighting, parking, future Amtrak station) to create new amenities and encourage new private investment in and around Downtown. *[Source: 2015-2023 Housing Element, Policy Action 2.3; modified]*

<b>Objective:</b>	Provide adequate infrastructure
<b>Responsible Department:</b>	Public Works & Engineering
<b>Financing Source:</b>	General Fund
<b>Time Frame:</b>	Ongoing

## ACTION 2.4: MONITOR ASSISTED HOUSING UNITS

The City has not identified any assisted housing units at-risk of converting to market-rate in the 10 years from the start of the planning period. However, the City will continue to maintain a database of assisted housing units and regularly monitor assisted housing units to ensure compliance with affordability requirements. The City shall require projects that received government funding and/or were granted a density bonus to provide at least three years notice prior to the conversion of any deed-restricted affordable rental units to market rate. Annual reports, which are submitted by owners and managers of affordable units, will be reviewed to ensure that all deed restrictions and agreements are in compliance. *[Source: 2015-2023 Housing Element, Policy Action 2.4; modified]*

<b>Objective:</b>	Preserve existing deed-restricted affordable units
<b>Responsible Department:</b>	Planning
<b>Financing Source:</b>	General Fund
<b>Time Frame:</b>	Annual monitoring

## Goal 3: Increase Access to Housing Opportunities

Affirmatively further fair housing by promoting housing opportunities for all persons, regardless of race, religion, sex, marital status, ancestry, national origin, color, familial status or disability and ensuring policies and development regulations follow the principle of equal access to housing opportunities.

### ACTION 3.1: INCREASE ACCESS TO HOMEOWNERSHIP

To increase access to homeownership for very low-, low-, and moderate-income households, the City will support homeownership programs carried out by non-profit housing corporations through provision of land, financial assistance, and/or technical assistance, as feasible. The City will disseminate information about available County first time homebuyer programs through an informational brochure that will be provided at City offices, the library, and the City website. *[Source: 2015-2023 Housing Element, Policy Action 4.1]*

<b>Objective:</b>	Support first-time homeownership opportunities for 15 local households
<b>Responsible Department:</b>	Planning
<b>Financing Source:</b>	General Fund
<b>Time Frame:</b>	2023 and ongoing

### ACTION 3.2: PROMOTE FAIR HOUSING

The City will continue to encourage the enforcement of federal and state fair housing standards. The City will acquire and maintain fair housing materials to educate the community on a variety of fair housing issues. The City will provide flyers and brochures in English and other languages that are available from the California Department of Fair Housing and Employment and the federal Office of Fair Housing and Equal Opportunity, as appropriate, that highlight the provisions of federal and state fair housing laws. Materials will be distributed at public locations such as the library, senior center and City offices and provided on the City website. The City will continue to handle fair housing complaints and refer residents to the State Fair Employment and Housing Commission. *[Source: 2015-2023 Housing Element, Policy Action 4.2]*

<b>Objective:</b>	Promote Fair Housing Standards
<b>Responsible Department:</b>	Planning
<b>Financing Source:</b>	General Fund
<b>Time Frame:</b>	Contact State agencies to secure informational materials by November 2023 and distribute materials by June 2024 and annually thereafter

### ACTION 3.3: HOUSING CHOICE VOUCHER PROGRAM

The City shall continue to support the Housing Authority of Contra Costa County in its continuing administration of the Housing Choice Voucher (HCV) Program to assist very low-income Oakley households. The City shall collaborate with the Housing Authority on an educational campaign to educate landlords about their obligation to accept vouchers under fair housing laws and to encourage landlords in single-family neighborhoods to actively participate in the HCV Program as a way to affirmatively further fair housing. If feasible, the City shall coordinate with the Housing Authority to explore the creation of incentive based program to encourage landlords to accept housing choice vouchers.

*[Source: New Action]*

<b>Objective:</b>	Reduce source of income discrimination and increase HCV usage in Oakley’s single-family neighborhoods by 10 new vouchers
<b>Responsible Department:</b>	Planning
<b>Financing Source:</b>	General Fund
<b>Time Frame:</b>	Initiate collaboration with the Housing Authority in 2025; ongoing

### ACTION 3.4: HOUSING FOR EXTREMELY-LOW INCOME HOUSEHOLDS AND SPECIAL NEEDS GROUPS

The City shall encourage the development of housing units for extremely low-income households (earning 30 percent or less of the median income for Contra Costa County) and for households with special housing needs, including persons with disabilities and developmental disabilities, farmworkers, and persons/families experiencing or at-risk of homelessness. The City shall encourage the development of housing for extremely low income households utilizing a variety of activities such as outreach to housing developers through individual and group meetings, proactively seeking partnerships with housing developers, providing in-kind technical assistance, providing financial assistance or land write-downs when feasible, providing expedited processing, identifying grant and funding opportunities and providing support to developers in seeking funding, and/or offering additional incentives, such as density bonuses and parking reductions above and beyond those offered in the AHO. *[Source: 2015-2023 Housing Element, Policy Action 4.3]*

<b>Objective:</b>	45 units of extremely low income and/or special needs housing
<b>Responsible Department:</b>	Planning
<b>Financing Source:</b>	General Fund
<b>Time Frame:</b>	Outreach to developers of special needs housing in 2024 and bi-annually thereafter; ongoing support of development projects



## ACTION 3.5: REASONABLE ACCOMMODATION PROCEDURES

To accommodate the housing needs of persons with disabilities and provide a streamlined permit review process, the City shall prepare and adopt a reasonable accommodation ordinance. The City shall update the City’s website to specify the City’s procedures for accommodating requests and to include a dedicated contact or application form specific to reasonable accommodation requests. *[Source: 2015-2023 Housing Element, Policy Action 4.5]*

<b>Objective:</b>	Facilitate access to fair housing for persons with disabilities
<b>Responsible Department:</b>	Planning/Building
<b>Financing Source:</b>	General Fund
<b>Time Frame:</b>	Adopt reasonable accommodation ordinance by June 2025

## ACTION 3.6: ZONING AMENDMENTS FOR SPECIAL NEEDS HOUSING

The City shall amend the Zoning Code to ensure compliance with State law and encourage special needs housing as follows:

- Allow transitional and supportive housing in the Agricultural Limited zone.
- Allow Low Barrier Navigation Center developments by right in mixed-use zones and nonresidential zones permitting multi-unit uses (Government Code Sections 65660-65668).
- Ensure parking for emergency shelters is based on the number of employees consistent with Government Code Section 65583(a)(4).
- Allow for the approval of 100 percent affordable developments that include a percentage of supportive housing units, either 25 percent or 12 units, whichever is greater, without a conditional use permit or other discretionary review in all zoning districts where multifamily and mixed-use development is permitted (Government Code Section 65651(a)).
- Reduce constraints for residential care facilities for more than six persons.

<b>Objective:</b>	Compliance with State law
<b>Responsible Department:</b>	Planning
<b>Financing Source:</b>	General Fund
<b>Time Frame:</b>	Within one year of Housing Element adoption

## ACTION 3.7: ADEQUATE EMERGENCY SHELTER SITES

The City allows emergency shelters as a by-right permitted use on the Civic Center site within the Downtown Specific Plan. If the City approves development of a use other than an emergency shelter on the remaining undeveloped parcel on the Civic Center site, prior to issuance of any entitlements, the City shall identify a replacement zoning district that has suitable site(s) to accommodate the City’s emergency shelter need. The Zoning Code, or applicable specific plan, shall be updated to permit emergency shelters within the replacement zoning district or applicable specific plan consistent with the requirements of Government Code Section 65583. *[Source: 2015-2023 Housing Element, Policy Action 4.7]*

<b>Objective:</b>	Monitor Sources of Development Financing
<b>Responsible Department:</b>	Planning
<b>Financing Source:</b>	General Fund
<b>Time Frame:</b>	Ongoing/Annually

## Quantified Objectives

Table 8-2 summarizes the quantified objectives by income category for the 2023-2031 Housing Element planning period. State law (California Government Code Section 65583[b]) requires that housing elements contain quantified objectives for the maintenance, preservation, and construction of housing. The quantified objectives set a target goal for Oakley to strive for based on needs, resources, and constraints.

TABLE 8-2: QUANTIFIED OBJECTIVE SUMMARY 2023-2031 PLANNING PERIOD						
Program Types	Extremely Low-Income	Very Low-Income	Low-Income	Moderate-Income	Above Moderate-Income	Total
New Construction <sup>1</sup>	139	140	161	172	446	1,058
Rehabilitation	–	–	–	–	–	0
Conservation/Preservation	–	–	739	–	–	739

Notes:

<sup>1</sup> The New Construction target is equal to the City’s RHNA.

<sup>2</sup> The City does not have resources for a City-led housing rehabilitation program, but directs residents to outside resources.

<sup>2</sup> The City has not identified any assisted units at-risk of converting to market rate during the planning period. The Rehabilitation target is equal to the number of assisted rental units. Exact income level of the 739 units is unknown.

# Appendix A: Public Engagement Materials

# Outreach Flyers



2023-2031

# HOUSING ELEMENT UPDATE

**The City of Oakley** is in the process of updating the Housing Element for the 2023-2031 planning period.

The Housing Element is our 8-year plan for how we will meet the housing needs of everyone in the community and shows how the City will accommodate its fair share of housing.

The City is required by State law to identify specific sites where affordable housing may be built. As part of this Housing Element Update, Oakley will have to identify where and how approximately 440 affordable homes could be built to meet the State requirement.

## Get Involved!

Share your input on Oakley's housing strategy at an upcoming workshop or in a survey.

**Community Workshop\***

**Wednesday, April 20, 2022**

Oakley Recreation Center, Room B  
1250 O'hara Ave, Oakley, CA 94561

6:30pm - 8:00pm

\*Spanish materials and interpretation will be available at the workshop.

**Take a Survey**

The survey will be available online on April 20, 2022 in the following languages:



**ENGLISH**  
[qrco.de/oakley1](http://qrco.de/oakley1)



**ESPAÑOL**  
[qrco.de/oakley2](http://qrco.de/oakley2)

Ken Strelo  
Planning Manager  
925-625-7036  
[strelo@ci.oakley.ca.us](mailto:strelo@ci.oakley.ca.us)



Visit the project website, [www.ci.oakley.ca.us/2023-2031-housing-element-update](http://www.ci.oakley.ca.us/2023-2031-housing-element-update) or contact the City's Planning Manager, Ken Strelo, to learn more about the City's Housing Element Update.

2023-2031

# ACTUALIZACIÓN DEL ELEMENTO DE VIVIENDA

**La Ciudad de Oakley** está en el proceso de actualizar el Elemento de Vivienda para el período de planificación 2023-2031.

El Elemento de Vivienda es nuestro plan a 8 años sobre cómo cubriremos las necesidades de vivienda de todos en la comunidad y muestra cómo la Ciudad acomodará su parte justa de la vivienda.

La Ciudad está obligada por la ley estatal a identificar lugares específicos donde se puedan construir viviendas de precio accesible. Como parte de esta Actualización del Elemento Vivienda, Oakley tendrá que identificar dónde y cómo se podrían construir aproximadamente 440 viviendas de precio accesible para cumplir con el requisito del Estado.

## ¡Participe!

Comparta su opinión sobre la estrategia de vivienda de Oakley en un próximo taller o en una encuesta.

### Taller Comunitario\*

**Miércoles, 20 de abril de 2022**

Oakley Recreation Center, Room B  
1250 O'hara Ave, Oakley, CA 94561

6:30pm - 8:00pm

\*Habrará materiales en español y servicio de interpretación disponibles en el taller.

### Conteste una encuesta

La encuesta estará disponible en línea el 20 de abril de 2022 en los siguientes idiomas:



INGLÉS

[qrco.de/oakley1](http://qrco.de/oakley1)



ESPAÑOL

[qrco.de/oakley2](http://qrco.de/oakley2)

Ken Strelo  
Gerente de Planificación  
925-625-7036  
[strelo@ci.oakley.ca.us](mailto:strelo@ci.oakley.ca.us)

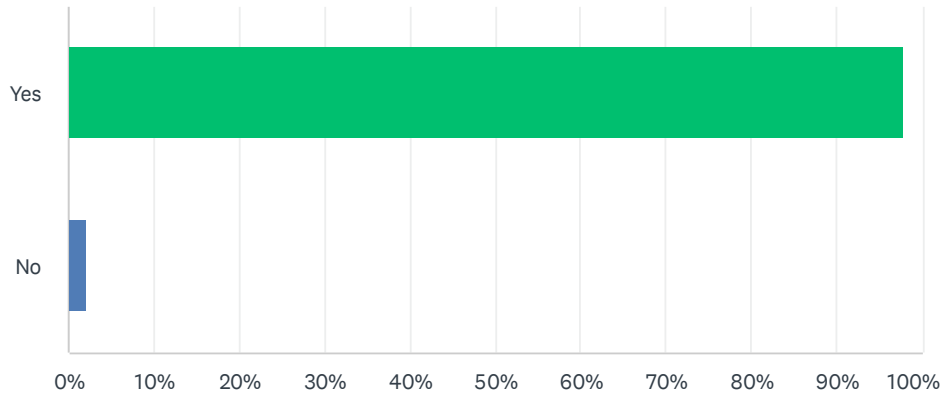


Consulte el sitio web del proyecto,  
[www.ci.oakley.ca.us/2023-2031-housing-element-update](http://www.ci.oakley.ca.us/2023-2031-housing-element-update)  
o comuníquese con el Gerente de Planificación de la Ciudad,  
Ken Strelo, para conocer más sobre la actualización del  
Elemento de Vivienda de la Ciudad.

# Online Survey Results – English

## Q1 Are you a resident of Oakley? (Choose one)

Answered: 226 Skipped: 0

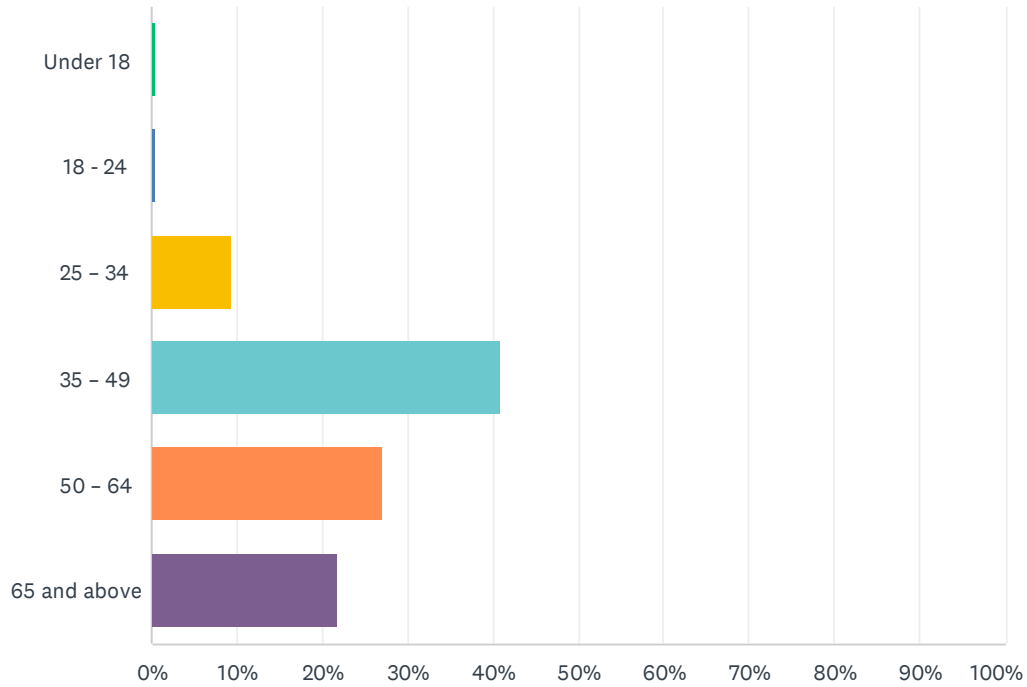


ANSWER CHOICES	RESPONSES	
Yes	97.79%	221
No	2.21%	5
TOTAL		226



## Q2 How old are you?

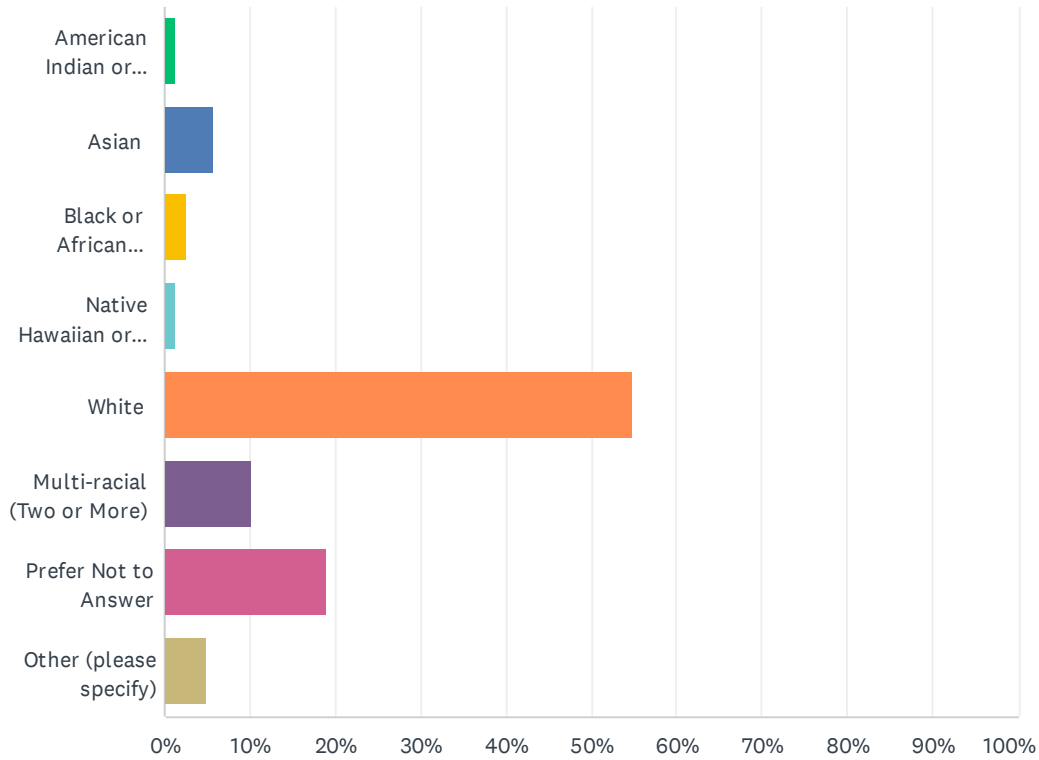
Answered: 225 Skipped: 1



ANSWER CHOICES	RESPONSES
Under 18	0.44% 1
18 - 24	0.44% 1
25 - 34	9.33% 21
35 - 49	40.89% 92
50 - 64	27.11% 61
65 and above	21.78% 49
<b>TOTAL</b>	<b>225</b>

### Q3 What is your race?

Answered: 226 Skipped: 0



ANSWER CHOICES	RESPONSES	
American Indian or Alaska Native	1.33%	3
Asian	5.75%	13
Black or African American	2.65%	6
Native Hawaiian or Other Pacific Islander	1.33%	3
White	54.87%	124
Multi-racial (Two or More)	10.18%	23
Prefer Not to Answer	19.03%	43
Other (please specify)	4.87%	11
<b>TOTAL</b>		<b>226</b>

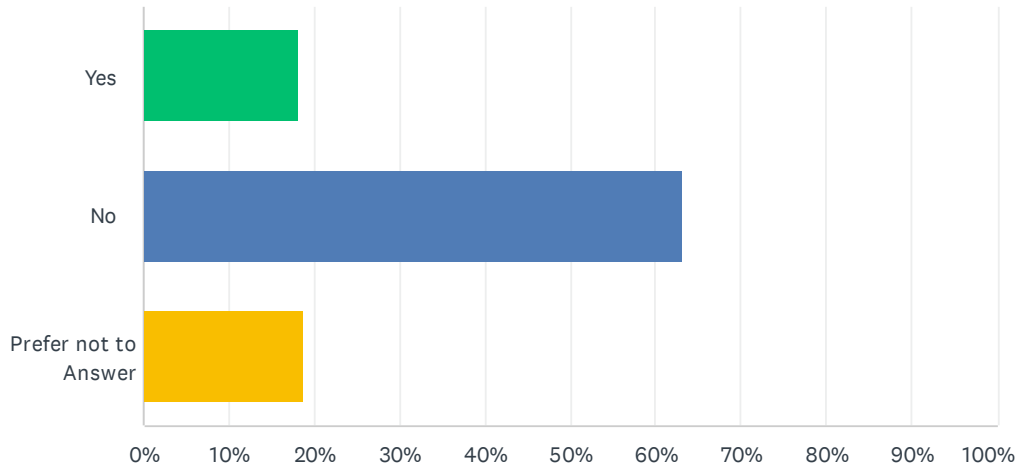
#	OTHER (PLEASE SPECIFY)	DATE
1	Latino	5/27/2022 6:57 AM
2	Hispanic	5/26/2022 12:18 PM
3	Italian American	5/25/2022 7:14 AM
4	Human	5/19/2022 10:28 PM

# Oakley 2023-2031 Housing Element Update

5	Hispanic	5/19/2022 6:07 PM
6	Mexican	5/19/2022 5:29 PM
7	Hispano	5/14/2022 3:13 AM
8	Human	5/13/2022 11:21 AM
9	Choose not to specify	5/12/2022 5:56 PM
10	Caucasian	5/12/2022 4:50 PM
11	Mexican	5/12/2022 4:47 PM

## Q4 Are you of Hispanic, Latino, or Spanish origin?

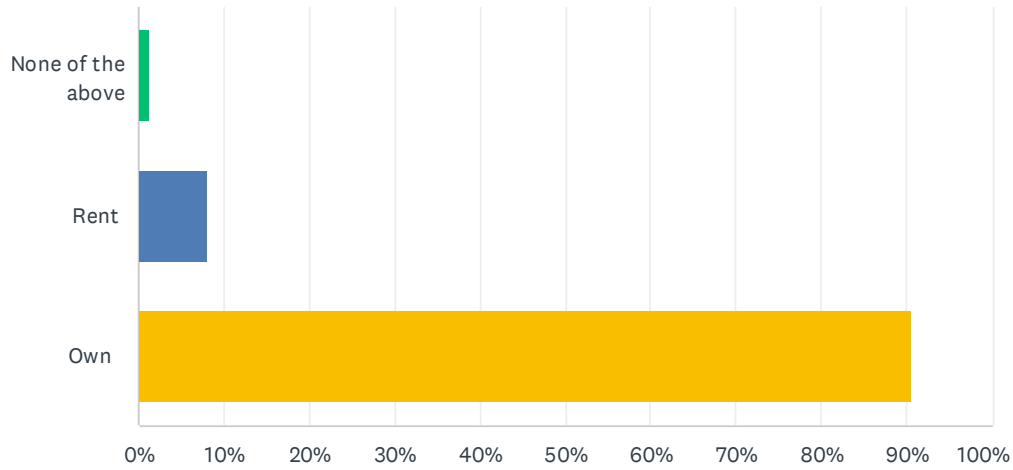
Answered: 225 Skipped: 1



ANSWER CHOICES	RESPONSES	
Yes	18.22%	41
No	63.11%	142
Prefer not to Answer	18.67%	42
<b>TOTAL</b>		<b>225</b>

## Q5 Do you currently rent or own your home? (Choose one)

Answered: 225 Skipped: 1

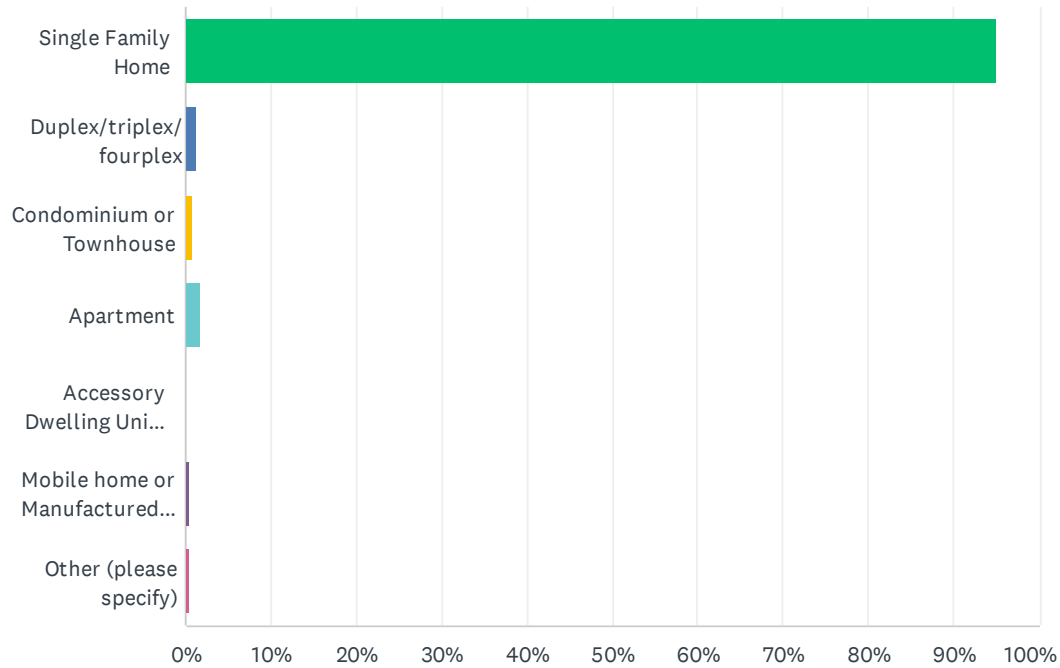


ANSWER CHOICES	RESPONSES
None of the above	1.33% 3
Rent	8.00% 18
Own	90.67% 204
<b>TOTAL</b>	<b>225</b>

#	OTHER (PLEASE SPECIFY)	DATE
1	Currently homeless	5/14/2022 7:00 AM

## Q6 What type of housing do you live in? (Choose one)

Answered: 226 Skipped: 0

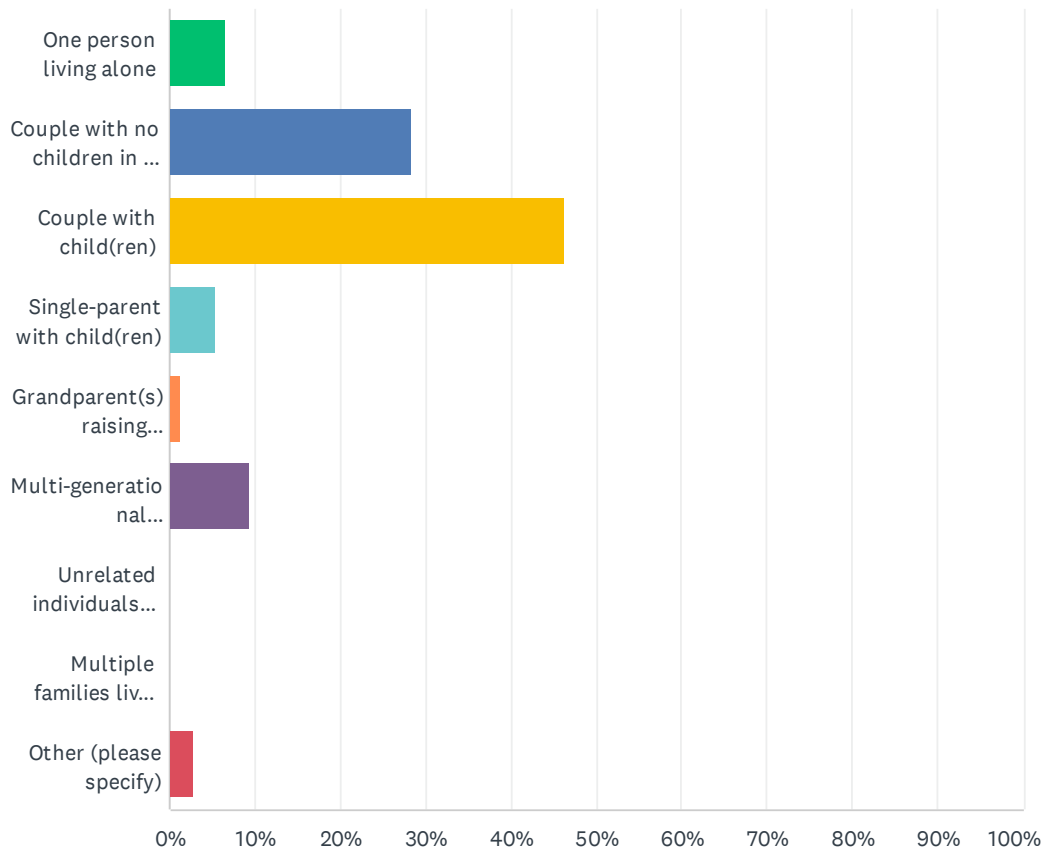


ANSWER CHOICES	RESPONSES	
Single Family Home	95.13%	215
Duplex/triplex/fourplex	1.33%	3
Condominium or Townhouse	0.88%	2
Apartment	1.77%	4
Accessory Dwelling Unit (granny flats/second units/guest houses)	0.00%	0
Mobile home or Manufactured Home	0.44%	1
Other (please specify)	0.44%	1
<b>TOTAL</b>		<b>226</b>

#	OTHER (PLEASE SPECIFY)	DATE
1	Currently homeless	5/14/2022 7:00 AM

## Q7 Which of the following best describes your household? (Choose one)

Answered: 225 Skipped: 1



ANSWER CHOICES	RESPONSES	
One person living alone	6.67%	15
Couple with no children in the home	28.44%	64
Couple with child(ren)	46.22%	104
Single-parent with child(ren)	5.33%	12
Grandparent(s) raising grandchild(ren)	1.33%	3
Multi-generational (grandparents, parents, and grandchildren)	9.33%	21
Unrelated individuals living together	0.00%	0
Multiple families living together	0.00%	0
Other (please specify)	2.67%	6
<b>TOTAL</b>		<b>225</b>

#	OTHER (PLEASE SPECIFY)	DATE
1	Couple with child and uncle	5/27/2022 6:57 AM

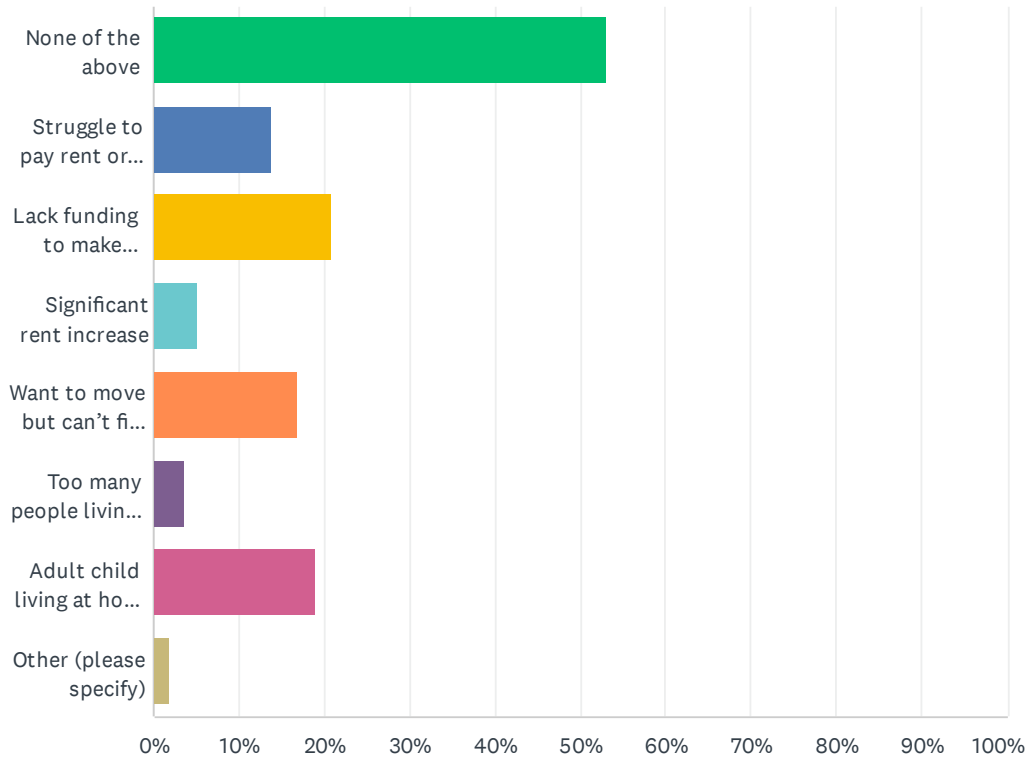
## Oakley 2023-2031 Housing Element Update

2	Too damn expensive here	5/24/2022 7:50 PM
3	No e	5/23/2022 1:58 PM
4	2parents and 1 special needs adult	5/19/2022 5:03 PM
5	Adult living with parents.	5/12/2022 6:06 PM
6	Children grew up in house. Now married and residents of Oakley	5/12/2022 5:56 PM



## Q8 Have you or are you experiencing any of the following housing issues? (Choose all that apply)

Answered: 215 Skipped: 11



ANSWER CHOICES	RESPONSES
None of the above	53.02% 114
Struggle to pay rent or mortgage (e.g., sometimes paying late, not paying other bills to pay rent, not buying food or medicine)	13.95% 30
Lack funding to make necessary home repairs	20.93% 45
Significant rent increase	5.12% 11
Want to move but can't find or afford a home that meets my and my family's needs	16.74% 36
Too many people living in one home (overcrowding)	3.72% 8
Adult child living at home due to inability to afford housing	19.07% 41
Other (please specify)	1.86% 4
Total Respondents: 215	

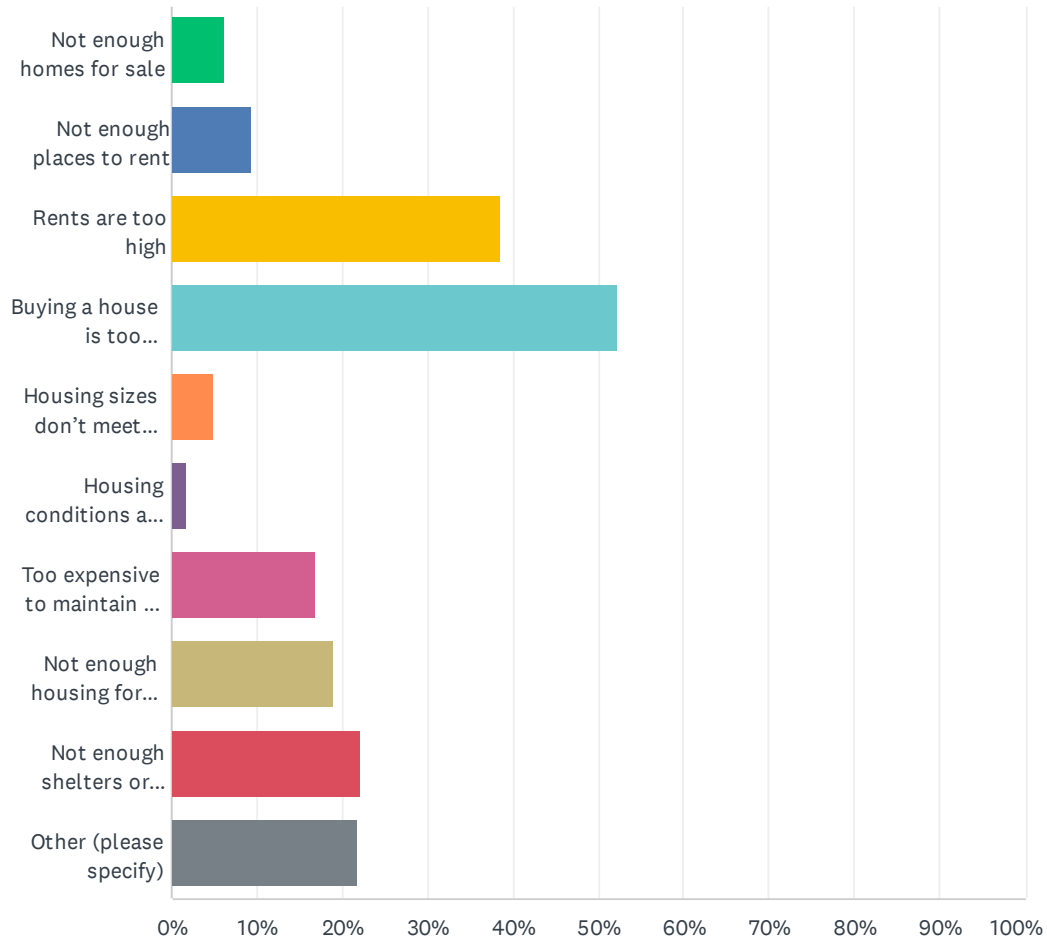
#	OTHER (PLEASE SPECIFY)	DATE
1	Taxes are to high	5/26/2022 8:56 AM
2	Too much section 8 housing nearby bringing in crime and sucking up police resources	5/16/2022 7:24 AM

# Oakley 2023-2031 Housing Element Update

3	Too many houses built so close	5/12/2022 7:51 PM
4	Taxes to high	5/12/2022 4:13 PM

### Q9 What do you feel is the most significant housing problem facing Oakley residents? (Choose up to three)

Answered: 226 Skipped: 0



## Oakley 2023-2031 Housing Element Update

ANSWER CHOICES	RESPONSES	
Not enough homes for sale	6.19%	14
Not enough places to rent	9.29%	21
Rents are too high	38.50%	87
Buying a house is too expensive	52.21%	118
Housing sizes don't meet family needs	4.87%	11
Housing conditions are poor	1.77%	4
Too expensive to maintain my home as a property owner	16.81%	38
Not enough housing for seniors or people with disabilities	19.03%	43
Not enough shelters or services for people experiencing homelessness	22.12%	50
Other (please specify)	21.68%	49
Total Respondents: 226		

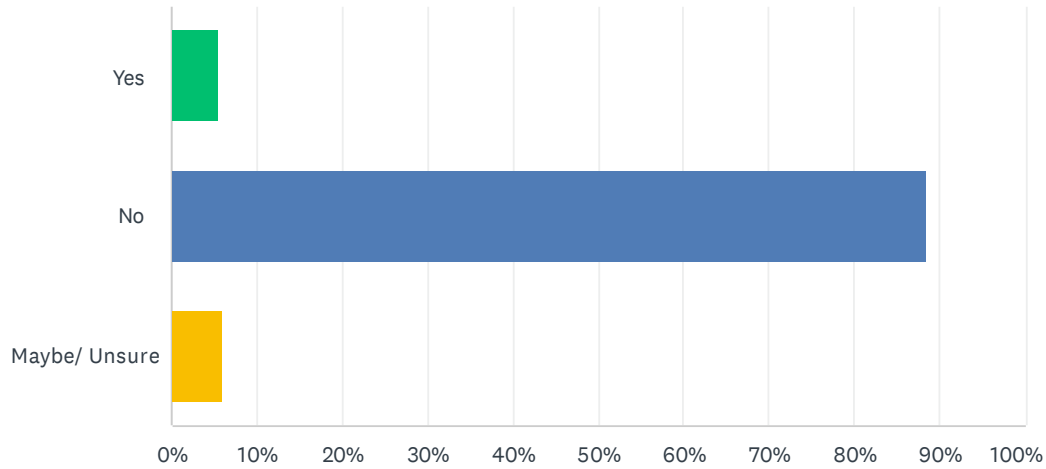
#	OTHER (PLEASE SPECIFY)	DATE
1	Utilities creeping up in cost.	5/27/2022 10:17 AM
2	Too much growth, losing small town feel. Too much generic developments.	5/26/2022 5:27 PM
3	City infrastructure not equipped for such huge growth in housing. I live in Summerlake and there's almost no water pressure in the morning because of the huge amount of new homes built in the area. This is a relatively new issue that will presumably only be getting worse. Summerlake is boxed in with one road in and one road out and needs to be upgraded for safety.	5/26/2022 3:01 PM
4	Still waiting for shopping center to open on Cypress	5/26/2022 8:56 AM
5	Too many new houses being built!	5/26/2022 8:22 AM
6	Too MANY people. No jobs where we live. Society is aging, families are smaller- yet houses are being built bigger with no infistructure.	5/25/2022 7:13 AM
7	How is it I don't qualify to by a home for \$2500 a month but I've been paying \$3000 a month for a couple of years now	5/24/2022 7:50 PM
8	Too many section 8 . Bringing this city crime .	5/24/2022 9:18 AM
9	New homes are not needed! Stop the building the city is already over impacted with the current housing.	5/23/2022 7:02 PM
10	Over building and housing to close	5/23/2022 6:13 PM
11	Too many rental houses with absentee landlords	5/23/2022 6:11 PM
12	They're building houses that are too big on lots that are too small.	5/23/2022 2:12 PM
13	None	5/23/2022 1:58 PM
14	Lack of services such a police and fire, too much congestion in neighborhoods, and residential theft issues	5/23/2022 11:05 AM
15	City won't enforce ordinances	5/23/2022 10:26 AM
16	Too many houses being built in this area	5/21/2022 6:29 PM
17	Crowded schools	5/19/2022 6:07 PM
18	Stop building all the houses. We have enough with all the traffic	5/19/2022 5:21 PM

## Oakley 2023-2031 Housing Element Update

19	Too many homes. Getting too crowded.	5/19/2022 5:03 PM
20	Too much high density housing	5/19/2022 3:32 PM
21	Too many house stop building homes traffic is bad enough	5/19/2022 3:19 PM
22	High Density housing going up everywhere and not enough schools, or streets. More housing is overcrowding.	5/17/2022 2:03 PM
23	The area is too populated	5/17/2022 11:30 AM
24	Too much section 8 housing nearby bringing in crime and sucking up police resources	5/16/2022 7:24 AM
25	Crime	5/15/2022 3:51 PM
26	Not enough new 1-story houses with 3-car garages	5/15/2022 3:00 AM
27	Property taxes and extra assessments	5/14/2022 6:28 PM
28	Horrible city engineering for emergency situations, lack of police and firefighters	5/14/2022 6:25 PM
29	Too many houses	5/14/2022 8:20 AM
30	Not enough community services and infrastructure for families.	5/13/2022 9:29 PM
31	Haven't lived in Oakley long enough to provide a valid assessment to this question.	5/13/2022 7:50 PM
32	property taxes are TOO high	5/13/2022 7:03 PM
33	Backyards too small in new housing developments	5/13/2022 6:11 PM
34	Too many homes	5/13/2022 1:38 PM
35	Too many homes	5/13/2022 11:21 AM
36	Too many rental homes ruining neighborhoods.	5/12/2022 9:43 PM
37	Too many houses, not enough resources	5/12/2022 5:55 PM
38	Way too many houses and no place to work. Some moron doesn't have a clue about the horrendous traffic!!! Living in a nightmare!!!	5/12/2022 4:50 PM
39	No Firefighters	5/12/2022 4:47 PM
40	Inconsistent enforcement of property code enforcement. Apparently the head of code enforcement arbitrarily decides which codes to enforce, and which areas those rules apply to. If you look at two separate neighborhoods in Oakley, you see a large disparity in code violations, because some get harassed, and others ignored.	5/12/2022 4:34 PM
41	You keep building low income apartments and housing, Oakley is going to pot! I have lived her since 1983, City Government doesn't know how to run the city. Too much housing, too congested.	5/12/2022 3:38 PM
42	Handicapped adult child would love to live on her own but can't get ahead	5/12/2022 3:11 PM
43	Property management companies buying homes and renting	5/12/2022 12:30 PM
44	City is attempting to grow housing too fast, without corresponding Commercial element. Build OFFICE Space for doctors, dentists, lawyers, etc.	5/3/2022 10:59 AM
45	Too many houses being built	4/27/2022 4:25 PM
46	The unwillingness of a generation to get a second job or work the overtime 60-70 hrs a week that's what it took me 30 years ago and stand true today anything worth having takes a lot of work	4/21/2022 9:25 AM
47	High property taxes making payments unmanageable	4/20/2022 6:47 PM
48	Too many houses, not enough infrastructure or services. Limited local jobs,	4/20/2022 1:16 PM
49	inadequate services for the size of the population	4/20/2022 9:20 AM

## Q10 When you looked for housing in Oakley in the past 10 years, did you ever feel you were discriminated against?

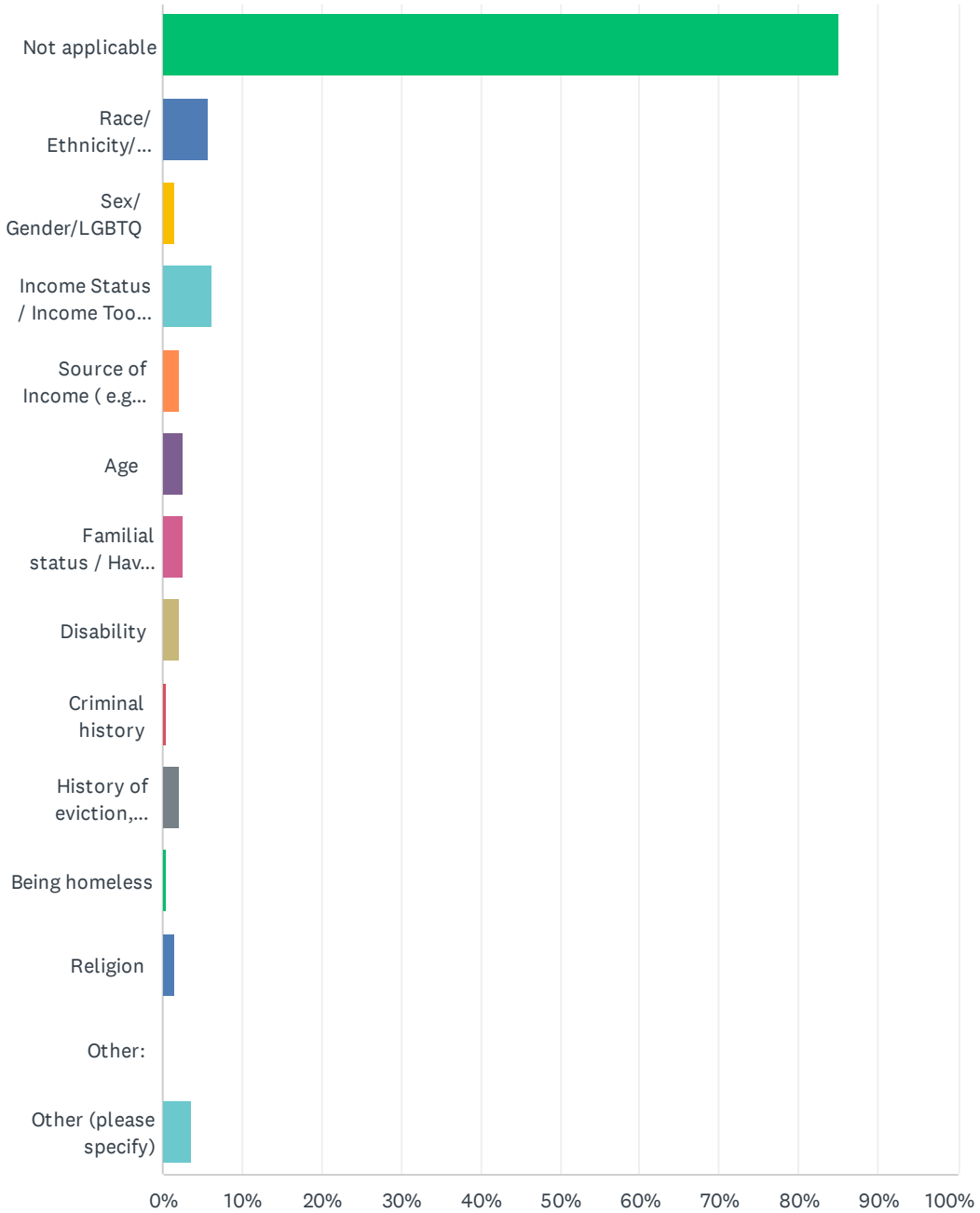
Answered: 219 Skipped: 7



ANSWER CHOICES	RESPONSES
Yes	5.48% 12
No	88.58% 194
Maybe/ Unsure	5.94% 13
TOTAL	219

# Q11 Why do you think you were discriminated against? (Choose all that apply)

Answered: 194 Skipped: 32



Oakley 2023-2031 Housing Element Update

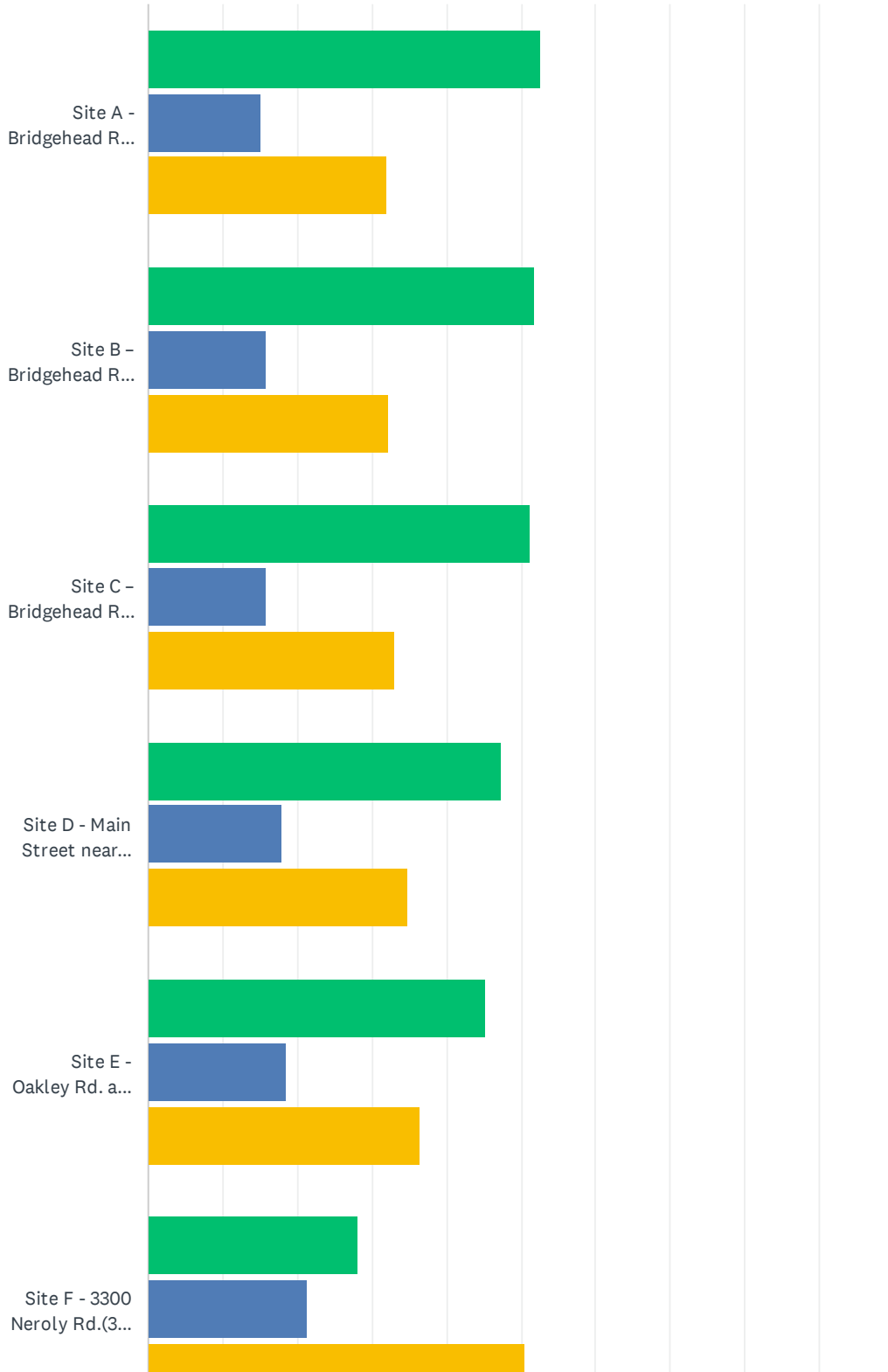
ANSWER CHOICES	RESPONSES	
Not applicable	85.05%	165
Race/ Ethnicity/ Language spoken	5.67%	11
Sex/ Gender/LGBTQ	1.55%	3
Income Status / Income Too low	6.19%	12
Source of Income ( e.g., Housing Choice Voucher, Rent Subsidy)	2.06%	4
Age	2.58%	5
Familial status / Having children	2.58%	5
Disability	2.06%	4
Criminal history	0.52%	1
History of eviction, foreclosure, bad credit	2.06%	4
Being homeless	0.52%	1
Religion	1.55%	3
Other:	0.00%	0
Other (please specify)	3.61%	7
Total Respondents: 194		

#	OTHER (PLEASE SPECIFY)	DATE
1	Trump haters	5/24/2022 12:41 PM
2	White Lives Matter	5/19/2022 5:21 PM
3	White Lives Matter	5/19/2022 3:19 PM
4	I wasn't discriminated against	5/12/2022 7:51 PM
5	Husband's ethnicity	5/12/2022 7:26 PM
6	Being a renter	5/12/2022 4:55 PM
7	NONE	5/3/2022 10:59 AM

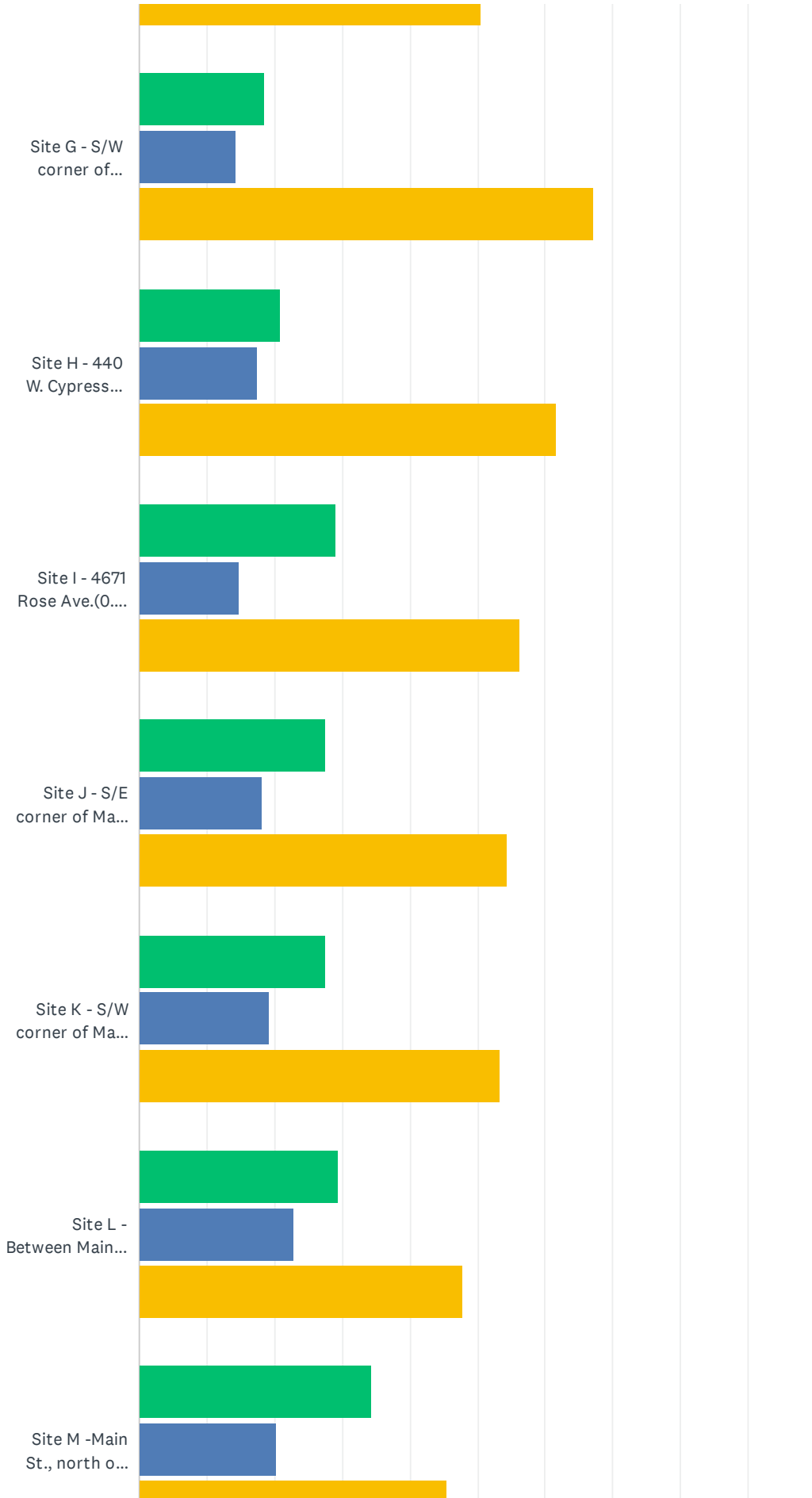


Q12 The City must prove that it can achieve the State-mandated target of 440 lower income units between 2023-2031. Then, provide your input on where else the City could look to develop housing.

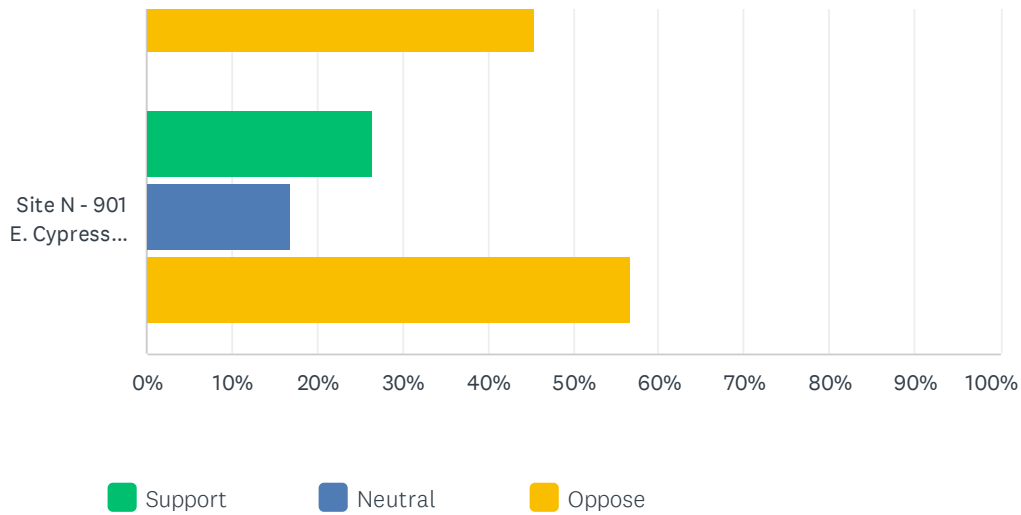
Answered: 186 Skipped: 40



# Oakley 2023-2031 Housing Element Update



## Oakley 2023-2031 Housing Element Update



	SUPPORT	NEUTRAL	OPPOSE	TOTAL	WEIGHTED AVERAGE
Site A - Bridgehead Rd. Parcel #1.(1.42 acres / Potential capacity of 34 units)	52.72% 97	15.22% 28	32.07% 59	184	2.21
Site B – Bridgehead Rd. Parcel #2.(1.42 acres / Potential capacity of 34 units)	51.91% 95	15.85% 29	32.24% 59	183	2.20
Site C – Bridgehead Rd. Parcel #3.(0.74 acres / Potential capacity of 18 units)	51.09% 94	15.76% 29	33.15% 61	184	2.18
Site D - Main Street near Bridgehead Rd.(2.48 acres / Potential capacity of 59 units)	47.28% 87	17.93% 33	34.78% 64	184	2.13
Site E - Oakley Rd. and SR-160(9.75 acres / Potential capacity of 234 units)	45.11% 83	18.48% 34	36.41% 67	184	2.09
Site F - 3300 Neroly Rd.(3.66 acres / Potential capacity of 88 units)	28.09% 50	21.35% 38	50.56% 90	178	1.78
Site G - S/W corner of Laurel Rd. and O'Hara Ave.(4.99 acres / Potential capacity of 60 units)	18.58% 34	14.21% 26	67.21% 123	183	1.51
Site H - 440 W. Cypress Rd.(2.46 acres / Potential capacity of 44 units)	20.88% 38	17.58% 32	61.54% 112	182	1.59
Site I - 4671 Rose Ave.(0.83 acres / Potential capacity of 20 units)	28.96% 53	14.75% 27	56.28% 103	183	1.73
Site J - S/E corner of Main St. and Rose Ave.(0.65 acres / Potential capacity of 16 units)	27.47% 50	18.13% 33	54.40% 99	182	1.73
Site K - S/W corner of Main St. and Brownstone Rd.(2.23 acres / Potential capacity of 53 units)	27.47% 50	19.23% 35	53.30% 97	182	1.74
Site L - Between Main St., Arminio Ln., and Monte Linda St. (8.46 acres / Potential capacity of 203 units)	29.44% 53	22.78% 41	47.78% 86	180	1.82
Site M -Main St., north of Pena's Dismantlers (7.65 acres / Potential capacity of 184 units)	34.43% 63	20.22% 37	45.36% 83	183	1.89
Site N - 901 E. Cypress Rd.(4.90 acres / Potential capacity of 118 units)	26.40% 47	16.85% 30	56.74% 101	178	1.70

#	ARE THERE ANY OTHER SITES THAT THE CITY SHOULD CONSIDER IN ADDITION TO, OR IN PLACE OF, THE POTENTIAL SITES IDENTIFIED ABOVE?	DATE
1	Away from Empire. Ohara and Laurel which are already traffic hazards	5/26/2022 5:33 PM

## Oakley 2023-2031 Housing Element Update

2	Services for any type of housing has to be considered first. No more multiple storied housing should be built	5/26/2022 8:40 AM
3	City lacks Infrastructure for more residences	5/25/2022 7:18 AM
4	No Stop Building Homes	5/25/2022 7:15 AM
5	Away from Main Street. That street is ridiculously overcrowded as it is. Fire trucks and police can't get thru before and after school or any time the City shuts it down for anything.	5/24/2022 8:25 PM
6	Yes another city !! Traffic is bad already only going to get worse this is affordable housing for low income what about middle income people who work their asses off and get nothing for it except to pay for the Low income and undocumented ?!!	5/24/2022 7:57 PM
7	No more homes out cypress unless you make another entrance/exit first. Too many cars crossing those railroad tracks with a stop light too close	5/24/2022 7:32 PM
8	NO!	5/23/2022 6:18 PM
9	A-F in place of 1-5	5/23/2022 1:03 PM
10	No	5/19/2022 5:50 PM
11	Not in Oakley. Antioch has also just built a LARGE amount of units just on the other side of Hwy 160 bordering Oakley. There should not be even more high density building placed in such close proximity to existing high density.	5/17/2022 2:56 PM
12	The city should consider modifying their P6 tax to properly accomodate the needs of such low income housing projects. Why should developers be insentivised to build these things that the state is forcing on us without us as tax payers being able to make sure that they pay their fair share? the developers pay less in taxes than the home owners and the low income section 8 renters pay nothing at all. Yet ask the police and they say about 50% of their calls come from the carol In nightmare that this city foisted on itself by not taking any of this into consideration. Make the fees high and show the data to back it up.	5/16/2022 7:29 AM
13	1-4 N and 5 too much traffic on E Cypress no grocery store and crime from Bethel Island	5/15/2022 3:55 PM
14	Stop ruining our city with new housing.	5/15/2022 9:51 AM
15	Any land near bridgehead would be best for low income housing. Plenty of land to develop on and support that many homes	5/15/2022 6:24 AM
16	the area around summer lake	5/13/2022 7:20 PM
17	Antioch	5/13/2022 11:23 AM
18	Places closer to freeway and road widening	5/13/2022 7:58 AM
19	This is ridiculous! Stop building houses, it's already way too congested and schools are too full	5/13/2022 6:54 AM
20	All along the north side of Main street between Bridgehead and Big Break. Lots of room apartments and stores nearby. close to freeway too.	5/12/2022 9:53 PM
21	No	5/12/2022 8:43 PM
22	No	5/12/2022 8:28 PM
23	No more low income in the areas mentioned above. How about in the Far East Cypress corridor and where all of the million dollar homes are located. Stop making our lower and middle class neighborhoods the location for apartments. You are discriminating against lower and middle class homeowners. Find other properties in the high income areas of Oakley.	5/12/2022 6:05 PM
24	No! Jobs jobs jobs!!!!	5/12/2022 4:52 PM
25	Please address adding more housing to east cypress unless there is adequate roadways for emergency access, disaster preparedness and exit routes. Also additional schools in each area.	5/12/2022 4:11 PM
26	No	5/12/2022 12:33 PM
27	120 W. Cypress Rd, Gardenia & Main St. (035-424-016) Wildcat way. 035-424-012-9	4/26/2022 1:45 PM

## Oakley 2023-2031 Housing Element Update

28	L and m leave main str frontage for commercial put housing in the back or east side	4/21/2022 9:35 AM
29	anywhere near HWY4 so there have easier access to the freeway and prevent congestion within the city (Laurel x Empire x Neroly)	4/20/2022 9:22 AM

## Q13 Do you have any additional housing related comments that are not listed above and should be considered in the Housing Element update process?

Answered: 86 Skipped: 140

#	RESPONSES	DATE
1	Stop building houses! Oakley needs retail, medical offices, and jobs.	5/27/2022 8:10 AM
2	Consider overcrowding at schools and crime rates of current areas.	5/27/2022 7:02 AM
3	Affordable housing should connect to affordable transportation. Building the units over off 160 there makes a lot of sense so that people can't get on the e-Bart and go. Also, City infrastructure is not equipped for such huge growth in housing in the Cypress Corridor. I live in Summerlake and there's almost no water pressure in the morning because of the huge amount of new homes built in the area. This is a relatively new issue that will presumably only be getting worse. Summerlake is boxed in with one road in and one road out and needs to be upgraded for safety.	5/26/2022 3:12 PM
4	There should be some financial aid to home owners who would like to create ADUs for family members who cant afford to buy or rent. The aid could be grants, low interest loans or other financial assistance that could be partially supported by city, state, or federal funds.	5/26/2022 12:36 PM
5	The schools are already too crowded. We need at least one more Elementary school, desperately need a new Middle School, and need high quality expansions of the High Schools.	5/26/2022 8:48 AM
6	the city of Oakley needs to be building services sites to accomodate all the new housing. The traffic is horrific on east cypress. Quit building, until stores are added. Also, quit the more than 2 stories housing - it looks like tenements and unfortunately a crime element is moving into those type of housing.	5/26/2022 8:43 AM
7	Rent control	5/25/2022 5:08 PM
8	Houses should not be until roads infrastructure can handle extra people	5/25/2022 12:39 PM
9	No	5/25/2022 10:47 AM
10	We need local JOBS, not homes for commuters.	5/25/2022 7:19 AM
11	Stop Building Homes and overcrowding our city. No more low income developments. Carol Lane is a disaster. Crime is increasing ! I only support senior housing with strict guidelines. We don't want to be like Antioch! Learn from Antioch!	5/25/2022 7:18 AM
12	Until we have water resources, wider roads and more schools we need to quit building!!!!!! We need the state to tell us how we can build.more with NO WATER!!!!!!!!	5/24/2022 8:26 PM
13	Scrap the idea that the city of Oakley wants to be new Jack cities all over ! Middle class income earners where's the help for them?	5/24/2022 7:58 PM
14	No more homes unless you fix the roads and widen the roads. Property taxes are TOO high for new homes. \$13k a year is NOT affordable to anyone.	5/24/2022 7:33 PM
15	FJB	5/24/2022 12:53 PM
16	Property taxes are out of control and this will only raise our taxes!!!!!!!!!!!!	5/24/2022 8:43 AM
17	Get rid of the homeless encampments	5/24/2022 12:45 AM
18	This housing element is ridiculous. The proposed areas need to stay empty! The land is changing underneath and is causing shiftage within surrounding areas. This proposal isn't for low income housing! Its for the developers and you city council members to price gouge. Oakley is no longer a small community. There is no low income homes when these locations rents start at 2000.00 a month just for 55 and over elderly communities! Stop the development!	5/23/2022 7:13 PM

## Oakley 2023-2031 Housing Element Update

19	Have already reported them. Don't patronize.Fuck off	5/23/2022 6:19 PM
20	Need restrictions to limit the number of single family homes can be used for rental houses in a given neighborhood. There are far too many rental houses where the landlords do not care about upkeep.	5/23/2022 6:18 PM
21	Stop building anything	5/23/2022 3:01 PM
22	I believe that there are too many housing projects going up already. We won't be able to drive,especially on Main Street , without a long wait. The nature of Oakley will be gone and incorporated in filling it up with houses. Plus using the current way of rent is to use an average from rents in the county. Since we have cities that are expensive, Alamo, Walnut Creek etc this area still cannot fairly keep up. It makes low income rent still too high	5/23/2022 12:33 PM
23	I realize there's a state law requiring more housing. But please only meet the minimum's. This town is already full and has gone to shit! We need more schools and police/fire services WAY more than we need houses our aging streets can't support. Lived here 37 years and hate what Oakley has become!	5/23/2022 11:14 AM
24	Grocery store should be close walking distance. PublicTransportation	5/21/2022 6:36 PM
25	Why do we need so much low income housing when we have more than our share already?	5/20/2022 12:12 PM
26	Need more law enforcement to support more residents. Too many crimes such as vandalism and thefts occurring everywhere.	5/20/2022 9:53 AM
27	Build near shopping and activities to make a good city	5/19/2022 10:35 PM
28	We need adequate Police & Fire with additional Housing.	5/19/2022 8:00 PM
29	I'm in favor of several smaller sites to make up the needed total so as not to effect one school and or services	5/19/2022 6:15 PM
30	No	5/19/2022 5:50 PM
31	No	5/19/2022 5:05 PM
32	You should look at ingress, egress and condition of the roads in the area before deciding. As an example there is only one road in and out for residents of Summer Lake and Bethel Island. This is very dangerous and unacceptable when there is a fire, car accident.	5/19/2022 4:18 PM
33	Oppose to any low income housing too many homes town is crowded already.!!!	5/19/2022 3:22 PM
34	Build more businesses (except for gas stations and storage facilities) and less housing.	5/19/2022 3:05 PM
35	There are already SO many new units in being built in Antioch right up against the border with Oakley at HWY 160 that I feel we need to put new units over on the other side of town, off of or near West Cypress and Main st.	5/18/2022 6:55 PM
36	Do you have sufficient emergency services to accomidate this many more residents? Fire, Police, Medical... and there would defiantly need to be more schools opened up in the city of Oakley as well with more residents being able to reside here.	5/17/2022 2:58 PM
37	I would hope that the city starts requiring new builds to widen streets near the locations to AT LEAST 2 LANES each direction. It is short sighted to only require the street to be widened on the side of the build, as those residents will travel both directions on that road. Additionally, start looking into adding roundabouts instead of constantly adding new stop signs/lights.	5/16/2022 8:30 AM
38	Modify the P6 on all future ghetto projects being built in Oakley. Carol Ln is a nightmare scenario. The developer and/or property owners should be responsible of paying their fair share of our police resources. Higher a consulting firm to determine just how great of a deal these guys have it now with sucking up 50% of our police resources and probably paying next to nothing with their special deal where they only pay for their acreage as opposed to paying per unit like they should.	5/16/2022 7:32 AM
39	Crime I don't let my daughter go for a run around Delaney park area because I feel it is u safe. I don't like walking around this area because I feel it is unsafe.	5/15/2022 3:57 PM
40	Stop ruining our city with more housing. Start maintaining the roads.	5/15/2022 9:52 AM
41	Low income housing comes with its share of issues. I believe police staffing needs to	5/15/2022 6:25 AM

## Oakley 2023-2031 Housing Element Update

	increase, at the same time low income housing is built.	
42	This town is ruined now. You put 5G right next to my home , a year later dog dead now I have heart issues. sold out your residents	5/14/2022 6:30 PM
43	TRAFFIC!!!	5/14/2022 8:06 AM
44	Hope for commercial and business office development. and please do not neglect farm land for vegetations and food security.	5/13/2022 10:41 PM
45	We should be focused on infrastructure and safety for Oakley. Not bring into low-income and crime into the community.	5/13/2022 9:40 PM
46	Please keep some open space and do not go high density.	5/13/2022 8:22 PM
47	N/A	5/13/2022 7:20 PM
48	Keep affordable housing as far away as possible from elementary schools. Zone "F" worries me the most because there is already presence of homeless on the adjacent lot and high density units would only make worse and Almond Grove Elementary School is only blocks away.	5/13/2022 3:51 PM
49	Our roads, our water and electricity, can't handle any more!	5/13/2022 1:40 PM
50	State requirements like this are one of the reasons so many people are moving out of the state. If Oakley turns into Antioch, we'll be leaving too.	5/13/2022 11:25 AM
51	Affordable housing needs to be located near public transportation, grocery, etc. And we can't treat these units the way the people at the Carol Lane Apartments have been treated.	5/13/2022 8:28 AM
52	When trying to accommodate the state trulations you should be thinking about the reality of the growth of the city grocery store etc. our city is not meant for this and is not meant to be a big city. It is a small farm town and there are some parts that should still be preserved like the vineyards and improved downtown area where it is actually beneficial and logical to attract businesses. Everyone flocks to Brentwood because they have built it up in multiple areas. Roadways need improvement and to be able to handle more traffic if created more housing and in reality should be put on builder. Or withdraw funding and keep our town manageable. Right now there is not enough resources to patrol, care for and expand.	5/13/2022 8:01 AM
53	Oakley needs a high school, and maybe another middle school.	5/13/2022 7:49 AM
54	Before we worry about building more houses we should worry about traffic impacts and our overflowing schools. Cramming a bunch of housing into these small already congested areas is ridiculous	5/13/2022 6:55 AM
55	We bought our home in 1979 as a comfortable place to grow our family. I feel like the multistory buildings for housing is making Oakley just another ghetto. I watched a gent drive thru Cypress/Rose stop sign at 35 mph yesterday and it will only get worse with people that do not own but rent.	5/13/2022 6:46 AM
56	To many houses of all types. No Infrastructure to support the people and there needs . Living in an overcrowded city is not a good environment.	5/13/2022 6:16 AM
57	Before you keep building houses on top of houses you need to focus on our roads and infrastructure to support all of these people. Also Gehringer and O'Hara are packed and run down. Improve the schools or build more if you intend to add all of these people.	5/12/2022 11:18 PM
58	In original plans for Jersey Island, it stated no housing developments. I am hearing that levee housing is being considered. Cypress Corridor is already jammed packed with houses. You need more infrastructure before adding more the Cypress Rd.	5/12/2022 10:36 PM
59	We don't need a residential apartment complex near Laurel Elementary School.	5/12/2022 8:44 PM
60	Think About How over crowded our Schools Have Become Not to Mention A Heavy Prescence of Crime	5/12/2022 8:30 PM
61	In Oakley we pay highest taxes and you want to this money for AHO housing then increase our taxes again. People need to save enough to get a proper house otherwise crime rate goes up. Stop giving us these useless diagrams listen to us residents first who are facing and dealing problems from the pandemic.	5/12/2022 8:00 PM



## Oakley 2023-2031 Housing Element Update

62	With all the recent building of homes and these plans how does the city plan on supporting the needed fire support and schools needed	5/12/2022 6:17 PM
63	Additional affordable housing around The Lakes neighborhoods. No more apartments here in Oakley. We have an enormous apartment complex going in Antioch, by the Oakley city limit. Don't add to the traffic congestion and possible crime that may come from these units. I'm sure our Oakley PD will be impacted by these units and any units Oakley decides to build along the Antioch/Oakley border.	5/12/2022 6:10 PM
64	Start building more grocery stores and shops.. enough with the houses especially affordable housing, gas stations and storage facilities!! You're running our small town to the ground and crime rates gave skyrocketed. We'd leave town for good if we could afford it	5/12/2022 5:59 PM
65	Please check out Santa Clara new low-income housing ideas. Housing with a community garden, dog park & many more brilliant ideas. ( <a href="http://www.agrihood-sc.com">www.agrihood-sc.com</a> ). Please check it out to give Oakley a better future idea & making sure it doesn't end up trashy.	5/12/2022 5:21 PM
66	Could Oakley look into a combination of mixed-use, high density housing between the railroad tracks and hwy 4 for a transit station extension of bart? That seems like a good use for that parcel.	5/12/2022 4:56 PM
67	It is unacceptable what you people have done to this city or should I say not done! Very poor management! It's a disaster!!!	5/12/2022 4:54 PM
68	All affordable housing should be approved. Oakley should invest in homeless support. It's reprehensible that we have million dollar homes, explosive growth, and we still have people without a roof over their heads	5/12/2022 4:43 PM
69	Please address adding more housing to east cypress unless there is adequate roadways for emergency access, disaster preparedness and exit routes. Also additional schools in each area.	5/12/2022 4:11 PM
70	No, just disappointed as to what has happened to this City, it's definitely become low income everywhere along with the scum it's brought into town. Way too much crime!	5/12/2022 3:42 PM
71	Until fire and roads are taken care no more subdivisions should be approved. Our roads all the betel Island corridor. Leave all resident stranded with fire and accidents. And we do not need houses on Jersey Island leave it open space. Not ever square inch needs to be covered by housing and when you put in low income housing you better increase the police staffing. I have lived in Oakley for 63 years .Mdad lived in Oakley on Brownstone road since 1930 till 1978 when my parents moved to Brentwood. I was on the Oakley Volunteer Fire Dept for 13 years till our Supervisor Tom Tolkinsin sold us out because the union people wanted the overtime to man our stations. And treated us volunteers terribly! Anything that was approved by our former city manger needs to be revisited and discarded if necessary Thank you for asking Richard Ambrosino 1 925 813 2560	5/12/2022 3:26 PM
72	Jobs should follow	5/12/2022 3:20 PM
73	Build better infratstructure around them, add entertainment business like bowling alley, movie theatre, skating rink(s).	5/12/2022 3:11 PM
74	No	5/12/2022 3:05 PM
75	NO	5/12/2022 1:32 PM
76	Please consider where the children will attend school when looking at the locations for multi family dwellings. Our schools are already at capacity, so we will likely need to add another elementary school and soon another middle school.	5/12/2022 1:30 PM
77	For all the house there needs to be additional commercial buildings like grocery stores and other businesses.	5/12/2022 1:24 PM
78	Do you want to be like Clayton, quiet and comfortable? A small community adjacent to a crime ridden city like Concord (ours will be Brentwood). Or do you want Oakley to be an extension of Antioch? Time to move!	5/12/2022 12:36 PM
79	These people need JOBS. Where is the Commercial concern and element!??	5/3/2022 11:11 AM
80	Yes - stop the increased development of the area - what was once a 'country town' is going to soon be like every other crowded community which will in time make Oakley no longer	4/27/2022 4:30 PM

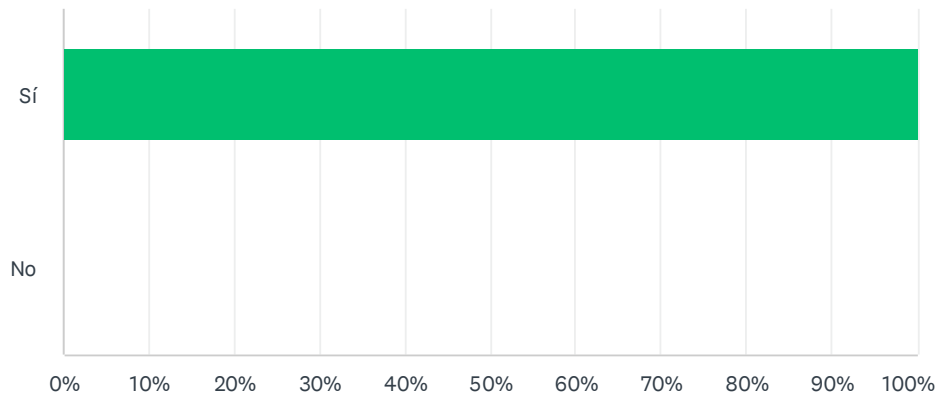
## Oakley 2023-2031 Housing Element Update

	desirable for people looking for a change.	
81	Eliminate Landlord inspection fees. It's fine to inspect but landlords already pay property taxes, and business license fees.	4/26/2022 1:56 PM
82	More sites north of E Cypress towards Bethel Island should be identified instead of just the proposed sites to spread out the traffic.	4/22/2022 1:14 PM
83	Homeowners in new construction communities already pay a lot in Mello Roos. Does this not contribute enough funding for Oakley? My concern is too many affordable housing units will increase more crime in Oakley.	4/21/2022 5:17 PM
84	It seems to me the state of California is encouraging this thought process of if I can't afford it the state will give it to me. these programs are put in place to be a helping hand not a life style home ownership is a product of hard work and dedication and the state should be looking to help with higher education, drug intervention, and better jobs not just passing out vouchers for more affordable or low income housing	4/21/2022 9:49 AM
85	Can the City require private security for these sites as part of the approval process to lighten the impact on Police Services?	4/20/2022 5:30 PM
86	I feel like the first choice options should be those that are already zoned residential, specifically multi family residential... potentially giving up commercial zoning for even more housing, when Oakley is already over saturated with housing at all levels is not the best option. Parcels with easy access to multiple transit options-along main st and Highway 4/160-should be prioritized. Parcels that are walkable to downtown may offer better job opportunities	4/20/2022 1:28 PM

# Online Survey Results - Spanish

## Q1 ¿Vive en Oakley? (Escoja una opción)

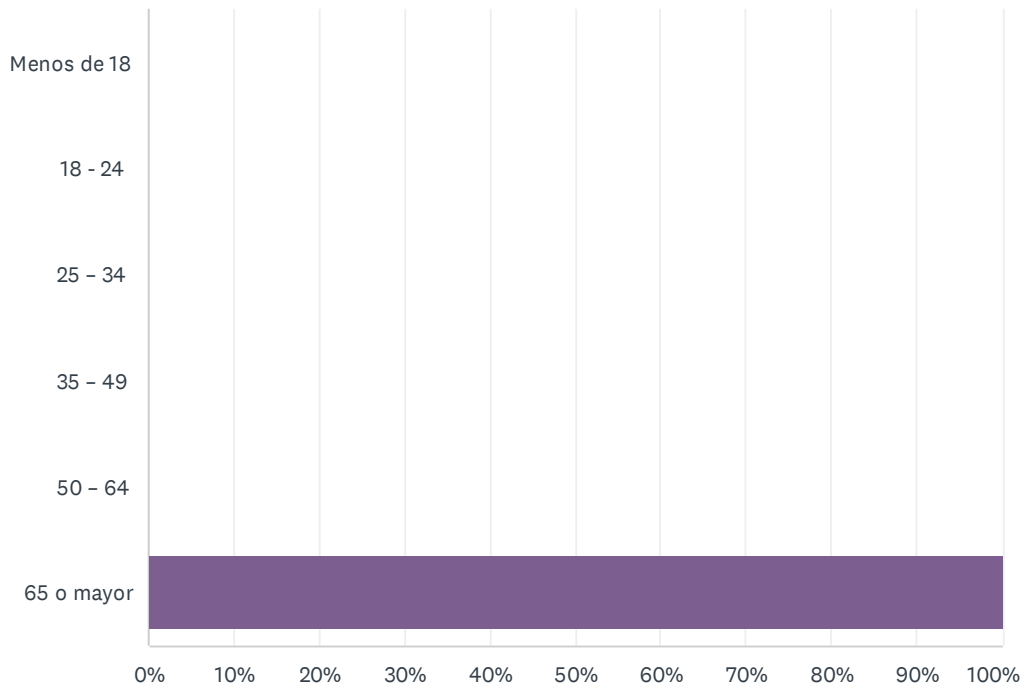
Answered: 1 Skipped: 0



ANSWER CHOICES	RESPONSES	
Sí	100.00%	1
No	0.00%	0
TOTAL		1

## Q2 ¿Cuáles su edad?

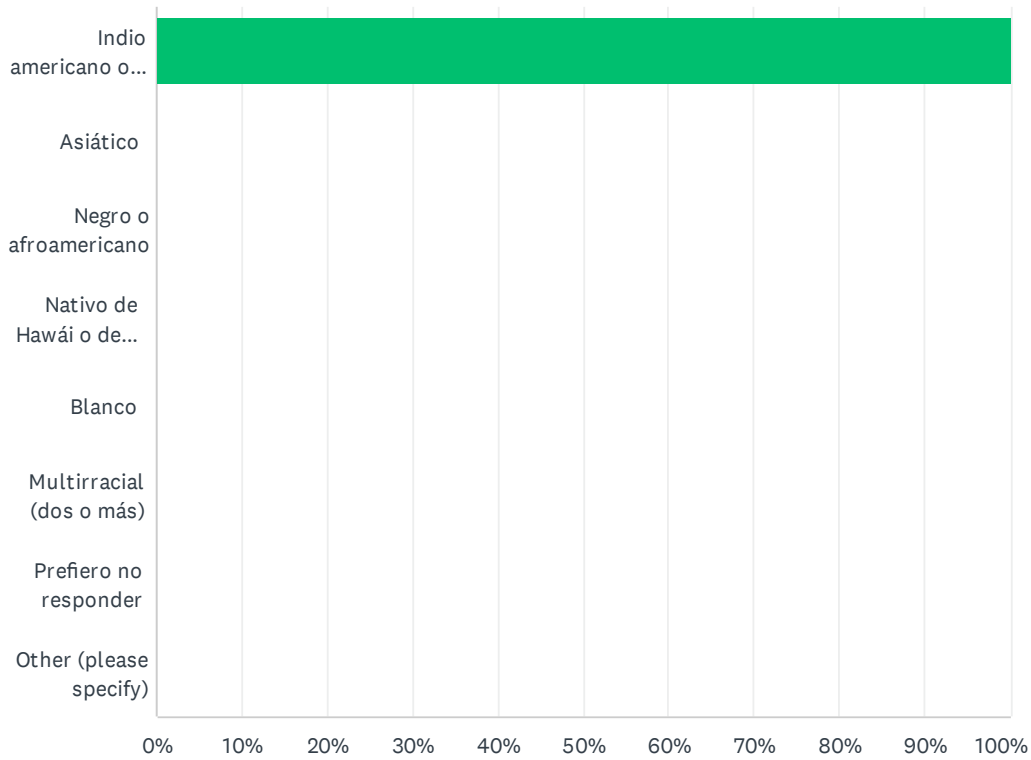
Answered: 1 Skipped: 0



ANSWER CHOICES	RESPONSES
Menos de 18	0.00% 0
18 - 24	0.00% 0
25 - 34	0.00% 0
35 - 49	0.00% 0
50 - 64	0.00% 0
65 o mayor	100.00% 1
<b>TOTAL</b>	<b>1</b>

### Q3 ¿Cuál es su raza?

Answered: 1 Skipped: 0

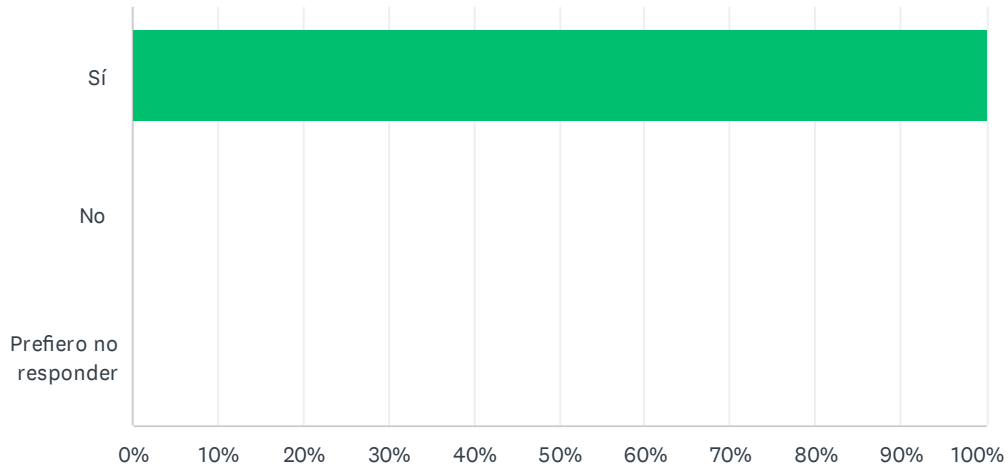


ANSWER CHOICES	RESPONSES	
Indio americano o nativo de Alaska	100.00%	1
Asiático	0.00%	0
Negro o afroamericano	0.00%	0
Nativo de Hawái o de otras islas del Pacífico	0.00%	0
Blanco	0.00%	0
Multirracial (dos o más)	0.00%	0
Prefiero no responder	0.00%	0
Other (please specify)	0.00%	0
<b>TOTAL</b>		<b>1</b>

#	OTHER (PLEASE SPECIFY)	DATE
	There are no responses.	

### Q4 ¿Es usted de origen hispano, latino o español?

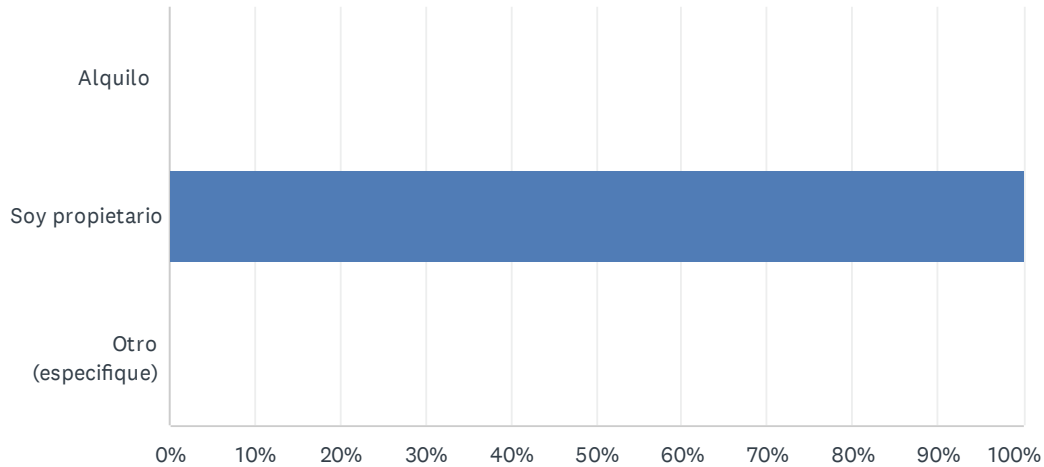
Answered: 1 Skipped: 0



ANSWER CHOICES	RESPONSES	
Sí	100.00%	1
No	0.00%	0
Prefiero no responder	0.00%	0
<b>TOTAL</b>		<b>1</b>

### Q5 ¿Usted actualmente es inquilino o propietario de su hogar? ((seleccione una))

Answered: 1 Skipped: 0



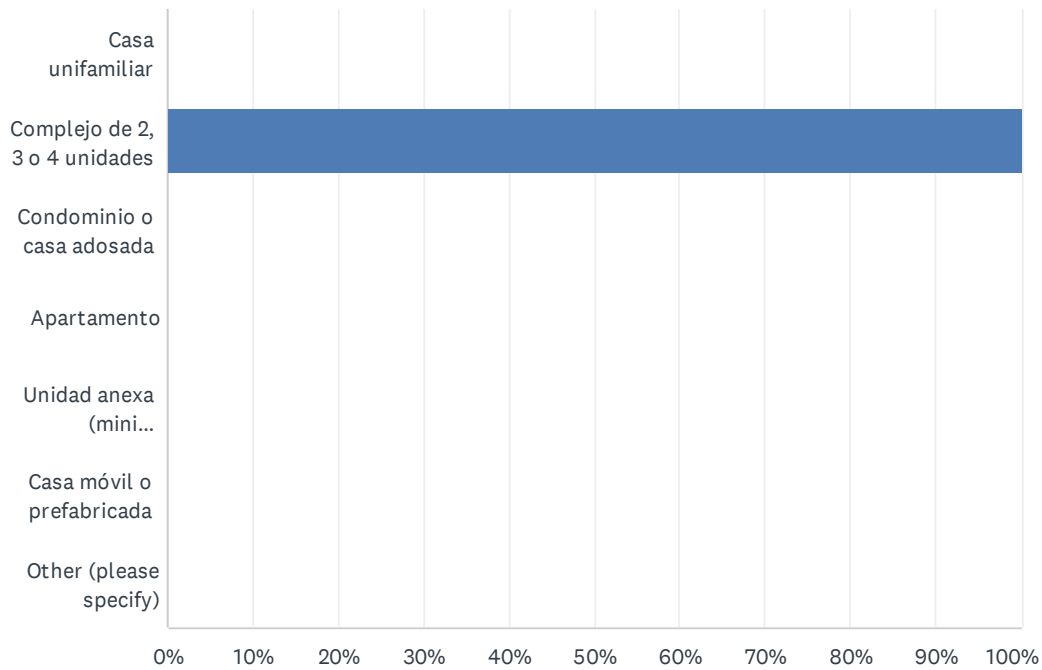
ANSWER CHOICES	RESPONSES
Alquilo	0.00% 0
Soy propietario	100.00% 1
Otro (especifique)	0.00% 0
<b>TOTAL</b>	<b>1</b>

#	OTRO (ESPECIFIQUE)	DATE
	There are no responses.	



## Q6 ¿En qué tipo de residencia vive? ((seleccione una))

Answered: 1 Skipped: 0

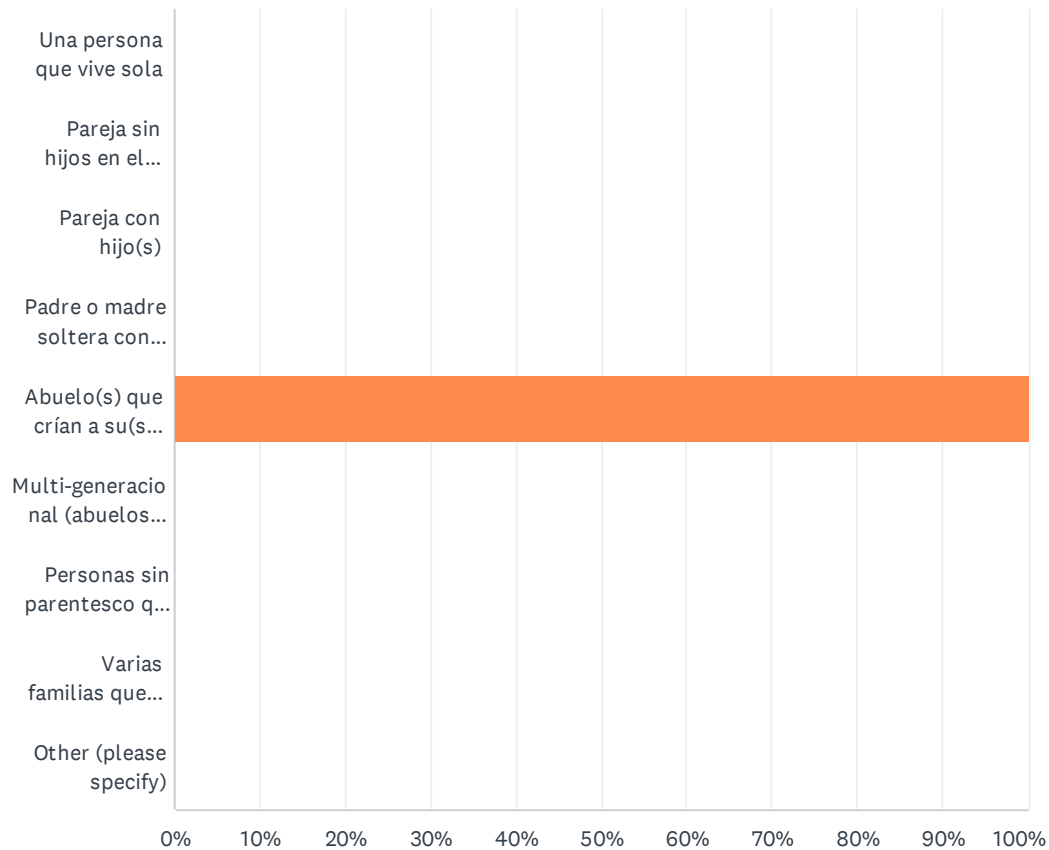


ANSWER CHOICES	RESPONSES	
Casa unifamiliar	0.00%	0
Complejo de 2, 3 o 4 unidades	100.00%	1
Condominio o casa adosada	0.00%	0
Apartamento	0.00%	0
Unidad anexa (mini apartamento/unidad secundaria/para invitados)	0.00%	0
Casa móvil o prefabricada	0.00%	0
Other (please specify)	0.00%	0
<b>TOTAL</b>		<b>1</b>

#	OTHER (PLEASE SPECIFY)	DATE
	There are no responses.	

## Q7 ¿Cuál opción describe mejor su grupo familiar? ((seleccione una))

Answered: 1 Skipped: 0

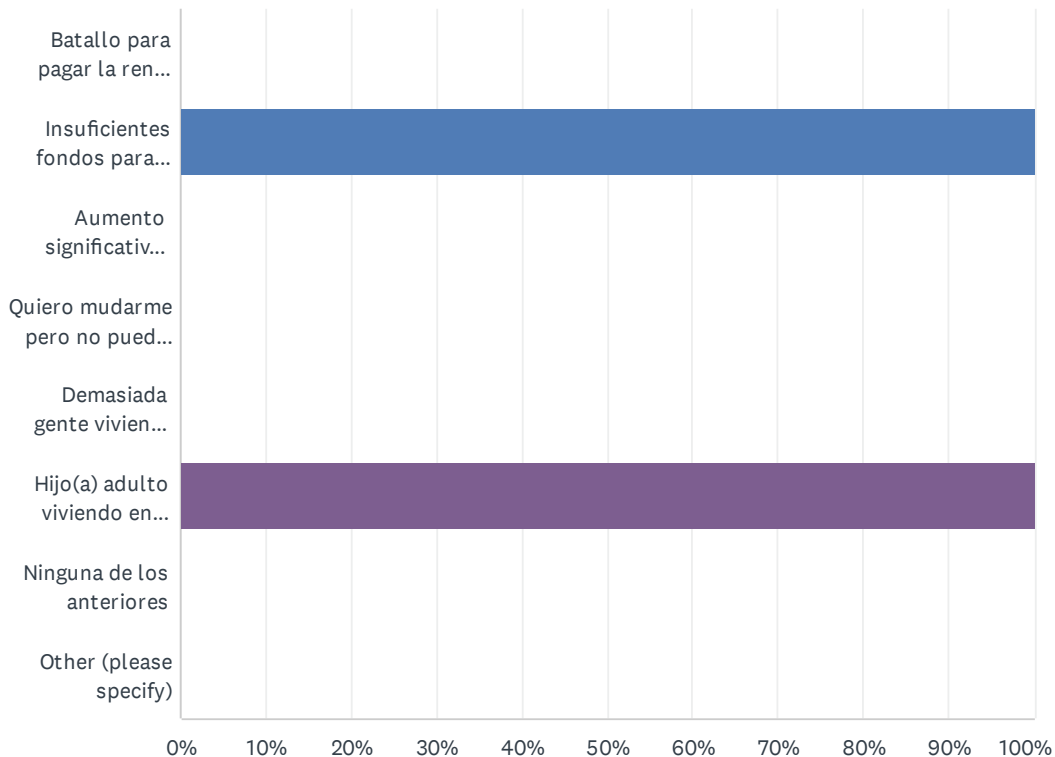


ANSWER CHOICES	RESPONSES	
Una persona que vive sola	0.00%	0
Pareja sin hijos en el hogar	0.00%	0
Pareja con hijo(s)	0.00%	0
Padre o madre soltera con hijo(s)	0.00%	0
Abuelo(s) que crían a su(s) nieta(s)	100.00%	1
Multi-generacional (abuelos, padres y nietos)	0.00%	0
Personas sin parentesco que viven juntas	0.00%	0
Varias familias que viven juntas	0.00%	0
Other (please specify)	0.00%	0
<b>TOTAL</b>		<b>1</b>

#	OTHER (PLEASE SPECIFY)	DATE
	There are no responses.	

### Q8 ¿Ha tenido o tiene alguno de los siguientes problemas de vivienda? (Seleccione todas las que apliquen)

Answered: 1 Skipped: 0

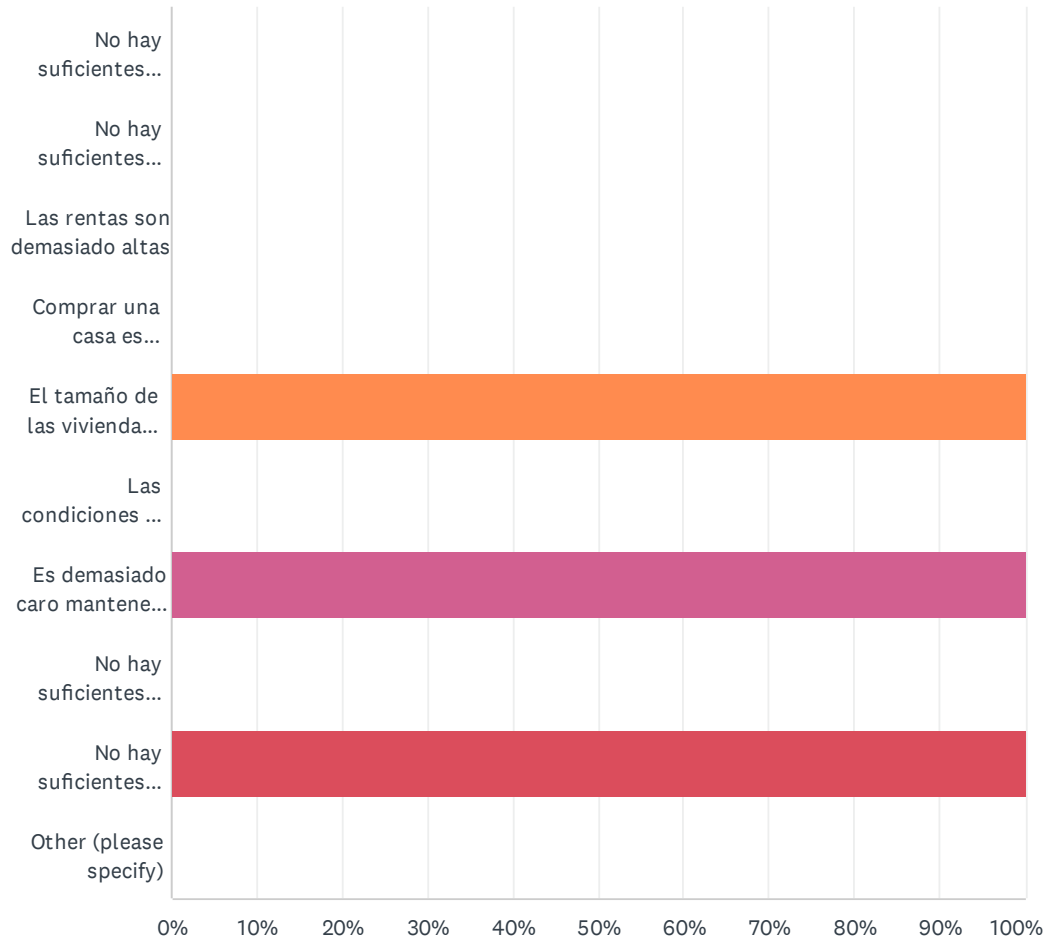


ANSWER CHOICES	RESPONSES
Batallo para pagar la renta o la hipoteca (por ejemplo, a veces pago con retraso, dejo de pagar otras facturas para pagar la renta, o dejo de comprar alimentos o medicinas)	0.00% 0
Insuficientes fondos para hacer las reparaciones necesarias en el hogar	100.00% 1
Aumento significativo de la renta	0.00% 0
Quiero mudarme pero no puedo encontrar/pagar una vivienda que satisfaga mis necesidades y/o las de mi familia	0.00% 0
Demasiada gente viviendo en una casa (hacinamiento)	0.00% 0
Hijo(a) adulto viviendo en casa por no poder pagar una vivienda	100.00% 1
Ninguna de los anteriores	0.00% 0
Other (please specify)	0.00% 0
Total Respondents: 1	

#	OTHER (PLEASE SPECIFY)	DATE
	There are no responses.	

### Q9 ¿Cuál cree usted que sea el problema de vivienda más significativo que enfrentan los residentes de Oakley? (Seleccione hasta tres opciones)

Answered: 1 Skipped: 0



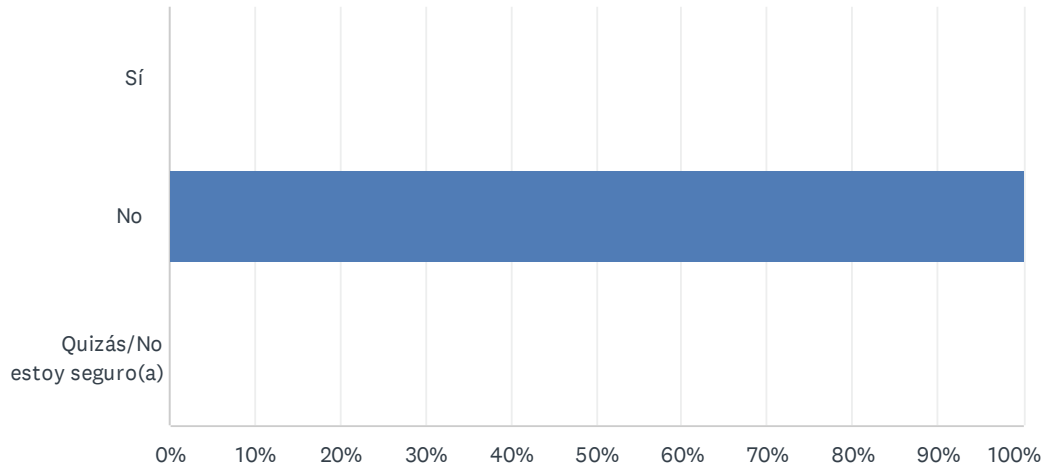
Actualización del Elemento de Vivienda de Oakley 2023-2031

ANSWER CHOICES	RESPONSES
No hay suficientes hogares en venta	0.00% 0
No hay suficientes lugares en renta	0.00% 0
Las rentas son demasiado altas	0.00% 0
Comprar una casa es demasiado caro	0.00% 0
El tamaño de las viviendas no cumple con las necesidades de las familias	100.00% 1
Las condiciones de las viviendas son malas	0.00% 0
Es demasiado caro mantener mi casa como propietario	100.00% 1
No hay suficientes viviendas para personas mayores o discapacitadas	0.00% 0
No hay suficientes albergues o servicios para las personas que sufren la falta de hogar	100.00% 1
Other (please specify)	0.00% 0
Total Respondents: 1	

#	OTHER (PLEASE SPECIFY)	DATE
	There are no responses.	

## Q10 Cuando usted buscaba vivienda en Oakley en los últimos 10 años, ¿se sintió alguna vez discriminado(a)?

Answered: 1 Skipped: 0



ANSWER CHOICES	RESPONSES	
Sí	0.00%	0
No	100.00%	1
Quizás/No estoy seguro(a)	0.00%	0
<b>TOTAL</b>		<b>1</b>

# Q11 ¿Por qué cree que fue discriminado(a)? (Seleccione todas las que apliquen)

Answered: 1 Skipped: 0



Actualización del Elemento de Vivienda de Oakley 2023-2031

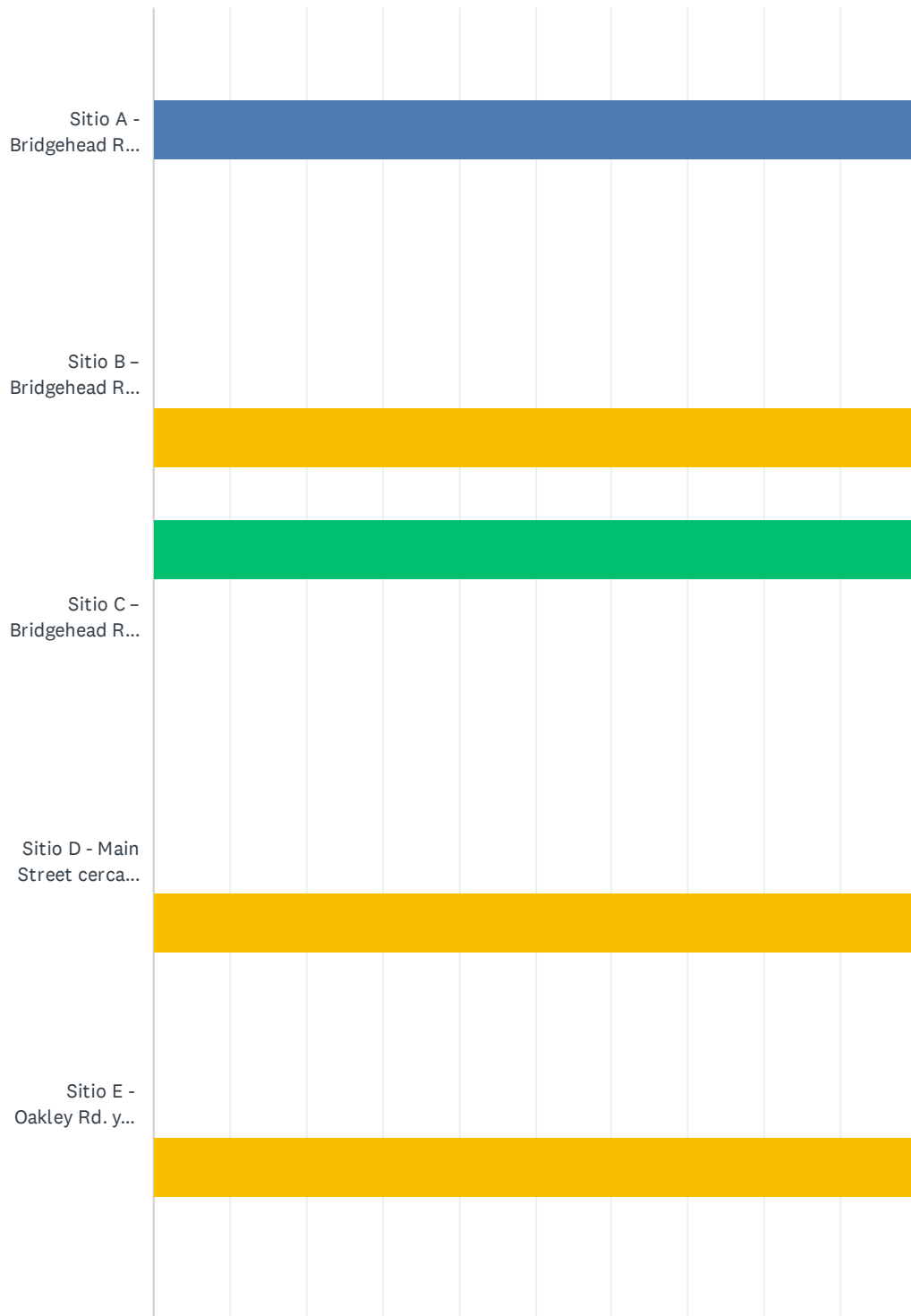
ANSWER CHOICES	RESPONSES	
No aplica	100.00%	1
Raza/ Etnicidad/ Idioma	0.00%	0
Sexo/ Género/ LGBTQ	0.00%	0
Situación económica/ Ingresos demasiado bajos	0.00%	0
Fuente de ingresos (por ejemplo, Vale de elección de vivienda)	0.00%	0
Edad	0.00%	0
Situación familiar/Tener hijos	0.00%	0
Incapacidad	0.00%	0
Historial delictivo	0.00%	0
Historial de desalojo, quiebra financiera, mal crédito	0.00%	0
Por estar desplazado sin tener hogar	0.00%	0
Religión	0.00%	0
Other:	0.00%	0
No estoy seguro(a)	0.00%	0
Other (please specify)	0.00%	0
Total Respondents: 1		

#	OTHER (PLEASE SPECIFY)	DATE
	There are no responses.	

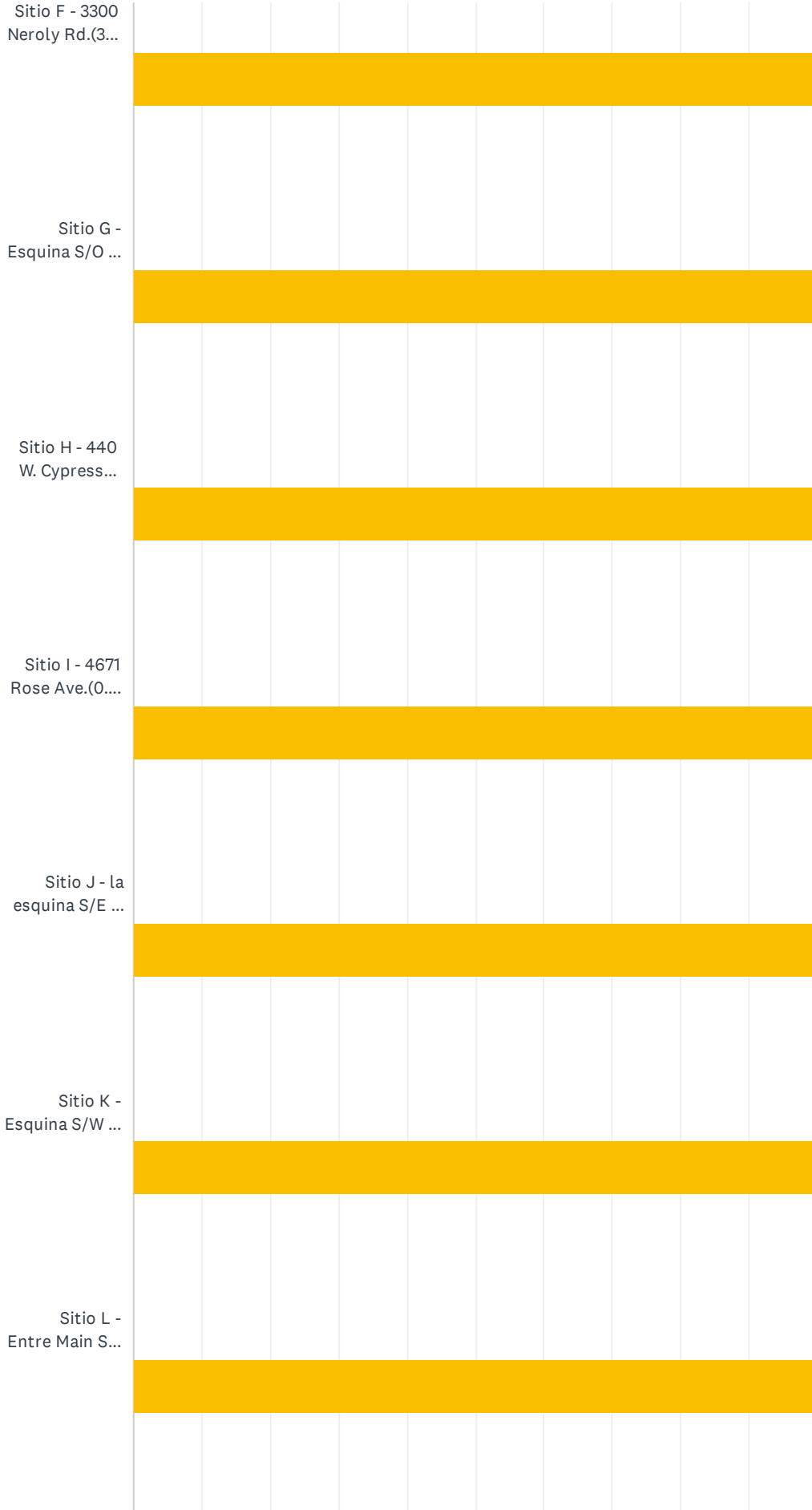


Q12 La Ciudad debe demostrar que puede alcanzar el objetivo obligatorio de 440 unidades de ingresos más bajos en el periodo del 2023 al 2031. Por favor, estudie cada sitio (ver las figuras 3-10) y señale su nivel de apoyo. Luego, dénos su opinión sobre otros lugares donde Ciudad podría considerar desarrollar la vivienda.

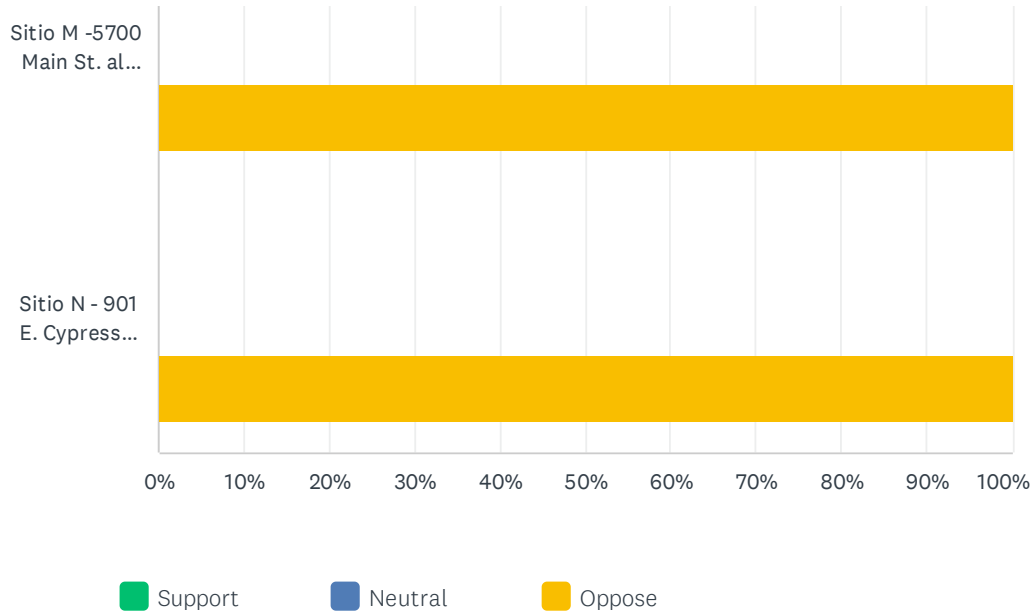
Answered: 1 Skipped: 0



# Actualización del Elemento de Vivienda de Oakley 2023-2031



## Actualización del Elemento de Vivienda de Oakley 2023-2031



	SUPPORT	NEUTRAL	OPPOSE	TOTAL	WEIGHTED AVERAGE
Sitio A - Bridgehead Rd. Sitio #1.(1.42 acres / Capacidad potencial de 34 unidades)	0.00% 0	100.00% 1	0.00% 0	1	2.00
Sitio B – Bridgehead Rd. Sitio #2.(1.42 acres / Capacidad potencial de 34 unidades)	0.00% 0	0.00% 0	100.00% 1	1	1.00
Sitio C – Bridgehead Rd. Sitio #3.(0.74 acres / Capacidad potencial de 18 unidades)	100.00% 1	0.00% 0	0.00% 0	1	3.00
Sitio D - Main Street cerca de Bridgehead Rd.(2.48 acres / Capacidad potencial de 59 unidades)	0.00% 0	0.00% 0	100.00% 1	1	1.00
Sitio E - Oakley Rd. y SR-160(9.75 acres / Capacidad potencial de 234 unidades)	0.00% 0	0.00% 0	100.00% 1	1	1.00
Sitio F - 3300 Neroly Rd.(3.66 acres / Capacidad potencial de 88 unidades)	0.00% 0	0.00% 0	100.00% 1	1	1.00
Sitio G - Esquina S/O de Laurel Rd. y O'Hara Ave.(4.99 acres / Capacidad potencial de 60 unidades)	0.00% 0	0.00% 0	100.00% 1	1	1.00
Sitio H - 440 W. Cypress Rd.(2.46 acres / Capacidad potencial de 44 unidades)	0.00% 0	0.00% 0	100.00% 1	1	1.00
Sitio I - 4671 Rose Ave.(0.83 acres / Capacidad potencial de 20 unidades)	0.00% 0	0.00% 0	100.00% 1	1	1.00
Sitio J - la esquina S/E de Main St. y Rose Ave.(0.65 acres / Capacidad potencial de 16 unidades)	0.00% 0	0.00% 0	100.00% 1	1	1.00
Sitio K - Esquina S/W de Main St. y Brownstone. Rd(2.23 acres / Capacidad potencial de 53 unidades)	0.00% 0	0.00% 0	100.00% 1	1	1.00
Sitio L - Entre Main St., Arminio Ln. y Monte Linda St. (8.46 acres / Capacidad potencial de 203 unidades)	0.00% 0	0.00% 0	100.00% 1	1	1.00
Sitio M -5700 Main St. al norte de Pena's Dismantlers. (7.65 acres / Capacidad potencial de 184 unidades)	0.00% 0	0.00% 0	100.00% 1	1	1.00
Sitio N - 901 E. Cypress Rd.(4.90 acres / Capacidad potencial de 118 unidades)	0.00% 0	0.00% 0	100.00% 1	1	1.00

Q13 ¿Tiene algún comentario adicional relacionado con la vivienda que no se haya mencionado anteriormente y que deba considerarse en el proceso de actualización del Elemento de Vivienda?

Answered: 0 Skipped: 1

#	RESPONSES	DATE
	There are no responses.	

# Appendix B: All Other Sites

APPENDIX B: ALL OTHER SITES										
APN	Acres	Address	Existing Land Use	General Plan Land Use	Zoning	Min Density	Max Density	Maximum Dwelling Units	Realistic Dwelling Units (80% Max)	Income Level
032020014	18.72	4277 KNIGHTSEN AVE	Undeveloped, agricultural	Agricultural Limited	AL	0.1	1	18	14	Above Mod
032010004	10.11	6250 SELLERS AVE	Undeveloped, agricultural	Agricultural Limited	AL	0.1	1	10	8	Above Mod
033170018	1.87	6239 SELLERS AVE	Misc. improvements, no structures	Residential Very Low	AL	0.8	2.3	1	1	Above Mod
041030038	0.99	None LIVE OAK AVE	Undeveloped	Residential Very Low	AL	0.8	2.3	0	1	Above Mod
033180001	9.63	821 E CYPRESS RD	Undeveloped, agricultural	Residential Low	AL	2.3	3.8	9	7	Above Mod
<b>Subtotal: AL</b>	<b>41.33</b>							<b>38</b>	<b>31</b>	
035212006	14.96	None ROSE AVE	Undeveloped, agricultural	Residential Low	R-10	2.3	3.8	65	52	Above Mod
034190002	1.50	None BROWNSTONE RD	Undeveloped, gov't owned	Residential Low	R-10	2.3	3.8	6	5	Above Mod
035220005	13.22	None ROSE AVE	Undeveloped	Residential Low	R-10	2.3	3.8	57	46	Above Mod
034010033	0.39	3980 EMPIRE AVE	Undeveloped, gov't owned	Residential Low	R-10	2.3	3.8	1	1	Above Mod
034190003	6.40	None BROWNSTONE RD	Undeveloped, gov't owned	Residential Low	R-10	2.3	3.8	27	22	Above Mod
034190004	9.29	351 BROWNSTONE RD	Undeveloped, gov't owned	Residential Low	R-10	2.3	3.8	40	32	Above Mod
033100005	7.05	None MAIN ST	Undeveloped	Residential Low	R-10	2.3	3.8	30	25	Above Mod
035212007	11.22	4351 ROSE AVE	Undeveloped, agricultural	Residential Low	R-10	2.3	3.8	48	39	Above Mod
035250005	4.29	11 PRIVET CT	Rural, undeveloped	Residential Very Low	R-10	0.8	2.3	18	15	Above Mod
034010034	6.77	3800 EMPIRE AVE	Undeveloped	Residential Low	R-10	2.3	3.8	29	24	Above Mod
034060014	10.04	None CYPRESS AVE	Undeveloped, agricultural	Residential Low	R-10	2.3	3.8	43	35	Above Mod
<b>Subtotal: R-10</b>	<b>85.13</b>							<b>364</b>	<b>296</b>	
041021011	4.86	None LIVE OAK AVE	Undeveloped	Residential Very Low	R-15	0.8	2.3	14	11	Above Mod
034130004	8.10	None BROWNSTONE RD	Undeveloped	Residential Very Low	R-15	0.8	2.3	23	19	Above Mod
034200025*	2.8	275 BROWNSTONE RD	Undeveloped	Residential Very Low	R-15	0.8	2.3	6	5	Above Mod
034181001	5.49	None BROWNSTONE RD	Undeveloped	Residential Very Low	R-15	0.8	2.3	15	13	Above Mod
034200017	2.20	265 BROWNSTONE RD	Undeveloped	Residential Very Low	R-15	0.8	2.3	6	5	Above Mod
034170007	3.07	None BROWNSTONE RD	Undeveloped	Residential Very Low	R-15	0.8	2.3	8	7	Above Mod
034120009	5.72	None OHARA AVE	Undeveloped	Residential Very Low	R-15	0.8	2.3	16	13	Above Mod
034120010	5.41	None OHARA AVE	Undeveloped	Residential Very Low	R-15	0.8	2.3	15	13	Above Mod
034130003	10.63	None OHARA AVE	Undeveloped, agricultural	Residential Very Low	R-15	0.8	2.3	30	25	Above Mod

**APPENDIX B: ALL OTHER SITES**

APN	Acres	Address	Existing Land Use	General Plan Land Use	Zoning	Min Density	Max Density	Maximum Dwelling Units	Realistic Dwelling Units (80% Max)	Income Level
034170006	10.00	637 BROWNSTONE RD	Undeveloped	Residential Very Low	R-15	0.8	2.3	29	23	Above Mod
<b>Subtotal: R-15</b>	<b>58.30</b>							<b>162</b>	<b>134</b>	
033130056	4.96	5239 SELLERS AVE	Undeveloped	Rural Residential	R-40	0.2	1	5	4	Above Mod
033130055	5.41	5321 SELLERS AVE	Undeveloped	Rural Residential	R-40	0.2	1	5	5	Above Mod
033130057	11.11	5111 SELLERS AVE	Undeveloped, agricultural	Rural Residential	R-40	0.2	1	12	10	Above Mod
032020006	9.51	4460 FRANKLIN LN	Undeveloped, agricultural	Rural Residential	R-40	0.2	1	10	8	Above Mod
<b>Subtotal: R-40</b>	<b>30.98</b>							<b>32</b>	<b>27</b>	
035202007	4.14	None ROSE AVE	Undeveloped, miscellaneous improvements, no residences	Residential Low/Medium	R-6	3.8	5.5	30	24	Above Mod
035202011	1.32	None BIACALANA DR	Undeveloped, miscellaneous improvements, no residences	Residential Low/Medium	R-6	3.8	5.5	9	8	Above Mod
033030031	5.24	None HONEY LN	Undeveloped	Residential Low/Medium	R-6	3.8	5.5	38	30	Above Mod
034220039	1.33	None BROWNSTONE RD	Undeveloped	Residential Low/Medium	R-6	3.8	5.5	9	8	Above Mod
033110003*	4.83	None MAIN ST	Undeveloped	Residential Low/Medium	R-6	3.8	5.5	26	18	Above Mod
034250007	5.01	None ALMOND AVE	Undeveloped	Residential Low/Medium	R-6	3.8	5.5	36	29	Above Mod
034220040	2.29	None BROWNSTONE RD	Undeveloped	Residential Low/Medium	R-6	3.8	5.5	16	13	Above Mod
033190001	19.67	551 E CYPRESS RD	Undeveloped, agricultural	Residential Low/Medium	R-6	3.8	5.5	142	114	Above Mod
33100004*	4.83	5700 MAIN ST	Undeveloped	Residential Low Medium	R-6	3.8	5.5	55	44	Above Mod
<b>Subtotal: R-6</b>	<b>50.92</b>							<b>361</b>	<b>288</b>	
035282054	7.65	440 W CYPRESS RD	One single family home, miscellaneous outbuildings	Residential Medium	M-9	5.5	9.6	21	16	Moderate
<b>Subtotal: M-9</b>	<b>7.65</b>							<b>21</b>	<b>16</b>	

Notes: \* Sites have mixed zoning, including portions that are commercial. Only the residential portions of these sites have been accounted for in these calculations.

Source: Ascent, 2022; City of Oakley, 2014; Contra Costa County GIS, 2014, East Cypress Specific Plan, 2006; De Novo Planning Group, 2014.